



OPPORTUNITY
International

GLOBAL REPORT

Spring 2018

Yakuba Fati is farming smarter in Ghana. She is Opportunity.

"I was blessed with 10 acres of land. Unfortunately, I only farmed three due to lack of capital and labor. Then, I heard about Opportunity. I enrolled in the training sessions and invested my first loan to purchase seeds and fertilizer for my sorghum crop. A buyer was lined up who paid my loan directly and sent me the profit. Today, I have money in a savings account to pay for my children's school uniforms and books. My family has a bright future."



YOUR INVESTMENT AT WORK IN 2017

As of 12/31/2017

5.5 million clients in 21 countries have loans — up **↑ 17%** in one year

5.9 million clients are saving

85% of our clients are women

7 of our Opportunity partners are Smart Certified *Read more on page 4*



3.7M clients registered for digital banking; **330,000** new in 2017



455K loans delivered to farmers since 2009



2.3M children reached via EduFinance since 2008

BECAUSE YOU INVEST IN OPPORTUNITY'S GLOBAL PROGRAMS: YOU WILL ERADICATE EXTREME POVERTY IN OUR LIFETIME

The good news of your great support. Filled with stories of lives changed for the better, it is our hope that this progress report brings you great joy and relates the impact of your generosity and shared passion for our mission.

YOU MADE A LASTING IMPACT IN ASIA

Every day, Opportunity works with more than 7 million women living in Asia. Today, because of loyal supporters like you, 5 million people across India, the Philippines, and Indonesia are building sustainable livelihoods through Opportunity loans averaging as little as \$221. We help 4.4 million entrepreneurs maintain their progress out of poverty through secure savings and protect the futures of 7.2 million people through affordable insurance.

Closing the gender gap

Marginalized women are no longer left behind. More than one in four people in Asia live in poverty. Opportunity provides a package of financial and non-financial services throughout India, the Philippines, and Indonesia, where we deliver to help women along their journeys out of poverty.

Building healthy communities

Healthy women, healthy families. When we address the primary obstacles to health, families thrive, and communities become more resilient. Opportunity has delivered health services to 4.9 million people in Indonesia and India via 4,013 women Community Health Facilitators who are trained through a partnership with Healing Fields to deliver primary health solutions.

Women gain confidence as Community Health Facilitators. As they gain trust and respect among their neighbors, many health facilitators start health-related businesses, earning

steady incomes while improving the wellbeing of their neighbors. A 2017 independent evaluation of Indian and Indonesian people served by Opportunity's Community Health Facilitators indicated:

- ▶ Health habits improved for 94%
- ▶ 71% rise in use of sanitary napkins and toilets
- ▶ 89% rise in infant deliveries in hospitals
- ▶ Overall reduction in child deaths or malnutrition with sustained effort

HOW IT WORKS

A mother uses a small loan to start a small business



Delivering innovations

Entrepreneurs need access to achieve success. Opportunity is introducing digital solutions across Asia to increase the access of financial services to women with low literacy who have a basic mobile phone device.

- ▶ In the Philippines, Opportunity-operated OK Remit is building a digital platform. They have established 8,000 agents across the country who helped clients conduct 20,000 digital transactions.
- ▶ In India and Indonesia, Opportunity is testing software and hardware for digital solutions, including data collection and mobile phone banking.

Filipino families are graduating out of extreme poverty.

Opportunity works with small business operators and families living under the global poverty line of \$3.10 per person per day, and many programs (especially in India and rural Africa) work with families living under the extreme

poverty line of \$1.90 per person per day. But we also aim to serve communities in even deeper levels of poverty. In the Philippines, Opportunity's longtime microfinance partner ASKI is partnering with BRAC and Impact on a graduation program targeting families living under \$1.25 a day—the international definition of ultra-poverty.

In this program, families who are unable to earn an income of any kind are given a productive asset—usually an animal—as well as intensive biweekly training in income-generation and business skills. They work their way to using the animal as a livelihood, with the long-term goal of using regular microfinance services, like microloans and savings, after they graduate. A non-financial education component of the program helps families improve their quality of life by learning about personal hygiene, women's and family health, maternal health, and nutrition. Best practices are being documented so they can be shared with the global community to accelerate other graduation programs.



Priya Radhakrishnan uses her mobile phone to transfer money in Thrissur, India.

Educating tomorrow's leaders

EduFinance in India: Children are the future. Opportunity launched EduFinance School Fee Loans through ESAF, one of our Indian partners, in 2016. Moms use the loans to manage inconsistent cash flow and fund education fees to get (and keep) their kids in school. Opportunity plans to roll out the full EduFinance program to additional India partners. As of 12/31/2017, ESAF cumulatively:

- ▶ Delivered 91,474 School Fee Loans to parents with a combined value of \$17.5 million
- ▶ Impacted 284,086 children and youth based on parent feedback that approximately three children are sent to school with each School Fee Loan

Bringing peace to the family home

Trained community leaders bring peace to the family home. In India, Opportunity and My Choices Foundation work with Operation PeaceMaker to deliver free counselling, education, and legal aid to victims of domestic violence and their families. Women are educated and empowered to become PeaceMakers, who help provide women with choices that will allow them to live a life free from abuse.

In 2017, Operation PeaceMaker:

- ▶ Trained 191 women to become PeaceMakers to help their neighbors
- ▶ Educated 67,000 women and girls on gender-based violence and human trafficking
- ▶ Resolved 75% of domestic violence cases peacefully

Enhancing our positive impact

Continuous learning means continuous improvement of everything we do. Equipped with data collected from our clients, our program partners innovate products and services to maximize transformation for families.

Data collected through a 2017 client survey in Indonesia revealed a large proportion of families had no access to a toilet. In response, our local partner KOMIDA introduced a loan to fund improved water and sanitation for clients like the entrepreneur pictured right.

Opportunity protects our clients. Smart Certification, representing the best practices in microfinance, is achieved when an institution is compliant with all 7 Client Protection Principles.

- ▶ Less than one percent of the 10,000 microfinance institutions globally have been issued Smart Certification.
- ▶ Of the 80 smart certified institutions, seven are Opportunity partners with the 2017 certification of two Indonesian partners, KOMIDA and BAV.



YOU MADE A LASTING IMPACT IN AFRICA

Today, because of loyal supporters like you, more than 300,000 people across Africa are building sustainable livelihoods through Opportunity loans while nearly 1.3 million families are working their way out of poverty through secure ways to save.

As of year-end, Opportunity was working with 1.9 million people in Africa, including 384,000 children benefiting from access to education. To achieve this widespread outreach, we work through partnerships to extend our rural footprint, expand efficiency via digital financial products, and increase impact through training.

The trusted face of Opportunity

Opportunity Transformation Services (OTS) teams are the trusted, local community face of Opportunity. OTS staff implements financial and digital literacy training; social performance management; and strategic partnerships with NGOs, church groups, and community organizations. We are at varying stages of opening OTS offices in six African countries, with plans to have transformation staff on the ground in every country where we work worldwide.

OTS believes in the power of leveraging strength through partnerships and is embedding financial inclusion programs into other development organizations and churches.

Opportunity Ltd., Malawi opened its doors as an independent entity in November 2017. The team of five, led by Managing Director Richard Chongo, is providing financial literacy and empowerment training to vulnerable

and marginalized women in partnership with multiple local organizations specializing in supporting women living with HIV/AIDS, fistula recovery, refugees, and more.

Opportunity Rwanda was also registered in November, and the team is finalizing their implementation plan.

Uganda conducted a client satisfaction and transformation survey among 2,486 clients. Findings will be used to refine products and services for maximum impact. The transformation team is developing new voice messages that encourage positive client savings and loan repayment behavior and enhance financial literacy training. In collaboration with the National Union of Disabled Persons of Uganda, the bank created access to its branches by adding ramps. Since the partnership began, the bank has empowered 1,600 persons with disabilities.

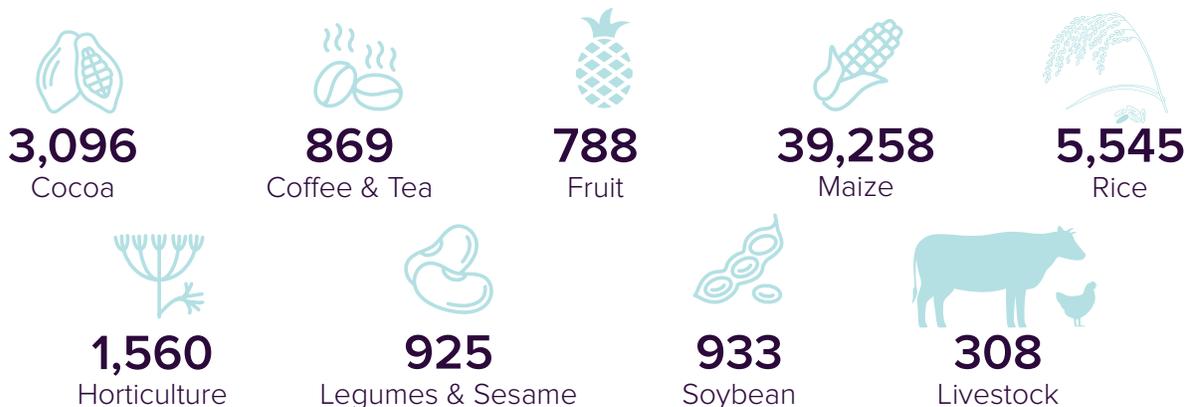
Harvesting countless possibilities

By funding Opportunity's AgFinance program, you provided farmers with tailored savings and loan products, linkages to high-quality farm inputs, training, and markets to earn a steady income.

Since the launch of the program, Opportunity disbursed more than 455,000 agriculture loans with a combined value of nearly \$100 million—to empower smallholder farmers in seven African countries.

EMPOWERING FARMERS WITHIN 42 CROP VALUE CHAINS ACROSS SEVEN AFRICAN COUNTRIES

TOP CROPS BY NUMBER OF FARMERS *As of 12/31/2017*





According to Yakuba Fati of Ghana, “I don’t have to leave my business unattended or carry cash. I access my account right from the market.”

High-touch, high-tech, high-impact

Today in Africa, 542,000 clients (55% of whom are women) are registered to conduct transactions using their basic cell phones or ATMs, which enables them to also engage in non-financial activities like receiving training via local-language voice messages and texts.

Thanks to supporters like you, we:

- ▶ Conducted a study to understand how women access digital finance tools. Research will inform digital financial

education tools designed to more effectively reach low-literacy women and increase their comfort with digital technology.

- ▶ Engaged a gender specialist to develop best practices for introducing and engaging women in digital financial services. In Uganda and Ghana, we are exploring digital models that resonate with women, particularly in rural and low-literacy areas.

YOU MADE A LASTING IMPACT IN LATIN AMERICA

Opportunity Colombia

Opportunity Colombia and our Colombian transformation NGO called AGAPÉ provide a robust package of services and transformational opportunities to empower entrepreneurial women and men as they work their way out of poverty.

- ▶ **More Colombian clients are saving.** The number of clients with savings accounts grew by 11% in 2017.
- ▶ **Renewed services to microbusinesses.** Lending was cautiously slow in 2017 due to Colombia's challenging economy and the bank's low levels of capital. Opportunity started the new year with increased outreach through two new branches. As of the end of February, reaching an additional 1,000 small business operators brought the number of loan clients to 7,282, up 12% since year-end. Their goal is to close 2018 with more than 10,000 clients with loans.

AGAPÉ conducted 2,438 training sessions, including training 498 Trust Group leaders and providing 188 families with technical assistance for the Roof and Floor home improvement program.

A new pilot identifies a critical need for clean water.

Committed to increase awareness and encourage clients to use clean water sources, AGAPÉ launched a water project in 2017 among Trust Groups comprised of more than 100 families from communities without access to an aqueduct. Sessions created awareness of the dangers of consuming unsafe water, the benefits of water filters, and taught interested clients to construct filters using basic and readily-available materials.

In September, surveys conducted among 70 representative Trust Group clients in Cartagena showed:

3% of families surveyed drink water from a tap

9% of families drink both from a tap and drink from non-potable water sources

71% of families use unpotable water from a barrel, tank, jug, plastic bag, lake, river, or rainwater

17% of families have occasional access to fresh running water sources



Emiledis Sanmartin, with children from her neighborhood in the Girasoles community in Cartagena.

Nicaragua Community Economic Development

In addition to the Emprendedora Technical School and farmer programs, Opportunity is expanding its community leader development program. Opportunity has established a presence in 60 rural farming communities. The program includes community leader workshops covering: Improving Leadership Skills, Increasing Capacity to Manage Community Initiatives, and Mobilizing Resources. Highlights include:

- ▶ Women's empowerment activities—including health training in cervical cancer prevention, PAP screenings, and family health checks, all provided by a community health partner.
- ▶ Self-esteem improvement—258 women have received training focused on improving their confidence, and participants say they have enjoyed an improvement in their quality of life since they joined the women's group.
- ▶ Spiritual development activities—the pastoral team is gaining traction, with 35 Opportunity Nicaragua staff fully participating in devotionals and activities. Ten farmer groups are also engaged in faith-building activities.
- ▶ Two new community projects—evaluations are underway for a multipurpose community space and structural improvements to a church.

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



A small business and a big heart. Linda, pictured center in blue shirt, sold a few loaves of bread each day in the streets of Accra, Ghana but found it impossible to provide for her family. That's when she learned about Opportunity and invested a loan to expand her operation. Little by little, she baked more bread and reached more customers. Today, her business has grown into a thriving factory that produces thousands of loaves daily, netting a steady income that allows her to not only care for her own family, but for many others as well, through the creation of sustainable jobs. Linda has achieved transformation in her business and within her family—all through a simple opportunity. An opportunity provided by supporters like you.

For Linda, bread represents life. Each morning women line up with baskets and trays on their heads—just like the ones Linda used to carry. Going back to her roots, she decided to sell bread at cost to moms who sell to their neighbors. To ensure their success, she has made them her partners. Linda's transformation has ignited a ripple effect throughout her community.

“One gives freely, yet grows all the richer.” — Proverbs 11:24



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