



FINANCIAL SUMMARY 2013

Employees at the Mama Esthetique Tailor Shop, Rwanda, owned by Opportunity client Solange Bwanya Fitina.

Photo: Abby Ross

Photo: Jeremy Makinson



BUCKINGHAM PALACE

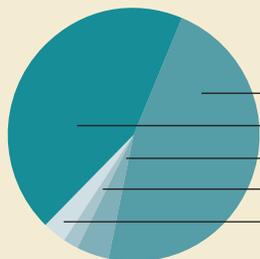
HRH The Princess Royal
 Patron, Opportunity
 International UK

I've been involved with charitable work around the world for some time and I wish Opportunity International had been about much earlier. When visiting communities in developing countries I'm always struck by people's entrepreneurial spirit and drive. They don't need charity, they want an opportunity that taps into this spirit and empowers and equips them to work their way out of poverty – and this is exactly what Opportunity International does.

Opportunity International is doing an essential job to underpin the work that local people do, both for their own business and for each other. Innovative technology, training and financial services, whether it be for individuals, schools or farming communities, increase people's income, and meet their basic need to provide for themselves and their families. But the benefits don't stop there; children can attend school, jobs are created and communities thrive.

Today over 1.4 million Opportunity 'clients' are working their own way out of poverty in Africa thanks to your generosity. Your support has enabled us to expand our work to more communities in need, providing them with a sustainable and hopeful future. Thank you for contributing to this outstanding work. Together, we are making a big difference to those who need it most.

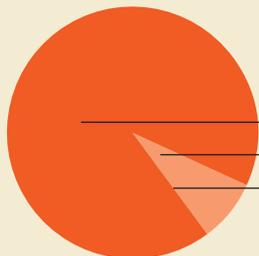
2013 Income: £5m



Where the money came from:

Individual donations **47%**
 Statutory (e.g the UK government) **44%**
 Trusts and Foundations **4%**
 Companies **2%**
 Other income **3%**

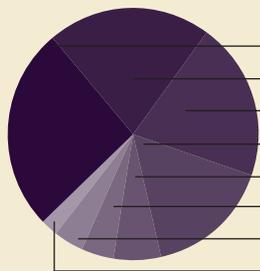
2013 Expenditure



How money was allocated by type of expenditure:

Charitable activities **92%**
 Cost of generating funds **8%**
 Governance costs **<1%**

Spend by Country



Malawi **26%**
 Democratic Republic of Congo **21%**
 Ghana **20%**
 Uganda **17%**
 Mozambique **6%**
 Rwanda **4%**
 India **4%**
 Regional (incl. Kenya & Tanzania) **2%**

2013 Global Statistics

Opportunity UK is part of the global Opportunity International Network. The total charitable income of Opportunity worldwide was **£48 million** in 2013. This was invested in partner programmes in 20 countries:

Total clients (loans & savers):	4.4 million	Loan repayment:	99%
Average loan size (Trust Groups):	£145	Average deposit balance:	£76
Loans made to women:	Over 80%	Micro insurance policy holders:	2 million

The financial statements are for the year 1 January 2013 to 31 December 2013.

Inspired by Generosity



Terry Watson
 Chair, Opportunity UK Board

I am constantly inspired by the determination of the people we work with. In the face of adversity their commitment to work hard and to give their families and communities the very best is remarkable. Despite not having the opportunities we have, they strive to transform their families' future.

I am also inspired by you, our supporters and partners. Year on year your growing generosity and commitment unlocks the potential of our hardworking clients and gives them and their families a helping hand.

We have achieved a great deal over the last year. We've provided many more people with loans and savings accounts, alongside financial training to plan for the future. We have also expanded into one of the poorest countries in the world – the Democratic Republic of Congo.

With your partnership, our clients are working their way out of poverty, strengthening their families and building vibrant communities. Thank you.

The Mama Esthetique Tailor Shop

Solange Bwanya Fitina owns the Mama Esthetique tailoring shop in Rwanda. With limited materials and resources, the business was struggling and it was hard for Solange to support her family. An Opportunity International loan and training changed all this. Solange bought new and different types of sewing machines enabling her to diversify her designs and be more efficient. As a result her business is now thriving and supporting not only her family, but her wider community.

(Employees from Solange's tailor shop can be seen on the front page)

Thank you for your support

- Alquity
 - Citi Foundation
 - City A.M.
 - Clear Channel
 - Decherts LLP
 - Mumsnet
 - Prudential
 - Scottish Government
 - WON
- Rotary Clubs in District 1010, 1090, 1110, 1140, 1150 and 1280
 - The UK government's Department for International Development
 - The States of Jersey Overseas Aid Commission

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

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% 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 WWW.OPPORTUNITY.ORG.UK/GIFT_IN_WILL

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

Opportunity International UK
Angel Court, 81 St Clements
Oxford, OX4 1AW, UK

Call us on:
01865 725 304



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Patron: HRH The Princess Royal

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