

# YOUR GIVING IS HELPING 3.5 MILLION FAMILIES!

Your support is empowering families across Asia by kick-starting a sustainable path out of poverty for them. With small loans to grow small businesses, alongside other community development services, your giving is transforming lives for generations to come.

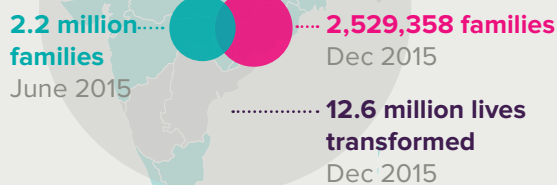


## INVESTING IN MOTHERS AND THEIR FAMILIES

With small loans, insurance, savings and pensions

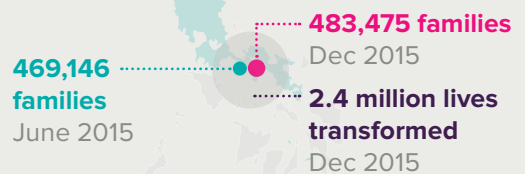
### INDIA

Growth in loan client outreach



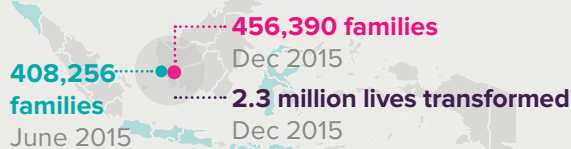
### PHILIPPINES

Growth in loan client outreach



### INDONESIA

Growth in loan client outreach



### CHINA

Growth in loan client outreach



	PROGRAM PARTNERS	OSS *	PAR **	COMMENTARY
INDIA	12	119%	0.3%	Growth in India continues. OSS and PAR are at appropriate levels.
PHILIPPINES	3	103%	9.8%	Filipino partners continue to focus on depth of impact rather than growth in outreach. OSS is at an appropriate level. Opportunity is working with partners to address PAR.
INDONESIA	3	104%	1.6%	Growth in Indonesia continues. OSS and PAR are at appropriate levels.
CHINA	1	87%	10.9%	While Opportunity China focuses on addressing regulatory issues, PAR and OSS continue to be monitored and Opportunity is providing ongoing support.

\*Operational sustainability (OSS) is the ability of an organisation to cover the costs of its lending program with the revenue earned from its lending program. Represented calculations are based on a weighted average for each country's total portfolio.

\*\*Portfolio At Risk (PAR) is a stringent measure of a microfinance institution's loan portfolio quality, calculating the total value of outstanding loan balances for loans with at least one payment being overdue by more than 30 days. Represented calculations are based on a weighted average for each country's total portfolio.



## BUILDING HEALTHY COMMUNITIES

Through life-changing, preventative health education

**635,750** families reached with health education. With an average of five in each family, that's more than **3 million** lives you've transformed through **2,543** health leaders.



## DELIVERING INNOVATION

By testing new products and services like special loans for farmers that can help more people leave poverty faster

**17,391** people using small loans for their farms in the Philippines.



## CREATING LEADERS

By training the youth of today to be the thinkers and change-makers of tomorrow

**70 young leaders** graduated in Ghana.



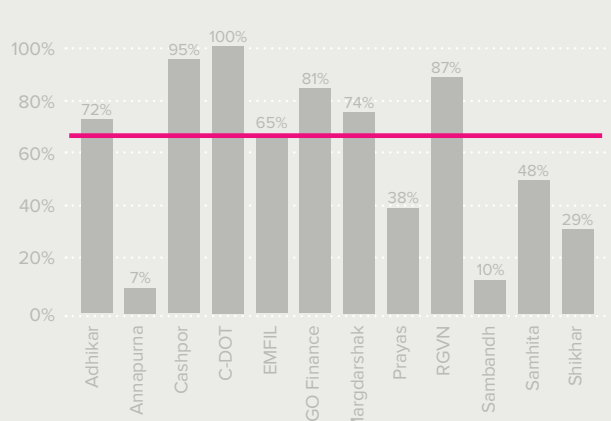
## ENHANCING IMPACT

Through continuous learning and improvement of everything we do

We use social data collected from our program partners to understand how families are progressing out of poverty.

This graph shows that in India, over three-quarters of our clients live in rural areas. Over 80% of people living in poverty in India are rural, so this information indicates that by giving to Opportunity, you are reaching those in remote and underserved areas.

Percentage of rural clients



- Percentage of clients that live in rural areas
- Percentage of Indian population that live in rural areas



## BREAKING THE POVERTY CYCLE

### Want to know more?

Keen to understand how innovations in social data are leading to better outcomes for our clients, their families, and communities?

Visit [spm.opportunity.org](http://spm.opportunity.org) for interactive results and case studies.