

Fact Sheet

Opportunity International was founded in 1971 to build a sustainable solution to the problem of global poverty. Its mission is to provide opportunities for people in chronic poverty to transform their lives. Opportunity has built 43 microfinance institutions, of which 17 are regulated banking institutions, in 27 developing countries across Africa, Asia, Eastern Europe and Latin America. Opportunity opens the door to a wide range of financial services and business training to those who have been denied access to the traditional banking sector.

Microenterprise Loans

- A \$250 loan to an entrepreneur in the developing world can be used to expand a business, develop a steady income and create jobs for their neighbors. The entrepreneur earns profits which are used to pay back the loan with interest. Microenterprise loans offer the poor a hand up, not a hand out.
- Opportunity International offers a mix of group and individual loans, allowing clients to access larger loans as their businesses grow. Trust Group loans comprise 80% of Opportunity's loan portfolio. In a Trust Group 15-40 members cross-guarantee each other's loans and meet weekly for business skills, leadership and personal development.

Opportunity International 2008 Highlights – LOANS	
<i>Active loan clients worldwide:</i>	1,266,144
<i>Dollars loaned:</i>	\$844,327,558
<i>Average first group loan:</i>	\$181
<i>Loans to women:</i>	85%

Microfinance Banks and Savings Deposits

- Opportunity International is developing a global network of banks to address the capital needs of communities isolated from the financial system. Since 2000, Opportunity has built 17 commercial microfinance institutions in 16 countries (Albania, China, Ghana, India, Macedonia, Malawi, Mexico, Montenegro, Mozambique, the Philippines, Poland, Romania, Russia, Rwanda, Serbia and South Africa.)
- Poor people want to safeguard their business income and build financial security. The options currently available to them are savings clubs or informal collectors who charge interest for keeping deposits safe. Opportunity banks offer accessible deposit services. The accumulated savings are reinvested in the community as loans, creating a virtuous cycle fueling local development.

Opportunity International 2008 Highlights – SAVINGS	
<i>Savings accounts:</i>	423,262 (voluntary)
<i>Total deposits:</i>	\$228,767,013

Insurance

- MicroEnsure (formerly the Micro Insurance Agency), a subsidiary of Opportunity International, is a pioneer in developing insurance products to provide a financial safety net for the poor, with 815,705 policyholders (at year-end 2008) in 10 countries, including Colombia, Ghana, India, Indonesia, Malawi, Mexico, Mozambique, the Philippines, Tanzania and Uganda.
- With average premiums of about \$1.50 per month for a family of five, it is making affordable life insurance available for the first time, exclusively offered to the poor.
- Opportunity International developed the first life insurance policy to cover persons infected with HIV/AIDS and is pioneering innovative crop insurance products for poor rural farmers.
- The Bill & Melinda Gates Foundation provided a \$24.2 million grant to enable the Agency to enter 11 new countries and provide life, health and crop insurance to 21 million poor people by 2012.

Countries Served

Africa	Asia	Eastern Europe	Latin America
<i>Ghana</i>	<i>China</i>	<i>Albania</i>	<i>Colombia</i>
<i>Kenya</i>	<i>India</i>	<i>Macedonia</i>	<i>Dominican Republic</i>
<i>Malawi</i>	<i>Indonesia</i>	<i>Montenegro</i>	<i>Honduras</i>
<i>Mozambique</i>	<i>Philippines</i>	<i>Poland</i>	<i>Mexico</i>
<i>Rwanda</i>		<i>Romania</i>	<i>Nicaragua</i>
<i>South Africa</i>		<i>Russia</i>	<i>Peru</i>
<i>Tanzania</i>		<i>Serbia</i>	
<i>Uganda</i>			
<i>Zambia</i>			
<i>Zimbabwe</i>			

Employees

- Global employees 10,663
- Loan officers 5,864

U.S. Offices

- *Oak Brook, IL*
- *Washington, DC*

Supporting Partners Outside U.S.

(engaged in fundraising)

- *Australia*
- *Canada*
- *Germany*
- *United Kingdom*

Implementing Partners

(engaged in operating programs)

- *43 partners*
- *27 countries*

For more information, visit www.opportunity.org.

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June 2009 (based on 2008 year-end results)