

BANKING ON EDUCATION

Opportunity seeks to increase educational opportunities for children and help strengthen the communities in which we work. To do this, we offer school fee loans to help parents afford tuition, and provide customized business training with long-term loans, averaging \$5,000, for school proprietors. These ambitious entrepreneurs scale up their schools by adding classrooms, improving infrastructure and hiring qualified teachers. Opportunity serves nearly 120,000 children with loans to 280 schools in Ghana, Malawi and Uganda.

LASTING TRANSFORMATION

Opportunity International's Banking on Education initiative strives to improve access to education by providing loans to entrepreneurs to start schools, improve infrastructure and expand educational opportunities for children living in poverty.



THE NEED

Globally, Opportunity International has raised just over \$4 million toward its **GOAL OF \$10 MILLION** for Banking on Education.



Forty years ago, Rosemary Namande of Uganda opened a school for infants in makeshift quarters. Today, thanks to tireless determination and Opportunity International loans, five permanent buildings house her elementary school and orphanage.

Here "Mama Rosemary" educates and cares for 900 children—many with discounted or free tuition.

Through an innovative approach to financing new infrastructure, Rosemary's loans have grown from \$204 to over \$7,000. She uses part of the loans to purchase fabric and sew uniforms, which she sells to augment tuition income. Her continued expansion allows her to employ 53 people and greatly enhances economic activity in her community.

HELP EDUCATION FINANCE GROW

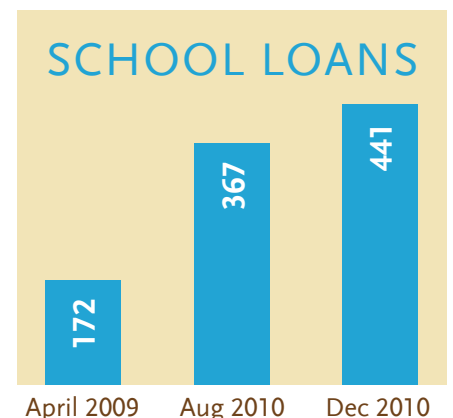
- Since inception, the Banking on Education program has disbursed 441 school loans to owners of small private schools in underserved neighbourhoods.
- To date, more than 90,000 children and countless family members have been positively impacted.
- Education Finance currently operates in Ghana, Malawi, Uganda. Initiatives have also begun in the Dominican Republic and India.
- In 2010, we also provided more than 6,000 student loans and scholarships.



ADVANTAGES TO GIRLS

A key component of Education Finance is that it offers girls an equal opportunity for education, which in many countries has been lacking.

According to the United Nations, girls make up two-thirds of those denied a basic education. As a result, 75 percent of the world's illiterate adults today are women. Banking on Education helps develop schools in neighbourhoods where the most economically-disadvantaged children are concentrated. As a result, parents tell us they feel safer sending their daughters to these schools.



To learn more, visit opportunityinternational.ca

Opportunity International Canada is a registered Canadian charity and serves all people regardless of race, religion, ethnicity or gender.