

Freedom Cars of America Inc.

“In the United States today, there are tens of millions of people...to whom the American Dream is simply not available. We cannot allow the United States to have a permanent underclass that numbers in the tens of millions. It is not merely unjust, but a real danger to our domestic tranquility and global competitiveness.”

Billions of Drops in Millions of Buckets
Stephen H. Goldberg
Managing Director, Social Finance US

The gap between rich and poor in the United States increases daily as the number of Americans seeking work -- unsuccessfully -- magnifies financial inequality and threatens social stability. With over 15% of US citizens -- including over 20% of our nation's children -- below the poverty level, the percentage and number of Americans living in poverty has never been greater.

Finding a job in the current economy is hard work for anyone. It's especially hard for those members of the population negatively impacted by the debilitating life-experiences of incarceration and overseas military service. Finding a good job is challenging enough for individuals in these situations. Finding a good job without having access to a car is, in many cases, close to impossible.

Freedom Cars of America ("FCA") was founded to address this problem.

Using a simple financing technique, FCA will make cars available to two specific reentry populations -- *returning veterans* and the *formerly incarcerated*. It will make these cars available even if an individual has no credit, has bad credit, or is unemployed. The overriding criterion for qualifying a person to receive a car will be his or her motivation to seek and/or maintain employment.

The business structure for providing "Freedom Cars" is simple

- The cars made available for purchase from FCA will be used cars in good condition procured through donation or purchased in the general market.
- Purchase Terms will be fashioned to be in the best interests of the purchaser.
- Monthly payments will be reasonable.
- FCA is designed to be an economically self-sustaining program funded primarily with interest payments made by participants and profits from the sales of cars.

The Freedom Car program is unique because its core activity is as a reentry and reintegration program. For this reason, it is anticipated that loan defaults will be lower than expected because it will be a condition to participation that each program member be part of a *formal reintegration program, receiving assistance in job acquisition, financial management, and related social services*. The purchase of a car is key to the success of the reentry program because it assists materially in job acquisition and social integration.

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A man willing to work, and unable to find work, is perhaps the saddest sight that fortune's inequality exhibits under this sun."
Thomas Carlyle

Donating my Saturn to Freedom Cars

Last spring, my friends suggested that maybe it was time to buy a new car. They knew I was considering retirement and, even though my 2003 Saturn was in tip top condition, it still had 158,000 miles! I was attached to my Saturn, but realized they were right. As I considered what to do next, I remembered a meeting I had last fall with Brian O' Shaughnessy.

Brian and Sandy Martin, both Board members of CCJR are deeply involved in the reentry of the formerly incarcerated. They recently formed a nonprofit named Freedom Cars of America, Inc. ("Freedom Cars").

In October 2011, Brian met me at the UConn Extension Center in Haddam where I am employed. I coordinate the statewide and national People Empowering People (PEP) program. PEP provides life skills training to a wide audience, including adults serving time in prison. He explained that Freedom Cars is a business and reentry program centered on providing reliable used cars for purchase on favorable financial terms for two specific reentry groups: returning war veterans and the formerly incarcerated. Brian explained to me that these two populations had similar challenges reentering society.

I was very impressed with Brian's passion for addressing a major problem - those who reenter society need to have a car to find a job. This is especially true in Connecticut. It made me realize that access to basic financial tools makes PEP training more effective. Also, the transaction of purchasing a car and learning how to maintain it properly is part of the reentry process. I was so impressed by the very professional business plan that he and Sandy had developed. We talked and I jokingly showed him my car!

In July, I remembered our visit. I bought a new car, got my Saturn detailed and signed my Saturn over to Freedom Cars. Brian took care of all the paperwork and gave me a statement as to the value of my car! Months later, I learned that through the efforts of Vivien Blackford, founder and former director of CCJR, a formerly incarcerated man had purchased my car. After over 20 years in prison, he is now working and helping to support his family.

Those of us that are involved in the reentry of the formerly incarcerated know that reentry is a community issue. Effective reentry makes our communities safer and more tightly knit. Brian and Sandy tell me that in the beginning, Freedom Cars is also very much a community idea. I urge you to join the community by considering donation of any car you may have that you are no longer using. Through donation, this worthy program will grow.

For further information on Freedom Cars, contact:

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