Women’s Opportunity Fund

For more information about the Women’s Opportunity Fund, visit www.womensopportunityfund.org

Board of Governors

For more information about the Board of Governors, visit www.opportunity.org

Women’s Opportunity Fund supports Latin American and Caribbean microentrepreneurs and small business owners to enable them to work toward the goal of eradicating poverty.

A family focused on changing lives

In addition, it develops training to fund that targets funding to our enterprising Trust Bank clients in Mexico who made 87 percent of its loans to women.

The fastest growth in loans to women

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New opportunities blossom

38 percent of its microloans to women. Women, continued to provide more than 90 percent of women borrowers in the face of the greatest strides, increasing Trust Bank percentage of women borrowers in the face of the greatest strides, increasing Trust Bank

By her own family and just for a fully funded week with training, sharing and networking in medicine, arts and peace, Opportunity International and our partner in Zambia, JenishGroup, is helping some of the world’s poorest people through the United Nations Toward the Year 2000: The United Nations has declared 2005 the International Year of Microcredit. Alice Jere, Opportunity International client, raises pigs and homegrown vegetables in Mufulira, Zambia. Alice and her husband raised two AIDS orphans (top), and helped launch the International Year of Microcredit.

Decisions and production

A publication of Opportunity International

Zambian microentrepreneur launches United Nations Year of Microcredit

What’s next for tsunami victims?

O pportunity International is rebuilding communities in countries devastated by the December 26 earthquake and tsunami. Our network of microfinance clients and staff with local community

- strength in their voices for women living in poverty.

Our strategy is to create jobs, including microenterprise development programs in order to help women in developing communities.

O pportunity International’s Board of Governors, under the leadership of Carol Swanson and Anita Cummings, is committed to providing small business loans, training and solutions for women living in extreme poverty to transform their lives.

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help microfinance organizations such as Opportunity International, and we export the ideal that if you work hard and stay accountable, you can achieve economic independence. The success of these programs has been acknowledged with an endorsement from both parties and unanimous support by the House and Senate. “The bill received an enthusiastic endorsement from both parties and unanimous support by the House and Senate,” says Susy Cheston, senior vice president of Opportunity International and co-chair of the Microfinance Coalition. “The Women’s Opportunity Fund of Opportunity International U.S. supported the advocacy work that moved this bill through Congress. Senator Richard Durbin, the bill’s primary sponsor in the Senate, saw the impact of microfinance financial institutions on empirical programs on poverty alleviation as an important development.” The success of these programs has been acknowledged with an endorsement from both parties and unanimous support by the House and Senate. “The bill received an enthusiastic endorsement from both parties and unanimous support by the House and Senate,” says Susy Cheston, senior vice president of Opportunity International and co-chair of the Microfinance Coalition. “The Women’s Opportunity Fund of Opportunity International U.S. supported the advocacy work that moved this bill through Congress. Senator Richard Durbin, the bill’s primary sponsor in the Senate, saw the impact of microfinance financial institutions on empirical programs on poverty alleviation as an important development.”

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Help for typhoon victims

In late November and early December 2004, four typhoons devastated an area of the Philippines where Opportunity has 32,000 clients. Widespread flooding and landslides left around 800,000 people homeless. In the villages of Pag-asa, 1,000 people died or were missing. In the village of Palmar, 30 homes were destroyed, one asthma victim and four clients’ children are missing.

With four programs in the affected areas, Opportunity had to quickly mobilize relief efforts, feeding, clean water, clothes and blankets to families. They purchased these relief supplies from loan clients whose small businesses were not damaged. Thousands of Opportunity clients donated crop, cash, and 2,546 lost everything. Opportunity cleared their $20,000 with a $500,000 increase. protesters. “The bill received an enthusiastic endorsement from both parties and unanimous support by the House and Senate,” says Susy Cheston, senior vice president of Opportunity International and co-chair of the Microfinance Coalition. “The Women’s Opportunity Fund of Opportunity International U.S. supported the advocacy work that moved this bill through Congress. Senator Richard Durbin, the bill’s primary sponsor in the Senate, saw the impact of microfinance financial institutions on empirical programs on poverty alleviation as an important development.” The success of these programs has been acknowledged with an endorsement from both parties and unanimous support by the House and Senate. “The bill received an enthusiastic endorsement from both parties and unanimous support by the House and Senate,” says Susy Cheston, senior vice president of Opportunity International and co-chair of the Microfinance Coalition. “The Women’s Opportunity Fund of Opportunity International U.S. supported the advocacy work that moved this bill through Congress. Senator Richard Durbin, the bill’s primary sponsor in the Senate, saw the impact of microfinance financial institutions on empirical programs on poverty alleviation as an important development.”

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Bringing hope to Uganda

By Judy Handsen, Board of Directors, Opportunity International

When Tsunami victims

Carolyn Whelan is the chair of the Microfinance Coalition. The legislation reflects the vital contribution that microfinance makes to efforts to eradicate poverty worldwide. It does this by providing credit to those living in extreme poverty who want to improve their economic lives and create their own opportunities for better living. The legislation reflects our belief that the microfinance movement has the power to deliver real and meaningful results in many parts of the world. It builds on the success of the Microfinance Act of 2003 which was passed by the Congress in 2004. The new legislation is supported by the president and has been endorsed by both parties. The legislation reflects our belief that microfinance is a powerful tool for lifting people out of poverty and that it will make a significant contribution to the goal of ending extreme poverty by 2015.

Dr. Muhammad Yunus, a professor of economics at Chittagong University, received the Nobel Peace Prize in 2006 for his work with the Grameen Bank, which provides small loans to the poor in Bangladesh. He has shown that poor people can create and repay their own loans, and that microcredit programs can be successful.

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Acehnese workers ride a tsunami-destroyed
support will help survivors rebuild their
continue on the ground to help
organizations. Once immediate relief
emergency supplies provided by relief

BY DALE HANSON BOURKE,
Bringing hope to Uganda
members form a community of support,
loans, even if one woman should default.

The effectiveness of this lending program is high
small village of Ruhaama, where a group of 17
in southwestern Uganda, the children
receiving loans. Another 834 women and men
Ntungamo office of UGAFODE, Ltd., an
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In their weekly meetings they share their
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Generous and her colleagues, the results are
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In this Trust Bank, 12 women and four men have
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“A citizen’s life is very hard … the love people have for one another is too … We work but we

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The Micronesian Congress, co-chairs of the
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Funding impact

Opportunity International programs in Eastern Europe continue to increase their percentage of women beneficiaries in the face of particular political and economic challenges. The organization’s mission is to work through indigenous partner organizations that provide opportunities for people to help themselves out of poverty. These programs are designed to work through local community-based organizations to provide access to capital for people in need and thereby bring a culture of sustainability and self-help to some of the world’s poorest people.

WOMEN’S OPPORTUNITY FUND

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Loans to women increase in Eastern Europe

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A publication of Opportunity International

Zambian microentrepreneur launches United Nations Years of Microcredit

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For more information on Opportunity International’s efforts in the wake of the tsunami, please visit www.opportunity.org/tafe. If you would like to send a contribution, please mail checks to:

Opportunity International

120 South Broadway

Suite 340, Oak Brook, IL 60523

© 2005 by Opportunity International

Microcredit, calling for the growth of microloans. In the Philippines, Opportunity International–U.S. strives to increase that to 91 percent.

Women’s Opportunity Fund

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New opportunities blossom

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Zambian microentrepreneur launches United Nations Years of Microcredit

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What’s next for tsunami victims?

Opportunity International is rebuilding communities in India, Indonesia, and Timor-Leste devastated by the December 26 earthquake and tsunami. Our network of microfinance clients and staff work with local community leaders to rebuild homes, schools, and businesses. Since the beginning of our efforts, we have received over $100,000 in contributions from generous people like you. Thank you for your generosity and compassion.

For more information on Opportunity International’s efforts in the wake of the tsunami, please visit www.opportunity.org/tafe. If you would like to send a contribution, please mail checks to:

Opportunity International

120 South Broadway

Suite 340, Oak Brook, IL 60523

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Microcredit, calling for the growth of microloans. In the Philippines, Opportunity International–U.S. strives to increase that to 91 percent.
A family focused on changing lives

Opportunity International governs Cami and Leo Waitte, members of Opportunity’s Board of Governors, since they first got involved more than 20 years ago. Cami, a Zambian microentrepreneur, launched Opportunity’s Board of Governors initiative in 2005 by Barry Waitte, an opportunity executive director, and Opportunity International. Based on the idea that they could leverage the power of women’s leadership and their experience as business owners, Opportunity International met the criteria that put it on Opportunity’s Board of Governors. Cami and Barry’s generosity has transformed thousands of lives across the region. To date, Opportunity has helped the 10 largest Opportunity’s strongest regional lender to women to be increased more than 50 percent. Women’s Opportunity Fund supporters Lois命名为Women’s Opportunity Fund, visits Mufulira, Zambia

A publication of Opportunity International

Zambian microentrepreneur launches United Nations Year of Microcredit

The United Nations has declared 2005 the International Year of Microcredit, calling for the building of financial services and a strengthening of the organization’s reach in developing communities.

Alison Jere, 49, a Zambian chicken farmer, made history in November 2004 by raising $1,000 through the Consultative Group to Assist the Poor (the microfinance division of the World Bank). She has since received $1,000 in additional funds from Opportunity International’s Board of Governors. She now has spent more than $5,000 in her own business. Alison has since increased her chicken business and has secured 50 percent of her family’s income. In addition, she has been able to provide her family with education and healthcare. Alison’s success is proof that microcredit can transform lives.

New opportunities blossom

Opportunity International governors Cami and Leo Waitte were among the first to sign on to the consultative group (CfC) in 2005. As a board member, Cami has been able to lend her leadership and expertise to the organization. When she received the award, she said, “I am truly honored to be part of something that has the potential to make a real change in the world.”

Cami currently serves as the executive director of Opportunity International. She has been working with Opportunity since 1987, when she was a board member of Opportunity International’s African Office. Cami was born in Zambia and grew up in a small village near the country’s border with Zimbabwe. She left school at age 13 to work in the fields, and she later lost her parents to AIDS. In 1990, she started a chicken farm and opened a small shop. She now has several businesses, including a chicken farm, a bakery, and a shop. She has also helped other women start their own businesses.

Cami’s story is an inspiration to many women around the world. She has helped other women start their own businesses, and she has been a leader in the microfinance field. She has been a member of Opportunity International’s Board of Governors since 2005, and she has been a leader in the microfinance field.

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