

ENDING EXTREME POVERTY

today,
tomorrow,
and the
day after
that





Linda Nyarko uses her thriving “Lindice Bakery” as a way to help struggling mothers get on their feet. Linda sells her delicious bread to the women, who then go out into their Ghanaian communities to sell and distribute the bread.

Dear friends,

Open a newspaper, or more likely the news app on your smartphone, and it becomes quite apparent. Our world is filled with suffering and despair: wars, refugees, floods, famines, and children dying from preventable diseases. What I see—and experience—every day is just the opposite: personal incomes rising, women working in trades and marketplaces, children learning in schools, and families receiving basic health services.

I see hope replacing despair. Hope fostering ambition. Ambition growing opportunities, which then make that hope a reality. Why am I so optimistic? Consider:

- ▶ In 1990, 36 percent of the world’s people were living in extreme poverty; by 2017, that percentage has plummeted to 9; and
- ▶ In 1990, children under age 5 around the world were dying at a rate of 87 per 100,000; by 2017, that number has dwindled to 39.*

The world is getting better, and Opportunity International is making significant contributions toward its improvement. This year alone we served 5.5 million loan clients, 5.9 million savings clients, and 591,000 children across 22 developing countries.

Opportunity’s clients inspire my optimism. Last year, while visiting Ghana, I met Linda. I learned that a few years earlier, she had been selling loaves of bread on the street from a basket on her head. Linda received an investment loan from Opportunity. Today, she owns a factory producing thousands of loaves every day. Not only does Linda earn a steady income, but so do her employees, as well as other women to whom she sells wholesale.

Linda challenged me to balance a board stacked with bread on my head. I couldn’t even stand up! I quickly decided to leave the heavy lifting to the experts. People like Linda testify to the success of Opportunity’s model of empowering others to develop marketable skills, work hard, and fulfill their dreams. Your support is not just the swipe of a credit card—it is a life transaction.



Honored to meet Linda Nyarko at her bustling bakery in Ghana, pictured here with U.S. Board Chair Dave Tolmie (right).

Over the past two years, you’ve likely heard me say that we at Opportunity are committed to working to end extreme poverty. Thanks to your support, we look to a future where everyone on the planet goes to bed with a full stomach and wakes up to a day filled with opportunities. It is an audacious goal, but Linda and countless others like her demonstrate that the end of extreme poverty is not only possible, it is within reach in our lifetimes.

Today, let’s celebrate. And tomorrow, let’s continue our good work serving families around the world. For we know from Philippians 1:6 that “He who began a good work in you will carry it on to completion.”

With good tidings of great joy,

Atul Tandon
Chief Executive Officer

*Source: 2018 Goalkeepers Data Report, Bill & Melinda Gates Foundation

Our Foundation

Vision

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

Mission

By providing financial solutions and training, we empower people living in poverty to transform their lives, their children's futures, and their communities.

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.

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2017 Global Outreach

 **\$1.9B**
loaned
▲19% since 2016

5.5M loan clients
▲17% since 2016

5.9M savings clients
▲52% since 2016

85% of clients
are women

97% rate of
repayment

2/3 
of new clients
live on less than
\$2.50/day

2.3 million
children
reached with
our Education
Finance program* 

3.7 million
clients
signed up
for digital banking*

**Since the beginning of the program*

All numbers reflect the aggregate of Opportunity International's network of Implementing Members as of December 31, 2017. Year-over-year percentages were calculated using restated 2016 outreach numbers that only include active savings clients.



“
I feel proud
that, because
of me, others
get the same
opportunities.”

—RENJU HARIDAS

Renju (left) works with one of Opportunity’s local partners in India, bringing digital financial services to 150 women each day in communities near Thrissur, India. She connects so well with clients because she used to be one!

ENDING EXTREME POVERTY IN ASIA

- ▶ 5M loan clients
- ▶ 4.4M savings clients
- ▶ 284,000 children in school

Home to more than half of the world’s population, Asia presents a unique opportunity for us to reach a previously unimaginable number of people living in extreme poverty. Because of your support, in 2017 our Education Finance expansion into India blossomed, and we served even more Community Health Facilitators—now totaling 4,000 women who have provided health services to 4.9 million people. We worked with Filipino families living on less than \$1.25 per day to help them build sustainable livelihoods. Meanwhile, we enhanced transaction security for our clients by using tablets that allow for accurate, protected data collection and can identify users via fingerprint/eye scans. Through tailored programs, expanding digital services, local community leadership, and your support, we will bring resources to more people in Asia than ever before.



“
**Opportunity taught
us how to change
our lives.”**

—LEILA KAKU

Leila transformed her children’s lives when she received agricultural training in Ghana from Opportunity. Coupled with her loan and access to high-quality fertilizer, she was able to triple her maize harvest—which meant she could pay for her children’s schooling and medicine.

“

ENDING EXTREME POVERTY IN AFRICA

- ▶ **306,000 loan clients**
- ▶ **1.2M savings clients**
- ▶ **384,000 children
in school**

In Africa, Opportunity’s strategic partnerships with local organizations and companies are enabling us to serve even more rural and vulnerable populations. New transformation offices opened in Malawi, Uganda, and Rwanda, which enabled us to deliver a variety of services to groups in need, like financial training for women recovering from childbirth injuries in Malawi to an apprentice program that teaches young women vocational and financial skills in Ghana. We expanded education services in new areas like Liberia and Nigeria and added Education Quality in Tanzania. 50,000 farmer loans were issued in 2017 (up 39% since last year), and 8 in 10 women farmers in Ghana and Mozambique said they were more empowered because of Opportunity. Thousands of farmers are now learning good agricultural practices via training videos, which proves that even the most remote groups can still have an opportunity to improve their lives and provide for their families.

“
Fear will get
you nowhere.
You have to
take your
opportunity
and do
something
with it.”

—EMILEDIS SAN MARTIN

Emiledis is a force for change in her community in Cartagena, Colombia. She used the leadership skills she learned in her Opportunity Trust Group to lead the neighborhood in building a community center and school, so children can have a safe space to learn, grow, and play.



ENDING EXTREME POVERTY IN LATIN AMERICA

- ▶ 58,000 loan clients
- ▶ 149,000 savings clients
- ▶ 105,000 children in school

Our clients in Latin America are using financial training to not only build sustainable livelihoods for their families but also to improve and strengthen communities. In Colombia, we worked to rebuild peaceful communities by offering loans and training to families displaced by violence, and your generosity enabled us to deliver nearly 2,500 technical and financial training sessions. We also supported a client-driven project to build a community center near Cartagena and piloted a water project in an area where 71% of families surveyed used untreated or unpotable water. In Nicaragua, our program is helping people leverage their assets to improve their communities, guiding farmers every step of the way from the field to the processing plant, and powering community projects that drive economic growth.

PARTNERS IN FIGHTING POVERTY



Students at the Bright School in Ghana are thriving because you have invested in their futures through the Education Finance program, which is bringing loans and training to teachers, parents, and administrators.

Without our supporters and partners, millions of people would not receive life-changing services from Opportunity each year. Our relationships are paramount to innovating solutions that change how—and how fast—people can work their way out of poverty. We are forever indebted to those who partner with us and our clients through their companies, foundations, churches, and personal giving.

Gifts in Kind

- John K. Coors
- Dechert LLP
- Dorsey & Whitney LLP
- Furniture Row
- Google
- Christopher Lueking
- Barbara Lupient
- Mayer Brown LLP
- Sprout Social

2017 Partners



Caterpillar Foundation
For more than 24 years, we have partnered with the Caterpillar Foundation to serve people living in poverty in the most rural, remote areas around the world. Today, the results of this enduring collaboration are evident—farmers improve crop yields, entrepreneurs expand their businesses, and women provide for their families and send their children to school.



Mastercard Foundation
The Mastercard Foundation and Opportunity partnered for a fourth year to provide broader and more convenient financial access to over 1.4 million people in Ghana, Uganda, Malawi, Rwanda, and Tanzania since 2013. Together, we are facilitating mobile banking, improving food security by investing in smallholder farmers, and increasing access to quality education through education finance tools.



ExxonMobil Foundation
ExxonMobil Foundation and Opportunity are working together to bring sustainable economic opportunities to female farmers in Mozambique. Through this partnership, women farmers have been connected to vital agricultural tools and tailored training on agricultural best practices and financial management.



Credit Suisse
Today, nearly 1.4 million children in Latin America, Africa, and Asia can now access education thanks to Credit Suisse's support of Opportunity's EduFinance program. School proprietors use School Improvement Loans to expand and improve classrooms, and parents use School Fee Loans to send their children to school, even when their income is unsteady.



Metlife Foundation
MetLife Foundation and Opportunity partnered to provide financial services and training to rural farmers and entrepreneurs in northern Jiangsu Province, China. By supporting small and medium enterprises, we helped create job opportunities for some of the most disadvantaged communities in China. The program has created and sustained more than 23,000 much-needed jobs in rural areas.



USAID/FINTRAC
As a partner of the USAID-funded "Feed the Future Partnering for Innovation" program, we have expanded rural financing, savings, and mobile banking in Malawi and Mozambique. We also provided training on good agriculture practices to smallholder farmers, resulting in increased crop yields and incomes. Together, we are creating commercial opportunities for scaling financial services to the unbanked.



The Heart of cabi Foundation
Through partnership with Opportunity, cabi continued to empower over 3,000 women worldwide in 2017. Their efforts through The Heart of cabi Foundation's "Make a Change" round-up program and "W.E. are cabi" program, a one-for-one program where cabi funds a loan in the name of each new cabi Stylist, help women unlock their potential for a better future.



Cisco
Cisco and Opportunity are working together to design and test digital tools for people in the most remote corners of the world. By connecting people living in poverty to these important resources, we are driving global financial inclusion. In 2017, these innovative digital financial tools helped us reach 6.3 million people, support over one million jobs, and empower clients to work their way out of poverty.

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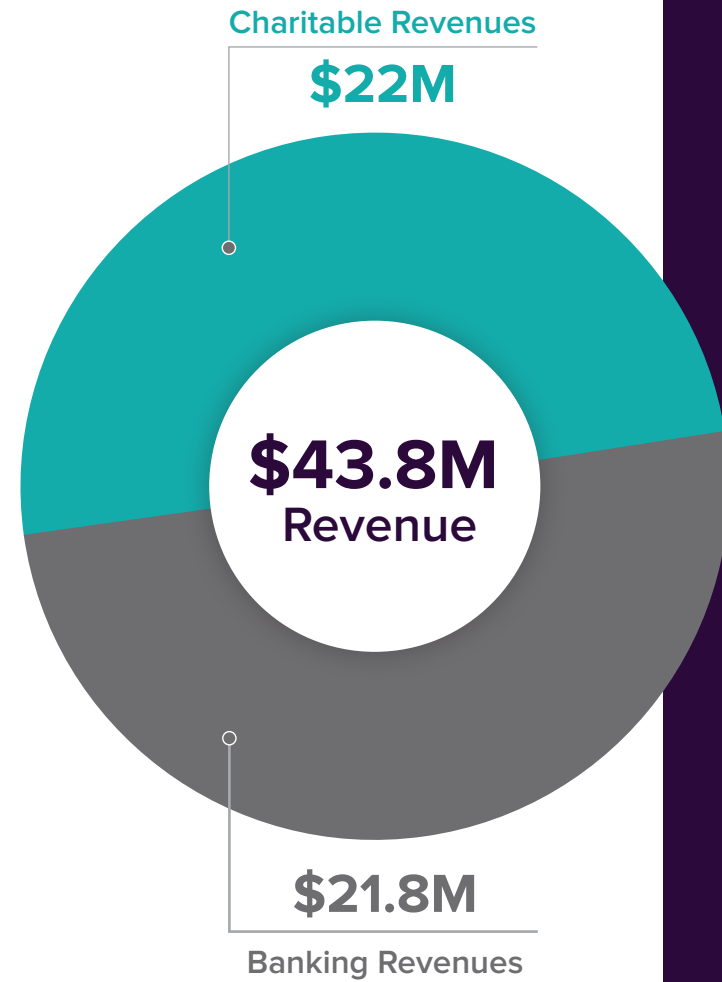
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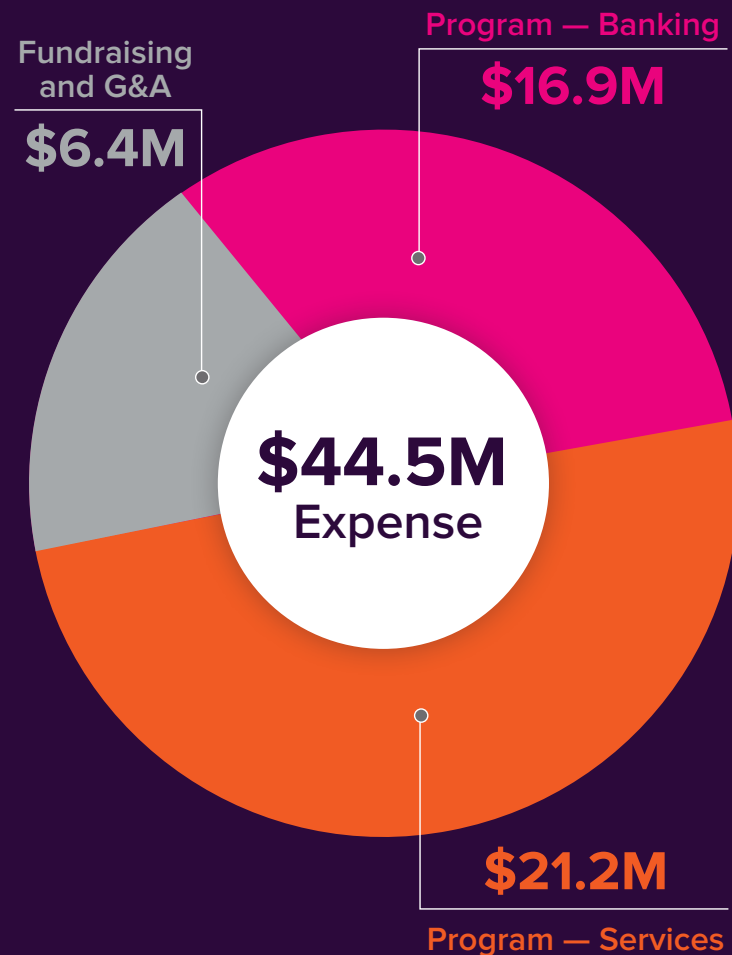
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U.S. Financials



87% of funds were spent on programs



Jamil and Margini Velasquez started their wood workshop in Nicaragua with no electricity and no roof. With Opportunity loans and training, they've grown into a beautiful shop with their own storefront—and were recently featured in an international art project.

Opportunity International, Inc. and Affiliates

CONSOLIDATED STATEMENT OF ACTIVITIES

	Year Ended Dec. 31	
\$ in thousands	2017	2016
REVENUE		
Charitable support	\$ 21,966	\$ 20,089
Banking revenue	21,805	18,859
TOTAL REVENUE	43,771	38,948
EXPENSES		
Banking expenses		
Interest	4,041	3,806
Provision for loan losses	1,201	1,119
Operating expenses	11,615	10,324
Total banking expenses	16,857	15,249
Charitable Program expenses		
Grants to member organizations	3,023	5,131
Development of member organizations	18,175	15,001
Total charitable program expenses	21,198	20,132
TOTAL PROGRAM EXPENSES	38,055	35,381
Fundraising and Administrative Services	6,433	6,813
TOTAL EXPENSES	44,488	42,194
CHANGE IN NET ASSETS FROM OPERATING ACTIVITIES	\$ (717)	\$ (3,246)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Year Ended Dec. 31	
\$ in thousands (unaudited)	2017	2016
ASSETS		
Charitable Assets		
Cash and cash equivalents	\$ 11,414	\$ 16,094
Pledges receivable, net	9,095	7,828
Other assets	6,486	7,116
Investment in other institutions	8,812	8,585
Total charitable assets	35,807	39,623
Banking Assets		
Cash and cash equivalents	24,423	20,465
Loans receivable, net	112,909	83,910
Other assets	6,776	5,038
Assets of disposal group classified as held for sale	88,852	111,564
Total banking assets	232,960	220,977
TOTAL ASSETS	\$ 268,767	\$ 260,600
LIABILITIES AND ASSETS		
Charitable Liabilities		
Accounts payable and accrued liabilities	\$ 13,082	\$ 11,328
Notes payable	20,350	21,181
Total charitable liabilities	33,432	32,509
Banking Liabilities		
Accounts payable and accrued liabilities	6,110	4,506
Notes payable	34,031	19,854
Deposits from customers	72,228	60,315
Liabilities of disposal group classified as held for sale	78,707	97,284
Total banking liabilities	191,076	181,959
TOTAL LIABILITIES	224,508	214,468
Noncontrolling interest	2,500	3,397
TOTAL NET ASSETS	41,759	42,735
TOTAL LIABILITIES AND NET ASSETS	\$ 268,767	\$ 260,600

NOTES TO FINANCIALS

Opportunity International raises funds from many sources and uses them to provide loans, training, and support services to its clients so they can build sustainable livelihoods. We make grants, loans, and equity investments to our Implementing Members in 22 countries, which carry out these services. A portion of these funds is also used for fundraising and G&A activities.

The Consolidated Statement of Activities includes charitable revenue and expenses, as well as the consolidated results of the commercial banks where Opportunity is the majority owner. Charitable support increased by 9% for the year while total revenue, including banking revenue, increased 12%. Program expenses increased by 8%, most notably in growing development programs such as Education Finance.

The Consolidated Statement of Financial Position includes the charitable assets and liabilities, as well as the assets and liabilities of the majority-owned banks. Certain reclassifications have been made to 2016 financial statements to conform to the 2017 presentation.

Opportunity International's consolidated financial statements were prepared in accordance with U.S. generally accepted accounting principles and independently audited by KPMG LLP. The full audit report of Opportunity International may be viewed at: opportunity.org/documents

Every weekend, Ingrid and her staff make 1,000 *nacatamales*, a well-known Nicaraguan meal, to sell throughout their community. This kind of growth has been thrilling for Ingrid, who started out with next to nothing but learned valuable skills from her Opportunity Trust Group that helped pivot her life and business in a new direction. Most importantly, thanks to supporters like you, Ingrid can send her four children to high-quality schools because of her success. She considers this her greatest accomplishment.



Where We Work

AFRICA

The Democratic Republic of Congo
Ghana
Kenya
Malawi
Mozambique
Rwanda
Tanzania
Uganda
Zimbabwe

ASIA

China
India
Indonesia
Philippines

EASTERN EUROPE

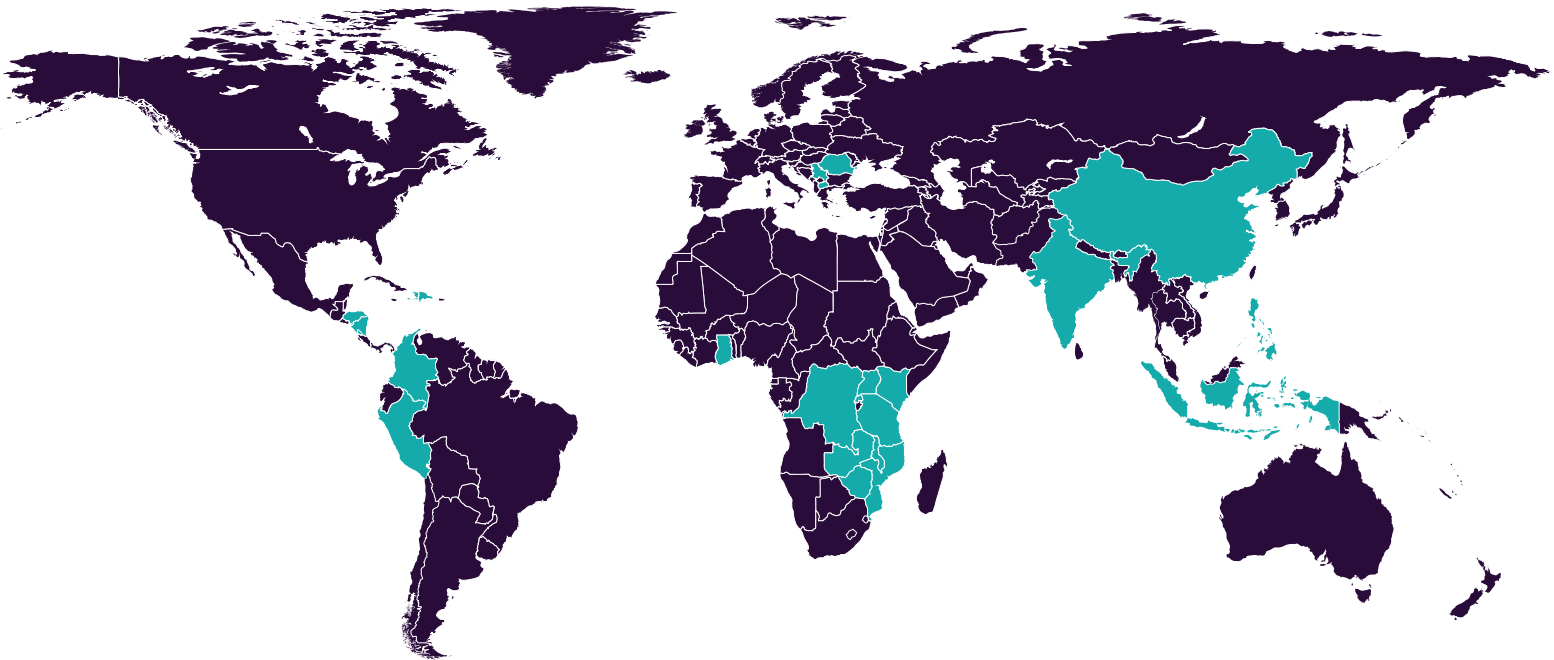
Macedonia
Romania
Serbia

LATIN AMERICA

Colombia
Dominican Republic
Haiti
Honduras
Nicaragua
Peru

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Germany
United Kingdom
United States



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