



powered by
OPPORTUNITY

annual report 2012
July 1, 2011 – June 30, 2012

*Annie Nyangomba opens
an account at Opportunity
Democratic Republic of Congo*



Opportunity International
CANADA

*“Doing the right thing at the right moment
MULTIPLIES ITS EFFECT incalculably.”*

—Os Guinness

We are motivated by those that we are partnering with.

We are following their lead.

They are visionary, innovative, passionate and determined.

They are the clients of Opportunity International.

More than anything else, Opportunity International is about empowerment—about giving people the tools to build a better world for themselves, their families and their communities.

Opportunity’s approach to microfinance really works. We are able to by-pass the politics and get money into the hands of the poor. Money we raise in Canada is leveraged by matching grants from partner organizations and individuals and even the Canadian government. And our clients’ repayment rate continues to be strong—95%! This means that loan capital can be recycled again and again ensuring that our clients can grow their businesses. On top of that we provide transformational training, strengthening the physical and emotional well being of the clients.

It has been a very good year in the life of Opportunity International Canada. Revenue increased by \$1M over Fiscal 2011 for total revenue generated of \$6M during the current year, and operational costs were reduced by 20% over the previous year. Programs in Colombia, Dominican Republic, Ghana, Malawi, Mozambique, Rwanda and Uganda benefited from the generosity of Canadian donors. As Canadian support increases, we remain committed to excellence in the design, monitoring and reporting of our projects abroad.

We owe our remarkable evolution to the passion and commitment of the entrepreneurs we serve, and the dedicated supporters, volunteers and staff members who make our programs possible. Through your continuing commitment to Opportunity International, you are helping to bring a sustainable solution to the crisis of world poverty.

Thank you for your generosity, your trust and your commitment to helping the poor with us and for joining us in this great mission.



Bob Lawless, CEO & Board Chair
Opportunity International Canada



the power of technology

Like Annie Nyangomba on the cover, Marie-Claire Ina, left, is opening a biometric-based account at Opportunity’s new bank in Democratic Republic of Congo. With support from the **UN Capital Development Fund**, this is one of the few places in the developing world offering this powerful technology, which requires only a fingerprint-embedded ID card to access an account. Even those who are illiterate or lack formal ID gain control over their finances and a recognition they’ve never known.

COUNTRIES IN WHICH WE PARTNER

China

Colombia

Democratic Republic
of Congo

Dominican Republic

Ghana

Honduras

India

Indonesia

Kenya

Macedonia

Malawi

Mexico

Mozambique

Nicaragua

Peru

Philippines

Romania

Rwanda

Serbia

South Africa

Tanzania

Uganda

Zimbabwe

■ = Canada's Priority Countries 2012



THE POWER OF TRUST

Loan Officer Valarmathi, left, leads a training session for the Baba Trust Group in Chennai, India. A remarkable engine for economic growth, Trust Groups provide members with vital business, leadership and life skills training, as well as mentorship and advocacy from loan officers.

Relying on the group to guarantee each individual's loan, Trust Group members create a network of accountability along with personal and professional connections. This collaborative approach helps build self-esteem and status, empowering these entrepreneurs to develop expertise, make bold decisions and pursue dreams. As their businesses grow and relationships deepen, our clients acquire the confidence to become employers, role models and leaders in their communities.

Opportunity International provides dignified options for people living in chronic poverty to transform their lives.

We believe that through holistic microfinance, small-scale entrepreneurs can be change agents in creating self-sustaining communities.

OUR MISSION is to empower people to work their way out of chronic poverty, transforming their lives, their children's futures, and their communities.

OUR METHOD is to provide microfinance services, including lending, savings, insurance, and transformational training, to people in need. To do this, we build and work through sustainable, local microfinance institutions.

OUR MOTIVATION is to respond to Jesus' call to love and serve the poor.

unlocking **POTENTIAL**

with Opportunity

With the opportunity to deposit money, receive a small loan or learn business skills, our clients begin to unlock their capacity. Previously voiceless women gain confidence and become self-reliant. They grow businesses, develop steady incomes and create jobs to help others improve their lives.

Chronic poverty makes it difficult for people to imagine a way out. But with the right financial products, educational programs and business training, even the most marginalized can realize their potential to become powerful agents of transformation.



At Richmercy School in Ashaiman, Ghana, 250 students come to class each day eager to learn.

educating children

Mercy, school proprietor

Given the chance to learn, even children living in debilitating poverty can transform their lives. Parents understand that and so do school proprietors like Mercy Senyegah. She opened Richmercy School to bring the promise of an education to families with few other options. Opportunity loans enabled her to add classrooms, cement the floors, hire more teachers and serve lunch to children whose families cannot provide food. Mercy dreams that soon her school will include a library, computer lab and lavatory.

Through our Banking on Education program, 332 school proprietors are using \$3 million in loans and customized business training to scale up their schools in Ghana, Uganda and Malawi. Over 2,600 families in these countries and India also have school fee loans that help parents with unpredictable incomes cover tuition.



Suvarna, left, hires these women to do piecework at home—allowing them the rare opportunity to maintain their traditional family structure while earning desperately needed income for food.

empowering women

Suvarna, entrepreneur

Abandoned by her husband and struggling to raise her son alone, Suvarna Pandurang Phalke received her first Opportunity loan of \$18. She bought a sewing machine and opened a tailoring business in a market stall. Now, Suvarna rents a live/work space in Pune, India, and employs eight women. Business is thriving, but her greatest reward is to serve as a leader by generating jobs that enable other women to provide for their families.

Opportunity targets services to reach the most vulnerable—those living at the margins of society due to geographic isolation, violence or inequality. They live in urban slums and remote villages. They may have been displaced by political conflict, or are victims of forced labor or prostitution. With opportunity, our clients overcome these obstacles and break the cycle of poverty.

cultivating leaders

Grace, branch manager

Advocate. Counselor. Mentor. Grace Quiobe epitomizes the concept of servant leader for her staff of 26, half of whom are loan officers working directly with clients in Iloilo, Philippines. Grace started as a data encoder, but soon took advantage of Opportunity training to work her way up to branch manager. Now, she meets with her staff every day to impart the business lessons she has learned and equip them with the life skills they need to become leaders in their local economies.

Opportunity is committed to helping people build their capacity in business and in life. That's why we provide customized training at every level—from financial literacy for new clients, to marketing skills for loan officers, to strategy development for executives.

protecting our clients

In alignment with our faith-based mission and to ensure that all clients are treated with dignity, fairness and respect, Opportunity's Code of Conduct includes our promise to:

- *behave in a Christlike manner toward our clients*
- *provide responsive, affordable financial products and make all fees transparent*
- *clearly explain our clients' contractual obligations*
- *follow up on our commitments and resolve problems through prompt and fair reconciliation*
- *resource, equip and support clients toward transformational life change*



Using our Code of Conduct as a guide, Grace teaches her class about excellence in customer service and best business practices.

Every day, our clients' financial activity catalyzes economic growth. New business is conducted. Resources are shared. Profits are invested in children, homes, schools and churches. Neighbors are hired and families thrive.

Empowered by Opportunity, our clients achieve economic, social and spiritual transformation. With mentorship and encouragement from Opportunity staff, these hardworking entrepreneurs become leaders who engage others, generating vibrant commerce and prosperity in their communities. Client by client, the impact of Opportunity is amplified in towns and cities across the globe.

transforming **COMMUNITIES**

with Opportunity



connecting people

Beduith, community leader

In winter, Beduith María Henao Beltrán's street in Barranquilla, Colombia, was clogged with mud and impassable, making life dangerous, unpleasant and inconvenient. She rallied her Trust Group to raise matching funds for the local mayor's street paving project. Together, they sold soup, hosted bingo, ran a dance event and raised \$7,200 for a new road that benefits the entire neighborhood.

As Opportunity clients break free from poverty, they gain so much more than a steady income. Often, they find a hidden inner strength and become emboldened to take on responsibilities like holding public office or leading a church group—putting them in a position to inspire others and reshape day-to-day life.

Sparked by an Opportunity loan, Beduith has been able to build a home, send her children to school, save for the future and lead the way on this new road. Once shy and reserved, she now says, "God gave me the opportunity to grow, and to help others grow too."

*“Since 1994, the **Caterpillar Foundation** has worked alongside Opportunity International to drive sustainable progress in over 20 emerging countries. Our support for Opportunity’s cutting-edge initiatives has impacted the lives of over 1.5 million people—helping the most disadvantaged feed their families and gain financial self-sufficiency.”*

*Michele Sullivan, Vice President
Caterpillar Foundation*



“Opportunity’s cell phone banking is another blessing from God,” says Felicitus. “I can keep less cash on hand and know that my earnings are safe.”

gaining access

Felicitus, businesswoman

In Nairobi, Kenya, Felicitus Mmboge uses her cell phone as a bank. She saves and transfers money, pays for goods, accepts payments and even receives and repays her Opportunity loans—all while she attends to her beauty products business.

Convenient financial tools like cell phone banking, satellite bank branches, mobile banks, ATMs and point-of-sale devices strengthen communities by increasing security and keeping clients close to their homes and businesses. Whether in rural villages or sprawling city markets, our clients have safe, affordable, reliable access to their accounts so they can keep their businesses open and avoid costly travel to the bank.



providing protection

Theresa, co-op member

In the past, if a family member needed healthcare, Theresa John Kombe had to sell one of her chickens to pay for it. But as a coffee grower with the Kilimanjaro Native Cooperative Union, Theresa was able to join a MicroEnsure health plan that is connected to a network of clinics. Now, she pays an \$8 annual premium that covers the whole family, and when her baby contracted malaria, she received immediate care without a fee.

Opportunity’s MicroEnsure, the world’s first and largest microinsurance broker, offers innovative crop, loan, health, life and property insurance products that provide a safety net for millions. Customized policies strengthen communities by mitigating regional risks like drought, HIV or lack of access to adequate healthcare.

Dr. Felix Lyimo treats Theresa’s baby, Loreen, at the Uuwo Lutheran Dispensary in Pangara, Tanzania.

In Rwamagana, Rwanda, Alice reviews fertilizer needs with local rice farmers.



fighting

HUNGER

with Opportunity

Millions of sub-Saharan Africans lack access to sufficient, high quality food. Motivated by our Christian calling, Opportunity is impelled to take action. That's why we are working to increase regional food security by equipping small-scale farmers with the resources they need to maximize yield and profitability.

Our strategy addresses the complexities of farming by engaging at every level of the value chain—from planting to harvesting to selling crops. Coordinating with local agribusiness partners, we tailor affordable, convenient agricultural finance services and technical assistance to help growers feed their families and advance from subsistence farming to commercial growing.

growing stability

Eugenie, farming entrepreneur

When Rwandan rice farmer Eugenie Nyirabagenzi became an Opportunity client, life began to change. Her \$83 loan, along with her savings and crop insurance, gave Eugenie security and a freedom she has never known. She hired help, increased her yield and is planning to expand her acreage. Eugenie's five children have better nutrition and her dream of sending them to school is within reach.

For farming families, Opportunity provides a full spectrum of services designed to optimize productivity, increase household income and build food security. Crop-specific loans allow farmers to purchase high quality inputs, like drought-resistant seed and effective fertilizer. Savings accounts protect profits and help farmers manage seasonal cash flow. Weather-indexed crop insurance mitigates the consequences of drought or excess rains. And, technical and distribution assistance help improve farming practices and maximize profits.

building partnerships

Alice, fertilizer vendor

With her first loan of \$136, Alice Cyanzayire expanded her business by purchasing fertilizer in bulk for resale. Local farmers use Opportunity's electronic payment system to purchase her products, and Alice provides technical expertise on their use. Alice strives to create strong relationships with farmers and work with them throughout the value chain, from input supply to post-harvest handling.

A key component of Opportunity's agricultural finance initiative is to develop alliances with all the partners that farmers need to succeed. We work with local suppliers to provide crop inputs and with distributors to facilitate the best profit margin for our clients. We also coordinate with NGOs and farmers' groups to provide financial literacy education and training aimed at increasing yield.

mapping potential

Asuman, sugarcane farmer

For Asuman Kyendakulya of Mayuge, Uganda, Opportunity's GPS plotting provides precise information about his land, including plot boundaries, altitude and access to water. From this survey, Asuman can accurately gauge seed, fertilizer and labor needs, as well as predict his sugarcane yield.

GPS mapping helps farmers plan and manage their farms, increasing efficiency and income. Where farmland is often fragmented, knowing the exact acreage of their tillable land enables growers to utilize the latest agricultural practices for maximum productivity and environmental sustainability.



"As a person who has escaped poverty, I have a passion for providing opportunity to farmers like Eugenie so they can feed their families and improve their lives," says Agricultural Loan Officer Jean de Dieu Kampayana.



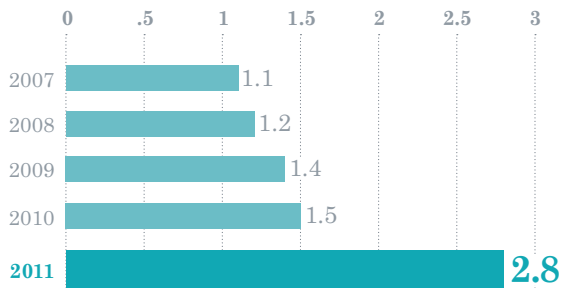
"The John Deere Foundation is seeking solutions for world hunger and Opportunity International is part of the answer, thanks to its innovative agricultural finance model. Together, we are creating a sustainable framework for increased food security that expands access to agricultural financing and helps farmers move from subsistence growing to cash crop production."

*Mara L. Sovey, President
John Deere Foundation*

Asuman, left, measures his fields with a GPS device and help from Regional Agricultural Supervisor John Peter Emoi, center, and fellow farmer Joseph Mulandya.

ACTIVE LOANS

in millions (as of year-end)



gross loan portfolio: \$515 million



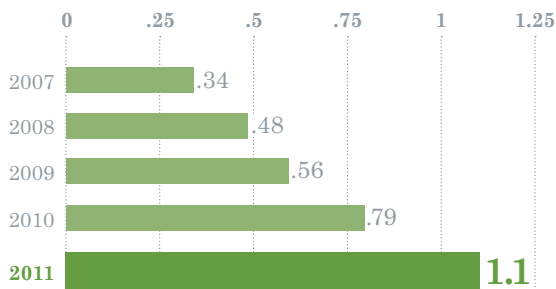
In Dompase, Ghana, Vera Ofori instructs third graders at the Romesco International School, one of 103 in the IDP Rising Schools Program—a strategic alliance with Opportunity to provide educational loans and capacity building services.

powering opportunity for

**4 MILLION
CLIENTS** *in 2011*

SAVINGS ACCOUNTS

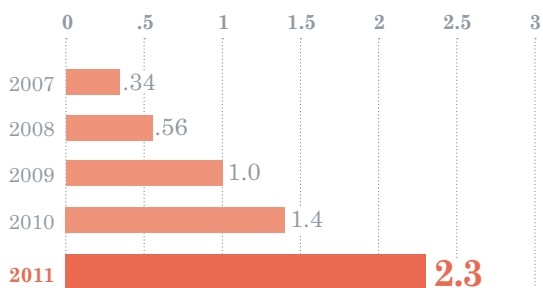
in millions (as of year-end)



savings portfolio: \$108.2 million

INSURANCE POLICIES

in millions (as of year-end)



As reflected in these graphs, four million individuals were empowered by 6.2 million Opportunity loans, savings accounts and insurance policies.

93% of loans were
made to women

average first
Trust Group loan **\$178**

\$99 average savings balance

2.5 million
clients received training

95% loan repayment rate

17,600 employees,
including **9,800** loan officers,
99% of whom are nationals

GIVING that multiplies

Opportunity International supporters have a far greater impact on poverty than the actual dollars they contribute. How? Our business model includes multipliers, like leveraging and recycling, that create a cycle of growth for every dollar and compound the power of contributions. The effect is a self-sustaining approach to solving poverty that helps millions of people transform their lives.

EVERY \$1,000
HAS AN IMPACT OF
\$6,000 OVER 5 YEARS

gifts received

The economic cycle begins when generous contributions are mobilized.

funds leveraged

Adding to those contributions with client savings accounts and borrowed commercial funds significantly increases the size of our loan pool.

dollars recycled

As clients repay loans, that money becomes available to be loaned again. Dollars contributed to Opportunity work many times over to benefit an ever-growing number of clients.

new income generated

With Opportunity, clients **build** businesses, **reinvest** profits, **add** to savings accounts and **provide** employment opportunities to neighbors.

*“As part of our Microfinance Capacity Building Initiative, **Credit Suisse** partners with Opportunity International through financial and human resources to recruit and develop senior executives and provide comprehensive training programs for loan officers and customer service staff. This helps Opportunity cultivate highly skilled, values-driven employees across the world’s most remote and impoverished regions in Africa, Asia and Latin America.”*

Laura Hemrika, Head of Microfinance Capacity Building Initiative, Credit Suisse



Using biometric technology, client Ellen Patrick deposits money at Opportunity's mobile bank at Mathambi Village, Malawi.

“We are humbled to report that the Banking on Africa Campaign exceeded its \$123.6 million goal and is ahead of schedule toward bringing powerful financial tools to five million new sub-Saharan clients by 2015. The results are undeniable and we extend sincere thanks to all who joined us in helping build hope in impoverished countries.”

Kevin and Gayla Compton, Co-chairs, Banking on Africa Campaign

FINANCIALS

STATEMENT OF FINANCIAL POSITION (summarized)

FOR THE YEAR ENDED JUNE 30	2012	2011
ASSETS		
Current		
Cash	\$ 1,208,140	\$ 802,577
Accounts receivable	270,683	213,650
Other	27,494	33,013
Total current assets	1,506,317	1,049,240
Long term assets	31,049	30,261
Capital assets	25,625	86,078
Total assets	\$ 1,562,991	\$ 1,165,579
LIABILITIES AND FUND BALANCES		
Current		
Accounts payable and accrued liabilities	\$ 202,381	\$ 247,295
Promissory note payable	—	60,000
Total current assets	202,381	307,295
Fund balances		
Investment in capital assets	25,625	86,078
Restricted	730,656	626,034
Unrestricted	604,329	146,172
Total fund balances	1,360,610	858,284
Total liabilities and fund balances	\$ 1,562,991	\$ 1,165,579

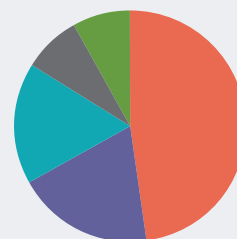
STATEMENT OF OPERATIONS (summarized)

FOR THE YEAR ENDED JUNE 30	2012	2011
REVENUE		
Donations and event revenue	\$ 6,012,301	\$ 5,325,268
CIDA grant	514,823	212,257
Interest and other	36,277	16,355
Total revenue	\$ 6,563,401	\$ 5,553,880
EXPENDITURES		
Disbursement to international programs	\$ 4,027,180	\$ 3,416,369
Program oversight and monitoring, research and education	827,757	907,153
Canadian management	1,206,138	1,528,832
Total expenditures	\$ 6,061,075	\$ 5,852,354
Excess (deficiency) of revenue over expenses	\$ 502,326	\$ (298,474)

These unaudited summarized Financial Statements are based on the Audited Financial Statements. Copies of the Audited Financial Statements for the Year Ended June 30, 2012 are available upon request. Please contact us through e-mail, info@opportunityinternational.ca, or by phone, 1-877-867-2448.

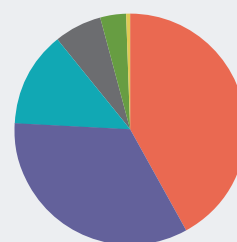
TOTAL FUNDS RAISED

2012



- The MasterCard Foundation
- Individuals
- Private foundations and charities
- Business
- CIDA

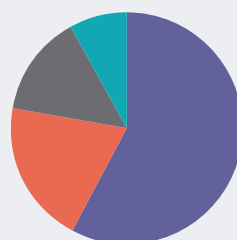
2011



- The MasterCard Foundation
- Individuals
- Private foundations and charities
- Business
- CIDA
- Other

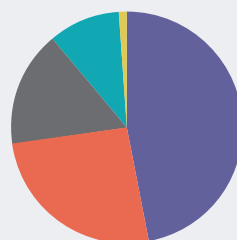
TOTAL EXPENDITURES

2012



- Africa (Ghana, Mozambique, Rwanda, Uganda, Malawi)
- Canadian management
- Oversight, monitoring and research (International programs)
- Latin America (Colombia)

2011



- Africa (Ghana, Mozambique, Rwanda, Uganda, Malawi)
- Canadian management
- Oversight, monitoring and research (International programs)
- Latin America (Colombia)
- Asia (Philippines)

MANAGEMENT DISCUSSION AND ANALYSIS

The Year in Review

The Financial Year End provides a good opportunity for the Board and Management to take a moment to pause and reflect upon the activities that transpired over the past year. Our Fiscal Year ending June 30, 2012 started off with much uncertainty—donation revenue from Fiscal 2011 was lower than expected, Canadian Management expenses were not in-line with respect to the revenue received and the financial markets, in Canada and around the world, continued to be volatile. Fiscal 2012 became the year to re-connect with donors, re-align our internal infrastructure, and re-focus our energies into improving Opportunity International Canada (OIC)’s operational effectiveness and efficiency.

With a new CEO appointed in August 2011 and a reconstituted Board, OIC has re-established its relationship with our long term donors, re-balanced our internal operations, reached out to new donors and added new talent to the organization. As a result, we have ended the year much healthier across all fronts. Financially, here are some of the highlights:

- Over \$6 million has been raised with \$1.8 million of this amount being unrestricted;
- Approval of a three year, \$2.5 million agreement with the Canadian International Development Agency (CIDA) for work in Mozambique and Ghana. This is a 1:1 matching initiative and is set to conclude in March 2014;
- Continuance of the Rural Finance Initiative with funding provided by The MasterCard Foundation. This initiative began in 2010 and will conclude December, 2013; and
- The reduction of Canadian Management expenses, with the Fundraising and General & Administrative costs decreased to end the year at 18% of revenue.

As we enter the 2012/13 Financial Year, the Board of Directors and Executive Leadership Team will continue its strategic planning and short and medium-term initiatives regarding revenue generation, donor engagement and operational cost containment while remaining in alignment with our mission, vision and values.

Revenue

OIC’s revenue increased by 18% over revenue received in Fiscal 2011. This increase can be attributed to the increase in the current year funding from The MasterCard Foundation. This is the third year of the project and represents the largest installment received to date. Donations from our faithful donors have remained consistent between the two years and this has been a tremendous encouragement to the Board and staff. We are grateful for this demonstration of support, especially as we underwent many improvements to our internal operations during the past year.

Charitable Purpose Activities

Disbursement to International Programs: OIC’s expenditures for international programs increased by 18%, which is consistent with the increase in revenue. Contracts for services are negotiated between OIC and the Implementing Members, with funds allocated to infrastructure, staff training, operating expenses, transformation and seed funding for microfinance loan portfolios.

Program Oversight and Monitoring, Research and Education: These expenditures relate to program monitoring and oversight costs; provision of education and public engagement programs; and contributions to the Network’s support services for establishing and managing Opportunity International banks and providing a full range of technical services and research and development to the members of the Network. Expenditures for these services decreased slightly by \$80,000 over the previous year. Our goal is to provide an increasing level of education and public awareness for the field of microfinance in a cost effective manner.

Fundraising and General & Administration (G&A) Activities

Canadian Management: The ratio of fundraising and G&A expense to total revenue decreased from 27% to 18% this year as a result of the review of our operational infrastructure. Cost reduction and containment was one of the mandates for the year. These expenses are incurred for fundraising, and G&A activities for the Canadian operations. OIC endeavours to keep these costs to a minimum, while continuing to generate funds for future programing, exercising effective stewardship over funds received and ensuring we remain in compliance with all legal requirements governing OIC.

RESPONSIBILITY FOR FINANCIAL REPORTING

Board Of Directors

The audited financial statements for the year ended June 30, 2012 have been approved by the Opportunity International Canada Board of Directors which has overall responsibility for their content.

Management

The audited financial statements have been prepared by management, who is responsible for the integrity, objectivity and reliability of the information contained therein. Our audited financial statements have been prepared in accordance with Canadian Generally Accepted Accounting Principles, and management has made best estimates where deemed appropriate.

Audit Committee

The audit committee oversees management’s responsibility for the financial reporting and the internal control systems. The committee consists of members of the Board of Directors who are not involved in the daily operations of the organization. The committee meets with management and the external auditors to review the audit findings; to satisfy itself that all audit responsibilities have been properly discharged; to review and to recommend approval of the audited financial statements to the Members of Opportunity International Canada.

External Auditors

For the year ended June 30, 2012, Collins Barrow KMD LLP was appointed by the Members to audit the organization’s financial statements.



Opportunity International Canada is a member of Imagine Canada and undertakes to adhere to the standards set out in the Imagine Canada Ethical Fundraising and Financial Accountability Code in its treatment of donors and the public, its fundraising practices and its financial transparency, and to be accountable through its Board of Directors for compliance to the standards.

For more information on Imagine Canada, please visit their website at www.imaginecanada.ca

board of **DIRECTORS**

ROBERT J. LAWLESS, BOARD CHAIR

President & CEO, Chair, Board of Directors
Retired Chairman, President and CEO
McCormick & Co., Inc.
London, ON

JOHN DE BRUYN, FCA

President
John de Bruyn Professional Corporation
Canmore, AB

LAURA HUGHES

Director
Playacan Projects
Calgary, AB

HEINER OPHARDT

Owner
Ophardt Hygiene Technologies Inc.
Vineland, ON

DALE PATTERSON

Vice-President, External Relations
Genome Canada
Toronto, ON

BRIAN F. PETERS

Director
President and CEO
MD Physician Services
Ottawa, ON

DANIEL M. SIMUNAC

SVP and Principal Officer
Allied Irish Bank (Canada)
Toronto, ON

DAVID STILLER

Founder
Opportunity International Canada
London, ON

BILL WATSON

Retired Chief Operations Officer
(Asia), Husky Oil
Calgary, AB

ROD WILKINSON

Associate Counsel
Miller & Thompson
Calgary, AB

honourary directors

DAVID BUSSAU

Honourary Director
Co-Founder
Opportunity International
Australia



In Granada, Nicaragua, Opportunity co-invested with the local farming community to build a yucca processing plant. Through the hard work of employees like the women above, the facility adds value to yucca, a local staple, by providing new markets and higher income for farmers' raw material.

GLOBAL LENDERS to our banks

aBi Trust

ABSA

Anannya Finance
for Inclusive Growth

Axis Bank

Barclays

Blue Orchard

BRD—Groupe
Société Générale

CAL Bank

Central Bank of India

Citibank

Cordaid

Corporation Bank

Cyrano Management

DENA Bank

Development
Credit Bank (DCB)

DFCU Financial

EcoBank

European Bank for
Reconstruction and
Development (EBRD)

European Fund for
Southeast Europe

ICICI Bank

IDBI Bank

Indian Bank

Indian Overseas Bank

IndusInd Bank

International Bank for
Reconstruction and
Development (IBRD)

Karnataka Bank Ltd.

Karur Vysya Bank

MicroVentures

Minlam

North Eastern
Development Finance
Corporation (NEDFi)

Oikocredit

Oriental Bank of
Commerce

responsAbility Fund

The Royal Bank of Scotland

Small Industries
Development Bank of India
(SIDBI)

South Indian Bank

Spanish International
Cooperation Agency
(SICA)

Standard Bank

Standard Chartered Bank

State Bank of Hyderabad

State Bank of India

Strømme Foundation

Symbiotics

Triodos Bank

Union Bank of India

global strategic **PARTNERS**

ACDI/VOCA	International Finance Corporation (IFC)
AfriCap	International Fund for Agricultural Development (IFAD)
Bill & Melinda Gates Foundation	International Justice Mission (IJM)
Blue Orchard Finance	John Deere Foundation
Canadian International Development Agency	The MasterCard Foundation
Caterpillar Foundation	Millennium Villages
Conrad N. Hilton Foundation	Monsanto Company
Credit Suisse	Omidyar Network
Freeport-McMoRan Copper & Gold, Inc.	Oracle
Goldman Sachs	UN Capital Development Fund (UNCDF)
Google, Inc.	United States Agency for International Development (USAID)
Habitat for Humanity International	UPS
IDP Foundation, Inc.	Western Union
Inter-American Development Bank (IADB)	The World Bank



Thanks to a \$525 Opportunity loan for a new well and hand pump, Anitha, of Tambaram, India, now has her own water source—a rarity in the developing world, where women often walk miles for clean water.

“Habitat for Humanity and Opportunity International share the conviction that having a decent place to live has a profound impact on quality of life, leading to better health, increased security and stronger communities. Together, we are tackling the critical housing shortage in India through customized loans and technical assistance that enable families to construct or improve their homes.”

*Patrick Kelley, Director, International Housing Finance
Habitat for Humanity International*

executive **TEAM**

BOB LAWLESS
Chief Executive Officer

DORIS OLAFSEN
Executive Vice President

GRACE LONEY
CFO & VP, Finance and Administration

JANNALEE ANDERSON
Vice President, Operations

JULIUS ADAGBON
Director, International Programs



Loan Officer Kennedy Boreeka conducts financial literacy training for the Kanyeganyegye Trust Group in rural Uganda.

The Bill & Melinda Gates Foundation’s partnership with Opportunity furthers our shared goal to bring millions of people affordable access to financial services. Gates Foundation support enables Opportunity to reach unserved rural areas of sub-Saharan Africa like Masheruka, Uganda, where this mobile bank stops weekly to give clients a safe, convenient place to make financial transactions.

In the Democratic Republic of Congo, where medical care is almost impossible to access, Sophie Dialembu works tirelessly to serve her community's healthcare needs. "Opportunity loans helped me expand my clinic and double my staff. Now, at 54, I have my first financial account. My family and society look at me differently—with more respect and authority. With Opportunity, I am calm in spirit knowing that I can afford food tomorrow."

"All of us who are working to fight poverty with Opportunity International are given the chance to experience God more fully. Because every human life has more value than we can even imagine, serving and loving others is the greatest opportunity we could ever have."

John Ortberg

Author and Pastor
Menlo Park Presbyterian Church



Sophie, left, at Centre de Santé Shekina in Kinshasa



10 Four Seasons Place, Suite 610, Toronto, ON M9B 6H7 > 877.867.2448

Opportunity International provides access to savings, small business loans, insurance and training to over 4 million people working their way out of poverty in the developing world. Clients in more than 20 countries use these financial services to start or expand a business, provide for their families, create jobs for their neighbors and build a safety net for the future. Opportunity International is a registered Canadian charity and serves all people regardless of race, religion, ethnicity or gender.

Registered Canadian Charity #877516385RR0001

*Opportunity
changes everything*

opportunityinternational.ca

Join the conversation at
facebook.com/opportunitycan