



OPPORTUNITY  
International

# ANNUAL SUMMARY 2020



Yakuba Fati, Ghana.

Photo: Kate Holt



Photo: Jeremy Makinson

This year marks 50 years of Opportunity International. I have been a patron of Opportunity International UK for just over 20 of those years and it is a pleasure to be part of this extraordinary work...

**OPEN FOR THE FULL LETTER**



BUCKINGHAM PALACE



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What has always struck me about Opportunity International is how well geared we are towards those who really need a hand up, not a handout. The provision of life-changing access to loans, savings and training, gives disadvantaged people, particularly women, the opportunity to work their own way out of poverty with confidence. It is this confidence that gives them the ability to provide a secure future for their family and have a voice within their community.

I have had the privilege to see this work in action and the powerful stories of resilience and transformation our clients share are a true testament to what can be achieved.

There is a lot that is changing in this world. Our innovative approach, particularly through technology, has never been more vital in supporting some of the most vulnerable people and their communities. As our clients face increased challenges, from Covid-19 and Climate Change, we will continue to be there, building on our experience and providing the hand up to those that need it most. It is your ongoing support that keeps us there.

Thank you.

A handwritten signature in black ink, appearing to read "Anne".

**HRH THE PRINCESS ROYAL**  
Patron, Opportunity International UK

# THANK YOU TO OUR DONORS

- Allan and Nesta Ferguson Charitable Trust
- CarVal Investors Foundation
- City A.M.
- Clear Channel
- Drystone Chambers
- Kingswood Group
- National Lottery Community Fund
- Prudential (Ride London)
- Scottish Government
- Squire Patton Boggs

We want to say a special thank you to our in-country partners and the schools, community organisations, student groups, churches and thousands of individuals who have supported us throughout 2020. Thank you for your generous donations, time and expertise.

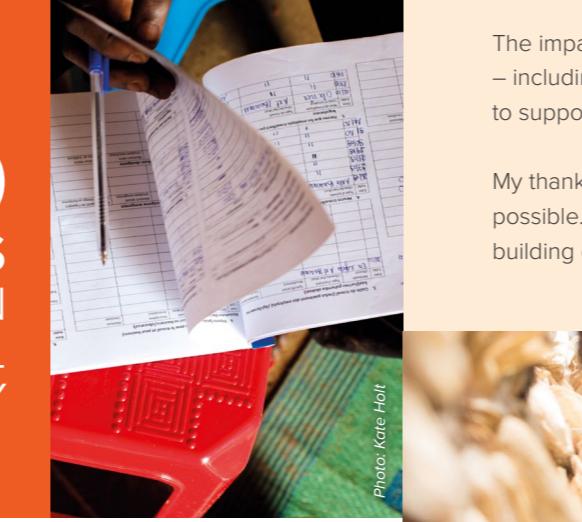
## AN EDUCATION IN FARMING

Fati is a farmer in northern Ghana. She farms sorghum, millet, rice and ground nuts.

"My biggest challenge with my farm is how big it is. I don't have enough money to buy fertiliser to put on the land to make it fertile." Fati received help from Opportunity International after a community member in her village introduced her to our work.

"We got two forms of training, one on financial literacy and the other on how to cultivate sorghum – we learned a lot. I only completed primary school so I have a very little education. I have never had training in how to manage money or how to farm."

By increasing our yield I have been able to support my husband and my family. I used this money for my children and I now have a bank account and save money into this."



44,146 FARMERS IMPROVING  
THEIR HARVESTS

**8,801**  
SCHOOLS WITH  
IMPROVED FACILITIES

to help keep children  
in school for longer

**1.5 MILLION  
CLIENTS**

with better quality water  
and sanitation facilities  
in Ghana

**569 PEOPLE**

living with disabilities in  
Uganda have opened  
individual savings  
accounts

**19.4  
MILLION  
CLIENTS  
REACHED**



**3.6  
MILLION**

children are  
benefiting from  
our education  
programme

## 50 YEARS OF OPPORTUNITIES: PAST, PRESENT, FUTURE



Opportunity International has reached a  
momentous milestone – 50 years of serving  
those living in poverty and helping to create  
jobs, livelihoods, better education and  
health to millions of individuals and families.

However, the worldwide pandemic has  
revealed how connected we are as a global  
community and brought home how  
vulnerable our clients are to shocks of this  
nature. It has re-emphasised the need for  
savings and loans to see them through  
uncertain times such as this.

Over the years I have visited our work in Africa and seen so clearly the ambitions and  
tenacity of our clients to build a better life and, in particular, a brighter future for their children.

The impact of the pandemic spurs us on to rededicate our efforts to impact many more lives  
– including the more marginalised such as people living with disabilities and refugees – and  
to support them to lift themselves, their family and their community out of poverty.

My thanks to you, our loyal supporters and donors, without whom our work would not be  
possible. With your help we will continue to provide life-changing financial services and the  
building of secure, resilient and sustainable livelihoods for those most in need. Thank you.



**95%  
OF CLIENTS  
ARE WOMEN**

**2020 INCOME**  
£2.6M\*

### Where the money came from:

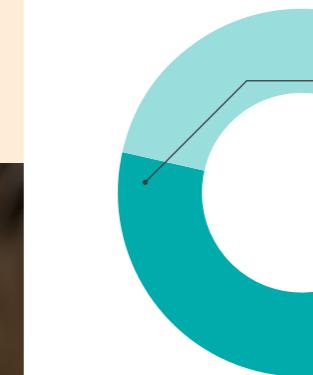
Statutory **57%**  
Individual donations **19%**  
Legacies **10%**  
Trusts and Foundations **8%**  
Other income **6%\***  
Companies **<1%**



## 2020 EXPENDITURE

### How money was allocated by type of expenditure:

Charitable activities **89%**  
Cost of generating funds **11%**  
Governance costs **<1%**



## SPEND BY COUNTRY

Uganda **39%**  
Ghana **37%**  
Rwanda **12%**  
DRC **6%**  
Various **3%**  
Tanzania **2%**  
Pakistan **1%**

\* Community+interest+Support Members and Furlough claims.  
The financial statements are for the year 1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020.



I want to be a  
teacher.

## YOUR LEGACY HER FUTURE

Gifts left in Wills are vital to the future of our work. Please remember Opportunity International in your Will. You can have an impact that is far reaching; it will go beyond the individual and beyond a generation.

**For more information:**

**[visit opportunity.org.uk/gift\\_in\\_will](http://opportunity.org.uk/gift_in_will)**

Photos: Helen Manson



**OPPORTUNITY**  
International

Discover more **[opportunity.org.uk](http://opportunity.org.uk)**

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**Patron: HRH The Princess Royal**  
Opportunity International United Kingdom is registered as a charity in England and Wales (1107713) and in Scotland (SC039692). A company limited by guarantee in England and Wales (05322719).

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