

ADVENTURES IN GIVING
Nicaragua/Costa Rica Microcredit Trip with Susan Wilkes
February 26-March 9, 2011

Join Susan Wilkes on a trip to Nicaragua and Costa Rica that will introduce you to microcredit organizations as well as the history, culture, and beauty of these two Central American countries.

The cost is \$2800.00 per person if sharing accommodations or \$3200.00 if you have single accommodations.

The costs include: airport arrival and departure services, airfare from Managua to San Jose, transportation on all days, 11 night accommodations, meals as indicated (B=breakfast, L=lunch, D=dinner), guide services for tours, activities as indicated, and most gratuities. The costs are based on a minimum of 10 participants plus Susan. If there are more participants, the cost will be somewhat less. The costs are subject to changes in the airfare between Managua and San Jose.

A deposit of \$1000.00 per person is due immediately to secure your place on the tour. Another payment for the airfare between Managua and San Jose will also be required immediately. Your international flights should be booked as soon as possible in order to get a good fare. You may want to make the international flight arrangements on your own or you can work with Suzanne at Borton Overseas. Final payment is due by January 7, 2011.

Itinerary

February 26, Saturday Arrive Managua, Nicaragua.

Arrive Managua. The afternoon is at your leisure to explore your surroundings.

Overnight Hotel Casa Naranja. (D)

February 27, Sunday Managua to Leon

After breakfast, you'll have a tour of Managua, which has been Nicaragua's capital since 1851 and today is home to 1/3 of the country's population. During this half-day excursion you'll see the evidence of the 1972 earthquake on old Managua, as well as the emerging new Managua city, the product of rapid growth. You'll visit its cathedrals, Lake Managua, and the recently renovated National Palace. Then you'll drive along the lake and will reach the city of Leon. The original city of Leon was built in 1524 by Francisco Hernandez de Cordoba, but the city was damaged beyond repair when the Momotombo Volcano erupted in 1610 and the city was abandoned. The archeological site of Leon Viejo has been declared a UNESCO World Heritage Site. Most visitors come to Leon to see the town's interesting architecture and one of the most popular sites to visit is the 18th century cathedral that is the largest in Central America. Enjoy the churches, monuments, and markets of this colonial city and learn about its rich history. At dinner you will meet guests who will provide a briefing on Nicaragua history, the story of microcredit there and its current status.

Overnight El Convento or Hotel La Perla. (B,D)

February 28, Monday Leon

Today you'll visit Pro Mujer, a microfinance institute that was established in 1996 with financing from USAID to provide credit and training to women in Leon and Chinandega. The programs are geared to the needs of poor, undereducated women who operate small businesses or would like to open one. Pro Mujer's mission is to provide Latin America's poorest women with the means to build livelihoods for themselves and futures for their families through micro-lending, business training, and healthcare support. Pro Mujer has been featured at the Clinton Global Initiative and is one of the best international microcredit organizations and provides a wide range of services. **www.promujer.org**

Overnight El Convento or Hotel La Perla. (B,D)

March 1, Tuesday **Leon**

Today you'll visit FINCA Nicaragua, which provides financial services to poor families so they can create their own jobs and improve their standard of living. In 1984, FINCA founder, John Hatch, conceived a new method for delivering assistance to the poor called the village banking method. Loans are the central service provided by the village banking method. Most of the clients in the Leon area are storeowners, but their businesses also include manufacturing, farming, and fishing. Many are single mothers who provide the sole source of income for their families. www.finca.org It is possible that you will also visit Root Capital's Costa Rica program which uses investment to support cooperatives beyond the levels of microcredit. Root Capital is a nonprofit using a social investment model to fund growing businesses in rural areas of developing countries. Its founder has been featured at the Clinton Global Initiative. www.rootcapital.org Guests from these development groups will join you for dinner.

Overnight El Convento or Hotel La Perla. (B,D)

March 2, Wednesday **Leon to Granada**

You'll see rural Nicaragua as you're driven to Granada, the oldest city established on the mainland during the Spanish conquests. First you'll visit Masaya Volcano National Park, with the stunning and active Santiago crater. It's one of the few places in the world where such an active volcano can be observed up close. You'll also visit the ecological museum, where your tour guide will explain about various themes in: geology, history, volcanology and ecology. Next visit Nicaragua's most popular open-air handcraft market located in Masaya, where Nicaraguan handicrafts can be purchased. Then you'll be driven to Catarina, one of the famous traditional towns, where ornamental plants and flowers are grown. Enjoy impressive panoramic views over the Apoyo Lagoon and the region. Before going to Granada, you'll pass by San Juan de Oriente and observe a community of artisans.

Overnight Casona del los Estrada or Plaza Colon. (B,L)

March 3, Thursday **Granada (Mombacho & Islets)**

This morning you'll have a tour of Granada, the oldest colonial city in Central America that was first founded in 1524 by Francisco Hernandez de Cordoba. Though it has been sacked by pirates multiple times and undergone many civil wars, Granada boasts beautiful Spanish architecture. Explore San Francisco Convent and its Museum, one of the best in the region. Originally constructed in 1585 it was burnt by pirates and then later again by William Walker and recently restored in 1989. Inside you can see primitivists art, paper mache figurines depicting indigenous life, as well as the Zapatera Statuary, with black basalt statutes carved between 800 and 1200 AD. Explore also La Merced church, arguably the most beautiful in the city. Enjoy a climb to the bell tower for an extra dollar! Also visit La Fortaleza, an old Spanish fort constructed in 1748 with the best view over the city. This afternoon, you'll embark on a boat tour of Granada's famous Isletas, an archipelago of 365 tiny inhabited islands in Cocibolca Lake that were formed by an ancient volcanic explosion. Dinner guests will include leaders of the microfinance organizations you will visit.

Overnight Casona del los Estrada or Plaza Colon. (B,D)

March 4, Friday **Managua, Nicaragua to San Jose, Costa Rica**

The morning is at leisure before you're late morning drive to the airport in Managua for the flight to San Jose, taking the Copa flight that departs at 3:53pm and arrives in San Jose at 4:53pm. The drive is about 1 ½ hours. Upon arrival in San Jose, you'll be met and transferred to your hotel.

Overnight Orquideas Inn or similar. (B,D)

March 5, Saturday **San Jose to Braulio Carillo National Park to Puerto Viejo**

This morning, you'll be transferred towards the Caribbean lowlands of the Province of Limon. Along the way, you'll visit Braulio Carillo National Park. Make a stop at the Aerial tram or Gondolas tour, which has a duration of 1 hour and 20 minutes, during which you'll glide pleasantly through the treetops. The open-air gondolas with canvas awnings seat 6 passengers and a naturalist guide. This is an extraordinary opportunity to see a primary forest and the different layers of the rainforest, from the floor to the treetops. The canopy is home to two-thirds of all rain forest species, one of the

richest canopy communities in the world. Continue to Puerto Viejo, a beach town on the Caribbean side of Costa Rica that is known for its laid back Caribbean life style and its pristine beaches.

Overnight Cariblue Hotel or Villas del Caribe Hotel. (B,L)

March 6, Sunday **Puerto Viejo - Cahuita National Park**

Today you'll be driven to Cahuita National Park, which has the largest system of Coral Reefs in Costa Rica, including 6 species of coral, a wide range of colorful tropical fishes and the occasional encounter of a harmless reef shark or sting ray. This beach has a horse shoe shape, with the entrance of the park at one end and beautiful Punta Cahuita at the other end. Start with a scenic 20 minute boat ride to have 2 snorkeling sessions. Then you'll be dropped off at the Punta to enjoy a delicious fruit and snacks break at the beach followed by a 1 hour guided hike in this wonderful coastal forest: monkeys, sloths, birds, poison dart frogs, iguanas and other interesting encounters are common. You'll be driven to Earth University. At dinner you will have a briefing on Costa Rica, its history, the origins of EARTH University, environmental/global warming issues and progress in Latin America and the history of microcredit in the region.

Overnight Earth University Campus Hotel. (B,L)

March 7, Monday **EARTH University**

Today you will enjoy a full day at Earth University Campus. EARTH University Foundation was formed to support the educational vision of Costa Rica-based EARTH University through gifts from the global community and other programs and initiatives. EARTH University is an international institution created out of a deep conviction that the environmental and social challenges confronting the planet can be resolved through education that promotes science, technology and entrepreneurship while focusing on essential human values, leadership and a commitment to social and environmental service. EARTH offers an undergraduate program in agricultural sciences and the rational use of natural resources leading to the licenciatura degree. www.earth-usa.org The Ethno-botanical garden is the only one in Central America affiliated with the network of gardens "Hermanos Latinoamericanos" (Latin American Fellowship of Ethno-botanical Gardens). Here one can see, touch, smell, and taste a variety of medicinal plants and learn about their use and preparation. You may recognize some of these medicinal plants since some are commonly used as ornamentals plants. For the Integrated Dairy farm tour, you will see how all resources are utilized. The cattle are fed with natural feed, and their waste is used to make organic compost and energy which powers the farm. The water used to clean the areas is treated and reused. The pigs are fed from sugar cane residue, and their waste is transformed into food for ruminant and fish. The fish live in the last of four water-decontamination ponds, along with other aquatic flora and fauna. Cattle manure is used to feed earthworms for the production of vermicompost. This compost is used to fortify the sugar cane crops and the tree fodder, thus forming a completely closed system. At dinner you will be briefed on the Grameen microfinance model, developed by Muhammad Yunus in Bangladesh. The briefing will cover Grameen's history and how its replication models have been adopted in multiple countries.

Overnight Earth University Campus Hotel. (B,D)

March 8, Tuesday **Limon to San Jose**

This morning, you'll visit the Grameen Bank Replication Program. GBRP was launched in 1989 as a program of Grameen Trust, with the objective of participating in and contributing to the worldwide crusade against poverty. Its sole objective is to turn the Grameen philosophy into reality by working alongside those struggling to remove poverty. Over the past decades, Grameen Bank has made history by pulling thousands of women above the poverty line by just providing them with a few dollars of credit, through a financially sustainable institutional framework. www.grameentrust.org After your visit, you'll be driven back to San Jose (about 3 ½ - 4 hour drive).

Overnight Orquideas Inn or similar. (B,D)

March 9, Wednesday **Depart San Jose, Costa Rica**

You'll be transferred to the airport for your departure flights.

(B)

Adventures in Giving Microcredit Trip Central America 2011

*To learn more or reserve your spot on the Adventures in Giving Central America 2011 Trip,
contact Suzanne Zapolski at Borton Overseas (Suzanne@bortonoverseas.com).*



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