

ABOUT US

Opportunity serves micro and small entrepreneurs with loans, deposits, and other financial services. It was born of the belief that a transformational, formal financial institution was required to make a lasting economic impact on the entrepreneurial poor in Ghana.

Opportunity's products and services are built on values of **Commitment, Humility, Respect, Integrity, Stewardship** and **Transformation (CHRIST)**. Each client that walks through our door is considered unique and valuable.

Opportunity is a member of the Opportunity International Network - a global coalition of organizations dedicated to providing opportunities to people in less developed countries. The network has forty seven (47) partners around the world.



Opportunity International - Around The World

NETWORK BRANCHES

* Accra Central	030 2675219 030 2673247
Agbogbloshie	026 3003341
Akim Oda	034 2922566
* Asafo	032 2083189/91
* Ashaiman	026 300 3317 026 300 3325
* Circle	030 2251888 030 2213910
Datano	030 7020094
Dome Agency	026 300 3160
Kasoa Agency	026 300 2994 026 300 2995
* Kejetia	032 2041850
* Koforidua	026 300 3631 026 300 3363
* Madina	030 2519821/3
* Mankessim	026 300 3379
Nkawkaw	034 3122324 034 3122266
Odorkor	026 300 3513
* Suame	026 300 3030
Sunyani	035 2023708 035 2023728
* Tokoradi	031 2028530 031 2028960
Techiman	035 2591186/9
Tema New Town	026 300 3207

* **E-zwich ATM available at these branches.**

HEAD OFFICE

Kwame Nkrumah Avenue, Near Wato Traffic Lights
P. O. Box JT 323, Accra
Tel: +233 -30- 2610000, 2675219
Fax: +233 -30- 2665919
Email: info@opportunityghana.com
Website: www.opportunityghana.com

BRANCHES OPENING HOURS: Monday – Friday 8:30am – 4:00pm



Opportunity International
SAVINGS AND LOANS LIMITED

Power to Choose



Savings Products

Savings Account

An interest bearing account for you to deposit cash and withdraw anytime without notice

- Just GH₵ 5 to open an account
- Earn interest on balance over GH₵ 200

Current Account

A demand deposit account for you to deposit and withdraw cash at anytime without notice.

- Just GH₵10 to open an account
- We give you personalized cheque book

Susu Deposit

A daily savings account for customers who do not have time to come to the bank. Our deposit mobilisation officers walk to your doorsteps to collect your daily savings.

- Minimum daily contribution of GH₵ 1
- Flexible withdrawal options
- Opportunity to access our loan products

Fixed Term Deposit

This is a fixed interest bearing account for a prescribed period.

- Minimum amount of GH₵500
- You earn competitive interest rates.

WHY SAVE WITH US

- Your savings are safe in our hands
Biometric Identification System (BIDS) provides total safety of your account
- Simple account opening requirements
- You earn competitive interest on your savings
- Excellent customer service delivery
- Opportunity to access our loan products
- Collateral is not a requirement for micro loans

Loan Products

Group Loans

Loan for groups of micro entrepreneurs for business expansion.

- No collateral required
- Access to free training in financial literacy, leadership and community development etc.
- Group guarantee required.

Adehye Loans

Loan for loyal group loan clients migrating to individual loans.

- Maximum loan of GH₵5,000.00
- No collateral and guarantor required

Susu Loans

This is granted to Susu deposit clients after a required period of contribution

- Repay with small amount on daily basis
- No collateral required

Individual Loans

This is a working capital loan given to individuals for business expansion.

- Minimum Loan of GH₵500.00
- Maximum repayment period of 12 months
- Guarantor is required

Small and Medium Enterprise (SME) Loans

This is for small and medium business owners as working capital

- Minimum Loan of GH₵ 10,000.00
- Maximum repayment period of 36 months

Edu Finance Loans

This is a short and medium term loan facility for private school owners.

- Maximum repayment period of 36 months

Agric Loans

Finance for agric related businesses: farming, irrigation, agro-marketing and processing, agro- implement and transport

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Family Support Loans

Short and medium term finance for salaried workers

Church Loans

A short and medium term loans to assist in church development.

WHY TAKE A LOAN FROM US

- Simple repayment schedule
- No collateral for some loans
- Competitive loan interest and charges
- Free financial literacy training.

Account Opening Requirements

Personal Account

- 2 passport photographs (some branches provide at no cost)
- Voter's ID, Driver's license, passport, NHIS, National ID. Card (NIC)
- Utility bill (eg. electricity, water, telephone) or tenancy agreement or other proof of address

Company Account

- All the above and the following:
- Certificate of registration and details of owner (Form A) for sole proprietors
- Certificate of incorporation and certificate to commence business for limited liability companies

Services

- Mobile Banking
- E-zwich
- E-zwich ATM (Selected branches)
- MTN Mobile Money

