

## Using Ma'aser Money For a Loan

### **Rav Dovid Grossman, Rosh Bais HaVaad**

**Question:** I know of a poor man who I feel has the potential to start a business and become self-sufficient. May I use my *ma'aser* money to give him a loan to enable him to open his own business?

**Answer:** The Rambam delineates eight distinct levels of *tzedakah*. The highest level listed is giving the money to a poor person in such a way that he doesn't even feel like he is accepting charity. An example of this would be giving him a loan to set up a business, which will empower him to make his own *parnassah*.

This is definitely a good use of one's *ma'aser* money. One must keep in mind that when he is paid back, that money is still *ma'aser* money and has to either be given for another loan like this or to other *tzedakah* causes.

The Chofetz Chaim says that one shouldn't use all of his *ma'aser* money for loans and suggests using half of one's *ma'aser* for that purpose.

In Sefer Ahavas Chesed, the Chofetz Chaim speaks at length about the advantages of setting up an interest-free Gemach fund, explaining that when one creates such a fund he is able to consistently lend money to help people. He says that one must take proper precautions to make sure the money will come back, with guarantors or a lien and the like, so that we aren't *machshil* the person in not paying back.

From all this, we see that lending money to those in need is a very high level of *tzedakah*.