

Agriculture Finance: Rural Prosperity and Sustainability

Your Impact Report, Fall 2025

Farmers choose to work with Opportunity's network of financial institutions because they want to grow more, earn more, and build resilient households. When farmers thrive, communities thrive. When you invest in farmers, you are investing in stable livelihoods, education, community resilience, and optimism. A handful of seeds planted in dry earth will feed a family, fund an education, and sustain hope for a better future.

EXPANDING OUR REACH

Opportunity International's Agriculture Finance initiatives meet farmers where they are, providing access to training, financial resources, and support.

As we approach the end of our current three-year strategic plan, we are thrilled to share our progress. Thanks to the hard work of our farming families, our best-in-class staff, and you, our supporters, we are serving more people than ever. In the AgFinance program, you have helped:

1. **Create a pathway to scale:** we've reached four times more farmer families than three years ago by:
 - Doubling the number of financial institution partners and quadrupling our Farmer Support Agent network
 - Cutting the cost to serve a farmer in half
 - Increasing loans to farmers from \$51 million to \$140 million per year
2. **Pilot digital innovation**, creating tools that make farmers' lives better
3. **Focus on the least served by:**
 - Launching new rural graduation model in Malawi and savings groups for farmers with very small incomes
 - Launching *Guaranteeing Rural Opportunities for Women* work to focus on uplifting rural women

Thanks to teamwork, partnerships, and the support of the Opportunity International family, we met—and in most cases, exceeded—our FY25 goals prior to year end:

- **We achieved our goal of 25 financial service partners.**
- **We released \$124.3 million in loan capital**, surpassing our target of \$109 million.
- **197,000 ag loans** were disbursed, against a target of 171,000. Group loans comprise 90% of the total disbursed loans.
- **2,700 Farmer Support Agents reached 491,000 farmers (of whom 63% are women)**, surpassing a goal of 488,000.

Regenerative Agriculture: Weather-related shocks remain a threat: this year, some areas in Malawi received unexpected rain in the harvest season, while some parts of Uganda experienced earlier-than-usual rainfall. As we teach more farmers best agriculture practices including regenerative agriculture, we hope to increase the stability and sustainability of smallholder farmer crops.

Our Regenerative Agriculture program is designed to be adopted gradually, one principle at a time, with the maximum benefit coming from the combined use of all of them. These practices can help improve the resilience of a farmer's land and crops to weather volatility and pests, and reduce the dependence on chemical or inorganic fertilizer. Regenerative Agriculture prioritizes five strategies: minimizing soil disturbance, maximizing crop diversity, covering the soil, maintaining plant roots, and integrating livestock into farming practices. Regenerative Agriculture is a holistic solution, promising increased harvests, more nutritious crops, and sustained growth.

Over the last six months, we've rolled out Regenerative Agriculture training to project coordinators, officers, and Farmer Support Agents.

Guaranteeing Rural Opportunities for Women (GROW) Strategy: According to the UN, closing the gap in farm labor, productivity, and wages between men and women could increase global GDP by nearly \$1 trillion and reduce the number of people living in food insecurity by 45 million. Yet, in Africa, women own only 1% of land, receive only 7% of agricultural extension services, and are granted less than 10% of small-scale farmer credit. Opportunity International is addressing the challenges faced by female farmers. Strategies include:

- Building climate resilience through strengthening women's ability to mitigate losses and adopt alternative livelihoods
- Enhancing agricultural productivity via climate-smart practices and regenerative agriculture tools
- Empowering women in farm management, promoting farming as a family business
- Expanding economic opportunities by increasing the number of female Farmer Support Agents to provide income and enable them to train and support their communities



Jeanne D'Arc (yellow skirt), and members of her savings group
Through the group's collective efforts and the support of Opportunity International, members have improved their livelihoods, increased their agricultural yields, and made positive changes in their homes. The success under Jeanne D'Arc's leadership is a shining example of Opportunity International's mission to help individuals and communities break the cycle of poverty and build sustainable futures.

BREAKING THE CYCLE OF POVERTY THROUGH INNOVATION

As of June, over 800 savings groups in multiple countries have adopted the *DreamSave* application which digitizes the accounting of those savings groups, reducing meeting times by up to 65%, and creating reliable data that opens doors to formal financing.

The Farmer AI chatbot, first piloted in one community in Malawi, has been expanded—in local languages with country-specific information on crops, inputs, weather—across Ghana, Kenya, Malawi, Rwanda, and Uganda; approximately 50% of the farmers we support now have immediate access to curated advice and information, helping to increase yields, boost income, and achieve greater financial stability.

LEADING THROUGH COLLABORATION

In August, we hosted an Agriculture Finance summit in Uganda. Over three days, 26 leading financial institutions met with policymakers and community leaders to explore how financing farmers can strengthen weather resilience, unlock opportunities for women and refugees, expand access to education, and build healthier, more sustainable communities.

The summit celebrated recent achievements and identified the next priorities for our clients and partners:

- Scaling weather-related finance and regenerative agriculture for resilience
- Expanding inclusion for women farmers
- Embedding and expanding microinsurance to safeguard financial stability
- Sustaining digital innovation such as *DreamSave* and financial identity tools

MULTIPLYING IMPACT

We see a multiplier effect every day in our work: our work with one Farmer Support Agent could impact 150 farmers and their families. Every agriculture loan impacts many people beyond the loan recipient—farmers can purchase quality inputs like seeds and fertilizer; they might be able to hire other workers; families can send all their children to school.

You play a part in the multiplier effect: for every dollar invested in our agriculture work, \$10 is loaned out locally. Thanks to your generous support, transformational opportunities reach our neighbors living in the deepest poverty, creating a path to sustainable livelihoods.

Thank you for believing in the ability of farmers to change our world. In the words of Christina, a farmer in Malawi's Graduation program, "Before, the stress divided us. Now, we build together."

Joselyne, farmer, Rwanda

With the support of her savings group, she has been able to expand her tomato and vegetable farms and buy goats and pigs. Thanks to what she's learned from the financial and business management training provided by her Farmer Support Agent, she now pays for health insurance for herself and her children.



"If you want to go far, go together. We've built a continent-wide network of financial partners that unlocks local capital, delivers local solutions, and enables millions to build sustainable livelihoods on their own terms. Together, we have released over a million loans to smallholder families, creating a lasting framework...rooted in dignity and committed to a rising Africa."

**Atul Tandon, CEO,
Opportunity International**