



TOOLKIT

SHARE YOUR PASSION TO PROVIDE A WORKING SOLUTION TO POVERTY

FAQ's

Dine for Dignity



What is Dine for Dignity?

Dine for Dignity is a Canada-wide program to raise funds and awareness for Opportunity by hosting a meal and sharing with your friends, family and coworkers the amazing work Opportunity International is doing around the world. This is an opportunity for you to share your passion for empowering the poor through microfinance and invite others to join this growing movement to end poverty and transform lives.

How do I sign up?

Signing up is easy! Just go to opportunityinternational.ca/Dine-for-Dignity or call 1-877-867-2448 and we would love to be able to help you get started.

What type of dinner or event can I do?

This is completely up to you! We want you to be creative and make it unique to you. If you would like some suggestions, check out our Tip Sheet.

What do the funds raised go towards?

All the money raised through our Dine for Dignity program will go towards expanding our reach to provide small business loans, savings, insurance and training to people working their way out of poverty in the developing world. The funds from this campaign will help our current country projects of Ghana, Mozambique and Colombia.

What is in my Toolkit?

There is a lot of information in this tool kit, but these resources were created for you! Please feel free pick and choose from it what you need. In this kit you will find:

- Frequently Asked Questions (FAQ's) about Dine for Dignity, Microfinance and Opportunity International
- Tip Sheet for planning your event with some creative event ideas
- Event Planning Checklist to guide you through your event planning
- Guest Registration forms to let us know who came to your event
- Donation Slips for tax receipts

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FAQ's

Microfinance and Opportunity International



Microfinance

How does microfinance alleviate poverty?

Rather than send aid overseas in hopes that the benefits trickle down, microfinance takes a bottom-up approach, seeking to directly support and meet the needs of families living at the bottom of the economic pyramid. For this reason, it's one of the only methods of international development that people in the developing world are actually asking for.

Microfinance directly addresses one of the primary root causes of chronic poverty: underemployment. The cumulative impact of this job creation strategy is compelling. First, microfinance helps create or expand a single job. The training and income from this employment improves housing, education, and health care for a whole family. A typical first microloan - around \$150 for Opportunity International clients - impacts five people. Better still, the repayment rate on our loans is around 95%, meaning that a single loan is recycled and multiplies into the community for years to come. Savings accounts create additional stability against future crises and help entrepreneurs save for longer-term goals. We've repeatedly seen that a single \$100 loan can increase a family's income by 40%!

Why don't people living in poverty go to regular banks for financial services?

The financial infrastructure we take for granted in North America doesn't exist for hardworking families in most developing countries. Almost two-thirds of the world's population have no access to financial services. If aspiring entrepreneurs in the developing world don't have personal assets to get started on their own, they probably don't have the financial services either - so their dreams remain just dreams.

When financial services are available, they are rarely favourable for those living in poverty. In most cases, a lack of other options means that intrepid entrepreneurs must borrow from loan sharks who can charge up to 10% interest per day or require outrageous collateral.

That's why microfinance is so vital. It provides an equitable and empowering way to give business-makers a chance in their local community. These are their banks. They are built to provide working people with the opportunity they need to transform their lives and break the cycle of chronic poverty with dignity.

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FAQ's

Microfinance and Opportunity International



What interest rates do you charge on your loans?

Opportunity International is comprised of more than 40 different affiliates in the developing world, each of which operates within a different economic, social, political and regulatory environment. Interest rates and repayment structures for our microloans therefore vary and are set by each local Opportunity affiliate - not by support partners such as Opportunity International Canada.

There are two main reasons why charging interest on our microloans is necessary. First, in many developing countries, high inflation rates require a level of interest on all loans to match pre-existing economic conditions. For example, though inflation in Canada is around 2%, inflation in Mozambique can jump to 10-15%.

Second, charging interest on loans allows our affiliate partners to cover their own costs so they can sustain operations, ensuring that the loan capital is maintained to benefit the community for generations. Our interest rates help cover the administrative costs of the small loans and business training, which for Opportunity typically includes six weeks of business training before a client receives their first loan, and several more training sessions during the loan cycle.

In every case, Opportunity International's interest rates stand at only a small fraction of the 300% to 3,000% interest typically charged by moneylenders, who are often the only alternative for those living in chronic poverty.

Much of the recent focus on microfinance interest rates concerns for-profit microfinance organizations (e.g., SKS, Compartamos) which, in some cases, have charged predatory interest rates to maximise profits. By contrast, Opportunity International is motivated by charitable objectives. We do not exist to make a return on investment for shareholders; our return is non-financial - seeing families set free from poverty.

What percentage of the loans are paid back?

Historically, between 95% to 98% of our microloans are paid back. There are many reasons for this high repayment rate. One of the primary reasons for this high repayment rate is Trust Groups - groups of 10-30 entrepreneurs, mostly women, who meet weekly to receive business training from a loan officer. As a group, they not only support each other, but also guarantee each other's loans. If one woman's business falters, the others chip in for her loan repayments until she returns to profitability. Trust Groups have proven to be the secret behind our high loan repayments and remain an essential tool in building community and growing the next generation of entrepreneurs.

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FAQ's

Microfinance and Opportunity International



How do you help clients avoid over-indebtedness?

Without proper care, a loan can be a curse and not a blessing. We use two strategies to help our clients avoid excessive indebtedness:

Building Relationships: Opportunity International builds relationships with all our loan clients through our loan officers. By knowing each individual and situation, we are able to meet our clients' specific needs and help them when difficulties arise. As a responsible lender, we regularly refuse microloan applications if we feel the applicant is not well equipped to manage the loan repayments.

Financial Education: We provide financial training to our clients to help them manage their money wisely. We are determined to be an industry leader in providing business and financial literacy training to our clients.

Why are 84 percent of Opportunity clients women?

While women represent an estimated 70 percent of all those living on less than \$2 a day, they also are an underutilized resource for economic growth. Women do 66 percent of the world's work and receive only 10 percent of its pay. They comprise the majority of victims of forced labor, gender violence, and legal and cultural inequities. Despite these realities, women have consistently shown inspiring resilience and determination to change their own world and create a better future for their children. Numerous studies, as well as Opportunity's experience working with women clients, support the prevailing view that women and girls create more developmental change for each dollar invested in them. Opportunity's innovative microfinance programs and unique banking model have helped millions of women create or grow small businesses. While microfinance is available to both men and women entrepreneurs equally, the gains that women achieve are three times more likely to be invested in their children-providing a powerful generational multiplier that accelerates economic growth.

Does Opportunity offer training in business practices?

Each week, as Trust Groups gather to repay their loans, Opportunity provides educational sessions to develop business skills and enhance personal growth. Training is also provided to individuals as they access larger loans. Last year, nearly 1.2 million clients received transformative training on a wide gamut of topics.

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FAQ's

Microfinance and Opportunity International



Opportunity International

What is Opportunity International?

Founded in 1971, Opportunity International provides small business loans, savings, insurance and training to over two million people working their way out of poverty in the developing world. Clients in over 20 countries use these financial services to start or expand a business, provide for their families, create jobs for their neighbours and build a safety net for the future. Opportunity serves all people regardless of race, religion, ethnicity or gender.

Are you a For-Profit Bank?

No. Opportunity is a non-profit organization. Opportunity International's primary motivation has always been the desire to empower people living in poverty by giving them access to microfinance, not to maximize profits and deliver shareholder value.

Therefore, all Opportunity bank partners are majority owned by Opportunity's charitable trusts and not individual shareholders. The only reason any of our microfinance institutions is for-profit is to achieve bank status, allowing us to provide many services, such as savings, that banks can offer to those living in poverty. Local laws often require banks to have a for-profit status. Any profit are reinvested to expand our service and reduce costs for our clients.

Do you only work with Christians?

We do not select entrepreneurs based on their faith, but actively seek to help all people regardless of gender, creed, ethnicity, marital status, or other consideration. We serve men and women of all faiths or no faith and invite all people to join us in the important work of eliminating poverty around the world.

We are a Christian organization inspired by Jesus' call to serve those living in poverty. This foundation enables us to recognize the importance of social and spiritual transformation in addition to economic transformation.

What happens when I give?

When you give to Opportunity International, you're not giving to a funding aggregator that pools funds for redistribution to actual microfinance organizations. Rather, you are giving to a bona fide microfinance provider in the developing world - one that's been serving people in the developing world for 40 years.

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FAQ's

Microfinance and Opportunity International



When a client first enters into a relationship with us, it is usually with a group of fellow borrowers called a Trust Group. When a loan is given the group receives counsel and coaching in business, leadership and other life skills from our loan officers. As the loan cycle continues, clients make payments and typically end their first loan cycle within four months. Once they have repaid their loan, many of our clients go on to secure further loans, build up a savings account or obtain insurance.

Once an initial loan is repaid, your gift is recycled to fund additional loans in the community that create more jobs and lay the foundation for a vibrant local economy.

Do does my donation earn a tax credit?

Yes. Opportunity International Canada is a registered charity in Canada (#87751 6385 RR0001). Donations generate tax credits to the extent allowable by federal and provincial law. Tax receipts are available instantly in PDF format for all online donations.

How is Opportunity funded?

Opportunity raises funds from many sources, some traditional and some unique for nonprofits. From traditional sources, Opportunity receives charitable contributions and government grants, which it sends to our local microfinance institutions (MFI) in the form of grants, loans and equity investments. A portion of these funds is also used for fundraising and general and administrative expenses. In addition to these sources of funds, Opportunity raises equity and debt from third parties that are directly invested in our MFIs.

What countries does Opportunity serve?

Opportunity International serves clients in over 20 countries globally.

Africa

DR Congo
Ghana
Kenya
Malawi
Mozambique
Rwanda
South Africa
Tanzania
Uganda
Zambia
Zimbabwe

Asia

China
India
Indonesia
Philippines

Eastern Europe

Macedonia
Romania
Serbia

Latin America

Colombia
Dominican Republic
Honduras
Mexico
Nicaragua
Peru

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Tip Sheet



In this section we have tips for:

1. Types of Donations
2. Event Ideas
3. How to Ask for Donations
4. Create an Online Fundraising Page
5. Opportunity Presentation Outline

Types of Donations

There are a number of unique ways that you could ask for people to give. Some of these are:

1. **Sell “Tickets”:** Use your OpportunityCan page as a way to collect advance ticket sales to your event and the proceeds of the tickets will be their donation. This is a very simple way to ask for donations from your friends at a specific price that is the same for everyone.
2. **Have an auction:** It could be a silent auction or maybe a live one for excitement. The items could be anything from take away gifts to maybe the seat at the head of the table, or the biggest steak dinner. Be creative and have fun with it.
3. **Sell “Regrets”:** Why not charge those that are not able to make it? Could be a fun way to encourage people to come out.
4. **Presentation Ask:** Have donation cards with everyone and encourage them after your presentation to pull out their wallets or chequebooks and make a donation right there. This way is a great way to ask them to think about how they want to invest in this world and to become a monthly donor.

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Tip Sheet



Event Ideas

We want to give you complete freedom to make your “Dine for Dignity” event your own. You know what your friends would like and we want you to be as personalized and creative as you want. You can invite your friends over for a home cooked dinner, BBQ, wine and cheese, hors d’oeuvres, pot luck or even dig out that fondue pot in the back of your cupboard. But we do not want to limit you to just having a home party and if you want to do even more we have listed some creative inspirational ideas for you. Be sure to check out dine.opportunitycan.ca to see what other people have done and are doing.

1. **Karaoke:** hold the event at either a bar/restaurant or rent the equipment to use at home.
2. **Cooking classes:** Approach cooking class organizers (such as Loblaw’s) to host a cooking class of one of some of the foods typical of the places that Opportunity works. You could attempt to work out a deal with the company to offer the class at a slight discount and participants would still pay full price, but the additional revenue would and the host would collect the additional revenue for Opportunity.
3. **Themed Potluck:** potlucks are always a fun and easy way to get people together. Decide upon a theme to add interest to the event. For example, each participant could bring a pizza topping and then they would spend the night creating different gourmet pizzas.
4. **Dine-out for Dignity:** Engage local restaurants to sponsor a feature dish for the Dine for Dignity campaign and donating a portion of these proceeds from that dish to Opportunity.
5. **Skype Chat Feature:** Are your friends spread across the country, why not host a virtual dinner party with them over Skype or some other video chat feature.
6. **“Iron Chef” Competition:** This event is an interesting twist on an ordinary dinner party. Split your guests into two teams and using a secret ingredient, have the teams compete to make the best dish in less than 1 hour.
8. **Workplace Events:** Have an event at your workplace to get co-workers involved. This could include ordering in take out, hosting a breakfast club or organizing a happy hour at a local restaurant.
9. **Coffee House:** rent a local lounge/restaurant for the evening, charge for admission and have an open microphone for friends to perform musical numbers, comedy routines, poetry recitations etc.
10. **Black Tie Evening:** Gatherings have become so informal, so give people an excuse to dress up! Require everyone coming over to be in formal wear, get out the never-used china and enjoy.
11. **Bring in a Chef:** get your friend or family member who is a great cook to come in and cook for you and your guests. They love to cook, you love to eat and host. Win, win. You can even bring in a professional chef and charge a “fee” to attend that night with the proceeds coming to Opportunity.

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Tip Sheet



How to Ask for Donations

The style or theme is completely up to you, but please remember the purpose for these dinners is to raise funds and awareness for Opportunity International and our expanding work around the world. For those that know about it, it is incredibly easy to talk about microfinance and the power of it. If you are reading this, you know this already. However, we understand that asking your friends or family to turn that excitement into a donation is a little more difficult. To assist you with this part of the event we have come up with some various ways that you could ask for a donation.

1. **Set A Goal:** By setting a goal it helps you know what you are aiming for, but also lets your friends/family see how they can help and be a part of it.
2. **Ask for specific donation amounts:** If you ask someone to “give what they feel” the donation is usually lower than what they would be normally willing to give. So be bold and set a specific donation amount that you are looking for from each person attending.
3. **Encourage Monthly Donations:** Signing up to be part of our monthly giving program is the most important kind of donation we receive because it keeps on giving. It’s also easier to ask for \$50 a month than \$600!
4. **Take donations online through your OpportunityCan.ca page:** we will set you up with your own OpportunityCan.ca page that can safely and securely process donations online so you don’t have to worry about checks, cash and so on. Donations can be accepted before, during and after your event as well as people who could not make it can also donate.
5. **Don’t be afraid to ask:** People are motivated to give when people are motivated to ask. Your friends/family want to see you meet your goal and support you, so do not be afraid to ask. The worst that could happen is they say no, but they have at least heard about Opportunity International and might want to give or get involved later.

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Tip Sheet



Create An Online Fundraising Page

Creating an online page for your Dine for Dignity event through our new interactive website OpportunityCan.ca will be helpful in your event planning because:

- You can use your page to keep your friends updated on your event. In your own words, you can talk about why you're hosting the event and include information such as food and time details and share through Facebook, Twitter and more.
- There's no need to collect donations yourself and have to deposit them. Your friends can give online through your page before, during and after your event and receive an immediate tax receipt via email.
- You can celebrate your event after it's completed by posting photos, videos and stories about how it went and encourage your friends to share their own reflections in the comment section on your page.

1. Setting up your page

- Go to www.opportunitycan.ca and sign up as a new user. (If you already have a member profile on OpportunityCan.ca, login with your current information).
- Once logged in, go to the Dine for Dignity project page and click the Champion button on the right.
- Follow the directions provided. Once you have included the basic checklist for your page (event title, picture & summary), you can publish your page by clicking on the blue checklist box provided.

2. Personalizing your page

- Personalizing your page is fun and easy and makes it more interesting for your supporters to view! To start, log in to your member profile with your email address and password if you aren't already signed in.
- Once logged in, click the 'My Account' button near the top of the website to see a history of your actions on the website.
- Click the 'My Pages' tab and select the 'View' button under your Dine for Dignity page.
- On your Dine for Dignity page, you will see a green box on the right labelled 'Manage Page'. This will bring you to your Dine for Dignity page editing dashboard where you can make changes at any time.
- To edit the title, description and fundraising goal on your page, click the 'Summary' tab provided. We highly recommend listing a fundraising goal so that you and your supporters can see a tally of what's come in so far and how much more needs to be raised.
- To change the main image on your page at any time, click the 'Images' tab and upload a file from your computer.

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Tip Sheet



3. Publishing blog updates

Blog posts are a great way to keep your friends updated and to keep your page fresh. Your blog posts can be about anything you like: include details about your dinner event such as recipes, an event date countdown, and suggestions of food items for people to bring if you're having a potluck. Blog posts can also be personal reflections on why you support Opportunity International Canada, what you think about microfinance and why you're hosting a dinner. Be creative!

- To create a blog post, go to your Dine for Dignity page dashboard by clicking the green 'Manage Page' button on your Dine for Dignity page. (You must be logged in to see this button)
- Click the 'Posts' tab and follow the instructions provided. You can include one image or one video with each blog post if you like.
- We encourage you to blog regularly and we'd love to see blog posts published after your event has finished with photos or videos and stories about how the event went. This is a nice way to publicly thank your friends for coming out and supporting your event. It's also an encouraging thing for other Dine for Dignity hosts to see.

4. Sharing your page with your friends

- **Email:** An easy and personal way to share your page with your friends is to send them an email telling them about what you're doing. Include a link to your page in the email. Ask them to visit it and to subscribe to your page by clicking the 'Become a Friend' tab. By doing this, they'll receive email notifications every time you update your page with new information.
- **Social Networks:** Promote your page by putting a link to it on your Facebook page and other social networking sites you use. This is a great way to raise the visual profile of your page.
- **Put something in their hands:** Consider making posters or flyers about your event to hand out to people at your office or church. Remember to put the website link on it so that they can find your Dine for Dignity page. Ask us for a personal event URL address to make this easier for you.

If you have any questions about these instructions about setting up your personalized page, please contact us at helpme@opportunitycan.ca and we'll happily help you out.

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Tip Sheet



Opportunity Presentation Outline

How you want to talk about Opportunity and why you are hosting the dinner and raising funds and awareness for our clients around the world is really up to you. We realize that may be a daunting task so in addition to providing you with some key resources that you can use, here is a sample presentation outline and talking points should you want to use them.

Depending on your event you may want to have the presentation before, during or after your guests actually eat. Either way, we encourage you to carve out 20-30 minutes dedicated to the presentation and asking guests to get involved.

Introduction (5 minutes)

- Introduce yourself, thank you guests, talk about why you are hosting this dinner
- Talk about your personal experiences with Opportunity or issues of global poverty
- Speak from the heart, be open and honest

Opportunity International (5 minutes)

- We are here to learn more and I will be asking you to get involved with Opportunity International that provides small business loans, savings, insurance and training to over two million people working their way out of poverty in the developing world. Clients in over 20 countries use these financial services to start or expand a business, provide for their families, create jobs for their neighbours and build a safety net for the future. Opportunity serves all people regardless of race, religion, ethnicity or gender.
- You might be asking yourself “what is microfinance?” Good question. I want to show you a quick video that will highlight the basic concept of microfinance in a cool and unique way
- Play Imagine Microfinance video
- I’m happy to answer questions afterwards and would encourage you all to check out their website to find out more

Ask (2 minutes)

- I’m a big fan of Opportunity and that’s why I invited you here for dinner because I believe the way they are trying to empower people to work their way out of poverty is a powerful and smart solution to try and help end poverty. I encourage you to make a donation here tonight on my lap top at some point or in the next few days when I send out an email. Your support is greatly needed and will not be wasted.
- Thanks for coming!

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Event Checklist



Planning an event can be complicated, but we want to make it as simple as possible for you! Below is a detailed check list that you could use as a guideline when planning your event. If you do have any questions as you are planning your event you can go contact us at 1-877-867-2448 or email info@opportunityinternational.ca and we would be happy to assist you.

There are 4 key components to a Dine for Dignity Event:

1. Signing up for your event
2. Getting ready for your event
3. Your event itself
4. Following up after your event

Signing up for your event

- Sign up to host your event.**
 - a. Go to opportunityinternational.ca/Dine-for-Dignity and click the sign up link
- Get your own fundraising page.**
 - a. Once you sign up, you can create a personal fundraising page on OpportunityCan.ca where you can take donations before, during and after your event, invite friends, write blog posts, share pictures and videos and more (see “Create an Online Fundraising Page” section for instructions)

Questions? Contact us at 1-877-867-2448 or email info@opportunityinternational.ca

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Event Checklist



Getting ready for your event

- Come up with your dinner idea and event name (see “Event Ideas” section for ideas)
- Customize your OpportunityCan.ca page if desired
 - a) Include your event name
 - b) Upload a photo
 - c) Provide details on your event (why you are hosting, when the dinner is, etc.)
 - d) Set your dinner fundraising goal
- Send your invitations
 - a) Provide your event name
 - b) Include the purpose of the event
 - c) Give out the necessary event details
 - d) Make sure you send out the link to your OpportunityCan.ca Online Dine for Dignity page to start taking donations online before the event and from those who cannot attend
 - e) Keep track of your attendees and follow up as necessary
- Plan out your evening
 - a. What do you want your night to look like?
 - b. What do you want the experience to be for your friends/family?
 - c. How are you going to talk about Opportunity International?
- Print out donation slips and guest registration form (you may want to provide guests with envelopes to collect donations)

Your Event Itself

- Important: for all cash or cheque donations, please ensure guests who donate complete a donation slip (please note: complete name and address is needed to issue tax receipts. All cheques should be made out to Opportunity International Canada. Tax receipts are issued on donations of \$20 or more)
- Make sure everyone attending your event fills out the guest registration form
- Present Opportunity International story (see Tip Sheet on suggested outline)
- Take pictures and video to share on your OpportunityCan page
- HAVE FUN!

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Event Checklist



Following Up After Your Event

- Send your attendees a Thank You email or card
- Update your OpportunityCan Online Dine for Dignity Event page about the event. Add some photos and videos!

Returning Donations and Registration Form to Opportunity International Canada

- If donations were made exclusively through your OpportunityCan page, then you can email your registration information to info@opportunityinternational.ca
- If you had some people provide donations offline, please send Donation Cards, cheques and registration sheets to:

Opportunity International Canada
10 Four Seasons Place, Suite 701
Toronto, ON M9B 6H7

If you have any questions, please contact us at 1-877-867-2448 or info@opportunityinternational.ca

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Guest Registration Form



Event: _____

Host Name: _____

Date: _____

	Name	Street Address	City	Prov.	Postal Code	E-mail Address
By providing your contact information you agree to receive communication from us and are free to unsubscribe at any time						
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

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Guest Registration Form



	Name	Street Address	City	Prov.	Postal Code	E-mail Address
By providing your contact information you agree to receive communication from us and are free to unsubscribe at any time						
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Guest Registration Form



	Name	Street Address	City	Prov.	Postal Code	E-mail Address
By providing your contact information you agree to receive communication from us and are free to unsubscribe at any time						
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Donation Cards



Event: _____

Host Name: _____

Date: _____

YES! I want to partner with Opportunity and provide a working solution to global poverty.

Full Name _____

Business/Group _____

Street _____ Apt _____

City _____

Province _____ Postal Code _____

Phone number _____ Business Home Cell

Email _____

I am interested in learning more about

- Donating gifts of stock
- The Governors Council
- Hosting an information session
- YAO (18-35 year olds)
- Insight Trips
- Legacy Gifts
- Corporate Partnerships

I would like to become a MicroVenture Philanthropist with a *monthly donation*

\$49 \$199 \$499 or other amount \$ _____

I'd like to give to:

Wherever I can maximize my impact to support emerging entrepreneurs Colombia Ghana Mozambique

I would like to make a *one time gift*

\$100 \$500 \$1,000 or other amount \$ _____

Payment Type *Please check one and fill in your information on the back of this card*

Credit Card Cash/Cheque enclosed Auto Bank Withdrawal (*with monthly donation only*)

Credit Card Payment

Monthly donations will be processed on the date it is first received unless otherwise specified: _____

Cardholder's Name _____

Card # _____

3-digit Security Code _____ Exp. Date MM | YY

Signature _____

Auto Bank Withdrawal

Automatic deductions will occur on the 1st of each month unless otherwise specified: _____

I have included a VOID cheque

Signature _____

Please make cheques for a one time gift payable to Opportunity International Canada

Registered Canadian Charity # 87751 6385 RR0001

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