



Seize the Opportunity

Your impact in 2023



OPPORTUNITY
International

In 2023 you enabled us to...

Reach

GLOBALLY

95%

Female clients

40%

Young People



8,968

clients have accessed Loans



6,015

clients have accessed Savings



37,500

Young People are in school



43,230

clients have accessed training, including Financial Literacy and Business Skills



44,840

Households have been reached

Impact



31%

have seen improvements in Food Security



64%

have reported Increased Income



66%

of women have reported feeling empowered



6,973

Jobs have been created



Lives With Dignity

Opportunity International is driven by the belief that everyone has the right to live their lives with dignity. We all deserve to hold our heads high, to send our children to school, to have a say in our households. But without access to basic financial services, people are trapped in the cycle of poverty. All they need is an opportunity; an opportunity to lift themselves, their families and communities out of poverty.

2023 was a remarkable year when we helped 45,000 people seize the opportunity, opportunities that you made possible through your generous support.

Together, we raised £2.7 million in 2023. Your donations mean more women and girls are securing financial independence, more farmers are better equipped to deal with the impacts of climate change, and more refugees are accessing resources to get their lives back on track.

Our achievements in 2023 show that people living in poverty can be relied on as bank and investment clients. With the right support, tools, and training, they can seize the opportunity to create sustainable businesses that have a lasting effect on them, their families, and their communities.

Reflecting on the year, we are reminded of the resolute spirit of our clients. Despite huge challenges, their determination to seize opportunities to change their lives and their communities inspires us to keep on going. Our impact is extended even further by the work of our amazing local partners. With them, our expertise is amplified and together our impact on local communities extends well beyond the programmes we're delivering.

In 2024, we will build on these successes, empowering more women and girls by expanding our work in Ghana, enhancing climate resilience with ongoing work in Rwanda, and scaling up refugee financing, extending our impact in Uganda.

Thank you for your unwavering support. Together, we can continue to seize opportunities and transform the lives of people living in poverty.



Nana

Nana Francois Chief Executive

MEET SEPHORA

Much in Demand

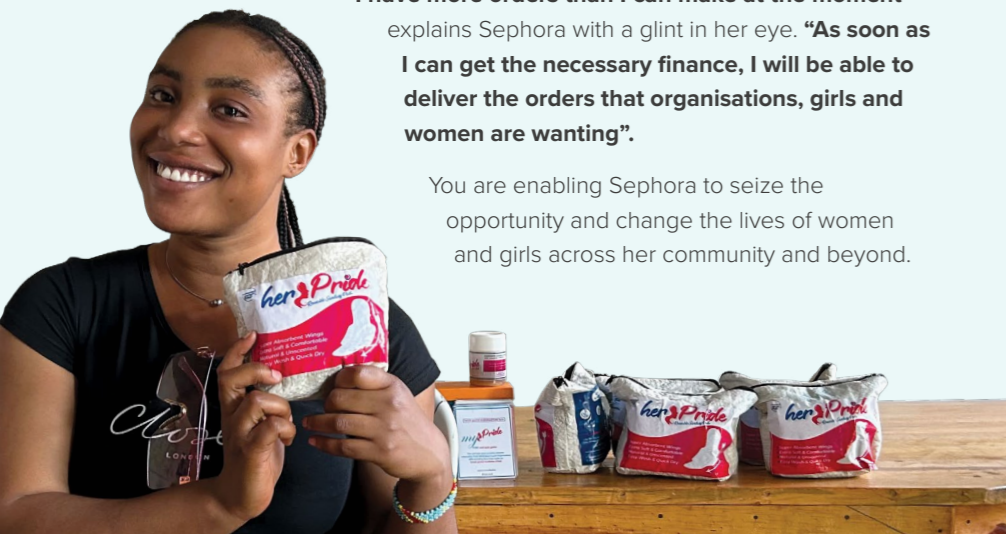
Over the last three years Sephora has developed a successful business. Starting with financial training and a small loan Sephora created a unique business which helps young women and girls with treatments and awareness of women's health.

Creating 'Her Pride' she started with a cream to help women at times of menstruation. Then came a myth-busting card game to help educate women, girls and boys on women's health. Sephora has now just launched her new product – a handmade set of reusable sanitary pads which are already seeing success.

“I have more orders than I can make at the moment”

explains Sephora with a glint in her eye. **“As soon as I can get the necessary finance, I will be able to deliver the orders that organisations, girls and women are wanting”.**

You are enabling Sephora to seize the opportunity and change the lives of women and girls across her community and beyond.



MEET ASH

Making Great Progress

Ash is a teacher at Light to Progress Academy in Nakivale Refugee Settlement, Uganda; an early years school. When Opportunity established a savings group for staff, parents and grandparents, Ash joined.

While teaching, she was concerned that children were struggling to concentrate. She soon realised this was due to a poor diet.

Using a small loan from the savings group, she started a business producing high quality flour at a low price that people could afford.

“I care deeply about children and wanted to make something that would improve their health.” she smiles. **“My products are now sought after, and I've been able to create a new line of products for nursing mothers too. I can't make them quick enough!”**

Ash is focussed on new products, and her children in class are focussed on their schoolwork. That's Progress.



MEET EDITH

Paying it Forward

Edith is a baker from the Zomba district in Malawi. She makes lots of delicious goods like pancakes, doughnuts and samosas. Opportunity taught Edith and other members of her savings group, skills in finance and business.

“I devoted myself to growing my business and life started to improve. From the profits, I was able to contribute to the savings group and take out loans in an emergency.”

But Edith didn't stop there. She was invited to share her passions in bakery and coach women in her community, like Mary, who wished to start her own bakery businesses. She is now mentoring 16 women.

Edith is now able to send her children to school with full stomachs and has invested in livestock. She hopes to have a shop where people can buy her goods, extend her house and fully educate her children. Your support has made this possible.



Programmes that give a hand up, not a handout

People living in poverty need a hand up; they need the opportunity to access the tools and resources required to build sustainable livelihoods and care for their families. With these opportunities, they will succeed.

A Future of Economic Independence for Women and Girls

Globally, 1 in 10 women live in extreme poverty. Women are denied the opportunities to secure financial independence, shouldering a disproportionate share of unpaid care and domestic work, and facing more barriers to starting a business. They are more likely to work in insecure, informal jobs, have less access to land and productive assets, and are more likely to suffer food insecurity.

In the face of these stark inequalities, you enabled us to bolster our efforts in supporting women and girls in 2023. Alongside our local partners, we delivered training in vocational skills, gender

awareness, and financial literacy. We created savings and loans associations, provided links to financial institutions and advice, and set up coaching and mentoring schemes.

In Accra, Ghana, we've supported 124 young women working as head porters to attend a 4-week residential training. With new vocational skills, awareness of their rights, and access to resources and advice, they are forging their own paths. Moving from extreme poverty, early marriage, and risk of abuse from which they escaped, towards a future of economic independence and safety.

Our programme in Malawi has provided 200 ultra-poor, mostly female-led households with training in business management and agriculture. They received resources including cash allowances, health insurance, and livestock which helped foster resilience and self-sufficiency. Links to informal savings and loans associations and regular coaching and mentoring are strengthening participants' confidence and fuelling their aspirations for a future carved by their own hands.

Building Resilience to Climate Change

In countries like Rwanda and Malawi, the impacts of climate change are upending the livelihoods of many rural families. Increasingly unpredictable and extreme weather is disrupting farming, reducing crop yields, and increasing the vulnerability of some of the poorest people.

At Opportunity International, we support smallholder farmers to adapt and build resilience with innovative solutions. Your support helped us to pilot Regenerative Agriculture practices and using cutting edge technologies, to prove the effectiveness of these approaches. We've supported farmers with access to training, loans, and savings to incentivise them to adapt. Results already show positive soil health benefits, leading to improved crop yields, livestock resilience, and income, and crucially, building resilience against the impacts of climate change.

In Rwanda, we provided funding to local partners to establish four demonstration plots for Regenerative Agriculture practices, such as planting grasses to secure soil, planting maize and soy together, and composting, showing their benefits of these practices alongside conventional approaches. The plots have shown reduced signs of erosion and better crop growth, resulting in higher resilience to poor weather.

In Malawi, your continued commitment helped us train almost 19,000 smallholder farmers in regenerative practices since 2021. We have also trialled innovative approaches to information sharing, converting government weather alerts into voice notes in the local language Chichewa, which have then been shared with 2,000 farmers. Adopting new approaches is proving invaluable to strengthening the resilience of some of the poorest and most climate-vulnerable communities.

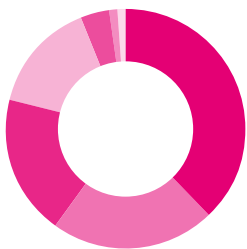
Paving the Way for Refugees

As the world grapples with heightened instability, growing numbers of people are forced to flee their homes due to persecution, violence, conflict and the impacts of climate change. Over 108.4 million people are forcibly displaced, and the burden of hosting displaced populations falls largely on low and middle-income nations.

With instability increasing and refugee numbers growing, in 2023 we launched our new refugee strategy, solidifying the work we have been doing with refugee communities since 2019. Focusing on Uganda, the largest refugee-hosting nation in Africa, we listened to refugees to understand the challenges they face and produced tailored training, financial products and services.

In 2021, we opened the first commercial bank branch in Nakivale refugee settlement, providing bank accounts and loans with reduced fees and interest rates. In 2023, your generosity helped us spread this work and enabled us to train 10,332 young refugees across the Nakivale and Rwamwanja settlements in financial literacy, equipping them with the skills to start and grow businesses. Through these initiatives, refugees are paving their own way for economic self-reliance.

You helped achieve lasting change throughout sub-Saharan Africa. Thank you!



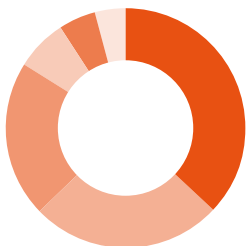
2023 Income £2.7m

- 38% Statutory
- 22% Trusts and Foundations
- 19% Individuals donations
- 15% Other income*
- 4% Legacies
- 1% Companies
- 1% Gift in kind – media



2023 Expenditure £2.6m

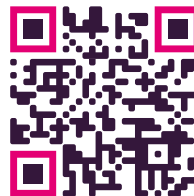
- 83% Charitable activities
- 16% Cost of generating funds
- 1% Governance costs



2023 Spend by country

- 37% Uganda
- 26% Rwanda
- 21% Malawi
- 7% Ghana
- 5% Africa regional
- 4% Pakistan

The information contained in this short summary is taken from our longer Annual Report 2023, which includes our full audited accounts. If you would like to find out more visit opportunity.org.uk/impact2023 or **scan the QR code** to see the full report online. A printed version is also available on request from info@opportunity.org.uk or by calling us on 01865 725304.



Front Cover: Vesti, who fled from the Congo, Uganda, is now settled in Nakivale, Uganda, where she owns a small grocery shop. She is like so many of our clients who need the support, training, and access to formal loans and savings, that Opportunity offers.



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International

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