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Form 990  Department of the Treasury Internal Revenue Service	Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)	OMB No 1545-0047 <div> <div>2011</div> <div>Open to Public Inspection</div> </div>
	▶ The organization may have to use a copy of this return to satisfy state reporting requirements	

A For the 2011 calendar year, or tax year beginning 01-01-2011 and ending 12-31-2011		D Employer identification number 54-0907624	
B Check if applicable <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization OPPORTUNITY INTERNATIONAL INC D/B/A OPPORTUNITY INTERNATIONAL-US Doing Business As		E Telephone number (630) 645-4100
	Number and street (or P O box if mail is not delivered to street address) Room/suite 2122 YORK ROAD NO 150		G Gross receipts \$ 88,128,871
	City or town, state or country, and ZIP + 4 OAK BROOK, IL 60523		
	F Name and address of principal officer RICHARD C JOHN 2122 YORK ROAD OAK BROOK, IL 60523		H(a) Is this a group return for affiliates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
			H(b) Are all affiliates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list (see instructions)
I Tax-exempt status <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) () ◀(Insert no) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		H(c) Group exemption number ▶	
J Website: ▶ WWW.OPPORTUNITY.ORG			
K Form of organization <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶		L Year of formation 1971	M State of legal domicile IL

Part I		Summary	
Activities & Governance	1 Briefly describe the organization's mission or most significant activities 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 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	21
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	20
	5 Total number of individuals employed in calendar year 2011 (Part V, line 2a)	5	149
	6 Total number of volunteers (estimate if necessary)	6	71
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
	b Net unrelated business taxable income from Form 990-T, line 34	7b	0
Revenue		Prior Year	Current Year
	8 Contributions and grants (Part VIII, line 1h)	16,394,946	15,912,023
	9 Program service revenue (Part VIII, line 2g)	59,274,734	69,092,546
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	2,241,882	431,834
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	1,419,360	2,415,552
	12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	79,330,922	87,851,955
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)	14,259,211	11,387,481
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0	0
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	10,958,565	11,417,850
	16a Professional fundraising fees (Part IX, column (A), line 11e)	0	0
	b Total fundraising expenses (Part IX, column (D), line 25) 7,295,039		
	17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	85,634,994	87,439,455
	18 Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	110,852,770	110,244,786
	19 Revenue less expenses Subtract line 18 from line 12	-31,521,848	-22,392,831
	Net Assets or Fund Balances		Beginning of Current Year
20 Total assets (Part X, line 16)		87,879,375	62,311,832
21 Total liabilities (Part X, line 26)		36,503,692	29,766,367
22 Net assets or fund balances Subtract line 21 from line 20		51,375,683	32,545,465

Part II Signature Block
Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	***** Signature of officer			2012-11-08 Date	
	RICHARD C JOHN SENIOR VICE-PRESIDENT & CFO Type or print name and title				
Paid Preparer's Use Only	Preparer's signature	ROBERT J NOWAK CPA MST	Date	Check if self-employed <input type="checkbox"/>	Preparer's taxpayer identification number (see instructions) P00527435
	Firm's name (or yours if self-employed), address, and ZIP + 4	CLIFTONLARSONALLEN LLP 1301 W 22ND ST STE 1100 OAK BROOK, IL 60523			EIN 41-0746749
					Phone no (630) 573-8600

May the IRS discuss this return with the preparer shown above? (see instructions) ☒ Yes ☐ No

Part III

Statement of Program Service Accomplishments

Check if Schedule O contains a response to any question in this Part III

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?

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?

If "Yes," describe these changes on Schedule O

4

Describe the organization's program service accomplishments for each of its three largest program services, as measured 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 \$ 75,400,767 including grants of \$) (Revenue \$ 46,268,960)

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 \$ 7,621,867 including grants of \$ 7,621,867) (Revenue \$ 7,621,867)

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 \$ 5,772,309 including grants of \$ 5,772,309) (Revenue \$ 5,772,309)

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

(Code) (Expenses \$ 11,568,046 including grants of \$ 11,568,046) (Revenue \$ 11,568,046)

OI GRANTED FUNDS TO AFFILIATE OPPORTUNITY TRANSFORMATION INVESTMENTS, INC

4d

Other program services (Describe in Schedule O)

(Expenses \$ 11,568,046 including grants of \$ 11,568,046) (Revenue \$ 11,568,046)



















4e

Total program service expenses

\$ 100,362,989

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 	Yes	
2	Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)? 	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		No
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II		No
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III		No
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which 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 	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 		No
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III 		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 		No
10	Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V 	Yes	
11	If the organization's answer to any of the following questions is 'Yes,' then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable		
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI. 	Yes	
b	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. 	Yes	
c	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. 		No
d	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. 		No
e	Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X. 		No
f	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 (ASC 740)? If "Yes," complete Schedule D, Part X. 	Yes	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII 		No
b	Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered 'No' to line 12a, then completing Schedule D, Parts XI, XII, and XIII is optional 	Yes	
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		No
14a	Did the organization maintain an office, employees, or agents outside of the United States?	Yes	
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Part I 	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 and IV 	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 and IV 		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		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		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		No
20a	Did the organization operate one or more hospitals? If "Yes," complete Schedule H		No
b	If "Yes" to line 20a, did the organization attach its audited financial statement to this return? Note. All Form 990 filers that operated one or more hospitals must attach audited financial statements		
20b			

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		No
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	Section 501(c)(3) and 501(c)(4) organizations. 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	Yes	
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		No
c	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) 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	
35a	Is any related organization a controlled entity of the filing organization within the meaning of section 512(b)(13)?	35a	Yes	
b	Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	35b		No
36	Section 501(c)(3) organizations. 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? Note. All Form 990 filers are required to complete Schedule O	38	Yes	

Part V Statements Regarding Other IRS Filings and Tax Compliance			
Check if Schedule O contains a response to any question in this Part V <input type="checkbox"/>			
		Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable.	1a	90
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable.	1b	0
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	Yes
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	2a	149
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions).	2b	Yes
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	No
b	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O	3b	
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 or securities account)?	4a	Yes
b	If "Yes," enter the name of the foreign country <input type="text" value="RP"/> See instructions for 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?	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 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	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g	
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	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	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state? Note. All 501(c)(29) organizations must list in Schedule O each state in which they are licensed to issue qualified health plans, the amount of reserves required by each state, and the amount of reserves the organization allocated to each state.	13a	
b	Enter the aggregate amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the aggregate amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a	No
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O . . .	14b	

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.
Check if Schedule O contains a response to any question in this Part VI ☒

Section A. Governing Body and Management			Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a21		
b	Enter the number of voting members included in line 1a, above, who are independent	1b20		
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 governing documents since the prior Form 990 was filed?	4		No
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5		No
6	Did the organization have members or stockholders?	6		No
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a		No
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	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	Did the organization have local chapters, branches, or affiliates?	10a	Yes	
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b	Yes	
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	Yes	
b	Describe in Schedule O the process, if any, used by the organization to review the Form 990			
12a	Did the organization have a written conflict of interest policy? <i>If "No," go to line 13</i>	12a	Yes	
b	Were officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Yes	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done	12c	Yes	
13	Did the organization have a written whistleblower policy?	13	Yes	
14	Did 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 15a or 15b, 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," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take 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 made 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 made 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

Part VII

Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response to any question in this Part VII

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

- 1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.
- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation, and **current** key employees. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
 - List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
 - List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
 - List all of the organization's **former** officers, key employees, or highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
 - List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if neither the organization nor any related organizations compensated any current or former officer, director, or trustee

(A) Name and Title	(B) Average hours per week (describe hours for related organizations in Schedule O)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(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			
(1) BRADLEY BELL DIRECTOR	5.00	X						0	0	0
(2) JILL DAILEY SMITH DIRECTOR	5.00	X						0	0	0
(3) BETTY JANE HESS CHAIR	5.00	X						0	0	0
(4) JEFFREY S MEYER DIRECTOR	5.00	X						0	0	0
(5) THEODORE D MOSER DIRECTOR	5.00	X						0	0	0
(6) DEBORAH A FARRINGTON DIRECTOR	5.00	X						0	0	0
(7) MARK VASELKIV DIRECTOR	5.00	X						0	0	0
(8) SUSAN GILLETTE DIRECTOR	5.00	X						0	0	0
(9) DAVID L SIMMS DIRECTOR	5.00	X						0	0	0
(10) STEVE D COSLER DIRECTOR	5.00	X						0	0	0
(11) KADITA TSHIBAKA DIRECTOR	5.00	X						0	0	0
(12) NATHANIEL SUTTON DIRECTOR	5.00	X						0	0	0
(13) MARK A THOMPSON VICE CHAIR, TREASURER	5.00	X						0	0	0
(14) SANDRA DAVIS DIRECTOR	5.00	X						0	0	0
(15) JIM HAMILTON SECRETARY	5.00	X						0	0	0
(16) PETER KING DIRECTOR	5.00	X						0	0	0
(17) BILL MORGENSTERN FORMER PRESIDENT & CEO	55.00	X		X				274,747	0	27,249

Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and Title	(B) Average hours per week (describe hours for related organizations in Schedule O)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(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			
(18) JON YASUDA PRESIDENT & CEO	55 00	X		X				180,564	0	27,539
(19) MARK LINSZ DIRECTOR	5 00	X						0	0	0
(20) BETH JOHNSTON STEPHENSON DIRECTOR	5 00	X						0	0	0
(21) HERVE SARTEAU DIRECTOR	5 00	X						0	0	0
(22) DAVID M TOLMIE DIRECTOR	5 00	X						0	0	0
(23) DENNIS W RIPLEY SENIOR VP INTL BUSINESS DE	55 00			X				148,678	0	31,351
(24) RICHARD C JOHN SENIOR VP FINANCE, CFO	55 00			X				145,284	0	22,660
(25) RONALD C NORGLE DIRECTOR OF FINANCE	55 00			X				90,882	0	6,241
(26) MARK K LUTZ SENIOR VP GLOBAL PHILANTHR	55 00					X		168,341	0	21,476
(27) CONNIE STRYJAK SENIOR VP HUMAN RESOURCES	55 00					X		133,830	0	21,952
(28) JOHN R KAMPERSCHROER VP RESOURCE DEVELOPMNET	55 00					X		141,537	0	16,083
(29) AMY S EVANS ASSISTANT CONTROLLER	55 00					X		133,226	0	19,359
(30) JENNIFER L MITRENGA SV, OUTREACH & NEW INITIATIVE	55 00					X		132,042	0	13,944
1b Sub-Total										
c Total from continuation sheets to Part VII, Section A										
d Total (add lines 1b and 1c)								1,549,131	0	207,854

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization▶23

		Yes	No
3	Did the organization list any former 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 or individual 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 Report compensation for the calendar year ending with or within the organization's tax year

(A) Name and business address	(B) Description of services	(C) Compensation
MCKINSEY & COMPANY INC PO BOX 7247-7255 PHILADELPHIA, PA 191707255	CONSULTING	510,000
KPMG LLP 303 E WACKER DR CHICAGO, IL 60601	AUDITING SERVICES	228,280
ID8 MARKETING AND STRATEGY 311 XIMENO AVENUE LONG BEACH, CA 90814	CONSULTING	206,327
COSMUS JUMA KOWUOCHE PO BOX 25957 NAIROBI KE	CONSULTING	151,168
ENRIQUE ORDONEZ NORIEGA CARRERA 2A NO 7267 APTO 602 BOGOTA CO	CONSULTING	149,500

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization ▶14

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	975,454			
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	14,936,569			
	g	Noncash contributions included in lines 1a-1f \$ 639,993					
	h	Total. Add lines 1a-1f		15,912,023			
Program Service Revenue	2a	MICRO FINANCE REVENUE	Business Code 522100	69,092,546	69,092,546		
	b						
	c						
	d						
	e						
	f	All other program service revenue					
	g	Total. Add lines 2a-2f		69,092,546			
	Other Revenue	3	Investment income (including dividends, interest and other similar amounts)		708,750		
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	276,916				
c		Gain or (loss)	-276,916				
d		Net gain or (loss)		-276,916	-276,916		
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	522100	2,415,552	2,415,552		
b							
c							
d	All other revenue						
e	Total. Add lines 11a-11d		2,415,552				
12	Total revenue. See Instructions		87,851,955	71,231,182	0	708,750	

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)
Check if Schedule O contains a response to any question in this Part IX

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 United States See Part IV, line 21				
2	Grants and other assistance to individuals in the United States See Part IV, line 22				
3	Grants and other assistance to governments, organizations, and individuals outside the United States See Part IV, lines 15 and 16	11,387,481	11,387,481		
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	11,417,850	5,025,323	1,250,772	5,141,755
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	3,278,544	2,830,808	212,483	235,253
12	Advertising and promotion				
13	Office expenses				
14	Information technology				
15	Royalties				
16	Occupancy	540,604	238,303	267,163	35,138
17	Travel	1,949,541	860,341	134,584	954,616
18	Payments of travel or entertainment expenses for any federal, state, or local public officials				
19	Conferences, conventions, and meetings	167,395	12,959	59,951	94,485
20	Interest	11,412,669	11,378,903	33,766	
21	Payments to affiliates				
22	Depreciation, depletion, and amortization	342,952	158,638	184,314	
23	Insurance	76,963	49,856	27,107	
24	Other expenses Itemize expenses not covered above (List miscellaneous expenses in line 24f If line 24f amount exceeds 10% of line 25, column (A) amount, list line 24f expenses on Schedule O)				
a	OTI BANKING OPERATING E	57,648,608	57,648,608	0	0
b	PROVISION FOR LOAN LOSS	8,935,456	8,935,456	0	0
c	GOVERNMENT AGREEMENT CL	2,110,158	2,110,158	0	0
d	MISCELLLANEOUS EXPENSE	1,833,846	1,471,100	86,697	276,049
e					
f	All other expenses	-857,281	-1,744,945	329,921	557,743
25	Total functional expenses. Add lines 1 through 24f	110,244,786	100,362,989	2,586,758	7,295,039
26	Joint costs. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720) 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			37,742,587	2	27,603,188
	3	Pledges and grants receivable, net			28,002,257	3	15,882,162
	4	Accounts receivable, net			1,449,520	4	57,845
	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			17,627,674	7	10,704,173
	8	Inventories for sale or use				8	
	9	Prepaid expenses and deferred charges			728,068	9	868,466
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a	3,135,815	724,260	10c	1,113,715
	b	Less: accumulated depreciation	10b	2,022,100			
	11	Investments—publicly traded securities				11	
	12	Investments—other securities. See Part IV, line 11			483,328	12	5,704,876
	13	Investments—program-related. See Part IV, line 11				13	
	14	Intangible assets				14	
	15	Other assets. See Part IV, line 11			1,121,681	15	377,407
	16	Total assets. Add lines 1 through 15 (must equal line 34)			87,879,375	16	62,311,832
Liabilities	17	Accounts payable and accrued expenses			19,927,143	17	19,084,842
	18	Grants payable				18	
	19	Deferred revenue			30,199	19	24,340
	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			325,000	22	
	23	Secured mortgages and notes payable to unrelated third parties			16,221,350	23	10,657,185
	24	Unsecured notes and loans payable to unrelated third parties				24	
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D				25	
	26	Total liabilities. Add lines 17 through 25			36,503,692	26	29,766,367
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			-681,979	27	-7,981,519
	28	Temporarily restricted net assets			47,050,037	28	35,519,359
	29	Permanently restricted net assets			5,007,625	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			51,375,683	33	32,545,465
	34	Total liabilities and net assets/fund balances			87,879,375	34	62,311,832

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response to any question in this Part XI ☒

1	Total revenue (must equal Part VIII, column (A), line 12)	1	87,851,955
2	Total expenses (must equal Part IX, column (A), line 25)	2	110,244,786
3	Revenue less expenses Subtract line 2 from line 1	3	-22,392,831
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	51,375,683
5	Other changes in net assets or fund balances (explain in Schedule O)	5	3,562,613
6	Net assets or fund balances at end of year Combine lines 3, 4, and 5 (must equal Part X, line 33, column (B))	6	32,545,465

Part XII Financial Statements and Reporting

Check if Schedule O contains a response to any question in this Part XII ☒

		Yes	No
1	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		
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		No
b	Were the organization's financial statements audited by an independent accountant?	Yes	
c	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	
d	If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a separate basis, consolidated basis, or both <input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separated basis		
3a	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?		No
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		

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

2011

Open to Public
Inspection

Name of the organization OPPORTUNITY INTERNATIONAL INC D/B/A OPPORTUNITY INTERNATIONAL-US	Employer identification number 54-0907624
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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 Se**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)

	Yes	No
11g(i)		
11g(ii)		
11g(iii)		

(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 or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2007	(b) 2008	(c) 2009	(d) 2010	(e) 2011	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")	60,101,811	41,814,855	36,784,569	16,394,946	15,912,023	171,008,204
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	60,101,811	41,814,855	36,784,569	16,394,946	15,912,023	171,008,204
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)						51,839,233
6 Public Support. Subtract line 5 from line 4						119,168,971

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2007	(b) 2008	(c) 2009	(d) 2010	(e) 2011	(f) Total
7 Amounts from line 4	60,101,811	41,814,855	36,784,569	16,394,946	15,912,023	171,008,204
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	1,078,779	1,026,301	739,124	754,451	708,750	4,307,405
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	-2,888,808	885,749	1,195,139	1,630,652	2,415,552	3,238,284
11 Total support (Add lines 7 through 10)						178,553,893

12 Gross receipts from related activities, etc (See instructions)

12352,391,441

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 2011 (line 6 column (f) divided by line 11 column (f))	14	66 740 %
15 Public Support Percentage for 2010 Schedule A, Part II, line 14	15	75 900 %

16a 33 1/3% support test—2011. 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—2010. 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—2011. 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—2010. 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 IIIPart III

Support Schedule for Organizations Described in IRC 509(a)(2)
(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support						
Calendar year (or fiscal year beginning in)	(a) 2007	(b) 2008	(c) 2009	(d) 2010	(e) 2011	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts 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						
c Add lines 7a and 7b						
8 Public Support (Subtract line 7c from line 6.)						

Section B. Total Support						
Calendar year (or fiscal year beginning in)	(a) 2007	(b) 2008	(c) 2009	(d) 2010	(e) 2011	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
13 Total support (Add lines 9, 10c, 11 and 12.)						
14 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			
15 Public Support Percentage for 2011 (line 8 column (f) divided by line 13 column (f))	15		
16 Public support percentage from 2010 Schedule A, Part III, line 15	16		

Section D. Computation of Investment Income Percentage			
17 Investment income percentage for 2011 (line 10c column (f) divided by line 13 column (f))	17		
18 Investment income percentage from 2010 Schedule A, Part III, line 17	18		
19a 33 1/3% support tests—2011. 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			
b 33 1/3% support tests—2010. 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			
20 Private 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. Also complete this part for any additional information. (See instructions).

Facts And Circumstances Test

Explanation

SCHEDULE D
(Form 990)

Supplemental Financial Statements

Department of the Treasury
Internal Revenue Service

OMB No 1545-0047

2011

Open to Public Inspection

Name of the organization
OPPORTUNITY INTERNATIONAL INC
D/B/A 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	6
2	Aggregate contributions to (during year)	16,817
3	Aggregate grants from (during year)	761,091
4	Aggregate value at end of year	377,407
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><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</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><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</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?

☐ Yes ☐ No

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)?

☐ Yes ☐ No

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) 2011

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

1b

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

2b

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	6,226,212	6,047,147	5,744,978	5,491,846	
1b Contributions					
1c Investment earnings or losses	242,939	179,065	302,169	253,132	
1d Grants or scholarships					
1e Other expenditures for facilities and programs					
1f Administrative expenses					
1g End of year balance	6,469,151	6,226,212	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

3a(i)

Yes

No

3a(ii)

Yes

No

b

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

3b

4

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

Part VI

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

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		276,750		276,750
1b Buildings				
1c Leasehold improvements				
1d Equipment		2,859,065	2,022,100	836,965
1e Other				
Total. Add lines 1a-1e (Column (d) should equal Form 990, Part X, column (B), line 10(c).) ▶				1,113,715

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)	1	87,851,955
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	110,244,786
3	Excess or (deficit) for the year Subtract line 2 from line 1	3	-22,392,831
4	Net unrealized gains (losses) on investments	4	517,764
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV)	8	3,044,849
9	Total adjustments (net) Add lines 4 - 8	9	3,562,613
10	Excess or (deficit) for the year per financial statements Combine lines 3 and 9	10	-18,830,218

Part XII

Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements	1	98,769,445
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains on investments	2a	517,764
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV)	2d	10,399,726
e	Add lines 2a through 2d	2e	10,917,490
3	Subtract line 2e from line 1	3	87,851,955
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	4c	0
5	Total Revenue Add lines 3 and 4c. (This should equal Form 990, Part I, line 12)	5	87,851,955

Part XIII

Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1	113,394,875
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)	2d	3,150,089
e	Add lines 2a through 2d	2e	3,150,089
3	Subtract line 2e from line 1	3	110,244,786
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	4c	0
5	Total expenses Add lines 3 and 4c. (This should equal Form 990, Part I, line 18)	5	110,244,786

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
DESCRIPTION OF UNCERTAIN TAX POSITIONS UNDER FIN 48	PART X	OPPORTUNITY HAS ADOPTED THE REQUIREMENTS FOR ACCOUNTING FOR UNCERTAIN TAX POSITIONS IN ACCORDANCE WITH ACCOUNTING STANDARDS CODIFICATION 740-10 (FORMERLY KNOWN AS FINANCIAL ACCOUNTING STANDARDS BOARD (FASB) INTERPRETATION NO. 48, ACCOUNTING FOR UNCERTAINTY IN INCOME TAXES) THE ONLY SIGNIFICANT TAX POSITION MANAGEMENT HAS IDENTIFIED IS THAT OF OPPORTUNITY'S TAX-EXEMPT STATUS. NO OTHER TAX POSITIONS, CERTAIN OR UNCERTAIN, HAVE BEEN IDENTIFIED.
PART XI, LINE 8 - OTHER ADJUSTMENTS		FOREIGN CURRENCY TRANSLATION GAIN (LOSS) - 1,218,200 MICRO-FINANCE ACTIVITY 6,420,796 MINORITY INTEREST 3,168,796 RETAINED EARNINGS CARRYOVER 216,319 OTHER CHANGES IN NET ASSETS - 4,000,000 OTHER CHANGES IN NET ASSETS 227,620 LOAN GUARANTEE FUND - NET ASSET ADJUSTMENT - 1,770,482 TOTAL TO SCHEDULE D, PART XI, LINE 8 3,044,849
PART XII, LINE 2D - OTHER ADJUSTMENTS		INTERCOMPANY ELIMINATING ENTRIES FROM FINANCIAL STATEMENTS -316,969 INCOME RELATED TO OPPORTUNITY TRANSFORMATION INVESTMENTS, INC 10,716,695
PART XIII, LINE 2D - OTHER ADJUSTMENTS		INTERCOMPANY ELIMINATING ENTRIES FROM FINANCIAL STATEMENTS -209,490 OPPORTUNITY TRANSFORMATION INVESTMENTS EXPENSE ON SEPARATE TAX RETURN 3,359,579

SCHEDULE F
(Form 990)

Department of the Treasury
Internal Revenue Service

Statement of Activities Outside the United States

► Complete if the organization answered "Yes" to Form 990,
Part IV, line 14b, 15, or 16.
► Attach to Form 990. ► See separate instructions.

OMB No 1545-0047

2011

Open to Public
Inspection

Name of the organization
OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

Employer identification number
54-0907624

Part I

General Information on Activities Outside the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 14b.

1

For grantmakers. 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

For grantmakers. Describe in Part V the organization's procedures for monitoring the use of grant funds outside the United States

3

Activites per Region (Use Part V if additional space is needed)

(a) Region	(b) Number of offices in the region	(c) Number of employees or agents in region or independent contractors	(d) Activities conducted in region (by type) (e g , fundraising, program services, investments, grants to recipients located in the region)	(e) If activity listed in (d) is a program service, describe specific type of service(s) in region	(f) Total expenditures for region/investments in region
UNITED KINGDOM	1	12	PROGRAM SERVICES	PROVIDE THE POOR ACCESS TO AFFORDABLE INSURANCE PRODUCTS	1,944,576
3a Sub-total	1	12			1,944,576
b Total from continuation sheets to Part I	0	0			0
c Totals (add lines 3a and 3b)	1	12			1,944,576

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 Part V 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 of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)
			CHINA	LOAN FUNDS	76,000	WIRE TRANSFER			
			PHILIPPINES	LOAN FUNDS, EQUIPMENT, PROJECT OPERATING COSTS AND EDUCATION SCHOLARSHIPS	900,318	WIRE TRANSFER			
			GHANA	TRAINING, EQUIPMENT, PROJECT OPERATING COSTS AND LOAN FUNDS	1,060,100	WIRE TRANSFER			
			UGANDA	TRAINING, EQUIPMENT, PROJECT OPERATING COSTS	315,300	WIRE TRANSFER			
			MALAWI	TRAINING, EQUIPMENT, PROJECT OPERATING COSTS	134,262	WIRE TRANSFER			
			COLOMBIA	TRAINING, EQUIPMENT, PROJECT OPERATING COSTS & LOAN FUNDS	1,113,087	WIRE TRANSFER			
			NICARAGUA	LOAN FUNDS	54,000	WIRE TRANSFER			
			INDIA	PROJECT OPERATING COSTS, TRAINING AND EQUIPMENT	45,000	WIRE TRANSFER			
			RWANDA	PROJECT OPERATING EXPENSES	7,149	WIRE TRANSFER			
			KENYA	TRAINING, EQUIPMENT, PROJECT OPERATING COSTS	15,347	WIRE TRANSFER			
			TANZANIA	TRAINING, EQUIPMENT, PROJECT OPERATING COSTS	91,599	WIRE TRANSFER			
			SOUTH AFRICA	LOAN FUNDS	120,000	WIRE TRANSFER			
			MOZAMBIQUE	PROJECT OPERATING COSTS, TRAINING AND EQUIPMENT	781,405	WIRE TRANSFER			
			DOMINICAN REPUBLIC	PROJECT OPERATING COSTS	7,147	WIRE TRANSFER			
			UNITED KINGDOM	PROJECT OPERATING COSTS	16,000	WIRE TRANSFER			
			POLAND	PROJECT OPERATING COSTS	6,968	WIRE TRANSFER			

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 ☐

11

3

Enter total number of other organizations or entities ☐

12

Part III

[illegible]

Part IV Foreign Forms

- 1

Was the organization a U S transferor of property to a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 926 (see instructions for Form 926)*

☐ Yes ☒ No
- 2

Did the organization have an interest in a foreign trust during the tax year? *If " Yes," the organization may be required to file Form 3520 and/or Form 3520-A. (see instructions for Forms 3520 and 3520-A)*

☐ Yes ☒ No
- 3

Did the organization have an ownership interest in a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 5471, Information Return of U.S. Persons with respect to Certain Foreign Corporations. (see instructions for Form 5471)*

☒ Yes ☐ No
- 4

Was the organization a direct or indirect shareholder of a passive foreign investment company or a qualified electing fund during the tax year? *If "Yes," the organization may be required to file Form 8621, Return by a Shareholder of a Passive Foreign Investment Company or Qualified Electing Fund. (see instructions for Form 8621)*

☐ Yes ☒ No
- 5

Did the organization have an ownership interest in a foreign partnership during the tax year? *If "Yes," the organization may be required to file Form 8865, Return of U.S. Persons with respect to Certain Foreign Partnerships. (see instructions for Form 8865)*

☐ Yes ☒ No
- 6

Did the organization have any operations in or related to any boycotting countries during the tax year? *If "Yes," the organization may be required to file Form 5713, International Boycott Report (see instructions for Form 5713).*

☐ Yes ☒ No

Supplemental Information

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

[illegible]

Schedule J
(Form 990)

Compensation Information

OMB No 1545-0047

2011

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
D/B/A OPPORTUNITY INTERNATIONAL-US

Employer identification number

54-0907624

Part I

Questions Regarding Compensation

		Yes	No
1a	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><input type="checkbox"/> First-class or charter travel</div><div><input type="checkbox"/> Housing allowance or residence for personal use</div><div><input type="checkbox"/> Travel for companions</div><div><input type="checkbox"/> Payments for business use of personal residence</div><div><input type="checkbox"/> Tax idemnification and gross-up payments</div><div><input type="checkbox"/> Health or social club dues or initiation fees</div><div><input type="checkbox"/> Discretionary spending account</div><div><input type="checkbox"/> Personal services (e g , maid, chauffeur, chef)</div></div>		
b	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		
2	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?	Yes	
3	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><input checked="" type="checkbox"/> Compensation committee</div><div><input checked="" type="checkbox"/> Written employment contract</div><div><input type="checkbox"/> Independent compensation consultant</div><div><input checked="" type="checkbox"/> Compensation survey or study</div><div><input type="checkbox"/> Form 990 of other organizations</div><div><input checked="" type="checkbox"/> Approval by the board or compensation committee</div></div>		
4	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		
a	Receive a severance payment or change-of-control payment?	Yes	
b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?		No
c	Participate in, or receive payment from, an equity-based compensation arrangement?		No
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III		
	Only 501(c)(3) and 501(c)(4) organizations only must complete lines 5-9.		
5	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		
a	The organization?		No
b	Any related organization?		No
	If "Yes," to line 5a or 5b, describe in Part III		
6	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		
a	The organization?		No
b	Any related organization?		No
	If "Yes," to line 6a or 6b, describe in Part III		
7	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	Yes	
8	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		No
9	If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?		

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) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, columns (D) and (E) for that individual

(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				
(1) BILL MORGENSTERN	(i) (ii)	249,747 0	25,000 0	0 0	8,360 0	18,889 0	301,996 0	0 0
(2) JON YASUDA	(i) (ii)	180,564 0	0 0	0 0	9,210 0	18,329 0	208,103 0	0 0
(3) DENNIS WRIPLEY	(i) (ii)	148,678 0	0 0	0 0	12,950 0	18,401 0	180,029 0	0 0
(4) RICHARD C JOHN	(i) (ii)	145,284 0	0 0	0 0	10,080 0	12,580 0	167,944 0	0 0
(5) MARK K LUTZ	(i) (ii)	168,341 0	0 0	0 0	11,704 0	9,772 0	189,817 0	0 0
(6) CONNIE STRYJAK	(i) (ii)	133,830 0	0 0	0 0	9,408 0	12,544 0	155,782 0	0 0
(7) JOHN R KAMPERSCHROER	(i) (ii)	126,537 0	15,000 0	0 0	2,074 0	14,009 0	157,620 0	0 0
(8) AMY S EVANS	(i) (ii)	133,226 0	0 0	0 0	1,068 0	18,291 0	152,585 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

2011

Open to Public Inspection

Name of the organization
OPPORTUNITY INTERNATIONAL INC
D/B/A 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

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
(1) TED MOSER	BOARD MEMBER	40,000	COMPENSATION PAID FOR CONSULTING SERVICES		No

Part V

Supplemental Information

Complete this part to provide additional information for responses to questions on Schedule L (see instructions)

Identifier	Return Reference	Explanation
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SCHEDULE M
(Form 990)

Department of the Treasury
Internal Revenue Service

NonCash Contributions

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

OMB No 1545-0047

2011

Open to Public Inspection

Name of the organization
OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

Employer identification number
54-0907624

Part I Types of Property

	(a) Check if applicable	(b) Number of Contributions or items contributed	(c) Contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining contribution amounts
1 Art—Works of art				
2 Art—Historical treasures				
3 Art—Fractional interests				
4 Books and publications				
5 Clothing and household goods	X		1,895	COMPARABLE VALUE
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities—Publicly traded				
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				
16 Real estate—Commercial	X	2	343,200	COMPARABLE VALUE
17 Real estate—Other				
18 Collectibles				
19 Food inventory	X	32	57,022	COST
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
COMPUTER				
25 Other ► (EQUIPMENT)	X	2	18,485	MARKET VALUE
PROFESSIONAL				
26 Other ► (FEES)	X	3	216,280	COMPARABLE VALUE
TRAVEL				
27 Other ► (EXPENSES)	X	4	3,111	COST
28 Other ► ()				

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

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?

30a

Yes

No

b

If "Yes," describe the arrangement in Part II

31

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

31

Yes

32a

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

32a

No

b

If "Yes," describe in Part II

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

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

Cat No 51227J

Schedule M (Form 990) 2011

Part III

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 or 990-EZ)Department of the Treasury
Internal Revenue Service**Supplemental Information to Form 990 or 990-EZ****Complete to provide information for responses to specific questions on
Form 990 or to provide any additional information.**
▶ **Attach to Form 990 or 990-EZ.**

OMB No 1545-0047

2011**Open to Public
Inspection**Name of the organization
OPPORTUNITY INTERNATIONAL INC
D/B/A 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 CLIFTONLARSONALLEN LLP CONTROLLER AND CFO OF OPPORTUNITY INTERNATIONAL REVIEW THE DRAFT PREPARED BY CLA AND DISCUSS COMMENTS AND QUESTIONS WITH CLA 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
CHANGES IN NET ASSETS OR FUND BALANCES	FORM 990, PART XI, LINE 5	NET UNREALIZED GAINS ON INVESTMENTS 517,764 FOREIGN CURRENCY TRANSLATION GAIN (LOSS) -1,218,200 MICRO-FINANCE ACTIVITY 6,420,796 MINORITY INTEREST 3,168,796 RETAINED EARNINGS CARRY OVER 216,319 OTHER CHANGES IN NET ASSETS -4,000,000 OTHER CHANGES IN NET ASSETS 227,620 LOAN GUARANTEE FUND - NET ASSET ADJUSTMENT -1,770,482 TOTAL TO FORM 990, PART XI, LINE 5 3,562,613
	FORM 990, PART XI, LINE 2C	THE PROCESS HAS NOT CHANGED FROM THE PRIOR YEAR

SCHEDULE R
(Form 990)

Department of the Treasury
Internal Revenue Service

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

2011

Open to Public Inspection

Name of the organization
OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

Employer identification number
54-0907624

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
(1) 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	895,832	3,880,200	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	(g) Section 512(b)(13) controlled organization	
						Yes	No
(1) 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		No

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?		(k) Percentage ownership
							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

Part V

Transactions With Related Organizations (Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35, 35A, 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 related organization(s)

c

Gift, grant, or capital contribution from related organization(s)

d

Loans or loan guarantees to or for related organization(s)

e

Loans or loan guarantees by related organization(s)

f

Sale of assets to related organization(s)

g

Purchase of assets from related organization(s)

h

Exchange of assets with related organization(s)

i

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

j

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

k

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

l

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

m

Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)

n

Sharing of paid employees with related organization(s)

o

Reimbursement paid to related organization(s) for expenses

p

Reimbursement paid by related organization(s) for expenses

q

Other transfer of cash or property to related organization(s)

r

Other transfer of cash or property from related organization(s)

Yes

No

1a

Yes

1b

Yes

1c

No

1d

Yes

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	(d) Method of determining amount involved
(1) OPPORTUNITY TRANSFORMATION INVESTMENTS	B	11,568,046	
(2) OPPORTUNITY TRANSFORMATION INVESTMENTS	K	454,053	
(3) OPPORTUNITY TRANSFORMATION INVESTMENTS	A	2,500	2% INTEREST ON OUTSTANDING LOAN
(4) OPPORTUNITY TRANSFORMATION INVESTMENTS	D	125,000	
(5)			
(6)			

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.

[illegible]

Part VII

Supplemental Information

Complete this part to provide additional information for responses to questions on Schedule R (see instructions)

Identifier	Return Reference	Explanation	
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TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-22,692,285

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-3,384,069

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION GAIN	19,530,143

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION GAIN	236,609,583

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-32,598,225

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-7,746,174

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-1,621,210

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-6,714,482

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-858,260,000

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-380,984,375

TY 2011 Earnings and Profits Other Adjustments Statement

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-183,987

**TY 2011 Earnings and Profits Other
Adjustments Statement**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Description	Amount
FOREIGN CURRENCY TRANSLATION LOSS	-36,359,091

TY 2011 Itemized Other Current Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY BANK AD NOVI SAD		NOTES PAYABLE	24,930,204	22,753,997
		DEPOSITS FROM CUSTOMERS	27,604,559	33,920,649

TY 2011 Itemized Other Current Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
BANCO OPORTUNIDADE DE MOZAMBIQUE SA		DEPOSITS FROM CUSTOMERS	2,283,404	4,039,818
		DEFERRED REVENUE	942,478	1,100,719

TY 2011 Itemized Other Current Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY INTERNATIONAL BANK OF MALAWI		NOTES PAYABLE	16,900,263	19,691,863
		DEPOSITS FROM CUSTOMERS	35,451,911	39,451,967
		DEFERRED REVENUE	49,841	27,331
		DEFERRED TAX LIABILITIES	0	0

TY 2011 Itemized Other Current Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
URWEGO OPPORTUNITY BANK OF RWANDA SA		DEFERRED REVENUE	671,014	312,068

TY 2011 Itemized Other Current Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY KENYA LIMITED		NOTES PAYABLE	3,468,090	2,870,292
		DEPOSITS FROM CUSTOMERS	1,919,783	2,477,945
		DEFERRED REVENUE	0	3,169

TY 2011 Itemized Other Current Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY INTERNATIONAL SAVINGS & LOAN		NOTES PAYABLE	2,390,948	3,852,789
		DEPOSITS FROM CUSTOMERS	15,080,751	21,194,350
		DEFERRED REVENUE	1,312,921	1,442,879

TY 2011 Itemized Other Current Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY FINANCE (PROPRIETARY) LIMITE		NOTES PAYABLE	202,191	826,672

TY 2011 Itemized Other Current Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY UGANDA LIMITED		DEPOSITS FROM CUSTOMERS	2,847,226	3,766,985
		DEFERRED REVENUE	413,871	597,714

TY 2011 Itemized Other Current Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY TANZANIA LIMITED		DEPOSITS FROM CUSTOMERS	526,487	586,209
		DEFERRED REVENUE	14,328	11,639

TY 2011 Itemized Other Current Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY MICROCREDIT ROMANIA IFN SA		DEFERRED REVENUE	123,420	162,708

TY 2011 Itemized Other Current Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
OPPORTUNITY INTERNATIONAL DRC SPRL		CUSTOMER DEPOSITS	0	170,035

TY 2011 Itemized Other Current Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Corporation Name	Corporation EIN	Description	Beginning Amount	Ending Amount
		DEFERRED TAX LIABILITIES	0	134,768

TY 2011 Itemized Other Assets Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY BANK AD NOVI SAD		PREPAID EXPENSES	2,202,834	3,731,949

TY 2011 Itemized Other Assets Schedule

Name: OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPORTUNIDAD MICROFINANZAS SA DE CV S		PREPAID EXPENSES	41,486	496,269

TY 2011 Itemized Other Assets Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
BANCO OPORTUNIDADE DE MOZAMBIQUE SA		PREPAID EXPENSES	287,207	354,972

TY 2011 Itemized Other Assets Schedule

Name: OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY INTERNATIONAL BANK OF MALAWI		PREPAID EXPENSES	3,950,240	3,707,456

TY 2011 Itemized Other Assets Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	515,712	1,042,609

TY 2011 Itemized Other Assets Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY KENYA LIMITED		PREPAID EXPENSES	248,975	221,188

TY 2011 Itemized Other Assets Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY INTERNATIONAL SAVINGS & LOAN		PREPAID EXPENSES	1,831,064	2,600,767

TY 2011 Itemized Other Assets Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY FINANCE (PROPRIETARY) LIMITE		PREPAID EXPENSES	68,056	57,288

TY 2011 Itemized Other Assets Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY UGANDA LIMITED		PREPAID EXPENSES	1,307,971	1,256,158

TY 2011 Itemized Other Assets Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY TANZANIA LIMITED		PREPAID EXPENSES	206,991	235,719

TY 2011 Itemized Other Assets Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY MICROCREDIT ROMANIA IFN SA		PREPAID EXPENSES	474,834	431,988

TY 2011 Itemized Other Assets Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY INTERNATIONAL DRC SPRL		PREPAID EXPENSES	516,800	431,255

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY BANK AD NOVI SAD		LOANS TO CUSTOMERS	40,028,114	51,011,461
		DEFERRED TAX ASSET	277,312	271,159

TY 2011 Itemized Other Current Assets Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
OPORTUNIDAD MICROFINANZAS SA DE CV S		LOANS TO CUSTOMERS	970,926	942,731

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
BANCO OPORTUNIDADE DE MOZAMBIQUE SA		LOANS TO CUSTOMERS	2,918,121	6,854,069

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A 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	30,212,223	20,068,997
		DEFERRED TAX ASSET	277,219	3,773,954

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
URWEGO OPPORTUNITY BANK OF RWANDA SA		LOANS TO CUSTOMERS	6,530,116	12,219,430
		DEFERRED TAX ASSET	169,140	20,677

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY KENYA LIMITED		LOANS TO CUSTOMERS	4,011,490	4,884,070

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A 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	16,587,357	24,299,848
		DEFERRED TAX ASSET	263,484	

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY FINANCE (PROPRIETARY) LIMITE		LOANS TO CUSTOMERS	4,740,372	4,577,866

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY UGANDA LIMITED		LOANS TO CUSTOMERS	9,112,728	13,576,082
		DEFERRED TAX ASSET	116,877	386,346

**TY 2011 Itemized Other Current Assets
Schedule****Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY TANZANIA LIMITED		LOANS TO CUSTOMERS	559,492	1,762,734

**TY 2011 Itemized Other Current Assets
Schedule**

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY MICROCREDIT ROMANIA IFN SA		LOANS TO CUSTOMERS	10,604,527	12,769,573

TY 2011 Itemized Other Current Assets
Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

Corporation Name	Corporation EIN	Other Current Assets Description	Beginning Amount	Ending Amount
OPPORTUNITY INTERNATIONAL DRC SPRL		LOANS TO CUSTOMERS	0	484,882

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
PROFESSIONAL FEES	38,066,012	523,027
TRAVEL & HOSTING	14,621,980	200,906
MISCELLANEOUS EXPENSE	101,025,036	1,388,084
TELEPHONE	12,260,990	168,466
SUPPLIES & OFFICE EQUIPMENT	12,622,999	173,440
INSURANCE	12,336,026	169,497
PROMOTIONAL MATERIALS	9,551,019	131,231
BOD MEETINGS	1,870,306	25,698
TRAINING EXPENSE	1,122,999	15,430
UTILITIES & MAINTENANCE	24,366,012	334,789
PRINTING	3,558,297	48,891
SHIPPING	2,493,013	34,254

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	380,000	30,723
TRAINING EXPENSE	196,005	15,847
PROFESSIONAL FEES	507,001	40,991
TRAVEL & HOSTING	450,996	36,463
MISCELLANEOUS EXPENSE	778,998	62,982
TELEPHONE	281,002	22,719
SUPPLIES	156,005	12,613
PROMOTIONAL MATERIALS	10,996	889
INSURANCE	177,996	14,391
BOD MEETINGS	484,997	39,212

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	7,905,171	276,681
PROFESSIONAL FEES	5,435,457	190,241
TRAVEL & HOSTING	4,415,657	154,548
MISCELLANEOUS EXPENSE	3,149,743	110,241
TELEPHONE	8,894,743	311,316
SUPPLIES & OFFICE EQUIPMENT	3,966,086	138,813
INSURANCE	8,434,543	295,209
UTILITIES & MAINTENANCE	9,305,200	325,682

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	1,121,934,003	7,258,913
PROFESSIONAL FEES	345,582,998	2,235,922
MISCELLANEOUS EXPENSE	159,531,994	1,032,172
PRINTING & COPYING	57,219,011	370,207
TELEPHONE	86,276,971	558,212
INSURANCE	108,214,992	700,151
BOD MEETINGS	4,180,062	27,045
UTILITIES & MAINTENANCE	162,689,026	1,052,598
TRAVEL & ENTERTAINMENT	179,355,023	1,160,427
SUPPLIES	21,772,952	140,871
PROMOTIONAL MATERIALS	70,508,037	456,187
STAFF TRAINING	19,961,051	129,148
SHIPPING	7,623,957	49,327

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	66,766,272	112,835
PROFESSIONAL FEES	119,349,112	201,700
TRAVEL & HOSTING	112,517,751	190,155
MISCELLANEOUS EXPENSE	161,776,923	273,403
TELEPHONE	72,356,213	122,282
SUPPLIES & OFFICE EQUIPMENT	40,147,337	67,849
POSTAGE & SHIPPING	3,849,112	6,505
PROMOTIONAL MATERIALS	46,488,757	78,566
INSURANCE	35,756,805	60,429
TRAINING EXPENSE	17,478,107	29,538
PRINTING	53,264,497	90,017
UTILITIES & MAINTENANCE	137,360,947	232,140

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	1,827,043	21,011
PROFESSIONAL FEES	15,371,043	176,767
TRAVEL & HOSTING	4,114,000	47,311
UTILITIES & MAINTENANCE	7,734,000	88,941
INSURANCE	623,043	7,165
TELEPHONE	1,105,043	12,708
SUPPLIES	1,516,000	17,434
PROMOTIONAL MATERIALS	1,967,043	22,621
STAFF TRAINING	3,750,000	43,125
PRINTING	2,886,000	33,189
SHIPPING	2,230,000	25,645

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	353,999	231,328
TRAVEL & HOSTING	347,000	226,754
MISCELLANEOUS EXPENSE	3,797,001	2,481,226
POSTAGE & SHIPPING	44,199	28,883
PROFESSIONAL FEES	428,000	279,685
PRINTING & COPYING	337,650	220,644
UTILITIES & MAINTENANCE	546,929	357,402
INSURANCE	178,940	116,932
TELEPHONE	259,750	169,739
SUPPLIES	326,520	213,371
PROMOTIONAL MATERIALS	299,590	195,773
STAFF TRAINING	356,500	232,962
BOD MEETINGS	75,440	49,298

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	773,999	107,640
PROFESSIONAL FEES	572,999	79,687
TRAVEL & HOSTING	316,999	44,085
PRINTING & COPYING	186,999	26,006
TELEPHONE	537,003	74,681
POSTAGE & SHIPPING	96,002	13,351
SUPPLIES & OFFICE EQUIPMENT	40,001	5,563
PROMOTIONAL MATERIALS	577,997	80,382
INSURANCE	169,001	23,503
TRAINING EXPENSE	34,997	4,867
UTILITIES & MAINTENANCE	551,003	76,628
MISCELLANEOUS EXPENSE	8,087,999	1,124,798
BOD MEETINGS	12,001	1,669

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	1,752,030,000	700,812
PROFESSIONAL FEES	711,440,000	284,576
TRAVEL & HOSTING	775,452,500	310,181
MISCELLANEOUS EXPENSE	539,377,500	215,751
TELEPHONE	452,750,000	181,100
SUPPLIES & OFFICE EQUIPMENT	325,535,000	130,214
PROMOTIONAL MATERIALS	511,282,500	204,513
BOD MEETINGS	283,330,000	113,332
INSURANCE	292,570,000	117,028
TRAINING EXPENSE	184,150,000	73,660
UTILITIES & MAINTENANCE	596,097,500	238,439
PRINTING	305,495,000	122,198

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	40,598,438	25,983
PROFESSIONAL FEES	213,532,813	136,661
TRAVEL & HOSTING	222,293,750	142,268
PRINTING & COPYING	38,234,375	24,470
TELEPHONE	177,548,438	113,631
BOD MEETINGS	60,451,563	38,689
INSURANCE	32,031,250	20,500
TRAINING EXPENSE	58,778,125	37,618
UTILITIES & MAINTENANCE	107,593,750	68,860
SUPPLIES	40,773,438	26,095
PROMOTIONAL MATERIALS	73,496,875	47,038

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A 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	2,028,001	667,699
UTILITIES & MAINTENANCE	61,235	20,161
TRAVEL & ENTERTAINMENT	375,137	123,510
PROFESSIONAL FEES	1,744,266	574,282
MISCELLANEOUS EXPENSE	940,001	309,486
INSURANCE	96,738	31,850
SUPPLIES	175,817	57,886
PROMOTIONAL MATERIALS	179,097	58,966
SHIPPING	227,934	75,045

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
UTILITIES & MAINTENANCE	92,518,182	101,770
TRAVEL & ENTERTAINMENT	23,077,273	25,385
PROFESSIONAL FEES	26,637,273	29,301
MISCELLANEOUS EXPENSE	201,412,727	221,554
INSURANCE	10,392,727	11,432
TELEPHONE	36,361,818	39,998
SUPPLIES	22,867,273	25,154
PROMOTIONAL MATERIALS	23,992,727	26,392
TRAINING EXPENSE	9,570,909	10,528
PROVISION FOR LOAN LOSSES	28,868,182	31,755
BOD MEETINGS	7,517,273	8,269
PRINTING	9,783,636	10,762
SHIPPING	227,273	250

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
BOD MEETINGS	4,652,071	7,862

TY 2011 Other Deductions Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount (should only be used when attached to 5471 Schedule C Line 16)	Amount
UTILITIES & MAINTENANCE	84,997	6,872

TY 2011 Itemized Other Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

TY 2011 Itemized Other Liabilities Schedule

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
BANCO OPORTUNIDADE DE MOZAMBIQUE SA		NOTES PAYABLE	0	2,927,855

TY 2011 Itemized Other Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

TY 2011 Itemized Other Liabilities Schedule

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
URWEGO OPPORTUNITY BANK OF RWANDA SA		DEPOSITS FROM CUSTOMERS	4,945,937	8,027,356
		NOTES PAYABLE	1,144,730	5,463,038

TY 2011 Itemized Other Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624**TY 2011 Itemized Other Liabilities Schedule**

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
OPPORTUNITY UGANDA LIMITED		NOTES PAYABLE	5,287,762	7,291,251

TY 2011 Itemized Other Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US
EIN: 54-0907624

TY 2011 Itemized Other Liabilities Schedule

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
OPPORTUNITY MICROCREDIT ROMANIA IFN SA		NOTES PAYABLE	10,673,332	8,122,812

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	77,721,033	1,067,887
OTHER INCOME	24,014,993	329,966
GAIN ON FOREIGN EXCHANGE	139,010	1,910
FOREIGN CURRENCY TRANSLATION LOSS		-311,792

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
OTHER INCOME	123,995	10,025
LOSS ON FOREIGN EXCHANGE	-37,996	-3,072
FOREIGN CURRENCY TRANSLATION LOSS		-273,602

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	4,675,257	163,634
OTHER INCOME	13,644,971	477,574
FOREIGN CURRENCY TRANSLATION GAIN		683,555
LOSS ON FOREIGN EXCHANGE	-91,171	-3,191

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	584,365,997	3,780,848
OTHER INCOME	461,025,039	2,982,832
FOREIGN EXCHANGE GAIN	162,327,975	1,050,262
FOREIGN CURRENCY TRANSLATION GAIN		1,530,864

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	176,759,172	298,723
OTHER INCOME	322,657,988	545,292
GAIN ON FOREIGN EXCHANGE	9,752,071	16,481
FOREIGN CURRENCY TRANSLATION LOSS		-55,091

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	15,000,000	172,500
OTHER INCOME	4,279,043	49,209
FOREIGN EXCHANGE LOSS	-1,141,043	-13,122
FOREIGN CURRENCY TRANSLATION GAIN		-89,081

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
OTHER FEES AND INCOME	664,000	433,904
GAIN ON FOREIGN EXCHANGE	86,670	56,636
FOREIGN CURRENCY TRANSLATION LOSS		-1,059,412

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	4,888,998	679,914
OTHER INCOME	2,419,997	336,549
FOREIGN CURRENCY TRANSLATION LOSS		-933,783

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	1,590,420,000	636,168
OTHER INCOME	1,295,835,000	518,334
GAIN ON FOREIGN EXCHANGE	357,982,500	143,193
FOREIGN CURRENCY TRANSLATION LOSS		-343,304

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	134,084,375	85,814
GAIN ON FOREIGN EXCHANGE	4,484,375	2,870
FOREIGN CURRENCY TRANSLATION GAIN	0	-243,830
OTHER INCOME	158,442,188	101,403

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	36,001	11,853
FOREIGN CURRENCY TRANSLATION GAIN	0	-60,576

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
OTHER INCOME	28,770,000	31,647
FOREIGN CURRENCY TRANSLATION GAIN	10,935,455	12,029
LOSS ON FOREIGN EXCHANGE	0	-39,995
FEES AND COMMISSION	31,137,273	34,251

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
OTHER FEES AND INCOME	100,000	32,924
LOSS ON FOREIGN EXCHANGE	-107,368	-35,350

TY 2011 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
LOSS ON FOREIGN EXCHANGE	-58,000	-8,066

TY 2011 Other Income Statement

Name: OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
PROVISION FOR LOAN LOSSES	38,567,977	529,924

Additional Data

Software ID:

Software Version:

EIN: 54-0907624

Name: OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US

Form 990, Special Condition Description:

Special Condition Description

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

4d. Other program services
(Code) (Expenses \$ 11,568,046 including grants of \$ 11,568,046) (Revenue \$ 11,568,046) OI GRANTED FUNDS TO AFFILIATE OPPORTUNITY TRANSFORMATION INVESTMENTS, INC

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
BETTY JANE HESS CHAIR	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
DEBORAH A FARRINGTON DIRECTOR	5 00	X						0	0	0
MARK VASELKIV DIRECTOR	5 00	X						0	0	0
SUSAN GILLETTE DIRECTOR	5 00	X						0	0	0
DAVID L SIMMS DIRECTOR	5 00	X						0	0	0
STEVE D COSLER DIRECTOR	5 00	X						0	0	0
KADITA TSHIBAKA DIRECTOR	5 00	X						0	0	0
NATHANIEL SUTTON DIRECTOR	5 00	X						0	0	0
MARK A THOMPSON VICE CHAIR, TREASURER	5 00	X						0	0	0
SANDRA DAVIS DIRECTOR	5 00	X						0	0	0
JIM HAMILTON SECRETARY	5 00	X						0	0	0
PETER KING DIRECTOR	5 00	X						0	0	0
BILL MORGENSTERN FORMER PRESIDENT & CEO	55 00	X		X				274,747	0	27,249
JON YASUDA PRESIDENT & CEO	55 00	X		X				180,564	0	27,539
MARK LINSZ DIRECTOR	5 00	X						0	0	0
BETH JOHNSTON STEPHENSON DIRECTOR	5 00	X						0	0	0
HERVE SARTEAU DIRECTOR	5 00	X						0	0	0
DAVID M TOLMIE DIRECTOR	5 00	X						0	0	0
DENNIS W RIPLEY SENIOR VP INTL BUSINESS DE	55 00			X				148,678	0	31,351
RICHARD C JOHN SENIOR VP FINANCE, CFO	55 00			X				145,284	0	22,660
RONALD C NORGLER DIRECTOR OF FINANCE	55 00			X				90,882	0	6,241

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			
MARK K LUTZ SENIOR VP GLOBAL PHILANTHR	55 00					X		168,341	0	21,476
CONNIE STRYJAK SENIOR VP HUMAN RESOURCES	55 00					X		133,830	0	21,952
JOHN R KAMPERSCHROER VP RESOURCE DEVELOPMNET	55 00					X		141,537	0	16,083
AMY S EVANS ASSISTANT CONTROLLER	55 00					X		133,226	0	19,359
JENNIFER L MITRENGA SV, OUTREACH & NEW INITIATIVE	55 00					X		132,042	0	13,944