

# \$5,000 LEGACY SPONSORSHIP OPPORTUNITY: Lucecitas Village Bank

*"Little Lights" Village Bank*



Women self organize into Village Banks, elect officers and set regular meetings to make loan payments, savings deposits, attend to village bank business, and engage in business education.

Village: **Cajamarca**

Town: **Cajamarca**

Village Bank Formation: **August 26, 2010**

Bank Members & Age:

<b>Rosa Marina</b> (President)	39	<b>Emely</b>	23
<b>Bernarda</b> (Secretary)	45	<b>Estaurifla</b>	44
<b>Francisca</b> (Treasurer)	46	<b>Doraliza</b>	46
<b>María Amelia</b>	53	<b>Nicida</b>	41
<b>Luz Angélica</b>	26	<b>Ricardina</b>	37

Total family members supported: **43**

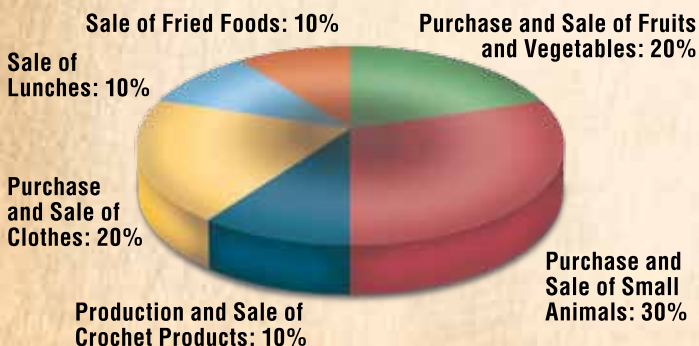
## LOAN

Village bank members begin with an average loan of \$150 which is repaid over 5-8 months (called a "loan cycle"). Women also make deposits into personal savings accounts. At the successful conclusion of their loan cycle, a woman is eligible to receive another loan equal to the original loan plus the amount deposited into her savings account.

<b>Number of village bank members:</b>	<b>10</b>
<b>Total number of loans to date:</b>	<b>18</b>
<b>Number of loan cycles:</b>	<b>3 beginning July 2011</b>
<b>Average current loan per member:</b>	<b>\$196</b>

## LEAD

Each village bank member utilizes loan money and educational opportunities to create her business. The women of Lucecitas are currently developing these businesses:



## LEARN

Women attend classes at Hope House, business sessions during village bank meetings, and receive personal consultations. There are also classes on family wellness and basic education. Women learn craft skills in the classroom to develop a secondary business (such as the sale of jewelry or crochet) which further stabilizes their income.

### Classes:

Crochet Class	Culinary Class	Crafts Class
---------------	----------------	--------------

## LEGACY

As a Sponsor, you are an integral part of Lucecitas' legacy. You will receive the following:

- Quarterly reports on the progress of the Village Bank, including their successes & challenges
- Photographs & Videos from Peru, including your Village Bank
- Recognition on the DiscoverHope website, Facebook, blog, and twitter
- Seeds of Hope Society Membership (Annual leadership giving recognition program)