



2018–2019

YEAR IN REVIEW & IMPACT REPORT

HINDSIGHT IS 20/20 AND SO IS OUR VISION



This past fiscal year has been filled with unprecedented growth for Jewish Free Loan. As you will see in this report, our loan program increased exponentially – impacting a greater number of individuals, families, businesses and Jewish institutions than ever before. Our geographic reach continues to expand and the types of loans we approve reflect a diverse spectrum of needs and wants.

In addition to reaching a milestone with the distribution of over \$700,000 in interest-free loans, this year we began preparation for VISION 20/20. This upcoming year-long celebration of 70 years of interest-free lending will officially begin in January. However, we closed 2018-2019 with the announcement that Tina Sheinbein, JFL's Executive Director, will be retiring in

May 2020 and Ellen Friedman Sacks will become Executive Director beginning June 1, 2020.

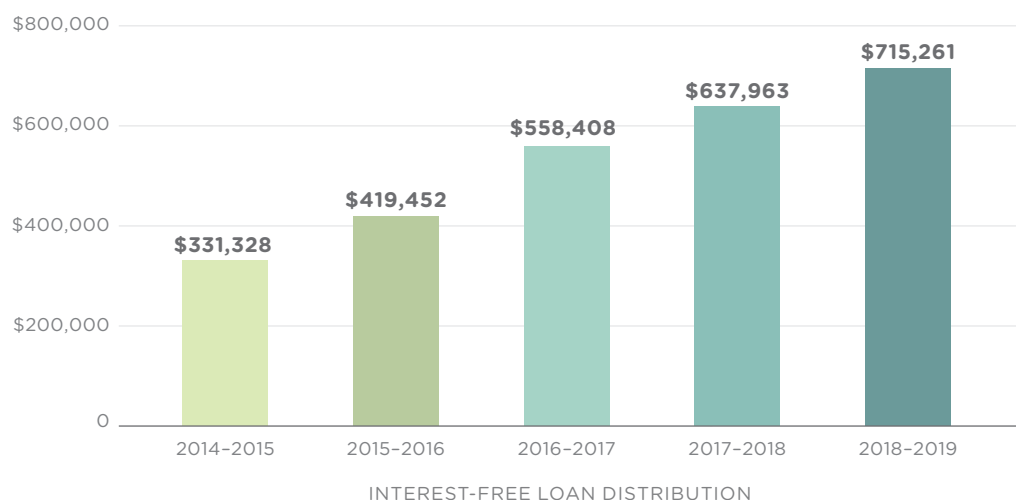
It is said that hindsight is 20/20. As we look back at our most recent fiscal year, it is clear that the ancient mandate for JFL's work continues to make an impact in modern times. It is also clear that this would not be possible without our donors, guarantors, board members, volunteers and friends who support the mission of our organization.

Tina Sheinbein
Executive Director

Ellen Friedman Sacks
Associate Executive Director

5 YEAR GROWTH CHART

Thanks to the generosity of our donors and dedication of our ambassadors, JFL's distribution of interest-free loans has more than doubled over the last five years.



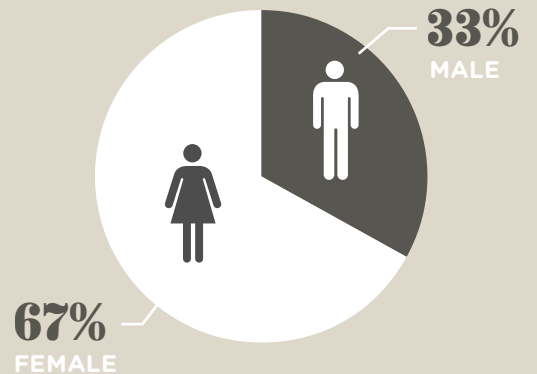
DONATION DOLLARS AT WORK

GEOGRAPHIC IMPACT

CAVE CREEK	PRESCOTT VALLEY
CHANDLER	RIMROCK
GILBERT	SCOTTSDALE
GLENDALE	SUN CITY
GOODYEAR	TEMPE
MESA	TUCSON
PEORIA	WADELL
PHOENIX	

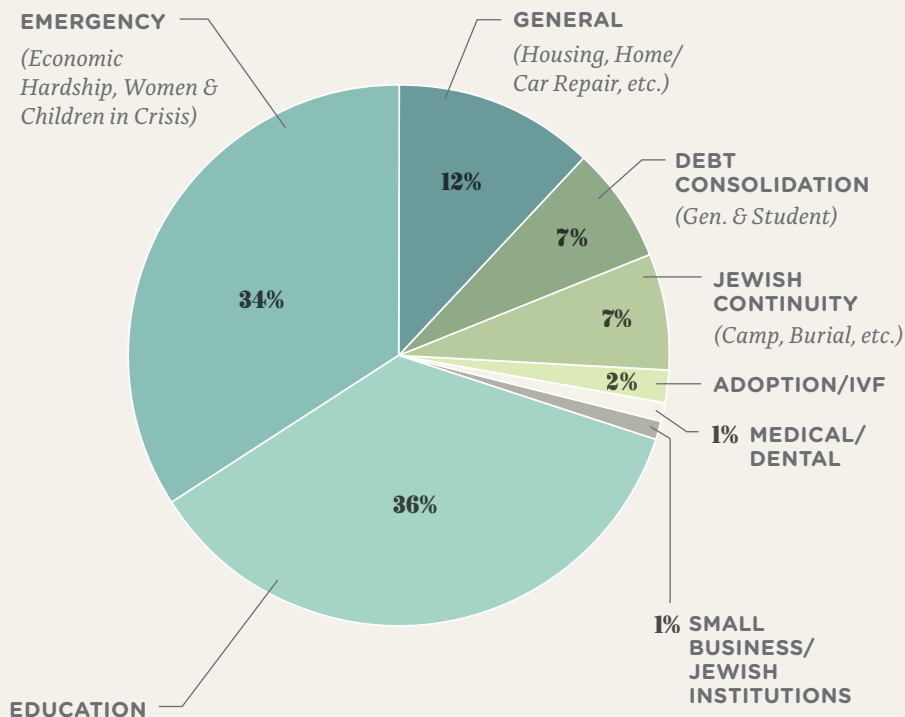


BORROWER DEMOGRAPHICS



AVERAGE
BORROWER AGE **43**

LOAN TYPES



2018-2019 LOAN PROGRAM

 **130** LOANS APPROVED

AVERAGE LOAN AMOUNT **\$5,500**



\$715,261 
TOTAL AMOUNT DISTRIBUTED

THE BIG PICTURE

JEWISH FREE LOAN ORGANIZATIONAL OVERVIEW

OUR MISSION Jewish Free Loan provides interest-free loans to Arizona's Jewish community

OUR VISION A thriving and financially secure Arizona Jewish community

\$1.7 MILLION+

INTEREST-FREE LOANS CURRENTLY
OUT IN THE COMMUNITY

500+

CURRENT LOAN UNITS

\$5.3 MILLION+

INTEREST-FREE LOANS
DISTRIBUTED OVER THE LAST
20 YEARS

NEWEST NAMED LOAN FUNDS

Five new Named Loan Funds were established during the 2018-2019 fiscal year.

- **Jerry & Annette Brezner Memorial Education Loan Fund**
- **Robert & Sheila Curwin Family Emergency and Crisis Loan Fund**
- **Berg & Shapiro Family Debt Consolidation Loan Fund**
- **Mesa Family Emergency Loan Fund**
- **William N. Ebersman Loan Fund for People in Crisis**

MORE NOTABLE NUMBERS

- **We are the headquarters for the International Association of Jewish Free Loans**
IAJFL is a membership agency comprised of more than 40 free loan programs around the world.
- **53 Named Loan Funds**
Named Loan Funds are donor-restricted gifts that support a specific area of JFL's loan program
- **97 Legacy Society Members**
Donors who have established gifts that will support the work of JFL for future generations
- **109 Mishpatim Society Members**
Individuals who gave an unrestricted donation of \$1000 or more
- **260 Friends of JFL came together for the 2019 Annual Meeting**



JEWISH FREE LOAN

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