



*Ramaveti, pictured with her family, used a small loan to start a business selling tomatoes in Buxar, India. She also received training to become a Community Health Leader, educating local women about illness prevention and nutrition.*

## Your Global Impact Report

See how you're helping transform lives in India, Indonesia, the Philippines, China and Ghana



**Opportunity** International  
AUSTRALIA

# Highlights of your impact

## What does it mean when you transform someone's life?

Living in poverty means so much more than living on a small amount of money. It also means **living without the capacity to make choices** about the kind of life you'd like to live.

That might mean not being able to buy healthy food for your children or not being able to save money to send them to school. It might mean not being able to afford essential medicines or not having time to join in community life, because it's more important to focus on covering the costs of basic needs.

For the mothers and families that you support, your hand up is so much more than just a hand up to start a business. It's a hand up to build a better life. It's also a **hand up to transformation**. That means your giving is strengthening families, empowering mothers and creating resilient communities.

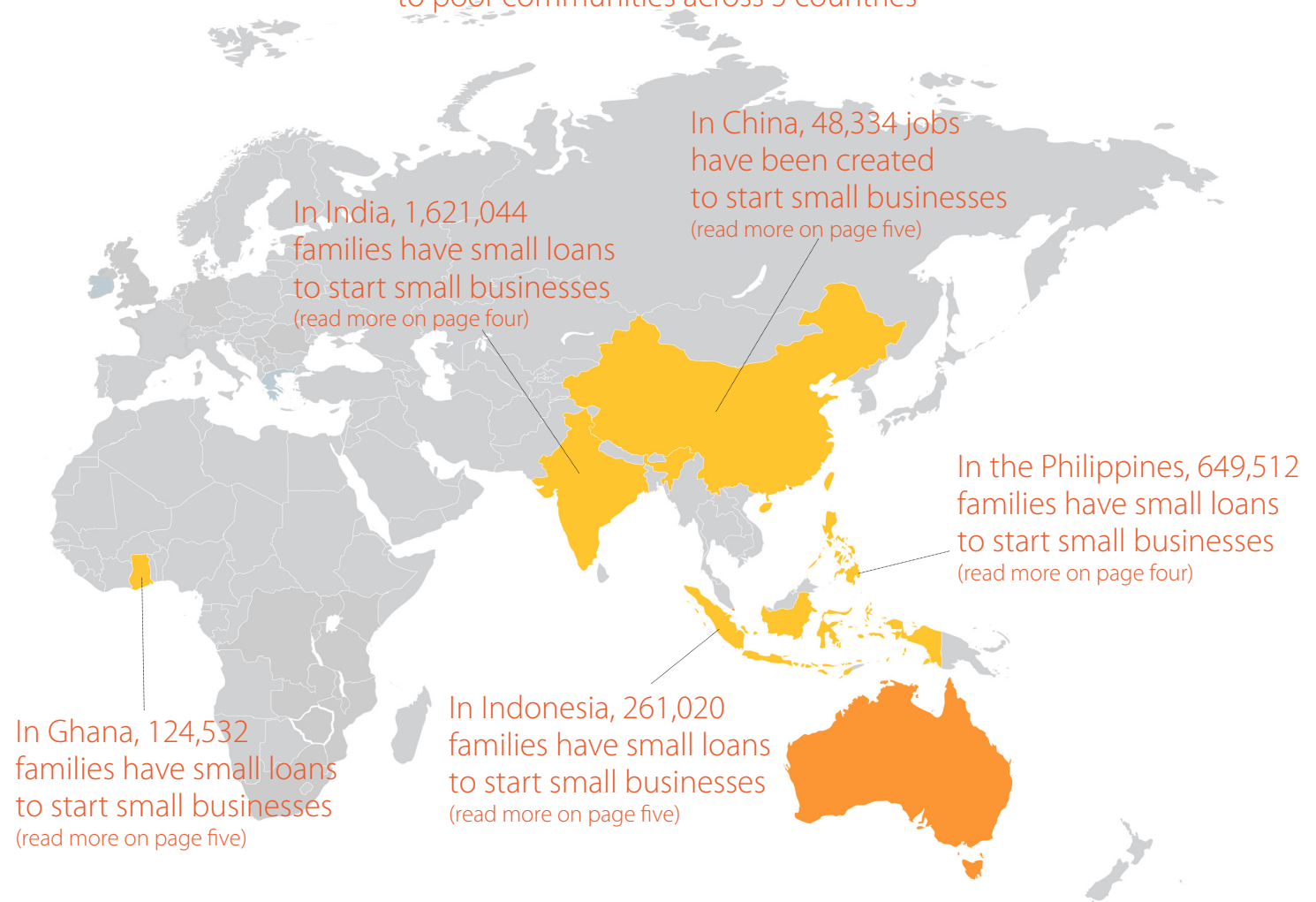
Your giving is truly transformational. **Thank you.**

Scan your phone over the QR code on the following page to watch a video that shows what transformation looks like when you invest in a mother.

## Thanks to your support...



22 microfinance partners are reaching out to poor communities across 5 countries



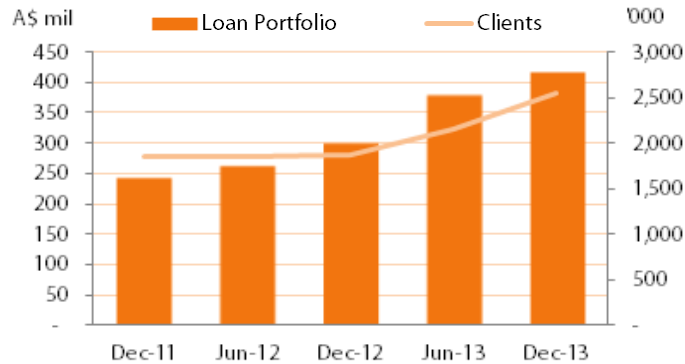
2.7 million people and their 10.8 million family members have been empowered with access to food, shelter, education and improved health services





# Highlights of your impact

## Impact in India, Indonesia and the Philippines over two years



Your support makes a big difference to the number of people reached. The drop in numbers, and subsequent rise, mainly reflects the funding challenges faced in India. Funding levels are improving and with your continued support we will be able to keep reaching families in need.



Scan the QR code to watch a video that shows what transformation looks like when you invest in a mother like Remy from the Philippines.

## Key achievements since June



In Indonesia, we are working with two new microfinance partners, Komida and Bina Artha, to improve outreach across the country



In the Philippines, farmers are improving their businesses thanks to agriculture value chain research



2,802,605 people in India and 771 people in China are covered by life insurance



In India, 970 Community Health Leaders are teaching local women about nutrition and illness prevention



2,835 families in Indonesia received training in business management and other life skills



70 young people in Ghana are learning new skills as apprentices



Manu (left), from India, pictured with her mother Kamladesi and niece Ishmit.

*"We are three generations and 20 family members living together under one roof. Since starting my trading business I can support my family better."*

Manu, mother and trader from India

# News from communities you've helped

## Updates from the Philippines

### Helping families after Haiyan



In November, one of the strongest tropical cyclones ever recorded hit families in the Philippines. Even for a country that faces frequent extreme weather events, **Typhoon Haiyan caused unprecedented destruction**, death and uncertainty for many. Families are still trying to recover and the slow process of rebuilding homes, businesses and communities will take many years.

Some families are beginning to start their businesses again, essential to restoring communities' overall economic health. Your support helps provide families with emergency loan assistance and enables affected microfinance partners to continue their operations. But the task of reconstruction will take time and further help is needed.

### Growing better futures



Agriculture is a crucial part of the Philippines' economy and employs over one-third of the country's population. Unfortunately, it's also an extremely volatile industry, prone to fluctuating food prices and extreme weather events like Typhoon Haiyan.

Thanks to your support, Opportunity has commenced a detailed value-chain analysis with our microfinance partners ASKI and TSPI. This will help develop a strong understanding of **how farmers can improve access to markets and grow their agribusinesses**.



*A group of mothers in India discuss their savings accounts and pensions, which are recorded in loan books.*



*Your support helps farmers in the Philippines improve their business and grow their incomes.*

## Updates from India

### Building resilient communities



Thanks to your support, 997,681 people now have **access to savings accounts** through

Opportunity's microfinance partners Cashpor, C-DOT, Margdarshak, Prayas, Samhita and Annapurna. Savings are important because money in the bank helps clients build a safety net for their families and enables them to prepare and plan for the future.

**Micropensions and insurance** are also important ways to build financial security and reduce the vulnerability of families living in poverty. 354,774 people now have access to micropensions and 2,802,605 people are also covered by life insurance.

### Educating healthy communities



Poverty and health problems go hand-in-hand. Lacking the health knowledge to look after themselves, people living in poverty exist in a health trap because they can't afford or access many health services, and cannot assess the quality of those they do receive.

Your support is helping train community health leaders through Opportunity's partner Healing Fields Foundation. Community health leaders teach their fellow villagers about nutrition and illness prevention while increasing knowledge on how health services can be accessed cheaply so that more families can stay healthy.

So far, you've helped **train 970 community health leaders** in northern India, who are delivering health education to over 105,000 women and their family members. In 2014, we hope to train another 1,030 community health leaders with your ongoing support.



# News from communities you've helped

## Updates from China



Opportunity International China supports families living in poverty so that they can employ more people from disadvantaged backgrounds, such as people living with a disability.

As well as giving small business owners loans, Opportunity International China offers training and consulting to grow their operations, enabling more families to benefit from sustainable income-generating enterprises. In the last six months, Opportunity International China has created **48,334 jobs for families** in need.

It also provided microinsurance to 771 policy holders, helping families prepare themselves financially in case of an emergency.

## Updates from Ghana



In the last six months, **70 motivated young people** have continued their journey as youth apprentices. Opportunity's microfinance partner Sinapi Aba Trust (SAT) is working with the young people from the Brong-Ahafo region in Ghana's central west, helping them to become skilled entrepreneurs in areas such as dressmaking, mechanics and hairdressing.

By equipping themselves with the skills they need to become economically productive, these young people are forging a brighter future for themselves and their country. These young people will continue learning and practising a trade from their assigned Trade Master until they graduate in 2016.

## Updates from Indonesia

### Building community support



Both of Opportunity's **new partners** in Indonesia – Komida and Bina Artha – conduct most of their work on the populous Java island. Though the area is crowded, it's still difficult for families living in poverty to access small loans. Informal moneylenders usually charge exorbitantly high daily interest rates which may force families into further long-term poverty.

With your support, Komida and Bina Artha reach thousands of mothers with affordable small loans to help them start their own businesses. Taking a **group approach**, women come together in groups of five to make their repayments. They also receive training together, meaning that they are able to share knowledge and support each other as they take their first steps out of poverty.

### Training 2,835 families



Thanks to your giving, 2,835 people received training in the last six months with Opportunity's partner TLM to help them improve their small businesses. While financial support is important, ongoing education and training helps families make the most of the hand up that you've provided.

TLM, based in eastern Indonesia, has trialled a new training method to make lessons more engaging and to reach more families with **essential business knowledge** in financial awareness, business management and marketing.

Additional training was also delivered on topics such as preventing dengue (a mosquito-carried virus), looking after the environment and the importance of gender equality.



*Sutarti at her grocery store in Indonesia, which she started using a small loan from Opportunity's new partner in Indonesia, Bina Artha.*

*"You've given a glimpse of hope that  
can make me and my family's  
dreams come true."*

*Sutarti, mother and shop owner from Indonesia*

## Meet Roshini



### Meet Roshini, a mushroom farmer from India

Roshini lives in the village of Puthenchira in the southern Indian state of Kerala. She is a mother of two children – a son named Akhil and a daughter named Aswathy. Roshini used to grow mushrooms in her home, but struggled to keep her small crop alive. “Even a slight change of temperature might result in the failure of the whole crop,” she says. This meant she couldn’t earn enough income to support her family.

She used a small loan from Opportunity’s partner EMFIL to buy equipment including a set of glass jars and a thermometer to help her grow the mushrooms. With her family depending on her business to cover their daily needs, a small investment in better tools meant she could increase the chance of success for her crop and have greater financial security.

Now Roshini has the time and additional income to focus on her family’s future – she has been able to support her son with textbooks and a computer for his government-funded place at university. Roshini hopes that she will one day see him “work in a good firm” as a result, and that her daughter will have a happy and healthy future too.

Roshini has also started planning for her own future – she puts money aside every month for a pension that she will use when she is older.



*Roshini with her daughter Aswathy and their mushrooms.*

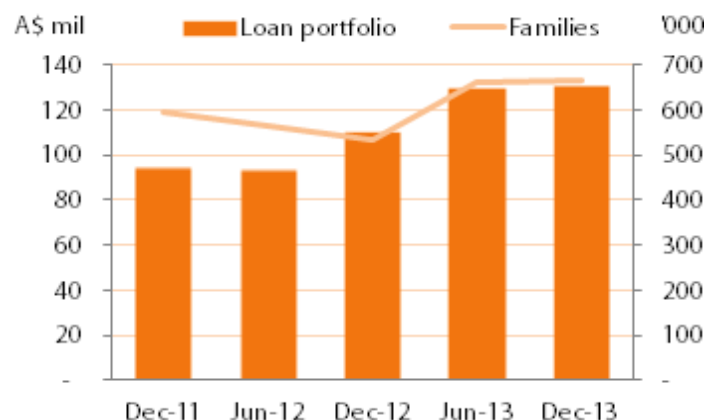
*“My daughter is small now but I am confident that I will have saved enough money so that she will live in a good way. Now our lives are so much easier and I can only say thank you.”*

*Roshini, mother and mushroom farmer from India*



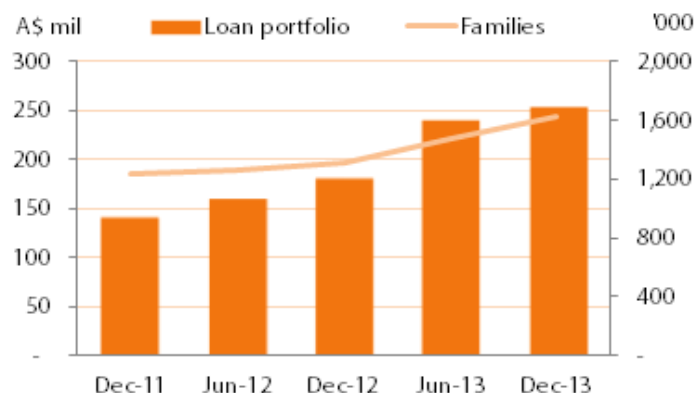
# Performance updates

## The Philippines



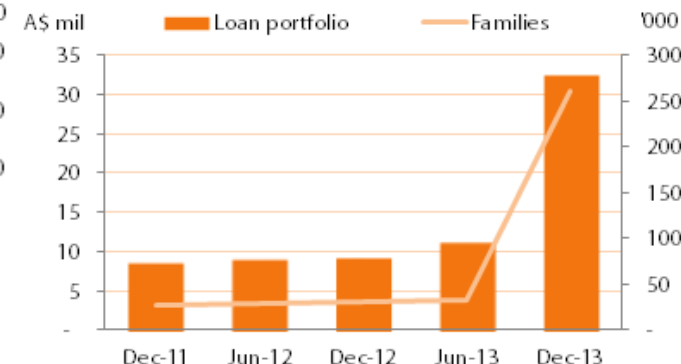
*In the Philippines it is likely that client outreach and loan portfolio will plateau as the emphasis is on quality services rather than growth.*

## India



*The drop in numbers, and subsequent rise, reflects the funding challenges faced in India. Funding levels are improving.*

## Indonesia



*The graph represents the consolidated impact of TLM's different entities, along with the outreach of new partners.*

### How many people have loans?

- Your support is helping reach out to **649,512 families in the Philippines**, helping them start small businesses. This is an exciting achievement – your giving there has **reached 3,247,560 people** in need of a hand up (based on an average family size of five)!
- Your support is helping reach out to **1,621,044 families across 859 communities in India**. Assuming each family has an average of five people, your giving has helped reach 8,105,220 people in need of a hand up – what an incredible impact!
- Your support is helping reach out to **261,020 families in Indonesia**. This is an exciting achievement – your giving has helped Opportunity invest in two new partners so that you can invest in more mothers in need of a hand up! Based on an average family size of five, that's 1,305,100 people you are reaching.

### Operational sustainability

- Operational sustainability is the ability of an organisation to cover the costs of its lending program with the revenue earned from its lending program. Your ongoing support will help our partners reach more families and remain sustainable.
- Overall operational sustainability for our **Filipino partners** is 118%.
- Overall operational sustainability for our **India partners** is 115%.
- Overall operational sustainability for our **Indonesia partners** is 110%.

### Loan 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. Overall PAR across all of our partners in India, Indonesia, the Philippines, China and Ghana is 3.0%.
- Total **loan portfolio** in the **Philippines** is A\$130,707,660.
- Total loan portfolio in **India** is A\$253,764,909.
- Total loan portfolio in **Indonesia** is A\$32,600,000.



*Want more detail? Scan the QR code to access more detailed country reports and performance analysis.*

# Keep on making an impact



Julie at her watch repairs shop in the Philippines.

*"Thank you for helping me grow – I also once belonged to those poor people and I've succeeded because of hard work and patience and your help."*

Julie, mother and watch repairer from the Philippines

## Indonesia

Over the next six months, your giving will help more mothers start businesses to help their families leave poverty behind. Komida and Bina Artha will continue to focus on **reaching more families** on Java island, while Komida will also focus on increasing its outreach in the lesser **served regions** of Aceh, Sulawesi and West Nusa Tenggara.

TLM is continuing to design and develop **special loans for marginalised groups** – people with disabilities and subsistence farmers. In the next six months, it hopes to finalise research to understand what types of loans these communities would need.

## The Philippines

As well as helping families **recover from the typhoon**, Opportunity will continue to develop **innovative services and tools** to help families move ahead faster in their journeys out of poverty. This will involve continuing research into agri-value chains to find better opportunities for farmers to grow their businesses and incomes. It will also involve more exciting research into how **mobile technology** can be used to benefit more families with access to small loans and other financial tools such as cost-effective remittance products.

## India

Your continued support will equip more mothers with the tools they need to help their families leave poverty behind. This will include small loans to start businesses, as well as **special loans** for life-changing products like solar panels or toilets. With the additional security provided by tools like savings, microinsurance and pensions, mothers are then able to build their family's resilience to cope with setbacks and plan for a future with better opportunities.

## Get in touch

**Tel:** 1800 812 164 or +61 2 9270 3300

**Post:** GPO Box 4487, Sydney, NSW 2001

**Email:** [opinfo@opportunity.org.au](mailto:opinfo@opportunity.org.au)

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

Opportunity International Australia provides people living in poverty with the opportunity to transform their lives.

## Disclaimer

This report provides information about Opportunity International Australia's program activity. Information is provided to us by our implementing 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 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](http://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.