



The Safest Investment

"He who gives to the poor will lack nothing."

Proverbs 28:27

November 2008

These are indeed trying times for the U.S. and the world.

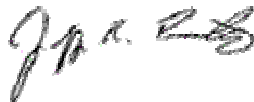
In the U.S., the political candidates are debating how best to resolve the mortgage crisis, create jobs, promote access to health care, and provide adequate security. At the international level, the G7 group of nations recently formulated an aggressive “five point” plan to counter the global economic crisis.

At the local level in regions where we work, Justice Ventures International is trying to implement its own “five point” plan to address similar issues, albeit in a different context. We believe that an investment in the following five areas will provide strong future returns in terms of promoting justice in our world:

- **Reinvest in the Mortgage Market**
- **Fight Predatory Lending**
- **Stimulate Small Businesses Development**
- **Improve Access to Health Care**
- **Ensure Physical Security**

Please join us by investing in the areas outlined in this five point plan. Based on the principle reflected in Proverbs 28:27, as well as in other parts of the Scriptures, such an investment is sure to be not only consistent with God’s commands but also one of the safest investments we can make.

In Him,



Jeffrey R. Pankratz

Reinvest in the Mortgage Market



In 2006, 32 families of the Irula tribe won their freedom from bonded labor in the rice mills of Red Hills, Tamil Nadu.

On returning to their home village, Bangarampettai, Tiruvalur District, Tamil Nadu, the families collectively invested in a rice mill to assure

themselves of a steady source of income. And now they have been further hastened on their road to rehabilitation with a government grant of land for housing sites. At present, the families live in flimsy thatched huts which offer little protection against the devastating monsoon and have poor sanitation facilities. Each family has been granted approximately \$700 towards construction costs for a 200 square foot home. However, the families require an additional \$400 to build concrete two-room houses with good ventilation and sanitation facilities.

JVI is partnering with *Habitat for Humanity India* and the *Integrated Rural Community Development Society* to provide \$10,000 to make up this gap. Families will receive a low interest loan and invest their own “sweat equity” to enable them to complete their houses and realize the dream of a secure roof over their heads. **An investment of \$400 will fund one mortgage, providing a much needed home for a family in this rural area.**

There is a great need for affordable mortgage financing in urban slum areas as well. Moving people out of unhygienic slums and into properly planned housing colonies is a priority in the fight against disease and poverty among the urban poor. JVI is collaborating with Habitat for Humanity to build 100 units of new housing in urban slums over the next 12 months. Families will receive a low interest loan and invest their own “sweat equity” to enable them to complete their houses and realize the dream of a secure roof over their heads. **An investment of \$2,000 will provide sufficient funding to finance construction of a new home for a slum dweller in the City of Chennai, India’s fourth largest city.**

Fight Predatory Lending



No land, no gold, no stocks or shares... nothing of value but their lives.

Hundreds of thousands of poor people in India offer themselves or their children as security for loans taken to cover a medical emergency, repair a home destroyed by a storm, pay for a wedding or

dowry, or to simply put food on the table.

Paid far below minimum wage and unable to repay the exorbitant rates of interest (often over 100% per annum), the borrowers have no choice but to work as bonded laborers to the moneylenders who, more often than not, are rich landlords or owners of businesses. Many of the children trapped illegally in bonded child labor, work 60 hours a week or more, with little hope for the future.

A team of JVI sponsored lawyers is fighting this problem in northern India, particularly in Uttar Pradesh and Bihar where bonded slavery is endemic. This team of lawyers is handling over 50 cases.

A recent raid of a carpet factory resulted in the release of 9 children, some of whom were returned to their families. Others were placed in transitional homes provided by Diocesan Development and Welfare Society, one of the justice ventures JVI serves. The three boys pictured above were trapped in the carpet factory with no opportunity for education, often incurring injuries with inadequate care (no worker's compensation package, to say the least). They are now back in school and being cared for in a loving environment.

An investment of \$1,000 will provide sufficient funding to support one lawyer to fight human trafficking for three months in northern India

Stimulate Small Business Development



Kolkata is home to one of the most notorious red-light areas in India. Through its Mukti (“Freedom”) Market Place Initiative, JVI is serving justice ventures that use business as a tool to promote freedom from forced into prostitution.

Working in the notorious red-light areas of Kolkata, JVI is partnering with *Freeset Bags* and *Sari Bari*, both which offer remunerative employment to former prostitutes.

Freeset Bags makes trendy products out of jute while *Sari Bari* recycles saris to make unique sari blankets. Their eco-friendly quality products have won them markets in the West. As the companies grow, they require funding to expand their premises which will enable them to increase production and employ more women. JVI is mobilizing funding for this and also assisting the businesses with legal services, business planning and marketing assistance.

An investment of \$1,000 or more will help cover the costs of acquisition and rehabilitation of new workspace for former victims of sex trafficking.



Improve Access to Healthcare



One of our justice ventures, *Pioneer TRAD*, has mobilized thousands of women in the slums of Chennai and its surrounding districts into more than 500 self help groups (SHGs).

These are groups of 10 to 15 women who have received loans (in the form of micro-credit) to start small businesses through which they can

help support their families and improve their standard of living. The participants are disciplined women who save and repay loans regularly and attend meetings faithfully. These groups provide an excellent social infrastructure through which to provide health education.

Thirty of the SHG leaders recently gathered for training in women's health issues. The approach was participatory and practical, based on the belief that poor women already know quite a lot through valuable life experience. The lessons were aimed at equipping them to implement basic health principles, with strategies to overcome the obstacles they face in their daily lives.

Each of these women is a leader in her respective community. Over the next ten weeks, these 30 trainers will impart what they have learned to an average of ten SHGs where they live. A similar approach will be used for training in childhood illnesses and HIV/AIDS over the next several months.

An investment of \$350 will provide funding to cover the costs of training 20 health care trainers who will train over 2000 others.

Ensure Physical Security



On August 23, 2008, a well planned campaign of violence against Christians was unleashed in Kandhamal, Orissa.

Alleging that Christians were responsible for the murder of Vishwa Hindu Parishad leader, Swami Laxmanand Saraswati, and five of his disciples, Hindu

fundamentalist groups went on the rampage, targeting Christian homes, churches and businesses with deadly haste and precision, assaulting, burning, looting and issuing death threats.

Within a few days, thousand of Christians had fled to the forests to live in hiding. An estimated 50,000 have been displaced with thousands living in 14 relief camps set up by the State Government. Women, including a Catholic nun, have been raped. Christians have been given an ultimatum: reconvert or lose everything.

JVI is launching the Orissa Victim Restoration and Protection Initiative in partnership with several justice ventures.

JVI is supporting the restoration of 100 child victims through establishing a transitional care home. In addition, working with a team of lawyers affiliated with a justice venture partner, JVI is supporting efforts to hold the perpetrators of violence accountable under the legal system.



An investment of \$350 will sponsor transitional housing for one child displaced due to religious persecution and violence for one year. An investment of \$600 will cover the costs of one lawyer representing victims of persecution for two months.



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