

**The Opportunity mission** is to provide opportunities for people in chronic poverty to transform their lives.

**Our strategy** is to create jobs, stimulate small businesses, and strengthen communities among the poor.

**Our method** is to work through indigenous Partner Organizations that provide small business loans, training, and counsel.

**Opportunity International's commitment** is motivated by Jesus Christ's call to serve the poor.

**Statement of Intent Regarding Poverty and Women**

Opportunity International—U.S. strives to reach the world's poorest people through its microenterprise development programs. Recognizing that the large majority of the world's poorest are women and that they contribute decisively to the well-being of their families, Opportunity makes it a priority to support programs that serve the particular needs of women.

**Opportunity International has partners** in Albania, Bulgaria, Colombia, Costa Rica, Croatia, Dominican Republic, East Timor, Egypt, Ghana, Honduras, India, Indonesia, Macedonia, Malawi, Montenegro, Nicaragua, Peru, Philippines, Poland, Romania, Russia, Uganda, Zambia, and Zimbabwe.



Sonia Acosta is president of her Trust Bank in the Dominican Republic and works hard selling shoes so she can send her four children to the university. She is pictured here with her daughters Rachel, Lisette, and Rosalina. (See page 6 for Sonia's story.)



## Microcredit for Mexico: An Update

THE DECISION FOR OPPORTUNITY International to launch a new program in Mexico was an easy one. The Mexican government estimates that there are more than 35 million microbusinesses in Mexico that could fuel the creation of thousands of jobs in the poorest communities across the country. The only thing lacking for these entrepreneurs is access to affordable credit to build their businesses.

Sometime before the close of 2002 Opportunity plans to provide its first loan in Mexico. We have raised \$600,000 from private donors in the U.S. toward our goal of \$2 million by year-end. We expect more than 35,000 loans to poor entrepreneurs within the first three years of opening our doors. Your gifts to Opportunity will make microcredit for Mexico a life-transforming reality. ■

**Correction**

An article in the February 2002 *Impact* incorrectly stated that only 3 percent of Zambia's population is Christian. The sentence should have read: Only 3 percent of Isaac Mpofu's client base is Christian.



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# IMPACT

A publication of Opportunity International



*I saw Uganda's hope in the children of our clients. AIDS burned just the forest. Already, green shoots are rising from the ashes. Our client Evas Kalemeera is dying of AIDS, but thanks to Opportunity loans, she is educating her 17-year-old daughter, Natasha. 'I want to be a lawyer,' said the young woman.*

*"I want to help rebuild my country."*

*—Charles Dokmo,  
CEO of Opportunity International*



## Losing to AIDS, winning at life

UNTIL AIDS STRUCK HER home, Evas Kalemeera was enjoying a successful life in Uganda. She taught English and supplemented her income with a poultry business. Her husband ran a good business grinding maize into flour. Together, they provided well for their three children. They were proud to be sending their youngest, Elizabeth, to school. In poor countries, girls attend school only if the family has money left over after paying for their sons' education.

At age six, Elizabeth died. Her grief-stricken parents were stunned to learn that she died of AIDS, most likely contracted in the womb. Evas and her husband were then tested. Both had HIV, the virus that causes AIDS. Devastated by Elizabeth's death and the prospect of her other children joining the ranks of Africa's 12 million AIDS orphans,



*"Opportunity counts me as a person, instead of among the walking dead."  
—Evas Kalemeera, Africa Client of the Year*

Evas succumbed to debilitating depression. She quit her job, lost her poultry farm, and rarely got out of bed. Her husband struggled to support the family and an orphaned niece. Two years later, he died of AIDS.

The responsibility of raising her two children and her niece jolted Evas out of her depression, even though her burden of grief had increased. Besides her husband, she has lost a brother, a sister, four uncles, and three in-laws to AIDS. She decided to revive her husband's business and contacted our partner in

Uganda for a working-capital loan.

Evas had been a Trust Bank member prior to her illness and had developed her poultry business with Trust Bank loans. Given her medical condition, a loan would

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*Janet Museveni,  
First Lady of Uganda*

## Opportunity visits Uganda's First Lady

CHARLES DOKMO, CEO OF OPPORTUNITY, Directors Julie Hindmarsh and Polly and Robert McCrea, and Governor Jay Wissink met with Janet Museveni, First Lady of Uganda, during their March visit to that AIDS-ravaged country. Mrs. Museveni has been an advocate for the poor since her husband took

office in the late 1980s. "She was gripped by the huge numbers of lost children," Dokmo said. "She founded the Ugandan Women's Effort to Save Orphans (UWESO) to reunite families and to find homes for the homeless."

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# The stats of life

- *Almost 11 million children die each year of preventable causes.*
- *Deaths from diarrhea, malaria, measles, pneumonia, AIDS, and malnutrition resulted from the impoverished conditions of 600 million children around the world.*
- *150 million children suffer from malnutrition, which causes 60 percent of the deaths.*
  - *These [11 million] deaths were preventable and treatable, not inevitable.*

—Carol Bellamy, executive director, UNICEF

***Provide a job for a poor parent,  
and she will give her kids a future.***

***(Cost to provide a job through  
Opportunity International: \$134 )***



Dear Friends,

When I came to Opportunity in 1997, it was with a vision of climbing a mountain. Our task of reaching a million clients and more seemed impossible. Fortunately, God specializes in the impossible, and today the summit is in sight. Just as climbing a mountain begins at a base camp and progresses through several stages, so does the growth of an organization.

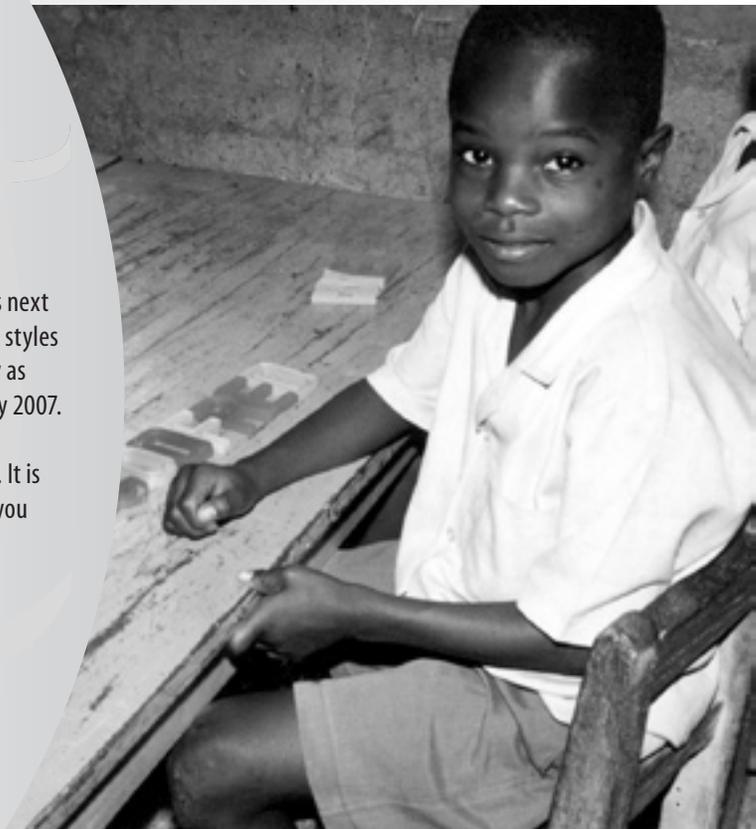
Over the past six months, my wife, Diane, and I have grown in our conviction that Opportunity International—U.S. will need a new leader as the organization enters its next stage of development. To grow successfully, organizations need different leadership styles at different times. A new leader will bring needed skills, vision, and renewed energy as Opportunity continues to expand with the goal of serving 1 million families a year by 2007.

Therefore, my term as CEO of Opportunity International—U.S. will end June 30, 2002. It is an honor to have served with and for the Opportunity team and each of you. Thank you for the blessings you bring to the poor.

Sincerely,

A handwritten signature in cursive script that reads "Charlie".

Charles L. Dokmo  
Chief Executive Officer



# A dollar is more than two Cokes

*Lisa Littel, a junior at the University of Wisconsin, accompanied her father, Joe Littel, on an Insight Trip to Honduras in February to visit a Garifuna community. She graciously shared some of her personal insights with us.*

## Why did you go on this trip?

I wanted to see what life was like in a Third World country. Also, I was curious about the work of Opportunity and wanted to meet poor women who are working to transform their lives.

## What impressed you the most?

The women. They inspired me by the efforts they are making, despite their hardships, to improve their own lives and their families' lives.

## How did the trip affect your understanding of microcredit?

Loans of just \$200 can completely change lives. I met a woman who was making tortillas at a stand in front of her house. I asked her what the loan had done for her. She pointed to a huge crack in her house and to several things in her yard and house that were worn-out and broken. She said, "We will fix those." She also wanted to send her kids to school.

A dollar goes a long way for a poor Honduran family—it buys a lot more than just two Cokes.

## How did Opportunity clients feel about the loan program?

Positive and excited. They believe in Opportunity and gave specific examples about how the program was changing their lives. We were equals among these women. No one felt out of place.



## What was your greatest surprise?

How happy everyone was. They may be poor economically, but they are not without spirit. They are ready and willing to take on the world. I met kids

with nothing but large dreams—dreams to be doctors and politicians.

## Did the experience change you?

Yes. I want to give back. There are people everywhere with so little, and no one is undeserving of help. A little bit can help them so much.

When you are face-to-face with people who don't have anything, you have to do something. I can't just sit here blindly anymore. ■

**A dollar goes a long way for a poor Honduran family—it buys a lot more than just two Cokes.**

## Insight Trips

*For information on Insight Trips, please call 1.800.793.9455.*



## Contento

**Contento** (happy) is how America Lupez feels about her life today and her business making casaba bread. She is one of the Garifuna, people of African-Honduran descent living along the coast of Honduras. These peaceful, hardworking people are ostracized and very poor. To earn money, they fish and make casaba bread. In keeping with its vision of serving the poorest, Opportunity began a microloan program for the isolated Garifuna people in 2001 and is the only microlending organization that serves them. Our Garifuna clients, whose loans average \$65, have a 100 percent repayment rate.

"Financially supporting Opportunity and participating in Insight Trips helps me to prioritize my values. I'm confronted with how much material wealth we Americans possess compared with the many less fortunate people of the world." —Joe Littel

HIV/AIDS statistics  
 During the last two decades,  
 HIV/AIDS has claimed over  
 22 million lives.  
 Each day HIV/AIDS is killing  
 6,000 people and infecting  
 16,000. About 13 million  
 children have been orphaned  
 (95 percent of these in Africa),  
 and it is estimated that by 2010  
 about 40 million people will  
 have died of AIDS.

## Driehaus award program launched

RICHARD DRIEHAUS, FOUNDER AND CEO of Driehaus Capital Management, has created an annual award program to recognize excellence in our global network and to encourage strong performance by Opportunity clients and staff. Driehaus commissioned the design of a special trophy for the awards.

Every year, an outstanding client and loan officer from each of Opportunity's four regions will be recognized. On April 19, Driehaus presented the inaugural 2002 awards at a luncheon in Chicago to representatives of the winners. Each winner received a personalized trophy.

**Teresita G. Perez, Asia Client of the Year**, has been an Opportunity Trust Bank member in the Philippines for five years. She used her 14 loans to build a meat vending business and is now eligible for an individual loan.

**Gelita G. Colon, Asia Loan Officer of the Year**, works with more than 300 Trust Bank members in Manila. All of her clients have a 100 percent loan payment history. At 24, with just two years' experience, her professional performance is already outstanding. *(See page 5 for more winners.)*

Fidel V. Ramos, former president of the Republic of the Philippines and Opportunity patron, was the keynote speaker at the awards luncheon. His daughter, Angel Ramos, accepted



Richard Driehaus with Angel Ramos, who accepted the Asia Client and Loan Officer of the Year awards on behalf of two winners from the Philippines

awards on behalf of the Asia winners. Driehaus is a generous supporter of Opportunity International and a member of Opportunity's Board of Governors. ■

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## Losing to AIDS, winning at life

be a risky venture for Opportunity. But Evas was as determined as she was needy. She was granted an individual loan, not a Trust Bank loan that requires a group guarantee. Also, she participated in Opportunity's AIDS initiative, through which clients receive education about AIDS, clinical referrals, and the chance to participate in support groups.

Evas revived her husband's business. Today, she is repaying her third loan (\$571), and she is providing well for her family. Florence Ndebwoha, Evas's loan officer and Africa's Loan Officer of the Year, said, "Through my

work, I support something that holds great promise for change in my country. Each person like Evas who starts a business in Uganda helps Uganda."

What makes Evas's story especially uplifting is that she is now able to purchase the expensive drugs that are prolonging her life. Thanks to her education about AIDS, she has a realistic view of her future and is preparing her children for her eventual death by training them both in the business and in household management. Meanwhile, she is sending them all to school. ■

# More award winners

*"I named my store Nicaury, after my daughter. She wants to be an engineer and rebuild our neighborhood. Maybe the whole city."*



**Daisy Abreu Gomez, Latin America Client of the Year**, lives in a squatter community in the Dominican Republic. She purchases used clothes in the city to sell in her community. She started her business with a \$114 loan and expanded it with the next loan of \$143. She was president of her Trust Bank and held the weekly meetings in her combination home and store: the largest covered space in her neighborhood. She later qualified for a \$1,000 individual loan and relinquished her Trust Bank membership. She continues her involvement with the group, however, and is a mentor for women who are beginning their journey out of poverty with Trust Bank loans. ■



*The first step toward success is integrity.*

In Romania, **Maria Bucur, Eastern Europe Loan Officer of the Year**, meets her clients with sympathy and a smile. Respecting equally the clients and her work, Maria is objective. She keeps her promises without compromising her principles. The first step toward success is integrity. ■

*"I feel people's problems in my heart, and I can always find a way to help."*



**Susana Herrera, Latin America Loan Officer of the Year**, works with 298 clients in 11 Trust Banks located in squatter communities in Santo Domingo, Dominican Republic. A great problem solver and team builder, she has been assigned to three Trust Banks that are chronically behind on their payments. She described her method of turning these Trust Banks around: "I take a deep breath, pray, then ask the group for a solution. If they have no answers, I present different ideas and ask for feedback. I don't tell them the answer. I let them discover it. This way they learn to solve problems." ■

*"No bank would loan me the \$1,500 I needed to buy a taxi."*

**Eastern Europe Client of the Year, Suzana Suteu** from Romania is a chemical engineer who lost her job when the state-owned plan closed. She supports herself and two teenagers with her taxi business, thanks to Opportunity loans of \$1,500 and \$1,650. She has two taxis and three employees so that both taxis are available for hire 24 hours a day. ■





Leah Taylor Roy, cofounder of Gems of Hope USA Foundation (left), visits with Trust Bank client Vidal Martínez and her husband in front of their store. Roy observed, "For many women, serving as an officer of their Trust Bank may be the first formal leadership opportunity they've had in their lives."

## Nurturing women leaders



The following article is excerpted from a reflection given by Susan Kaminski (left), Board of Governors, Women's Opportunity Fund of Opportunity International-U.S., at the Opportunity International-U.S. board meeting on March 9, 2002.

### A Women's Leadership Insight Trip is born

I just returned from the first annual Women's Leadership Insight Trip, where we focused on leadership qualities and how the Trust Bank program helps women build and nurture these qualities. This was my ninth Insight Trip in 10 years. It's always inspiring to meet Trust Bank loan clients, their loan officers, and our partners' staff.

On this Insight Trip to the Dominican Republic, Beth Houle, director of the Women's Opportunity Fund of OI-US, asked us to interview women Trust Bank members about the qualities the leaders of their Trust Banks possessed. We also interviewed the Trust Bank leaders to hear why they thought they were elected president and what qualities they felt were important. Our intention was to document what leadership qualities our loan clients brought and how these qualities and others were further nurtured by the Trust Bank program. Our observations will be used by Opportunity as it develops leadership opportunities and training for clients.

### A great leader

Sonia Acosta is president of the Faith and Action Trust Bank. Sonia is 31 and has four children. She sells shoes, sheets, and underwear. Her first loan was for \$122, and her second loan is for \$153. "My dream," Sonia told us, "is to have a very big shoe store. I

want to make more money so my children can go to the university. If I had been able to go to the university, my life would be much different."

Sonia moved from the country to the barrio outside of Santo Domingo with her family four years ago; they believed that they could find better jobs there. At first, Sonia stayed home while her husband worked, because she didn't know anyone. Then she heard about the Trust Bank program from a neighbor, and her life began to change!

When asked about how she approached her responsibilities as president, Sonia said, "People are complicated. I often have to confront people about paying their loans on time. Since I've become president, I have more confidence and can speak to a group. I have to explain about our loan payments and the savings requirement—members don't always understand these things." She concluded, "My dream is that each woman becomes a big business owner. I don't want to grow just for me, but for all of us."

### What is leadership?

In preparation for the trip, I read several books on women and leadership skills. In *Going to the Top*, Carol Gallagher summarizes the qualities of a woman leader:

1. Be competent. Understand how to get things done.
2. Get results. Be reliable.
3. Be good at developing relationships. Frequent face time is important. Be a good listener. Genuinely connect with others.
4. Help others be successful.
5. Be proactive. Have resilience and stamina.
6. Use alliances to get things done.
7. Be yourself.

My company has spent thousands of dollars on leadership training for me. But in a way it is redundant for me to read those books on women in leadership, and maybe even to participate in all of those trainings. Trust Bank clients like Sonia and the other leaders I've met on Insight Trips exemplify very clearly how to be a good leader and what qualities are important. ■

"I couldn't stop thinking of the analogy that these poor women are gems just waiting in a cold, dark mine for the opportunity to practice and serve as leaders and make great changes in their communities."

—Mary Larson, cofounder, Gems of Hope USA Foundation

(left to right) Beth Houle, director, Women's Opportunity Fund of OI-US; Mary Larson, cofounder, Gems of Hope USA Foundation; Suzanne Carter Merle; client Argentinian Nevar



To receive a copy of Sue Kaminski's complete talk on nurturing women leaders or to learn more about the Women's Opportunity Fund initiative "Responding to Women's Needs: Serving the Poorest Women," contact Beth Houle, director, Women's Opportunity Fund of Opportunity International-U.S. at [bhoule@opportunity.org](mailto:bhoule@opportunity.org) or at 630-645-4100, ext. 215.

# Opportunity Microfinance Bank in the Philippines off to a great start

OPPORTUNITY MICROFINANCE BANK (OMB), WHICH OPENED August 17, 2001, in Manila, had 8,830 group-loan clients and 52 individual-loan clients by the end of 2001. These borrowers, the poorest of the working poor, were using loans totaling \$721,385 to establish small businesses. All of the group-loan clients were women. Registered as a bank rather than a traditional Opportunity partner, OMB is able to take savings deposits, providing a service that is usually unavailable to the poor. Through OMB, small business owners earn interest on their savings. Within four months of opening, the bank had savings deposits of \$240,379, which were loaned to other poor entrepreneurs within the same community.

Transitioning all lending operations to a microfinance bank and using the bank as the vehicle for expansion reduces the long-term costs associated with providing microfinance services to the poorest of the poor. As OMB grows, it will build the capacity to pass on that savings to borrowers. OMB will provide a full range of financial services to people in deeper levels of poverty.

OMB, together with Opportunity's other partner organizations in the Philippines, projects to be serving 250,000 clients annually by the end of 2003. ■

## Doubling profits with no extra work

Prior to joining Opportunity Microfinance Bank's loan program, Wilma Cerda and her family contracted their services to an investor who paid for sampaguita flowers and other materials they used to make garlands. The Cerdas did the labor as well as the selling. The net profit from the week's sales was divided: one-half for the investor and the other half for the family. This usually meant a \$36 weekly income.

Wilma took her first loan from OMB in the fall of 2001. She and her family continued to make and sell garlands. "But," says Wilma, "now that we are the investor and the seller, we don't have to divide our profit. Now we can set aside some money for emergencies. And I am learning valuable things from our Trust Bank meetings like how to be a good steward of time and money. Someday, we would like to be not just sellers of our product but suppliers for others." ■

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## Opportunity visits Uganda's First Lady

Mrs. Museveni's mission now embraces AIDS orphans. She gave Dokmo and party a tour of an orphanage run by UWESO. The facility provides life- and job-skills training to 100 orphans who were living on the street. "These teens will need our loan program to begin their adult lives," Dokmo said. "They will be trained and ready to run small businesses."

The group visited Catherine Kamuli, a loan client who is featured in our 2001 Annual Report. She was pleased to receive several copies of the report with her photo in it. A client since 1997, Kamuli runs a successful poultry business. She cares for four AIDS orphans in addition to her own six children.

## The horror and the hope

"Our visit to an AIDS clinic was gut-wrenching," said Dokmo. Opportunity clients and others are tested here for free, and results are available within the hour. "In the waiting room sit 40 people with desperation in their eyes. A counselor tells them if they are HIV-positive or HIV-negative. If positive, they know that they will most likely die."

"I saw Uganda's hope in the children of our clients," Dokmo continued. "AIDS burned just the forest. Already, green shoots are rising from the ashes. Our client Evas Kalemeera is dying of AIDS, but thanks to Opportunity loans, she is educating her 17-year-old daughter, Natasha. 'I want to be a lawyer,' said the young woman. 'I want to help rebuild my country.'" ■