

UPDATE

THE LATEST NEWS FROM OPPORTUNITY INTERNATIONAL

ISSUE **SPRING/SUMMER 2014**



Opportunity in Africa

Opportunity International UK is helping more than 1.4 million people across Africa feed their families, send their children to school and help their communities to thrive. Here are some highlights...

1 Ghana

560 SCHOOLS

Since 2008, 560 schools have received loans that expand school buildings, improve sanitation and provide more educational resources.

2 Democratic Republic of Congo (DRC)

9,500 ENTREPRENEURS

The DRC is one of the poorest countries in the world. In 2013 we served 9,500 entrepreneurs who are now working their way out of poverty. We were also awarded a Savings License, allowing us to offer our clients secure savings alongside our loans and training.

3 Uganda

1,400 TRANSACTIONS A MONTH

We are the first organisation in Uganda to fully integrate all services through mobile money. On average more than 1,400 transactions (amounting to £115,000) are made a month through mobile phone banking.

4 Kenya

2,500 CLIENTS

2,500 clients have been trained through our financial management DVD, which was piloted in group training at three branches. This DVD training is now being rolled out across our 11 Kenyan branches.

5 Rwanda

232,800 CLIENTS

Rwanda currently serves over 39,000 loan clients and 193,800 savings clients.

6 Tanzania

BRANCHLESS BANKING

We are currently expanding our outreach into the Southern Agricultural Growth Corridor (SAGCOT). Using a branchless banking concept, primarily via mobile money, loan officers will be equipped with tablets and mobile phones to deliver agriculture finance services to farmers.

7 Malawi

24/7 ATMs

Since March 2014, ATMs now offer a 24 hour service, 7 days a week. Responding to client demand this is a huge milestone in providing improved flexibility and access to a client's finances.

8 Mozambique

17,951 LOANS

In 2013, 17,951 farmers received specific agricultural loans to help them improve the quality and quantity of their crops. They also received training to enable them to borrow, budget and save effectively.

9 South Africa

3,974 CLIENTS

South Africa are serving 3,974 clients with loans enabling them to pay for their children's education and improve their home.

SERVING
1.4
MILLION
PEOPLE

COVER IMAGE: Opportunity client Betty Mulooki (Credit Abby Ross).

Unlocking the Spirit of Opportunity

In November 2013, in partnership with Clear Channel, an innovative outdoor advertising agency, Prudential and the UK government, we launched our Spirit of Opportunity appeal.

Betty's story illustrates the Spirit of Opportunity in action – her life has been transformed thanks to an Opportunity International loan. We used Betty's story on Clear Channel bus shelter posters, on an advert in City A.M. and for a mumsnet campaign to engage the public with our work and illustrate the change they can make to the lives of people living in poverty.

Once again we have been overwhelmed by the response. With gift aid and the UK government's pound for pound match, our total has now reached £4.5 million.

Your gifts help us unlock opportunity for many more people across Africa. In particular we will expand our work in one of the most challenging and promising countries – the Democratic Republic of Congo – a country where only 4% people have access to a bank account.

THANK YOU FOR GIVING GENEROUSLY



“ Opportunity International has had a terrific public response to its appeal, raising more than double its target. By matching all donations pound for pound, we have helped raise over £4.5 million to improve the lives of thousands of the poorest people in the Democratic Republic of Congo. Opportunity International will create jobs, provide financial services and help get small businesses off the ground in the DRC. That means people can move beyond a hand to mouth existence and start to invest in their future. ”

Justine Greening International Development Secretary

Our Supporters

Our Media Partner

Appeal Sponsor

The UK Government

WITH
THANKS
TO:

You!

Clear Channel

PRUDENTIAL

Matching your
donations with
UKaid



Betty and her children Becky, Davis and Trevor.

MORE THAN 28,000 PEOPLE, LIKE BETTY, WILL BE GIVEN THE OPPORTUNITY TO LIFT THEMSELVES AND THEIR FAMILY OUT OF POVERTY.

We will now:

- Help create or sustain jobs.
- Provide Bank accounts so people can save.
- Provide training in budgeting, borrowing and managing income.

Betty didn't need charity She needed an Opportunity

Betty is a sugarcane farmer in Uganda. Unable to complete her own education, she always had the drive and determination to work hard and give her children the chance to stay on at school and one day attend university.

A loan from Opportunity International unlocked this entrepreneurial spirit. The loan and training empowered and enabled Betty to expand her farm and make it more profitable. She is now able to give her children the education she never had and lift her family out of poverty.

“ This loan is a blessing, and it has given me what I needed to grow. My life has changed because of my farm. Others didn't see my potential to do more, but Opportunity did. ”

Betty Mulooki



From Postcodes to Poverty Reduction

We are thrilled to announce support received from players of People's Postcode Lottery to reduce poverty and improve livelihoods in Malawi.

Over 55% of Malawians are completely excluded from financial services. They have no bank account, no means of securely saving their hard-earned money, and no opportunity to gain investment in sustaining and growing their business. With no access to these financial services families can become trapped in a cycle of poverty.

To help break this cycle Opportunity International has developed community based outreach centres – a low cost initiative that

gives Malawians in rural and peri-urban areas access to the financial services that will enable them to grow their businesses, feed their families and send their children to school.

These community based outreach centres, which have been successfully piloted, work together with agents who offer financial transactions via mobile phone banking. Many people living in rural communities can travel up to 50km to their nearest bank facility – spending much of their income, which could be deposited into their bank account, on their transport. These local centres remove this cost, bringing cost-effective banking to where it is needed and helping people to lift themselves and their families out of poverty.

Thank you players of People's Postcode Lottery

Players of People's Postcode Lottery are supporting Opportunity International's expansion of community based outreach centres in Southern Malawi.

Funding of £100,000 from players will support the development of three new centres in Mwanza (west of Blantyre), Balaka (a semi-rural town between Lilongwe and Blantyre) and Phalombe (a rural area near the border of Mozambique).

Over the next three years these new centres will:

- Enable 18,000 people living in poverty to save securely for the first time and receive financial education on how to borrow and budget effectively.
- Provide 9,000 Malawians with a loan to invest and grow their business.
- Expose over 450,000 people to the benefits of mobile phone banking through mass awareness campaigns.

“We are delighted that our players will be supporting Opportunity International. By providing vital financial services to the rural poor in Southern Malawi, funding from our players will help many people in Malawi work their way out of poverty.”

Annemiek Hoogenboom Country Director for People's Postcode Lottery

Supported by players of



Facts About Malawi



74% of the country live on less than \$1.25 per day



Life expectancy is just 54 years old



80% of Malawians live in rural areas



Photo: Zsolt Molnar



Photo: Zsolt Molnar

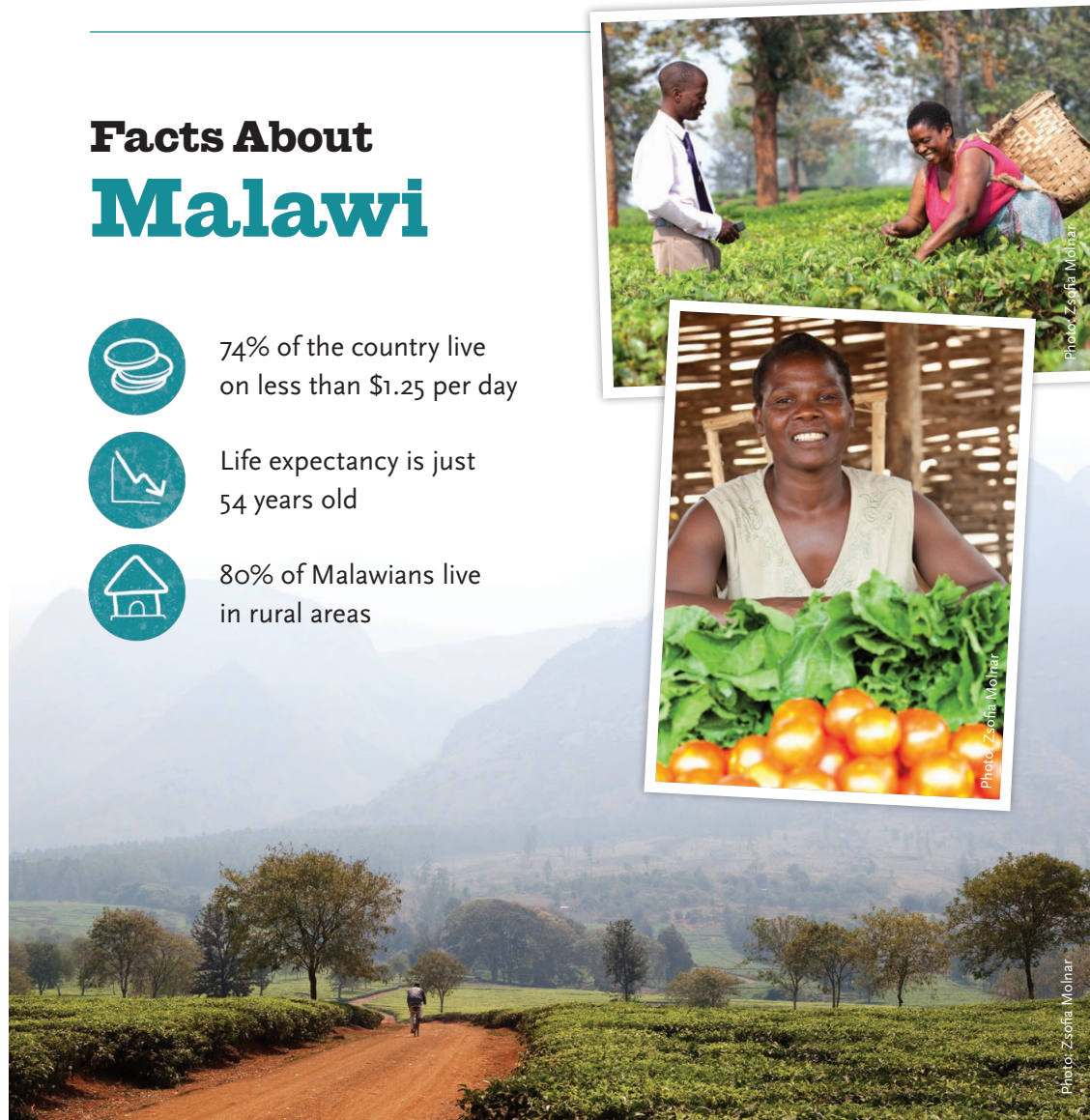


Photo: Zsolt Molnar

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 98% of micro-loans being repaid and recycled, it is a gift that keeps on giving. It will last for generations.

Mukamuhizi Alphosina is married with two children. She grows and sells beans, corn, and wheat and thanks to a loan from Opportunity International her crop and income have increased. This has enabled Mukamuhizi to build a house for her family and pay for her children to go to school. Mukamuhizi's family can now hope for a better future.

FOR MORE INFORMATION, CALL JENNY ON 01865 725304
OR VISIT WWW.OPPORTUNITY.ORG.UK/GIFT_IN_WILL

Photo: Abby Ross



FOR FURTHER INFORMATION VISIT OUR WEBSITE

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