

# INSIGHT

OPPORTUNITY NEWSLETTER

SPRING/  
SUMMER 2015

MAKING IT IN CHINA  
FOOD FOR THOUGHT  
WHAT YOU CAN DO  
SOMETHING BIGGER



THANK YOU FOR  
HELPING FAMILIES BREAK  
THE POVERTY CYCLE!

[www.opportunity.org.au](http://www.opportunity.org.au)



**OPPORTUNITY**  
International  
AUSTRALIA



Dear friends

Earlier this year I took part in the Sydney Half Marathon, which was the first time I had run 21km. To keep me motivated, I set an ambitious goal of raising \$7,000 for Opportunity. Despite nearly coming unstuck by packing two left running shoes (thanks for saving the day, Carol!), I did in fact finish the race! Even more surprising to me was that my fundraising target was almost doubled by the actual funds raised. It was so encouraging to see my friends and family get behind me and show their support; giving a hand up to the families Opportunity serves.

In this issue of Insight, I'd like to invite you to fundraise for families living in poverty as part of Opportunity's *Food for Thought* campaign – no marathons required. All you need to do is share a meal with your friends and family and encourage them to donate in support.

Raising just \$70 is enough to help a mother like Eny (pictured on the cover) start a vegetable stall in Indonesia and earn an income to feed and educate her children. Your funds will help other entrepreneurs like Chen Jin-Gui (see opposite) who grew his tailoring business in rural China to the point where he could employ vulnerable members of his community, giving them the opportunity to earn incomes and leave poverty behind too.

Your donations change lives. I hope you're encouraged to share that reality with your friends and family through *Food for Thought* – find out more overleaf.

Warm regards

**Robert Dunn**  
Chief Executive Officer

**PS** Wish you could host a *Food for Thought* event but just can't this year? Donate instead and give a hand up to families in need via the donation form on the inside back page.



Opportunity has just released its 2015 Social Performance Report. See how we're working to continuously improve our programs and enhance the impact your support is having on families living in poverty by scanning the QR code.



# MAKING IT IN CHINA

*A program made to fit in China is growing businesses, creating jobs and transforming lives to help stop people living in poverty in rural areas from being left behind...*

China is a global economic superpower that has made incredible strides to alleviating poverty in the last decade, halving the number of its population living in extreme poverty.

Despite this, there's still considerable poverty in rural areas where 1 in 11 people live below the poverty line.

A rapidly urbanising workforce has seen a large number of people move to major cities in search of jobs. Sadly, life isn't always as hopeful once they get there – with the increased cost of living in big cities, they commonly find that the income they earn is barely enough to support themselves, let alone their families back home.

Such migration means that huge numbers of women and children are being left behind. Other less mobile people, such as the elderly or those with a disability, are also left to fend for themselves, with no significant welfare system for support.

To overcome this, Opportunity is working to provide a hand up to people in rural areas of China, operating primarily in the Jiangsu province on the east coast, a four-hour drive from Shanghai. In the north of the province in the district of Suyu, 85,000 people live in poverty – 47,000 of whom are women.

To ensure people's needs are being properly met, Opportunity has tailored its microfinance approach in China. Loans are typically larger, averaging \$14,000, and are given to entrepreneurs who can invest in and grow their businesses in order to create more jobs for people in need – primarily women, the elderly and people with a disability.

One of those entrepreneurs is Chen Jin-Gui. He started tailoring when he was 19 years old and has been working as a tailor for 20 years. Around 11 years ago he started his own tailoring business with 10 employees.

With a loan of \$9,000, Chen Jin-Gui was able to grow his business into a sewing factory that now employs 60 people. Twelve of his employees are disabled, while many are women who have been left behind by their migrant husbands. Far from sweatshop conditions, Chen Jin-Gui pays his employees \$19 a day, which is \$7 above the minimum wage in Jiangsu.

Opportunity is currently providing loans to 1,070 entrepreneurs like Chen Jin-Gui in China's Jiangsu province – but more rural areas are waiting to be reached to ensure that no one else is left behind.

## WHAT CAN YOU DO?

Help entrepreneurs grow businesses in China to create more jobs for the marginalised and vulnerable. Support our programs via the donation form on the inside back page.

Sources: United Nations, China Labour Bulletin



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.

# FOOD FOR *thought*



*Opportunity's annual Food for Thought campaign invites supporters like you to host 'foodie' events throughout September to raise funds for families living in poverty. In honour of the campaign, we're sharing stories of mothers with food-related businesses. From humble market stalls to catering companies and everything in between, these women have used small loans to transform their families' futures...*



## MARKET STALL

Perched in front of her wooden market stall, Eny's radiant smile brings joy to the local passers by. Located in Kupang, Indonesia, the largest town and major port of West Timor, Eny's stall of seasonal vegetables, spices and second-hand clothes is a beacon of colour: shiny red chillies, fresh green herbs, yellow corn cobs, and lush orange papaya, which Eny serves seeded and cut into quarters.

A loan of Rp.5,000,000 (A\$509) helped Eny (pictured on the cover) buy more produce and clothes to sell at her stall. Her income has now dramatically increased from an average of Rp.60,000 (A\$6) to Rp.200,000 (A\$20) a day.

*Now able to save, the security of her children's futures is improving. "I care about my children's education. I don't mind working hard so they can have new opportunities," she says.*

## SNACK SHOP

Rani (pictured opposite) opened a tea shop in a rural village on the outskirts of Lucknow, India a few years ago. Despite having only finished second grade at school, she knew small loans could help her grow her business and invest in her children's futures.

With a loan of Rs.10,000 (A\$214), Rani diversified the products in her tea shop and began offering snacks, samosas, cold drinks and sweets. Today she earns almost twice her original monthly income of Rs.4,000 (A\$86), bringing in Rs.6,000 (A\$128) each month.

*Thanks to her small loan, Rani is now able to provide for all her family's needs. She can send her three children to a good school – giving them the education she never had.*

## CATERING COMPANY

It all started with a dream to start a sweets and pastry business back in 1989. Dina Lava, a mother-of-four from the Philippines, used to go knocking on office doors armed with baskets of pastries to sell in order to earn an income for her family.

A small loan of Php.10,000 (A\$301) enabled Dina to buy her own second-hand oven as well as dinnerware and kitchenware to expand her business. After years of hard work, Dina now owns a successful catering company and function centre. She even distributes pastries state-wide and has been awarded the Most Outstanding Businesswoman by her local Department of Trade and Industry.

*But Dina's greatest success sits around her dinner table. "Going to school meant a lot to my children so providing them with education was my top priority. Because I could earn a stable income, they were all able to finish their studies," she says, proudly.*

## WHAT CAN YOU DO?

Eat, drink and be generous this September by starting a *Food for Thought* fundraiser!

This year our goal is to see 100 fundraisers hosting events to raise a total of \$100,000. This equates to 1,429 mothers like Eny, Rani and Dina being given loans to start small businesses and transform their families' lives.

### Follow this simple recipe for change:



Organise any 'foodie' event such as a classic dinner party, barbecue, dessert degustation or a potluck lunch at work.



Invite friends along and ask them to donate to Opportunity to show their support.



As well as having fun, you'll be helping families leave poverty behind.

Start your fundraiser at  
[www.foodforthoughtevent.org.au](http://www.foodforthoughtevent.org.au)

## DINA'S BEEF MORCON

Watch a video of Dina Lava cooking *Beef Morcon*, a traditional Filipino dish that is usually served at family gatherings, special occasions or during Christmas and New Year celebrations.

Download the recipe or view the video by scanning the QR code.



## WHAT YOU CAN DO

### BECOME AN AMBASSADOR

Opportunity Ambassadors are passionate and committed supporters from across Australia who fundraise and advocate for Opportunity's work, encouraging others to get involved to help more families out of poverty. As an Ambassador, you can choose a 'journey' that reflects your individual interests, expertise and capacity by raising either \$2,500, \$5,000 or \$10,000 a year.

Find out more about becoming an Opportunity Ambassador by emailing [ambassadors@opportunity.org.au](mailto:ambassadors@opportunity.org.au) or calling **1800 812 164**. See opposite to meet South Australian Ambassador Kirsty Munro.



### LEAVE A LEGACY

By leaving a gift in your will to families in need through Opportunity, you can not only help break the cycle of poverty, you can also create a cycle of generosity to be lived in your own family. As Opportunity supporters Philippa and Andrew Tyndale put it: "Our children have been part of our engagement and one aspect of our legacy is to provide them with an avenue to continue to engage in building up poor communities. We can think of no better, more enriching long-term gift to leave them."

If you would like to know more about leaving a gift in your will, email [bequests@opportunity.org.au](mailto:bequests@opportunity.org.au) or call **1800 812 164**.



### GIVE THROUGH YOUR WORKPLACE

Workplace giving is a simple and tax-effective way to give families in need a hand up out of poverty. Your donation is automatically deducted from your pre-tax income each pay cycle, thereby giving you an immediate tax saving so you won't have to search for receipts at tax time. Some employers even match employee gifts, doubling your impact and allowing you and your colleagues to have a collective impact on the lives of families living in poverty.

If you're an employee or employer interested in workplace giving, please email [opinfo@opportunity.org.au](mailto:opinfo@opportunity.org.au) or call **1800 812 164** to find out more.



### GET SOCIAL!

Are you on Facebook, Twitter, LinkedIn, Instagram or YouTube? Then scan this **QR code** and start getting social with us! We post regular updates about all things Opportunity – upcoming events and internship positions, personal stories from the families you're helping, blogs about microfinance and global issues plus loads more! We'd love to hear from you.



## SUPPORTER SPOTLIGHT



*Supporting Opportunity is a family affair for Kirsty Munro, a long-time supporter of Opportunity and an Ambassador since 2012. Here's how her family is giving a hand up to those who need it most...*

#### How did you find out about Opportunity?

After years of studying at university and living on a student budget, I felt overwhelmed when I finally started earning a salary. I asked my family and friends which charities they supported and Opportunity was a suggestion from one of my uncles. As someone starting out, the way that Opportunity empowered women to earn incomes resonated with me.

#### What's the most interesting way you've raised funds for Opportunity?

One of my favourites is renting out our upstairs room to Airbnb guests, with all accommodation fees donated to Opportunity. We charge around \$100 per night and give guests the opportunity to make a further donation if they would like meals included. It's been great fun meeting the guests who have come to stay with us.

#### Your kids also get involved, don't they?

They do! We have a large world map on our wall at home so the kids know exactly where Opportunity is working. And last year they ran their own small business selling mulberries, promoting a 'pick your own' experience. They raised almost \$500 which was a great outcome as it provided small loans to seven mothers, helping them to help their own families.

#### Why do you personally support Opportunity?

I appreciate how Opportunity gives a hand up to women not just through small loans, but with additional financial services and literacy training to ensure their businesses are sustainable. \$70 goes a long way in places like India and Indonesia – and with over 98% of Opportunity loans repaid – the model works and becomes a gift that keeps on giving.

## I WILL GIVE A FAMILY IN POVERTY A HAND UP!

Donations over \$2 are fully tax-deductible.

#### YES, I'D LIKE TO GIVE A SINGLE GIFT

\$70  \$280  \$560  \$1,050  \$5,060

Surprise us \$

#### OR, I'D LIKE TO GIVE A MONTHLY GIFT

\$ (please specify)

#### MY PAYMENT DETAILS

Cheque (make payable to Opportunity International Australia Ltd)

Credit card:  Mastercard  Visa  AMEX

Card number:

Expiry date:   /

Name on card:

Signature:

#### MY INFORMATION

Name:

Name on receipt:

Address:

Suburb: State: Postcode:

Phone: Mobile/Home/Work (circle)

Email:

#### OTHER WAYS TO DONATE

- Mail this form in the reply paid envelope enclosed or via the address below
- Online via our secure payment page at [opportunity.org.au](http://opportunity.org.au)
- Phone us on **1800 812 164** or **(02) 9270 3300**

Donations will be directed to the area of greatest need.

#### THANK YOU FOR MAKING A DIFFERENCE!

- I would like to receive details about making a request
- I do not wish to receive *Insight* from Opportunity
- I do not wish to receive marketing communications from Opportunity

#### PLEASE SEND THIS FORM TO

Opportunity International Australia  
GPO Box 4487  
Sydney NSW 2001 Australia



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# WANT TO GIVE SOMETHING BIGGER THIS CHRISTMAS?



## QUACK A SMILE \$36

220 little **ducklings** are just \$36 in the Philippines. Their eggs can be sold as street snacks, helping a family earn an income and leave poverty behind!



## PEAS ON EARTH \$96

\$96 is enough for a family in Indonesia to start a small **vegetable farm**, earning the income they need to send their children to school!



## WHAT'S COOKING \$275

**Cooking stalls** in India sell dishes to passers by and also keep food on the table at home. They're as cheap as *chapati* at \$275!

Christmas is on its way so get a head start on your gifts by checking out Opportunity's charity gift catalogue *Something Bigger*.

## HOW IT WORKS

- 1 Choose an item a mother can use to start a small business with at [www.somethingbigger.org.au](http://www.somethingbigger.org.au)
- 2 Receive a printed gift card and write a personalised message to give to your family, friends or colleagues!
- 3 Your gift has an impact, helping families living in poverty transform their lives, their children's futures and their communities.

[www.somethingbigger.org.au](http://www.somethingbigger.org.au)



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