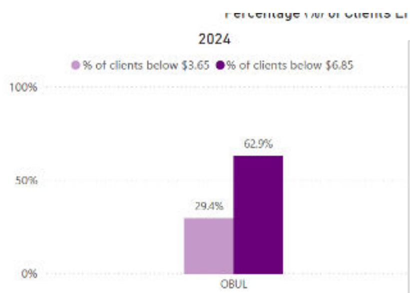
WHO WE SERVE

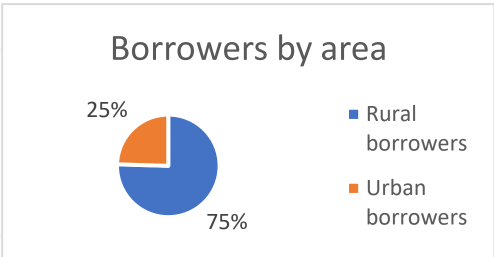
Opportunity Bank Uganda limited (OBUL) products and services are designed to serve the financially excluded and underserved persons of Uganda, their children and their communities. OBUL currently serves ---- people, helping families build sustainable livelihoods and educate their children. We work with entrepreneurs who are growing small businesses, small scalefarmers, families which are building bright futures for their children.

IN PARTICULAR, OPPORTUNITY BANK AIMS TO REACH:

Those living in poverty:

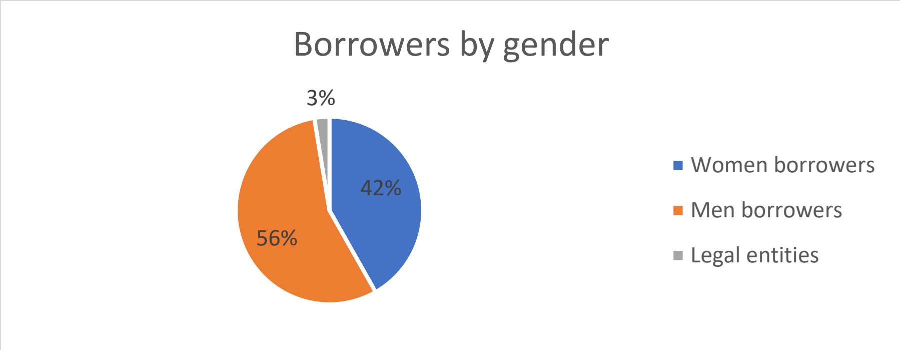
In Uganda, **41% of the population lives on less than $1.90/day, 76% of the population lives in rural areas, with 73% employed in agriculture.** Through Opportunity bank loans and training in mind set change, financial literacy and business management skills, we are able to addresss the multifaceted needs of our clients who are living in extreme poverty.





Women:

A disproportionate number of those living in extreme poverty are women and girls, whose economic challenges are coupled with gender-based discrimination and exclusion at home, in school, and at work. Opportunity Bank through the loans and other financial services has been able to reach 11,967 of 28, 631 loan clients and women savers 197,233 out of 386,776



Impact – highlights from client satisfaction survey 2024 by 60 Decibels

Savers:

87% of the savers reported improved quality of live because of Opportunity Bank, they cited

"With the savings in the bank, I have managed to pay school fees for my two children without struggling, relieving me of the burden and stress"

"When I lost my job, I had some savings that helped me start up my business and also pay
school fees for my children"
"They have helped me to manage my savings very well. I can withdraw anytime and am assured it is safe where before I used to keep it in my house'

Loan clients:
40% of clients report a large increase in income thanks to OBUL

36% of all clients say that employment has increased, more than two-thirds of those clients who have employees

86% of clients say that financial worries have decreased

"After buying farm supplies, my yields increased which enabled me earn more and I have been able to pay tuition for the children"

"Am able to take the children to school, I added a room and electricity to the house because the business is really doing well"

"I bought more pigs and expanded the farm. Now the pigs are bringing in a lot of money that I can afford things for myself like clothes, food and medical"

Small scale farmers

About two-thirds of those living in extreme poverty live in rural areas, where subsistence agriculture is the primary economic driver. To fight global poverty, we must invest in rural communities and farmers.

Education:

Opportunity Bank Edu-Finance provided school fee loans to ----- families in Uganda, to ensure their children go to school and receive a quality education. School improvement loans have been provided to - schools to improve school facilities and education quality, to of -------children have benefited

Youth apprenticeship program TEVAT

<u>Vulnerable populations.</u>

The impact of poverty is even more severe for vulnerable groups like refugees and persons with disabilities. In response, we create economic empowerment opportunities within refugee, PWDs communities and other marginalized groups.

Measuring impact:

Creating lasting positive impact in the lives of the most vulnerable takes more than good intentions and chance. At Opportunity bank we ensure that we are using best practices to improve our services, allowing us to reach more families in poverty and get better social outcomes.

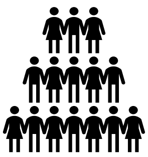
By measuring and assessing the impact of our services and training, we are able to keep our focus of reaching those most in need with tools to help them transform their lives. This includes:

- Analysing client data to understand who we are reaching and how clients’ lives are improving
- Simplifying product prices and making client pricing more transparent
- Promoting social reporting in the organization – helping the bank to attract funding and expand services by demonstrating a focus on client needs and outcomes.

Social Performance Management ensures that we understand our clients’ needs and equips us to design products and services that will enable clients to most effectively transform their futures and their communities.

OBUL SPM- Global Benchmark by dimension -March 2024 results

	Your audit(s) (n=1)	SPI Online (n=373)	Gap
1 - Social Strategy	78%	62%	16%
1.A - Definition of social strategy	81%	69%	12%
1.B - Collection of social data	75%	54%	21%
2 - Committed Leadership	97%	58%	38%
2.A - Board engagement	93%	55%	38%
2.B - Senior management engagement	100%	61%	39%
3 - Client-centered Products and Services	83%	66%	17%
3.A - Researching clients' needs and preferences	75%	62%	13%
3.B - Client-centric product design	91%	70%	21%
4 - Client Protection	95%	68%	27%
4.A - Prevention of over-indebtedness	100%	76%	24%
4.B - Transparency	87%	76%	11%
4.C - Fair and respectful treatment of clients	93%	67%	26%
4.D - Data security and data rights	95%	68%	27%
4.E - Mechanism for complaint resolution	100%	51%	49%
5 - Responsible Human Resource Development	83%	70%	13%
5.A - Safe and equitable work environment	89%	70%	19%
5.B - Qualified and motivated workforce	78%	78%	0%
5.C - Employee engagement with social goals	82%	63%	19%
6 - Responsible Growth and Returns	78%	72%	6%
6.A - Responsible growth	90%	73%	17%
6.B - Responsible pricing	75%	73%	2%
6.C - Responsble use of profits	70%	69%	1%
Green sample	1	153	
7 - Environmental Performance Management	56%	25%	30%
7.A - Environmental strategy	21%	27%	-6%
7.B - Environmental risks and opportunities	59%	27%	32%
7.C - Green products and services	87%	22%	65%
Overall score	81%	60%	21%



Impact that matters- positive outcomes for our clients

The simplest way to know Opportunity Banks impact on the clients, is to ask the people benefiting from the services and products the bank offers. As part of our on going monitoring and validation, 60 Decibles an independent social impact measurement company, conducted interviews with bank's borrower's to assess impact. Below are the outcomes for 2025.

Access/outreach:

66% of the clients didn't have access to a loan before joining Opportunity Bank

63% of the clients would find it difficult to find another service provider

33% of the clients living < 3$

Business impact:

- 85% of the clients say their business incomes change because of a loan from the bank
- 66% of the clients were able to achieve their original loan goals

Household impact:

- 84% of the clients their household income increased because of the loan from bank
- 88% of the clients the quality of life improved because of the loan from the bank
- 85% of the clients the amount of money they spent on their children's education improved
- 77% of the clients their ability to go a healthcare provider improved
- 66% of the clients the number/quality of meals for their households improved
- 80% of the clients their spending on home improvement improved

Resilience impact:

- 87% of the clients their ability to manage their finances improved
- 64% of the clients are better able to budget for their expenses
- 65% of the clients can better save
- 87% of the clients their ability to face unexpected expenses improved

Agency:

- 91% of the clients say confidence in themselves and their abilities improved
- Client protection:
- NPS 47%
- 89% of the clients didn't have to make changes to their household food consumption in order to make a loan repayment
- 81% of the clients agree that the interest rates and penalties are easy to understand

Climate resilience:

- 62% of the clients say the bank has made them more prepared to face a climate shock
- 21% of the clients took insurance payout to deal with a climate shock, while 43% took a loan