



Year in Review 2016-2017



JFL: In Their Own Words



Esther, age 9

BORROW

Three years ago my family got hit with the most horrible news and our lives changed overnight. At age five, my daughter, Esther, was diagnosed with leukemia. As a single mom, I was trying to balance fighting for my daughter's life and keeping my family above water. Thankfully, JFL stepped in and helped to pay for medical treatments right away so that they would not be interrupted. The JFL family is compassionate, nice and kind people that are there for you all the way. With help of the JFL, today my daughter is cancer free and enjoying every moment of life with us. Thank you for your kind hearts Angels on earth!

— Oksana Babadzhanova
Loan Borrower



REFER

Some of my close friends have struggled to become pregnant. When infertility treatment was the only option left, it brought a burden of cost that was out of their budget. I strongly urged them to contact Jewish Free Loan. They have all thanked me for referring them with beautiful pictures of their healthy babies!

— Chani Levertov
Phoenix Jewish Community Infertility Support and Resources
Director of Innovation and Growth



GUARANTEE

My loan guaranty is a show of confidence in the borrower's ability to become financially independent and repay the loan. Jewish Free Loan made it simple, quick and easy. I am happy and proud to be a Jewish Free Loan guarantor.

— Rich Kasper
President & CEO, Jewish Community Foundation



GIVE

I am honored to give to Jewish Free Loan as a volunteer, board member, legacy society member and donor. As a board member, I have seen first-hand the wonderful work that takes place at JFL when staff, volunteers and community come together to offer assistance to people in need, with the goal of helping them lead more rewarding lives. Everyone's lives become richer and stronger when we weave our values and traditions together. Contributing to the growth of Jewish Free Loan brings joy and deepens my appreciation of Judaism and the importance of our community.

— Laura Drachler
JFL Board Member

Donation Dollars at Work

JFL Loan Programs

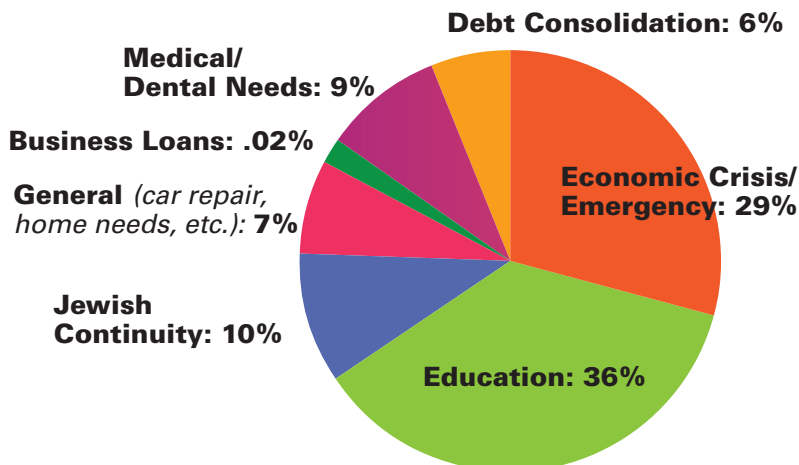
June 1, 2016 – May 31, 2017

106 Interest-Free Loans Totaling \$558,408

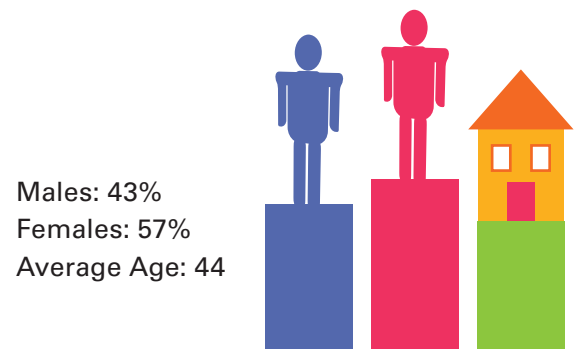
Organizational Overview



Loan Type



Borrower Demographics



Average Household Income: \$22,426
Average Loan: \$4,195

By the Numbers

Impact Beyond Loans

- 4** Financial Literacy Workshops conducted by JFL
- 45** Named Funds supporting the provision of interest-free loans
- 70+** Jewish teens, young adults, women and families attending financial literacy workshops during the 2016-2017 program year
- 88** Legacy Society Members who have made a commitment to support the work of JFL after their lifetimes
- 225** Community members in attendance at our 2017 Annual Meeting
- 693** Charitable Tax Credit contributions received
- 1,140** Tax-deductible donations entrusted to us this fiscal year

Only JFL. Only With You.

Making a Difference Together



We hope that you have enjoyed learning about the impact Jewish Free Loan continues to have on Arizona's Jewish community. We are proud of our accomplishments during the 2016-2017 fiscal year, yet we know that there is more we can do to meet the ever-evolving needs of the people we serve. Through the diversification of loan programs and increased educational opportunities, we are committed to both the immediate and long-term financial health of our Jewish community.

Since our incorporation as a nonprofit organization in 1950, our mission has been the same: **to provide interest-free loans to Jewish Arizonans**. Something else remains unchanged as well — our gratitude for the people that make the work we do possible. **Only With You** — our donors, guarantors, community partners and friends — can we provide the interest-free loans that enable Jewish Arizonans to grow their families, get an education, weather times of financial crisis, pay for medical and dental needs, leave abusive situations, send their kids to Jewish summer camp, day school and preschool, start/expand a small business, experience Israel, and so much more.

Only JFL provides interest-free loans to Jewish individuals and families throughout Central and Northern Arizona. **Only With You** are we able to do what we do every day. It is because of this indispensable relationship that we ask the following:

*If you need us...**BORROW**.*

*If you know someone who can use an interest-free loan...**REFER**.*

*If you are willing and able...**GUARANTEE**.*

*If you are inspired by what we do...**GIVE**.*

A handwritten signature in black ink that reads "Tina Sheinbein". The script is fluid and cursive.

Tina Sheinbein
Executive Director

Our Mission: Jewish Free Loan provides interest-free loans to Jewish individuals to enable them and their families to improve their lives and achieve greater stability with regard to their long-term well-being, and to encourage and facilitate Jewish continuity.

Our Vision: A thriving Arizona Jewish community in which aspirations of financial health and personal achievement are realized by all.