



**OPPORTUNITY**  
International

# FINANCIAL SUMMARY 2017



Photo: Kate Holt

Abdul, a rice processor in Ghana, with her children.



Photo: Jeremy Makinson

Our clients live in challenging environments, greatly disadvantaged by poverty. Opportunity International is working in these environments to support individuals and strengthen communities. It does this by underpinning the hard work and ambition...

**OPEN FOR THE FULL LETTER**



BUCKINGHAM PALACE



Photo: Kate Holt

Abdul with her loan officer.

**Our clients live in challenging environments, greatly disadvantaged by poverty. Opportunity International is working in these environments to support individuals and strengthen communities.**

It does this by underpinning the hard work and ambition of local people in order to create and sustain stable jobs that provide lasting change. The impact cannot be underestimated. A job gives a person the ability to meet the critical needs of food, housing and schooling whilst giving people dignity, strength and confidence. They are empowered.

In April last year I visited Opportunity International's work in Ghana. I met Esther, an inspirational woman who set up a school in her local community in response to the educational need she saw. With the help from Opportunity International Esther grew the school from 10 to 310 students. Esther is one of the 1.5 million men and women that Opportunity currently supports across Africa; worldwide we support 8.9 million. From school proprietors to market traders and farmers, our clients are being equipped and empowered to work towards a better future for their children.

Thank you for supporting this life-changing work. Together we are providing a hand up to those who need it most.

**HRH THE PRINCESS ROYAL**  
Patron, Opportunity International UK

# THANK YOU TO OUR DONORS

- Bartholomews Agricultural Company
  - BBC Radio 4 Appeal
  - City A.M.
  - Clear Channel
  - Decherts LLP
  - FSD Uganda
  - Mumsnet
  - Prudential
  - Scottish Government
  - UBS Optimus
  - WON
- The Rotary Clubs in District 1010, 1090, 1240, 1285
  - The UK Government's Department for International Development
  - Jersey Overseas Aid
  - The Guernsey Overseas Aid and Development Commission

**Also to the schools, community organisations, student groups, churches and the thousands of individuals who generously made donations, volunteered their time and gave their expertise.**



Photo: Kate Ho

## MEET ABDUL

"I am married and I have three children. To make a living I buy raw rice from farmers and I process it to sell in the market. I started doing the business 25 years ago when I was a child.

Initially, I used to process about two or three bags of rice a week but since receiving a loan and training from Opportunity International I am now able to process about ten bags!

I really want to give my children the opportunity I did not have through education. When they used to go to school it was very hard and often there wasn't food to go around – **but things are now better. I am also respected in the community and am heading towards financial independence.**"

# EMPOWERING COMMUNITIES



## CLIFF HAMPTON

Chairman of Opportunity UK, meets  
Nkoranza – a maize farmer in Ghana

**Empowerment is at the heart of Opportunity International. When a person is empowered a whole community can be lifted out of poverty. It is a catalyst for change.**

Our clients are strong, hard-working and determined. I saw that for myself on a recent trip to Ghana. Here, I met ambitious women and men who are turning their lives around. With a loan and training they were given the opportunity to take control and improve their livelihoods. At an individual and community level they are now thriving – incomes have increased, children are attending school and more jobs have been created.

We have achieved a great deal this last year. By accessing loans and savings accounts, alongside tailored training, many more people across Africa are financially secure and able to provide for their family and save for a rainy day.

You, our supporters and partners, are enabling these individuals and communities to prosper. With your generosity, people in some of the poorest and remote communities are becoming economically empowered. Thank you.

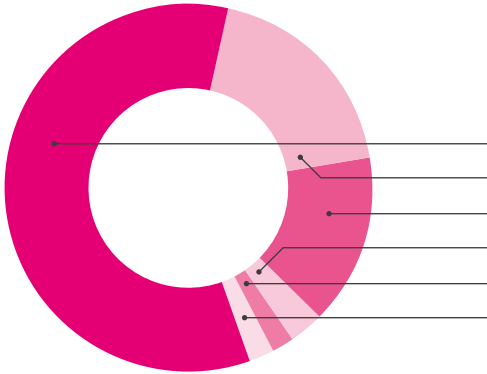
## 2017 GLOBAL STATISTICS

Opportunity UK is part of the global Opportunity International Network. The total charitable income of Opportunity worldwide was **£31 million** in 2017. This was invested in partner programmes in over 20 countries:

Total clients (loans & savers):	<b>8.9 million</b>
Average disbursed loan size (Trust Groups):	<b>£247</b>
Loans made to women:	<b>95%</b>
Loan repayment:	<b>99%</b>
Average deposit balance:	<b>£70</b>

## 2017 INCOME

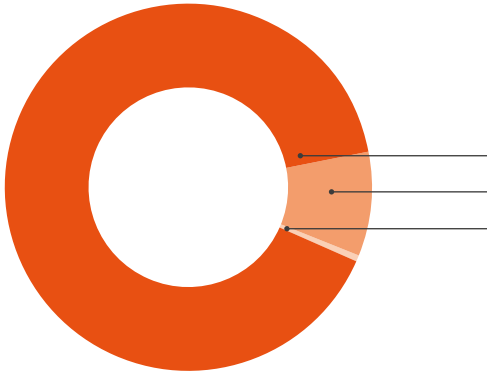
£5.67M\*



### Where the money came from:

- Statutory **59%**
- Trusts and Foundations **19%**
- Individual donations **15%**
- Legacies **3%**
- Companies **2%**
- Other income **2%**

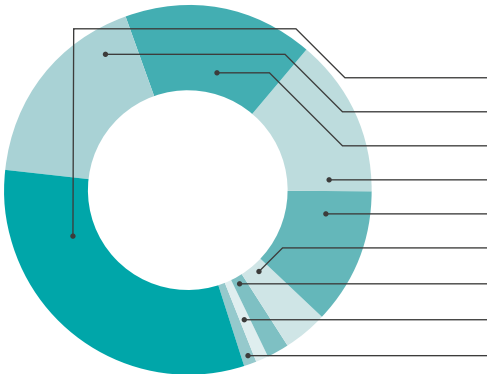
## 2017 EXPENDITURE



### How money was allocated by type of expenditure:

- Charitable activities **91%**
- Cost of generating funds **9%**
- Governance costs **<1%**

## SPEND BY COUNTRY



- Democratic Republic of Congo **32%**
- Uganda **18%**
- Ghana **17%**
- Regional – Various **14%**
- Rwanda **12%**
- Mozambique **4%**
- Colombia **2%**
- Malawi **<1%**
- India **<1%**

\* Income includes £0.17m raised in-country

The financial statements are for the year 1<sup>st</sup> January 2017 to 31<sup>st</sup> December 2017.



Photos: Helen Manjon and Kate Holt



**GIVE THE NEXT GENERATION AN OPPORTUNITY**

Gifts left in Wills are vital to the future of our work. Please remember Opportunity International in your Will. With over 99% of loans being repaid and recycled, it is a gift that really does keep on giving. It will last for generations.

**For more information: Call Jenny on 01865 725304 or visit [opportunity.org.uk/gift\\_in\\_will](http://opportunity.org.uk/gift_in_will)**



**OPPORTUNITY**  
International

Discover more [opportunity.org.uk](http://opportunity.org.uk)

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**Patron: HRH The Princess Royal**  
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