

just

Money Matters. And It Is Not Enough.

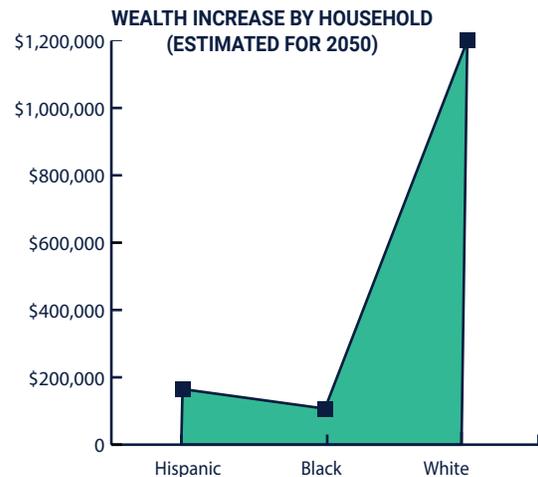
In order to close the racial wealth gap, we need to invest in new pathways to ownership.



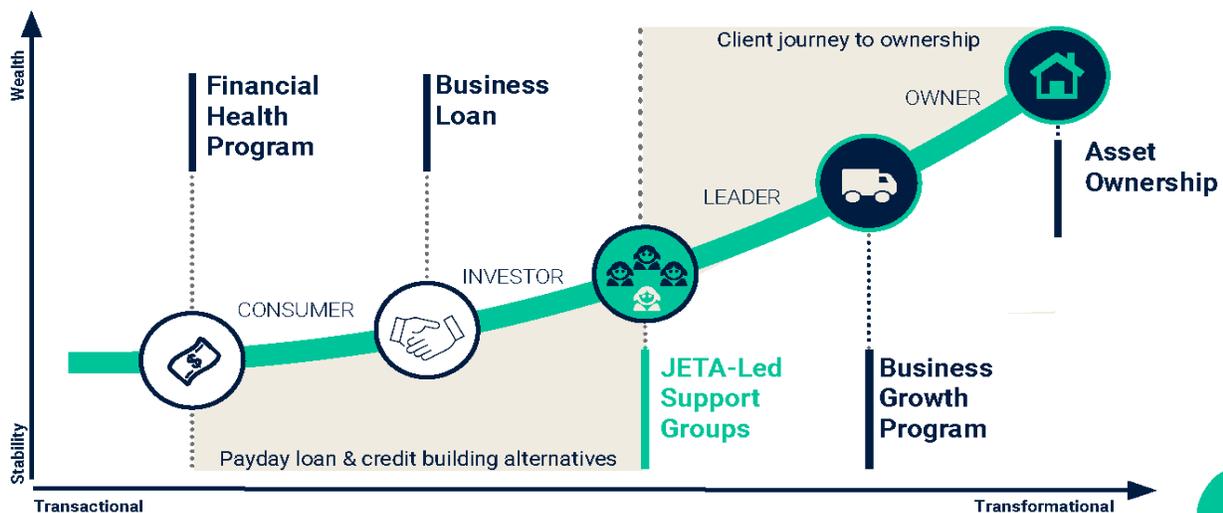
Today in America, the typical white family has eight times the wealth of the typical Black family and five times the wealth of the typical Hispanic family.

Our current credit score dependent banking system prevents many from accessing credit; coupled with a legacy of predatory financial products that have caused many to opt out of banking, communities of color are left with few options to build wealth and break the cycle of poverty.

Accelerating wealth creation through ownership.



JUST is a nonprofit financial platform investing in ambitious Texas women to close the racial wealth gap through a new vision for ownership starting with small business. Starting with financial stability and a payday lending alternative, JUST offers a continuum of opportunities for female entrepreneurs to build wealth.



Money Matters.

JUST starts with trust, not a credit score

We lend money based on trust. JUST has proven it is possible to make loans without requiring collateral or checking credit scores.

Our solution



CAPITAL

Co-created with our clients, JUST has reimagined trust based lending designed to increase income, improve credit scores, and build assets



PEER-COACHING

Our innovation is the JETA (JUST Entrepreneur Trust Agent) who helps her peers to develop a growth mindset



COMMUNITY

Used intentionally, community helps foster behavior change through accountability and inspiration.

Results

in 5 years we have

- Made over 4,200 loans
- Invested more than \$7M
- Achieved a 99% repayment rate
- Increased an average of +200% in savings after 15 months with JUST

JUST Clients

are ambitious Texas women and

- 100% are Lantina or Black
- 42% are single mothers
- 90% live below 200% of the poverty level (less than approximately \$42,000/yr)

Enough is possible.

Imagine if hard work and commitment could be converted into the much needed financial capital missing from low-income communities? This is JUST.

The Model \$250k

Offer the JUST model of trust based lending to nonprofits across the United States.

The Innovation Center \$500k

Launch the JUST Innovation Center to create new, more, and better products to build real wealth.

The Wealth Engine \$1M to \$10M

Fund transformational wealth opportunities with a perpetual loan fund owned by clients.

For more information visit www.hellojust.com or email partners@hellojust.com