

FINANCIAL SUMMARY 2016



Photo: Brian Tramentona

Grace Mukamurenzi in her beauty salon in Rwanda.



Photo: Jeremy Makinson

This year marks my 20th anniversary as Patron of Opportunity International. It is a privilege to be part of this innovative organisation that focuses on serving millions of people in some of the poorest communities in the world...

OPEN FOR THE FULL LETTER



BUCKINGHAM PALACE



Photos: Brian Ttaramontana

Grace Mukamurenzi with one of her employees and clients in her beauty salon.

This year marks my 20th anniversary as Patron of Opportunity International. It is a privilege to be part of this innovative organisation that focuses on serving millions of people in some of the poorest communities in the world.

Over the years we have adapted our financial products, training and technology to meet the specific needs of our clients, which has enabled us to serve more communities than ever before. The challenges we, and our clients, face are constantly changing but our commitment and focus remains the same. By providing our clients with tailored loans and training to build and grow a business, we are enabling them to establish a reliable and stable income. For many of our clients their lives have been transformed; they can send their children to school, feed their family regular and nutritious meals, and create jobs for their wider community.

When I joined Opportunity International 20 years ago we were serving a little over 100,000 people. Today, we are serving **1.8 million** men and women across Africa and **9.6 million** worldwide. Behind these numbers are families and communities building healthy, sustainable and prosperous lives. This would not be possible without your generosity. Thank you for being part of this extraordinary work.

HRH THE PRINCESS ROYAL
Patron, Opportunity International UK

THANK YOU TO OUR DONORS

- City A.M.
- City Index
- Clear Channel
- Decherts LLP
- FSD Uganda
- Guernsey Overseas Aid Commission
- Macquarie
- Mumsnet
- Old Mutual Plc
- Players of People's Postcode Lottery
- Prudential
- Scottish Government
- Vitol
- WON
- The Rotary Clubs in District 1010, 1020, 1030, 1240, 1090 and 1285
- The UK government's Department for International Development
- The States of Jersey Overseas Aid Commission

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



MEET GRACE MUKAMURENZI RWANDA

Grace is a successful businesswoman who is enabling her family and community to thrive. But this wasn't always the case. Growing up, Grace didn't go to school and from a young age she started small businesses in order to make money and survive.

Six years ago she received financial training and a business loan from Opportunity International. Grace used this to start a pig business and, with the profits, she then invested in a beauty salon. Both businesses are now flourishing. The salon is doing so well that Esther has employed two staff members and hopes to employ more.

"My life has changed. I am successful and happy. I have built a house and am saving. I feel secure for me and my family."

AMBITIOUS FOR THE FUTURE



Photo: Ric Francis

CLIFF HAMPTON

Chairman of Opportunity UK, meets Esperance Kabanyana - School Head of Rwimiyaga Technical School in Nyagatera District, Rwanda

In February this year I went to Uganda and Rwanda to see some of our projects on the ground. I visited schools supported by our education programmes, Trust Groups providing job creation and farmers who are part of our agriculture programmes.

In each case I saw for myself and heard from many people that loans provided by us have not only transformed their lives but were impacting their children through help with their education. It was a humbling experience to see how, despite many challenges and disadvantages, our clients are building better lives for themselves, their families and the wider community.

Your generous support is helping these clients realise their ambitions. You are equipping people in some of the poorest communities to become economically empowered and work towards a brighter future. Thank you.

As the new chairman of Opportunity International's UK board, I feel honoured to serve these aspiring clients and to serve you, our committed supporters. I am determined to see us deepen and strengthen our impact, for the better, in the countries and communities where we work. I look ahead, ambitious for the future and hopeful that together we will enable more people to work their way out of poverty.

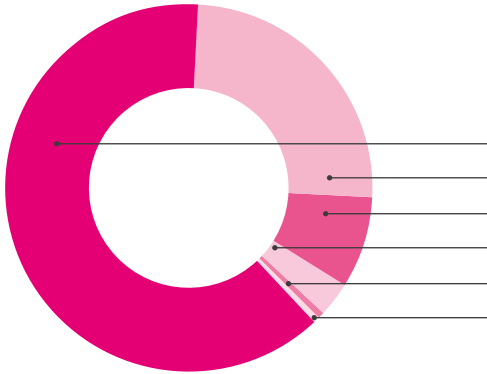
2016 GLOBAL STATISTICS

Opportunity UK is part of the global Opportunity International Network. The total charitable income of Opportunity worldwide was **£31 million** in 2016. This was invested in partner programmes across 22 countries:

| | |
|-----------------------------------|--------------------|
| Total clients (loans & savers): | 9.6 million |
| Average loan size (Trust Groups): | £184 |
| Loans made to women: | 95% |
| Loan repayment: | 99% |
| Average deposit balance: | £25 |

2016 INCOME

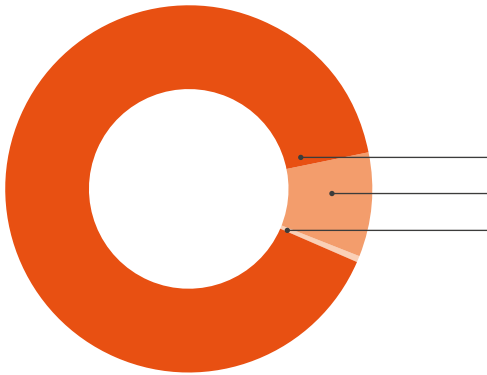
£4.9M*



Where the money came from:

- Statutory **63%**
- Individual donations **25%**
- Trusts and Foundations **8%**
- Companies **3%**
- Legacies **<1%**
- Other income **<1%**

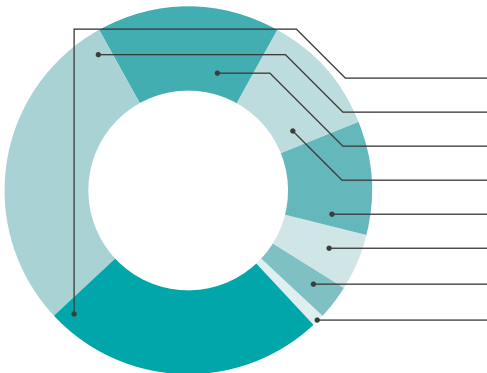
2016 EXPENDITURE



How money was allocated by type of expenditure:

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

SPEND BY COUNTRY



- Ghana **25%**
- Uganda **29%**
- Democratic Republic of Congo **16%**
- Rwanda **11%**
- Mozambique **10%**
- Regional – Various **5%**
- India **3%**
- Malawi **1%**

* Income includes £0.47m raised in-country

The financial statements are for the year 1st January 2016 to 31st December 2016.



Photos: Helen Mansion 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



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Discover more opportunity.org.uk

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Patron: HRH The Princess Royal
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