



New Microcredit Banks Open

JustHope

Creating global partnerships, combating poverty, nurturing sustainable community...

June 12, 2013

Help Fulfill Dreams

We are hoping to open FIVE more banks this year, expanding into all the sectors, so that every woman has an opportunity to provide for her family. Each bank requires \$3,000 to open. Whether you can support an entire bank or a fraction, please consider being a part of these women's dreams.

[Donate](#)

Update:

The Peace House Annex roof is finished!



Windows are next and will cost \$3000...

[Donate](#)

2013 Partner Trips

June 21-July 2 to Chacraseca for Music Camp with UCV, Murrieta, CA

June 29-July 6 Redeemer Church-

THREE NEW MICROCREDIT BANKS ARE OPEN!

College Hill Presbyterian funded a bank in Las Brisas! A gift in honor of Sharon Little and Barbara Grogg made a bank in Las Lomas possible! And the new bank in La Arenera was funded by All Souls Unitarian! Thank you to all who have participated in these dreams!

Several years ago, a group of women asked JustHope to help them with empowerment... They needed jobs, an income.



They said they needed small loans to start small businesses. There were other microcredit organizations working in the area at the time, but the women said the interest rates they were charging were so high they were unable to pay their loans and make a profit. (Most microcredit organizations have high overhead costs and charge their clients a series of fees along with interest rates. The average total APR is often 30% or higher.)

JustHope worked together with the women to create a program that would be specifically and uniquely designed for their context. They talked about the risks and the benefits, the needs and the possibilities, **their dreams and their capacities**. In the end, they established an unofficial organization called "Mujeres Unidas" (Women United).

6 years later, they continue to have a 100% repayment rate! AND over 100 women involved...impacting hundreds of lives! Read individual women's stories [here](#).



Tulsa in Chacraseca.

June 29-July 6 DCC- Bartlesville in Chacraseca.

July 20-28 Medical students on a Service-Learning trip to Chacraseca.

December 14-21 Medical students on a Service-Learning trip to Chacraseca.

December 29-January 5 Join First Christian Church- Harrisonville, MO, as they deepen their connections in Chacraseca.

January? Audio-visual students and psychology students from Tulsa Community College travel through Nicaragua.

Reflections from a traveler:

"My week in Nicaragua was a time of renewal and new meaning. I particularly found special new meaning in the phrase 'give us this day our daily bread...!' For one week, we ate as a community for three meals a day. We ate together as Nicaraguans and Americans, as Spanish speakers and English speakers. The chatter and laughter mixed and moved beyond language barriers. Our food was simple rice and beans and tortillas, but I always found myself looking forward to mealtime. We had food for our bodies and companionship for our hearts. Eating simply, in order to refuel our bodies for more hours of work, made me realize that when I ask God for my daily bread I am asking for the nourishment I need to survive."

We can help you or your group find or create a PartnerTrip that meets your needs!

[EMAIL US](#)

The Dreaming Together Hardware Store (Soñando Juntos



Ferreteria) is experiencing fantastic success with its addition of a "general store" or tienda.

The women in the community who raise pigs as their microcredit business can now buy their pig feed locally, which saves them time and money!



And the hardware side of the business is still booming as well...

Elba Update: She went to Managua for minor surgery today. The fixture in her leg has to be removed; it is causing infection, which must be cleaned out. She will be in a cast. Her bones are healing slower than they had hoped, but they are healing. She is weary and a little discouraged, but still hopeful that she'll have a full recovery.

"Be a Sustaining Partner"

We can do far more **together** than any of us can do alone!



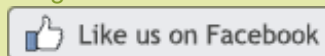
As little as \$10 each month can make a huge difference in JustHope's work- creating global partnerships, combating poverty, and nurturing sustainable community.

Your monthly donation is a guarantee of regular and predictable funds, which allows us to plan ahead effectively and

commit to the long-term with our partners in Nicaragua.

You can sign up by clicking [here](#) and using the "Subscribe" button OR [email us](#) and we'll be happy to set it up for you.

JustHope is a 501c3 organization dedicated to creating global partnerships, combating extreme poverty, and nurturing sustainable community.



Leslie Penrose, Director

918-260-7181 Toll free: 877-398-5878

leslie@justhope.org

www.justhope.org