



OPPORTUNITY
International

UPDATE

SUMMER
2023



“ It is my wish that more women realise their power and become financially independent, because we are the ones who take care of our houses, of our children. ”

RUTH, 46,
DEMOCRATIC REPUBLIC
OF CONGO

YOUR IMPACT FOR OUR CLIENTS ACROSS AFRICA

We want to see a world where all people have **the opportunity to live free from poverty**, with dignity and purpose. The clients we work with are ambitious and inspiring. Your support has unlocked their potential, enabling them to build sustainable livelihoods.

1 SMALLHOLDER FARMERS

Over 11,200 farmers trained

To date, over 11,200 farmers and rural entrepreneurs have received training in financial literacy, climate-smart agricultural practices and micro-enterprise development in **Malawi**, with over 800 loans disbursed. Alongside this, a peer-to-peer mentoring scheme has seen 144 local business people provide practical support and guidance to 441 women and 291 young entrepreneurs. This support enables people to grow their skills and confidence to develop sustainable livelihoods that can provide for them and their family.

2 PEOPLE WITH DISABILITIES

22,412 people impacted

Our project working with disabled people in **Uganda** ran until December 2022 and impacted over 22,412 people. Participants opened savings accounts, took out loans to build businesses and received business and financial training. Over 1,000 new businesses were established by participants receiving loans and training. Bank staff in our partner organisations were also trained in disability awareness to challenge attitudes and services for people living with disabilities.

2 YOUTH

Empowering young people to build a business

Youth un/underemployment is one of the biggest challenges currently facing Africa. 78% of **Uganda's** population is under the age of 31. Through our youth programme, 538 young people received loans to build a business and 5,352 were saving either individually or as part of a savings group. 95% of young people involved reported that life had improved compared to the previous year, due to increased incomes, improved diets and security through savings.

2 REFUGEES

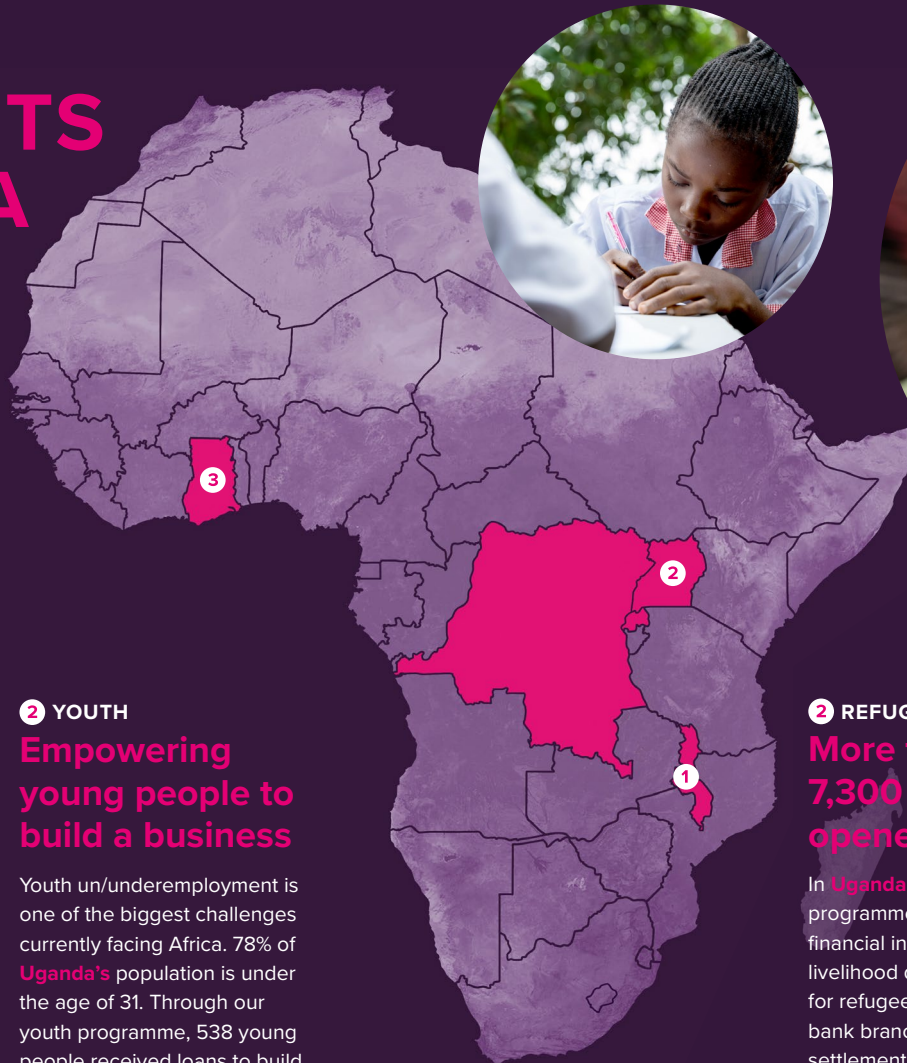
More than 7,300 accounts opened

In **Uganda** our Refugee programme is supporting financial inclusion and livelihood development for refugees. The physical bank branch in the Nakivale settlement has made it easier for refugees to open bank accounts and manage savings. Today more than 7,300 accounts have been opened (6,983 individual and 456 group). 1,775 loans have been disbursed and over 12,300 refugees have been trained in financial literacy.

3 WOMEN

108 young women graduates

In **Ghana's** capital Accra, girls and young women are living and working on the streets. They carry heavy loads on their heads in market-places for small sums of money. We're supporting these young women to establish their own, safer, income generating enterprises. We provide financial literacy and business management training, alongside a start-up kit to support their chosen business. 108 young women received this, with 64 of them going on to open a savings accounts.





IMPROVING CLIMATE CHANGE RESILIENCE IN MALAWI

On Sunday 12th March, Southern Malawi was hit by tropical storm Freddy – one of the strongest storms recorded in the southern hemisphere.

As of April, it was estimated that over 560,000 people had been displaced, sheltering in over 500 camps, and 511 people have died. Homes, crops and livestock were swept away. Harvests were destroyed and livelihoods devastated. Many people lost everything.

Cyclone Freddy illustrates more than ever the increasing vulnerability of poor communities across sub-Saharan Africa to the impacts of extreme weather conditions. It highlights the need to build financial and climate resilience amongst communities. Our work in Malawi, providing savings, agricultural and financial training is doing just that.

Malawi is becoming increasingly susceptible to extreme weather. Our programmes are responding to this and providing:



Training in good agricultural practices and climate resilient farming techniques, to encourage farmers to adopt agricultural practices and inputs that are more resistant to the effects of climate change.



Training in financial management, budgeting and business development which enables people to run profitable businesses, save for the future and make wise financial decisions.



Access to digital platforms that enable communities to prepare for, respond to and adapt to climate change. For example, providing clients with detailed weather forecasting via their phones that can be used to inform farming strategies.



Access to loans that enable and encourage more climate resilient practices and income-generation diversity. With access to loans families and communities affected by climatic shocks can also start to rebuild their livelihoods and their homes.



Access to secure savings accounts to build financial assets and support greater resilience against shocks.

This programme is in partnership with Jersey Overseas Aid.



“ Approximately 1,360 of our clients were severely impacted by the floods – losing their crops, livestock and homes. Thankfully some of them had a savings account. We have worked quickly to encourage them and others to open savings accounts with the bank so that their savings are secure, and thanks to support from Jersey Overseas Aid and Opportunity International UK we are working with them to issue them with emergency loans to get them rebuilding their businesses, cover basic needs and children’s school fees. ”

RICHARD CHONGO

COUNTRY DIRECTOR OF OPPORTUNITY INTERNATIONAL MALAWI

When a woman is empowered, communities will flourish



Over 92% of Opportunity International's clients globally are women... But why?

Worldwide, 70% of those living on less than \$2 a day are women and girls. Their greatest challenge is not lack of knowledge or motivation, but a lack of access to financial services and training to launch businesses, support their families, educate their children and strengthen their local economies.

This is where we come in.

Opportunity International provides women with access to financial services, training and support so they can work their own way out of poverty. Research shows that women reinvest up to 90% of earnings back into their households – that's money

spent on nutrition, food, healthcare, school, and income-generating activities. When a woman is empowered, their family and community is lifted out of poverty, and the cycle of generational poverty is broken.

What we do:

- ✓ Support female entrepreneurs to run sustainable and growing businesses that increase income and further job opportunities.
- ✓ Train women in budgeting and business management.
- ✓ Train communities on the value of women in decision making for the family and the community.

Over the next two years we want to reach another 100,000 women with life-changing financial services and support.

“As we look to the future and see the need of people in poverty exacerbated by economic pressures and natural disasters, we have set ourselves an ambitious target. Over the next two years we want to support another 100,000 women with access to financial services, training and support so they can build sustainable livelihoods, supporting themselves, their family and wider community.”

NANA FRANCOIS
OPPORTUNITY INTERNATIONAL UK CEO



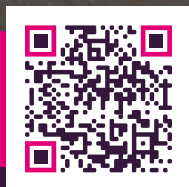
I want to be a teacher.

YOUR LEGACY HER FUTURE

Gifts left in Wills are vital to the future of our work. Please remember Opportunity International UK in your Will. You can have an impact that is far reaching; it will go beyond the individual to the next generation.

Photos: Helen Manson

For more information and to include us in your Will:
Visit www.opportunity.org.uk/gift_in_will



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

Patron: HRH The Princess Royal

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Call us on **01865 725304**

Design by unfoldstudio.com | Date of production: **0523**