

A young girl with her hair in a bun, wearing a white school shirt and a light-colored vest, sits at a wooden desk. She is smiling and waving her right hand. On the desk in front of her is an open book. A pink backpack is hanging on the chair to her left. The background shows a brick wall and a window with horizontal bars, through which green foliage is visible.

**Your Values, Your Legacy:  
Impacting Tomorrow's  
World, Today.**

LEGACY PLANNING GUIDE



**OPPORTUNITY**  
International  
CANADA

## A MESSAGE FROM THE CEO

Dear friend,

As I reflect on the journey that led to Opportunity International Canada, I am reminded of the profound impact that each of us can have on our world. Opportunity began with a vision to provide hope and opportunity where it is needed most, and today countless lives have been impacted.

I want to thank you for the vital role you play in this work. Together, we provide pathways out of poverty towards sustainable livelihoods that will impact lives for generations to come.

A legacy gift in your Will, or another planned gift, is one way to ensure you have a significant impact by ensuring our vital work can continue.

In this Legacy Planning Guide, you will find resources to help you create a legacy that reflects your values. We are grateful that you would consider making Opportunity International Canada part of your plans. We are here to help in any way possible.

Thank you for your unwavering dedication and generosity!

A handwritten signature in blue ink, appearing to read 'DM', is positioned above the name and title of the sender.

Dan Murray  
President & CEO

# Empowering people to work their way out of poverty, for good.

For more than two decades, our mission has been focused on providing a dignified way out of poverty's grip. Since 1997, we've been committed to sustainable solutions that uplift people worldwide and enable them to work their way out of poverty.

It's not just about statistics; it's about stories of transformation. With your partnership, we've been able to expand and introduce innovative programs that truly break the cycle of poverty and enable people to build better lives for themselves and their families.

Picture this: entrepreneurs starting and growing small businesses, parents providing for their families, communities thriving with new job opportunities, and futures secured.

**Your generosity paves the way for this to happen.**



## From extreme poverty to prosperity.

In the heart of Tamale, Ghana, amidst a crowded marketplace, stands Christiana's grocery shop. Despite growing up in extreme poverty and facing challenges, Christiana's innate entrepreneurial spirit and determination drove her to success.

After escaping an abusive husband with her children, she seized an opportunity to sell products on the roadside with the help of a small microloan. Through subsequent loans, she expanded her business, eventually owning a thriving market shop.

Today, her children have long since grown and become the first in their community to attend university. Christiana radiates with pride and contentment because she knows they are well-equipped to support their own children and even her in her later years.

***"My life of poverty was grim, but it has certainly ended with my generation!"***

Your support can help break the cycle of poverty for more families like Christiana's and have an impact for generations to come.



# The highest standards of stewardship and accountability.

Opportunity International is committed to ensuring that every dollar you donate is handled with transparency, accountability, and integrity. We believe in sharing the journey with you, from the moment you choose to make a difference, to the tangible results your generosity achieves.

## Financial Reports

We are committed to ensuring that your trust is upheld, and our financial statements offer insights into how we leverage your support to drive meaningful change in the lives of those we serve.

## Reporting Impact

Our Impact Reports highlight our transformative work and tangible growth helping individuals and communities living in poverty through successful initiatives, programs, and projects.

In 2025, Charity Intelligence Canada recognized Opportunity International Canada as one of the top 100 charities in Canada. This recognition reflects our dedication to making a real and lasting difference in the lives of individuals and communities, and provide transparency and accountability to you, our donors. Tools like this are designed to help Canadian donors make informed decisions about the causes they invest in.



# What is legacy giving and why is it important?

Legacy planning is the process of making decisions about how you want to be remembered and the impact you wish to make on this world. Your impact will continue beyond your lifetime, as your generosity transforms lives for generations to come.

## Why Legacy Planning Matters

**Secure your families future:** Through strategies like bequests, charitable trusts, and life insurance policies, you can ensure that your loved ones are taken care of while also making a lasting impact on underserved communities around the world.

**Tax Relief:** Planned giving offers significant tax advantages. By choosing to support Opportunity International Canada, you can reduce your tax liability while supporting a cause you're passionate about.

**Peace of Mind:** Planned giving will provide peace of mind in knowing that your affairs are in order, and you can make changes to your plan at any time.

**Continued Impact:** By incorporating charitable giving into your estate plan, you can extend your support to Opportunity International Canada beyond your lifetime, enabling us to continue our vital work of providing access to financial services and empowering entrepreneurs in the developing world.

# Explore your giving options.

There are various ways to incorporate charitable giving into your estate plan, including:

**Bequests:** Designate Opportunity International Canada as a beneficiary in your Will or living trust.

**Charitable Trusts:** Establish a charitable trust to provide ongoing support to Opportunity International Canada while also benefiting your loved ones.

**Gifts of Retirement Assets:** Name Opportunity International Canada as a beneficiary of your retirement accounts or pension plans.

**Life Insurance:** Designate Opportunity International Canada as a beneficiary of a life insurance policy.

These are just some of the options available to you. Reach out to us at [plannedgiving@opportunityinternational.ca](mailto:plannedgiving@opportunityinternational.ca) to learn more about your giving options. We also recommend that you consult your financial advisor for advice on the best giving vehicles for your personal or family's situation.



# A priceless inheritance.

When beginning to look at estate planning, Elaine and Harry did not realize how much they could benefit. Despite having modest financial assets like some life insurance, RRSP savings, and a family cottage, they had the opportunity to leave a meaningful legacy for their four children. With the help of estate planning, they could ensure their children's future financial stability and provide them with valuable assets and memories to cherish.

When Elaine and Harry met with an estate specialist to ensure that their will was up to date, they were surprised to learn that they would leave an estate valued at close to \$675,000 – after a potential tax bill of around \$74,000.

After considering several options, Elaine and Harry chose to add a fifth child as a beneficiary to their Will - a "Child Called Charity". This option allowed them to eliminate the tax bill and leave a little over \$150,000 to each child.

Still, the real blessing came when they saw that they could leave a gift of over \$135,000 to charity. Never in their life had they been able to make that kind of donation. The legacy they were leaving behind was indeed priceless.



# Steps to creating your legacy plan.

- 1. Talk to us!** We are here to answer any questions you may have and guide you in the right direction. Contact us at 1.877.867.2448 or [plannedgiving@opportunityinternational.ca](mailto:plannedgiving@opportunityinternational.ca).
- 2. Define your objectives:** Start by clarifying your goals and values. What causes are most important to you? How do you envision your legacy making a difference in the world?
- 3. Assess your assets:** Take stock of your financial resources, including assets such as real estate, investments, retirement accounts, and life insurance policies. Consider that these assets can be leveraged to support Opportunity International Canada.
- 4. Consult with professionals:** Work with a professional advisor to develop a comprehensive legacy plan that aligns with your goals and maximizes the impact of your giving. Opportunity International Canada supporters have access to a complimentary, personal, and confidential Estate Planning service. Contact us for details.
- 5. Communicate your intentions:** Once you have established your legacy plan, communicate your intentions with your loved ones and ensure that your executor or trustee is aware of your wishes regarding your charitable giving.

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*"As someone who served as a missionary with a non-denominational ministry, I understand the frustration of ineffective approaches to sustainable change. That's why discovering the transformative impact of leaving a legacy gift with Opportunity International Canada was life changing for me. Through OIC's micro-finance initiatives, I witnessed tangible results and lasting change in communities. I'm proud to support OIC and their mission to bring hope and lasting change to those in need."*

K. Robinson, Legacy Gift Donor

# Legacy planning worksheet

Use this worksheet to brainstorm and help kickstart your planning process. This information will help guide your conversations with a financial advisor.

**Your Name**

**Family Members**

**List your assets and approximate value of each asset.**

**Total estimated value of assets.**

**List your liabilities and value of each.**

**Total estimated value of liabilities.**

**Your Personal Goals**

**Your Family Goals**

**Your charitable goals and desired impact of your legacy gift.**

**Consideration of options based on your goals and assets.**

**Steps to take today to put your plan into action.**



# Sample wording

Thank you for considering a gift in your Will to Opportunity International Canada!

Here is suggested wording which can be tailored to your needs and suited to your lawyer/notary's preferred style. We would be grateful if you would contact us to discuss your plans so we can work together to ensure your gifts make the most impact.

## **Specific / Legacy Bequest:**

"My estate trustees shall pay the sum of \$ \_\_\_\_\_ (or transfer assets with an equal value) to Opportunity International Canada, Charity #87751 6385 RR0001, Oakville, ON, for the purpose of supporting its highest priority needs."

## **Rest and Residual Bequest:**

"My estate trustees shall pay \_\_\_\_\_ (all or %) of the residue of my estate to Opportunity International Canada, Charity #87751 6385 RR0001, Oakville, ON, for the purpose of supporting its highest priority needs."

## **Contingent Bequest:**

This gift takes place only if you, (the Testator) are not survived by certain individuals.

"If (name of primary beneficiary) does not survive me, or should die within ninety (90) days from the date of my death, or as a result of a common disaster, then my Estate Trustee shall pay or transfer to Opportunity International Canada; charitable registration number 87751 6385 RR0001 (describe amount of cash, property, or percentage of residual estate)..."

**Specific Purpose:**

Whatever form of bequest, it may be designated for unrestricted use. For restricted use, below are “purpose” clauses that can be added to any of the above examples.

**Unrestricted Use**

“...to be used for the general purposes of Opportunity International Canada (at the discretion of the Board of Directors).

**Restricted Use**

“...to be used for (description of what the donor wants the bequest to accomplish).”

Examples:

“...to be used to support work in Africa.”

“...to be used for client loan funds.”

“...to be used to support general administration costs.”

“If, in the opinion of Opportunity International Canada; it should become impossible, inadvisable, or impractical to use this gift for the specified purpose(s), then the Leadership may, in their discretion, use the gift to the best advantage of the Charity, keeping in mind my original wishes.

Legal name: Opportunity International Canada  
Charitable #: 87751 6385 RR0001

For further information, please contact us:  
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*The material listed above is intended to provide general information and should not be construed as legal or other professional advice. The above should not be used without first reviewing it with your own legal or other professional advisors to determine its suitability for your unique estate planning situation.*