



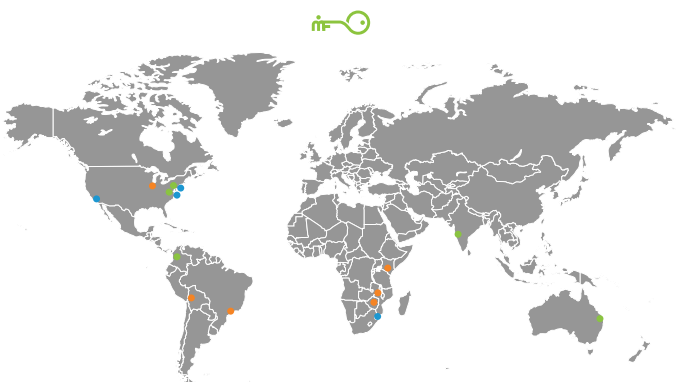
**Microfinance Opportunities** is a global nonprofit committed to understanding the financial realities of low-income households.

We use data from our own research, other sources, and results from our previous work to develop consumer-focused solutions that build financial capability. In the face of changing social and economic conditions, we are continuously innovating to build new content and leverage emerging technologies to take advantage of the vast array of opportunities to deliver financial education more effectively.

We are passionate about understanding the experiences and expectations of low-income individuals and households. We strive to translate these insights into practical interventions. We design strategies and tools that institutions can effectively implement with their existing frontline staff to enhance the financial well-being of their clients.

MFO's history of delivering results – even in the face of the unexpected constraints – is the backbone of our reputation as a global-leader in consumer-focused solutions.

## PARTNERS



● MFO STAFF ● MFO ASSOCIATES ● MFO BOARD

For more information, contact:  
**Microfinance Opportunities**  
 1701K St NW Suite 650, Washington, DC 20006  
 t: 202.721.0050 | f: 202.721.0010  
 e: info@mfops.org  
[www.microfinanceopportunities.org](http://www.microfinanceopportunities.org)



## PLACING CONSUMERS AT THE CENTER

RESEARCH  
EDUCATION  
RESULTS

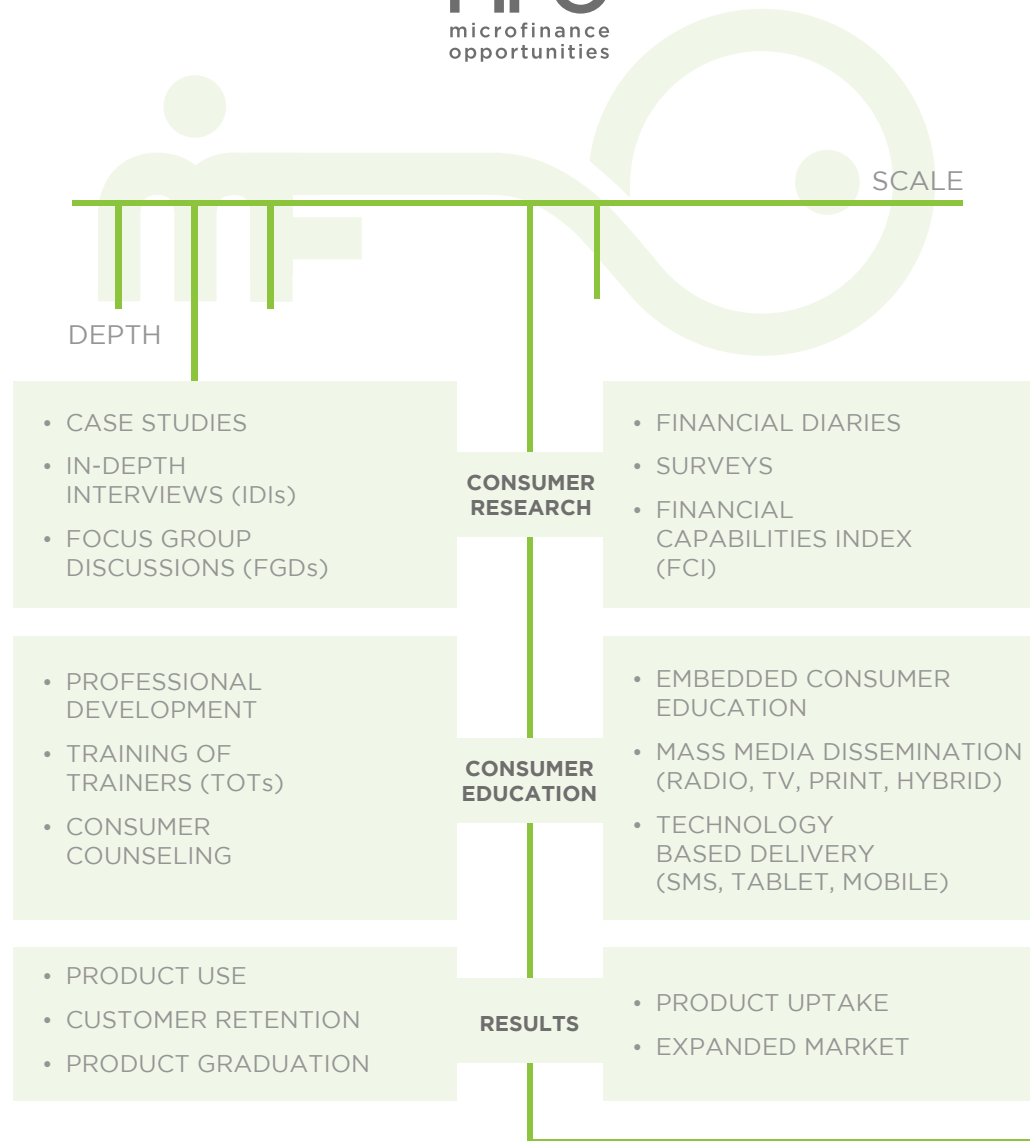


**OUR STARTING POINT  
OUR END POINT**



## FINANCIAL CAPABILITY

...is the combination of **ATTITUDE, KNOWLEDGE, SKILLS,** and **SELF-EFFICACY** needed to **MAKE** and **EXERCISE** money management decisions that **BEST FIT** the circumstance of **ONE'S LIFE,** within an **ENABLING ENVIRONMENT** that includes, but is not limited to, **ACCESS** to **APPROPRIATE** financial services.



## FINANCIAL EDUCATION

...equips people with **KNOWLEDGE** and **SKILLS** and strengthens their **ATTITUDES** and **BELIEF IN THEMSELVES** to make and exercise **INFORMED, CONFIDENT,** and **TIMELY** money management **DECISIONS.**

