



## CrediCapaz Proposal – Team Impacto

### Training Methodology

#### Our Approach

Team Impacto Report • Guatemala • July 16, 2009

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Through this module, we outline our training program, complete with instructions and exercises to reinforce learning. Included is a basic outline of the fund, as well as recommendations for seamless integration and practice oriented education. It is important that the members understand the intricacies of this program, as there are many aspects - including loan distribution, bookkeeping, and storage - that, though manageable and extremely important, could be initially difficult to implement. We address this problem with a unique approach that first teaches the members the general concepts involved, and then reinforces the fundamentals with real examples and practice scenarios. With completion of this training, each member will be able to successfully lead and guide the community savings group.

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### Introduction

#### Program Layout

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#### Goal

To create a sustainable program in which members of rural communities can save and borrow. While at first there will be moderate SEC intervention, in the long run the goal is to have the model running independent of funding and financial contribution from the Social Entrepreneur Corps. We hope that through this program, we do not only offer opportunities for savings and loans at helpful interest rates, but also teach people how to save.

#### Logic Model

Desired Outcomes- To increase access to financial services, including saving and borrowing, in rural locations. In addition, the goal is to improve financial literacy and reinforce habitual savings.

Success Indicators- Pilot implementation of a community-based savings fund in addition to the expansion of pilot program to autonomous, self-sustainable groups.

Measurement Techniques: To measure success, we would look at the quantity autonomous, self sustaining savings groups, as well as the voluntary continuation of groups through multiple cycles. We would also look at the volume of loans issued and interest paid, as well as the repayment rates of loans and consistency of deposits.

**Inputs:** Conduct surveys on savings and lending practices, as well as prejudices in communities. There would also be case studies on savings models, a training program, and protocols for program implementation.

**Activities:** Continue field research to assess and adapt hypotheses and proposed protocols. We would also be involved in the implementation of the program.

**Outputs:** Final output would be an operational CrediCapaz pilot program, as well as an expansion plan with modifications motivated by pilot program observations.

### Basic Outline

**Overview—**A small group of close acquaintances participate in a group savings fund. The setup of the fund will require consistent monthly deposits and will allow members to take out inexpensive, short-term loans and earn interest on their savings. At the end of the fund's term, they will receive their original deposits plus their share of the interest.

**Group Formation—**A small group of trusted individuals with SolCom relationships will make up the pilot program. In the future, the goal is to expand the program to include small groups of closely tied community members who are unaffiliated with SolCom. Each group will have three leaders (president, vice-president, secretary) who will collectively be responsible for conducting meetings and holding the group's deposits.

**Depositing—**Each member must commit to a set monthly deposit amount in increments of the determined minimum. Each increment represents a share of the Fund. No member should hold more than three shares to avoid a skewed distribution of power. They must maintain this deposit schedule throughout the term of the fund. Deposits must be made at the monthly meeting. The deposits will be kept in the group's safe deposit box (that has three keys) and will be presented to the group by the leadership team at each meeting to ensure transparency.

**Loans—**Any member can present a loan proposal at the group meeting. The proposal must be approved by the group and be repaid by the end of the Fund's Term. Each member should have a vote proportional to their share holdings during loan procedures because those with more money invested have more of a stake in the success of the loan. The loan must be repaid with a predetermined monthly interest rate. There must be limitations on individual loan size and the total outstanding loans to ensure the Fund maintains limited exposure to default. The interest paid on loans will serve as the basis for the interest received by depositors at the end. It will be divided up proportional to deposit amounts.

**Interest—**In addition to the interest earned on loans, additional money is added to the fund through potential penalties and fines. At the beginning of the program's cycle, the group will decide whether or not they wish to levy fines on delinquent payment or activity. For example, a fine on meeting absence and any subsequent late payments would bring additional money to the fund, providing to the final interest.

Drastic change in a member's financial standing—During the course of the fund, it may be that a member becomes unable to continue participation. In this case, the member could leave the fund with a penalty if the group decides to do so. Therefore, they could take their deposited money out of the group savings, but would not receive any interest and may have to pay a small penalty to the group. This area is something that would best be left to the group's discretion and would be determined at the onset of the fund.

At the end of the term—Once the predetermined length of the fund has passed, each member receives their proportion of the fund. All loans will have been paid, and there should be no debts outstanding.

Potential Initial SolCom Involvement—Deposit insurance for all members in the Pilot Program. This would hopefully alleviate people's potential distrust or apprehensions with group savings programs. Another idea would be to offer interest free loans to members and have SolCom pay the equivalent interest on any loan. This would ensure interest would be paid on savings and would eliminate a large burden for any member who needed a loan.

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## Group Formation

Important keys to finding a successful group

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**The Basics:** It will be important to create a group with a manageable number of participants (in our examples it has normally been 10 or 12). In addition, the group members should come from similar economic backgrounds in order to avoid conflict or feelings of resentment. Finally, it is essential that every member understand the basics of the Fund from the outset.

**Finding the Right People:** In forming a group of people with whom you wish to create a fund, the most important aspect is trust. Because of this, it is important that every member in the group is familiar with each other on a substantial level. Oftentimes, the members will have known each other for a long time, or may even be related to them. This will effectively reduce adverse selection within the Fund. It could be useful to draw members from other community groups like churches.

**Precautionary Measures:** Members may not know each other personally but it is important to make sure that they can all trust in each other's judgment. Every member needs to be able to have confidence in the strength of the group. Members need to be prepared to share their financial information with the group and rely on the group's decisions regarding any loan proposals. These discussions have the potential to be personal so it is important to be as professional as possible while creating a comfortable environment for all.

**The Final Group:** Members need to be comfortable working and saving together. Although we believe it is important to have a leadership structure in place, it is also important that there is a camaraderie, respect and trust between the members. As we will discuss, the entire foundation of CrediCapaz relies on Social Collateral.

Social Collateral: The major idea behind Social Collateral is that if one member of a group is in default, every member is in default. This brings into play Peer Pressure, and the idea that members within a group are more effective than banks at insuring repayments. Social penalties, as well as penalties imposed by the Fund, impose additional incentive to not default. It is one thing to let down a bank, it is another thing to let down a close friend that stands the risk of losing a lot of money. If this effectively works within the fund, the risk of giving out loans decreases, which in turn increases the likelihood of people asking for loans. This is the same structure that banks across the Americas and Asia have implemented successfully (less than 2% default), even though the interest rate on loans is higher than the market rate.

Discussion Topics:

What are potential problems with having members that are not trustworthy or well acquainted with the rest of the group?

Or with members that you are extremely close with?

How would you ensure that everyone felt comfortable and respected in the group?

Why is it important to have people that are within a similar income bracket?

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## Leadership Structure and Selection

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**Basic Outline of Leadership Positions and Roles:** President- The President will be a qualified member of Soluciones Comunitarias who has completed this training. The President will hold one of the three keys to the deposit lock box containing all the funds money, moderate the monthly meetings, break any ties in voting, and general overseeing of activities.

The Vice President is nominated from members of the group and subsequently voted on. If the group decides to levy fines against late payments and absence, the Vice President is in charge of collecting any fines. He will also take on secretarial responsibilities, including general attendance taking and collection of minutes, the written account of what transpired during the meeting, including proposals, motions, and other happenings. The VP will also hold a key to the deposit box. It is important that the VP is literate and able to write and keep up with the meetings.

The Treasurer is also nominated and voted on by the members of the fund. It is not only important that the Treasurer is literate, but also that he or she is comfortable working with numbers. This job includes maintenance of the funds assets, as well as the general collection of deposits. The Treasurer is the final key holder.

An in depth description of the exact roles and manner in which the Leadership will run will be included in a separate document, as this is only a general outline of the positions.

**Electing Leadership:** Any member of the group can nominate another member, including themselves. The President will be the member affiliated with Soluciones Comunitarias that initiated the creation of the group. For VP and Treasury positions, the candidate that receives the most votes will win, and no single person can hold multiple officer positions. If there is a tie in the voting process, there is a revote with only the two “tied” candidates. If after the runoff there is still no majority, the President will act as a tiebreaker. All ballots are private, and the group will be able to count the ballots in the presence of everyone.

It is important to note that these are unpaid positions, and taking part in any leadership positions will come with scrutiny of the group, though hopefully the desire to help lead a successful fund outweighs the possible negative aspects.

**Discussion Questions:**

What type of qualities should one look for in a President? Vice President? Treasurer?

Why is the leadership structure important?

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## Meeting Practice and Procedure

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This is only a basic overview of the meeting process, as a more in depth, detailed approach will be outlined in the leadership’s guide.

The Vice President should begin the meeting with a roll call. The Treasurer presents the collective fund to the group and counts the money to ensure everyone’s deposits are accounted for. This will ensure every members continued confidence in the Fund. Each member will then deposit their monthly contribution to the Treasurer, who will record each transaction. Then any monthly payments on outstanding loans will be collected and recorded.

Following this collection process, the Treasurer will announce the amount of funds available to be loaned (determined by the set reserve requirement). After the announcement, there should be an open forum for members to question and discuss the status of the fund. The President could take advantage of this time to present educational materials (provided by SolCom) to the group for their benefit.

After all questions are answered and presentations completed, members may then present loan proposals to the group. After every loan proposal, the group should hold a question and answer forum to gather specific information about the member’s plan. When all loan proposals are completed, the fund will vote on each loan proposal.

## Voting Procedure

To vote on the loan proposals, the Treasurer will provide paper ballots for each member of the group. Those with more shares in the fund will receive more paper ballots. Each member shall vote either “yes” or “no” for each loan proposal, however members are not eligible to vote for their own loan proposal. Once all paper ballots are completed, the Vice-President will collect the ballots and tally the votes. Then the Vice-President will then present the results of the vote.

## Requirements for a loan proposal to pass

Once the results are presented, the loan proposals that are approved with at least a 2/3 majority will be kept, and those that receive less than 2/3's of the vote will be thrown out. If the loan proposals total more than the amount available to be loaned (as presented by the Treasurer) then the remaining loan proposals will be ranked in order of the number of “yes” votes received. Loan proposals will be approved in the ranked order until there is not enough money to support the next loan within the amount available to be loaned.

Those members whose loan proposals were accepted will sign a contract agreeing to terms of repayment to the Fund. Following the agreement of terms, the Treasurer will distribute funds to the appropriate party.

After the funds are distributed, the treasurer will give a description of the funds assets, including the amount on hand, amount loaned, and interest owed to the Fund. After the treasurer reports on the Fund, the group will have one last chance to ask questions before the meeting is adjourned.

## The first meeting

The general outline listed above can be voted upon during the first meeting held for the Fund. Amendments may be made to any of the suggested procedures, these amendments would be made to the outlines listed under the appendix.

## Discussion Questions:

Why is it important to include education within the meetings?

What is the significance of having the reserve requirement?

Why is it important to fully discuss the Funds status?

Why is it important to have a structured meeting?

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[Loans](#)  
Proposals and Payments

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Loan proposals must be presented to the group in order for a potential loan to be approved. It is important to present loans with a wealth of information so the group can properly analyze the proposal. The loan proposal itself should include at least the following elements:

1. Loan amount and duration
2. Purpose of the loan, with a detailed list of how the money will be used
3. Repayment plan containing expected income for the loan period

The loan proposal should contain as much information as possible, detailed accounts of how the money is spent is crucial for the group to understand the feasibility of the loan.

Things to look for within a loan proposal

For the Fund there are many types of loans that can be issued. They can range from business loans to emergency personal loans. However, the overarching goal of this program is to teach saving practices for long term purchases. By offering loans the Fund creates flexibility and offers a wider range of services for businesses and emergency purposes.

### Business Loans

Business owners within the Fund can propose loans for a multitude of projects. For example, tienda owners can take out loans for product purchases or structural improvements. The key to a business loan is to insure that it creates a value added benefit to the organization. For instance, a loan that proposes to increase the stock on popular items would yield more profit for both the business owner and the Fund. A potential example shown below describes the purchase of Tigo cards:

A tienda owner and member of the Fund sees a need for more Tigo cards in his town. Each Q100 card costs a store owner Q94 and he wants 10 cards. He therefore, asks for a one month, Q940 loan. At the next meeting, he has to repay the loan plus 1% interest (Q949.40) to the group. However, he made Q60 on his sales which translates to an overall personal profit of Q51.60. After this good loan, the borrower made a profit and the group earned Q9.40 in interest. This example clearly illustrates the mutual benefits of good loan practices resulting in a win-win scenario for both parties.

### Personal Loans

In order to effectively measure the worth of personal loans, a different approach must be taken. Rather than focus on the profits for each party, the loan will most likely need to address a social need. Think of a personal loan in an investment in human capital that will still create future community wealth. The following example will describe a situation involving an injury to a local farmer:

Estevan recently broke his leg in a plowing incident. After his accident, he is unable to work, and without treatment will be negatively effected for the long term. This downturn in work causes problems for his family

and puts his ability to repay his commitment to the Fund in jeopardy. By issuing Estevan a short term, emergency loan the Fund allows him to afford the medical attention he needs. He can then quickly recover from his injury and get back to work. He can therefore, earn money for his family again and comfortably remain a member of the Fund.

Some personal loans lack these characteristics and are probably better addressed through effective savings. The following example will describe a situation of this type:

Maria decides she is tired of hand washing her family's laundry. Therefore, she asks the group for a loan to buy a washing machine. The group correctly informs Maria that this is the type of planned purchase that is best achieved through savings, rather than loans. They suggest that she use a portion of her annual savings to make this purchase a reality at the end of the year. This response serves as a valuable lesson in the importance and benefits of savings.

While it would be possible, or even considered reasonable, for someone to take out a loan for something like a refrigerator, the point of the ASCA is to build up community savings for these items, not necessarily create loans for such items. If this is the overwhelming focus of the group, the ROSCA type savings would more appropriately be instituted. With the interest charged on the loans, the simple purchase of unessential kitchen appliances make it difficult to pay back the loans, as no additional revenue will come from these products.

**Deriving Interest and Potential Issues:** The interest earned on the savings comes from the interest paid on borrowing. While it is true that a higher number of loans issued theoretically yields a higher yield on savings, there must be limits on the quantity of loans. It may be possible to give out 100 percent of the fund to borrowers, though in the event that multiple people need to withdraw money, a reserve requirement must exist. In order to keep financial stability it is necessary to have a certain amount of money on hand to protect against defaults and withdrawals. Similarly, the higher the interest rate is on loans, the higher the interest on savings. While a 10% monthly interest rate would technically yield a high interest rate on savings, this would detract from one of the original missions of the Fund, easy access to credit in times of need.

**Repayment of Loans:** Without a structured repayment plan in place, the entire basis of the community Fund could fall apart. As with other microfinance organizations across the world, CrediCapaz will heavily rely on the aspect of Social Collateral. People are often weary of borrowing from banks because loan requirements can be incredibly stringent. For example, most banks require statements of electricity, previous income reports, and the deed to any property owned by the borrower. CrediCapaz aims to break away from this traditional model, using the unity within a community group. With the aforementioned Social Collateral, the group is more likely to take out loans due to a lower risk of default, and therefore increase the lucrativeness of the Fund. Another obstacle in the obtaining capital is the need for a cosigner. With the use of this Social Collateral, the entire group acts as a theoretical cosigner, as we mentioned earlier that if one person defaults, the entire group suffers.

Further default protection: While Social Collateral has been proven effective in other parts of the world, CrediCapaz wants to make sure each person's savings are as safe as possible. At the end of the Fund's term, it is entirely likely that the members would like to continue with another cycle. Depending on the group's performance, Soluciones Comunitarias can choose to continue supporting and advising that fund or cease to continue involvement (the group would have to continue without SolCom consulting if they were deemed harmfully irresponsible). For example, if a fund has had trouble or if certain members perform poorly, SolCom employees could meet with the group or particular members who have been irresponsible to determine if there is the possibility of resolving the issue before terminating an official relationship. The goal is to have groups be as autonomous as possible, while also having access to consulting services from SolCom to ensure proper execution of the program.

### Discussion Questions

What is the importance of a thorough Loan Application?

What are examples of loans that are worthy of approval? Not worthy?

Why is it important to distinguish between essential and nonessential personal loans?

What are the potential benefits and drawbacks of Social Collateral?

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## Bookkeeping

### Guide to Calculations for the Fund

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**Bookkeeping 101:** The Treasurer of the Fund will be in charge of any and all necessary bookkeeping, as well as the distribution of funds and determination of monthly payments and debts owed. It is extremely important that the Fund's leadership has an open bookkeeping policy, and if any member would like to see current or past records, these are readily available. This is to ensure transparency and trust within the group and foster a sense of camaraderie and comfort in the saving and lending process.

**Determining the Reserve Rate:** The Reserve Rate stipulates the amount of money that must be kept within the lockbox, which cannot be lent. The recommended Reserve Rate is 50%, though the group can vote to amend this value. Thus to calculate the amount of money that can be lent, the following process can be used:

1. Total Funds is defined as the total amount of money within the lockbox and total amount of money loaned out, at the beginning of the monthly meeting.
2. Calculating Reserve Requirement:
  - a.  $\text{Total Funds} * \text{Reserve Rate} = \text{Amount of money that cannot be loaned out (Required Reserve)}$

Minimum Monthly Payment: After a loan is given out, it is important to calculate the exact amount the borrower owes the fund. The borrower is required to make a minimum monthly until the entire balance is paid off. For this example, a monthly interest rate of 2% (this is something the group votes on) will be used. Assuming a member takes out a Q1000 over a 3 month period, the minimum monthly payment calculation would be done as follows:

$$1. (\text{Total amount owed}) * (1.02)^{\text{Number of months}} / (\text{Number of months for the loan})$$

$$a. \text{ Using numbers from the example: } [(1000) * (1.02)^3] / 3 = Q353.74$$

Thus each month the borrower must pay back at least Q353.74 to the Fund. There is no penalty for paying more than the minimum monthly payment; however, the borrower must still pay the same amount of interest that was entailed for the entire term length.

Calculating interest earned at the end of the Fund: At the end of the Fund term, it is necessary to distribute the funds back to the shareholders/savers. The amount of money the savers will receive will be directly proportional to the amount of shares they own within the Fund. For instance, assume that a Fund has just finished its term length and the distribution of funds is necessary. To calculate the amount owed to each saver, take the total amount in the lockbox and divide by the total number of shares:

$$\text{Total Funds} / \text{Total number of shares} = \text{Amount owed per share}$$

Note: There should be no outstanding debts at the end of the Fund's term.

Discussion Questions and Example Problems:

What skills are necessary for proper bookkeeping and why is responsible bookkeeping crucial?

What is the importance of the reserve requirement?

At the beginning of this month's meeting, the Treasurer notes that there is Q5000 in the lockbox as well as Q2500 in outstanding loans. At the meeting, Q1200 more is deposited. If the reserve requirement is 40%, how much more money could be loaned out appropriately?

If the Fund reaches its conclusion with Q350 in accumulated interest how much would each member receive (assuming 12 members with equal shares)?

If the group approves a 3 month, Q800 loan with a monthly interest rate of 1.5% what is the minimum monthly payment?

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## Miscellaneous

Extenuating Circumstances and Caveats

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**Dropping out of the Fund:** Due to the length of the fund, it is possible that circumstances may arise in which a member is unable to pay for his share of the fund and in a situation in which a short term loan cannot fix the financial situation. In this or any similar case, the members of the Fund may vote to allow the member exit the fund prematurely. It should also be voted upon whether or not the person exiting the fund should face a penalty. For example, a member who must drop out due to extraneous circumstances may not face a penalty, whereas a member who simply chooses to leave may face a small fee or deduction from their deposit upon withdrawal.

**End of the Fund:** When the predetermined time of the Fund has expired and all debts have been paid, the treasurer will count the money and divide it out to the members in accordance to the number of shares. If any debts are still owed, the money will be deducted from their balance before retrieval of funds. As already mentioned, the group can determine if they want to restart the fund, making any needed adjustments. If certain members are deemed unsuitable for the group, a representative of either SolCom or the Fund's leadership will either work out any issues with the member, or simply ask him or her to step down from the group. New members are always welcome, though all initial guidelines should be followed.

**Soluciones Comunitarias' Involvement:** Because CrediCapaz is a division of SolCom, its authorities will have an absolute say over CrediCapaz's operations. This includes handling issues with leadership, group cohesiveness, and general operations of the Fund. In addition to its regulatory duties, SolCom may also involve other aspects of its business, including Para Su Bienestar. This would be especially beneficial for both asesoras involved and SolCom at the end of the fund, as it people have a large sum of money that could be used towards a stove or water filter. This would focus on the bigger ticket items.

In the early stages of the fund, it is important that asesoras and SolCom leadership work together to maintain stable operations. This may include attendance to meetings and participation in the oversight of the Fund.

## D. Select Intern Testimonials

### Select Testimonials 2009 Summer Programs

*This experience allows the intern to get as much out of it as he/she wants. This is an internship that offers the possibility to take on leadership roles and tremendous responsibility, and if the participant is determined to make the most out of this opportunity, he/she will not only learn what development work is all about but also learn a great deal about themselves and their potential. And while an intern can have significant impact during the time they are there, I now realize that perhaps the most important part of our work was NOT what we were able to do while there; rather, it will be the things we will be doing in the future because of what we learned, saw and did."*

Olavo Filho  
University of Notre Dame  
Guatemala

*"Social Entrepreneur Corps gave me the unique opportunity of getting first-hand experience in the field of development. After spending eight weeks in Ecuador, I must say that it was eye opening and definitely a life changing experience. The program puts you in difficult and challenging but not impossible situations and expects you to deal with it, making you a stronger person every time. The model they setup is smart and simple. It consists of small steps which then become a giant leap towards giving hope and opportunity to those less fortunate than us to improve their living standards. In Social Entrepreneur Corps, you get some of the smartest people in development taking your hand and walking you into the world of development."*

Saifuddin Ahmed  
Franklin and Marshall College  
Ecuador

*"Social Entrepreneur Corps is about learning that as you make a positive change in the world for others, you're also creating a better tomorrow for yourself. It's commitment, sacrifice, and rewarding in ways that cannot be measured. It's hope."*

Rebecca Herrington  
University of Connecticut  
Guatemala

*"Social Entrepreneur Corps is an incredible opportunity to experience international development first-hand, and to create tangible change for the working poor. In doing so, I was able to develop a better sense of my life goals and the person I hope to be. "*

Kevin Cullinane  
University of Notre Dame  
Ecuador

*"Social Entrepreneur Corps allowed me to break out of the classroom setting and engage in development work on the ground level. I thought the program was a perfect balance between providing us with the "Guatemalan experience" while also providing us with the structure and means to use our college education to make a real impact for many rural communities. It was definitely a stimulating summer adventure that I will remember for years to come!"*

Iueh Soh  
UC Berkeley  
Guatemala

*"Social Entrepreneur Corps brings experiential learning and social change to a new level by providing students with meaningful opportunities to engage in innovative models of social entrepreneurship, international development and cultural immersion. The program is well structured and complements adventurous field work with compelling discussions to further enhance the experience. Take advantage of this opportunity to toss textbooks aside and empower positive social change."*

Alison Tanker  
Miami University  
Guatemala

*"Social Entrepreneur Corps allowed each one of us to take the initiative to be as involved as we wanted with the people, the culture, and the challenges. The amount of trust and responsibility extended to us was empowering and, at first, a bit daunting. But we came to realize that the more we took charge in a project, the more it became a personal emotional investment in its success. This sense of ownership inspired us to learn more from, share more with, and connect deeply with each other and with our Guatemalan partners. It was about making personal connections: curious conversations on the chicken bus in broken Spanish, children who followed us with shy gazes or amused finger-pointing, a little girl who let me pet her beloved gray kitten, my host-mother who taught me how to properly fry plantains. All of these little pieces form a beautiful mosaic, a reminder that despite all of our differences, one commonality can bring everyone together: humanity."*

Ronjgie Chen  
Duke University  
Guatemala

*"Never would I have expected to learn so much in eight short weeks. Soluciones Comunitarias is seeking to divert the cycle of poverty and Social Entrepreneur Corps allowed us to play a part. What I loved most about the organization is that their only priority is the people of Guatemala, everything else is secondary; and by putting the needs of the people above all else, real change is taking root. Because of the work being done in Guatemala, I returned home with a renewed sense of hope in humanity."*

Chelsea Slaggert  
University of Notre Dame  
Guatemala

*"Working with Social Entrepreneur Corps was among the most enlightening experiences I have ever had. Throughout the internship, I was able to delve into new ideas surrounding the different aspects of relief work, development, and the search for most effective methods through which the standard of living in developing countries can be raised from a long term perspective. Since my first trip to Guatemala in 2008, I have been motivated to find the combination of ideas that when utilized collectively best address the poverty I witnessed and the means to progressively ending it. I have had the opportunity to work with a few different relief organizations in Central America, but there always seemed to be a missing component regarding the work and its relation to sustainability and local ownership. I felt I found this through Social Entrepreneur Corps. For the first time it was not only the motivation to change that was driving my excitement, but the innovative, impactful, and inspiring nature of the work itself."*

Michelle Mullins  
College of William and Mary  
Guatemala