

FINANCIAL SUMMARY 2014

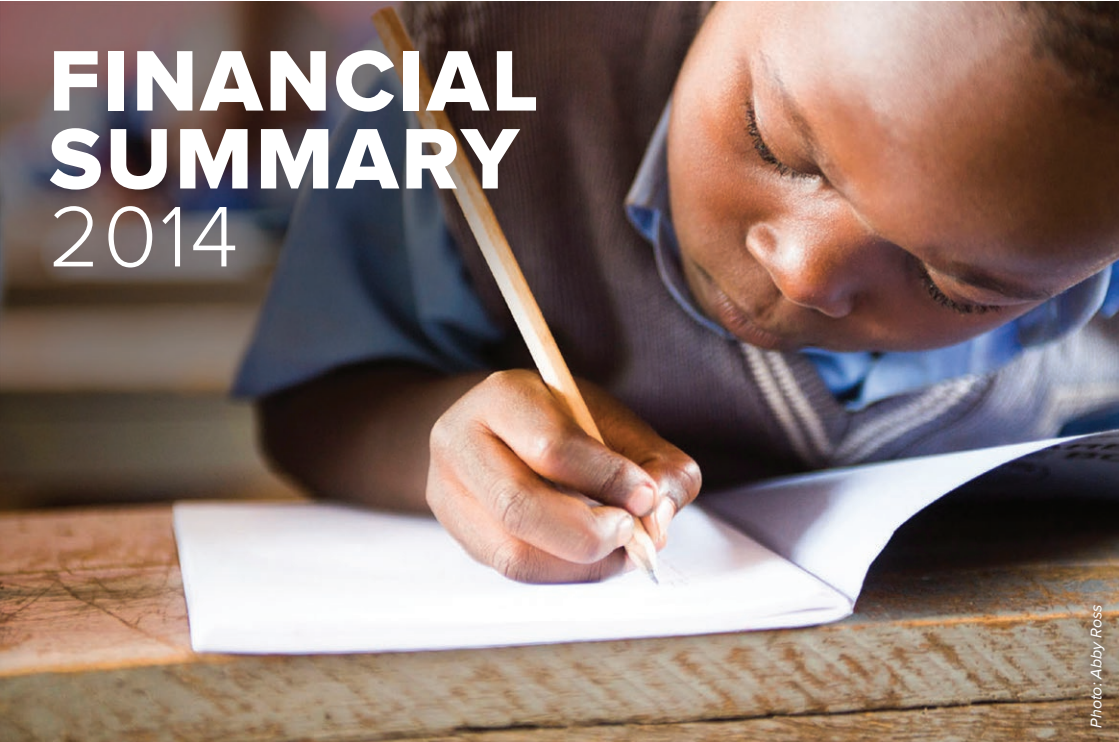


Photo: Abby Ross

Ridgeway School, Uganda



Photo: Jeremy Makinson

Earlier this year I visited Opportunity International's work in the Philippines. I was delighted to meet some of our dedicated clients and to see their hard work and enthusiasm being applied to transform their businesses, farms and schools...

OPEN FOR THE FULL LETTER



BUCKINGHAM PALACE



Photo: Sam Vincent

HRH The Princess Royal speaking with Opportunity International clients in the Philippines

Earlier this year I visited Opportunity International's work in the Philippines. I was delighted to meet some of our dedicated clients and to see their hard work and enthusiasm being applied to transform their businesses, farms and schools.

Over the years I have met many people and communities who are disadvantaged by poverty. I have learned that they do not want or need charity but rather they welcome the chance to work, put their business ideas into action and provide for their families. To achieve this they need training, support and access to investment at a local level and Opportunity International does this extremely well. Opportunity underpins the entrepreneurial spirit of local people to establish a stable income and to save securely as they build a better future for their children.

When I became Patron of Opportunity International over 15 years ago, we were supporting 100,000 men and women. Today it is over 5 million worldwide and we continue to grow. With innovations in agriculture, education and technology, we are helping communities in some of the most vulnerable countries in the world.

Seeing Opportunity International's work in the Philippines has confirmed how important this work is in improving the lives of so many people. **Thank you for supporting this life changing work.**

HRH THE PRINCESS ROYAL

Patron, Opportunity International UK

THANK YOU FOR YOUR SUPPORT

- BBC Radio 4
 - Citi Foundation
 - City A.M.
 - City Index
 - Clear Channel
 - Decherts LLP
 - Goldman Sachs Gives
 - Guernsey Overseas Aid Commission
 - Mumsnet
 - Players of People's Postcode Lottery
 - Prudential
 - Reed Smith
 - Scottish Government
 - Vitol
 - WON
- Rotary Today and the Rotary Clubs in District 1010, 1020, 1090, 1110, 1120, 1140, 1150, 1190, 1240 and 1280
 - The UK government's Department for International Development
 - The States of Jersey Overseas Aid Commission

Also to the schools, community organisations, churches and the thousands of individuals who generously made donations, volunteered their time and gave their expertise.



Photo: Abby Ross

EVANS' STORY

Evans and his wife knew the importance of a good education for their three daughters. Yet they noticed that many children in their community, especially girls, didn't attend state school due to the long distance to travel and cost of attending.

Evans decided to start a local school with 100 students meeting in a small wooden structure on a rented plot of land. Six years later, with support from an Opportunity International loan and training, Evans owns the land and has a secure school building. The Ridgeway School is now thriving and provides education to over 900 students in the local community. *(A student from the Ridgeway School can be seen on the front page.)*

BELIEVING IN TRANSFORMATION



TERRY WATSON
Chair, Opportunity
UK Board

Transformation is a powerful word. It illustrates a deep and sustainable change that overcomes circumstance and attitude. A change that alters the future.

Looking back on the last 12 months I am once again inspired and humbled by our clients' determination and belief in their own transformation. These men and women work hard, knowing they have the abilities and drive to provide a better future for their children. With your help this potential is not just known it is unlocked, empowering our clients and strengthening their communities.

Thanks to you, 2014 was our most successful year to date, enabling us to support more clients than ever before. Across Africa we are seeing true transformation at a local level as more and more people access loans, open savings accounts, grow through training and educate their children. These opportunities enable families to break free from the cycle of poverty and thrive as they work towards a more sustainable and hopeful future.

You, our supporters and partners, have made this possible. Your remarkable generosity and confidence in Opportunity's clients is empowering them, and you, to discover the real meaning of transformation. **Thank you.**

2014 GLOBAL STATISTICS

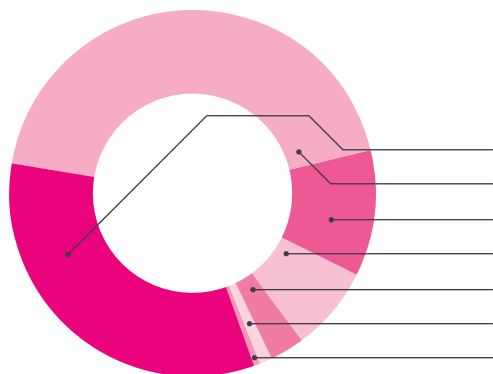
Opportunity UK is part of the global Opportunity International Network.

The total charitable income of Opportunity worldwide was **£44 million** in 2014.

This was invested in partner programmes in 22 countries:

Total clients (loans & savers):	5.3 million	Loan repayment:	97%
Average loan size (Trust Groups):	£142	Average deposit balance:	£77
Loans made to women:	94%	Micro insurance policy holders:	4.9 million

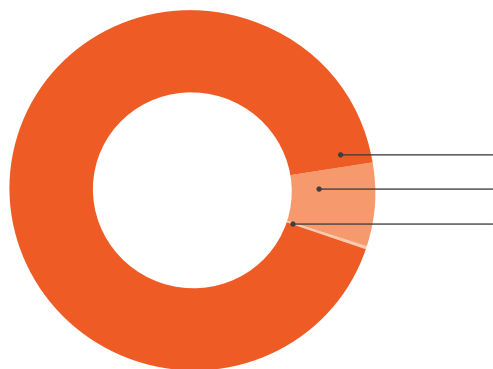
2014 INCOME £6.5M



Where the money came from:

Statutory **33%**
 Individual donations **44%**
 Trusts and Foundations **11%**
 Legacies **7%**
 Income from Support Partners **3%**
 Companies **1%**
 Other income **1%**

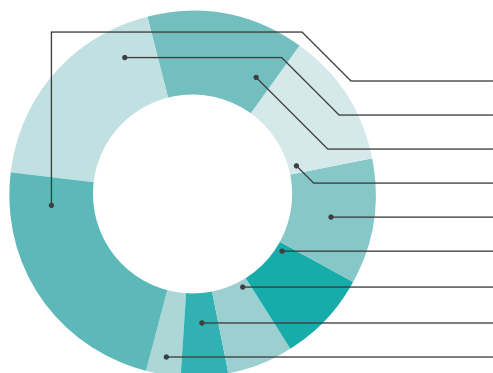
2014 EXPENDITURE



How money was allocated by type of expenditure:

Charitable activities **93%**
 Cost of generating funds **7%**
 Governance costs **<1%**

SPEND BY COUNTRY



Mozambique **23%**
 Tanzania **19%**
 Ghana **14%**
 Democratic Republic of Congo **12%**
 Regional – Africa **11%**
 Uganda **8%**
 Rwanda **6%**
 Malawi **4%**
 India **3%**



Photo: Abby Ross

GIVE THE NEXT GENERATION AN OPPORTUNITY

Gifts left in Wills are vital to the future of our work. Please remember Opportunity International in your Will. With 98% of loans being repaid and recycled, it is a gift that keeps on giving. It will last for generations.

Mukamuhizi Alphasina is married with two children. She grows and sells beans, corn and wheat and thanks to a loan from Opportunity International her crop and income have increased. This has enabled Mukamuhizi to build a house for her family and pay for her children to go to school. Mukamuhizi's family can now hope for a better future.

For more information:

Call Jenny on 01865 725304 or visit opportunity.org.uk/gift-in-will



OPPORTUNITY
International

Discover more opportunity.org.uk

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Call us on **01865 725304**

Patron: HRH The Princess Royal
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