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<div> <div>Form 990</div> <div>  </div> <div> Department of the Treasury Internal Revenue Service </div> </div>	<div> <div>Return of Organization Exempt From Income Tax</div> <div>Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)</div> <div> <div>▶ Do not enter Social Security numbers on this form as it may be made public. By law, the IRS generally cannot redact the information on the form.</div> <div>▶ Information about Form 990 and its instructions is at www.irs.gov/form990</div> </div> </div>	<div>OMB No 1545-0047</div> <div>2013</div> <div>Open to Public Inspection</div>
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A For the 2013 calendar year, or tax year beginning 01-01-2013 , 2013, and ending 12-31-2013			
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		D Employer identification number 54-0907624
	Number and street (or P O box if mail is not delivered to street address) Room/suite 2122 YORK ROAD NO 150		E Telephone number (630) 645-4100
	City or town, state or province, country, and ZIP or foreign postal code OAK BROOK, IL 60523		G Gross receipts \$ 132,668,569
	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 subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No H(b) Are all subordinates 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 THAT HELPS PEOPLE IN DEVELOPING NATIONS WORK THEIR WAY OUT OF POVERTY, STRENGTHEN THEIR FAMILIES AND IMPROVE THEIR COMMUNITIES OPPORTUNITY INTERNATIONAL INC IS PART OF THE OPPORTUNITY INTERNATIONAL NETWORK THAT CURRENTLY PROVIDES LOANS, SAVINGS PROGRAMS, INSURANCE AND OTHER FINANCIAL SERVICES AND TRAINING TO MORE THAN 5 MILLION CLIENTS IN 22 COUNTRIES ACROSS AFRICA, ASIA, LATIN AMERICA AND EUROPE IN 2013, THE NETWORK MADE MORE THAN \$1.18 BILLION IN LOANS THROUGH MORE THAN 17,500 EMPLOYEES AROUND THE WORLD DISCOVER MORE AT OPPORTUNITY.ORG		
	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	18
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	17
	5 Total number of individuals employed in calendar year 2013 (Part V, line 2a)	5	128
	6 Total number of volunteers (estimate if necessary)	6	173
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)	14,138,407	44,431,774
	9 Program service revenue (Part VIII, line 2g)	76,133,650	87,809,972
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	1,142,586	247,537
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	3,168,037	179,286
	12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	94,582,680	132,668,569
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)	10,178,249	12,174,938
	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)	11,980,316	9,875,279
	16a Professional fundraising fees (Part IX, column (A), line 11e)	0	0
	b Total fundraising expenses (Part IX, column (D), line 25) <u>7,241,564</u>		
	17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	88,361,875	100,506,746
	18 Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	110,520,440	122,556,963
	19 Revenue less expenses Subtract line 18 from line 12	-15,937,760	10,111,606
Net Assets or Fund Balances		Beginning of Current Year	End of Year
	20 Total assets (Part X, line 16)	54,865,381	44,514,414
	21 Total liabilities (Part X, line 26)	35,549,852	10,638,858
	22 Net assets or fund balances Subtract line 21 from line 20	19,315,529	33,875,556

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	*****			2014-10-30	
	Signature of officer			Date	
	RICHARD C JOHN SENIOR VICE-PRESIDENT & CFO				
	Type or print name and title				
Paid Preparer Use Only	Print/Type preparer's name ROBERT J NOWAK CPA MST		Preparer's signature		Date
	Check <input type="checkbox"/> if self-employed		PTIN P00527435		
	Firm's name ▶ CLIFTONLARSONALLEN LLP			Firm's EIN ▶ 41-0746749	
	Firm's address ▶ 1301 W 22ND ST STE 1100 OAK BROOK, IL 60523			Phone no (630) 573-8600	
May the IRS discuss this return with the preparer shown above? (see instructions) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					

Part IIISTatement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line 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 THAT HELPS PEOPLE IN DEVELOPING NATIONS WORK THEIR WAY OUT OF POVERTY, STRENGTHEN THEIR FAMILIES AND IMPROVE THEIR COMMUNITIES OPPORTUNITY INTERNATIONAL INC IS PART OF THE OPPORTUNITY INTERNATIONAL NETWORK THAT CURRENTLY PROVIDES LOANS, SAVINGS PROGRAMS, INSURANCE AND OTHER FINANCIAL SERVICES AND TRAINING TO MORE THAN 5 MILLION CLIENTS IN 22 COUNTRIES ACROSS AFRICA, ASIA, LATIN AMERICA AND EUROPE IN 2013, THE NETWORK MADE MORE THAN \$1 18 BILLION IN LOANS THROUGH MORE THAN 17,500 EMPLOYEES AROUND THE WORLD DISCOVER MORE AT OPPORTUNITY ORG

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 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 \$ 101,835,524 including grants of \$) (Revenue \$ 77,866,444)

OPPORTUNITY INTERNATIONAL, INC D/B/A OPPORTUNITY INTERNATIONAL - US IS A TAX EXEMPT, PUBLICLY SUPPORTED CHRISTIAN-BASED CORPORATION THAT HELPS PEOPLE IN DEVELOPING NATIONS WORK THEIR WAY OUT OF POVERTY, STRENGTHEN THEIR FAMILIES AND IMPROVE THEIR COMMUNITIES OPPORTUNITY INTERNATIONAL INC IS PART OF THE OPPORTUNITY INTERNATIONAL NETWORK THAT CURRENTLY PROVIDES LOANS, SAVINGS PROGRAMS, INSURANCE AND OTHER FINANCIAL SERVICES AND TRAINING TO MORE THAN 5 MILLION CLIENTS IN 22 COUNTRIES ACROSS AFRICA, ASIA, LATIN AMERICA AND EUROPE IN 2013, THE NETWORK MADE MORE THAN \$1 18 BILLION IN LOANS THROUGH MORE THAN 17,500 EMPLOYEES AROUND THE WORLD DISCOVER MORE AT OPPORTUNITY ORG

4b

(Code) (Expenses \$ 5,740,958 including grants of \$ 5,740,958) (Revenue \$ 5,740,958)

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

4c

(Code) (Expenses \$ 4,020,517 including grants of \$ 4,020,517) (Revenue \$ 4,020,517)

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

(Code) (Expenses \$ 910,336 including grants of \$ 910,336) (Revenue \$ 910,336)

OI GRANTED FUNDS TO AFFILIATE OPPORTUNITY TRANSFORMATION INVESTMENTS, INC

4d

Other program services (Describe in Schedule O)



















(Expenses \$ 910,336 including grants of \$ 910,336) (Revenue \$ 910,336)

4e

Total program service expenses

112,507,335

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A 	1 Yes	
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)? 	2 Yes	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	3	No
4 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	4	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	5	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 	6 Yes	
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II 	7	No
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III 	8	No
9 Did the organization report an amount in Part X, line 21 for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV 	9	No
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V 	10 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 	11a 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 	11b 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 	11c	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 	11d	No
e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X 	11e	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 	11f Yes	
12a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII 	12a	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 and XII is optional 	12b Yes	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13	No
14a Did the organization maintain an office, employees, or agents outside of the United States?	14a	No
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, Parts I and IV 	14b Yes	
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV 	15 Yes	
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV 	16	No
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I (see instructions)	17	No
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18	No
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	19	No
20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	20a	No
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b	

Part IV

Checklist of Required Schedules (continued)

21	Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or government 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 or 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, line 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 lines 24b through 24d and complete Schedule K. If "No," go to line 25a</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	Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? <i>If so, 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 employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>	27		No
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)			
a	A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	28b		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 direct or indirect 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, Part II, III, or IV, and Part V, line 1</i>	34	Yes	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	Yes	
b	If 'Yes' to line 35a, 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 11b 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 or note to any line in this Part V

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable	1a	65
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, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	128
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" to line 3b, 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, securities account, or other financial account)?	4a	Yes
b	If "Yes," enter the name of the foreign country 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 as charitable contributions?	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. See the instructions for additional information the organization must report on Schedule O	13a	
b	Enter the 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 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 or note to any line 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	18	
If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O			
b	Enter the number of voting members included in line 1a, above, who are independent	17	
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 this Form 990		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	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	Yes
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	No

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 <input type="checkbox"/> Other (explain in Schedule O)
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 during the tax year	
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 or note to any line 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 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 organization compensated any current officer, director, or trustee

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(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) KATEY ASSEM DIRECTOR	5 00	X						0	0	0
(2) STEVEN D COSLER DIRECTOR	5 00	X						0	0	0
(3) SANDRA DAVIS DIRECTOR	5 00	X						0	0	0
(4) VICKI ESCARRA CHIEF EXECUTIVE OFFICER	55 00	X		X				355,523	0	13,406
(5) PETER KING DIRECTOR	5 00	X						0	0	0
(6) MARK LINSZ DIRECTOR	5 00	X						0	0	0
(7) BARBARA LUIPIENT DIRECTOR	5 00	X						0	0	0
(8) THEODORE D MOSER DIRECTOR	5 00	X						0	0	0
(9) JANE NELSON DIRECTOR	5 00	X						0	0	0
(10) ELIZABETH PERDUE DIRECTOR	5 00	X						0	0	0
(11) KAREN ROBINSON COPE DIRECTOR	5 00	X						0	0	0
(12) HERVE SARTEAU DIRECTOR	5 00	X						0	0	0
(13) DAVID L SIMMS DIRECTOR	5 00	X						0	0	0
(14) BETH JOHNSTON STEPHENSON DIRECTOR	5 00	X						0	0	0
(15) MARK A THOMPSON CHAIR	5 00	X						0	0	0
(16) PETER THORRINGTON DIRECTOR	5 00	X						0	0	0
(17) DAVE M TOLMIE DIRECTOR	5 00	X						0	0	0

Part VII

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

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(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) KADITA TSHIBAKA DIRECTOR	5 00	X						0	0	0
(19) RICHARD C JOHN SVP AND U S CFO	55 00			X				160,449	0	18,735
(20) DENNIS W RIPLEY CHIEF BUSINESS DEVELOPMENT OFFICER	55 00			X				235,259	0	31,265
(21) STEPHEN P LAVEY CHIEF FINANCIAL OFFICER	55 00			X				154,627	0	12,226
(22) SHEILA SCHWARTZ CHIEF PHILANTHROPIC OFFICER	55 00					X		256,612	0	10,721
(23) DEBORAH BOWKER CHIEF MARKETING OFFICER	55 00					X		202,772	0	1,950
(24) JAMES PEDERSEN SVP AND GENERAL COUNSEL	55 00					X		188,590	0	19,020
(25) CHARLENE CALDWELL VP, INTERNATIONAL BUSINESS DEVELOPMENT	55 00					X		166,178	0	17,389
(26) CONNIE STRYJAK CHIEF HUMAN RESOURCES OFFICER	55 00					X		159,326	0	23,840
1b Sub-Total										
c Total from continuation sheets to Part VII, Section A										
d Total (add lines 1b and 1c)								1,879,336	0	148,552

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
	BOSTON CONSULTING GROUP 175 PEACHTREE STREET ATLANTA GA 30309	CONSULTING	1,150,000
	THE MARTIN AGENCY ONE SHOCKHOE PLAZA RICHMOND VA 23219	CONSULTING	871,335
	SOCIAL CAPITAL INC 875 N MICHIGAN AVE CHICAGO IL 60611	CONSULTING	860,786
	KPMG LLP 200 E RANDOLPH CHICAGO IL 60601	AUDITING SERVICES	177,350
	SUNSHINE SACHS 136 MADISON AVE NEW YORK NY 10016	CONSULTING	164,144
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 ▶9		

Part VIII

Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

			(A)	(B)	(C)	(D)	
			Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512-514	
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	72,676			
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	44,359,098			
	g	Noncash contributions included in lines 1a-1f \$		3,765,056			
	h	Total. Add lines 1a-1f		44,431,774			
Program Service Revenue	2a	MICRO FINANCE REVENUE	Business Code 522100	87,809,972	87,809,972		
	b						
	c						
	d						
	e						
	f	All other program service revenue					
	g	Total. Add lines 2a-2f		87,809,972			
	Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)		196,648		196,648
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				
		c	Gain or (loss)				
		d	Net gain or (loss)		50,889		50,889
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	179,286	179,286			
b							
c							
d	All other revenue						
e	Total. Add lines 11a-11d		179,286				
12	Total revenue. See Instructions		132,668,569	87,989,258	0	247,537	

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).

Check if Schedule O contains a response or note to any line 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.	12,174,938	12,174,938		
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.	9,875,279	3,660,859	1,076,642	5,137,778
8	Pension plan accruals and contributions (include section 401(k) and 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 services. See Part IV, line 17.				
f	Investment management fees.				
g	Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O).	5,726,289	4,288,853	685,658	751,778
12	Advertising and promotion.				
13	Office expenses.				
14	Information technology.				
15	Royalties.				
16	Occupancy.	299,783	1,204	286,404	12,175
17	Travel.	1,473,747	528,606	182,945	762,196
18	Payments of travel or entertainment expenses for any federal, state, or local public officials.				
19	Conferences, conventions, and meetings.	66,175	10,857	36,978	18,340
20	Interest.	13,974,218	13,900,943	73,275	
21	Payments to affiliates.				
22	Depreciation, depletion, and amortization.	55,559		55,559	
23	Insurance.	39,596	17,968	21,396	232
24	Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O).				
a	OTI BANKING OPERATING E	73,537,306	73,537,306	0	0
b	PROVISION FOR LOAN LOSS	7,389,337	7,389,337	0	0
c	PROMOTIONAL MATERIALS	615,201	467,448	1,415	146,338
d	DONOR ADVISED GRANT EXP	402,046	402,046	0	0
e	All other expenses	-3,072,511	-3,873,030	387,792	412,727
25	Total functional expenses. Add lines 1 through 24e.	122,556,963	112,507,335	2,808,064	7,241,564
26	Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720).				

Part X

Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X

				(A)		(B)
				Beginning of year		End of year
Assets	1	Cash—non-interest-bearing			1	
	2	Savings and temporary cash investments		14,642,023	2	12,937,017
	3	Pledges and grants receivable, net		15,993,515	3	28,295,920
	4	Accounts receivable, net		-564,920	4	-2,165,162
	5	Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L			5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L			6	
	7	Notes and loans receivable, net		14,171,598	7	1,176,995
	8	Inventories for sale or use			8	
	9	Prepaid expenses and deferred charges		997,091	9	141,368
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a1,907,980			
	b	Less accumulated depreciation	10b1,026,333	1,748,961	10c	881,647
	11	Investments—publicly traded securities			11	
	12	Investments—other securities See Part IV, line 11		7,247,556	12	2,934,612
	13	Investments—program-related See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets See Part IV, line 11		629,557	15	312,017
	16	Total assets. Add lines 1 through 15 (must equal line 34)		54,865,381	16	44,514,414
Liabilities	17	Accounts payable and accrued expenses		20,331,269	17	10,544,609
	18	Grants payable			18	
	19	Deferred revenue		12,500	19	0
	20	Tax-exempt bond liabilities			20	
	21	Escrow or custodial account liability Complete Part IV of Schedule D			21	
	22	Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L			22	
	23	Secured mortgages and notes payable to unrelated third parties		15,206,083	23	94,249
	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		35,549,852	26	10,638,858
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.					
	27	Unrestricted net assets		-8,944,511	27	-4,527,004
	28	Temporarily restricted net assets		23,252,415	28	33,394,935
	29	Permanently restricted net assets		5,007,625	29	5,007,625
	Organizations that do not follow SFAS 117 (ASC 958), 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		19,315,529	33	33,875,556
	34	Total liabilities and net assets/fund balances		54,865,381	34	44,514,414

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	132,668,569
2	Total expenses (must equal Part IX, column (A), line 25)	2	122,556,963
3	Revenue less expenses Subtract line 2 from line 1	3	10,111,606
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	19,315,529
5	Net unrealized gains (losses) on investments	5	-908,832
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	-1,007,302
9	Other changes in net assets or fund balances (explain in Schedule O)	9	6,364,555
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	33,875,556

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line 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? If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		No
2b	Were the organization's financial statements audited by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were audited 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 separate basis	Yes	
2c	If "Yes," to line 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	
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
3b	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.

▶ Information about Schedule A (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

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	<input type="checkbox"/>	A church, convention of churches, or association of churches described in section 170(b)(1)(A)(i).
2	<input type="checkbox"/>	A school described in section 170(b)(1)(A)(ii). (Attach Schedule E)
3	<input type="checkbox"/>	A hospital or a cooperative hospital service organization described in section 170(b)(1)(A)(iii).
4	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).
7	<input checked="" type="checkbox"/>	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	<input type="checkbox"/>	A community trust described in section 170(b)(1)(A)(vi) (Complete Part II)
9	<input type="checkbox"/>	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	<input type="checkbox"/>	An organization organized and operated exclusively to test for public safety See section 509(a)(4).
11	<input type="checkbox"/>	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 <input type="checkbox"/> Type I b <input type="checkbox"/> Type II c <input type="checkbox"/> Type III - Functionally integrated d <input type="checkbox"/> Type III - Non-functionally integrated
e	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	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 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	<input type="checkbox"/>	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 monetary support
			Yes	No	Yes	No	Yes	No	
Total									

Part II

Support Schedule for Organizations Described in Sections 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) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")	36,784,569	16,394,946	15,912,023	14,138,407	43,513,078	126,743,023
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	36,784,569	16,394,946	15,912,023	14,138,407	43,513,078	126,743,023
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)						52,351,107
6 Public support. Subtract line 5 from line 4						74,391,916

Section B. Total Support						
Calendar year (or fiscal year beginning in) ▶	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
7 Amounts from line 4	36,784,569	16,394,946	15,912,023	14,138,407	43,513,078	126,743,023
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	739,124	754,451	708,750	1,049,966	779,758	4,032,049
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	1,195,139	1,630,652	2,415,552	3,168,037	728,283	9,137,663
11 Total support (Add lines 7 through 10)						139,912,735
12 Gross receipts from related activities, etc. (see instructions)					12	357,479,073
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 2013 (line 6, column (f) divided by line 11, column (f))	14	53 170 %
15 Public support percentage for 2012 Schedule A, Part II, line 14	15	48 950 %
16a 33 1/3% support test—2013. 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—2012. If the organization did not check a 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—2013. 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—2012. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test The organization qualifies as a publicly supported organization	▶	
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions	▶	

Part IIISupport Schedule for Organizations Described in Section 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) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(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) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(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 2013 (line 8, column (f) divided by line 13, column (f))	15	
16 Public support percentage from 2012 Schedule A, Part III, line 15	16	

Section D. Computation of Investment Income Percentage		
17 Investment income percentage for 2013 (line 10c, column (f) divided by line 13, column (f))	17	
18 Investment income percentage from 2012 Schedule A, Part III, line 17	18	
19a 33 1/3% support tests—2013. 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—2012. 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.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Also complete this part for any additional information. (See instructions).

Facts And Circumstances Test

Return Reference	Explanation	
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SCHEDULE D
(Form 990)

Supplemental Financial Statements

OMB No 1545-0047

2013

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

► Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b

► Attach to Form 990. ► See separate instructions. ► Information about Schedule D (Form 990) and its instructions is at www.irs.gov/form990.

Name of the organization OPPORTUNITY INTERNATIONAL INC D/B/A OPPORTUNITY INTERNATIONAL-US	Employer identification number 54-0907624
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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	7	
2 Aggregate contributions to (during year)	79,506	
3 Aggregate grants from (during year)	397,046	
4 Aggregate value at end of year	312,017	
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?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can 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?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

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 education) ☐ Preservation of an historically important land area
☐ Protection of natural habitat ☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 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	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax 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 section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, 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 (ASC 958), 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 XIII, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116 (ASC 958), 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 (ASC 958) relating to these items

a Revenues included in Form 990, Part VIII, line 1

► \$

b Assets included in Form 990, Part X

► \$

Part III

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

- 3

Using the organization's acquisition, 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 XIII
- 5

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

☐ Yes

☐ No

Part IV

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

- 1a

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

☐ Yes

☐ No
- b

If "Yes," explain the arrangement in Part XIII and complete the following table
- c

Beginning balance

d

Additions during the year

e

Distributions during the year

f

Ending balance

	Amount
1c	
1d	
1e	
1f	
- 2a

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

☐ Yes

☐ No
- b

If "Yes," explain the arrangement in Part XIII Check here if the explanation has been provided in Part XIII

☐

Part V

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

	(a)Current year	(b)Prior year	b (c)Two years back	(d)Three years back	(e)Four years back
1a Beginning of year balance	6,539,515	6,469,151	6,226,212	6,047,147	5,744,978
b Contributions					
c Net investment earnings, gains, and losses	-671,923	70,364	242,939	179,065	302,169
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance	5,867,592	6,539,515	6,469,151	6,226,212	6,047,147

- 2

Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as

a

Board designated or quasi-endowment

100 000 %

b

Permanent endowment

c

Temporarily restricted endowment

The percentages in lines 2a, 2b, and 2c should equal 100%
- 3a

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

(i) unrelated organizations

3a(i)

Yes

No

(ii) related organizations

3a(ii)

Yes

No

b

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

3b

Yes

No

4

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

Part VI

Land, Buildings, and Equipment. Complete if the organization answered 'Yes' to Form 990, Part IV, line 11a. 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
b Buildings				
c Leasehold improvements				
d Equipment		1,631,230	1,026,333	604,897
e Other				
Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c).)				881,647

Schedule D (Form 990) 2013

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return Complete if the organization answered 'Yes' to Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements	1	132,412,672
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12	2e	0
a	Net unrealized gains on investments	2a	
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII)	2d	
e	Add lines 2a through 2d	2e	0
3	Subtract line 2e from line 1	3	132,412,672
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1	4c	255,897
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII)	4b	
c	Add lines 4a and 4b	4c	
5	Total revenue Add lines 3 and 4c . (This must equal Form 990, Part I, line 12)	5	132,668,569

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return. Complete if the organization answered 'Yes' to Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements	1	123,404,524
2	Amounts included on line 1 but not on Form 990, Part IX, line 25	2e	847,561
a	Donated services and use of facilities	2a	
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIII)	2d	
e	Add lines 2a through 2d	2e	847,561
3	Subtract line 2e from line 1	3	122,556,963
4	Amounts included on Form 990, Part IX, line 25, but not on line 1 :	4c	0
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII)	4b	
c	Add lines 4a and 4b	4c	
5	Total expenses Add lines 3 and 4c . (This must equal Form 990, Part I, line 18)	5	122,556,963

Part XIII Supplemental Information

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, line 2, Part XI, lines 2d and 4b, and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Return Reference	Explanation
PART X, LINE 2	OPPORTUNITY HAS ADOPTED THE REQUIREMENTS FOR ACCOUNTING FOR UNCERTAIN TAX POSITIONS IN ACCORDANCE WITH ACCOUNTING STANDARDS CODIFICATION (ASC) 740-10 INCOME TAXES, OVERALL (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 IN THAT OF OPPORTUNITY'S TAX-EXEMPT STATUS. NO OTHER TAX POSITIONS, CERTAIN OR UNCERTAIN, HAVE BEEN IDENTIFIED.
PART XI, LINE 4B - OTHER ADJUSTMENTS	BAD DEBT EXPENSE RELATED TO OPPORTUNITY TRANSFORMATION INVESTMENTS, INC 8,360. INTEREST AND DIVIDEND INCOME 196,648. REALIZED LOSSES 50,889.
PART XII, LINE 2D - OTHER ADJUSTMENTS	INTERCOMPANY ELIMINATING ENTRIES FROM FINANCIAL STATEMENTS -632,883. INTERCOMPANY EXPENSE ALLOCATIONS 1,480,444.

[illegible]

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.

► Information about Schedule F (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

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 its grants and other 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 its grants and other assistance outside the United States.
- 3 Activites per Region (The following Part I, line 3 table can be duplicated if additional space is needed)

(a) Region	(b) Number of offices in the region	(c) Number of employees, agents, and independent contractors in region	(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 and investments in region
(1)					
(2)					
(3)					
(4)					
(5)					
3a Sub-total	0	0			0
b Total from continuation sheets to Part I	0	0			0
c Totals (add lines 3a and 3b)	0	0			0

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. Part II can be duplicated if additional space is needed.

1	(a) Name of organization	(b) IRS code section and EIN (if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)
(1)	See Add'l Data								
(2)									
(3)									
(4)									
(5)									
(6)									
(7)									
(8)									
(9)									
(10)									
(11)									
(12)									
(13)									
(14)									
(15)									
(16)									

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 ▶

4

3

Enter total number of other organizations or entities ▶

10

Part III

Grants and Other Assistance to Individuals Outside the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 16.
Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Region	(c) Number of recipients	(d) Amount of cash grant	(e) Manner of cash disbursement	(f) Amount of non-cash assistance	(g) Description of non-cash assistance	(h) Method of valuation (book, FMV, appraisal, other)
(1)							
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							
(13)							
(14)							
(15)							
(16)							
(17)							
(18)							

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, Return by a U.S. Transferor of Property to a Foreign Corporation (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, Annual Return to Report Transactions with Foreign Trusts and Receipt of Certain Foreign Gifts, and/or Form 3520-A, Annual Information Return of Foreign Trust With a U.S. Owner (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, Information 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

Additional Data

Software ID:

Software Version:

EIN: 54-0907624

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

Part V

Supplemental Information

Provide the information required by Part I, line 2 (monitoring of funds); Part I, line 3, column (f) (accounting method; amounts of investments vs. expenditures per region); Part II, line 1 (accounting method); Part III (accounting method); and Part III, column (c) (estimated number of recipients), as applicable. Also complete this part to provide any additional information (see instructions).

Form 990 Schedule F Part II - Grants or Entities Outside The United States

(a) Name of organization	(b) IRS code section and EIN(if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)
		CHINA	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	65,250	WIRE TRANSFER			
		PHILIPPINES	ADVANCEMENT OF EDUCATION	344,009	WIRE TRANSFER			
		GHANA	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	51,264	WIRE TRANSFER			
		UGANDA	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	1,765,479	WIRE TRANSFER			

Form 990 Schedule F Part II - Grants or Entities Outside The United States

(a) Name of organization	(b) IRS code section and EIN(if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)
		DEMOCRATIC REPUBLIC OF CONGO	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	10,000	WIRE TRANSFER			
		COLOMBIA	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	1,580,052	WIRE TRANSFER			
		NICARAGUA	FINANCIAL AND AGRICULTURAL SERVICES AND TRAINING, EDUCATION AND COMMUNITY ECONOMIC DEVELOPMENT	1,392,008	WIRE TRANSFER			
		RWANDA	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	21,500	WIRE TRANSFER			

Form 990 Schedule F Part II - Grants or Entities Outside The United States

(a) Name of organization	(b) IRS code section and EIN(if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)
		KENYA	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	61,614	WIRE TRANSFER			
		TANZANIA	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	526,000	WIRE TRANSFER			
		MOZAMBIQUE	SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	410,000	WIRE TRANSFER			
		MALAWI	IMPROVED TECHNOLOGY, EQUIPMENT AND SUPPORT OPERATIONS TO EXTEND FINANCIAL SERVICES AND TRAINING, ESPECIALLY AS RELATED TO AGRICULTURE AND EDUCATION	161,298	WIRE TRANSFER			

Schedule J
(Form 990)

Department of the Treasury
Internal Revenue Service

Compensation Information

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

▶ Complete if the organization answered "Yes" to Form 990, Part IV, line 23.
▶ Attach to Form 990. ▶ See separate instructions.

▶ Information about Schedule J (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

Open to Public Inspection

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"/> Travel for companions</div><div><input type="checkbox"/> Tax idemnification and gross-up payments</div><div><input type="checkbox"/> Discretionary spending account</div><div><input type="checkbox"/> Housing allowance or residence for personal use</div><div><input type="checkbox"/> Payments for business use of personal residence</div><div><input type="checkbox"/> Health or social club dues or initiation fees</div><div><input type="checkbox"/> Personal services (e g , maid, chauffeur, chef)</div></div>		
1b	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 of 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 directors, trustees, officers, including the CEO/Executive Director, regarding the items checked in line 1a?	Yes	
3	Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III. <div><div><input checked="" type="checkbox"/> Compensation committee</div><div><input type="checkbox"/> Independent compensation consultant</div><div><input type="checkbox"/> Form 990 of other organizations</div><div><input checked="" type="checkbox"/> Written employment contract</div><div><input checked="" type="checkbox"/> Compensation survey or study</div><div><input checked="" type="checkbox"/> Approval by the board or compensation committee</div></div>		
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		
4a	Receive a severance payment or change-of-control payment?		No
4b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?		No
4c	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		
5a	The organization?		No
5b	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		
6a	The organization?		No
6b	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 Regulations 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 duplicate copies if additional space is 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, applicable column (D) and (E) amounts for that individual

(A) Name and Title		(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 as deferred in prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1)VICKI ESCARRA CHIEF EXECUTIVE OFFICER	(i) (ii)	322,190 0	33,333 0	0 0	0 0	13,406 0	368,929 0	0 0
(2)RICHARD C JOHN SVP AND U S CFO	(i) (ii)	160,449 0	0 0	0 0	10,736 0	7,999 0	179,184 0	0 0
(3)DENNIS WRIPLEY CHIEF BUSINESS DEVELOPMENT OFFICER	(i) (ii)	195,259 0	40,000 0	0 0	12,168 0	19,097 0	266,524 0	0 0
(4)STEPHEN P LAVEY CHIEF FINANCIAL OFFICER	(i) (ii)	154,627 0	0 0	0 0	0 0	12,226 0	166,853 0	0 0
(5)SHEILA SCHWARTZ CHIEF PHILANTHROPIC OFFICER	(i) (ii)	256,612 0	0 0	0 0	0 0	10,721 0	267,333 0	0 0
(6)DEBORAH BOWKER CHIEF MARKETING OFFICER	(i) (ii)	202,772 0	0 0	0 0	0 0	1,950 0	204,722 0	0 0
(7)JAMES PEDERSEN SVP AND GENERAL COUNSEL	(i) (ii)	188,590 0	0 0	0 0	0 0	19,020 0	207,610 0	0 0
(8)CHARLENE CALDWELL VP, INTERNATIONAL BUSINESS DEVELOPME	(i) (ii)	137,178 0	29,000 0	0 0	10,040 0	7,349 0	183,567 0	0 0
(9)CONNIE STRYJAK CHIEF HUMAN RESOURCES OFFICER	(i) (ii)	159,326 0	0 0	0 0	10,020 0	13,820 0	183,166 0	0 0

Part III **Supplemental Information**

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

Return Reference	Explanation
PART I, LINE 7	THE NON-FIXED PAYMENTS ARE ADDITIONAL PAY FOR ACHIEVING SPECIFIED TARGETS AND GOALS

Additional Data

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

Form 990, Schedule J, Part II - Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

(A) Name		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) 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 compensation				
VICKI ESCARRA CHIEF EXECUTIVE OFFICER	(i)	322,190	33,333	0	0	13,406	368,929	0
	(ii)	0	0	0	0	0	0	0
RICHARD C JOHN SVP AND U S CFO	(i)	160,449	0	0	10,736	7,999	179,184	0
	(ii)	0	0	0	0	0	0	0
DENNIS WRIPLEY CHIEF BUSINESS DEVELOPMENT OFFICER	(i)	195,259	40,000	0	12,168	19,097	266,524	0
	(ii)	0	0	0	0	0	0	0
STEPHEN P LAVEY CHIEF FINANCIAL OFFICER	(i)	154,627	0	0	0	12,226	166,853	0
	(ii)	0	0	0	0	0	0	0
SHEILA SCHWARTZ CHIEF PHILANTHROPIC OFFICER	(i)	256,612	0	0	0	10,721	267,333	0
	(ii)	0	0	0	0	0	0	0
DEBORAH BOWKER CHIEF MARKETING OFFICER	(i)	202,772	0	0	0	1,950	204,722	0
	(ii)	0	0	0	0	0	0	0
JAMES PEDERSEN SVP AND GENERAL COUNSEL	(i)	188,590	0	0	0	19,020	207,610	0
	(ii)	0	0	0	0	0	0	0
CHARLENE CALDWELL VP, INTERNATIONAL BUSINESS DEVELOPME	(i)	137,178	29,000	0	10,040	7,349	183,567	0
	(ii)	0	0	0	0	0	0	0
CONNIE STRYJAK CHIEF HUMAN RESOURCES OFFICER	(i)	159,326	0	0	10,020	13,820	183,166	0
	(ii)	0	0	0	0	0	0	0

SCHEDULE M
(Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

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

▶Information about Schedule M (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

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) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art—Works of art				
2 Art—Historical treasures				
3 Art—Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property	X	13	405,413	MARKET VALUE
9 Securities—Publicly traded	X	59	1,437,244	MARKET VALUE
10 Securities—Closely held stock	X	4	910,336	MARKET VALUE
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	63,758	COMPARABLE VALUE
17 Real estate—Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other ▶ (PROFESSIONAL)	X	10	941,728	COMPARABLE VALUE
26 Other ▶ (TRAVEL EXPENS)	X	5	6,577	COST
27 Other ▶ ()				
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 through 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 noncash contributions?

32a

No

b

If "Yes," describe in Part II

33

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

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

Cat No 51227J

Schedule M (Form 990) (2013)

Part III

Supplemental Information. Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

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.****▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at
www.irs.gov/form990.**

OMB No 1545-0047

2013**Open to Public
Inspection**Name of the organization
OPPORTUNITY INTERNATIONAL INC
D/B/A OPPORTUNITY INTERNATIONAL-US**Employer identification number**

54-0907624

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART VI, SECTION B, LINE 11	
FORM 990, PART VI, SECTION B, LINE 12C	IT IS AN ANNUAL REQUIREMENT TO SIGN THE CONFLICT OF INTEREST STATEMENTS. ALL CONFLICTS ARE REVIEWED BY DESIGNATED BOARD MEMBERS. FINANCE DEPARTMENT MONITORS RELATED PARTY TRANSACTIONS.
FORM 990, PART VI, SECTION B, LINE 15	COMPENSATION OF THE ORGANIZATION'S TOP OFFICERS MUST BE APPROVED BY A COMPENSATION COMMITTEE.
FORM 990, PART VI, SECTION C, LINE 19	CONFLICT OF INTEREST POLICY IS NOT PUBLISHED. FINANCIAL STATEMENTS ARE AVAILABLE ON THE OPPORTUNITY INTERNATIONAL WEBSITE. GOVERNING DOCUMENTS ARE AVAILABLE UPON REQUEST.
FORM 990, PART XI, LINE 9	FOREIGN CURRENCY TRANSLATION GAIN (LOSS) -4,857,373. MINORITY INTEREST 3,380,276. MICRO-FINANCE ACTIVITY 7,841,652.
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" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
▶ Attach to Form 990. ▶ See separate instructions.
▶ Information about Schedule R (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

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 (if applicable) 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) MICROENSURE LLC 2122 YORK ROAD OAK BROOK, IL 60523 20-5488780	PROVIDE THE POOR ACCESS TO AFFORDABLE AND APPROPRIATE INSURANCE PRODUCTS	IL	-110,884	0	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 entity?	
						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	(i) Section 512 (b)(13) controlled entity?	
								Yes	No

Part V

Transactions With Related Organizations

Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

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

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 or (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

Dividends from related organization(s)

g

Sale of assets to related organization(s)

h

Purchase of assets from related organization(s)

i

Exchange of assets with related organization(s)

j

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

k

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

l

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

m

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

n

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

o

Sharing of paid employees with related organization(s)

p

Reimbursement paid to related organization(s) for expenses

q

Reimbursement paid by related organization(s) for expenses

r

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

s

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

No

1l

Yes

1m

No

1n

No

1o

No

1p

No

1q

No

1r

No

1s

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 related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) OPPORTUNITY TRANSFORMATION INVESTMENTS	B	910,336	
(2) OPPORTUNITY TRANSFORMATION INVESTMENTS	L	489,932	
(3) OPPORTUNITY TRANSFORMATION INVESTMENTS	A	1,666	2% INTEREST ON OUTSTANDING LOAN
(4) OPPORTUNITY TRANSFORMATION INVESTMENTS	D	125,000	

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

Provide additional information for responses to questions on Schedule R (see instructions)

Return Reference	Explanation
------------------	-------------

24	Add lines 13 through 23 . . .					
25	Amounts borrowed (enter the maximum loan balance during the year) — see instructions . . .					
26	Amounts loaned (enter the maximum loan balance during the year) — see instructions . . .					

TY 2013 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	44,483,559

TY 2013 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	1,700,317

TY 2013 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	39,254,540

TY 2013 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	-469,261,131

TY 2013 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	268,283,439

TY 2013 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	743,983

TY 2013 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	-8,258,635

TY 2013 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	-7,254,686

TY 2013 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	1,205,287,179

TY 2013 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	99,587,302

TY 2013 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	204,742

TY 2013 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	-251,019,091

TY 2013 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	-1,137,703,704

TY 2013 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	000000000	NOTES PAYABLE	23,459,932	22,139,681
OPPORTUNITY BANK AD NOVI SAD	000000000	DEPOSITS FROM CUSTOMERS	51,107,135	63,636,610

TY 2013 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	000000000	DEPOSITS FROM CUSTOMERS	4,845,770	6,619,114
BANCO OPORTUNIDADE DE MOZAMBIQUE SA	000000000	DEFERRED REVENUE	892,480	343,490

TY 2013 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	000000000	NOTES PAYABLE	4,232,099	4,444,027
OPPORTUNITY INTERNATIONAL BANK OF MALAWI	000000000	DEPOSITS FROM CUSTOMERS	21,059,087	22,681,541
OPPORTUNITY INTERNATIONAL BANK OF MALAWI	000000000	DEFERRED REVENUE	22,392	14,000

TY 2013 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	000000000	DEFERRED REVENUE	429,898	446,410
URWEGO OPPORTUNITY BANK OF RWANDA SA	000000000	DEFERRED TAX LIABILITIES	120,241	8,951

TY 2013 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	000000000	NOTES PAYABLE	3,963,012	2,912,285
OPPORTUNITY KENYA LIMITED	000000000	DEPOSITS FROM CUSTOMERS	2,620,770	3,093,176
OPPORTUNITY KENYA LIMITED	000000000	DEFERRED REVENUE	70,781	98,286

TY 2013 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	000000000	NOTES PAYABLE	6,568,828	6,327,325
OPPORTUNITY INTERNATIONAL SAVINGS & LOAN	000000000	DEPOSITS FROM CUSTOMERS	25,983,690	25,938,034
OPPORTUNITY INTERNATIONAL SAVINGS & LOAN	000000000	DEFERRED REVENUE	1,950,367	1,370,625

TY 2013 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	000000000	NOTES PAYABLE	1,381,780	748,688
OPPORTUNITY FINANCE (PROPRIETARY) LIMITE	000000000	DEFERRED REVENUE	748,474	44,719

TY 2013 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	000000000	DEPOSITS FROM CUSTOMERS	4,388,395	6,063,546
OPPORTUNITY UGANDA LIMITED	000000000	DEFERRED REVENUE	717,231	1,378,361

TY 2013 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	000000000	DEPOSITS FROM CUSTOMERS	836,670	848,894
OPPORTUNITY TANZANIA LIMITED	000000000	DEFERRED REVENUE	15,858	531,255

TY 2013 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	000000000	DEFERRED REVENUE	179,098	197,878

TY 2013 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	000000000	CUSTOMER DEPOSITS	283,807	952,748

TY 2013 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 COLUMBIA SA FI	000000000	CUSTOMER DEPOSITS	4,782,211	13,171,701
OPPORTUNITY INTERNATIONAL COLUMBIA SA FI	000000000	DEFERRED TAX LIABILITIES	0	578,760

TY 2013 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	000000000	PREPAID EXPENSES	5,075,887	1,548,895

TY 2013 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	000000000	PREPAID EXPENSES	555,842	0

TY 2013 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	000000000	PREPAID EXPENSES	548,583	628,462

TY 2013 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	000000000	PREPAID EXPENSES	1,736,289	1,647,390

TY 2013 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	000000000	PREPAID EXPENSES	1,566,070	2,161,271

TY 2013 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	000000000	PREPAID EXPENSES	280,659	343,767

TY 2013 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	000000000	PREPAID EXPENSES	3,944,704	4,328,639

TY 2013 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	000000000	PREPAID EXPENSES	66,552	63,026

TY 2013 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	000000000	PREPAID EXPENSES	1,603,733	2,003,193

TY 2013 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	000000000	PREPAID EXPENSES	310,879	275,985

TY 2013 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	000000000	PREPAID EXPENSES	360,282	195,407

TY 2013 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	000000000	PREPAID EXPENSES	458,295	596,125

TY 2013 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 COLUMBIA SA FI	000000000	PREPAID EXPENSES	470,339	763,169

TY 2013 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	000000000	LOANS TO CUSTOMERS	62,822,759	76,627,288
OPPORTUNITY BANK AD NOVI SAD	000000000	DEFERRED TAX ASSET	232,741	319,046

TY 2013 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	000000000	LOANS TO CUSTOMERS	1,181,493	0

TY 2013 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	000000000	LOANS TO CUSTOMERS	7,035,932	6,474,512

TY 2013 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	000000000	LOANS TO CUSTOMERS	11,704,445	18,394,300
OPPORTUNITY INTERNATIONAL BANK OF MALAWI	000000000	DEFERRED TAX ASSET	2,559,270	317,209

TY 2013 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	000000000	LOANS TO CUSTOMERS	16,550,055	13,991,770
URWEGO OPPORTUNITY BANK OF RWANDA SA	000000000	DEFERRED TAX ASSET	0	113,408

TY 2013 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	000000000	LOANS TO CUSTOMERS	5,054,322	6,049,443

TY 2013 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	000000000	LOANS TO CUSTOMERS	27,533,933	28,397,061
OPPORTUNITY INTERNATIONAL SAVINGS & LOAN	000000000	DEFERRED TAX ASSET	61,771	64,886

TY 2013 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	000000000	LOANS TO CUSTOMERS	3,541,180	2,649,777

TY 2013 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	000000000	LOANS TO CUSTOMERS	12,045,757	12,201,693
OPPORTUNITY UGANDA LIMITED	000000000	DEFERRED TAX ASSET	390,015	567,712

TY 2013 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	000000000	LOANS TO CUSTOMERS	3,138,367	3,100,649

TY 2013 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	000000000	LOANS TO CUSTOMERS	13,504,134	13,412,980

TY 2013 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	000000000	LOANS TO CUSTOMERS	928,500	2,983,164

TY 2013 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 COLUMBIA SA FI	000000000	LOANS TO CUSTOMERS	6,357,336	26,101,883
OPPORTUNITY INTERNATIONAL COLUMBIA SA FI	000000000	DEFERRED TAX ASSET	0	580,840

TY 2013 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	49,114,100	579,546
TRAVEL & HOSTING	20,714,000	244,425
MISCELLANEOUS EXPENSE	72,518,000	855,712
TELEPHONE	12,835,100	151,454
SUPPLIES & OFFICE EQUIPMENT	12,722,000	150,120
INSURANCE	29,609,000	349,386
PROMOTIONAL MATERIALS	10,546,000	124,443
BOD MEETINGS	1,539,000	18,160
TRAINING EXPENSE	1,750,000	20,650
UTILITIES & MAINTENANCE	36,718,000	433,272
PRINTING	3,880,000	45,784
SHIPPING	2,652,000	31,294
PROVISION FOR LOAN LOSSES	81,107,000	957,063

TY 2013 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	294,000	23,474
TRAINING EXPENSE	112,000	8,942
PROFESSIONAL FEES	118,000	9,421
TRAVEL & HOSTING	187,000	14,931
MISCELLANEOUS EXPENSE	6,707,000	535,505
TELEPHONE	75,000	5,988
SUPPLIES	96,000	7,665
PROMOTIONAL MATERIALS	14,000	1,118
INSURANCE	11,000	878
SHIPPING	20,000	1,597
UTILITIES & MAINTENANCE	19,000	1,517

TY 2013 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	22,967,210	771,469
PROFESSIONAL FEES	4,663,000	156,630
TRAVEL & HOSTING	5,544,984	186,256
MISCELLANEOUS EXPENSE	9,597,871	322,392
TELEPHONE	13,544,000	454,943
SUPPLIES & OFFICE EQUIPMENT	5,236,544	175,895
INSURANCE	12,159,000	408,421
UTILITIES & MAINTENANCE	13,366,000	448,964

TY 2013 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	209,922,000	594,079
PROFESSIONAL FEES	480,140,000	1,358,796
MISCELLANEOUS EXPENSE	197,425,000	558,713
PRINTING & COPYING	135,000	382
TELEPHONE	204,957,000	580,028
INSURANCE	193,098,000	546,467
BOD MEETINGS	71,190,000	201,468
UTILITIES & MAINTENANCE	520,396,000	1,472,721
TRAVEL & ENTERTAINMENT	331,478,400	938,084
SUPPLIES	203,700,000	576,471
PROMOTIONAL MATERIALS	61,413,000	173,799
STAFF TRAINING	35,707,000	101,051
SHIPPING	21,913,700	62,016

TY 2013 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	403,117,000	632,894
PROFESSIONAL FEES	409,969,814	643,653
TRAVEL & HOSTING	195,429,356	306,824
MISCELLANEOUS EXPENSE	259,711,919	407,748
TELEPHONE	138,338,547	217,192
SUPPLIES & OFFICE EQUIPMENT	40,117,678	62,985
POSTAGE & SHIPPING	4,782,635	7,509
PROMOTIONAL MATERIALS	50,435,836	79,184
INSURANCE	42,067,956	66,047
TRAINING EXPENSE	20,305,482	31,880
PRINTING	77,260,806	121,299
UTILITIES & MAINTENANCE	203,979,509	320,248
BOD MEETINGS	11,721,512	18,403

TY 2013 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	10,170,500	120,012
PROFESSIONAL FEES	20,114,940	237,356
TRAVEL & HOSTING	7,703,305	90,899
UTILITIES & MAINTENANCE	8,619,751	101,713
INSURANCE	689,307	8,134
TELEPHONE	6,374,488	75,219
SUPPLIES	693,453	8,183
PROMOTIONAL MATERIALS	2,287,115	26,988
STAFF TRAINING	2,397,706	28,293
PRINTING	2,913,508	34,379
SHIPPING	2,569,107	30,315
MISCELLANEOUS EXPENSE	15,270,000	180,186
BOD MEETINGS	1,144,872	13,509

TY 2013 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	885,000	433,420
TRAVEL & HOSTING	1,072,403	525,198
MISCELLANEOUS EXPENSE	2,900,185	1,420,336
POSTAGE & SHIPPING	89,000	43,587
PROFESSIONAL FEES	3,514,896	1,721,385
PRINTING & COPYING	551,436	270,060
UTILITIES & MAINTENANCE	1,803,367	883,181
INSURANCE	269,082	131,780
TELEPHONE	469,444	229,905
SUPPLIES	310,862	152,242
PROMOTIONAL MATERIALS	725,484	355,298
STAFF TRAINING	2,532	1,240
BOD MEETINGS	109,922	53,833

TY 2013 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	5,265,000	548,297
PROFESSIONAL FEES	2,960,000	308,254
TRAVEL & HOSTING	665,000	69,253
PRINTING & COPYING	219,000	22,807
TELEPHONE	577,000	60,089
POSTAGE & SHIPPING	22,000	2,291
SUPPLIES & OFFICE EQUIPMENT	47,000	4,895
PROMOTIONAL MATERIALS	800,000	83,312
INSURANCE	281,000	29,263
TRAINING EXPENSE	358,000	37,282
UTILITIES & MAINTENANCE	585,000	60,922
MISCELLANEOUS EXPENSE	2,639,000	274,825
BOD MEETINGS	167,000	17,391

TY 2013 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	4,018,286,400	1,567,132
PROFESSIONAL FEES	494,216,351	192,744
TRAVEL & HOSTING	982,685,982	383,248
MISCELLANEOUS EXPENSE	481,634,735	187,838
TELEPHONE	204,676,047	79,824
SUPPLIES & OFFICE EQUIPMENT	334,963,751	130,636
PROMOTIONAL MATERIALS	381,117,508	148,636
BOD MEETINGS	621,463,916	242,371
INSURANCE	377,466,564	147,212
TRAINING EXPENSE	86,312,517	33,662
UTILITIES & MAINTENANCE	1,107,521,734	431,933
PRINTING	322,139,474	125,634

TY 2013 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	390,647,400	246,108
PROFESSIONAL FEES	212,127,787	133,641
TRAVEL & HOSTING	237,212,245	149,444
PRINTING & COPYING	51,416,661	32,392
TELEPHONE	119,238,218	75,120
BOD MEETINGS	51,949,687	32,728
INSURANCE	29,758,625	18,748
TRAINING EXPENSE	29,303,480	18,461
UTILITIES & MAINTENANCE	139,970,278	88,181
SUPPLIES	67,631,975	42,608
PROMOTIONAL MATERIALS	20,453,852	12,886
SHIPPING	9,968,709	6,280

TY 2013 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	48,400	14,564
TRAVEL & ENTERTAINMENT	374,400	112,657
PROFESSIONAL FEES	1,267,000	381,240
MISCELLANEOUS EXPENSE	693,000	208,524
INSURANCE	68,000	20,461
SUPPLIES	134,000	40,321
PROMOTIONAL MATERIALS	73,000	21,966
SHIPPING	183,000	55,065
PROVISION FOR LOAN LOSSES	3,679,000	1,107,011

TY 2013 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	107,320,543	118,053
TRAVEL & ENTERTAINMENT	20,618,024	22,680
PROFESSIONAL FEES	170,324,189	187,357
MISCELLANEOUS EXPENSE	280,442,325	308,487
INSURANCE	38,577,022	42,435
TELEPHONE	58,463,377	64,310
SUPPLIES	22,863,458	25,150
PROMOTIONAL MATERIALS	9,088,627	9,997
TRAINING EXPENSE	3,039,203	3,343
PROVISION FOR LOAN LOSSES	216,344,000	237,978
BOD MEETINGS	32,708,438	35,979
PRINTING	22,854,968	25,140
SHIPPING	84,986	93

TY 2013 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	121,617,109	65,673
TRAVEL & ENTERTAINMENT	296,469,393	160,093
PROFESSIONAL FEES	357,108,383	192,839
MISCELLANEOUS EXPENSE	2,175,745,682	1,174,903
INSURANCE	20,604,635	11,127
TELEPHONE	427,360,210	230,775
SUPPLIES	646,914,519	349,334
PROMOTIONAL MATERIALS	46,993,185	25,376
STAFF TRAINING	4,039,000	2,181
PROVISION FOR LOAN LOSSES	278,519,000	150,400

TY 2013 Itemized Other Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
BANCO OPORTUNIDADE DE MOZAMBIQUE SA	000000000	NOTES PAYABLE	2,868,262	1,242,180

TY 2013 Itemized Other Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
URWEGO OPPORTUNITY BANK OF RWANDA SA	000000000	DEPOSITS FROM CUSTOMERS	10,737,083	11,238,846
URWEGO OPPORTUNITY BANK OF RWANDA SA	000000000	NOTES PAYABLE	4,954,018	3,564,839

TY 2013 Itemized Other Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
OPPORTUNITY UGANDA LIMITED	000000000	NOTES PAYABLE	5,437,914	4,720,287

TY 2013 Itemized Other Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
OPPORTUNITY TANZANIA LIMITED	000000000	NOTES PAYABLE	176,881	182,683

TY 2013 Itemized Other Liabilities Schedule**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
OPPORTUNITY MICROCREDIT ROMANIA IFN SA	000000000	NOTES PAYABLE	8,265,045	9,976,273

TY 2013 Itemized Other Liabilities Schedule

Name: OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Corporation Name	Corporation EIN	Other Liabilities Description	Beginning Amount	Ending Amount
OPPORTUNITY INTERNATIONAL COLUMBIA SA FI	000000000	NOTES PAYABLE	1,103,912	10,591,083

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	43,782,000	516,628
OTHER INCOME	16,011,000	188,930
GAIN ON FOREIGN EXCHANGE	2,601,000	30,692
FOREIGN CURRENCY TRANSLATION GAIN	0	524,906

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
OTHER INCOME	256,000	20,440
LOSS ON FOREIGN EXCHANGE	-1,000	-80
FOREIGN CURRENCY TRANSLATION GAIN	0	135,758

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	11,750,165	394,688
OTHER INCOME	32,562,920	1,093,788
FOREIGN CURRENCY TRANSLATION GAIN	33,513	1,126
GAIN ON FOREIGN EXCHANGE	0	1,318,560

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	628,911,000	1,779,818
OTHER INCOME	923,068,000	2,612,282
FOREIGN EXCHANGE GAIN	674,905,091	1,909,981
FOREIGN CURRENCY TRANSLATION LOSS	0	-1,328,009

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	791,028,000	1,241,914
OTHER INCOME	490,731,000	770,448
GAIN ON FOREIGN EXCHANGE	25,104,656	39,414
FOREIGN CURRENCY TRANSLATION LOSS	0	-421,205

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	23,238,452	274,214
OTHER INCOME	10,303,600	121,582
FOREIGN EXCHANGE GAIN	1,219,000	14,384
FOREIGN CURRENCY TRANSLATION GAIN	0	8,779

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
OTHER INCOME	1,834,028	898,197
GAIN ON FOREIGN EXCHANGE	644,607	315,690
FOREIGN CURRENCY TRANSLATION LOSS	0	-4,044,587
FEES AND COMMISSION	777,223	380,637

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	3,370,000	350,952
OTHER INCOME	10,416,000	1,084,722
FOREIGN CURRENCY TRANSLATION LOSS	0	-755,503

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	2,861,367,900	1,115,933
OTHER INCOME	4,814,054,289	1,877,481
LOSS ON FOREIGN EXCHANGE	-49,332,000	-19,239
FOREIGN CURRENCY TRANSLATION GAIN	0	470,062

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	247,834,049	156,135
GAIN ON FOREIGN EXCHANGE	15,953,379	10,051
FOREIGN CURRENCY TRANSLATION GAIN	0	62,740
OTHER INCOME	62,549,793	39,406

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	-105,680	-31,799
FOREIGN CURRENCY TRANSLATION GAIN	0	61,607
OTHER FEES AND INCOME	149,000	44,834
LOSS ON FOREIGN EXCHANGE	-218,000	-65,596

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
OTHER INCOME	68,848,000	75,733
FOREIGN CURRENCY TRANSLATION GAIN	17,121,000	18,833
LOSS ON FOREIGN EXCHANGE	0	-276,121
FEES AND COMMISSION	65,208,000	71,729

TY 2013 Other Income Statement**Name:** OPPORTUNITY INTERNATIONAL INC

D/B/A OPPORTUNITY INTERNATIONAL-US

EIN: 54-0907624

Description	Foreign Amount	Amount
FEES AND COMMISSION	889,425,000	480,290
FOREIGN CURRENCY TRANSLATION LOSS	0	-614,360
OTHER INCOME	2,700,666,200	1,458,360