

Experience of a Lifetime Insight Trip to Cartagena

October 5 - 7, 2010

You are invited to join Opportunity supporters and members of our Board of Governors for a two-night Insight Trip to Cartagena, Colombia, before going on to the Opportunity Microfinance Conference in Washington D.C. on October 8-9.

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.

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. Meet people 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.

Opportunity client Sugely Armenteo pushes her cart, laden with sandals, for 40 minutes to and from her spot in the market. She is one of the two to three million people in Colombia who have become displaced as a result of the decades-long armed conflict. She and her family live in a shantytown with no water or sewage system. But since she found Opportunity International in 2008, she has renewed hope. Her sandal business has grown and she has repaid her first loan of \$109. She has made dramatic changes in just months since becoming an Opportunity client. Her children are well-fed and they attend school. She has \$16 in savings and life insurance worth \$4,500.

Every day, Sugely leaves her house at 7:30 a.m. to sell sandals at the Olympica Market in Magangué, Colombia. "My cart provides me with a living," she says. "My goal is to become a wholesaler with my own store, and make our lives so much better."



Itinerary

Tuesday, October 5: Depart in the morning for Cartagena Colombia. Local Opportunity staff will meet you upon arrival and take you to your hotel. Dinner and orientation with CEO, Opportunity Colombia.

Wednesday, October 6: After breakfast, travel in the field to meet individual clients. Hear their personal stories, learn about their businesses and discover how they are working their way out of poverty. After lunch, continue to interact with our amazing clients and their families. Return to the hotel to rest and then have dinner with the leadership staff in Cartagena.

Thursday, October 7: Fly to the Microfinance Conference in Washington D.C. carrying with you a renewed vision of microfinance as a solution to poverty and stories to share with fellow Governors.

Our primary focus is your safety and comfort

In our 10 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.

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

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.
- 2) Go to Opportunity.org/insight
Complete the registration form and submit payment to secure your place. Registration deadline is August 30.

Summary of costs:

\$636 payment to Opportunity

Includes all meals and beverages, local transportation, translator services, emergency evacuation insurance, partner and staff costs.

\$770 estimated airfare (from Washington D.C.)

Airfare to be booked and paid for by the traveler.

\$436 hotel costs

Hotel costs are paid by each traveler upon checkout. We will be staying at the Hotel Caribe, www.hotelcaribe.com.

\$1,624 total cost estimate

*Incidentals, shots, passports, visas, souvenirs and optional sightseeing are not included in this cost estimate.

- 3) Make travel arrangements once all of the trip participants have registered. We strongly discourage booking 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.
- 5) Please feel free to contact Susana Georgescu
sgeorgescu@opportunity.org
800-793-9455 x 4127 or 630-242-4127
Fax: 630-645-1458

To learn more, visit opportunity.org

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