

## One opportunity can change everything.

It can be the spark that turns an idea into a business, or skills into a livelihood. It can mean the chance to break free from poverty. **With the support of Dr Michael Josephson MBE and the MJ Ball, young people in some of the world's poorest countries are accessing advice and tools to unlock the opportunity of a better life.**

For over 50 years, Opportunity International has worked alongside people to create solutions that open doors to lasting opportunity. It's innovative finance solutions to unlock life-changing opportunities. It's savings groups, financial training, and digital banking, tailored to the needs of each community. It's support with health and education. It's mentorship and training in climate resilient farming.

We're always finding new ways to help people access the tools and solutions they need to build secure, independent futures and build opportunities.

## **Opportunity International was honoured to be a beneficiary of the Michael Josephson MBE Charity Ball in 2024, receiving £20,000 of unrestricted funding.**

With this support, we are helping hundreds of young people and their families lift themselves out of poverty. Examples include:

- **Start-up loans for young entrepreneurs like Nazia** (see story below), giving them financial security, dignity, and a reliable income
- **Financial literacy and business skills training for thousands of people**, giving them confidence to manage their finances and build more secure futures
- **Support for families living in rural poverty to purchase livestock**, providing both income and vital nutrition for their children

### **Nazia's Story.**

My name is Nazia and I do soap making. I came to Accra, Ghana from the north of the country when I was 19 and began working as a kayayei (head porter).

I loved the Opportunity International training programme. I was so happy not to be carrying heavy loads. I used to get terrible pain in my chest from the weight. I was so happy not to be working in the market, and learning a new skill.

I chose [to train in] soap making because it seemed like the best business opportunity that would make the most money. Soap is a very popular product. Opportunity has recently provided me training in marketing too, so not only can I produce the soap products well but I can also make the packaging attractive to buyers and increase sales. I used to put the liquid soap in plastic water bottles but I

have learnt the value of investing in proper packaging and labelling. My products look really nice.



I recently took out my first loan of 6000 GHS (approx. £400) which I have to pay off over six months. The loan gives me a sense of responsibility and motivates me to work harder. Even on the days when I don't really want to work, I know I have to in order to make the money to pay back the loan.

I am proud to say that since completing the programme, I have trained two other women in soap making. I never want another woman to feel the stress I felt when I was working as a kayayei, which is why I want to help them leave that work and find something better. I'm so grateful to Opportunity for giving me the life I have today.

Thank you.

## Our impact.

In 2024, Opportunity International's work helped transform the futures of young people around the world. **57,300 more children were able to attend school**, giving them the chance to learn, grow and thrive. Thousands of people gained the skills, confidence and financial stability needed to build brighter futures: of the **89,612 clients who received training, 75% were youth and 77% were women and girls**.

**34,013 clients accessed secure savings**, helping families better support their children's education and wellbeing. Altogether, **61,301 jobs were created or sustained**, strengthening local economies and giving young people and parents alike the opportunity to build long-term stability.

**Thank you to Dr Michael Josephson MBE for supporting our mission and contributing to Opportunity International's impact in 2025.**