

Fact Sheet

as of June 30, 2009

Opportunity International provides small business loans, savings, insurance and training to over two million people working their way out of poverty in the developing world. Clients in over 25 countries use these financial services to start or expand a business, provide for their families, create jobs for their neighbors and build a safety net for the future. Opportunity serves all people regardless of race, religion, ethnicity or gender.

Loans

- When clients build businesses with Opportunity loans, they often set into motion monumental changes. Family income rises. Children are well fed and go to school. Homes are improved. Women gain status. For clients around the globe, these transformations take place every day – beginning with loans as small as \$60.
- Opportunity International offers a mix of loans products, including group and individual loans, and allows clients to access larger loans as their businesses grow. A first point of entry, the Trust Group joins together 10 to 30 entrepreneurs who elect leaders, receive training and pledge to guarantee each other's loans. Because the group guarantee replaces the need for collateral, credit becomes available to those previously locked out from formal financial services.

Opportunity International Highlights – LOANS	
<i>Active loan clients:</i>	1,132,873
<i>Value of loan portfolio:</i>	\$374,654,101
<i>Average first group loan:</i>	\$181
<i>Loans made to women:</i>	85%
<i>Loan repayment rate</i>	98%

Savings

- For Opportunity clients, savings bring stability and a means to move away from subsistence living. Interest-bearing savings accounts provide a secure, convenient way for clients to manage money and prepare for both crisis and business opportunities.
- To provide savings accounts to people who have never had access, Opportunity is building a network of scalable, sustainable and accessible banks throughout the developing world. Since 2001, Opportunity has built 13 regulated microfinance institutions including nine banks. These banks' innovative branches, whether full-service, mobile or satellite kiosk, bring financial services and hope to the most marginalized and remote clients. Cards using biometric technology provide convenient and secure access to finances, even for those who are illiterate, lack formal identification or live in rural areas.

Opportunity International 2008 Highlights – SAVINGS	
<i>Savings accounts:</i>	491,511
<i>Average balance in each account:</i>	\$112
<i>Total deposits:</i>	\$54,812,026

Training

- AIDS education in Ghana, inventory management in the Philippines, a civil rights unit in Colombia, domestic violence awareness in India – Opportunity's more than 400 transformative training and development modules cover the gamut of topics pertinent to clients across the globe.

- Each week, as Trust Group members gather to repay their loans, loan officers provide educational sessions to develop business skills and enhance personal growth.

Insurance

- Opportunity's MicroEnsure, the world's first and largest microinsurance broker, provides protection against the many risks faced by those living in poverty. Innovative products cover policyholders with crop, loan, health, life and property insurance – offering clients a safety net when an unexpected hardship or disaster occurs.
- With average premiums of about \$1.50 per month for a family of five, MicroEnsure is making affordable life insurance available for the first time, exclusively to people living in poverty. Other innovations include policies covering persons infected with HIV/AIDS, weather-indexed crop insurance for rural farmers and affordable health insurance for the economically marginalized, with a special focus on adolescent girls. The Bill & Melinda Gates Foundation has provided a generous grant to enable Opportunity to enter new countries and provide insurance to many more people.

Opportunity International Highlights – INSURANCE	
<i>Microinsurance policyholders</i>	871,224
<i>Lives insured</i>	1,655,072

Staff

- Opportunity International's global team has grown to 10,781 employees, with 5,960 loan officers in the field.
- By providing exceptional training, opportunity for advancement and competitive pay and benefits, Opportunity is equipping local, talented staff to become leaders in building the economies of their own communities.

Global Partners

- Opportunity International serves clients in over 25 countries.
- Opportunity also raises funds in Australia, Canada, Germany and the United Kingdom

Opportunity International – Over 25 Countries Served			
Africa	Asia	Eastern Europe	Latin America
<i>DR Congo</i>	<i>China</i>	<i>Albania</i>	<i>Colombia</i>
<i>Ghana</i>	<i>India</i>	<i>Macedonia</i>	<i>Dominican Republic</i>
<i>Kenya</i>	<i>Indonesia</i>	<i>Poland</i>	<i>Honduras</i>
<i>Malawi</i>	<i>Philippines</i>	<i>Romania</i>	<i>Mexico</i>
<i>Mozambique</i>		<i>Russia</i>	<i>Nicaragua</i>
<i>Rwanda</i>		<i>Serbia</i>	<i>Peru</i>
<i>South Africa</i>			
<i>Tanzania</i>			
<i>Uganda</i>			
<i>Zimbabwe</i>			

For more information, visit www.opportunity.org.

For media information, please contact: Rob Meloche, 630-242-4167, rmeloche@opportunity.org