

ANNUAL SUMMARY 2022



Photo: Luke Dray / Arete

Sephora with her women's health product – 'her Pride'



BUCKINGHAM PALACE

I have been Patron of Opportunity International for 25 years and have watched the organisation go from strength to strength. Today, over 18 million people worldwide are working towards a better future because of our work. The majority of these are women...

[OPEN FOR THE FULL LETTER](#)



Photo: Luke Dray / Arete



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I have been Patron of Opportunity International for 25 years and have watched the organisation go from strength to strength. Today, over 18 million people worldwide are working towards a better future because of our work. The majority of these are women. This is because women and girls are more disadvantaged by poverty than men. The greatest challenge women in poverty face is not lack of ambition or motivation, but a lack of access to education, financial services and training.

When these needs are met, the impact is extraordinary. A woman will reinvest 90% of her own income back into her family. She will also have a greater voice, confidence and influence on financial and household decisions resulting in better nutrition, health and education for her family.

I saw this for myself when I visited our work in Uganda last year. I met an inspiring young woman called Sephora, who has built a successful business thanks to the financial training and support she received through our programme. Sephora is one of many clients who have told me how access to financial training, loans and savings as a result of Opportunity International's work transformed their life. It is your support that enables us to work with Sephora, and thousands like her, to build a better future for themselves. **Thank you.**

A handwritten signature in black ink, appearing to read "Anne". The signature is fluid and cursive, with a long horizontal stroke at the end.

HRH The Princess Royal

Patron, Opportunity International UK

THANK YOU TO OUR DONORS

- Argidius Foundation
- ASG Immigration
- CarVal Investors Foundation
- City A.M.
- Clear Channel
- Danida Market Development Partnership
- Jersey Oversea Aid
- Scottish Government
- The Career Innovation Company
- the7stars
- The National Lottery Community Fund
- Oxford PharmaGenesis Ltd.
- The Patrick & Helena Frost Foundation
- Swiss Capacity Building Facility
- Netherlands Ministry of Foreign Affairs

We also want to say a special thank you to our in-country partners and the schools, community organisations, student groups, churches and thousands of individuals.

Thank you for your generous donations, time and expertise.

A RESILIENT REFUGEE ENTREPRENEUR

Sephora is 19 years old and lives in the Nakivale Refugee Settlement with her parents, after fleeing the Democratic Republic of Congo due to conflict and insecurity. She is a member of 'Unleashed', a refugee-led organisation who have received support from Opportunity International to develop and build sustainable livelihoods.

Along with other members of the group, Sephora received financial training and a loan to develop several treatment products and awareness-raising around women's health issues. Sephora says: "I have personally learned many new skills, including design, manufacture, mixing of cosmetic and medical ingredients and marketing. I have many hopes for the future."



Scan the code or visit
opportunity.org.uk/sephora
to watch Sephora share her
own story.



**OVER
10,000**

young people in Uganda and
Rwanda have been trained
in business skills

**3.9
MILLION
CHILDREN**

are benefiting from our
education programmes

**15,189
SCHOOLS**

improved facilities to help
keep children in school
for longer

**18
MILLION
CLIENTS
REACHED
WORLDWIDE**

OVER 26,000

farmers trained to improve their
harvests across Africa



13,088

people living with disabilities
in Uganda have opened an
individual savings account



156,690

women using digital financial
services across Africa

92%

of clients
are women

5,281

Ugandan refugees
trained in financial literacy



EMPOWERING WOMEN

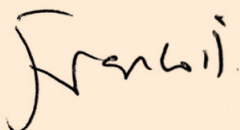
↑ Nana, Opportunity International UK CEO, meeting Janet in Uganda, October 2022.

Since joining Opportunity International last September, it has been wonderful to see and celebrate our work in Ghana, Malawi, Rwanda and Uganda. We are delivering high-impact programmes with local partners to help our clients build sustainable livelihoods through financial access, financial and business training.

I've been particularly impressed by our work on farming as a family business in Malawi so men and women learn and thrive together; with Youth Village Savings and Loans Institutions in Rwanda; with young refugees in Uganda to set up their own enterprises; and young vulnerable women in Ghana. And I'm especially proud of our clients. Clients like Janet who I met in Uganda and has built a thriving local school.

We want to reach 100,000 more women like Janet over the next two years. To continue providing life-changing programmes that build economic and climate resilience, and support enterprise and employment so that change is embedded and sustained.

It's you, our supporters and partners, who make this work happen. You share our passion for and commitment to Opportunity International's mission and clients. Thank you for your generosity; it empowers and equips our clients to work their own way out of poverty and transform the lives of their families.

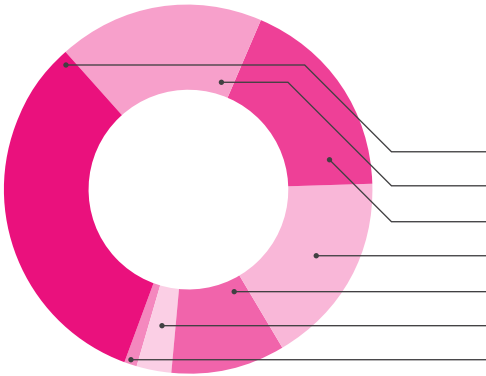


Nana Francois
Chief Executive



Scan the code or visit
opportunity.org.uk/women
to find out more.

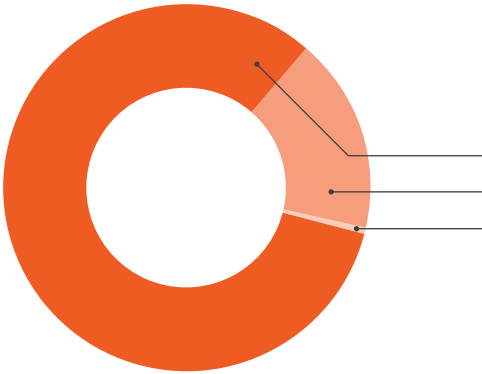
2022 INCOME £2.6M



Where the money came from:

- Statutory **33%**
- Individual donations **18%**
- Trusts and Foundations **18%**
- Legacies **17%**
- Gift in kind – media **10%**
- Other income **3%***
- Companies **1%**

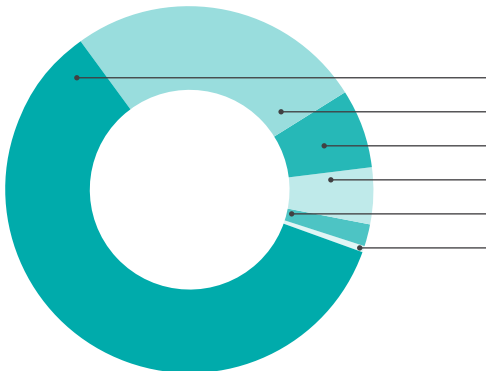
2022 EXPENDITURE



How money was allocated by type of expenditure:

- Charitable activities **82%**
- Cost of generating funds **17%**
- Governance costs **<1%**

SPEND BY COUNTRY



- Uganda **60%**
- Malawi **26%**
- Ghana **7%**
- Rwanda **5%**
- Pakistan **2%**
- Other – Netherlands **<1%**

* Bank interest and income from other Support Members.

The financial statements are for the year 1st January 2022 to 31st December 2022.

AGRICULTURE
RURAL
FINANCING
LIVELIHOODS
EDUCATION
**IMPACT
REPORT**
ECONOMIC
DEVELOPMENT
YOUTH
DIGITAL FINANCIAL
SERVICES (DFI)

**With your support we have achieved
a great deal in 2022.**

For a more detailed look at the impact of our projects, please visit the link below to download our 2022 Project Impact Report.

The report provides a detailed summary of our work in Agriculture, Livelihoods, Education and Digital Financial Services.



Scan the code or visit
opportunity.org.uk/impact22
to view or download the report.



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International

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Patron: HRH The Princess Royal

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

Call us on **01865 725304**

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