

Opportunity International Highlights as of Dec. 31, 2010



When poverty is a way of life, people's potential is often overshadowed by the struggle to survive. But when equipped with the right tools, even the most vulnerable are able to change their own world and create a better future for their children. Opportunity International stands alongside over 2.5 million clients with a mission to provide those tools—the financial products, educational programs and business training they need to move beyond poverty and build a more stable, secure and fulfilling life.

759,815 savings clients
\$88,931,782 savings deposits
\$113 average savings balance

Savings

Fewer than 10 percent of those living on less than \$2 a day have access to safe and secure savings accounts. That's why Opportunity operates regulated banks that provide secure, interest-bearing savings accounts and other financial services to those in need. Efficient delivery channels enable us to bring these customized products virtually anywhere—whether our clients live in a remote farming village or run a business

in a sprawling urban market. Satellite branches and mobile banks give us the flexibility to provide all the services of a bank branch close to the people, without the expense of bricks and mortar. ATMs, point-of-sale devices and cell phones extend our reach even further by making it possible for clients to transact business in local markets and shops—or even from their home or business. Biometric technology allows an impoverished woman with no formal identification to open and access a savings account using only her fingerprint—giving her recognition she never had. Communities thrive as our clients' savings are loaned on to other entrepreneurs so that they, too, can build businesses, develop a steady income, provide for their families and create jobs for their neighbors.

Loans

Opportunity offers a mix of loan products, allowing clients to access incrementally larger loans to acquire inventory, purchase equipment and diversify businesses. Most clients secure their first loan as part of a Trust Group, whose members come together to support one another and guarantee each other's loans. Trust Groups are led by a loan officer, who also serves as each member's mentor and advocate. As their businesses grow and relationships deepen, members develop the courage to become employers and role models, helping others break free from the limitations of poverty.

1,431,928 active loan clients
\$325 million value of loan portfolio
\$142 average first Trust Group loan
84% of loans are made to women

Training

A client's ability to use our financial services is often hampered by a low level of literacy and limited education. Every week in homes, churches and halls throughout the developing world, Trust Group clients come together to receive business, leadership and life skills training. When combined with our financial products, this transformational training helps impoverished people—especially women—develop their capacity and pursue their dreams.

Over 1.3 million clients receive training

(over)

To learn more, visit opportunity.org

Opportunity International is a 501(c)(3) nonprofit.
Paper contains post-consumer content.



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Insurance

When disaster strikes, impoverished people are always the hardest hit because they lack the resources to cope. To help reduce our clients' vulnerability, Opportunity's microinsurance subsidiary, MicroEnsure, has developed a wide array of innovative and affordable

insurance products. Our health insurance product in Tanzania and India covers pre-existing illness and provides inpatient hospital treatment on a cashless basis. Weather-index crop insurance in Malawi and the Philippines insures farmers against crop failure caused by drought or excess rain. Other products include credit life, funeral, property and political risk insurance.

Over 1.3 million insurance policyholders

Staff

Opportunity International has 12,414 staff worldwide, of which 99% are nationals serving our clients in more than 20 countries. Our 7,011 loan officers are at the heart of our work, offering support and counsel to every client.

Our priority countries

Colombia
Democratic Republic of Congo
Ghana
India
Kenya
Malawi
Mexico

Mozambique
Nicaragua
Philippines
Rwanda
South Africa
Tanzania
Uganda

Other countries in which we serve

China
Dominican Republic
Honduras
Indonesia
Macedonia

Peru
Romania
Serbia
Zambia
Zimbabwe

Our vision is a world in which all people have the opportunity to provide for their families and build a fulfilling life.

Our belief is that small-scale entrepreneurs can be big change agents in overcoming global poverty.

Our mission is to empower people to work their way out of chronic poverty, transforming their lives, their children's futures, and their communities.

Our method is to provide microfinance services, including lending, savings, insurance, and transformational training, to people in need. To do this, we build and work through sustainable, local microfinance institutions.

Our motivation is to respond to Jesus Christ's call to love and serve the poor.

Opportunity serves all people regardless of race, religion, ethnicity or gender.

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