

# AGENCY

The capacity for people to make their own choices.



**Ratna's sweet  
business supporting  
her family**

What gets measured,  
gets managed

Nathalie and  
Andrew Harding  
– a love story born  
from Opportunity

# Bringing the field to you

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## About Opportunity International Australia

Opportunity International Australia is ending poverty in developing countries – one family and one community at a time.

By providing small loans and other support services to families in need, Opportunity helps them grow their own businesses and generate sustainable incomes so they can lift themselves out of poverty with dignity – creating a new future for generations to come.

[opportunity.org.au](http://opportunity.org.au)

### On the cover and above:

Ratna from the island of Rote, Indonesia received a loan from one of Opportunity's partners and is now running a cake-making business and providing for her family and their future.

# Welcomed with ceremony

Recently I had the privilege of visiting Indonesia and meeting many of the women and families we serve for the first time.

What is clear, is that our version of poverty in Australia is nothing like what they have to deal with in Indonesia. Tasks like feeding their children, keeping a roof over their head and sending their children to school are an everyday struggle. But then there are the success stories! Women and their families who are now thriving, thanks to the power of microfinance, and your ongoing support.

Visiting clients in the remote island of Rote, I was humbled and taken aback by their resilience, resourcefulness, and the gratitude they have for Opportunity, and in particular you, our generous supporters.

It's an honour and a privilege to sit with these women and learn about their struggles and successes as they use the microfinance loans from Opportunity to grow their businesses and provide for their families. I am very aware that each of their initiatives is only made possible through your support.

During the first few days of the visit we witnessed the impact of Opportunity's work in Rote, visiting clients like Ratna and Aranci, where water is scarce. But thanks to a microfinance loan they are earning money, educating their children, and full of hope and dreams for the future.

In Indonesia around two-thirds of small and medium enterprises are run by women. Opportunity's way of working involves building trust, skills and resilience of individuals and their communities, providing them with the tools and networks to change their lives and those of others in their community.

Thank you for being part of that journey.

**Scott Walters**

*Chief Executive Officer  
Opportunity International Australia*



*Right: Scott Walters and Aranci, one of Opportunity's Indonesian loan recipients.*

## Thanks to your support...



**More than 1.3 million families** in Indonesia currently benefiting from small loans



**More than 5 million COVID-19 vaccine** doses administered in India

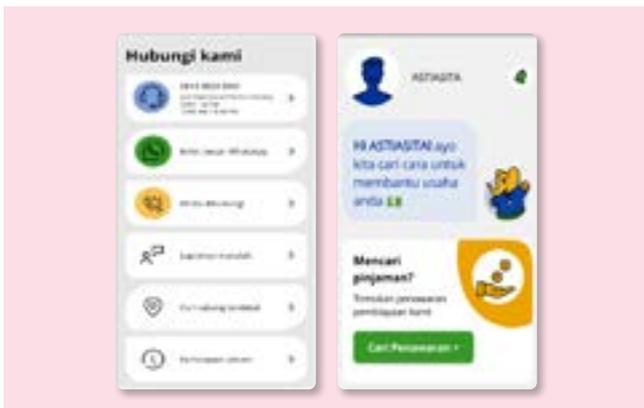
### MICROFINANCE

#### Putting digital financial inclusion in the palm of their hands\*

As life for families and entrepreneurs in Indonesia moved online in 2021, Opportunity International Australia expanded a program to address the digital readiness of our partners and develop digital strategies – enabling them to use the most appropriate technology to better meet the needs of families living in poverty. Our partners have started trialling mobile digital technology that will increase efficiencies, reduce transactional costs and allow us to scale and expand into more remote areas.

Our microfinance partner Bina Artha (BAV) has built a mobile app for customer engagement and support, called BAVku. The app gives women accessing small loans a sense of ownership and the ability to check their loan details and balance, give feedback, check out product offerings, apply for a loan and access customer support. The app has already been piloted with women in Indonesia, and feedback being used to improve the support women can access through the platform. Opportunity will also facilitate the sharing of knowledge and learnings from this app with our other local partners in Indonesia. Ultimately, digital technology also has the potential to identify the obstacles being faced by families living in poverty and their communities and help link them to service providers to overcome these barriers.

*The BAVku mobile banking app is helping women in Indonesia have easy access to their finances.*



### HEALTH

#### Visiting Health Leaders in Bangladesh and India\*

The Opportunity International Australia Programs team visited the Health Leaders program in Indonesia in August, which is focused on program quality through monitoring, evaluation and learning plans. Our long-time partner KOMIDA, a leading microfinance organisation serving over 700,000 clients, aspires to expand this program to all of its 300 branches next year. Opportunity is looking to include two new microfinance partners in Indonesia as part of the expansion of the program.

The Programs team also visited Health Leaders in Bangladesh. Our partner BURO has 1,300 branches serving over 2 million clients and is dedicated to the program with a view of long-term sustainability through its microfinance surplus. Two new microfinance partners in Bangladesh will soon be part of the expansion of the Health Leaders and Health Entrepreneurs program, Shakti Foundation and Sajida Foundation.

The Opportunity team were also able to meet with the Australian High Commission Dhaka Embassy in Bangladesh for the first time, and the Jakarta Embassy in Indonesia discuss our shared priorities and alignment with the AusAid plan. As a DFAT accredited institution, Opportunity strives to promote Australia’s soft power and commitment to localisation, gender equality, disability and social inclusion in our programs as an Australian NGO.

*Simon Lynch and Annie Wang meet members of Department of Foreign Affairs and Trade at the Australian Embassy in Jakarta.*





**Almost 24,000 people educated** through the PeaceMaker initiative in India



**10 million children** reached worldwide through the EduFinance program

## WOMEN'S SAFETY

### Knowledge is power\*

Recently one of Opportunity's Women's Safety partners in India conducted an evaluation of the programs over the last three years.

The evaluation showed that there has been an increase in knowledge for women and children on recognising warning signs of trafficking, gender-based violence and child sexual exploitation.

The use of comics, videos, plays and books were instrumental in educating communities on keeping safe. Community educators leading the Safe Village Programs were also a major factor in the increased knowledge.

Based on these learnings, Opportunity will be looking at a more targeted approach to our Women's Safety programs, looking at villages and communities where there is still a high risk of trafficking, and returning with further targeted education for women and children. There is a need to delve deeper into safety concerns where there has been education and improvement in knowledge, but only a small positive shift in change of behaviour.

*Participants in the Safe Village Program in India*



## EDUCATION

### Celebrating huge milestones in EduFinance

Recently, Opportunity's EduFinance program celebrated the milestone of helping over 10 million children receive a quality education around the world. That's 10 million children that would not have been able to school without the help of loan. Of those 10 million, 2,538,287 children are in Asia, supported by Opportunity International Australia. EduFinance also recently secured their 100th financial institution that have committed to invest in education through school fee loans and school improvement loans. This equates to more US\$500 million invested into local schools and families around the world.

These milestones are not just numbers. Children have benefited from more seats in schools, access to safe, quality learning environments, and families empowered to make the best education decisions for them.

School leaders and principals are committed to training and planning to drive quality improvements in their school. Teachers are receiving training delivered by education specialists, and some teachers are taking on the role of mentors in their schools. All these achievements would not be possible without the help of Opportunity's wonderful supporters. The children of the world thank you for your ongoing support.

*Opportunity's EduFinance program has helped educate more than 10 million children worldwide*



# The Great Australian Curry is back in 2022

After a two-year hiatus, Opportunity International Australia's signature fundraising event, the Great Australian Curry, is back! Opportunity invites all Australians to share a curry with friends and raise much-needed funds to help families in Asia leave poverty behind. The Great Australian Curry is all about fun, food and making an impact.

**Close to 1 in 4 people around the world live in poverty – a reality that has only been made worse by the impact of COVID-19.**

Many of these people live right on our doorstep in Asia – a region that is also home to many incredible curries – from the korma curry of India to the rendang of Malaysia. You can celebrate the vibrancy of these countries while also helping families in need.

*“Whether at home, or in your favourite restaurant, The Great Australian Curry is a fantastic event to encourage us all to give generously to help families in need, whilst enjoying a delicious curry together,”* said Scott Walters, Chief Executive Officer of Opportunity International Australia.

Victorian Opportunity supporter Matt Allen has hosted many Great Australian Curry nights in the past. This year he is celebrating his 50th birthday with friends on a long weekend away and will host his event in a holiday house down the Great Ocean Road.

*“If you're looking for a great and fun way to support Opportunity International Australia and make an impact for families living in poverty in developing countries, I encourage you to host a great Australian curry event,”* said Matt.

*“It's a wonderful chance to get together and eat curries from around the world, knowing that in turn, you're also supporting others to put food on their table to share with their family and friends.”*

Rebeca Alavandar, Supporter Relationship Specialist with Opportunity, hosted her own Great Australian Curry event for 30 people on Father's Day, raising close to \$1,000.

One of the guests at the lunch, Priya, said *“Thanks for hosting Father's Day and the Great Australian Curry. It was a really lovely afternoon and the cause behind it made the get together more meaningful.”*

You can host your own curry event by registering at [greataustraliancurry.org.au](https://greataustraliancurry.org.au)

Online you will find all the resources needed such as posters, social media tools, curry recipes and more.

**Thanks to our partner AYAM, there are also some wonderful curry hamper prizes on offer for hosts.**

*Matt Allen (third from left) and friends at a Great Australian Curry dinner*



*Rebeca's guests enjoying their Great Australian Curry lunch on Father's Day*



# What gets measured, gets managed



**In the last edition of Agency we reported on the results of a new study on client outcomes, which showed how Opportunity's microfinance clients benefit from increased income, improved household welfare and greater resilience.**

This time, we'll look at the future of this study, and how we hope this innovation in data collection and analysis will lead to improvements in our services, better outcomes across the microfinance sector and potentially a boost to the International Development agenda too.

In microfinance, particularly with the organisations we partner with, it's a social mission. We want them to be sustainable and to be growing. Management guru Peter Drucker once said, "what gets measured, gets managed". We might also say that what gets measured, gets improved. Since the publication of the 60 Decibels study, we have been discussing the results with our nine participating microfinance partners, and particularly focusing on areas where each partner exceeded or fell short of the averages for the study. Good performance is something to be celebrated.

As a top performer in the first year, our partner Cashpor will benefit from being able to publicise their above-average performance. At the same time, below-average results give insight into areas for improvement. For example, a couple of our partners found that fewer of their clients had a strong understanding of the terms and conditions of their loans than for the average organisation surveyed. We will be working with these partners to review their client training materials and processes to make improvements that will help client understanding.

The 60 Decibels study is the first to publish benchmarks for microfinance client outcomes and the hope is to improve these benchmarks in year 2 by doubling the number of microfinance institutions included – to around 150.

Opportunity will support 12 of our partners to participate in year 2 and we are also part of a working group to refine and improve the survey methodology and data analysis.

Beyond the value we get from data on our own clients, we believe that this type of innovation in data – and in particular benchmarking of results – should lead to better allocation of funding to successful partners and programs across the microfinance sector, improving client outcomes. 60 Decibels plan to repeat this survey approach with other development sectors – clean energy is next – and ultimately the hope is to increase overall funding for international development thanks to greater confidence about outcomes and the ability to ensure value-for-money in development spending.

With the additional challenges of climate change, the COVID-19 pandemic, and food insecurity dominating news from the developing world, we hope this data-driven approach will be just the spur needed to get global efforts to end poverty by 2030 firmly back on track.

Thinking longer term, one of the challenges in international development is that there has been a lack of strong comparable data and studies like this will help in the future, showing the Australian public this is work that changes lives.

Opportunity's participation in the 60 Decibels Study and the results for Opportunity's clients were covered in an article in Forbes online, published in August 2022: [Microfinance Results Depend A Lot On Where Borrowers Live.](#)

*Above: Prabhati, a sheep farmer in India, is one of the many clients whose lives have improved since taking out a small loan through one of Opportunity's partners*

# Ratna's sweet business supporting her family

Life is tough for 40-year-old Ratna, who lives with her husband and three daughters in a village on the remote island of Rote, in eastern Indonesia. Her eldest son is at university in Kupang.

**Indonesia is one of our nearest neighbours, but sadly up to 62 million people live in poverty.**

The COVID-19 pandemic has exacerbated the situation. Indonesia's poverty rates (US\$3.65 per person per day) have steadily declined from 46 per cent in 2011 to 22 per cent in 2021. However, rural poverty rates remain higher than national averages.

There are about 63 million micro, small and medium sized enterprises (MSMEs), accounting for nearly 97 per cent of domestic employment, however well over half of these entrepreneurs do not have access to financial institutions. Similarly, almost half of the population in Indonesia is still without a bank account. Families living in rural and remote areas are often the poorest and are also less likely to have access to the tools they need to leave poverty behind. Families often lack access to healthcare, education and other essential services like water.

Ratna's home is small, their sleeping quarters are cramped and making sure there is enough food for the family over the years hasn't been easy.

Ratna worries about her children's health and nutrition, but often has only been able to provide corn mixed with brown sugar, because there's not enough money

for healthier options. Her husband Hermanus works as a seaweed farmer but doesn't earn enough to provide for his family's needs.

Ratna also worries about their educational opportunities and struggles to afford school fees. Two of her daughters are in primary school and their daughter Anse, who has just finished junior school, dreams of one day becoming an artist.

Sadly, Anse has recently been forced to pause her studies and instead helps her mum at home because there is no local high school. Like many in the village, the family are unable to afford to send Anse to main city of Baa, away from her familiar surroundings to finish high school.

"I only wish my children could finish high school," Ratna said. "I work hard in my business so all my children can have a good future."

Today thanks to a small loan from one of Opportunity's partners, life is slowly turning around for Ratna's family, and she has been able to create her own cake baking business. She used her cooking skills to start her own business making and selling cakes to earn a reliable income. She's quite the entrepreneur, from profits raised she has also created another arm to the business, buying a fridge so she can create ice and ice lollies to sell in her local community.

Each morning Ratna rises at 3am and cooks for several hours before selling her cakes door-to-door. Money raised is going to help Ratna and her children pave the way to a brighter future. She keeps any extra earnings in a piggy bank, saving for her daughter's education.

In the second half of 2021, despite the ongoing impacts of the pandemic, Opportunity International Australia continued to support vulnerable families – expanding our reach in Indonesia last year by 12 per cent. This growth continues to change lives in 2022.

**Thanks to your support, 1,368,643 families in Indonesia are accessing the small loans and financial services that can help them leave poverty behind.**

*Left: Ratna and her daughter Anse.*

*Right above: Anse, Hermanus and Ratna outside their home.*

*Right below: With a small loan, Ratna has been able to start her own cake-making business.*





“I work hard in my business so all my children can have a good future.”

**RATNA**  
Indonesia





“I can fully support my family and I am very happy doing work that I love.”

**PRABHA**  
India

# Building nests for a brighter future

Prabha and her husband Paresh own a small business building bird nests in western India. They have a three-year-old daughter Nakshita who attends the local pre-school in the village.

## **They live in a simple pakka house, with two rooms and a kitchen.**

“I was fond of birds and to pursue my interest and make a living at the same time, I started making bird nests for a bird nest manufacturer,” said Prabha. “I honed my skills while working but soon realised that the amount of Rs.200-300 (A\$3.78-5.67) I was earning per day was not enough to support my family.”

Prabha decided to start her own nest-making business and took out a loan with one of Opportunity International Australia’s partners to buy the raw materials to start.

“The decision has since paid off as I now earn Rs.700-800 (A\$13.23-15.12) approximately a day,” said Prabha. “I can fully support my family and I am very happy doing work that I love.”

Their business grew and Prabha and Paresh have hired an extra hand to help them with the business.

They make up to 3000 bird nests a month, so are very busy. They sell the bird nests on the local highway. There are 15 shops on the highway that purchase the bird nests from Prabha to on-sell to their customers.

Business is better in the winter and summer months as the birds need protection from the extreme heat and cold. Customers who buy the nests decorate or hang them in their houses, or on farms they hang them outside for the native birds to have shelter.

Prabha has dreams of expanding their business nationwide.

**“We want to give a better education to our daughter and this loan has helped us to do this as our earnings are better now,” said Prabha.**

Prabha’s goal is for Nakshita to have a good education and be independent when she grows up.

*Left: Prabha and Paresh with their daughter Nakshita  
Below: Prabha makes up to 3000 bird nests a month*



# Nathalie and Andrew Harding – a love story born from Opportunity

Long-time supporters of Opportunity International Australia, Nathalie and Andrew Harding, have a special love story, that all started with Opportunity! Andrew, a barrister, and Nathalie, who works in Equine Assisted Learning, live in Sydney and are married with four children.



**Their romance began with an Opportunity fundraising dinner, but things didn't quite go so smoothly for them on that first date.**

Andrew and Nathalie had actually met as teenagers at the train station on their way to school, but it wasn't until a chance encounter between their mums, who reconnected after almost thirty years, that Andrew and Nathalie saw each other again.

In a major case of worlds colliding, both their mothers were from Wales and had met in the 1960s whilst training to be flight attendants. They lost contact over the years, but both married Australian men, moved to Australia and both had sons called Andrew who attended the same high school and now were both studying Commerce/Law at the University of NSW. The two ladies ran into each other on a train one day and became friends again.

It was during this time that Nathalie and Andrew became reacquainted through their mothers, but they were living very different lifestyles at this point. They sometimes saw each other at church and that's when Andrew summoned the courage to ask Nathalie out. It was the late 1990s, Andrew was a lawyer, and Nathalie was an actor.

"I was always attracted to Nathalie, but I thought our worlds were just so different," said Andrew. "She was living quite a wild and bohemian life, wearing hemp clothing and army boots and travelling to feminist rallies around Australia. I was a very conservative person by contrast, working in a big law firm and wearing plaid shirts and boat shoes."

Andrew had been invited to the inaugural fundraising dinner for Opportunity International Australia and called Nathalie to ask her to be his date.

**"It was inspirational to see the daily impact that Opportunity had and to have the privilege of meeting the staff and clients."**

**NATHALIE HARDING**

"I rang her and asked her if she wanted to come to a charity dinner with me for Opportunity," said Andrew. "After questioning whether Opportunity was involved with the World Bank, she finally agreed!"

The night didn't quite go to plan for Andrew and Nathalie. Nathalie had been injured whilst learning to ride a motorbike a few days earlier, but not wanting Andrew to know, had left her crutches in the car. Andrew was running late from work, so by the time they found each other and sat down for the dinner, tension was already in the air. Within five minutes at the table, Andrew and Nathalie were embroiled in a political discussion with very different viewpoints!

"Andy had one view, I had another and we got into a massive argument at the table," said Nathalie. "Then at the dinner a video was shown of the work Opportunity was doing, so we both turned to watch it. Not speaking to each other. Fuming. We were watching and learning about the amazing microfinance work of Opportunity and I suddenly realised that this organisation was pretty cool. But I wasn't about to let him know that!"

Andrew was also angry and thought Nathalie was being unreasonable, and at the end of the night thought there was no way they could ever be together.

"I said goodbye to Nathalie and we didn't speak again for six months," said Andrew.

But one day, six months later, Andrew found himself thinking about Nathalie, and called and asked her out for breakfast. Nathalie agreed, they had a nice breakfast and reconnected, then Nathalie flew out to India the next day for a planned three-month solo trip.

"We communicated the whole time I was away," said Nathalie. Once she came home, they started dating and have been together ever since.

Over the last 23 years, Andrew and Nathalie have continued to support Opportunity, and stay connected. Nathalie volunteered for Opportunity whilst doing her Masters degree and was also able to travel on an insight trip to India with Opportunity in 2009.

"I was really impressed by the insight trip," said Nathalie.

"It was inspirational to see the daily impact that Opportunity had and to have the privilege of meeting the staff and clients. The clients were honest in discussing their hopes and also some of the ongoing issues for them, such as healthcare.

"A few years later, I remember reading about Opportunity moving resources into healthcare and I deeply appreciated that the decision had come from a direct need expressed by the clients. It helped to remind me that the best outcomes and programs are driven by listening to the clients."

"It has been very special to have a continued connection with Opportunity over so many years," said Nathalie. "We really love the development work, its basis, structure and growth and of course the fact that the Opportunity dinner was the beginning for us as a couple. A crazy beginning but with a great result!"

Opportunity has always been a part of the Harding family story. "Through all the years and the ups and downs of family life, and all the variations of income, it's been important to us to keep a financial commitment to Opportunity each year," said Andrew.



*Nathalie Harding and fellow traveller Penny Chadwick on their insight trip to India in 2009*

"We love what Opportunity does and their faith-based foundation. And the relationship managers have been so committed in keeping us connected," said Nathalie.

"And part of it is because it's tax deductible!" added Andrew jokingly.

Recently the family have discussed the impact of giving to Opportunity as Warwick Aubin, NSW State Manager, outlined the number of clients and programs helped by the funds given over the years.

**"We were amazed by the impact of consistent giving," said Nathalie. "If we had kept those funds, it never would have reached as many people or helped to transform people's lives as it has through Opportunity's programs and recycling of loans. So how could we not give?"**

# Localisation – the key to Opportunity’s success

One of the biggest advantages Opportunity International Australia has with microfinance and overseas aid is localisation. At the heart of all the work we do, Opportunity’s partners on the ground in Asia are the reason why we are so successful in helping alleviate poverty for millions of families.

Opportunity’s community-based projects are 100 per cent delivered through local partners. Local partners identify, design and implement projects, with financial support from Opportunity. Opportunity also provides partners with technical support on program design, monitoring and evaluation and capacity building.

“Local leadership is paramount to delivering scalable and high impact programs,” said Annie Wang, Director of Health and Women’s Safety. “Opportunity recognises that our position in Australia is to provide support to partners and strengthen their capacity where needed.

“We seek to add value to local partners through supporting program design and management, monitoring and evaluation, and strengthening social performance measurement. We also aim to provide flexible funding and minimise the administrative barriers for local partners.”

Opportunity’s operating model has always been to be locally driven. Therefore, during the pandemic, we continued to be guided by our partners and core partnership principles. Opportunity’s COVID-19 response work focused on the communities where partners already had a trusted presence and brand in the community which was critical to their ability to mobilise and reach these vulnerable communities in a period of rampant mistrust and misinformation.

Opportunity’s partners were impacted heavily by the COVID-19 pandemic, particularly in India and Indonesia, resulting in multiple requests to support COVID-19 activities on awareness raising, community-based health services, and vaccination camps. Opportunity was able to pivot to these new partner needs by launching COVID-19 specific fundraising campaigns and providing technical support to develop training packages on COVID-19 that could be delivered through the existing microfinance partners and health leader networks.

Opportunity’s strong existing localisation approach through local partnerships enabled a rapid scale up of the COVID-19 response thanks to this existing trust and established relationships.

Financial support from the Australian Department of Foreign Affairs and Trade requires a clear outline of locally-led programs and Opportunity is achieving this in all aspects of the work supported in Asia. Opportunity has a holistic approach to alleviating poverty, including programs in microfinance, education, health and women’s safety.

*Below: Opportunity’s partners in Indonesia working with the local community.*





## Thank you for your continued generosity

It's thanks to your support that we have been able to increase our investment in programs that create new opportunities for resilient and hard-working women and families across Asia.

Thanks to you, we have been able to protect and build more businesses, help more children return to school, reach more women and girls with anti-violence and human trafficking awareness and protection, and to extend our health program by training more Health Leaders and providing emergency relief through programs in India.

***With deepest gratitude, and sincerest thanks from the Opportunity International Australia team.***

*On behalf of those we serve.*

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Opportunity International Australia is an Australian Council for International Development (ACFID) Member and is committed to full adherence to the ACFID Code of Conduct.



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Opportunity International Australia receives support from the Australian Government through the Australian NGO Cooperation Program (ANCP).



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Opportunity International Australia is a member of the Australian Disability and Development Consortium (ADDC). The ADDC is a network of agencies, organisations and individuals with an interest in disability-inclusive development within Australia and internationally.



# great australian curry

cook up a favourite curry,  
share it with friends and raise  
funds to help give a hand up  
to families living in poverty!

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[greataustraliancurry.org.au](http://greataustraliancurry.org.au)

Opportunity International Australia Limited  
ABN 83 003 805 043  
PO Box A524 Sydney South NSW 1235 Australia  
T: 1800 812 164  
E: [opinfo@opportunity.org.au](mailto:opinfo@opportunity.org.au)  
[opportunity.org.au](http://opportunity.org.au)

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