

Jewish
FREE LOAN
INTEREST-FREE LOANS SINCE 1950



2017-2018

YEAR IN REVIEW /
IMPACT REPORT

IMPACTING COMMUNITY...
ONE INTEREST-FREE LOAN AT A TIME



IMPACT.

We hear that word a lot. At JFL, we use the word often. But, what does it really mean? The Merriam-Webster Dictionary defines “impact” in two ways:

1. *to fix firmly by or as if by packing or wedging*
2. *to have a direct effect or impact on*

It is the second definition of the word that best describes what JFL does on a daily basis. We have a **DIRECT EFFECT** on our Jewish community. And, we do so, one interest-free loan at a time. The interest-free loans available through JFL, positively impact the individuals, families, organizations and small businesses that come to us for assistance. The impact of our loans is felt immediately when someone can restore their water service or avoid eviction because they left our office with a check in hand. The impact of our loans last indefinitely when an individual is able to pursue their educational dreams, a family can grow through IVF or adoption and a Jewish institution can make building improvements needed to better serve the local community.

The 2017-2018 fiscal year was Jewish Free Loan’s largest and most impactful yet. We distributed \$637,963 in interest-free loans – a 14% increase over last year - and we are poised to continue that growth and momentum in the coming year. It is with great pride – and gratitude to JFL’s friends and supporters – that we share with you the 2017-2018 Year In Review/Impact Report.



Ellen Friedman Sacks
Associate Executive Director

DONATION DOLLARS IMPACTING COMMUNITY

116 INTEREST-FREE LOANS TOTALING \$637,963

GEOGRAPHIC IMPACT

- | | |
|-----------------|------------|
| APACHE JUNCTION | PEORIA |
| CAVE CREEK | PHOENIX |
| CHANDLER | SCOTTSDALE |
| EL MIRAGE | SUN CITY |
| GILBERT | SURPRISE |
| MESA | TEMPE |
| PARADISE VALLEY | TUCSON |



IMPACT BEYOND LOANS



1

NEW HEADQUARTERS FOR THE INTERNATIONAL ASSOCIATION OF JEWISH FREE LOANS

4 FINANCIAL LITERACY WORKSHOPS CONDUCTED IN 2017-2018



48

NAMED LOAN FUNDS PROVIDING INTEREST-FREE LOANS



94

LEGACY SOCIETY MEMBERS ENSURING THE FUTURE OF JFL THROUGH BEQUESTS



105

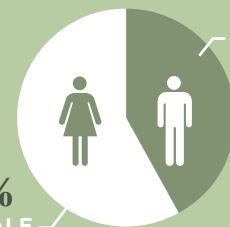
MISHPATIM SOCIETY MEMBERS

250

FRIENDS OF JFL ATTENDED THE 2018 ANNUAL MEETING



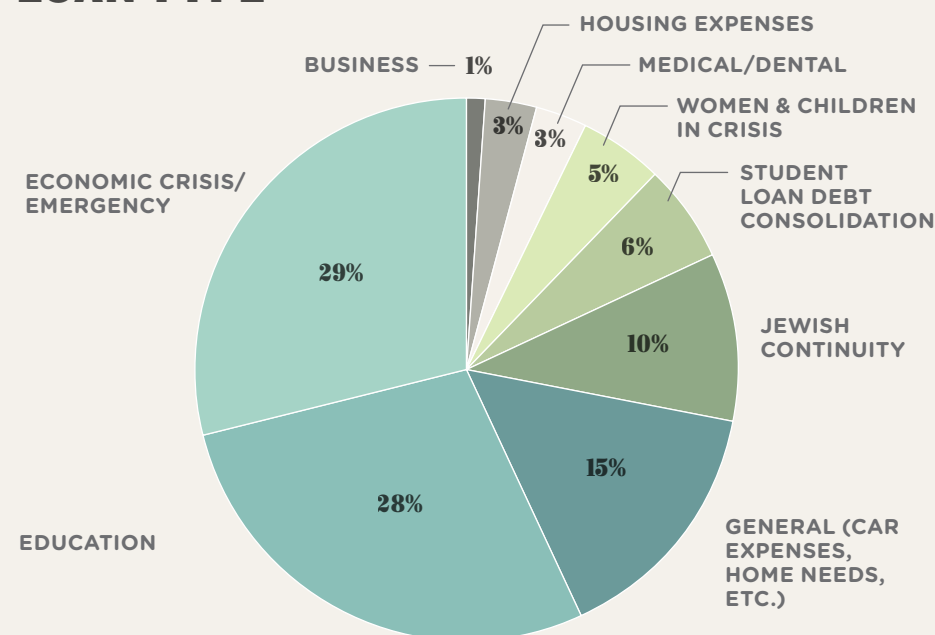
BORROWER DEMOGRAPHICS



43 AVERAGE AGE

AVERAGE LOAN \$5,500

LOAN TYPE



513 ACTIVE LOANS

\$1,473,127 INTEREST-FREE FUNDS CURRENTLY ON LOAN

\$4.6M INTEREST-FREE LOANS MADE IN THE LAST TWENTY YEARS

LOCAL LOANS. INTERNATIONAL IMPACT.

JFL Phoenix is proud to be the new home of the International Association of Jewish Free Loans (IAJFL) – a membership/networking group of more than 45 agencies serving communities around the globe.



MULTI-GENERATIONAL IMPACT

THREE NEW NAMED LOAN FUNDS HONOR FAMILIES
AND REMEMBER LOVED ONES



DRACHLER FAMILY LOAN FUND FOR JEWISH OVERNIGHT CAMPING

“Being able to share the life long memories of Jewish overnight camp with our Phoenix community is one way of acknowledging our family’s passion for this kind of adventure. That is why we have chosen to establish a named loan fund at Jewish Free Loan that will help other families wanting to have Jewish overnight camp experiences.”

- *The Drachler Family*

SAMUEL KREISBERGER Z”L FAMILY, FAITH AND EDUCATION LOAN FUND

“It is with such profound joy that we establish the fund in our father and grandfather, Samuel Kreisberger’s, name that will benefit the Jewish community in the areas of family, faith and education.”

- *The Kreisberger Family*



MARK A. FRIEDMAN MEMORIAL LOAN FUND FOR JEWISH COMMUNAL PROFESSIONALS

“Mark was a one-of-a-kind husband, father, grandfather, brother, uncle, friend and community leader. As a Jewish Communal Professional, he positively impacted countless lives. Now his legacy of leadership and caring continues through this interest-free loan fund for people working in organizations that serve our Jewish community.”

- *The Friedman & Sacks Families*



THE MISHPATIM SOCIETY

In 2017-2018 we welcomed 105 members into the Mishpatim Society. This newly-established recognition program, honors donors who make an annual contribution of \$1,000 or more to support the work of Jewish Free Loan.



JEWISH FREE LOAN

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