



OPPORTUNITY  
International

# UPDATE

SPRING  
2019



# YOUR IMPACT ACROSS AFRICA



## 1 GHANA 9,000 Savings Accounts

Over 9,000 farmers in Northern Ghana have opened savings accounts. This enables them to keep their money secure and provide a safety net for their families. Before our project, only 7% of farmers had a savings account. Now 80% of farmers have a savings account with an average of £35 in their accounts.

## 2 DRC Reducing Urban Poverty

Over 5,000 women and 2,700 men have accessed loans, savings accounts and financial literacy training. This has helped them work their way out of extreme poverty by establishing and growing their own businesses.

## 3 UGANDA Empowering Girls in Education

Girl's clubs in 132 schools are teaching students key life skills around menstrual hygiene management and sexual and reproductive health and rights. The girls also develop entrepreneurial skills through vocational training and financial literacy through bank visits.

## 4 KENYA Improving School Infrastructure

Over the last year, 40 schools in Kenya received school improvement loans that have enabled them to build more classrooms and install running water and bathrooms. These improvements create a safe and positive environment for children, particularly girls, to learn.

## 5 RWANDA 1,200 farmers

Over 1,200 Rwandan farmers received life-changing training in 2018 through our Good Agricultural Practices (GAP) programme. This training equips farmers with the right tools to increase the quality and quantity of their harvests. It also enables them to negotiate the best price for their crops.

## 6 TANZANIA Strengthening School Leadership

We work with clusters of school leaders to share best practice and tackle educational challenges affecting their teachers and students. There are currently 25 clusters running in Tanzania, impacting 128 schools.



## 7 MALAWI 15,000 Young People

Financial literacy and business management training was delivered to over 15,000 young people in youth clubs and savings groups across the country. This was in partnership with local government and communities to improve the financial knowledge and skills of a growing youth population.

## 8 MOZAMBIQUE Increasing Yields and Food Security

Farmers in Northern Mozambique have increased their yields through improved planting strategies and fertiliser usage. Maize harvests increased by 70% and soybean harvests increased by 45%. This not only provides more income but also ensures better food security for families and rural communities.



# A DAY IN THE LIFE OF A LOAN OFFICER

Loan officers are crucial in helping people to access the finance and training they need to build secure livelihoods. They facilitate trust groups, deliver training, assist clients in accessing loans, set up savings accounts and regularly provide support and advice.

Some women can feel uncomfortable if the loan officer is a man, and will shy away from getting a loan. Female loan officers are therefore hugely important in ensuring that women feel more confident joining financial institutions and accessing the support they need.

As part of a new three-year project in Ghana and the Democratic Republic of Congo, we are supporting our local partners to recruit at least ten female loan officers to help increase the financial independence of rural women. The project aims to improve the economic empowerment of 12,000

women and is funded by the UK Government who matched your donations to our Roots of Change appeal. **Thank you.**



↑ A loan officer talks with clients in Kumasi, Ghana

→  
A loan officer  
meets with a  
client in the town  
of Koforidua,  
Ghana



**Meet Apoyeri**  
A loan officer in Ghana

"I am a 33 year-old single mother from the Upper East Region of Ghana. I live with my son in a single room that I rent. My work is hard but it has given me the opportunity to learn new things and transform my life. I can pay for my son's secondary school fees and improve my standard of living.

**I currently manage about 280 clients. I travel almost every day and my days are long. On a typical day I get to work at 7:15am and see about 40 clients a day, some individually and some as part of group meetings. If my clients are in town I**

**get to them by foot, but to travel the long distances to the farming communities I need to take a work vehicle.**

More women will get involved if they know they can have a female loan officer. They trust us and see us as more patient and caring.

I have seen many lives changed. Clients are able to support their children's education and improve their businesses. I am proud of my work. When you meet some clients they share their family problems with you and trust you. I am respected in the community."



# BUILDING A FUTURE WITH REFUGEES IN UGANDA

Since July 2016, the Ugandan refugee crisis has reached unprecedented levels. Uganda is currently Africa's largest refugee hosting state, and the world's third largest, with over 1.4 million refugees across 30 settlements. New arrivals enter daily, the majority of whom are fleeing conflict and food insecurity in the Democratic Republic of Congo and South Sudan.

Uganda has a progressive refugee policy. It upholds a refugee's right to move freely, work, own property, resettle and access land and basic services. Despite this, refugees face many challenges:

- **High reliance on cash**
- **Lack of access to financial services**
- **Low financial literacy**
- **Low levels of empowerment and self-esteem (particularly amongst women)**
- **Isolation from local markets**

We are embarking on an exciting new project in Nakivale – Uganda's oldest refugee settlement. The project will equip up to 20,000 refugee households to build secure and stable lives for themselves and their children. They will access a variety of financial products, training and services that will:



## Increase financial security

through savings accounts and financial training.



## Increase earning opportunities

through loans and digital finance that enable people to build businesses and access local markets.



## Increase disposable income

by building successful businesses after receiving finance and business training.



## Increase self-esteem

particularly amongst women.

## Meet Senga and Niragine

**"We came to Uganda from the Democratic Republic of Congo in 2006. We have four children aged 2, 4, 6 and 8 years. We came because soldiers were coming and killing people in the neighbourhood where we lived so we had to run to save our lives. We could hear gunshots and we lost 12 relatives during that time.**

I've always been a vegetable farmer and today we plant cabbage, green pepper,

onions, carrots and other vegetables. Tomatoes are my favourite as they get a good price at the market.

If we could have a loan, we would buy more land so that we could get more harvest. Our dream would be to have enough money to start a grocery store. A loan would mean our children could get a quality education. We'd be an example to our community!"

**“A loan would mean our children could get a quality education.”**





Photo: Kate Holt

## MEET AZURA

"I am a rice processor in Tamale. I go to the farmers in the market, buy the raw rice and process it. When I buy the raw rice, I process it by boiling it, drying it and then I must mill it in the local plant.

**My business has improved. Before Opportunity I was processing three bags per week. Now I am processing 15 bags of rice a week.**

I spend the money on my children's education. I never went to school. Whenever I go to the bank, because I am not educated, I find it hard to even sign. If I invest in my children's education this will not repeat itself.

My life has got better. I have more independence financially to look after myself and my children."



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