**Business Brigades** volunteers work with community bank loan officers and translators to consult potential borrowers on improving financial sustainability through a 7 day Business Brigade in Panama. Volunteers provide rural communities with the educational, financial, and organizational resources necessary to sustainably drive their own economic development. The business brigade volunteers serve as a catalyst to loan borrowers, providing consulting methodologies, financial workshops and a donation of “capital investment” to the community bank to back the loan. Between brigades, Global Brigades’ in-country team maintains relationships with the community bank and borrowers to provide follow-up and measure outcomes.

Panama is the current focus of Business Brigades, where more than 1,000 student volunteers and business professionals have traveled to consult under resourced microenterprises since 2007. Loan applicants are selected through a comprehensive application process with the community bank to ensure need for business consulting and a feasible business plan for their loan.

**Important Statistics about our Microenterprise communities:**
- Typical family income is less than $2 a day
- Average level of education is approximately 6th grade
- Limited to no access to microfinance
- Areas of high biodiversity at risk of environmental degradation

A One Week Business Brigade in Panama provides volunteers with the opportunity to make a tangible impact on communities while gaining real life experience in business consulting and sustainable development. Volunteers provide business consulting and strategic investment workshops to support under-resourced microenterprises in Panama. During the brigade, each volunteer has the opportunity to meet with rural businesses seeking loans from their community bank to review and make recommendations on loan opportunities, provide guidance on their business plans, and offer strategy consulting workshops. As part of the brigade, each volunteer invests $100 into the community bank for the capitalization of loans. Following recommendations from Business Brigades, local businesses can pay their loan back to the community bank, which in turn will be able to support loans to other community members, driving growth within the community.

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**Brigade dates**  
August 16-22

**Apps due**  
Friday March 28, 2014

**For more information**  
[http://gbb.tamu.edu](http://gbb.tamu.edu)

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**Program Contribution**  
Panama $790
- 7 days, 6 nights
- 3 meals per day
- Lodging
- In-country travel
- Brigade coordinators
- $100 Donation