

Opportunity

magazine

Olympian
Stephanie Rice
supporting
women's health



OPPORTUNITY
International
AUSTRALIA

SPRING 2016

04

A STORY OF OPPORTUNITY

Everyone has a story, and one of ours is found on Sumba Island in Eastern Indonesia, where just under a million families call home.



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WOMEN4WOMEN INDIA



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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.

Empowering women



Dear friends

Controversial author Christopher Hitchens once said: "The cure for poverty has a name, in fact, it's called the empowerment of women."

This issue of *Opportunity Magazine* starts with the empowerment of a mother-of-three from Indonesia – Lydia. Her family is on the pathway out of poverty thanks to a hand up from someone like you. Read about our recent film trip to capture her inspiring story on page 4.

We also had the privilege of meeting with Stephanie Rice recently to hear about her Olympic experiences, entrepreneurship and why she's supporting *Women4Women India*, Opportunity's campaign to empower women as community health leaders in India. Turn to page 12 for her story.

It's also that time of year when we share a global update on our work and how your support continues to make a difference.

Our *Global Impact Report* for January-June 2016 is on page 8.

And don't forget Anti-Poverty Week from 16-22 October. To mark the occasion, join me in continuing to empower families living in poverty with small loans by getting involved in the *Great Australian Curry*. Cook up a curry, share it with your friends and ask them to give so we can help more families in Asia transform their lives, their children's futures and their communities.

We're so grateful for your support!

Warmly

Robert Dunn
Chief Executive Officer

“

The cure for poverty has a name, in fact, it's called the empowerment of women.”

STAY ON TOP OF ALL
THE STORIES & NEWS
ABOUT OPPORTUNITY
BY GETTING SOCIAL
WITH US.

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A STORY OF *Opportunity*





Everyone has a story, and one of ours is found on Sumba Island in eastern Indonesia, where just under a million families call home.

Start in Waingapu, the island's capital, and drive along a windy road for about three hours. Pass the wild horses perched on rocky mountain ridges. Drive through villages where crowds are gathered to watch a cockfight. Take some snaps of the strange double-domed huts and unique tombs the island is famed for.

And then, cast your eyes over a lake that gleams blood red at sunset. More narrow dirt roads. Finally, reach a small-ish house with a smiling family sitting outside.

WRITTEN BY
JESSICA CARTER

Meet Lydia. She lives in a small village on Sumba Island with three of her children – Ridwan (15), Rambu (10) and Kudu (3).

Nearly two years ago, her husband died suddenly. While she slept, he suffered a heart attack. By the time the family made it to the hospital (remember those windy roads) – it was too late.

Besides dealing with her grief, Lydia had to figure out how she would take care of her children. In the immediate months they all suffered – the kids were sent home from school because Lydia couldn't pay tuition fees and then they were bullied by other children in the community. Often they went hungry, with only a small portion of instant noodles to share.

But then things changed. Things changed because Lydia received an opportunity.

Thanks to someone like you, Lydia received a small loan, which enabled her to buy stock to open a small shop, giving her a regular source of income to support her family.

Now her children are back in school, well-fed and healthy. She is even able to put money aside, making her hopeful for the future of her family.

Lydia is like so many of the people Opportunity works with, and in many ways, like you and I – she is hard-working, resourceful and loves her family.

But in just the same way, there is no one else quite like her. When she's not balancing her daughter Kudu on her hip, she can bust a very mean dance move. She loves to cook her son Ridwan rice because it's his favourite food.

She's full of hope for her children most days, but some days she's afraid of what the future might hold and how she will keep them all safe and well.



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I am a big believer
that a hand up and not
a hand-out is a great
method for positive
social change.

”

Stefan



●
Above: Kudu and Ridwan. Below left: Rambu (far right) with her friends.
Below right: Ant Clark, Shanty Kok, Lydia and Kudu, and Jessica Carter.

MAKING THE FILM

When I met Lydia in April this year, it was with a crew of six. We wanted to make a film about her strong and compassionate approach to life, and share her deeply inspiring story with others.

We spent a week with Lydia and her family, and we made two films. One about Lydia's life, and how a small loan changed it. The other is told from her daughter Rambu's perspective, and it's an enchanting tale about what microfinance means to a child.

There were months of preparation before and weeks of work afterwards with a talented team who helped with everything from animation and sound through to candid feedback.

And the results? Film reviewers have already labelled the films as "heartwarming" and "fun and enticing", with "captivating cinematography" and "a creative take on philanthropy."

[Take a moment to see for yourself the incredible impact of an opportunity by watching these two new films.](#)



[Watch the films](#)

Lydia: A Story of Opportunity
opportunity.org.au/news/videos/lydia-a-story-of-opportunity

My Magic Mum
opportunity.org.au/news/videos/my-magic-mum

5 Minutes with the Films' Director, Stefan Hunt

Why did you want to make this film?

I am a big believer that a hand up and not a hand-out is a great method for positive social change. When I heard about the work that Opportunity does and the potential to collaborate I was on board with this project immediately. Prior to the trip I had heard about Lydia's story but it wasn't until I met her and her family that I could feel the impact that a small loan had on their lives. This was the driving force for me and all the crew to create beautiful films and do her story justice.

What did you enjoy most about making the film?

The time in between filming where we could all sit down together, eat a meal and hang out. The language barrier may have prevented the ease of conversation but everyone was constantly communicating through their smiles. There was a beautiful energy present among the crew, Lydia's family and the entire village. That was truly special.

Did anything surprise you about the family or their community?

I was pleasantly surprised by the level of hospitality we experienced during our time in Sumba. Every day the comfort levels grew and by day four we had a spontaneous dance party during lunch. That was something I definitely wasn't expecting to see.

What's next for you?

I'm currently on a plane to Namibia to direct a documentary about the Saan People who are one of the oldest living tribes in Africa. I'm very excited for the adventures ahead.



YOUR GIVING IS HELPING 3.9 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

2.5 million families Dec 2015

2,861,603 families June 2016

14.3 million lives transformed June 2016

PHILIPPINES

Growth in loan client outreach

483,475 families Dec 2015

488,892 families June 2016

2.4 million lives transformed June 2016

INDONESIA

Growth in loan client outreach

456,390 families Dec 2015

515,825 families June 2016

2.6 million lives transformed June 2016

CHINA

Growth in loan client outreach

1,020 social businesses Dec 2015

1,026 social businesses June 2016

	PROGRAM PARTNERS	OPERATIONAL SUSTAINABILITY *	PORTFOLIO AT RISK **	COMMENTARY
INDIA	12	117%	0.2%	Growth in India continues. OSS and PAR are at appropriate levels.
PHILIPPINES	3	99%	12.8%	Filipino partners continue to focus on depth of impact rather than growth in outreach. Opportunity is working with partners to address PAR and OSS.
INDONESIA	3	105%	1.6%	Growth in Indonesia continues. OSS and PAR are at appropriate levels.
CHINA	1	57%	17.7%	Opportunity China continues to focus on regulatory issues. 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

716,500 families reached with health education. With an average of five in each family, that's more than **3.6 million** lives you've transformed through **2,866** health leaders.



DELIVERING INNOVATION

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

7,000 farmers in the Philippines benefiting from innovative soil testing techniques.



CREATING LEADERS

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

50 young leaders started their training in Ghana.



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.

We have collected social data for 3.6 million clients globally, representing 92% of Opportunity's total outreach.



BREAKING THE POVERTY CYCLE



Want to know more?

Keen to understand how innovations in social data are leading to better outcomes for our clients, their families, and communities?

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



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!

REGISTER YOUR CURRY TODAY
greataustraliancurry.org.au

Too many people in the world live in poverty – and sadly, many of them right on our doorstep. Just past Australia's shores, Asia is home to family after family who struggle to afford three meals a day, clean water, safe shelter and even school for their children.

Asia is also full of incredible curries – from the Korma Curry of India to the Green Curry of Thailand. By sharing a curry this October or November (in honour of Anti-Poverty Week – 16-22 October), we can celebrate the vibrancy of these countries while also giving a hand up to families in need.

Our goal is to raise \$150,000, which provides small loans to 2,152 families in Asia, giving them the tools they need to start their own businesses, earn regular incomes and begin to leave poverty behind.

3 EASY WAYS TO GET INVOLVED

1. HOST IN YOUR HOME

Share a spice night at home by cooking up a feast with friends and get others to bring their favourite curries too.

2. IN YOUR WORKPLACE

Host a curry cook-off at work by getting the team to bring in a spicy share plate.

3. AT A RESTAURANT

Let the professionals do their thing by heading out to enjoy a meal at an Asian or Indian restaurant!

Invite your friends, family or colleagues along to enjoy a curry and show their support by donating. Donations will help Opportunity reach out to families living in poverty in countries such as India, Indonesia and the Philippines.

COOKING CURRY IS FUN BUT MORE IMPORTANTLY IT CAN CHANGE LIVES:

RAISE \$350

EQUATES TO HELPING 5 FAMILIES

RAISE \$500

EQUATES TO HELPING 7 FAMILIES

RAISE \$1,000

EQUATES TO HELPING 14 FAMILIES

●
IT'S EASY TO GET STARTED!
Head over to
greataustraliancurry.org.au

The origin of the word 'curry' comes from 'kari', the Tamil word for 'spiced sauce'.



10 questions with STEPHANIE RICE

She wasn't frustrated, even though her plane had been delayed. And she wasn't nervous, even though she had never met most of us before. She surprised us with her humour and enthusiasm – for taking a billion selfies with us.

Stephanie Rice didn't just wow us because of what she had done in the Olympic pool, but for being an empowered, independent woman eager to use her past as a platform to make this world a better place. Here's the top 10 questions we asked Stephanie about swimming, entrepreneurship and women's health when she met with Opportunity staff in August...

1. What's your first memory of swimming?

I was so young! I just remember being in the backyard pool and just absolutely loving it, swimming in between the creepy-crawlies and diving down to get all the toys at the bottom. When I got to primary school I did swimming as an extra-curricular activity and I was always trying to get through the school day to go swimming because that's where I was most happy and where my good friends were. I never was a hard trainer from a young age but always loved racing. When I was 14 I realised that I could achieve my dream of making the Olympics if I completely dedicated myself to it and worked extremely hard.

2. How did you, as a teenager, get up every morning at around 4.30am?

It was actually 4.48am. 4.45am was too early and 4.50am was too late! As soon as the alarm went off I knew I had to get up. There was no time to check my phone otherwise it would ruin my whole schedule. Everyone seems to think that because you're an Olympic athlete, you're always excited to get up and get to training. But it's not like that... At least for me anyway. I was always thinking, 'Really want to keep sleeping!' The hardest part is getting up, but as soon as you're up, you're into it. It doesn't get any easier and it's not something that you get better at, but you do it for a purpose and for a goal. It's not willpower, it's desire.

3. What was it like the moment you arrived at your first Olympic Games?

The big moment for me was actually the Olympic trials. The trials are brutal because it's black and white – you have to finish top one or two. And even then you're not guaranteed a spot if you come second (you have to go under the qualifying time). At this stage, I wasn't the favourite but I remember my coach saying to me right before the race, 'Don't go breaking any world records,

we don't want any targets on our backs.' I looked at him thinking, 'Why would you say something so stupid at a time like this?' We hadn't talked about the world record before, I didn't even know who held it, plus my best time was seven seconds slower than it. I thought it was unrealistic for him to even mention the world record. Then I came out and did this first race and I remember the crowd being so loud. I didn't know what was going on. I remember touching the wall, turning around and seeing the scoreboard: 'Rice #1 World Record'. That was the moment I realised I had achieved my lifelong dream of making the Olympics – every emotion rushed through me and I was so proud and excited. Then I realised I needed to reassess my BIG dream to actually racing at the Olympics.

4. What are you most proud of in terms of what you've done after retiring from swimming?

It's not the business ventures, but the transition as a person that I'm proudest of. When I finished swimming, I thought that was the pinnacle – the greatest thing that I would achieve in life and that it would be all downhill from there. I had to work to shift that perspective. A lot of sportspeople struggle when they stop because you've constantly been reaffirmed that your self-worth is based on your performance. I now view my swimming career as a positive platform for reaching people, giving back to the community and sharing what I know to help others achieve their dreams and goals.

5. What led you to give back through Opportunity?

My best friend was involved with Opportunity a few years ago. I told her that I was looking for an organisation to partner with. I get asked to partner with charities regularly but I always believed that if I'm not going to be physically involved, I'm not going to do anything. I like to commit fully, to get to know people,

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I love the work that
Opportunity does in India
and the people they
support and I want to
be a part of that.

”
Stephanie



to understand what's going on on a deeper level and to do something big with one or two organisations. I already had a huge passion for India and a big following there. I love the work that Opportunity does in India and the people they support and I want to be a part of that.

6. What's your dream for the future?

I see myself, first and foremost, as a businesswoman. Everything I get to do from the platform I've created from swimming has to be for a positive follow on effect and has to give back in some way or another, be it through sharing my experiences or through using my name and influence for organisations like Opportunity.

7. Tell us about your new kids swimwear range...

I'm about to launch my kids swimwear range called RACeRiCE which has been a four-year journey and I'm incredibly proud and excited with what I am putting out into the world. It encompasses everything I stand for as a person and my goal is to be able to help kids everywhere embody a healthy, active lifestyle and see them achieve their dreams too.

8. No doubt health has been such an important part of your journey...

From a young age I was exposed to the importance of health, not just for becoming an athlete, but for becoming someone who's positive and happy. I believe health is holistic and it's not just about food – it's sleep, stress and your environment. Being surrounded by health professionals and other experts my whole life I've learnt that there's not one formula that fits everyone, but you learn along the way what best works for you.

I'm really passionate about sharing that message of holistic health and giving people some tools to help them along their journey and motivate them to make a change.

9. And that's why you've joined Opportunity as a champion of our *Women4Women* India campaign?

Absolutely. *Women4Women* is such an amazing opportunity to train women in rural areas of India as health leaders, giving them a voice to share the importance of health to other women and children. I'm looking forward to travelling to India later this year to experience the impact that health leaders are having on their communities.

10. What do you hope *Women4Women* will achieve?

I always say, why do things small when you could do them big! So in saying that, I would love to see the *Women4Women* program really take off. There's something incredibly special about women empowering other women, and to think that it only takes \$500 to educate one woman! That woman can then impact around 200 different families and other women with the messages and importance of health. The more women we can get as health leaders, the bigger impact we have on villages and wider communities. That thriving energy will then help the entire country shift. I'd love to get as many women (and men) here in Australia to support *Women4Women*.



Join Stephanie as a champion of *Women4Women*.
Find out more about the program overleaf!

WOMEN4WOMEN INDIA

empowerment

For millions of women and girls in India, poverty takes its toll. Sickness can quickly become part of everyday life with limited access to basic healthcare. But you can help change this. Approximately 70% of common illnesses are preventable through health education...



MEET BEBI: AN EMPOWERED WOMAN

When her three daughters were missing five school days every month because she couldn't access or afford sanitary napkins, Bebi Devi (pictured above) trained as a community health leader in her rural village of Bihar, India. Following her training she began educating her community about the importance of good hygiene and basic health treatments and prevention. She also started a sanitary napkin production unit that generates a stable income and ensures her girls, and others like them, can go to school every day.

That's where community health leaders come in. Once trained, these women are able to teach the community about simple, yet life-changing behaviours, including using sanitary napkins, giving birth in hospitals, breastfeeding and vaccinations as well as access to small loans for building toilets and clean water supplies.

BECOME A CHAMPION

Join Stephanie Rice and Kristina Keneally and become a champion of *Women4Women*. There are two simple ways you can help:

- Empower one community health leader for \$500
- Lend your voice to other women like her and ask your friends to give too. Register your fundraiser via the link below.

YOUR IMPACT

With your help, *Women4Women* can transform the lives of women and girls in rural communities who are trapped in the cycle of poverty. Your support will:

- Empower a woman with training and mentorship
- She educates other mothers and their families
- Ensure that local families are healthier, safer and smarter
- Encourage women to be a leading voice for their communities, and to build equality
- Help to grow women's incomes and make a difference.



Get involved: Be a *Women4Women* champion and support passionate women like Bebi who are committed to building healthy communities. Help us raise \$400,000 by 31 December 2016, which is able to train 800 health leaders!

Complete the donation slip on the opposite page or visit au.opportunity.org/groups/women4women to donate or start your own fundraiser.

upcoming events



OCT
6
2016

GREAT AUSTRALIAN CURRY LAUNCH

6.30pm-9.30pm
Cell Block Theatre,
National Art School
Darlinghurst NSW
Watch Stephanie Rice compete
in a curry cook-off!



OCT
14
2016

STRIDE THE DIVIDE

Melbourne, Main Yarra
Trail to Federation Square
Races start from 2pm
Put your best foot forward and
walk or run to help stride the
divide for families in poverty.

NOV
3
2016

TRIVIA FOR TRANSFORMATION

Deloitte
225 George St, Sydney
A fun night of trivia, games, food
and fundraising for Opportunity.

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



Yes, I would like to empower women living in poverty

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

MY DONATION TODAY IS

☐ \$2,500 ☐ \$1,000 ☐ \$500 ☐ \$250

☐ Surprise us \$

☐ Use my gift for *Women4Women India*

☐ I don't mind which area of Opportunity's work my gift supports.

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 to receive information about leaving a Gift in my Will

☐ I have already included a Gift in my Will to Opportunity



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**

General donations will be directed to the area of greatest need, as will excess funds for *Women4Women*.

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!

16M3



A WORLD OF OPPORTUNITY AWAITS...



Dear friend

We wanted to tell you a little bit about travelling on an Insight Trip!

The families you meet are so welcoming and genuinely love sharing their stories of transformation with you – stories a hand up from someone like you has helped to shape.

The places you step foot in are mesmerising. From slums to rural villages and busy urban centres – they are all vibrant communities working their way out of poverty.

There's so much more to say, but we'd love to take you there some day. Check out our website for the dates and locations of our upcoming Insight Trips. A world full of opportunity really does await...

Sincerely

Your friends at Opportunity

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Discover more:
opportunity.org.au/insight-trips



OPPORTUNITY
International
AUSTRALIA