



## Meet an education loan client



Naomi Ameyia's eyes sparkle as she gives words of encouragement to the 150 children, including 80 orphans, under her care.

Naomi operates Royal Seed Home & School on the road to the Cape Coast in Ghana. Children learn English, math, grammar and environmental science and are fed two meals each day. The campus consists of classrooms, a dormitory for orphaned children and a small plot where Naomi raises chickens, rabbits and goats.

Naomi became an Opportunity client four years ago. Her loan officer recognized that Naomi was a good credit risk in spite of her lack of collateral or credit history. She has successfully paid off her previous loans and is using her current loan of \$830 to build a kitchen and additional classrooms. Naomi's vision is to continuously enlarge her "shelter of hope" for as many children as possible in Ghana and beyond. ●

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Loans from Opportunity Ghana provide students at the Oxford International School with a quality education in a concrete building with furnished classrooms, bathrooms and drinking water.

## Banking on Education transforms lives

Opportunity International clients like Numo Addison, founder of the Oxford International School in Ashaiman, Ghana, are changing the face of education in the developing world. With loans from Opportunity's Banking on Education initiative, committed educators are starting schools in their neighborhoods for children living in poverty.

Opportunity invests in private schools with loans ranging from \$500 to \$25,000 for terms of three to five years. Proprietors use the loans to hire qualified teachers, improve infrastructures, expand classrooms, provide nutritious meals and purchase educational equipment. To help the schools succeed and become sustainable, Opportunity also offers tailored training and business advice. These entrepreneurs, in turn, provide children with the greatest gift of all – the gift of learning. A quality education empowers students with the skills and abilities to get higher paying jobs, build strong families and help in the economic development of their communities.

In addition, Opportunity is creating innovative products such as school fee loans and school savings accounts to help families pay for education. Opportunity encourages school administrators to focus on attracting and retaining female  
(continued on page 4)

## Banking on Education goals for 2010

- Invest in 1,000 schools
- Impact 250,000 children
- Provide \$14 million in loans
- Develop new products, including child savings accounts and school fee loans



## CEO Corner

with Kadita "A.T." Tshibaka

Since taking on the role of CEO in April, I have been greatly encouraged by the resilience of our clients, the commitment of our supporters and the expansion of several programs that impact entire communities in the developing world.

Our Banking on Education initiative continues to develop, providing various loan products to school proprietors, parents and students to help increase access to education in impoverished areas (see our cover story). Our agriculture strategy provides rural clients with high-quality seeds, extension services, crop insurance, and agriculture-specific loan products. A microinsurance pilot will lead to the scaling up of a new cashless in-patient treatment product to create better healthcare for communities in India. We are grateful to God for His provision.

Members of our Board of Governors and guests will gather at the Governors Conference in Oak Brook, Ill., on Oct. 2-3 to hear updates on our global initiatives and learn how sharing our clients' stories can help change the world. In addition to a line-up of educational breakout sessions, we will hear from inspiring speakers including Dikembe Mutombo, retired basketball legend; Ward Brehm, former chairman of the U.S. African Development Foundation; Will Ball, vice president of the Caterpillar Foundation; and Roger Thurow and Scott Kilman, Wall Street Journal reporters and authors of *Enough*, a new book on world hunger that highlights our agricultural initiatives in Malawi.

While I remain optimistic, my recent trip to the DR Congo reminds me of how difficult the road ahead will be. I often turn to Philippians 4:6: "Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God." I am grateful to all of you for your continued commitment to Opportunity International. Thank you, my brothers and sisters, for all you do to make this world a better place for those struggling to work their way out of poverty. ●

## Expanding into the DR Congo

Kadita "A.T." Tshibaka experienced poverty firsthand while growing up in the Democratic Republic of the Congo. Thanks to a hardworking family and a timely scholarship, he attended Dartmouth College, where he earned his MBA before starting a career at Citibank. His subsequent success in international banking and his passion for helping people work their way out of poverty have now led him to Opportunity International – and back to the DR Congo.

Recently, Kadita and a small team of supporters and staff journeyed to the DR Congo to further explore the opening of an Opportunity bank in a country where half of the 66.5 million people live on less than \$1 a day. The DR Congo has the third largest population and the second largest land area in sub-Saharan Africa, yet 99 percent of the people lack basic banking services.



*Kadita "A.T." Tshibaka (right) talks with entrepreneur Kabuika Valentine about her business and her family.*

The group visited the Grand Marche market in Kinshasa which was crowded with thousands of vendors. Most vendors do not have access to formal financial services and are unable to get a loan that will help them grow their business. They cannot safely save the profits they make. They do not have the ability to take out insurance to keep them from losing their business if a fire devastated the market. Their prospects of working their way out of poverty appear dim.

"As I shook hands with start-up business owners, I was struck by the great potential for microfinance to help expand their businesses," Kadita said. "These entrepreneurs work hard to provide for their families in a country where so many are fortunate when they can eat three or four times a week. They are very focused and determined to succeed. Opportunity International will make a significant difference in their lives, supporting them with adaptable microfinance products and services."

Kadita appealed to prominent political, economic, church and social-sector leaders, who were all enthusiastic about the prospect of an Opportunity bank in the DR Congo. He also met with organizations already in the country to hear about their triumphs and their struggles.

"We bank on the spirit of people and on their hopes and dreams," Kadita said. "The people we met saw this and promised their support. We are both humbled and very encouraged by what we experienced." ●

## Microfinance advocates endorse a new bill



(From left) Rep. John Boozman, Susy Cheston, Amanda Johnson, Dominique Dawes and Tony Hall gather at the microfinance briefing.

Olympic Gold Medal Gymnast Dominique Dawes, Opportunity Ghana Loan Officer Amanda Johnson and Ambassador Tony Hall gave remarks at a microfinance briefing hosted by Opportunity International and The Financial Services Roundtable in support of H.R. 1987, The Microfinance Human Capacity-Building Act of 2009. Susy Cheston, Opportunity's senior vice president for policy, helped craft the bill, which was introduced by Rep. John Boozman (R-AR) and Rep. Gregory Meeks (D-NY) in April.

In his opening comments, Rep. Boozman thanked Opportunity for its efforts on behalf of the microfinance community. He said, "I believe our country should play a role in helping people around the world improve their standard of living. This legislation will build human capacity primarily in Africa, but also in other regions that desperately need ground-level support for small business loans and banking."

Lack of human capital is the single greatest constraint to the growth of microfinance institutions (MFIs), particularly in sub-Saharan Africa. With a requirement to match federal dollars with private dollars, H.R. 1987 will provide more resources for the recruitment and development of local staff in the countries Opportunity serves. "Our strong private support gives us the opportunity to develop human capacity in a way many other MFIs can't or don't," Susy says, "Private donations will leverage government funds for capacity building, which in turn will leverage private investment capital on behalf of people working their way out of poverty."

The bill has been endorsed by the Financial Services Roundtable, which represents the largest financial service companies in the country, as well as by other not-for-profit and business organizations. Visit [www.opportunity.org](http://www.opportunity.org) for more information on how you can participate in Opportunity's campaign to help pass this important legislation. ●

## Credit Suisse partnership funds technology innovations



New technology will help loan officers like Clement Muhima (on the right) in Rwanda to reach their clients more effectively. Florence (on the left) is an Opportunity Rwanda client who uses income from her clothing store in Musanze to educate eight children, including four orphaned in the Rwandan Genocide.

The Credit Suisse Group Foundation has become a premier partner in the launch of Opportunity International's *electronic wallet* strategy, which employs a unique mix of delivery channels such as mobile banks, ATMs, smartcards and point-of-sale devices to bring banking services to clients. This eliminates hours of travel that would pull an entrepreneur away from doing business.

As a result of Credit Suisse's support, Opportunity Rwanda will deploy two new mobile banks that enable loan officers to travel into mountainous rural areas. The mobile banks provide a full range of financial services such as savings accounts, secured disbursements and repayment of loans, to clients in previously unreachable regions of Rwanda.

Opportunity is also working on initiatives to help raise Credit Suisse's employee awareness about global poverty. For example, more than 200 Credit Suisse microfinance advocates across the globe are encouraging the company's 23,000 global employees to get involved in the Opportunity Coffee Club (see story on page 5). For every bag of Equal World Coffee purchased by Credit Suisse or its employees, \$3 is donated to Opportunity so that more entrepreneurs will have access to vital financial services. ●



# Smart Giving

with Chuck Day

David Allman isn't one to let a little thing like a worldwide economic downturn get in the way of his support for Opportunity International.

David, a prominent real estate developer in Atlanta, is a member of Opportunity's Board of Governors and a supporter of Opportunity Nicaragua. Like many others, he felt the pinch when the financial markets fell and cash became a precious commodity.

"My passion for what Opportunity is doing in Nicaragua hadn't changed a bit," David explains, "but the changing economy forced me to look beyond my traditional resources for charitable giving."

He is part of an emerging trend of charitable donors who donate "spare assets" instead of appreciated stocks, which have been in short supply. Spare assets can include underutilized vacation property, valuable cars or boats, jewelry, artwork or collectibles, life insurance policies, U.S. savings bonds and other valuable assets. They can be donated, deducted by the donor for tax purposes and sold by Opportunity for immediate impact in the developing world.

For David, the spare asset was a beautiful piece of investment real estate at the base of the Blue Ridge Mountains in northern Georgia. Opportunity will sell the property and then utilize the cash proceeds to help many more entrepreneurs in Nicaragua.

For more information about donating spare assets or any aspect of estate planning or charitable giving, please contact Chuck Day, Opportunity's Director of Gift Planning Services, at [cday@opportunity.org](mailto:cday@opportunity.org) or directly at (630) 242-4136. ●

## Banking on Education *(continued from the cover)*

students, since their enrollment rate is significantly lower than that of boys in developing countries.

On average, every \$10,000 gift to the Banking on Education fund can support one additional school, touching approximately 635 lives including students, parents, and teachers and their families. Currently, Opportunity's operations in Ghana, Malawi, Uganda and the Dominican Republic offer these education loans. In addition, India, Mozambique and the Philippines are now ready to join the Banking on Education program. Since 2007, 350 loans have been made to private schools serving 87,000 children living in poverty. ●

## Global expert in our ranks



Francis Pelekamoyo

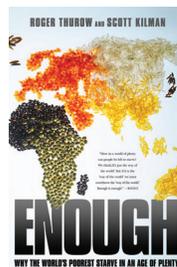
The story of how Francis Pelekamoyo joined Opportunity International is told in this excerpt from the book *Enough: Why the World's Poorest Starve in an Age of Plenty*.

"For six years, Francis Pelekamoyo had been Malawi's central reserve bank governor.... After he retired, he rebuffed all other overtures to get him back into pinstripes.

One day, an American businessman came calling with an offer: Would he join an outfit called Opportunity International, a provider of financial services to entrepreneurs and farmers in the developing world, and open a microfinance operation for the poor in Malawi?

Pelekamoyo chuckled. He had just turned down political suitors pressing him to become finance minister. Why would he do anything micro after doing so many things macro? Why lend pennies when he had once controlled billions?

He politely said he would think about it, though he wasn't really interested. But the idea seemed to have a life of its own. It nagged him relentlessly, particularly during his regular Bible readings. Pelekamoyo, a devout Presbyterian, found himself returning over and over again to [Jesus's words in] the Gospel of Matthew, chapter 25: 'For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me in... Truly I say to you, as you did it to one of the least of these my brethren, you did it to me.'\*\*



Today, Francis is board chair for Opportunity's banks in Ghana, Malawi, Mozambique, Rwanda, South Africa and Uganda. He also is a member of the board in Tanzania and Kenya. Late last year, Francis addressed the U.N. International Conference on Financing for Development in Qatar. He emphasized the need for agricultural and finance reforms and Opportunity's commitment to sustainable economic growth in Africa. ●

\* From the book *Enough* by Roger Thurow and Scott Kilman. Excerpted by arrangement with PublicAffairs, a member of the Perseus Books Group. Copyright © 2009.

## Gift cards

Opportunity supporters can choose from three types of OptINnow gift cards this holiday season.

- Physical gift cards can be purchased for the very first time at the Board of Governors Conference on Oct. 2-3. The cards will come in Christmas packaging beginning in November. Opportunity supporters can order them at [www.optinnow.org](http://www.optinnow.org) and have them mailed directly to the recipients.
- Online gift cards can be purchased anytime at [www.optinnow.org](http://www.optinnow.org). The virtual cards are emailed to the recipients.
- Customized gift cards can be ordered in quantities of 250 or more, and in increments of \$25. Zack Schuler, CEO of Cal Net Technology Group and a board member of Young Ambassadors for Opportunity, is using this unique way to show appreciation to his clients and spread the word about Opportunity's work. His clients can use the gift card to fund a loan for an entrepreneur of their choosing at [www.optinnow.org](http://www.optinnow.org). Customized gift cards come packaged in a greeting card, which can be personalized to include a company's logo, story and special message. To order, contact Ian Haisley at (630)242-4104 or [ihaisley@opportunity.org](mailto:ihaisley@opportunity.org). Orders take three weeks to process and a handling fee applies. ●



## Group giving



Wheaton Academy's "Badminton for Kenya" tourney

OptINnow has introduced a feature that enables clubs, churches, schools and other groups to donate directly to individual clients or Trust Groups for a more personal giving experience and greater impact. Wheaton Academy, in Wheaton, Ill., is using the "group giving" feature at [www.optinnow.org](http://www.optinnow.org) to turn ideas from the classroom into positive actions.

The school's Student Leadership Team is supporting microfinance and Opportunity International through "Wheaton Academy Project Kenya." During the 2008-09 school year, the team of 12 seniors held fundraisers and awareness events, including the "Mr. Wheaton Academy" competition; "LEAST," a series of art and performances focused on "the least of these"; and the "Badminton for Kenya" tourney which had over 100 student participants. In addition, individuals have supported the group through OptINnow, bringing the total funds raised to just over \$14,000. The team made its first loan of \$6,400 to the Samuel Muregi Wanjiku Trust Group and will fund a loan for the Joyce Muthoni Muthee Trust Group this school year.

To start a group on OptINnow or to browse existing groups, visit: [www.optinnow.org/groups/start](http://www.optinnow.org/groups/start). ●

## Opportunity's Coffee Club

Opportunity is partnering with Equal World Coffee to introduce people to microfinance and to provide the perfect gift for coffee gourmards. Purchases help Opportunity Rwanda clients like Francine Mukeshimana grow their agricultural businesses and pay back their loans. Equal World Coffee is fair trade coffee, which ensures that farmer-owned cooperatives are paid an appropriate price for their superb product. Rwandan specialty coffee is one of the finest in the world due to climate, soil and elevation.

Prices start at \$9.95 for a 12 oz. bag of premium specialty coffee. For each bag purchased, \$3 goes to help Opportunity clients work their way out of poverty. To order, go to [www.opportunity.org/coffeeclub](http://www.opportunity.org/coffeeclub), click member sign-up and complete a simple registration form. ●



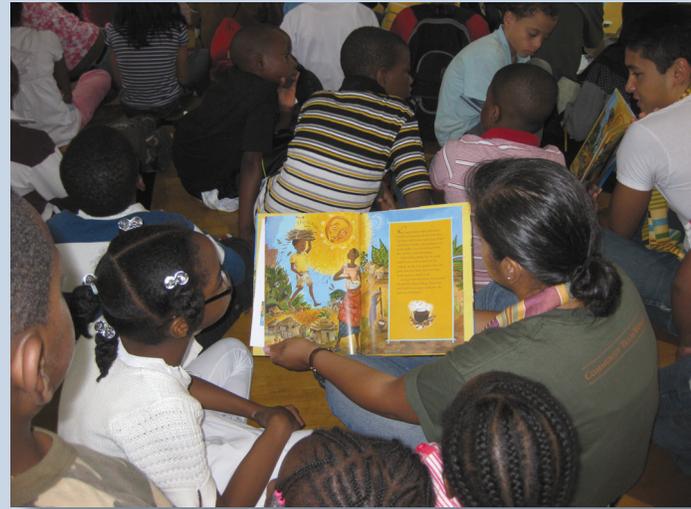
Rwandan coffee farmer Francine Mukeshimana was unable to support her five young children until she received her first loan of \$37 from Opportunity. One day, she hopes to purchase a cargo bike to more easily transport the coffee cherries five miles to the nearest washing station. For now, Francine says, "I am happy with all God's blessings."

## Supporters team up to increase awareness

Volunteers from Goldman Sachs Community TeamWorks and the Women's Opportunity Network brought microfinance lessons to children at a summer school program in Brooklyn, N.Y. More than 100 fourth and fifth graders attended the "Learn the Story" workshop as part of a larger curriculum launched by the education nonprofit One Hen, Inc.

Based on the children's book *One Hen: How One Small Loan Made a Big Difference*, the program included a *One Hen* reading, multimedia presentation and role play. Students learned how business works through interactive games and simple stories of entrepreneurs who started with a good idea, a small loan and the willingness to work their way out of poverty.

By connecting successful business people with young children, Opportunity hopes to inspire the next generation of global citizens and philanthropists. Visit [www.opportunity.org/onehen](http://www.opportunity.org/onehen) to learn more about how individuals can take the lessons of microfinance to children in their own communities. ●



A Goldman Sachs volunteer reads *One Hen* to summer school kids.

# YAO



YOUNG AMBASSADORS FOR OPPORTUNITY

Local chapters of Young Ambassadors for Opportunity are creating a series of events to raise funds for a bank in Tanzania. In early July, YAO member Jacinda Njike and her husband Alain hosted the Chicago chapter's first event, "Savings and Lending, Wining and Dining." Eunice Koufie from Opportunity Ghana shared her experiences and answered questions about hunger, HIV/AIDS and women's empowerment through microfinance. Next, YAO members will run in the Chicago Half-Marathon & 5K in mid-September to raise awareness and funds. To support this and other YAO chapter events across the country, visit [www.opportunity.org/yao](http://www.opportunity.org/yao). ●

Oak Brook office summer interns (from left) Molly Echols, A.J. Renold, Maddie Tolmie, Doug Kimball, Alex Najduch and Christine McClary (not pictured) took on the weeklong challenge of living on \$2 a day. Through their blog, they became advocates for those living in poverty and brought awareness about the millions of people that die every year from starvation.

The interns' \$2 daily allowance included all food, entertainment and luxury purchases, and for some, transportation costs. A.J. said, "We still had access to many things that the poor do not, such as medical care, sanitation, stable housing and clean water. It really made us think about the overwhelming challenges our clients have to deal with every day."

Read about their experiences at [www.2dollarchallenge.blogspot.com](http://www.2dollarchallenge.blogspot.com). ●



Interns eat boiled eggs and crackers during the \$2 challenge.

## Staleys champion Colombian bank

Colombia has brought the Staleys full circle in their life together. As newlyweds, Warren and Mary Lynn went to live in Cali, Colombia as part of a Ford Foundation Program after Warren's graduation from Cornell University's MBA program. Now, upon his retirement as Cargill's CEO and chairman, they have become champions of building an Opportunity bank in Bogotá.



*Warren and Mary Lynn Staley (on the right) visit with the Puertas, who own a bakery in Bogotá. The family has used loans from Opportunity to put in a new floor and roof and to buy supplies like flour.*

The Staleys' involvement with Opportunity began with a small donation after Opportunity Governors Polly and Bob McCrea invited them to an event. Then in October 2003, Mary Lynn went on an Insight Trip to Nicaragua, and the Staleys' commitment to Opportunity deepened. Today, Mary Lynn is chair of Opportunity's Board of Governors.

"In our travels around the world with Cargill, we've seen how government handouts offer sustenance, but not possibility for the poor. Opportunity's economic model just makes sense to us," she said. "Having banks allows Opportunity to leverage donor funds and savings from our clients to provide many more families with opportunities to work their way out of poverty.

Last year, the Staleys took an Insight Trip – Warren's first – to Colombia where they witnessed the dedication and professionalism of the Opportunity staff and became even more committed to helping the country and people they fell in love with so long ago. "When we met Opportunity loan recipients and saw the enthusiasm and expertise they bring to growing their businesses, it sealed our support for a bank in Colombia," Mary Lynn said.

The Staleys have learned that Colombia has the highest number of displaced persons of any South American country. Mary Lynn says, "Staggering numbers of people are leaving their homes and all of their belongings behind to begin a new life, and the task of supporting their families is overwhelming...yet the world hardly hears about it. An Opportunity bank could make such a difference in their lives." ●

## Calendar

### Governors Conference

Oak Brook, Ill.  
Oct. 2-3, 2009

### Updates from the Field

One-hour conference call with  
Adrian Merryman, CEO,  
Global Leadership Team  
Dec. 11, 11 a.m. CST

### 2010 Insight Trips

Colombia  
Feb. 21-26

Rwanda  
May 15-21

Uganda – Mothers, Daughters, Sisters  
June 19-26

Colombia – Family Week  
June 20-26

Kenya – Family Week  
July 17-26

India  
Aug. 8-13

Ghana  
Oct. 16-22

To participate in any Governor activities, please contact Wendy Cox, Board of Governors Director, (630) 414-2567 or [wcox@opportunity.org](mailto:wcox@opportunity.org)



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Paper contains post-consumer content.

# Crafting a business with loans and training



Client Robert Hinayhinay from the Philippines

After years of working as a shipbuilder in the port of Iloilo in the Philippines, Robert Hinayhinay lost his job. With a wife and two children to support, he quickly turned his woodcarving hobby into a full-time job.

While friends and neighbors enjoyed his craft, Robert needed to find a

way to increase the production and quality of his airplane replicas to expand his market. That's when he turned to Opportunity International for a loan to purchase equipment for preparing, treating and carving his wooden products. With proceeds from his growing business, Robert bought more equipment, expanded his workshop into his yard and hired four young men in addition to the employee he already had. "They are very good workers," Robert says. "I am happy to be able to employ them."

Robert's success is due to more than loans. Through business training services, Opportunity provided greater access to markets such as trade fairs and a local union. When Robert's initial attempts to export his crafts failed, Opportunity provided guidance on drying, finishing and treating his wood so that it wouldn't be infected by worms and insects. Robert is now ready to give exporting another try. He has set his sights on Australia, Europe and the U.S. as potential destinations for his guava wood carvings.

Robert follows other Opportunity artisans who have expanded their sales overseas. But the income flows back home, transforming the lives of Robert's wife Rosemae, their children who attend high school and college, and five neighborhood employees. ●



**Opportunity International**

GIVING THE POOR A WORKING CHANCE

2122 York Road, Ste. 150 Oak Brook, Illinois 60523

THE OPPORTUNITY INTERNATIONAL MISSION IS TO PROVIDE OPPORTUNITIES FOR PEOPLE IN CHRONIC POVERTY TO TRANSFORM THEIR LIVES.

**Our strategy** is to create jobs, stimulate small businesses and strengthen communities among the poor.

**Our method** is to work through sustainable local microfinance institutions that provide small business loans, savings, insurance and training.

**Our commitment** is motivated by Jesus Christ's call to serve the poor.

**Our core values** are respect, commitment to the poor, integrity and stewardship.

**Opportunity serves all people regardless of race, religion, ethnicity or gender.**

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