

# Opportunity

*magazine*



*embracing  
innovation*



**OPPORTUNITY**  
International  
AUSTRALIA

SPRING 2017



SPRING 2017

# 04

## DIGITAL INCLUSION

Embracing digital technologies to help families free themselves from poverty.



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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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## EMBRACING INNOVATION TO HELP FAMILIES BREAK THE CYCLE OF POVERTY THEMSELVES

At a recent meeting on the topic of innovation, I reflected on what innovation means in the context of Opportunity International Australia serving families living in poverty and what it means to a generous supporter like you. To me, it means enhancing our services to families to help them use innovative tools to break the inter-generational cycle of poverty themselves. Those tools could be small loans to build businesses, health education, digital services to assist them in managing their businesses, agriculture or education loans, or loans to build toilets and access clean water. It also means ensuring we reflect your aspirations for families living in poverty in the way we serve them.

Innovation is the theme of this edition of the Opportunity Magazine. Affordable digital services, innovative businesses built by families with the loans made possible by your gifts and innovative ways Australian corporates are helping whole communities in developing countries to flourish.

Families and communities in developing countries are embracing digital technologies to help them run their businesses. Digital services such as mobile loan repayment, savings accounts, crop and weather reports and health information are empowering, as they give families more control over their lives. Doing financial transactions anywhere, anytime enables them to save time and money as they don't have to lose a day's wage travelling to the bank in a distant town. Equally, being able to access business information services via a mobile phone helps them to manage their businesses.

Opportunity's partner in the Philippines, OK Remit, is innovating in the way it provides remittance services to families in remote rural areas so they can receive funds from relatives who are working overseas or in large cities.

This is helping families in isolated villages to purchase nutritious food, provide safe shelter and educate their children and it's contributing to the health of local communities.

I'm very pleased to share with you in this edition our Global Impact Report for January-June 2017, so you can see how your gifts are empowering families across our Asia programs. Read it on pages 10-11.

In this edition of the Opportunity Magazine, you'll meet two empowered, joyous and inspiring women - Hadyana and Samsye - from southern Sulawesi in Indonesia. Due to the generosity of supporters like you, Hadyana and Samsye received loans from Opportunity to build small businesses that are flourishing after many years of 3am starts, relentlessly hard work and continual innovation. They have an enduring life-long friendship that transcends deep disappointment and grief and they embody gratitude and joy!

In October and November, we'll be honouring Anti-Poverty Week by encouraging Australians to cook up a curry, share it with family and friends and make a donation to help families in Asia build businesses. We'd love you to embrace the Great Australian Curry again this year by inviting your friends and family to a curry night at home or in a restaurant and your colleagues to a spectacular curry feast at work. It's a delicious and fun way of encouraging Australians to help families on their doorstep free themselves from poverty.

Thank you for your generous contributions, which are helping families to break the crippling cycle of poverty themselves. We value you immensely.

Warmly



**Robert Dunn**  
Chief Executive Officer

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# Digital Inclusion:

## EMBRACING DIGITAL TECHNOLOGIES TO HELP FAMILIES FREE THEMSELVES FROM POVERTY

WRITTEN BY  
MARIE KELLY-DAVIES

**The ubiquitous mobile phone that plays such an integral role in the daily lives of Australians is now becoming a reality for many Opportunity International Australia loan recipients in Asia.**

Like us, they are embracing mobile phones to do financial transactions, access information to help them run their businesses and manage their busy lives. They use mobile phones to contact suppliers and customers and access information like crop prices, farm practices and weather forecasts. Using a mobile phone anywhere, anytime gives families in poverty more control of their lives.

Rosa Wang, Opportunity International's Global Head of Digital Inclusion, says mobile phones empower families living in poverty.

"The empowerment comes from the ability to do things when and where they want. When you are tethered to a bank branch or a physical location, you may have to walk a long way to reach it or pay bus or motorbike fares. You are also limited to the hours in which the services are available and you may have to give up your income for a day so that you can travel. In contrast, once a loan recipient has a mobile phone they can choose where and when they conduct financial transactions and access vital business information services."

### The Importance of Social Networks

The social networks of loan recipients often give them access to mobile phones. There may be a mobile phone shared amongst members of a family, household or village and those with more expertise teach others how to use it.

The uptake of mobile phones across the Opportunity International Network's global reach has greatly exceeded expectations, with 85 per cent of Opportunity's loan recipients owning or having access to a phone. This results from the rapidly reduced costs of handsets from mass manufacturing and the lower call costs due to the highly competitive mobile phone markets across Asia.

### Extending Opportunity's Reach and Impact

Digital technologies are extending Opportunity's outreach to more isolated rural areas of Asia and increasing the efficiency of service delivery because of reduced infrastructure requirements. They are also enabling Opportunity to reach underserved groups such as women and older and less literate clients.

Two-thirds of Opportunity's loan recipients have literacy challenges, so Opportunity is tailoring its digital inclusion program to address their specific needs through intensive training and support. Opportunity's digital inclusion program aims to serve these underserved groups and to empower them to be confident in using digital tools, in order to bring benefits to their businesses.

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*"Let the technology do what technology does best,  
let the people do what people do best."*

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## **EUNICE**

Weaver, East Africa

### **Digital client engagement via a two-way SMS conversation**

Target loan recipient for an interactive conversation where 2-way automated SMS was used to encourage dormant savers to become active.

A service configured for her needs:

- Configured in her local language
- Accepts common errors to address literacy constraints
- Automated to tailor answers based on responses
- Eunice feels as if she is conversing with a live person.

---

## **STELLA**

Clothing Entrepreneur, Malawi

### **How digital has changed a loan recipient's experience**

A service configured for her needs:

- Used her existing basic handset, SIM card, network provider
- Runs 2 weeks without re-charging
- Menu in Chichewa, her preferred language
- Mobile ambassadors and peer demonstrations helped her become comfortable with navigating the service
- SMS reminder about loan repayments.

Stella can now:

- Purchase airtime and utilities, such as water
- Transact with an agent 10 minutes from her shop
- Accumulate savings
- Plan for her daughter's education.



## DIGITAL FINANCIAL INCLUSION IN THE PHILIPPINES

The Philippines, an archipelago of 7,107 islands, is an important remittance market in Asia. Over 9.5 million overseas Filipino workers send more than US\$24.3 billion (10.7 per cent of GDP) every year, which makes the Philippines the third largest recipient of remittance in Asia after India and China. Another typical characteristic of the Philippine remittance market is that migration from rural to urban areas is far more significant in numbers than international migration. A 2010 study indicates that domestic remittance account for 68 per cent of the total Philippines remittance market.

Your giving, coupled with funding from the Australian Government through its Australian NGO Cooperation Program, has enabled Opportunity's partner in the Philippines OK Remit to expand digital financial services for families living in poverty. The first service OK Remit is offering is a remittance product. Opportunity's Philippines Director Mark Daniels says: "It is expensive to be poor," particularly for families living in remote rural areas as they often have to give up a day's wage to travel to a larger centre, plus transportation costs to do a remittance transaction. Remittances are like financial citizenship; they create a starting point on which to build other inclusive and sustainable financial services. Amounting to 40 per cent, on average, of family income, remittances are mostly spent on basic necessities such as food, clothing and shelter; but once these are covered, the remainder is invested in health and education, or housing.

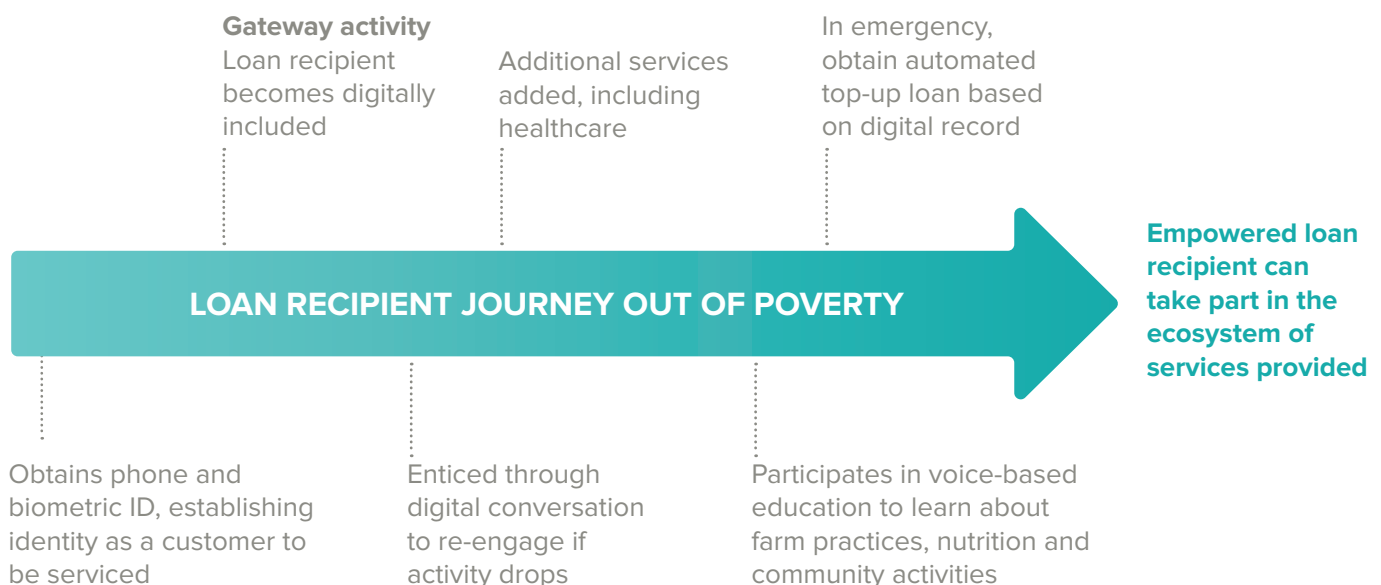
Although referred to as a 'non-productive' use of assets, these funds are vital in lifting families out of poverty. Moreover, remittances provide regular inflows into household budgets that are subject to income volatility and seasonality in rural areas. They are reliable, timely and sufficient in times of crisis. This unique source of income enables households to deal with unpredictable events such as illness and to save for the future.

OK Remit has developed a mobile app that contains the remittance platform so loan officers can do remittance transactions when they visit families to collect loan repayments. OK Remit is also exploring a partnership with an electronic money licence holder which will ultimately enable families to 'cash in' and 'cash out' from their mobile phone and conduct other transactions such as loan repayments, bill payments and mobile phone airtime top-ups via the network of remittance agents.

"This approach sets out to increase financial inclusion for families living in poverty," says Mark Daniels. "It's using technology to improve the accessibility of financial services and lower transaction costs for the families we serve."

## A LOAN RECIPIENT'S DIGITAL JOURNEY

From Inclusion to Empowerment





## THE JOURNEY FROM INCLUSION TO EMPOWERMENT

**A loan recipient's digital journey involves a process of moving from digital inclusion to empowerment. "The first step in a loan recipient's digital journey is establishing an identity. When a person living in poverty obtains a phone, they become a customer. It means they can switch providers and the mobile phone company must offer quality services to keep them as a customer," Rosa says.**

Rosa Wang believes the most important aspect of a digital journey is what she calls a 'Gateway Activity'. "It's an activity or series of activities that help a loan recipient gain confidence and become fluent in using the phone as a tool rather than just for making calls. This involves tailored training, which is configured to accommodate the specific needs of the loan recipients, such as low levels of literacy."

While the main mode of communication via the mobile phone is text messaging, about two-thirds of Opportunity's loan recipients have literacy challenges. Nevertheless, even if they haven't been formally educated, they are taught to recognise certain functions like 'send' and 'receive'. Voice-based education systems are also being introduced to help them. Simple voice-based messages in the local dialect are sent on topics like money management and how to save small amounts of money regularly.

So, the idea of a gateway is that the loan recipient goes from being digitally excluded to becoming fluent and confident in using the phone for functions like repaying their loan. They become digitally included and this opens many doors and gateways for them.

"The idea is really about empowerment," she exclaimed. "As a loan recipient becomes confident and fluent with digital services, they can take part in an ecosystem of services, like healthcare information and services from NGOs who provide nutrition advice and training in farm practices. They start using their digital tools more and more, they are becoming part of that ecosystem and that has a level of empowerment."

"We live in exciting times! The pace of change is tremendous! One of the things that brought me into focusing on digital areas is the ability for large scale impact and the ability for that to happen really fast."

● [Help more families have access to digital technologies to improve their lives by donating via the form on the inside back cover or online at \[opportunity.org.au\]\(https://www.opportunity.org.au\)](#)

## HIGH TECH, HIGH TOUCH, HIGH IMPACT

**Opportunity's digital inclusion approach is based on the concept of human-centred design. It's a model of high tech, high touch and high impact to ensure loan recipients and their families gain the maximum benefits from accessing mobile technologies.**

### High Tech

'High tech' refers to the revolution in mobile technologies – the rapidly reducing handset costs and also the highly competitive mobile phone markets in Asia. Competitive markets incentivise telecommunications companies to build mobile phone towers, including in some of the remote villages in which Opportunity works. "Remarkably, in India there are more rural mobile phone subscribers than urban subscribers," says Rosa. "The mobile phone has such a profound effect on the day-to-day lives of families living in poverty and they are more needed in rural areas because of geographical isolation and scarcity of basic services such as banks. So, the concept of high tech is how we leverage the mobile phone revolution for the benefit of families living in poverty."

### High Touch

'High touch' refers to the way Opportunity has designed its digital inclusion program around the specific challenges and needs of its loan recipients.

"Particular challenges are high rates of illiteracy and lack of access to electricity," she explained. "This means that digitisation itself is not sufficient to meet the day-to-day needs of many families living in poverty and that additional measures are needed to enable families to capture the benefits of the mobile revolution."

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# THE STORY OF *Mama Joy*

What does it mean to pursue a well-lived life? There are a thousand ways to answer this question but some especially good hints come from an unassuming pair of elderly ladies in eastern Indonesia. Here are a few lessons gleaned over a cup of tea and a plate of coconut cakes.

WRITTEN BY  
**JESSICA CARTER**



## 01. FRIENDSHIP

Sweden is a long way from the steamy island of Sulawesi, a volcano-studded landmass in the heart of the Indonesian archipelago. But some things transcend geography – kindness, wisdom and friendship among them. So, it seems fitting to begin a story set in the clove-scented air of Indonesia with a proverb forged in icy fjords a world away. Truth is true no matter where it begins, and it's true everywhere that friendship doubles the joy and divides the sorrow.

Hadyana and Samsye have been friends since they were children. They're both over sixty now, and can barely remember how or when they met. But they agree it's been a long time, and just the announcement of this sets them off in school-girl giggles, as they laugh at a joke whose punch line they long ago forgot.

Their houses are just around the corner from each other, both built in the typical style of this southern region of the island – one-room tin and wood shacks set high on stilts for the floods that come each year. Colourful curtains flutter in the doorways and windows. For now, the land is dry underneath and covered in crumbling pots of overgrown tropical flowers.

They have much in common. Both women married very young – Hadyana at 15 and Samsye at 10 – at the arrangement of their parents. Neither couple could have children. Hadyana and Samsye are widows now, having lost their husbands several years ago. They're both entrepreneurs, and used small loans from Opportunity International Australia's partner KOMIDA to grow successful businesses that have kept them afloat and provided jobs for other locals.

Each woman has faced many hardships, but these are the moments that have brought them together. For Hadyana and Samsye, their sixty-something-year-old friendship is one of the greatest accomplishments of their lives – it has persisted even when their plans have not.

“

Shared joy is a  
double joy;  
shared sorrow is a  
half sorrow.

”

*Swedish proverb*



## 02. GRATITUDE

**Two years ago, Hadyana was featured in the local newspaper. The photo and accompanying story are taped to a wall in her home, yellow paper crinkling in the humidity. It's the last photo she has of her husband – the couple peer up at the camera, holding bamboo poles and wooden bowls, surrounded by piles of coconut cakes known as putu tongka. They were interviewed by a local journalist about their role as the last chefs still making the regional specialty in the traditional, handmade manner.**

For the past twenty-five years, Hadyana has started her days at 3am to prepare the putu tongka. She learned the recipe from her mother when she was a little girl. Once cooked, she goes from house to house selling her cakes to waking neighbours.

Most people in Hadyana and Samsye's village work in the nearby cement mines or as fishermen in the Makassar Strait, so breakfast is a humble affair. A warm, sweet cake from Hadyana will make their first few hours of lifting, climbing and pulling a little easier.

Over the years, Hadyana watched as cake sellers like herself turned to new equipment that would make the cooking process faster. For a long time, she looked on with little choice because she couldn't afford special utensils. Then she discovered her handmade touch was what her customers loved most. So Hadyana persisted with her method, embracing the extra hours and early mornings needed to make her cakes in the traditional way. She still outsells her competitors most days.

Looking back on a quarter-century of running her own business, she isn't fussed about profits or efficiency or customer growth. Hadyana is just grateful. When pressed what for, she breaks into her school-girl laugh again and responds: "Grateful for what has come."

Hadyana has never been wealthy – neither has Samsye – but their roofs don't leak, they eat three meals a day, and they have some savings set aside in case they get sick. They've worked extremely hard to achieve this, and in the bigger scheme of things, they surely deserve more for their efforts. But they're not keeping score. They're grateful.

● To give women like Hadyana or Samsye the opportunity to free themselves from poverty you can donate via the form on the inside back cover or online at [opportunity.org.au](https://opportunity.org.au)

Opposite: Hadyana and Samsye, Indonesia.

Right: Hadyana and Samsye with Tamara Svirskis and Jessica Carter.

## 03. JOY

**Neither Hadyana nor Samsye completed primary school. Hadyana was the oldest of seven children and never attended a single class – she was busy working with her parents in the rice fields and helping to raise her younger siblings. Samsye's parents sent her to school until she was seven, and then she was pulled out of class to help in her family's tailoring shop. It wasn't long after that she was married.**

Neither woman has travelled far and the boundaries of their physical world are essentially the boundary of their village.

But there's a steady stream of visitors to both ladies' homes – locals seeking wisdom and advice that surpasses school and sightseeing.

At first the guests come for practicalities. Samsye sews clothes and her colourful designs are in high demand; she also sells jackfruit. When Hadyana has sold out of putu tongka, she doesn't mind mending clothes or sharing other delicious treats.

But it's the constant laughter that makes these two women magnetic. Barely an hour goes by where they don't break into giggles, clutching at each other and pausing only to adjust their hijabs before returning to peals of deep-bellied, soul-filled laughter.

They speak their own language and it's contagious. The crowd lingers close, chuckling softly in an attempt to understand what cannot be understood.

The joke is joy itself, buried in the dimples of two life-long friends who have each other and therefore everything.

There is a shared glimmer in the corner of each of Hadyana and Samsye's eyes that is not unlike the sparkle in a child's eye, or the twinkle of the Evening Star. That glimmer is the mark of joy; a set of constellations pointing the way to a life well-lived.



# YOUR GIVING IS HELPING 4.4 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

**3 million families** Dec 2016  
**3.1 million families** June 2017  
**15.4 million lives transforming** June 2017

### PHILIPPINES

Growth in loan client outreach

**504,810 families** Dec 2016  
**568,090 families** June 2017  
**2.8 million lives transforming** June 2017

### INDONESIA

Growth in loan client outreach

**600,749 families** Dec 2016  
**714,126 families** June 2017  
**3.6 million lives transforming** June 2017

### CHINA

Growth in loan client outreach

**1,017 social businesses** Dec 2016  
**1,103 social businesses** June 2017

	PROGRAM PARTNERS	OPERATIONAL SUSTAINABILITY *	PORTFOLIO AT RISK **	COMMENTARY
INDIA	12	94%	3.8%	Partners are continuing to navigate the impacts of demonetisation, and achieving stability once again. Opportunity continues to work closely to support partners.
PHILIPPINES	3	104%	11.3%	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	104%	1.8%	Our partners in Indonesia are continuing to grow. OSS and PAR are at appropriate levels.
CHINA	1	84%	15.9%	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

**922,500** families reached with health education. With an average of five in each family, that's more than **4.6 million** lives you've transformed through **3,690** health leaders.

## DELIVERING INNOVATION

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

**61** women trained as PeaceMakers have resolved **2,264** cases of domestic violence in India.

## EDUCATING LEADERS

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

**50 young leaders** entering the second year of their trade apprenticeships in Ghana.

**149,722 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

Equipped with social data from clients, our program partners can innovate around product design to maximise outcomes for families.

For example, data collected through client surveys in Indonesia revealed a large proportion of families had no access to a toilet. In response, our program partner KOMIDA introduced a loan to fund improved water and sanitation.

With better sanitation, mums like Sitiamina (pictured) are seeing healthier, happier children with less preventable illness like diarrhoea.

## CREATING OPPORTUNITIES TO LEAVE POVERTY BEHIND



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

Visit [spm.opportunity.org](https://spm.opportunity.org) for interactive results and case studies.



*Sitiamina*



# Keep calm & get curried away

We are on the eve of Opportunity International Australia's Great Australian Curry fundraising campaign, which kicks off in October for two months. It's a time to honour Anti-Poverty Week by cooking up a curry, inviting your family and friends and raising funds so that families in developing countries can receive small loans to build businesses and earn regular incomes.

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WRITTEN BY  
**MARIE KELLY-DAVIES**

**We have a tremendously exciting celebrity cook-off in Brisbane this year to launch the Great Australian Curry. Triple Olympic gold medallist Stephanie Rice and former Australian fast bowler Michael Kasprowicz will go head-to-head with My Kitchen Rules finalists Valerie Ferdinands and her daughter Courtney at INDRIYA, an Indian restaurant in Brisbane. We hope you will join us for what promises to be an evening of rollicking fun.**

There are many ways to host a curry-themed meal – a 'pot luck' lunch at work, a curry night at home, a curry at a local restaurant or, if you are very keen, a banquet. Last year, instead of celebrating with our annual birthday dinner, my friends and family joined me for a balmy October night on the balcony to share a curry. My guests excitedly arrived carrying aromatic curries, tantalising side dishes, delicious chutneys and naan and they made generous donations to Opportunity in lieu of birthday presents.

My friend Lynn referred to the celebration as 'dinner for a purpose'. She says: "It was lovely to renew old friendships and meet new people and to know we were making a difference in the lives of families living in poverty instead of just enjoying ourselves."

Rhonda, a close friend from my undergraduate days at Queensland University, was accompanied by her 15-year old daughter. She valued the opportunity to share with her daughter the immense importance of Australian families reaching out and helping families in developing countries to break the cycle of poverty. From a catering perspective, Rhonda felt the 'pot luck dinner approach' was a fantastic idea. "It benefits everyone. It reduced the workload for the host and we all got a surprise as our taste buds were tantalised by the favourite curries of our friends."

While the 'pot luck dinner approach' is one way of catering for a Great Australian Curry event, another is the banquet style of dinner for 20 guests organised by Tamara and her partner Mike.

"We prepared a variety of unique curries, ranging from Mike's signature dish, daal, to Nigella Lawson's nutty mughlai chicken curry, Gourmet Traveller's succulent slow roasted lamb curry and the vegetarian dish, palak paneer," explained Tamara. "We juxtaposed these spicy dishes with a fragrant watermelon, cucumber and lime salad and finished off with a refreshing pineapple dessert and coconut gelato."







Above Right: Tamara and her guests.

Opposite: Stephanie Rice, Ajoy, Michael Straight and Michael Kasprowicz.

Tamara dressed up the dining room using the collateral provided by Opportunity, which included name tags for guests and dishes, brochures, posters and donation forms. “The kids had fun matching the name tags to each dish and guest. It kept them busy and out of mischief!” Tamara said her guests loved sampling the exotic cuisine and some went back for second and third helpings! “Towards the end of the evening, Mike decided to bring out his guitar. I didn’t realise so many of our friends were accomplished karaoke singers!” she exclaimed. One of Tamara’s guests who works at Macquarie Bank asked the organisation to match his donation and they generously agreed.

Opportunity Council member Annie Crawford also hosted a curry dinner for 20 guests at her home. Annie’s husband happily went shopping for a selection of aromatic spices and chutneys at the local spice shop as well as dumplings, lychees and ice cream for dessert and her sister helped her to prepare samosas and three simple curries – a Thai chicken curry, lamb and chickpea curry and Balinese chicken curry. Annie and her husband generously matched the donations of their guests, many of whom were friends of her sister and hadn’t previously known of Opportunity. Annie says: “Hosting a Great Australian Curry dinner was very simple and easy and a great way to build awareness of Opportunity. Having a curry night is a lovely way to entertain and raise funds to help families in poverty.”

If cooking for a crowd is not your style, another approach is to invite your family and friends to share a curry at a restaurant. Tom explained the reason for this choice: “I’m actually quite keen on cooking, but felt my curry-cooking skills were probably not sufficiently advanced to try on my friends.”

Tom was delighted with the dinner, saying: “It was so lovely to catch up with friends and to do something very worthwhile. It was a terrific opportunity to share a delicious curry with friends whom I have not seen for ages because of our busy schedules and to give families hope of a better future.”

Hot on the heels of the Great Australian Curry launch event in Sydney, which featured triple Olympic gold medallist Stephanie Rice going head-to-head in a curry cook-off with former Australian fast bowler Michael Kasprowicz, Stephanie Rice headed up a sumptuous banquet at the Punjabi Palace in Brisbane to help raise funds for Opportunity. Opportunity Ambassador Brad organised the dinner, inviting 80 guests who feasted on a range of gorgeous dishes.

“I loved bringing so many of my family, friends and colleagues together to help families break the cycle of poverty. The highlight of the evening for me was introducing new people to Opportunity.”

Another way of participating in the Great Australian Curry is to organise a lunch at work, school or uni. Whilst in some workplaces everyone donned a chef’s cap and contributed one of their favourite curries, a few of the staff at law firm Clifford Chance organised a MasterChef buffet for 60 of their colleagues with the title, ‘Keep calm and get curried away’. “We asked for some of our staff to volunteer to prepare the dishes and we ended up with a range of spicy curries and side dishes and refreshing desserts,” says Jackie. “Our diverse menu reflected the vibrant cultures of the countries in which Opportunity works.” In the lead up to the event, Jackie sent her colleagues information about Opportunity so they were familiar with our mission to help families free themselves from poverty with hope, dignity and purpose.



During October and November, we hope you will take the opportunity to cook a curry, invite your family and friends and raise much-needed funds to help families break the crippling cycle of inter-generational poverty themselves. There are lots of ideas and tips for hosting an event on Opportunity’s website and a link to invitations, posters, name badges and donation forms. Learn more at: [www.greataustraliancurry.org.au](http://www.greataustraliancurry.org.au)

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# AUSTRALIAN LAWYERS

## *give a hand up to an Indonesian community*

Law firm Lipman Karas is helping the families of Kolbano in Indonesia to build businesses, earn regular incomes and break the inter-generational cycle of poverty themselves.

Kolbano is located in West Timor in Indonesia and is a favoured tourist destination because of its unique beach. Unlike other beaches, Kolbano's beach is filled with beautiful colourful pebbles in a variety of shapes and you can watch the sunrise and sunset from the same place on the beach. However, beyond the picturesque popular tourist attraction, are hundreds of families living in poverty.

The population of Kolbano is just over 2,026 people and almost 90 per cent of them live in temporary homes, leaving families especially vulnerable to natural disasters. Access to clean drinking water is limited, increasing the likelihood of preventable illnesses and only half of the homes in Kolbano have electricity, making everyday tasks like cooking, studying or accessing technologies like mobile phones challenging. The main sources of income for the Kolbano community are agriculture and fishing and some families earn some income from collecting and selling Kolbano stones.

Lipman Karas started helping the Kolbano community through a Community Impact Fund in early 2017. The Adelaide-based law firm, which also has offices in Hong Kong and London, chose to support a Community Impact Fund because of the targeted nature of the investment and the opportunity for the community involved to define its priorities. Julia Dreosti, a Lipman Karas Principal, says: "The real attraction of a Community Impact Fund for us is that it gives us the opportunity to give targeted assistance to a particular community. We want our social investments to make a tangible difference to a specific group of people and to see the change unfolding in the lives of the families living in that community."

According to Julia, another reason driving Lipman Karas' decision to support the Kolbano community is the power of microfinance to give proactive, self-driven support to the families who will benefit from the fund. "It's the Community Impact Fund's underlying principle of a hand up and not a hand-out that attracted us to this model," says Julia. "We want to help communities in need to determine their own future."

As a firm that strongly supports and acknowledges the importance of family and at least equal numbers of women at all levels of the firm, including in various leadership positions, the distribution of the fund amongst predominantly female members of the Kolbano community, also resonated with Lipman Karas.

As a result of Lipman Karas' support, Kolbano community members are receiving small loans to build businesses. They are using the incomes generated from these businesses to buy nutritious food for their families and to pay for their children to go to school. Julia says: "We hope that our investment will provide real leverage for change and ongoing improvement in their living conditions."



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**Contact your local partnership manager if you or your employer would like to make an impact by supporting a Community Impact Fund.**

OPPORTUNITY INTERNATIONAL  
AUSTRALIA PARTNERSHIP MANAGERS

**QUEENSLAND:**

Bryan Barclay  
Telephone: 0423 021 132

**VICTORIA & TASMANIA:**

Ian Grimwood  
Telephone: 0450 482 264

**WESTERN AUSTRALIA &  
SOUTH AUSTRALIA:**

Kieran Johnson  
Telephone: 0418 355 626

**NEW SOUTH WALES &  
AUSTRALIAN CAPITAL TERRITORY:**

Daniel Belzer  
Telephone: 02 9270 3312

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# upcoming events



SEP  
14  
2017

## Launch of the Great Australian Curry

INDRIYA, Brisbane

Join Stephanie Rice and Michael Kasprovicz as they go head-to-head with MKR finalists Valerie and Courtney Ferdinands in a curry cook-off.



OCT  
31  
2017

## Insight Trip Information Evening

7:00pm

220 George St, Sydney

### UPCOMING TRIPS

**India:** 28 October - 4 November 2017

**India:** February 2018

**Philippines:** March 2018

**Indonesia:** April 2018

[opportunity.org.au/news/events/insight-trips](http://opportunity.org.au/news/events/insight-trips)

For more events, visit  
[opportunity.org.au/news/events](http://opportunity.org.au/news/events)



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Date of Birth

Address

Phone

Email

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17M2



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