

Opportunity

magazine

let
her start
again



OPPORTUNITY
International
AUSTRALIA

WINTER 2016

04

STARTING AGAIN

I first heard about Emi on the drive to her village a couple of hours outside of Soe in Indonesia. To me, it sounded like she had lost everything.



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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 loan 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.

FROM THE CEO

Rebuilding lives



Dear friends

As I read the story of Emi, who's pictured on the cover standing tall despite her home burning down, I think about all the people who've lost their homes in many a fire and flood in Australia or overseas.

As a nation we band together and give financially or volunteer – anything to help those affected rebuild their lives. Everyone plays their part.

In this issue of *Opportunity Magazine*, I encourage you to play your part in helping families in poverty start again. You can begin by reading more of Emi's powerful story on pages 4-7.

Be further inspired by the key stories we've pulled from our recently published 2015 Annual Review on pages 8-9. They will give you an insight into how each area of our work rebuilds the lives of individuals and communities.

You can also check out our supporter stories from page 12. Read how an entrepreneur, philanthropist and some enthusiastic school kids are creating opportunities for families in need.

Every small loan has the opportunity to lift a family above the poverty line – and it couldn't happen without you.

With gratitude

Robert Dunn
Chief Executive Officer

I encourage you to play your part in helping families in poverty start again.

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

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starting again

I first heard about Emi on the drive to her village a couple of hours outside of Soe in Indonesia. To me, it sounded like she had lost everything.

Her husband died a few years ago, leaving her to provide for their children. Then, six weeks before my visit, her home and business burned down, leaving her with no way to earn money.

It's amazing to think that, after losing so much, Emi still has the strength to start again.

WRITTEN BY
BENJAMIN FREEMAN

The journey to Emi's village is long. Once the road stops, or rather is no longer safe to drive on, there is about a two kilometre walk up a hill to Emi's home. At least what is left of it.

The ground where her home once stood is blanketed by ash, the only remnants of her house and business after the fire.

Emi held her two children as we walked up. She has a little boy, Martin (11) and a little girl, Betrik (8). She's lucky to be alive.

"Betrik was inside the house when it was on fire but she couldn't ask for help because she's deaf and mute. Her brother felt the heat and came over to the house, getting her out by breaking the windows," says Emi.

When I heard this, I had no words.

I don't know whether it was just in my head, but I felt like every time Betrik looked over at where her home had once stood, her eyes tightened with pain.

"The fire destroyed everything. Only the clothes that we wore were left. I cried for one week."





“

The fire destroyed everything. Only the clothes that we wore were left. I cried for one week.

”



“

I want to sell household items to my community such as coffee, tea, sugar, detergent, snacks, cooking oil and rice.

”

emi

What hit me when I saw them is that, like the vegetables starting to grow through the ash, Emi and her children can emerge stronger from disaster.

Today, Emi and her family are living in a tiny room in their neighbour's home. To get by, Emi has put together a makeshift kiosk on a few wooden shelves. They're homeless, but she's doing whatever she can to provide for Betrik and Martin.

Emi is waiting for a small loan to increase her stock and grow her business.

"I want to sell household items to my community such as coffee, tea, sugar, detergent, snacks, cooking oil and rice," says Emi.

The great thing about starting a kiosk for a mother like Emi is that she can start earning money almost instantly. She buys the goods from a wholesaler and can then begin selling to families in her community straight away.

With the profit she earns, she can start providing once more for Martin and Betrik, giving them regular meals and replacing their torn clothing and burnt school books.

"I hope I can give my children a good education," says Emi.

Outside amongst the ash, she's also planted vegetables – new life emerging from pain and disaster – so that they can hopefully have some food when there is no money.

What hit me when I saw them is that, like the vegetables starting to grow through the ash, Emi and her children can emerge stronger from disaster.

WHAT WOULD YOU DO?

What would you do if you were in Emi's situation? Maybe it's impossible to imagine. Perhaps it's not even helpful. Perhaps it's more helpful to think about what you can do in the situation you're in now.

Because with your help, she can start again.

● Emi's family is just one of many who have nothing or have lost everything. But a small loan provides an opportunity for these families to rebuild their lives and work their way out of poverty.

Donate via the form on the inside back page or online at opportunity.org.au/emi



[Watch Emi's story by scanning the QR code with your smartphone.](#)

●
Opposite top left: Betrik, 8. Right: Martin, 11.
Opposite: Emi in front of her makeshift kiosk.

THANK YOU FOR TRANSFORMING FUTURES!

2,512

SUPPORTERS

\$10M

RAISED

3.5M

PEOPLE WITH LOANS
TO TRANSFORM
THEIR LIVES

98%

LOAN REPAYMENT
RATE

INVESTING IN MOTHERS LIKE BEATRIS

A \$145 loan in 2009 helped Beatris purchase 200kg of abaca (natural plant fibre) to start her own handicraft business making ropes. Before that, she worked in a factory where she was mistreated and underpaid. She couldn't even afford milk for her family and had to use rice flour instead.

She now earns Php.100,000 (A\$2,890) a month, almost 10 times her previous income. She employs 65 staff, giving others in her rural community of Valerio, Philippines, the opportunity to earn incomes too.

Beatris's daughters are all receiving an education and they have also been able to build a stone house with electricity, water and a toilet.

"With these [financial] services I feel secure, knowing I won't leave my children with nothing," says Beatris.

BUILDING HEALTHY COMMUNITIES LIKE MUNNI'S

Munni Begum was an ordinary housewife before she started training to become a community health leader. Her training not only made her a respected member of her community in Bihar, India, but also saved her cousin's life.

One night Munni's cousin was in a fight and swallowed fertiliser mixed with alcohol. Munni forced her cousin to drink salt water to make him throw up. After doctors stabilised him at the hospital they commended Munni for her knowledge and calm reaction. Today Munni continues to spread awareness about health education in her community.



Want to know more?

Check out our 2015
Annual Review online at
[opportunity.org.au/
annual-review-2015](http://opportunity.org.au/annual-review-2015)

CREATING LEADERS LIKE GE DONG-QIN

Ge Dong-Qin owns a garment factory that employs 'left-behind' women in Suyu, China. In China, many people move to major cities to find work. However, many women, elderly and disabled people are left behind in their hometowns with limited job opportunities and no significant welfare system for support.

Ge found a job in a sewing factory in Guangzhou. There she learned many skills that she used to start her own business back in Suyu. However, she lacked the capital to develop her business.

In 2011, Ge received a loan which helped her grow her business from five sewing machines to 40 and create jobs for over 80 'left-behind' women.

DELIVERING INNOVATION IN INDIA

Sameena has been a 'Peacemaker' for more than two years. Peacemakers support women who experience domestic violence, a major issue in India. Sameena handles an average of 10 cases of domestic violence a week.

When a case of domestic violence is identified, she talks to the wife and then the husband to resolve the conflict. She also arranges free counselling for them. She finds success in the fact that only one of her cases has ended in divorce.

That particular case was the most emotional for Sameena. The husband used to humiliate his wife and have affairs. The wife planned to burn herself and her children but Sameena intervened to prevent this from happening.

ENHANCING IMPACT IN INDONESIA

KOMIDA, Opportunity International Australia's partner in Indonesia, has provided loans to clients living in poverty for nearly a decade. KOMIDA assessed their clients' needs and found that people required access to large sums of money to cover costs for medicine, funerals and festivals.

Without access to savings accounts, many KOMIDA clients were forced to hold assets in informal savings mechanisms (e.g. cash or gold) which have a high risk of loss or theft.

In response, KOMIDA developed a suite of interest-earning savings packages. Since launching in 2015, KOMIDA now provides savings accounts to 19,454 people like market vendors, Mr. and Mrs. Suarti.

SAMEENA



GE



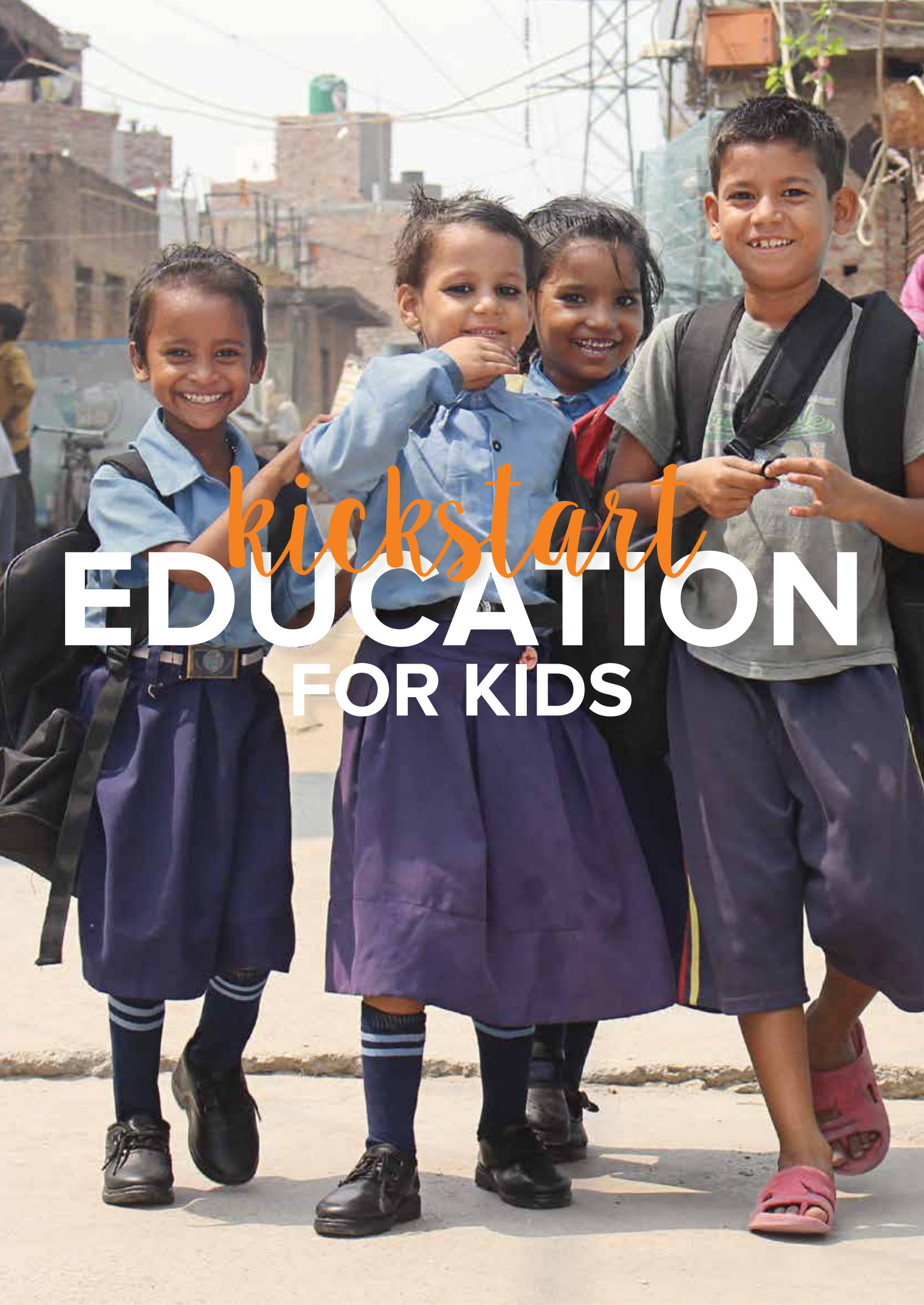
MR & MRS SUARTI

“

Before having savings accounts, many of KOMIDA's clients were facing financial stress on an annual basis because of their commitments in cultural festivals, as well as other unexpected shocks. Our clients have been very excited by the (savings) product because they now have sufficient savings when they need them.

”

Ruslianah Syafli
Social Performance Manager
KOMIDA



kickstart
EDUCATION
FOR KIDS

“

Education is, in fact, the single largest determinant of future economic status and self-reliance, and it is key to creating empowered communities and spurring economic growth.

”

Within Australia, all children have the freedom to learn and grow while pursuing an education at school. The economic, cultural and personal benefits of an education are impossible to understate and play an integral role in an individual's growth as well as a nation's development. The United Nations Development Programme has ranked Australia as the top country on its educational index since 2008, a bright indicator of the prospects accessible to children in this country.

Other countries are however, less fortunate. Communities within Opportunity's program countries of India, Indonesia and the Philippines face significant obstacles to education including prohibitively expensive school fees, overcrowded classrooms, low-quality educational tools and high drop-out rates. Children, particularly girls in rural areas, are disproportionately affected by these factors, strengthening the inequality gap both between and within nations.

Investment in education is one of the few decisive ways to loosen this grip of poverty. Education is, in fact, the single largest determinant of future economic status and self-reliance, and it is key to creating empowered communities and spurring economic growth.

Opportunity's goal is to pave this path and add additional lanes through education finance (edufinance) to equip vulnerable families, students and private school proprietors with the financial tools they need to improve educational outcomes in developing countries.

Edufinance can positively impact the education of more than two million children in marginalised communities around the world by 2018. Opportunity will achieve this by increasing the capacity of our program partners to deliver education finance assistance to families in poverty through:

- Delivering school improvement loans, allowing proprietors to improve and grow schools where there is a demand for education that would otherwise be unmet.
- The training of school proprietors in financial management, marketing, teacher management and best practices, improving school quality.
- Financing primary, secondary and tertiary school fee loans to help parents afford private education for their children especially in the payment of lump-sum school fees.
- Providing EduSave insurance to clients who maintain moderate savings account balances, keeping children in school in the event of a parent or guardian's death or permanent disability.
- Collaborating with educational organisations like Aflatoun to provide youth with training in financial literacy and employment skills along with access to interest-bearing savings accounts.

● [Kickstart education for kids by donating via the form on the inside back page.](#)

Ambassador In Focus

HANG OSMENT-LE



Check out Hang's beautiful fashion label at allthewildroses.com



“

Through our partnership with Opportunity we created *The Dare to Dream Project*, which provides one loan every week to a woman so she can start her own business and pursue her dream of making a living.

”

Hang

Sheryl WuDunn and Nicholas Kristof once said, “Talent is universal, but opportunity is not.”

Never was this saying more real to me than when I visited my native Vietnam at 19 years old. It was there that I experienced firsthand how a lack of opportunity can affect a country and its communities.

I came face-to-face with women in my extended family, instantly connecting with their free spirit, energy and resilience – in spite of their daily challenges. Like most women in the region, they worked as seamstresses but opportunities were very limited for them due to lack of skills, education and access to markets.

I felt like I had a ‘sliding doors’ moment. Had a few things been different, I could have easily been in their situation and they in mine. I felt compelled to do something to share with them the opportunities that I had been given.

Some years later, after working in corporate finance, I was able to set up my fashion label and personal philanthropic venture, *All The Wild Roses*. We provide loans to upskill local seamstresses and my extended family to create their own opportunities.

Today, they’re the artisans behind our label with the vision of using fashion as a force for change and giving back.

But through our own experience, what was most inspiring was seeing the power of opportunity in action – how it can transform lives. So inspired, I wanted to do more, to use our label as a way to spread this message that was so deeply rooted in our own story.

Through our partnership with Opportunity we created *The Dare to Dream Project*, which provides one loan every week to a woman so she can start her own business and pursue her dream of making a living. But what inspires us most is that giving one loan changes more than one life.

CARE Australia have said that, when you help one woman, she brings at least four others with her. That one action creates an ongoing ripple effect.

This is more than a statistic – it happened to me. Having come from Vietnam, the people that helped my mother also helped my three brothers and me. Now our children also benefit. That’s the transformative power of opportunity – that one action creates a ripple effect that has the potential to impact many others.

●
Get involved:

A \$70 loan is enough to help one mother start a business and earn a living. Donate once-off or monthly via the inside back page.





Supporter In Focus

JUNE IN JUNE

Talking to June Groube, you get the sense that her humble heart is in the right place...



Find out more about Opportunity Insight Trips at opportunity.org.au/insight-trips

When did you discover Opportunity?

I think it was 2003. My husband Geoff and I were sitting in a Crossway Baptist Church service. That year our church was supporting Opportunity International Australia for their special Christmas appeal.

And what did you think?

I was really taken by the idea of small loans. As the saying goes, *“Give a man a fish and he’ll eat for a day. Teach a man to fish and he’ll eat for a lifetime.”* Small loans allow people to earn their own incomes, become independent and grow their self-esteem. The loans achieve what a simple donation can’t do.

That was the light bulb moment...

Yes. We went away from the service and started giving monthly donations to Opportunity. And since then, both Geoff and I have left gifts in our Wills to have an ongoing impact.

Wow. And you’ve also just come back from an Insight Trip. What motivated you to travel with us?

As Geoff passed away a couple of years ago, I met with Gerrard Peck

from Opportunity and he was so helpful in assisting with arranging Geoff’s gift and organising the trip. I was able to put his gift towards the first Community Impact Fund, which goes directly to a community in the Philippines. Estrelita (pictured above) is one of the actual recipients from the community. I was so grateful to actually see where the funds are being used and how they are making a difference in the lives of families in the Philippines.

We’re humbled, June.

Going on an Insight Trip was a fantastic experience and I would highly recommend it to anyone that is interested in serving others less fortunate. I am so glad that I took part in my recent Insight Trip. Go, it will be so rewarding!

“I was so grateful to actually see where the funds are being used and how they are making a difference...”

THE SCHOOL CHALLENGE

be the change

“One of the important things for our young people to experience is that, even in a small way, they have the power to instigate change for the better for people from other countries who are not as fortunate as themselves.” Trish Leigh



Get involved:

If you're a teacher, parent or student who wants to take up the challenge, find out more at opportunity.org.au/what-you-can-do/other-ways-to-get-involved/engage-your-school

Ms Trish Leigh, Head of Middle School at Fintona Girls' School, Victoria is talking about the impact of Projec10 on her students – a unique fundraising challenge for young people.

Projec10 started in 2011 by two Melbourne mums – Alisa Pont and Sally Treacy after a trip to Africa with their families, helping out some of the poorest townships.

“We spent a lot of time hanging out with kids who were just like ours – they loved to play, have fun and had dreams of being educated and having jobs. Sadly for many of them, these dreams won't come true because their families are unable to afford schooling.”

Ready for action but not knowing how they could involve their children in alleviating global poverty, they had the idea of hosting a big dinner and selling tickets to raise money for those in need. With a little help from the grown-ups, about 20 young people got together and cooked for 130 adventurous diners and raised more than \$7,000.

Seeing the enthusiasm and passion the kids displayed sparked the idea of Projec10, which challenges young people to **start small, make big and be the change**. Students start with \$10 seed money and do what they can to make it grow. The profits from their small businesses are donated to Opportunity. **It's kids modelling microfinance for microfinance.**

One student said, “I learned how to take more responsibility and complete things on my own (without adults). I also learned how to fundraise.”

Today, Projec10 has been run in more than 20 schools across Victoria, raising over \$38,000 for Opportunity.

And this year, Opportunity is broadening its youth space by running its first Opportunity School Challenge. For one week, from **1-5 August 2016**, it's school versus school across Australia to see who can take on the Projec10 challenge and build the most successful business.



upcoming events



AUG
01
2016

SCHOOL CHALLENGE

Nationwide event
Week-long fundraising
challenge for youth.

SEPT
18
2016

INSIGHT TRIP

Indonesia
7-day trip
See your support in action.



OCT
16
2016

INSIGHT TRIP

India
7-day trip
See your support in action.

For more details, 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

☐ \$50 ☐ \$100 ☐ \$200 ☐ \$1,000

☐ Surprise us \$

OR

☐ I'd like to give a HandUp 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

Address

Phone

Email

Date of Birth

☐ I would like to receive details about leaving a gift in my will

If you do not want to receive marketing communications from Opportunity, please contact us on 1800 812 164 or opinfo@opportunity.org.au to let us know.



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**

Donations will be directed to the area of greatest need.

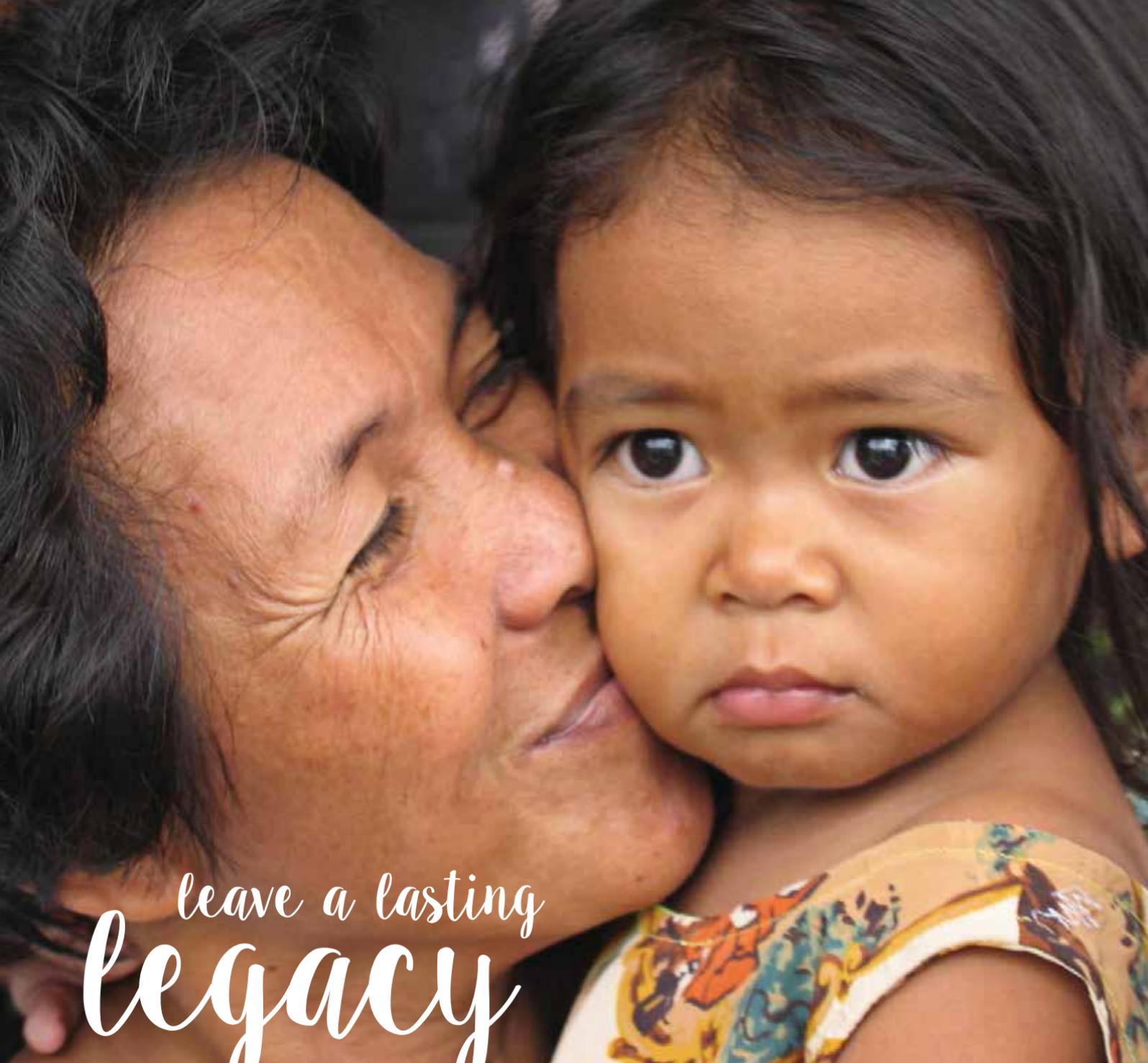
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Sydney NSW 2001 Australia



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Thank you for making a difference!

16M2



leave a lasting
legacy

**GIVE THE NEXT
GENERATION AN
OPPORTUNITY**

Gifts left in Wills are vital to the future of our work. Please remember Opportunity International Australia in your Will. With 98% of loans repaid and recycled, it is a gift that keeps on giving. It will leave a lasting legacy for generations.

FOR MORE INFORMATION

Call Gerrard on **0402 124 624** or visit
opportunity.org.au/gifts-in-wills



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AUSTRALIA