



## It's the season of giving

We hope you will thoughtfully consider a year-end gift that will provide transformational microfinance services to more people living in poverty. The current global economic crisis continues to severely impact the poorest people, so your support is needed now more than ever.

Some additional ways to give during this joyful season:

- Tell your company, or corporations in your community, about Caterpillar Foundation's challenge grant (see page 2)
- Give OptINnow™ gift cards to friends, family and associates (see page 8)
- Join the Board of Governors, Women's Opportunity Network, or Young Ambassadors for Opportunity
- Introduce Opportunity to your church or community group

Isaiah 58:10 tells us: "if you give yourself to the hungry, and satisfy the desire of the afflicted, then your light will rise in the darkness." Please know that your gifts of your time, talent and treasure have an immeasurable impact on the hungry and the afflicted in our world.

On behalf of the entire Opportunity family, thank you for the light and hope you bring into our clients' lives.



*Loan and savings client Dorothy Makupe with her children, Beassy, Ethel and Mike, in front of her store in Mularje, Malawi*



*Salath Mary (second from left) was the first claimant under Opportunity's MicroEnsure health insurance product in India, which also protected other members of her Trust Group (pictured here). After emergency surgery for a heart condition, Salath Mary was relieved that MicroEnsure covered her entire \$375 bill.*

## Reducing our clients' risk

If microcredit is a ladder that helps people climb out of poverty, microinsurance is a safety net that keeps them from falling back into poverty when an unexpected hardship or disaster strikes. Opportunity International has been providing that safety net since 2002 through its microinsurance subsidiary, MicroEnsure.

MicroEnsure works with local insurance company partners and other stakeholders to develop a range of products to meet the specific needs of people living in poverty. Our clients, who face a huge degree of risk in their day-to-day lives, can now be covered with innovative crop, loan, health, life and property insurance products.

Although there are other microinsurance agencies in the market, Richard Leftley, MicroEnsure president and CEO, is quick to make a distinction. "MicroEnsure is interested in understanding what the clients need and then designing the products," he says. "We also provide training and education so people can understand the products. We're standing there beside the client helping them use their insurance." Richard adds that MicroEnsure also provides the administration to make sure that claims are handled quickly and efficiently.

In 2008, Opportunity launched a health care product in India, where families often exclude girls from receiving medical attention. One feature of the product reserves a portion of the benefits for the exclusive use of girls such as 17-year-old Savitra Mundari. Last February, the family enrolled in a healthcare policy for approximately \$13. Four days later, Savitra experienced severe abdominal pain and was quickly admitted to the hospital. Tests revealed that she was suffering from a kidney stone, which required immediate surgery and a week's stay at the hospital. The cost of Savitra's treatment totaled approximately \$430.

As Savitra was part of a cashless health insurance program, there was no need for the

*(continued on page 4)*



## CEO Corner

with  
Bill Morgenstern

Last month at our Microfinance Conference in Washington, D.C., the esteemed economist Knight Kiplinger said, "A few thousand dollars given to an organization like Opportunity International can really move the needle, can genuinely lift dozens of people out of poverty by enabling them to start a business, and support themselves, their families and their neighbors."

Regardless of the amount you give to Opportunity, know that your support helps us "move the needle" toward greater economic and social empowerment for people living in poverty.

With your generous support, and through donations from organizations and businesses, more than two million clients can now access financial services that are helping to transform their lives and build thriving communities throughout the developing world. Ten of America's Most Admired Companies, as reported by Fortune magazine, have contributed to Opportunity over the past five years because they recognize and respect our sustainable approach to breaking the cycle of chronic poverty. (See Caterpillar story on this page.)

As you consider a gift to Opportunity, I invite you to think about young Savitra of India who receives the medical care she needs thanks to microinsurance; Danilsa, whose loans from Opportunity enabled her to install a safe floor and roof for her home in Colombia; and Faith, whose school was built with loans from Opportunity and is the key to a better future for hundreds of children in Kenya.

We give thanks to God for your support, and wish you much peace, joy and love this Christmas and in the New Year.

## Caterpillar matches corporate gifts

Through Dec. 31, 2010, Caterpillar Foundation will match new donations from corporations and small businesses to Opportunity dollar-for-dollar, up to \$1 million total. Any business contributing to Opportunity for the first time or making a donation above its previous year's gift is eligible for the matching funds. The Caterpillar match will help fund Opportunity's cutting-edge initiatives, including rural savings and agricultural finance programs that are helping sub-Saharan Africans work their way out of poverty and feed their communities.

In announcing the challenge grant at Opportunity's Fall Microfinance Conference, Caterpillar Foundation Vice President Will Ball said, "We are proud to partner with businesses that are committed to solving complex and difficult issues, such as poverty, by supporting Opportunity International's efforts to provide savings-based microfinance services to the world's most marginalized citizens."

For more information on how to double the impact of your corporate donations, visit [opportunity.org/caterpillar](http://opportunity.org/caterpillar).

*Ben Lambert, senior social responsibility initiatives representative, Caterpillar Foundation, visits with Opportunity Rwanda loan client Rose Uwizeyimana, who has built a business selling a tasty juice called Umutobe.*



## Supporting women in India



Western Union's retired CEO Christina Gold, who serves on Opportunity's Board of Advisors, and CFO Scott Scheirman present a check for \$50,000 to fund Opportunity's programs serving women in India. Since 2004, the Western Union Foundation has provided funding for our operations in the Philippines, Ghana, Kenya and South Africa.

Wells Fargo team members Lam Nguyen and Jeannette Woodbury from San Francisco, Calif., volunteered at Opportunity India for five weeks this fall as part of the inaugural Wells Fargo International Group Global Fellows program. Lam used his background in data analysis and business process design to work on a finance process mapping project. Jeannette, who helped develop and launch Wells Fargo's financial systems, completed an MIS/IT audit for Opportunity India. They are pictured with clients from Chennai.





## Servicing rural Malawi

Opportunity Malawi is partnering with the International Fund for Agricultural Development (IFAD) to provide access to microfinance services, including agricultural loans, to over 25,000 people living in poverty through 2011. The \$350,000 grant from IFAD's Rural Livelihoods Support Program will help combat hunger and poverty in three rural districts in southern Malawi. In addition, IFAD has granted \$234,000 to Opportunity Malawi to provide remittance services through cell phones and satellite branches in rural areas. Opportunity Malawi CEO Aleksandr-Alain Kalanda said, "Supporting the people-to-people money flow to rural areas is vital in the development of this country." Pictured here is client Jennifer Chiwalo, a banana vendor in Mulanje, Malawi.

## Improving housing in Colombia

For many Colombians, heavy rains bring about serious challenges. Nobody knows this better than Danilsa Maria Hernandez Ramos (center) of Arjona. Danilsa's traditional village home used to pool with water, turning her dirt floors into mud and creating an unhealthy environment for her children. Now, after a two-year pilot program, Opportunity has rolled out a floor and roof loan product for reliable, established clients like Danilsa who are installing concrete floors and replacing leaking tin roofs. The loan is repaid over 18 to 24 months, with payments declining to around \$5 later in the cycle. Clients receive technical building advice, as well as discounted pricing on repair supplies. Opportunity program manager Astrid Suarez says, "Having a floor helps give dignity to a person. God is using Opportunity and this program to benefit many families." Astrid estimates that 50% of our clients in Colombia do not have floors in their homes.



## Community development in Nicaragua

To combat poverty in the second poorest country in the Western hemisphere, Opportunity has implemented a community economic development initiative in Nicaragua. Our programs provide training and finance for small and medium enterprises in Granada's most promising industries—tourism and agriculture. Opportunity is helping individuals like Silvia Elena Canda (at left), who learned how to hand-filigree jicaro gourds from her aunts when she was 11 years old. In 2006, she and 32 other women formed the Women's Artisan Cooperative, and now work with Opportunity to sell their unique products and develop new ones under the "Ojala!" ("by God's will") brand. As the mother of a 1½-year-old girl, Silvia is proud to continue her family tradition and contribute to her household income.



## Smart Giving

with Chuck Day

### In uncertain times, keep it simple

As we approach the end of 2010, the waters couldn't be murkier for anyone seeking clarity on how they might be taxed in 2011 and beyond. Income taxes, capital gains taxes and estate taxes are all in flux, and no one can predict with any degree of certainty what changes will occur in the future.

So what's a generous giver to do, especially one who wants to be a good steward of his or her resources and maximize every dollar?

As someone who has spent over 15 years demonstrating the tax advantages of charitable gifts to philanthropic families, I have one suggestion: review your reasons for giving, and don't let a detail like future tax uncertainty deter you from your philanthropic goals.

Blasphemy? Perhaps, but studies consistently show that the biggest reason that people make charitable gifts is to make a positive difference in the world. Tax consequences are consistently much lower on the list of reasons why people give. A 2007 Survey of Affluent Americans by U.S. Trust found only 33% pointed to tax reasons as a reason for giving, while 88% cited a desire to give back. The 2006 Bank of America Study found that 53% of high-net-worth donors surveyed said that their giving would stay the same, or even increase, if the tax deduction for charitable gifts fell to zero.

As for this year, we know with great certainty that generous gifts now will produce generous tax deductions in April, and allow us to achieve even greater impact from our giving.

That's the simple truth, and in these times, there is great value in keeping things simple.

*For more information on any aspect of estate planning or charitable gift planning, please contact Chuck Day, director of gift planning services, at cday@opportunity.org or (630) 242-4136, or visit opportunity.org/plannedgiving.*

## Reducing our clients' risk (continued from cover)

family to pay the bills and seek reimbursement. Instead, all costs were processed by MicroEnsure. Had Savitra not been covered by health insurance, it could have taken at least five years for her family to recover from the financial shocks associated with her illness. In fact, the World Bank says that one out of four uninsured people who enter a hospital in India will come out owing enough money to put them below the poverty line.

Today, MicroEnsure is serving more than 700,000 policyholders in seven countries. The agency has expanded its distribution networks from microfinance organizations only to include World Vision, Habitat for Humanity, the Anglican Health Network, retail organizations and mobile phone companies. Outreach has grown 400 to 500 percent in India over the last few months, and 25 percent in the entire operation over the past two months.

"In spite of all the challenges of providing insurance to people who may not understand or trust the concept, we have been able to launch products that two or three years ago were just dreams," says Richard. "To see our clients protected—that's amazing."

### Highlighting global staff

#### Elizabeth Andrade *CEO, Latin America*



Elizabeth Andrade became CEO of Opportunity International Latin America in May 2010. She has 20 years of international experience converting nonprofit microfinance institutions to regulated institutions. She also served as a regulator and supervisor with the Bolivian superintendency, a global leader in microfinance regulation. Her professional background makes her perfectly suited to lead our

Colombian operations as they prepare to submit a license application to become a regulated banking institution.

Constantly inspired and amazed by the impact of microfinance on people's lives, Elizabeth's message to Opportunity's supporters is simple.

"Thank you for your support," she says. "Your donations have helped so many of our clients, but there are still so many more Colombians who need financial access. We hope you will feel the need to continue to help."

#### Richard Leftley *President and CEO, MicroEnsure*



In 2001, Richard Leftley was working as a reinsurance broker in London, but felt a strong desire to use his life to help the less fortunate. He began searching for a way to transition from the for-profit to the non-profit sector. When a friend told him about Opportunity, Richard offered to spend his next vacation volunteering in the field.

The next year, he joined Opportunity's Technical Services Division as vice president of product development, pioneering the introduction of our insurance products. In 2004, he was promoted to vice president for planning and operations, and led a team of consultants providing technical assistance to our global operations. He was named to his current position when MicroEnsure began in 2005.

A true visionary, Richard has helped make Opportunity a market leader in providing insurance to people living in need.

## Women supporting women

The Heart of CAbi Foundation is partnering with OptINnow to connect CAbi consultants with women entrepreneurs in the developing world who have similar aspirations for successful and empowered lives. Created in 2001 by veteran women's fashion designer Carol Anderson, CAbi (Carol Anderson



by invitation) is a leading direct sales apparel company, boasting thousands of independent fashion consultants in all 50 states. Every month during its spring and fall seasons, CAbi's "Make a Change" program funds loans for female entrepreneurs on OptINnow, Opportunity's peer-to-peer lending website. On CAbi's fundraising page on OptINnow, consultants and customers vote on which country to support each month and track their giving impact on an "impact thermometer." In 2008 and 2009, CAbi helped fund loans for 160 entrepreneurs working their way out of poverty. So far this year, giving has impacted over 237 clients.

## Fundraising through OptINnow™

When an Opportunity supporter starts an OptINnow fundraiser, it gives them the chance to get friends, family and colleagues involved in a cause they care about—fighting global poverty. In 2010, we've raised more than \$158,000 through 71 fundraisers on OptINnow.

Eva Wiebel (center), Anna Nystrom (to Eva's right) and three other members of Young Ambassadors for Opportunity (not pictured) started Chicago Half-Marathon fundraisers to benefit clients in Tanzania, raising \$4,000 to date. Eva says, "I am incredibly blessed to live in a country with so many opportunities. If I can help provide multiple people in Tanzania with more opportunities, then that is well worth running 13 miles."

To check out all the fundraisers or to start your own, go to [optinnow.org/fundraisers](http://optinnow.org/fundraisers).



## Putting your faith into action

- Involve your church or youth group in raising funds at [opportunity.org/fundraiser](http://opportunity.org/fundraiser)
- Host an event with an Opportunity guest speaker
- Discover more ways to put your faith into action at [opportunity.org/churchconnections](http://opportunity.org/churchconnections)

*Supporters Dick Leathers (left) and Bob Hamilton promote Opportunity International during Chapelwood Methodist Church's Poverty Weekend in Houston, Tex.*

## Our beliefs about Christian Microfinance

We believe that as a Christian organization, we are called by Jesus Christ to love and serve the poor. Just as some Christian organizations are called to provide disaster relief, build houses, or plant churches, Opportunity International has been called to bring hope and justice to the poorest of the poor through microfinance.

We believe, as Jesus taught, that when we serve the poor we are serving Him. And so we treat each client with dignity and respect, and view every interaction with our clients as an opportunity to reflect God's love. Some clients ask us why we care so much about helping them transform their lives.

At these times, we share our Christian motivation and beliefs.

Christian microfinance for the world's poorest is our calling. Our clients' lives can be financially, socially and spiritually transformed and that is loving proof that God works side by side with those who labor among the poor.

Providing microfinance to God's beloved poor in Jesus' name is a worthy and complete calling.

Opportunity International serves all people regardless of race, religion, ethnicity or gender.

# Young Ambassadors for Opportunity

## Breaking bread to spread the word

In honor of Poverty Eradication Day on Oct. 17, Young Ambassadors for Opportunity launched a Breaking Bread campaign to inspire and educate people about microfinance and Opportunity's work. Throughout October, our supporters hosted more than 25 Breaking Bread dinners, serving up delicious meals and great information on how to get involved in raising funds for Opportunity. Megan Colgan, Ohio State University senior and former Opportunity intern, invited 15 fellow students to a home-cooked meal (photo at right). "Without even being prompted," says Megan, "my guests dove right into discussions about social entrepreneurship and microfinance as solutions to poverty. It was such a wonderful night!"



## Westmont College opts to fight poverty

This fall, students at Westmont College in Santa Barbara, Calif., got a chance to directly impact the lives of people living in poverty. Following weekly chapel, where Kadita "A.T." Tshibaka of Opportunity's board of directors shared about his life growing up in poverty in the Democratic Republic of Congo, 441 students received \$25 gift cards to fund loans for entrepreneurs on OptINnow.org. The cards were purchased by 20 recent Westmont alumni in cooperation with the on-campus Business and Investments Club. Through the generosity of anonymous donors, every Westmont student's donation beyond the gift card amount was matched. Pictured here is club president Dustin Baker, who also serves as YAO's campus coordinator at Westmont.

## Jump for Opportunity

Like many of us, Young Ambassadors for Opportunity member Jason Duff is terrified at the idea of jumping out of a plane. But Jason figured that if Opportunity clients could face their challenges head-on and work their way out of poverty, then he could confront his own fears.

On Feb. 18, 2011, Jason and a group of passionate, globally minded young people will meet at the Grand Bohemian Hotel in Orlando, Fla., to get inspired about microfinance and the fight against global poverty...and to jump out of a plane (in tandem with a professional) at 18,000 feet.

The jumpers will form five-person "Jumper Trust Groups," each responsible for raising \$8,000 in donations to fund Opportunity's entrepreneurs at OptINnow.org.

For more information on how you can participate, visit [opportunity.org/jumpforopportunity.com](http://opportunity.org/jumpforopportunity.com).



## Dynamic duos champion our work from St. Louis

Rich McClure and Sharon Buchanan-McClure of St. Louis smile as they recall their then college-age daughter's challenge to them after returning from a mission trip in West Africa. "You all have wonderful domestic causes you support," she said, "but the way you think about giving is way too narrow—you need to broaden your perspective." Richard and Sharon took the challenge to heart, and through a combination of "chance" meetings and due diligence were led to Opportunity International.

For another St. Louis couple, Tom and Jill Moller, the Opportunity relationship began with talks with their regional director and participation in a 2008 conference. Says Jill, "That event affirmed what we thought about Opportunity and had a lot of impact on my spiritual journey. As we saw how Opportunity could interface with the mission work we do in Western Kenya, our passion just grew."

Both couples made Insight Trips to Kenya, where they were deeply affected by the clients they met. Richard and Sharon will never forget Faith Njuguna, who has built and operated a two-story Christian school with loans from Opportunity. "Faith's commitment, love and integrity permeate the entire school," says Sharon. "She is impacting the future of a new generation of Kenyans."

Tom and Jill visited a client who operates a small produce stand. "Despite our protests, she insisted on giving us a bunch of bananas," Jill recalls. "She told us, 'This is my gift. Bless you.'"

Jill says that going to Africa and helping through Opportunity significantly changed her and Tom's worldview, and showed them that individuals can make a difference. "The Lord led us to Opportunity," says Jill. "We had never had a heart for the poor before. Once you do, Opportunity gives you a vehicle to express your compassion."

In addition to their annual gifts, the Mollers and McClures support Opportunity by hosting international visitors and attending Opportunity conferences. Rich has introduced Opportunity to several prospective corporate partners and has been instrumental in advancing our agricultural finance program in Africa. This fall, the couples jointly hosted an Opportunity event in the McClures' home, speaking to guests about different aspects of our programs.

"Thanks to model Governors such as the Mollers and McClures," says John Kamperschroer, vice president, resource development, "Opportunity's work is being championed in St. Louis and beyond."



*Jill Moller (left) with Laureen Adhimabo, who attends the Mother's United School operated by Opportunity Kenya client Faith Njuguna*

## CALENDAR

### Insight Trips in 2011

#### COLOMBIA

Feb. 21 – 25

#### INDIA

March 5 – 11

#### PHILIPPINES

May 28 – June 4

#### UGANDA (WON)

June 18 – 25

#### COLOMBIA FAMILY WEEK

June 20 – 24

#### KENYA FAMILY WEEK

July 10 – 17

#### TANZANIA (YAO)

July 30 – Aug. 5

#### RWANDA

Oct. 15 – 21

#### MALAWI

Oct. 28 – Nov. 4

### Governors Update Conference Call

Topic: Banking on Africa

Dec. 8, 2010, 11 a.m. CST

Dial 866-867-4769, passcode 424077

For more information, contact:

Wendy Cox, 630-414-2567 or  
[wcox@opportunity.org](mailto:wcox@opportunity.org)



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## GIFT CARDS THAT KEEP GIVING

Board of Governors Chair Mary Lynn Staley recently purchased 100 OptINnow™ gift cards to enclose in her Christmas card again this year. "It's a wonderful way to increase awareness and get your friends, family and business associates involved with Opportunity," she says. "It's a gift that really does keep giving."

Each gift card can be purchased in denominations of \$25 and is available in holiday packaging. The recipient can go to [optinnow.org](http://optinnow.org), choose an entrepreneur and use the gift card to fund a microloan. When the loan is repaid, it's loaned again and again to help many more people start or build businesses and work their way out of poverty.

To purchase, visit [optinnow.org/giftcard](http://optinnow.org/giftcard). To order quantities of 25 or more, or to learn more about selecting OptINnow gift cards as corporate gifts, contact Dana Lunberry at 630-242-4124 or [dlunberry@opportunity.org](mailto:dlunberry@opportunity.org).

## OPPORTUNITY INTERNATIONAL'S VISION

**Our vision** is a world in which all people have the opportunity to provide for their families and build a fulfilling life.

**Our belief** is that small-scale entrepreneurs can be big change agents in overcoming global poverty.

**Our mission** is to empower people to work their way out of chronic poverty, transforming their lives, their children's futures and their communities.

**Our method** is to provide microfinance services, including lending, savings, insurance, and transformational training, to people in need. To do this, we build and work through sustainable, local microfinance institutions.

**Our motivation** is to respond to Jesus Christ's call to love and serve the poor.

### *Get involved*

Board of Governors • [opportunity.org/board-of-governors](http://opportunity.org/board-of-governors)

Women's Opportunity Network • [opportunity.org/won](http://opportunity.org/won)

Young Ambassadors for Opportunity • [opportunity.org/yao](http://opportunity.org/yao)

### *Join the conversation*

[opportunity.org/blog](http://opportunity.org/blog) • [twitter.com/OpportunityIntl](http://twitter.com/OpportunityIntl) • [facebook.com/OpportunityIntl](http://facebook.com/OpportunityIntl)

### *Fund a microloan at [optinnow.org](http://optinnow.org)*

Choose an entrepreneur to support • Host a fundraiser