



(From left) Agricultural finance client Elizabeth Afrakome with Loan Officer Abena Agyakowa Nketha Sarpong in Adagya, Ghana

PARTNER WITH US

Ecclesiastes 4:9-10 tells us that “two are better than one because they have a good return for their labor. For if either of them falls, the one will lift up his companion.”

In this spirit, we invite you to stand side by side with our clients, staff and supporters as partners in the fight against poverty. Together, we are working toward the day when all families can safely deposit their savings, access loans to grow their business and purchase affordable insurance to protect their future. These powerful financial tools address the most pressing needs of families – their livelihood, education, health, stability and security – helping even those in the most rural and remote areas of the world move beyond poverty.

For 40 years, God has asked this work of us and it is our great responsibility and joy to answer that calling. Will you partner with us to create hope for the future? Please consider a multi-year or monthly gift to continue this important work into the next 40 years. For more giving opportunities, visit opportunity.org/give.



In a small village in Malawi, Chrissy Alawi does something most Americans take for granted: she opens a savings account with Opportunity.

Helping families manage their finances

For most of us, it's impossible to imagine not having the tools we need to effectively manage our finances. Yet for millions of people in the poorest areas of the world, having access to a bank is unimaginable. Opportunity International is helping to redefine what's possible for clients in the developing world by providing a safe place to deposit their savings, a loan to grow their business or an insurance policy to protect their family's health and assets. Not only are these services available to clients, they are conveniently available, even in rural and remote areas.

“Until the Opportunity mobile bank came to my village, I never had a bank account,” says Chrissy Alawi. “I used to bury my money in the ground.”

Now Chrissy has a savings account with Opportunity Malawi, which opened its doors in 2003 with 12 employees – and no customers. Today, 462 staff members serve 417,000 clients, all with savings accounts, making it Opportunity's biggest deposit-taking institution. With a savings portfolio of nearly \$40 million, clients' deposits are funding loans in their own communities and stimulating the local economy. “It proves that, even if people have only a few dollars, given the opportunity to save money, they will,” says Opportunity Malawi CEO Aleksandr-Alain Kalanda.

What makes this story remarkable is not only the bank's dramatic growth in eight years, but the fact that it was created from the ground up. Malawi, one of Africa's poorest countries, had little infrastructure to support the building of a bank. Because births are often not recorded, many people lack official identification. Many cannot sign their names. These challenges led to the innovative use of biometric smart cards which enable clients to securely access their accounts.

Inadequate transportation and communications present additional challenges, particularly for the 85% of Malawians living in rural areas. In response, Opportunity has deployed several innovative solutions including: low-cost satellite outlets made of 20-foot shipping containers; ATMs providing 24/7 access to banking services; point-of-sale devices enabling people to withdraw cash with agents at retail shops and gas stations; and mobile

(continued on page 4)



Message from the Board

In her presentation at the recent Opportunity International Conference in San Francisco, Daryl Collins, author of “Portfolios of the Poor,” said that people living in poverty are most desperate for reliability. “Reliable financial services,” she said, “can make a dramatic difference in their lives.”

We have the opportunity to be the first reliable institution for our clients. They want to know that we’ll be there for them in years to come. Last year, with your generous support we brought our financial services to three million people in need. We would not have the impact we do without you.

While we in the developed world continue to experience the challenges of the global economic crisis, there is a disproportionate impact on those living in poverty. Parents are forced to withdraw their children from school. Medicine is financially out of reach. Meals decrease in frequency and substance, and sometimes disappear altogether.

We ask you to join us in walking side by side with our hardworking entrepreneurs, helping them feed and clothe their families, send their children to school, invest in their businesses, and find hope for a better future. Will you join them in their journey out of poverty?

Please consider a monthly gift to Opportunity, or perhaps a multi-year pledge that will enable us to plan for the future with confidence and ensure our ability to continue being that reliable support for our clients’ expanding needs. This is work we feel called to do, and we invite you to support us in this effort.

Speaking at our conference, John Ortberg, pastor at Menlo Park Presbyterian Church, summed it up in this way: “It’s their opportunity. It’s our opportunity. It’s the best opportunity you’ll ever have because of who you get to serve... When we actually give, when we actually serve, when we actually innovate to end poverty, we get to be like the hands and feet of God.”

In this season of giving, we thank you for your gifts, and we wish you and your families much joy and peace.

– Betty Jane Hess, Chair, Board of Directors

The MasterCard Foundation receives WON award

Each year, the Women’s Opportunity Network (WON) of Opportunity International presents its annual Women’s Leadership Award, honoring a leader who is making a dramatic impact on the lives of women around the world.

At this year’s conference in San Francisco, WON recognized The MasterCard Foundation under the inspired leadership of its president and CEO, Reeta Roy, for the Foundation’s role in supporting and empowering women entrepreneurs globally. By increasing access to microfinance and youth education in developing countries, the Foundation is helping women realize their potential and lift themselves out of poverty. The Foundation’s partnership with Opportunity leverages technology and innovation to enable rural women and farmer families in sub-Saharan Africa to access life-changing financial tools.



Reeta Roy, president and CEO, The MasterCard Foundation, with the Women’s Leadership Award

In accepting the award, Reeta said, “It’s especially heartening because so much of our collective work is to serve women ... women who are the backbone of so many economies. They raise our children, they grow our food, they provide our healthcare, and they keep families and communities together. And so this award will be a wonderful reminder of not only why we do the work we do, but also who we serve.”

To view Reeta’s entire speech, visit opportunity.org/reetaroy.

Credit Suisse fosters capacity building

Credit Suisse, a key partner in Opportunity International’s efforts to bring banking services to the people’s doorsteps through technology solutions and capacity building, has entered into another multi-year partnership that will enable Opportunity to expand these services and to recruit and develop high-performing staff capable of reaching millions of unbanked people in the developing world.



Opportunity Colombia loan officers receive training from transformation officer Sandra Guerra.

Finding, developing and keeping good people is not only essential to Opportunity, it consistently ranks as one of the top two or three needs within the growing microfinance industry. During the next five years, Opportunity will need to hire and train approximately 7,000 new staff to add to its current base of 12,000. A first-year grant from Credit Suisse will help Opportunity design a leadership development process and curriculum for senior and mid-level managers, as well as a comprehensive training program for loan officers. Participants in Credit Suisse programs such as Global Citizens and Microfinance Advocates will engage with Opportunity’s next generation of bankers in a peer-to-peer network of knowledge sharing and cultural exchange.

Support from Credit Suisse will also enable Opportunity to expand its use of mobile banks, point-of-sale devices and cell phone banking in the most remote areas of Ghana, Malawi, Mozambique, Uganda, Colombia and other developing countries, bringing access to savings accounts and small business loans closer to where clients live and work.

Connecting in rural areas

In remote areas of Mozambique, Ghana and Rwanda, far from the nearest brick-and-mortar bank branch, many Opportunity International clients, regardless of where they live or work, can make transactions in real-time using Enterprise Open Sky (EOS).

Built by Opportunity's MIS Services, EOS is a set of computer programs that works seamlessly in conjunction with the core banking system, provided the loan officer can connect to the internet via Wi-Fi or an in-country cell phone provider.

EOS enables a loan officer to create, review or exchange information on Trust Groups or individual customers, develop loan payment schedules, generate customer receipts, transfer funds between accounts, and much more. Traditionally, paperwork generated in the field has had to make its way back to headquarters where it is keyed into the banking system. The introduction of EOS allows an Opportunity bank to enter its data remotely, thereby reducing the risk associated with losing loan and customer paperwork while en route.

So, whether travelling by motorized bicycle or car, or in an Opportunity mobile van or truck, says Daryl Skoog, Opportunity's director of MIS services, "EOS gives our bank officers access to real-time account information through EOS, which provides security for the bank and convenience for our clients."



An Opportunity Mozambique loan officer uses Enterprise Open Sky technology to set up accounts for farmers and rural families residing in the bush.



Cell phones deliver life insurance

In October 2010, Opportunity's insurance subsidiary, MicroEnsure, launched a pilot test with the mobile network Tigo Ghana around a new product embedded into the subscriber's airtime purchases. The more airtime Tigo customers purchase, the more free life insurance they earn for themselves and a second family member. For Tigo, this insurance has helped reduce client churn and increase airtime sales.

After the successful pilot, MicroEnsure scaled up the operation in Ghana, reaching more than 250,000 people within the first six months. As a result of this product, the agency will more than double the number of Ghanaians who have access to life insurance in 2011.

A similar product, Tigo Bima, has now been introduced to customers in Tanzania. Tigo Bima is a 30-day insurance product that protects subscribers against loss of life due to accident or illness. The product is supported technically by Milvik and administratively by MicroEnsure to ensure that claims are paid within 72 hours after documentation is received.

Financing community-led projects

Increasingly, community leaders are enlisting Opportunity's help in funding development projects, such as an aqueduct system in La Laguna, Nicaragua. Until only a few years ago, this town of 2,000 lacked access to clean water so people had to haul it in buckets to their homes from another village.

In 2007, town leaders partnered with Opportunity to dig a one-mile trench connecting a well to a storage tank. Next, a pipeline was laid to homes, and an electrical transformer for the well pump was installed.

The community not only made the required down payment of \$3,000 in cash, but provided \$7,000 in manual labor. Opportunity gave a \$25,000 grant and a \$10,000 community loan. Today 250 households in the community have daily access to clean water. A water authority of 23 elected members manages the aqueduct, and has lowered the cost from \$6 per cubic meter to just \$.81. The project is not only profitable, but sustainable.

"Through community-led initiatives like this, people living in poverty become both the producers of results and the beneficiaries of the improvement projects," says David Allman, chairman, Opportunity Nicaragua. "We believe this approach is the key to local ownership and long-term sustainability."



Community members dig the one-mile trench by hand in La Laguna, Nicaragua.



Smart Giving

with Chuck Day

Is 2011 the final year for the current charitable deduction?

The idea of providing a financial incentive for Americans to support charitable causes through a charitable income tax deduction goes all the way back to 1917, and has been a cornerstone of U.S. tax policy.

But with Congress facing an unprecedented federal budget deficit, the notion of making substantial reductions in the charitable deduction is now open for debate. During testimony before the Senate Finance Committee in October, it was estimated that the charitable deduction will reduce tax revenues by an estimated \$230 billion between 2010 and 2014. While no one is suggesting a complete repeal of the charitable deduction, it is clear that the administration and some members of Congress are looking at the \$230 billion as a partial solution for reducing the deficit.

Since those changes could come as early as 2012, donors may wish to consider making significant charitable gifts before Dec. 31, 2011, either directly to their favorite charities or to a Donor Advised Fund (DAF) account. Any charitable gift completed in 2011 still qualifies for the current charitable income tax deduction, and especially for donors in higher income tax brackets, the current deduction rules could provide significant tax savings.

A DAF account is especially attractive during these times, as it provides a simple, flexible and low-cost "charitable giving fund" for individuals and families who support multiple charities. Offered by brokerage firms, community foundations and individual charities (including Opportunity), a DAF account allows a donor to fund an account now, receive a full charitable deduction at the time the funds are deposited, and then decide at a future date where those funds might be directed.

If you have questions relating to any aspect of estate planning or charitable gift planning, please direct them to Chuck Day, Opportunity's director of gift planning services. Chuck can be reached at cday@opportunity.org, or directly at 630-242-4136.

Helping families manage their finances *(continued from cover)*

banking vans offering the bank's full product suite. Next, Opportunity Malawi plans to permeate the country virtually by using cell phone technology to reach both clients and non-clients. With a cell phone, a client can check their account balances, transfer money between accounts, send money to others, buy airtime, check utility and other bills—and pay the bills too.

Despite the increased access enabled by these innovations, many clients in rural areas don't trust banks and lack a basic understanding of financial processes. To close the gap, Opportunity Malawi has invested significantly in financial literacy programs. A dedicated team oversees these programs, helping to distinguish the bank from other service providers. "People living in poverty are acquiring deposit accounts in droves and are beginning to use the financial products and services responsibly," Aleksandr says.

Still, the need in Malawi is ongoing and urgent. In a country of 15 million, roughly 55% of adults lack access to banking services and 53% live below the poverty line. Fuel and foreign exchange shortages have severely weakened the economy. With rising food and transportation costs, impoverished households are having to choose between basic necessities. In response, Opportunity Malawi continues to explore innovative ways to provide broader access to financial services so that entrepreneurs and their families can feed their families and work their way out of poverty. These learnings from Malawi are also being used to expand Opportunity's existing banks in Ghana, Uganda, Mozambique and Rwanda, as well as to create deposit-taking institutions in the Democratic Republic of Congo, Tanzania and Colombia.

Highlighting global staff



Gnanaraj Sadacharam

Head of Operations, Opportunity India

Before joining Opportunity India in December 2009, Gnanaraj Sadacharam worked in the information technology industry, held various positions at World Vision India, consulted on disaster management for NGOs, and was a founding member of a local microlending platform.

He says that his mother always figured he would become a social worker. "At the age of five, I would bring my classmates home and ask my mom to give them food since they had none to eat," he says. "So I believe God has brought me into the world to serve people and live out my Christian faith."

Gnanaraj says that Opportunity India's mission is not just helping clients break free of poverty but "taking them to excellence" through training in business and life skills. Gnanaraj and his wife, Sophia, live with their young daughter, Amy, in Tiruvallur, a suburb of Chennai.



Alefa Mtunga *South Region Manager, Opportunity Malawi*

Drawing on 15 years of banking experience, Alefa Mtunga joined Opportunity Malawi in 2003 as a customer service officer. Seven years and two promotions later, she became the south region manager. "I owe my success to my clients, who have always spoken highly about my services," Alefa says.

The fifth born in her family, Alefa is now one of only two surviving children, having lost her parents, two sisters and three brothers to AIDS. "My family situation taught me to have empathy for the less privileged," says Alefa, "and to help any time they need assistance. Working with Opportunity has enabled me to help our clients in vision building and to encourage them not to give up. And this work has also greatly transformed my life."

"What I like most," she says, "is to see a family or household that had lost hope, but is now growing financially and spiritually after getting assistance from Opportunity."

© Bernard van Dierendonck

2011 conference highlights

Nearly 400 attendees packed the ballroom and breakout rooms, and more than 1,000 people tuned into the live webcast of the Opportunity International Conference, “Innovating to End Poverty,” held Oct. 14-15 in San Francisco. The Silicon Valley location reflected the event’s theme of innovation, entrepreneurship and the growing importance of technology in making Opportunity’s services accessible to people living in poverty in rural and remote areas.

Sponsored by Credit Suisse, the conference featured distinguished speakers from the worlds of technology, business, government and microfinance. In celebration of Opportunity’s 40th anniversary, Opportunity recognized several “Lifetime Leaders,” not only for the substance of their financial gifts to Opportunity but also the length of their commitment. In addition, USAID, the Caterpillar Foundation, the Bill & Melinda Gates Foundation and Credit Suisse were honored for their investment and belief in Opportunity International’s mission to provide opportunities for people in chronic poverty to transform their lives.

Colorful exhibits in the “Get Involved” area gave attendees the chance to discover new tools and opportunities to join the work and make an immediate impact.

Visit opportunity.org/conference to watch videos of key presenters.



Interactive “Get Involved” exhibits at 2011 conference

FAITH IN ACTION: Colombia trip is life-changing

When his name was pulled for an all-expense paid trip to see Opportunity’s work in Colombia, Jarett Levitsky felt it was an answer to his family’s prayers.

The drawing was held at the Kingdom Advisors 2011 conference for Christian financial professionals which was sponsored in part by Opportunity and other faith-based partners. Jarett attended as a portfolio manager and principal of the Johnson Investment Council in Cincinnati, Ohio.



Trish Levitsky (center) with Mercedes Moreno, Opportunity’s youth entrepreneurship advisor in Colombia, and a client’s child

The Levitsky family, including wife, Trish, 10-year-old son, Micah, and six-year-old daughter, Chloe, had been seeking a way to make a difference in the world over and above their church tithing.

Along with several other Kingdom Advisors, the couple journeyed to Colombia this past summer. “What surprised me most about the clients,” Jarett reflects, “is how similar we are. We have the same needs and desires, hopes and inspirations. The only difference is where we have been placed in the world.”

As for Trish, she feels this experience has given her a “spirit of conscientiousness about spending. I don’t have the heart for shopping that I once did. In Opportunity, we’ve found a landing place for our dollars and something we believe in.”

Jarett adds, “Instead of swapping junk with family and friends who have everything they need, we are giving Opportunity gift cards. I’m also sharing this experience with clients who are charitably inclined.”

One of their gift card recipients was so touched that she returned a pearl ring and earrings she had received as a birthday gift and donated the money to Opportunity. “It’s amazing when we do our part, how the Lord does His,” Trish says.

Jarett concludes, “Yes, there are challenges and a lot of work still to be done, but I can’t think of a better model to deal with the problems of people living in poverty.” His advice: “Go see the work, but prepare to be changed.”

CALENDAR FOR 2012

Insight Trips

COLOMBIA AND NICARAGUA
Jan. 15–21

RWANDA
Feb. 26–March 2

COLOMBIA WITH YOUNG AMBASSADORS
FOR OPPORTUNITY March 25–31

RWANDA WITH WOMEN’S
OPPORTUNITY NETWORK April 21–27

GHANA EDUCATION FINANCE
June 1–8

NICARAGUA FAMILY WEEK
June 24–30

For a complete list of 2012 trips or more information, visit opportunity.org/insight

GLOBAL UPDATE “Focus on Savings”

Dec. 8, 12–1 p.m. CST

Conference call with Jon Yasuda, SVP, resource development, and interim CEO, and Dennis Ripley, SVP, international business development

Dial (866) 794-4960, passcode 326589, press 2

For more information, contact Shelley Weiler at sweiler@opportunity.org or (630) 242-4131.

Young Ambassadors for Opportunity

YAO website gets a makeover

This November, YAO launched a refresh of its membership features and its webpages at opportunity.org/yao. Check out the new site and take the next step to become an official YAO member with an annual contribution of \$142 or \$12/month.

Get big membership perks that include access to ...

- An active network of like-minded global change agents making a difference in the world
- Community-based, chapter-led educational, fundraising and social events
- Unique networking opportunities with Opportunity International leadership and strategic partners
- Exclusive invitations at special rates to Opportunity-ticketed events

... and much, much more. Check out the new opportunity.org/yao for more photos, videos, and chapter news, and get the satisfaction of supporting an innovative and sustainable solution to global poverty by becoming an official YAO member today.



5 questions with... Lauren Dillon, YAO – Chicago co-chair

1. What first got you interested in YAO? A 2009 father-daughter outing to a Chicago Council on Global Affairs talk about Opportunity International. My dad has a background in banking and technology, I'm in fund development for a nonprofit, and microfinance combines our worlds. Now Opportunity has become the filter through which I see microfinance and global development.

2. YAO – Chicago is YAO's fastest growing chapter. What's your secret? Co-chair Amanda Britt and I enjoy coffee dates with new members to explain Opportunity—we just can't stop talking about YAO. I give out YAO business cards at parties and it's a huge conversation starter because young professionals are looking for ways to make sense of the world.

3. What made YAO's work on the Chicago Half Marathon and Tunes for Tanzania a success? Lessons learned from last year's event. This year, our Half Marathon team grew to 20 runners and corporate sponsors made the YAO booth so cool. At our 2nd annual Tunes, we had great bands and a great raffle. The thing about Tunes is that we all love to go to concerts. We might as well go for a good cause.

4. What are your favorite YAO memories? When I'm older and looking back on my journey, I'll remember all the amazing young professionals I met and the quality of our community life. I'd liken it to a small group or Scripture study where we're all in it together exploring, planning events and giving back. Lots of fabulous friendships have blossomed due to YAO.

5. What are you most looking forward to for YAO in 2012? We have lots of new members who are ready to roll up their sleeves and utilize their talents for Opportunity's clients around the globe. I certainly want our chapter to grow large, but I also want it to grow deep. I'm excited to build that depth in 2012.



Lauren Dillon at YAO's booth at the 2011 Chicago Half Marathon in September



Young Ambassadors take a post-conference boat cruise in San Francisco Bay. Over 50 YAO members attended the conference.



Al and Marion Whittaker

Son recalls co-founder's legacy

Don Whittaker, son of co-founder Al Whittaker, spoke about his father's inspiration for the organization at Opportunity's 40-year anniversary celebration in Minneapolis (story at right).

"One summer morning in 1971 while at church, my parents listened to a speaker articulate the need for businessmen to help people start businesses in the world's poorest countries," Don recalled. "On the drive home, Dad told Mom about his sense of 'being called by God' to do what had been spoken about. Mom's direct response: 'It's about time you stop making rich people richer and start doing something for the poor.'"

Less than four months later, Al resigned his position as president of the international division of Bristol-Myers and they moved to Washington, D.C. to begin Opportunity.

Don spoke about visiting his father in his later years. "I would ask him, 'So Dad where do you want to go today? To Africa, to Asia, or to Latin America?' I would pull out my computer and take him via the internet to one of Opportunity's locations. He would sit in his chair and with great joy, marvel at everything he saw and heard, saying over and over, 'I can't believe it, I just can't believe it.'"

In closing, Don said, "Our family has been blessed. We have been given a firsthand look at what God can do when He touches the hearts of individuals who respond to Him in simple faith. That is the legacy of Dad and Mom."

Minnesota Governors celebrate 40

More than 400 corporate executives, philanthropists and entrepreneurs gathered Nov. 17 at International Market Square in Minneapolis for "Side by Side," a celebration of Opportunity International's 40-year anniversary. The goal was to raise \$2 million to provide life-changing financial services to 40,000 more families working their way out of poverty in the developing world.

Missions Pastor Paul Tshihamba of Christ Presbyterian Church

offered the invocation, and guests were entertained by critically acclaimed Christian singer Sara Groves. The education finance manager of Opportunity Uganda, Frida Mungoma, spoke about the importance of making education accessible to children living in poverty. "Nothing is more gratifying than seeing their excitement about learning," she said, "and the confidence they gain in the process."

Frida described Opportunity's various loan products tailored to the needs of parents, teachers and school proprietors, including a loan for computers that schools can use to keep reliable records. She also shared the story of Dorothy Tendero, a Ugandan school proprietor who has used Opportunity loans to expand a school that now serves 200 students, including refugees from Sudan and Somalia.

"It is rewarding for us at Opportunity Uganda to see the change that proprietors like Dorothy are creating in the lives of children," Frida concluded. "Thank you for helping us bring knowledge, opportunity and hope to a whole new generation."

Sponsors working side by side with Opportunity for the event included: premier sponsor National Christian Foundation; Azamara Club Cruises; Jeremy and Krista Carroll, Print 4 Change; Sandra Davis, MDA Leadership Consulting; Tim and Gayle DeVries; Polly and Bob McCrea; Evonne and Jim Pedersen, Dorsey and Whitney, LLP; Mary Lynn and Warren Staley; Chris Staley, Horizontal Integration; Mark Thompson; Wells Fargo; and Nicole and Kirt Woodhouse.



Frida Mungoma, Opportunity Uganda's education finance manager, shared her passion for her work with "Side by Side" guests.



Opportunity International

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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/governors
- **Women's Opportunity Network**
opportunity.org/won
- **Young Ambassadors for Opportunity**
opportunity.org/yao

Join the conversation

- opportunity.org/blog
- twitter.com/opportunityintl
- facebook.com/opportunityintl

Fund a microloan at opportunity.org/give

- Choose an entrepreneur to support
- Host a fundraiser



Opportunity International

2122 York Road, Ste. 150, Oak Brook, Illinois 60523

GIVE THE GIFT OF OPPORTUNITY

This Christmas, give Opportunity International gift cards so that your family and friends can experience the joy of helping an entrepreneur grow her business through a small loan.

When you purchase a gift card, you'll be giving the gift of opportunity to families like Judith Godiah's. A few years ago, Judith's business was struggling, meals were meager and school fees were hard to come by. Today she says, "I have pulled myself out of poverty with God's help and loans and training from Opportunity." The increased income from her electronics store in Bungoma, Kenya, enables Judith to send her children to school, put nutritious food on the table, and improve her community.



Opportunity Kenya client Judith Godiah and family

Here's how to give:

1. Go to opportunity.org/giftcard
2. Contribute \$10 or more to purchase a gift card
3. Give the gift card to a loved one to fund the loan of an entrepreneur and help her break the cycle of poverty

Visit opportunity.org/giftcard today

THE GIFT OF OPPORTUNITY

\$10



Opportunity International