

Colombia: Progress out of Poverty to Sustainable Livelihoods

Your Impact Report, Fall 2025

During this time of global change—including economic uncertainty, natural disasters, and, in some places, great strife—our neighbors in Colombia continue to inspire. Opportunity International’s positive impact on people working their way out of extreme poverty—thanks to determination, deep faith, and access to support—motivates us to continue the work of reaching people who have been left behind.

EXPANDING OUR REACH

Savings Groups: This past year, we added 468 savings groups which serve 5,878 new clients, expanding outreach to rural municipalities. Including the previously launched groups still active, now we are directly serving 8,606 people, including impacting 1,393 children with access to school, more reliable and improved nutrition, and safer homes. Currently, the groups have saved a total of \$241,878 and made member loans, averaging \$56, totaling \$41,451.



Even the youngest family members are positively impacted by savings groups.

Ultra-Poverty Graduation (Pathways to Opportunities):

The Graduation program offers a long-term solution whereby families living below even the extreme poverty mark of two dollars a day—truly living in subsistence mode—receive support to secure food; start one or two income-generating businesses; learn basic financial skills; mentorship; community linkages; and job skills—support that will pave a holistic, viable path out of poverty.

Called *Pathways to Opportunities* in Colombia, the Graduation program served an inaugural cohort of 250 families, currently reaches 500 families in the second cohort, and plans to launch a third cohort of 250 families this fall. Thanks to your support and the determination of Opportunity families, families previously unable to meet their basic needs now are earning income, saving, enjoying a more stable living situation, and planning for bright futures.

The demographics of the current cohort of 500 families in ten neighborhoods in Cartagena capture the complex obscales of the local economic and social environment: 97% of participants are women; 51% attended high school; 34% never had a business; 100% had no savings at the beginning of the program.

Over the past 11 months of the program (considered the “entrepreneurship” phase), the transformative impact of the Graduation model has created waves of opportunity and progress:

- 100% registered in government database to receive health support
- 99% of school aged children in participating families now attend school
- 240 participants completed technical training

- 245 participant business plans were approved
- 230 participants received seed capital to start a business



Lilliana, Graduation participant

Lilliana struggled with unstable economic conditions and complex family challenges. Without a support network and unable to access formal employment, she joined the Graduation program to learn how to be an entrepreneur. Graduation offered her psychosocial support, training in financial education, business management, and personal growth.

With this support, Lilliana reorganized and restocked her business, adopted saving habits, improved her financial management, and strengthened family communication—marking a significant turning point in both her business and her personal life. She saves more consistently, reinvesting in the business and now can meet basic family needs. Lilliana not only strengthened her enterprise but also transformed her family's well-being, nurturing healthier relationships and building a more hopeful and stable future.

Microenterprise: Our persistence and our partnership-building skills resulted in two new partnerships: National Guarantor Fund and Financing Fund for the Ag Sector. We focus on bringing collateral opportunities to clients, without which many people could not afford the guarantor fee. During this year we have enabled 6,809 loans valued at \$9.8 million, most of them to women.

Education Finance:

Opportunity International's Education Finance work in Colombia signed a new partnership with Daviplata, part of Davivienda, the second largest bank in Colombia with more than 16 million clients. This partnership should provide significant growth for education finance outreach in 2026.

Thanks to our two existing partners, Crezcamos and Fundacion el Alcaraván, we have 111 active school fee loans valued at \$203,998. Ninety-five schools participate in our Education Quality program, impacting 19,000 students whose teachers and school leaders have access to professional development training, staff, and peer support.

2025 has been a challenging year for credit risk appetite in Colombia: regulated financial institutions have increased their average loan size, however they continue to be risk-adverse in developing new products. Thanks to our growing partnerships and the measurable economic impact of our work, we look forward to continued growth in the new year.

BREAKING THE CYCLE OF POVERTY THROUGH INNOVATION

One highlight of the year was the pilot development of a digital app to serve savings groups. *DreamSave* was piloted with 12 savings groups in Barranquilla. Based on the success of the pilot, we are continuing to expand the impact of this tool in Bolívar and Atlántico, reaching 50 groups and 616 active clients. This digital technology allows us to “speak” with our clients, improves the time spent in savings groups meetings, and reduces operational risk within the development of the groups.

LEADING THROUGH COLLABORATION

During this past fiscal year, we secured two agreements with the City of Cartagena to develop the second Ultra-Poverty Graduation program cohort. We are serving 500 families in ten different areas of Cartagena, twice as many families as our inaugural Graduation cohort. The City of Cartagena supports 250 of the 500 families. To date, 500 families have created savings groups and have received training; half of them have received their business startup capital. The remaining 250 should receive their seed capital in the next two months.

The partnership with the government leveraged our impact to reach twice the number of families through the Graduation model, and other sectors like rural areas that we were previously unable to serve. Thanks to this kind of partnership, we can offer more services to our clients, given the connections of the City of Cartagena to other institutions.

MULTIPLYING IMPACT

We see a multiplier effect every day in our work: one family of five that participates in the Ultra-Poverty Graduation program can impact the livelihoods of two adults, the education of three children, and the increased stability and resilience of a community with income-generating, life and business skills. Thanks to your generous support, transformational opportunities reach our neighbors living in the deepest poverty, creating a path to sustainable livelihoods.

Shirley, Seamstress

A graduation of the *Pathways to Opportunities* program, Shirley completed dressmaking training and learned financial management. She acquired a sewing machine and transformed a space in her home into a small workshop. She took her first entrepreneurial steps, offering basic tailoring services to women in her community. She is building a sustainable source of income of her own, while demonstrating the power of perseverance, talent, and hope for a brighter future.



“When you work in territories hit by extreme poverty, exclusion, and conflict, you learn that the deepest pain is not always hunger or lack of income, but loneliness. The feeling of not caring. Not to be seen. I have seen how the simple act of listening can become a very powerful tool for transformation. Communities grow when an authentic connection is established...based on respect, empathy, and shared purpose [transforming] isolated individuals into a resilient community.”

**Yanny Iriarte, caseworker,
Opportunity International**

We extend our deep gratitude for your steadfast support of families making transformational changes thanks to the simple acts of creating new opportunities built with a compassionate support system. We are better together. Let’s continue the work of changing the world.