

FINANCIAL SUMMARY 2015



Photo: Brian Tramtantana

Mary Makkazi on her farm in Uganda.



Photo: Jeremy Makinson

One of the reasons I became Patron of Opportunity International, over 18 years ago, was their simple philosophy to give people living in poverty a hand-up, not a hand-out. I was, and continue to be, encouraged by the power of an opportunity to unlock the potential of hardworking women and men....

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BUCKINGHAM PALACE



Photos: Brian Trammontana

Mary Makkazi speaking with her loan officer on her farm in Uganda.

One of the reasons I became Patron of Opportunity International, over 18 years ago, was their simple philosophy to give people living in poverty a hand-up, not a hand-out. I was, and continue to be, encouraged by the power of an opportunity to unlock the potential of hardworking women and men, enabling them to transform their businesses, feed their children and work their own way out of poverty.

I have seen first-hand the many challenges that result from poor infrastructure and inaccessible services. It makes life very hard for families and communities. But I have also seen the extraordinary impact our programmes have in overcoming these. Tailored loans and training have allowed us to support families and communities to grow their businesses, run efficient farms and build good quality schools. With mobile banking and improved technology we have also expanded our reach to many more rural towns and villages, which were previously unable to access the most basic of financial services.

Today we are serving **1.9 million** men and women in Africa, and over **8.3 million** worldwide. Your support has been critical in achieving this and together we are giving a hand-up to those who need it most.

HRH THE PRINCESS ROYAL
Patron, Opportunity International UK

THANK YOU TO OUR DONORS

- Citi Foundation
 - City A.M.
 - City Index
 - Clear Channel
 - Decherts LLP
 - Goldman Sachs Gives
 - Macquarie
 - Mumsnet
 - One Ltd
 - Players of People's Postcode Lottery
 - Prudential
 - Scottish Government
 - Vitol
 - Women's Opportunity Network
- The Rotary Clubs in District 1090, 1150, 1285 and 1240
 - The UK government's Department for International Development
 - The States of Jersey and Guernsey Overseas Aid Commission

Also to the schools, community organisations, churches and the thousands of individuals who generously made donations, volunteered their time and gave their expertise.



MEET MARY MAKKAZI UGANDA

Mary Makkazi is a single mother of five children. She works hard on her maize farm to provide for them and her sister, whose family she also supports. Providing for the family was a daily struggle and concern, until she met Opportunity International who supported Mary with loans and training. As a result of increased yield and profit, Mary has improved her house and can pay her children's school fees.

“ As a mother I feel so happy and proud that I can take care of my children. I dream that through my business, I can get my children a good education that will give them a good life. Thank you Opportunity for giving me more energy and inspiration to work harder. ”

SECURING A SUSTAINABLE FUTURE



TERRY WATSON
Chair, Opportunity
UK Board

I am continually amazed by our clients' unstoppable energy and resourcefulness. They are determined to give their children a better future than their own, despite many social and economic challenges. Our clients are fuelled by a tenacious ambition to work hard and lift themselves out of poverty.

Thanks to you, their ambitions are being realised. In 2015, we provided loans, savings and training to more entrepreneurs and communities than ever before. We expanded into more rural communities and tailored

our expertise to meet the specific financial needs and challenges our clients face. Our programmes in agriculture, education and water and sanitation continue to grow. This has enabled parents to feed their children, local schools to provide access to better teaching and communities to improve their living conditions – creating change and securing a sustainable future for the next generation.

Your generosity is unlocking potential across Africa. It is empowering and equipping our clients and their families to achieve their ambitions and build a healthy and prosperous future. Without you, our supporters and partners, this would not be possible. **Thank you.**

2015 GLOBAL STATISTICS

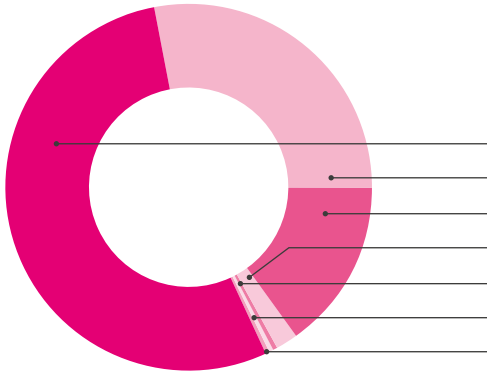
Opportunity UK is part of the global Opportunity International Network.

The total charitable income of Opportunity worldwide was **£32 million** in 2015.

This was invested in partner programmes in 24 countries:

Total clients (loans & savers):	8.3 million	Loan repayment:	98.9%
Average loan size (Trust Groups):	£152	Average deposit balance:	£28
Loans made to women:	95%	Micro insurance policy holders:	9.9 million

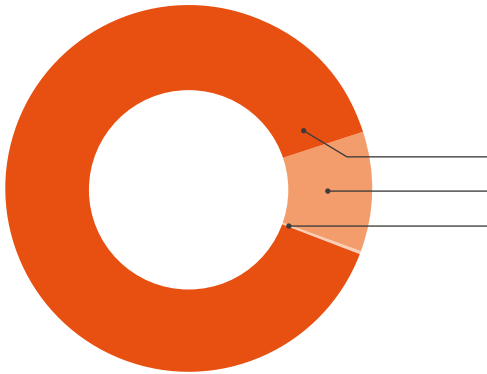
2015 INCOME £5.5M



Where the money came from:

- Individual donations **54%**
- Statutory **28%**
- Trusts and Foundations **15%**
- Companies **2%**
- Legacies **0.4%**
- Other income **0.4%**
- Income from Support Partners **0.2%**

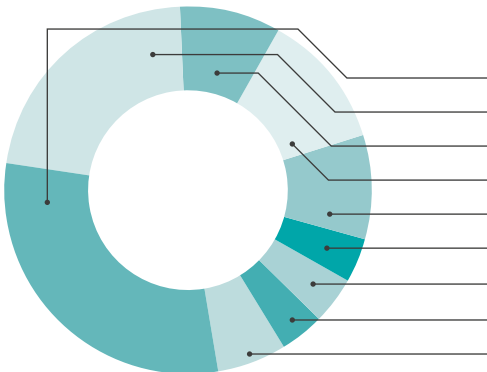
2015 EXPENDITURE



How money was allocated by type of expenditure:

- Charitable activities **90%**
- Cost of generating funds **10%**
- Governance costs **<1%**

SPEND BY COUNTRY



- Malawi **30%**
- Tanzania **22%**
- Uganda **9%**
- Ghana **12%**
- Democratic Republic of Congo **9%**
- India **4%**
- Rwanda **4%**
- Mozambique **4%**
- Regional - Various **6%**



Photo: Abby Ross

GIVE THE NEXT GENERATION AN OPPORTUNITY

Gifts left in Wills are vital to the future of our work. Please remember Opportunity International in your Will. With 98.9% of loans being repaid and recycled, it is a gift that keeps on giving. It will last for generations.

For more information:

Call Jenny on 01865 725304 or visit opportunity.org.uk/gift-in-will



OPPORTUNITY
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Discover more opportunity.org.uk

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Patron: HRH The Princess Royal
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Printed on
100% recycled paper

Design by unfoldstudio.com
Date of production: **0416**