



## Bringing Hope to Families Living in Ultra Poverty in Colombia

### Empowering Families to Learn, Earn, and Save Their Way Out of Ultra Poverty

**Thank You** for joining Opportunity International Canada (OIC) in empowering 500 women-led households in Cartagena, Colombia, through the Ultra Poverty Graduation (UPG) Program. Together with our partner OI Colombia (formerly AGAPE), we are equipping women in some of the city's most impoverished barrios with financial literacy, social inclusion, and the tools to create sustainable livelihoods.



## PROGRAM OVERVIEW

In Colombia, families and communities recovering from decades of conflict continue to face significant challenges—particularly those living in ultra-poverty. Many marginalized people struggle with food insecurity and lack access to basic necessities like nutritious meals, clean water, sanitation, and medicine.

Alongside our partner, OI Colombia, we are strengthening women-led households by providing targeted financial literacy, technical training, social inclusion, and the support needed to build new livelihoods. With these tools, families are already generating income, creating jobs, and building resilience against future hardships.



## PROGRESS TOWARD OBJECTIVES

OI Colombia originally set out to reach 250 women through community groups that serve as hubs for training, asset distribution, accountability, encouragement, and support. The program's meaningful community impact led to a partnership with the Mayor of Cartagena that expanded its reach to 500 women. OI Colombia is now actively working to scale these efforts—forming new groups, onboarding additional staff, and continuing to deliver resources and guidance to ensure every participant is supported.

### Objective 1: Financial Inclusion

All families successfully opened digital savings accounts, enabling secure and direct deposit of stipends. To date, more than US\$100,000 have been delivered through these accounts.

### Objective 2: Technical Skills Training

After coaches worked with participants to identify the most suitable income-generating activities, over 480 women and men have been enrolled in 40-hour technical competency courses tailored to their chosen trade. To date, 240 participants have successfully earned their technical training certificates. Business plans are being developed for each participant, with 246 having been completed and approved marking strong steps forward in the journey toward economic independence.

### Objective 3: Food Security and Stipends

Regular stipends have been a cornerstone of the program, allowing families to focus on training and business development rather than daily survival. As a result, most families are now able to afford at least two meals per day, and 100% of participants are registered in the government database, including access to health services.

Originally, 17 households had school-aged children who were not studying at all and 56 households had children with partial school attendance. Today, those numbers have dropped dramatically to 2 households and 3 households respectively, reflecting a powerful improvement in school reintegration.



#### Objective 4: Social Empowerment and Training

Through both individual and group coaching, participants are gaining confidence and vision for their future. The initial coaching focused on “Sustainable Livelihoods”, helping families identify income-producing activities and strategies—such as product or business diversification—to develop stable income streams. To date, 7 business-targeted workshops have been held, with an average attendance rate of 94%, and OI Colombia staff have conducted 5,335 client visits, ensuring that each family receives hands-on mentorship and encouragement.

#### Objective 5: Asset Transfer and Business Support

As participants complete their technical training and business plans are approved, families are beginning to receive seed capital and business development assets to launch their enterprises. In addition, 19 savings groups have been formed to date.

### ACTIVITIES TOWARD OBJECTIVES

Project workplan activities are proceeding as planned with no delays or challenges reported.

#### Workplan Activities: January to July 2025

##### Coaching

Individual coaching sessions with participants are continuing with over 5,335 visits. After completing baseline surveys during the initial visits, plans were developed to increase sustainable income for each participant. 246 business plans have been approved and another 245 are under development.

##### Formal Banking Service Link

All families have successfully opened digital savings accounts with Aavance, with the second stipend distributed directly to their accounts.

Village Savings and Loans Association (VSLA) groups are a crucial component of the graduation model, as members encourage and support each other as they save—a first for most. Nineteen groups were formed to date.

The combined value of all savings grew to an incredible US \$5,300. Members can qualify to borrow from their group savings—one member of one of the groups has already qualified to take out a loan to fund a business endeavour.



##### Technical Training Workshops

To help participants hit the ground running with new, marketable skills, they undertake 40 hours of technical competency courses at Elyon Yireh, a local vocational training school that offers a wide variety of courses in industrial, technology, health, logistics, hospitality, beauty, research, administration, and education fields. 240 participants have completed the training and the remainder are at various stages of completing the courses related to their chosen trade or profession.



## CLIENT STORIES OF HOPE AND GROWTH

**Shirley** is a 26-year-old participant from the Pozón neighborhood and a mother of two daughters. She joined the program while facing severe economic and social vulnerability. Her household relied on support from relatives and her partner's unstable income as a delivery worker, a situation that worsened after the premature birth of their second daughter, which brought additional care needs and expenses.

Motivated by a desire to build a more stable future, Shirley joined the program, inspired by her growing interest in dressmaking, a skill she had begun exploring informally. Through the program, she completed technical training in dressmaking, strengthened her financial management skills, and acquired a sewing machine. She transformed a space in her home into a small workshop, where she began offering tailoring services to women in her community and sewing clothes for personal use.

Shirley's journey reflects the resilience and determination that drive her forward. Today, she is building a sustainable source of income, bringing greater stability to her family and proving the power of perseverance and hope.



**Liliana** is a resilient and hardworking woman who faced unstable economic conditions and complex family challenges before joining the program. Two of her children live with disabilities and require constant medical care, placing a heavy burden on her household. Her small shop lacked organization and financial control, making it difficult to generate enough income to meet her family's needs.

Without access to formal employment or a support network, Liliana turned to entrepreneurship and joined the program, where she received psychosocial support, financial education, business management training,

and personal development guidance. With this support, she reorganized and restocked her shop, adopted saving habits, and improved both her financial management and family communication.

Today, Liliana and her family have embraced a culture of saving, learning to manage expenses wisely and reinvest in their business. These changes have improved their household economy and strengthened family relationships. Liliana's progress is a testament to her strength and the transformative impact of the program.

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**THANK YOU** for joining us in transforming lives and communities across Cartagena, one family at a time.