School children in Uganda

Every Opportunity Counts

Opportunity International Global Report

FALL 2025

OPPORTUNITY International

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Opportunity International Global Report, Fall 2025

Across 30 countries—including eight of the countries with the highest level of people living in extreme poverty—Opportunity International is breaking the cycle of intergenerational poverty thanks to your support. **Together, we enable families to have access to transformational opportunities** like training, financial literacy and resources, and group support**.**

Breaking the Cycle of Poverty

Since 1971, Opportunity International has reached mothers and fathers, teachers and children, farmers and entrepreneurs who are **one opportunity** away from transformational changes in their lives: an opportunity to learn how to increase harvests, to improve learning in schools, to access a loan or financial products to start or expand a business. **Every opportunity counts**. Because of you, families move out of deep poverty to sustainable livelihoods.

Agriculture Finance

Helping smallholder farmers in Africa grow more and earn more income, our Agriculture Finance initiatives meet farmers where they are, provide access to training, financial resources, and support. Thanks to the dedication of our teams on the ground, the commitment of our farmers, and support from people like you, we met—and in some cases, exceeded—our FY25 goals prior to year end:

- **We hit 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.
- **2,700 Farmer Support Agents reached 491,000 active farmers (63% female),** surpassing a goal of 488,000.
- **We reached 691,000 farming households,** exceeding a target of 661,000**.**

Our network of Farmer Support Agents enables us to reach and teach many farmers and their families; with the addition of MyFarm, farmers have immediate access to curated advice and information, helping to increase yields, boost income, and achieve greater financial stability.

Education Finance

Seeking to close the global education gap—by focusing on the critical need for low-cost, non-state schools—Opportunity International's Education Finance program partners with local financial partners to extend financing to both school leaders and families. Importantly, we blend that access to capital with training and localized support to educators to improve the quality of schools, parent engagement, and student success.

- The current education portfolio includes **$578 million** in education loans, **94%** ahead of targets.
- The Education Quality program is active in **4,508 schools, representing a 47% increase** in the last three years, reaching many more students at lower cost.
- **82% of schools are improving in quality,** a much faster rate than in the past.
- Our reporting shows that **59% of teachers are improving teaching practices and students are learning 9% more** in a school participating in the EduQuality program. Our goal is to continue to improve these outcomes.

Peace Modern Primary School in Uganda is a joyful place filled with eager students and dedicated teachers. **Ahiro** likes reading, writing, giving answers, and doing lessons. Her favorite subject is science; she wants to become a doctor.

Adding digital solutions like the School Assistant and Teacher Assistant to the services we already provide multiplies both the reach and the efficiency of school leaders and teachers.

Microenterprise

As an industry leader in microenterprise, we deliver customized training, provide access to financial literacy and services, and offer peer groups to increase accountability and collaboration; 92% of our clients report increased income thanks to working with Opportunity.

Our unique model of mobilizing capital through financial partners produces financial products that meet the needs of our clients—women, youth, and other people in marginalized populations—and lowers the financial risk for stakeholders.

For example, in Uganda we help fund special financial products, training, and interest rate buy-downs to increase women's uptake of microloans with local financial institution partner Opportunity Bank of Uganda.

Increasing women's economic, educational, and social equality, and empowerment lifts families and entire communities out of extreme poverty.

Women entrepreneurs: Even in a year when the country's economic situation was complex, Opportunity's work in Colombia provided not only stability but growth in local economic development: we continued to focus on bringing collateral opportunities to clients, without which many people could not afford the financial institution's guarantor fee. This year, we have unlocked 6,809 loans valued at $9.8 million, most of them to women.

Refugees**:** Opportunity International has trained over 9,000 refugees in Uganda in finance, agriculture, and business, which means more sustainable livelihoods, less dependence on foreign aid, and more jobs. We are opening a second Opportunity Bank of Uganda branch in the Rwamwanja Refugee Settlement, improving access to financial resources and providing employment opportunities for refugees.

Digitization of savings groups: Savings groups provide financially excluded populations with access to savings and loans; these informal community "banks" enable members to save regularly and then borrow from that pool of savings, paying interest. At the end of each year, the groups share out the funds from the saved interest. Digitizing the bookkeeping of these groups increases accuracy, saves time, and makes it easier to share data with local financial institutions, paving the way for entry into formal banking.

Irene started a new life in the Nakivale Refugee Settlement in Uganda after escaping Burundi. Thanks to Opportunity, she took financial literacy training, opened a savings account, and received a loan to expand her dairy business. Her job supports her and creates jobs for her community.

Graduation

Deepening our commitment to serving people who otherwise have no way to earn a living and are surviving on less than $2 a day, unable to meet basic needs, we have implemented the Ultra-Poverty Graduation model in Colombia, Haiti, and Malawi. Over the course of 18 months, participating families receive personalized support, coaching, and access to resources that build a path to sustainable living. In addition to assets to support basic family needs, participants receive an economic asset like livestock or products to start a small business as well as holistic training to build financial, business, and personal skills.

- The first Graduation cohort in Colombia reported **94% of participants whose income exceeded** the poverty threshold.
- **94% now have a stable livelihood**.
- **98% increased community participation**; community cohesion is an indicator of longer-term resilience—achieving one of our ultimate goals in our organizational theory of change.

Opportunity donors currently support a Graduation program in Lascahobas, Haiti, with a second cohort launched in September 2025. Colombia's second cohort of 500 families is in progress, with a third cohort scheduled to launch later this fall in Barranquilla. Malawi will celebrate the graduation of its current cohort in December 2025; planning for their next cohort is under way.

Opportunity International's CEO Atul Tandon recently shared his optimism about ending extreme poverty within our lifetime and our recent addition of generative AI as one solution to drive scalable improvements enabling people to advance out of poverty:

"My own personal journey—in life and in business—shows me that there is a way forward to achieving a world where all people go to bed with food in their belly and a roof over their head. It's a bold goal, especially as we see our world growing increasingly unstable, but I believe we can end extreme poverty within our lifetime."

MARY bakes cakes with her daughter in Zomba, Malawi. Mary works as a baker and a farmer and participates in a savings group. Through Opportunity, Mary has learned financial literacy, how to save and budget, marketing and business management, and best agricultural practices—including how to improve soil fertility without the use of expensive chemical fertilizers. Mary shares, "*My hope is for all Malawian women to be able to rely on themselves, grow their businesses, and manage their homes successfully. Aside from my business goals, my personal goal is to be able to eventually hire workers to assist me, and to cement my house floor so that I can mop it easily; it is currently made of mud*."

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Special thanks to Opportunity International United Kingdom for additional reporting and client stories.