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Part III

Statement of Program Service Accomplishments

1

Briefly describe the organization's mission

opportunity international, inc , d/b/a opportunity international-us, is a tax-exempt, publicly supported christian-based corporation whose purpose is to create employment and improve income for the poor by assisting in the establishment of sMall and micro businesses in developing countries,

2

Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?

Yes

☒

No

If "Yes," describe these new services on Schedule O

3

Did the organization cease conducting, or make significant changes in how it conducts, any program services?

Yes

☒

No

If "Yes," describe these changes on Schedule O

4

Describe the exempt purpose achievements for each of the organization's three largest program services by expenses  
Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a

(Code ) (Expenses \$ 75,593,806 including grants of \$ 18,140 ) (Revenue \$ )

GRANTS FOR REVOLVING LOANS OI PROVIDED FUNDS TO APPROX 46 PARTNER AGENCIES IN APPROXIMATELY 28 COUNTRIES FOR SMALL BUSINESS LOANS THESE LOANS RESULTED IN THE CREATION OF STRENGTHENING OVER 200,000 JOBS SEE ATTACHED ANNUAL REPORT

4b

(Code ) (Expenses \$ 3,517,672 including grants of \$ 3,517,672 ) (Revenue \$ )

OI PROVIDED FUNDS FOR PARTNER AGENCIES LENDING OPERATIONS PARTNER AGENCIES PROVIDED CONSULTING VISITS WITH POOR BORROWERS AND POOR PARTICIPANTS ATTENDED SEVERAL SMALL BUSINESS TRAINING SEMINARS

4c

(Code ) (Expenses \$ 6,186,142 including grants of \$ 6,186,142 ) (Revenue \$ )

OI PROVIDED SUPPORT TO PARTNER AGENCIES VIA THE HOME OFFICE IN CHICAGO AND REGIONAL OFFICES SUPPORT IN THE FORM OF OVERSIGHT, OPERATIONS CONSULTING AND PARTNER AGENCY STAFF TRAINING 2735

4d

Other program services (Describe in Schedule O ) **See also Additional Data for Description**

(Expenses \$ 6,645,946 including grants of \$ 6,645,946 ) (Revenue \$ )














4e

**Total program service expenses**

\$ 91,943,566

Part IV

Checklist of Required Schedules

		Yes	No				
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A 	1	Yes				
2	Is the organization required to complete Schedule B, Schedule of Contributors? 	2	Yes				
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	3	No				
4	<b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II	4	No				
5	<b>Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations.</b> Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III	5	No				
6	Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I 	6	Yes				
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? If "Yes," complete Schedule D, Part II 	7	No				
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III 	8	No				
9	Did the organization report an amount in Part X, line 21, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV 	9	No				
10	Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V 	10	Yes				
11	Is the organization's answer to any of the following questions "Yes"? If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable. 	11	Yes				
	• Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI.						
	• Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII.						
	• Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII.						
	• Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX.						
	• Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X.						
	• Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? If "Yes," complete Schedule D, Part X.						
12	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII 	12	No				
12A	Was the organization included in consolidated, independent audited financial statements for the tax year? <table><tr><td>Yes</td><td>No</td></tr><tr><td>12A</td><td>Yes</td></tr></table>	Yes	No	12A	Yes		
Yes	No						
12A	Yes						
	If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional 						
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13	No				
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a	Yes				
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? If "Yes," complete Schedule F, Part I 	14b	Yes				
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the U S ? If "Yes," complete Schedule F, Part II 	15	Yes				
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the U S ? If "Yes," complete Schedule F, Part III 	16	No				
17	Did the organization report a total of more than \$15,000, of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I	17	No				
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18	No				
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	19	No				
20	Did the organization operate one or more hospitals? If "Yes," complete Schedule H	20	No				

Part IV

Checklist of Required Schedules (continued)

21	Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i> . . . . .	21	Yes	
22	Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i> . . . . .	22		No
23	Did the organization answer "Yes" to Part VII, Section A, questions 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i> . . . . .	23	Yes	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer questions 24b-24d and complete Schedule K. If "No," go to line 25</i> . . . . .	24a		No
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception? . . . .	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds? . . . . .	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? . . . .	24d		
25a	<b>Section 501(c)(3) and 501(c)(4) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i> . . . . .	25a		No
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i> . . . . .	25b		No
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? <i>If "Yes," complete Schedule L, Part II</i> . . . . .	26		No
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? <i>If "Yes," complete Schedule L, Part III</i> . . . . .	27		No
28	Was the organization a party to a business transaction with one of the following parties? (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)			
a	A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i> . . . . .	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i> . . . . .	28b	Yes	
c	An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or owner? <i>If "Yes," complete Schedule L, Part IV</i> . . . . .	28c		No
29	Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i> . . . . .	29	Yes	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i> . . . . .	30		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i> . . . . .	31		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i> . . . . .	32		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i> . . . . .	33	Yes	
34	Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1</i> . . . . .	34	Yes	
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i> . . . . .	35	Yes	
36	<b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i> . . . . .	36		No
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i> . . . . .	37		No
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? <b>Note.</b> All Form 990 filers are required to complete Schedule O . . . . .	38	Yes	

Part V

Statements Regarding Other IRS Filings and Tax Compliance

			Yes	No
1a	Enter the number reported in Box 3 of Form 1096, <i>Annual Summary and Transmittal of U.S. Information Returns</i> . Enter -0- if not applicable . . . . .	1a80	1c	
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable . . . . .	1b0		
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? . . . . .				
2a	Enter the number of employees reported on Form W-3, <i>Transmittal of Wage and Tax Statements</i> filed for the calendar year ending with or within the year covered by this return . . . . .	2a160	2bYes	
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <b>Note:</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions) . . . . .				
3a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return? . . . . .				
b If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O . . . . .		3b	3a	No
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)? . . . . .		4a	Yes	
b If "Yes," enter the name of the foreign country <input type="text"/> RP See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts . . . . .				
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? . . . . .		5a		No
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction? . . . . .		5b		No
c If "Yes" to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction? . . . . .		5c		
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible? . . . . .		6a		No
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? . . . . .		6b		
7 Organizations that may receive deductible contributions under section 170(c). . . . .				
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor? . . . . .		7a		No
b If "Yes," did the organization notify the donor of the value of the goods or services provided? . . . . .		7b		
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? . . . . .		7c		No
d If "Yes," indicate the number of Forms 8282 filed during the year . . . . .		7d		
e Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .		7e		No
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .		7f		No
g For all contributions of qualified intellectual property, did the organization file Form 8899 as required? . . . . .		7g		
h For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required? . . . . .		7h		
8 Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year? . . . . .		8		No
9 Sponsoring organizations maintaining donor advised funds. . . . .				
a Did the organization make any taxable distributions under section 4966? . . . . .		9a		No
b Did the organization make a distribution to a donor, donor advisor, or related person? . . . . .		9b		No
10 Section 501(c)(7) organizations. Enter . . . . .				
a Initiation fees and capital contributions included on Part VIII, line 12 . . . . .		10a		
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities . . . . .		10b		
11 Section 501(c)(12) organizations. Enter . . . . .				
a Gross income from members or shareholders . . . . .		11a		
b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them) . . . . .		11b		
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041? . . . . .		12a		
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year . . . . .		12b		

Part VI

Governance, Management, and Disclosure

For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Section A. Governing Body and Management

			Yes	No
1a	Enter the number of voting members of the governing body . . . . .	1a	28	
b	Enter the number of voting members that are independent . . . . .	1b	28	
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? . . . . .	2		No
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person? . . . . .	3		No
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	4		No
5	Did the organization become aware during the year of a material diversion of the organization's assets? . . . . .	5		No
6	Does the organization have members or stockholders? . . . . .	6		No
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body? . . . . .	7a		No
b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons? . . . . .	7b		No
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following			
a	The governing body? . . . . .	8a	Yes	
b	Each committee with authority to act on behalf of the governing body? . . . . .	8b	Yes	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O . . . . .	9		No

Section B. Policies

(This Section B requests information about policies not required by the Internal Revenue Code.)

			Yes	No
10a	Does the organization have local chapters, branches, or affiliates? . . . . .	10a	Yes	
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization? . . . . .	10b	Yes	
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	11	Yes	
11A	Describe in Schedule O the process, if any, used by the organization to review the Form 990 . . . . .			
12a	Does the organization have a written conflict of interest policy? If "No," go to line 13 . . . . .	12a	Yes	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts? . . . . .	12b	Yes	
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done . . . . .	12c	Yes	
13	Does the organization have a written whistleblower policy? . . . . .	13	Yes	
14	Does the organization have a written document retention and destruction policy? . . . . .	14	Yes	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official . . . . .	15a	Yes	
b	Other officers or key employees of the organization . . . . .	15b	Yes	
	If "Yes" to line a or b, describe the process in Schedule O (See instructions )			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? . . . . .	16a		No
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements? . . . . .	16b		

Section C. Disclosure

17	List the States with which a copy of this Form 990 is required to be filed	AL , AR , CA , CT , GA , IL , KS , KY , ME , MD , MA , MI , MN , MS , NJ , NM , NY , NC , OH , OR , PA , RI , SC , TN , VA , WA , WI , AZ , FL , NH , CO
18	Section 6104 requires an organization to make its Form 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply. <input checked="" type="checkbox"/> Own website <input type="checkbox"/> Another's website <input checked="" type="checkbox"/> Upon request	
19	Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public. See Additional Data Table.	
20	State the name, physical address, and telephone number of the person who possesses the books and records of the organization.	Richard C John 2122 YORK ROAD OAK BROOK, IL 60523 (630) 242-4108

## Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

☐ Check this box if the organization did not compensate any current or former officer, director, trustee or key employee

Form 990 (2009)



1b	Total	1,069,832	0	182,846
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2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 in reportable compensation from the organization▶23

		Yes	No
3	Did the organization list any <b>former</b> officer, director or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		No
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If "Yes," complete Schedule J for such individual</i>	Yes	
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i>		No

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization

(A) Name and business address	(B) Description of services	(C) Compensation
donovan design inc 2433 n western ave chicago, IL 60647	printing and production	281,256
KPMG LLP 303 E Wacker Dr Chicago, IL 60601	Auditing Services	212,115
John Magnay PO Box 32041 Kampala UG	Consulting	184,513
Shadreck Mapfumo PO Box 171 Johannesburg SF	Consulting	139,000
David Price 21 Green St Johannesburg SF	Consulting	125,304
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization▶10		

Part VIII

Statement of Revenue

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
Contributions, gifts, grants and other similar amounts	1a	Federated campaigns . . .	1a				
	b	Membership dues . . . . .	1b				
	c	Fundraising events . . . . .	1c				
	d	Related organizations . . . .	1d				
	e	Government grants (contributions)	1e	4,011,311			
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	32,773,258			
	g	Noncash contributions included in lines 1a-1f \$ 1,104,348					
	h	Total. Add lines 1a-1f . . . . .		36,784,569			
Program Service Revenue	2a	MICRO FINANCE REVENUE	Business Code 522,100	65,168,171	65,168,171		
	b						
	c						
	d						
	e						
	f	All other program service revenue					
	g	Total. Add lines 2a-2f . . . . .		65,168,171			
	Other Revenue	3	Investment income (including dividends, interest and other similar amounts) . . . . .		739,124		
4		Income from investment of tax-exempt bond proceeds . . .					
5		Royalties . . . . .					
6a		Gross Rents	(i) Real (ii) Personal				
b		Less rental expenses					
c		Rental income or (loss)					
d		Net rental income or (loss) . . . . .					
7a		Gross amount from sales of assets other than inventory	(i) Securities (ii) Other				
b		Less cost or other basis and sales expenses	1,624,524				
c		Gain or (loss)	-1,624,524				
d		Net gain or (loss) . . . . .		-1,624,524	-1,624,524		
8a		Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18 . . . . .	a				
b		Less direct expenses . . . . .	b				
c		Net income or (loss) from fundraising events . . .					
9a		Gross income from gaming activities See Part IV, line 19 . . . . .	a				
b		Less direct expenses . . . . .	b				
c		Net income or (loss) from gaming activities . . .					
10a		Gross sales of inventory, less returns and allowances . . . . .	a				
b		Less cost of goods sold . . . . .	b				
c		Net income or (loss) from sales of inventory . . .					
	Miscellaneous Revenue	Business Code					
11a	other income	522,100	1,195,139	1,195,139			
b							
c							
d	All other revenue . . . . .						
e	Total. Add lines 11a-11d . . . . .		1,195,139				
12	Total revenue. See Instructions . . . . .		102,262,479	64,738,786	0	739,124	

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.		(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1	Grants and other assistance to governments and organizations in the U S See Part IV, line 21				
2	Grants and other assistance to individuals in the U S See Part IV, line 22				
3	Grants and other assistance to governments, organizations, and individuals outside the U S See Part IV, lines 15 and 16	9,721,954	9,721,954		
4	Benefits paid to or for members				
5	Compensation of current officers, directors, trustees, and key employees . . . . .				
6	Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) . . . . .				
7	Other salaries and wages	10,561,458	4,334,845	1,075,379	5,151,234
8	Pension plan contributions (include section 401(k) and section 403(b) employer contributions) . . . . .				
9	Other employee benefits . . . . .				
10	Payroll taxes . . . . .				
11	Fees for services (non-employees)				
a	Management . . . . .				
b	Legal . . . . .				
c	Accounting . . . . .				
d	Lobbying . . . . .				
e	Professional fundraising See Part IV, line 17 . . . . .				
f	Investment management fees . . . . .				
g	Other . . . . .	3,631,639	3,287,708	222,392	121,539
12	Advertising and promotion . . . . .				
13	Office expenses . . . . .				
14	Information technology . . . . .				
15	Royalties . . . . .				
16	Occupancy . . . . .	693,157	191,992	454,530	46,635
17	Travel . . . . .	1,584,048	737,298	142,851	703,899
18	Payments of travel or entertainment expenses for any federal, state, or local public officials . . . . .				
19	Conferences, conventions, and meetings . . . . .	139,948	69,082	61,804	9,062
20	Interest . . . . .	13,487,274	13,413,106	74,168	
21	Payments to affiliates . . . . .				
22	Depreciation, depletion, and amortization . . . . .	520,280	140,622	379,658	
23	Insurance . . . . .				
24	Other expenses Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below )				
a	OTI Banking Operating E	52,161,490	52,161,490	0	0
b	Provision For Loan Loss	7,567,097	7,567,097	0	0
c	MISCELLLEANEOUS EXPENSE	985,863	832,309	57,297	96,257
d	Supplies & Other Office	617,293	281,861	245,245	90,187
e	DONOR ADVISED GRANT EXP	487,358	487,358	0	0
f	All other expenses	-917,502	-1,283,156	115,568	250,086
25	Total functional expenses. Add lines 1 through 24f	101,241,357	91,943,566	2,828,892	6,468,899
26	Joint costs. Check here <input type="checkbox"/> if following SOP 98-2 Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X

Balance Sheet

					(A)		(B)
					Beginning of year		End of year
Assets	1	Cash—non-interest-bearing . . . . .				1	
	2	Savings and temporary cash investments . . . . .			23,036,953	2	38,476,118
	3	Pledges and grants receivable, net . . . . .			38,875,647	3	41,476,096
	4	Accounts receivable, net . . . . .			3,308,314	4	
	5	Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L . . . . .				5	
	6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L . . . . .				6	
	7	Notes and loans receivable, net . . . . .			13,521,706	7	15,473,325
	8	Inventories for sale or use . . . . .				8	
	9	Prepaid expenses and deferred charges . . . . .			870,566	9	1,664,025
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a	2,406,821	1,284,250	10c	1,085,395
	b	Less accumulated depreciation . . . . .	10b	1,321,426			
	11	Investments—publicly traded securities . . . . .				11	
	12	Investments—other securities See Part IV, line 11 . . . . .			3,801,878	12	505,591
	13	Investments—program-related See Part IV, line 11 . . . . .				13	
	14	Intangible assets . . . . .				14	
	15	Other assets See Part IV, line 11 . . . . .			283,776	15	140,318
16	Total assets. Add lines 1 through 15 (must equal line 34) . . . . .			84,983,090	16	98,820,868	
Liabilities	17	Accounts payable and accrued expenses . . . . .			57,987	17	7,444,584
	18	Grants payable . . . . .				18	
	19	Deferred revenue . . . . .			56,870	19	43,091
	20	Tax-exempt bond liabilities . . . . .				20	
	21	Escrow or custodial account liability Complete Part IV of Schedule D . . . . .				21	
	22	Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L . . . . .				22	
	23	Secured mortgages and notes payable to unrelated third parties . . . . .			21,851,547	23	21,015,647
	24	Unsecured notes and loans payable to unrelated third parties . . . . .				24	
	25	Other liabilities Complete Part X of Schedule D . . . . .			2,998,432	25	0
	26	Total liabilities. Add lines 17 through 25 . . . . .			24,964,836	26	28,503,322
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.						
	27	Unrestricted net assets . . . . .			4,070,746	27	4,112,483
	28	Temporarily restricted net assets . . . . .			50,743,715	28	61,197,438
	29	Permanently restricted net assets . . . . .			5,203,793	29	5,007,625
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 30 through 34.						
	30	Capital stock or trust principal, or current funds . . . . .				30	
	31	Paid-in or capital surplus, or land, building or equipment fund . . . . .				31	
	32	Retained earnings, endowment, accumulated income, or other funds . . . . .				32	
	33	Total net assets or fund balances . . . . .			60,018,254	33	70,317,546
	34	Total liabilities and net assets/fund balances . . . . .			84,983,090	34	98,820,868

**Part XI**    **Financial Statements and Reporting**

	Yes	No
<b>1</b> Accounting method used to prepare the Form 990 <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O		
<b>2a</b> Were the organization's financial statements compiled or reviewed by an independent accountant? . . .		No
<b>b</b> Were the organization's financial statements audited by an independent accountant? . . . . .	Yes	
<b>c</b> If "Yes," to 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O . . . .	Yes	
<b>d</b> If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both <input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separated basis		
<b>3a</b> As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? . . . . .	Yes	
<b>b</b> If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits . . .	Yes	

SCHEDULE A

(Form 990 or 990EZ)

Department of the Treasury  
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization OPPORTUNITY INTERNATIONAL INC DBA OPPORTUNITY INTERNATIONAL-US	Employer identification number  54-0907624
---	--

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions

The organization is not a private foundation because it is (For lines 1 through 11, check only one box )

- 1

☐

A church, convention of churches, or association of churches **section 170(b)(1)(A)(i).**
- 2

☐

A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E )
- 3

☐

A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4

☐

A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state
- 5

☐

An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II )
- 6

☐

A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7

☒

An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)** (Complete Part II )
- 8

☐

A community trust described in **section 170(b)(1)(A)(vi)** (Complete Part II )
- 9

☐

An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See **section 509(a)(2).** (Complete Part III )
- 10

☐

An organization organized and operated exclusively to test for public safety See**section 509(a)(4).**
- 11

☐

An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2) See **section 509(a)(3).** Check the box that describes the type of supporting organization and complete lines 11e through 11h  

a

☐

Type I

b

☐

Type II

c

☐

Type III - Functionally integrated

d

☐

Type III - Other

e

☐

By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2)

f

☐

If the organization received a written determination from the IRS that it is a Type I, Type II or Type III supporting organization, check this box

g

☐

Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?  

(i)

a person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the the supported organization?

(ii)

a family member of a person described in (i) above?

(iii)

a 35% controlled entity of a person described in (i) or (ii) above?

h

☐

Provide the following information about the supported organization(s)

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1- 9 above or IRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document?		(v) Did you notify the organization in col (i) of your support?		(vi) Is the organization in col (i) organized in the U S ?		(vii) Amount of support?
			Yes	No	Yes	No	Yes	No	
Total									

Part II

Support Schedule for Organizations Described in IRC 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)  
(Complete only if you checked the box on line 5, 7, or 8 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")	24,233,599	44,332,069	60,101,811	41,814,855	36,784,569	207,266,903
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3	24,233,599	44,332,069	60,101,811	41,814,855	36,784,569	207,266,903
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						40,829,703
6 Public Support. Subtract line 5 from line 4						166,437,200

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4	24,233,599	971,548	60,101,811	41,814,855	36,784,569	207,266,903
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	337,606	971,548	1,078,779	1,026,301	739,124	4,153,358
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income (Explain in Part IV ) Do not include gain or loss from the sale of capital assets	-153,495	-140,991	-2,888,808	885,749	1,195,139	-1,102,406
11 Total support (Add lines 7 through 10)						210,317,855
12 Gross receipts from related activities, etc (See instructions )					12	224,084,569
13 First Five Years If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a 501(c)(3) organization, check this box and stop here						

Section C. Computation of Public Support Percentage

14 Public Support Percentage for 2009 (line 6 column (f) divided by line 11 column (f))	14	79 140 %
15 Public Support Percentage for 2008 Schedule A, Part II, line 14	15	85 480 %
16a 33 1/3% support test—2009. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		
b 33 1/3% support test—2008. If the organization did not check the box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		
17a 10%-facts-and-circumstances test—2009. If the organization did not check a box on line 13, 16a, or 16b and line 14 is 10% or more, and if the organization meets the "facts and circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts and circumstances" test The organization qualifies as a publicly supported organization		
b 10%-facts-and-circumstances test—2008. If the organization did not check a box on line 13, 16a, 16b, or 17a and line 15 is 10% or more, and if the organization meets the "facts and circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts and circumstances" test The organization qualifies as a publicly supported organization		
18 Private Foundation If the organization did not check a box on line 13, 16a, 16b, 17a or 17b, check this box and see instructions		

Part IIISupport Schedule for Organizations Described in IRC 509(a)(2)  
(Complete only if you checked the box on line 9 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						
2Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3Gross receipts from activities that are not an unrelated trade or business under section 513						
4Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5The value of services or facilities furnished by a governmental unit to the organization without charge						
6Total. Add lines 1 through 5						
7aAmounts included on lines 1, 2, and 3 received from disqualified persons						
bAmounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
cAdd lines 7a and 7b						
8Public Support (Subtract line 7c from line 6 )						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9Amounts from line 6						
10aGross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
bUnrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
cAdd lines 10a and 10b						
11Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
13Total support (Add lines 9, 10c, 11 and 12.)						
14First Five Years If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a 501(c)(3) organization, check this box and stop here						

Section C. Computation of Public Support Percentage

15Public Support Percentage for 2009 (line 8 column (f) divided by line 13 column (f))	15	
16Public support percentage from 2008 Schedule A, Part III, line 15	16	

Section D. Computation of Investment Income Percentage

17Investment income percentage for 2009 (line 10c column (f) divided by line 13 column (f))	17	
18Investment income percentage from 2008 Schedule A, Part III, line 17	18	
19a33 1/3% support tests—2009. If the organization did not check the box on line 14, and line 15 is more than 33 1/3% and line 17 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization		
b33 1/3% support tests—2008. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3% and line 18 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization		
20Private Foundation If the organization did not check a box on line 14, 19a or 19b, check this box and see instructions		



**Part IV**

**Supplemental Information.** Supplemental Information. Complete this part to provide the explanation required by Part II, line 10; Part II, line 17a or 17b; or Part III, line 12. Provide any other additional information. See instructions

SCHEDULE D  
(Form 990)

Supplemental Financial Statements

▶ Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11, or 12.  
▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization  
OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

Employer identification number  
  
54-0907624

Part I

Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year	5
2	Aggregate contributions to (during year)	561,399
3	Aggregate grants from (during year)	477,358
4	Aggregate value at end of year	140,318
5	Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? <div>YesNo</div>	
6	Did the organization inform all grantees, donors, and donor advisors in writing that grant funds may be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? <div>YesNo</div>	

Part II

Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1

Purpose(s) of conservation easements held by the organization (check all that apply)

☐ Preservation of land for public use (e g , recreation or pleasure)

☐ Preservation of an historically importantly land area

☐ Protection of natural habitat

☐ Preservation of a certified historic structure

☐ Preservation of open space

2

Complete lines 2a–2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

	Held at the End of the Year
a	Total number of conservation easements
b	Total acreage restricted by conservation easements
c	Number of conservation easements on a certified historic structure included in (a)
d	Number of conservation easements included in (c) acquired after 8/17/06

3

Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the taxable year ▶

4

Number of states where property subject to conservation easement is located ▶

5

Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?

YesNo

6

Staff and volunteer hours devoted to monitoring, inspecting and enforcing conservation easements during the year ▶

7

Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ▶ \$

8

Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and 170(h)(4)(B)(ii)?

YesNo

9

In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

Part III

Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a

If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items

b

If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

(i) Revenues included in Form 990, Part VIII, line 1

▶ \$

(ii) Assets included in Form 990, Part X

▶ \$

2

If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items

a

Revenues included in Form 990, Part VIII, line 1

▶ \$

b

Assets included in Form 990, Part X

▶ \$

For Privacy Act and Paperwork Reduction Act Notice, see the Intructions for Form 990

Cat No 52283D

Schedule D (Form 990) 2009

Part III

Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3

Using the organization's accession and other records, check any of the following that are a significant use of its collection items (check all that apply)

a

☐ Public exhibition

b

☐ Scholarly research

c

☐ Preservation for future generations

d

☐ Loan or exchange programs

e

☐ Other

4

Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV

5

During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?

☐ Yes

☐ No

Part IV

Escrow and Custodial Arrangements. Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a

Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?

☐ Yes

☐ No

b

If "Yes," explain the arrangement in Part XIV and complete the following table

c

Beginning balance

d

Additions during the year

e

Distributions during the year

f

Ending balance

	Amount
1c	
1d	
1e	
1f	

2a

Did the organization include an amount on Form 990, Part X, line 21?

☐ Yes

☐ No

b

If "Yes," explain the arrangement in Part XIV

Part V

Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a)Current Year	(b)Prior Year	(c)Two Years Back	(d)Three Years Back	(e)Four Years Back
1a Beginning of year balance . . . . .	5,744,978	5,491,846			
b Contributions . . . . .	0	0			
c Investment earnings or losses . . . . .	302,169	253,132			
d Grants or scholarships . . . . .	0	0			
e Other expenditures for facilities and programs . . . . .					
f Administrative expenses . . . . .					
g End of year balance . . . . .	6,047,147	5,744,978			

2

Provide the estimated percentage of the year end balance held as

a

Board designated or quasi-endowment ▶ 100 000 % %

b

Permanent endowment ▶ %

c

Term endowment ▶ %

3a

Are there endowment funds not in the possession of the organization that are held and administered for the organization by

(i) unrelated organizations . . . . .

(ii) related organizations . . . . .

b

If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

4

Describe in Part XIV the intended uses of the organization's endowment funds

Part VI

Investments—Land, Buildings, and Equipment. See Form 990, Part X, line 10.

Description of investment	(a) Cost or other basis (investment)	(b)Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land . . . . .				
b Buildings . . . . .				
c Leasehold improvements . . . . .				
d Equipment . . . . .		2,406,821	1,321,426	1,085,395
e Other . . . . .				
Total. Add lines 1a-1e (Column (d) should equal Form 990, Part X, column (B), line 10(c).) ▶				1,085,395



Part XI Reconciliation of Change in Net Assets from Form 990 to Financial Statements		
1	Total revenue (Form 990, Part VIII, column (A), line 12)	1102,262,479
2	Total expenses (Form 990, Part IX, column (A), line 25)	2101,241,357
3	Excess or (deficit) for the year Subtract line 2 from line 1	31,021,122
4	Net unrealized gains (losses) on investments	4
5	Donated services and use of facilities	5
6	Investment expenses	6
7	Prior period adjustments	7
8	Other (Describe in Part XIV)	89,278,170
9	Total adjustments (net) Add lines 4 - 8	99,278,170
10	Excess or (deficit) for the year per financial statements Combine lines 3 and 9	1010,299,292

Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return		
1	Total revenue, gains, and other support per audited financial statements . . . . .	198,718,749
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12	
a	Net unrealized gains on investments . . . . .2a-299,343	
b	Donated services and use of facilities . . . . .2b	
c	Recoveries of prior year grants . . . . .2c	
d	Other (Describe in Part XIV) . . . . .2d-3,244,387	
e	Add lines 2a through 2d . . . . .2e-3,543,730	
3	Subtract line 2e from line 1 . . . . .3102,262,479	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1	
a	Investment expenses not included on Form 990, Part VIII, line 7b . . . . .4a	
b	Other (Describe in Part XIV) . . . . .4b	
c	Add lines 4a and 4b . . . . .4c0	
5	Total Revenue Add lines 3 and 4c. (This should equal Form 990, Part I, line 12 ) . . . . .5102,262,479	

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return		
1	Total expenses and losses per audited financial statements . . . . .	1102,536,505
2	Amounts included on line 1 but not on Form 990, Part IX, line 25	
a	Donated services and use of facilities . . . . .2a	
b	Prior year adjustments . . . . .2b	
c	Other losses . . . . .2c	
d	Other (Describe in Part XIV) . . . . .2d1,295,148	
e	Add lines 2a through 2d . . . . .2e1,295,148	
3	Subtract line 2e from line 1 . . . . .3101,241,357	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:	
a	Investment expenses not included on Form 990, Part VIII, line 7b . . . . .4a	
b	Other (Describe in Part XIV) . . . . .4b	
c	Add lines 4a and 4b . . . . .4c0	
5	Total expenses Add lines 3 and 4c. (This should equal Form 990, Part I, line 18 ) . . . . .5101,241,357	

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, Part XI, line 8, Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

Identifier	Return Reference	Explanation
Part XI, Line 8 - Other Adjustments		Foreign Currency Translation gain (loss) -4465919 Investment In Banking and Insurance 1378575 Minority Interest 4394308 Micro-Finance Activity 8036044 Unrealized Loss On Investments -64838

<b>Employer identification number</b>
54-0907624

**3** Activites per Region (Use Schedule F-1 (Form 990) if additional space is needed )

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990. Cat No 50082W Schedule F (Form 990) 2009

Part II

Grants and Other Assistance to Organizations or Entities Outside the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 15, for any recipient who received more than \$5,000. Check this box if no one recipient received more than \$5,000 . . . . . ☐

Use Schedule F-1 (Form 990) if additional space is needed.

1	(a) Name of organization	(b) IRS code section and EIN (if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)
			Zambia, Africa	Loan Funds	21,297	Wire Transfer			
			China	Loan Funds	29,397	Wire Transfer			
			Philippines	Loan Funds	496,211	Wire Transfer			
			Ghana	Loan Funds	331,220	Wire Transfer		Computer Equipment	Fair Market Value
			Uganda	Loan Funds & Equipment	92,036	Wire Transfer	27,336		
			Malawi	Loan Funds	110,602	Wire Transfer			
			Colombia	Loan Funds	2,000	Wire Transfer			
			Nicaragua	Loan Funds	200,000	Wire Transfer			
			India	Equipment			27,350	Computer Equipment	Fair Market Value

2

Enter total number of recipient organizations listed above that are recognized as charities by the foreign country, recognized as tax-exempt by the IRS, or for which the grantee or counsel has provided a section 501(c)(3) equivalency letter . . . . .

5

3

Enter total number of other organizations or entities . . . . .

4

**Part III** **Grants and Other Assistance to Individuals Outside the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 16. Use Schedule F-1 (Form 990) if additional space is needed.

[illegible]



Complete this part to provide the information required in Part I, line 2, and any additional information.

**Schedule F (Form 990) 2009**

Schedule I  
(Form 990)

Department of the Treasury  
Internal Revenue Service

Grants and Other Assistance to Organizations,  
Governments and Individuals in the United States  
Complete if the organization answered "Yes," to Form 990, Part IV, line 21 or 22.  
▶ Attach to Form 990

OMB No 1545-0047

2009

Open to Public  
Inspection

Name of the organization  
OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

Employer identification number  
54-0907624

Part I

General Information on Grants and Assistance

- 1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . . ☐ Yes ☒ No
- 2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

Part II

Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 21 for any recipient that received more than \$5,000. Check this box if no one recipient received more than \$5,000. Use Part IV and Schedule I-1 (Form 990) if additional space is needed . . . . . ☐

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Habitat for Humanity121 Habitat Street Americus,GA 31709	911914868	501(c)(3)	277,850				Housing for caregivers of Orphans & Vulnerable children

**Part III** **Grants and Other Assistance to Individuals in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 22.  
Use Schedule I-1 (Form 990) if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance

**Part IV** **Supplemental Information.** Complete this part to provide the information required in Part I, line 2, and any other additional information.

[illegible]

Schedule J  
(Form 990)

Compensation Information

OMB No 1545-0047

2009

Open to Public Inspection

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

▶ Complete if the organization answered "Yes" to Form 990, Part IV, question 23.

▶ Attach to Form 990. ▶ See separate instructions.

Name of the organization  
OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

Employer identification number  
  
54-0907624

Part I Questions Regarding Compensation

	Yes	No
<div><div>1a</div><div>Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items</div><div><div><div><input type="checkbox"/> First-class or charter travel</div><div><input type="checkbox"/> Travel for companions</div><div><input type="checkbox"/> Tax idemnification and gross-up payments</div><div><input type="checkbox"/> Discretionary spending account</div></div><div><div><input type="checkbox"/> Housing allowance or residence for personal use</div><div><input type="checkbox"/> Payments for business use of personal residence</div><div><input type="checkbox"/> Health or social club dues or initiation fees</div><div><input type="checkbox"/> Personal services (e g , maid, chauffeur, chef)</div></div></div></div>		
<div><div>1b</div><div>If any of the boxes in line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all the expenses described above? If "No," complete Part III to explain</div></div>		
<div><div>2</div><div>Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?</div></div>	Yes	
<div><div>3</div><div>Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director Check all that apply</div><div><div><input checked="" type="checkbox"/> Compensation committee</div><div><input type="checkbox"/> Independent compensation consultant</div><div><input type="checkbox"/> Form 990 of other organizations</div><div><input checked="" type="checkbox"/> Written employment contract</div><div><input checked="" type="checkbox"/> Compensation survey or study</div><div><input checked="" type="checkbox"/> Approval by the board or compensation committee</div></div></div>		
<div><div>4</div><div>During the year, did any person listed in Form 990, Part VII, Section A, line 1a with respect to the filing organization or a related organization</div></div>		
<div><div>4a</div><div>Receive a severance payment or change-of-control payment?</div></div>		No
<div><div>4b</div><div>Participate in, or receive payment from, a supplemental nonqualified retirement plan?</div></div>		No
<div><div>4c</div><div>Participate in, or receive payment from, an equity-based compensation arrangement?</div></div> <div>If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III</div>		No
<div><div></div><div>Only 501(c)(3) and 501(c)(4) organizations only must complete lines 5-9.</div></div>		
<div><div>5</div><div>For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of</div></div>		
<div><div>5a</div><div>The organization?</div></div>		No
<div><div>5b</div><div>Any related organization?</div></div> <div>If "Yes," to line 5a or 5b, describe in Part III</div>		No
<div><div>6</div><div>For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of</div></div>		
<div><div>6a</div><div>The organization?</div></div>		No
<div><div>6b</div><div>Any related organization?</div></div> <div>If "Yes," to line 6a or 6b, describe in Part III</div>		No
<div><div>7</div><div>For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III</div></div>	Yes	
<div><div>8</div><div>Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regs section 53 4958-4(a)(3)? If "Yes," describe in Part III</div></div>		No
<div><div>9</div><div>If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?</div></div>		

Part II

Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use Schedule J-1 if additional space needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

**Note.** The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a.

(A) Name		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
Dennis W Ripley	(i)	131,631	0	0	0	31,201	162,832	0
	(ii)	0	0	0	0	0	0	0
Richard C John	(i)	134,137	0	0	0	23,567	157,704	0
	(ii)	0	0	0	0	0	0	0
Mark K Lutz	(i)	153,790	4,000	0	0	21,444	179,234	0
	(ii)	0	0	0	0	0	0	0
Charlene Caldwell	(i)	123,645	40,500	0	0	18,399	182,544	0
	(ii)	0	0	0	0	0	0	0
John R Kamperschroer	(i)	120,033	10,000	0	0	24,609	154,642	0
	(ii)	0	0	0	0	0	0	0
David M Knibbe	(i)	145,575	0	0	0	24,540	170,115	0
	(ii)	0	0	0	0	0	0	0
Lillian N Covington	(i)	89,409	35,500	0	0	29,761	154,670	0
	(ii)	0	0	0	0	0	0	0

**Part III**   **Supplemental Information**

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8. Also complete this part for any additional information.

Identifier	Return Reference	Explanation
	Part I, Line 7	The non-fixed payments are additional pay for achieving specified targets and goals.

**Schedule L**  
(Form 990 or 990-EZ)

Department of the Treasury  
Internal Revenue Service

## Transactions with Interested Persons

**▶ Complete if the organization answered "Yes" on Form 990, Part IV, lines 25a, 25b, 26, 27, 28a, 28b, or 28c, or Form 990-EZ, Part V lines 38a or 40b.**

**▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.**

OMB No 1545-0047

# 2009

## Open to Public Inspection

**Name of the organization**  
OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

Employer identification number

54-0907624

**Part I Excess Benefit Transactions** (section 501(c)(3) and section 501 (c)(4) organizations only).

Complete if the organization answered "Yes" on Form 990, Part IV, line 25a or 25b, or Form 990-EZ, Part V, line 40b

1	(a) Name of disqualified person	(b) Description of transaction	(c) Corrected?	
			Yes	No

**2** Enter the amount of tax imposed on the organization managers or disqualified persons during the year under section 4958 . . . . .  \$ \_\_\_\_\_

**3** Enter the amount of tax, if any, on line 2, above, reimbursed by the organization . . . . .  \$ \_\_\_\_\_

## Part II Loans to and/or From Interested Persons.

Complete if the organization answered "Yes" on Form 990, Part IV, line 26, or Form 990-EZ, Part V, line 38a

(a) Name of interested person and purpose	(b) Loan to or from the organization?		(c) Original principal amount	(d) Balance due	(e) In default?		(f) Approved by board or committee?		(g) Written agreement?	
	To	From			Yes	No	Yes	No	Yes	No

Total . . . . .	\$			
-----------------	----	--	--	--

### **Part III Grants or Assistance Benefitting Interested Persons.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 27.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of grant or type of assistance
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## Part IV Business Transactions Involving Interested Persons.

Complete if the organization answered "Yes" on Form 990, Part IV, line 28a, 28b, or 28c.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction	(d) Description of transaction	(e) Sharing of organization's revenues?	
				Yes	No
Liam Monaghan	Son-in-Law of the Chairman of the Board	25,721	Compensation Paid for consulting services		No

SCHEDULE M  
(Form 990)

NonCash Contributions

OMB No 1545-0047

2009

Open to Public Inspection

►Complete if the organization answered "Yes" on Form 990, Part IV, lines 29 or 30.  
► Attach to Form 990.

Department of the Treasury  
Internal Revenue Service

Name of the organization  
OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

Employer identification number  
54-0907624

Part ITypes of Property

	(a) Check if applicable	(b) Number of Contributions	(c) Revenues reported on Form 990, Part VIII, line 1g	(d) Method of determining revenues
1 Art—Works of art . . . . .				
2 Art—Historical treasures . . . . .				
3 Art—Fractional interests . . . . .				
4 Books and publications . . . . .				
5 Clothing and household goods . . . . .	X		28,158	Comparable Value
6 Cars and other vehicles . . . . .				
7 Boats and planes . . . . .				
8 Intellectual property . . . . .				
9 Securities—Publicly traded . . . . .	X	54	747,799	Market Value
10 Securities—Closely held stock . . . . .				
11 Securities—Partnership, LLC, or trust interests . . . . .				
12 Securities—Miscellaneous . . . . .				
13 Qualified conservation contribution—Historic structures . . . . .				
14 Qualified conservation contribution—Other . . . . .				
15 Real estate—Residential . . . . .	X	1	275,000	Market Value
16 Real estate—Commercial . . . . .				
17 Real estate—Other . . . . .				
18 Collectibles . . . . .				
19 Food inventory . . . . .	X	7	6,794	Cost
20 Drugs and medical supplies . . . . .				
21 Taxidermy . . . . .				
22 Historical artifacts . . . . .				
23 Scientific specimens . . . . .				
24 Archeological artifacts . . . . .				
Office				
25 Other ► ( <u>Supplies</u> ) . . . . .	X	7	10,284	Cost
Professional				
26 Other ► ( <u>Fees</u> ) . . . . .	X	1	31,617	Cost
Travel				
27 Other ► ( <u>Expenses</u> ) . . . . .	X	2	4,696	Cost
28 Other ► ( <u>                    </u> ) . . . . .				
29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement . . . . .				29

30a During the year, did the organization receive by contribution any property reported in Part I, lines 1-28 that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period? . . . . .

31 Does the organization have a gift acceptance policy that requires the review of any non-standard contributions?

32a Does the organization hire or use third parties or related organizations to solicit, process, or sell non-cash contributions? . . . . .

33 If the organization did not report revenues in column (c) for a type of property for which column (a) is checked, describe in Part II

30b If "Yes," describe the arrangement in Part II

32b If "Yes," describe in Part II

Yes

No

No

Yes

No



**Part II**

**Supplemental Information.** Complete this part to provide the information required by Part I, lines 30b, 32b, and 33. Also complete this part for any additional information.

Identifier	Return Reference	Explanation
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SCHEDULE O

(Form 990)

Department of the Treasury

Internal Revenue Service

Supplemental Information to Form 990

Complete to provide information for responses to specific questions on Form 990 or to provide any additional information.

▶ Attach to Form 990.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization

OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

Employer identification number

54-0907624

Identifier	Return Reference	Explanation
Form 990, Part VI, Section B, line 11		Staff prepares detailed information from internal reports and audited financial statements and sends to Clifton Gunderson Controller and CFO of Opportunity International review the draft prepared by CG and discuss comments and questions with CG Final draft of 990 is presented to finance committee for review After review is complete, a recommendation is made to the Opportunity International BOD to approve the 990 If approved, the return is signed and submitted to the IRS
Form 990, Part VI, Section B, line 12c		It is an annual requirement to sign the conflict of interest statements All conflicts are reviewed by designated board members Finance department monitors related party transactions
Form 990, Part VI, Section B, line 15		Compensation of the organization's top officers must be approved by a compensation committee
Form 990, Part VI, Section C, line 19		Conflict of Interest Policy is not published Financial statements are available on the Opportunity International website Governing documents are available upon request
Form 990, Part XI, Line 2c		The process has not changed from the prior year

SCHEDULE R (Form 990)	Related Organizations and Unrelated Partnerships  ▶ Complete if the organization answered "Yes" to Form 990, Part IV, line 33, 34, 35, 36, or 37. ▶ Attach to Form 990. ▶ See separate instructions.	OMB No 1545-0047
		2009
		Open to Public Inspection

Name of the organization OPPORTUNITY INTERNATIONAL INC DBA OPPORTUNITY INTERNATIONAL-US	Employer identification number  54-0907624
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Part I

Identification of Disregarded Entities (Complete if the organization answered "Yes" on Form 990, Part IV, line 33.)

(a) Name, address, and EIN of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
Opportunity Loan Guarantee Fund I LLC 2122 York Road Oak Brook, IL 60523	support mfi's in developing countries to increase loans to the poor	IL	-269,381	10,817,860	Opportunity International
Micro Insurance Agency Holdings LLC 2122 York Road Oak Brook, IL 60523 20-5488780	provide the poor access to affordable and appropriate insurance products	IL	50,241	3,863,629	Opportunity International

Part II

Identification of Related Tax-Exempt Organizations (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity
Opportunity Transformation Investments  2122 York Road  Oak Brook, IL 60523 36-4382506	To invest and Hold ownership positions in Micro-Finance Institutions	IL	501(c)(3)	170(b)(1)(A)(vi)	Opportunity International

Part III

Identification of Related Organizations Taxable as a Partnership (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512- 514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V—UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?	
							Yes	No		Yes	No

Part IV

Identification of Related Organizations Taxable as a Corporation or Trust (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership
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Part V

Transactions With Related Organizations (Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35, or 36.)

Note. Complete line 1 if any entity is listed in Parts II, III or IV

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

a Receipt of (i) interest (ii) annuities (iii) royalties (iv) rent from a controlled entity

b Gift, grant, or capital contribution to other organization(s)

c Gift, grant, or capital contribution from other organization(s)

d Loans or loan guarantees to or for other organization(s)

e Loans or loan guarantees by other organization(s)

f Sale of assets to other organization(s)

g Purchase of assets from other organization(s)

h Exchange of assets

i Lease of facilities, equipment, or other assets to other organization(s)

j Lease of facilities, equipment, or other assets from other organization(s)

k Performance of services or membership or fundraising solicitations for other organization(s)

l Performance of services or membership or fundraising solicitations by other organization(s)

m Sharing of facilities, equipment, mailing lists, or other assets

n Sharing of paid employees

o Reimbursement paid to other organization for expenses

p Reimbursement paid by other organization for expenses

q Other transfer of cash or property to other organization(s)

r Other transfer of cash or property from other organization(s)

Yes

No

1a

No

1b

Yes

1c

No

1d

No

1e

No

1f

No

1g

No

1h

No

1i

No

1j

No

1k

Yes

1l

No

1m

No

1n

No

1o

No

1p

No

1q

No

1r

No

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds

	(a) Name of other organization	(b) Transaction type(a-r)	(c) Amount involved
(1)	Opportunity Transformation Investments	B	6,645,946
(2)	Opportunity Transformation Investments	K	306,424
(3)			
(4)			
(5)			
(6)			

Schedule R (Form 990) 2009

**Part VI**   **Unrelated Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" on Form 990, Part IV, line 37.)

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Are all partners section 501(c)(3) organizations?		(e) Share of end-of-year assets	(f) Disproportionate allocations?		(g) Code V—UBI amount in box 20 of Schedule K-1 (Form 1065)	(h) General or managing partner?	
			Yes	No		Yes	No		Yes	No

## TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	-89,911,153

# TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	-76,800,270



## TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	1,334,347

# TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	-1,866,877

# TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	-5,744,366

# TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	-30,602,221

## TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	-40,242,453

# TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Gain	1,126,363

# TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	-1,107,851

## TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	10,840,363



# TY 2009 Earnings and Profits Other Adjustments Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Loss	147,835,978

**TY 2009 Earnings and Profits Other  
Adjustments Statement**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Amount
Foreign Currency Translation Gain	-123,951,824

**TY 2009 Itemized Other Current Liabilities Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Opportunity Albania SHA		Notes PAYABLE	38,819,285	45,611,697

# **TY 2009 Itemized Other Current Liabilities Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Opportunity Banka ad NOVI SAD		Notes PAYABLE	36,639,216	34,764,266
		DEPOSITS FROM CUSTOMERS	16,113,992	14,284,224

**TY 2009 Itemized Other Current Liabilities Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

<b>Corporation Name</b>	<b>Corporation EIN</b>	<b>Description</b>	<b>Beginning Amount</b>	<b>Ending Amount</b>
Opportunity Bank AD Podgorica		Notes Payable	70,344,030	0
		DEPOSITS FROM CUSTOMERS	127,659,613	0
		Deferred Revenue	157,886	0
		Deferred Tax Liabilities	52,864	0

## TY 2009 Itemized Other Current Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Banco Oportunidade De Mocambique		DEPOSITS FROM CUSTOMERS	1,211,225	1,691,097
		Deferred Revenue	1,204,285	922,858

**TY 2009 Itemized Other Current Liabilities Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Opportunity International Bank Of Malawi		Notes Payable	5,427,177	15,902,701
		DEPOSITS FROM CUSTOMERS	24,994,872	31,371,884
		Deferred Revenue	133,975	67,528

TY 2009 Itemized Other Current Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Urwego Opportunity Bank of Rwanda SA		Deferred Revenue	428,478	574,535



**TY 2009 Itemized Other Current Liabilities Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Opportunity Kenya Limited		Notes Payable	3,909,682	4,400,141
		DEPOSITS FROM CUSTOMERS	1,469,220	1,641,548
		Deferred Revenue	9,326	1,862

**TY 2009 Itemized Other Current Liabilities Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

<b>Corporation Name</b>	<b>Corporation EIN</b>	<b>Description</b>	<b>Beginning Amount</b>	<b>Ending Amount</b>
Opportunity International Savings & Loan		Notes Payable	2,963,756	2,326,852
		DEPOSITS FROM CUSTOMERS	12,202,728	12,443,532
		Deferred Revenue	621,240	879,297

TY 2009 Itemized Other Current Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Opportunity Finance Limited		Notes Payable	3,877,257	0

## TY 2009 Itemized Other Current Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
 DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Opportunity Uganda Limited		DEPOSITS FROM CUSTOMERS	1,951,777	2,936,073
		Deferred Revenue	15,832	19,121

TY 2009 Itemized Other Current Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
Opportunity Tanzania Limited		DEPOSITS FROM CUSTOMERS	431,280	711,019
		Deferred Revenue	31,470	13,598

TY 2009 Itemized Other Current Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
		Deferred Tax Liabilities	0	88,103

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Opportunity Albania SHA		PREPAID EXPENSES	1,069,254	2,043,681

# TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Opportunity Banka ad NOVI SAD		prepaID EXPENSES	634,550	876,540



TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Oportunidad Microfinanzas		PREPAID EXPENSES	29,393	23,894

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Opportunity Bank AD Podgorica		PREPAID EXPENSES	3,844,252	0

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Banco Oportunidade De Mocambique		PREPAID EXPENSES	87,169	259,541

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Opportunity International Bank Of Malawi		PREPAID EXPENSES	1,916,593	2,091,624

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Urwego Opportunity Bank of Rwanda SA		PREPAID EXPENSES	370,949	505,810

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Opportunity Kenya Limited		PREPAID EXPENSES	239,406	281,812

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Opportunity International Savings & Loan		PREPAID EXPENSES	2,558,909	2,139,268

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Opportunity Finance Limited		PREPAID EXPENSES	51,622	65,659



TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Oppportunity Uganda Limited		PREPAID EXPENSES	448,921	681,781

TY 2009 Itemized Other Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
Opportunity Tanzania Limited		PREPAID EXPENSES	93,163	696,606

**TY 2009 Itemized Other Current Assets**  
**Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity Albania SHA		LOANS TO CUSTOMERS	45,453,653	52,040,912
		Deferred Tax Asset	1,688	13,742

**TY 2009 Itemized Other Current Assets  
Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity Banka ad NOVI SAD		loans TO CUSTOMERS	46,255,133	38,372,827
		DEFERRED TAX ASSET	160,599	150,549

**TY 2009 Itemized Other Current Assets  
Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Oportunidad Microfinanzas		LOANS TO CUSTOMERS	1,684,654	894,148

TY 2009 Itemized Other Current Assets  
Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity Bank AD Podgorica		LOANS TO CUSTOMERS	163,729,607	0

**TY 2009 Itemized Other Current Assets  
Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

<b>Corporation Name</b>	<b>Corporation EIN</b>	<b>Other Current Assets Description</b>	<b>Beginning Amount</b>	<b>Ending Amount</b>
Banco Oportunidade De Mocambique		LOANS TO CUSTOMERS	2,586,032	2,565,059
		DEFERRED TAX ASSET	150,732	137,964

**TY 2009 Itemized Other Current Assets  
Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity International Bank Of Malawi		LOANS TO CUSTOMERS	23,109,656	29,015,293
		DEFERRED TAX ASSET	135,446	0



**TY 2009 Itemized Other Current Assets  
Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

<b>Corporation Name</b>	<b>Corporation EIN</b>	<b>Other Current Assets Description</b>	<b>Beginning Amount</b>	<b>Ending Amount</b>
Urwego Opportunity Bank of Rwanda SA		LOANS TO CUSTOMERS	4,203,835	6,319,454
		DeferrED TAX ASSET	325,223	123,056

**TY 2009 Itemized Other Current Assets  
Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity Kenya Limited		LOANS TO CUSTOMERS	2,455,365	2,825,310

**TY 2009 Itemized Other Current Assets  
Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity International Savings & Loan		LOANS TO CUSTOMERS	16,733,963	13,910,515
		Deferred TAX ASSET	15,854	328,197

**TY 2009 Itemized Other Current Assets  
Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity Finance Limited		LOANS TO CUSTOMERS	1,980,292	3,475,988

**TY 2009 Itemized Other Current Assets**  
**Schedule**

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity Uganda Limited		LOANS TO CUSTOMERS	5,715,123	7,900,849
		DeferrED TAX ASSET	97,683	48,919

# TY 2009 Itemized Other Current Assets Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
Opportunity Tanzania Limited		LOANS TO Customers	632,752	692,603
		DeferrED TAX ASSET	201,387	0

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
PROVISION FOR LOAN LOSSES	156,474,441	1,683,665
PROFESSIONAL FEES	51,914,491	558,600
TRAVEL & HOSTING	20,083,193	216,095
MISCELLANEOUS EXPENSE	18,004,097	193,724
TELEPHONE	35,145,832	378,169
SUPPLIES & OFFICE EQUIPMENT	5,062,411	54,472
PROMOTIONAL MATERIALS	1,471,399	15,832
BOD MEETINGS	16,436,378	176,855
Utilities & Maintenance	8,376,452	90,131

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
PROVISION FOR LOAN LOSSES	93,032,000	1,388,968
PROFESSIONAL FEES	32,627,000	487,121
TRAVEL & HOSTING	11,634,659	173,705
MISCELLANEOUS EXPENSE	179,525,000	2,680,308
TELEPHONE	8,470,018	126,457
SUPPLIES & OFFICE EQUIPMENT	18,039,911	269,336
INSURANCE	7,368,977	110,019
PROMOTIONAL MATERIALS	18,401,186	274,730
BOD MEETINGS	1,441,313	21,519
TRAINING EXPENSE	2,759,838	41,204
Utilities & Maintenance	15,429,352	260,360
Printing	3,363,205	50,213
Shipping	1,978,644	29,541



**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
pROVISION FOR LOAN LOSSES	301,000	22,364
TRAINING EXPENSE	594,000	44,134
PROFESSIONAL FEES	1,376,000	102,237
TRAVEL & HOSTING	911,000	67,687
MISCELLANEOUS EXPENSE	1,402,000	104,169
TELEPHONE	367,000	27,268
Supplies	226,000	16,792
PromoTIONAL MATERIALS	152,000	11,294
INSURANCE	254,000	18,872

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
pROVISION FOR LOAN LOSSES	372,698	488,566
PROFESSIONAL FEES	166,434	218,177
MISCELLANEOUS EXPENSE	201,078	263,592
Insurance	17,978	23,567
PROMOTIONAL MATERIALS	50,553	66,270
Utilities & Maintenance	28,978	37,987
Telephone	23,192	30,402
Supplies	17,663	23,155
Printing	3,672	4,814
Shipping	12,664	16,601

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
pROVISION FOR LOAN LOSSES	6,921,458	259,278
Professional Fees	17,099,000	640,529
TRAVEL & HOSTING	5,232,536	196,011
MISCELLANEOUS EXPENSE	3,612,897	135,339
TELEPHONE	4,699,886	176,058
SUPPLIES & OFFICE EQUIPMENT	1,863,783	69,817
INSURANCE	3,398,950	127,325
Utilities & Maintenance	3,448,553	129,183

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
pROVISION FOR LOAN LOSSES	109,330,000	788,269
PROFESSIONAL FEES	74,886,000	539,928
MISCELLANEOUS EXPENSE	130,270,000	939,247
PRINTING & COPYING	61,835,000	445,830
TELEPHONE	45,310,000	326,685
INSURANCE	88,764,000	639,988
BOD MEETINGS	11,510,000	82,987
Utilities & Maintenance	105,330,000	759,429
Travel & Entertainment	107,221,000	773,063
Supplies	25,422,000	183,293
PromotioNAL MATERIALS	36,608,000	263,944
Staff Training	60,208,000	434,100
Shipping	3,733,000	26,915

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
PROVISION FOR LOAN LOSSES	94,319,815	168,832
PROFESSIONAL FEES	86,197,857	154,294
TRAVEL & HOSTING	121,428,413	217,357
MISCELLANEOUS EXPENSE	89,857,824	160,846
TELEPHONE	61,813,669	110,646
SUPPLIES & OFFICE EQUIPMENT	19,157,351	34,292
POSTAGE & SHIPPING	2,677,314	4,792
PROMOTIONAL MATERIALS	32,061,385	57,390
INSURANCE	23,204,655	41,536
TRAINING EXPENSE	37,951,761	67,934
BOD MEETINGS	9,195,061	16,459
Printing	55,516,417	99,374
Utilities & Maintenance	97,906,026	175,252

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
pROVISION FOR LOAN LOSSES	21,238,000	284,377
PROFESSIONAL FEES	11,406,000	152,726
MISCELLANEOUS EXPENSE	3,765,000	50,413
TRAVEL & HOSTING	8,194,000	109,718
Utilities & Maintenance	6,351,000	85,040
Insurance	1,181,000	15,814
Telephone	3,072,000	41,134
Supplies	3,754,000	50,266
PromotionAL MATERIALS	2,087,000	27,945
Staff Training	699,000	9,360
Printing	2,625,000	35,149
Shipping	2,172,000	29,083

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
pROVISION FOR LOAN LOSSES	1,561,288	1,106,048
TRAVEL & HOSTING	930,607	659,261
MISCELLANEOUS EXPENSE	722,000	511,479
POSTAGE & SHIPPING	31,102	22,033
PROFESSIONAL FEES	1,359,241	962,914
PRINTING & COPYING	366,390	259,558
Utilities & Maintenance	759,425	537,992
Insurance	124,992	88,547
TeLEPHONE	218,234	154,601
Supplies	734,379	520,249
PromoTIONAL MATERIALS	120,750	85,542
Staff Training	198,174	140,391
BOD Meetings	37,488	26,558

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
PROVISION FOR LOAN LOSSES	6,263,000	755,130
PROFESSIONAL FEES	541,000	65,228
TRAVEL & HOSTING	119,000	14,348
PRINTING & COPYING	300,000	36,171
TELEPHONE	806,000	97,179
POSTAGE & SHIPPING	10,000	1,206
SUPPLIES & OFFICE EQUIPMENT	270,000	32,554
PROMOTIONAL MATERIALS	879,000	105,981
Insurance	66,000	7,958
TRAINING EXPENSE	159,000	19,171
Utilities & Maintenance	952,000	114,783



**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
PROVISION FOR LOAN LOSSES	572,332,000	286,166
ProfessIOnAL FEES	226,362,000	113,181
TRAVEL & HOSTING	410,868,000	205,434
MISCELLANEOUS EXPENSE	322,774,000	161,387
PRINTING & COPYING	137,682,000	68,841
TELEPHONE	216,628,000	108,314
SUPPLIES & OFFICE EQUIPMENT	303,533,000	151,767
PROMOTIONAL MATERIALS	118,256,000	59,128
BOD MEETINGS	272,442,000	136,221
INSURANCE	212,192,000	106,096
TRAINING EXPENSE	129,145,000	64,573
Utilities & Maintenance	155,902,000	77,951

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
PROVISION FOR LOAN LOSSES	435,628,000	335,434
ProFESSIONAL FEES	222,663,000	171,451
TRAVEL & HOSTING	204,486,000	157,454
PRINTING & COPYING	54,166,000	41,708
TELEPHONE	55,983,000	43,107
BOD MEETINGS	18,167,000	13,989
INSURANCE	47,236,000	36,372
TRAINING EXPENSE	61,685,000	47,497
Utilities & Maintenance	20,425,000	15,727
Supplies	52,505,000	40,429
Promotional Materials	17,529,000	13,497

## TY 2009 Other Deductions Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
Travel & Entertainment	17,554	23,012

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
Income Tax Expense	109,937,599	196,788

## TY 2009 Other Deductions Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
MiscELLANEOUS EXPENSE	3,616,000	435,981

**TY 2009 Other Deductions Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
Income Tax Expense	262,257,000	201,938
MISCELLANEOUS EXPENSE	9,304,000	7,164

TY 2009 Itemized Other Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
Opportunity Albania SHA		DEFERRED REVENUE	140,763	4,091
		Deferred Tax Liability	792	0

TY 2009 Itemized Other Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
Banco Oportunidade De Mocambique		Notes PAYABLE	288,824	585,931



**TY 2009 Itemized Other Liabilities Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

<b>Corporation Name</b>	<b>Corporation EIN</b>	<b>Other Liabilities Description</b>	<b>Beginning Amount</b>	<b>Ending Amount</b>
Urwego Opportunity Bank of Rwanda SA		DEPOSITS FROM CUSTOMERS	2,522,574	3,699,311
		Notes Payable	352,386	2,606,942

TY 2009 Itemized Other Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
Opportunity Uganda Limited		Notes PAYABLE	4,208,269	5,877,101

TY 2009 Itemized Other Liabilities Schedule

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
Opportunity Tanzania Limited		Notes PAYABLE	1,700,591	0

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission Income	61,374,241	660,387
Other Income	29,565,623	318,126
Loss on foreign exchange	-6,038,874	-64,978
Foreign Currency Translation Loss	0	-967,444

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	28,610,000	427,147
Other Income	21,842,000	326,101
Loss on foreign exchange	587,000	8,764
Foreign Currency Translation Loss	0	-1,146,628

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
OTHER INCOME	472,000	35,070
Loss on foreign exchange	29,000	2,155
Foreign Currency Translation Loss	0	99,142

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	281,291	368,741
Other Income	63,815	83,654
Foreign Currency Translation Loss	0	-2,447,271

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	3,754,877	140,658
Other Income	15,835,810	593,209
Foreign Currency Translation Loss	0	-215,184



**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	382,451,000	2,757,472
Other Income	46,119,000	332,518
Foreign Exchange Gain	287,652,000	2,073,971
Foreign Currency Translation Loss	0	-220,642

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	115,470,448	206,692
Other Income	315,424,797	564,610
Loss on foreign exchange	-23,337,577	-41,774
Foreign Currency Translation Loss	0	-72,034

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	13,218,000	176,989
Other Income	9,862,000	132,052
Foreign Exchange Loss	-12,531,000	-167,790

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
oTHER FEES AND INCOME	1,291,312	914,791
Gain on foreign exchange	297,981	211,096
Foreign Currency Translation Loss	0	-784,824

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	4,963,000	598,389
Other Income	999,000	120,449
Loss on foreign exchange	-971,000	-117,073
Foreign Currency Translation Loss	0	1,307,023

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	732,062,000	366,031
Other Income	346,237,000	173,119
Loss on foreign exchange	-1,450,000	-725
Foreign Currency Translation Loss	0	73,918

**TY 2009 Other Income Statement****Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Fees and Commission	101,534,000	78,181
Gain on foreign exchange	83,430,000	64,241
Foreign Currency Translation Gain	0	-95,443

TY 2009 Other Income Statement

**Name:** OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US  
**EIN:** 54-0907624

Description	Foreign Amount	Amount
Foreign Currency Translation Gain	0	15,082



Additional Data

Software ID:

Software Version:

EIN: 54-0907624

Name: OPPORTUNITY INTERNATIONAL INC  
DBA OPPORTUNITY INTERNATIONAL-US

Form 990, Part III - 4 Program Service Accomplishments (See the Instructions)

4d. Other program services				
(Code )	(Expenses \$ 6,645,946	including grants of \$ 6,645,946	(Revenue \$ )	
OI GRANTED FUNDS TO AFFILIATE OPPORTUNITY TRANSFORMATION INVESTMENTS, INC				
(Code )	(Expenses \$	including grants of \$	(Revenue \$ )	
OTHER PROGRAM EXPENSES				

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
BRADLEY BELL DIRECTOR	5 00	X						0	0	0
JILL DAILEY SMITH DIRECTOR	5 00	X						0	0	0
DAWN FELLER DIRECTOR	5 00	X						0	0	0
BETSY FLINT DIRECTOR	5 00	X						0	0	0
EMORY GRIFFIN DIRECTOR	5 00	X						0	0	0
DALE HANSON BOURKE DIRECTOR	5 00	X						0	0	0
BETTY JANE HESS Vice Chair	5 00	X						0	0	0
JULIE HINDMARSH DIRECTOR	5 00	X						0	0	0
RICHARD HOEFS DIRECTOR	5 00	X						0	0	0
JOHN MCKAY DIRECTOR	5 00	X						0	0	0
JEFFREY S MEYER DIRECTOR	5 00	X						0	0	0
THEODORE D MOSER DIRECTOR	5 00	X						0	0	0
BETSY S PERDUE Secretary	5 00	X						0	0	0
HELEN C SMITH DIRECTOR	5 00	X						0	0	0
DEBORAH A FARRINGTON DIRECTOR	5 00	X						0	0	0
PETER THORRINGTON Chair	5 00	X						0	0	0
MARK VASELKIV Treasurer	5 00	X						0	0	0
SUSAN GILLETTE DIRECTOR	5 00	X						0	0	0
DIANA V NEGROPONTE DIRECTOR	5 00	X						0	0	0
DAVID L SIMMS DIRECTOR	5 00	X						0	0	0
DANIEL L VILLANUEVA Jr DIRECTOR	5 00	X						0	0	0
TERRENCE A WATSON DIRECTOR	5 00	X						0	0	0
Steve D Cosler DIRECTOR	5 00	X						0	0	0
Kadita Tshibaka President & CEO	40 00	X		X				0	0	0
Darrell Williams DIRECTOR	5 00	X						0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors							
(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)					
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former
Jessica Jackley Director	5 00	X					
Nathaniel Sutton DIRECTOR	5 00	X					
Mark A Thompson DIRECTOR	5 00	X					
Dennis W Ripley Senior VP Intl Business	55 00			X		X	
Richard C John Senior VP Finance, CFO	55 00			X		X	
Ronald C Norgle Director of Finance	55 00			X			
Mark K Lutz Senior VP Global Philant	55 00					X	
Charlene Caldwell VP Strategic Advisor	55 00					X	
John R Kamperschroer VP Resource Development	55 00					X	
David M Knibbe Senior VP Resource Devel	55 00					X	
Lillian N Covington VP Resource Development	55 00					X	

Form 990, Part IX - Statement of Functional Expenses - 24a - 24e Other Expenses

<i>Do not include amounts reported on line 6b, 8b, 9b, and 10b of Part VIII.</i>	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
OTI Banking Operating E	52,161,490	52,161,490	0	0
Provision For Loan Loss	7,567,097	7,567,097	0	0
MISCELLLEANEOUS EXPENSE	985,863	832,309	57,297	96,257
Supplies & Other Office	617,293	281,861	245,245	90,187
DONOR ADVISED GRANT EXP	487,358	487,358	0	0

# TY 2009 Other Income Statement

**Name:** OPPORTUNITY INTERNATIONAL INC

DBA OPPORTUNITY INTERNATIONAL-US

**EIN:** 54-0907624

Description	Foreign Amount	Amount
Prior Period Adjustment	-941,619	-667,062