

Spring 2008

# insight

A newsletter for Opportunity Australia supporters



Small business loans are helping thousands of families in the Philippines leave poverty behind.

## Mapping opportunities

Sometimes Opportunity is asked why we choose to work in the countries we do. While many nations are in need, not all that require assistance benefit from microfinance.

Microfinance is a long-term, sustainable solution to poverty, one that works best in countries that have stable political, social and economic environments. This way, your funds have maximum impact. Passed on to the local microfinance institutions we work with around the world, your money enables them to provide loan after loan to people in need, efficiently serving the poor through financial and other support services.

A small loan enables a person in a developing country to grow a business, earn a regular income and, essentially, get a foot on the ladder of development. Previously, they struggled to afford basic items such as clean water, food or adequate shelter. With a business and an income to pass on to their children, microfinance helps break the cycle of poverty that may have confined their family for generations. Plus, because each loan is repaid, your money goes on to assist more and more people, multiplying the effect of every donation we receive.



Opportunity Australia currently works in the Philippines, Indonesia and India. In the Philippines, 43% of the population live on less than US\$2 a day, and the Opportunity International Network currently serves 661,447 Filipino people. Life in the Philippines was recently made even more difficult when Typhoon Fengshen roared through the region on 21 June, devastating villages and taking the lives of hundreds of locals. As the country works to repair itself, Opportunity hopes to help people re-establish damaged businesses and recover from this tragedy.

In Indonesia, Opportunity Australia works through TLM, a microfinance institution in West Timor. In a recent survey by aid group Church World Service, 50% of

children in West Timor were said to be moderately or severely underweight, partly due to soaring food prices in the region. The Opportunity International Network currently serves 48,174 Indonesian people, and we are working to expand our outreach so that we can help more people survive, despite rising food prices, and keep their families fed.

In India, the nation's inflation rate is rising at a concerning pace. This is a devastating development in a country where 80% of the population live on less than US\$2 a day. Perhaps more than ever, the Indian people are in need of assistance, and Opportunity is progressing with its poverty-alleviation programs in this area.

We have now funded seven local microfinance institutions in India – Cashpor, Sharada, Shalom, GO Finance, Margdarshak, Samhita and Shikhar, with three more partnerships imminent. The majority of these are in India's north, fulfilling our goal to serve the country's poorest regions. Thanks to your donations, hundreds of thousands of people in India are being given the opportunity to earn the income they need for food, shelter and their children's education.

Sources: UN Human Development Report 2007/2008, Opportunity International Network statistics March 2008



**Opportunity International**  
AUSTRALIA

### A note from the Chairman

I am very pleased to announce Robert Dunn as Opportunity International Australia's Chief Executive Officer. Robert has been with Opportunity for close to two years, joining initially as Chief Financial Officer after spending 10 years as Finance Director at Patrick Corporation. We look forward with excitement to this new phase of the organisation's life under his leadership.



**Andrew Tyndale**  
Chairman

Dear friends

I have had the privilege of working with Opportunity International Australia since late 2006, and I am honoured to now be taking on the role of Chief Executive Officer. In my time here, a real highlight for me has been meeting

a number of you, our incredible donors. While each one of you has a different story, I have been inspired by your commitment to helping the poor and your appreciation of the role we, as an organisation, play in facilitating you to do so. Your support is creating new jobs for people who so desperately need them. Across the globe, the Opportunity International Network is currently serving 1,132,934 people, and I am excited to see this number increase every day. For, as it does, one more person is given the opportunity to free themselves from poverty. This is no small feat – thank you for making it a possibility.



**Robert Dunn**  
Chief Executive Officer

*CEO Robert Dunn visits with some of our clients in the Philippines.*



## A world against poverty

Did you know that a parking meter in Australia makes more money in one hour than 2.7 billion people make in one day? Around the world, 2.7 billion people struggle to survive on less than US\$2 a day – that's less money than you need to buy a cup of coffee, a chocolate bar, or a newspaper. To them, poverty is a way of life, a cycle they were most likely born into and have not yet had the opportunity to escape.

17 October is the UN International Day for the Eradication of Poverty. Drawing attention to the struggles of people living in poverty, the day amplifies the voice of the poor – people who are so rarely given a platform to speak from. Now in its 21st year, the day presents us with an opportunity to reach out to some of the billions of people around the world who live life without access to the most basic of items, such as food, clean drinking water, beds or toilets. One way to reach out is to give to the work of Opportunity International Australia. By giving to Opportunity, you can provide a person living in poverty with a small loan to help them grow a business, earn an income and provide for their family. On average, these loans are no more than \$228 – not a lot in Australia, but when directed into a small business in a country like India or Indonesia, it can be enough to change your life.

This year, we are marking 17 October by partnering with Opportunity Ambassador Rick Carter for his photographic exhibition *Eight Sixty*. Looking beneath the colourful surface of India, *Eight Sixty* captures faces that illustrate lives of struggle – from the rural areas to the chaotic streets. Amongst these faces are stories of transformation; women

*"You cannot do a kindness too soon, because you will never know how soon it will be too late."*

Ralph Waldo Emerson, philosopher



Picture, left, courtesy of Rick Carter

*Around the world, a child dies every three seconds from preventable causes. This may be because they did not have access to clean drinking water, proper sanitation or enough food – because their parents could not afford it. Please help us change this.*

who, thanks to a small loan, have made their way out of poverty and into a life of hope and purpose. Confronting and inspiring, *Eight Sixty* is on at **Blender Gallery, Paddington, Sydney, 9-28 October**. A book of the exhibition is also available, giving everyone around Australia the opportunity to be involved. For exhibition information or to purchase a copy of the book, please visit [www.eightsixty.org](http://www.eightsixty.org). All proceeds will go towards Opportunity's programs in India.

In honour of 17 October, please make a stand against poverty by partnering with us to help people start a business and look after their families. Please fill in the pledge form on the back of this newsletter.

Sources: UN Millennium Project, UNICEF

## Building hope

Maria Baria's home is rarely quiet, but she likes it that way. Maria lives in Indonesia with her husband and their five children, aged between three and 22. The kids are not theirs by birth – the couple adopted them when relatives couldn't afford to look after them. Maria's heart broke when she saw their need – she had lived in poverty once too, and was determined to give them a good life. A few years ago, Maria began her own brick-making business. She knew there was a gap in the market – her village mostly traded fruits and vegetables; no one produced the bricks they used for their homes. Needing money, she applied for a small business loan from TLM, Opportunity Australia's microfinance partner in West Timor. She spent Rp. 360,000 (A\$40.50) on soil, and Rp. 350,000 (A\$39.40) on cement. She then went to work, mixing the soil and cement with water, then pouring the mixture into moulds. The bricks sold well, and soon she was making plans to expand her business. Today, Maria's business is profitable enough to employ four local villagers. Just as she hoped, she is able to provide a proper home for her children and even send them to school – an opportunity she herself never had.



*Maria's brick-making business now employs four people, helping them to also work their way out of poverty.*

## Something stirring

Amidst the noise of an Indian city street, a woman is hunched over – silent – her strong arms stirring the contents of a large cooking pot. Her name is Balamani, and she spends her days cooking savoury snacks to sell to people passing by. Her husband Bala-marsmishma works with her – the couple live in a small apartment with their son upstairs. Balamani is busy. Bala-marsmishma brings her more ingredients, and she prepares another batch. Years ago, they would run out of stock quickly – they could only afford a few ingredients, so their profits were small. Keeping their family clothed and fed was a struggle. Balamani didn't know how to make the business grow; they didn't have the collateral they needed for a bank loan. Two years ago, Balamani was offered a loan from Sharada, a microfinance institution in Hyderabad. She bought a load of ingredients, which meant she was able to produce more snacks and earn more money each day. It's now almost dark when Balamani runs out of stock and packs up her stall, but she doesn't mind the long hours. She is grateful that when she goes upstairs, she can afford to put food on the table.



*A small loan to help her business grow meant that Balamani didn't have to worry where her family's next meal was coming from.*

## Events to remember

What is it like to live in poverty in a country like the Philippines? How does it feel to sleep on a dirt floor, or drink dirty water? These were the questions asked at the Women's Opportunity *Put Yourself in Her Shoes* lunch held in Brisbane this June, where more than 40 businesswomen gathered together to picture themselves as the female clients supported by Opportunity International. At the event, Board member Connie Ridley illustrated the power of microfinance in transforming people's lives, and Anita Pahor, Women's Opportunity Director, screened the trailer for the upcoming documentary *In Her Footsteps*.

Early September saw our *Katarungan* information events take place across Australia. With the theme 'working for justice', *Katarungan* was attended by hundreds of people keen to learn more about Opportunity's work with the poor. At the events, KC Ranjani, Opportunity's Managing Director in India, and Rolando Victoria, the Executive Director of ASKI (one of our Filipino partners) brought to life the reality of how small loans are changing lives around the world. As well as our sponsors (Westpac, Allens Arthur Robinson, Mallesons Stephen Jaques, Freehills and Ernst & Young), we would like to thank everyone who attended *Katarungan*. We are excited by how encouraged you are to know the difference you can make to the lives of people in poverty.

# Partner with us

## There are four easy ways to donate



Donations over \$2 are fully tax-deductible

### Amount:

\$500  \$1,000  \$2,500  Other \$ \_\_\_\_\_

### Trust Banks

Support a group of 15 to 30 entrepreneurs in east Indonesia or the Philippines through Opportunity's Trust Bank group-lending program.

\$10,000 (to fund a Trust Bank)\*

\*Trust Bank sponsorship only available in East Asia.

### Impact Monthly

Support the work of Opportunity every month through Impact Monthly. Contributions start from \$50 a month. To register, download a form from our website or contact us on 1800 812 164 for more information.

Please send me a direct debit form for monthly giving

Total amount to be donated \$ \_\_\_\_\_

### How to donate:

Donate on our secure payment website at [www.opportunity.org.au](http://www.opportunity.org.au)

Send this form with your cheque, credit card details or direct debit request to the address below. Please make cheques payable to Opportunity International Australia Ltd.

Fax this form with your credit card details or direct debit request to (02) 9270 3399.

Call the Opportunity Hotline on 1800 812 164 or (02) 9270 3300.

Credit card:  MasterCard  Visa  Amex  Diners

Card number:

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Name on card: \_\_\_\_\_ Expiry date: \_\_\_\_ / \_\_\_\_

Signature: \_\_\_\_\_

### My details:

Name: \_\_\_\_\_

Spouse/partner: \_\_\_\_\_

Organisation: \_\_\_\_\_

Receipt name: \_\_\_\_\_

Address: \_\_\_\_\_

Home ph: \_\_\_\_\_ Work ph: \_\_\_\_\_

Email: \_\_\_\_\_ Date of birth:\*

\*Due to the Privacy Act 1988 (Commonwealth), Opportunity International Australia is required to permit a donor/individual to access Personal Information in our existing records on request. However, Opportunity will not disclose any information about a donor/individual unless there's certainty that the request comes from a valid source (ie the individual in particular). Your date of birth will be used as one of the passwords for information disclosure.

The personal information and payment details you supply to us on this form will be entered into Opportunity International's database for receipting purposes and to keep supporters informed of any developments in Australia and in the field. We may use it to send you further information about our work or invitations to events. We adhere to the Privacy Act and will not disclose this information to third parties. If you would like to know more about the information Opportunity holds about you, please phone (02) 9270 3300 or toll free on 1800 812 164.

Please remove me from the mailing list

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## Your Insight

With our last edition of *Insight*, we included a survey to find out how we could use our newsletter to better serve you. Our thanks to those who shared your thoughts – you gave us valuable feedback. The survey revealed that 75% of readers (who responded) found *Insight* informative and relevant, while 60% saw it as inspiring and motivating. The survey also found the stories readers are most interested in are on Opportunity projects, clients, trips to the field and issues relating to world poverty. Half of the respondents also requested to receive *Insight* in email form only, while 38% wished to receive a printed version. Some included email addresses, but omitted the personal details we needed to remove them from our postage list. As a result, some people may now receive both versions of *Insight* – if this is you, please let us know and we will gladly update your record.

We were grateful for readers' comments, such as "First class – as crisp as a lettuce leaf" and "I would like to see a fuller picture. You don't always have to tell the 'good' story." Some people asked questions, ranging from "How does microfinance work?" to "How else can I get involved, apart from donating money?" In *Insight's* coming editions, we will endeavour to answer these questions and implement any changes. As such, we hope to make *Insight* informative, educational, and above all else, illustrative of how you are making a difference by serving the poor through Opportunity.

## In Her Footsteps

What happens when you take 35 Australian women and place them in a dirty, noisy slum in New Delhi with no sanitation, running water or electricity, surrounded by thousands of people living in abject need? *In Her Footsteps* is a film that captures the experiences of a group of Australian women as they take a memorable journey to India to see how microfinance is influencing a silent yet powerful revolution amongst the country's poor women. Insightful, thought provoking and cinematically beautiful, *In Her Footsteps* will be showing soon at various cinemas around Australia. To view a trailer of the documentary and for screening information, please visit [www.inherfootsteps.com](http://www.inherfootsteps.com)

Opportunity International is a global leader and pioneer with over 35 years experience in providing microfinance and enterprise development services to the working poor in developing countries. Microfinance includes the provision of collateral-free loans, savings, insurance and money transfers. Enterprise development incorporates a variety of training and support services for establishing and growing small businesses. Our desire is to see clients, their families and their communities transformed with dignity, empowerment and hope. Opportunity International is motivated by Jesus Christ's call to serve the poor without regard to ethnicity, gender or religious affiliation.

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For more information on the work of Opportunity International, please visit our website: [www.opportunity.org.au](http://www.opportunity.org.au)



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