

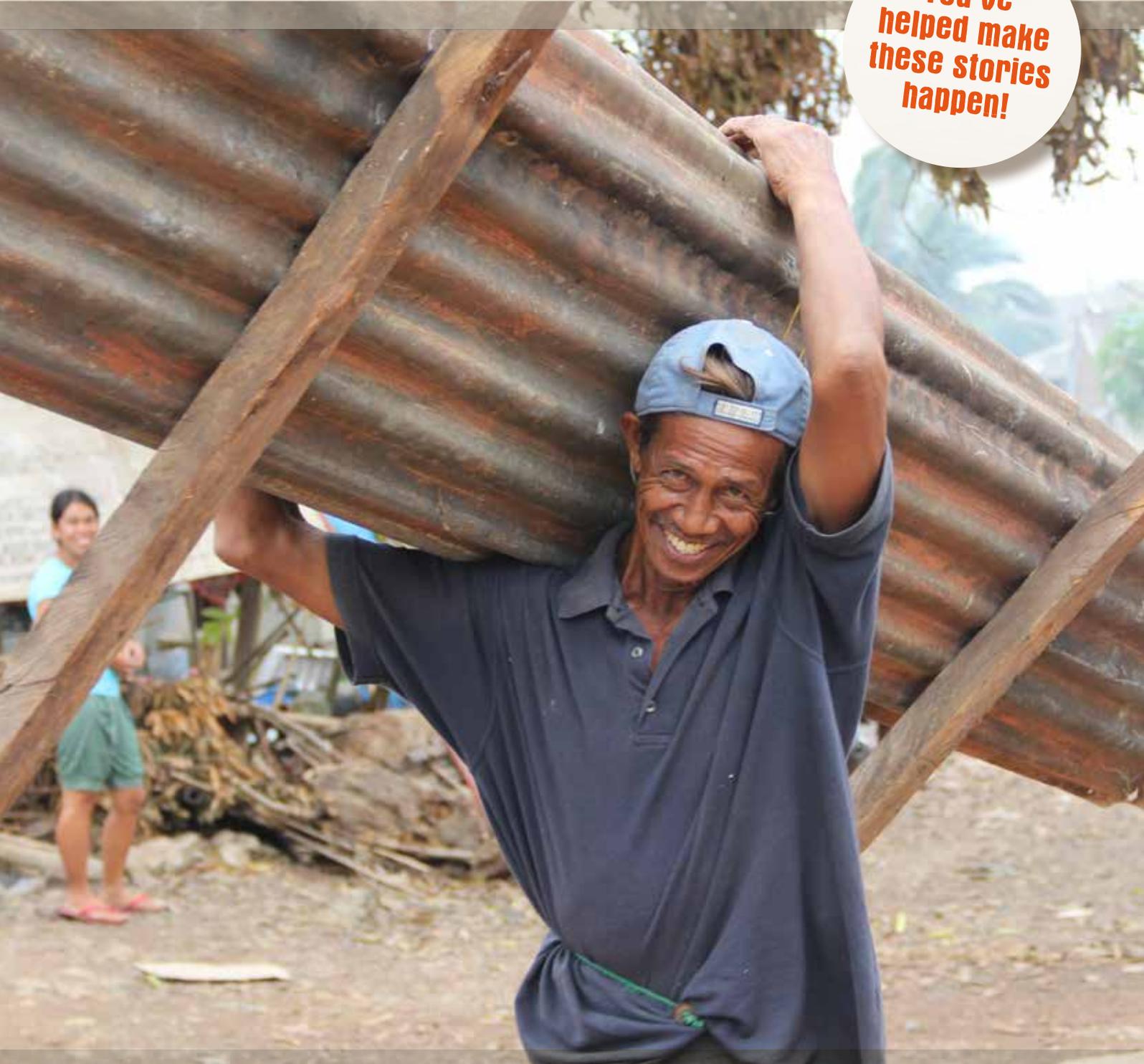
insight

Your update from Opportunity

AUTUMN/WINTER 2014

IN THIS ISSUE
INVITATION TO JAVA
GET INVOLVED!
GETTING DOWN TO BUSINESS

**You've
helped make
these stories
happen!**



SPECIAL FEATURE

Rebuilding lives after Typhoon Haiyan

Meet families recovering in the Philippines



Opportunity International
AUSTRALIA



Dear friends

Earlier this year in Delhi, India, I spent time with some of the families your support is helping.

As I heard their stories, I thought of you, and just how important you are in the lives of these families.

Why?

- Because you give families the opportunity to build their lives, when they have nothing.
- You give families the tools they need to start small businesses and earn regular incomes.
- You give mothers and fathers the chance to give their children a fuller life – one where they are well fed and can attend school.
- You give those who have been left behind a reason to believe in themselves and have hope for the future.

Thank you for making such a difference, and I truly hope that in this issue of *Insight* you will see just how important your support is.

If you're moved by the stories of mothers like Kunsul and Jovanna throughout the coming pages, please continue to reach out to families in need. By filling out the donation form on the inside back page you'll be transforming another family's life.

Warmly

Robert Dunn
Chief Executive Officer

Your invitation to the island of Java

If you were living in poverty in certain areas of Java, there's an eight in 10 chance that you wouldn't be able to finish school. Lying just east of Sumatra and west of Bali, Java is roughly the same distance from Perth as Adelaide. It's right on our doorstep...



Poverty in Java invades almost every aspect of everyday life – across the island there is a huge variation in access to education, health services and employment. In many areas, the biggest challenge is education. A study by the International Labour Organisation found that poverty in Java is closely linked to the level of education of the household.

Secondary schools are expensive and it's nearly impossible for poor families to afford to give their children a full education. This means generation after generation of adults have no more than a sixth-grade education.

Instead, parents have to put whatever money they have towards essential daily items like food and clean water. They know the power that an education will have for their children, but they simply can't afford it.

This leads to a cycle of life where children face the same conditions their parents do:

- **Housing:** In villages, houses are often made from bamboo walls and palm leaf roofs, with dirt floors. Traditional houses have no windows, so light and air enter through holes in the walls and roof. Families sometimes sleep on a dirt floor at night because they have little or no furniture.
- **Sanitation:** For almost one in two families in Indonesia, sanitation facilities are not affordable. This means families are forced to defecate in the open, leading to the spread of preventable diseases.
- **Income:** In areas such as East Java, one in three women are not able to earn any kind of income at all – meaning they have no opportunity to provide for their family.

By investing in a mother like Kunsul and helping her start her own small business, you'll be giving her the power to transform her family's future for generations to come.



Invest in a mother – Kunsul's story

"Before receiving the loan, I did not have much to sell and my business did not grow."

For Kunsul, a mother-of-two from the small village of Pandan Toyo in East Java, scraping together enough money to feed her family and send her children to school was a daily struggle.

Her dream was that her two boys, Deni and Riski, would graduate from university and have opportunities that she never had. But living in poverty, she could barely look beyond the next day.

It was a small loan that changed all that. With it she was able to buy more products for her bicycle kiosk. *"I used my loan to make my business grow. I'm so grateful for this opportunity."*

Selling food on her bicycle to people in her community, Kunsul's daily earnings have doubled to Rp.50,000 (A\$4.70). *"My business is getting better. We live in a house made from bricks; there are three rooms and a kitchen. My children's lives have changed because they can go to school!"*

One of the biggest changes in Kunsul's life is the belief that she will be able to help her two boys graduate from university and have a better life.

"The opportunities for our family have grown since using a small loan. I am so happy that we can pay for our children's education. I will try to pay for my children to finish university," she says.

Trading up

Mothers like Kunsul can use small loans to start a range of different businesses. In Java, one of the most common businesses started are trading kiosks. Your support can help grow a business selling:



FRUITS AND VEGETABLES



FLOUR AND SUGAR



SOAPS AND SHAMPOOS

With the income they then earn, parents are able to make sure their children can go to school and leave poverty behind.



WHAT CAN YOU DO?

Invest in mothers like Kunsul so that they can support their family. By helping a mother buy items to sell in her community, you are not only helping them start their own business, but also helping them put food on the table and send their children to school. Your giving can change lives for generations.

Donate using the form on the inside back cover.

Rebuilding lives in the PHILIPPINES

On Friday 8 November, Typhoon Haiyan – one of the most powerful storms in history – hit the Philippines, destroying homes, businesses and schools. Estimates suggest that more than 14 million people have been affected and more than 6,000 killed. Amongst those affected are 67,720 Opportunity clients – families whose businesses and livelihoods have been completely washed away. As they begin to rebuild, your support will have an immense impact in the lives of families in need – families like Jovanna’s and Lanie’s.

Jovanna’s story

A few years back, Jovanna (pictured below) used a small loan of Php.5,000 (A\$124) to start a small business selling fish in her community of San Fernando. When Typhoon Haiyan hit, her home and business were destroyed. But even more tragically, two of her children were killed.

“My cousin said we would be safe at a hotel in Tacloban – we thought it was just wind and did not expect a water surge. The typhoon came so fast that we didn’t have a chance to get to a higher place – the water was instantly up to our necks,” she says.

“We had to climb onto the roof and then we transferred again to another roof. The water took one of my children,” she says, crying. *“Another I was holding but I lost my grip and he was also taken by the water. That’s how my children died.”*

“Two of my children were saved. It is still hard now. It’s hard to find rice and we cannot eat. I am hoping to get back to our normal lives, selling fish and trying to provide an education for my two girls. I am hoping to get them through this,” she says.

Following the devastation, Jovanna and her family stayed in a makeshift shelter made from salvaged scrap metal. Today, they are trying to rebuild their lives. With your support, families like Jovanna’s will be able to restart their businesses and earn the income they need to move forward. *“To those that can, we are asking for your help and support,”* Jovanna finishes.



Lanie’s story

Lanie (pictured below) is from San Dionisio in Iloilo. A small loan helped her start a business selling fish that her husband catches, but when Typhoon Haiyan hit, their boats and livelihood were washed away.

“All the boats here were broken. If they weren’t washed away by the waves then the motors were broken,” Lanie says. To make things worse, Lanie’s concrete house was also destroyed.

“We need our boats back so we can fish and earn money. The house can be fixed later, we can sleep under the tent,” she says. *“We are depending on the help that is coming here.”*

PALO, LEYTE, PHILIPPINES



Snapshot of life in Palo

Like Jovanna, residents of Palo, a town in the province of Leyte, were some of those hit hardest by Typhoon Haiyan. Concrete and wooden houses were completely washed away and many families had no choice but to live under tents or temporary houses made from salvaged scraps.

“Before we could afford fish and chicken, now we’re living mostly off instant noodles and canned goods like sardines. The water is still dirty, blackish in colour,” Jovanna says.

“Due to the rain and lack of protection, adults and children catch fevers and colds. There are some toilets that are working which people are sharing.”

Despite these conditions, the community is starting to move forward. Children have gone back to school and some families have been able to start their businesses again. *“Some have fixed their boats and others have put up small sari sari (grocery) stores selling basic needs. Others are still waiting,”* Jovanna says.

What’s next?

As the immediate threats pass and needs are met with relief aid, we can begin to look at long-term recovery for families in the affected areas. Your support will equip families with emergency loan assistance and support affected staff and programs in the region.

You can give mothers like Jovanna and Lanie the tools they need to re-establish their businesses:



BOATS FOR FISHING



GROCERIES FOR SELLING



SEWING MACHINES FOR MAKING CLOTHES

And with these businesses, they can begin to buy food and water, rebuild their houses and send their children back to school. Your support can help these families get back on their feet.



WHAT CAN YOU DO?

Restoring the economic health of a community is crucial to any long-term disaster recovery. You can help families rebuild their businesses and their lives. Invest in mothers like Jovanna and Lanie by donating via the form overleaf!

GETTING DOWN TO BUSINESS

Street stalls or trading kiosks are one of the most common small businesses that families living in poverty start. Mothers such as Kunsul can start selling from fixed stalls, carts, folding tables and collapsible stands – providing people in their community with a range of goods.

HERE'S HOW IT WORKS:

Thanks to the generous support of someone like you, Kunsul receives a **SMALL LOAN**.



With this loan, she is able to **PURCHASE GOODS** in bulk such as fruits, flour, sugar, soaps and shampoos.



Most importantly, Kunsul's **CHILDREN CAN GO TO SCHOOL** and she can save money – opening up possibilities for their future.

YOUR SUPPORT TRANSFORMS LIVES!

By donating on the form overleaf, you can give another mother like Kunsul the opportunity to start a business and work their way out of poverty.



Kunsul sets up her stall and **STARTS SELLING** the goods to people in her community.



The **BUSINESS GROWS** and, with her extra income, she buys more stock as well as pays back her loan.



She can begin to afford essential items like **FOOD AND CLEAN WATER FOR HER CHILDREN**.

Opportunity International Australia provides people living in poverty with the opportunity to transform their lives. Offering a hand up rather than a hand-out, we use a sustainable approach to solve poverty – empowering families through community development programs and loans as small as \$100 to help them grow their own small business. These services mean that families no longer have to struggle to afford food, water, healthcare and an education for their children. Inspired by Jesus Christ's call to serve the poor, we seek to help people regardless of their gender, ethnicity or religious affiliation. Our desire is to see families break free from poverty – for good. Donations will be directed to the area of greatest need.

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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