

Opportunity

magazine



Resilient
communities



OPPORTUNITY
International
AUSTRALIA

SUMMER 2016

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WEATHERING THE STORM

Years ago I heard the saying, "We're not storm-free but we can be storm-proof." To me, there's no better mental picture of what resilience looks like.



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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 gift 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.

Opportunity International Australia is fully accredited by the Australian Government's Overseas Aid Program. We are a member of the Australian Council for International Development (ACFID) and are a signatory to the ACFID Code of Conduct. We would like to thank the Australian Government and ACFID for their ongoing support of our work.

FROM THE CEO

Enhancing Impact

Dear friends

Is knowing the specific impacts and results of your support important to you? According to the Australian Communities Forum, almost 70% of charity givers think transparent reporting is essential.

Opportunity International Australia is committed to sharing the impact of your giving throughout the year, including in *Opportunity Magazine*. And this edition is no different.

Opportunity International Australia belongs to a global network of Opportunity International support members that deliver a variety of programs around the world to meet families' needs so they can lift themselves out of poverty.

These global programs are assessed annually by a dedicated Social Performance Management team. I'm pleased to share with you a snapshot of their *Social Performance 2016 Update: Transforming Lives* which showcases the results of our work in the areas of agriculture, education and health care on pages 8-9.

This edition also features communities living in poverty in the Philippines hard-hit by natural disasters such as typhoons. Find out how we're helping these families build resilience in the face of such challenges from page 4.

Speaking of challenges, read about 24-year-old Christopher Bailey's epic 4,300km trek across America to fundraise for Opportunity and the incredible Insight Trip to India that corporate supporter Silver Chef embarked on from page 10.

From everyone at Opportunity, we hope your Christmas and New Year are as bright as the hope you truly give to families in need.

Warmly



Robert Dunn
Chief Executive Officer






“

I'm pleased to share with you a snapshot of the *Social Performance 2016 Update: Transforming Lives* which showcases the results of our work in the areas of agriculture, education and health care.”

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weathering THE STORM



Years ago I heard the saying, “We’re not storm-free but we can be storm-proof.” To me, there’s no better mental picture of what resilience looks like.

And fortunately for me, research has shown that resilience is ordinary, not extraordinary. People commonly demonstrate resilience as they learn to develop a positive outlook, regulate their emotions and see failure as a learning experience.

It’s a quality that families living in poverty in the Philippines are maybe all too familiar with – a place where facing storms comes with the territory.

WRITTEN BY
STEPHANIE HRISTOVSKA

THE EYE OF THE STORM

At 11pm, 20 October 2016, Typhoon Haima hit the northeastern Philippines. It was one of the strongest storms to impact the region in years, causing widespread devastation with howling winds and belting rain forcing thousands to evacuate.

Among the displaced were more than 2,000 Opportunity clients who had to find shelter in our program partner’s evacuation centre. Many of their homes and businesses were badly damaged or even destroyed. Farmers in particular were affected with their crops and livestock devastated.

It’s no secret the Philippines is vulnerable to climate-related weather events. In fact, according to the 2015 Global Climate Risk Index, it is the country most affected by climate change.

[Of the 10 deadliest typhoons in the past 70 years, five have hit in just the last decade alone. The Philippines’ geography, coupled with low levels of development, put families at regular risk of climate-related events – and families living in poverty are most vulnerable.](#)

According to the World Bank, families in poverty have “the fewest resources to adapt or recover quickly from shocks, and they often live on the most vulnerable land because it tends to be the most affordable, such as homes along creeks that flood or on hillsides prone to landslides, or farmland with limited water access.”

Hundreds of communities such as these exist in typhoon-affected areas of the Philippines. So how can you help reduce their vulnerability and build resilience?

Community Impact Funds are one tool Opportunity provides, giving families living in climate-affected areas support to build long-term economic stability so they can reduce their vulnerability and storm-proof their lives.

THE PHILIPPINES



COMMUNITY IMPACT FUNDS

Santa Lucia Old is a small community of 3,220 people that lies within the Nueva Ecija region of the Philippines. Nueva Ecija is known as the country's 'rice bowl', with farming rice, corn and onion the primary source of income for families.

The region's capital, Cabanatuan City, is listed among the world's top 10 cities most at risk of natural disasters, including volcanic eruptions, earthquakes, floods and typhoons.

With few permanent work opportunities and a dependence on farming, families are at particular risk of their livelihoods being disrupted, with disasters damaging crop yields and fluctuating prices.

Moreover, without an established road connecting families' farms to nearby markets, many are unable to sell their produce, limiting income and reducing crop productivity as communities deal with excess stock.

Helen's family (pictured) comes from here. She shares a two-bedroom home with her husband Marcelo and their four children. They grow rice and vegetables on their farm so most of their income comes during harvest time. If their harvest doesn't produce much or a typhoon destroys the crops, the family can be left with no income to buy food or send their children to school.

"Our life was very poor. We didn't have a good source of income because no one was offering the help we needed," says Helen.

But with an Opportunity loan, she was able to purchase better quality seedlings and fertiliser which improved her harvest. Now she earns Php.5,830 (A\$156) a month.

She's also using savings and crop insurance, helping her build her family's economic stability to safeguard them from future disasters. She also wants to educate all four of her children.

Helen's community of Santa Lucia Old is just one of 23 Community Impact Funds in the Philippines currently supported by Australians like you – with more in need of your support.

Each Community Impact Fund provides small loans to 140 people like Helen and goes on to impact a further 560 family members in their community. In total, that's 700 people building their resilience and freeing themselves from poverty.

[Kelvin and Edna Sun from Western Australia support Santa Lucia Old and said, "We feel that equipping people and enabling them to rise up to their potential to be self-sufficient is an effective way of lifting people out of poverty. To be able to do this for a whole community is our privilege."](#)

It is a privilege to think that people like Helen can have a grateful heart despite the climate of danger and uncertainty they face daily, all because of people like you and I.

"Thank you for the opportunities you have given us. Now I know my children can finish their studies and have a better life," Helen told Kelvin and Edna.

That of course, is the best way to build resilience – to draw strength from the people who care about us and give us hope, and loan our strength to others in times of need.



WHAT YOU CAN DO

For \$10,000 you can help build resilience in a community like Helen's by investing in a Community Impact Fund. Donate as an individual or split the amount between friends, family or colleagues.

Alternatively, a gift of just \$70 helps one family start a business and build their resilience and economic stability.



Donate via the form on the inside back page.

FIND OUT WHICH COMMUNITIES YOU CAN SUPPORT BY CONTACTING YOUR STATE MANAGER TODAY

NSW, ACT - Daniel Belzer

T. 02 9270 3312 E. dbelzer@opportunity.org

QLD, NT - Bryan Barclay

T. 0423 021 132 E. bbarclay@opportunity.org

VIC, TAS - Kylie Kidd

T. 0404 035 201 E. kkidd@opportunity.org

WA, SA - Kieran Johnson

T. 0418 355 626 E. kjohnson@opportunity.org



“
Thank you for the opportunities you have given us. Now I know my children can finish their studies and have a better life.
”
Helen



Santa Maria Community Impact Fund



Santa Lucia Old Community Impact Fund

GLOBAL SOCIAL PERFORMANCE 2016 UPDATE

Opportunity International is committed to delivering impactful, innovative and sustainable programs that meet the needs of people living in poverty. This update to the 2015 Social Performance Report sets out what we've learned in the past year, drawing on findings across the global Opportunity International Network about our clients and how we are impacting their lives. It also includes learnings from research studies on our agriculture finance, education finance and community health programs.

Our research and social data provides evidence to answer questions about:

- **The Need:** Are we really reaching people living in poverty with our services?
- **The Response:** Are we meeting our clients' needs?
- **The Impact:** Are we transforming their lives?

This report provides an update on the latest social data provided by Opportunity's program partners in 2016.



AGRICULTURE FINANCE

NEED:

Farmers need sustainable livelihoods to make them less vulnerable to financial shocks.

- **29%** of clients surveyed in Uganda had to sell assets in the last six months to provide basic needs (food, shelter, clothing) for their families.

RESPONSE:

Opportunity's agricultural intervention in Africa extends beyond the provision of loans by facilitating entire agricultural value chains, connecting farmers to buyers and suppliers.

- **125,176** agricultural loans in Africa in 2015
- **22** agricultural value chains supported in crops, trees and livestock
- **7** countries in Africa have agriculture finance programs - Ghana, Rwanda, Uganda, Kenya, Tanzania, Malawi and Mozambique.

IMPACT:

Client farmers showed:

- Reduced vulnerability
- Increased food security
- Able to pay for the food their families need
- Have fewer hungry days during the last pre-harvest season
- Are better equipped to pay for health care
- Improved health care access.

MOVING FORWARD:

We will continue to deliver agriculture finance in places like Africa and the Philippines so farmers there can benefit from special loans for their farms, soil testing techniques and market linkages.



Read the full
Global 2016 Update plus
the India 2016 Update at
spm.opportunity.org



125,176

AGRICULTURAL LOANS
IN AFRICA IN 2015



EDUCATION FINANCE

NEED:

For families living in poverty, limited access to quality education can be a barrier as big as low income.

- **13%** of Ugandan girls complete high school.

RESPONSE:

Opportunity developed Education Finance (Edufinance) as a response to this need.

- **1,253** School Improvement Loans, building assets and investing in learning environments
- **32,340** School Fee Loans
- **842,327** children benefiting from Edufinance loans
- **50%** of clients accessing business loans from partners who also offer education loans, making it a widely accessible tool.

IMPACT:

The Girls Education Challenge in Uganda is one example of how Edufinance impacts children's learning and their completion of high school.

- **61%** improvement in literacy for girls at schools financed by School Improvement Loans, compared to non-financed schools in Uganda
- **17%** increase in enrolment for girls in secondary schools receiving financing compared to 0% increase in neighbouring schools
- **13%** reduction in the instances of prolonged absenteeism for girls in Uganda benefiting from School Fee Loans, compared to those who did not access the loans.

MOVING FORWARD:

We are beginning to launch Edufinance in places like India so we can improve access to education and school facilities for children living in poverty.

842,327

CHILDREN BENEFITING FROM EDUFINANCE LOANS



COMMUNITY HEALTH PROGRAMS

NEED:

A 2015 Government of India report states, "the incidence of catastrophic expenditure due to health care costs is growing and is now estimated to be one of the major contributors to poverty."

- **1.8 billion** people globally access drinking water contaminated by faeces
- **59%** of the 1.1 billion people in the world who practise open defecation live in India.

RESPONSE:

Over the last five years, Opportunity's partnership with Healing Fields Foundation has trained health leaders to deliver education within their communities.

- **2,866** women trained as health leaders
- **3,582,500** people reached with health education
- **78%** of clients access loans from partners who offer, or are piloting, water and sanitation loans.

IMPACT:

Opportunity's health program in India seeks to improve health outcomes through greater awareness and increased access and affordability of preventative health services.

- **71%** of community members changed their behaviour following health training. The latest results demonstrating this include:
- **393,000** families accessed hospital care
- **2,500** health savings groups formed
- **14,500** toilets constructed.

MOVING FORWARD:

In 2017, Opportunity will be bringing the health leader program to Indonesia so families there can receive life-changing, preventative health education.

3,582,500

PEOPLE REACHED WITH HEALTH EDUCATION



“

Praseeda is a wonderful leader who is driven by her great vision to transform the lives of women and their families.

”

Allan

Trip Diary: SILVER CHEF IN INDIA

It's not every day your business trip takes you to the hazy yet colourful communities of central and northern India - unless you're lucky enough to work for Silver Chef like me.

Our company has a goal to reach 1.5 million people with a hand up out of poverty by 2020 – with 800,000 families already helped through Opportunity International Australia since 2010.

Allan English, founder of Silver Chef and Opportunity Council member, drives our company's philanthropic culture by encouraging workplace giving initiatives, fundraising events, and just recently, four staff scholarships to travel on an Opportunity Insight Trip.

The first stop for our team was Bhopal, where Samhita, one of Opportunity's program partners is based. It's a place that means a lot to Allan, having invested capital to start the program partner with Opportunity in 2010.

On the ground, Samhita is run by the passionate Praseeda (pictured left). You could tell by her big smile that things were going well in this tiny corner of chaotic India.

Allan can speak for all of us when he says, "I was delighted to catch up with Praseeda and spend a few days visiting the families we have helped and getting a deeper understanding of the extraordinary growth that Samhita has experienced, doubling in size of client outreach over the past two years.

"Praseeda is a wonderful leader who is driven by her great vision to transform the lives of women and their families, with over 90% of Samhita's clients earning less than \$2.50 a day when they sign up. All of the Silver Chef team who were here with me were touched by her humility, compassion and the strong sense of a personal connection she has with everyone she meets.

"Her future plans for Samhita's growth include financial literacy training for clients and community health leaders, which is very exciting and I am sure will create a significant difference in the lives of the families we serve."

Personally, I learnt so much, met some amazing people, saw some amazing things and shared some amazing experiences with a great group of people.

India is a country of contrasts, of colour and of incredible history – but it's also a country where everyday life is a struggle for millions of people yet they carry on regardless because it's all they know.

It's easy to see the plight of the poorest among them as irreversible but now I've seen firsthand the work done by people like Praseeda, people who refuse to give up and dedicate their lives to helping families access their most basic needs.

I've reflected deeply on how I can contribute more to eliminating inequality in this world both at home and abroad.

And of all the ways I could describe how this trip would affect me, 'life changing' is an understatement.

WRITTEN BY ADRIAN HURLEY

●
Check out page 15 for upcoming Insight Trips.

Below from left: Adrian Hurley, Allan English, Alexandra Darrell, Amelia Henry and Naomi Day with Samhita loan recipients.





supporter story

CHRISTOPHER BAILEY

Hundreds of Year 9 students sat cross-legged in a large room, attentively listening to their guest speaker – a young man wearing a navy blue rain jacket, black jeans and hair tied back in a man bun (just google it).

“Extraordinary men and women do ordinary things extraordinarily well. If you can align yourself with purpose, then you’re going to ignite a fire in your belly that’s going to give you an unquestionable thirst to get your head off your pillow every morning to serve that purpose... That’s what I was blessed enough to do on my walk.”

That walk was the Pacific Crest Trail (PCT) – 4,300km of perilous terrain stretching from Mexico to Canada. And that purpose? None other than alleviating poverty.

Chris Bailey recently graduated with a business degree from Swinburne University in Melbourne. But before entering the workforce full-time, he decided he wanted to do something extraordinary to make a difference for families in need.

“Chris’s mum, Grace, is an ultra-marathon runner and he has been inspired by her extraordinary tenacity as she has competed in events over distances of 50km, 100km, and even 160km. He wanted to do something that was big, hairy, audacious. The PCT seemed like the right challenge,” his father, Kevin said.

And it took Chris months of preparation. He saved every dollar he could by working several jobs to buy equipment, pay for airfares and purchase food and supplies that would be needed along the way.

Chris planned his route and he and his friends developed the social media sites which would help raise awareness of the fundraiser, known as *Stride the Divide*.



**LEADING UP TO THE WALK,
CHRIS PUBLISHED IN HIS BLOG:**

“The walk is going to be a mammoth effort and if I dwell on it too long I soon become overwhelmed. The only thing I can do is dismiss my insecurities and focus on taking those beginning steps. Similarly, when addressing questions of poverty, it’s easy to feel overwhelmed. Certainly, we have a way to go to overcoming it.”

“However, I firmly believe that if we can muster the courage to take those initial steps and persevere with those subsequent steps, then we can astonish ourselves at how far we have the potential to go. Opportunity is a trailblazer in this regard - their hand up through small loans promises to deliver an effective way to end poverty for an individual while ensuring those they serve are treated with dignity and respect. This is something that I deeply desire to be part of and I urge you to become part of this also.”

And his supporters heeded the call. Not only did donations flood in during the six-month long trek, but his family and friends worked with Opportunity to organise a *Stride the Divide* fun run in Melbourne in October, which Chris participated in 24 hours after returning home!

All in all, Chris exceeded his fundraising target, collecting more than \$100,000. And it was well worth the effort, even though it meant tackling snowy peaks, deserts and mountain bears – mostly on his own.

“Rain, snow, wind and cold were daily obstacles I had to overcome on the walk. Being cold and wet for prolonged periods of time was difficult to endure but for me it was only temporary... To know that the families Opportunity serves have benefited from this experience makes it all the more satisfying.”

Today, Chris is inspiring others to live with purpose and do ordinary things extraordinarily well – just like those Year 9 students from Ringwood Secondary College he met before they went about their own fundraiser, which was to run small businesses for a fair day and donate the profits to Opportunity.

● Learn more about Chris’ extraordinary feat at www.stridethedivide.com.au

“
To know that the families Opportunity serves have benefited from this experience makes it all the more satisfying.

”
Chris

See more pics
[@stridethedivide](https://www.instagram.com/stridethedivide)



BE influential

“There is no power on earth that can neutralise the influence of a high, simple and useful life.”

BOOKER T. WASHINGTON



“

Seeing the impact small loans had on their lives inspired me to have a greater influence through advocacy and fundraising.

”

Brad

Opportunity Ambassadors are a diverse group of people from across Australia who are passionate about having a larger than life impact on families living in poverty. They don't just lead with their dollars, but with their hands and feet, bringing others on the journey with them to alleviating the great injustice that is poverty.

As an Ambassador, you will:

- Join our national Ambassador network
- Develop leadership and influencing skills
- Choose your own level of involvement that fits your lifestyle
- Share the Opportunity story with others in exciting ways
- Encourage people to donate and have a positive impact on families in poverty.

Choose your own Ambassador adventure:

- **HandUp:** Help 7 entrepreneurs receive small loans by raising \$500 annually
- **Entrepreneur:** Help 3 entrepreneurs per month by raising \$2,500 annually
- **Family:** Help 6 families per month by raising \$5,000 annually
- **Community:** Help a community (12 families) per month by raising \$10,000 annually.

In 2016-17 Ambassadors have a goal to help 9,288 families out of poverty.

Ambassador Brad Burns hosted a *Great Australian Curry* fundraising dinner in October with other Queensland Ambassadors, attracting 85 guests to Brisbane's Punjabi Palace restaurant – many of whom having never heard of Opportunity before.

The event featured special guest Stephanie Rice and raised a total of \$11,226, which is able to give 160 mothers small loans to earn better incomes and provide for their families.

Brad says, "I first became involved with Opportunity through my workplace, Morgans, where I am a member of their Foundation Board. Then in 2012, I went on an Insight Trip to India and met with Opportunity clients firsthand. Seeing the impact small loans had on their lives inspired me to have a greater influence through advocacy and fundraising. It's so rewarding to see others get behind the cause and make a difference."



To learn more about becoming an Opportunity Ambassador, speak to one of our State Managers (details page 6) or email ambassadors@opportunity.org.au

upcoming events



FEB
9
2017

INSIGHT TRIP INFORMATION SESSION

Sydney
Find out more about Opportunity's Insight Trips.



MAR
6-12
2017

PHILIPPINES INSIGHT TRIP

Visit families supported by Community Impact Funds.

INSIGHT TRIPS

There are eight Insight Trips scheduled in 2017! Find out all the dates and locations on our website at opportunity.org.au/insight-trips

For more events, visit opportunity.org.au/news/events

✓ Yes, I would like to empower communities in poverty

Donations of \$2 or more are tax-deductible.

MY DONATION TODAY IS

\$2,500 \$1,000 \$500 \$250 \$70

Surprise us \$

I want to support a Community Impact Fund for \$10,000 (Call your State Manager for details on the communities available.)

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

Date of Birth

Address

Phone

Email

- I would like to receive information about leaving a Gift in my Will
- I have already included a Gift in my Will to Opportunity
- I would like to receive information about becoming an Opportunity Ambassador

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**

PLEASE SEND THIS FORM TO

Opportunity International Australia
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Sydney NSW 2001 Australia



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General donations and excess funds for Community Impact Funds will be sent to the area of greatest need.

WANT TO GIVE SOMETHING BIGGER THIS CHRISTMAS?



QUACK A SMILE



THIS LITTLE PIGGY



PEAS ON EARTH

With *Something Bigger* gifts, you'll be bringing smiles not only to the faces of your loved ones, but also to the faces of families who have little else this Christmas.

Each gift represents an item that a mother or father living in poverty can buy with a small loan and use to start a small business to provide their children with proper meals, clean water, medicine and education.

Place it under the tree, give it as your office Kris Kringle or use it as a card to accompany another gift to make it feel super special.

● ORDER YOUR GIFTS EARLY SO YOUR GIFT CARDS CAN ARRIVE IN TIME:

somethingbigger.org.au



OPPORTUNITY
International
AUSTRALIA