

SAVINGS VALUE GROWTH

2012: £82,111,731

2013: £111,136,086

2014: £136,322,745

YOUR OPPORTUNITY GLOBAL IMPACT

£821,468,569

IN LOANS MADE IN 2014

£496,822,651

VALUE LOAN PORTFOLIO

4.5 MILLION

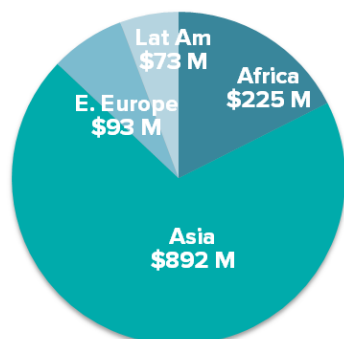
LOANS MADE IN 2014

103% OPERATIONAL
SUSTAINABILITY

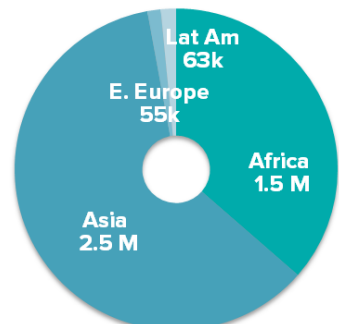


Opportunities abound for entrepreneurs like Anastcia, a jewellery artisan from Kenya, who is experiencing joyful transformation along her journey out of poverty. When Opportunity International clients share which financial services they value most, each and every time they say, **“I get so much more than a loan.”** With your support, we deliver services that empower our clients to shine like beacons of light in a world often marred by darkness and defeat. Victory is theirs and our heartfelt gratitude is yours.

VALUE LOANS MADE BY REGION



SAVINGS CLIENTS BY REGION



As of 31st December 2014:



94%
OF OUR LOANS
ARE MADE TO
WOMEN



£117
AVERAGE
1st TRUST GROUP
LOAN SIZE



3.5M
CLIENTS WITH
ACTIVE LOANS



4.1M
CLIENTS
WITH SAVINGS



£35
AVERAGE
SAVINGS
BALANCE

Our clients are gaining confidence and working their way out of poverty with dignity. Thank you for helping us honour them by showing faith in the innate gifts that make them passionate about their businesses and empowered as a result of newly acquired skills. Entrepreneurs like Anastcia use Opportunity's financial services to live out their lifelong dreams. You invested in our clients, resulting in a high rate of return. Because of you, they are filled with new hope for the future; they are catching a vision of endless possibilities and providing for their families and communities.

BECAUSE YOU INVEST IN OPPORTUNITY'S GLOBAL MOMENTUM

WE ARE COMMITTED TO EMPOWERING ENTREPRENEURS ALONG THEIR JOURNEYS OUT OF POVERTY



You helped us reach more impoverished families with financial services.

As of 31/12/2014, nearly 12 million customers spanning 27 countries are using an Opportunity loan, savings account and/or insurance policy to improve their lives. You helped us respond to the urgent needs of entrepreneurs who invest their increased earnings back into their businesses and families.

You empowered women and families - 94% of Opportunity's loans are made to women!

As of 31/12/2015, 3.2 million women are focused on improving life quality for their families and driving economic growth within their communities through job creation.

You helped clients build their safety nets. In 2014, we more than tripled the number of families who have a secure place to save to 4.1 million, up from 1.3 million in 2013. With balances averaging £35, families have proven they can and will save when given the opportunity.

2.2 million families in India are saving via loan officers who facilitate deposits through local bank partnerships. Also, Opportunity launched

savings in DR Congo in 2014, helping 3,534 families open their first accounts. We tripled our savings outreach in Macedonia and achieved 5X growth in clients with savings in Indonesia.

7.8 million customers have peace of mind through the protection of insurance coverage via insurance partners at Opportunity institutions or through MicroEnsure, covering 10.3 million lives on 31/12/2014.

BECAUSE YOU INVEST IN FARMERS

RURAL FAMILIES GROW MORE FOOD FOR THEIR FAMILIES AND COMMUNITIES

Farmers like Lucia Enacio of Mozambique, pictured right, are growing their way out of hunger. In 2014, Opportunity:

- Disbursed 69,512 loans valuing nearly £9 million to farmers, increasing the cumulative loans disbursed to farmers since initiative launch to 241,067.
- Increased the cumulative value of loans disbursed since the start of the initiative to £30 million, a 43% growth from 2013 year-end.
- Launched Agriculture Finance in Kenya with 306 loans to dairy farmers and in Tanzania with loans to 542 sunflower farmers.
- Rwanda doubled its cumulative loans disbursed to farmers from 15,761 in 2013 to 32,618 in 2014.



BECAUSE YOU INVEST IN TECHNOLOGY INNOVATIONS

TODAY, ENTREPRENEURS HAVE CHEAPER, FASTER, CLOSER ACCESS TO SERVICES

You helped Opportunity revolutionise the way our clients access their accounts.

- Opportunity is dedicated to integrating and scaling mobile banking as a primary delivery channel, creating efficiencies across our global network and enabling clients to transact using their basic cellphones.
- We launched mobile banking in six African countries where nearly 250,000 clients embrace this technology, doubling our reach since mid-2014.
- Opportunity tripled the number of rice and sunflower farmers accessing branchless banking services in Tanzania in the past six months to 1,093. Farmers are accessing accounts via mobile phone, and loan officers are increasing efficiency with tablets that tag geographic farm coordinates.
- Opportunity Rwanda achieved Model Bank status - a cloud-driven operating platform that drives efficiency and cost reductions for clients and banks. Model Bank increases our capacity to reach remote populations through innovative solutions that are much more cost effective than physical bank branches. The platform is being replicated across multiple Opportunity institutions.



According to Isabelle Alberto, "Using my cell phone to conduct business is efficient and creates more family time."

BECAUSE YOU INVEST IN DEVELOPING LEADERS

OPPORTUNITY'S 20,782 GLOBAL TEAM MEMBERS ARE INSPIRED AND CHALLENGED



Opportunity International's Leadership Development team builds a learning culture – deploying programs and systems to empower employees at every step of their professional journey. You are supporting the evolution of these programs, and Opportunity itself, in a culture of excellence, discipline and accountability.

Global staff quadrupled the number of courses completed to 3,705 via the Opportunity Learning Center, a state-of-the-art online learning system. The system of 800 courses is a gateway to self-directed professional development. Today, 2,100 staff are enrolled in courses.

In March, 2015, Opportunity launched the Executive Development Program to challenge, prepare and retain top talent as the future leaders of Opportunity International. The first 12 participants in the program gathered in Malawi from seven countries this spring to launch the curriculum designed to strengthen technical and values-based, ethical leadership skills.

Opportunity delivers world-class service to our clients. Through staff training programs including new employee onboarding, ongoing development training and client-centric service delivery, loan officers are empowered to deliver the best mix of financial tools to ensure client success. We have also developed courses on Risk and Compliance, Sales Management and Critical Thinking – all of which are available through the Opportunity Learning Center.

BECAUSE YOU INVEST IN EDUCATION

MARGINALIZED COMMUNITIES HAVE MORE EDUCATIONAL OPPORTUNITIES FOR CHILDREN

With your help, **Opportunity has positively impacted 1.2 million kids** cumulatively since the launch of our Education Finance initiative. Currently:

- In Q3 2014, we welcomed Opportunity Tanzania into the program and launched the program in Colombia in March 2015, growing our program to 11 participating financial institutions across ten countries.
- 1,032 schools are investing *School Improvement* loans to improve infrastructure, benefiting 258,000 children, up 19% from last year. 8,350 *School Fee* loans are helping parents send 25,930 kids to school.
- Opportunity innovates to protect children's futures through EduSave – a free, incentive-based school fee insurance. At the end of February, 117,067 clients qualified, protecting the future education of 363,558 kids across Ghana, Malawi and Uganda. As savings balances grow, insurance value grows, enabling kids to stay in school in case of parental death or disability.



OPPORTUNITY'S GLOBAL OUTREACH as of 31st December 2014



	Loan Clients		Deposit Clients	
	2013	2014	2013	2014
DR Congo	9,059	5,399	-	3,534
Ghana	194,600	210,821	459,515	534,002
Kenya	11,281	10,875	-	-
Malawi	59,710	48,032	483,590	668,459
Mozambique	11,020	10,733	64,051	72,571
Rwanda	39,038	34,121	115,599	175,421
Tanzania	9,312	5,594	-	-
Uganda	27,117	28,982	87,574	80,484
Colombia	11,052	10,203	16,795	25,816
Dominican Republic	17,532	24,033	-	37,646
Honduras	9,451	7,877	-	-
Nicaragua	17,531	14,107	-	-
Peru	2,216	2,566	-	-
Macedonia	6,823	6,921	8,438	23,526
Romania	1,965	1,713	-	-
Serbia	20,520	27,824	23,915	31,485
China	872	1,001	-	-
India	1,751,077	2,057,439	-	2,166,454
Indonesia	31,622	343,202	40,656	250,351
Philippines	661,808	596,586	58,440	52,467
Global	2,893,606	3,448,029	1,358,573	4,122,216

Romanian client, Francis Balah, with his daughter, who is so proud of her father for the provision his work brings to their family.

THANK YOU FOR INVESTING IN OPPORTUNITY