

POVERTY IS NOT A CHARACTER FLAW; IT IS A BUSINESS CHALLENGE!



Cartagena boasts Colombia's fifth largest population with over 1,000,000 residents of which more than 600,000 live on less than \$2 a day. True to the city's heritage, many are heroically fighting to break the bonds of poverty. Come see first-hand how microfinance programs are transforming lives.

This up close and personal trip will allow you to meet entrepreneurs like Tania. Tania Silgado lives with her husband and 5 children in a community that has never had ready access to water. An entrepreneur at heart, she dreamed of becoming the only water vendor in her community. After years of saving, she recently purchased a connection to the city water line. She and her husband now runs a business selling water in 5 litre tanks for 200 Colombian pesos (\$0.10). Witness first-hand how these entrepreneurs and others just like them are building successful businesses, mentoring other business people and changing entire communities.

Opportunity International is providing more than working capital - it is teaching the entrepreneurial poor how to make money work for them.

Microfinance is providing a solid foundation of hope for our clients and their children.

You are invited to join us on an:

Opportunity International Governors' Council Insight Trip

to Cartagena, Colombia
the "City of Heroes"

Saturday, April 21—Thursday, April 26, 2012

Trip Features:

- Meet with Opportunity International's innovative leaders in Colombia
- Meet with Opportunity clients one-on-one; visit their businesses and see best practices
- Meet with Trust Groups—experience weekly interaction & teaching; witness first-hand the power of peer lending & how holistic microfinance transforms lives

Our Work in Colombia Will Provide:

- The first Opportunity International regulated bank in Latin America
- A full-service regulated bank that will meet the needs of the poor by providing access to business loans, home improvement loans, savings accounts, and insurance products
- Financial services to rural areas and displaced people through 'branchless banks'

Colombia - Country Statistics:

- Population: 45,013,674
- Population below the poverty line: 49.2%
- GDP (PPP): \$320.4 billion
- GDP per capita (PPP): \$880
- Unemployment rate: 10.6%
- Inflation rate: 5.5%



Working Itinerary:

- Saturday: fly in, arrive by evening
- Sunday: Morning City Tour, Orientation Dinner
- Monday: Opportunity Office and Client Visits
- Tuesday: Roof & Floor Clients and Trust Group Meeting
- Wednesday: Final Client visit, Debriefing Lunch, Leisure Time, Closing Dinner
- Thursday: Official Insight Trip Concludes; Depart in morning or stay on for personal holidays

Trip Cost:

- \$200 per day per person (does not include wine & beer w/meals)
- \$250 per day per person (does include wine & beer w/meals)

**Per diem includes meals & tips, in country ground transportation, translator, security.*

- Trip deposit of \$400 per person required by March 1, 2012.
- Note: Airfare and hotel costs are not included and same are the responsibility of each participant. Opportunity International will reserve hotel accommodations, but flight is to be arranged by traveler.

For further information,
please contact Keri Tabet at ktabet@opportunityinternational.ca



Opportunity International
CANADA

GOVERNOR'S COUNCIL INSIGHT TRIP TO COLOMBIA

REGISTRATION FORM

Please complete one Registration Form per trip attendee and return by March 1, 2012 with trip deposit of \$400

*Full deposit is required by April 1, 2012. Airfare and hotel are not included.

Name as it appears on passport _____

Address _____

City, Province _____

Postal Code _____

Phone #1 _____ Phone #2 _____

Email _____

Passport number and expiration date _____

Citizenship _____

Birth date _____

Trip Deposit

- Please register me for the \$200 per day (total \$800 per person)
- Please register me for the \$250 per day (total \$1000 per person)
- I have included or mailed a cheque with Trip Deposit.
- I will call the office at 1-877-867-2448 to make Trip Deposit.
- I would like to pay Trip Deposit by credit card (below).

Number : _____

Expiry: _____/_____/_____ Visa Mastercard

3 Digit Security Code: _____

*Deposit non-refundable after March 15, 2012. Administration charge of \$100 will be rendered on all refunds.

Emergency Contact (name, contact info, and relationship) _____

Activity Restricting Conditions

Please note any limitations that would inhibit you from walking or sitting for extended periods of time, easily entering or exiting vehicles, or walking on uneven ground.

Current Medications _____

Allergies _____

Food preferences/restrictions _____

Please indicate what motivated you to take part in this trip:

PLEASE MAIL OR FAX THIS FORM TO:

Keri Tabet
Opportunity International Canada
10 Four Seasons Place, suite 701
Toronto, ON, M9B 6H7
Tel: 416-444-2448 Fax: 1-416-444-8166

ADDITIONAL ADVANCE PREPARATION:

- Canadian Passport required. Must be valid for three months after *return* date from Colombia.
- Tourist visa not required for Canadian citizens for tourist stay up to 60 days.
- Non-Canadian citizens may require a visa. Check with your consulate office.
- Consult with your doctor regarding immunizations and vaccinations. Check the Canadian government's website for health information on Colombia travel: <http://www.phac-aspc.gc.ca/tmp-pmv/index-eng.php>
- For a traveler's health clinic near you: <http://www.phac-aspc.gc.ca/tmp-pmv/travel/clinic-eng.php>



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