

# FAQ?

## ? That's a nice idea. Did you make it up?

The first to suggest performing the mitzvah of shemitat kesafim in its original form by excluding one loan from the prozbul was the Ben Ish Hai. We simply took his idea and brought it to a whole new level: the money is channeled to help the poor, as was the Torah's original intent, and in terms of the project's vast scope of funds. We are not dealing with small sums, but rather millions of shekels donated by the public that completely transform the lives of families formerly mired in debt.

## ? How are you different from other charities?

First, Nedivei Eretz affords participants the opportunity to take part in a mitzvah that occurs only once in seven years. Many of us went through the shemita year without really feeling its mitzvot and the ideas and values inherent in them. Now we have the opportunity to take part in one of its major mitzvot.

On the practical level, the project is completely different from any other charity. Most charities provide families with food and help them get by. We, at Nedivei Eretz, provide a life-changing opportunity for families: we guide them out of the cycle of poverty, and help them start over! Whoever joins this process has the privilege of being part of each success this family will experience from now on. This is the uniqueness of the mitzvah of shemitat kesafim, in contrast to other mitzvot of charity and gifts to the poor that apply every year.

## ? Who is behind the project?

The project is the fruit of the partnership between Torah VeHa'aretz Institute, involved in educating the public about the special land-dependent mitzvot, and Mekimi, a charity that helps families in need every year. This partnership combines the professional skills of Mekimi, along with its intense, long-term involvement with families, with the practical halachic criteria dictated by Torah VeHa'aretz Institute, which ensures that the money is allocated for the right purposes.

This is the fourth shemita of the Nedivei Eretz project. It has received the approbations of Torah giants across the spectrum.

Do you want to help your neighbors rehabilitate financially and open a local Nedivei Eretz fund?

Contact Eitan: 054-8282187  
nediveiereth@gmail.com

Ma'aser money may be used for this purpose

Lend to Nedivei Eretz  
Do the mitzvah of shemitat kesafim



# NEDIVEI ERETZ

## Once-in-a-Shemita Opportunity



# NEDIVEI ERETZ Who Are We?

**There are many social dimensions of the shemita year, however the mitzvah of shemita kesafim (loan remission) at its end has the potential to change the lives of entire families!**

In our modern financial era, we cannot observe shemita kesafim in its simplest sense (due to bank loans, etc.). To help us actually observe this mitzvah we launched the Nedivei Eretz project. We are running this project for the fourth shemita whose goal is to implement the concept of shemita kesafim today.

## Your Shemita Kesafim saves them!

**So how does it work?  
In just three simple steps:**



### Loan

**Give a loan to Nedivei Eretz together to perform the mitzvah of shemita kesafim**

It is a positive Torah commandment to loan money to the poor. This is an extremely significant mitzvah about which Rambam writes (Positive Commandment 197):

**"This mitzvah is even greater and of more magnitude than giving charity."**

Thousands of families and individuals are joining together to perform shemita kesafim in a most powerful way. What do you need to do? Give a loan to Nedivei Eretz, keeping in mind that at the end of the shemita year the debt will be canceled and will remain at the disposal of the Nedivei Eretz Fund. How much should you lend? As much as you like.

Remember – this is an opportunity of once in seven years. It's worthwhile to be a major partner.



### Cancel

**At the end of the shemita year the loan is cancelled**

By Torah law, at the end of the shemita year, the end of Elul 5782, all loans that have not yet been repaid are canceled and the borrower is exempt from repaying them. At this time the loan you gave the Nedivei Eretz fund will also be canceled. That is, the debt will be wiped out and the money will belong to the Nedivei Eretz fund. In this way, you enter Rosh Hashanah with another mitzvah – **shemita kesafim.**

Technically, you don't have to do anything to cancel the loan. We will send you a special prozbul form that excludes your loan to Nedivei Eretz so you will perform this unique mitzvah.



### Perform the Mitzvah of Shemita Kesafim

**The money will cover debts and help families in the midst of financial rehabilitation exit the cycle of poverty**

Through the mitzvah of shemita kesafim the Torah affords everyone an opportunity to turn over a new leaf, debt-free! For this goal we will use the money we accumulate at the Nedivei Eretz fund.

Joining forces with Mekimi, a charitable organization that provides financial guidance to families, we carefully select families who have gone through Mekimi's guidance program. For these families, the only obstacle to financial independence is the heavy debt hanging over their heads.

Nedivei Eretz representatives contact the creditors (banks and the like) and offer them a debt settlement arrangement, whereas in exchange for paying part of the debt, the entire debt is forgiven. In our experience, we have succeeded in reaching 1:3 arrangements.

**That means each shekel you donate cancels three shekels of debt!**