OPPORTUNITY International

2025 Impact Report
Executive Summary

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Spring 2026

Opportunity International's [2025 Impact Report] captures the outcomes of our work in Education Finance, Agriculture Finance, Microenterprise Development, Ultra-Poor Graduation, and Health Finance. In collaboration with the 16.7 million people we serve in 28 countries and our global network of financial service partners, we continue to identify solutions that clear a pathway out of poverty to sustainable livelihoods. Rooted in nimble client-centric solutions since our founding, in this report you'll also learn about some of our recent innovations. Whether with newly available digital solutions or more traditional ideas, we create measurable and meaningful impact that transforms the lives of our clients and their communities.

(Right) A fast learner in both financial literacy and good agricultural practices, Ruth, a farmer in Uganda, has increased her harvests and income and mentors other women in her community.

2025 IMPACT AT A GLANCE

$1.9B
Total Capital Released

16.7M
Unique Clients

148
Financial Institution Partners

$31.9B
Total Capital Released with partners since 1971

11
UN Sustainable Development Goals addressed

EDUCATION FINANCE

Opportunity International Education Finance:

- Increases access to education by accelerating investments into affordable local schools.
- Improves the quality of education by equipping school proprietors and teachers with training and resources.

2025 witnessed a seismic shift in global philanthropy with the dissolution of USAID and the shift of other global funding sources; for Opportunity, the impact changed the momentum but not the trajectory of our global education work. Even in that context, we reached 5 million children and released $292.5 million in loans provided to schools and learners.

Discovering that many rural schools are not developed enough to qualify for financing or fully participate in Education Quality, our team launched School Leadership Academies to equip emerging schools with business and finance training to put them on a path to being bankable.

Innovating We tested generative AI solutions that would remove some of the obstacles faced by educators, like a virtual "school assistant" that helps leaders build school improvement plans, and a similar solution for teachers that makes it easy for them to create custom curricula—both tools ultimately aimed at increasing student success and retaining engaged and informed educators. Thanks to their feedback, we continue to innovate designs that tackle specific challenges like low connectivity, lack of access to data, and modes of interaction like voice recognition and photos as well as text.

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AGRICULTURE FINANCE

We help smallholder farmers grow more, earn more, and build resilient households. In 2025, we partnered with 28 financial service providers, including seven new partners. We released $212.6 million in loan capital, more than doubling last year's value, and we more than doubled our Farmer Support Agents, each serving 100–150 farmers; 55% of clients are women.

We hosted an Agriculture Finance summit in Uganda, convening 26 financial institutions, 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, by scaling weather-related finance and regenerative agriculture for resilience; expanding inclusion for women farmers; embedding microinsurance to safeguard financial stability; and sustaining digital innovations.

Innovating FarmerAI is a WhatsApp-based virtual assistant that provides direct access to farming advice using authoritative, local sources. First piloted in Malawi, FarmerAI is being improved and rolled out in local languages with country-specific information on crops, inputs, and best agricultural practices for Ghana, Kenya, Malawi, Rwanda, and Uganda. We are expanding FarmerAI's knowledge and language capabilities so farmers can access the most regionally relevant agricultural information in their own language at an appropriate literacy level.

At 2025 year-end, around 260,000 farmers had access to FarmerAI through 1,400 Farmer Support Agents: 72% of users say that FarmerAI enhances farm performance, with 67% of farmer users in Kenya reporting increased yields.

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MICROENTERPRISE DEVELOPMENT

Since our inaugural loan in 1971 in Colombia, we have supported microenterprise across Africa, India, Latin America, and Eastern Europe, empowering people—mostly women—to grow businesses, improve their incomes, and enjoy a more sustainable, stable quality of life.

Opportunity Bank Uganda (OBUL) now operates two full-service branches within refugee settlements in Uganda. As of September 2025, OBUL's Nakivale branch inside the largest refugee settlement in Southwestern Uganda was the best performing branch in the country.

Our decades of strategic partnerships with microfinance institutions in India to serve women, young entrepreneurs, and people with disabilities have demonstrated that empowering people through financial inclusion is a sound business decision that builds sustainable livelihoods, strengthens communities, and diversifies their portfolios. Some of our largest partner institutions are moving towards full financial sustainability, no longer needing philanthropic subsidy.

Innovating In Opportunity's model, financing is delivered by socially focused banks and microfinance institutions. In partnership with financial providers, we design smart subsidies and guarantees that are tailored, share risk, are lower cost to clients, and focus on mainstreaming previously unserved populations. For the youth apprenticeship program at Sinapi Aba Savings and Loans (SASL) in Ghana, Opportunity provided fees for entrepreneur trainers, financing for interest-free loans, and a guarantee for graduates to obtain start-up financing. Today, SASL loans to these graduates and pays for apprenticeship training as a corporate social responsibility activity.

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HEALTH FINANCE

For millions of people living in poverty, healthcare is unaffordable and inaccessible, yet health is key to building resilience. Reduced health shocks lead to lower financial stress, protecting livelihoods, and strengthening resilience, making health core to our aim to build opportunity and resilience.

Opportunity's unique approach leverages our deep community trust and established microfinance partners and integrates health alongside financial inclusion to increase access to better quality healthcare. Microfinance partners co-fund and integrate the model, making it sustainable beyond grant funding.

To date, our primary health efforts in vulnerable and rural communities in Asia—India, Bangladesh, Indonesia, and Nepal—have reached more than 8.7 million people. In 2025 Opportunity prepared to scale our health programs to Malawi, Uganda, and Ghana, drawing on proven models from Asia.

Innovating Health Finance in India continues to scale and refine outcomes with and for low-income communities; our approach is working:

- 70% of loans provided to women
- 100% of loans in 2025 bundled with mutual health insurance for added protection
- 50%+ reduction in out-of-pocket costs for clients
- 200+ people enrolled in tailored insurance for people with disabilities
- 99% repayment rate, proving health loans are viable and sustainable

The health program integrates gender-based violence education with health education. In 2025, we reached 5,395 people; 70% of participants are confident to support, seek help, or report incidents of gender-based violence, a significant outcome in India where underreporting remains a challenge.

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EDUFINANCE OUTREACH	CY25	CY24	Cumulative Since 2012
Value of loans provided to schools and learners	**$292.5M**	**$264.6M**	**$1.35B**
Children reached by EduFinance	**5M**	**3.4M**	**21.3M**
Schools financed	**17,210**	**12,093**	**77,504**
Student loans disbursed	**119,161**	**85,255**	**836,645**
Financial institution partners	**106**	**110**	**223**
Schools participating in EduQuality	**5,232**	**3,295**	**6,916**
Countries where EduFinance works	**20**	**23**	**32**
% of school loan clients that are women	**32%**	N/A	N/A
% of teachers employed and hired that are women	**73%**	**50%**	N/A

EDUFINANCE IMPACT OUTCOMES	CY25	CY24
% of schools that increased annual income	**76%**	**63%**
% of schools that employed more teachers	**42%**	**33%**
No. of teachers employed and hired	**48.8k**	**48.3k**
% of children who continued enrollment at the same school as previous year (retention rate)	**71%**	**72%**
% of school leaders with constant or improved ability to manage their finances	**78%**	**87%**
% of schools with constant or improved education quality rating	**65%**	**78%**
% of schools that improved teaching practices	**58%**	**59%**
% of school leaders with constant or improved management practices	**70%**	**66%**
% of schools that report constant or improved clean and safe school environment	**77%**	**85%**

See notes and definitions in the full 2025 Impact Report

AGFINANCE OUTREACH	CY25	CY24	Cumulative Since 2012
Value of loans provided to farmers	$212.6M	$100.9M	$685.8M
Households reached	887,810	580,410	2M
% of clients that are women	55%	60%	N/A
Farmer loans disbursed	310,185	193,517	1.2M
Farmer Support Agents (FSAs)	2,849	1,712	3,719
% of Farmer Support Agents that are women	39%	40%	N/A
Farmers supported by FSAs	574,776	385,177	719,308
% of new farmers supported by FSAs living in extreme poverty	53%	53%	N/A
Financial institution partners	28	21	31
Countries where AgFinance works	8	8	8

AGFINANCE IMPACT OUTCOMES	CY25	CY24
% of clients with increased agricultural income	74%	51%
% of clients with increased yields	72%	N/A
Average % increase in income per farmer client	6%	N/A
No. of jobs created or sustained	3.3M	2.1M
No. and % of jobs created or sustained for women	1.9M (52%)	1.2M (55%)
No. and % of jobs created or sustained for youth	1.6M (49%)	1.1M (52%)
% of clients who would find it easy to meet an emergency expense	76%	81%
% of clients who have seen an improvement in the number and/or quality of meals	85%	84%
% of clients trained who are using improved agricultural practices	79%	N/A
% of clients with an improved ability to manage their finances	92%	89%
% of clients with increased confidence in themselves and their abilities	90%	89%
% of clients with improved quality of life	87%	86%
% of participants with greater engagement with community bodies	97%	98%
% of clients that are women who are more involved in making major household decisions	97%	99%

See notes and definitions in the full 2025 Impact Report

MICROENTERPRISE OUTREACH	CY25	CY24
Total value of loans made by Opportunity's partners	**$1.4B**	**$1.9B**
Financial institution partners	**22**	**20**
Countries where Microenterprise works	**12**	**11**
No. of clients with loans	**7.6M**	**8M**
% of loan clients that are women	**92%**	**93%**
Average loan size	**$189**	**$488**
No. of clients with savings accounts	**12.4M**	**17.6M**

MICROENTERPRISE IMPACT OUTCOMES	CY25	CY24
% of clients with increased income	**88%**	**92%**
% of clients increasing employment	**54%**	**54%**
% of clients who would find it easy to meet an emergency expense	**62%**	**63%**
% of clients whose ability to meet an emergency expense has improved	**83%**	**80%**
% of clients whose ability to manage their finances has improved	**87%**	**91%**
% of clients whose confidence in themselves and their abilities has improved	**86%**	**91%**
% of clients whose ability to achieve their financial goals has improved	N/A	**90%**
% of clients who were able to achieve all or most of what they intended for their loan	**73%**	N/A
% of clients who report improved quality of life	**92%**	**93%**
% of clients improving the number/quality of meals	**65%**	N/A
% of clients who report improved access to healthcare	**65%**	**55%**
% of clients that are women with improved ability to independently make decisions	**69%**	**70%**

See notes and definitions in the full 2025 Impact Report

HEALTH FINANCE OUTREACH	CY25	CY24
Direct beneficiaries (health)	**265,655**	**768,849**
Total beneficiaries (direct and indirect)	**841,517**	**1.3M**
Families reached through health education	**149,181**	**305,346**
No. of Health Leaders trained to date (cumulative)	**9,593**	**9,315**
% of clients reached that are women	**81%**	**68%**
No. of people accessing primary healthcare	**109,142**	N/A
No. of telehealth consultations facilitated	**2,705**	**14,423**
Families reached through health insurance	**3,047**	**2,689**
Emergency medical loans	**1,143**	N/A
People trained in gender-based violence prevention	**5,395**	N/A
Financial institution partners	**8**	**8**
Countries where Health Finance works	**3**	**4**

HEALTH FINANCE IMPACT OUTCOMES	CY25
Average reduction in out-of-pocket medical expenditure	**≥50%**
No. of households who have improved knowledge, attitudes, and practices of reproductive, maternal, newborn, and child health	**99,951**
% reporting being more confident discussing health, fertility, or violence in public/group settings	**89%**
% reporting confidence to provide support/seek help/report in gender-based violence contexts	**70%**

See notes and definitions in the full 2025 Impact Report

Read the complete report at **opportunity.org/2025impact**

READ THE REPORT

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