



OPPORTUNITY
International

UPDATE

SPRING
2015



OPPORTUNITY IN AFRICA

Opportunity International UK is helping more than 1.6 million people across Africa to feed their families, send their children to school and enable their communities thrive. Here are some highlights...

SERVING
1.6 MILLION
PEOPLE

1 GHANA

Empowering people with disabilities

In 2014 Opportunity Ghana collaborated with the Ghana Society for the Physically Disabled to design a tailored empowerment loan and training that helps integrate people with disabilities into work. To date, this has been delivered to 340 people, providing them with social and financial inclusion.

2 DRC

Community branch

A new community branch opened in July 2014, bringing the total number of branches in the DRC to four. This expands our reach to communities who would otherwise be financially excluded.

3 UGANDA

92,700 students

School fee loans, youth savings accounts and school improvement loans (to improve buildings, facilities and resources) are supporting over 92,700 students in their education.

4 KENYA

Engaging through SMS

A four-week financial education radio campaign, funded by the Citi Foundation, targeted over 1 million listeners from low-income regions. The response was overwhelming, with many listeners texting in with financial questions and comments.

5 RWANDA

149,000 transactions a month

A year on from launching mobile phone banking in Rwanda, an average of 149,000 mobile banking transactions are made each month. Many are made by rural clients who have limited access to traditional bank branches in cities.

6 TANZANIA

Branchless banking

Branchless banking, which primarily uses mobile money through tablets and mobile phones, has enabled over 500 farmers to receive agricultural loans and training in the remote Southern Agricultural Growth Corridor (SAGCOT) of Tanzania.

7 MALAWI

630,000 savers

Today, over 630,000 Malawians are saving their hard-earned income with Opportunity International. This empowers them to manage their money more effectively and store their income safely.

8 MOZAMBIQUE

Education through radio

Opportunity Mozambique has produced and broadcast 48 radio programmes for national radio that educate rural communities about the importance of savings, budgeting and how to manage their money well.

PLANTING SEEDS OF OPPORTUNITY

With 70% of people in Africa working off the land, our Seeds of Opportunity appeal highlighted the continent's huge agricultural potential. The Appeal engaged the public with our innovative agricultural programme and the role people here in the UK can play in unlocking Africa's potential so that families and communities can thrive.

Lucia's powerful story of transformation was seen on Clear Channel bus shelters across London, in City A.M. newspaper and on an

online mumsnet campaign, illustrating the impact the public's support can have on the lives of communities living in poverty.

Once again we have been overwhelmed by the public's generosity.

WITH GIFT AID AND THE UK GOVERNMENT MATCH, OUR TOTAL HAS NOW REACHED AN AMAZING £6 MILLION!

BBC Radio 4 Appeal

Our BBC Radio 4 Appeal, presented by Ghanaian actress Adjoa Andoh, was broadcast on 21st December 2014. Adjoa shared the story of Elizabeth, a Ghanaian cocoa farmer and mother who experienced the life-changing impact of an Opportunity loan had on her farm and family.

+ You can listen again and find out why Adjoa became involved with our work here: www.opportunity.org.uk/radio4appeal

With
thanks
to...



CITY A.M.



CITYINDEX

THANK YOU

Your generous gifts have been matched by the UK government. This match will specifically help us to:

→ Create and sustain

jobs

in Ghana and Mozambique.

→ Increase access to financial

loans and training,

enabling farmers to maximise yields and increase productivity.

→ Provide safe and

secure savings

facilities to smallholder farmers, helping them to manage their seasonal income and save for a rainy day.

Over 40,000 people, like Lucia's family, will benefit from better nutrition, health and education.

WITHOUT YOU THIS WOULD NOT BE POSSIBLE.



Photo: Kate Holt

“ Before my Opportunity loan I was never able to grow enough to feed my family. My life is so much better now. I have been able to pay for my hospital bills, pay for my children's school fees and books and now I am hoping to build a good house for me and my children – which we have never had before. ”

LUCIA ENACIO
FARMER AND MOTHER
FROM MOZAMBIQUE

+ Read Lucia Enacio's full story here: www.opportunity.org.uk/Lucia_Enacio



SAVINGS IN ACTION

When a family begins to earn an income from their business, they need somewhere safe to keep it. For many of us in the UK we would naturally use a savings account but, with no alternatives, many families living in poverty hide what little money or assets they do have under their mattress, in a hole in the ground or invest in livestock. Here, their hard-earned income can be stolen or destroyed – a devastating loss for a family just starting to get on their feet.

Opportunity International uses innovative technology to make secure savings more accessible to people in poverty-stricken, hard to reach rural areas. Our saving accounts

offer families security and the opportunity to manage their money – no matter how small the amount. Instead of living in fear, people can plan for the future and save for a rainy day.

And never has that saying been so true for our clients in Southern Malawi and Northern Mozambique. In January 2015 the region experienced its worst flooding in more than 50 years. Homes and livestock were washed away, precious crops were damaged and lives were lost. It is estimated that 200 people died, with 200,000 Malawians and 50,000 Mozambicans displaced.

With so many in the region reliant on agriculture and crops to feed their family and provide income, thousands lost everything – their homes, their livelihoods, their hope for a better future.

Thankfully, many had a savings account with Opportunity International. We are the largest provider of financial services

in Malawi and over 630,000 individuals have a savings account. A third of these men and women are in the Southern region and many were badly affected by the floods.

It will take a long time to recover from this natural disaster but their savings will enable our clients to rebuild their businesses and lives. The devastating effects of the flooding in January illustrate the fragility of the communities we work with.

FOR MANY OF OUR CLIENTS, LIKE CHRISSIE, THEIR SAVINGS HAVE PROVIDED NOT JUST A SAFETY NET BUT A LIFELINE TO CONTINUE THEIR PATH OUT OF POVERTY.



CHRISSIE'S STORY

Chrissie Chisale lives in the Mangochi district, just a few 100 yards from Lake Malawi. Chrissie used to sell fish from the lake at the local market, a business she took on when her husband died. The floods demolished Chrissie's house and washed away all her dried fish stock. Chrissie and her family have temporarily relocated to a nearby church with only a few possessions remaining. Thankfully there is hope. With Chrissie's first Opportunity International Loan, she also opened a savings account, which she can draw on to re-establish her life. It's amazing to see the power of savings in action. *(Photos show what remains of Chrissie's belongings and house)*





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 Alphosina 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**



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International

Discover more **opportunity.org.uk**

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Patron: HRH The Princess Royal
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