



**OPPORTUNITY**  
International

# ANNUAL SUMMARY 2021



Photo: Edward Osei-Adu Kofi

Imoro, a porridge seller in Ghana



Last year we celebrated 50 years of Opportunity International. We celebrated the founders, the evolving technologies and our inspiring clients who time and again show a determination and resilience to build a better future for themselves...

**OPEN FOR THE FULL LETTER**



BUCKINGHAM PALACE



**Last year we celebrated 50 years of Opportunity International. We celebrated the founders, the evolving technologies and our inspiring clients who time and again show a determination and resilience to build a better future for themselves. Celebrations are important, they remind us of our, and their achievements, and what can be possible with a simple opportunity.**

Today, we celebrate more than 18 million men and women worldwide who are working their way out of poverty towards a better future. Opportunity International remains at the forefront of innovation, providing tailored financial services to some of the world's poorest communities. We continue to advocate for the important role of women as economic drivers, equip the next generation with vocational skills and champion thousands of small sustainable businesses across Africa.

As we celebrate the many achievements of the past year, we cannot ignore the ongoing difficulties our clients are living through. COVID-19 and natural, as well as man-made, disasters have exasperated the challenges they face. Yet, our clients continue to work hard and learn new skills to provide a better future for their families. We continue to be there to support them. It is your support that keeps us working alongside these remarkable entrepreneurs and families – **thank you.**

A handwritten signature in black ink, appearing to read 'Anne', with a large, stylized initial 'A'.

**HRH THE PRINCESS ROYAL**

Patron, Opportunity International UK

# THANK YOU TO OUR DONORS

- Argidius Foundation
- ASG Immigration Ltd
- CarVal Investors Foundation
- City A.M.
- Clear Channel
- Danida Market Development Partnerships
- Jersey Overseas Aid
- Scottish Government
- The7stars
- The Foreign, Commonwealth and Development Office (FCDO)
- The National Lottery Community Fund
- The Princess Anne's Charities Trust
- The Waterloo Foundation
- Patrick and Helena Frost Foundation
- Swiss Capacity Building Facility

**Thank you for your generous donations, time and expertise...** to our partners, schools, community organisations, student groups, churches and thousands of individuals who support us.

## DIGITAL INNOVATION REACHING MORE CLIENTS THAN EVER BEFORE

**For over 10 years, we have worked with partners to use innovative technology, like mobile-phone banking, to reduce costs and link more clients to financial services and support.**

Imoro is a porridge seller in Ghana. Before buying her first mobile phone she had to travel long distances to buy ingredients for her business.

After receiving training and setting up a savings account, Imoro started saving for a mobile phone. She can now connect to her suppliers, family and friends and do most of her banking without traveling vast distances to her nearest branch.

"With mobile phone banking I can send and receive money from my clients. Saving me traveling costs. I now save more... with digital channels, I do not waste money."







**18.7**  
**MILLION**  
**CLIENTS**  
**REACHED**

**OVER**  
**10,000**

young people in Uganda and  
Rwanda have been trained in  
business skills and been given  
access to finance

**3.5**  
**MILLION**  
**CHILDREN**

are benefiting from our  
education programmes

**8,183**  
**SCHOOLS**

improved facilities to help  
keep children in school  
for longer



**73,781** FARMERS IMPROVING  
**THEIR HARVESTS**



**97%**

of global clients  
are women

**5,245**

refugees in Uganda  
trained in financial literacy

# CELEBRATING OUR CLIENTS AND YOUR GENEROSITY



## CLIFF HAMPTON

Chairman of Opportunity UK, visiting  
Nakivale Refugee Settlement in 2019

**Opportunity International's clients never cease to amaze me. Despite the ongoing challenges of Covid-19, and the increasing effects of climate change, we hear tremendous stories of hope and transformation. Our clients are ambitious and determined. They are overcoming many challenges and lifting themselves, their families and their communities out of poverty.**

Thanks to your support, there is much to celebrate from the past year. We celebrate all the opportunities that you have helped to provide – for it takes just one opportunity to change someone's life.

Personally I was very moved by the extraordinary stories depicted at our photo exhibition in September last year about some of the individuals we serve in Nakivale Refugee settlement in Uganda. This illustrated so well how a small loan, financial training and support can lead to the opportunity to build a business.

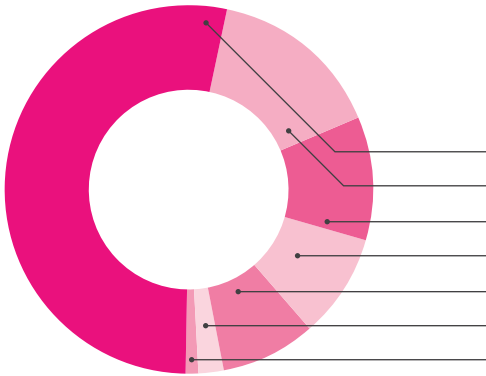
Building a business provides a gateway to a better life – it puts meals on the table and provides children with an education and hope for the future. Despite the challenges of the last few years Opportunity International is still providing that simple opportunity because of you.

I want to thank you for choosing to support Opportunity International, particularly during a time when many areas of our lives and world seem uncertain. Your generosity is having an impact on thousands of people and their families.

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.

## 2021 INCOME

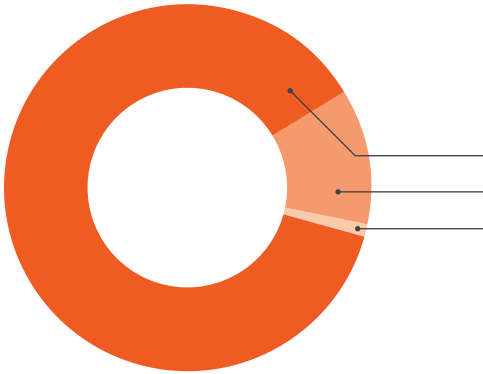
£4.26M



### Where the money came from:

- Statutory **53%**
- Individual donations **15%**
- Legacies **11%**
- Trusts and Foundations **9%**
- Other income **9%\***
- Gift in kind – media **2%**
- Companies **<1%**

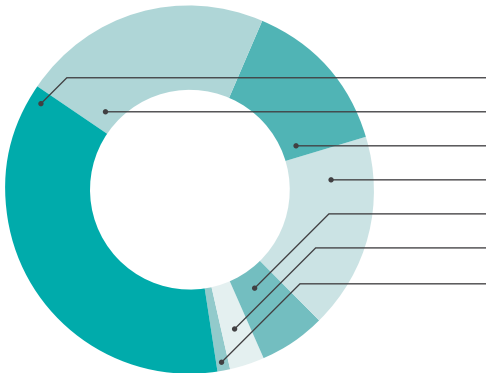
## 2021 EXPENDITURE



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

- Charitable activities **87%**
- Cost of generating funds **12%**
- Governance costs **<1%**

## SPEND BY COUNTRY



- Ghana **37%**
- Uganda **22%**
- Rwanda **14%**
- DRC **17%**
- Malawi **6%**
- Tanzania **3%**
- Pakistan **1%**

\* Community+interest+Support Members and Furlough claims.

The financial statements are for the year 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021.



Photos: Helen Manson

## YOUR LEGACY HER FUTURE

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

For more information:  
visit [opportunity.org.uk/gift\\_in\\_will](https://opportunity.org.uk/gift_in_will)



**OPPORTUNITY**  
International

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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).*

Call us on **01865 725304**

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