

Opportunity

magazine

*Celebrating
Mothers*



OPPORTUNITY
International
AUSTRALIA

AUTUMN 2017

04

IT'S NEVER TOO LATE

It's never too late to take a chance, to try something new or to help someone else reach their dreams.



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INSPIRING NEW FUTURES
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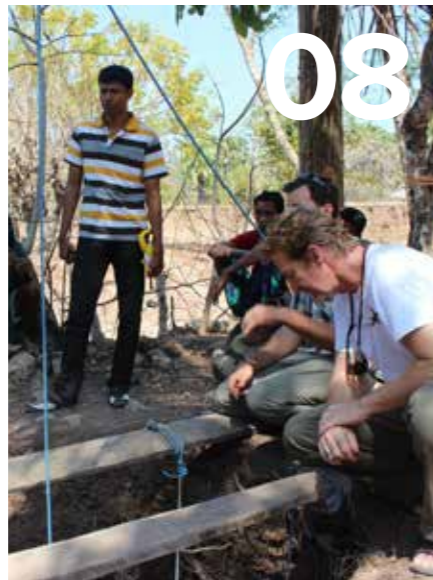
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MONTHLY GIVING



New Futures for Families Living in Poverty

Dear friends

By the end of 2016 your support was reaching 4.2 million families in Asia. This is enabling them to start and build income-producing businesses, put food on the table and send their children to school. These families now have the opportunity to break the intergenerational poverty cycle and contribute to the vitality of their local communities.

In this edition of the Opportunity Magazine you will meet Kum Kum, an entrepreneurial Indian woman, who is working with her local community to improve its level of hygiene and healthcare.

Due to the generosity of supporters like you, Kum Kum trained as a health leader two years ago and now teaches members of her community about basic health and hygiene. Kum Kum is held in high esteem by her community, who value her advice and support.

The education and empowerment of women and girls is central to the mission of Opportunity supporter Melissa Haupt's business, Lily Anne Family Brands, which sells personalised jewellery and natural skin care products.

Melissa coined the term, Social Selling for Social Change, to describe the core principle underpinning her business model. "We are a social selling company," says Melissa, "which means there is an enduring principle at the heart of what we do: People's choice of what they buy has the power to change the world. With every purchase of Lily Anne jewellery or skin care products you are helping to fight the fight - in a real and tangible way."

This edition also features the impacts of your generosity on thousands of Indonesian families. Your donations, coupled with an innovative Australian Government funding program, provide small loans to thousands of families in Indonesia to build businesses and support innovative solutions to critical issues such as water shortages.

I'm very pleased to share with you in this edition our Global Impact Report for July-December 2016, so you can see how your donations are empowering families across our Asia programs. Read it on pages 10-11.

As we approach Mother's Day I hope you will join with us to celebrate the millions of mothers in developing countries who are using small loans to build a business, earn a regular income, give their children nutritious food, and provide them with the education they need to break the poverty cycle.

Thank you for your generous support of families, which is enabling them to free themselves from poverty.

Warmly

Robert Dunn
Chief Executive Officer

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Opportunity International Australia enables you to invest in a mother living in poverty so that she can use a small loan to buy an item like a sewing machine and start a small business. For a family in a developing country who can't afford the basics, a gift as small as \$70 can be life changing. With this hand up, a mother can put food on the table, send her children to school and transform her family's future for generations. Mothers want what is best for their children, and as businesses become successful (98% of Opportunity's loans are repaid), your help means they can make their dreams for their children come true. Opportunity is motivated by Jesus Christ's call to love and serve the poor, serving all people regardless of their race, faith, ethnicity and gender.

Opportunity International Australia is fully accredited by the Australian Government's Overseas Aid Program. We are a member of the Australian Council for International Development (ACFID) and are a signatory to the ACFID Code of Conduct. We would like to thank the Australian Government and ACFID for their ongoing support of our work.

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THE STORIES & NEWS
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IT'S NEVER *too late*

Kum Kum Devi greets me with a smile. We've barely exchanged hellos, and she's found me a chair and placed a cup of tea in my hands.

She keeps smiling broadly while tucking her multi-coloured sari behind her ears, and it's only when the biscuits arrive that she finally agrees to sit too.

WRITTEN BY
JESSICA CARTER

We're meeting in her small home, which she shares with seven family members – her husband, four children, and uncle – in a village in the northern state of Uttar Pradesh in India. They live by the edge of a busy road, with only a flimsy wooden fence separating their small home from the dust of hundreds of trucks.

The few trucks that do stop visit Kum Kum's shop, which she set up using a loan from Opportunity's program partner Cashpor nine years ago. It provides a steady enough stream of income to keep the family going. Kum Kum also used subsequent loans to set up an additional business as a tailor, and she trains and employs local women to help her.

Kum Kum's generous smile hides the many hardships she has overcome. The community she lives in faces illnesses like diarrhoea, dengue and typhoid that are preventable but persist because of a lack of knowledge and access to health care. Her own family has suffered some of these diseases, and she has seen others in her community die from malaria.

When I ask her what it is that inspires her to keep going in the face of these challenges, she laughs. "We keep going," she says.

This determination to carry on and to bring others with her is not unique to Kum Kum. I've met so many women like her who refuse to see anything but possibility, at least partly because they have no choice otherwise.

In many ways, the face of poverty is female. Women earn lower amounts than men, are less likely to have access to a bank account, and are more vulnerable in times of crisis. But women are also strong, brave, creative and generous.

When Kum Kum grew up, her mother wouldn't speak to her about issues like reproductive health and menstruation. When her own daughter – now 15 years old – had her first period, Kum Kum took special care to look after her and let her daughter know she could confide in her.

Her commitment to giving her family opportunities to live better lives, free from the challenges she faced when she was growing up, reminds me that it is never too late.

Two years ago, Kum Kum became a health leader with Opportunity's program partner Healing Fields Foundation. At first, what she loved most was learning invaluable knowledge she could share with her family, friends and community members.

She focused on encouraging mothers to bring their daughters to her health education sessions, and shared her own experiences openly to challenge taboos. Now, when she goes to another village, women come to her first with their health problems. While she can't treat their concerns, she can provide advice and encourage them to see a doctor when appropriate.

As Kum Kum completed her health leader training, she realised that what she loved about the program was learning new things. She never had the chance to finish school, and she'd always regretted it.

Empowered with new confidence, she enrolled in the local secondary school, with the goal to complete her final years of education. She graduated last year, and her family couldn't be prouder.

●
Opposite: Kum Kum, centre, with two of her friends.
Opposite bottom left: Kum Kum with her children. Right: Kum Kum.

When we finish our tea and biscuits, Kum Kum takes me to see their family toilet and the bucket her children use to wash their hands. She talks proudly about her children's dreams for the future.

Her commitment to giving her family opportunities to live better lives, free from the challenges she faced when she was growing up, reminds me that it is never too late.

It is never too late to take a chance, to try something new or to help someone else reach their dreams.

●
To give women like Kum Kum the opportunity to free themselves from poverty you can donate via the form on the inside back cover or online at opportunity.org.au

“
We keep going.
”
Kum Kum



Inspiring New Futures for INDONESIAN FAMILIES LIVING IN POVERTY

WRITTEN BY MARIE KELLY-DAVIES

Simon Lynch leads Opportunity's efforts in Indonesia to transform the lives of thousands of families. Every day he feels privileged to see how your donations, leveraged further by an innovative Australian Government program, are helping families in Indonesia to free themselves from poverty. In this conversation with a group of Opportunity supporters, he gives a glimpse into the daily lives of thousands of Indonesian families who are living in poverty and how generous Australians like you are giving them hope of a better future.

"Families living in poverty are extremely vulnerable, and so building a safety net is a top priority for them," explained Simon Lynch, Opportunity's Indonesia Director. "For want of a few dollars things can go horribly wrong so they need to develop a stable income to provide a home, nutritious food, schooling and medicines for their children."

Simon recounted how inspired he feels by the improvements he sees in the lives of Indonesian families every time he visits them. "As a result of your support Opportunity's microfinance partners in Indonesia provide small loans to hundreds of thousands of families to build businesses, which range from food and handicraft stalls, to producing goblets from recycled cans and handbags from plastic bags. I love the fact that our implementing partners also provide community development programs when they come across a specific need in a community in which they are serving," he said.

"For example, one of Opportunity's microfinance partners in Indonesia, Tanaoba Lais Manekat (TLM), recently finished a project to improve clean water supply on the island of Sabu.

More than Microfinance

During the dry season water is scarce and locals usually only access one bucket of water each day. They therefore survive on palm sugar but end up with all sorts of illnesses associated with dehydration. TLM staff discovered the vast majority of the wells dried up in the dry season because the sandy soil on the island caused the well walls to collapse. So, with the help of some of our supporters, TLM set up and funded a business to produce large concrete rings which were inserted into the wells to stop the walls from collapsing. TLM provided the technical support and concrete and each community provided the labour. This process was implemented in 86 wells in the worse affected areas on the island. Simon recently visited the island and is pleased to confirm that 95 per cent of these wells now collect water throughout the dry season, which means that locals can access clean water throughout the entire year."



Simon Lynch inspecting a well under construction.

“

For want of a few dollars things can go horribly wrong so they need to develop a stable income to provide a home, nutritious food, schooling and medicines for their children.

”

How you as an Opportunity supporter are creating a new future with Indonesian families

Simon illustrated how Opportunity's microfinance partners are investing in women and their families. "Opportunity is using gifts from supporters to grow the capacity of our microfinance partners throughout many of the islands in Indonesia. At the moment we are focusing on reaching more families through our program partners Bina Artha Ventura and Koperasi Mitra Dhuafa. Other partnerships to reach more families are in the pipeline. We deliberately chose partners such as these who had the capacity to expand quickly across Indonesia," noted Simon, "as the market is still growing and families urgently need access to microfinance loans."

How the Australian Government is making your impact go further

Simon explained how support from the Australian Government makes your donations go further, enabling Opportunity to not only provide small loans to families living in poverty but also to strengthen our partners in areas such as the development of human resource management, risk management and technology. This will allow Opportunity to expand its outreach further and reach 2.5 million families in Indonesia within the next three years.

Opportunity receives an annual grant of around two million dollars from the Australian Government through the Australian NGO Cooperation Program (ANCP) to support Opportunity's programs in Indonesia and the Philippines. But this funding is contingent on raising \$400,000 from people like you by June 30. In this way, your gift is leveraged with Australian Government funding and your impact is so much greater.

How you're making a lasting impact

According to Simon: "The major improvement I've witnessed resulting from your support is that thousands of families who received loans have started businesses and can now provide two to three nutritious meals a day for their children, and the children go to school. The real advantage for families is they gain stability. In addition to this they also gain dignity. Regardless of the size of the business, it gives me a real buzz when I talk to a woman who now sees herself as a business woman."

Now she rightly views herself as somebody who is supporting her family, giving her more prestige not only in her family but also in the local community."

"If a woman is running her own business and supporting her family, she sets a great example for her children and others in the community. If you combine that with the greater stability in accessing food, medication and education, you get a picture of the difference this makes in the next generation. Children have an example to follow as well as additional confidence that they can provide for themselves once they are adults and eventually for their own families."

Opportunity is also expanding its community development services such as improved agriculture, education and health. "Actually, I'm really excited that our partners are passionate about supporting the training of microfinance clients as community health leaders, who in turn train their local communities in basic hygiene, disease prevention, sanitation and how to access a clean water supply," added Simon.

When asked by an Opportunity supporter what the future holds, Simon enthusiastically responded: "We are keen to continue expanding through our existing partners, and to partner with additional microfinance institutions who have an innovative approach, such as further aligning microfinance with improvements in education and agriculture. One potential partner, for instance, has a foundation running slum schools, and provides loans to women for the education of their children. One of the things that will fuel our growth and innovation in the future is the development of technologies, which are allowing us to reduce costs, collect more information about the progress of the families we serve, and access families in more remote areas."

Simon concluded by saying: "All up, it's a really exciting time for Indonesia and I know that with your support we will see substantial numbers of new families served, and served with innovative, wider ranging services. Thank you so much for your generosity."

● **Make an even bigger impact in Indonesia by giving before June 30 by making a donation via the form on the inside back cover or online at opportunity.org.au**

YOUR GIVING IS HELPING 4.2 MILLION FAMILIES!

Your support is empowering families across Asia by kick-starting a sustainable path out of poverty for them. With small loans to grow small businesses, alongside other community development services, your giving is transforming lives for generations to come.

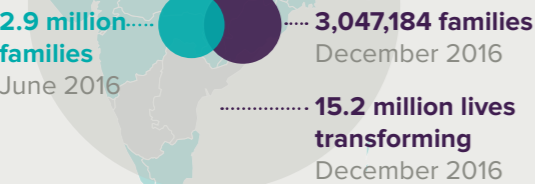


INVESTING IN MOTHERS AND THEIR FAMILIES

With small loans, insurance, savings and pensions

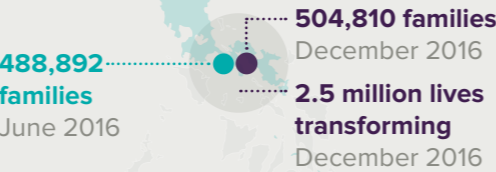
INDIA

Growth in loan client outreach



PHILIPPINES

Growth in loan client outreach



INDONESIA

Growth in loan client outreach



CHINA

Growth in loan client outreach



	PROGRAM PARTNERS	OPERATIONAL SUSTAINABILITY *	PORTFOLIO AT RISK **	COMMENTARY
INDIA	12	117%	1.8%	As Indian partners respond to the market changes caused by demonetisation, Opportunity is providing support to minimise long-term impacts to clients.
PHILIPPINES	3	107%	9.8%	Filipino partners continue to focus on depth of impact rather than growth in outreach. Natural disasters such as typhoons also continue to affect loan portfolio quality. Opportunity is working with partners to address these issues.
INDONESIA	3	107%	1.7%	Growth in Indonesia continues. OSS and PAR are at appropriate levels.
CHINA	1	62%	23%	Opportunity China continues to focus on operating performance. Opportunity is providing ongoing support to manage PAR and OSS.

*Operational sustainability (OSS) is the ability of an organisation to cover the costs of its lending program with the revenue earned from its lending program. Represented calculations are based on a weighted average for each country's total portfolio.

**Portfolio At Risk (PAR) is a stringent measure of a microfinance institution's loan portfolio quality, calculating the total value of outstanding loan balances for loans with at least one payment being overdue by more than 30 days. Represented calculations are based on a weighted average for each country's total portfolio.



BUILDING HEALTHY COMMUNITIES

Through life-changing, preventative health education

898,250 families reached with health education. With an average of five in each family, that's more than 4.5 million lives you've transformed through 3,593 health leaders.



DELIVERING INNOVATION

By testing new products and services like special loans for farmers that can help more people leave poverty faster

17,617 school children educated on gender equality and stopping domestic violence in India.



EDUCATING LEADERS

By training the youth of today to be the thinkers and change-makers of tomorrow

50 young leaders started their training in Ghana.

126,343 children benefiting in India from education finance, including school fee loans to help parents cover the costs of tuition.

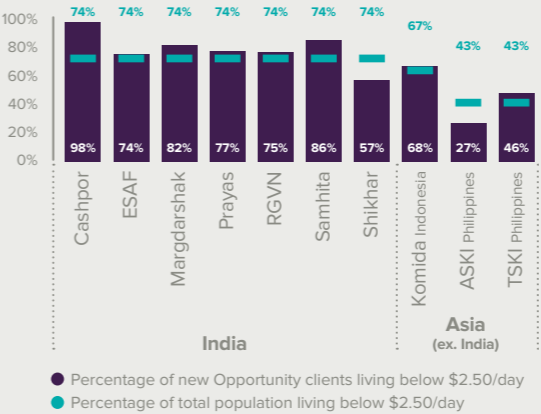


ENHANCING IMPACT

Through continuous learning and improvement of everything we do

We use social data collected from our program partners to understand how families are progressing out of poverty.

From our social data we know your giving is reaching millions of families living in poverty. For example, in India over three-quarters of new clients surveyed were living below \$2.50/day before they joined our program.



BREAKING THE POVERTY CYCLE

Want to know more? Keen to see more social data from families and communities your support is reaching?

Visit spm.opportunity.org for interactive results and case studies.





SOCIAL SELLING FOR SOCIAL CHANGE IS CHANGING THE WORLD

- one woman at a time

When Melissa Haupt started Lily Anne Family Brands in April 2013 she had one mission in mind: to inspire and empower women. Since its inception, Lily Anne Family Brands has become a vehicle for creating social change, embedding the innovative concept – social selling for social change – into its business model.

WRITTEN BY
MARIE KELLY-DAVIES



“We are a social selling company,” said Melissa, “which means there is an enduring principle at the heart of what we do: people’s choice of what they buy has the power to change the world. With every purchase of Lily Anne personalised jewellery or natural skin care products you are helping to fight the fight – in a real and tangible way.”

Four years down the track the company has provided a hand up to over 600 women in developing nations by donating to support a microloan to women living in poverty every time a new consultant joins the business. And as of last June, every purchase from its jewellery and natural skincare range contributes to projects supporting women and girls living in poverty.

This approach has a multiplier effect in that the women who join Lily Anne as consultants are empowered through their business achievements, and their sales contribute to the empowerment of women living in poverty through education, improved sanitation initiatives and small loans to start their own businesses.

“

I believe that when women are empowered, so too are their families, their communities and the world.

”

Melissa

Melissa Haupt has always loved business and she set out to create a model where women could work for themselves without having to invest hundreds of thousands of dollars in a franchise – Lily Anne consultants run their own businesses – in the form of ‘pop-up shops’ (also known as jewellery bars and beauty bars) in living rooms across Australia and New Zealand. But Melissa wanted her business to also drive social change and for Lily Anne consultants and customers to share in her vision of empowering women and girls.

“Before I conceived the name Lily Anne, which means pure blessing, I coined the phrase ‘social selling for social change’ and decided to embed this concept into the fabric and culture of the business from day one. I thought that if I’m going to start a company it can be a vehicle for more than just women in Australia having their own business. It can be even bigger and drive social change as well. I wanted this social change to be sustainable and that’s why we support microloans as the money is recycled when women pay back the loan and it is then lent to another woman to start her small business.”

Melissa Haupt believes education of women and girls, improved sanitation and the concept of a ‘hand up’ are key to addressing poverty. “For most of us we are lucky enough to live in a country where we have access to life’s simple things, like running water, an education and finance. But that’s not the case for many women and girls who live in developing nations.”

“Two out of every three women in Africa cannot read nor write. A staggering 600 million households in South East Asia don’t have access to adequate sanitation. And most women don’t have access to their own bank account, let alone finance. Without these basics women are stuck in a vicious cycle of poverty from one generation to the next. That’s why we are investing in education, sanitation and micro loans and have set goals for social initiatives in each of these areas.”

In 2017 Lily Anne Brands aims to give 30 schools in developing countries access to digital libraries for a year through LibraryForAll.org. It is also investing in Opportunity’s *Women4Women* initiative, supporting the training of 35 health leaders in India who will in turn train and support 7,000 members of their local communities.

“By contributing to these projects we are empowering women and girls,” said Melissa. “Giving them a ‘hand up’ instead of a ‘hand out’. I believe that when women are empowered, so too are their families, their communities and the world. Our Social Selling for Social Change business model is changing the world – one woman at a time.”

● **Contact your local state manager if you would like to have an impact through your business for families living in poverty.**

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New South Wales & Australian Capital Territory:
Daniel Belzer
Telephone: + 61 2 9270 3312

“

MONTHLY GIVING IS THE EASIEST,
MOST COST-EFFECTIVE AND
IMPACTFUL WAY YOU CAN GIVE”

“I give monthly because it’s the easiest, most cost-effective and impactful way you can give,” said Opportunity supporter, Ben Freeman. “It’s so simple – after filling out the initial donation form, you don’t need to think about it again. Most importantly, it means I’m continually making a difference, helping families out of poverty month after month.”



“
Monthly giving
is easier for me.
”

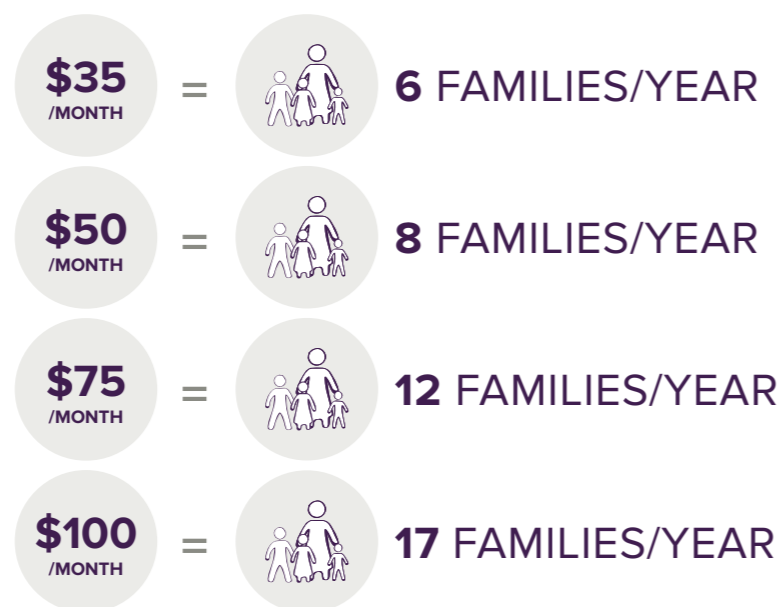
Sally

“Monthly giving is easier for me and I think it must be helpful for Opportunity,” said Opportunity supporter, Sally Howe. “Who can rely on remembering to donate unless it is automatically deducted from your account? To plan projects and have some sort of consistency towards the people they help, Opportunity has to know its budget. For not-for-profits to rely on sporadic donations makes it so hard – I know, I work for one.”

Ben Freeman and Sally Howe are just two of the many Opportunity supporters who are embracing the growing trend amongst donors to give on a regular basis, such as monthly. Our supporters tell us that monthly giving is convenient and they are comforted by knowing they can stop at any time if their circumstances change, or if they change their mind. They also feel a great sense of fulfilment in knowing their monthly gifts contribute to the stability and sustainability of the hand up given to families living in poverty.

It only takes a little to do a lot. For \$35 a month, you can help six families to free themselves from poverty each year. Just \$1.17 a day is enough to provide mothers like Kum Kum Devi (see her story on page 4) with small loans to build small businesses, giving them the income they need to put food on the table and send their children to school.

Through your monthly giving you can break the poverty cycle and help create a better future for mothers, fathers and their children. Most importantly, it means you continually make a difference, helping families out of poverty, month after month.



To donate monthly please visit: opportunity.org.au/monthly-giving

upcoming events



MAY
2-11
2017

SUPPORTER CELEBRATION

Nationwide events to celebrate our supporters and the impact they have.

MAY
13
2017

Women4Women CONFERENCE

Lifestreams Christian Church, Como, WA



MAY
31
2017

OPPORTUNITY INFORMATION NIGHT

98Five Sonshine FM, Como, WA, 7-8pm

For more events, visit
opportunity.org.au/news/events

✓ Yes, I would like to make a donation to Opportunity

Donations of \$2 or more are tax-deductible.

MY DONATION TODAY IS

☐ \$70 ☐ \$500 ☐ \$1000 ☐ \$2500

☐ My Choice \$

OR

☐ I'd like to give a monthly gift of \$

MY PAYMENT

☐ **Cheque** (make payable to Opportunity International Australia Ltd)

☐ **Credit card:** ☐ Mastercard ☐ Visa ☐ AMEX

Card number:

Cardholder's name

Signature

Expiry

/

MY DETAILS

Name


Date of Birth


Address


Phone

Email

- ☐ I would like information on including a gift to Opportunity in my Will
- ☐ I have already included a gift to Opportunity in my Will
- ☐ I would like information on becoming an Opportunity Ambassador

 **Please return this form** in the reply paid envelope enclosed or via the address below

 Donate online at opportunity.org.au

 Phone us on **1800 812 164**

PLEASE SEND THIS FORM TO

Opportunity International Australia
GPO Box 4487
Sydney NSW 2001 Australia



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Thank you for making a difference!

17M1



WANT TO GIVE **SOMETHING BIGGER** THIS MOTHER'S DAY?



\$36

QUACK A SMILE



\$55

THIS LITTLE PIGGY



\$96

PEAS ON EARTH

With *Something Bigger* gifts, you'll be bringing smiles not only to the faces of your mum, but also to the faces of mothers who have little else this Mother's Day.

Each gift represents an item that a mother living in poverty can buy with a small loan and use to start a small business to provide her children with nutritious meals, clean water, medicine and education.

Use it as a card to accompany your Mother's Day present to make her feel super special.

ORDER YOUR GIFT CARD EARLY SO IT ARRIVES IN TIME FOR MOTHER'S DAY:

somethingbigger.org.au



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