



# Trust Groups Unlock Human Potential

Opportunity International Trust Groups help individuals like Rubi Anillo (center) and Sandra Marquez (right) of San Jacinto, Colombia, break free from the limitations of poverty. They promote solidarity among a group of entrepreneurs — 84% of whom are women — who guarantee each other's loans and support one another. Members meet weekly to receive training in business practices, interpersonal relationships and healthcare issues. They benefit from deep connections with their group and loan officers as they experience previously unimaginable growth in their lives. Many become employers and role models. Even the most vulnerable can become powerful, active citizens creating lasting change in their families and communities.

A 95% repayment rate helps keep money circulating in new loans for many more entrepreneurs.

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With the help of a loan officer, 10 to 30 entrepreneurs, mostly women, join together to create a Trust Group and elect leaders.

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As loans are repaid, clients become eligible for larger loans and more training and development.

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Trust Groups offer credit without collateral

Members undergo four to eight weeks of business training and agree to guarantee each other's loans, replacing the need for collateral.

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First Trust Group loans averaging \$138 are used to acquire inventory, purchase equipment and diversify businesses.

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Profits are deposited in savings accounts. Children are well fed and go to school. Housing and healthcare are improved. Communities thrive.

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Groups meet weekly to repay loans and receive transformative training and mentoring from loan officers.

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To learn more, visit [opportunity.org](http://opportunity.org)

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