

GLOBAL

YOUR OPPORTUNITY GLOBAL IMPACT

PROGRESS REPORT Spring 2016

Figures as of 12/31/2015:

4 MILLION
CLIENTS HAVE LOANS

4.8 MILLION
CLIENTS HAVE SAVINGS*

9.9 MILLION
CLIENTS HAVE INSURANCE**

Many of our clients use multiple products.
We closed 2015 with:

14.3 MILLION
UNIQUE CUSTOMERS

\$1.4 BILLION
VALUE OF LOANS MADE IN 2015

98.9%
LOAN REPAYMENT RATE

102%
OPERATIONAL SUSTAINABILITY

* voluntary

** includes 5.6M insurance clients solely w/
MicroEnsure – no other Opportunity product

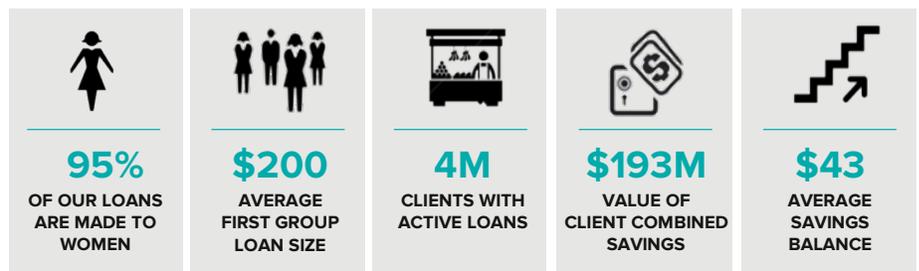


“We Are Opportunity!” The eight women entrepreneurs who make up the Mtenbere Trust Group of Blantyre, Malawi call themselves a “group with a purpose”. The group, led by Zakaria Ntukula, shown left, exemplifies Opportunity’s Trust Group model. Each Saturday, the members come together in entrepreneurship, partnership and friendship. They laugh together, cry together, succeed and learn together. According to Zakaria, **“When one member struggles, we unite around her. We listen, encourage and become part of the solution. When one of us achieves a milestone, we rejoice together and we lift each other to new heights.”**

Savings Client Growth



Figures as of 12/31/2015:



In 2015, Opportunity International continued our ongoing commitment, spanning 45 years, to deliver transformational and client-focused financial products and services. We delighted in witnessing the fruit of our labor: more parents earning a living, more children attending better schools, more farmers harvesting to their full capacity and more moms putting nutritious food on the table and saving money for clean water, medicine or emergencies. With each passing year our impact grows and we rejoice in your partnership and generosity that make our holistic approach possible. You are not funding charity; you are equipping entrepreneurs, especially women, to perpetuate a cycle of lasting transformation in their lives, in their families' lives and across their communities. It is on their behalf that we offer this report as a sign of our humble thanks.

BECAUSE YOU INVEST IN OPPORTUNITY'S GLOBAL MOMENTUM: YOU ARE EXPANDING OUR GLOBAL REACH

You helped us increase our reach to 14.3 million people! As of 12/31/2015, 14 million unique clients spanning 24 countries are using an Opportunity loan, savings account and/or insurance policy to improve their lives and protect their futures.

Nearly 10 million people have peace of mind through the protection of insurance via insurance partners at Opportunity institutions or through MicroEnsure, covering 13.6 million lives at year-end 2015.

You empowered women and families—95% of Opportunity's loans are made to women! At year-end 2015, 3.9 million women were improving life quality for their families and driving economic growth and job creation in their communities. Opportunity increased its number of clients using loans by 18% to four million.

You helped 4.8 million marginalized families build safety nets for the future with savings accounts. During 2015, Opportunity increased its number of clients with savings accounts by 18% to 4.8 million.

- As of year-end 2015, Opportunity's clients saved a combined \$193 million in their own accounts – that's an average of \$43 saved per client.
- Opportunity institutions in Ghana, Rwanda and Uganda achieved double-digit percentage increases in savers, and Opportunity DR Congo nearly tripled its outreach compared to 2014 to 9,303 savers.
- Opportunity Colombia is currently providing savings accounts to 35,844 families, representing a 39% increase over the prior year.
- 2.6 million Indian entrepreneurs like artisan Prabhobati, pictured above, are saving via loan officers who began facilitating deposits through local bank partnerships in early 2014, representing a 21% growth since 2014 year-end. Opportunity's three institutions in Indonesia grew outreach to savers by a combined 34%.



Prabhobati expanded her business and increased her income to support her daughters and pay for their weddings.

YOU ARE INVESTING IN INNOVATIVE AND SUSTAINABLE TRANSFORMATION

Opportunity revolutionized our delivery of financial services. Capital alone is not always sufficient for our clients to flourish. In Opportunity's 45 years of serving marginalized entrepreneurs, our innovative spirit has driven us to develop and deliver solutions that respond to the unique needs of our clients. A few highlights from around the world include:

- As a result of rolling out mobile banking services in Malawi, Rwanda, Uganda and Ghana, Opportunity is now providing this transformational service to 380,000 registered mobile banking clients. At Opportunity Malawi, 76% of all transactions are conducted electronically, reducing costs for the bank while clients are reaping the benefits, including a safe and convenient way to save in a secure account.
- Opportunity's Community Health Leaders program in India has trained 2,400 women who, in turn, have impacted 500,000 people with healthcare services and awareness.
- In Nicaragua, our Emprendedora Technical School for youth teaches entrepreneurship, agriculture and hospitality skills. Student-run businesses, including a butterfly farm and a vegetable farm, will make the school self-sustaining.
- 1,300 Nicaraguan farmers are accessing loans, technical assistance and markets to achieve greater yields and higher incomes. Opportunity's new yucca processing plant, constructed in 2015, will create 12,000 jobs by 2020.

YOU ARE EDUCATING CHILDREN AND IMPROVING SCHOOLS

You strengthened and expanded Opportunity's Education Finance initiative to positively impact students, families, schools and communities via 12 partner institutions in ten countries. As of January 2016, Opportunity was impacting nearly 800,000 children through the initiative, raising our cumulative impact to 1.56 million children.

In 2015, the Education Finance initiative achieved impressive growth, demonstrated by a 49% increase in the value of the loan portfolio, now at \$17.4 million. The 2015 growth is attributed to a remarkable 64% increase in loans made. Additionally:

- Opportunity offers School Improvement loans, valuing \$12.4 million, in eight countries. In January, 1,184 schools were using the loans to impact nearly 300,000 children.
- In January, parents were using 14,574 School Fee loans to cover the education costs of about 45,000 kids, representing a 63% growth over 2014.
- Youth accessed 2,456 Continuing Education loans to pay for vocational school or college with a combined value of \$766,541 in January.
- Child Savings Accounts are up 22% since 2014 with 52,399 families in Uganda, Malawi, Rwanda, Ghana, and Colombia now saving specifically for education. The combined value of their savings in January was \$1.5 million, representing an average balance of \$28 per student.
- Opportunity Uganda expanded its Youth Financial Education program, increasing outreach by 47% to 266 participating schools, impacting 19,527 children.
- EduSave is a free school fee insurance product for clients who reach savings milestones. It aims to ensure that a child can stay in school in the event of a parent or guardian's death or disability. As of January, 123,023 clients qualified, covering the educational futures of 382,055 children.



JoAnna Benyin runs First International School in Ghana. She invested Opportunity loans to construct new classrooms to accommodate 200 students and install toilets and a well.

Because attending school is not always the same as receiving a quality education, Opportunity is developing and piloting a new Education Quality Strategy in Uganda, Ghana, Rwanda and Colombia. The strategy includes:

- Self-Improving School Model to ramp up education quality through a collaborative school cluster system
- Increased business and leadership training for school proprietors
- Regular school assessments
- Open Digital, an Opportunity-developed online platform, which will include a knowledge center, a repository for learning resources and forums for leaders and teachers
- Pathways to Excellence, a tool for school proprietors to chart development across a number of areas

YOU ARE CREATING JOBS FOR 15.8 MILLION MARGINALIZED PEOPLE

20 million jobs by 2020. Together, with our supporters, Opportunity International aims to help create and sustain 20 million jobs by 2020. Opportunity International is on track to meet the goal with 15.8 million jobs created and sustained since our inception in 1971.

Business growth = jobs created. A home robbery forced Jose Sanchez, pictured right, to act quickly to protect his family. Lacking the money to make his home more secure, he approached Opportunity Colombia for a loan to expand his business selling ceviche from a bicycle cart. What Jose received was much more than a loan. Today, his income has grown, his home is secure, his kids have bright futures and he has a goal to purchase additional carts this year to create three new jobs for his neighbors.



Protecting his family by securing their home and achieving business success has led Jose Sanchez to consider ways to positively impact his friends and neighbors. In 2016, he has a goal to create jobs and boost the economy in his home town.

YOU ARE HELPING AFRICANS FEED AFRICA

With your help, Opportunity will decisively scale its agriculture services to millions of farmers in the coming years by building on its achievements, strengths and challenges faced. When small scale farmers in sub-Saharan Africa access quality extension services, farming loans, savings accounts and other tools to manage cash flow between harvests, they significantly increase their productivity and yields and receive fair prices for their crops. These benefits lead to measurable economic and social impact.

In 2015, Opportunity empowered farmers by delivering 128,200 agricultural loans valuing \$17.5 million, representing a 77% growth since year-end 2014. Contributing to this strong growth, Opportunity Rwanda tripled the number of loans made to farmers in 2015 to 35,498, and Malawi increased its value of outstanding loans to farmers by \$1 million from 2014 to 2015. Since the launch of our Agriculture Finance Initiative in 2009, Opportunity:

- Delivered more than 350,000 farming loans valued at \$67 million and 400,000 savings accounts to small scale farmers. Each loan is packaged with targeted financial products, training in modern farming practices and links to extension services to ensure high-impact results and maximize farmer outputs.
- Scaled the initiative across seven sub-Saharan countries to provide financing in 22 value chains.
- Developed a strong team, including seven Agriculture Program Managers and 50 agriculture lending specialists overseen by John Magnay.
- Developed partnerships with 29 Extension Service Providers to ensure farmers received a wide variety of the services they need to succeed and access to end markets that will help them thrive.
- Designed and implemented an agriculture lending model with risk mitigation and policies and processes, including loan guarantees, protecting the bank and farmer in the event of unforeseen loss.



“I was widowed and beyond poor. My husband left his farm to me, yet I was not educated in the modern farming ways. I was lost and alone. Then, I found Opportunity.”

Meet maize farmer Marie Rose Nyirahabiman.

Marie Rose owned a farm that failed to produce a bountiful crop. When her husband died suddenly, she could no longer afford the diabetes medication that was so critical to her continued good health. She quickly fell into a very dark and frightening place. Grieving and in need of sound advice, she found the answers she sought when a friend invited her to join an Opportunity Rwanda Trust Group.

First, she rented out extra rooms in her home to trustworthy neighbors to generate immediate income. Next, she invested Opportunity loans to purchase high quality inputs, improving her production. In no time, she was not only growing enough maize to store for her family, but also producing plenty to sell at market. The increased income has had an overwhelmingly positive impact on her ability to manage her illness, support her family and even take on the care of several local orphans.

Transforming her maize farm from mediocre to amazing in just two seasons has drawn plenty of attention from neighboring farmers. Marie Rose is so proud of her farm. Filled with new confidence, she is certain to reach her goals to create jobs for local laborers and install a toilet and electricity in her home. Today, Marie Rose is positively intrepid; she faces the future with courage and faith. She traded in the darkness of fear and worry for a bright future filled with hope.

Marie Rose is Opportunity!

THANK YOU FOR INVESTING IN THE FUTURE OF OPPORTUNITY!