



Grace Msoyoya sells potatoes to vendors in the Blantyre, Malawi marketplace. Before she became an Opportunity client, Grace kept her hard-earned money at home. Now, she earns interest in a savings account which she accesses with her biometric-enabled card at a kiosk just 100 meters from her business.

Banking on Africa

Opportunity International has a bold vision to bring life-changing financial services to five million impoverished people in sub-Saharan Africa over the next five years. The African continent is home to 24 of the 25 poorest countries on earth and approximately 75 percent of Africans live on under \$2 a day. In sub-Saharan Africa, less than 10 percent of the population has an account with a financial institution. In 2008, Opportunity launched its ambitious Banking on Africa campaign to help develop an array of financial services that address the capital infrastructure needs of communities isolated from the financial system.

We are working toward the day when all Africans can safely deposit their savings, access capital to grow their businesses and purchase affordable insurance to protect their assets—with all these services readily available in their own communities.

Opportunity's Bold Vision

1. Mobilize \$384 million to build banks for Africans living in poverty:
 - \$123 million in donations
 - \$40 million in debt
 - \$221 million in client deposits
2. Reach five million new clients by 2015, impacting over 30 million people—one in 20 of those living under \$2 a day in sub-Saharan Africa.
3. Provide economic opportunities that help build thriving communities.
4. Build sustainable financial institutions that reach national scale by targeting rural areas where the poorest people live.

We have raised more than \$100 million toward our goal and are seeking committed leaders to join this movement.

Opportunity in Africa



Highlights

	2008	2009
ACTIVE LOAN CLIENTS	260,365	261,749
VALUE OF LOAN PORTFOLIO	\$74,604,277	\$87,801,103
AVERAGE FIRST TRUST GROUP LOAN	\$348	\$183
% OF LOANS MADE TO WOMEN	75%	76%
SAVINGS ACCOUNTS	307,027	495,817
VALUE OF DEPOSITS	\$34,611,101	\$44,604,077
AVERAGE SAVINGS BALANCE	\$113	\$90
MICROINSURANCE POLICYHOLDERS	140,423	191,486

Impact – How You Can Bank on Africa

- \$5,000 launches a new Trust Group
- \$1,000 provides a month of fuel for a mobile bank
- \$200 finances a new enterprise
- \$15 enables a new savings account to be opened

Campaign Chairs: Kevin and Gayla Compton • Africa Region CEO: Colin McCormack • Africa Region Board Chair: Francis Pelekamoyo