



# SET FREE

PROVIDING FREEDOM THROUGH CHRIST

Are you looking for an opportunity to make an immediate, tangible impact while also generating long-term, self-sustaining funding? Would you like to stop solving problems and instead work to prevent them?

Set Free has taken the proven method of microfinance and created a living investment model, the Child Slavery Prevention Program, that focuses on prevention rather than remediation, makes an immediate impact, and regenerates over time.

The Child Slavery Prevention Program launched in July 2020. In the first 8 months we have:

- Paid off \$237,147 loans across 154 villages.
- Seen a 98% loan repayment rate.
- Served 3,274 families.
- Prevented an estimated 4,637 children from entering slavery
- Prevented an estimated 2,189 young women from being sold to brothels.

## **Background**

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At Set Free, we are on a mission to provide freedom, but we do things a little differently. Freedom goes deeper than simply rescuing children. True freedom comes from working to stop enslavement before it begins, reuniting a child rescued from slavery with their family, educating for a bright future, and ultimately equipping each child to become a disciple of Jesus Christ.

Over the past 7 years, Set Free has rescued over 40,000 children from slavery. We found that 71% of the children we rescued were enslaved because of loans taken out by their families. At the beginning of the coronavirus pandemic, we began to see these predatory lending practices greatly increase. Knowing that the average loan size was \$68, we asked ourselves a simple question: What if we could stop slavery before it even begins?

## **Child Slavery Prevention Program**

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Using a proven microfinance method, Set Free created a model to repay loans directly to the loan agents, receive the paid in full paperwork, and eliminate the opportunity to claim children as payment. Families repay Set Free at terms they can afford and can also pay in the equivalent of firewood or rice, which we use to care for children previously rescued from slavery. Cash repayments are put back into the program to pay off loans for additional families creating long-term funding sustainability.

Preventing children from becoming enslaved is an obvious better social option by keeping family units together and preventing the physical, mental, and often sexual abuse enslaved children experience. It is also a significantly better economic option. Our annual cost to care for a child

rescued from slavery is \$700. For \$68, we can prevent children from ever needing to be rescued. We have a long-term goal for this program to become self-funding once we reach a sufficient level of monthly loan repayments currently estimated at a total investment of \$800,000.

### **Proven Impact**

By repaying loans, you are making an investment into generations of the future. You are creating an immediate impact by preventing children from becoming enslaved and young woman from being sold into the sex trade, but you are also creating long-term sustainability to continue to prevent slavery long after the initial donation is made.

<b>Set Free Child Slavery Prevention Program</b>				
Estimated Return on Investment				
<b>Investment</b>	<b>Villages Impacted</b>	<b>Families Impacted</b>	<b>Children Prevented from Slavery</b>	<b>Young Women Prevented from Brothels</b>
\$500	1	7	10	3
\$1,000	1	14	20	6
\$5,000	4	69	99	29
\$10,000	8	139	198	57
\$25,000	20	365	431	128

The numbers are impressive, and the amount of impact your investement has the capacity to make is inspiring. But more important to remember is that each number represents a real person, a real child, a real family. Here is just one of the stories of a family’s life forever changed because of a loan that was paid in full.

### **Testimony**

My name is Ramabhai\*, and I was married young to my husband who is 15 years older than me. We didn’t know anything about family planning and soon we had 7 children. Last year, my husband got very ill and was admitted to the hospital. We didn’t have any money to pay for his treatment, but I had to do something. If my husband died, I would be treated as a sinner in my village. I thought of taking a loan with high interest to save my husband. If I failed to pay the loan, I agreed that the loan agents could take 5 of my children to pay my debt. My husband got treatment, but he continued to get sicker and sicker. When the loan money ran out, I started selling myself to men to pay for his medication. Meanwhile, pastors started visiting my village to speak with me and pray for my husband. I always said I would pray for him, but I never did.

Finally, the time came when the loan agents came back to collect payment. They met me at the hospital saying that my time was up and I needed to pay back the money or they will take my children. I started crying and didn’t know what to do. My husband was finally starting to get better. I didn’t know whether to be happy that he was out of danger or terrified that my children would be taken away from me. One pastor came to me and asked why I was crying. I explained my situation,



and he prayed for me. He asked me to pray for God to do a miracle. I finally relented and said, "Fine. I will pray to your God. If he listens to prayer and finds a way to solve my problem, I will accept him as the real God."

I started to pray, and within a month I was informed about a repayment program through Set Free. My loans would be repaid, and I could repay this amount to Set Free over a year at 0% interest. I was shocked. No one gives money nowadays without interest, and I thought it was fake. But the next day, a pastor came to me with the loan papers to sign. My original loan was paid in full to the agent, and my children were safe. I was really surprised until a pastor told me that Jesus sent him to solve my problem. From that day on, my life has changed. I work every day to repay my loan, and my children are back in school. I now attend church and am inviting everyone I know to join me by sharing my testimony of what God has done in my life. Even my husband has started joining me in worship. So far, 23 believers from my village are coming to church regularly, and I believe this number will continue to grow as I continue to thank Jesus for doing a miracle in my life.

*\*name changed for security reasons*