

insight

Your update from Opportunity

SPRING/SUMMER 2013

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You've
helped make
these stories
happen!



SPECIAL FEATURE

A DAY IN THE LIFE OF BLANDINA

A mother using a small loan to help her family leave poverty behind



Opportunity International
AUSTRALIA



Dear friends

One of the things I love about working at Opportunity is getting to see and hear the stories of the families whose lives are being transformed thanks to your support. Some of these families I am lucky enough to meet in person, some I hear or read about.

There's nothing quite like walking into the office on a Monday morning and reading about someone like Blandina. Blandina is a single mother from Indonesia who has five children and runs two small businesses. She works hard.

We thought it would be great to share her story not just because she is incredibly inspiring, but because she epitomises transformation in action. Blandina embodies the kind of change that results from your generosity!

With a small loan, Blandina was able to start a small kiosk and establish a second business selling cakes. Right now, because of the income she earns, her family's future is changing. Her children are getting an education and will have all kinds of new opportunities opened up to them. How amazing is that?

On the following pages you can also read about a new program which will offer a hand up to a community in Dacutan in the Philippines. As well as this, there's an update on the Community Health Facilitators program we shared about in the last issue. I'm excited to say that your support is already seeing big results!

There are many more people like Blandina out there just waiting for an opportunity to provide for their family. And while the stories within this issue of *Insight* show how much progress is being made, I would like to ask you to remember those who are still desperately in need.

Please continue to offer a hand up to families living in poverty, your support means a world of difference to people who may have no one else.

Warmly

Robert Dunn
Chief Executive Officer

A DAY IN THE LIFE OF Blandina

Blandina is a mother of five who lives in Kupang in Indonesia. When her husband passed away, she had no idea how she would provide her young children with even the basics – simple things like food, clean water and an education. She earned just Rp.6,700 (A\$0.71) a day working as a housekeeper. But now that's changing...

Thanks to the support of someone like you, Blandina was able to use a small loan to start a small kiosk and also establish a business making cakes. Now she earns Rp.50,000 (A\$5.30) a day, income she uses to support her children – four of whom live at home in their house made of *bebak*, a woven fibre made from palm trees. We asked her for a peek into her life.



**SCAN THE QR CODE WITH
YOUR PHONE TO WATCH
A QUICK CLIP FROM
BLANDINA'S MORNING.**

**KUPANG, --
INDONESIA**

5am

I wake up and start the day by praying with my children. After that I prepare ingredients such as bread, banana and green beans to fry some cakes that can be sold this morning. I sell each cake at Rp.1,000 (A\$0.10).

6am

I prepare breakfast for my children before they go to school so I only have time to produce 40-50 cakes. At 6.45am, Ivan (12) and Indri (13) get ready for school and I walk Okto (5) to a play group about a kilometre away.

9am

I cook lunch as well as wash our clothes and clean the house. I also have a kiosk that sells daily items, this business is located at home so it is easy for me to run it while doing my daily duties. I am grateful for the income generated from the business because it enables me to support my family with food and education.

11am

I go to the market to buy cake ingredients such as bananas, green beans, wheat flour and vegetables, as well as stock for selling at my kiosk. My house is located up on the hill and the path is quite narrow; it is difficult to carry all the things by myself.

12pm

I arrive home with Okto, he looks tired so I put him down for a nap. Meanwhile, I continue my activities such as frying cakes and breads to be sold in the afternoon.

1pm

Ivan and Indri get home for lunch. I always do my best to provide them with nutritious food such as fish, eggs and vegetables and sometimes I am able to buy meat for them. They like it!

2pm

I ask Indri and Ivan to take a nap so that they will have good energy to finish their homework at night. I also prepare another 60 cakes to be sold this afternoon and then put all the cakes into containers so they are ready to sell.

3pm

We have to fetch water and fill it into drums to wash the equipment that was used to produce the cakes. This water is also used for our bathing and washing. I am grateful we can access this water.

6pm

Now I need to prepare dinner for my children. I am happy for the income that I earn today. Before having dinner, we pray together to thank God for all the food that we have.

7pm

Having dinner together is the best time for us. I usually ask my children about their activity during school and if they have any homework. My children like to share everything that happens at school while having meals.

9pm

After putting my children down to sleep, I take time to prepare ingredients for tomorrow morning. After this I calculate the income that I earned today from selling the cakes and trading at the kiosk. I manage my cash by allocating it to certain purposes such as daily items and school fees. Now everything is done I have to go to bed.

“ I wish to have enough money to pay for my children's education up to college, which will ensure a brighter future.”



Mixing batter to make the cakes



Picking out fresh vegetables at the local market



Indri and Okto getting ready for school

What can you do?

The transformation that is taking place in Blandina's life is just beginning – but living on \$5.30 a day is a far cry from just \$0.71. Your support can help put another family like Blandina's on the pathway out of poverty. If you would like to give a hand up to a family in need, please donate via the form on the inside back cover.

DIARY NOTE: FISHY BUSINESS



On a trip to the Philippines, Meredith Downey, Opportunity's Program Manager, sees how fishing is transforming the poor community of Dacutan.

I never imagined I would be standing on the edge of a dusty crossroad eating freshly shucked oysters from a market stall. I'm in a remote fishing village in central Philippines – the community of Sitio Pantalan in Dacutan has a population of 33 families, roughly 100 adults and 57 children. It is located about a one-hour drive from Iloilo, on the south-eastern coast of the island of Panay.

A group of women offer me a sample. I balk at first. I mean, oysters from a market stall in the midday heat? There's no fridge in sight! My mind jumps to the words salmonella and hepatitis. But my hosts aren't backwards in indulging so I take the plunge, too. When in the Philippines, right? We shuck them on the spot. They are fresh, plump and flavoursome.

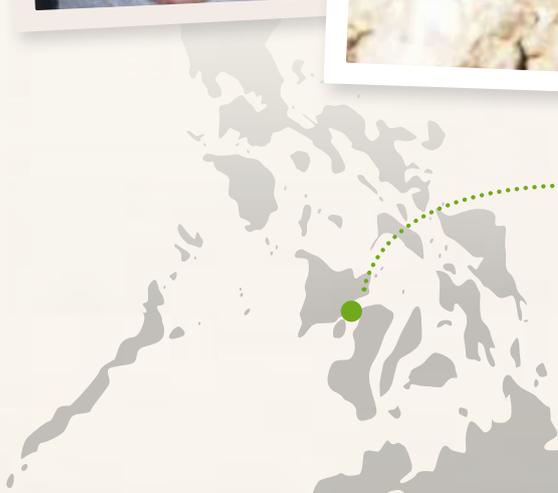
Seafood provides the primary source of income for families in Sitio Pantalan, with many of the residents involved in selling oysters along the roadside. Though the community has a lot of potential, the families who live here are extremely poor, living without access to clean water and are particularly vulnerable to natural disasters. Fifteen households do not have access to an adequate toilet and none of the community members own their land. The area has abundant resources with some of the best seafood in the country, but due to poor market linkages and a lack of knowledge about safe food handling, the community is being left behind.

The fishing community project I'm visiting is training the community on how to run a collective business and gain access to larger markets, as well as safe food handling. Through the training and improvements being made to the quality of their food preparation, the community association will be able to use small loans to start a cooperative, selling seafood to restaurants and organisations in nearby cities such as Dumangas and Iloilo.

By selling the seafood this way, the community will be able to get a better return and improve the quality of their products. Ultimately, they will be able to significantly improve their standard of living.

As individual producers, these women would be stuck selling the same product to passers-by. But as a collective group, they are able to band together and help the whole community work its way out of poverty.

The women I meet in the community are joyful and purposeful, and despite their poor surroundings, they have a real positivity about them that is infectious. They have been learning chants as part of their team building and they can't wait to show me. After a couple of false starts and lots of laughter, they complete the chant in unison. I don't catch every word but they finish with, "Go, go, go, fight, fight, fight, go team fight!" I have no doubt that's exactly what they'll do.



DACUTAN,
PHILIPPINES

What can you do?

You can give a hand up to families like those in Sitio Pantalan – please donate via the form on the inside back cover.

HEALTHY RESULTS – WHAT YOUR SUPPORT HAS MEANT SO FAR!

The last issue of *Insight* included a special appeal for our Community Health Facilitators program – an initiative that trains women in India to become health leaders in their villages. Thanks to the generous support of people like you, families in poor areas across India are seeing some healthy results!



Rani's story

Rani (pictured above, left) is a community health leader in her village of Chenari in the northern Indian state of Bihar. While conducting a health education session with women from her local community, Rani heard a child crying loudly in a nearby house.

Rushing to the house, she met a nine-month-old baby with severe diarrhoea who had been vomiting for several hours. The baby's mother believed that the illness was due to the extreme heat and was afraid that nothing could be done but wait for the weather to cool down.

Thanks to her training, Rani knew what would happen if the baby's condition was to continue to worsen – diarrheal disease is the second major cause of death among children in India.

She gave the baby some oral rehydration salts and food, then instructed the mother to keep giving the baby salts every time it was sick. Following Rani's instructions, the mother was able to nurse her baby back to health in a few days. She continues to express her immense gratitude to Rani for saving her baby!

Poor health practices and inadequate water, sewage and waste management systems mean illnesses such as diarrhoea, tuberculosis, malaria and pneumonia are common and sometimes deadly in India. But basic health knowledge like learning about the importance of proper sanitation and increasing access to products such as sanitary napkins can make a huge difference. Your support has helped to spread this knowledge!

To date, 698 women have been trained or are in training as health leaders through the Community Health Facilitators program. Given that each leader is able to educate a further 200 households in illness prevention, nutrition and basic health treatment, that's more than 139,000 households that will begin to be able to start living healthier lives.

So far through Community Health Facilitators:

- 924** villages have been reached
- 14,190** health education sessions have been conducted
- 2,617** toilets have been installed
- 7,281** sanitary napkin packs have been produced by groups of women, enabling them to earn an income while also providing a valuable service to the community

What can you do?

There are still 89 women waiting to be trained as community health leaders. A total of \$14,740 will help us reach this goal – just \$165 is enough to train a leader and help improve the living standards of more than 200 households! Will you reach out and help make a community healthier? Please donate via the form overleaf.

Get involved!

COOK UP SOME CHANGE!

Food for Thought is back again this September! Why not get your friends and family around for dinner to raise money for families living in poverty? Or, if you can't bear putting on the washing up gloves, why not complete a personal challenge like going vegetarian for the month? By asking people to donate to attend your event or sponsor you on your mission, you can cook up some serious change in the lives of families struggling without basic necessities. All funds raised will go to help people living in poverty in the Philippines receive training and small loans to set up their own organic farms!

Get started by registering at www.foodforthoughtevent.org.au



WHAT'S APP'ENING?

Opportunity has teamed up with AskU, a free mobile app that lets you donate your spare time to helping your favourite charities! Whether you're waiting for the bus, queuing for coffee or at home during an ad break, AskU lets you answer simple survey questions, earn points and then use these points to support Opportunity and other Australian charities. The way it works is that organisations who value your opinion pay AskU to ask you questions. As a not-for-profit, AskU directs a large part of the total income from the app – including all profits – to fund charitable organisations. AskU is an easy way to support our work – download it from the App Store or Google Play today!

AskU

DOWN TO A T

Wear your support on your sleeve with an Opportunity t-shirt! In partnership with O'Shirt, an organisation that supports charities by designing and selling t-shirts on their behalf, we are pleased to say that from Monday 2 September until Monday 16 September you can purchase Opportunity t-shirts from www.oshirt.com The t-shirts are \$27 and \$7 from each sale goes to Opportunity to help us continue to reach families in need. Get in quick to help fashion a better future!



Directly speaking



"Thanks to a better income, we can build a better house. I want to see my children continue their education through to university. I am so grateful for the changes that happened in our life."

Yumina, a vegetable seller from Kupang in Indonesia.

"I was not happy and always thinking about what the future holds for me. I was so much afraid but I'm not afraid anymore."

Patience, a dressmaker from Kumasi in Ghana.

"I have benefited greatly from my loans, and the business has greatly benefited the next generation – I want my two daughters to be teachers and my son wants to be a policeman."

Jothi, a vegetable seller from Chennai in India.

Meet Cristine

Cristine is seven years old from Taguig City in the Philippines. She has a sister, Juliet, who is 18 and a brother Inri, 12. They all live in a one-bedroom concrete house with their parents. Cristine's mother, Josephine, is using a small loan to grow a business selling clothes and is also expanding another business cooking snacks for a local day-care centre.

Before Josephine received the loan, the family struggled to pay rent and her children sometimes had to go without proper meals or items they needed for their schooling. With her loan, Josephine was able to buy clothes for her business and cookware and utensils to make more snacks.

The family's income has now almost doubled, meaning that Josephine and her husband can afford to pay their rent on time, provide their children with food and clothing and keep them in school. Cristine recently wrote about what this means for her:



My name is Cristine and I am 7 years old. At school I am in grade 1. My favourite part is when I get to write and my favourite subject is Filipino.

In the afternoon, after I finish my study, I get to play with my friends and neighbours. My favourite game is jump rope.

Since my Mum started her business we can now buy clothes and the food I like. When I grow up I want to be a doctor!

By giving families small loans to start their own businesses, your support means that children like Cristine can look forward to a much brighter future. Thank you for helping to make these extraordinary stories happen!

\$200 = ONE SMALL LOAN SMALL LOANS = BIG CHANGES

Donations over \$2 are fully tax-deductible.

I would like to transform families' lives with a donation of:

- \$50 \$200 \$500 \$1,000
 \$5,000 \$10,000 \$ _____ (please specify)

I would like to support the Community Health Facilitators program with a donation of:

- \$165 to train 1 health leader
 \$495 to train 3 health leaders
 \$1650 to train 10 health leaders
 \$ _____ (please specify amount)

More information please:

- I would like information on setting up monthly giving to Opportunity
 I would like information on how to make a bequest to Opportunity

HOW TO DONATE:

- Donate on our secure payment website at www.opportunity.org.au
- Send this form with your payment details to us in the reply paid envelope enclosed or via the address below.
- Call us on 1800 812 164 or (02) 9270 3300.

MY PAYMENT DETAILS:

- Cheque (make payable to Opportunity International Australia Ltd)
 Bank transfer (we will contact you with details)

Credit card:

- Visa Mastercard Amex Diners

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Name on card Expiry /

Signature

MY DETAILS:

Name

Organisation

Receipt name

Address

State Postcode

Home ph Work ph

Email Date of birth / /

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 GPO Box 4487
 Sydney NSW 2001 Australia

For more information on the work of Opportunity International Australia, please visit www.opportunity.org.au

THE JOURNEY OF YOUR SUPPORT

HOW MICROFINANCE WORKS!



Sheila

Your support really goes a long way!
Please reach out and start the cycle for another family waiting for a hand up by donating on the form overleaf.

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.

Opportunity International Australia is fully accredited by the Australian Government's Overseas Aid Program (AusAID). 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 AusAID and ACFID for their ongoing support of our work.

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