

Part 1

THE OPPORTUNITY EXPERIENCE

MY STORY

MAGGIE NKOMO (NA-KOMO)

MY BUSINESS

My name is Maggie Nkomo. I am 29 years old and live in Accra, Ghana. I own a refrigerator and earn enough—about \$1.50 per day—to live meagerly by selling cold soda. For a few years I set aside money each week for emergencies, until somebody broke into my home and stole all of it. I once went to a bank to ask about a loan, and they made me wait 7 hours. The loan officer sent me away because I couldn't read the forms and I had no collateral.

MY FAMILY

I am a widow with 2 boys and 2 girls. I don't always have enough to feed them, and I can't afford school fees. A 50-year-old merchant in my village wants my permission to marry my 12-year old daughter, and will give me a cow and several goats if I consent.

MY CHOICES

- Let the man marry my daughter provided he agrees to put my sons in school?
- Let the man marry my daughter and sell the cow and goat milk to make money for my sons' school fees?
- Refuse the marriage proposal and keep scraping by, with no hope of my children going to primary school?

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Part 2

THE OPPORTUNITY EXPERIENCE

MY STORY
AS AN
OPPORTUNITY
INTERNATIONAL
CLIENT

**MAGGIE
NKOMO**
(NA-KOMO)

MY NEW SITUATION

I heard from a friend about Opportunity and became a client. The training they gave me made me feel like a real business-woman. With my first loan I purchased a used refrigerator. Now I have 3 refrigerators and more soda, and I am putting money each week into a savings account.

I did not permit the merchant to marry my little girl. The loan officer gave me an education loan so that I can afford school fees for 3 of my 4 children. My oldest child, now 14, helps out with my business. My dream is to open a shop to sell my soda and many other products. Then maybe I'll have enough to send my children to college.

I have the money for this week's loan repayment.



Part 2

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MY STORY

EDIF KARWI

MY BUSINESS

I am Edif Karwi, 46 years old, and live in Kigali, Rwanda. I sell used clothing and am starting to be successful because I know what my customers want to buy. Because my husband works off and on, I am the primary breadwinner.

MY FAMILY

I survived the 1994 genocide, but my first husband and 3 children did not. I have been remarried for 2 years. Lately I feel sick. There are few secrets here: if I get tested for HIV, people will learn about it and assume I have the virus and shun me and my business. If I ask my husband to get tested or to wear a condom he will beat me, and my eyes are already damaged from his beatings.

MY CHOICES

- Get tested for HIV and risk the destruction of my reputation and business when others inevitably find out I had the test?
- Continue having unprotected sex with my husband?
- Suggest to my husband that we both get tested for HIV—and risk another beating that could permanently put me out of business?

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INTERNATIONAL
CLIENT

EDIF
KARWI

MY NEW SITUATION

A friend told me about Opportunity. I got a loan and increased my used clothing inventory and sales volume. My Trust Group has given me the courage to get tested for HIV, which my Opportunity insurance plan covers. Though I am scared, I will get the test. Two of the women have offered to come with me.

In my Trust Group we were taught negotiation skills for discussing HIV testing with our husbands. I was able to give him facts about HIV and he is now more open to getting himself tested.

I allowed a neighbor to purchase several garments on credit because she said she did not have the money—though I saw her buy a TV the next day. Also, my husband took my money to spend at the bar this afternoon. As a result, I have no money today—not even the \$14 I owe this week.



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MY STORY

JAYANTI KAPOOR

MY BUSINESS

My name is Jayanti Kapoor, from Chennai, India. I am 25 years old and a bonded laborer, a form of slavery. Since the age of 4, I have been working off my father's debts in a rice mill, sometimes up to 18 hours a day. There is no contract for my labor—the debt will be paid off whenever the mill owner says it is. I am sick at heart for freedom and can think of nothing else. Yet, I have a bad cough that sometimes makes me wonder if I will live very long. That would at least be a way out.

MY FAMILY

With my father long gone, I don't know who my relatives are. This is the only world I have ever known.

MY CHOICES

- Try to escape, even though I'd risk being captured and killed?
- Try to escape, even though prostitution would be my only means of getting by, as it is for many women of my caste?
- Continue working off the debt, hoping that I can do so in my lifetime?

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MY STORY
AS AN
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JAYANTI
KAPOOR

MY NEW SITUATION

I am no longer enslaved. I was rescued from the rice mill by authorities and given counseling by a humanitarian organization that later introduced me to Opportunity International. They offered to train me to run a business. A woman from a Trust Group took me under her wing like a mother and showed me how to make baskets. I am now in her Trust Group. Basket making has given me work and hope. I used the health insurance I purchased from Opportunity to see a doctor and get medicine for my cough.

I have the money for this week's loan repayment.



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THE OPPORTUNITY EXPERIENCE

MY STORY

JOSHUA HIDALGO

MY BUSINESS

My name is Joshua Hidalgo of Romblon, the Philippines. I'm 40 years old. My wife and I sell eggs from our small chicken farm with 75 chickens. We make enough money most of the time to keep food on the table. If we could buy another plot of land to expand our chicken farm, we could afford to realize our dreams: to provide employment to some of the destitute people in our community and to one day send our oldest son, now 14, to university to study agriculture. Two banks turned us down for a loan because the business is too small. A loan shark offered a loan that would cost us 20% interest per week.

MY FAMILY

We raised 4 children. Two of them help us on the farm.

MY CHOICES

- Accept the high interest rate loan to help bring about our dream—and subject ourselves to severe financial strain for years to come?
- Give up on our dreams?

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JOSHUA
HIDALGO

MY NEW SITUATION

We noticed a local merchant doing well, and he pointed us to Opportunity International. We've been able to use our Opportunity loans to buy another plot of land to expand our chicken farm. We're now raising chickens for local restaurants, and our Trust Group taught us how to increase revenue by selling the chicken manure for garden fertilizer.

We have a savings account and are putting money aside for our son's university education. We recently hired 2 people from the community who are now able to feed their families, and we plan to hire more people next year. We believe our ability to help others is a gift from God.

I recently bought life insurance through Opportunity. I feel good knowing that if I were to die tomorrow, my wife would receive a check to help keep the farm, the family and the dream going.

I have the money for this week's loan repayment.



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MY STORY

MARIA HORTENCIA GOMEZ MORENO

MY BUSINESS

I am Maria Hortencia Gomez Moreno. I'm 36 years old. I sell snacks and candy in a little market stall that I rent in Arjona, Colombia.

MY FAMILY

Three years ago, I lived in a dangerous area of Bolivar. One day, my daughter and I came home from gathering honey and found my husband murdered by armed guerillas. I knew that we, too, would be killed, so we fled to a rural settlement with our belongings on our backs, joining thousands of other displaced persons.

My daughter, now 15, has been in a public school and helps me at the market after school. My earnings are not enough to get us out of the slum we are living in. We don't always have enough money for meals, and very often the food we eat is not fit for consumption. I am desperate for a better life for us.

MY CHOICES

- Return to the mountains and try to rebuild our old life, though our lives might still be at risk?
- Seek slightly better paying work in a brothel—and risk disease, violence and my deepest shame?
- Accept a customer's lucrative offer of payments to hide illegal drugs in my market stall, but risk imprisonment and abandoning my daughter?

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MARIA
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MY NEW SITUATION

A neighbor of mine became an Opportunity client, and several weeks later, so did I. I learned through my Trust Group how to do a business plan, diversify my goods, and buy in bulk. In addition to selling snacks and candies, I learned to make and sell bracelets. I was able to move out of the slum and buy a tiny house. The leaky tin roof turns the dirt floors to mud, but with my savings I'll one day have the money for repairs.

When my daughter graduates from public school she wants to start her own business and apply for an Opportunity loan, just like I did. She dreams of being a businesswoman, not just a worker, and I believe she will succeed. I am able to repay my portion of the loan this week.

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TABLE CAPTAIN INSTRUCTIONS



“It’s great to see everyone here. Once again, our Trust Group has perfect attendance at our weekly meetings.”

1. READ OR PARAPHRASE:

“The Group acknowledges that Edif is unable to pay her portion of the group loan repayment. Because it is her first default, policy prevents her from taking the amount from her Opportunity savings account. If we are unable to repay it in full today, we will all be in default, and will not be able to get another group loan. Therefore, it’s our challenge now, not just Edif’s. Edif, you’re among friends, and we’re here to help each other. Let’s discuss how we can best handle this.”

2. DO:

Discuss how to collectively make good on the loan. Contribute ideas (examples below) **ONLY IF PLAYERS DO NOT.**

- a. Together, cover Edif’s \$14 repayment, which she’ll need to reimburse
- b. Offer Edif money now in exchange for some of her used clothing
- c. Offer to “swarm” at the home of the customer who owes Edif money and put some collective pressure on her
- d. Educate Edif about the pitfalls of extending credit
- e. Share ideas on how she might be able to prevent her husband from spending her loan repayment in the future

3. DO:

Write down the solution(s), which—no matter the manner of support discussed—must result in the loan repayment.

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