



OPPORTUNITY
International

UPDATE

AUTUMN
2015

FOCUS ON — INNOVATIONS



REINVENTING FINANCIAL SERVICES

Poverty traps families in a never ending cycle, keeping them from moving forward and building a sustainable future. At Opportunity International we pride ourselves on the ability to break this cycle.

This Update focuses on how we work with local communities to identify and apply our financial expertise to their specific needs. It highlights four of our innovative initiatives that address some of poverty's main characteristics: lack of local schooling, youth unemployment, low farming yields and limited access to clean water and toilets. Read more on pages 4 – 5.

Lydia Baffour Awuah has been involved with Opportunity International for 15 years – she has seen a lot of change. On page 10 Lydia reflects on how Opportunity International is continually striving to improve, adapt and grow in order to reach and bring opportunities to more people living in poverty.

Financial inclusion empowers and supports people to educate their children, improve their living standards and provide a sustainable future for their family. By reinventing our financial services to meet the targeted needs of communities in Africa and Asia, we are enabling poverty's hold to be broken.

Thank you for being part of this life-changing work.



Edward Fox

EDWARD FOX, CEO

INNOVATIONS INSPIRED BY COMMUNITIES

With no reliable means of saving securely or growing income, how can you feed your family, ensure your children have a decent education and provide a home with clean water and a toilet?

Working alongside local communities, Opportunity International has continually sought to break down the barriers of financial exclusion that keep men and women in poverty – the long distances from commercial banking facilities, the lack of formal identification documents, illiteracy, and no form of credit or guarantee.

Our immediate response was to provide a solution to these physical barriers; mobile banks bring banking facilities to rural areas, pioneering biometric technology securely identifies account owners and safeguards their money, and our work through

trust groups provides the community training that guarantees and supports local entrepreneurs. **All of which allow men and women to access the loans and savings they need to provide for their family.**

In recent years we have built on this by developing and applying financial tools to meet specific social challenges. As community-led solutions organically develop we work in partnership with local communities and sector experts to provide tailored financial programmes. These create structured and sustainable support that empowers men and women – whether farmers, school proprietors, business entrepreneurs or young people – to work their way out of poverty.



EDUCATION FINANCE PROGRAMME

IMPROVING CHILDREN'S EDUCATION

Many state schools across Africa are miles from the communities they are meant to serve. Children walk great distances to attend and, when they arrive, classes are often overcrowded and managed by overworked teachers.

Good quality, low cost community schools have been created to counter this and they now play an essential role in providing education to many children in Africa. These schools are accessible, have smaller class

sizes and offer more affordable schooling. What's more they are set up by local entrepreneurs, often teachers, who want to respond to the need within their own communities.

Opportunity International created tailored school loans and training that provide finance to build better schools and increase capacity. School fee loans also enable parents to manage their cash flow in order to pay for school fees and uniforms.



**OVER
600,000
CHILDREN**

have benefited from improved teaching and school facilities

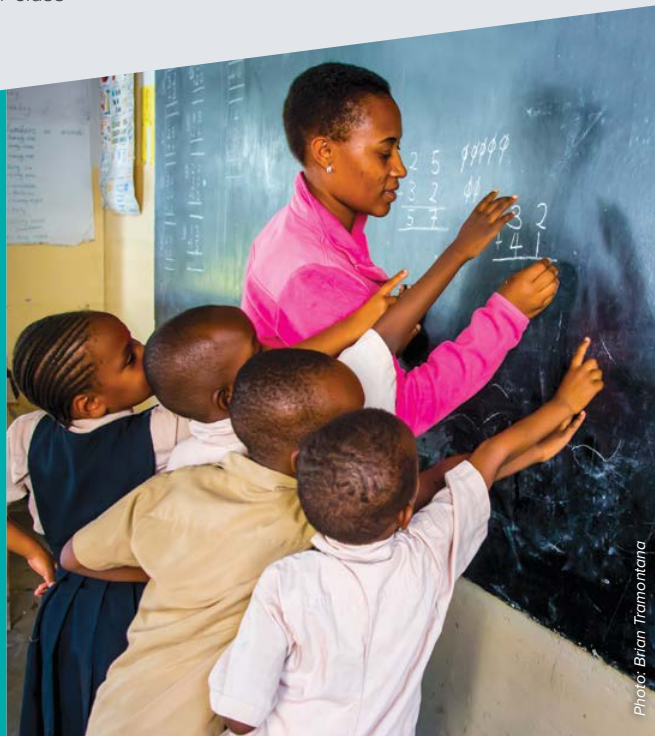


Photo: Brian Tramontana

YOUTH APPRENTICESHIP PROGRAMME

EMPLOYING YOUNG PEOPLE

Youth unemployment is a big problem for many countries in Africa, a continent which has the youngest population in the world. Young people are trapped in a cycle of poverty, creating huge pressure on local communities who struggle to support them.

Opportunity International's Youth Apprenticeship Programme was specifically designed to meet this need. After completing the three-year programme, which provides skills and finance training with a local business, young people are given the opportunity to start up their own business.

This innovative programme enables young apprentices to become economically productive and self-supporting. Families and whole communities benefit as each apprentice sets up their business, increases their own income and creates employment opportunities for others.



**OVER
1,660 YOUNG
PEOPLE**

have been equipped to start their own business



AGRICULTURAL FINANCE PROGRAMME

MAXIMISING FARMER'S YIELDS

The challenge for many farmers in Africa is not just to provide a daily meal for their family but to take it a step further and move from subsistence to commercial farming. Once able to sell produce commercially, a farmer can think beyond the day-to-day and start planning a sustainable future for their family.

Opportunity International developed a loan product and training that allows farmers to improve their yields, generate profits and manage their seasonal income. With a thriving commercial business a farmer can improve their family's diet, living conditions and education.

We work with agricultural experts who help farmers understand their land's potential. Farmers are taught about sustainable farming practices including using seeds and fertilisers in the most effective way.

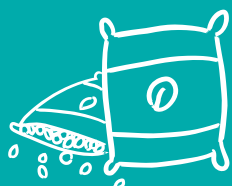
WATER, SANITATION & HYGIENE PROGRAMME

HEALTHIER FAMILIES

Lack of clean water and poor sanitation has a huge impact on the health and economic productivity of the entrepreneurs we work with. Increasingly financial support is playing a crucial role in enabling people to develop community-led solutions that improve sanitation and water supply, which in turn improves health and economic activity.

Building on our work in India, Opportunity International is developing an innovative water and sanitation programme in Africa. Local partners will provide expertise alongside tailored loans that empower people to invest in their own water supply and toilets.

This will lead to long-term health and economic benefits for families and communities; people's health will improve, business productivity and incomes will increase and people's dignity, confidence and empowerment will be strengthened.



**OVER
200,000
FARMERS**

have increased
their farm's
productivity



Photo: Oliver Krato



**OVER
7,000
PEOPLE**

in India have
improved their
water supply

“ I started with a small loan and now I have a larger one because my business has grown so much.” says Maryam, “Life is good. My business is good. I feel very happy when I look at my business. I am proud that it is growing and can now provide for my children. I did not have such a business before Opportunity came along. ”



Photo: Brian Tamontana

MARYAM SANYAGALO BUSINESS WOMAN & MOTHER

Maryam operates a thriving grocery shop in the bustling Arusha market-place in Tanzania. Maryam credits her success to hard work and Opportunity International.

As a member of an Opportunity International Trust Group, Maryam received four weeks financial training to ensure she understood how to manage money responsibly before receiving her first loan. Since then, she meets each week with her fellow group members to share experiences, receive encouragement and get further training.



ADAPTING THROUGH THE YEARS

AN EYE WITNESS ACCOUNT

Lydia Baffour Awuah has Opportunity International running through her veins. Like most of our clients, income from her mother's small trading business in Ghana enabled Lydia to go to school and university.

In 2000 Lydia started working for Opportunity Ghana as a Loan Officer. Over the years she has worked in various roles and, on completing a Masters in International Development at the University of Bath, she is now based in our UK Office as a Senior Programme Manager. She regularly returns to Africa to conduct monitoring visits.

Here Lydia reflects on how she has seen Opportunity International continually adapt to put the needs of the poor first.



↑ Lydia (centre) with Opportunity International's Head of Agriculture, Isaac Kojo Gyesi (left), and agricultural expert, Scholastica Ahieken (right). They are visiting Kwame Ntim's cabbage farm in Offinso, Southern Ghana.

Kwame receives regular training from Scholastica and, alongside his Opportunity International loan, has increased his harvest this year from 30 to 40 bags.

“ As an organisation we keep looking for ways to overcome the barriers of poverty. From using biometric technology to developing finance products for schools and farmers, we are always adapting to take into consideration specific circumstances and needs. For example, agriculture is seasonal and so profit to repay loans will come a lot later, after harvest. A traditional loan model does not allow for this. It's good that we offer a loan product

that works with the seasonal timescales and training needs of the farmers we serve.

We have also developed how we track and monitor our impact, moving away from a finance focus to a social impact focus – measuring whether children can now attend school and if homes have been improved etc – indicators of true transformation! It's a privilege to be part of such innovative and life changing work. ”

NEWS IN BRIEF

GIRLS IN SCHOOL

More than 6,000 girls in 200 schools across Uganda have received financial literacy and lifeskills training, empowering them to value themselves, their independence and their education. Training topics included saving, budgeting, social and business enterprise, health and sex education.

SUPPORT FROM CITI FOUNDATION

With generous support from Citi Foundation over the last three years we have provided financial education through TV and radio to over 3.9 million African families living in poverty. Citi's support also enabled us to implement an innovative digital data capturing system that serves over 5,000 farmers better in Ghana.

MEASURING SOCIAL IMPACT

Opportunity International is now a leader in the microfinance industry in using Social Performance Management, which measures the transformation of clients' economic, personal and social lives and their progress out of poverty over time. A new report illustrating our impact has recently been published – **discover more at opportunity.org.uk/spm**



Photo: Abby Ross

IMPACTING 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.

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 really does keep on giving. It will last for generations.

For more information:

Call Jenny on 01865 725304 or visit opportunity.org.uk/gift_in_will



OPPORTUNITY
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Discover more **opportunity.org.uk**

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