



2019-2020

YEAR IN REVIEW & IMPACT REPORT

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

OUR VISION A thriving and financially secure Arizona Jewish community

HONORING THE TRADITION OF INTEREST-FREE LENDING



We hope that this Year In Review/Impact Report finds you and your loved ones doing well and staying connected despite the challenges we are all currently facing. To say that this past fiscal year was one we will never forget would be an understatement. On June 1, 2019, Jewish Free Loan embarked on our 2019-2020 fiscal year, knowing that there were many exciting changes on the horizon. We were planning for our 70th anniversary celebration, expanding our office space, hiring new team members, preparing for a transition in staff leadership as Tina Sheinbein, JFL's longtime Executive Director, moved toward retirement, and continuing our efforts to meet the ever-evolving needs of our community. Little did we know – nor could we have anticipated – that by March 2020 those needs would include the emotional, physical and financial ramifications of a world-wide pandemic.

For 70 years, JFL's mission has remained the same: to provide interest-free loans to Arizona's Jewish community. During that time - with the vision and support of dedicated lay leaders, donors and staff - we have created and implemented systems, policies, procedures and partnerships that enable us to quickly and effectively respond when faced with unanticipated and unprecedented demand for our services. This infrastructure, along with the collaborative efforts of local agencies, generous support of individual donors and funding received

by community partners played an essential role in our ability to respond to the financial needs of Jewish individuals and families whose resources were devastated by the impact of COVID-19.

This past fiscal year has been one of tremendous generosity, allowing us to respond to tremendous need while honoring the tradition of interest-free lending – something we have done since 1950. And, with the support of our donors, volunteers, partners and friends, we will continue to do so for many generations to come.

Ora Zutler
Board President

Ellen Friedman Sacks
Executive Director

EMERGENCY LOANS

Increased by 198% as compared to the previous fiscal year.

**TOTAL EMERGENCY
LOANS DISTRIBUTED**

\$136,453

**ECONOMIC CRISIS
RESPONSE PROGRAM**
(Emergency and COVID-19 Response)

45 LOANS TOTALING

\$59,735

**COMMUNITY-WIDE
DISASTER RELIEF LOANS**
(COVID-19 Response)

16 LOANS TOTALING

\$76,718

BUILDING ON TRADITION

2019-2020 TOTALS

\$638,685

TOTAL AMOUNT DISTRIBUTED

132

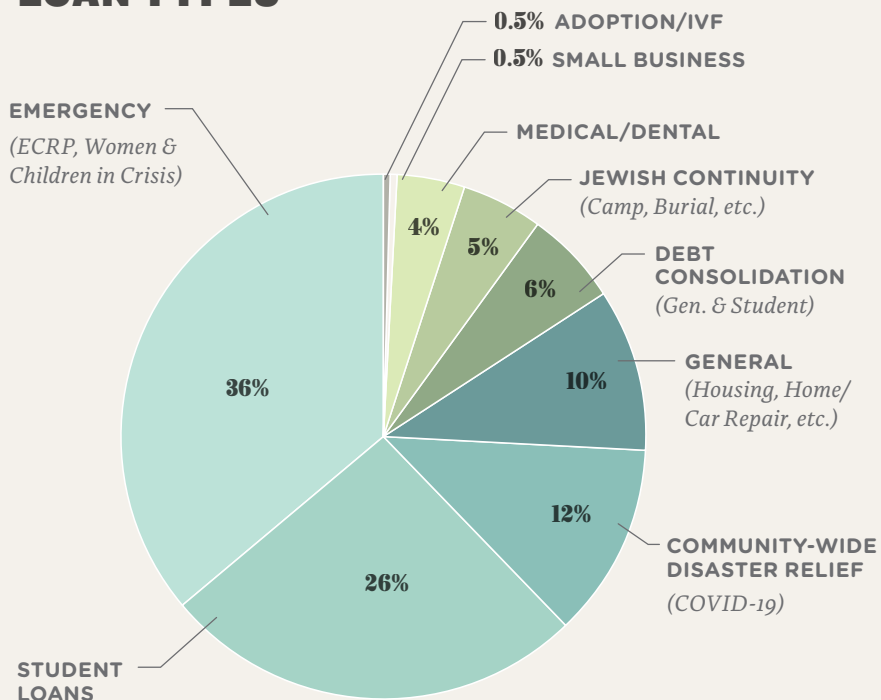
LOANS APPROVED

GEOGRAPHIC IMPACT

APACHE JUNCTION	MESA
CAMP VERDE	PHOENIX
CAVE CREEK	QUEEN CREEK
CHANDLER	RIM ROCK
FOUNTAIN HILLS	SCOTTSDALE
GILBERT	SUN CITY
GLENDALE	SURPRISE
GOLD CANYON	TEMPE



LOAN TYPES



MISHPATIM MASQUERADE

1ST EVENT OF ITS KIND



410

PEOPLE IN ATTENDANCE

FUNDRAISED OVER

\$300,000



BEYOND LENDING

- During the High Holidays and Passover, JFL provided over 80 grocery gift cards to JFCS, BJE and Ezras Cholim to help support low income households.
- JFL board members, volunteers, and staff were challenged by the Jewish Community Relations Council to participate in the #ERLunchChallenge. Donations to this cause provided boxed lunches to frontline hospital workers and testing centers identifying and treating COVID-19.
- JFL Care Bags containing household supplies and toiletries are regularly distributed to borrowers in need, as well as grocery and gas gift cards.

SUPPORTING TRADITION

\$1.7 MILLION+

INTEREST-FREE LOANS CURRENTLY
OUT IN THE COMMUNITY

530+

CURRENT LOAN UNITS

\$6.1 MILLION+

INTEREST-FREE LOANS DISTRIBUTED
OVER THE LAST 25 YEARS

NEWEST MEMBERS OF THE FOUNDERS SOCIETY

Four named loan funds were established during the 2019-2020 year and will now join the Founders Society.

- **Bernstein Glazer Family Fund**

To be used for the purpose of prescription medicine, treatments, and medical costs.

- **Rabbi Morton Malavsky z"l Memorial Loan Fund**

To be used for the purpose of Jewish identity and personal crisis loans.

- **Sheinbein Levitt Loan Fund**

To be used to provide interest-free loans in the tradition of Jewish laws.

- **Molly Blank Fund Loan Fund**

To provide financial resources to single women and female-lead households, empowering them to create a better life for themselves and their families.

DONOR SNAPSHOT

- **971 Mishpatim Society Members**
- **97 Legacy Society Members**
- **57 Founders Society Funds**
(representing more than 65 individuals donors)

GRANTOR SNAPSHOT

JFL received grants from the following funders:

- **The Jewish Community Foundation**
- **The Jewish Federation of Greater Phoenix**
- **The Molly Blank Fund of the Jewish Community Foundation**

OUR LEADERSHIP: 2020-2021 INCOMING BOARD OF DIRECTORS

The following slate was approved at JFL's Annual Meeting on May 19, 2020:

PRESIDENT

Ora Zutler

EXECUTIVE VICE PRESIDENT

David Senkfor

VICE PRESIDENTS

Laura Drachler
Joel Superfon

TREASURER

Carole Zeichick

SECRETARY

Stacie Wittenberg

PAST PRESIDENT

Ira Shapiro

DIRECTORS

Rebecca Hoffman Azulay
Madelaine Berg
Peter Caspari
Sheila Curwin
Debby Finkel
Debra Friednash
Amanda Garcia
Rabbi Yisroel Isaacs

Richard Kleiner
Simon Kreisberger
Joan Lipson
Julee Landau Shahon
Jeff Stanlis
Daniel W. Tenn
Dr. David Tessler

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