## Good Return / World Education Australia Charities

Good Return is the trading name of World Education Australia Limited, an international development agency affiliated with the global World Education Inc network, that works across the Asia Pacific region to deliver economic and social development programs for the financially and socially excluded. These programs focus on building financial inclusion through micro-finance and related skills development projects, organised around the four themes of Responsible Finance; Financial Capability; Research and Innovation; and Agribusiness and Smallholder Solutions.

As an independent, registered Public Benevolent Institution (PBI), Good Return is regulated as a public non profit organsiation by the Australian Charities and Not-for-Profits Commission (ACNC), and has registered fund-raising authority in every State and Territory of Australia. The organisation is an ATO-approved deductible gift recipient (DGR) organisation entitled to receive income tax deductible gifts and deductible contributions. This means that donations over \$2 are tax deductible for Australian residents.

Good return is fully accredited by Australian Aid (Department of Foreign Affairs and Trade). This accreditation provides Australian Aid on behalf of the government and the Australian public with confidence that the Australian Government is funding professional, well managed, community based organisations that are capable of delivering quality development outcomes. Australian NGOs must be accredited by the Department of Foreign Affairs and Trade to be eligible for funding under the Australian NGO Cooperation Program (ANCP). The accreditation broadly qualifies us to receive grant assistance for our development work that leverages funds donated by the Australian public.

Good Return is also a member of the Australian Council for International Development (ACFID) and a signatory to the Council's Code of Conduct. The Code establishes standards of accountability, transparency, and governance that ACFID members are committed and required to maintain.

The Good Return loan platform is a social enterprise launched in 2010 to address poverty issues in the Asia Pacific region. It is a website which enables individuals to connect with the working poor and provide them with a small loan so they can start or expand a small business. This in turn improves their livelihoods, grows their incomes, and changes their lives forever. Every individual listed on Good Return is genuine, and has a genuine need. By lending to the working poor, you're able to make a substantial impact on helping them lift themselves out of poverty. The Good Return program is much more than a loan – through a range of microfinance, literacy and livelihood programs, and sustainable energy initiatives, Good Return works with local microfinance partners to ensure long-term benefits to families and their communities. We empower individuals and communities to build their own capability, engendering independence and releasing human potential.

**World Education** 

Founded in India in 1951, World Education is a global not-for-profit organisation that meets the needs of the poor through economic and social development programs.

Over the past 6 decades World Education has worked in over 60 countries in all regions of the globe to provide training and technical assistance, with special emphasis on non-formal education approaches to livelihoods development, literacy, vocational training, environmental education, reproductive health, maternal and child health, HIV/AIDS education, and refugee orientation. We combine expertise and experience to provide training programs and technical assistance that strengthen the capacity of local communities, non-government organisations and government institutions.

World Education's approach is characterised by a commitment to meaningful and equal partnership that is flexible and able to evolve over time, and is based on mutual interest and trust. World Education strives to promote local autonomy by empowering partners to plan and implement their own programs for social and economic change, appropriate to the local context and needs of grass-roots constituents to ensure sustainability of the programs.

## World Education Australia

World Education Australia Limited (WEAL) was established as a not for profit, secular company in 2003 with the mission of improving the lives of the poor in the Asia Pacific region. Currently WEAL focuses on assisting communities to improve their living standards through livelihood development programs, and by improving their access to financial services. The track record and expertise of the Directors and staff has enabled WEAL to establish itself as a leading provider of microfinance, micro-enterprise and livelihoods support services in the region.

World Education Australia is an independent not-for-profit agency accredited by Australian Aid (Department for Foeign Affairs and Trade/DFAT, formerly the Australian Agency for International Development/AusAID). We are a member of the Australian Council for International Development (ACFID) and a signatory to the Council's Code of Conduct. In addition to designing and managing projects together with World Education country offices globally along with other partners, World Education Australia also manages projects on behalf of bi-lateral and multio-lateral agencies, governments, and commercial and non-profit organisations. This has or currently includes Australian Aid (Department for Foeign Affairs and Trade/DFAT, formerly AusAID), Asian Development Bank, US Agency for International Development, GTZ (German Technical Develo[pment Agency), Central Banks in Indonesia, Laos, Cambodia, Nepal, Fiji and Solomon Islands, various UN agencies including UNDP, UNCDF and IFAD, and various corporates including Accenture, URS, Origin Energy, Westpac and others to provide microfinance expertise on a number of credit, savings and micro-banking programs.

## **Our Vision**

A world without poverty where people have access to resources and opportunities to improve their own lives.

## **Our Mission**

To enable those living in poverty to achieve economic empowerment through responsible financial inclusion and capability development. We achieve our mission by engaging strategically with partners to innovate and strengthen financial and economic inclusion solutions. We work with the economically excluded and marginalised, targeting those living on less than \$2 a day, with an emphasis on the poorest. We work primarily in rural communities, with women, men and youth. We believe that we can best effect change and champion the voice of those living in poverty by working with those that share our values.