

ANNUAL REPORT 2022



OPPORTUNITY
International
CANADA



**RAQUEL IS
OPPORTUNITY**

The Annual Report is our accountability document to you, our supporters. You are partners in this transformative, sustainable, and dignified pathway out of poverty, one client at a time.

Last year saw the successful conclusion of a five-year journey of impact in Ghana through the Global Affairs Canada-funded FINEDEV project. We will build on this legacy by continuing to support families, mostly women and youth, through agricultural support, mentorship, apprenticeship, and alternative collateral programs.

In 2022, we continued our work in Latin America, with ultra-poverty initiatives in Haiti and the Dominican Republic, and capacity-building efforts in Honduras. We showed our ongoing commitment to Opportunity International Global programs, especially Microfinance, Education, Agriculture, and Health.

Looking ahead to 2023, we will strengthen existing projects and partnerships, continuing to tackle extreme poverty while making new investments in the capacity of our Implementing Partners, including helping them reach more families through expansion and digitization.

We're excited to make new investments in Nicaragua, and to demonstrate our personal commitment, both of us will join our long-term supporter Peter Thorpe's 2023 *Walking People Out of Poverty* initiative. This August, we will hike the final 700 kilometers of the Pacific Crest Trail to raise funds for families who are eager to embark on their own journeys out of extreme poverty.

During a recent visit to Nicaragua, we met a client who shared through tears that if we hadn't believed in her she wouldn't have survived. We know this program of financial inclusion, training, and support really works, and there are thousands of people trapped in dehumanizing poverty who are waiting for their opportunity.

Thank you for your vital partnership — we cannot do this work without you.

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

REYNA IS OPPORTUNITY

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 2022 BOARD

John Mach
Wally Budgell
Oricel Caminero
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Jennah Dohms
Crae Garrett
Gary Nissen
Heiner Ophardt
Stan Pauls
Lise Owen Struthers
Paul Verhoeff
Founder and Chair Emeritus
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OUR 2022 PRIORITIES

Clients like Jolenie and Emerson access one or more of Opportunity's inclusive programs which are aligned with multiple United Nations Sustainable Development Goals. It is their hard work and perseverance that bring an end to global poverty. It is our role to walk alongside them, cheering them toward the finish line.



JOLENIE IS OPPORTUNITY

MICROFINANCE

Equipping entrepreneurs with the financial services, training, and support they need to create sustainable livelihoods, build bright futures for their families, and spark local economies.

EDUCATION FINANCE

Ending the global education crisis by addressing two of the biggest barriers to education - access and quality - through loans to parents and schools, while deepening the skills of school leaders and teachers.

HEALTH

Upskilling female microfinance clients as Community Health Leaders who educate their neighbours, resulting in community-wide improvements in nutrition, sanitation and hygiene, and illness prevention.

INNOVATION

Scaling our reach through unique, high-touch, high-tech solutions that people use to raise themselves out of poverty, including digital financial services, ultra-poor graduation programs, agricultural services, climate-focused activities, women-centred resources, youth apprenticeship, and women's mentorship.



EMERSON IS OPPORTUNITY

OUR IMPACT

In 2022, together with our partners and supporters, **we impacted 1.55 million people.**

The 2022 impact number is lower than 2021 due to the conclusion of an immunization initiative within the Community Health Program in India.

PEOPLE REACHED 2022

1,064,631
MicroEnterprise

176,099
Education Finance

165,020
Health

147,910
Innovation

FUNDS DISBURSED 2022 (CAD)

- MicroEnterprise **\$3,107,207**
 - Education Finance **\$454,328**
 - Health **\$160,454**
 - Innovation **\$666,470**
- Total **\$4,388,458**



CLIENT STORIES

Together, with our Partners, Opportunity International reaches some of the most marginalized people across the globe. As they journey along their pathways out of poverty, they access inclusive financial services, financial literacy training, and loving guidance – powerful tools they use to end extreme poverty and start better lives and hope-filled futures. Their stories of challenge and triumph are nothing short of incredible.

MICROENTERPRISE: PATHWAYS OUT OF POVERTY

For more than 50 years, Opportunity International has implemented its continuously improving, holistic Microenterprise model to address the myriad complexities of poverty that strip good people of their agency, options, and dignity. OIC connects people with the vital financial and social opportunities they need to build sustainable livelihoods, increase ability and resilience, and rise out of poverty to support their families. They gain confidence and become leaders who catalyze change and fuel economic growth throughout their communities.



Dominican Republic: Lenore faced the daunting task of feeding her four children on her own. Without assets or skills, she felt abandoned and alone. Just when she feared the worst for her family, her innate entrepreneurial spirit came through. According to Lenore, “When my kids were young, I came up with a plan to sell Johnny Cakes to factory workers. They soon begged me to make empanadas and juice. My business started growing rapidly, but stalled because I didn’t have a refrigerator.” She learned about OIC’s partner in the Dominican Republic, ASPIRE, and joined an Aspiring Together Women’s Group where she learned to save, follow a budget, and set goals. She used ASPIRE’s micro-leasing option to get the fridge and needed equipment to respond to her customer’s growing needs.

Today, her four children are grown and have blessed her with eight grandchildren. As the President of her savings group, Lenore says she loves to give back to other women who are just getting started in their businesses. She plans to keep growing her own business to ensure her grandkids receive the education they deserve. “Without ASPIRE, we would have starved,” shared an emotional Lenore.

INNOVATIVE ULTRA-POVERTY SOLUTIONS

Haiti: More than 2.5 million people live in extreme poverty, the poorest half of whom live in ultra-poverty on less than \$1 a day. Consumed by the daily struggle for survival, they cannot change their circumstances.



Until recently, women like Claudemise could not even afford one daily nutritious meal. She and her neighbours lived in unstable shanties and lacked access to clean water, proper sanitation, and health care. Living on society's fringe, they suffered the indignity of being socially and economically marginalized.

In partnership with Opportunity Germany and through our Haitian Implementing Partner, FONKOZE, we deliver the vital resources, knowledge, skills, and support women need to develop sustainable income streams and establish savings as they gain improved confidence, health, housing, earning potential, and resiliency. And perhaps most importantly, hope.

HEALTH AND GENDER INITIATIVES

In collaboration with Opportunity Australia and our Indian Implementing Partner, Centre for Development Orientation and Training, we bring primary health services to vulnerable and hard to reach communities via digitally-enabled Community Health Leaders.

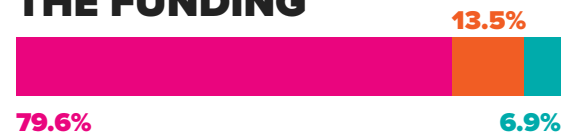


India: Arranged in a marriage by 17, with three children by 20, Anjana fulfilled her duties as a young mother, but over the years she longed for some financial independence so she could ensure her sons and daughter received a quality education. Her dream was realized when she was selected to train as an Opportunity Community Health Leader. Anjana builds community awareness around health issues like nutrition, hygiene and sanitation, basic first aid, maternity, and much more. She and her fellow Community Health Leaders each positively impact 200 families in their communities – that's at least 1,000 people per Community Health Leader who are experiencing improved health.

When families have health concerns that go beyond her basic health education services, Anjana facilitates teleconsultations, allowing people to see a doctor without having to travel. She receives a stipend and earns added income selling feminine hygiene products and essential medicines to women in her Bihar community. Anjana's dream of sending her children to a low-cost, non-state school is now a reality. She never imagined being able to help so many people by following her own vision.

2022 FINANCIALS

HOW WE STEWARDED THE FUNDING



- International Programs
- Fundraising
- Administration

Please visit opportunityinternational.ca for the complete Audited Financial Statements for the Year Ended December 31, 2022.

HOW THE FUNDING WAS RECEIVED

- Government—45.2%
- Individual Donors—17.7%
- Foundations and Charities—27.4%
- Corporations—8.8%
- Other—0.9%



LOOKING AHEAD TO 2023

On December 31, 2022, through the power of compassion and social capital, 18.7 million people were benefitting from the Opportunity global network's poverty-ending programs to achieve lasting change in their lives. Thanks to our generous supporters, Opportunity International Canada alone empowered 1.55 million of those people who raised themselves out of poverty through Microfinance, Agricultural Finance, Education Finance, Health Programs, and Innovative Initiatives.

In 2023, Opportunity International Canada will continue to drive sustainable, scalable, innovative programs that unlock the potential of hardworking, marginalized people, especially women, living in extreme and ultra-poverty. We plan to expand and deepen our reach this year. The number of people waiting for their opportunity is great and the time to act is now. We can't meet the need without you. Here is a brief outline of what we can achieve together this year:



- Supporting microentrepreneurs in the Dominican Republic, Honduras, and Nicaragua
- Driving innovative solutions to ultra-poverty in Haiti and Colombia
- Equipping women in agricultural businesses, Women in Business Mentorship, and Youth Apprenticeship in Ghana
- Investing in Quality Education, especially in Colombia, Dominican Republic, and Pakistan
- Empowering microentrepreneurs to become women Community Health Leaders in India

HOW YOU CAN HELP

Help us turn our 2023 vision into reality:

DONATE

VOLUNTEER

SPONSOR AN EVENT



THANK YOU

At Opportunity International Canada, we listen to and learn from the inspiring stories shared by the families we reach as they create their sustainable pathways out of poverty. We hope you enjoyed the stories of just a few of the clients who are filled with hope through your generosity. Please accept them as a humble sign of our deep gratitude for your partnership. The compelling stories of clients like Lenore, Claudemise, and Anjana, reflect experiences that are similar to the 1.55 million people who are experiencing marked life quality improvements as clients earn, learn, and save their way out of poverty by accessing the right mix of vital resources needed for long-term success.

What have we learned from our client's incredible stories? We learned that we are reaching the right people — hurting, but hardworking people living in extreme and ultra-poverty who just need one opportunity to change everything for their families and communities. Our programs have withstood the test of time because we have learned to shift and pivot throughout our 50-year history to meet the unique needs of clients as an unsteady world shifts underfoot. By listening, monitoring, and tracking stories and data, Opportunity International has created a continuous cycle of program modifications and a virtuous cycle of lending, repayment, and expansion allows us to leverage your generous investment — to ensure your past investments are still hard at work today and your future investments will have the greatest impact.

We are grateful to our supporters, board members, volunteers, Implementing Partners, fellow Support Partners in the USA, Germany, Australia, and the United Kingdom, and to our dedicated staff. And especially to our clients, the heroes of every story. Together, we will continue working toward our vision of a world in which all people can achieve a life free from poverty with dignity and purpose.



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For additional information, please contact us at:
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