



OPPORTUNITY
International
AUSTRALIA

GLOBAL IMPACT REPORT

HOW YOU'RE BREAKING THE POVERTY CYCLE

THANK YOU

One in three people in the world continue to live on less than US\$2 a day, unable to access basic items like food, water, shelter, sanitation and education.

Thanks to your support, this is a problem we are solving together. **2,836,310 mothers in Asia are using small loans** to start small businesses and work their way out of poverty so that their children can lead better lives. Including family members, that's a total of 15 million people you're impacting.

But this is just the beginning of the **sustainable path out of poverty** that you are setting in motion with your hand up. These are just some of the ways you make a difference through Opportunity. You...



Invest in a mother with small loans, insurance, savings and pensions



Build healthy communities by training those mothers in life-changing, preventative health practices



Deliver innovation by testing new products and services like special loans for farmers that can help more people out of poverty faster



Create leaders by training the youth of today to be the thinkers and change-makers of tomorrow

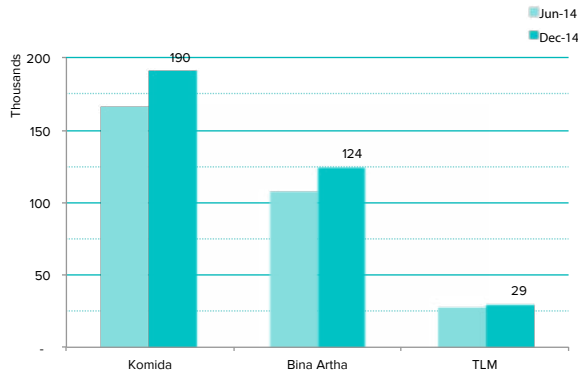


Enhance impact through continuous learning and improvement of all of the above.



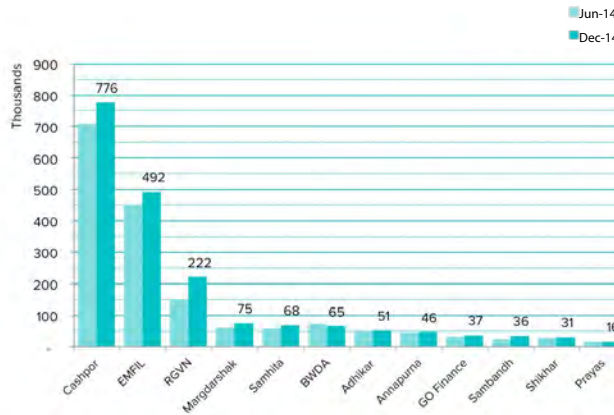
PERFORMANCE UPDATES

OUTREACH IN INDONESIA



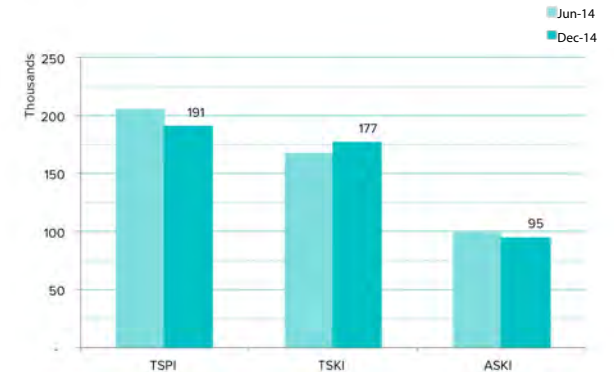
- Your support is helping **reach out to 343,316 families** in Indonesia – a total of 1.7 million people including family members.
- Overall **operational sustainability for all Indonesian partners is 105%**, an appropriate level. Operational sustainability is the ability of an organisation to cover the costs of its lending program with the revenue earned from that program.
- Overall **portfolio at risk (PAR) for Indonesia is 1.5%**, which is a healthy amount. 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.

OUTREACH IN INDIA



- Your support is helping **reach out to 1,927,832 families** in India. Taking into account that families have an average of five people, that's 9,649,660 people your giving has reached.
- In addition to small loans, 2,166,454 families have access to savings accounts, 665,553 have access to pensions and 167,038 people are covered by health insurance.
- Overall **operational sustainability for all 13 Indian partners is 111%**, an appropriate level.
- Overall **PAR for all 13 partners is just 0.8%** over 30 days, a measure indicating high loan portfolio quality.

OUTREACH IN THE PHILIPPINES



- Your support is helping **reach out to 461,982 families** in the Philippines – a total of 2.3 million people including family members.
- Overall **operational sustainability for all Filipino partners is 107%**, an appropriate level.
- Overall **PAR for the Philippines is 8.3%**, which is being monitored closely. The after effects of Typhoon Haiyan continue to have an impact on this figure. Opportunity is working closely with partners to support them in reducing PAR.
- As technical and governance issues continue to hinder the collection and verification of data from KMBI, its client outreach has not been included in the graph above. The issues do not affect delivery of services to families in need, but Opportunity continues to work with all levels of the organisation, including management and the Board, to address these matters.

AN ONGOING IMPACT



INVESTING IN MOTHERS

Your ongoing support in 2015 will help **reach 3.4 million mothers** living in poverty, helping them transform their families' lives.

BUILDING HEALTHY COMMUNITIES

If an entrepreneur gets sick, they are not able to earn an income from their business. Basic hygiene and nutrition information can help them live healthier lives. Your ongoing support will help **reach 660,000 families with health education by 2016.**



DELIVERING INNOVATIONS

In the Philippines, your continued support will help **more farmers access a special type of small loan tailored to their needs.** It will also help create a digital banking ecosystem, building financial inclusion and breaking the poverty cycle for thousands.



CREATING LEADERS

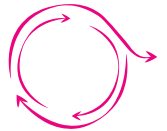
In Ghana and India, your support will **create leaders by training young people as apprentices** and equipping them with business and life skills to help them break the poverty cycle and forge new paths in their communities.

ENHANCING IMPACT

Opportunity's Social Performance Management team will work with program partners to build their capacity to understand their impact. This means that your support will go towards **continuously improving the lives of families in need.**



BREAKING THE POVERTY CYCLE



HOW YOU'RE HELPING GUNJA



Gunja is 25-years-old and lives in Parigumper, a semi-urban slum area on the edges of Varanasi in India. In her words, her greatest achievement is that she can afford to send her daughter Priyanka to school every day. This has been made possible because of a hand up from someone like you – with a small loan, Gunja was able to start a business selling garlands of marigolds at the local markets with her husband. Thank you for helping families like Gunja's to begin their journey breaking the poverty cycle.

GET IN TOUCH

T: 1800 812 164 or +61 2 9270 3300
F: +61 2 9270 3399
A: GPO Box 4487, Sydney NSW 2001
E: opinfo@opportunity.org.au
W: www.opportunity.org.au

DISCLAIMER

This report provides information about Opportunity International Australia's program activity. Information is provided to us by our program partners and we believe it is a true and accurate reflection of program activity at the time of writing. Programs may change in scope or be discontinued where our core operations are no longer fulfilling the intended outcomes. In this case, Opportunity International Australia may redirect funding to a suitable alternative program.

PRIVACY STATEMENT

Opportunity International Australia (Opportunity) is committed to protecting your privacy and complies with Australian Privacy Laws including the Privacy Act 1988 (Cth) in regard to all personal information it collects, holds, uses or discloses. Opportunity's full Privacy Policy is available at www.opportunity.org.au If you would like to know more or if you would like access to the information that Opportunity holds about you, please phone (02) 9270 3300 or toll free on 1800 812 164.