

EXPERIENCE OF A LIFETIME

Insight Trip to COLOMBIA & NICARAGUA

with Lori Olson

January 15 – 21, 2012

TRAVEL TO COLOMBIA and discover how clients have used Opportunity's financial services for the past 40 years to work their way out of chronic poverty. Experience firsthand how Opportunity staff and supporters are living out Christ's call by bringing hope and justice to people living in poverty. Learn how tools like savings accounts, business loans and financial literacy can give displaced persons in Colombia the opportunity to provide for their families and transform their lives.

JOIN US ON A LIFE-CHANGING JOURNEY to the second poorest country in the Western hemisphere. Because 75% of Nicaraguans live below the poverty line, Opportunity International has implemented a holistic program blending economic development strategies with microfinance to help alleviate poverty. You'll discover how Opportunity helps provide training and finance for small and medium enterprises in promising local industries like tourism and agriculture. And you'll see how the Nicaraguan people are working their way out of poverty and creating healthy, vibrant and sustainable 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 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.



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, "Thanks to Opportunity, I now have capital and better economic stability."

Silvia Elena Canda, 27, learned how to hand-filgree jícaro gourds when she was 11 years old, and used the earnings from her beautiful gourd products to pay for her high school education. In 2006, she and 32 other women formed the Women's Artisan Cooperative of Buenos Aires. Under the "Ojala" brand, Opportunity has been working with this group to help them sell their products and develop new ones. As a second-generation artisan, Silvia is proud that her products contribute to her household income.



Itinerary

SUNDAY, JANUARY 15: Depart in the morning for Cartagena, Colombia. Local Opportunity staff will meet you upon arrival and take you to your hotel.

MONDAY, JANUARY 16: 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 learning about the lives of hard-working entrepreneurs who are using our microfinance services to transform their lives. Enjoy dinner at an authentic Colombian restaurant in downtown Cartagena.

TUESDAY, JANUARY 17: Tour an Opportunity branch and join in a devotional time with staff. After lunch, get your hands dirty as we join together in a service project for our local office and hardworking clients. Debrief dinner in the walled city.

WEDNESDAY, JANUARY 18: Cartagena City Tour and shopping. Enjoy the drive through the residential areas of the old city. Visit La Popa, the monastery, San Felipe fortress and Las Bovedas. Depart to the airport for your flight to Nicaragua. Upon arrival in Managua you will be picked up and travel to Granada about an hour drive. Check into hotel and have dinner.

THURSDAY, JANUARY 19: Enjoy breakfast and an orientation to Opportunity's work in Nicaragua. After breakfast attend a NicaWorks meeting and hear from the artisans how Opportunity's work supports their business growth. Later visit workshops of artisans and see beautiful, hand-made products that reflect their culture and traditions. In the afternoon, travel out to local villages to meet community leaders that have partnered with Opportunity to confront and resolve critical community problems. Dinner at local restaurant. Optional Young Life meeting is after dinner at 7:30 pm.

FRIDAY, JANUARY 20: After breakfast visit Opportunity's Agricultural program and see how the work is providing transforming opportunities for farmers and their families. Wear comfortable shoes as we will visit a farm and get a glimpse of rural life in Nicaragua. Visit the site of the future Entrepreneurial Technical High School, meet the director and teachers as they prepare for the first class in February. Dinner in Granada.

SATURDAY, JANUARY 21: Gather in the morning for breakfast and final meeting and reflections. Then travel back to Managua 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.

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 December 15, 2011.

Early registration discount of \$150 per person applies if registered by November 15, 2011.

- 2) Go to opportunity.org/insight
Complete the registration form and submit payment to secure your place.

SUMMARY OF COSTS:

\$3,325 payment to Opportunity International

Includes, all meals and beverages, hotel (based on double occupancy), gratuity, local transportation, flight to Managua, airport transfers, translator services, emergency evacuation insurance, partner and staff costs. Does not include U.S. – Colombia/Nicaragua round trip, incidentals, shots, passports, souvenirs or alcohol.

\$1,400 estimated airfare (from Chicago)

Airfare to be booked and paid for by the traveler.

\$4,725 total cost estimate

- 3) Make flight arrangements on your own or contact ADTRAV, Opportunity's preferred travel partner, at opportunitytravel@adtrav.com.
- 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.

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

Spotlight on NICARAGUA

LOCATION: Central America, bordering both the Caribbean Sea and the North Pacific Ocean, between Costa Rica and Honduras

CLIMATE: Tropical in lowlands, cooler in highlands

TERRAIN: Extensive Atlantic coastal plains rising to central interior mountains; narrow Pacific coastal plain interrupted by volcanoes

POPULATION: 6 million

LANGUAGE: Spanish

GDP PER CAPITA: \$2,800