

APPOINTMENT OF

CHIEF EXECUTIVE OFFICER



INTRODUCTION

Are you motivated by your Christian faith to help families in developing countries break the cycle of poverty? Are you passionate about using your professional leadership and financial skills to help families make the journey out of poverty?

Opportunity International Australia is providing pathways out of poverty in developing countries – one family and one community at a time. By providing small loans to families in need, Opportunity helps them grow their own businesses and generate sustainable incomes so they can lift themselves out of poverty with dignity. With 98% of loans recycled, the impact continues year after year. To break the cycle of poverty for good, Opportunity also increases families' access to healthcare and quality education, while strengthening communities to reduce the risk of human trafficking and domestic violence – creating a new future for generations to come.

Opportunity is a member of the Opportunity International Network, which provides a bridge to financial inclusion and community development finance for families living in poverty in developing countries. For more than 45 years, Opportunity has collaborated with visionary partners and supporters to provide small loans to families to grow businesses. Opportunity also delivers health and education programs and is increasing digital inclusion via smart phones to help families access financial and information services wherever and whenever they choose.

The impact of giving families a hand up instead of a handout is illustrated by the 9.6 million families in 22 countries who are being empowered to break the cycle of poverty themselves because they have been given the tools to do so.

We seek to employ an outstanding and distinctive individual as Chief Executive Officer to provide leadership, financial and operational management to Opportunity. Reporting to the Opportunity Board, he/she will be responsible for strategy development and realisation and external representation in the industry. The Chief Executive Officer will support fundraising, people leadership and management, while at the same time managing performance and effectiveness of Opportunity's senior executive team.

This role offers a unique challenge for a committed Christian who is passionate about addressing the issue of poverty. You will be a highly accomplished senior leader, forward-looking and have a strategic mind-set combined with financial and operational capability.

You will bring strong marketing and fundraising skills as well as sound financial skills and understanding of technological innovation. You will have the ability to influence, persuade and build confidence, relationships and trust at a senior level. You will be adept at building and leveraging networks. You will also be culturally intelligent, innovative, professional and motivational as well as demonstrate strong emotional intelligence communication skills.



Pictured: Shivali is a Community Health Leader committed to building healthier villages in India. Photo: Siri Wrigley and Jemma Holden

ABOUT OPPORTUNITY

OPPORTUNITY INTERNATIONAL AUSTRALIA GIVES PEOPLE LIVING IN POVERTY A HAND UP THROUGH MICROFINANCE. WE PROVIDE FAMILIES WITH SMALL LOANS TO GROW INCOME-PRODUCING BUSINESSES, AS WELL AS PROVIDING HEALTH EDUCATION, SCHOOL FEE LOANS, ACCESS TO IMPROVED SANITATION AND CLEAN WATER, WHILE STRENGTHENING COMMUNITIES TO REDUCE THE RISK OF HUMAN TRAFFICKING AND DOMESTIC VIOLENCE – CREATING A NEW FUTURE FOR GENERATIONS TO COME.

OUR INSPIRATION AND DEDICATION

Opportunity enables you to invest in a family living in poverty so that they can use a small loan to buy an item like a sewing machine and build a small business. For a family in a developing country who can't afford the basics, a gift as small as \$100 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.

ENHANCING OUR IMPACT

Opportunity uses Social Performance Management to better understand families' needs so we can provide them with support to leave poverty behind.

Our research and social data provides evidence to answer three 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?

One way the impact of Opportunity's work is enhanced is through the Smart Certification of some of our microfinance partners. Smart Certification involves the adoption of 85 essential practices such as transparency and responsible pricing, to ensure microfinance institutions behave well towards their clients and protect them from harm.

Mothers want what is best for their children, and as their businesses become successful they can make their dreams for their children come true.



OUR VISION

A world in which all people have the opportunity to achieve a life free from poverty, with dignity and purpose.

OUR MISSION

We empower people living in poverty to transform their lives, their children's futures and their communities.

OUR MOTIVATION

We respond to Jesus Christ's call to love and serve the poor. We seek to emulate the Good Samaritan, whose compassion crossed ethnic groups and religions. We serve all people regardless of race, faith, ethnicity and gender.

OUR VALUES

- Commitment to families living in poverty
- Humility
- Respect
- Integrity
- Stewardship
- Transformation.

OPPORTUNITY'S SOLUTIONS



Microfinance

Providing small loans and financial services



Health

Training health leaders to build healthier communities



Education

Making quality education accessible through education loans



Safety

Helping communities to detect and eliminate threats to safety

Opportunity gives families in developing countries the tools they need to work their way out of poverty so they can live safe, healthy lives, send their children to school and create a new future for generations to come.

WHAT SETS OPPORTUNITY APART?



SUSTAINABILITY

All of our activities we engage in must be smart, scalable and sustainable.



INTEGRATION

We work towards integration of other key services (health, education, safety) in our model that improve livelihoods.



INNOVATION

We utilise innovative distribution technologies, digital banking, electronic marketplaces, and big data to make more informed decisions.



CHALLENGING LOCATIONS

We work in locations that are often undesirable for commercial investors.



IMPACT

We evaluate our impact using social performance management designed to protect clients and assess current practices of our partners to ensure improved quality of services year on year.



ANTICIPATION

Our anticipation of future challenges is integrated into our strategic approach e.g. climate change, mobile people change.



AGENCY

We empower individuals to make their own choices to end poverty.

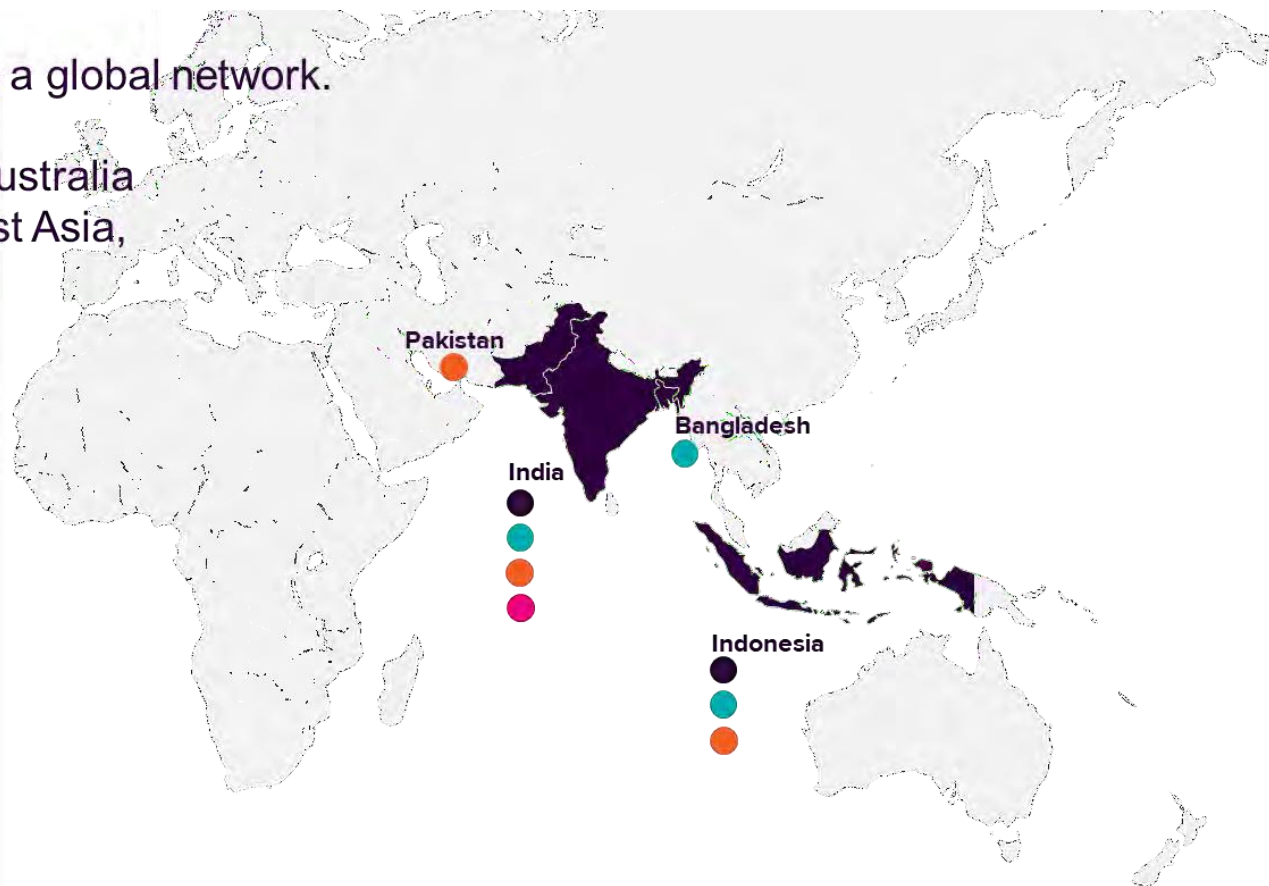
WHERE WE WORK

Opportunity International is a global network.

Opportunity International Australia works primarily in Southeast Asia, with programs in:

India
Indonesia
Bangladesh
Pakistan

- Microfinance
- Health
- Education
- Safety



IMPACT AT END OF 2019

WE BELIEVE EVERY PERSON HAS THE RIGHT TO REACH THEIR GOD-GIVEN POTENTIAL. AND JUST LIKE US, PEOPLE LIVING IN POVERTY HAVE DREAMS AND HOPES. BUT WHILE TALENT IS UNIVERSAL, OPPORTUNITY IS NOT.

Our goal is to overcome this by creating opportunities for people living in poverty to change their situation. This includes investing in mothers with small loans, savings, insurance, pensions and remittances. It also includes investing in communities with knowledge

to build healthier communities and educate the leaders of tomorrow. Finally, all these solutions are underpinned by a commitment to continuous improvement, by delivering innovation and listening to communities to enhance impact.



INVEST IN FAMILIES

NEED

767M

people live on less than US\$1.90 a day

RESPONSE

Small loans to grow businesses and earn regular incomes

OUTCOMES

5,225,362

families in India accessing small loans to grow businesses

1,280,614

families in Indonesia accessing small loans to grow businesses



BUILD HEALTHY COMMUNITIES

NEED

2.6B

people lack access to basic sanitation

RESPONSE

Training women as health leaders who teach their community basic health and hygiene practices

Providing access to loans for building toilets and clean water supply

OUTCOMES

180

health educators trained

4,559

health leaders trained

5,756,229

community members accessing health training and support



EDUCATE LEADERS

NEED

115M

children of primary school age are not enrolled in school

3 in 5

children around the world are missing out on quality education

RESPONSE

School fee loans make education more accessible, loans to schools help leaders provide higher quality education to their communities

OUTCOMES

75,589

families using loans to educate their children in India

4,739

schools and tertiary institutions using loans to make improvements in India

1,814

schools using loans to make improvements in Pakistan



SAFETY

NEED

1 in 2

women in India experience violence in their home

In India, a girl is trafficked

every 3 minutes

RESPONSE

Domestic violence mitigation support and training provides education and counselling. Human trafficking prevention programs help communities recognise and prevent exploitation

OUTCOMES

60

active PeaceMakers supporting their communities in India

60

Villages receive Safety Program

2,205,832

people reached with knowledge and tools to prevent trafficking



ENHANCE IMPACT

NEED

767M

people live on less than US\$1.90 a day

RESPONSE

75%

of new families we serve in India were living on less than US\$2.50 a day when they joined Opportunity programs

OUTCOMES

14.3M

people using an Opportunity International Network loan, savings account and/or MicroEnsure insurance policy to improve their lives

14.3M people is a global number, calculated by Opportunity's global Social Performance Management team, which is based in Australia and was funded by Australian supporters

All figures as at December 2019

OUR HISTORY

OPPORTUNITY INTERNATIONAL BEGAN OVER 45 YEARS AGO WHEN AUSTRALIAN ENTREPRENEUR DAVID BUSSAU GAVE \$50 TO A FARMER LIVING IN POVERTY IN INDONESIA, NAMED KETUT.

Starting life in an Anglican boys' home, Opportunity International Australia founder David Bussau launched his career as an entrepreneur at age 15 with a rented hotdog stand. Twenty years later, and with numerous successful businesses to his credit, he reached what he refers to as the 'economics of enough'.

In 1974, with his young family in tow, David travelled to Darwin and headed up a national movement to assist the victims of Cyclone Tracey. Soon after, he began aid work in Bali, Indonesia to help with an earthquake recovery program. As he helped out, he realised traditional aid and development solutions may help, but they did little to actually break the cycle of poverty. It was during this time that David became a pioneer of microfinance, before the term even existed. He offered a small loan of \$50 to a struggling Indonesian farmer named Ketut Suwiria. The loan enabled Ketut to buy a sewing machine and start a tailoring business with his wife. Having grown his own sustainable business, Ketut was able to repay the loan. He even went on to run an import/export business and own a fleet of taxis, giving other people in his local community employment, too.

After seeing the difference the loan was making in Ketut's life, David provided loans to 20 other people. These flourishing small businesses not only provided for the basic needs of families in poverty, they also gave mothers and fathers confidence, dignity and respect.

As loan after loan was repaid and recycled, David was inspired. He sold his businesses and established Maranatha Trust to provide small loans to people living in poverty so they could become entrepreneurs in their local areas.

During the same time, another businessman on the other side of the world, Al Whittaker, had been trialling a similar concept in South America. In 1979, the two joined forces to form Opportunity International – a network of organisations now giving a hand up out of poverty to millions of families in more than 22 countries around the world.



BOARD OF DIRECTORS

THE CHAIR



Joanna White (BCom, MBA, GAICD), the Chair, has been a Director of Opportunity since 2011. Joanna is a General Manager in the Business Division at Westpac Banking Corporation. Joanna is also a Director of the Opportunity International Global Board and a member of the Policy Council of the Banking and Finance Oath.

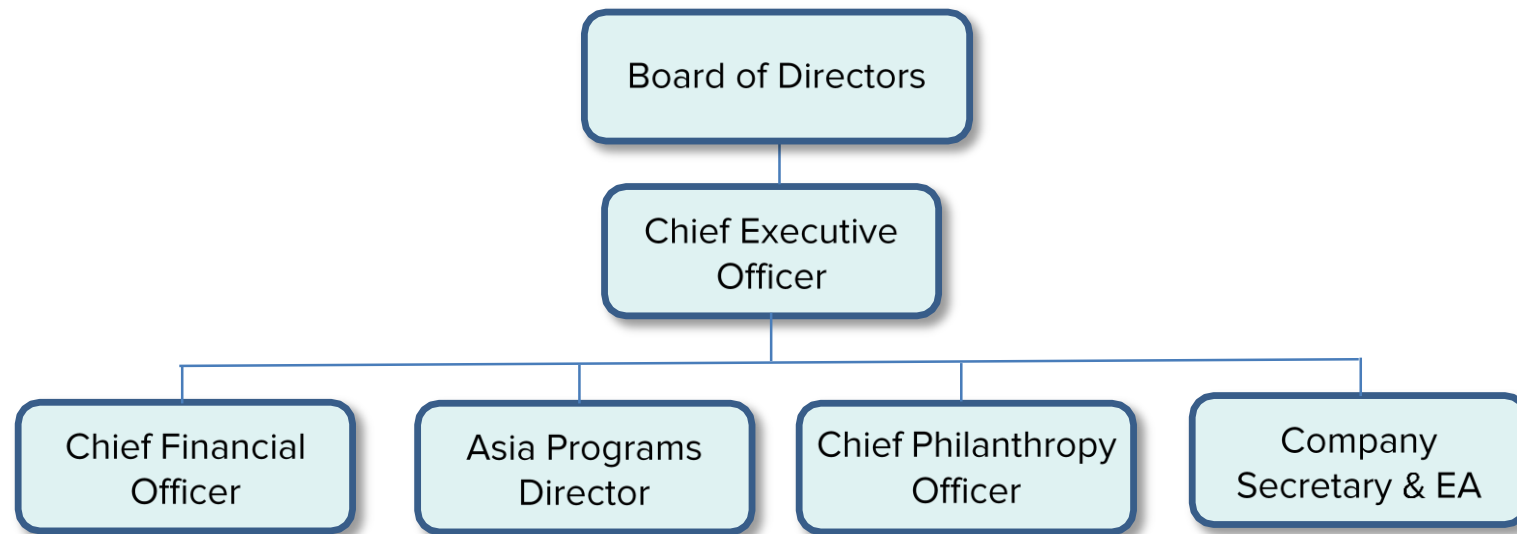
Previously, Joanna held senior leadership roles at Axesstoday Ltd, Commonwealth Bank, National Australia Bank and was a consultant at Bain & Company. Joanna was a founder and CEO of The Australian Charities Fund (now Workplace Giving Australia) and she has served as a Trustee Director and Chair of the Investment Committee of Commonwealth Bank's employee superannuation fund, President of the Harvard Club of Australia and Vice-President of YWCA NSW.

THE OTHER DIRECTORS ARE:

- Michael Collins, BA, B.As., Director since November 2020
- Gregory Hammond OAM, BA (Hons), LLB (Hons), ThA (Hons), Director since February 2015
- Matthew Hope, Director since May 2016 (On leave of absence for 2021)
- Dean Ireland, BCom, MMktg, Director since February 2019
- Andrew Jamieson, BBus, MIntS, Director since May 2016
- Walter Lewin, BCom (Hons) LLB (Hons), GDDivinity, Director since November 2020
- John O'Connor, BSc (Hons), FCA, Director since April 2013
- Susan Overall, BA (Hons), MBA, Director since April 2020
- Connie Ridley, BA, MBA, Director since May 2015 (and previously 2005 to 2014)
- Christina Wilson, BEng (Chem), Director since November 2019

For Directors' profiles go to <https://opportunity.org.au/what-we-do/about-us/board-of-directors>

REPORTING LINES



- CEO reports to the Board of Directors
- CEO's Direct Reports are CFO, Chief Philanthropy Officer, Asia Programs Director, and Company Secretary/Executive Assistant
- Member of the Executive Management Team and Leadership Team

REVIEW OF OPERATIONS – 2019

- Total consolidated revenue from ordinary activities was \$8,932,000 (2018: \$10,469,000). Total fundraising revenue (including government grant and events income) was \$6,845,000 (2018: \$8,291,000).
- Consolidated operating expenses (including grant to international programs but excluding foreign exchange losses/gains, finance charges and impairment expenses) increased by less than 2% from \$9,286,000 (2018) to \$9,531,000 (2019).
- The net operating surplus from ordinary activities was \$5,797,000 (2018: \$2,837,000) reflecting the overall strength of the Associates operations.
- Cash inflows for the year (excluding redeemed term deposits with more than three months to maturity and net cash acquired from the new subsidiary during the year) totalled \$10,002,000 (2018: \$13,498,000). This included donations, Department of Foreign Affairs and Trade grant, loans repaid from implementing partners, investment income, other income and proceeds from sale of assets.
- Cash outflows for the year (excluding investment term deposits with more than three months to maturity) totalled \$11,976,000 (2018: \$16,766,000), comprised of funds for programs-operations, fundraising activities and administration costs.

PROGRAMS DISBURSEMENTS BY COUNTRY

	2019 \$'000	2018 \$'000
India	5,819	9,347
Indonesia	1,231	695
Philippines	1,412	1,240
Bangladesh	150	-
Ghana	-	18
Total international programs expenditure	8,612	11,300

WHERE THE FUNDS COME FROM



Definition: Illustrates the source of cash inflow as a percentage of total cash inflows (excluding maturing term deposits of more than three months to maturity).

Analysis: Cash inflows from the repayment of loans from partners decreased to \$1,863,000 (2018: \$3,128,000) reflecting the maturity profile of loans to partners and investments. Other income, including proceeds from sale of assets, decreased to \$1,294,000 (2018: \$2,079,000). Cash from donations, gifts, bequests and events decreased to \$5,025,000 (2018: \$6,502,000). The Department of Foreign Affairs and Trade grant received increased to \$1,820,000 (2018: \$1,789,000).

HOW FUNDS ARE PUT TO USE



Definition: Illustrates where cash was spent as a percentage of the total cash outflows (excluding corporate investments, investments in term deposits of more than three months to maturity). The accountability and administration costs are costs associated with the overall capability of Opportunity, not able to be directly allocated to either fundraising or program activities, but critical in ensuring our complex investments are well managed and governed.

Analysis: \$10,136,000 (2018: \$13,329,000) or 80% (2018: 80%) of cash outflows was spent on programs-operations which includes funds to international programs, loans and capital injections, program support costs and community education activities.

AUSTRALIAN OPERATIONS

Opportunity has 29 employees (FTE 21.2) and is also supported by a small number of volunteers. While most are located in the Sydney Head Office, four fundraising specialists are located in Melbourne, Brisbane and Perth.

When setting our 2020 budget in December 2019, the impact on fundraising of the Australian bushfires, a global pandemic, and global economic recession were unexpected, making a 13% increase in fundraising revenue unachievable.

The 2021 budget forecasts a fundraising revenue increase of 6% and a 31% increase in supporter numbers.

Parent Company Revenue and Budget*

	FY19 Actual	FY20 Actual	FY21 Budget
Mass Marketing	554,236	504,085	574,000
Regular Giving	587,136	560,463	567,000
Major Gift	1,974,834	2,309,666	2,351,600
Corporate	260,019	155,298	292,000
Grant	198,986	219,553	222,500
Workplace giving	533,501	361,642	292,603
Communications	76,731	55,751	47,500
Bequests	-	31,192	-
Community Fundraising	67,013	45,682	22,000
Opportunity Event	133,275	0	100,000
General	33,704	28,852	-
Total Fundraising	4,419,435	4,272,184	4,469,203
Opportunity Members	594,456	41,269	208,000
DFAT	1,820,285	2,001,416	2,001,416
Total Inflow	6,834,176	6,314,869	6,678,619
Interest income	1,293,924	187,364	345,472
TOTAL	8,128,100	6,502,233	7,024,091

*Excludes Government COVID support payments



THE ROLE OF CHIEF EXECUTIVE OFFICER

PURPOSE OF THE ROLE

The role of Chief Executive Officer of Opportunity International Australia provides a unique opportunity for a committed Christian who is passionate about addressing the issues of poverty.

The overall purpose of the CEO role is to provide strategic leadership to Opportunity as well as ensure management and integration in alignment with Opportunity's vision, mission, core values and global strategic directions. This includes all areas of operations including but not limited to; strategy management, people management, operations management, financial resource management, risk management, board and partnership engagement while at the same time managing the performance and effectiveness of the Senior Executive Team.

RELATIONSHIP WITH OPPORTUNITY INTERNATIONAL GLOBAL

Opportunity collaborates with Opportunity International in the United States, United Kingdom, Canada and Germany. Collectively, Opportunity International through its partners is providing a way out of poverty for nearly ten million people in 22 developing countries around the world. Opportunity's new CEO will be expected to collaborate with the Executive Director of Opportunity International and the CEOs of Opportunity International in Canada, Germany, UK and US.

JOB DESCRIPTION

THE CEO WILL BE RESPONSIBLE FOR THE FOLLOWING ACTIVITIES

- **Fundraising:** Working closely with the Chief Philanthropy Officer to develop the overall strategy for raising resources; including regular, direct engagement with supporters, major donors, business leaders, politicians and key partners both in Australia and overseas.
- **Programs:** Working closely with the Asia Programs Director to oversee and develop Opportunity's programs across key geographies. To advise and support on complex investment decisions and support the Asia Programs Director regarding operational and oversight responsibilities of existing programs.
- **Strategic Innovation and Implementation:** For the effective delivery of our vision to provide a means for people to break the cycle of poverty.
- **External Communication and Engagement:** Working closely with the Chief Philanthropy Officer to develop a highly effective strategy for external communications with supporters, partners and the wider public, including media. To oversee and lead Opportunity's relationship with state and federal governments.
- **Operational, Financial and Regulatory:** Working closely with the Chief Financial Officer to ensure optimum processes including audit and risk management as well as identifying strategic opportunities for new forms of fundraising via financial markets. Lead and oversee Opportunity's relationship with external regulators.
- **Opportunity International Global:** Working closely with Global Executive Director of Opportunity International, and through partnership with the Opportunity International CEOs in UK, US, Canada and Germany, to drive the mission, purpose and values of Opportunity International.
- **Team Leadership:** To provide vision and direction along with Christian leadership to Opportunity's team, including building and developing a high performing senior leadership team.
- At all times, and across all functions and responsibilities, to demonstrate servant-leadership through mature Christian character and stewardship.

THE IDEAL CANDIDATE

WE ARE SEEKING AN OUTSTANDING AND DISTINCTIVE CHRISTIAN LEADER TO MAKE A DEMONSTRABLE AND TRANSFORMATIONAL IMPACT ON THE LIVES OF MILLIONS OF FAMILIES.

CRITICAL EXPERIENCE

- A Christ-Centred life with a personal commitment to Christianity.
- An affinity, interest or engagement with international development, including a passion for alleviating poverty.
- Senior leadership experience at CEO or Director-level, preferably in a large or complex organisation.
- Strong operational and financial experience, in order to understand sustainability and risk mitigation. Financial services background or senior leadership experience in finance would be a significant advantage.
- Familiarity or engagement with fundraising and marketing, with the ability to demonstrate a strong aptitude for fundraising.
- A relationship development mindset including the identification and engagement of a diverse market and engagement through a range of channels including direct, digital and the application of sound marketing principles.
- Proven strategic thinking skills, with the ability to develop and deliver strategic innovation.
- Experience in the boardroom with financial professionals and major donor level people would be an advantage.
- Staff management experience, including managing team culture and performance.

CORE CAPABILITIES

- Strategy as demonstrated by a forward-looking, strategic mindset with operational capability and experience in marketing and engagement
- Financial performance as a financial strategist and investment thinker, including advanced risk management.
- Team leadership including outstanding communication and influencing skills.
- Stakeholder engagement with strong interpersonal skills; someone who builds collaborative relationships.

THE IDEAL CANDIDATE

PERSONAL QUALITIES AND VALUES

- A deep personal commitment to Opportunity's vision, mission and core values.
- A faith-centred individual evidenced by a life transformed by Christ with a heart for families living in poverty and marginalised and the commitment to make a difference.
- A servant-leader who can demonstrate boldness alongside humility.
- A global citizen, balanced and culturally sensitive professional who excels in forging close and productive working relationships with a broad range of cultures, personality types, styles and perspectives. Proactive towards gender equity.
- A strong commercial mind with an appetite for innovation and change.
- The intellectual capacity that is required to function effectively at this level of leadership; someone who shares ideas with clarity and has an intellectual curiosity for our work.
- A leader of leaders and strong people manager with the ability to motivate and engage with professionals across diverse fields.
- Physically and emotionally resilient to cope with the demands of travel and the pressure of global leadership responsibilities.

HOW TO APPLY

The position will be based in Sydney, Australia and the salary is competitive and commensurate with the seniority of the appointment.

For more information about Opportunity International Australia we invite you to visit their website at <https://opportunity.org.au/>






People for Purpose have been appointed to conduct an executive search process. If you have specific questions, please email us at hello@peopleforpurpose.com.au

To apply, you MUST submit a covering letter outlining why you are interested in joining Opportunity International Australia, along with an up-to-date CV via the People for Purpose website: <https://peopleforpurpose.com.au/executive-search/opportunity-international-australia-chief-executive-officer/>

Applications close midnight AEDT on Sunday 4 April 2020.



Pictured: Sangeeta and her son at her tailoring business in Nagpur, India.

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-  youtube.com/opportunityaustralia

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