OVERVIEW
Opportunity International designs, delivers, and scales innovative financial solutions that help families living in extreme poverty build sustainable livelihoods and access quality education for their children. We equip families with the tools and training they need to build their businesses, improve their harvests, provide for their families, send their children to school, and break the cycle of poverty. Drawing on over fifty years of experience and walking in God’s footsteps, we are now reaching further down the economic pyramid to go deeper and broader to be a light and new hope to those individuals, families, and communities living in extreme poverty.

VISION
Our vision is a world in which all people have the opportunity to achieve a life free from poverty, with dignity and purpose.

MISSION
By providing financial solutions and training, we empower people living in poverty to transform their lives, their children’s futures, and their communities.

MOTIVATION
We respond to Jesus Christ’s call to love and serve the poor. We seek to emulate the Good Samaritan, whose compassion crossed ethnic groups and religions. We serve all people regardless of race, faith, ethnicity, and gender.

2023-2025 STRATEGIC PRIORITIES

► Opportunity is focused on solutions, structures, and staffing to fight extreme poverty.
► We will deepen and broaden our work in education finance, agriculture finance, microbanking, and digital financial services.
► We will sharpen our focus on serving extremely poor households; pilots include a graduation model for people living in ultra-poverty; savings groups; health and safety initiatives.
MICROFINANCING
*High-touch, high-tech, high impact*
We partner with financial service providers to offer innovative financial services—like tailored loans and microinsurance—and financial literacy training to help entrepreneurs and small business owners grow their businesses and enable families to thrive. Opportunity has embraced an *asset-light, partner-rich model*, shifting from owning and operating banks to an open partnership model that leverages our resources.

Two of the most interesting changes in microfinancing over the last fifty years of our work are an increase in the need and desire for *savings accounts* and the emergence of the *female entrepreneur*. Our *high-touch, high-tech, high impact* approach supports our clients on their path to sustainability.

By 2025, microfinancing projects **impacting 2.6 million lives annually with $349M in capital released**:  

1. Engage partners on *program and financial product designs and guarantees* to provide micro-loans.  
2. Collaborate with partners to help clients build resiliency through individual or group *savings accounts*.

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**DIGITAL FINANCIAL SERVICES**  
*Human-centered design*

**By 2025 Digital Financial Services Annual Impact:**

- 6 Affordable, Appropriate Products for Client Choice
- 20 Mission-Aligned Partners to Provide Diversity
- 6,000 Savings Groups (Africa and Colombia)
- 16.3M Women Reached via Banking Agents (India)
- 950,000 Clients Using Digital Services

Opportunity’s goal is to bring effective, human-centered digital solutions to build a path to sustainable income for people living in extreme poverty.

Digital solutions help us reach the most vulnerable people in the most remote communities with financial services and training. We enable efficiencies such as accessing banking services from phones and using tablets to train farmers and teachers.

We project that, by 2025, **950,000 Opportunity clients will be using digital services**, transforming lives in Africa, Latin America, and Asia:

1. Provide *digital finance solutions* that empower people living in poverty to transform their lives, their children’s futures, and their communities.
2. Improve the ability of our partners in *agriculture, education, and microfinancing* to reach people living in poverty, using digital tools to *reduce the cost to serve*. 
AGRICULTURE FINANCE
Grow more crops, get more income
Opportunity’s Agriculture Finance program works with small- scale farmers to grow more food and earn more income with tailored training and access to markets, helping rural families transform their small farms into more productive, lucrative, and effective enterprises.

By 2025, AgFinance plans to reach 788,000 farmers annually and enable $106M in agricultural loans. Current operations are running in the DR Congo, Ghana, Malawi, Mozambique, Rwanda, and Uganda; we have planned expansion to Colombia, Kenya, and Nigeria:

1. **Increase capital** into agriculture through new financial institution partners and increased client acquisition via Farmer Support Agent network.
2. **Support quality farming** by digitizing and standardizing farmer training, improving access to agriculture finance, and develop/deploy products that support inclusion and climate resilience.

EDUCATION FINANCE
Increasing access and quality

By 2025 EduFinance Annual Impact

- **$145M Capital Released**
- **3,100 Schools in EduQuality**
- **7,100 Schools Financed**
- **20 Incremental Financial Institution Partners**

Opportunity’s education objectives are clear: **get more children in better schools**. Our program breaks down two obstacles to education: **access and quality**. Opportunity International offers one of the only programs in the world that addresses both the need for loans to parents AND school owners, while also deepening the skills of school leaders and teachers. **School Improvement Loans** enable educators to improve and expand schools; **School Fee Loans** ease cash flow constraints in families, ensuring all children can attend school.

By 2025, EduFinance plans to increase access to quality education for an **additional 8 million+ learners** in at least **27** high need countries; for every dollar donated to EduFinance, $18 is catalyzed to support local education:

1. **Increase access**: Accelerate investment mobilization, with increased investment targeting lower income populations.
2. **Improve quality**: Improve school quality, school management practices, teaching practices, and learning outcomes for children.
3. **Disseminate learnings**: Claim knowledge leadership in education finance.
COLOMBIA
Ramping Up the Opportunity
The Opportunity Zone in the Atlántico and Bolivar regions of Colombia intentionally brings together our flagship programs—agriculture, education, and microbanking—into a geographical region with a large population of people living in extreme poverty. Our program models are built on our proven three-pronged interventions of training, financial resources, and support. These interventions increase incomes, create and sustain jobs, and provide affordable quality education for children and youth.

By 2025, in Colombia, Opportunity projects impacting the lives of an additional 170,454 people, releasing $10.4M in capital and executing six programs in collaboration with 16 partners:

1. Support Opportunity Zone serving people living in extreme poverty.
2. Support savings groups as a transition to formal financial services.
3. Pilot Graduation program focused on people living in ultra-poverty.

GLOBAL REACH IN 31 COUNTRIES

Latin America
* Colombia
* Dominican Republic
* Ecuador
* El Salvador
* Guatemala
* Haiti
* Honduras
* Nicaragua
* Paraguay
* Peru

Africa
* The Democratic Republic of the Congo
* Ethiopia
* Ghana
* Kenya
* Liberia
* Madagascar
* Malawi

* Mozambique
* Nigeria
* Rwanda
* Senegal
* Tanzania
* Uganda
* Zambia
* Zimbabwe

*Education Finance only
Active countries 2022-2023