



OPPORTUNITY  
International

# UPDATE

SPRING  
2017



# OPPORTUNITY IN AFRICA

Opportunity International UK is helping over 1.8 million people across Africa to feed their families, send their children to school and help their communities thrive. Here are some highlights...

HELPING  
**1.8 MILLION**  
PEOPLE

## 1 GHANA

### 700,000 saving

The number of Ghanaians securely saving their hard-earned income with Opportunity International has increased to 700,000 clients, allowing each client to manage their money effectively and save for a rainy day. With improved technology clients are also saving more, with deposits growing by an average of 26% over the year.

## 2 DRC

### 9,369 Saving

To date, 9,369 people in the DRC have opened a savings account, enabling them to save their hard-earned money securely and safely. Over 50% of these savers are women who have been empowered to take control of their own finances.

## 3 UGANDA

### Taking financial services to the North

A new project focused on taking our financial services and training to remote communities in Northern Uganda has been hugely successful - 5,200 farmers have received financial and agricultural training, with 1,340 opening bank accounts. This has enabled them to manage and save their money securely for the first time.

## 4 KENYA

### 189 schools

Loans have enabled 189 schools in Western and Central Kenya to improve their facilities and resources. This has created a positive and safe learning environment for thousands of school children.

## 5 RWANDA

### Making Farms Efficient

10,864 farmers in Rwanda have received loans to improve their farming methods in order to maximize the efficiency and sustainability of their farm. Clients also received essential financial management training on budgeting and borrowing.

## 6 TANZANIA

### Improving Education Quality

Our Education Quality programme expanded into Tanzania. Alongside our school improvement loans, we provide leadership training and bring schools together in clusters to help improve the resources, teaching and education they offer.

## 7 MALAWI

### Increasing Access with Mobile Money

Improved technology and mobile money networks are enabling communities in Malawi to remotely save, withdraw and conduct financial transactions using their mobile phone. Today, 54% of deposits made by clients are with mobile money.

## 8 MOZAMBIQUE

### Effective Financial Management

3,477 micro-entrepreneurs and farmers have received financial management training on borrowing, budgeting and savings. This equips and empowers them to make wise, effective and sustainable financial decisions for their family and business.



# RWANDA: A LAND OF OPPORTUNITY

Twenty-three years have passed since Rwanda's genocide in which an estimated 20% of the population were killed. It is a country that has been defined by its horrific history. But, this is changing.

Rwanda is now experiencing fast economic growth and many of the people and communities we work with are moving forward with peaceful ambition and determination.

Opportunity International has been in Rwanda since 2007, equipping and empowering men and women to create stable and secure livelihoods. Our tailored loans and training, together with using the latest digital technology and mobile phone banking, are bringing financial services to entrepreneurs, school proprietors and farmers.

**Our impact in Rwanda is far-reaching. Here are some highlights...**

- 90% of Rwanda's population are subsistence farmers
- 77% of people in urban areas don't have access to a bank account; this increases to 83% for those in rural areas
- Life expectancy is just 65 years old
- 60% of the population are under the age of 24



## Meet Marie

“Opportunity helped me access fertiliser for my rice production. Before I used fertiliser, I was producing 100kg per hectare. Now that I apply fertiliser I can get 500-800kg per hectare. It has changed my life.”



### ← School Improvement Loans

53 schools have received school improvement loans, providing over 13,250 children with better school facilities and improved learning environments.

### ↓ School Fee Loans

6,459 children are staying in full time education for longer because of school fee loans.



Photo: Brian Tramentana

### ← Agricultural Loans & Training

10,864 farmers (55% women) have received agricultural loans and training, helping them to diversify their crops, increase their yield and move from subsistence to commercial farming.

### ↓ Mobile Banking Services

182,000 clients access their bank accounts through mobile banking services.



# MENTORING MALAWI'S BUSINESS WOMEN

In January 2017 we launched a 'Woman in business' mentoring scheme as part of a three-year Scottish Government-funded programme to promote the economic empowerment of women.



The programme addresses the key constraints faced by many small business owners in Malawi – a lack of access to financial services, entrepreneurship training and business growth. The mentoring scheme will focus on encouraging female entrepreneurs as they plan to grow their businesses from small-scale to large-scale – taking on employees and developing supply chains.

The mentoring scheme will match women with successful and experienced female business owners to share good business management practice and skills. Regular training workshops will also give the mentees and mentors training and insight from professional business experts.

## Meet Modestar



“ I am excited to be part of the Mentorship Programme. I am looking forward to learning from my mentor, particularly in areas of customer care and general business management. I'm hopeful that it will help me grow my business and increase my confidence. ”

### Modestar Kachule

Modestar has three children and lives on the outskirts of Lilongwe. She owns a small doughnut business, which she started with an Opportunity International loan.



## Meet Richard

“ We are so thankful to the Scottish Government for enabling us to run this mentorship scheme. It is the first time we've been able to offer our female clients a female business mentor who can walk with them in overcoming the challenges of continuing to grow and adapt a business as a woman. I'm looking forward to seeing the positive impact the programme will have on our clients and their families. ”

**Richard Chongo**  
Mentorship Coordinator,  
Opportunity Bank Malawi

# NEWS IN BRIEF

## STORIES OF TRANSFORMATION

Thank you to all our wonderful supporters who gave to the Christmas appeal. We have been overwhelmed by the response. Including a private donor match we raised over £98,000. This will help educate, empower and equip many more entrepreneurs and their families to work their way out of poverty.

## MACQUARIE SUPPORTING MICROFINANCE

In October 2016 Macquarie Group Foundation hosted a yoga class and evening discussion on financial inclusion for the world's poor, to raise valuable awareness and money for our work. Macquarie matched all donations, bringing the total raised to over £16,000. Thanks to all those who took part.

## AWARD WINNING EDUCATION PROGRAMME

In November 2016 we received the Civil Society Achievement Award, recognising our innovative education programmes in Uganda that cultivate greater equality and financial empowerment to communities through education. Find out more:

[www.opportunity.org.uk/award](http://www.opportunity.org.uk/award)



Photo: Ric Francis

## MEET THEOFISTA

Theofista Nyirandikubwimana lives in Rwanda with her husband and four children. She used to farm whatever she could for her family's survival but she struggled to feed them regular meals and to pay her children's school fees. She moved to farming rice in 2013, and has since received loans and support from Opportunity International.

**“Life for my family changed tremendously with the availability of the loan. We now produce a strong harvest twice yearly because we are better prepared to farm. I can now pay school fees, so importantly all my children go to school. The children are happy. Opportunity has helped us.”**



**OPPORTUNITY**  
International

Discover more [opportunity.org.uk](https://www.opportunity.org.uk)

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