



Opportunity International
GIVING THE POOR A WORKING CHANCE

OPPORTUNITY IN **AFRICA**

Tackling poverty with microfinance

Welcome

For a long time, business and charity have been kept separate because of competing motivations. Business was the place to make a profit. Charity was the place to offer help to those less fortunate. Attempts by other organisations to make money while helping people at the same time have been fraught with compromise, difficulty and distress.

But this got us thinking: what if we could tackle poverty by using the power of business knowledge, tools and strategies to achieve a people rather than profit orientated goal?

Our search for an answer led us to Opportunity International, an organisation that is adapting financial services to serve poor people in Africa.

They've shown us that when business tools, sense and discipline are combined with clearly defined charitable objectives, the results can be powerful. Opportunity's unique style of microfinance has already equipped more than a million people in Africa to help themselves out of poverty.

*As supporters ourselves, we commend
Opportunity to you.*



Mark Preston
Valere Capital
Chair, Opportunity
Development Council



Truett Tate
Lloyds Banking Group
Opportunity Ambassador

COVER IMAGE: View of Mozambique's north west Tete province.
Opportunity began serving clients here in September 2009.

Poverty and Opportunity

*Today, more than 70% of sub-Saharan Africans
live in poverty.*

The majority of these people live in rural areas depending on agriculture for survival. Rural households spend up to three-quarters of their small incomes on food. As food prices rise, parents struggle to feed their families and have little left over to pay for education and healthcare.

*We believe that appropriately tailored financial
services can help people lift themselves out of poverty.*

Our microfinance services - loans, savings, insurance and financial training - are tailored to help poor people grow their businesses and smallholdings, increase their incomes and save securely for tomorrow.

Our innovative tools - 'banks on wheels', mobile phone banking, point of sale devices and fingerprint scanning ATMs - are helping us reach more people previously excluded from formal financial services because of their poverty and location.

Without these services, the poor find it much harder to manage their incomes which are low, irregular and unpredictable.

Opportunity is growing pro-poor banks across Africa.

Building up the financial, physical and social assets of the poor is Opportunity's bread and butter. Our research shows that 89% of Malawian clients reported a much higher quality of life after just 12 months with us. In Africa, we have over 1 million clients.

Help us bring Opportunity to many more

Opportunity Services

We help poor people build financial and other assets that benefit themselves, their families and wider communities.

“...Savings is the most neglected financial service and the one in highest demand by poor people.” **GATES FOUNDATION**

Savings

Opportunity savings accounts are designed to help poor people securely save the little they have. These savings can then be drawn on in times of need, or built up in times of plenty.

Insurance

Opportunity insurance policies are tailored to shield poor people from disaster. Our policies cover crop failure, illness and funeral expenses.

Microloans

Our microloans enable poor people to grow their businesses and increase their profits. Our clients invest these profits in their families and communities. In our trust groups, people with no assets co-guarantee each others loans. A starting loan can be as little as £50.



Financial Training

Our client training is designed to help our clients make wise financial decisions. We are pioneering new ways to deliver our training, including use of comics, board games and DVDs. Topics covered include earning, spending, saving, budgeting and borrowing.

Agri-Finance

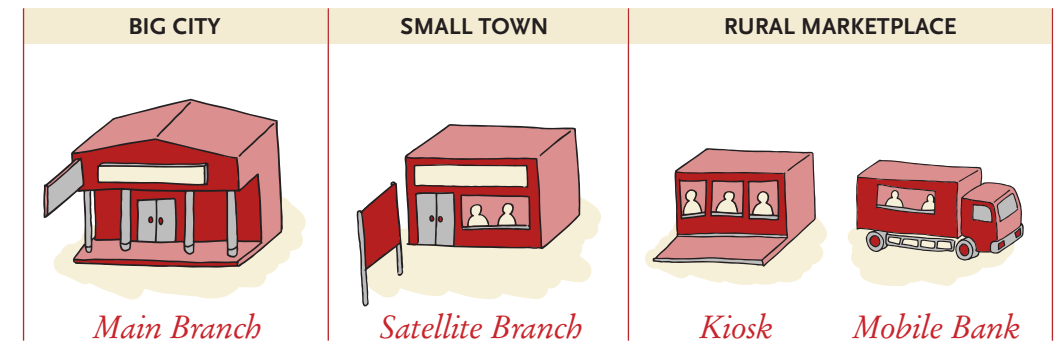
Our new Agri-finance programme helps poor smallholder farmers make the most of their land. Initial results are strong: our clients reported a 3-fold increase in yield compared to non-clients.

Accessing Opportunity

Many poor people in Africa are excluded from the formal financial system because they cannot read and because they live in remote rural areas. We're using innovative tools to give these people access to microfinance for the first time.

Stage One *Create a national network of branches*

We want to grow our organisations to national scale so we can reach as many poor people as possible. Our main and satellite branches serve clients in big towns and cities. Our kiosks and mobile banks take Opportunity to more rural communities.



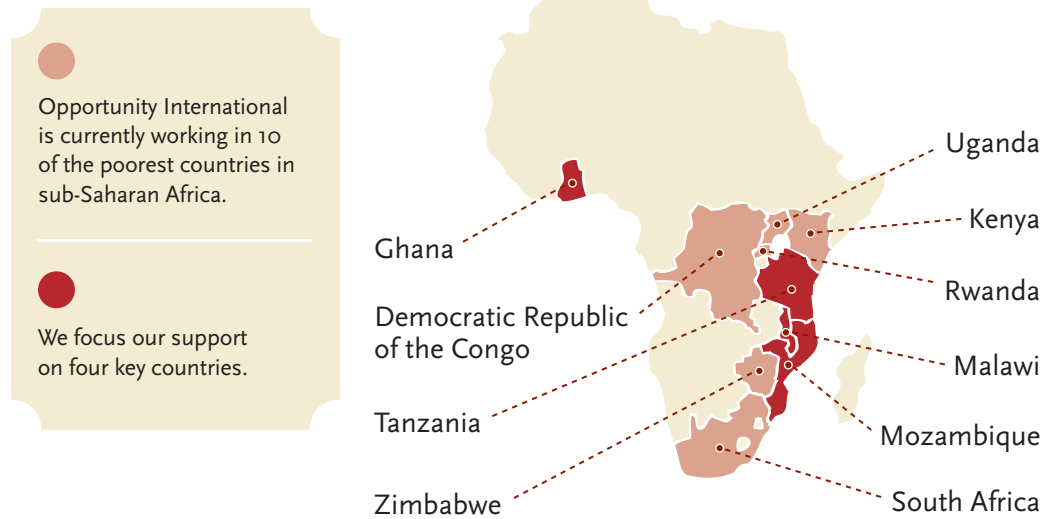
Stage Two *Launch and extend branchless banking*

Opportunity extends its reach using branchless banking. Our mobile phone banking, ATMs and point-of-sale devices enable clients to manage their money wherever they are. Our finger-print scanning ensures security without requiring clients to read instructions or sign their name.



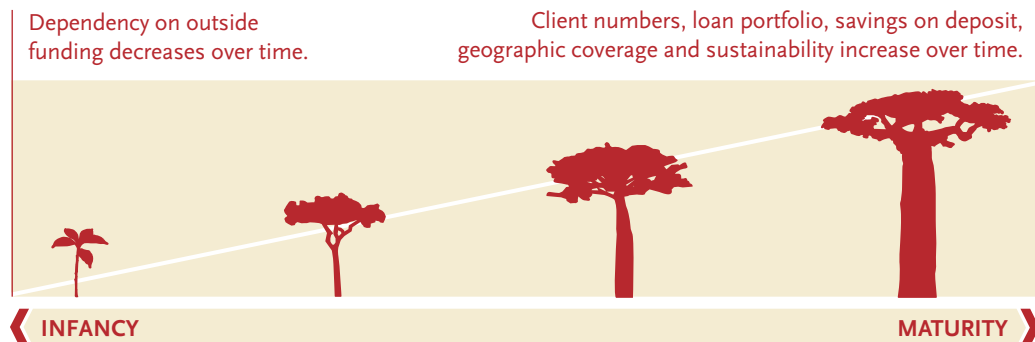
Opportunity in Africa

Our mission is to provide financial services that enable poor people to build up assets that help them escape poverty.



Growing Maturity

Opportunity UK is focusing support on Opportunity partner organisations in Malawi, Ghana, Mozambique and Tanzania. Our aim is to help our partners grow from infancy to maturity, serving as many poor people as possible.



Malawi

Established in 2003, Opportunity Malawi has achieved national scale with over 10% of households banking with us.

SUSTAINABILITY	LOAN PORTFOLIO (\$M)	DEPOSITS (\$M)	NO. OF CLIENTS	DEBT TO EQUITY
81.5%	\$31.7m	\$33.2m	398,950	3:1

Our next stage of development is to go deeper into rural areas where the need is greatest by expanding our branchless banking presence with a particular focus on savings and agricultural finance. By 2014 we aim to have 620,000 savers and 100,000 loan clients. To achieve this we are seeking to raise £4.5m.

Ghana

Working with two partners since 2004, we are serving clients in 7 of the 10 administrative regions through 20 branches and 2 mobile banks.

SUSTAINABILITY	LOAN PORTFOLIO (\$M)	DEPOSITS (\$M)	NO. OF CLIENTS	DEBT TO EQUITY
112%	\$21.3m	\$13.4m	204,890	4:1

The next stage of development is to raise donated capital to achieve national scale. We will do this by opening 10 further branches, rolling out mobile phone banking and ATM usage, and developing new micro insurance products for savings customers.

Mozambique

Established in 2004, Opportunity Mozambique is present in 7 of the 10 provinces.

SUSTAINABILITY	LOAN PORTFOLIO (\$M)	DEPOSITS (\$M)	NO. OF CLIENTS	DEBT TO EQUITY
57.7%	\$4.7m	\$3.3m	46,765	1:1

Over the next 3 years we want to build on this success by impacting a further 175,000 lives. To achieve this, we are seeking to raise £3.75m.

Tanzania

Established in 2007, Opportunity Tanzania has a branch in Dar es Salaam and 4 branches in the north.

SUSTAINABILITY	LOAN PORTFOLIO (\$M)	DEPOSITS (\$M)	NO. OF CLIENTS	DEBT TO EQUITY
16.5%	\$0.9m	—	3,800	0:5:1

Currently offering microcredit, the next stage is to become a deposit taking institution so that clients are able to open savings accounts. Agricultural finance is also a key priority as we go further into rural areas. To achieve this we are seeking to raise £3.8m by 2014.

Leading Opportunity

Opportunity's leadership team come from senior positions in the financial services and development sectors.

Opportunity UK Leaders



John Ford
Chair, Opportunity UK

John was Chief Investment Officer of T. Rowe Price International prior to his role at Opportunity.



Edward Fox
CEO, Opportunity UK

Edward was an Oxfam GB Director and Marketing Director of World Vision UK before joining Opportunity in 2007.

UK Trustees

Adrian Hill
Non-Exec Director, Tesco Money

Terry Watson
Chief Risk Officer, Allianz

Nick Lea
Senior Economic Advisor, DFID

Eileen, Lady Strathnaver, OBE
Former Government Advisor

Roger Witcomb
Chair, Competition Commission

Robert Goldspink
Director, Serious Fraud Office

Herta Von Stiegel
CEO, Ariya Capital

Renny Gye
Fundraising Consultant

Mary Lindsay-White
Life Coach

Opportunity Network Leaders



Harry Turner
CEO, Opportunity Network

Before Opportunity, Harry led a virtual, global, shared services group for Macquarie Bank managing a global team of 1,000 people. He has also worked for Accenture.



Francis Pelekamoyo
Chair, Opportunity Africa

Francis Pelekamoyo was formerly Governor of the Reserve Bank of Malawi (Central Bank). He is Board Chair of Opportunity Partners in Africa.

Opportunity Africa Partner Leaders



Aleksandr Kalanda
Malawi

Aleksandr is CEO of Opportunity Malawi. He previously held a senior management role at Deloitte and Touche.



Cosmus Kowuoche
Ghana

Cosmus Kowuoche was the General Manager, K-Rep Bank, Nairobi, Kenya, before joining Opportunity Ghana as CEO.



Ian Campbell
Mozambique

Ian served as Chief Operating Officer at Barclays Bank Mozambique before joining Opportunity Mozambique as CEO.



Stanley Tsikirayi
Tanzania

Stanley's background in finance includes 10 years experience in Managing Director roles. He joined Opportunity Tanzania as CEO in 2011.

Supporting Opportunity

Opportunity is unique in the way it applies business sense to a charitable goal. As we seek to extend our work in Africa, we invite you to find out more about becoming an active supporter of Opportunity.

The first step is to meet with one of our supporter managers. They'll work with you to match your giving interests with areas of need in Opportunity. Having made a gift, we'll make sure you are kept updated on project progress. **Our contact details are available at the back of this brochure if you want to get in touch.**

TRUETT TATE | GROUP EXECUTIVE DIRECTOR, LLOYDS BANKING GROUP

“Opportunity International offers a remarkable social return on any charitable donation and I urge you to support them in their work... you'll relish the experience”

DENISE WYLLIE | PARTNER, GOLDMAN SACHS

“When I first heard of Opportunity International's high impact and business savvy approach to poverty alleviation I knew immediately that this was something I should back. It's great working with Opportunity. Reporting is transparent and I know that money donated in the UK is efficiently turned into the capital needed to build businesses and secure family futures across Africa.”

Corporate and Institutional Partners





In 1971, one of our founders approached a poor community and asked, “What do you need?”. They answered, “We need work. With jobs, we will solve our own problems.”

40 years later, we’ve given opportunity to 2 million people.

With your help, we can reach many more.

Opportunity client Alzira runs a market stall in Maputo, Mozambique. She used Opportunity loans to grow her business in size and profitability. She has used some of these profits to build a house for her family.



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

Patron: HRH The Princess Royal

Opportunity International United Kingdom is registered as a charity in England and Wales (1107713) and in Scotland (SC039692). A company limited by guarantee in England and Wales (05322719).