

Opportunity

magazine



*with
dignity &
purpose*



OPPORTUNITY
International
AUSTRALIA

AUTUMN 2016

04

PURPOSE

A word recently made trendy by Justin Bieber. But no matter where you sit on the spectrum of Justin Bieber fandom, it's something that's probably been on your mind before.



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**Opportunity International
Australia Limited**

ABN 83 003 805 043

GPO Box 4487
Sydney NSW 2001

T: 1800 812 164 or +61 2 9270 3300
E: opin@opportunity.org.au

W: opportunity.org.au

SMALL LOANS, BIG CHANGES

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.

FROM THE CEO

our vision



Dear friends

Opportunity's vision is a world in which all people have the opportunity to achieve a life free from poverty, with dignity and purpose.

The act of building a small business and repaying a loan is essential to this, not just because it improves livelihoods, but because it restores dignity with a hand up and renews purpose.

And that purpose is a selfless one, as I learned from reading the story of Mary Antony. Pictured on the cover, standing in front of an electric blue wall that displays her calm confidence, she'll get you thinking a lot about the subject on pages 4-7 of our very first issue of *Opportunity Magazine*.

Opportunity Magazine is a new way that we can share these powerful stories with you. Stories of the families you're helping and the remarkable ways you, our supporters, are helping reach them.

We're also including our *Global Impact Report* so you can see how your donations are empowering families across our Asia programs. Check it out on pages 8-9.

As always, there are plenty of ways you can feel part of the Opportunity family – see page 15 for a list of events.

I hope you enjoy reading our new *Opportunity Magazine* and seeing all the ways you're helping families break free from poverty. Thank you so much.

Warmly

Robert Dunn
Chief Executive Officer

[Opportunity Magazine](#) is a new way that we can share these powerful stories with you.

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living with purpose

Purpose – a word recently made trendy by Justin Bieber. But no matter where you sit on the spectrum of Justin Bieber fandom, it’s something that’s probably been on your mind before.

A recent study out of Harvard University* found that people with a clearer sense of purpose are healthier and typically live longer.

But, what is purpose? How do you find it? And once you’ve found it, how do you know it’s the right one?

WRITTEN BY
BENJAMIN FREEMAN

In August last year I set off on a five-month tour of the Philippines, India and Indonesia, meeting with families that have been able to start small businesses thanks to the support of the Opportunity family – thanks to you.

In the months prior to the trip I’d experienced some things that had left me questioning a lot about my own life and some of the ideas that I held. Because of this, a personal goal of mine was to try and get a sense of purpose of the families we serve and see if it could help shape mine.

Naturally this meant attempting to get a deep understanding of the families that are using small loans and what motivates them to rise above their desperate circumstances. To do this I carried questions like, ‘What does success mean to you?’ and ‘What makes you happy?’ into every interview.

Initially I was worried that I would not find what I was looking for. But after just the first two weeks of interviews it all became pretty clear. The primary purpose of the families we serve is to leave a legacy – to make their mark on the world.



“
We have all worked
very hard and from
nothing we have come.

”
Mary Antony



●
Above: Mary Antony's small business: making snacks to sell to local passers-by.
Below left: Mary Antony with her husband. Below right: Mary Antony with her family.

With so little, mothers like Mary Antony are determined to make the world a better place for their children and those around them.

How do I know this?

Because I sat down with mothers like Mary Antony from Thrissur in Kerala. Here's what she said:

"My neighbours used to say, 'Why do you still send them to school? Tenth standard is enough.' But I wanted them to graduate."

"We have all worked very hard and from nothing we have come. My husband had no job, we had no land and two kids with nobody to help."

"When I was pregnant there were times I used to be hungry but we had nothing to eat."

And what's life like now?

"Business is doing great. When I started making snacks we were earning Rs.100 (A\$2) a day. I couldn't save anything. Now I'm getting an average of Rs.1,000 (A\$20) a day, that's an average of Rs.30,000 (A\$622) a month. Sometimes it's even more."

With so little, mothers like Mary Antony are determined to make the world a better place for their children and those around them. It's what they work 14 hour days for. It's what they put all their money towards.

It's the principal learning that I'll take from this trip – that no matter what the circumstances, there are people out there who will give anything and everything to help one another.

The kicker is that because of circumstance, these families are the same families that have little opportunity to do so. At this point the more sceptical among us might point to the fact that it's only because they have a true grasp of pain and suffering that they're willing to help others, but those with money and possessions are less likely to help others because of what they have.

But the fact that Opportunity exists because people like you are willing to reach out to families waiting for an opportunity to create a life and make the world a better place proves that this isn't true.

On behalf of all the families I met, whose lives have changed and are now fulfilling what they see as their purpose – thank you for stepping up and making a difference.



For more information on our work in India visit:
opportunity.org.au/what-we-do/where-we-work/india

Notes From The Road

For more articles like this, read author Benjamin Freeman's eight-part blog series by choosing the category "Notes from the Road" at

opportunity.org.au/news/blog



YOUR GIVING IS HELPING 3.5 MILLION FAMILIES!

Your support is empowering families across Asia by kick-starting a sustainable path out of poverty for them. With small loans to grow small businesses, alongside other community development services, your giving is transforming lives for generations to come.



INVESTING IN MOTHERS AND THEIR FAMILIES

With small loans, insurance, savings and pensions

INDIA

Growth in loan client outreach

2.2 million families June 2015

2,529,358 families Dec 2015

12.6 million lives transformed Dec 2015

PHILIPPINES

Growth in loan client outreach

469,146 families June 2015

483,475 families Dec 2015

2.4 million lives transformed Dec 2015

INDONESIA

Growth in loan client outreach

408,256 families June 2015

456,390 families Dec 2015

2.3 million lives transformed Dec 2015

CHINA

Growth in loan client outreach

1,067 social businesses June 2015

1,020 social businesses Dec 2015

	PROGRAM PARTNERS	OSS *	PAR **	COMMENTARY
INDIA	12	119%	0.3%	Growth in India continues. OSS and PAR are at appropriate levels.
PHILIPPINES	3	103%	9.8%	Filipino partners continue to focus on depth of impact rather than growth in outreach. OSS is at an appropriate level. Opportunity is working with partners to address PAR.
INDONESIA	3	104%	1.6%	Growth in Indonesia continues. OSS and PAR are at appropriate levels.
CHINA	1	87%	10.9%	While Opportunity China focuses on addressing regulatory issues, PAR and OSS continue to be monitored and Opportunity is providing ongoing support.

*Operational sustainability (OSS) is the ability of an organisation to cover the costs of its lending program with the revenue earned from its lending program. Represented calculations are based on a weighted average for each country's total portfolio.

**Portfolio At Risk (PAR) is a stringent measure of a microfinance institution's loan portfolio quality, calculating the total value of outstanding loan balances for loans with at least one payment being overdue by more than 30 days. Represented calculations are based on a weighted average for each country's total portfolio.



BUILDING HEALTHY COMMUNITIES

Through life-changing, preventative health education

635,750 families reached with health education. With an average of five in each family, that's more than **3 million** lives you've transformed through **2,543** health leaders.



DELIVERING INNOVATION

By testing new products and services like special loans for farmers that can help more people leave poverty faster

17,391 people using small loans for their farms in the Philippines.



CREATING LEADERS

By training the youth of today to be the thinkers and change-makers of tomorrow

70 young leaders graduated in Ghana.



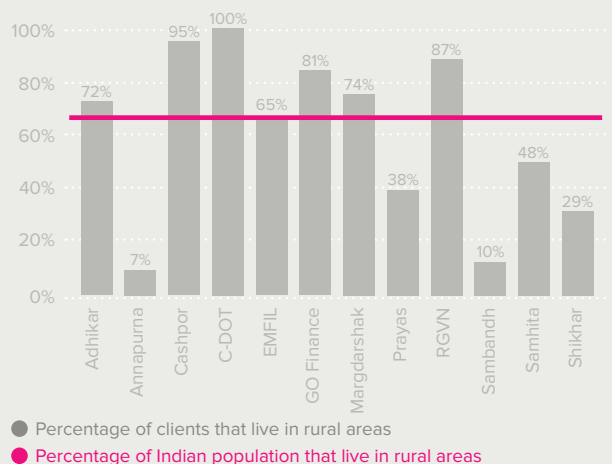
ENHANCING IMPACT

Through continuous learning and improvement of everything we do

We use social data collected from our program partners to understand how families are progressing out of poverty.

This graph shows that in India, over three-quarters of our clients live in rural areas. Over 80% of people living in poverty in India are rural, so this information indicates that by giving to Opportunity, you are reaching those in remote and underserved areas.

Percentage of rural clients



BREAKING THE POVERTY CYCLE



Want to know more?

Keen to understand how innovations in social data are leading to better outcomes for our clients, their families, and communities?

Visit spm.opportunity.org for interactive results and case studies.



financial inclusion **AT YOUR FINGERTIPS**

How many times a day do you use your mobile phone
for banking services?

Many of us take for granted the huge possibilities afforded to us by mobile technology every day. We can buy shares, bonds and different currencies anywhere in the world, at any time, all from our handheld devices.

In 2015 alone, programs like Apple Pay and Android Pay have paired Near Field Communication (NFC) technology with mobile banking services on mobile phones, allowing individuals to tap-and-go using only their phones. This experience is completely alien to the financially excluded, yet by 2018, one-third of the global population will own a smartphone.

The financial services offered in developed countries are continually becoming more efficient as digital money ecosystems become more integrated and widespread. Soon credit and debit cards will be phased out and massive numbers of people will be able to benefit from such advances in technology.

G-20 leaders have asserted the importance of financial inclusion with the establishment of the Global Partnership for Financial Inclusion in 2010, making it a key pillar of their development strategy.

As it stands, 2.5 billion working adults are excluded from formal financial services, disproportionately affecting women in rural areas. The digital financial inclusion model proposed is made up of three key components: the digital transaction platform, retail agent networks and a device.

The model's many benefits includes efficiency and ease, however, it must be coupled with reliable digital security, a reliable internet service, a reliable service provider, adequate regulation and the relevant digital financial literacy.

The Opportunity International Network is committed to increasing the capacity of our program partners to deliver digital solutions to families in poverty by:

- Enabling our partners to use tablets for electronic data capture in places like India and Ghana so loan officers can complete repayments and record client information more effectively
- Helping our partners build agent networks in places like the Philippines so people can deliver remittance services to their family members who live in remote areas
- Testing mobile banking in places like Uganda and India to deliver additional products and services, such as insurance and savings
- Using mobile phones for information sharing and learning. For example, connecting farmers to market and weather information tailored to their needs.

●
And you can help us continue building financial inclusion in countries like the Philippines over the next two years. Your giving will impact up to 400,000 families. **Donate via the form on the inside back page.**

2.5B EXCLUDED FROM
FINANCIAL SERVICES

1IN3 WILL OWN A
SMARTPHONE
BY 2018



“

The digital financial inclusion model is made up of three key components: the digital transaction platform, retail agent networks and a device.

”



Insight Trips

INSIDE INDIA

It's a kind of joyful chaos you won't find anywhere else.



2016 TRAVEL DATES

Philippines: 1-6 May 2016

Indonesia: 18-24 September 2016

India: 16-22 October 2016

Philippines: 12-18 November 2016

Find out more at
opportunity.org.au/insight-trips

India is a country that can't be explained – it must be experienced. As the seventh largest country in the world with several hundred languages, India is dozens of countries in one.

A walk down the street is a feast for your senses: the noisy traffic, the aroma of street food, the cries of vendors and the bright colours of saris. It's a kind of joyful chaos you won't find anywhere else.

Anita Pickworth (pictured top left), from Perth, Western Australia went on an Insight Trip to India in 2015. "I really enjoyed my trip to Lucknow," she says.

As the capital of the most populous of Indian states, Uttar Pradesh, Lucknow is famous for its monuments and landmarks, history of *Nawabs* (emperors) and delicious food.

Opportunity works with one program partner based in Lucknow, which currently serves more than 100,000 loan clients, three-quarters of whom are rural clients.

By far, Anita says the field trips were the highlight for her, "just meeting the women in the villages, seeing what they had produced and hearing their stories."

"The most meaningful experience for me was when we visited a group of women who wove beautiful textiles on wooden handlooms. One of the women, Najma, was observing me closely and noticed I was admiring the cloth she had painstakingly hand woven on a rustic loom."

"She very politely and humbly offered the shawl to me in a gesture that was so generous and spontaneous that I was quite moved. One who had so little was offering me (who had so much) something she had made herself. It was a valuable and humbling experience."

Are you thinking about taking an adventure unlike any other in 2016?

Consider going on an Insight Trip to really step inside the countries and cultures you're visiting. Get in touch by phoning us on **1800 812 164** or emailing insighttrips@opportunity.org.au

Ambassador In Focus

ROSLYN FOO



View glimpses of *Asia in SA* by scanning the QR code.

“Watching the video was far from what I personally remembered, because I was running around like a headless chicken for seven hours throughout the night! It was memorable and definitely valuable.”

When Erin Holland was crowned the 2013 Miss World Australia, Roslyn Foo was watching on enthusiastically.

“In 2012, I co-directed the Miss China Australia International Tourism Pageant alongside a reputable Show Director of China’s fashion industry.”

“We flew 12 Australian models to Xiamen, Fujian to compete in the grand final against the Chinese candidates. Out of the 12, Erin was crowned 2013 Miss World Australia and Miss World Oceania, and Esma Voloder was crowned 2014 Miss Globe International.”

Roslyn never imagined that she’d become an Event Director in her own right just a few years later. In 2014 she moved her focus from fashion to food and was involved in several major charity events throughout Australia and Malaysia. In 2015 she directed two charity gala dinners that raised nearly \$30,000 for families living in poverty through Opportunity.

“Now that I’ve committed all my events to community and charity sectors, I’m so proud to have produced the *Asia in SA* and *Sakai in SA* gala dinners with a group of talented individuals in South Australia.”

One of those individuals is Susan Lee, an alumni Ambassador who introduced Roslyn to Opportunity.

Roslyn says, “I am grateful to have found such an excellent organisation that aligns with my philanthropic goals. I’m honoured to be a part of their incredible team.”

Roslyn champions her passion for microfinance and giving a hand up to families in need, frequently advocating on social media.

“Poverty is a reality. In developing countries, poverty can affect every aspect of a family’s life: mealtimes – struggling to find enough to eat; school days – not being able to give your children an education; bedtime – getting sick from sleeping on the cold floor because there’s no proper bed to sleep in. Microfinance is all about providing people living in poverty with a hand up.”

And her enthusiasm is only growing stronger with five other creative fundraising events on her 2016 agenda, not only in Adelaide but also in Melbourne, Hobart, Kuala Lumpur and Bali.

● **Get involved:**

If you’re interested in becoming an Opportunity Ambassador, visit **opportunity.org.au** or email **ambassadors@opportunity.org.au**

Below: Roslyn (second from right).

“
I am grateful to have found such an excellent organisation that aligns with my philanthropic goals.
”

Roslyn



Community Impact Funds

*introducing community impact funds.
just like trust banks, but with bigger impact.*

Since 2001, thousands of Australians just like you have given a hand up to families living in poverty, one community at a time. Once known as Trust Banks, Opportunity has revised this model to create Community Impact Funds, which are even more cost-effective and impactful than before!



You can help 700 people on their journey out of poverty by setting up your very own Community Impact Fund.

● **Get involved:**
To find out about Community Impact Funds, contact us on **1800 812 164** or email **opinfo@opportunity.org.au**

HOW IT WORKS

- 01 Choose the community** you wish to support from a careful selection of 25 areas in urgent need of a hand up.
- 02 Receive communications** from the loan group, the loan officer and Opportunity to stay abreast of your impact.
- 03 Join a community** of like-minded Australians through the Trust Bank and Community Impact Fund Alumni Group. Be invited to events and visit the field together to see your impact first-hand.

WAYS OF GIVING

- Investing in a Community Impact Fund as an individual
- Splitting the amount between yourself, friends, family or work colleagues
- Asking your employer, church or community group to contribute or match your gift
- Raising funds through your peers, suppliers or customers.

YOUR IMPACT

Community Impact Funds provide a catalyst for the transformation of individuals, families, communities and ultimately nations. Thanks to your giving, community members receive holistic support from loan officers who help them on their journey out of poverty. Families experience:

- Increased empowerment
- Decreased vulnerability
- Increased income and business growth
- Increased access to children's education
- Increased access to sanitation and safe drinking water
- Increased access to healthcare.

upcoming events



APR
02
2016

FAMILY PICNIC

Brightmore Reserve
Cremorne NSW
3-6pm.

MAY
01
2016

Q&A ROADSHOW

Nationwide event
series throughout the
month of May.



MAY
01
2016

INSIGHT TRIP

The Philippines
5-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 fully tax-deductible.

MY DONATION TODAY IS

☐ \$50 ☐ \$100 ☐ \$200 ☐ \$1,000

☐ Surprise us \$

OR

☐ I'd like to give a 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

☐ I would like to receive details about making a bequest

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.

PLEASE SEND THIS FORM TO

Opportunity International Australia
GPO Box 4487
Sydney NSW 2001 Australia



Opportunity International Australia (Opportunity) respects your privacy and complies with Australian privacy laws. We collect your personal information in order to process donations, issue tax receipts and to send you updates about our programs and requests for donations. For these purposes your information may be shared with trusted contractors and third party service providers (such as mailing houses) either in Australia or overseas. Failure to provide personal information may result in Opportunity being unable to provide you with a tax receipt or important information. More about how we collect, store, use and disclose personal information, including how you can access and correct it, how you can lodge a privacy complaint and how we handle those complaints, is available in our Privacy Policy at www.opportunity.org.au/privacy-policy. You may also contact us by emailing opinfo@opportunity.org.au or calling 1800 812 164. ABN 83 003 805 043.

Thank you for making a difference!

16M1

— LOOSE CHANGE CHANGES LIVES —

INTRODUCING A NEW WAY TO GIVE

A *HandUp* gift of just \$6 a month can help fund a small business every year so that a family can leave poverty behind.

HandUp

Donate today!
hand-up.org.au

