



Opportunity International
GIVING THE POOR A WORKING CHANCE

BIG COUNTRY

BIG OPPORTUNITIES

« Rural expansion in Mozambique »

Opportunity News Update



Most poor people live in remote rural areas far from facilities in towns and cities. Because it is difficult for them to come to us, we're working hard to take Opportunity to them. Our Mozambique feature gives you a glimpse of what is possible when this barrier of accessibility is overcome. With your support, we can reach and empower even more people across Africa. Thank you.

Edward Fox

Edward Fox
Chief Executive, Opportunity UK

Ghana

Opportunity partner Sinapi Aba Trust (SAT) now boasts 45 branches (from 12 in 2006) and has a presence across all regions of Ghana. Always looking for new initiatives to help their clients, SAT now partners with health institutions to educate clients on issues such as AIDS, nutrition and family relationships.

Uganda

Opportunity client Hamida Nabbanja has come a long way since taking out her first loan in 2001. She has built a house, rents out homes to her neighbours and owns two market stalls where she sells new and used clothes. A remarkable journey, highlighting the long-term impact of a small loan.

Kenya

In July, Opportunity UK hosted a global conference to debate the impact, benefits and challenges of financial education programmes across Africa, Asia and Latin America. Opportunity's financial education programmes help clients manage their money well.

Tanzania

Opportunity insurance partner MicroEnsure has launched a health plan serving people in the Kilimanjaro area. Each cooperative votes on whether it should take out the health plan. If a majority are in favour, the premium is deducted from their coffee sales. Each member pays an annual premium of just £5.

Malawi

Opportunity Bank of Malawi is now serving an estimated 1 in 10 households across the country thanks to your generous and continued support. However, the need is ongoing with around 80% of the adult population still 'unbanked'.

Mozambique

Earlier this year, Opportunity Mozambique secured funding from the World Bank to expand their work in rural areas with smallholder farmers. Turn to page 3 to find out more.

Opportunity News in brief

Tanzania

This year we welcomed Stanley Tsikirayi as the new CEO in Tanzania who has over 30 years worth of experience in banking. See an interview with him online: opportunity.org.uk/tanzania

Democratic Republic of Congo

In May, our DRC partner was officially opened.



FIND OUR LATEST NEWS ONLINE OPPORTUNITY.ORG.UK/NEWS

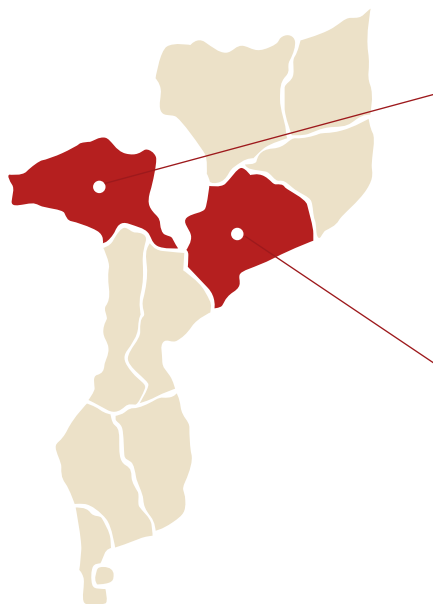
Mozambique

Mozambique is a beautiful country in south-eastern Africa. It is also one of the poorest countries in the world. Life expectancy is just 41 years for men and 40 years for women. More than half of the adult population are illiterate. Poverty continues to be severe and widespread with more than 80% of the population living on less than £1.20 per day.



Established in 2004, Opportunity Mozambique works in 7 of Mozambique's 10 provinces. We serve 40,000 savers, who together are saving £1.5m. Our 10,000 loan clients run small businesses.

Our aim is to give many more of the poorest people living in Mozambique's vast rural areas access to microfinance.



Recent Progress

Thanks to generous support from UK donors and the EU, we opened 2 new branches and 1 mobile bank in the remote Tete region. We are already serving more than 1,900 new clients with loans, savings accounts and insurance.

Next Steps

We now plan to expand our outreach in Zambezia to the remote northern district of Gurué. In October 2011, we will start operating in Gurué through a new satellite branch. We plan to extend our operations in the area, using a mobile bank to reach the poorest and most remote populations that other organisations have been unable to serve. We expect this new base to benefit more than 19,000 people in the next 3 years.

Meet Rita

We caught up with our Mozambican colleague Rita Mabjaia for a first hand view of our work in Mozambique.



Q What did you do before Opportunity?

A I worked for an NGO called Right-To-Play which works with poor children and orphans affected by war and HIV through sport activities.

Q What do clients value most about access to savings?

A Clients value the access to savings because they can save the profit from their businesses to improve their lives, provide access to education for their children and other opportunities in the future.

Q What do you like most about working for Opportunity?

A Working for Opportunity was one of the best things that happened in my professional life. I love interacting not only with other members of staff, but also with the clients through all the different training sessions.

Q What do clients value most about access to loans?

A They value the access to loans because they can improve their businesses and become more profitable.

Q What did clients do with their money before Opportunity arrived in their locality?

A Before Opportunity came within reach of their communities they didn't have anywhere to save money. As a result they became victims of robberies and assaults, but they also did not have the culture of saving. They are now able to improve their houses, have access to energy and piped water, buy bicycles, televisions and other things.

FACT FILE

Rita Rui Mabjaia Nunes has worked for Opportunity Mozambique since December 2008. She is responsible for ensuring that Opportunity clients and staff have the training they need to do their jobs well.



WATCH A VIDEO UPDATE AT OPPORTUNITY.ORG.UK/MOZAMBIQUE



Meet Alzira

Opportunity client Alzira runs a market stall in Maputo, Mozambique. She sells basic provisions such as ground nuts, sugar, salt, eggs, rice, flour and oil. She opens her business at 6:30am each day.

Alzira has used her Opportunity loans to grow her business in size and profitability. She has used her profits to build her own house and invest in her five children aged 8 to 17.

Give Smart.

We believe that Opportunity microfinance is a smart cause to support. Here are some suggestions for how you can make your gift go even further:

giftaid it **Gift Aid**

A government scheme allowing charities to claim 25% on gifts made by UK taxpayers. So please make sure we have a Gift Aid Declaration from you. If we don't, you can download a form from our website.



Higher Tax Rate

If you pay higher rate tax, you can claim the difference between the higher rates of tax and the basic rate, on the value of your donation. Instead of claiming it back for yourself, you can allocate this windfall to Opportunity International by simply completing form SA100 (available on our website) and including our reference RAF17HG.



Payroll Giving

Payroll giving donations are deducted before tax, so cost you less. For example, if you pay basic rate tax and want to donate £5 to Opportunity International, you will only pay £4 and HMRC will pay the remaining £1. Your donation can go up to 50% further depending on your tax rate.



Give Online

You can help us extend microfinance to more people in poverty by giving on our website. Find out more at opportunity.org.uk/donate.



FIND OUT MORE ABOUT SMART GIVING AT [OPPORTUNITY.ORG.UK/SMART](https://opportunity.org.uk/smart)



José runs Barcelona marathon for Opportunity

José Carlos Garcia-Delgado ran his third marathon as part of Burnham Beeches Rotary Club's hugely successful 'Micro Credit for Malawi' campaign and exceeded his target of £1,000. We are very grateful to everyone who has raised money for the campaign which has now almost reached its £100,000 target.

Opportunity interviewed on the Jeremy Vine Show

Opportunity's Nick Lea and Lydia Baffour Awuah have been interviewed on BBC Radio 2's Jeremy Vine Show.

LISTEN ONLINE



You can listen to their interview at:
opportunity.org.uk/vine

In Other News

Young Ambassadors Network in UK Universities: Students at a number of universities have raised almost £3,000 over the last 12 months. Thank you!

Opportunity's insurance subsidiary MicroEnsure wins the FT's Sustainable Finance Award in the "Achievement in Financing at the Base of the Pyramid" category.

Mill Hill School pupils have raised £5000 to sponsor a Trust Group in Ghana.



FIND THE LATEST NEWS ONLINE AT OPPORTUNITY.ORG.UK/NEWS

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