



Nikuze Athanasie, Rwanda.



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OPEN FOR THE FULL LETTER



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On my travels around the world, which in 2019 included a visit to Opportunity International US in Chicago, but which are now happening virtually, I have seen that the global community shares a universal concern – the desire to protect our families and provide them with the education and economic security they need to prosper. This unity of purpose and ambition has become even more evident during the COVID-19 global pandemic.

The Opportunity International model is simple yet powerful. It is a hand up that also builds the confidence and self-belief of our clients and their families to work their way out of poverty. No matter what disadvantages and uncertainties people face, the critical financial services and support we provide equips them to develop successful and resilient livelihoods.

Today we are supporting 2.6 million men and women across Africa; worldwide it's 17.5 million. I have met a number of these men and women personally and have seen their determination to succeed.

As the global community faces one of its largest challenges,
Opportunity International is, as always, adapting to best serve
and support communities in some of the world's poorest countries.
We are there because of your ongoing support. Thank you.

HRH THE PRINCESS ROYAL

Patron, Opportunity International UK

THANK YOU TO OUR DONORS

- Allan and Nesta Ferguson Charitable Trust
- Bartholomews Agricultural Company
- CarVal Investors Foundation
- City A.M.
- Clear Channel
- Drystone Chambers
- Kingswood Group
- The National Lottery Community Fund
- Prudential (Ride London)
- Scottish Government

- Stone Family Foundation
- Swiss Capacity Building Facility
- The Patrick & Helena Frost Foundation
- The Rotary Clubs in District 1010, 1080, 1090, 1150, 1240
- The UK government's Department for International Development
- UBS Optimus Foundation
- Vogelgezang Foundation

Opportunity International UK would also like to extend a special thank you to our in-country partners as well as the schools, community organisations, student groups, churches and the thousands of individuals who generously made donations, volunteered their time and gave their expertise.

95% OF CLIENTS ARE WOMEN

17.5
MILLION
CLIENTS
WORLDWIDE

IMPROVED WATER AND SANITATION FACILITIES IN GHANA

FOR

1.4 MILLION
PEOPLE



FARMING FOR THE FUTURE

Nikuse farms rice and maize in Muhanga, Rwanda. She has five children and one grandchild. Three years ago she joined a farming cooperative where she received training and access to loans through our agricultural programme.

Nikuse says: "In these three years, I have been receiving loans and that's been very instrumental. My first harvest was 35kg, but after joining Opportunity, I could buy manure, chemical fertiliser and get money to pay for labour. With all these inputs I harvested 550kg. I've been able to build a house, bring in electricity and finish it properly. We are now living in proper housing and my children are attending school."





3.6
MILLION
CHILDREN
BENEFITING FROM
OUR EDUCATION
PROGRAMME

48,835 FARMERS IMPROVING THEIR HARVESTS

48,000
ACTIVE MOBILE PHONE BANKING CLIENTS*

*Those who have used the services in the last 30 days



A DETERMINATION TO SUCCEED



CLIFF HAMPTONChairman of Opportunity UK

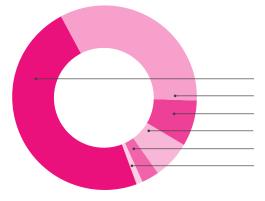
As I reflect back on last year I am doing so at a time of global crisis and uncertainty. Yet when I think of the clients I have had the privilege to meet I am full of hope.

On a visit to Rwanda earlier this year, I met clients from a poor rural community who were so grateful for our support despite facing many challenges and hardships in recent times. It was clear that these men and women were ambitious and determined to succeed but had lacked the financial help to grow their businesses until we began working with them.

The access to loans, savings and training that we provide are enabling men and women to build strong and resilient livelihoods. They are investing in their business, feeding their family, saving for the future and learning how to manage their money. Time and time again, from community to community, we are helping people to work their way out of poverty. It is your faithful support that makes this possible. Thank you.

You, our supporters and partners, are providing the security needed for communities to face the current uncertainties and continue working towards a better future. Together, we have achieved a great deal. But our work is far from done – with your continued generosity we will keep enabling communities to overcome whatever challenges they face.

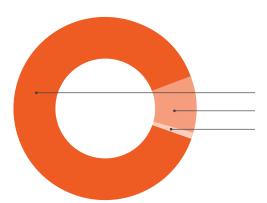




2019 INCOME £4.78M

Where the money came from:

Statutory 49%
Individual donations 34%
Trusts and Foundations 7%
Other income 8%
Legacies <3%
Companies <1%



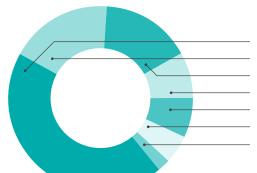
2019 EXPENDITURE

How money was allocated by type of expenditure:

Charitable activities 90%

Cost of generating funds 10%

Governance costs <1%



SPEND BY COUNTRY

Uganda 44%
Ghana 18%
Regional – Various 16%
Rwanda 8%
Tanzania 7%
Philippines 5%
DRC 2%

The financial statements are for the year 1st January 2019 to 31st December 2019.





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Patron: HRH The Princess Royal
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