Annie Nyangomba opens an account at Opportunity Democratic Republic of Congo
We have been graced with many gifts from God: power to tackle daunting tasks, like establishing banks in the poorest countries on earth; love that allows us to serve our brothers and sisters; and discipline to remain true to God’s purpose for us.

We accept these gifts and have used them to the best of our ability to create a better world for millions of people. Strengthened by faith and powered by Opportunity, our clients find the courage to unlock their potential, transform their communities and fight hunger every day.

As a microfinance pioneer for more than 40 years, Opportunity International has always strived to be fearless. We are deeply grateful that you have chosen to share your power, express your love and employ your discipline as our partners in this endeavor.

**FOR GOD GAVE US a spirit not of fear, but of power, love and discipline.**

2 Timothy 1:7

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Vicki Escarra
Chief Executive Officer

Betty Jane Hess
Chair, Board of Directors

Mary Lynn Staley
Chair, Board of Governors

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**the power of technology**

Like Annie Nyangomba on the cover, Marie-Claire Ina, left, is opening a biometric-based account at Opportunity’s new bank in Democratic Republic of Congo. With support from the UN Capital Development Fund, this is one of the few places in the developing world offering this powerful technology, which requires only a fingerprint-embedded ID card to access an account. Even those who are illiterate or lack formal ID gain control over their finances and a recognition they’ve never known.
Loan Officer Valarmathi, left, leads a training session for the Baba Trust Group in Chennai, India. A remarkable engine for economic growth, Trust Groups provide members with vital business, leadership and life skills training, as well as mentorship and advocacy from loan officers.

Relying on the group to guarantee each individual’s loan, Trust Group members create a network of accountability along with personal and professional connections. This collaborative approach helps build self-esteem and status, empowering these entrepreneurs to develop expertise, make bold decisions and pursue dreams. As their businesses grow and relationships deepen, our clients acquire the confidence to become employers, role models and leaders in their communities.

**THE POWER OF TRUST**

Our vision is a world in which all people have the opportunity to provide for their families and build a fulfilling life.

**Our Belief** is that small-scale entrepreneurs can be big change agents in overcoming global poverty.

**Our Mission** is to empower people to work their way out of chronic poverty, transforming their lives, their children’s futures and their communities.

**Our Method** is to provide microfinance services, including lending, savings, insurance and transformational training, to people in need. To do this, we build and work through sustainable, local microfinance institutions.

**Our Motivation** is to respond to Jesus Christ’s call to love and serve the poor.

**Countries in Which We Serve**

- China
- Colombia
- Democratic Republic of Congo
- Dominican Republic
- Ghana
- Honduras
- India
- Indonesia
- Kenya
- Macedonia
- Malawi
- Mexico
- Mozambique
- Nicaragua
- Peru
- Philippines
- Romania
- Rwanda
- Serbia
- South Africa
- Tanzania
- Uganda
- Zimbabwe
With the opportunity to deposit money, receive a small loan or learn business skills, our clients begin to unlock their capacity. Previously voiceless women gain confidence and become self-reliant. They grow businesses, develop steady incomes and create jobs to help others improve their lives.

Chronic poverty makes it difficult for people to imagine a way out. But with the right financial products, educational programs and business training, even the most marginalized can realize their potential to become powerful agents of transformation.

educating children

_Mercy, school proprietor_

Given the chance to learn, even children living in debilitating poverty can transform their lives. Parents understand that and so do school proprietors like Mercy Senyegah. She opened Richmercy School to bring the promise of an education to families with few other options. Opportunity loans enabled her to add classrooms, cement the floors, hire more teachers and serve lunch to children whose families cannot provide food. Mercy dreams that soon her school will include a library, computer lab and lavatory.

Through our Banking on Education program, 332 school proprietors are using $3 million in loans and customized business training to scale up their schools in Ghana, Uganda and Malawi. Over 2,600 families in these countries and India also have school fee loans that help parents with unpredictable incomes cover tuition.
protecting our clients

In alignment with our faith-based mission and to ensure that all clients are treated with dignity, fairness and respect, Opportunity’s Code of Conduct includes our promise to:

• behave in a Christlike manner toward our clients
• provide responsive, affordable financial products and make all fees transparent
• clearly explain our clients’ contractual obligations
• follow up on our commitments and resolve problems through prompt and fair reconciliation
• resource, equip and support clients toward transformational life change

empowering women

Suvarna, entrepreneur

Abandoned by her husband and struggling to raise her son alone, Suvarna Pandurang Phalke received her first Opportunity loan of $18. She bought a sewing machine and opened a tailoring business in a market stall. Now, Suvarna rents a live/work space in Pune, India, and employs eight women. Business is thriving, but her greatest reward is to serve as a leader by generating jobs that enable other women to provide for their families.

Opportunity targets services to reach the most vulnerable—those living at the margins of society due to geographic isolation, violence or inequality. They live in urban slums and remote villages. They may have been displaced by political conflict, or are victims of forced labor or prostitution. With opportunity, our clients overcome these obstacles and break the cycle of poverty.

cultivating leaders

Grace, branch manager

Advocate. Counselor. Mentor. Grace Quiobe epitomizes the concept of servant leader for her staff of 26, half of whom are loan officers working directly with clients in Iloilo, Philippines. Grace started as a data encoder, but soon took advantage of Opportunity training to work her way up to branch manager. Now, she meets with her staff every day to impart the business lessons she has learned and equip them with the life skills they need to become leaders in their local economies.

Opportunity is committed to helping people build their capacity in business and in life. That’s why we provide customized training at every level—from financial literacy for new clients, to marketing skills for loan officers, to strategy development for executives.

Suvarna, left, hires these women to do piecework at home—allowing them the rare opportunity to maintain their traditional family structure while earning desperately needed income for food.

Using our Code of Conduct as a guide, Grace teaches her class about excellence in customer service and best business practices.
Every day, our clients’ financial activity catalyzes economic growth. New business is conducted. Resources are shared. Profits are invested in children, homes, schools and churches. Neighbors are hired and families thrive.

Empowered by Opportunity, our clients achieve economic, social and spiritual transformation. With mentorship and encouragement from Opportunity staff, these hardworking entrepreneurs become leaders who engage others, generating vibrant commerce and prosperity in their communities. Client by client, the impact of Opportunity is amplified in towns and cities across the globe.

transforming
COMMUNITIES
with Opportunity

connecting people
Beduith, community leader

In winter, Beduith María Henao Beltrán’s street in Barranquilla, Colombia, was clogged with mud and impassable, making life dangerous, unpleasant and inconvenient. She rallied her Trust Group to raise matching funds for the local mayor’s street paving project. Together, they sold soup, hosted bingo, ran a dance event and raised $7,200 for a new road that benefits the entire neighborhood.

As Opportunity clients break free from poverty, they gain so much more than a steady income. Often, they find a hidden inner strength and become emboldened to take on responsibilities like holding public office or leading a church group—putting them in a position to inspire others and reshape day-to-day life.

Sparked by an Opportunity loan, Beduith has been able to build a home, send her children to school, save for the future and lead the way on this new road. Once shy and reserved, she now says, “God gave me the opportunity to grow, and to help others grow too.”
providing protection

**Theresia, co-op member**

In the past, if a family member needed healthcare, Theresia John Kombe had to sell one of her chickens to pay for it. But as a coffee grower with the Kilimanjaro Native Cooperative Union, Theresia was able to join a MicroEnsure health plan that is connected to a network of clinics. Now, she pays an $8 annual premium that covers the whole family, and when her baby contracted malaria, she received immediate care without a fee.

Opportunity’s MicroEnsure, the world’s first and largest microinsurance broker, offers innovative crop, loan, health, life and property insurance products that provide a safety net for millions. Customized policies strengthen communities by mitigating regional risks like drought, HIV or lack of access to adequate healthcare.

Dr. Felix Lyimo treats Theresia’s baby, Loreen, at the Uuwo Lutheran Dispensary in Pangara, Tanzania.

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gaining access

**Felicitus, businesswoman**

In Nairobi, Kenya, Felicitus Mmboge uses her cell phone as a bank. She saves and transfers money, pays for goods, accepts payments and even receives and repays her Opportunity loans—all while she attends to her beauty products business.

Convenient financial tools like cell phone banking, satellite bank branches, mobile banks, ATMs and point-of-sale devices strengthen communities by increasing security and keeping clients close to their homes and businesses. Whether in rural villages or sprawling city markets, our clients have safe, affordable, reliable access to their accounts so they can keep their businesses open and avoid costly travel to the bank.

“Opportunity’s cell phone banking is another blessing from God,” says Felicitus. “I can keep less cash on hand and know that my earnings are safe.”

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“Since 1994, the **Caterpillar Foundation** has worked alongside Opportunity International to drive sustainable progress in over 20 emerging countries. Our support for Opportunity's cutting-edge initiatives has impacted the lives of over 1.5 million people—helping the most disadvantaged feed their families and gain financial self-sufficiency.”

Michele Sullivan, Vice President
Caterpillar Foundation
Millions of sub-Saharan Africans lack access to sufficient, high quality food. Motivated by our Christian calling, Opportunity is impelled to take action. That’s why we are working to increase regional food security by equipping small-scale farmers with the resources they need to maximize yield and profitability.

Our strategy addresses the complexities of farming by engaging at every level of the value chain—from planting to harvesting to selling crops. Coordinating with local agribusiness partners, we tailor affordable, convenient agricultural finance services and technical assistance to help growers feed their families and advance from subsistence farming to commercial growing.

In Rwamagana, Rwanda, Alice reviews fertilizer needs with local rice farmers.

Eugenie, farming entrepreneur

When Rwandan rice farmer Eugenie Nyirabagenzi became an Opportunity client, life began to change. Her $83 loan, along with her savings and crop insurance, gave Eugenie security and a freedom she has never known. She hired help, increased her yield and is planning to expand her acreage. Eugenie’s five children have better nutrition and her dream of sending them to school is within reach.

For farming families, Opportunity provides a full spectrum of services designed to optimize productivity, increase household income and build food security. Crop-specific loans allow farmers to purchase high quality inputs, like drought-resistant seed and effective fertilizer. Savings accounts protect profits and help farmers manage seasonal cash flow. Weather-indexed crop insurance mitigates the consequences of drought or excess rains. And, technical and distribution assistance help improve farming practices and maximize profits.
building partnerships

Alice, fertilizer vendor

With her first loan of $136, Alice Cyanzayire expanded her business by purchasing fertilizer in bulk for resale. Local farmers use Opportunity’s electronic payment system to purchase her products, and Alice provides technical expertise on their use. Alice strives to create strong relationships with farmers and work with them throughout the value chain, from input supply to post-harvest handling.

A key component of Opportunity’s agricultural finance initiative is to develop alliances with all the partners that farmers need to succeed. We work with local suppliers to provide crop inputs and with distributors to facilitate the best profit margin for our clients. We also coordinate with NGOs and farmers’ groups to provide financial literacy education and training aimed at increasing yield.

mapping potential

Asuman, sugarcane farmer

For Asuman Kyendakulya of Mayuge, Uganda, Opportunity’s GPS plotting provides precise information about his land, including plot boundaries, altitude and access to water. From this survey, Asuman can accurately gauge seed, fertilizer and labor needs, as well as predict his sugarcane yield.

GPS mapping helps farmers plan and manage their farms, increasing efficiency and income. Where farmland is often fragmented, knowing the exact acreage of their tillable land enables growers to utilize the latest agricultural practices for maximum productivity and environmental sustainability.

“As a person who has escaped poverty, I have a passion for providing opportunity to farmers like Eugenie so they can feed their families and improve their lives,” says Agricultural Loan Officer Jean de Dieu Kampayana.

“The John Deere Foundation is seeking solutions for world hunger and Opportunity International is part of the answer, thanks to its innovative agricultural finance model. Together, we are creating a sustainable framework for increased food security that expands access to agricultural financing and helps farmers move from subsistence growing to cash crop production.”

Mara L. Sovey, President
John Deere Foundation

Asuman, left, measures his fields with a GPS device and help from Regional Agricultural Supervisor John Peter Emoi, center, and fellow farmer Joseph Mulandya.
As part of our Microfinance Capacity Building Initiative, Credit Suisse partners with Opportunity International through financial and human resources to recruit and develop senior executives and provide comprehensive training programs for loan officers and customer service staff. This helps Opportunity cultivate highly skilled, values-driven employees across the world’s most remote and impoverished regions in Africa, Asia and Latin America.”

Laura Hemrika, Head of Microfinance Capacity Building Initiative, Credit Suisse
Financial Statement Presentation

The financial information included in these statements was compiled from the financial statements of independent organizations. The Supporting Members’ statements reflect the revenue and expenditures and balance sheet of the combination of the five independent members in developed countries (Australia, Canada, Germany, United Kingdom and United States), without regard to ownership positions in certain Implementing Members. The Implementing Members’ statements represent a combination of the revenue and expenditures and balance sheets of the 35 Implementing Members and Dia Vikas, our investment company in India, also without regard to ownership status. The statements are unaudited. Audited statements of the members are available upon request.

Equity Ownership in Affiliates
Opportunity International–U.S. receives donations and grants for investment in 15 microfinance institutions. The investments provide start-up costs and funds for the revolving loan programs.

Financials

The charts above show the portion of total expenditures related to Program Activities, and Fundraising and G&A Activities.

Notes to Financials

The financial information included in these statements was compiled from the financial statements of independent organizations. The Supporting Members’ statements reflect the revenue and expenditures and balance sheet of the combination of the five independent members in developed countries (Australia, Canada, Germany, United Kingdom and United States), without regard to ownership positions in certain Implementing Members. The Implementing Members’ statements represent a combination of the revenue and expenditures and balance sheets of the 35 Implementing Members and Dia Vikas, our investment company in India, also without regard to ownership status. The statements are unaudited. Audited statements of the members are available upon request.
Revenue

Opportunity International—U.S. revenue decreased $2.8 million, or 8%, during 2011. Private cash contributions and pledges were 14% lower, primarily due to continuing fundraising softness as a result of the U.S. and global economic uncertainty. Government grants revenue declined by $0.7 million. At the end of 2010, it was determined that several pledges that were recorded as income in prior years, but were not scheduled for payment until the future, would not be fully realized. Accordingly, we recorded reserves against these future payments. Non-recurring activities in 2010 included gains on the sale of investments in microfinance banks in Eastern Europe. Opportunity International—U.S. sold its holdings in banks in Albania, Poland and Russia in 2010.

Program Activities

Equity investments in Opportunity banks: Equity investments decreased by 16% to $11.8 million in 2011. Investments were made in most countries due to continuing needs in the field and the availability of funding from donor contributions.

Grants to member organizations: This expenditure declined by 51% in 2011. In 2010, an $8 million reserve was recorded for potential repayment of a government grant.

Business development and training services: The Opportunity International—U.S. expenditures for these services provided to Implementing Members by Opportunity International Network personnel were $1.0 million, or 19%, lower in 2011. 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 $0.2 million, or 18%. These services include building and managing Opportunity banks and overseeing the range of technical services provided to them in the Opportunity International Network. Also included are general management and governance of the Network and the cost of administrative services.

Microinsurance services: The objective of this effort is to provide life, property, health and agricultural insurance to people living in poverty. The cost of these activities was generally funded by grants. Expenditures for this activity fell by 3% during 2011.

Statement of Revenue and Expenditures

For the Year Ended December 31, 2011

<table>
<thead>
<tr>
<th>$s in thousands (unaudited)</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private cash contributions and pledges</td>
<td>$29,019</td>
<td>$21,864</td>
</tr>
<tr>
<td>Government grants</td>
<td>975</td>
<td>2,627</td>
</tr>
<tr>
<td>Non-recurring activities</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>$29,994</td>
<td>$26,491</td>
</tr>
<tr>
<td><strong>EXPENDITURES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Program activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity investments in Opportunity banks</td>
<td>$11,815</td>
<td>$16,031</td>
</tr>
<tr>
<td>Grants to member organizations</td>
<td>7,725</td>
<td>5,614</td>
</tr>
<tr>
<td>Program development activities</td>
<td>19,438</td>
<td>7,247</td>
</tr>
<tr>
<td><strong>Total program services</strong></td>
<td>$38,978</td>
<td>$28,892</td>
</tr>
<tr>
<td><strong>Fundraising and G&amp;A activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fundraising</td>
<td>7,295</td>
<td>2,606</td>
</tr>
<tr>
<td>G&amp;A</td>
<td>2,587</td>
<td>1,945</td>
</tr>
<tr>
<td><strong>Total fundraising and G&amp;A</strong></td>
<td>$9,882</td>
<td>$4,551</td>
</tr>
<tr>
<td><strong>Total expenditures</strong></td>
<td>$48,860</td>
<td>$33,443</td>
</tr>
<tr>
<td><strong>Net deficit</strong></td>
<td>($18,866)</td>
<td>($6,952)</td>
</tr>
</tbody>
</table>

Balance Sheet

For the Year Ended December 31, 2011

<table>
<thead>
<tr>
<th>$s in thousands (unaudited)</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$3,228</td>
<td>$9,867</td>
</tr>
<tr>
<td>Restricted cash and cash equivalents</td>
<td>17,973</td>
<td>6,605</td>
</tr>
<tr>
<td>Current receivables</td>
<td>11,853</td>
<td>10,194</td>
</tr>
<tr>
<td>Other current assets</td>
<td>1,813</td>
<td>126</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td>$34,867</td>
<td>$26,792</td>
</tr>
<tr>
<td><strong>Long-term</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term receivables</td>
<td>7,406</td>
<td>8,730</td>
</tr>
<tr>
<td>Capital in Opportunity banks</td>
<td>79,415</td>
<td>20,564</td>
</tr>
<tr>
<td>Investments—other</td>
<td>25,894</td>
<td>2,833</td>
</tr>
<tr>
<td>Net property and equipment</td>
<td>549</td>
<td>805</td>
</tr>
<tr>
<td><strong>Total long-term assets</strong></td>
<td>$113,264</td>
<td>$32,932</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$148,131</td>
<td>$59,724</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current portion of long-term debt</td>
<td>$2,003</td>
<td>$—</td>
</tr>
<tr>
<td>Accounts payable and other current liabilities</td>
<td>15,095</td>
<td>1,643</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td>$17,098</td>
<td>$1,643</td>
</tr>
<tr>
<td><strong>Long-term</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total long-term debt and other liabilities</td>
<td>$16,358</td>
<td>$236</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>$33,456</td>
<td>$1,879</td>
</tr>
<tr>
<td><strong>NET ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted net assets</td>
<td>$80,163</td>
<td>$5,285</td>
</tr>
<tr>
<td>Restricted net assets</td>
<td>34,512</td>
<td>52,560</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td>$114,675</td>
<td>$57,845</td>
</tr>
<tr>
<td><strong>Total liabilities and net assets</strong></td>
<td>$148,131</td>
<td>$59,724</td>
</tr>
</tbody>
</table>

Complete audited financial statements are available upon request.
STATEMENT OF REVENUE AND EXPENDITURES

FOR THE YEAR ENDED DECEMBER 31, 2011

<table>
<thead>
<tr>
<th>$s in thousands (unaudited)</th>
<th>Africa</th>
<th>Asia</th>
<th>Eastern Europe</th>
<th>Latin America</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME &amp; EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial income</td>
<td>$ 63,649</td>
<td>$ 114,922</td>
<td>$ 23,222</td>
<td>$ 12,429</td>
<td>$214,222</td>
<td>$202,040</td>
</tr>
<tr>
<td>Financial expenses</td>
<td>9,881</td>
<td>24,668</td>
<td>7,517</td>
<td>1,096</td>
<td>43,162</td>
<td>42,869</td>
</tr>
<tr>
<td>Gross financial margin</td>
<td>53,768</td>
<td>90,254</td>
<td>15,705</td>
<td>11,333</td>
<td>171,060</td>
<td>159,171</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>10,088</td>
<td>6,209</td>
<td>1,391</td>
<td>1,227</td>
<td>18,915</td>
<td>11,753</td>
</tr>
<tr>
<td>Net financial margin</td>
<td>43,680</td>
<td>84,045</td>
<td>14,314</td>
<td>10,106</td>
<td>152,145</td>
<td>147,418</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>58,794</td>
<td>75,804</td>
<td>14,254</td>
<td>12,241</td>
<td>161,093</td>
<td>146,814</td>
</tr>
<tr>
<td><strong>Net income from operations</strong></td>
<td>(15,114)</td>
<td>8,241</td>
<td>60</td>
<td>(2,135)</td>
<td>(8,948)</td>
<td>604</td>
</tr>
<tr>
<td><strong>Net income before taxes</strong></td>
<td>(14,373)</td>
<td>8,256</td>
<td>71</td>
<td>(2,020)</td>
<td>(8,066)</td>
<td>457</td>
</tr>
<tr>
<td><strong>Net income (loss)</strong></td>
<td>(12,128)</td>
<td>6,110</td>
<td>71</td>
<td>(2,057)</td>
<td>(8,004)</td>
<td>(687)</td>
</tr>
</tbody>
</table>

BALANCE SHEET

DECEMBER 31, 2011

<table>
<thead>
<tr>
<th>$s in thousands (unaudited)</th>
<th>Africa</th>
<th>Asia</th>
<th>Eastern Europe</th>
<th>Latin America</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$ 43,513</td>
<td>$ 42,271</td>
<td>$ 14,651</td>
<td>$ 2,761</td>
<td>$103,196</td>
<td>$103,652</td>
</tr>
<tr>
<td>Interest bearing deposits and investments</td>
<td>6,780</td>
<td>6,865</td>
<td>6,822</td>
<td>215</td>
<td>20,682</td>
<td>21,864</td>
</tr>
<tr>
<td>Net loan portfolio</td>
<td>124,765</td>
<td>267,223</td>
<td>90,152</td>
<td>16,488</td>
<td>498,628</td>
<td>493,958</td>
</tr>
<tr>
<td>Other current assets</td>
<td>14,105</td>
<td>16,946</td>
<td>6,780</td>
<td>3,051</td>
<td>40,882</td>
<td>47,485</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td>189,163</td>
<td>333,305</td>
<td>118,405</td>
<td>22,515</td>
<td>663,388</td>
<td>666,959</td>
</tr>
<tr>
<td><strong>Long-term</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed and other long-term assets</td>
<td>39,439</td>
<td>45,267</td>
<td>5,309</td>
<td>2,762</td>
<td>92,777</td>
<td>70,239</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$228,602</td>
<td>$378,572</td>
<td>$123,714</td>
<td>$25,277</td>
<td>$756,165</td>
<td>$737,198</td>
</tr>
<tr>
<td><strong>LIABILITIES &amp; NET ASSETS/EQUITY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short-term debt</td>
<td>$ 8,056</td>
<td>$ 23,062</td>
<td>$ 5,456</td>
<td>$ 1,751</td>
<td>$38,325</td>
<td>$34,661</td>
</tr>
<tr>
<td>Client savings deposits</td>
<td>87,853</td>
<td>54,986</td>
<td>41,138</td>
<td>1,260</td>
<td>185,237</td>
<td>145,763</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>14,410</td>
<td>24,446</td>
<td>2,710</td>
<td>2,307</td>
<td>43,873</td>
<td>49,554</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td>110,319</td>
<td>102,494</td>
<td>49,304</td>
<td>5,318</td>
<td>267,435</td>
<td>229,485</td>
</tr>
<tr>
<td><strong>Long-term</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total liabilities and long-term debt</td>
<td>58,988</td>
<td>186,713</td>
<td>51,218</td>
<td>6,425</td>
<td>303,344</td>
<td>326,049</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>169,307</td>
<td>289,207</td>
<td>118,405</td>
<td>11,743</td>
<td>570,779</td>
<td>556,027</td>
</tr>
<tr>
<td><strong>Net assets/equity</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total net assets/equity</td>
<td>59,295</td>
<td>89,365</td>
<td>23,192</td>
<td>13,534</td>
<td>185,386</td>
<td>181,171</td>
</tr>
<tr>
<td><strong>Total liabilities and net assets/equity</strong></td>
<td>$228,602</td>
<td>$378,572</td>
<td>$123,714</td>
<td>$25,277</td>
<td>$756,165</td>
<td>$737,198</td>
</tr>
</tbody>
</table>

Complete audited financial statements are available upon request. *2010 has been restated for comparative purposes, to reflect Dia Vikas joining as a new member during 2011.

Other program expenditures: These expenditures include the cost of managing our bank investments and the Loan Guarantee Fund. They also include grants management activities, general community education and communication. These expenditures rose by 30% in 2011, primarily due to higher levels of investment management and education activities.

OPPORTUNITY INTERNATIONAL SUPPORTING MEMBERS (page 12)

Note: The net deficit of $25.8 million in 2011 was primarily the result of disbursing cash in 2011 that was received or pledged in 2010.

OPPORTUNITY INTERNATIONAL IMPLEMENTING MEMBERS (page 13)

Revenue: Implementing Members’ revenue increased by 6% to $214.2 million in 2011 reflecting gains in all regions.

Net income: Implementing Members’ net loss increased substantially in 2011 primarily due to reduced quality of their portfolios, which meant larger provisions for loan losses.

Loan portfolio: The net loan portfolio increased by 1% at the end of 2011 to $498.6 million.

Customer deposits: Deposits increased 27% to end the year at $185.2 million.
YAO is a network of passionate young professionals and entrepreneurs who support Opportunity’s work by using their networks, creativity and skills to raise awareness and funds.

**Board Members**
- Alana Aldag
- Jeremy Carroll
- Pete Deanovic
- Jason Duff
- Katherine Haley
- Derek Handley
- Shannon Leuthesser
- Chris Manno
- Liesel Pritzker-Simmons
- Brian Zakrocki

**Chapter Leaders**
- Caitlin Andrews
- Ian Andrews
- Jeff Bishop
- Katelyn Borchers
- Amanda Britt
- Diana Carey
- Kim Cozza
- Kelly Dorfman
- Kristen Doyle
- Neal Drumm
- Emily Egan
- Tara Flynn
- Sarah Freer
- Tim Geoffrion
- Katey Gilbertson
- Brandon Gill
- Jesse Golland
- Liz Grady
- Sarah Green
- Chelsea Jacobs
- Emily Jansen
- Bianca Javier
- Adriana Johnson
- Christine Kim
- Jessiie Knight
- Matt Legg
- Peter Liu
- Ronica Logani
- Barbie Lucio
- Ashley Luse
- Ali Mabardi
- Michelle Mak
- Diane McAvoy
- Brandis Meeks
- Jennifer Morris
- Brian Nathanson
- Jennifer Nelson
- Tracey Neret
- Kristina Olinger
- Suzanne Oonincx
- Allison Oviedo
- Joanna Parra
- Adam Parsell
- Christina Perez
- John Perez
- Liannette Perez
- Monica Perez
- Stevie Perry
- Dhake Rohit
- Tiffany Rosenbach
- Caleb Royer
- Amanda Sandler
- Joseph Sandler
- Emily Soltvedt
- Nolan Soltvedt
- Amy Steinhoff
- Keith Tilford
- Andrew Vennerstrom
- Emily Vennerstrom
- Michelle Volpe
- David Washer
- Abbi Weaver
- Drew Yancey

Thanks to a $525 Opportunity loan for a new well and hand pump, Anitha, of Tambaram, India, now has her own water source—a rarity in the developing world, where women often walk miles for clean water.

“Habitat for Humanity and Opportunity International share the conviction that having a decent place to live has a profound impact on quality of life, leading to better health, increased security and stronger communities. Together, we are tackling the critical housing shortage in India through customized loans and technical assistance that enable families to construct or improve their homes.”

Patrick Kelley
Director, International Housing Finance
Habitat for Humanity International

Corporations, Foundations, Churches and Organizations
(Also see our Strategic Partners on page 19.)

- Aimee and Frank Batten Jr. Foundation
- Altus Properties
- Andersen-Formolo Family Foundation
- Anderson Family Foundation
- Arizona Community Foundation
- Azamara Club Cruises
- Baille Lumber Co., Inc.
- Bergman Family Foundation
- The BOC Giving Fund
- Bradley-Turner Foundation, Inc.
- California Rock Crushers (Cal Crush)
- Calvary Lutheran Church, Brookfield, WI
- Campbell Family Foundation
- The Capital Chart Room LTD
- Case Systems
- Central Valley Autism Project, Inc.
- Christ Presbyterian Church, Edina, MN
- Church of the Saviour, Wayne, PA
- Citi Foundation
- Clemens Family Corporation
- CODE Family Foundation
- Collectors Universe, Inc.
- Collegiate Church Corporation
- The Collins Family Foundation
- Cornerstone Information Systems
- The Denver Foundation
- DEW Foundation
- Dorothy and Henry Hwang Foundation
- Dorsey & Whitney LLP
- Dr. Scholl Foundation
- Earle M. Combs & Virginia Combs Foundation
- Emelco Foundation
- FairWyn Fund
- Faith Hope & Love Foundation
- Fellowes, Inc.
- First Baptist Church, Fergus Falls, MN
- First Presbyterian Church, Evanston, IL
- First Presbyterian Church, Glen Ellyn, IL
- First Presbyterian Church, Houston, TX
- First Presbyterian Church, Lake Forest, IL
- First Presbyterian Church, River Forest, IL
- First Trust Portfolios LP
- The Fuller Foundation
- Furniture Row Companies
- Global Impact
- Golden Star Resources, LTD.
- Grace Presbyterian Church, Houston, TX
- Guerrat Foundation, Inc.
- Harvey McNairy Foundation
- Heart of CBi Foundation
- The Helmerich Trust
- Helwig Carbon Products
- Herman Miller Foundation
- Hoban Family Charitable Foundation
- Hodgdon Family Charitable Fund
- The Hoglund Foundation
- Homebuilding Community Foundation
- HOPE Christian Community Foundation
- Horizontal Integration
- Hot Mama
- Hugh E. and Marjorie S. Petersen Foundation Inc.
- IDP Foundation, Inc.
- J.W. Kieckhefer Foundation
- The Jackson Family Foundation
- Jackson Healthcare
- James and Agnes Kim Foundation
- James Huntington Foundation
- James S. Herr Foundation
- JPMorgan Private Bank
- [V] Dairies/Mercer River Farms
- kalosworks.org
- Kazarian Family Foundation
- Keith Foster Golf Course Design
- The Luzerne Foundation
- Marble Collegiate Church, New York, NY
- Mayer Brown LLP
- McGuire Family Foundation
- The Minneapolis Foundation
- Moran Family Opportunity Foundation
- Newhaven Builders Inc.
- Oliver Group LLC
- Paul Calvin Memorial Foundation Trust
- Peachtree Presbyterian Church, Atlanta, GA
- Print 4 Change
- Quantitative Advantage, LLC
- Rancho Bernardo Community Presbyterian Church, San Diego, CA
- The Rauner Family Foundation
- Risk Solution Resources, LLC.
- Rivendell Stewards’ Trust
- River Street Foundation, Inc.
- Robert and Margaret Thomas Fund of Community Foundation of New Jersey
- Rocha Transportation
- Ross C Robbins Foundation
- The Rumsfeld Foundation
- S.J. Gibel Foundation Fund
- SAJE Foundation
- Sarah Spencer Foundation
- Schwab Fund for Charitable Giving
- Shamrock Foundation
- Simply Distribute
- Charitable Foundation
- Smiks Foundation
- St. Paul Foundation
- St. Philip the Deacon Lutheran Church, Plymouth, MN
- Stonebriar Community Church, Frisco, TX
- Stuart Family Foundation
- T. Rowe Price Associates Foundation
- Ted and Roberta Mann Foundation
- Trinity Vail Church, Edwards, CO
- Twin Cities Christian Foundation
- United Stationers
- Charitable Foundation
- The UPS Foundation
- ValMark Securities, Inc.
- Vista Hermosa Foundation
- The Wautte Foundation
- Warren Brown Family Foundation
- Watson Family Foundation
- Wayne Presbyterian Church, PA
- Wayzata Community Church, MN
- Willow Creek Community Church, South Barrington, IL
- Women’s Opportunity Fund, St. Helena, CA
- Yancey’s Food Service
- York Association of the United Church of Christ, PA
The Women’s Opportunity Network is a global community of supporters and staff committed to helping Opportunity reduce poverty by investing in women around the world—like Relationship Officer Phiona Ndikibuliraani, left, and sugarcane farmer Loy Naigaga in rural Uganda. As mothers, sisters and daughters, WON members share an emotional bond and champion the needs of Opportunity’s women clients worldwide.

**GIVING that multiplies**

Opportunity International supporters have a far greater impact on poverty than the actual dollars they contribute. How? Our business model includes multipliers, like leveraging and recycling, that create a cycle of growth for every dollar and compound the power of contributions. The effect is a self-sustaining approach to solving poverty that helps millions of people transform their lives.

**gifts received**

The economic cycle begins when generous contributions are mobilized.

**funds leveraged**

Adding to those contributions with client savings accounts and borrowed commercial funds significantly increases the size of our loan pool.

**dollars recycled**

As clients repay loans, that money becomes available to be loaned again. Dollars contributed to Opportunity work many times over to benefit an ever-growing number of clients.

**new income generated**

With Opportunity, clients build businesses, reinvest profits, add to savings accounts and provide employment opportunities to neighbors.

**EVERY $1,000 HAS AN IMPACT OF $6,000 OVER 5 YEARS**

With Opportunity, clients build businesses, reinvest profits, add to savings accounts and provide employment opportunities to neighbors.

WOMEN’S Opportunity Network (WON)

The Women’s Opportunity Network is a global community of supporters and staff committed to helping Opportunity reduce poverty by investing in women around the world—like Relationship Officer Phiona Ndikibuliraani, left, and sugarcane farmer Loy Naigaga in rural Uganda. As mothers, sisters and daughters, WON members share an emotional bond and champion the needs of Opportunity’s women clients worldwide.
In Dompoease, Ghana, Vera Ofori instructs third graders at the Rumesco International School, one of 101 in the IDP Rising Schools Program—a strategic alliance with Opportunity to provide educational loans and capacity building services.
Helen Meyer Bieber and Mignon and Scott Bergs
Karen and Dave Beadie
Patti and Jim Arnold

MINNESOTA
Patti and Jim Arnold
Karen and Dave Beadie
Mignon and Scott Bergs
Karen and Dave Beadie
Patti and Jim Arnold

NEVADA
Kimberly and David Simms
Susan and Charles Steeg
Joyce and Jim Sweet
Lisa and Jeffrey Thomas
Michael Toothen
Marge and Rick Volpe
Karen and Ken Volpert
Susan and Richard Zerbe

NEW JERSEY
Diane and Brian Clark
Christine and David Edwards
Sally and David McAlpin
Maryln and Mike Modak
Raoul Morcos

NEW MEXICO
Searing Puck and Robert Bell

NEW YORK
Bob Briscoe
Deborah Farrington
Brandon and Michelle Freeman
Joan and Douglas Hansen
Kathryn and John Hart
Carol Heiner
Randy and Eric Hustedt
Karen and Douglas Johnstone
Tracey McCan
Donis and Don Meyer
Jeff and Karin Meyer
Hee-Jung and John Moon
Susana and Anthony Piscitello
Sabra and Bill Reichardt
Liesel Pritchzer Simmons and Ian Simmons
Bonnie St. John
Erika and Richard Stelh
Andrew Stern
Cissy and Curtis Viebranz
Brian Zakrocki

KANSAS
Howard and Corrine Russell

MARYLAND
Laurie and Michael Abar
Kristen and Robert Birch
Ann Loar Brooks and Steven Brooks
Susy Cheston and Arte Harris
Karen and Michael Cornelius
Carol deNewville
Marcia and Nicholas Fids
Julie and Adam Coddard
Dale Hanson Bourke and Tom Bourke
Kristin and Todd Henry
Jillie Hindmarsh
Noelle and John Lynch
Nancy and Bob Plaxico
Helen and Gordon Smith
Eric and Jeanett Stewart
Hubert Stiles and Constance Pohl Stiles
Holly and Gary Townsend
Kathy and Mark Vaselkov
Ann and Robert Wieczorowski
Mary Jo and Ted Wiese
Dina and John Yerman

MICHIGAN
Dave and Coleen Kahle
Christopher Mann
Richard and Virginia Williams

MISSISSIPPI
Courtney and Doug Abernethy
Abbi and Robert Antilbin
Samuel and Linda Bradshaw
Nathan and Alyson Davis
Lucy and Lindsay Duff
Jenny and Wendell Erwin
Wendall Hirschfeld
Charley and Jeffrey Holler
Eric and Ann Jacobson
Marrietta and Ted Johns
Julia and Darren Keyes
Michael Anne and Dash Lane

MONTANA
Village, Malawi.

MIDWEST
Barbara and Donald Swanson
Paul and Elaine Sware
Tracy and Dave Tolmie
John Tompkins and Amy Tokui
Jay and Susan Tress
Michael and Patricia Tucker
Deb and Richard Vander Molen
Linda and Ken VanderWeele
Myles VanderWeele
Richard and Emily Vot
Joanie Ward
Mark Willkund
Heather and Phillip Wilhelm
Jon and Silvia Yasuda
Mary Rose and Steve Zoller
Sue and Mark Zorko

INDIANA
D. C. and Gini Elmore
P. E. and Fran MacAllister
Shelley and Stewart Mart
Mat and Bev Orrogate
Donald and Carolyn Palmer

IOWA
Nathan and Lynn Schulte

KENTUCKY
Richard and Nancy Watson

MARYLAND
Laurie and Michael Arabe
Kristen and Robert Birch
Ann Loar Brooks and Steven Brooks
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Ann and Robert Wieczorowski
Mary Jo and Ted Wiese
Dina and John Yerman

MASSACHUSETTS
Sandra and Robert Bowden
Nancy Brady
Tim C. Geoffrin, Jon
Betty Jane “Bi” and Herb Hess
Tina and Jonathan Liu
Keith and Lisa Lowey
Rosemary McNaughton and Gary Felder

NEBRASKA
Mildred Hindmarsh
Donna and Todd Strubbe

NEVADA
Kimberly and David Simms
Susan and Charles Steeg
Joyce and Jim Sweet
Lisa and Jeffrey Thomas
Michael Toothen
Marge and Rick Volpe
Karen and Ken Volpert
Susan and Richard Zerbe

NEW HAMPSHIRE
Julie and James Voorhees
Sally and Alan Gayer

NEW JERSEY
Diane and Brian Clark
Christine and David Edwards
Sally and David McAlpin
Maryln and Mike Modak
Raoul Morcos

NEW MEXICO
Searing Puck and Robert Bell

NEW YORK
Bob Briscoe
Deborah Farrington
Brandon and Michelle Freeman
Joan and Douglas Hansen
Kathryn and John Hart
Carol Heiner
Randy and Eric Hustedt
Karen and Douglas Johnstone
Tracey McCan
Donis and Don Meyer
Jeff and Karin Meyer
Hee-Jung and John Moon
Susana and Anthony Piscitello
Sabra and Bill Reichardt
Liesel Pritchzer Simmons and Ian Simmons
Bonnie St. John
Erika and Richard Stelh
Andrew Stern
Cissy and Curtis Viebranz
Brian Zakrocki

RHODE ISLAND
Cynthia Frost

SOUTH CAROLINA
Elizabeth and Richard Hogue

TEXAS
Courtney and Doug Abernethy
Abbi and Robert Antilbin
Samuel and Linda Bradshaw
Nathan and Alyson Davis
Lucy and Lindsay Duff
Jenny and Wendell Erwin
Wendall Hirschfeld
Charley and Jeffrey Holler
Eric and Ann Jacobson
Marrietta and Ted Johns
Julia and Darren Keyes
Michael Anne and Dash Lane
Rita and Dick Leather
Amy and Michael Macari
George and Kathryn Martinez
Maryln and Alan Nash
Joanne Pascale
Judy and Frank Scarborough
Patti and Michael Scovel
Malcolm Street
Joy and Benjamin Warren
Ann and Jerry Zamzow
Robert Zorich

VERMONT
Margolyn and Charles Andrews
Susan and Ben Anderson Ray

VIRGINIA
Nancy and Peter Brooks
Terese Collins
Mary Collins
Peter Daily
Grethel and Jeffrey Davis
Ralph Doudera
Nan and Ernie Flynn
Judith and David Grissmer
Katherine Haley
Shelley and Thomas Jennings
Bart Massey
Trudy and John McCreary
Nancy and Bob McIntosh
Barbara McKee and Jeffrey Pfoutz
Janey and Bruce Smith
Priscilla and Kadita Tshikamb

WISCONSIN
Mary and David Pfoutz
Paul and Lois Heiss
Mark and Dawn Fuchs

ARKANSAS
Karen and Ken Volpert
Robert and Martha Whittington
Jim and Donna Wyland

WISCONSIN
Mark and Dawn Fuchs
Paul and Lois Heiss
Robert Keller
Hilton and Jean Neal
Carol and Grant Nelson

INTERNATIONAL
Lynne and David Baab
Ross Clemenger
Betsy and John Eckbert
Peter King
Janelle Munz-Lassonde
Seall-Vetter and Jules Kortenhorst
Kimberly and Terry Watson
Joie and George Yen

Using biometric technology, client Ellen Patrick deposits money at Opportunity’s mobile bank at Mathambi Village, Malawi.

“We are humbled to report that the Banking on Africa Campaign exceeded its $123.6 million goal and is ahead of schedule toward bringing powerful financial tools to five million new sub-Saharan clients by 2015. The results are undeniable and we extend sincere thanks to all who joined us in helping build hope in impoverished countries.”

Kevin and Gayla Compton
Co-chairs, Banking on Africa Campaign

17
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Citigroup and Lloyds Banking Group

In Granada, Nicaragua, Opportunity co-invested with the local farming community to build a yucca processing plant. Through the hard work of employees like the women above, the facility adds value to yucca, a local staple, by providing new markets and higher income for farmers’ raw material.

LENDERS to our banks

aBi Trust
ABS
Anannya Finance for Inclusive Growth
Axis Bank
Barclays
Blue Orchard
BRD—Groupe Société Générale
CAL Bank
Central Bank of India
Citibank
Cordaid
Corporation Bank
Cyrano Management
DENA Bank
Development Credit Bank (DCB)
DFCU Financial
EcoBank
European Bank for Reconstruction and Development (EBRD)
European Fund for Southeast Europe
ICICI Bank
IDBI Bank
Indian Bank
Indian Overseas Bank
IndusInd Bank
International Bank for Reconstruction and Development (IBRD)
Karnataka Bank Ltd.
Karur Vysya Bank
MicroVentures
Minlamb
North Eastern Development Finance Corporation (NEDFi)
Oikocredit
Oriental Bank of Commerce
responsAbility Fund
The Royal Bank of Scotland
Small Industries Development Bank of India (SIDBI)
South Indian Bank
Spanish International Cooperation Agency (SICA)
Standard Bank
Standard Chartered Bank
State Bank of Hyderabad
State Bank of India
Strømme Foundation
Symbiotics
Triodos Bank
Union Bank of India
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ACDI/VOCA
AfriCap
Bill & Melinda Gates Foundation
Blue Orchard Finance
Caterpillar Foundation
Conrad N. Hilton Foundation
Credit Suisse
Freeport-McMoRan Copper & Gold, Inc.
Goldman Sachs
Google, Inc.
Habitat for Humanity International
IDP Foundation, Inc.
Inter-American Development Bank (IADB)
International Finance Corporation (IFC)
International Fund for Agricultural Development (IFAD)
International Justice Mission (IJM)
John Deere Foundation
The MasterCard Foundation
Millennium Villages
Monsanto Company
Omidyar Network
Oracle
UN Capital Development Fund (UNCDF)
United States Agency for International Development (USAID)
UPS
Western Union
The World Bank

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Chief Executive Officer
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SVP, Finance and Administration & CFO
DENNIS RIPLEY
SVP, International Business Development
CONNIE STRYJAK
SVP, Human Resources
JON YASUDA
SVP, Resource Development

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Caterpillar Foundation

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President
Samueli Foundation

The Bill & Melinda Gates Foundation’s partnership with Opportunity furthers our shared goal to bring millions of people affordable access to financial services. Gates Foundation support enables Opportunity to reach unserved rural areas of sub-Saharan Africa like Masheruka, Uganda, where this mobile bank stops weekly to give clients a safe, convenient place to make financial transactions.
In the Democratic Republic of Congo, where medical care is almost impossible to access, Sophie Dialembo works tirelessly to serve her community’s healthcare needs. “Opportunity loans helped me expand my clinic and double my staff. Now, at 54, I have my first financial account. My family and society look at me differently—with more respect and authority. With Opportunity, I am calm in spirit knowing that I can afford food tomorrow.”

“All of us who are working to fight poverty with Opportunity International are given the chance to experience God more fully. Because every human life has more value than we can even imagine, serving and loving others is the greatest opportunity we could ever have.”

John Ortberg
Author and Pastor
Menlo Park Presbyterian Church