



Every Friday, the Opportunity Mobile Bank stops at Sussundenga, Mozambique, a one kilometer walk from Lucas Chingore's farm. For the first time in his life, Lucas has a safe place to keep his earnings and access to life-changing loans. Opportunity loans have enabled him to buy a water pump to irrigate his crops—expanding his yield and his work force. Four neighbors now work for Lucas, bringing income to their families.

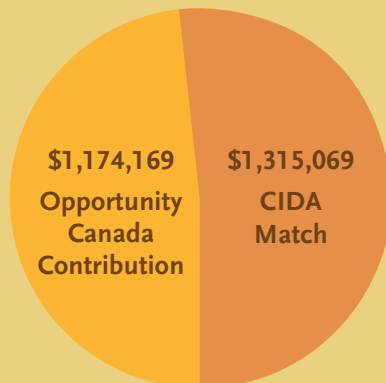
Lucas can now afford quality food, health care and tuition for his five children and his two brothers at university. "My life has changed so dramatically because of Opportunity. I started with so little and the loans have allowed me to make a profit and provide more food for my community," Lucas says.

BUILDING RURAL MICROFINANCE CAPACITY AND SUSTAINABLE SERVICES

Opportunity International Canada and the Canadian International Development Agency (CIDA) have partnered together on a \$2.5 million program to strengthen and grow the operational and managerial capacity of Opportunity International's microfinance institutions (MFIs) in Ghana and Mozambique to impact over 300,000 lives. The three year program will enable Opportunity International Savings & Loans (OISL) in Ghana and Banco Oportunidade de Mocambique (BOM) in Mozambique significantly strengthen their capacity to provide a broad range of sustainable and technology-driven financial services to those who have little to no access to financial services.

PROGRAM FUNDING

TOTAL \$2,489,237



PROJECTED OUTCOMES

New loan clients	36,000
New savings clients	90,000
New jobs to be created	54,000
Client family members benefitted	216,000
Staff trained	250
African Regional conference participants	227
Clients given financial literacy training	48,000

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.



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PROGRAM DETAILS

The Building Rural Microfinance Capacity and Sustainable Services program is centered around six key areas.

EXPANSION OF MICROFINANCE SERVICES

2 satellite branches, 1 mobile branch and 2 Automated Teller Machines (ATM's) will leverage existing infrastructure and develop cost effective delivery channels that maximize outreach. Incorporating the E-Z which system (national electronic payment & smartcard system) will help us provide financial access and catalyze local commerce to help communities thrive.

Cost: \$978,164

BASELINE & IMPACT ASSESSMENT STUDIES

2 studies will be conducted to assess the impact of the program in the lives of beneficiaries in selected communities in Mozambique & Ghana.

Cost: \$86,243

DEEPENING OF STAFF TRAINING

The program is funding 9 internal and external trainings for the staff of BOM to equip them to be more effective in the service delivery to clients.

Cost: \$291,482

FINANCIAL LITERACY TRAINING

A total of 216,000 loan and savings clients are to be trained in financial literacy over a 3 year period. The trainings will also cover social and health issues including HIV/AIDS Awareness, Women Empowerment, and the Effects of Child Labor among others.

Cost: \$215,246

INSTALLATION OF DISASTER RECOVERY SYSTEM

The Disaster Recovery system will protect the bank's critical systems and provide clients with uninterrupted service to make any bank transactions including withdrawals and savings.

Cost: \$279,202

AFRICA SHARED SERVICES (KNOWLEDGE ACQUISITION & SHARING)

The program will bring 76 top echelon management staff of Opportunity International's African Region as well as partner staff to attend a total of 24 conferences in the next 3 years. These attendees will acquire and share knowledge and best practices as well as standardize operations. Systematic sharing of methodologies, lessons learned and best practices will increase efficiencies, lower operating costs and increase sustainability.

Cost: \$360,000

Program Management, Operating and CIDA Allocation for Administrative Overhead Cost: \$278,900

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