

2024

Impact Report

Transforming the lives
of people living in
poverty through
innovative solutions to
financial inclusion.



OPPORTUNITY
International
CANADA

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A MESSAGE FROM OUR CEO

At a time when the world feels increasingly fractured, it’s disheartening to see a growing trend: countries pulling back from their commitments to fight poverty.

We must resist that impulse. Not with cynicism or retreat, but with something more powerful: hope and love. Hope that the world can be more just and compassionate. And love for others, especially the marginalized. These are what Abraham Lincoln called “the better angels of our nature.” They remind us of who we are called to be.

At Opportunity International Canada, we are choosing to hold the line. We are choosing to keep showing up. We believe every person, no matter where they’re born, deserves the chance to learn, to work, to build a future.

We’ve witnessed what happens when you replace dependency with dignity. When you invest not just in temporary help, but in long-term solutions that unlock potential. Microloans. Business training. School improvement programs. Agricultural financing.

This Impact Report is a celebration of that belief in action.

Over the past year, your support helped farmers increase their yields, women entrepreneurs launch businesses, youth learn trades, and children return to school. It helped us stand firm in our conviction that poverty is not permanent—that with the right opportunities, people can rise.

So, while the world may feel uncertain, our purpose is not. We are here to walk with those the world too often overlooks. We are here to unlock potential. And we are here to build something that lasts—not just for one person, but for families and generations to come.

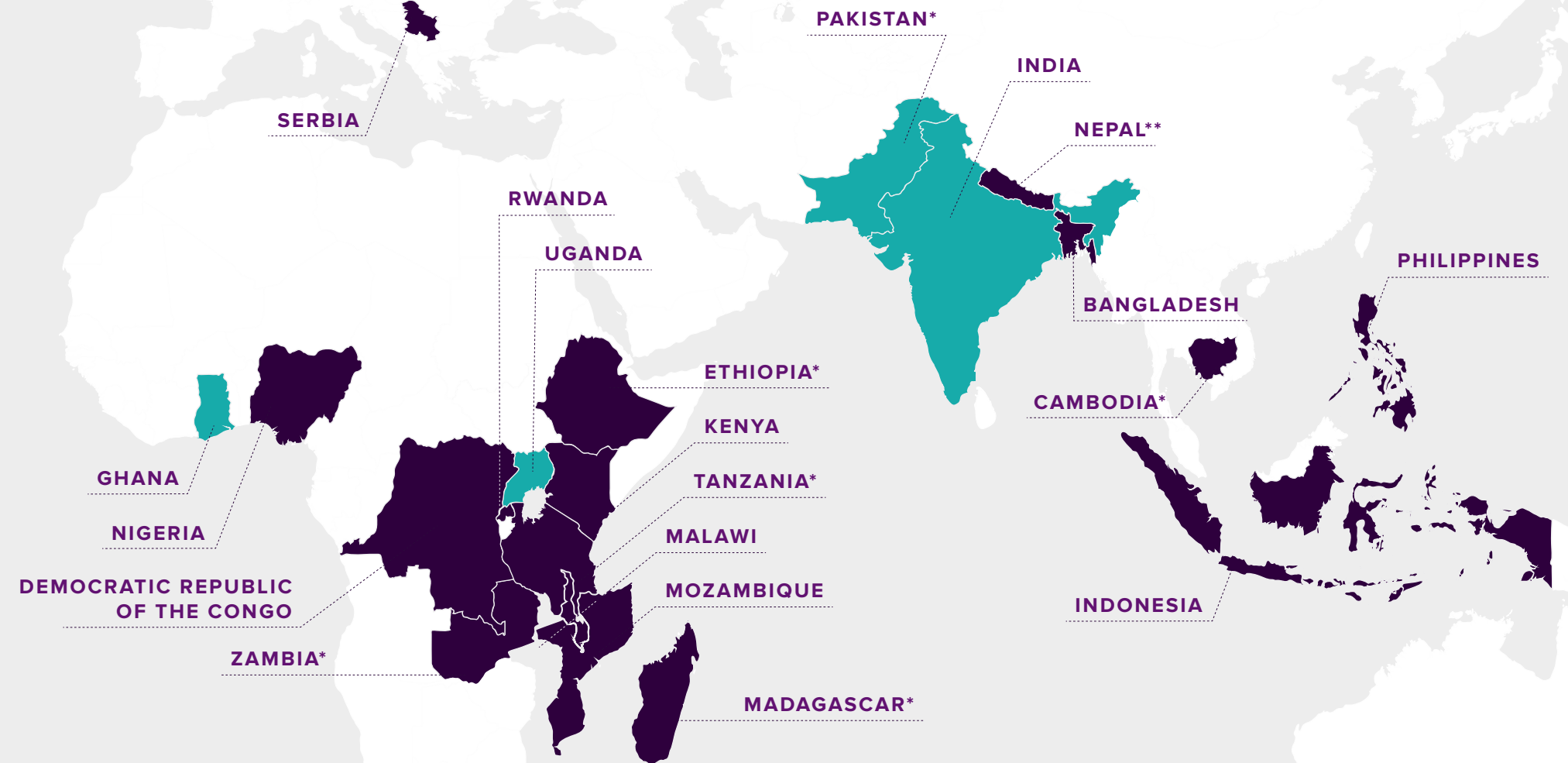
We cannot let the "lesser angels" prevail. Together, we can, and will, see millions of lives leave poverty behind, for good.

Thank you for being partners in this journey,


Dan Murray
President & CEO
Opportunity International Canada

Where We Work

CREATING A WORLD OF OPPORTUNITY



*EduFinance presence only **Health presence only

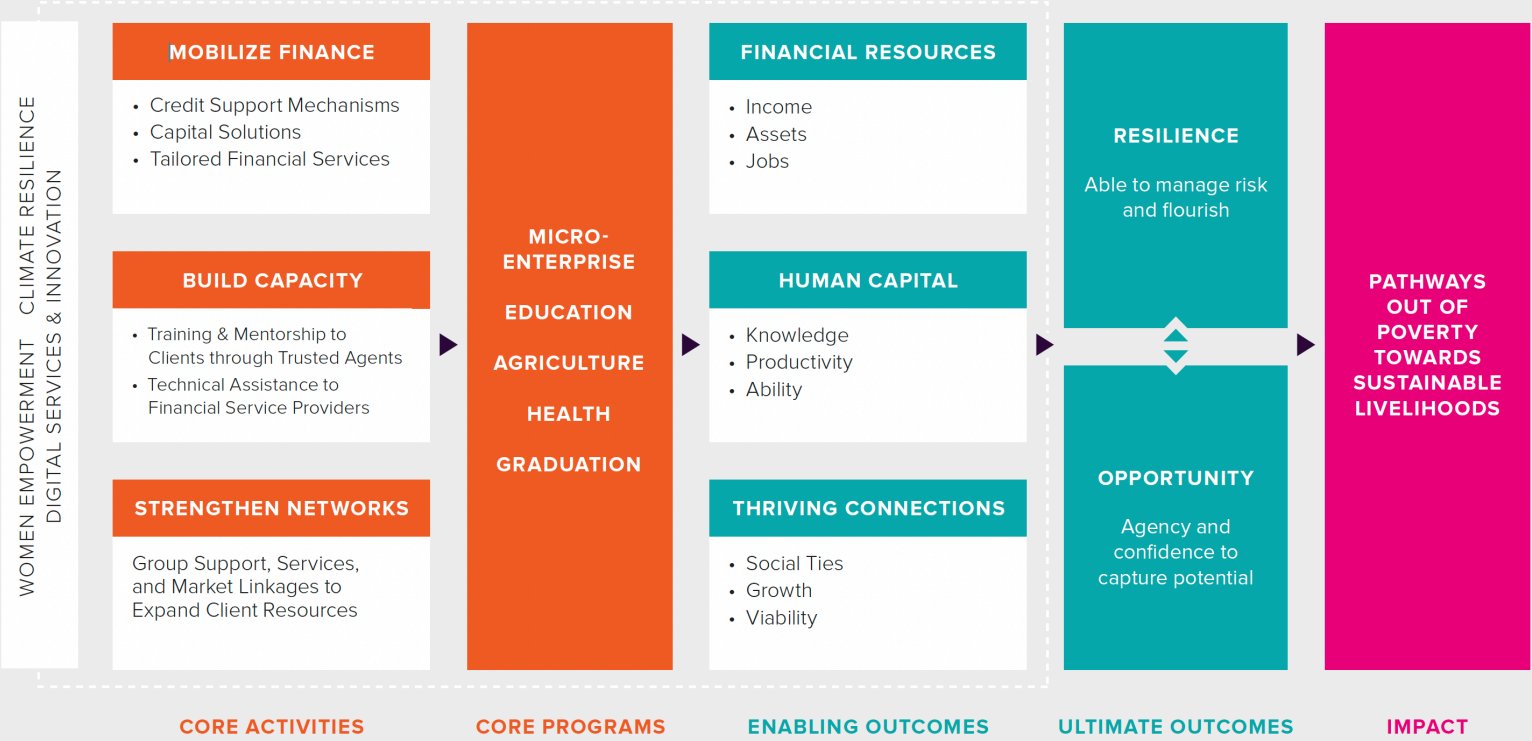
 Opportunity International Canada

Opportunity International works in 30 countries—including 8 of the countries with the highest number of people living in extreme poverty—where we partner with experienced in-country staff to enable people living in poverty to build sustainable livelihoods.

Our Theory of Change

Opportunity International’s theory of change holds that mobilizing finance, building capacity, and strengthening networks are key to creating impact. Through these core activities, we drive enabling outcomes for our clients across microenterprise, agriculture, education, health, and graduation programs. As a result, our clients will achieve **ultimate outcomes** of resilience and opportunity.

Our end goal: empowering pathways out of poverty toward sustainable livelihoods. Our significant differentiator: a commitment to mobilizing capital—including credit support mechanisms, capital solutions, and tailored financial services—nurtures an ecosystem which supports the economic integration of people living in the deepest poverty. We seek to ensure that marginalized people have access to the tools they need so they can feed their families, afford decent healthcare, provide education for their children, and enjoy adequate shelter.



Mission By providing financial solutions and training, we empower people living in poverty to transform their lives, their children's futures, and their communities.

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

Motivation We respond to Jesus Christ's call to love and serve the poor. We seek to emulate the Good Samaritan, whose compassion crossed ethnic groups and religions. We serve all people regardless of religion, race, ethnicity, or gender.



2024
Global
Impact

\$2.5B*

Total Capital Released
to sustainably serve the financial
needs of low-income populations

21.2M

Unique Clients

146

**Financial
Institution Partners**

\$30B*

Total Capital Released
with partners since 1971

10

**UN Sustainable
Development Goals**
addressed

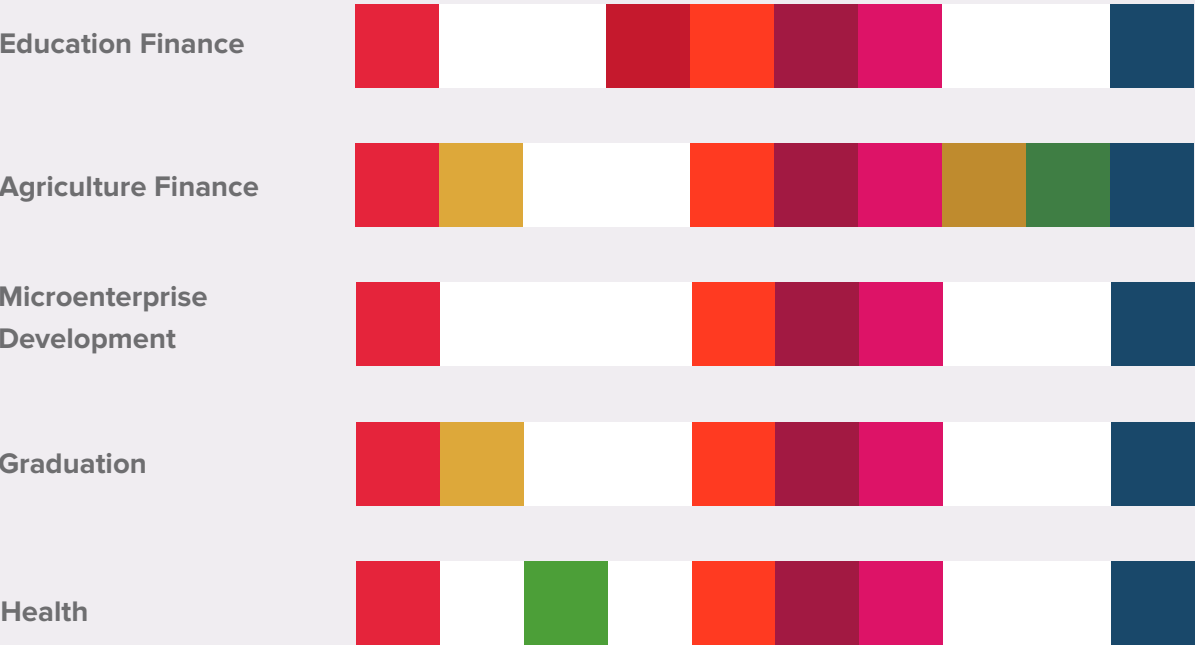
*Expressed in USD



Leila, a single mother in Honduras, has built a thriving tortilla factory and secured a brighter future for her son, Chris, thanks to the support received from our partner, IDH.

UN Sustainable Development Goals

The [2030 Agenda for Sustainable Development](#), adopted by all United Nations Member States in 2015, provides a shared blueprint “for peace and prosperity for people and the planet, now and into the future.” The UN recognizes that eradicating poverty is the greatest global challenge and an indispensable requirement for sustainable development. All countries and all stakeholders, acting in collaborative partnership, are working to implement this plan. The 17 Sustainable Development Goals are integrated, indivisible, and balance the three dimensions of sustainable development: the economic, social, and environmental. Opportunity’s work to empower our clients to transform their lives contributes to the accomplishments of ten Sustainable Development Goals.



Sustainable Development Goals



- | | |
|-----------------------------|---|
| 1 No Poverty | 8 Decent Work and Economic Growth |
| 2 Zero Hunger | 10 Reduced Inequalities |
| 3 Good Health and Wellbeing | 12 Responsible Consumption and Production |
| 4 Quality Education | 13 Climate Action |
| 5 Gender Equality | 17 Partnerships for the Goals |

See definitions of the 2030 Sustainable Development Goals, Targets, and Indicators

2024 Canadian Impact

The Opportunity International Global Network catalyzed \$2.5B USD to sustainably serve the financial needs of 21.2M clients in 30 countries in 2024.

Thanks to the support of partners like you, Opportunity International Canada (OIC) directed your generous donations toward holistic programs that directly and indirectly empowered at least **3.46 million** marginalized people worldwide. In 2024 alone, **230,459 jobs** were created, sustained, or improved. Together with our global partners in the United States, Australia, Germany, and the United Kingdom, you helped equip women to drive economic transformation in their businesses, families, and communities.



With your help, clients like Martha and Ramiro in Nicaragua are earning and saving their way out of poverty and changing their families future for generations.

MICROFINANCE

419,747 people made progress along their pathways out of poverty.

Microfinance remains at the core of our mission because when delivered with expertise and integrity, it is a proven, powerful tool for breaking the cycle of poverty. In 2024, OIC reached **419,747** marginalized entrepreneurs and family members with microfinance and support, specifically in **Ghana, Nicaragua, Dominican Republic, and Honduras**. Our focus is ending extreme poverty by fostering financial and social inclusion through access to business capital, world-class financial literacy and life skills training, as well as ongoing support and mentoring. Access to the safety nets of microinsurance and savings improve resiliency, ensuring unexpected events do not result in setbacks.

RURAL AGRICULTURE AND CLIMATE RESILIENCE

394 people improved food security, economic stability, and climate resilience.

For millions of smallholder farmers, a single harvest can mean the difference between survival and hunger. That's why OIC is investing in smarter, more resilient agricultural solutions—tools and training that help farmers adapt to climate change, increase their yields, and boost their incomes. In 2024, OIC supported **394** women farmers in **Ghana**. These efforts strengthened food security, improved environmental sustainability, and created ripple effects of economic stability for families and community members.

EDUCATION FINANCE AND QUALITY

658,833 marginalized learners were set on a path for future success.

Across **Uganda, Dominican Republic, Colombia, and Pakistan**, Opportunity's global Education Finance and Education Quality initiatives are opening classroom doors for thousands of children who might otherwise be left behind. Parents are accessing microloans in the form of school fee loans to keep their kids in school. Educators are improving learning environments and education outcomes for learners through leadership training and infrastructure upgrades made possible by school improvement loans. In addition, Education Quality school clusters are driving collective progress with peer mentorship and performance self-assessments. In 2024, these efforts created better, safer, more inspiring schools for **658,833** students—setting them on a path toward lifelong opportunity.

COMMUNITY HEALTH

376,500 people living in poverty improved their health to build productive, resilient households.

In the rural villages of **India**, women once unseen in the healthcare system are now at its front lines, trained as Community Health Workers and Entrepreneurs. With basic diagnostic tools and digital health apps in hand, they are offering first-response care, teleconsultations, and hygiene education to their neighbours, reaching over **376,500** people. They're not just protecting lives—they're earning income, reshaping gender roles, and becoming trusted leaders in their communities. Each Community Health Worker transforms herself into a beacon of wellness and dignity, offering a future where no one is left without care. In 2024, Opportunity's Health Finance initiative in South Asia began a transition to become a global leader by bringing the program to Africa and beyond.

INNOVATIVE PROGRAMS

2,008,773 people living in extreme and ultra-poverty lifted themselves up from the bottom of the poverty pyramid.

In some of the world's most impoverished communities, bold innovation is giving rise to lasting hope and opportunity. In 2024, OIC supported inclusive, forward-thinking programs that reached more than **2,008,773** people across multiple countries. These included the Youth Apprenticeship Program in **Ghana**, which equips young people with hands-on skills for employment; the Aspiring Together Women's Groups in the **Dominican Republic**, which empower women through training, mentorship, and access to financial services; and the Ultra-Poverty Graduation Programs in both **Colombia** and **Haiti**, which help families move from ultra poverty onto the economic ladder and toward sustainable livelihoods.



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