

# Participation:

**Churches and church-related organizations, interested in becoming direct members of EDCS, are welcome to contact:**

## **EDCS**

P.C. Hooftlaan 3  
3818 HG AMERSFOORT  
The Netherlands  
Tel.: 31-33-422 40 40  
Fax: 31-33-465 03 36  
E-mail: [office@edcs.org](mailto:office@edcs.org)  
Internet: <http://www.edcs.org>

**or in the United States of America:**

## **EDCS New York**

475 Riverside Drive, 16th Floor  
NEW YORK, NY 10115, USA  
Tel.: 1-212-870 2725  
Fax: 1-212-870 2722  
E-mail: [edcusa@erols.com](mailto:edcusa@erols.com)

**Congregations, parishes and individuals, interested in investing in the mission of EDCS are invited to contact:**

- one of the support associations or development funds listed on pages 50 and 51
- for countries not covered by one of these support groups:  
EDCS International Share Foundation  
(see above address EDCS)

**Potential project partners interested in obtaining a loan or guarantee from EDCS in accordance with the project criteria on page 10 are invited to contact the EDCS Regional Office nearest to their location (for addresses we refer to pages 48 and 49).**

*“Do not withhold good from those who deserve it, when it is in your power to act.”*

*Proverbs 3:27*



*The EDCS mission is to support marginalized people all around the world; people who work hard and sometimes against all odds to improve their economic circumstances. These women in Ghana, for instance, who try to improve their income and thus the lives of their families through small-scale market trade. EDCS supports such activities through loans to financial intermediaries and larger-scale activities through loans to cooperatives and similar forms of cooperation. By the end of 1998, 36% of EDCS loans went to microcredit and 64% to larger-scale project financing.*

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# **EDCS. Investing in justice.**

In today's world, the chances for a dignified and sustainable existence are unfairly distributed. The Ecumenical Development Cooperative Society (EDCS) was created to build bridges between rich and poor, by making credit accessible to the disadvantaged of this world.

At the heart of the EDCS mission lies the conviction that loans for productive business enterprises provide a stronger incentive for self-development than grants alone.

EDCS functions as an alternative investment instrument. By investing in EDCS churches, church organizations, non-profit organizations, institutions and individuals create opportunities for the marginalized to attain self-reliance and build self-esteem. By providing loans to enterprises owned and operated by monetarily poor people, EDCS expresses solidarity and co-responsibility with thousands of people in hundreds of places from Bulgaria to Botswana, from Thailand to Peru.

Through EDCS, the haves and have-nots of this world together build a more just global society.



# **P r o j e c t   F u n d i n g   C r i t e r i a**

■ The enterprise supported must benefit poor and disadvantaged people.

■ *Benefits must be widely disbursed and not result in the enrichment of a few organizers or investors.*

■ The enterprise must contribute to the social and economic advancement of the larger community in which it is located.

■ Special attention is paid to the ecological impact.

■ The cooperative structure is favoured because poor people can participate directly in the operation and management of the business.

■ Preference is given to enterprises in which women are direct beneficiaries and in which they participate in decision-making, in structures and procedures related to the concept, organization, implementation, control and evaluation.

■ The enterprise must be economically viable, with appropriate management and technical leadership, and will become self-sustaining within a reasonable period of time, thus allowing EDCS's capital participation, loan or guarantee to be phased out.

■ There must be a clear need for foreign investment which can be provided within terms that can secure the necessary government approvals and that are beneficial to the project partners.