JUST invests in entrepreneurs who have been excluded from the traditional financial system to create more resilient communities, starting in Texas. Our higher purpose is to help people live with less stress and more joy.

Since May 2016, JUST has served more than 800 clients, doubling in size each year, and has disbursed $4.7 million with a 99.3% repayment rate across 3,200 loans. JUST has reimagined traditional microcredit from the developing world to be more human-centered in an effort to be more transformational. JUST entrepreneurs are 99% women and 100% are minorities who are most excluded from the mainstream financial system.

With loans ranging from $750-$10,000 and based on tenure in the program, JUST never checks a credit score or demands collateral. All loans are based on trust. Expanding to North Texas in 2019, JUST expects to have 3,000 clients by the end of 2020.

Success Story – Letty's Cleaning Service, Austin, TX

In April 2017, Letty joined JUST. With a first loan of $750, she bought a better vacuum cleaner. At that point, Letty was cleaning six to eight houses per week. The experience of meeting weekly with her peers, setting goals, and receiving gentle text message reminders from JUST helped her build a stronger business, new financial habits, and more confidence.

After two years, with more confidence and capital, Letty has invested more than $10,000 in JUST loans and added four employees who now clean fifty houses per week. JUST’s unique, holistic approach leverages the power of peer support to create new habits for women like Letty. She has become a role model for us all. In a single month, she saved $4,000.