



EXECUTIVE DIRECTOR'S LETTER



The mission of Jewish Free Loan is to provide interest-free loans to Arizona's Jewish community. The requests we receive and the needs of the people and institutions we serve may change from year-to-year, but the work we do remains the same and as important and impactful as ever. This past fiscal year, we were once again able to provide interest-free financial resources to EVERY qualified applicant because of the generosity of our donors, relationship with our community partners, vision of our board of directors and dedication of our

team members. Whether the financial need was immediate, like for the family facing eviction after dealing with chronic illness and loss of employment, or to support longer-term goals, like for the young woman pursuing her medical degree, JFL was and is here to help.

We are proud of what was accomplished this past year and inspired by the impact interest-free lending has on our entire community. Our Year-In-Review provides highlights of our 2021-2022 fiscal year. We invite you to learn even more about interest-free lending and the work of Jewish Free Loan by visiting our website: www.jewishfreeloan.org, engaging with us on social media, or by calling us at (602) 230-7983.

Thank you for being a part of Jewish Free Loan. Together we are impacting lives one interest-free loan at a time.

Ellen Friedman Sacks

Ellen Friedman Sacks, Executive Director

LOAN PROGRAM SNAPSHOT

\$669,859
TOTAL AMOUNT DISTRIBUTED



94

HOUSEHOLDS
RECEIVED LOANS

37

AVERAGE
BORROWER AGE



\$1,340

AVERAGE EMERGENCY LOAN
AMOUNT PER HOUSEHOLD

\$7,126



AVERAGE OVERALL 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



EVENTS & EXPERIENCES

In support of JFL:

- Latkes & Loans: December 2, 2021
- Mishpatim Moments: January 28-29, 2022
- Gratitude Gathering: May 15, 2022

OUTREACH ACTIVITIES

In partnership with:

- AEPhi at ASU
- AEPI at ASU
- B'nai Tzedek Youth Philanthropy Board
- Congregation Beth Tefillah
- Gesher Disability Resources
- JFCS Center for Senior Enrichment
- Moishe House Phoenix
- Pardes Jewish Day School
- Phoenix Hebrew Academy
- Temple Beth Sholom of the East Valley



BASIC NEEDS ASSISTANCE

In support of our community:

- Nearly 100 grocery cards distributed (donated to Ezras Cholim, BJE, JFCS and JFL clients).
- Distributed dozens of JFL Care Bags containing household supplies and toiletries to clients in need.
- Emergency loans for housing, utilities, insurance and more.

GEOGRAPHIC LOAN IMPACT

APACHE JUNCTION
CAVE CREEK
CHANDLER
GILBERT
GLENDALE
LAVEEN
LITCHFIELD PARK
MESA
PARADISE VALLEY
PEORIA
PHOENIX
SCOTTSDALE
SUN CITY



SUN LAKES
SURPRISE

TEMPE
TUCSON

INCREASING ACCESS



- Implemented an in-house client workstation with funds from the NowGen Giving Circle, an initiative of the Center for Jewish Philanthropy.
- Expanded the use of online applications and electronic signature capabilities.
- Continued to offer in-person or virtual interviews to increase ease of access for our applicants.

GOING GREEN

Green has always been a significant color for JFL, but these days we are embracing green in a whole new way! In an attempt to cut down on our paper consumption and thus JFL's impact on our environment, you may have noticed that we did not include a donation envelope in this publication.

We are always appreciative of your support, both in advocating for our mission and/or monetarily. We hope this change will not cause any inconvenience. If you would like to make a donation, please visit our website, (www.jewishfreeloan.org/donate-now), scan the QR code to the right or mail a check to JFL.



If you still prefer sending your donation via mail, please do not hesitate to contact us at (602) 230-7983 and we will be happy to send you a donation envelope.

HOW YOUR DOLLARS IMPACT OUR COMMUNITY

\$25

Buys a grocery or gas gift card for an individual in need

\$500

Supports a family with summer utility payments

\$1,200

Helps provide one month of Jewish preschool

\$5,000

Helps enable a child to attend Jewish sleepaway camp

\$10,000

Aids a family in purchasing a new air conditioner or other necessary home repairs/equipment

\$15,000

Assists with one round of IVF treatments

MAIN LOAN CATEGORIES



HIGHER EDUCATION



DEBT CONSOLIDATION



EMERGENCY RESPONSE



ADOPTION/ IVF



JEWISH LIFE CYCLE



MEDICAL/ DENTAL



GENERAL



BUSINESS

AND SO MUCH MORE...

SUPPORTING JFL



Visit our website to learn more and make a secure online contribution: www.jewishfreeloan.org



Make a contribution via phone: **(602) 230-7983**



Mail a check (*address listed on back*)



To inquire about donating stock, joining the legacy society or other ways to support JFL, please contact Jessielyn Hirschl, Director of Development & Outreach: jessielyn@jewishfreeloan.org

CHARITABLE TAX CREDIT

JFL is a Qualified Charitable Organization of the Arizona Charitable Tax Credit (QCO Code: 20362). The deadline for taking advantage of the Charitable Tax Credit is Tax Day or when you file your taxes, whichever comes first.



JEWISH FREE LOAN

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NONPROFIT
US POSTAGE
PAID
PHOENIX, AZ
PERMIT #3333

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- LinkedIn: [jflphoenix](https://www.linkedin.com/company/jflphoenix)
- Website: www.jewishfreeloan.org
- Phone: (602) 230-7983

AZ CTC QCO CODE: 20362
EIN# 86-6052446

amazon smile

LIFE & LEGACY



JFL'S CUMULATIVE IMPACT

\$1,996,103

INTEREST-FREE LOANS CURRENTLY
OUT IN THE COMMUNITY

518

ACTIVE
LOAN UNITS

\$7,387,860

INTEREST-FREE LOANS DISTRIBUTED
OVER THE LAST 25 YEARS

OUR LEADERSHIP

OFFICERS

President: David Senkfor
Executive Vice President: Laura Drachler
Vice President: Rebecca Hoffman Azulay
Treasurer: Carole Zeichick
Assistant Treasurer: Peter Caspari
Secretary: Joel Superfon
Past President: Ora Zutler

DIRECTORS

Madelaine Berg
Diana Buchbinder
Debby Finkel
Debra Friednash
Rich Kleiner
Ian Kornbluth
Joan Lipson
Jeff Stanlis
Daniel W. Tenn

STAFF

Executive Director: Ellen Friedman Sacks
Dir. of Development & Outreach: Jessielyn Hirschl
Services Coordinator: Fredi Brown
Admin. Assistant/Office Manager: Caroline Carriere
Accounting Manager: Rhonda Keene

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