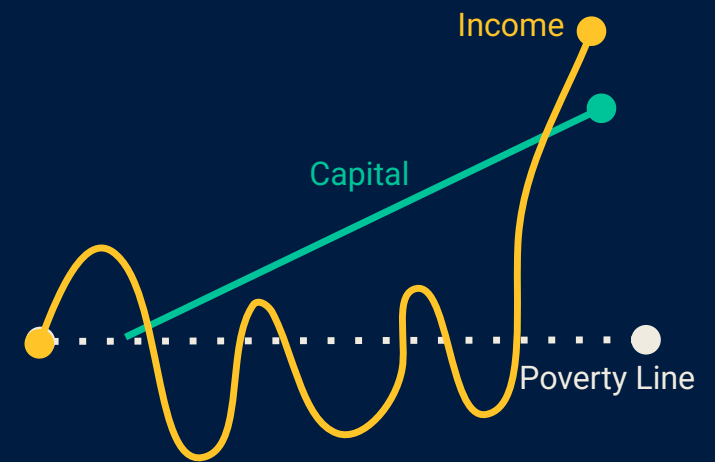


How to serve those with the least?

Without money, credit scores, or assets, the challenge for the CDFI industry is to design around **the reality of poverty**.

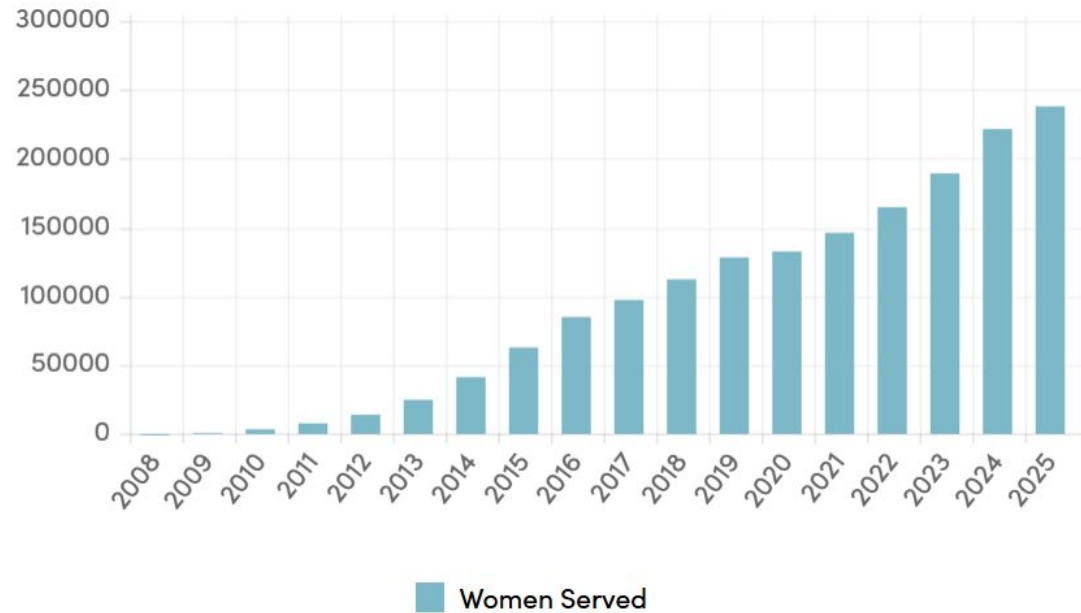


Challenge: wealth + income + trust

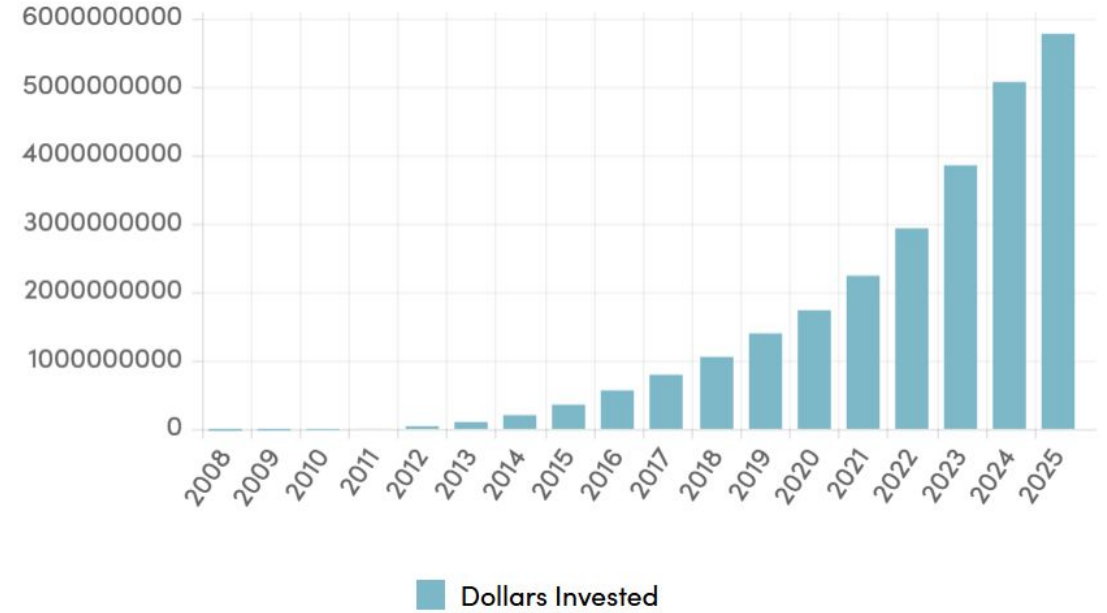


Empowering Scale

239,400 Women Served



\$5.8 Billion Invested



287,072

Jobs Created or Maintained

1,340,000

Total Loans Disbursed

29

U.S. Cities

Reimagining Trust-Based Lending

	Traditional Microcredit	just
Model	Compliance	Support
Objective	High Repayments	More Savings
Repayment Tool	Group Pressure	Wealth Benefits

Does this build trust?



YPO Plus Microloans

JETA

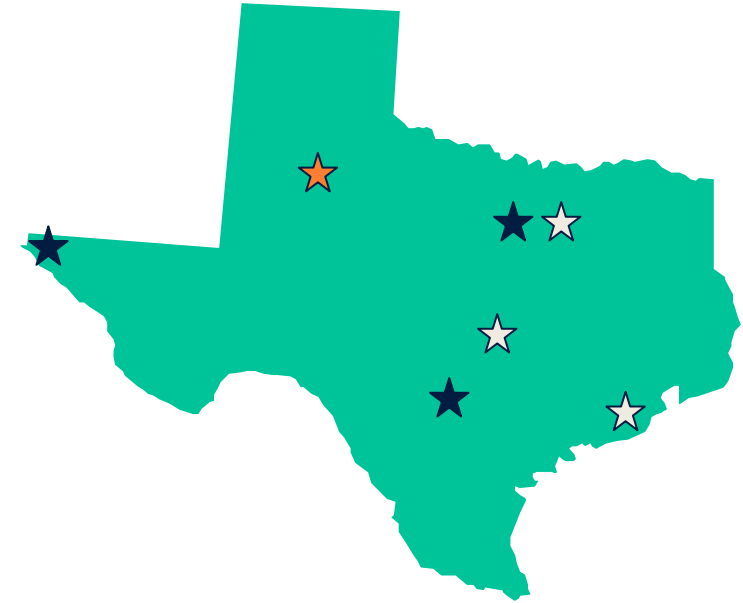
JUST Entrepreneur Trust Agent is how we have reimagined trust-based lending for transformation at scale.

She is our **distribution channel** and **role model of success.** JETAs on average invite 4 other entrepreneurs to join her business support group.

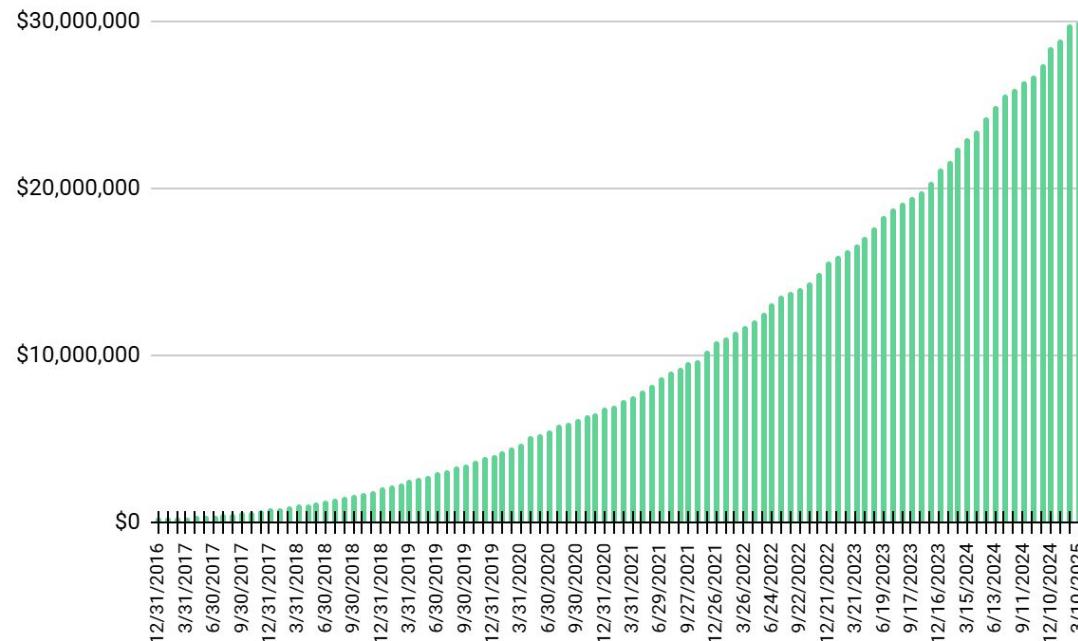


JUST At A Glance

- Nonprofit CDFI founded in 2016
- HQ in Austin with operations in DFW, Houston, and El Paso
- Small Business loans based on trust



Total Loans Made Since 2016



- Over 17,000 loans totalling more than \$40M
- Serving more than 3,000 female entrepreneurs
- 99% repayment rate



Who We Are

\$40M+ Lent
18,000+ Loans made
99% Repayment Rate
\$4M Outstanding

On a path to \$15M lent
in 2025 making more
than 5,000 loans

JUST is led by our entrepreneurs 3,000+ women and growing



TA is Baked into Product

Whether starting a small business or buying a home, JUST's one product is the combination of capital, coaching, and community designed to accelerate financial stability on a path to wealth.



Capital



Coaching



Community



How it Works

JUST identifies, trains, and supports JETAs to organize their support groups that unlocks our integrated program of capital, coaching, and community.



Community Powered:

JETA completes 5-weeks of training to form and facilitate her support group of 3 to 10 entrepreneurs



Money Matters:

All entrepreneurs attend a JUST Empowerment Session of 1 hour and receive a first business loan of \$750 immediately, paid back in 13 weeks.



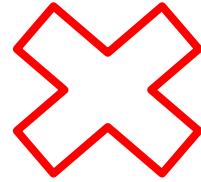
Journey Mindset:

Successful repayment leads to larger loans of up to 2 years and \$30,000



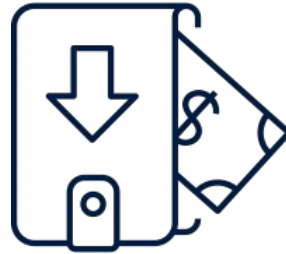
How it Fails

All issues can be categorized by these 3 groups. JUST focuses on developing solutions that proactively address these community challenges.



Loss of Trust

JETAs have full authority to invite group members. Mutual responsibility creates challenges.



Business Fails:

External shocks can make businesses even harder to turn a profit.



An Emergency:

Without savings, any emergency can become the start of an even bigger hole.



3 Channels for Growth



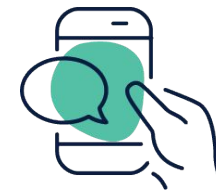
Client Referrals

Existing JUST client referrals to friends and families in new markets



Channel Partners

Partnerships with other nontraditional CDFI collaborations



Direct

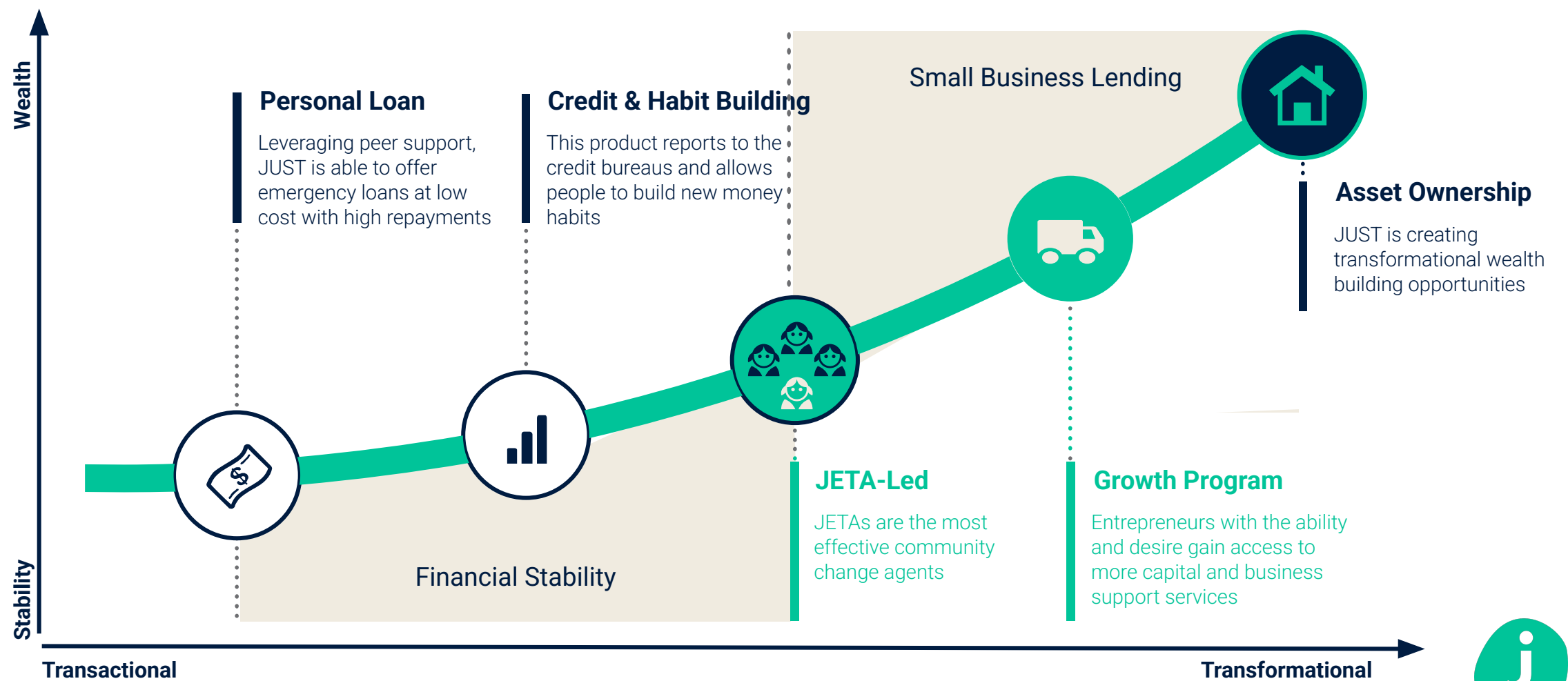
Digital marketing channels from Univision to Facebook

Microcredit is not enough.



From Financial Health to Financial Wealth

JUST co-designs products with our community that leverage peer support. Our products lead to transformational wealth building opportunities.



Capital + A Sustainable JUST

2 Challenges

To Transformation at Scale

Capital

How do we 10X our growth to meet the needs of investing in entrepreneurs overlooked by the mainstream



Sustainability

Scale requires we build a financially self-sustaining nonprofit to lay the tracks for investors and clients



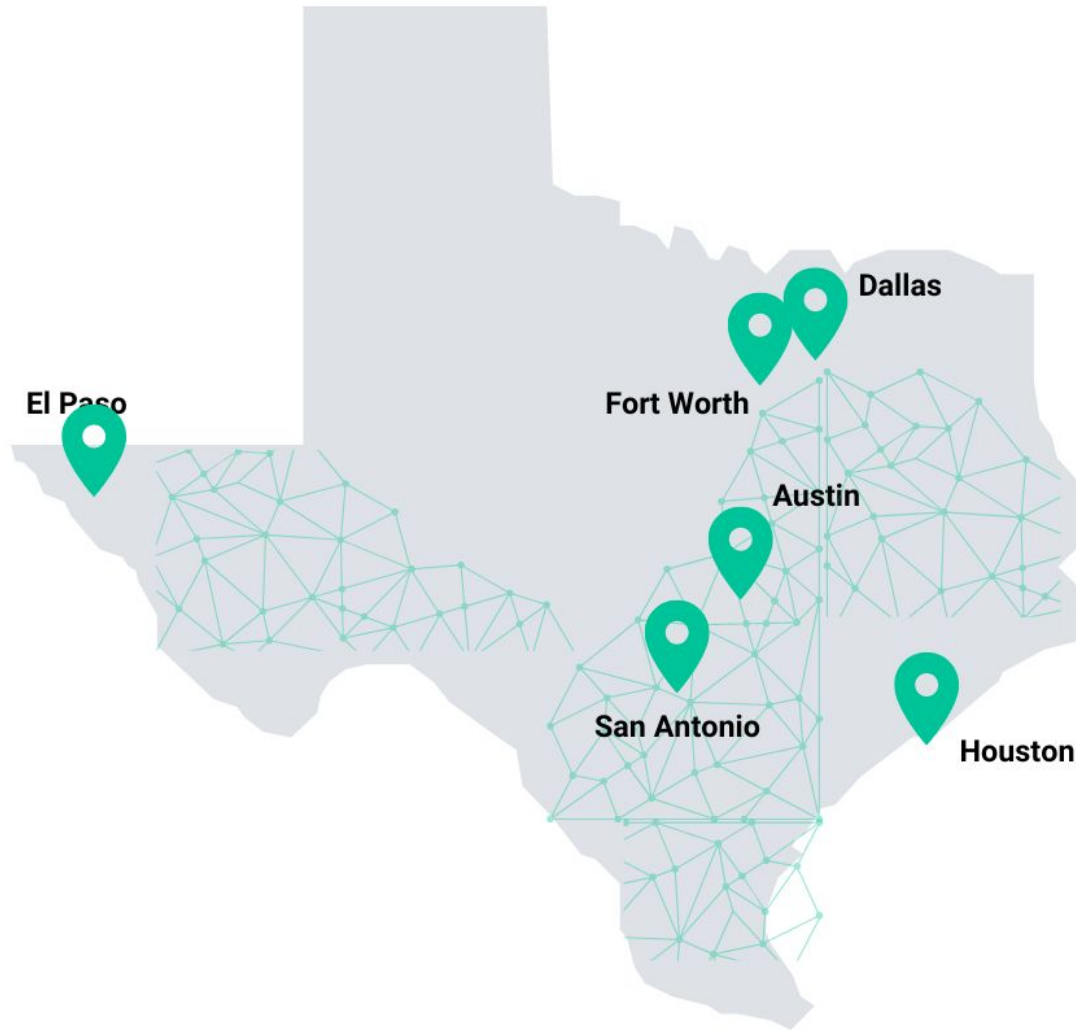
Real Estate Investing

JETAs also gain access to unique shared-ownership investment opportunities that benefit from JUST's involvement by improving financial performance, deal terms, and/or social impact.

JUST Managed Deal



JETA investments



2028

6 Markets*

10,000 Active Entrepreneurs

\$20M in Loans Outstanding

\$30M in Real Estate

***and a plan for the rest of Texas**



just



Partnership

hellojust.typeform.com/partner

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