

INSIGHT

OPPORTUNITY NEWSLETTER

**AUTUMN/
WINTER 2015**

ADDING VALUE
GETTING CRAFTY
WHAT YOU CAN DO
SEEDS OF OPPORTUNITY



THANK YOU FOR HELPING FAMILIES
BREAK THE POVERTY CYCLE!

www.opportunity.org.au



OPPORTUNITY
International
AUSTRALIA



Dear friends

Every day, creative potential is released through the power of a small loan. In this issue of *Insight*, you can read about Najma (pictured on the cover), Sharlota and Veronica, mothers who have taken one idea and one raw material and turned them into small businesses that enable them to earn incomes and give their children brighter futures.

I am equally inspired when – despite the great achievement of starting a small business – microentrepreneurs aim even higher and seek to expand their businesses more and more. In this issue, you'll also see how your support is helping farmers in the Philippines reach bigger markets to break the poverty cycle.

In the words of Opportunity's founder, David Bussau: *"Creative small business people are the powerhouse of all communities, and more so in developing countries. The challenge is to release the incredible potential in human beings, to enable them to express their creativity and drive."*

There are many more mothers out there whose creative potential has been untapped because poverty limits them. But your donation can give them a hand up out of poverty. Your donation can help them transform their children's futures.

Thank you for all that you do in bringing hope and dignity to families in need.

Warmly

Robert Dunn
Chief Executive Officer

HIGHLIGHTS



2.8 million
families using small loans to grow businesses



2.2 million
families in India have access to savings accounts to plan for the future



17,504 farmers
in the Philippines using tailored agricultural loans to better manage their cash flow and provide for their families



213 communities
across Indonesia are being reached

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.

ADDING VALUE

Many microentrepreneurs dream of expanding their small businesses beyond local markets, but struggle without a hand up...

Small-scale farmers living in poverty are disadvantaged when it comes to selling their produce in the wider market. Looking to expand their businesses, farmers turn to brokers, or middlemen, who can link them with large-scale buyers in the hope of earning stable incomes.

However, this isn't always smooth sailing: some farmers can't afford to pay middlemen, who take a portion of the profits. Others struggle to grow produce that is of a high enough quality because they're unable to afford resources such as fertiliser that help increase the value of their produce. And then there's transport. Many farmers living in poverty don't have a sufficient mode of transport to deliver their produce, or enough money to hire a truck. Without value-chain interventions, many farmers living in poverty will continue to be trapped in the poverty cycle.

That's why in the Philippines, our program partner has organised 100 farmers into cooperatives in Catanauan, south Luzon, to export ginger to the Japanese company, Sunnybing.

Market prices in the Philippines for ginger fluctuate from Php.2.50 (A\$0.07) to Php.170 (A\$4.95) per kilo. This unpredictability makes it difficult for a farmer wanting to provide for their family's daily needs because they're never sure how much money they will earn the day they sell the ginger at the local market.

Farmers received training from Sunnybing on new and innovative farming methods, such as using fertiliser to increase yield and pickling the ginger to store it longer. Because they can now produce better quality ginger faster, they can plant and harvest multiple times a year, further increasing their income. According to Berto, a small-scale farmer in the ginger project:

"Ginger grows more quickly now. The size of ginger in four months is as big as the size of ginger grown the old way at 11 months."

As Bill and Melinda Gates observe: "We need to reach as many farmers as possible, because the challenges farmers face are growing more difficult." Projects like value-chain interventions can meet the needs of struggling farmers and add value to their businesses.

In the future, our program partners in the Philippines will continue developing value-chains for products such as rice and cassava to help more farmers earn stable incomes and leave poverty behind – for good.



WHAT CAN YOU DO?

Want to help farmers get a fair go so they can give their families secure futures?
Support our programs via the donation form on the inside back page.

GETTING CRAFTY

Fabric. Raffia. Seashells. For three mothers living in poverty, these simple materials have given them the opportunity to make a regular living and craft a better future for their families.



CLOTHING

Mother-of-four Najma comes from Zaidpur in India, where she practices the craft of weaving. It's an old tradition Najma upholds with a handloom passed down to her from her parents.

Before she received a small loan, Najma's weaving business generated Rs.3,000 (A\$60) a month – the same amount it would cost to send her four children to a good school. She desperately wanted to expand her business so she could educate her children as well as provide them with their daily needs such as food and clothing.

A small loan enabled Najma to grow her business. She can now purchase additional materials – bypassing material brokers and middlemen – so that all the profits from her business go towards transforming her children's lives.

Najma's woven shawls and scarves sell for Rs.150 (A\$3) each at the local market and she now earns Rs.6,000-7,000 (A\$120-140) a month. Thankful that her children can receive a good education, she is also able to afford gas cylinders for cooking instead of firewood. In the future, she hopes to expand her weaving business by purchasing a power loom. But for now, she's happy that her dreams are coming true for her children:

"My children can read and write and will have better jobs than I ever could have thought possible."



DUSTERS

Sharlota, a single mother-of-two from Kupang, Indonesia, struggled to earn a living as a housemaid. At one stage, she made only Rp.150,000 (A\$15) per month. Blind in her left eye, Sharlota once tried borrowing money from locals to start a business but they didn't trust her – saying it was because of her disability and they didn't think she would be able to pay it back.

But a small loan of just Rp.750,000 (A\$76) from Opportunity changed all that. Sharlota started a business out of her home producing dusters made from fibres sourced from the raffia palm trees that grow in tropical regions. Soft but strong and durable, this material can also be used for weaving baskets, hats, mats and even hula skirts.

Today, Sharlota makes three to five dusters daily and can sell between seven and nine on a good day. Partnering with a friend who also has a disability to help sell the dusters door-to-door, the two now earn an average of Rp.90,000 (A\$9) each day. Most importantly, she is able to meet the needs of her two sons, Kaleb and Mirza (Mirza is legally blind). In the future, she hopes to expand her business into making other products to further increase her income.



HOME DECORATIONS

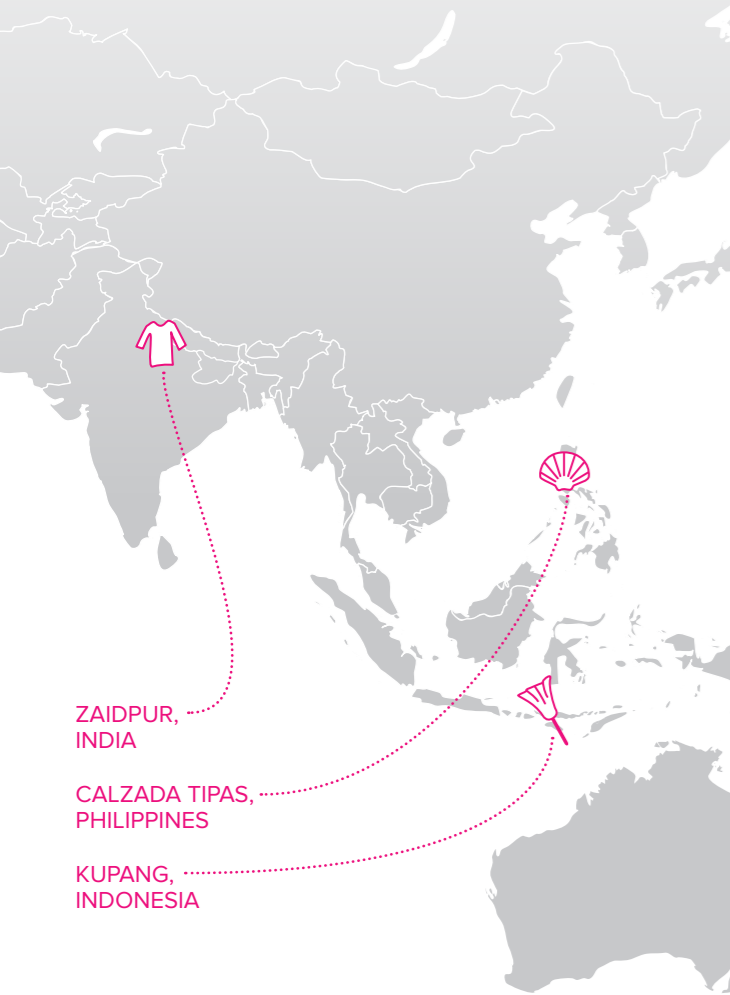
Veronica, a mother-of-three from Calzada Tipas in the Philippines, used to work for a capiz shell company where she learned how to work with the raw material. But she earned only a meagre income from the job and couldn't afford proper shelter or regular meals for her family.

After years of struggling, it was a small loan of Php.5,000 (A\$146) that enabled Veronica to purchase her own soldering machines and capiz shells, which come from the windowpane oysters found around south-east Asia. Cheaper than glass and readily available, Veronica uses the shells to make lampshades, candleholders, windowpanes and decorations.

Run out of a workshop at the back of her house, Veronica's business now has eight part-time employees and exports products to Australia and the USA. With her income, she's been able to send her children and grandchildren to school and has even been able to put a concrete floor into her home to make it a more secure shelter.

WHAT CAN YOU DO?

You can help more mothers like Najma, Sharlota and Veronica earn an income and give their children brighter futures with the gift of a small loan. Please donate via the form on the inside back page.



ZAIDPUR,
INDIA

CALZADA TIPAS,
PHILIPPINES

KUPANG,
INDONESIA

WHAT YOU CAN DO

DECIDE TO CHANGE LIVES

At Opportunity, we're all about investing in mothers. So this year, you're invited to our Mother's Day event series, **Decisions that Change Lives** from 30 April to 9 May. Hear Mukti Bosco, co-founder of our program partner Healing Fields Foundation in India, share her inspiring journey in making the seemingly impossible possible for mothers in poverty.

Find out more about our events across Australia at www.opportunity.org.au/news/events



FUNDRAISE FOR FOOD FOR THOUGHT

Are you ready to cook up some change this September? Food for Thought is back and it's easy to get involved! Simply choose a personal challenge like going without coffee for the month or host an event like a pancake breakfast and then spread the word! By raising funds through your event, you and your sponsors will be helping families living in poverty transform their lives, their children's futures and their communities.

To find out more, send an email to events@opportunity.org.au



SUPPORT THE ORGANIC PROJECT

The Organic Project sells a range of natural and organic cosmetic products. Most of their suppliers run boutiques who have recently started their businesses or have consciously decided to stay small. So it's no wonder they contribute a proportion of their profits to help mothers start their own small businesses and break the poverty cycle through Opportunity!

Visit theorganicproject.com.au to check out what's on offer.



READ ABOUT YOUR IMPACT

Every March and October, Opportunity publishes a Global Impact Report so you can see how your giving has changed the lives of families in need. Get to know the five projects your giving is impacting: investing in mothers, building healthy communities, creating leaders, delivering innovation and enhancing impact.

You can read the report by scanning the **QR code** with your smartphone.



5 FACTS ABOUT CHANDEA



1. She is a mother-of-six with three daughters and three sons aged between nine and 20 years old.
2. She is a *chikan* worker who makes saris, suits and pashminas. *Chikan* is a traditional embroidery style from Lucknow, India and Chandea is so renowned for her work in her community she sometimes can't meet the demands for her products!
3. Her first loan was Rs.8,000 (A\$167) which she used to buy cloth and thread so she could expand her business. Before she took out a small loan, her sales were so minimal they were not enough to provide for her family's basic needs.
4. She's proud to say that she is good with numbers despite never having gone to school.
5. She earns around Rs.3,000-4,000 (A\$63-84) a month but in peak periods can earn as much as Rs.6,000 (A\$125) a month.

"With an increased income I have been able to give my children better food and education as well as buy a fridge, afford electricity and add a concrete floor to my home."

WHAT CAN YOU DO?

Help more mothers provide for their families' basic needs – give them a hand up out of poverty via the donation form opposite.

I WILL GIVE A FAMILY IN POVERTY A HAND UP!

Donations over \$2 are fully tax-deductible.

YES, I'D LIKE TO GIVE A SINGLE GIFT

\$70 \$280 \$560 \$1,050 \$5,060

Surprise us \$

OR, I'D LIKE TO GIVE A MONTHLY GIFT

\$ (please specify)

MY PAYMENT DETAILS

Cheque (make payable to Opportunity International Australia Ltd)

Credit card: Mastercard Visa AMEX

Card number:

Expiry date: /

Name on card:

Signature:

MY INFORMATION

Name:

Name on receipt:

Address:

Suburb: State: Postcode:

Phone: Mobile/Home/Work (circle)

Email:

OTHER WAYS TO DONATE

- Mail this form in the reply paid envelope enclosed or via the address below
- Online via our secure payment page at opportunity.org.au
- Phone us on **1800 812 164** or **(02) 9270 3300**

Donations will be directed to the area of greatest need.

THANK YOU FOR MAKING A DIFFERENCE!

I would like to receive details about making a request

I do not wish to receive *Insight* from Opportunity

I do not wish to receive marketing communications from Opportunity

PLEASE SEND THIS FORM TO

Opportunity International Australia
GPO Box 4487
Sydney NSW 2001 Australia



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MEET NIEVES

Nieves is a mother-of-six from a small village on the island of Luzon in the Philippines.

Previously, her husband Antonio was a tenant on a small rice farm and kept a piggery, which provided for their family's daily needs. But when Antonio experienced kidney failure, Nieves suddenly needed a way to make ends meet.

Thanks to a small loan from someone like you, Nieves was able to buy seeds and materials to maintain the rice farm and piggery:

"My husband can't work due to his health condition, so I am doing better to sustain the daily needs of my family."

For Nieves, this has meant she can give her six children a full education, something she herself was unable to receive. She can now afford medication for her husband and has been able to purchase cooking utensils such as bowls to replace the coconut shells her family used to eat from.

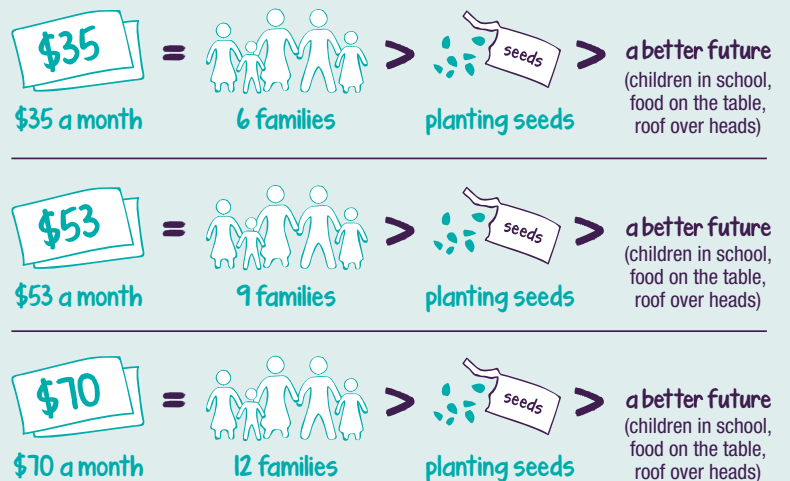
The future looks brighter for Nieves and her family, and she is even able to save some of her business profits in case of future emergencies.



Join the **Seeds of Opportunity** monthly giving family to give a hand up out of poverty to more mothers like Nieves.

It's a simple way to create lasting change for families in desperate need.

Sign up quickly and easily online or via the form overleaf.




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