



Lailaka, pictured here with her daughter Pari, lives in Delhi. She used a small loan to start a tailoring business.

Your Impact Report

See how you're helping transform lives in India

Highlights of your impact in India

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 having to choose between putting healthy food on the table and saving money to send your children 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...



13 microfinance partners are reaching out to poor communities across the country

1,621,044 families have small loans to start small businesses



2,802,605 people are covered by life insurance

Shikhar
Margdarshak
Samhita
Prayas
Annapurna
997,681 people have access to savings accounts



354,774 people have access to a pension

GO Finance
BWDA

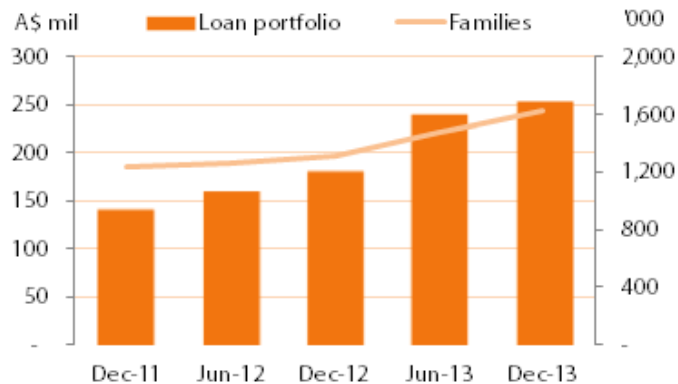
EMFIL

8,105,220 people have been empowered with access to food, shelter, education and improved health services



Highlights of your impact in India

Impact over two years in India



When you invest in a mother, you are joining a movement of supporters who are working together to bring lasting change to families living in poverty. Read more about our partners and their loan portfolio – and how that affects the people your support reaches – on the coming pages.



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.

Meet Roshini, a mushroom farmer

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

Activity update from India

Why your support matters

Did you know that India is the world's largest democracy? It also has the world's largest postal network, with 150,000 post offices. In a country of 1.2 billion people, these figures probably aren't surprising. What is sad, however, is that among those people who call India home, over 900 million live on less than \$2 a day. That also means India houses a larger number of poor people than any country in the world. By **investing in mothers in India, you are providing a hand up to change this situation.**

If you were born in India rather than Australia:

- You'd have a 10.5 times higher chance of dying in infancy
- You'd also be likely to die 15 years sooner
- You'd be likely to parent nearly three times as many children
- You'd make 92 per cent less money.

By giving families the tools to start their own small business, you are playing a significant part in helping to change this situation – one family at a time. Thank you for your support in helping to transform lives.

Sources: World Bank; CIA World Factbook; CGAP.

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. Samhita has only been offering savings since July and has already helped 20,042 people in the northern state of Uttar Pradesh open accounts. 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.



A group of mothers discuss their savings accounts and pensions, which are recorded in books like the one pictured right.

Investing in innovation



India has, on average, 300 days of clear sunshine a year. This makes **solar power** an efficient and viable source of energy at a time when conventional sources of power are failing to keep pace with India's growing population and their increasing electricity demands. However, the high initial cost of buying a solar panel or the challenges of accessing lamps has kept solar energy out of the reach of India's poorest communities.

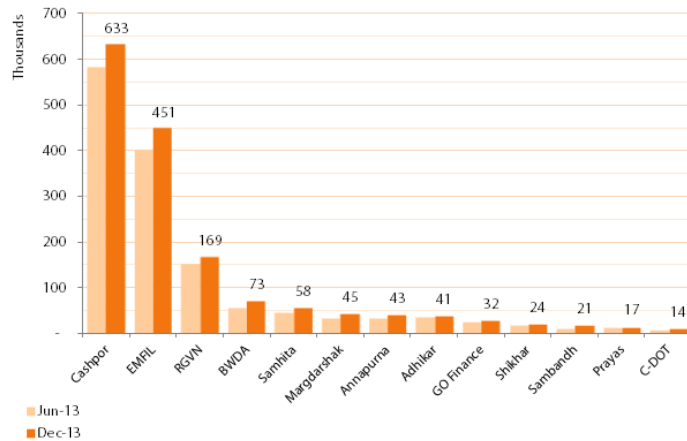
For mothers who've been running their small businesses for long enough that their income is stable, a small loan to buy solar products is an important tool to helping them access cheaper electricity with less environmental concerns.

Opportunity's partners Adhikar, Cashpor and C-DOT have collectively provided 639 small loans for solar energy, while other partners are investigating doing the same. One of the benefits of solar energy is that children are able to use the light to study or read after school. Entrepreneurial mothers can also rent out their solar products for others to charge mobile phones with.

सीएसपी खाता संख्या CSP Account Number	जमा Deposit	निकासी Withdrawal	सीएसपी हस्ताक्षर दिनांक के साथ CSP signature with date
7453003868	20.		14/10/11
"	40.		21-10-2011
7607148060	80.		21/11/11
"	50.		18/11/11
"	20.		25/11/11
"	100.		09/12/11
"	90.		

Performance update from India

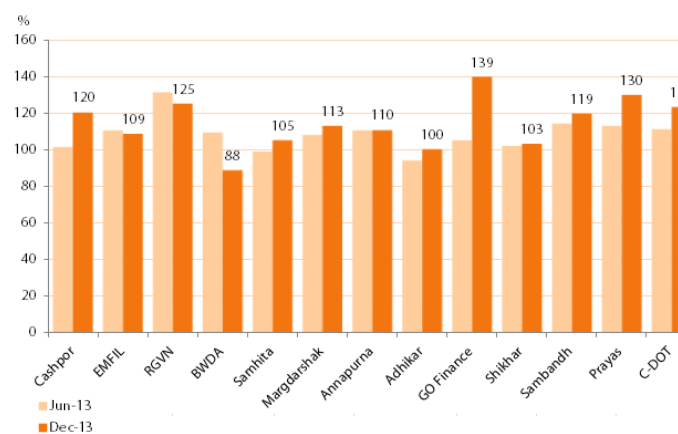
How many people have loans



Your support is helping reach more families in need in India.

- 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!
- Overall **operational sustainability** (OSS) for our India partners is 115%. Operational sustainability is the ability of an organisation to cover the costs of its lending program with the revenue earned from its lending program. An OSS measurement is an indicator of efficient operations – meaning the partners are in a better position to continue serving the needs of those living in poverty. Your ongoing support will help them reach more families and remain sustainable.

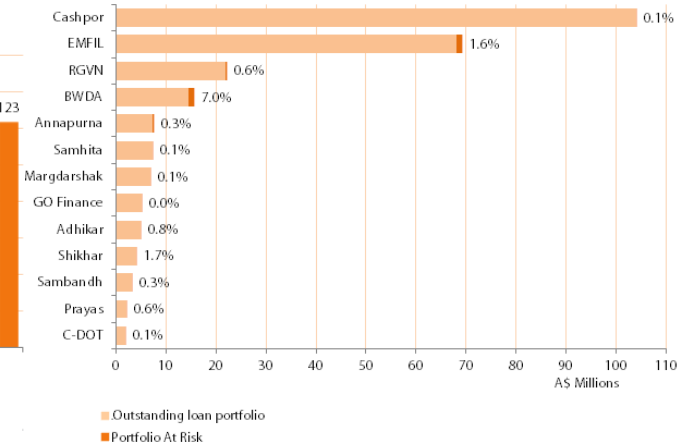
Operational sustainability



Overall operational sustainability in India is 115%.

- **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 for our 13 partners is just 0.9% over 30 days, a measure indicating loan portfolio quality.
- One of Opportunity's partners, BWDA, has a higher PAR at 7.0% – Opportunity is monitoring this closely and is working with BWDA to address the issues they face.
- Your **ongoing support** for all of our partners in India will help them continue to give a hand up to more families through small loans – including mothers like Shashi (pictured right).

Loan portfolio



Total loan portfolio in India is A\$253,764,909. Overall Portfolio At Risk is 0.9%. Conversion: A\$1:Rp.55



By ensuring Opportunity's partners are sustainable, more mothers like Shashi can be given a hand up out of poverty!

Keep on making an impact in India

Nearly half the Indian population has access to savings accounts (according to the 2013 CRISIL Inclusix report). While this is incredibly positive, there are **still millions who don't have the security that comes with financial services such as a small loan or savings**. Over the next six months, your giving will equip more mothers with the tools they need to help their families leave poverty behind.

This will include small loans to start businesses, enabling mothers to generate income to access 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.

All of these tools are the result of working closely with the mothers that you invest in to understand their needs and challenges.

Opportunity's Social Performance Management program has been **collecting social data** from families in India to understand the impact that your giving is having and the kind of support families need when you give them a hand up. This knowledge can be used to make sure you keep on making a difference in India.

The results depicted in the graph below capture some insights into the lives of people your support is reaching. It shows, for example, that in rural areas served by Adhikar and Samhita, 75% and 85% of clients do not own or have access to a toilet facility. This data, especially when disaggregated by branch, allows partners to prioritise specific products, such as loans for toilets, where families most need them. Poverty is complex, and a greater understanding of need leads to more impactful products and services.

Understanding the needs of families we serve



Social data captured through our partners helps Opportunity understand the needs of the families we serve more deeply. This helps us develop better products and services to help families leave poverty behind.



Want more detail? Scan the QR code to access the 2014 Social Performance Report, which provides further results and background.

Get in touch

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

Disclaimer

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