

GLOBAL REPORT

Spring 2019

Odita Niragire is Opportunity.

Odita and her family fled D.R. Congo when violence took the lives of 12 relatives. Starting over in Uganda with nothing was frightening. Odita shared, “We worked hard to support the children, but we failed. Today, thanks to Opportunity, we have a farm where we grow my favorite crop—tomatoes.” With enough income to send their four kids to school, Odita proudly exclaimed, “We are respected in our community because of what we have achieved!”



OPPORTUNITY
International

YOUR INVESTMENT AT WORK IN 2018

Current, active as of 12/31/2018

1.1 million additional loan clients in 2018
for a total of **6.6 million** growing their incomes

1.5 million clients across Latin America and Africa
are using innovative tools to save

97% of loan
clients are women

9 out of 10 AgFinance
clients live on <\$2.50/day



24 developing
countries, building
livelihoods and
quality education



2M children
reached via
EduFinance and
EduQuality – triple
from 12/31/17



58% larger
harvests
*achieved by coffee
farmers in Uganda

YOU ARE HELPING TO ERADICATE EXTREME POVERTY

Ending poverty in all its complexities is not a hopeless endeavor. In fact, we have witnessed millions of clients make the shift from need to abundance, from hopelessness to triumph. The journey out of poverty is paved with the vital solutions, tools, and services that you funded to ensure families and communities have the targeted resources they need to succeed, including:

- ◆ 9 of 10 Opportunity clients received financial services and training via our Trust Group methodology which continued to be the most effective way to reach marginalized people.
- ◆ 216% increase in 2018 in the delivery of education-focused loans. We provided School Fee loans valued at \$11 million to 48,159 parents and 6,343 schools are investing School Improvement loans valued at \$105 million, up 273% from 2017.
- ◆ 6 of 10 AgFinance clients are female—an outcome of intentional focus to include the entire smallholder farmer household in the program.

By supporting Opportunity, you have helped us design, deliver, and scale innovative solutions to sustainably transform families and communities. We hope that this report gives you great cause for celebration. Thank you for not seeing Opportunity clients as “poor” but rather as deserving people who have the courage, strength, and heart to work hard and achieve their dreams.

YOU MADE A LASTING IMPACT IN AFRICA

Our targeted approach combines financial services, life values training, women’s empowerment, farmer support, and education initiatives for children that address the key barriers African families face as they work their way out of poverty—for good. During 2018:

- ◆ 300,000 clients across sub-Saharan Africa were investing microbusiness loans to increase incomes and build sustainable livelihoods. More than 1.3 million African families maintained their progress out of poverty by safely saving their hard-earned income.
- ◆ 65,000 farmers were empowered with tailored AgFinance loans, training, and market support to grow their small farms and produce abundant harvests.
- ◆ 430,000 African children and youth were benefitting from more access to higher-quality education, thanks to 12,000 new School Fee loans and 1,500 School Improvement loans.



With our microbusiness, AgFinance, and EduFinance* solutions, we reach marginalized families in sub-Saharan African countries, including:

D.R. Congo
Ghana
Rwanda

Uganda
Malawi
Mozambique

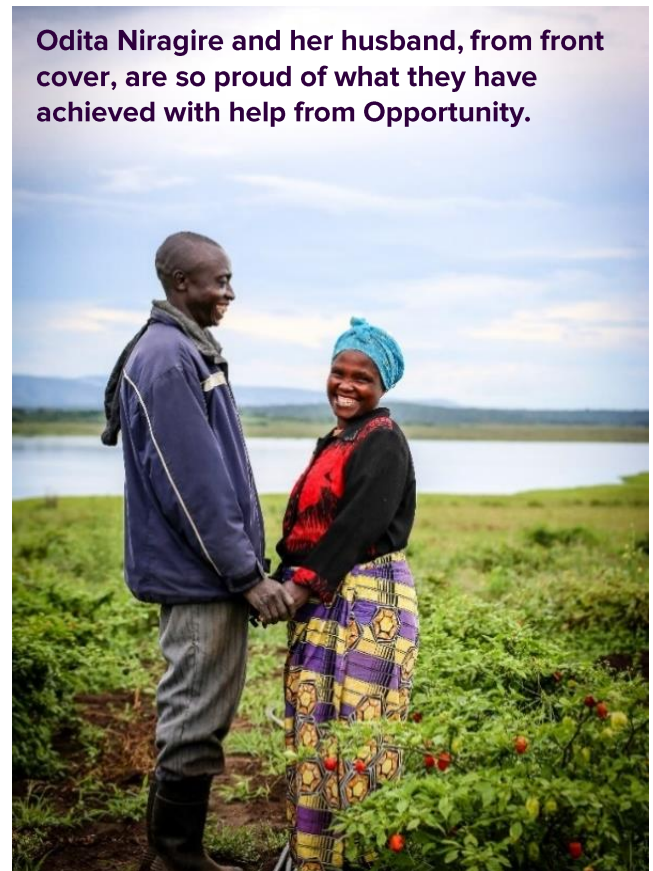
EduFinance Only*
Kenya*
Liberia*

Nigeria*
Tanzania*
Zimbabwe*

Harvesting hope for the future

With your help, 65,000 farmer families across sub-Saharan Africa are increasing their farm productivity, financial stability, and they are growing more food for their families and communities. They achieved this by using loans for seeds, fertilizer, and crop transport. We linked them with processors, buyers, and markets and provided them with training in financial and digital literacy and modern farming practices. 2018 AgFinance program outcomes included:

- ◆ 37,000 loans made to farmers, of which 53% were made to women, with a combined value of \$15 million.
- ◆ 17,000 digitally profiled farmers provided the data we use to design focused services that align with their expressed needs.
- ◆ Nearly 2,500 Opportunity Mozambique farmers lost their homes and farms during Cyclone Idai, and 600 Malawian partner farmers experienced massive crop loss due to a subsequent major hailstorm. We will stand alongside them as they recover and rebuild.



Odita Niragire and her husband, from front cover, are so proud of what they have achieved with help from Opportunity.

Education redefined for Africa's next generation

EduFinance fosters inclusive learning environments and opportunities for increased access to education by offering sustainable, scalable services. A few recent key learnings shaping the program and demonstrating its positive benefits for African communities, schools, families, and students include:

- ◆ **Teachers increased classroom innovations.** Teachers in Uganda have increased their ability to innovate more because they have gained confidence and new ideas through our EduQuality program training.
- ◆ **Students improved learning outcomes.** Over three years, girls who attend Opportunity Uganda partner-funded schools improved literacy by 64% and numeracy by 32%.
- ◆ **Women clients supported their children's education.** Women clients across five countries shared that they were actively supporting their children's education and happy in their success.
- ◆ **Schools created and sustained jobs in their communities.** An estimated 185 new full- and part-time jobs were created by 75 Opportunity-financed Ugandan schools over three years.

YOU MADE A LASTING IMPACT IN LATIN AMERICA

Providing economic opportunities in Colombia

By working together, neighbors combat the largest barriers that keep them from escaping poverty. For many Colombian families living at the bottom of the economic pyramid, our Savings Groups and Trust Groups are the beginning of their journeys. Since 1971, Opportunity has partnered with Colombians to turn food carts into thriving store fronts, empty chairs into high-quality schools, and sewing machines into profitable seamstress businesses. During 2018, Opportunity Colombia:

- ◆ Maintained Smart Certification status through the end of 2020, confirming they continue to serve clients with excellence and carry out Client Protection Principles.
- ◆ Grew the number of clients with loans by 16% from 6,180 to 7,185 and reached over 48,000 clients with savings.
- ◆ Trained 1,420 clients through 81 Savings and Trust Groups in Bogotá, Cartagena, and Carmen de Bolívar.

Colombian children have new hope for brighter futures through education

Parents recognize that a good quality education is the best way to break the chains of generational poverty. Unfortunately, quality public schools in impoverished villages are often unavailable, and saving for school fees can be nearly impossible when every penny earned is used to pay for necessities like food and shelter. By supporting our global programs in 2018, you funded EduFinance in Colombia where we:

- ◆ Delivered School Improvement loans to 219 schools, reaching 55,000 children.
- ◆ Delivered 471 School Fee loans which parents used to cover the educational costs of about 1,500 children.



Mirathea doubled her income

Mirathea Herrera is a member of the Mis Primeros Pasos Trust Group in San Pedro Torices, Colombia.

Today, she runs a thriving bakery, but the future was not always bright for Mirathea. Forced to flee Venezuela due to political turmoil, Mirathea returned to her birthplace in Cartagena, Colombia with her four daughters.

Her future looked bleak until she heard of Opportunity.

She said, “I started with my sister’s old pans, baking six cakes each day. Opportunity helped me double that. I know I will succeed and be able to support my daughters.”

Overcoming adversity in Nicaragua

Amidst political and economic strife that continued to impact many aspects of daily life in Nicaragua, families and staff are showing strength and resilience. The Emprendedora Technical school, processing plant, and yucca farmer program have all returned to regular operations to support community transformation. A few highlights include:

- ◆ Focusing on building resilient communities, including training 149 youth leaders in life skills; hosting 65 people at a workshop on families and domestic violence; linking 139 women with health programs; and training leaders on emotional recovery and stress.
- ◆ 100% of Emprendedora's senior students graduated as planned in December. Staff transferred classes online during the most dangerous weeks of the crisis so that students would be on track when returning to their classrooms.
- ◆ 317 farmers planted yucca in the Pacific South and Nueva Guinea, exceeding expectations during the national crisis. Several factors determine how much of each farmer's crop can be purchased and processed—we are working toward 100%.
- ◆ The yucca processing plant is poised to begin exporting crops to the U.S. and Central America. We established an export plan for Costa Rica, Honduras, and Guatemala and a distribution channel in Miami for U.S. markets. We conducted food safety tests on 100% of our finished food-grade products and received initial orders from two companies, affirming the quality of our plant.

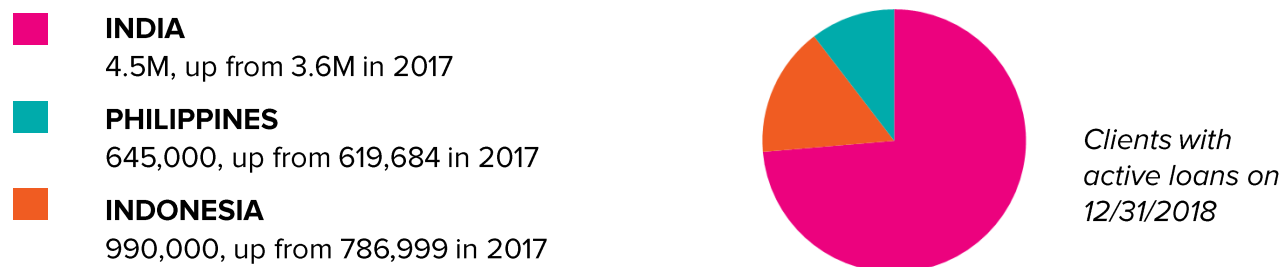
YOU MADE A LASTING IMPACT IN ASIA

Marginalized women and rural families show they can succeed

During 2018 in Asia, Opportunity:

- ◆ Reached 1.2 million children through our EduFinance programs in alignment with the U.N. Sustainable Development Goals.
- ◆ Increased our reach from 5 million loan clients in 2017 to 6.2 million in 2018, achieving a 37% growth rate.
- ◆ Built our capacity to measure and report the social impact of our work on the families we reach through our Social Performance Management initiative. Through this initiative, we collect critical social data on most of the clients we serve, allowing us to offer high-impact, tailored solutions that are designed and delivered in alignment with their needs.
- ◆ Of the 80 financial institutions globally who have achieved Smart Certification, an industry best practice that indicates clients are being treated with excellence, five are Opportunity partners, three of which are in Asia.

Of 6.2 million clients with loans in Asia, 6.1 million are women



Opportunity serves families in rural areas where poverty hits hardest



When women-led businesses thrive, communities follow

In India, Opportunity is now reaching over 6 million families through the provision of financial inclusion, health services, and extensive training and mentoring. Across our 12 partners in India:

- **99% are women**
- **76% belong to marginalized groups**
- **77% live in rural areas**
- **23% are illiterate**

2018 highlights from India include:

- ◆ Our partner, Healing Fields Foundation, trained 4,600 women clients as Community Health Facilitators to provide their neighbors with health, hygiene, and nutrition education. Collectively, the facilitators educated 5.3 million of their neighbors.
- ◆ Cashpor Micro Credit's 81 mini health clinics have served 65,000 clients across five Indian states so that family illness does not hinder their progress out of poverty.
- ◆ Satya MicroCapital introduced a loan payment grace period following four major Indian festivals so clients can amp up their inventory for the holidays.

- ◆ ESAF Small Finance Bank in India was recognized at the European Microfinance Awards for their iris scan technology which improves the client experience, especially those who struggle with low literacy. Clients now receive loan funds in three days, down from 60!
- ◆ ESAF Small Finance Bank and the Centre for Development Orientation and Training in India created an agent monitoring tool with geo-tracking to ensure our clients receive the best service from our banking agents.

Women who succeed create jobs for neighbors

Farzana, an Opportunity India client, has taken the family business to a whole new level. With help from Opportunity, Farzana’s business has become known in her village for its intricately woven products.

By investing a series of microbusiness loans coupled with her newfound business skills, she has grown her weaving operation from strength to strength.

With a thriving enterprise, Farzana says she feels blessed by the opportunity she has received, “The vote of confidence and the loan has altered the future for not only my family but also for the families of my neighbors and sisters.”

For Farzana and the women she has hired, incomes are growing, children are registered for school, and tables are laden with nutritious food. The community is stronger.



EduFinance in India

- ◆ 1.2 million children reached during 2018 in India through EduFinance.
- ◆ \$100M in education-focused loans made to local schools and families.
- ◆ 4,500 schools are currently investing School Improvement loans to make critical improvements to infrastructure and education.
- ◆ 35,000 parents are currently using School Fee loans to keep their children in school even during times of uneven incomes.

MEET BEESAMMA, from back cover

When Beesamma’s husband died, grieving was a luxury she could not afford. She had no safety net and the reality of feeding her children hit hard. What she did have was a plan. She acted on a friend’s advice and partnered with Opportunity in India. Beesamma invested three consecutive loans to grow her snack business. With each new loan and her increased business knowledge, she increased her income substantially – and her confidence followed. “I want to see my children settled and happy,” Beesamma says. “That’s my dream.”



THANK YOU FOR INVESTING IN HARD-WORKING FAMILIES AND THEIR COMMUNITIES!



Opportunity International is a 501(c)(3) nonprofit and serves all people regardless of race, religion, ethnicity, or gender.

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