



FINANCIAL SUMMARY 2012

Photo: Suzanne Plunkett

Photo: Jeremy Makinson



BUCKINGHAM PALACE

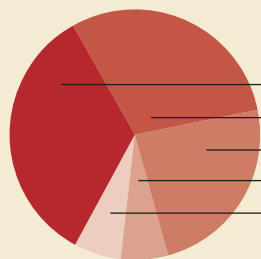
HRH The Princess Royal
*Patron, Opportunity
International UK*

When I became Patron of Opportunity International, fifteen years ago, we were serving a little over 100,000 people. Today more than 2,500,000 people are benefiting from an 'Opportunity' loan around the world, and we continue to go from strength to strength. We do this by continuing to innovate, allowing us to reach and change the lives of even more people; especially those living in rural areas and women, who make up over 80% of our 'clients'.

Learning from the past is also important. Re-inventing and improving the Banks-on-Wheels is a case in point; once seen regularly in the Highlands and Islands in Scotland, these converted 4 x 4 vehicles visit villages on certain days of the week and I saw them for myself when visiting Mozambique in April 2012. Many people living in poverty are a long way from towns and Banks-on-Wheels have become an important part of the operation to bring Opportunity to those in the most remote areas. It was a privilege to see, at first-hand, how ideas like this are changing the lives of families and communities.

Thank you for being part of this extraordinary work. Your generous support has enabled us to reach the homes and families of so many people. This would not be possible without you.

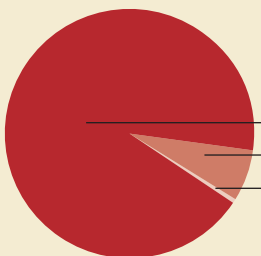
2012 Income: £4m



Where the money came from:

Trusts and Foundations **34%**
 Individual donations **30%**
 Statutory (i.e the UK government) **24%**
 Companies **6%**
 Other income **6%**

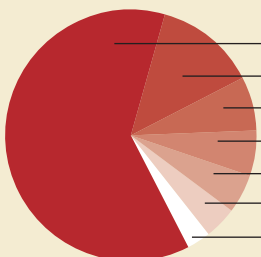
2012 Expenditure:



How money was allocated by type of expenditure:

Charitable activities **93%**
 Cost of generating funds **7%**
 Governance costs **<1%**

Spend by Country



Malawi **62%**
 Tanzania **13%**
 Mozambique **7%**
 Uganda **6%**
 Ghana **5%**
 Regional (incl. Kenya & the DRC) **4%**
 India **3%**

2012 Global Statistics

Opportunity UK is part of the global Opportunity International Network. The total charitable income of Opportunity worldwide was **£39 million** in 2012. This was invested in partner programmes in more than 20 countries. It achieved the following:

Total clients (loans & savers):	3.9 million	Loan repayment:	98%
Average loan size (Trust Groups):	£133	Average deposit balance:	£69
Loans made to women:	Over 80%	Total number insured:	3.6 million

The financial statements are for the year 1 January 2012 to 31 December 2012.

Bringing Opportunity to more



Terry Watson
 Chair, Opportunity UK Board

At the beginning of 2013 Opportunity International welcomed Terry Watson as the new chair of our UK Board. Terry has a vast amount of experience in global finance. He is Chief Risk Officer for Allianz Asset Management, one of the world's largest investment managers, and has also worked in a similar position at Barclays Global Investors and Bank of America. Prior to joining the UK Board, Terry was on the Opportunity International US Board for 11 years. Terry is also chair of the Board of MicroEnsure Holdings LLC, Opportunity International's affiliate in the microinsurance sector.

Reflecting on Opportunity's year and looking ahead to its future, he says: *"Despite continuing economic challenges I am humbled by and so thankful for the steady commitment of our supporters who give so generously. I've been fortunate enough to meet some of our clients, and thanks to your gifts they are building better lives for themselves. As chair of the Board, I look forward to the enormous challenge of trying to impact, for the better, as many lives of currently poor clients as we possibly can."*



Meet Patience

Patience owns one of the most vibrant stalls in the Kasseh Market, selling traditional Ghanaian fabrics. She used her first Opportunity business loan to expand her store, buy more goods in bulk, and increase her monthly income and savings. Today, Patience employs several people from her community, including her adult son. Patience hopes to one day build and rent stores to other traders.

Thank you for your support

Channel 3 Consulting, Alquity, Citi Foundation, City A.M., the UK government's Department for International Development, Lloyds Banking Group, Rotary Clubs in District 1010, 1090, 1110, 1140, 1240 and 1280, The Scottish Government, Prudential, The States of Jersey Overseas Aid Commission, and the Women's Opportunity Network (WON). Also to the schools, community organisations, churches and the thousands of individuals who generously made donations, volunteered their time and expertise.

What will your legacy be?

Leaving a legacy to Opportunity International will last for generations. With 98% of our microloans being repaid and recycled, it will be a gift that keeps on giving.

Any money left to charity in your Will is exempt from inheritance tax so the **cost to your family and friends, of remembering Opportunity International in your will, could be less than you might think...**

There could be even better news if your estate is valued in excess of £650,000, for couples. For example, on a gross estate of £1m, the net result of a 10% donation under new tax rules means the estate's beneficiaries forego just £16,200 but the charity benefits by £67,500.



FOR MORE INFORMATION, CALL EDWARD ON
01865 811481 OR VISIT OPPORTUNITY.ORG.UK/LEGACY

For a copy of our audited report and accounts, please contact us. We would love to hear from you.



FOR FURTHER INFORMATION VISIT OUR WEBSITE

www.opportunity.org.uk

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Patron: HRH The Princess Royal

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