

# EXPERIENCE OF A LIFETIME

## Insight Trip to Rwanda

FEBRUARY 25 - MARCH 2, 2012

**IN THE “LAND OF A THOUSAND HILLS,”** join trip hosts Ken and Linda Vander Weele discover firsthand how Opportunity International’s microfinance services are helping to bring reconciliation to people recovering from the 1994 genocide. Meet rural clients served by our new mobile bank, and learn about our plans for launching bank branches throughout Rwanda. Visit our newest branch in the Nyamata slum, which is helping displaced families work their way out of poverty. Open your own account at URWEGO Opportunity, Rwanda’s fastest-growing bank, where clients can save securely with an initial deposit of only \$.25.

**WATCH** as our Trust Group clients receive training on business, social and health issues, including HIV/AIDS. Visit individual members’ homes and places of business to learn how Opportunity’s other financial services—loans, savings and insurance—help transform the lives of families and entire communities.

**CONCLUDE YOUR TRIP** with a hike up a mountainside to see the majestic silverback gorillas, take a trek to see the golden monkeys or tour beautiful Lake Kivu by boat. Depart from Rwanda with new friends and a renewed vision of how you personally can help end global poverty.

Ken Vander Weele is a microfinance investment professional with more than 20 years of experience in the development of sustainable MFIs in CEE, Asia, India and Africa. He has significant experience in the early stage development of MFIs, conversions into regulated banks, governance, financing and exits for NGO sponsors ( Opportunity International) and for two private equity funds that he co-founded. Ken and his wife Linda first became involved with Opportunity in 1986 as donors and Board Members. In 1992 they moved their family with four children to Costa Rica to volunteer for Opportunity and then to Eastern Europe (Bulgaria) where Ken launched our Eastern European banks. Upon returning to Chicago, Linda became an advocate for our work, serving donors in the Chicago area.

*Francine Mukeshimana, mother of five young children, found herself unable to support her family when her husband died. To make matters worse, her own health was failing and doctors would not see her because she could not pay her husband’s medical bills. Francine started selling bananas in her village center in Rwanda, but still could not make ends meet.*

*Things started looking up when a neighbor told her about Opportunity. Francine joined a Trust Group and used her first loan of \$37 to purchase bananas in bulk and sell them to local schools and in the market. Her second loan of \$60 helped her add a banana beverage—a local favorite—to her product line. With her profits, she has been able to purchase health insurance from Opportunity, pay school fees for her children and invest in a pig. She has also learned to harvest the coffee trees on her property that were left untouched since her husband died.*

*Today, Francine and her son produce 150 kilograms of coffee cherries which they carry on their heads while walking five miles to the closest washing station. She hopes to one day purchase a cargo coffee bike so they can easily transport the bananas and the coffee cherries. For now, she says she is happy with all she has been blessed with.*

*Francine explains that her Trust Group members and loan officer are very important to her. She says, “Before I was lonely and a disgrace, today I have friends who are like my family.”*



Opportunity International

# Itinerary

**SATURDAY, FEBRUARY 25:** Depart for Kigali, Rwanda.

**SUNDAY, FEBRUARY 26:** Arrive this evening. Local Opportunity staff will meet you and take you to check in at the Serena Hotel.

**MONDAY, FEBRUARY 27:** Join your fellow travelers for a breakfast orientation and conversation with a local anthropologist before departing for a thought provoking tour of the National Genocide Museum, a must-see when visiting Kigali. After lunch, attend a presentation by URWEGO Opportunity Bank leaders. Put on your walking shoes for an afternoon in the field with loan officers as you explore their world. Observe a Trust Group meeting, visit a client's home and talk with our micro-entrepreneurs at their businesses in Kimihurura, the local marketplace. Enjoy an evening with the U.S. Ambassador to Rwanda.

**TUESDAY, FEBRUARY 28:** Meet for a breakfast briefing with the commercial attache. Depart for our Nyamata branch about an hour's drive from Kigali. Participate in an interactive day with Opportunity clients at a Trust Group meeting and in their places of business. After lunch, meet smallholder farmers and hear firsthand about the challenges they face. Learn how agricultural finance and rural savings programs help clients feed their families and work their way out of poverty. Discover how loans and crop insurance from Opportunity enable farmers to purchase better seed and fertilizers to increase their outputs and food security in their communities.

**WEDNESDAY, FEBRUARY 29:** Breakfast briefing with representatives from a local NGO that works alongside Opportunity Rwanda. Check out of the hotel and depart for Ruhengiri. Drive through the countryside and experience rural life. Visit the local branch and marketplace to learn about the lives of hardworking entrepreneurs who are taking advantage of our microfinance services. Check into your hotel for a good night's sleep to prepare for the next morning's trekking adventure.

**THURSDAY, MARCH 1:** Awake at sunrise to visit the Volcano's National Park. Trek the rain forest for an upclose encounter with the rare silverback gorillas in their natural habitat.

**FRIDAY, MARCH 2:** After breakfast, drive back to Kigali for some souvenir shopping before bidding farewell to Rwanda. Return home from this life-changing trip with a deeper appreciation for Rwanda's history and hope for its future, inspired to become more involved in Opportunity's mission to help end global poverty.

## Pre-and Post-Trip Travels and Activities:

**Many of our travelers will desire to arrive early or extend their stays to take advantage of all Africa has to offer travel options might include:**

- Experience the best of African's big game and wild life on a Safari's in nearby Kenya or Tanzania
- Spend 2-days in the field with Opportunity's bank clients in Uganda

Contact your Regional Director to learn how to connect with other travelers or work with Travel Beyond at 1-800-876-3131 to make this trip to Africa the ultimate time of insight and adventure.

## 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 Adele Nandan in Opportunity's international education department, at [anandan@opportunity.org](mailto:anandan@opportunity.org) or 630-242-4147. Registration deadline is December 1, 2011 (**Early registration discount of \$150 per person applies if registered by November 1, 2011.**)
- 2) Go to [Opportunity.org/insight](http://Opportunity.org/insight) Complete the registration form and submit payment to secure your place.

#### SUMMARY OF COSTS:

**\$2,933** - payment to Opportunity with gorilla trek (**Includes**, all meals and beverages, gratuity, local transportation, airport transfers, translator services, emergency evacuation insurance, partner and staff costs, Gorilla Trek safari, two nights in safari hotel, and all guides, trek permits and park entry fees.

**Does not include**, U.S - Kigali roundtrip air, incidentals, shots, passports, souvenirs, alcohol and three nights hotel in Kigali.)

\$2,200 - estimated airfare (from Chicago)

\$360 - hotel costs in Kigali

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

**\$5,493** total cost estimate

- 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](http://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](http://www.cdc.gov/travel).

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

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