

EXPERIENCE OF A LIFETIME

Insight Trip to Colombia

FEBRUARY 20 – 25, 2011

DISCOVER how clients in Colombia have used Opportunity's financial services for the past 30 years to work their way out of poverty despite unstable politics and economic fluctuations. You'll see firsthand why Opportunity is building a bank to serve the millions of displaced persons in Colombia who struggle to support their families.

EACH MORNING, PUT ON YOUR WALKING SHOES to be inspired by the richness found in the life experiences of our clients, loan officers and staff as you explore their world. Walk in markets filled with newfound hope and shake hands extended in gratitude for the financial services offered by Opportunity Colombia. Take part in Trust Group meetings where you'll hear stories of our clients' struggles and successes and see development in action. Discover the transformational impact of loans, savings, insurance and training on families and communities.

THROUGH THESE EXPERIENCES, you'll be able to envision a world in which all people have fair access to economic opportunities along with the inspiration to move beyond poverty, and you'll have a renewed sense of how you personally can help make that world a reality.

Two years ago, Bertha Urrutia became ill, lost her job and was forced to move to Henequen, a poor neighborhood just outside Cartagena, Colombia. To support her family, she opened a general store in her home. Soon thereafter, she met Opportunity International Loan Officer Diane Araujo, who encouraged her to join a Trust Group. With the group guarantee, she was able to take out a loan to build up her inventory of dry goods and hardware items.

Bertha says she has learned to love and respect her loan officer and the 18 group members, who support one another in good and bad times. "People have lost family or had children in the hospital, and I've seen the love of God extended to them by our group," she says.

With increased profits, Bertha has been able to put more meat and fish on the table and her health has improved. She's also been able to improve their housing, as well as educate her son, Pablo. "Now I can afford all the supplies he needs to go to school." Bertha dreams of finishing school herself and accessing more capital to grow her business beyond her neighborhood. She says, "Before, I didn't have these opportunities. Thanks to Opportunity, I now have capital and better economic stability." She also sees the hand of God at work in her life. "When one has the necessity and then there is the loan, it is the blessing of God."



Itinerary

SUNDAY, FEBRUARY 20: Depart in the morning for Bogota, Colombia. Local Opportunity staff will meet you upon arrival and take you to your hotel.

MONDAY, FEBRUARY 21: Join your fellow travelers for breakfast, followed by an orientation with Jim Frantz, chief transformation officer for Opportunity Colombia. Put on your walking shoes for an eye-opening visit with our clients in their homes and businesses. Enjoy dinner at an authentic Colombian restaurant in historic downtown Bogota.

TUESDAY, FEBRUARY 22: Depart for another inspiring day with clients at a Trust Group meeting and in their places of business. After lunch, enjoy free time shopping in downtown Bogota. Depart on a late afternoon flight to Cartagena, check into your hotel and have dinner.

WEDNESDAY, FEBRUARY 23: Spend your first morning in Cartagena in the field learning about the lives of hard-working entrepreneurs who are using our microfinance services to transform their lives. Watch as our clients proudly demonstrate their work and listen to the story of their lives before and after they received their first loan from Opportunity.

THURSDAY, FEBRUARY 24: Tour an Opportunity branch and join in a devotional time with the staff before heading out in the field. After lunch, relax at the hotel, shop in the beautiful historic walled city of Cartagena, or take a boat tour on the sparkling Caribbean Sea. Share your memories at a final group dinner and discussion.

FRIDAY, FEBRUARY 25: Depart to the airport for your flight back home carrying with you wonderful memories and the inspiration to become more involved in Opportunity's mission to help end global poverty.

Spotlight on Colombia

LOCATION: Northern South America, bordering the Caribbean Sea between Panama and Venezuela, and the North Pacific Ocean between Ecuador and Panama

CLIMATE: Tropical along coast and eastern plains, cooler in highlands

TERRAIN: Flat coastal lowlands, central highlands, high Andes Mountains, eastern lowland plains

POPULATION: 45 million

LANGUAGE: Spanish

GDP PER CAPITA: \$8,800

OUR PRIMARY FOCUS IS YOUR SAFETY AND COMFORT

In our 20 years of conducting Insight Trips, we have always provided a safe and rewarding visit for our participants. Every trip is carefully planned in conjunction with local Opportunity staff and hospitality experts to ensure your safety and comfort. We will also offer you a guidebook that includes everything you need to know about traveling in that particular country.

Registration

HERE IS HOW TO REGISTER FOR YOUR INSIGHT TRIP:

- 1) Contact your regional director or Susana Georgescu in Opportunity's international education department, at sgeorgescu@opportunity.org or 630-242-4127. Registration deadline is January 3, 2011.
- 2) Go to Opportunity.org/insight Complete the registration form and submit payment to secure your place.

SUMMARY OF COSTS:

\$2,218 payment to Opportunity
Includes all meals and beverages (excluding alcohol), local transportation, translator services, emergency evacuation insurance, partner and staff costs.

\$800 estimated airfare (from Chicago)
Airfare to be booked and paid for by the traveler.

\$530 hotel costs
*Hotel cost estimate is **per person**, based on **double occupancy**.
Hotel costs are paid by each traveler upon checkout.*

\$3,517 total cost estimate*

**Incidentals, shots, passports, visas, souvenirs and optional sightseeing not included.*

- 3) Make travel arrangements once all of the trip participants have registered. We strongly discourage booking your air travel before you hear from us. If you require booking assistance, contact Opportunity's preferred travel partner, Travel Inc., at 877-548-2995.
- 4) Prepare for departure.
Make sure your passport is valid for at least six months after your intended departure date. Visit www.vp2go.com for assistance in obtaining a passport.
Consult your doctor for any necessary immunizations and vaccines. For a traveler's health clinic near you, go to www.cdc.gov/travel.

To learn more, visit opportunity.org

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