

# Micro-Finance Field Study



## La Isabela, Dominican Republic

September 2nd - 7th, 2009

**The world is flat. Mobile phones and the internet are capable of connecting those living in poverty to a global financial marketplace, however, someone still needs to connect the poor to these new technologies...you!**



Are YOU  
a Workerteer?

**Goal:** To identify and profile hard-working entrepreneurs in areas of need and facilitate access to capital.

# WHAT TO EXPECT

**The Mission:** Philanthropist.org allows socially minded investors to find Social Investments to invest in and directly sponsor Entrepreneurs in developing nations or your own neighborhood for as little as \$100. Realize entrepreneurship as long-term solution to poverty and help support those most eager to work. Philanthropist.org hosts several Workteering trips per year. These trips are designed to provide volunteer profilers the opportunity to work with aspiring entrepreneurs in developing nations and provide assistance to those who do not have access to technology solutions and global markets. Philanthropist.org believes these established entrepreneurs and small business owners are best equipped to help others by providing jobs and economic opportunities in their communities.

**The Work:** Each participant workteer is expected to locate and interview at least 10 entrepreneurs who match our profiling criteria. A profile questionnaire is expected to take 30-60 minutes and must include a high quality digital photo to be accepted. Participants must bring a laptop and digital camera. All tours and instruction is in English, but your interviews will be conducted with help of translators and facilitators. Spanish skills are a plus. Work may include profiling new people or following up on prior loans.



**The Faculty:** Philanthropist.org team members will lead the Profiling trip as well as a experienced Guest Lecturer. Bios will be available in advance. The trips are hands-on with minimum classroom time allocated. They are designed to be educational, with the Guest Lecturer providing local knowledge and instruction on his/her area of expertise.

**APPLY NOW!**  
**Space is Limited**

**The Accommodations:** Profiling trips often take us to impoverished areas of the world. As such, accommodations are sparse and basic. Standards are maintained to assure health and safety, but generally dormitory style sleeping is offered where participants may be sharing a room with one or more others. Hotels have bathroom facilities, running water, beds, and basic 1-to-2-star rated necessities.

**The Costs:** All inclusive profiling Field Study Trip is \$3700, or without airfare the cost is \$2700, however, no exceptions will be made to our itinerary. Scholarships are available to those who qualify. In addition to the cost of the trip, all profilers are responsible to purchase trip insurance and health insurance (\$300), however, this requirement will be waived if proof of valid recognized US Insurance card is provided which includes travel coverage in destination country. The profiling trip fee covers: Roundtrip Coach Airfare from Boston or NYC, Tuition/Reading/Profiling Materials, Room and Board (Most Meals), Transfers (at destination country), and Tours & Instruction from Guest Lecturer.

**\*\*All Inclusive trips originate in Boston (Logan International Airport) and include Roundtrip Airfare and all accommodations in the destination location. Individuals wishing to travel from other US-based cities or to travel from a International origination MAY be accepted, but must arrive before by check-in and depart after check-out to be accepted. Sorry NO EXCEPTIONS.**

***“We can do no great things, only small things with great love.”***

- Mother Teresa

**The Application Process:** While we encourage all to apply, we cannot accept all Profiler requests, both for space constraints and health and safety constraints. You can apply for sponsorship or submit your profile on our website. Profilers must:

1. Be 18 Years or Older
2. Hold High School Diploma (equivalent)
3. Be Fluent in English (Spanish is a plus!)
4. Possess Basic Computer Skills
5. Have Relevant College Coursework
6. Have a health Voucher
7. Have Health Insurance
8. Have International Travel Experience\*

\*Those without any International travel experience are not excluded from participation, however, you are required to write a 2000 word essay describing your interest, and applicable travel experiences, and the application will be carefully screened with a phone interview.

## WHAT TO BRING

**IMPORTANT:** Your cell phone will likely NOT work, you will not be able to communicate with the group if you get lost please remember to print this itinerary and carry a local map.

### Required:

- Local Map
- Digital Camera
- Clip Board & Pens
- Sun Hat
- Sun Screen
- Sun Glasses
- Bug Repellent
- Local Currency
- Re-useable Water Bottle
- Sneakers or Shoes
- Light Summer Wear
- Waterproof Rain Wear
- Backpack
- Old Clothes

### Optional:

- Powerbars & Snacks
- Sun Umbrella
- Cell Phone + Charger
- Sim Card

## ALL-INCLUSIVE PACKAGE INCLUDES

- Roundtrip Airfare from Boston (JetBlue via JFK).
- Airport rideshare and concierge assistance.
- Four Nights Hotel Accommodations (website provided prior to departure).
- Two or more group meals as specified in Itinerary.
- Roundtrip Transfers via MiniVan from Airport to Hotel & Excursions as time allows.
- Roundtrip Transfers via MiniVan from Hotel to Field Study areas.
- Study Leader who offers a series of Micro-Finance talks and prepared lectures.
- Tour Manager available 24/7 to answer your questions and facilitate operations.
- Accommodations and meal expectations will be provided in the itinerary.
- Baggage Handling and Gratuities on Scheduled Transfers.
- Minimal Group Travel Insurance Policy.
- Security and Safety Protection staff members where needed
- Van Driver and Tour Manager.
- Items necessary for profiling, portable printer, calculators, clipboards, etc.
- Preferential Accommodations over No-Airfare Packages.
- Gratuities to local guides, porters, driver, and staff.

## NO-AIRFARE PACKAGE INCLUDES

- Meeting Spot at Hotel (all will be allocated a room, lodging elsewhere discouraged ).
- Four Nights Hotel Accommodations (website provided prior to departure).
- Two or more group meals as specified in Itinerary.
- Roundtrip Transfers via MiniVan from Hotel to Field Study areas.
- Study Leader who offers a series of Micro-Finance talks and prepared lectures.
- Tour Manager available 24/7 to answer your questions and facilitate operations.
- Accommodations and meal expectations will be provided in the itinerary.
- Baggage Handling and Gratuities on Scheduled Transfers.
- Minimal Group Travel Insurance Policy.
- Security and Safety Protection staff members where needed.
- Van Driver and Tour Manager.
- Items necessary for profiling, portable printer, calculators, clipboards, etc.
- Gratuities to local guides, porters, driver, and staff.

Note: While we understand flights may be less expensive to book privately, booking with the group assures any delays or missed flights do not cause you to miss a scheduled departure date - you MUST arrive on or before the first scheduled session and CANNOT leave before the last scheduled session under any circumstance. While discouraged, if you are combining the profiling trip with vacation travel plans, be sure to leave a large window on either end of your trip and plan transports accordingly.

## ABOUT US

Philanthropist.org allows socially minded investors to find Social Investments to invest in and directly sponsor entrepreneurs in developing nations or your own neighborhood for under \$100. Realize entrepreneurship as long-term solution to poverty and help support those most eager to work. Philanthropist.org hosts several Workerteeing trips per year. These trips are designed to provide volunteer profilers the opportunity to work with aspiring entrepreneurs in developing nations and provide assistance to those who do not have access to technology solutions and global markets. Philanthropist.org believes these established entrepreneurs and small business owners are best equipped to help others by providing jobs and economic opportunities in their communities.



## Desired Skills

- Consulting
- Finance
- Internet
- Accounting
- Computer Science
- Social Studies
- Journalism
- Languages
- Marketing
- Non-Profits
- Development
- Business
- Entrepreneurship
- Government
- Health
- Travel & Logistics
- Economics

## Join Us!

facebook

LinkedIn

twitter



Panoramio  
by Google



# TRIP INFORMATION

## SAFETY

Safety is our #1 priority. You are going to an underdeveloped area where people are struggling for basic necessities. You should wear OLD clothing, ripped t-shirts, shorts, etc. This is not a fashion show. No jewelry, no watches, no electronics, no designer sunglasses. While we hire paid "protection" for the trips where needed, and hotel partners are gated and locked, you should stay alert to your surroundings, much like any urban settings in the USA.

## ACCOMMODATIONS

Hotels used will vary per trip and destination. We aim to stay at the best the region has the offer in a 1 hour minivan radius, usually a 2-3 star hotel. Both for safety and logistical reasons, the exact hotel location and meeting spot will not be provided prior to reservation. You will receive a detailed itinerary. To set expectations, budget Rooms in Beach Resorts such as: <http://www.hotelescolibri.com> are offered at \$25 USD per night, our target price is \$50/night. Typically accommodations are very nice by US standards, daily maid service, room service, safebox, etc. However, workerteers are reminded that the accommodations are safe and clean, but the field study tour is designed to reach as many people as possible OUTSIDE the typical tourist areas that cater to resort travelers. Hotel selected will have a website URL and this will be communicated prior to departure with a list of amenities, as an Island Nation, most hotels in the Dominican Republic are likely to be near the coast and beach.

## TRANSPORTATION

A minivan is used for airport transfers, profiling trips, and excursions. Note that while the van seats 12, has air-conditioning, and is designed for travel on unpaved roads, travel is not designed for comfort. You will be travelling to areas that do not usually have paved roads and conditions are minimalistic. Bathroom breaks are taken as needed, but accommodations are minimal.

## LUGGAGE

We fly JetBlue exclusively. Please see [jetblue.com](http://jetblue.com) for details on your flight. Carry-On Allowance: 1 Bag + 1 Personal Item. JetBlue recently added a \$20 fee for a second checked bag. Maximum Dimensions of Checked Luggage: 62 linear inches/157 cm (length + width + height). Maximum Dimensions of Carry-on Luggage: 24in x 16in x 10in (length x width x height). your

bags, or better yet, bring some small items for local children you are likely to meet.

Maximum Dimensions of Personal Item: 18in x 15in x 8in (length x width x height). Maximum Weight: 50 lb/23 kg. Overweight baggage is NOT be accepted on flights to/from the Dominican Republic. Do NOT assume you can pay extra for a large bag, but you can carry two (max) within size limits. Dominican Republic trips are limited to two checked bags per person - JetBlue has strict restriction for (only) this country. GIVE & TAKE: You may wish to return with souvenirs...remember to leave space in your suitcase by bringing items you can leave behind.

## PACKAGES EXCLUDE

Below is a partial-list of potential expenses you are likely to encounter on your tour. Please remember to purchase trip cancellation insurance. Some but not all meals are included, you should budget at least \$20 per day for items such as: Extra Baggage Fees, Tips & Gratuities, Bottled Water, Gifts, Souvenirs, Snacks, Fruits, Off-itinerary Transports, Entrance Fees, Taxes, Extra Local Guides/Translators, laundry, digital camera, batteries, clothing, toiletries, email/internet access, and mobile/telephone/fax charges. Be sure to bring currency, travelers checks, and a valid credit card.

## TECHNOLOGY

While philanthropist.org is a technology firm and is working diligently to connect people in remote communities to the internet and a global marketplace via mobile phones and the latest technologies - the reality is that cell phone providers have yet to capitalize on the market opportunity in many rural areas. In the DR - only one carrier will work (well) with your GSM capable cell phone, Orange. SIM cards available here for under \$30: <http://www2.orange.co.uk/> A coverage map is available here: <http://www.gsmworld.com/>. See safety section. Ipods, large cameras, portable games, and other unnecessary items only attract problems of potential theft - please plan to leave your expensive electronics in your hotel room safe. Current Profiling Field Trips DO NOT require you to have mobile coverage on your phone, or that you bring a phone at all - we still do things the old fashion way with a pen and paper for basecamp laptop data entry; but we encourage you to bring your technology gizmos as we build toward real-time data interchanges. Digital Cameras with batteries are required, Laptops are

## BROADCASTING

One of the exciting aspects of the philanthropist.org trip is that you can broadcast your experience to friends and family back home. In addition to creating profiles of others - you may want to create profiles for yourself. Remember to setup profiles of your favorite websites and Web 2.0 services: Google, YouTube, Facebook, Friendster, MySpace, Orkut, Panoramio, Blogger, Picasa, Wikipedia, EONS, FeedBurner, etc. Remember to approach all interactions and public postings like a journalist, focus on facts and focus your attention on the people you are trying to help...and of course treat every person with respect.

## SCHOLARSHIPS

Limited Scholarships are available. Full or partial scholarships are subject to availability, and the beneficiary requirements. Contact us regarding the application process and wait list.

## CORPORATE SPONSORS

Corporate groups and corporate sponsorships are welcomed. Visit our website or media guide for how philanthropist.org can help organize and manage your corporate volunteering trip. Corporate groups also are reminded of the excess supply of scholarship requests and can fill vacancies, with deserving, well-educated and eager students.

## YOUR TEAM

Workerteers come from all different nationalities, age groups, career fields, and experiences. If this is a corporate retreat - expect to learn team building skills and gain productivity advances not offered by the best management consultants. If you are booking this trip alone, do not expect to keep to yourself! Your team size will be about 10 people, many will become your friends for life!

## LEARN MORE

Have questions? Call us. Better yet, talk to someone who knows! Join our FaceBook page or Eons page or other web communities such as YouTube and Flickr for access to those who have been before, most will be willing to answer all your questions. First-hand accounts of what it is like in the field are always better than websites and brochures - it is the unexpected that usually makes our trips most memorable.

**Email us:** [workerteers@philanthropist.org](mailto:workerteers@philanthropist.org) or call (617) 500-3224 or call in to our weekly conference on Tuesdays at 7pm PST (10pm EST) at (712) 421-6710 password = 1234# listen in with no obligation. Or just call (617) 500-3224 if you are interested in learning more about philanthropist.org. Someone will be available to answer questions at this time.

# AGENDA

## Thursday, September 3rd, 2009

9:00 am – 10:00 am	Meet at Airport Gate, 2 Hours Before Flight
2:00 pm – 2:30 pm	Meet at Airport Baggage Claim, Do Not Leave Airport.
2:45 pm – 4:00 pm	Van Transport to Hotel
5:00 pm – 5:30 pm	Evening Presentations and Dinner
6:30 pm – 8:00 pm	Guest Lecture: Micro-Finance
3:15 pm – 5:00 pm	Evening Workshop: Profiling 101
5:00 pm – 8:00 pm	Optional: Drinks and Cocktails

## Friday, September 4th, 2009

8:00 am – 9:00 am	Continental Breakfast
9:00 am – 10:30 am	Meet at Van – Travel to Field Station #1
10:45 am – 12:00 pm	Morning Profiles and Interviews (Target = 1 Completed New Profile per Workerteer)
12:00 pm – 1:30 pm	Lunch Break – Q & A
1:30 pm – 4:00 pm	Afternoon Profiles and Interviews (Target = 7 Completed New Profiles per Workerteer)
4:00 pm – 4:30 pm	Afternoon Break – Case Study Presentations
4:30 pm – 7:00 pm	Evening Profiles and Interviews – Independent Studies (Target = 2 Completed Follow-up Profiles per Workerteer)
7:00 pm – 8:00 pm	Meet at Van – Travel to Hotel
8:00 pm – 10:00 pm	Evening Presentations and Dinner

## Saturday, September 5th, 2009

8:00 am – 9:00 am	Continental Breakfast
9:00 am – 10:30 am	Meet at Van – Travel to Field Station #1
10:45 am – 12:00 pm	Morning Profiles and Interviews (Target = 1 Completed New Profile per Workerteer)
12:00 pm – 1:30 pm	Lunch Break – Q & A
1:30 pm – 4:00 pm	Afternoon Profiles and Interviews (Target = 7 Completed New Profiles per Workerteer)
4:00 pm – 4:30 pm	Afternoon Break – Case Study Presentations
4:30 pm – 7:00 pm	Evening Profiles and Interviews – Independent Studies (Target = 2 Completed Follow-up Profiles per Workerteer)
7:00 pm – 8:00 pm	Meet at Van – Travel to Hotel
8:00 pm – 10:00 pm	Evening Presentations and Dinner

## Sunday, September 6th, 2009

8:00 am – 9:00 am	Continental Breakfast
9:00 am – 10:30 am	Optional: Meet at Van for transport to beach
10:30 am – 8:00 pm	BEACH DAY!
8:00 pm – 10:00 pm	Evening open no dinner

## Monday, September 7th, 2009

8:00 am – 8:30 am	Continental Breakfast
8:30 am – 9:00 am	Pack for Airport Return
9:00 am – 11:30 am	Morning Profiles and Interviews (Target = 5 Completed Follow-up Profile per Workerteer)
12:00 pm – 1:30 pm	Meet at Van – Transport to Airport
4:30 pm – 7:00 pm	Return Flight

# RESERVATION FORM

Print and Fax  
this form to:  
(617) 208-2481

## Field Study: Entrepreneurship as a Solution to Poverty September 2nd – 7th 2009 – Dominican Republic

NAME: Mr./Mrs./Ms.: \_\_\_\_\_  
TOTAL # IN GROUP: \_\_\_\_\_  
COMPANY/GROUP: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
CITY/STATE: \_\_\_\_\_ ZIP \_\_\_\_\_  
PHONE: (\_\_\_\_) \_\_\_\_\_  
EMAIL: \_\_\_\_\_  
CREDIT CARD: \_\_\_\_\_ Exp Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
MC\_VISA\_ALEX\_\_\_\_\_

SIGNATURE: \_\_\_\_\_

### CANCELLATIONS & REFUNDS

Deposits are non-refundable on trips that were completed. Cancellations provided 30 days or more before the departure date will be refunded, less the deposit. Cancellations provided 7 days or less before the departure date will be refunded only if your space is re-sold. Date re-scheduling is not expected, but is not grounds for a refund, so we recommend you purchase trip insurance to assure your schedule will allow the trip.

### INSURANCE

Philanthropist.org provides travelers with minimum group travel insurance. Our group policy is intended to provide minimal coverage levels of protection, but we are travelling to underdeveloped areas and require all participants are in good health and have a major health insurance plan in place. Documentation of an active policy will be required. We strongly suggest you purchase optional Baggage and Trip Insurance from a third party provider. Events do arise in your life that might prevent you from taking a trip with us and we are not able to offer refunds, so please contact us for a list of providers to prevent disappointment.

### VISAS & IMMUNIZATIONS

You are responsible for all Visa, and Passport, and Immunization arrangements. Apply for a Tourist Visa. If you have to apply for a Visa, be sure you allow plenty of time for processing, denial is not grounds for a refund. If you suspect you may have problems, please purchase travel insurance.

### DEPOSITS

Enclosed is my check or money order (made payable to philanthropist.org) for \$ \_\_\_\_\_ (\$1,000 per person) to hold \_\_\_\_\_ place(s) on the 2009 Dominican Republic Field Study Trip. Contact us via telephone to make credit card arrangements. I understand that reservations must be paid in full 60 days before departure (July 3, 2009). All seating and lodging priorities are assigned in the order reservation deposits are received. Due to van transport seating limitations of 12 people per trip, there is a strict limit of 10 participants per trip. Placements will be offered according to actual time-stamped receipt of deposit funds, not this reservation form. Groups of 2 or more must receive verbal confirmation. If you are travelling with a group, but submitting applications separately, please be sure to notate your group size above.

### LANGUAGE

Spanish is a plus, but not a requirement. Please indicate your skill level for our planning purposes: \_\_\_\_\_ none/little, \_\_\_\_\_ modest/beginner, \_\_\_\_\_ conversational/intermediate, \_\_\_\_\_ fluent/advanced.

### LODGING

I/we prefer but understand that I/we are not guaranteed: twin bed(s): \_\_\_\_\_ double bed(s): \_\_\_\_\_. I am interested in upgrading my hotel accommodations to the best available rooms; please contact me with details and price increases I understand the hotels are in developing area and this is not guaranteed.

### AIRFARE

\_\_\_\_\_ I am interested in upgrading from coach class to business class airfare; please contact me with details and price changes I understand this is not guaranteed. Typically, flights originating from Boston have one connection through NYC. Total flying time is about 4 hours each way.

### PAYMENT

Checks or money orders can be made payable to philanthropist.org and send to philanthropist.org, 124 Mt. Auburn St, #200, Cambridge, MA 02138. Contact us via phone to pay via Credit Card (Visa/Mastercard/AmericanExpress), PayPal, or Google Checkout. Print and Fax this form to: (617) 208-2481

### COLLEGE CREDIT

Our Profiling Trips are not accredited for college credits, however, we are willing to work with your Professors to help apply your time on the Mission as a qualified Internship, or Independent Study Destination. Please contact us if you have questions.

### LIABILITY

Philanthropist.org and our partners and operators act only as agents for the passenger with respect to transportation and travel arrangements, and exercise every care possible in doing so. However, we can assume no liability for injury, damage, loss, accident, delay or irregularity in connection with the service of any automobile, motor coach, airplane, launch or any other conveyance used in carrying out this program, or for the acts or defaults of any company or person engaged in conveying the passenger or in carrying out the arrangements of the program. We cannot accept any responsibility for losses or additional expenses due to delay or changes in air or other services, sickness, weather, strike, war, quarantine, force majeure or other causes beyond our control. All such losses or expenses will have to be borne by the passenger, as tour rates provide for arrangements only for the time stated. We reserve the right to make such alterations to this published itinerary as may be deemed necessary. The right is reserved to cancel any program prior to departure, in which case the entire payment will be refunded without further obligation on our part. The right is also reserved to decline to accept or retain any person as a member of the program. No refund will be made for the unused portion of any tour unless arrangements are made in sufficient time to avoid penalties. Baggage is at the owners risk entirely.

The airlines concerned are not to be held responsible for any act, omission or event during the time passengers are not on board their plane or conveyance. Neither philanthropist.org nor our operators accepts liability for any carrier's cancellation penalty incurred by the purchase of a non-refundable ticket connected with the tour. Program price is based on rates in effect in August 2009 and is subject to change without notice to reflect fluctuations in exchange rates, tariffs or fuel charges.

### LEGAL

Payment for tour shall be made in full, in advance of tour date. Client shall be provided at least thirty (30) days advance notice should price of the tour increase, and in such event, Client shall have right to cancel service at any time in advance of price increase. Philanthropist.org has the right to cancel service at any time, without cause or reason. Client must give a written notice of termination thirty (30) days before tour date to qualify for a refund less the deposit amount. This reservation form, once accepted by philanthropist.org shall create a binding agreement for the sale of services to Client, and Client agrees to be bound by the terms and conditions contained herein. philanthropist.org reserves the right to reject any requested activities which it deems in good faith to be illegal, offensive, misleading or otherwise inconsistent with objectives. The Client, at its own expense, shall indemnify, defend, and hold harmless philanthropist.org and its affiliates from and against any claim, actions, liabilities, and damages, and any costs or expenses incurred in defending against same (including attorneys' fees), based on or arising from the content of this Agreement, the services performed by philanthropist.org, or any breach by Client of these terms and conditions. Client acknowledges that philanthropist.org shall not be liable for delays in delivery and/or non-delivery of all or any portion of the services in the event of an Act of God, action by any governmental or quasi-governmental entity, fire, flood, insurrection, riot, explosion, embargo, strikes (legal or illegal), labor or material shortage, transportation, communication or power interruption of any kind, work slowdown or any condition beyond the reasonable control of philanthropist.org affecting performance of such services in any manner. Any dispute arising under this agreement which cannot be resolved by the parties shall, at the election of either party, be submitted to mediation via a mutually agreeable certified provider, and, if necessary, shall thereafter be resolved by binding arbitration conducted in accordance with the rules of the American Arbitration Association then in effect. Any mediation and/or arbitration shall take place in Boston, MA, USA.

Each person in group must sign  
and complete a copy of this form

# SPONSORS

## DIAMOND



AVAILABLE

## PLATINUM



AVAILABLE

## GOLD



AVAILABLE



AVAILABLE

## SILVER



AVAILABLE



AVAILABLE

## BRONZE



AVAILABLE



AVAILABLE



AVAILABLE



AVAILABLE



AVAILABLE

Please support our sponsors that help make these Micro-Finance Field Trips possible, if you or your company is interested in sponsoring the next tour, please contact us at (617) 500-3224 [advertising@philanthropist.org](mailto:advertising@philanthropist.org) or download our media guide for rates. Also ask about our referral and affiliate program to earn cash if you refer other groups. Group organizers of 5 or more receive 50% off, group leaders of 10 travel free.