



2020-2021

YEAR IN REVIEW & IMPACT REPORT

LOAN PROGRAM SNAPSHOT

\$752,583

TOTAL AMOUNT DISTRIBUTED

114

HOUSEHOLDS
RECEIVED LOANS

37

AVERAGE
BORROWER AGE

\$6,602

AVERAGE OVERALL LOAN
AMOUNT PER HOUSEHOLD

\$3,170

AVERAGE EMERGENCY LOAN
AMOUNT PER HOUSEHOLD

OUR MISSION

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

OUR VISION

A thriving and financially secure Arizona Jewish community

A Desert in Bloom: Message from the Executive Director



The Arizona desert can be described many ways. It is beautiful, thriving, and inspirational. It is also — *at times* — isolated, rugged, and difficult to navigate. In many ways, the last year has been a reflection of the desert landscape in which we provide our services. The ongoing impact of the COVID-19 pandemic — like the desert landscape — has been challenging and difficult to navigate. However, for Jewish Free Loan, the past year has also been filled with growth and inspiration as we all continued to come together to support our community through interest-free lending. Because of the collective efforts of our dedicated donors, board, volunteers, staff, community partners and friends, JFL distributed over \$750,000 in interest-free loans from June 1, 2020-May 31,2021. This represents

the largest 12-month distribution period in our 70+ year history. These loans are helping people stay safely in their homes, pay for much-needed medical and dental treatments, navigate the financial challenges exacerbated by the pandemic, afford higher education and continued learning opportunities and so much more.

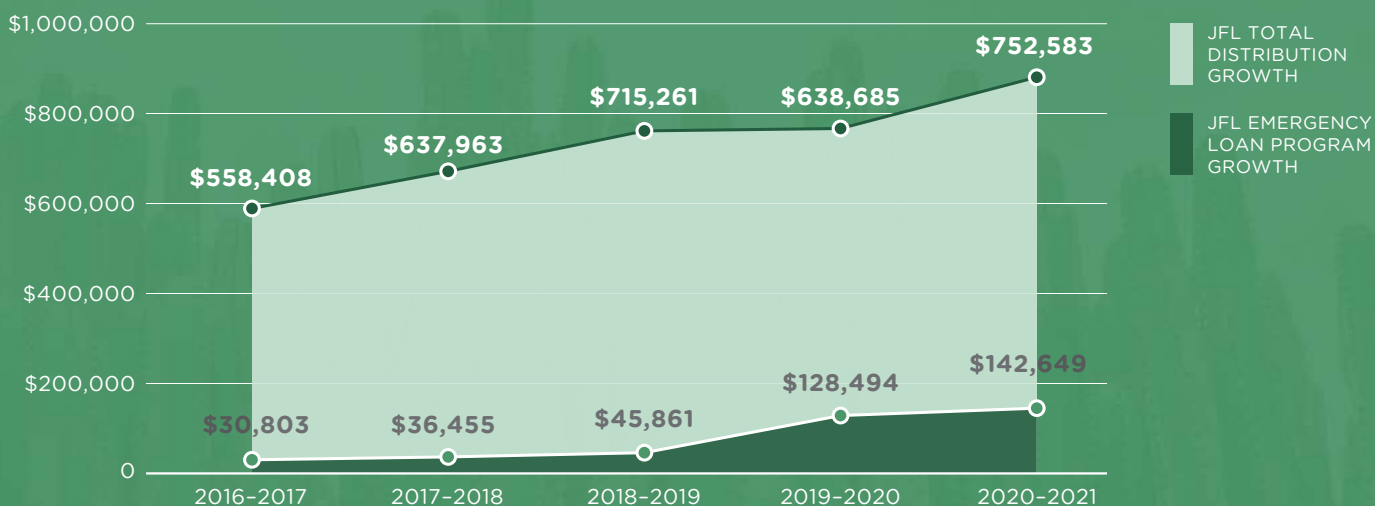
As a recent borrower shared with us, these loans also help people thrive and feel less isolated even during the most trying times: *We cannot thank you enough for what you've done for us. You've helped us get through some of the darkest times in our lives. Thank you for going above and beyond to ensure we'd be in the best spot given the circumstances. Keep doing what you're doing!*

As always, JFL's ability to fulfill our mission is because of the support we receive from our community and people like you. Thank you for another impactful year. We look forward to what we can accomplish together in the years to come.

Ellen Friedman Sacks
Executive Director

JFL PROGRAM GROWTH

FISCAL YEAR (JUNE 1ST-MAY 31ST) — TOTAL DOLLARS DISTRIBUTED



BEYOND THE LOANS

BASIC NEEDS ASSISTANCE

- Provided 100 grocery and gas gift cards to borrowers and households in need through community partnerships.
- Distributed JFL Care Bags containing household supplies and toiletries to borrowers in need.

VIRTUAL EVENTS + PROGRAMMING

Religious/Day School Mishpatim Presentations

Throughout the year, JFL presented at six Religious/Day Schools across the Valley to teach kids and teens about interest-free lending and fiscal responsibility.

Mishpatim Moments — February 2021

A month long event highlighting the work of JFL and parsha Mishpatim, the foundation for JFL’s mission.

Annual Meeting — May 12th, 2021

An internal event to install JFL’s new Board of Directors and reflect on the accomplishments of the past year.

The Gratitude Gathering — May 23rd, 2021

An event to thank the community for enabling us to help transform lives through interest-free lending. This event, attended by over 75 individual households, honored Tina Sheinbein and recognized the Jewish Community Foundation of Greater Phoenix and the Jewish Federation of Greater Phoenix.

COMMUNITY SUPPORT



GRANTORS

- The Gerald Rosenbluth Family Fund
- The Jewish Community Foundation of Greater Phoenix
- The Jewish Federation of Greater Phoenix
- The Molly Blank Fund of the Jewish Community Foundation

NEWEST NAMED LOAN FUNDS

- Alexa & Ian Sachs Fertility Loan Fund
- Jewish Community Foundation Guarantor Fund
- Sandra and Mickey* Sheinbein Loan Fund
- Solomon Education Loan Fund

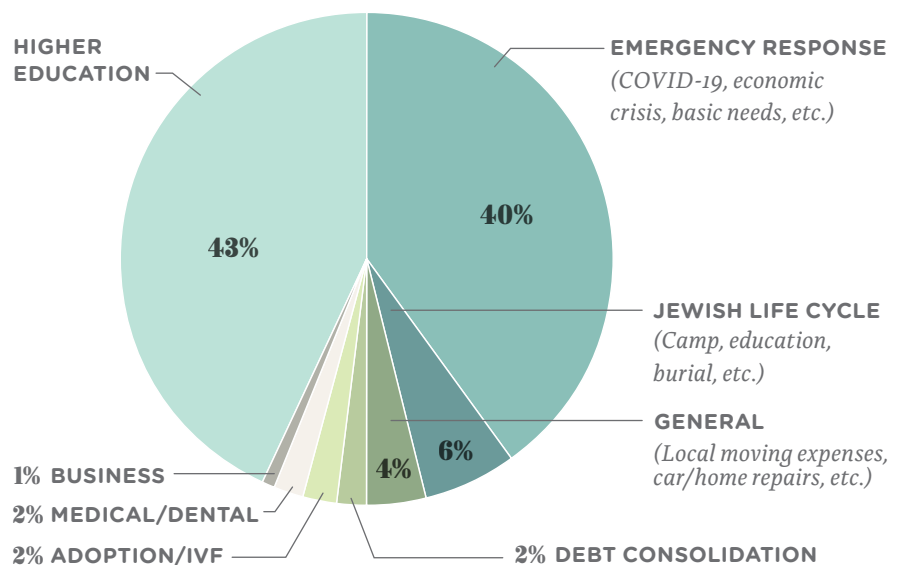
** of blessed memory*

GEOGRAPHIC IMPACT



- AVONDALE
- CHANDLER
- GILBERT
- GLENDALE
- MESA
- PEORIA
- PHOENIX
- SCOTTSDALE
- SUN CITY
- SURPRISE
- TEMPE
- TUCSON

LOAN TYPE BREAKDOWN





JEWISH FREE LOAN
 3443 N CENTRAL AVENUE, SUITE 707
 PHOENIX, ARIZONA 85012

NONPROFIT
 US POSTAGE
PAID
 PHOENIX, AZ
 PERMIT #3333

JFL'S CUMULATIVE IMPACT

\$1,932,899

INTEREST-FREE LOANS CURRENTLY
 OUT IN THE COMMUNITY

530+

ACTIVE
 LOAN UNITS

\$6,717,854

INTEREST-FREE LOANS DISTRIBUTED
 OVER THE LAST 25 YEARS

OUR LEADERSHIP

The following slate of officers was approved for the 2021-2022 fiscal year.

OFFICERS

President: David Senkfor
Executive Vice President: Laura Drachler
Vice President: Rebecca Hoffman Azulay
Treasurer: Carole Zeichick
Secretary: Joel Superfon
Corporate Secretary: Ellen Friedman Sacks
Past President: Ora Zutler

DIRECTORS

Madelaine Berg
 Peter Caspari
 Sheila Curwin
 Debby Finkel
 Debra Friednash
 Amanda Garcia
 Rich Kleiner
 Simon Kreisberger
 Joan Lipson
 Julee Landau Shahon
 Jeff Stanlis
 Daniel W. Tenn
 Stacie Wittenberg

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