

ANNUAL REPORT 2021



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Last year at this time, we thought we were emerging from the pandemic. Little did we know that new waves would continue to wreak havoc through 2021. Only now is there a sense that maybe we can learn to live with this new reality.

Over the past two years, especially in 2021 as the crisis dragged on, our appreciation has grown deeper for the people we connect with at Opportunity International Canada. Last year we spoke of resilience, and this inspired us again.

Our clients—for whom we work—endured the most significant hardships, with many seeing their livelihoods disappear even as they wrestled with the health challenges. Yet, many of them found a way through.

And they were helped in this by our incredibly capable Implementing Partners, who themselves endured many challenges yet stayed focused on the mission to support clients with creative and compassionate yet sustainable solutions.

We have a group of generous supporters across Canada, agents of hope, whose generosity, especially during these challenging times, has made this ongoing work possible. We extend our warm thanks on behalf of the staff and Board.

There remains much to do in the fight against global poverty. Our passion drives us forward to expand our impact and invite you to journey alongside us as together we bring transformation, one client and one family at a time.

*John Mach, Chair
Dan Murray, President & CEO*



OUR MISSION

Opportunity International Canada empowers families along their journey out of extreme poverty toward new lives filled with strength, hope, resilience and the power to achieve their dreams.

Our vision is a world in which all people have the opportunity to achieve a life free from poverty with dignity and purpose.

OUR 2021 PRIORITIES



MICROFINANCE

Equipping entrepreneurs and small business owners with innovative financial services, training and support. These services help them build their businesses, increase their incomes and support their families.

EDUCATION FINANCE

By supporting both schools and families, Opportunity helps students access and complete high-quality educations, equipping them with the tools they need to break the cycle of generational poverty.

HEALTH

Improving access to health services, improved water and sanitation hygiene (WASH) services and better nutrition to help halt illnesses including COVID-19.

INNOVATION

Continually developing pilot programs and scaling new products and services to better serve the clients. Our current approaches include programs like women's economic empowerment, digital financial services, graduation model programs for those living in ultra-poverty, services for refugees, and vocational training for youth.

OUR IMPACT

In 2021, together with our loyal supporters, **we impacted 2,286,587 lives.**

956,254

MicroEnterprise

45,528

Education Finance

1,004,350

Health

280,455

Innovation

FUNDS DISBURSED F2021 (CAD)



CLIENT STORIES

Around the world, Opportunity International's network of partners helps some of the poorest people in the world onto pathways out of poverty through our Financial Inclusion programs. These entrepreneurs have ambitious dreams for their futures and simply need an opportunity to thrive. We provide them with access to loans, savings, insurance and training - tools that empower them to work their way out of poverty.



ULTRA-POVERTY PROGRAM

Our ultra-poverty program promotes financial, economic and social inclusion for ultra-poor families through the provision of life skills and confidence-building training and the development of income-generating activities which provides families with stable and reliable incomes.

Haiti: Dania, and her partner, Mergenord, were merely getting by on what Mergenord could earn as an assistant carpenter. Dania joined the ultra-poverty program and chose goats and turkeys as her enterprises. With the income from her enterprises and some help from Mergenord, she's able to make regular contributions to her Village Savings and Loan Association. She plans to invest these savings in more livestock, preferably a cow. "When you have a cow, you can sell it if you have a big problem. Its calves can be sold for a lot, too. Eventually you can buy land." She also plans to start her own business.



MICROENTERPRISE TRUST GROUP PROGRAM

This program consists of self-help groups of 25 to 40 women. The process begins with 12 hours of training over a three-day period covering topics such as family relations, gender equality and financial literacy. After training, Opportunity International staff work with each woman to develop a plan to move them towards financial self-sufficiency and eventually access microloans, microleasing, microsavings and/or microinsurance.

The DR: Altagracia is a widow with three adult children who help her when they can. But what really helps her buy food and support herself are her three small businesses, one of which is sewing household articles. She currently borrows a sewing machine from a neighbour and hopes to qualify for a micro-lease to buy her own sewing machine.

She sells approximately \$10 dollars a day realizing a 50% profit and has learned to manage her finances. She says, "I need to know how much money I am making with each business. I enjoy participating in the meetings and being part of the group is a nice way to socialize while learning to save."

SMALL BUSINESS ENTERPRISE (SME) PROGRAM

Some microentrepreneurs desire to grow their businesses, however, they don't have access to capital. Through our SME Program, these entrepreneurs are provided with the capital and training needed to expand, increase their income and create jobs for others.



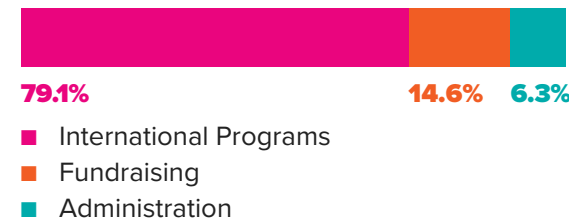
Ghana: Jane and her husband manage a school serving 300 students in a low-income community. Many of the girls were late to school because they had to fetch water for their families. Therefore Jane decided she would branch out into the water delivery business.

Four locations were identified where boreholes had been dug. A community leader helped Jane secure the necessary permits to construct the pumps, but she needed capital to complete the work. Unable to obtain a loan from a traditional bank, she was introduced to Opportunity's Implementing Partner, Sinapi Abi Savings & Loans who provided her with the necessary financing and training in water delivery station management. Jane successfully runs the four stations and employs one manager at each. As a female leader, in a non-traditional business, Jane encourages other women to get into business too.

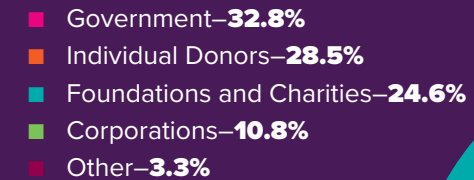
FY21 FINANCIALS

Please visit opportunityinternational.ca for the complete Audited Financial Statements for the Year Ended December 31, 2021.

WHAT OUR FUNDING IS USED FOR



WHERE OUR FUNDING COMES FROM



LOOKING AHEAD TO 2022

As of December 2021, through the power of compassion and social capital, 19.8 million people were benefitting from Opportunity's poverty-ending, life-changing programs to achieve lasting change in their lives. Thanks to our generous supporters, Opportunity International Canada alone reached 2.2 million of those people through Microfinance, Agricultural Finance, Education Finance and Health Programs, including COVID-19 prevention and education.

But there is much more to be done! Opportunity International Canada plans to continue delivering sustainable, scalable, innovative programs that unlock the true potential of hardworking, marginalized people, especially women, living in extreme poverty. Here is a brief outline of what to expect in 2022:



- Supporting Microentrepreneurs in the Dominican Republic, Honduras, and Haiti
- Equipping Small Holder Farmers in Ghana
- Investing in Quality Education across the globe, especially in Colombia, Dominican Republic and Pakistan
- Empowering Women Health Leaders in India

HOW YOU CAN HELP

Help us turn our 2022 vision into a reality. Here are some ways:

DONATE

VOLUNTEER

SPONSOR AN EVENT



THANK YOU

There are so many stories that could have been told and we have selected just a few to share with you. We hope you have found them inspiring and impactful.

We are grateful to the donors, Board members, volunteers, Implementing Partners and our dedicated staff. While much is being done, there is still so much yet to do. We know we cannot address the many unmet needs that exist today without your support. Together, we will continue working toward our vision of a world in which all people have the opportunity to achieve a life free from poverty with dignity and purpose.



For additional information, please contact us at:
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