



OPPORTUNITY
International
CANADA



Spring 2026 Impact Report

Thank you for your generous support of Opportunity International Canada. Because of your partnership, families living in poverty are building livelihoods, improving their health, educating their children, and strengthening their resilience for the future.

Over the last year, your support helped reach people across 11 countries through locally led solutions in microfinance, agriculture, education, health, and ultra-poverty programming.

Together, this work advanced progress toward at least 10 of the United Nations Sustainable Development Goals, including No Poverty, Zero Hunger, Good Health and Well-Being, Quality Education, and Decent Work and Economic Growth.

Undesignated support like yours plays a vital role in strengthening trusted local partners, by enabling us to respond where most needed. This report highlights just a few of the ways your generosity is creating lasting change around the world.

THE IMPACT OF YOUR SUPPORT

AFRICA

Ghana

Youth Apprenticeship Program

In Kumasi and Accra, vulnerable youth are participating in a 36-month journey through Sinapi Aba's Youth Apprenticeship Program (YAP), that builds vocational skills, financial inclusion, and social confidence in a safe and supportive environment.

Through this program:

- **750 at-risk youth** are receiving hands-on vocational training and mentorship
- At least **80% of participants are girls**, expanding access to safe employment pathways
- **375 micro-, small-, and medium-enterprise owners** are serving as Trade Masters, providing daily training and supervision
- The program is supported by the Government of Ghana through certification and technical training
- Local Ashanti traditional leaders actively champion and promote the initiative

Together, this support is helping young people build confidence, economic independence, and a clear pathway toward stable futures.



CLIMB: Climate-Resilient Livelihoods for Women Farmers

In northern Ghana, where more than 70% of people live on less than US\$3 per day, women farmers face limited access to training, markets, and agricultural inputs despite producing the majority of local crops.

Opportunity International Canada and Sinapi Aba completed the first year of a five-year, \$13 million initiative supported by Global Affairs Canada and catalytic donor funding.

Over the life of the project, CLIMB will:

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

Women farmers are increasing productivity and incomes through climate-resilient agriculture training, improved financial management, access to drought-resistant seeds, stronger supply chains, and connections to reliable buyers.



Malawi

Agricultural Food Security, Climate Resilience, and Financial Inclusion

In Malawi's Mulanje District, 12,000 smallholder farming families are strengthening their resilience through improved agricultural productivity, expanded financial inclusion, and sustainable farming practices.

In the last six months of 2025:

- **8,000 farmers** received training in climate-resilient agriculture
- **225 new Village Savings and Loans Associations** were formed
- Total active VSLA groups increased to **1,137**

Together, these efforts are expected to positively **impact more than 120,000 people** across rural communities by improving food security, restoring soil health, and expanding access to financial services.



LATIN AMERICA AND THE CARIBBEAN

Haiti

Ultra-Poverty Graduation: Pathways to a Better Life

In partnership with Fonkoze, Opportunity supported 400 families living in ultra-poverty as they began their journey toward stable livelihoods, improved health, and safer homes.

Two cohorts launched recently:

- **150 women** in Lascahobas (March 2025)
- **250 women** in Thomassique (December 2025)
- **9 Village Savings and Loans Associations** formed during early implementation
- Baseline assessments completed covering health, nutrition, and sanitation indicators

Participants are receiving coaching, training, savings group participation, and household support as they build sustainable pathways out of poverty.



Dominican Republic

CoopASPIRE Digital Financial Services Upgrade

CoopASPIRE recently completed a major digital transformation that strengthened its core banking systems and expanded access to secure financial services for marginalized families.

These improvements have:

- Increased operational efficiency
- Expanded outreach capacity
- Improved client retention
- Enabled secure mobile-based financial services

As a result, CoopASPIRE now serves **more than 200,000 families** with improved access to financial tools that support income growth and household stability.



Accelerating Educational Outcomes for Marginalized Learners

Through EduFinance and EduQuality programming:

- One financial institution partner was onboarded to support infrastructure improvements
- Loans are currently benefiting **26 schools**
- Approximately **6,500 students** are already impacted
- A new EduQuality school cluster launched with 25 participating schools, surpassing the original target of 14

These investments are strengthening affordable schools serving vulnerable communities.



ASPIRE Community Economic Development Program

ASPIRE's Aspiring Together Women's Groups are preparing **4,000 women** to strengthen financial independence and launch income-generating businesses.

Participants are:

- Managing household and business budgets
- Building savings through lending groups
- Developing entrepreneurship skills
- Increasing financial confidence and resilience

The program currently operates in 13 branches, with expansion planned into additional regions.



YES! Youth Entrepreneurship and Savings Initiative

The YES! initiative is helping **2,900 children and youth** build financial skills through savings groups and entrepreneurship training.

These early interventions support long-term economic independence and help break cycles of generational poverty.



Colombia

Financial Inclusion for Families Living in Ultra-Poverty

In Cartagena, **562 women-led households are strengthening livelihoods** through financial literacy training, vocational development, savings participation, and community support.

Participants recently completed workshops covering:

- Personal well-being
- Gender-based violence prevention
- Digital marketing and customer engagement

A second cohort of **250 participants in Barranquilla**, 88% of whom are women, has begun preparation activities. Initial assessments show:

- **92% of families** experience food insecurity
- **23%** are eating only one meal per day

Supporters like you are helping these families build stable income pathways and stronger futures.



Nicaragua

Financial and Social Inclusion for Women Entrepreneurs

In partnership with ASODENIC, Opportunity International Canada is expanding access to financial services for entrepreneurs across Nicaragua, helping families strengthen livelihoods despite rising inflation, climate pressures, and ongoing economic instability.

In 2025:

- **2,810 entrepreneurs** accessed microloans and financial services
- **89% of participants were women**, strengthening pathways to economic independence
- **Approximately 14,050 family members** benefited from improved household income and stability
- Services expanded into Old León Highway, Villa Carmen, and Los Cedros, and relaunched in Ciudad Sandino
- ASODENIC strengthened its institutional capacity through staff expansion, digital system upgrades, and a mobile wallet pilot in Managua



STRONGER TOGETHER: MEET MARÍA ESPERANZA ARÉVALO



María Esperanza Arévalo, a member of the Psalm 13 Solidarity Group, lives in San Benito, a rural community near Tipitapa, Nicaragua. The married mother of seven is known throughout her community for her warmth, honesty, and generous spirit — and for her delicious cajetas, a traditional sweet she makes from a third-generation family recipe passed down by her mother and grandmother.

For over 30 years, María has refined her craft, offering cajetas in flavors of milk, coconut, peanut, and papaya. With access to capital, what began as a means of survival has grown into a thriving small business. Using her loan and increased income, María purchased fresh ingredients in bulk at lower prices, increasing her profit margin and diversifying her inventory. Her business has become a favorite among neighbors and loyal customers who stop by daily to enjoy her signature sweets and friendly smile.

“I am an entrepreneur!” Each morning, María prepares her sweets with care, greets customers by name, and remembers their preferences — a thicker cajeta or favorite flavor. She understands the importance of quality and personal connection. “I am a real entrepreneur,” she says proudly. “My business is family-owned. It was difficult at first, but I am proud of what I have accomplished.”

With her growing success, María now sells up to 400 cajetas per day and has created jobs for her two sisters and seven salespeople. Together, they’ve fulfilled orders as large as 7,000 pieces during holiday seasons.

“You believed in me!” When she first met Guisella, her ASODENIC loan officer, who visited her community years ago, María lived in a small wooden structure. “No one had ever offered to help me,” she recalls. “ASODENIC believed in women like me who wanted to move forward.” She says she will never forget the very first ASODENIC loan and trust exhibited by her loan officer — the beginning of a partnership that changed her life.

“Now, I can achieve my dreams!” Her dreams include buying industrial kitchen appliances so she can stop using firewood and building a new workspace with a roof for busy rainy seasons. “With effort and ASODENIC’s support,” María says, “I know I’ll achieve it.”



Thank you for your partnership

THANK YOU for partnering with Opportunity in transforming the lives of families living in poverty around the world.

Because of your generosity, hardworking entrepreneurs are building businesses, children are accessing education, and families are strengthening their health and livelihoods. Your support makes this progress possible — today and for generations to come.

