CREATING MOMENTUM
WITH THE WORLD’S ENTREPRENEURS
2013 ANNUAL REPORT
Dear Friends:

It is fitting that we celebrate creating momentum with our clients at this exciting juncture in Opportunity International’s history. I am truly grateful to all who supported Opportunity’s growth, innovation and impact in 2013. Together, we strengthened our organization and expanded the possibilities for how we can serve clients going forward.

With greater effectiveness for our clients in mind, we streamlined and focused the organization after a top-to-bottom review of our global governance and operations. We embarked on a bold roadmap for the future, driving efficiencies and expanding our services to even more people in need around the world.

Our agriculture program focuses on helping small-scale farmers increase their crop yields, expand their profits and feed not only their families, but their entire communities. We work with farmers at every stage of their businesses—from planting to harvesting to selling crops—to ensure success. As part of our program, we distributed 75,000 agricultural loans to help farmers grow higher quality crops and become more successful.

From our experience over the last 43 years, we know that every client has the power to create positive momentum for others. To foster this multiplier effect, we focus on areas with the greatest potential for generating momentum across a community. Education, for example, is one key to breaking the cycle of poverty. That’s why we’re working to put more children in classrooms around the world. Among our many initiatives, we created more than 50 percent was donated by thousands of generous and caring individuals around the world. We are also thankful for the strong support from corporate and institutional donors such as the Caterpillar Foundation, Credit Suisse, John Deeve, the Bill & Melinda Gates Foundation and The MasterCard Foundation.

We had an exceptional year for fundraising with revenue up 27 percent to $45 million in a tough economic environment. More than 15,000 new student loan accounts help families pay for tuition, books, school uniforms and other expenses.

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We led in our sector last year by instituting Social Performance Management (SPM), a set of management standards that gauge the true impact of our initiatives and promote an even higher level of transparency and accountability. SPM keeps clients front and center in everything we do and allows us to continually improve outcomes for those we serve. We aren’t looking for quick-fix, band-aid solutions but rather comprehensive, sustainable ways to help families excel for generations. Among other initial successes from implementing SPM, Opportunity Bank Serbia received the Microfinance Information Exchange (MIX) 2013 S.T.A.R. Award for “being socially transparent and responsible.” SPM is making us a better, more effective organization.

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We are faithful—loving and serving those around us.

TOGETHER, WE CREATE MOMENTUM

Vicki Escarra
Global Chief Executive Officer
Opportunity International

I was thrilled to meet Opportunity International client Sara Nzatumande (right), successful maize farmer and member of Twihangire Umurimo farming cooperative in Rwanda. With our help, the co-op has tripled its crop yield over the last two years.

Nothing compares to seeing the impact of that support in person. I traveled to Africa and Australia last year to meet clients and see our programs in action. In Rwanda, for example, I met up with Opportunity International’s lead Agriculture Finance expert John Magnay to visit maize farming cooperative Twihangire Umurimo Maze. When the co-op opened two years ago, only 800 of its 1,000 members could afford to open a savings account, which is required for membership. So those 800 farmers pooled their money and helped the other 300 members open accounts.

When the co-op opened, members were growing 200 tons of maize seed a year. Over the next two years, Opportunity International gave the co-op four loans so members could expand their farms and buy higher quality seeds and fertilizer. We also provided technical and financial training to farmers. Today, I’m happy to report that the co-op has tripled its crop yield to 600 tons and is lining up financing to create a dry storage facility to hold all of the maize! This is a remarkable story and a great example of the kind of life-changing lightning that strikes when opportunity meets hard work, talent and determination.

Thank you for joining us on our journey to bring dignity, opportunity and hope to people everywhere.

“Whoever brings blessing will be enriched, and one who waters will himself be watered.” (Proverbs 11:25)

In service together,

Vicki Escarra
Global Chief Executive Officer
Opportunity International
MISSION
By providing financial solutions and training, we empower people living in poverty to transform their lives, their children’s futures and their communities.

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

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. We serve all people regardless of race, faith, ethnicity and gender.

OUR OPPORTUNITY MODEL
Opportunity provides an unprecedented and powerful combination of access to banking, support of training and Trust Groups and the intangible sharing of faith and hope in each individual’s potential.

A POWERFUL MULTIPLIER EFFECT
Every $1 invested in Opportunity becomes $6 at work over five years. Our banks leverage donations to increase available loan funds, which clients repay and we reinvest back into more entrepreneurs.

Together we transform lives by creating jobs, securing families and fueling economies.

OUR DONORS
Impact investors offer vital financial capital, which is leveraged to achieve maximum impact in under-resourced communities...

ENTREPRENEURS
91 percent of our loans are provided to women entrepreneurs...
...who work in the most impoverished and remote regions of the world...
...who contribute to their communities’ education, agriculture and health industries...
...and we scale opportunity to create jobs and small businesses that increase employment, grow local economies and lift communities...

OPPORTUNITY
We leverage our team, technology and local partnerships to provide access to the greatest resources for breaking free from poverty through human and financial capital...
...local staff who facilitate access to banking services and provide training in financial literacy, business management and personal wellbeing...
...community partners who provide training and expertise in key sectors such as agriculture and education...
...banks that deliver financial education and a full range of financial services, including loans, savings and insurance...
OPPORTUNITY GLOBAL NETWORK MAP

We provide client services in 22 countries and have support members, who raise funds for our microfinance institutions, in 8 locations.

AFRICA
Democratic Republic of Congo
Ghana
Kenya
Malawi
Mozambique
Rwanda
South Africa
Tanzania
Uganda
Zimbabwe

ASIA
China
India
Indonesia
Philippines

EUROPE
Macedonia
Romania
Serbia

LATIN AMERICA
Colombia
Dominican Republic
Honduras
Nicaragua
Peru

SUPPORT MEMBERS
Australia
Canada
Germany
Hong Kong
Singapore
Switzerland
United Kingdom
United States

BUILDING MOMENTUM FROM WITHIN

Empowering the world’s poor to transform their lives is a calling that drives us every day; not only to do more, but also to do better by creating meaningful impact around the world. As a global organization working in 30 countries, we see the tremendous power our holistic approach can have across all dimensions of our clients’ lives. But we know there is always more to do—which is why in 2013 we laid the groundwork in two key areas to take our work to the next level.

BECOMING A UNIFIED GLOBAL ENTITY

To streamline our operations, we took significant strides this year toward becoming a new global entity with a unified brand—known as Opportunity—which will become the home of the management team for our worldwide organization. While we have long functioned as a global network of international partner organizations, we realize the importance of becoming a more unified, single entity to continue to be successful for decades to come. Though this internal shift and new structure will be invisible to our donors and clients, it will allow us to achieve greater efficiencies that help build momentum toward greater impact around the world.

SOCIAL PERFORMANCE MANAGEMENT

Because we are committed to helping clients transform all areas of their lives, this year we challenged ourselves to find new ways to monitor our social goals. We globally launched Social Performance Management (SPM), which facilitates the collection of consistent social data throughout our network. By helping Opportunity International and all of our partners better understand, improve and reflect upon our performance and practices, SPM will help us move forward as a stronger and more accountable organization. Most important, it will help us improve services for our clients so that they can live full and prosperous lives.

In 2013, we surveyed more than 30,000 clients, tracking a range of social data such as income levels, social connectedness, compassion toward community and access to education and health services. This monitoring of progress and practices will inform all aspects of microfinance, from strategic decision making to product design and delivery. With our partners around the world, we will use our new SPM approach to ensure we continue to reach those in need and deliver the products and services they require to transform their lives.
When Imirty Devi learned that children in a local hospital were often abandoned by their parents, she was inspired to help. She took three orphans into her home to join her own four children. To care for her new, extended family, she knew she needed extra income.

As she considered starting a business, she found it impossible to secure a loan. Then she discovered a local Opportunity International institution, which gave her a series of loans that set her on the path she had envisioned for herself. With her first loan, she started a candle-making business. With additional loans, her business grew and she nearly doubled her monthly income.

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She was able to take her success to an even higher level by completing the yearlong Community Health Facilitator training offered by Opportunity India. This unique training empowered her to create widespread change. She is now a community leader, teaching health education, volunteering and facilitating group meetings. With help from Opportunity, Imirty’s compassion and determination blossomed into something truly transformative for herself and the community.

“Imirty Devi
BUSINESS ENTREPRENEUR
INDIA

We know microfinance is about more than financial products—it is a platform to deliver services that allow clients to transform other areas of their lives. In India, Opportunity is working with the Healing Fields Foundation to improve health standards across whole communities.

The partnership between the foundation and Opportunity India is implementing a multifaceted healthcare program that combines health financing, health education and job creation. One core program trains local women to be Community Health Facilitators so they can educate other community women about personal health and hygiene, distribute health care supplies and identify women who need loans to expand their businesses. During the training, women also learn about microenterprise and can take out a loan to start a health-related business.

With one leader able to educate more than 200 households, the exponential effect of this one-of-a-kind training is remarkable. To date, we’ve trained 1,203 Community Health Facilitators who have reached more than 126,000 families. This kind of investment ultimately strengthens community resilience so that change is lasting and sustainable.

As a result of Insight Trips, I’ve seen just as many smart, driven and innovative entrepreneurs in the developing world as I have in our technology communities here in the U.S. The only difference in Opportunity entrepreneurs is their lack of capital. I give thanks that we have been able to help such inspiring and devoted clients. I am always amazed by what they can accomplish with the right support and by the grace of God.”

– Tom Skelton, Opportunity Ambassador
Rebecca Garcia has been a longtime member of the Opportunity International family. A client for 20 years, she took out several loans to create and grow a small business to sell street food. This successful enterprise gave her the means to put her three children through college and help them build better lives.

But when Typhoon Haiyan struck in November 2013, Rebecca suffered the greatest possible tragedy. Her mother and daughter were swept away by the storm’s powerful wind and water. Her home was destroyed, forcing her to move into a tent that she still lives in today. Despite these unthinkable losses, Rebecca is helping to rebuild her community. Armed with new business loans and access to insurance to protect herself from future losses, she is finding a way not only to move forward and support her own sons, but also to assist many of the children orphaned by the storm. Determined, faithful and strong, she is a pillar of her community in the wake of this terrible disaster.

We always come home inspired from Opportunity trips. We have formed relationships with families who now have tragically lost businesses, homes and even family members. These are wonderful people whose faith and resilience are amazing, but whose resources are limited beyond what we can imagine. They need and deserve our support.”

— Helen, Gordon and Bruce Smith, Opportunity Supporters
No one knows better than Franklyn Madsen that the path to your dream is often full of obstacles. Feeling a calling to build a school in her home country of Ghana, she waited for years, patiently raising funds while living in Denmark with her husband. Finally, in 2010, she returned home and established the Tower of David Academy with five students. By 2012, the school’s enrollment had grown to 120 students.

But when a powerful storm destroyed the roof and two classrooms, Franklyn faced a crisis. She had no funds to rebuild and had previously been denied a loan by a local bank, which had told her that her school was too small. Her hope was restored when she learned about Opportunity International. She took out a School Improvement Loan to replace the roof and classrooms and purchase desks and computers. To date, she has used a total of four Opportunity loans to fuel the growth of the school and build additional classrooms and toilet facilities. With nine classrooms and 170 students today, Franklyn continues to think big: she hopes to eventually offer classes for students through eighth grade.

It’s a horrible statistic: more than 67 million children worldwide are not in school. Education changes the trajectory of lives—ininitiating a positive cycle of momentum that helps pull people out of poverty. That’s why we are determined to help more children discover their talents through schooling.

INSURING EDUCATIONAL FUTURES

Research shows that education is not only a proven path out of poverty, but also improves life expectancy, boosts income, reduces child marriages and decreases birth rates. Unfortunately, a primary reason many children in developing countries do not complete school and instead become trapped in poverty is a parent’s death or permanent disablement.

To protect a child’s future in such circumstances, Opportunity launched the EduSave program, which provides free insurance that covers school fees in the event of the death or disability of a parent or guardian. Usually a parent only needs a savings balance of $25 to qualify. The more parents save for the future, the higher the EduSave benefit grows. Currently, more than 100,000 clients qualify and benefit from EduSave accounts in Malawi, Ghana and Uganda—protecting the educational futures of more than 313,000 children. This innovative program gives children the best possible chance of staying in school, especially when coupled with School Fee Loans that help parents afford a quality education for their children. By the time students are ready for university and vocational school, they can opt for a Tertiary School Loan to maximize their educational opportunities—creating a beneficial ripple effect that will improve the circumstances of generations to come.

Opportunity has listened to its school proprietors and parents since we first began the education finance pilot program. Through time we’ve found a formula that works—one that strengthens the developing world’s education by marrying the proven strategies of microfinance with the crucial work happening within school walls. Now that we’re replicating our education finance program, I’m filled with wonder that we can make such a difference, and so sustainably, in thousands of young lives—and with continued efforts, in millions.”

— Janelle Lassonde, Education Finance Campaign Chair

2013 GLOBAL IMPACT

SCHOOL IMPROVEMENT LOANS
880
STUDENTS SERVED BY SCHOOL IMPROVEMENT LOANS
219,500
SCHOOL FEE LOANS
6,200
STUDENTS SERVED BY SCHOOL FEE LOANS
19,200

Read more stories about how education is changing the lives of Opportunity clients around the world at opportunity.org/report
Aaron Nkizinkiko had always worked hard trying to cultivate corn on his one-acre plot of land. Yet he struggled to produce enough to even feed his family. Times were often hard as his family slept on the ground in their grass home, unable to afford medical care and school fees.

On his own and lacking agricultural knowledge, Aaron was trapped. The turning point in his life came when he joined an Opportunity Trust Group. Trust Group members guarantee each other’s loans, creating a safety net for one another. But it was the training on effective farming practices that he received which produced a holistic transformation in his life. Today, Aaron has produced enough to feed his family and also sell in the markets. Now he can pay his children’s school and medical costs.

The unique power of Trust Groups comes from the shared sense of purpose and solidarity among members that ultimately generates success across the community. Aaron’s Trust Group has taken this a step further by taking out loans on behalf of local widows who also farm. Though they are not clients, the widows are treated as valuable members and participate in Trust Group activities—a true demonstration of how Opportunity communities love and serve one another.

Read more stories about how Opportunity works with smallholder farmers to empower them to move beyond poverty at opportunity.org/report

Nothing can be compared to the experience of witnessing clients overcome seemingly insurmountable odds to work toward success. If we work collaboratively with Opportunity, volunteers, key companies and global experts, we can make it so that these farmer families no longer have a hunger season. Many clients are unjustly shut out of society, treated differently and told that they are less valuable than others. The clients that I’ve met are learning to rise above their circumstances and seeing that they do belong to a community. It’s a miracle.”

– Muffy MacMillan, Agriculture Finance Campaign Chair
Katia remembers the struggles her family faced in the barrios of Barranquilla, Colombia and how hard her parents worked to give their four children a better life. Though they first came to the city empty-handed, she says, “our family was very united…we put God first. This is what was most important.” Katia’s parents found jobs and were eventually able to buy a home and send their children to college.

That is where Katia learned about Opportunity’s loan officer training. Her training gave her solid financial skills and also helped her develop as a leader. For the last 13 years, she has had multiple opportunities to further develop her skills through Opportunity. Self-sufficient and socially connected to the community, she completed her university degree and was promoted to a supervisory role overseeing 10 loan officers.

Now Katia derives her greatest satisfaction from seeing her clients experience transformation. She feels blessed to have been able to help people like Rosa, who used a special Opportunity loan to add a floor and a roof to her house. As a respected and admired leader, Katia plays an integral role sustaining the momentum that ultimately brings lasting, positive change to her community. “I can look in the mirror and see all the changes I’ve made personally and socially,” she says. “And I am proud that others see me as a role model in my community.”

When visiting countries where we work, I see firsthand why our clients are the reason we do what we do. We’re able to run programs in diverse and remote areas only because we have local staff on the ground and because we’re aggressively harnessing technology like cell-phone banking. I really think that Opportunity International can teach America’s progressive industry leaders important lessons about how to do business and do good things.”

– John Edwardson, Technology Advisory Council
PARTNERS BUILDING MOMENTUM

Our invaluable corporate and institutional partners continually demonstrate their commitment to innovation, excellence and results as we collaborate to help marginalized people transform their lives. Support from leading companies, charitable foundations and public institutions helps drive positive change in some of the world’s most remote and underserved communities. From deploying pioneering technologies to financing agriculture and education to developing strong leaders, together we are creating enduring solutions to poverty.

ACDI/VOCA
BANK OF AMERICA
BANCO DEL SELVA
BILL & MELINDA GATES FOUNDATION
THE BOLTHOUSE FOUNDATION
CATHOLIC RELIEF SERVICES (CRS)
CITI FOUNDATION
CREDIT SUISSE
EUROPEAN FUND FOR SOUTHEAST EUROPE (EFSE)
FREEPORT-MCMORAN, INC.
GOOGLE, INC.
HABITAT FOR HUMANITY INTERNATIONAL
INTER-AMERICAN DEVELOPMENT BANK (IDB)
INTERNATIONAL FINANCE CORPORATION (IFC)
JOHN DEERE
LUNDIN FOUNDATION
MARS, INC.
THE MASTERCARD FOUNDATION
MICROVAST
MONSANTO COMPANY
OKOCREDIT
PMCO
RESPONSABILITY SYMBIOTICS
TECHNOVERSE
TRIPLEJUMP
UN CAPITAL DEVELOPMENT FUND (UNCDF)
US AGENCY FOR INTERNATIONAL DEVELOPMENT (USAID)
UPS
WATER.ORG
WESTERN UNION
THE WORLD BANK

CATERPILLAR FOUNDATION

The Caterpillar Foundation’s unwavering support for more than 20 years has enabled entrepreneurs and their families around the world to gain access to financial services with the use of new innovations and technology in the countries where we work. Women empowered with savings accounts, small business loans, insurance and vital financial training can afford the cost of education to keep their children in school and are contributing to the development of their communities. Together, we will impact more than 18.3 million lives by 2017.

CREDIT SUISSE

Reaching millions of clients in underserved regions requires well-trained, dedicated staff developed at the local level. Credit Suisse has supported Opportunity’s Next Generation of Microfinance Bankers & Next Generation Electronic Wallet strategy, which encompasses staff and leadership development and succession planning, along with expanding the use of technology to deliver financial services to unserved rural areas.

JOHN DEERE

Thousands of smallholder farmers across Africa now have the chance to move from subsistence farming into commercially active agri-business activities thanks to support from John Deere. Our partnership enabled farmers to increase their production and yield per crop, receive training in agricultural best practices, hire mechanization services and gain access to new markets.

THE MASTERCARD FOUNDATION

After four successful years of collaboration, Opportunity International and The MasterCard Foundation have expanded their partnership to scale financial access in five underserved African countries. From 2009 to 2013, this strategic partnership equipped Opportunity International to deploy 676 financial access points, disburse 141,000 agricultural loans and open 1.4 million savings accounts in Africa. To build upon these achievements, The MasterCard Foundation is supporting Opportunity International’s delivery of high-impact financial services to poor and rural regions in Africa, including the deployment of innovative banking technologies and agricultural finance services.

Together, the Caterpillar Foundation and Opportunity International have transformed millions of lives since 1994 by providing access to financial services and training to help entrepreneurs and their families launch and expand successful businesses—even in the face of extreme poverty. We see women thrive with access to savings, loans and insurance; communities flourish as entrepreneurs create jobs. Children with access to education have a chance to leave poverty behind. If you are passionate about the future of women and girls, then you should know that Opportunity International is on the ground around the world with a proven track record of moving the needle against poverty.”

– Michele Sullivan, President, Caterpillar Foundation

“We chose to expand this partnership with Opportunity International because they have proven themselves to be a strong partner and a leading microfinance institution... It’s rare to find an organization that is able to think outside the box, develop innovative approaches and still deliver such solid results.”

– Reeta Roy, President and CEO, The MasterCard Foundation
DONORS BUILDING MOMENTUM

Friends of Opportunity International play a critical role in raising support and awareness for our clients around the world. Each year, hundreds of Opportunity supporters donate their time, resources, experiences and celebrations to drive momentum that creates global change. See how a few of our supporters got creative while giving back this year. How will you build momentum this year?

Sue Fish and other Governors and Opportunity supporters have raised $200,000 over the last decade through personal donations and events like Christmas poinsettia sales and photography exhibits featuring Opportunity clients. LOCATION: St. Helena, California

Why ask for china when you can change lives? Erin and Michael complemented their traditional registry with an Opportunity fundraiser when they got married. Their belief that “small-scale entrepreneurs can be big change agents” drove more than $4,000 in donations. LOCATION: Chicago, IL

Turning six was big for Cody—but even bigger for Opportunity clients, who benefited from his decision to turn gifts into loans by asking friends and family to donate to Opportunity in lieu of giving him presents! LOCATION: Dallas, Texas

After seeing her friend and Opportunity Governor Deyl run 155 miles through the Sahara Desert to raise money for Opportunity, Vanessa was inspired to accomplish a similar harrowing mental and physical feat—this time through the Gobi Desert in China. Their running group, Run4Poverty, has raised more than $60,000 to help our clients make their dreams become reality. LOCATION: Santa Barbara, California

From bags tournaments to cross-fit classes, Young Ambassadors for Opportunity planned more than 90 events across the country this year to raise support and awareness. The New York chapter’s annual fall gala raised $15,000 in 2013 alone to support Opportunity’s work in Tanzania. LOCATION: New York City, NY

142 people committed to eating on $1.50 a day for five days this year to “Live Below the Line” for Opportunity to better understand the challenges our clients face on a daily basis. Participants like Katherine, who was a team captain, rallied their friends to raise $25,000 in total. LOCATION: Washington, D.C.

Members of the Wayne Presbyterian Church felt a close connection with clients in Kenya and the Philippines when they used Opportunity Gift Cards to hand-pick their recipients and fund more than $8,650 in loans this year. LOCATION: Wayne, Pennsylvania
FINANCIALS POWERING MOMENTUM

TOTAL VALUE OF LOANS DISBURSED

(As of year-end)

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TOTAL VALUE OF CLIENT SAVINGS ACCOUNTS

(As of year-end)

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TOTAL FUNDS RAISED BY OPPORTUNITY INTERNATIONAL-U.S.

(For the year)

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TOTAL FUNDS RAISED

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OPPORTUNITY INTERNATIONAL - U.S.

REVENUE

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<tr>
<td>2013</td>
<td>$44,950</td>
<td>$34,868</td>
<td>$9,482</td>
<td>$89,300</td>
</tr>
</tbody>
</table>

EXPENDITURES

<table>
<thead>
<tr>
<th>Program Activities</th>
<th>Fundraising and G&amp;A Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity investments</td>
<td>Grants to member organizations</td>
</tr>
<tr>
<td>In Opportunity banks</td>
<td>Business development and training services</td>
</tr>
<tr>
<td>6,842</td>
<td>4,021</td>
</tr>
<tr>
<td>22,126</td>
<td>4,901</td>
</tr>
<tr>
<td>(15,284)</td>
<td>(880)</td>
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</table>

FINANCIALS FOR THE YEAR ENDED DECEMBER 31, 2013

<table>
<thead>
<tr>
<th>Year</th>
<th>Total expenses (in thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>35,616</td>
</tr>
<tr>
<td>2010</td>
<td>9,535</td>
</tr>
<tr>
<td>2011</td>
<td>28,656</td>
</tr>
<tr>
<td>2012</td>
<td>41,925</td>
</tr>
<tr>
<td>2013</td>
<td>26,856</td>
</tr>
</tbody>
</table>

MANAGEMENT DISCUSSION AND ANALYSIS OF OPPORTUNITY-U.S. FINANCIAL STATEMENTS

REVENUE

Opportunity International-U.S. revenue increased $8.5 million, or 27%, during 2013. Individual donations increased 19% from prior year levels while corporate giving increased 4% from the previous year. In 2013, Opportunity International-U.S. was awarded a multi-year grant from The MasterCard Foundation, of which $8.8 million was recognized in 2013. Government grants revenue declined by $0.7 million reflecting the continued softness in this market. Other income includes contract revenue and a gain from forgiveness of debt with a former subsidiary.

PROGRAM ACTIVITIES

Equity investments in Opportunity banks: Direct equity investments decreased by $6.8 million in 2013 versus $12.2 million in the previous year as the prior year included an $8 million investment in Colombia to establish a bank in a country where we made our first loan more than 40 years ago. In addition, the cash backlogs available for investment from previous-year’s pledges were lower but this decline was somewhat offset by a 68% increase in debt and equity raised for Implementing Members by Opportunity International-U.S. from third parties, which totaled $22.9 million. Investments were generally made in countries with continuing equity needs and some estimated investments were delayed at year due to regulatory issues but will be completed in 2014.

FUNDRAISING AND G&A ACTIVITIES

Grants to member organizations: This expenditure declined by 18% in 2013, reflecting lower funding for African NPIs.

Other Income

Other program expenditures: Revenue increased $0.7 million reflecting increased equity and debt raised for Implementing Members.

Other program expenditures include the cost of administrative services. These expenditures rose by 27% in 2013, primarily due to an expanded strategic planning project and our re-branding efforts.

Grants for member organizations: This expenditure decreased by 18% in 2013, reflecting lower funding for African NPIs.

Business development and training services: The Opportunity International-U.S. expenditures for these services provided to Implementing Members by Opportunity International Network personnel were essentially even with 2012 funding levels. These services include: (i) recruitment and training of personnel of Implementing Members, (ii) development of client training modules, (iii) performance and governance monitoring and (iv) technology improvements.

Network support services: Expenditures for Network support increased by $0.15 million, or 11%, in 2013, primarily due to an expanded strategic planning project and our re-branding efforts.

Grants to member organizations: This expenditure decreased by 18% in 2013, reflecting lower funding for African NPIs.

Other program expenditures: Revenue increased $0.7 million reflecting increased equity and debt raised for Implementing Members.

These charts show the portion of total expenditures related to Program Activities, and Fundraising and G&A Activities.
### OPPORTUNITY INTERNATIONAL SUPPORTING MEMBERS
Supporting Members raise funds for our microfinance institutions

#### STATEMENT OF REVENUE AND EXPENDITURES

<table>
<thead>
<tr>
<th>FOR THE YEAR ENDED</th>
<th>December 31, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ in thousands (unaudited)</td>
<td>U.S.</td>
<td>Outside U.S.</td>
</tr>
<tr>
<td><strong>REVENUE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private cash contributions and pledges</td>
<td>$44,350</td>
<td>$21,326</td>
</tr>
<tr>
<td>Government grants</td>
<td>73</td>
<td>5,606</td>
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<tr>
<td>Other income</td>
<td>728</td>
<td>212</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td>45,151</td>
<td>27,242</td>
</tr>
<tr>
<td><strong>EXPENDITURES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program activities</td>
<td>15,793</td>
<td>7,242</td>
</tr>
<tr>
<td>Equity investments in Opportunity banks</td>
<td>6,642</td>
<td>9,257</td>
</tr>
<tr>
<td>Grants to member organizations</td>
<td>4,021</td>
<td>6,855</td>
</tr>
<tr>
<td>Program development activities</td>
<td>10,793</td>
<td>6,422</td>
</tr>
<tr>
<td>Total program services</td>
<td>26,646</td>
<td>22,529</td>
</tr>
<tr>
<td>Fundraising and G&amp;A activities</td>
<td>7,242</td>
<td>2,691</td>
</tr>
<tr>
<td>G&amp;A</td>
<td>2,808</td>
<td>1,239</td>
</tr>
<tr>
<td>Total fundraising and G&amp;A</td>
<td>10,050</td>
<td>3,930</td>
</tr>
<tr>
<td><strong>TOTAL EXPENDITURES</strong></td>
<td>39,706</td>
<td>26,455</td>
</tr>
<tr>
<td><strong>NET SURPLUS (DEFICIT)</strong></td>
<td>$8,445</td>
<td>$749</td>
</tr>
</tbody>
</table>

### BALANCE SHEET

<table>
<thead>
<tr>
<th>FOR THE YEAR ENDED</th>
<th>December 31, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ in thousands (unaudited)</td>
<td>U.S.</td>
<td>Outside U.S.</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$4,943</td>
<td>$8,742</td>
</tr>
<tr>
<td>Restricted cash and cash equivalents</td>
<td>4,401</td>
<td>-</td>
</tr>
<tr>
<td>Current receivables</td>
<td>23,637</td>
<td>1,159</td>
</tr>
<tr>
<td>Other current assets</td>
<td>1,755</td>
<td>2,00</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td>30,851</td>
<td>10,101</td>
</tr>
<tr>
<td>Long-term</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term receivables</td>
<td>5,608</td>
<td>1,000</td>
</tr>
<tr>
<td>Capital in Opportunity banks</td>
<td>98,186</td>
<td>58,522</td>
</tr>
<tr>
<td>Investments - other</td>
<td>20,672</td>
<td>218</td>
</tr>
<tr>
<td>Net property and equipment</td>
<td>882</td>
<td>95</td>
</tr>
<tr>
<td>Total long-term assets</td>
<td>125,348</td>
<td>59,835</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$181,499</td>
<td>$65,936</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current portion of long-term debt</td>
<td>$3,565</td>
<td>-</td>
</tr>
<tr>
<td>Accounts payable and other current liabilities</td>
<td>12,446</td>
<td>1,070</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td>16,011</td>
<td>1,070</td>
</tr>
<tr>
<td>Long-term</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total long-term debt and other liabilities</td>
<td>15,167</td>
<td>168</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$31,168</td>
<td>$1,238</td>
</tr>
<tr>
<td><strong>NET ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted net assets</td>
<td>39,928</td>
<td>7,390</td>
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<tr>
<td>Restricted net assets</td>
<td>38,403</td>
<td>63,308</td>
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<tr>
<td>Total net assets</td>
<td>78,331</td>
<td>70,708</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td>$181,499</td>
<td>$69,836</td>
</tr>
</tbody>
</table>

*Compiled audited financial statements by PricewaterhouseCoopers LLP, Inc.*
A community of philanthropic individuals, Opportunity’s leaders help us fight global poverty by providing financial support and serving as ambassadors for our work.

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California Rock Crushers (Cal Craft)
The Chicago Trust Company
Christian Presbyterian Church
Claveria Family Corporation
Colgate Church Corporation
David Weekly Family Foundation
Desert Trust Company
DEW Foundation
Emeklo Foundation
Evangelical Covenant Church
First Presbyterian Church of Evanston
First Presbyterian Church of Lake Forest
First Presbyterian Church of River Forest
Furniture Row Companies
Global Impact
Georgia-Pacific
Grace Christian Presbyterian Church
Guerrant Foundation, Inc.
The Heart of Calb Foundation
The Hisbrow Foundation
The Hoglund Foundation
WEC Foundation
Wefield Family Foundation
Wisconsin Presbyterian Church
Women’s Opportunity Fund

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Peter Thornton, Former
President & CEO, U.S Worldwide Inc.
Dear Friends:

The momentum of 2013 propels us forward in ways most of us could not imagine, but through the power of prayer and God’s infinite capacity, we are indeed propelled forward as a globally united, highly innovative organization that enables a life to begin a journey of transformation every seven seconds. That is the frequency of a new loan from Opportunity to a determined individual. That is the real point of departure from poverty.

We share words, numbers, and images in this report—of clients, products, training, technology, and measurement of our clients’ progress. We are grateful to our committed community of donors and partners for fueling this measurable impact. At the same time, we are in awe of our clients who seize opportunity and, in the face of impossible odds, make everything possible. What a privilege to love and serve them.

Our U.S. Board, together with our Global Board, is inspired and able to provide effective stewardship and strategic leadership on your behalf as we combine forces with our colleagues around the world to deliver opportunity, create jobs and transform lives. Our focus is on smart growth, wise investment and our driven, determined, hopeful and compassionate clients.

We are all truly connected with our clients’ desire to live lives of dignity and purpose. Each of us has assets. Some of us lack opportunity. We are blessed to provide that opportunity to those who are born into persistent poverty. “Much will be required from everyone to whom much has been given. But even more will be demanded from the one to whom much has been entrusted” (Luke 12:48).

Thank you for your continued support as we create momentum with the world’s entrepreneurs.

Sincerely,

Mark A. Thompson
U.S. Chairman of the Board
Opportunity International provides access to savings, small business loans, insurance and training to millions of people working their way out of poverty in the developing world. Clients in more than 20 countries use these financial services to start or expand a business, provide for their families, create jobs for their neighbors and build a safety net for the future. Opportunity International is a 501(c)(3) non-profit and serves all people regardless of race, religion, ethnicity or gender.

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Cover photo: As an Opportunity client for the past three years, Pedro Guerrero of Nicaragua learned skills to help grow his pottery business. Today, he employs four people and is able to pay for college for his two children and his wife. Photographer: Abby Ross.