

just



**A just Texas.**

*“What starts here, changes the world.”*

A wide-angle photograph of the Austin skyline, Texas, featuring several prominent skyscrapers and modern buildings. The foreground is dominated by a lush green riverbank with dense trees and a body of water. The sky is filled with heavy, grey clouds, creating a dramatic and somewhat somber atmosphere. The text is overlaid on the lower-left portion of the image.

## *How Austin Became One of the Least Affordable Cities in America*

The capital of Texas has long been an attractive place to call home. But with an average of 180 new residents a day arriving, its popularity has created a brewing housing crisis that is reshaping the city.

# TRUST



# JETA

JETAs (JUST Entrepreneur **Trust** Agent) are ambitious women excluded from economic opportunity that want to grow their business and support their peers to do the same.



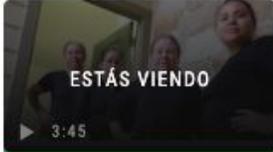
# Partnership to reach 10,000s of ambitious Texas Women



**LETICIA CABRERA BARRERA**  
EMPREENDEDORA

62 5:13p 52°

HAGASECONTAR.ORG.... 2020CENSUS.GOV/ES.... LÍNEA DE INFORMACIÓN NALEO (877) 352-3676 HAGASECON

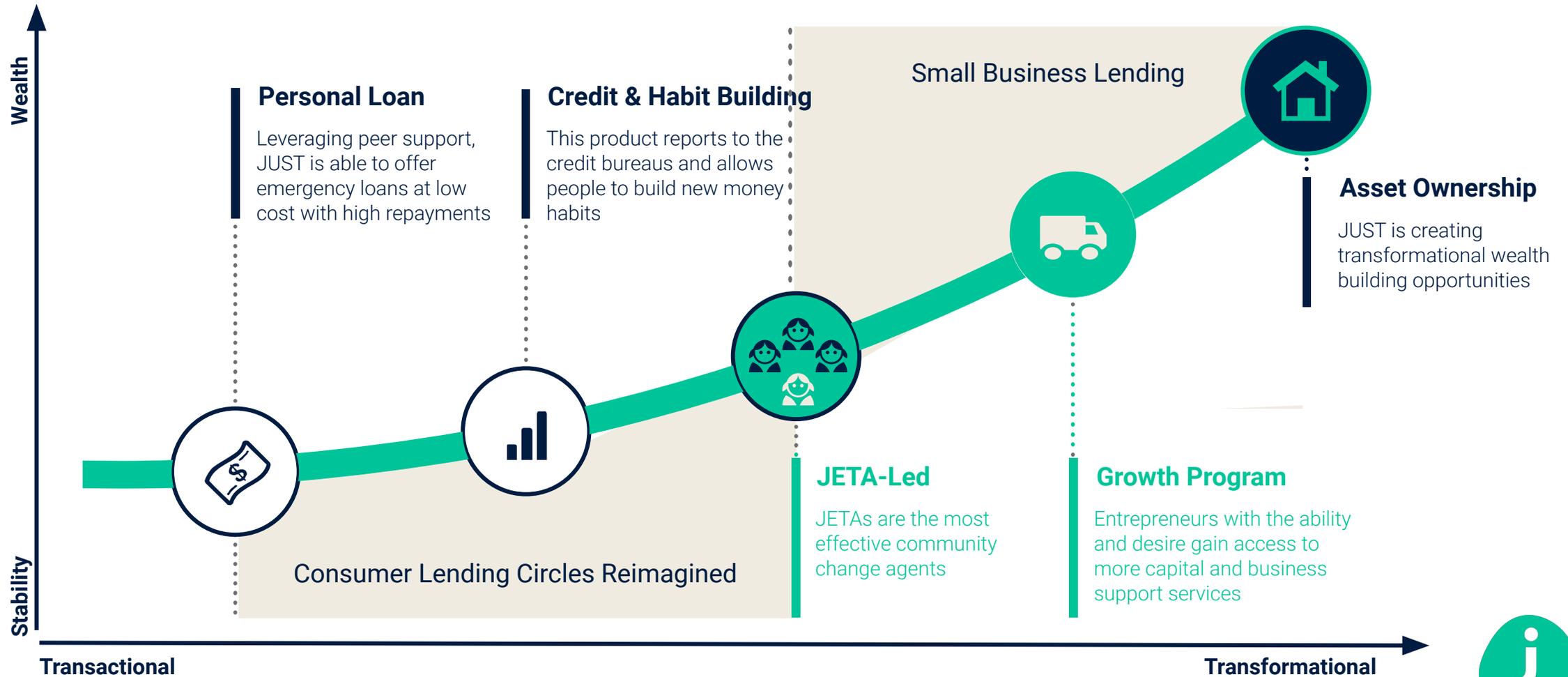
-  ESTÁS VIENDO 3:45  
"Me cambio mi suerte, fue un antes y un después": hispana emprendedora de Austin
-  0:24  
El Concilio de Austin vota a favor de comprar un hotel para albergar a indigentes
-  2:21  
"Había una orden para acelerar su deportación", afirma abogada ante la liberación de Rosa Jiménez
-  1:59  
Inician audiencias para discutir la redistribución de distritos en Texas
-  2:04  
Liberan bajo fianza a Rosa Jiménez tras estar en la cárcel por más de 17 años
-  Realizan altar en memoria de la

[JUST] changed my life, it was a before and after.



# 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.





# Who We Serve

**36%**

Monthly household income under \$2,000

**66%**

Monthly household income under \$3,000

**42%**

Single mothers

**97%**

Do not receive support from any other organization

# The Results

**\$12M**

in business loans without ever checking credit

**99%**

repayment rate of loans including the pandemic

**96**

Net Promoter Score, the highest recorded in the world by  
60 Decibels

**6,000+**

Loans made to Hispanic women in Central Texas



**71%**

**JUST clients experienced lasting  
and significant transformation  
because of JUST**





**Rashidah Alshams**  
Community Growth and  
Partner Manager



**Isabel Arrellano**  
Community Director



**Carolina Cantu**  
Project Manager



**Angelica Castro**  
Community Director



**Jose Flores**  
Accounting



**Carola Guerrero de León**  
Director of Communications



**Steve Wanta**  
President & CEO



**Jaydee Moreno**  
Chief Financial Officer



**Erika Ortiz**  
Director of Design and  
Research



**Ashley Phillips**  
VP of Development



**Ivonne Salinas**  
Senior Community Director



**Guillermina Rodriguez**  
Community Director



**Zoe Schlag**  
Schmidt Futures



**Darsh Singh**  
Hazaar Partners



**Holly Tachovsky**  
Verisk

# Team

**100%**

of JUST loan operations are former clients

**88%**

of JUST staff are women

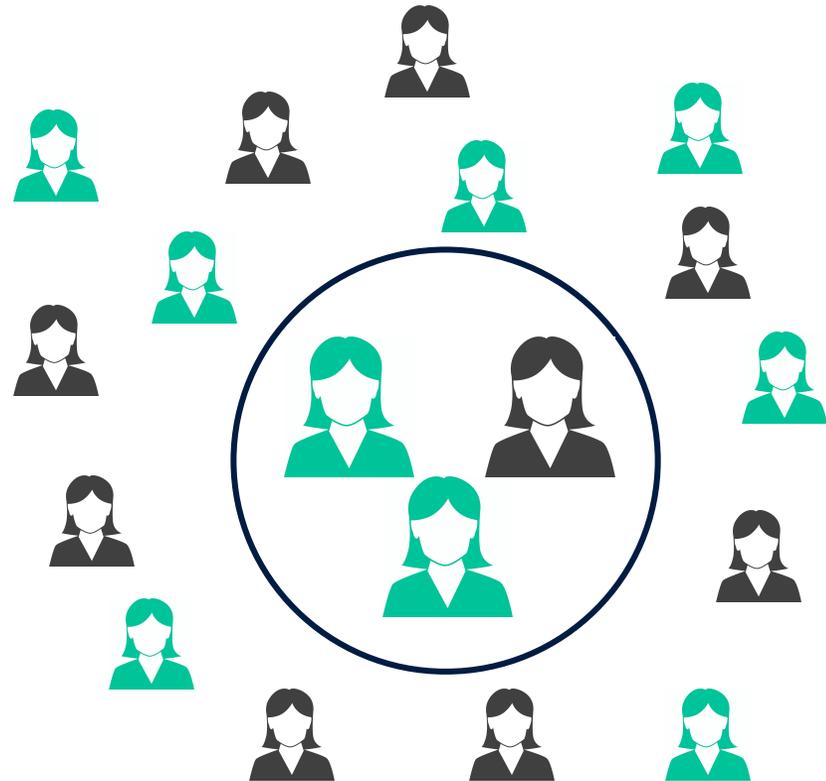
**82%**

of JUST staff are Hispanic

**60%**

of JUST Board are women

# Expand Austin Reach



3,000

Hispanic female entrepreneurs in  
Central Texas rebuilding trust



**Mobility is created  
through wealth,  
not income.**

# The Future of Wealth

\$15M



\$20M

**DEARFIELD**  
**FUND FOR BLACK WEALTH**

A Gary Community Venture

\$10 - \$100

