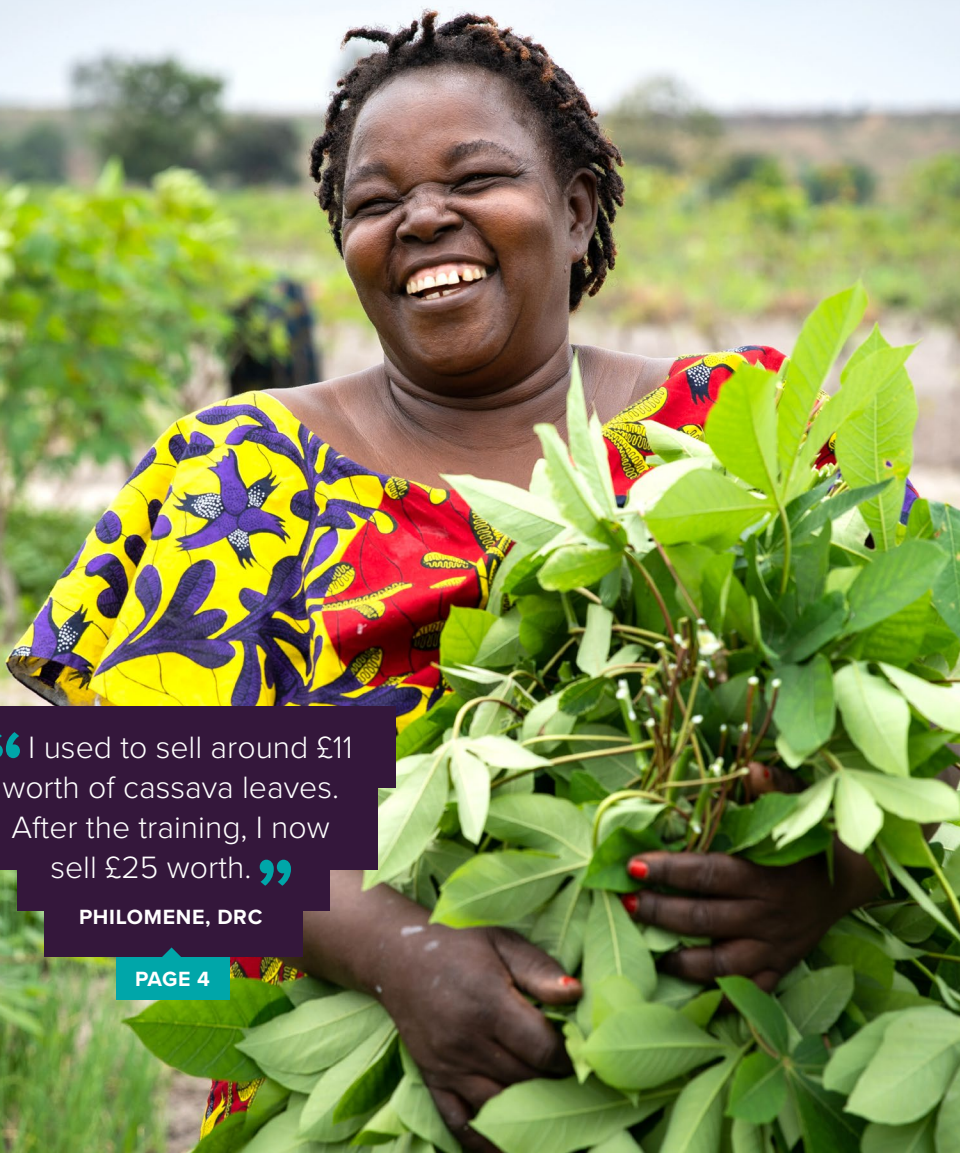




OPPORTUNITY
International

UPDATE

SPRING
2022



“I used to sell around £11 worth of cassava leaves. After the training, I now sell £25 worth.”

PHILOMENE, DRC

PAGE 4

YOUR IMPACT FOR OUR CLIENTS ACROSS AFRICA

We want to see a world where all people have **the opportunity to live free from poverty**, with dignity and purpose. Your support has helped our ambitious and inspiring clients to achieve great things this year...



1 WOMEN

98 young women

In **Ghana's** capital city Accra, young women live on the streets, carrying heavy loads on their heads in market-places for small sums of money. We've supported 98 young women to gain vocational and business skills and financial literacy. Following the training 44 women returned home to their families in Northern Ghana with skills to build a sustainable livelihood.



2 PEOPLE LIVING WITH DISABILITIES

9,651 people trained in financial literacy

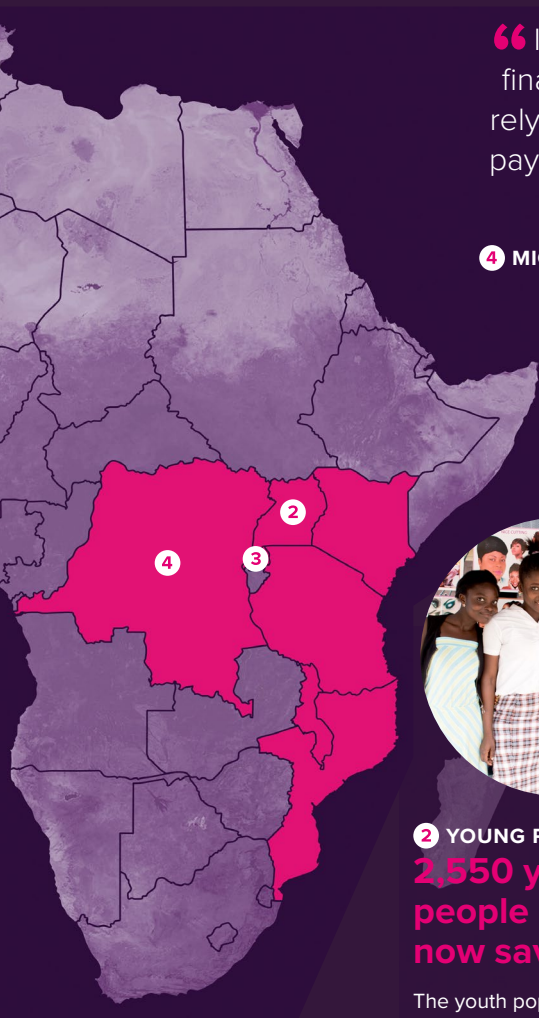
In **Uganda** we've trained 9,651 disabled people in financial literacy – budgeting and managing money. With improved accessibility banking becomes an option for those who've never been included before. Tailored training increases client's confidence to grow businesses.



3 SMALLHOLDER FARMERS

Over 28,000 jobs created or sustained

We have been working with over 12,000 rural households in **Rwanda** to strengthen their farming livelihoods. With access to loans, training and support their farms are producing bigger harvests, increasing their income, allowing them to invest back into their farms, and employ people in their community to help harvest.



18.7
MILLION
CLIENTS
REACHED

“I can now count on myself for finances and no longer have to rely on or wait for my husband to pay for school fees. Knowing this puts me at ease.”

4 MICHELINE, SMALLHOLDER FARMER, DRC



2 YOUNG PEOPLE
2,550 young people are now saving

The youth population in **Uganda** is growing fast, outmatching the job market. 2,550 young people have opened savings accounts with banks and even more have received financial literacy training in how to set up, budget and run a business.



2 REFUGEES
1,378 loans for refugees

Over 1,300 refugees in **Uganda's** Nakivale Refugee Settlement have received loans to help them build a business. Alongside this 5,245 people have benefited from financial training and 2,318 savings accounts have been opened.

ESTABLISHING ROOTS OF CHANGE

Farmers play a crucial role in the economy of Ghana and the Democratic Republic of Congo (DRC) yet without resources and training, many smallholder farmers operate at 40% or less of their harvest potential. Female farmers are particularly disadvantaged due to cultural barriers and lack of access to financial training and services.

Our Roots of Change project sought to overcome these barriers. Over the last three years we have worked with rural female farmers in Ghana and the DRC to establish roots of change within their communities. In partnership with the UK government, and thanks to the generosity of supporters like you, we have seen an incredible change in the lives of thousands of farmers.

“In the past I used to sell around £11 worth of cassava leaves. After the training, I now sell £25. The improvement has been massive... And now, after making a profit, I immediately take 25% and save it in the bank.”

PHILOMENE, DRC

FEATURED ON FRONT COVER

↓ Philomene, on her farm in the outskirts of Kinshasa in the Democratic Republic of Congo



Photo: Lisa Murray



Thank you for your donations to this appeal and project. You have helped thousands of women lift themselves, their families and their communities out of poverty.



Increased Empowerment

More than 12,000 women attended workshops and training to build their self-confidence.



Increased Incomes

Over 12,000 female farmers have improved their farms and increased their incomes.



Increased Resilience

15,255 women have opened secure savings accounts, improving their ability to smooth out dips in income during the 'lean season'.



Increased Financial Knowledge

13,736 rural women received financial training enabling them to budget and manage household income.

Over 61,200 family members have benefited from the project.

Farmers are now feeding their family regular and nutritious meals, sending their children to school and improving their homes.



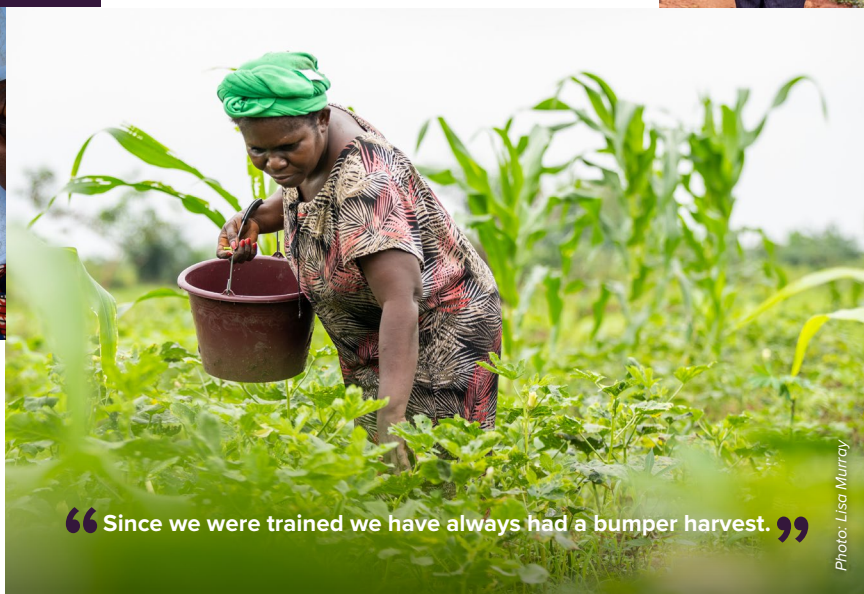
Scan the QR code to **WATCH** a video showcasing this project and our work with women.



Photo: Patrick Abah



Photo: Lisa Murray



“Since we were trained we have always had a bumper harvest.”

Photo: Lisa Murray

EQUIPPING RURAL MALAWIANS TO WORK THEIR WAY OUT OF POVERTY

At the beginning of 2022 we began a new project in Malawi and it couldn't have come at a better time. In January, southern Malawi was hit by Cyclone Ana. Our three year project will provide access to finance, playing a big role in the recovery of the country and in building resilience against future impacts of climate change.

Read more about the project:
www.opportunity.org.uk/malawi

POPULATION:

18.6m (2019) expected to double by 2038

LIFE EXPECTANCY:

Men: 60 years | Women: 65 years

POVERTY & INEQUALITY:

Over 75% of the population live on less than \$1.90 a day

PEOPLE:

80% of the population rely on agriculture to earn a living, they are vulnerable to climatic shocks like cyclones, drought and flooding.



Meet
**Richard
Chongo**

Country Director for Opportunity International Malawi

"A lot of Malawians lack access to financial services. This project will strengthen rural households to generate income, access sustainable finance, increase food security and cope with external shocks.

I'm most excited about the Women in Business Peer-to-Peer Mentoring and Youth in Agriculture Mentoring. We need to work towards achieving gender equality and social inclusion for women and young people in business."

Malawians face many barriers to building and growing sustainable livelihoods. Our project aims to break down these barriers and help our clients to prosper.

BARRIERS

Rural areas lack access to formal financial services

General financial services aren't designed for marginalised groups

Lack of agricultural and financial training

Increasing vulnerability to the effects of climate change which often destroys food supplies and livelihoods

SOLUTIONS

Provide digital solutions, such as mobile phones, to people in remote areas

Provide tailored financial products for women, people with disabilities and young people

Employ and train local staff to teach and equip clients with finance and agriculture training

Provide training and support for clients to adopt sustainable farming methods that build resilience in farming communities





“ Opportunity International understands that the poorest person in the world has dreams and ambitions, abilities. Give them the means and they can make something of their lives. ”

Yasmin Alibhai-Brown understands the power of an opportunity

Yasmin's own story of leaving a country she loved amid hardship to seize an opportunity for a different future mirrors that of so many of our clients.

Read more of Yasmin's story and listen to why she supports our work:
Visit www.opportunity.org.uk/yasmin



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Patron: HRH The Princess Royal

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