Domestic Violence Survivor Credit Project Announced

The National Network to End Domestic Violence (NNEDV) is launching the Independence Project to help survivors of domestic violence build credit scores.

WASHINGTON, D.C. (PRWEB) October 09, 2017 -- The National Network to End Domestic Violence (NNEDV) is launching the Independence Project to help survivors of domestic violence build credit scores.

The project is a credit-building through micro-lending program to help survivors build economic independence and is the first national project of its kind in the U.S. The program launched in a few states in February 2017 and continues its national roll out through October, which also is the 30th anniversary of Domestic Violence Awareness Month.

Independence Project micro loans are $100 micro loans for survivors of domestic violence, who often have damaged credit ratings due to financial abuse that occurs in addition to physical and emotional abuse. The program provides short-term, no-interest loans that are paid back over 10 months, and are designed to help survivors build good credit so they can better secure housing, transportation and employment in the long-term.

“I know my credit score is 480,” wrote a borrower, “and I feel relieved and excited that once I successfully complete the loan, I can continue to re-apply for another loan until I get my score back up.”

The program now is available in 19 states, and has provided 145 loans. By the end of October, the organization expects to offer the program in 36 states.

“Financial abuse, whether you’re talking about ruining her credit, getting her fired or hiding money, is just as effective in controlling the victim as a lock and key,” said Kim Gandy, president of NNEDV. “Women are literally being forced, because of financial dependency, back into abusive relationships.”

Domestic violence is a pattern of coercive, controlling behavior that can include physical, emotional, sexual or financial abuse. One in four women will be a victim of domestic violence at some point in her lifetime, and financial abuse occurs in 99 percent of domestic violence cases. Victims frequently face immense financial barriers and often are forced to access expensive financial services and products.

The Independence Project was funded initially in 2015 with $90,000 of seed money from Thirty-One Gifts, one of the largest direct-selling organizations in the U.S. and Canada. The donation established the Thirty-One Fund within the Independence Project to support survivors. Of the loans provided so far, 50 were funded through the Thirty-One Gifts Independence Fund. Now other donors, including Verizon Wireless, have joined the project.

“NNEDV currently works with several state coalitions that have microloan programs serving survivors in their regions,” said Gandy. “With Thirty-One’s funding, we will be able to augment funds they are distributing, enabling each coalition to help dozens of additional survivors to rebuild their credit and move toward long-term financial stability.”

Another component of the Independence Project is to provide training and technical assistance to the domestic violence field to increase general knowledge about credit and banking. In March 2017, NNEDV conducted their first Annual Economic Justice Summit: Navigating Economic Justice: Dollars, Sense and Safety.
Other Initiatives
NNEDV and its supporters also are conducting several other initiatives during Domestic Violence Awareness Month, including NNEDV’s annual #31n31 social media campaign. Throughout October they will share and define a buzzword about domestic violence each day, encouraging understanding of the issue and actions that can be taken.

In Washington, D.C., where NNEDV is headquartered, they held a gala October 2 entitled Chefs Take a Stand to End Domestic Violence, where restaurant chefs and mixologists from the area provided food and drinks.

From October 15 through 21, NNEDV will conduct the National Week of Action, providing activities each day to understand and build awareness among others about domestic violence. The week includes October 19, when NNEDV will observe national #PurpleThursday, where everyone is encouraged to wear purple to honor victims and support survivors of domestic violence. NNEDV, using the hashtag #PurpleThursday, will conduct a Thunderclap campaign, whereby social media followers are encouraged to share the message of Domestic Violence Awareness Month through social media posts.

Thirty-One Gifts will dedicate and match all funds raised through its purchase round-up program throughout October, up to $31,000. Customers will have the option to donate by rounding up their purchases to the nearest dollar or making a donation of any amount to support domestic violence service providers in the U.S.

The company also has pledged $100,000 to a capital campaign for a new facility for CHOICES for Victims of Domestic Violence in Columbus, Ohio, where they are headquartered.

Independent sales consultants with Thirty-One also are being encouraged to work in their local communities in support of Domestic Violence Awareness Month. Thirty-One has more than 60,000 sales consultants throughout the U.S. and Canada.

The Verizon Foundation supports domestic violence in several ways, including the HopeLine program, where Verizon collects no-longer used wireless phones, batteries, chargers and accessories in any condition from any service provider to benefit victims and survivors of domestic violence. Donated phones are then turned into valuable resources for nonprofit organizations and agencies that support domestic violence victims and survivors nationwide.

For more information about NNEDV, the Independence Project and their October activities, visit their website: https://nnedv.org/.

About the National Network to End Domestic Violence
The NNEDV is a social change organization dedicated to creating a social, political and economic environment in which violence against women no longer exists. As a membership and advocacy organization of state domestic violence coalitions, allied organizations and supportive individuals, NNEDV works closely with its members to understand the ongoing and emerging needs of domestic violence victims and advocacy programs. Then NNEDV makes sure those needs are heard and understood by policymakers at the national level. NNEDV also offers a range of programs and initiatives to address the complex causes and far-reaching consequences of domestic violence. Through cross-sector collaborations and corporate partnerships, NNEDV offers support to victims of domestic violence who are escaping abusive relationships — and empowers survivors to build new lives.
About Thirty-One Gifts
Thirty-One Gifts is one of the world’s largest direct-selling companies, offering purses and wallets, totes, home organization solutions and décor, thermal bags, jewelry and more. The company, however, is about much more than its products. Thirty-One is a family of individuals who share a passion for empowering women, and who are committed to celebrating, encouraging and rewarding others for who they are. The name Thirty-One Gifts comes from Proverbs 31, of the Bible, which describes the attributes and the importance of a “virtuous woman.” With a mission to help women by giving them the opportunity to own their own businesses, Thirty-One provides all the tools and support necessary to find success and possibly build a new career. Cindy Monroe started Thirty-One in her basement in 2003. From those humble beginnings they’ve grown to include about 1,000 employees and more than 60,000 independent sales Consultants across the U.S. and Canada – many of whom are reaching their dreams through this opportunity. Giving back also is fundamental to Thirty-One. Through their philanthropic initiative, Thirty-One Gives, the company partners with nonprofit organizations that serve and support girls, women and families, and they donate about 5 percent of net sales to those organizations. To-date, Thirty-One has donated more than $100 million in product and cash to nonprofit organizations.

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