



Doubling Down on Our Proven Model

We are leveraging 50 years of experience to reach further down the economic pyramid and drive catalytic change for families living in extreme poverty—below \$1.90 a day. We are delivering hope today and sustainability for tomorrow to break the cycle of poverty. We know the road ahead is hard, but action is urgently needed, so we continue to step boldly forward.

Spring 2022

GLOBAL REPORT



OPPORTUNITY
International

CREATING ECONOMIC OPPORTUNITIES IN 2021

As we reflect on our 50-year history, we are thankful to you, Waymaker, for walking alongside our clients. Over five decades, our supporters have provided a hand up to more than 250 million people, including 18.7 million in 30 countries in 2021 alone. The last five years, as we have committed ourselves to focusing on those living in extreme poverty, and launched the Waymaker Campaign, you helped us achieve significant growth to reach the most marginalized:

	Clients with Loans	Clients with Savings	Schools	Students	Partners
2016	4.7M	5.9M	1,200	1.9M	23
2021	7.1M	14.7M	15,000	8M	104

EXTENDING A HAND TO CLIENTS IN INDIA

They needed us, and you stepped forward. With your Rapid Response support, we were able to work with our local partners in India to swiftly pivot microfinance services to deliver last mile health interventions during the worst of the ongoing COVID-19 pandemic.

- ▶ Community health entrepreneurs conducted home health visits, providing last mile medical care while creating jobs for women, reaching **1.5 million** individuals through the program.
- ▶ A total of **3.6 million** COVID-19 vaccinations have been delivered via **33,000** camps, as well as **17,000** free health screenings and medications.



Patient Laxmi (above) receives treatment on a mobile health van in India.



LOOKING BACK AND LOOKING AHEAD

Opportunity's first loan was to Carlos Moreno in 1971, a client in Colombia. From those humble beginnings, we have since partnered with 467,000 clients in Colombia. Group members meet regularly for financial training, to encourage each other in their journeys toward financial empowerment, and pool savings to make informal loans to one another. Last year, 175 savings groups were formed in the cities of Cartagena and Barranquilla. The groups are 80% women, comprised of Colombian vulnerable and internally displaced individuals as well as Venezuelan refugees.

For women like Idelma, the groups charted a pathway to formal savings, and a loan from Opportunity helped her to grow her small store. Displaced by violence, she was forced to resettle in a foreign area, trying to provide for her five children. As her shop and income have grown, she can now dream of building her own home and is able to send her children to school.

YOU ARE MAKING A WAY FOR ENTREPRENEURS TO RESTORE THEIR LIVELIHOODS

From pioneering microbanking to innovating new ways to deliver financial trainings and services, putting more families and small businesses on the pathway to saving remains at the heart of our work. With your support, we have reached more clients with loans and savings, and are approaching our Waymaker Campaign goal of reaching an additional 3 million clients—impacting 15 million people—with key financial services, training, and support for their microenterprises. Some of the innovations you’ve supported this past year include:

- ▶ Tablets for loan officers to enroll farmers and businesses from the field
- ▶ Interactive voice recordings with tutorials on how to use mobile banking
- ▶ Mobile wallets to make and receive payments from multiple accounts

Microbanking Progress and Results	2020	2021
Capital Released	\$2.31B	\$2.02B
Clients with Loans	7.13M	7.5M
Clients with Savings	14.94M	14.75M
% Female Clients	94%	97%

FUSEINA, AGRICULTURE INSURANCE CLIENT, GHANA

(Left) Fuseina and her husband receive a mobile phone from (right) Ebenezer Laryea, Agriculture Finance Specialist, Opportunity International

[READ FUSEINA'S STORY AT OPPORTUNITY.ORG/FUSEINA](https://www.opportunity.org/fuseina)



SINDHU, EDUFINANCE CLIENT, INDIA

Thanks to your support, Sindhu, her husband, and their five daughters received food rations when they lost their income during the lockdown in Maharashtra, one of the worst COVID-19 hotspots in India. With enough rations, they can rebuild their livelihood.

[LISTEN TO THEIR STORY AT OPPORTUNITY.ORG/SINDHU](https://www.opportunity.org/sindhu)



YOU ARE MAKING A WAY FOR FARMERS TO THRIVE

With only 3% of total demand for farmer financing currently met, Opportunity has a tailored model to fit their needs and is aggressively growing outreach across rural Sub-Saharan Africa, thanks to your support. Agriculture Finance is increasing production, incomes, and employment. When farmers thrive, families and communities thrive.

- ▶ **Farmer households reached grew** from 70,000 to 225,000 over the last year
- ▶ **Farmer support agents more than tripled**, from 220 to 829 in 2021
- ▶ We are 55% toward our Waymaker Campaign goal of reaching 1.7 million additional people in farming communities by the end of 2022.

AgFinance Progress and Results	2020	2021
Value of Loans Made in the Year	\$14M	\$47M
% of Clients who are Female	53%	54%
Capital Released: Smallholder Farmers	\$10.3M	\$47.0M
Farmer Loans Disbursed	30,628	49,620
Farmers Supported by Farmer Support Agents	38,453	90,279

LOOKING BACK AND LOOKING AHEAD

When we met Florence in 2018, she was facing challenges of too little land and lack of transport to get her vegetables to market to succeed in farming. As a refugee from Burundi living in Nakivale Settlement in Uganda, she didn't have many options for providing for her six children. She was fortunate to meet a loan officer with Opportunity Bank of Uganda. She walked to the tent where the bank branch was housed at that time to take out a small loan. Late 2021, after three loans, our team met up with Florence again. She has boosted her productivity by buying six acres of land, a motorbike to drive her fruits and vegetables to area markets, and started a produce business where she now employees 15 people.

YOU ARE MAKING A WAY FOR CHILDREN TO ACCESS A QUALITY EDUCATION

Education remains the greatest pathway out of poverty. Opportunity increases access to affordable, quality non-state schools through school fee loans so families can send all their children to school, school improvement loans for schools to improve learning environments, and EduQuality to improve the quality of education. Despite another challenging year, the EduFinance program grew to support more schools and more families in more countries.

- ▶ With your support, we are 55% toward our goal of reaching 8.3 million additional children—for a total of 13.6 million children by the end of 2022.
- ▶ Launched **15 new partners** in 9 countries including DR Congo and Zambia
- ▶ Rolled out a new blended learning program that will support professional development for **11,000** teachers over three years
- ▶ Launched a new, three-year agreement with social impact investor Oikocredit to support the investment of up to **US\$100 million** in financial institutions lending for EduFinance



Teachers in the new blended learning program workshop.

EduFinance Progress and Results	2020	2021
Value of Loans Made in the Year	\$93.8M	\$92.3M
Additional Children Reached in the Year	2.8M	2.0M
Schools Financed	8,815	8,409
School Fee Loans Disbursed	80,738	46,928
Schools Participating in EduQuality	1,671	1,603
Cumulative Children Reached	7.3M	9.3M

**Numbers decreased in 2021 as a result of COVID-19 school closures*



DADA ASANTE, RICE FARMER, GHANA

With loans from Opportunity, Dada Asante grew his farm from two to eight acres and now employs three neighbors (pictured).

Increasing Our Impact

Thank you for your love and support to our global neighbors during another challenging year. You delivered more than programs and interventions—you delivered hope to those who are most in need and laid the groundwork for bold, transformative work that is still to come. **We look forward to thanking you in person at our 50th Anniversary Summit in Chicago, from April 8–10.** Our global staff will be there to share more about this work and inspire us for the road ahead.



give.org

opportunity.org
800.793.9455

550 W. VAN BUREN ST.
SUITE 200
CHICAGO, IL 60607

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