

— SPRING 2018 —

OPPORTUNITY NEWS



— DON'T FIGHT POVERTY. END IT. —

AN EDUCATED DIFFERENCE

How your support is helping children rewrite the future

THE POWER OF CHOICE

Santosh's dream for her daughters

BUILDING HEALTHY COMMUNITIES

Breaking ground in Indonesia to improve health outcomes



OPPORTUNITY
International
AUSTRALIA

Dear friends

Passion.

It's what drives women in developing countries to put everything on the line—a passion for their families. It's what drives our staff, partners and programs—a passion to see these families succeed. And it's likely part of what drives you to support these families in their endeavours—a passion to make a difference.

Since joining the Opportunity team earlier this year, I've been able to witness this passion first hand. I've met mothers who have sacrificed everything to give their children a chance to go to school, and parents who work multiple jobs to keep their families fed and clothed. And with each experience, their passion has become mine. I'm so grateful to be working with you to make real changes in these families' lives every day. Thanks to you, more mothers, fathers and children are getting the opportunity to leave poverty behind.

We're so grateful for your continued support and I'm excited to continue this journey with you. Your passion is helping rewrite the future. Thank you.

Warmly

Meredith Scott

Meredith Scott
Chief Executive Officer

PS. Santosh (who you'll meet on page 4) is passionate about giving her children an education and the chance to live a life free from poverty. You can give a hand up to mothers like Santosh by helping them build the businesses that will help feed, educate and provide for their families. To join us, please complete and return the enclosed donation form.

Below: Meredith Scott (right) with loan client Ashuma and daughter Aishu. Dhaneja, India



AN EDUCATED DIFFERENCE

On a road in Nagpur, India, Madhuri walks her children to school in their freshly pressed school uniforms, large backpacks engulfing their tiny frames. Ria (4) and Yesh (5) are two of the only children in the area able to attend the community school—many parents can't afford to send their children anywhere other than the poorly resourced local public school, particularly at so young an age. But Madhuri has always wanted her children to receive a quality education, and, with your support, Opportunity's school fee loans have made this possible.

Madhuri and her husband Ajay married for love, and are determined their children will have every opportunity to live the lives they choose. Both parents work very long hours—Madhuri in her sewing business and Ajay seven days a week in a factory, as well as a night watchman after hours.



But the family still struggled to afford regular meals and the rent on their tiny basement home. They squirrelled away every spare rupee, hoping to save enough to pay for the tuition and uniform costs that every school—public, community or private—required. The large sums due at the beginning of each school year used to fill them with dread.

But news of the Opportunity school fee loan brought hope. Madhuri and Ajay excitedly applied and were accepted. The loan immediately made school fees manageable, with only small instalments due each week as opposed to a lump sum required at the start of the school year.

Madhuri and Ajay make it a priority to pay their loan repayments every week—they're determined to take out another school fee loan next year, and one after that.

Ria and Yesh love learning the alphabet in their kindergarten. Yesh loves playing cricket and dreams of becoming a policeman when he grows up.

Madhuri used to worry about how they would afford to pay for him to stay in school long enough to achieve his dream. She doesn't worry about that any longer—thanks to the giving of someone like you.

With a hand up in the form of school fee loans, Ria and Yesh now have the chance to learn to read and write, to study in their chosen fields, to break free from the cycle of poverty and to live out their dreams—as policemen, lawyers, doctors or artisans—whatever careers they dream of.

And with each school fee loan that is repaid and recycled, other families are given the opportunity to afford the education that will rewrite their children's futures.

Below: Madhuri with her children Ria (4) and Yesh (5). Nagpur, India.

School fee loans, like the one Madhuri and Ajay received, give parents the opportunity to send their children to school without having to pay school fees in one lump sum. Your gift can help parents give their children the education they need to leave poverty behind. **Donate by filling out and returning the enclosed donation form.**



THE POWER OF CHOICE

It's not hard to figure out how families earn a living in rural Rajasthan. On the drive through India's conservative north-east we pass marble quarry after marble quarry—a sea of white, with brightly-clothed saris a perfect contrast to the landscape.

When we arrive at a local house, we're welcomed through the front gate into a small compound with three small bedrooms, a tiny kitchen, and a shaded courtyard with a brilliant white marble floor. After a mat is laid out for us to sit on, the men are sent away. Only now, as they remove their scarves, do we see the faces of the two women we're visiting: Santosh, an Opportunity loan recipient, and her sister in law, Sushila.

Santosh can't read or write—with little money, her parents invested in her brothers' education instead. She struggles to find the words to express her determination to give her daughters the education she has always longed for. When she's lost for words, high-school educated Sushila jumps in. Articulate and savvy, the contrast in these women speaks volumes to the difference an education can make.

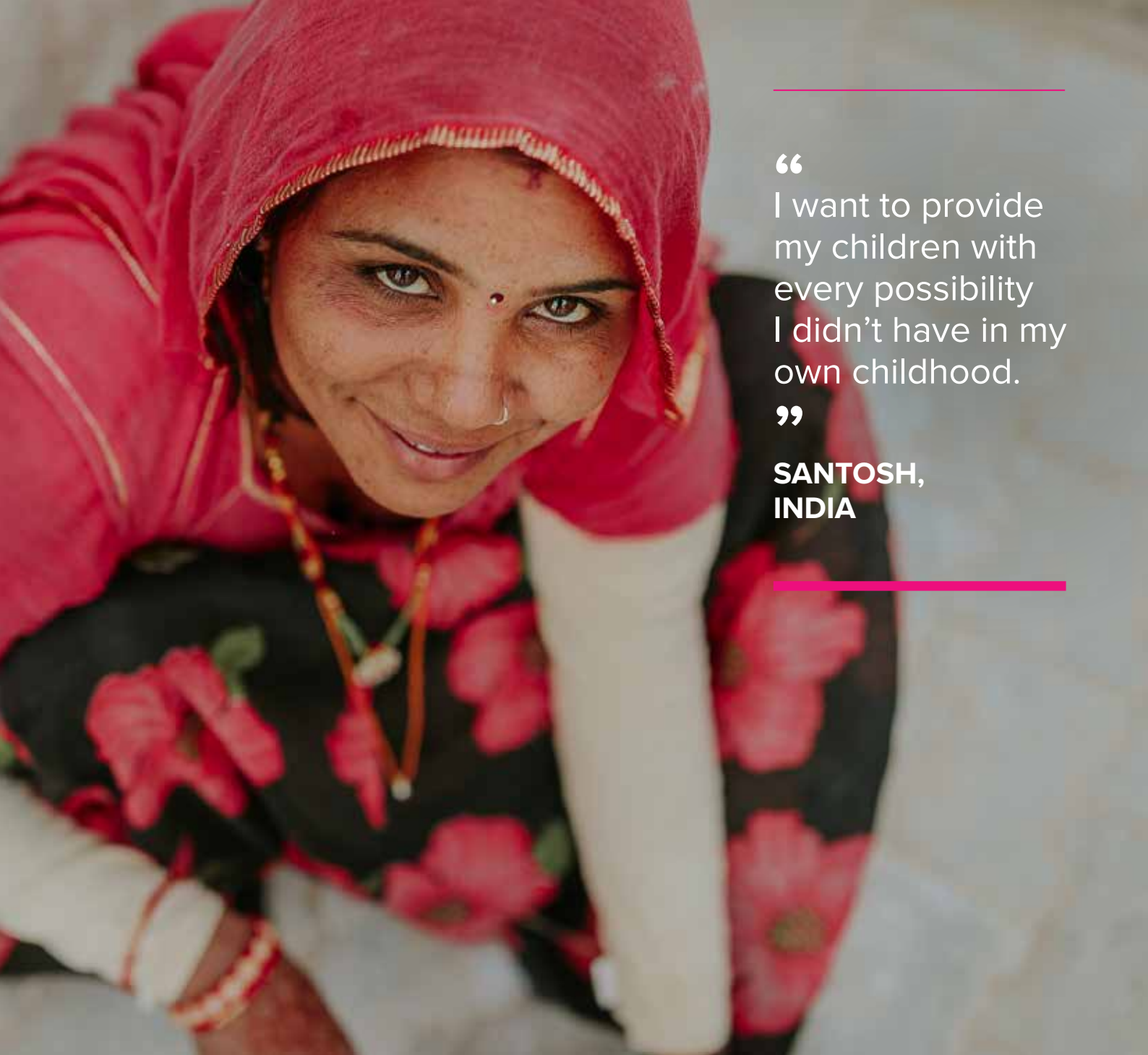
Santosh sees this contrast every day, and she knows exactly which path she wants for her own daughters. Unlike so many of the parents I've met, when I ask her what she dreams for her children, she doesn't list top-paying occupations. Instead: choice. She wants to give her daughters the freedom and the confidence to choose what they want to be.

By securing a small loan from Opportunity to help grow the family marble business, forward-thinking Santosh is investing in her children's futures. As the family's income grows, she'll have the means to make sure her girls finish high school. Santosh might lack words and the confidence to say them, but with her determination her children won't have to.

Your support of Opportunity helps women like Santosh and Sushila—and their families—choose their own futures. With the help of a small loan, mothers have the opportunity to grow their own businesses, invest in their children's education, and break the cycle of poverty for good. **To give a hand up to women like Santosh, please complete and return the enclosed donation form.**

Below: Sarah Gray is Proposals and Reports Coordinator at Opportunity International Australia. She met Santosh on her most recent visit to India in March 2018.





“
I want to provide
my children with
every possibility
I didn't have in my
own childhood.
”

**SANTOSH,
INDIA**

A SUSTAINABLE SOLUTION TO POVERTY



DONATIONS ARE RECEIVED

For each dollar you invest in our work, more than one dollar will end up in the hands of those who need it.

FUNDS ARE LEVERAGED

Funds are leveraged by our program partners, enabling them to borrow more from local capital markets to maximise your donation.

LOANS ARE RECYCLED

Opportunity has a loan repayment rate of 98% meaning once a loan gets repaid, it's re-lent to someone else.

COSTS ARE REDUCED

Leveraging and loan recycling help the one-off program costs to continually diminish as a proportion of your donation.

IMPACT IS INCREASED

As families create successful businesses their business profits have a ripple effect, creating jobs for others in their community.



BUILDING HEALTHY COMMUNITIES

Thanks to your support, over 50 women in West Java have become the first in Indonesia to undertake Opportunity's community health leader training.

Above: Sitiamina became one of the first in her Indonesian community to install a toilet (shown in background) at her home, thanks to training she received from Opportunity.

The program in Indonesia draws on learnings from five years of working with families in northern India to improve health outcomes. In both countries, health can be a significant obstacle for families hoping to work their way out of poverty.

Extensive community consultation informed the health leader curriculum which is tailored to local families, focusing on topics such as mosquito-borne diseases, tuberculosis, and water, sanitation and hygiene issues. Families living in poverty often lack knowledge about hygiene and health, but with the high costs of treatment, prevention is crucial.

The community health leader solution is simple and highly effective—local women are trained to teach their communities basic health, hygiene and nutrition skills and information, while also providing access to health-related products and services like sanitary napkins and first aid. Health leaders receive six months of training and spend the next six months sharing health information with their communities. In Java, the training is almost complete and the health leaders will soon begin reaching out to their communities with essential health support.

Your support can help bring life-saving education to families living in poverty. **To donate, fill in and return the enclosed donation form.**



In Indonesia, more than **50 MILLION** people don't use toilets



Close to **88 PER CENT** of deaths caused by **diarrhoea** are a result of contaminated water or poor sanitation

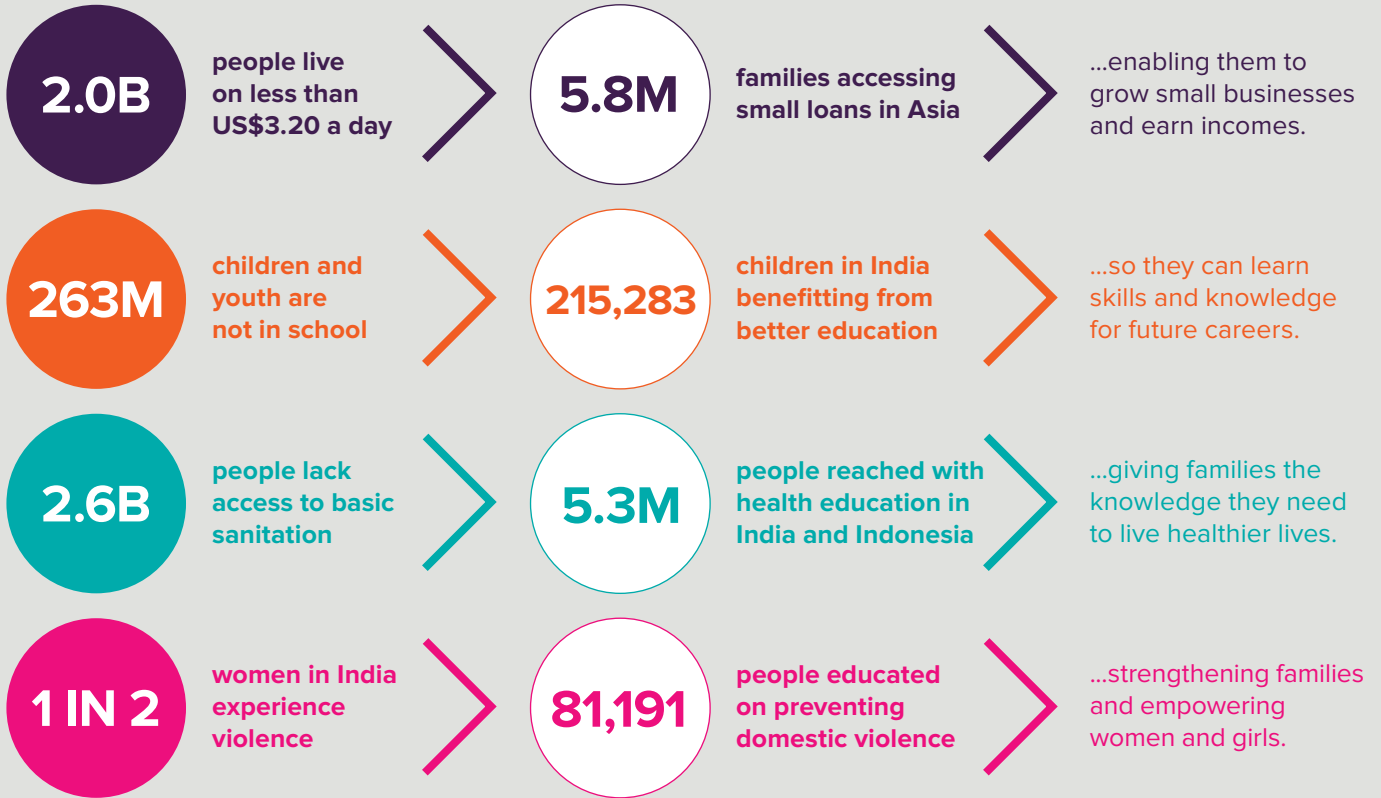


\$1000 is enough to train **1 Community Health Leader** and equip her to reach up to 200 families with life-saving health education

HOW YOUR SUPPORT IS HELPING ALLEVIATE POVERTY

THE NEED

YOUR SUPPORT HELPS PARTNERS PROVIDE SERVICES TO:



SEE YOUR IMPACT FIRSTHAND!

Embark on an unforgettable adventure with an Opportunity Insight Trip. Get a taste of real life in countries like India and the Philippines, visiting the incredible families and communities who are doing all they can to leave poverty behind—thanks to a hand up from someone like you.

You can join us for a trip like no other—one that is likely to repaint the way you see the world. To find out more, visit opportunity.org.au/insight

INDIA 10-17 NOVEMBER 2018

PHILIPPINES 17-24 NOVEMBER 2018

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!**

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. Celebrate the vibrancy of these countries while raising funds by cooking up a curry this October or November.

By hosting your own curry event and collecting donations, you're helping reach out to families living in poverty in India, Indonesia and the Philippines.

three easy ways to get involved

1. **Share a spice night at home** by cooking up a feast with friends
2. **Host a curry cook-off at work** by getting the team to bring in some curries to share
3. Let the professionals do their thing by heading out to **enjoy a meal at an Asian or Indian restaurant.**

REGISTER YOUR EVENT TODAY AT
greataustraliancurry.org.au

With more than 45 years' experience, Opportunity International Australia gives families the tools they need to work their way out of poverty. For a family in a developing country struggling to survive, a small loan can help them build a business and earn a regular income with dignity and purpose. As businesses grow and employ others, 98% of loans are repaid and recycled, creating a ripple effect that reaches more and more people over time.

Leveraging the relationship-based distribution network our microfinance partners operate in, we supplement loans with community development solutions that address other barriers that often keep families in poverty. We help them live safe, healthy lives, send their children to school, ending poverty for generations to come.

Don't fight poverty. End it.

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