

## Read about Inbar and Oren Barosh

**This past year will never be forgotten by Inbar and Oren Barosh. Last Rosh Hashana, they "celebrated" with debts and despair. This Rosh Hashana, they will be able to celebrate with a balanced budget and plenty of hope. Thanks to Paamonim!**

Oren is a children's entertainer who handles birthday parties and produces children's discs. Inbar runs an afternoon child care program. A regular family, working people, able to support their families...

"We had terrible debts of over NIS 350,000 (\$100,000)", said Oren, "I had set up a business which never really succeeded in taking off; Inbar, too, worked herself to the bone. With two children to support, every month we took another loan, just in order to survive! Our lack of knowledge of correct economic household management made the bad situation even worse. The bank called us constantly and pressured us. We owed money to all our extended family and we didn't have a clue what to do."

Paamonim came into the picture when things seemed hopeless. "The Paamonim coach helped us to understand our actual economic situation - to see the reality more clearly." Oren and Inbar began the long process, which took about a year, to get their economic affairs into balance. "We managed to add more and more income, while at the same time, curbing our expenses as much as possible."

The next step was to create a surplus for paying back debts and dealing with creditors. "Our fabulous Paamonim coach helped and supported us all the way, even when there were regressions and more difficult periods. Thanks to the Paamonim economic recovery program, both Inbar's afternoon childcare program and my children's shows are going from strength to strength. We are calmer and less stressed, and we can function much better."

**"Today we are managing to stick to a regular and clear budget, and the surplus goes to pay off debts. We still haven't paid everything but we know exactly how and when we will finish. It is not as impossible as we once thought, and not as far away."**