

GLOBAL

THE POSITIVE IMPACT OF YOUR GLOBAL INVESTMENT

PROGRESS REPORT Fall 2016

Figures as of 6/30/2016:

4.5 MILLION
CLIENTS HAVE LOANS

4.9 MILLION
CLIENTS HAVE SAVINGS

4.2 MILLION
CLIENTS HAVE INSURANCE

8.6 MILLION
UNIQUE CLIENTS*

\$838 MILLION
IN LOANS MADE
YEAR TO DATE

16.7 MILLION
JOBS SUPPORTED TOWARD
20 MILLION BY 2020

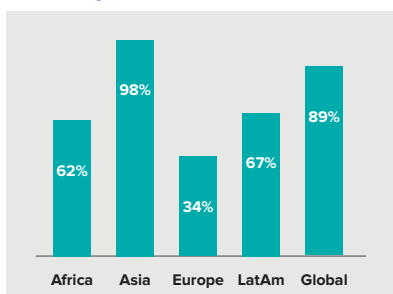
**Number of unique clients with an Opportunity product is down from 2015 because we no longer own MicroEnsure and only count their clients if they are insured directly through an Opportunity product.*



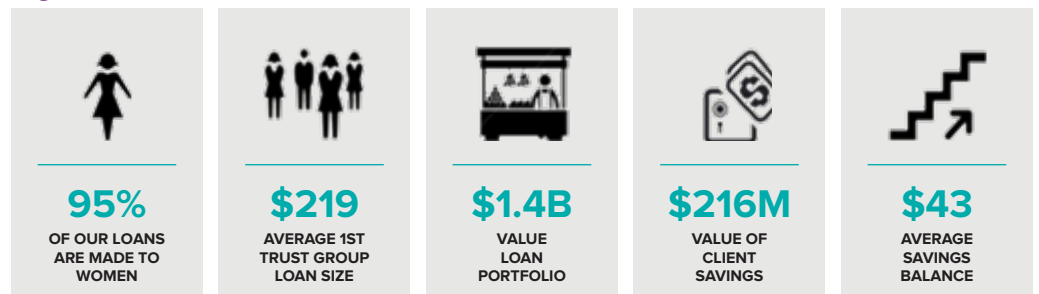
CAROLINE FOLLOWED HER HEART STRAIGHT TO OPPORTUNITY

When her daughter came to her saying she could no longer take care of her four children, Caroline became the sole caregiver of her grandchildren. She worried because her business was not producing enough income to cover her current needs, let alone taking on four more mouths to feed. According to Caroline, "I dreaded the thought of having to choose which child to send to school. I could not leave the others with uncertain futures. Then a friend invited me to join her Opportunity Uganda Trust Group. Now, my group is my extended family." Thanks to a business loan and training, Caroline's produce stall is thriving. Today, all four grandchildren attend school, and her heart is filled with peace when she envisions the future.

% Unique Clients - Women



Figures as of 6/30/2016:



In 2016, with your support, we continue to empower families to break free from poverty. Listening and learning with humility, we change course when needed to serve their unique and changing needs. We create innovative, lasting solutions to accelerate their journeys out of poverty. We count as successes the delight of children in classrooms for the first time, the rejoicing of farmers who achieve abundant harvests, the hope of mothers putting nutritious food on the table and the reassurance of a grieving widow who has the peace of insurance to pay for the funeral. Your partnership is critical to the 8.6 million unique loan, savings and/or insurance clients we serve across the globe. It is on their behalf that we offer this report as a sign of our gratitude for all we achieved with your help in the first half of 2016.

BECAUSE YOU INVEST IN OPPORTUNITY'S GLOBAL MOMENTUM: YOU ARE CLOSING THE GENDER GAP BY CREATING OPPORTUNITIES FOR WOMEN



7.6 million women are using Opportunity loans, savings and/or insurance to contribute decisively to their businesses, families and communities. Women comprise 89% of Opportunity's 8.6 million unique clients. (See page 1 graph)

4.3 million women are investing Opportunity loans to generate income, improve life quality for their families and fuel economic growth and job creation in their communities. Marginalized women make up 95% of Opportunity's 4.5 million active clients with loans.

4 million hard-working women are saving for the future – representing 83% of Opportunity's deposit clients. Deposits owned by women make up 42%, or \$91 million, of Opportunity's \$216.5 million in client deposits. Having learned the importance of saving, 4 million women are building safety nets for the future, valuing on average, \$23 each.

You are empowering women to overcome barriers to digital and financial inclusion. With your help, we are addressing the cultural, economic and literacy barriers women face that prevent them from accessing financial services and digital tools. For example, we are developing technology solutions to help women overcome barriers of exclusion, empowering them to become fluent in using their basic cell phones as tools for building secure and prosperous futures.

In India, where 100% of Opportunity's services are focused on women, the first half of 2016 was a period of particularly high growth. On June 30, 2016, 2.86 million women were investing Opportunity loans to expand their businesses and increase their incomes, a growth of 13% over 2015 year-end. The value of the loans grew by 37% to \$680 million during the same period.

YOU ARE FUNDING RESULTS-DRIVEN TRANSFORMATION

Opportunity uses Social Performance Management to collect and analyze critical data about our clients and respond with high-impact, transformational tools and services. For example, recent data collected through Social Performance Management has allowed us to:

- Increase our focus on rural communities and on female farmers in Ghana
- Increase our focus on those living at the lowest poverty levels in India and the Philippines
- Improve customer care and retention rates in Uganda
- Launch a mobile-phone banking service in Rwanda to reduce delivery costs, enhance client products and increase client outreach
- Increase our understanding of our Colombian clients' needs and improve products to match the needs
- Develop and launch a new product in Indonesia that helps clients save their earnings securely

YOU ARE EDUCATING CHILDREN AND IMPROVING SCHOOLS



With your help, Opportunity has cumulatively and positively impacted 1.72 million children. Since 2008, Opportunity has:

Delivered 133,658 loans valuing nearly \$70 million to improve schools and get more kids in the classroom.

Expanded our Education Finance initiative, increasing our outreach to 10 countries including Ghana, Uganda, Kenya, Rwanda, Tanzania and Malawi in Africa, Dominican Republic and Colombia in Latin America and Philippines and India in Asia.

Launched our Education Quality initiative in Ghana and Uganda with plans for a full roll-out across all participating countries.

Created 70,000 new jobs in local communities and 211,000 new, permanent seats in affordable schools.

Maintained an excellent Education Finance loan repayment rate – a current Portfolio at Risk >30 days of 3.5% indicates school proprietors, students and parents are successfully using the education-focused products

Students of Nueva Esperanza School in Colombia are enjoying improved facilities made possible with Opportunity School Improvement loans invested by school proprietor, Carmen Julie.

YOU ARE INVESTING IN TECHNOLOGICAL INNOVATION

Opportunity engages partners to revolutionize the delivery of financial services. Business capital alone will not help our clients flourish. In 45 years of serving marginalized entrepreneurs, our innovative spirit has driven us to meet the unique and changing needs of our clients. Today, we are pioneering once again as we partner with MyBucks and other banking partners to take over operations of several African banks where major technological advances are already positively impacting the client experience, service and outreach, including:



Today, Martin has access to the technology and tools he needs to run a high-performing farm.

- **Enhanced support to Tanzanian farmers.** Opportunity Tanzania partnered with Hand in Hand to roll out an app that will change everything for our farmer clients by connecting them directly to agents who are equipped with tablets. Farmers will no longer lose valuable daylight hours to track operations or manage accounts.
- **Expanded financial inclusion across Mozambique.** MyBucks is laying the foundation to launch electronic delivery channels in Mozambique to expand financial inclusion and improve our clients' banking experience.
- **Real-time transactions in Kenya.** Opportunity's Kenyan clients are receiving loan capital, paying bills and repaying loans in real time via their basic cell phones. Reducing trips to the bank saves our clients time and money and eliminates the risk of carrying cash. Additionally, the integration of new technology and processes has dramatically reduced loan approval time, getting money in the hands of business owners faster.

Martin is farming smarter. A rice farmer in Dakawa, Tanzania, Martin (in black cap above) receives Opportunity loans in the form of inputs like seed and fertilizer. Assured the best prices, he saves time instead of bargaining with vendors. Loan repayment is aligned with his harvest day – a result of Opportunity listening closely to our clients' needs. Martin receives valuable training and advice from his Opportunity agricultural officer, who uses a tablet to measure his plot, track costs, monitor crop pricing and tracking productivity. Martin reduces costs and saves time by using his basic cell phone to manage his accounts. In just one season, Martin increased his rice production by 1,700% and created jobs for two field hands. He beams with pride when the grandchildren come to see his progress.

YOU ARE HELPING AFRICANS FEED AFRICA



Grace, one of 17 members of the Kahnya Nucafe Farmer's Group in Masaka, Uganda, uses Opportunity Agriculture Finance loans to fund inputs like high-performing seeds and fertilizers that improve the yield of her coffee crop, resulting in increased income at harvest time.

Through your generosity, Opportunity is increasing financial access and reducing poverty and hunger in sub-Saharan Africa through its innovative Agriculture Finance initiative. Because of you, smallholder farmers like Grace Nalwenga of Masaka, Uganda, pictured above, are achieving bountiful harvests. The fruits of their labor are rippling out to their families, communities and across seven African nations.

- **52,820 farmers received new agriculture loans** in the first half of 2016, with a combined value of \$10.7 million, representing a 9% growth in the value of loans disbursed over this time last year. The number of farmers investing active loans on 06/30/2016 is 112,840, nearly half of whom are women farmers.
- **Since 2009, Opportunity has invested \$66.5 million in agriculture loans to empower 369,618 small-scale farmers in Africa**, representing 74% of our goal to reach 500,000 farmers by the end of 2017. Each loan is packaged with targeted financial products, training in modern farming practices, links to extension services and markets to ensure maximum results.
- Four of every five Opportunity-supported farmers are achieving significant yield increases of up to 40%.
- You are helping break down huge barriers by connecting smallholder farmers with access to affordable high-quality seeds, fertilizer and equipment. Opportunity also facilitates access to crop processing and storage centers, encouraging groups of farmers to pool and sell their crops at higher market prices.

Amazing Grace. Struggling to run a profitable operation, Grace joined Opportunity Uganda three years ago, investing her very first loan of \$150 to buy fertilizer. Since then, the changes in her farm are substantial and measurable. Today, she has tripled her harvest from 10 bags of coffee to 30 and has diversified to add ground nuts and maize to smooth out the flow of income. With six people relying on her, including her 4-year-old son Aloysius, the increased income has been a blessing. According to Grace, "I have sickle cell anemia which puts me in and out of the hospital; I often had to choose between medical attention and putting food on the table." But no longer. In fact, according to her loan officer Coleb, "Grace is the best saver in her group, she accomplishes her goals and supports her family."

THANK YOU FOR INVESTING IN HARD-WORKING FAMILIES ACROSS THE GLOBE!