



OPPORTUNITY
International
CANADA

2024 - 25 Annual Report



Creating Opportunity,
Together.

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Dear friends,

During a visit to northern Ghana last fall, I met Ayi, a smallholder farmer working to build a more secure future for her family.

As we spoke, she reflected on how failed harvests forced her to make difficult choices for her family. At times, it meant her daughter missing out on school or simply struggling to produce enough food to get by. Today, through access to small loans and climate-smart agriculture training, she is moving beyond subsistence toward a more stable and productive farming business. She is now providing for her children and contributing to her community.

At a time when communities around the world are facing rising costs, climate uncertainty, and growing economic vulnerability, stories like Ayi's offer a powerful reminder. Transformation is possible, but it rarely happens in a single moment or in isolation. It is built over time through partnership.

Throughout this Annual Report, you will see how your support is expanding financial inclusion and economic opportunity. Together, we are walking alongside entrepreneurs as they take meaningful steps to overcome poverty and build more secure futures for their families.

In FY2024-25, collaboration with Global Affairs Canada, alongside the generosity of Canadian donors and private partners, enabled Opportunity International Canada to deepen its investment in locally led institutions and extend these pathways to more families, particularly women who continue to face barriers to financial services.

As we look ahead, our focus remains on scaling this partnership-driven approach responsibly to reach millions more people on their journey out of poverty.

Ayi's story is one example of what becomes possible when these partnerships come together in support of long-term opportunity. We remain grateful to all those who continue to walk alongside families like hers as they invest in their futures and take meaningful steps forward.

Sincerely,

Dan Murray
President and CEO
Opportunity International Canada



Message from the Board Chair

Dear supporters,

On behalf of the Board of Directors, it is my privilege to present the FY2024-25 Annual Report to you.

The past year has presented continued challenges for communities around the world, as economic pressures, climate-related disruptions, and ongoing uncertainty have affected livelihoods and access to essential services. In this context, our mission remains both urgent and shared.

Our progress would not be possible without the commitment of our partners, including local implementing organizations, institutional funders, private donors, staff, and volunteers. Together, we are working to provide life-changing opportunities for individuals and families in underserved communities in financial inclusion, agriculture, education, and health.

This year also marked an important organizational transition as we completed the integration of Opportunity International Canada and its Foundation into a single unified entity. As part of this process, the organization transitioned to a June 30 fiscal year end. This structural change has helped us lower our costs and improve alignment in support of our mission.

The Board remains committed to responsible oversight and to ensuring that the organization is well positioned to respond to emerging needs. We will continue to support sustainable solutions that empower hardworking entrepreneurs to build secure futures for themselves and their families.

We extend our sincere appreciation to our staff, partners, and supporters for their continued dedication and collaboration.

Sincerely,

Randal Phillips
Chair, Board of Directors
Opportunity International Canada



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Our Mission

By providing innovative financial solutions, training and support, we equip and empower people living in poverty to build sustainable, resilient livelihoods that can transform their family's future.

Our Vision

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

Our Values

Commitment - to our clients and their transformation.

Humility - a spirit of serving in all we do.

Respect - we value the unique perspectives and experiences of all.

Integrity - living our values with transparency and consistency.

Sustainability - working in a way that leaves a lasting impact.

Transformation - our ultimate goal in ourselves and others.

Our Program Impact

By June 30, 2025, your generous support reached approximately 3,891,116 people, both directly and indirectly, in 11 different countries.

MICROFINANCE

Reach: 2,831,422* Individuals
Countries: Dominican Republic, Honduras, Ghana, Malawi, and Nicaragua



Opportunity equips entrepreneurs, primarily women, with access to financial services, training, and markets so they can build sustainable livelihoods.

Through microloans, practical training, innovative support, and digital financial services, entrepreneurs are able to build their businesses, grow income and establish safety nets like saving and affordable insurance, strengthening long-term financial resilience. Smallholder farmers gain access to climate-smart agricultural practices, credit for inputs, and stronger market linkages.

Together, these solutions help families improve food security, send children to school, create jobs for neighbours and build stronger communities.

EDUCATION

Reach: 658,833 Marginalized Learners
Countries: Colombia, Dominican Republic, Pakistan, and Uganda



Education is one of the most powerful pathways out of poverty.

Opportunity partners with affordable non-state schools to expand access to quality education for children in underserved communities. Schools receive financing to improve facilities and learning environments, while school leaders and teachers receive training and mentorship to strengthen educational quality.

Together, these investments help more children access better schools and brighter futures.

Our programs are designed to equip entrepreneurs, primarily women, with the financial support, innovative tools, and training they need to build sustainable livelihoods and new lives filled with resilience and opportunity.

HEALTH

Reach: 376,500 People in Poverty
Countries: Bangladesh, India, and Nepal



Each year, one billion people are pushed deeper into poverty by out-of-pocket medical expenses. Illness often forces families to miss work and lose income, putting women and their children at risk of losing the progress they have made on their journey out of poverty.

Leveraging our network of existing and new Microfinance Institutions, Opportunity trains women entrepreneurs as Community Health Leaders who educate families on hygiene, nutrition, and disease prevention. They connect neighbours with health services and distribute essential health products while earning an income.

This approach improves health outcomes while creating economic opportunity for women in their communities.

ULTRA-POVERTY & INNOVATION*

Reach: 24,361 People in Ultra-Poverty
Countries: Colombia, Dominican Republic, Ghana



Families living in ultra-poverty face barriers so complex that access to microfinance alone is not enough to create lasting change. They require holistic support that helps build stability and restore confidence, equipping them with the tools, skills, and resources needed to begin moving forward.

Opportunity's innovative programs support individuals living in extreme and ultra-poverty through initiatives such as ultra-poverty graduation, youth apprenticeship, and women's mentorship. Participants receive targeted financial support, skills training, and coaching to build sustainable livelihoods.

**Formerly Innovative Programs*

Meet Madeline: Overcoming Decades of Marginalization Through a Community Savings Group



Madeline grew up watching her mother, Bélgica, struggle to provide for their family in the Dominican Republic.

With ten children to care for and limited income opportunities, Bélgica worked tirelessly to make ends meet. Like many women in her community, she had been excluded from formal financial systems for decades — unable to access savings accounts, credit, or the training needed to grow a business.

Their turning point came when Bélgica joined a women's Savings Group.

These community-led groups bring women together to save regularly, access small loans, and build financial and business skills. More importantly, they create safe, supportive spaces where women who have long been marginalized from economic decision-making can gain confidence, leadership experience, and control over household finances.

Through the group, Bélgica learned how to budget, plan, and manage her finances. She was eventually able to take a small loan to begin selling household goods — gradually growing a business that helped move her family beyond day-to-day survival.

Inspired by her mother's experience, Madeline followed the same path.

She began by selling just three electric fans. With the support of her Savings Group — and the financial confidence she gained through training

— Madeline later accessed a \$230 loan to expand her inventory and increase her income.

Today, Madeline and Bélgica operate a thriving small business together, providing greater financial stability for their household and creating new opportunities for the next generation.

“I want my daughters to continue this legacy,” Madeline says.



Village Savings and Loan Associations enable women like Madeline to:

- build financial resilience
- invest in small businesses
- manage unexpected expenses
- support their children's education
- participate in household financial decisions

By providing access to savings, training, and peer support, these groups help women overcome decades of marginalization and create better lives for their families.

FY2024-25 Financial Impact

Thank you to our donors, volunteers, corporate sponsors, government, and advocates who supported Opportunity International Canada in FY2024-25.

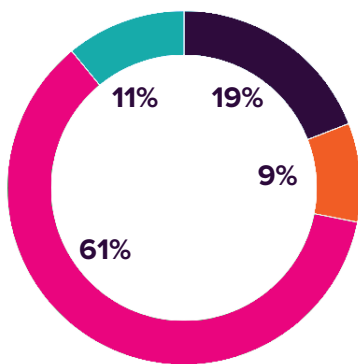
Summarized Statement of Revenue*

Year ended June 30, 2025, with comparative information for 2024

REVENUE	FY2024-25	2024
Donations and Events	5,047,664	3,766,386
Government Grants	1,250,414	-
Gifts in Kind	5,709	-
Interest and Investments	144,632	136,621
Other	26,475	198,224
Total	6,474,894	5,014,032

Expenditures

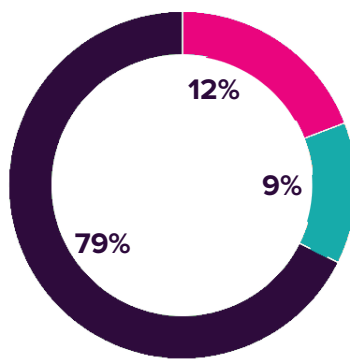
HOW FUNDS WERE DISBURSED



- Microfinance* - \$3,807,356
- Education - \$564,094
- Health - \$683,825
- Ultra-Poverty & Innovation - \$1,193,558

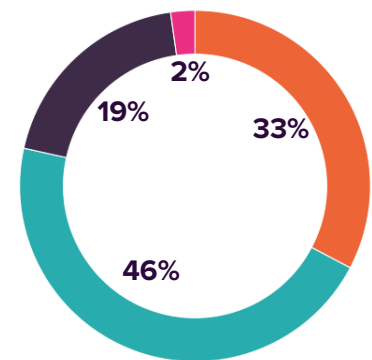
Total - \$6,248,833

HOW WE ARE STEWARDING FUNDS



- International Programs
- Fundraising
- Administration

HOW FUNDING WAS RECEIVED



- Foundations & Charities
- Individuals/Corp Donors
- Government
- Other

*Includes \$2M in repayable loan funds from Global Affairs Canada and \$778,180 in loans funded through donations, reflected on the Balance Sheet. Includes Agriculture programs.

Please visit opportunityinternational.ca for the complete Audited Financial Statements for the Year Ended June 30, 2025.

Expanding Opportunity with Global Affairs Canada



In partnership with
Canada

In 2025, Opportunity International Canada advanced two multi-year initiatives in partnership with Global Affairs Canada designed to strengthen livelihoods and food security in Ghana and expand access to community-based health in South Asia.

Through this collaboration, support from Canadian donors is helping unlock more than \$21 million in grant funding to scale sustainable solutions that address poverty at its roots. Together, these initiatives will reach more than 5.6 million people, improving food security, economic stability, and access to community-based healthcare.

Strengthening Livelihoods and Food Security in Northern Ghana

CLIMB - Climate Resilient Livelihoods for Women in Northern Ghana

In northern Ghana, women farmers play a critical role in feeding their families and communities, yet often lack access to the financial tools and training needed to improve productivity and adapt to changing climate conditions.

Through this initiative, Opportunity is equipping smallholder farmers with gender-responsive climate-smart agriculture training, financial literacy, and access to financial services aligned with seasonal harvest cycles.

Participating farmers often increase crop yields and incomes by at least 20 percent in their first season, enabling them to invest in nutrition, education, and healthcare for their families.



Projected outcomes of CLIMB by 2030:

- **14,500** farmers trained in climate resilient practices
- **500** agribusinesses supported to strengthen value chain
- **30,000** jobs created
- **45,000** families supported
- **315,000** total beneficiaries plus entire communities realizing improved food security

Expanding Access to Healthcare in South Asia



WE CARE - Women Empowered through Community and Resilience

Across rural India, Bangladesh, and Nepal, preventable illnesses can limit a family's ability to earn income and maintain stable livelihoods.

Through this initiative, Opportunity is working with local partners to train women as Community Health Workers, equipping them to deliver preventive health education, identify emerging health concerns early, and connect families to formal healthcare providers through referrals and teleconsultations.

By strengthening primary care at the community level, this initiative helps prevent minor health concerns from becoming long-term economic setbacks for families living in poverty.

Projected outcomes of WE CARE by 2030

- **1,065** women trained as Community Health Workers
- **27** professional Health Supervisors recruited
- Over **250** households reached annually by each Community Health Worker
- **5.3 million** people benefiting from improved health outcomes

Leveraging Partnership for Greater Impact



Support from Canadian donors is helping catalyze more than:

- \$12.5 million in Global Affairs Canada funding for climate resilient livelihoods in Ghana
- \$8.5 million in Global Affairs Canada funding for community-based healthcare in South Asia

Together, these investments will improve food security, expand access to healthcare, create jobs and income opportunities, and strengthen resilience to climate and economic shocks for more than 5.6 million people.

Meet Ernestina: Securing a Harvest and a Future for Her Family



After her husband passed away, Ernestina became solely responsible for supporting her family through farming.

In northern Ghana, where farming is often the primary source of income, women who lead households frequently face significant barriers to growing their agricultural businesses — including limited access to financial services, quality farming inputs, and reliable labour during planting and harvest seasons.

Without savings or access to formal credit, even experienced farmers like Ernestina can struggle to invest in the seeds, fertilizers, and equipment needed to improve productivity.

Through Sinapi Aba's agriculture finance programming, Ernestina gained access to financial services designed specifically for smallholder farmers, including seasonal loans aligned with harvest periods, savings accounts, and crop insurance.

As her harvests improved, Ernestina was better able to provide for her family's nutrition, education, and healthcare needs.

Access to agricultural finance helps women farmers build resilience — particularly those leading households on their own — by enabling them to invest in their farms, adapt to climate-related challenges, and create new economic opportunities within their communities.

Participating farmers often increase crop yields and income by up to 40% in their first year.

Through strengthened access to financing and training, women like Ernestina are better equipped to support their families and contribute to improved food security across Ghana.



With support, smallholder women farmers like Ernestina are able to:

- purchase higher-quality farming inputs
- increase their crop yields
- hire additional labour during peak seasons
- improve the stability of their household income

These changes create lasting economic stability for families who have long faced uncertainty. With reliable income and stronger harvests, farmers can plan for the future and invest in opportunities for the next generation.

Engaging Canadians in Ending Poverty

Behind every program are people who believe in the power of opportunity. This year, Canadians from many walks of life came together to learn, give, and take action — strengthening communities both here at home and around the world.

Steps That Matter!

Through Opportunity International Canada's Walking People Out of Poverty initiative, employees across The Quark Group's corporate office and more than 40 retail locations mobilized colleagues and customers in support of women and families living in poverty. Staff participated in fundraising activities, launched a national employee-led walking initiative, and engaged customers through in-store promotion.

Their efforts raised \$34,000, which was matched by The Quark Group for a total of \$68,000!



Experiencing Impact, Together

Members of a Trust Group, including families, travelled to the Dominican Republic this year on an Insight Trip to see the impact of their generosity firsthand.

During the trip, families visited women entrepreneurs, met members of local Savings Groups, and learned from Implementing Partners working to expand access to financial services.

For kids, the experience offered a firsthand look at how access to microloans, training, and support help families break the cycle of poverty.

Trust Group members were able to share in a deeper understanding of the challenges and resilience of the communities they support — strengthening their shared commitment to walking alongside families on their journey out of poverty.



What is a Trust Group?

A Trust Group is a small community of individuals, families, or peers who come together to pool their giving in support of Opportunity's work.

Trust Groups provide a meaningful way to give collectively while engaging more deeply with the impact of that support.

Young Philanthropists in Action!

Students at Langley Christian School took part in Market Day — a hands-on learning experience that brings entrepreneurship and financial literacy to life.

Working in teams, students developed their own business ideas, created products, and sold them at a school-wide market. Through the process, they learned firsthand about budgeting, pricing, marketing, and managing income — while also gaining a deeper understanding of the challenges many entrepreneurs face when access to financial services is limited.

Proceeds from the event supported families living in poverty through Opportunity's programs, helping expand access to savings, small business financing, and training that enable women and families to build more stable and sustainable livelihoods.

Market Day provides students with an opportunity not only to develop practical business skills, but also to take meaningful action in support of communities working their way out of poverty.



Since hosting their first Market Day in 2013, students and teachers at Langley Christian School have raised over \$62,000 to help hardworking entrepreneurs through microfinance, training, and support.

Their efforts are helping men and women build businesses, grow income, send children to school, provide food, and change their future for generations!

Will You Join Us?

Creating lasting change takes a community of people committed to expanding opportunity. There are many ways to partner with Opportunity International Canada and support families working their way out of poverty.

We would be glad to explore how you can be part of this work. To start a conversation, contact us at connect@opportunityinternational.ca.

- **Become an Alongside donor** to provide monthly support
- **Start a fundraiser** through Walking People Out of Poverty
- **Attend or host an event** in support of Opportunity's work
- **Engage your company** as a corporate partner
- **Start a Trust Group** with family, friends, or colleagues
- **Leave a legacy gift** in your Will to help future generations access opportunity
- **Share the story** and help raise awareness of Opportunity's vital mission

Thank you

We extend our sincere thanks to the many individuals, families, foundations, corporate partners, churches, volunteers, and the Canadian government whose generosity and collaboration make this work possible.

Your support enables entrepreneurs and families to access the financial services, training, and support they need to build sustainable livelihoods and stronger futures.

Together, with our local partners around the world, you are helping create pathways to opportunity, resilience, and long-term economic stability for families and the next generation.

With your support, we are expanding opportunity and walking alongside families on their journey out of poverty.

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