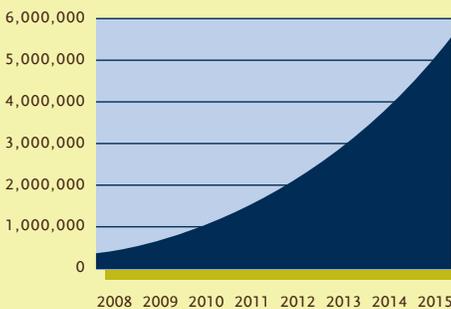




## Banking on Africa Campaign goals

1. Mobilize \$384 million to build banks for Africans living in poverty:
  - \$123 million in donations
  - \$40 million in debt
  - \$221 million in client deposits
2. Reach five million new clients by 2015, impacting over 30 million people – one in 20 of those living under \$2 a day in sub-Saharan Africa.
3. Provide economic opportunities that help build thriving communities.
4. Build sustainable financial institutions that reach national scale by targeting rural areas where the poorest people live.

CUMULATIVE CLIENTS REACHED  
(non-redundant)



*Opportunity Malawi clients meet with their loan officer next to the mobile bank that makes a weekly stop in their rural neighborhood.*

## We're banking on Africa

Imagine if, together, we could provide five million people with the opportunity to become the first generation in their family history to escape poverty. Imagine the difference it would make to their children, their communities, their countries. Imagine this taking place on a single continent that's home to 24 of the 25 poorest countries in the world.

Through the Banking on Africa Campaign, Opportunity International hopes to provide financial services that will impact more than 30 million people – or one in 20 Africans living under \$2 a day. The campaign is focused on sub-Saharan Africa, where less than 10 percent of the population has an account with a financial institution.

Over \$100 million has already been raised from individuals, corporations and foundations such as the Bill & Melinda Gates and MasterCard Foundations. We are seeking an additional \$23 million from our community of supporters to make our campaign goal. The money will be used to build sustainable economic infrastructures that enable individuals and communities to thrive.

The Banking on Africa Campaign is already having an impact. We currently serve 262,000 loan clients and 493,000 savings clients in Africa. However, millions more remain unserved due to their remote location. To reach the 75% of the population that lives in rural areas, Opportunity is deploying a range of cost-effective delivery channels, including satellite branches, low-cost kiosks, mobile vans, ATMs and point-of-sale devices, to expand the number of bank outlets in rural areas. However, Opportunity's presence in rural areas is not enough.

*(continued on page 4)*

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## CEO Corner

with  
Bill Morgenstern

My first few weeks at Opportunity have been filled with blessings as I've begun meeting our many kind and generous supporters. I am grateful to have found my way to Opportunity and to join this mission to empower people who are working their way out of chronic poverty. I wake up now and run to work with my heart on fire, hungry to do my part, every single day.

In April, I travelled in Rwanda, where Opportunity opened a deposit-taking institution in 2007, and in Uganda, where we have signed up 12,000 savings clients in just one year's time. This trip has provided me with insight as to how we can utilize our sustainable banking model to extend financial services to the most impoverished families in sub-Saharan Africa through our Banking on Africa Campaign (*story on page one*).

Thanks to your support, we have raised \$100 million towards the \$123 million needed to reach our goal of serving five million clients, or 30 million people living in poverty, by 2015. We are also grateful for the support of the Bill & Melinda Gates Foundation and The MasterCard Foundation to expand access to savings accounts and agricultural loans in rural areas of sub-Saharan Africa (*story on page three*).

Will you consider a donation to this campaign? We invite you to come alongside us with a gift beyond your annual contribution. You may also want to consider going on an upcoming Insight Trip to Africa to see the impact of the Banking on Africa Campaign firsthand (*schedule for Uganda, Ghana and Kenya trips is on page seven*).

To those of you whom I have already met, thank you for the warm welcome and for accepting the challenge to serve God in this important work. I look forward to meeting many more of you in the weeks and months ahead.

## Comptons lead Banking on Africa Campaign

In 2007, Kevin and Gayla Compton agreed to chair Opportunity's most ambitious undertaking yet: the \$123 million Banking on Africa Campaign. Kevin had worked extensively to design and launch the Loan Guarantee Fund, which provides Opportunity banks with guarantees for commercial loans. He understood why Opportunity's vision of increasing access to financial services in Africa is an urgent need.

In December 2007, in preparation for the campaign launch, Gayla and several other members of the Board of Governors traveled to Ghana to see firsthand the difference that access to capital can make for people living in poverty in Africa. Today, after two years of the Comptons' leadership, the campaign has raised \$100 million. They are excited to broaden the net for the remaining \$23 million.

The couple is uniquely qualified to lead this campaign. Kevin is a highly successful entrepreneur and venture capitalist. After more than 15 years as a general partner with Kleiner Perkins Caufield & Byers, he now serves as an affiliated partner of the group. In 2005, Kevin co-founded Radar Partners, building a diversified portfolio of investments across a range of asset classes. He currently lends his expertise serving on the board of directors for both public and private companies.

Gayla is an entrepreneur as well, having launched Comforts of Willow Glen, a unique home accessories boutique. She manages the family's philanthropy and coordinates their involvement in the ministries and schools they support. They are avid sports fans and co-owners of the NHL San Jose Sharks, AHL Worcester Sharks and Silicon Valley Sport & Entertainment.

The couple's philanthropic involvement is driven by their deep faith commitment. They attend Saratoga Federated Church with their two children, and support various global and urban ministries including Opportunity International and Mercy Ships.

Kevin says, "Gayla and I have a heart for the people of Africa, and we love entrepreneurs. My business life has been about backing great entrepreneurs. And Africa is full of great entrepreneurs. We hope you'll join with us in the Banking on Africa Campaign."



Gayla Compton (center) is pictured with Opportunity Ghana clients. As a young widow, Abigail Agywa (front) was depressed and didn't know where to turn, but she knew she wanted her children to have an education and the opportunities she never had. Abigail had always enjoyed styling and braiding hair and dreamed of owning a beauty salon. An initial loan of \$100 from Opportunity, plus training and leadership development in her Trust Group, enabled her to open a small, but successful beauty shop. With her next loan, she plans to add electricity to her shop.

## Credit Suisse grant expands “electronic wallet”

Credit Suisse has provided Opportunity International with a second grant to expand electronic banking solutions across Africa, Asia and Latin America. The grant will support Opportunity’s “electronic wallet” strategy which utilizes cutting-edge technologies such as biometric fingerprint readers, smartcards, ATMs and point-of-sale devices to increase access to financial services for people living in poverty.

As part of its electronic wallet strategy, Opportunity is launching a mobile banking platform that will provide clients with access to withdrawals, deposits and payments through their mobile phones. This delivery channel significantly reduces the cost associated with each transaction and increases access and efficiency for clients in rural areas.

Opportunity is also introducing Netbooks to its mobile banks. Loan officers who travel from village to village in a mobile bank can use these small, inexpensive laptop computers to open new client accounts and provide rural clients with the services of a full-scale bank branch – right at the client’s doorstep.

The Credit Suisse grant also supports Opportunity’s staffing, training and capacity building, which is essential for the successful deployment and management of the electronic wallet. Opportunity is grateful for Credit Suisse’s commitment and looks forward to this continued partnership.



*John Tobin-de la Puente, head of public policy-sustainability affairs, Credit Suisse, purchases jewelry from client Dina Diaz during a visit to Opportunity Colombia.*



*Clara Veniard of the Gates Foundation speaks at the Spring Microfinance Conference.*

## Bringing services to rural areas

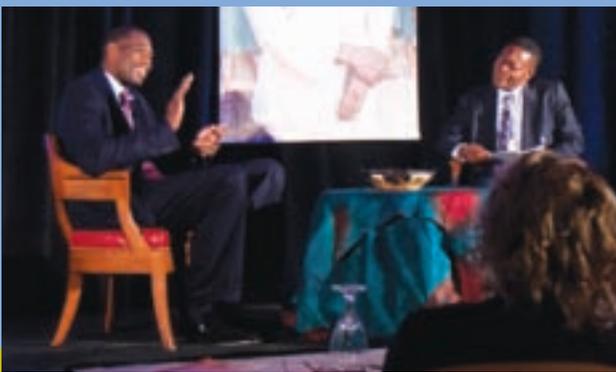
The Bill & Melinda Gates Foundation and The MasterCard Foundation have co-funded a \$16 million program to provide access to savings accounts and agricultural loans in rural areas of sub-Saharan Africa. Opportunity will use the grant to provide over 1.4 million people with access to savings accounts, including 950,000 people in rural areas. It will also roll out innovative, comprehensive financial services to more than 90,000 smallholder farmers living in poverty.

To reach both agricultural and non-agricultural borrowers and savers in rural markets, Opportunity will deploy a range of cost-effective delivery channels to expand the number of banking outlets. Beginning in Malawi and Ghana, the program will be expanded to two to three additional countries over the next five years.

While there is a general lack of financial access in sub-Saharan Africa’s rural areas, financial services designed to meet the needs of farmers are even scarcer. Opportunity’s strategy will go beyond simply providing agricultural credit and will create a model designed to increase the farmer’s chance for success

while mitigating risk. As a key component, Opportunity will develop strategic partnerships with extension service providers to equip farmers with training and market linkages that can help to improve crop productivity and household income.

“Access to savings accounts and other financial services help poor people manage life’s risks and take advantage of life’s opportunities,” said Tamara Cook, program officer for the Financial Services for the Poor initiative at the Bill & Melinda Gates Foundation. “Opportunity International is creating new, sustainable business models and scaling up its programs, helping bring financial security to more people in Africa.”



*Legendary NBA basketball star and philanthropist Dikembe Mutombo (left) spoke to 170 Governors and guests at the Spring Microfinance Conference in Phoenix. During a Q&A with Opportunity board member Kadita “A.T.” Tshibaka (right), Dikembe discussed the urgent need for financial services in their home country, the Democratic Republic of the Congo, where less than 1% of the population has a banking account. With funds from the Banking on Africa Campaign and with Dikembe as an advisor, Opportunity plans to open a bank in the DR Congo for people living in poverty.*



## Smart Giving

with Chuck Day

Somewhere within each of us lurks a desire to accomplish something during our lifetime so significant that its impact continues long after we have departed. This is our “legacy,” and in many ways, it defines who we are and reflects the choices we make with our time, talent and treasure.

Our founders Al and Marion Whittaker have left an incredible legacy. In the midst of a successful business career, Al abruptly left corporate America at the urging of Marion and founded Opportunity International in 1971. He donated his own Bristol Myers stock to finance Opportunity’s fledgling operations and to provide the capital needed for loans to entrepreneurs living in poverty.

By the time he passed away in 2006, Al had given 90% of his net worth to Opportunity and the world’s impoverished people. That investment left quite a legacy. Opportunity loans have helped over 12 million people since 1971, and the same dollars Al and Marion gave nearly 40 years ago are still hard at work in countries like Colombia.

To honor that legacy, Opportunity has created “Whittaker Legacy Partners.” We invite you to become a member and create your own powerful legacy. By remembering Opportunity in your will or by establishing one of several planned gift arrangements, you can become a Partner and impact lives around the world and for generations to come.

*For more information on Whittaker Legacy Partners or how to create your own legacy, contact Chuck Day, director of gift planning services, at [cday@opportunity.org](mailto:cday@opportunity.org), 630-242-4136 or [opportunity.org/plannedgiving](http://opportunity.org/plannedgiving).*

## Banking on Africa *(continued from cover)*

We need to provide services tailored to these communities, where the majority of people are engaged in subsistence agriculture. Because of the risk of crop failure, small-scale farmers have not been able to access financing. Opportunity’s banks will provide them with crop insurance, loans, savings and customized training. We also will develop strategic partnerships with extension service providers to equip farmers with training and market linkages. When farmers increase their output, they expand the family’s income and hopes for the future, and also increase the community’s food security.

The Banking on Africa Campaign aims to reach five million clients with financial services that make an immediate difference in their ability to feed, clothe and educate their children. We thank the hundreds of supporters and volunteers who have made the campaign a success so far, and we invite each of you to bank on Africa with us.



## Meet Shadreck Mapfumo Vice President of Agriculture

Shadreck Mapfumo is a leading global expert on weather index crop insurance. He works for MicroEnsure, Opportunity’s microinsurance agency, out of Johannesburg, South Africa. Growing up in Zimbabwe, Shadreck lost his

father at an early age and his family struggled daily just to survive. By working seven days a week, Shadreck was able to put himself through school and work his way out of poverty. He holds an M.A. in actuarial studies from the Australian National University and a bachelor’s of commerce in insurance and risk management from the National University of Science and Technology in Zimbabwe.

In 2005, Shadreck began working with Opportunity and the World Bank to develop the first-ever weather index crop insurance, an innovative, sustainable and affordable product designed to meet the needs of smallholder farmers living in poverty. This insurance model objectively measures data collected at meteorological stations, determines probable loss based on weather conditions and offers automatic payouts. It also drastically lowers the cost of insurance by eliminating claims filing, loss verification and fraudulent activity. Weather index crop insurance was first piloted in Malawi for smallholder farmers growing groundnuts and maize. Since then, the program has been rolled out in sub-Saharan Africa, India and the Philippines.

Shadreck is now investigating insurance models that use advanced satellite technology in conjunction with meteorological stations on the ground. Should such a solution be found, Shadreck believes this will increase data accuracy and expand outreach to the most remote farms. He also looks forward to the day when microinsurance will be more closely linked to savings accounts, which will give policyholders more options for receiving payouts.

Shadreck is humbled and grateful to be part of an organization that allows him to use his experience and expertise to help people work their way out of poverty. “There are so many who are poor. I want to help others so they do not have to go through what I experienced as a child,” he said.

## Connecting with others

Celeste Siade (standing at far left) is a longtime friend of Beth Houle, chief of staff on Opportunity's Global Leadership Team. Celeste and Cindy Hamilton gathered 42 women for an annual luncheon and silent auction at Cindy's home in Castle Pines North, Colo. The event raised \$2,100, which was used to fund loans for seven women clients at [optinnow.org](http://optinnow.org). Celeste says, "OptINnow has really helped our friends connect to people in need outside their community."



## Going to the next level

OptINnow took its place among the world's most creative interactive media innovators at the South by Southwest (SXSW) Interactive Conference in Houston earlier this spring. Opportunity's Ruth-Anne Renaud represented OptINnow on one of the top panel discussions, "Will Kiva Kill Your Nonprofit? Donations 2.0." Ruth-Anne said, "Being surrounded by innovative organizations, ideas and leaders has expanded our views and ideas on how we can make OptINnow an even more effective, user-friendly tool for fundraising, education and engagement with supporters." Check out the newest feature on the website – an easy way to set up and run a personal fundraiser through OptINnow (*sample page pictured below*). Visit [optinnow.org/fundraisers](http://optinnow.org/fundraisers) for more information.



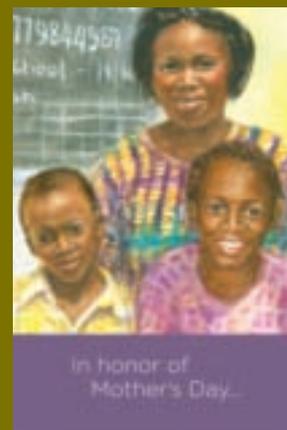
## Touching hearts, changing lives

The Women's Opportunity Network (WON) and OptINnow present a simple, yet meaningful way to honor the special women in your life during the month of May. For just \$25, contribute a tribute patch on the Global Opportunity Quilt – and help provide a small business loan to a woman in the developing world so she can care for her children.

- Visit [optinnow.org/mothers](http://optinnow.org/mothers) to view the quilt and beautiful tribute patches created by long-time Opportunity supporter and artist Dawn Feller.
- Read the messages posted about strong women by the people who love and admire them.
- Contribute a patch and write a special tribute to your mother.
- She'll receive an OptINnow gift card to fund a loan for an entrepreneur of her choosing. Or, you can memorialize a special woman on the quilt and use the gift card yourself.

Optinnow.org features photos and stories of real Opportunity clients who are working hard to make a better life for their families. Thank you, in advance, for going to the website and buying a patch on the Global Opportunity Quilt. You'll be touching one mother's heart and changing another woman's life.

*Betty Jane "BJ" Hess, vice chair of the Opportunity Board of Directors, met client Nassaka Maria Kasujja during an Insight Trip to Uganda. She says, "Maria is my hero. When I think of giving up, I remember that she doesn't have that option." Maria is a widow with two children. Her first loan of \$101 four years ago enabled her to start a primary school, which now provides an education for 500 children. She used additional loans to start a poultry farm with 400 chicks and a catering business. With hard work and increased income, Maria has been able to educate her children and build a home.*



## YAO BANKS ON TANZANIA

Young Ambassadors for Opportunity (YAO) is a network of globally minded young professionals dedicated to inspiring, educating and involving younger generations in the power of microfinance and the mission of Opportunity International. The dynamic, volunteer-led organization has chapters in Boston, Chicago, Los Angeles, Minneapolis, New York, San Diego and San Francisco, and chapters are continuing to form across the U.S. YAO chapters sponsor social and educational events to build awareness and to raise funds for the creation of an Opportunity bank in Tanzania.

*YAO member AJ Renold (pictured center with Arusha branch staff) has relocated to Tanzania to serve as an intern for CEO Peter Olivier as Opportunity Tanzania becomes a regulated microfinance bank. He says, "Joining our staff in Tanzania has been a great experience so far. They've enjoyed teaching me Swahili and showing me how to take the daladalas (local buses). And I've enjoyed posting stories of clients and staff on the Opportunity blog, so that supporters can learn more about this beautiful country and its people." Visit [blog.opportunity.org](http://blog.opportunity.org) for regular updates.*



*The San Diego chapter held its kick-off event in late March at member Elise Caster's home. YAO members Anne Edwardson (pictured left) and Chris Tharp are spearheading the new chapter. Guests heard about the mission of YAO and Opportunity from special guests, including Wakhasa Frida Mungoma, Opportunity Uganda senior SME loan officer, and Rod Dammeyer (pictured right). Rod serves on the Board of Directors and is a member of the Banking on Africa Campaign task force. Chapter members are seeking sponsors for the next fundraising event, the Coronado Bay Bridge Run on May 16, 2010.*

*YAO is hosting its second annual Insight Trip to Tanzania, Sept. 4-11. Highlights will include travelling in the field to meet loan clients (such as those pictured at right), participating in Trust Group meetings and walking alongside loan officers who provide not only loans, but training and support to clients. Participants will experience Tanzania's famous natural beauty through a daylong safari at the conclusion of the trip. For a brochure, visit [opportunity.org/yao/insighttrip](http://opportunity.org/yao/insighttrip), or call Sonya Perez-Lauterbach at 630-242-4150.*



On her recent trip to India, Dorcas Haque (right) met Ambika who has a successful business selling coconut drinks on Chennai's busy streets. Before she became an Opportunity client two years ago, Ambika borrowed from loan sharks to support her family.



## Believing in the power of Opportunity

Dorcas and Promod Haque have been committed supporters ever since they were introduced to Opportunity 15 years ago. "Access to capital has been a big thing in my life," said Promod, who was born and raised in India, and is a venture capitalist. "I have seen countless examples of the difference an Opportunity loan makes in the lives of clients and their children to break the cycle of poverty."

Growing up as the daughter of missionary parents in the Republic of the Congo, Dorcas witnessed the devastating effects of poverty. She is inspired by how Opportunity empowers people with tools to lift themselves out of poverty. As a member of the Banking on Africa Campaign task force, she says, "I know my support goes further than just satisfying a client's immediate needs. It leads to self-respect and long-term hope and dignity."

Dorcas has travelled to several countries to see Opportunity's work, most recently on an Insight Trip to India. She says one of the most impactful moments was during a Trust Group exercise. Group members were given a piece of paper with the words "I am loveable and capable" written across it. The leader began to tell the story of Sumathi, a girl born into a very poor family who suffered deeply as a result. With each new detail of violence and servitude, the group members crumpled a corner of their paper until eventually, it was completely crushed. They smoothed out the paper gradually as they learned how Sumathi began making friends in the local market. One friend told Sumathi the story of how she started her own business and the difference it had made in her life. Sumathi began thinking, "What am I good at? Could I possibly start a business, too?" She became more positive and hopeful about her future.

Experiences such as this have heightened Dorcas' belief in the power of Opportunity. She encourages others to travel on Insight Trips to share in these life-changing moments. She says, "People really need to remove themselves from their own culture to see the way others live and work in order to get a sense for Opportunity's work."

## CALENDAR

### Fall Microfinance Conference

Hosted by the Board of Governors  
Washington, D.C.  
Oct. 8-9, 2010

### Insight Trips in 2010

UGANDA "MOTHERS, DAUGHTERS, SISTERS" WEEK  
Sponsored by Women's Opportunity Network  
June 19-26

### COLOMBIA FAMILY WEEK

June 20-26

### KENYA FAMILY WEEK

July 17-26

### INDIA

Aug. 7-12

### TANZANIA

Sponsored by Young Ambassadors for Opportunity  
Sept. 4-11

### GHANA

Oct. 16-22

### Governors Update Conference Call

"Financing the Growth of Microfinance"  
May 12, 2010, 11 a.m. CST  
Dial 866-867-4769; enter passcode 424077

For more information, contact:

Wendy Cox, 630-414-2567 or  
wcox@opportunity.org



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## Building for the future

Rayusa Muzalila of Kiganda, Uganda, used her first Opportunity loan of \$152 to expand her business selling food and candy. With her second loan, she purchased a fryer and a refrigerator.



*Rayusa Muzalila was able to build the house pictured above with her savings and business profits.*

A true entrepreneur, Rayusa soon opened a second business selling textiles. She travels to the Congo three times a month to pick out fabrics, carrying them back on the bus by herself.

With subsequent loans, she has purchased a plot of land, and constructed a new home for her family and several apartments to rent. She also dreams of bringing running water to all of the properties.

Today, Rayusa is proud to send two children to university and her brother's two orphaned children to school. Because there is only one major school in the area and many of the local children can't afford to travel there, she hopes to buy a big piece of land to build a neighborhood school. "I want to educate other children as I've educated mine and to know they will be okay," she says.

Rayusa's sales have increased, her business has become profitable and she has opened her first-ever savings account. She says, "I never thought I would be saving for the future. Thank you for giving me hope."



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## OPPORTUNITY INTERNATIONAL'S VISION

**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.

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