

# The Noemí Fund

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The mission of Agros International is to see rural poor families own agricultural land, attain economic self-sufficiency, realize their God-given potential, and pass on to future generations the values and resources that enable them to flourish.



Since 1982 Agros International has established twenty-four villages in five countries, building on a model of land ownership, community organization, housing and infrastructure improvements, sustainable economic growth and community education. The Noemí Fund, a revolving loan fund, was established in 2004 to support the initial costs of purchasing land, housing and irrigation

for a new community. The other programs that Agros offers – agricultural assistance, health care, education, and community development – are supported through donations from churches, businesses, foundations and individuals.

Contributions invested in the Noemí Fund promote the development of communities throughout future generations. As the families pay back their loans, their payments become part of the Noemí Fund, helping the Fund maintain its portfolio so that resources are readily available when new communities are ready to purchase land.

Agros is the only non-profit organization that provides long-term credit for land purchase. To date, the payback rate is over 90% and every community that has been supported by Agros for ten years has earned the title to their land.

In accordance with the Agros 2004-2006 strategic plan, the initial funding goal is to raise \$11 million for the Noemí Fund by 2006. This ambitious goal is a symbol of the tremendous need that exists and a commitment by Agros to help meet that need.

*Noemí Lopez* is the inspiration for the Noemí Fund. She never had the opportunity to attend school – her grandmother believed that a woman's work is in the home – but when Noemí fled El Salvador's civil war she learned how to read and write in a Honduran refugee camp.

Twenty years later, Noemí, her husband and their six children live in the Agros community of San Diego de Tenango, where she is an elected leader in the village. Today Noemí is watching her dreams come true as she sends her daughters to the new elementary school in San Diego de Tenango.

*It is better to dream when you're awake than when you are sleeping, because when you're awake you can do something to make your dreams come true.*

– Noemí Lopez