



## SPRING 2022 UPDATE



Dear JFL Friends,

Spring is upon us, bringing a new season and fresh opportunities for engagement. While the ongoing financial ramifications of the pandemic are evident in many of the loan requests we receive, we are grateful for the safety protocols and outdoor spaces that make it possible for us to begin to reengage with the community in-person and connect in ways we've missed greatly. With online applications, virtual meeting spaces and electronic signature software expediting our efforts, we are excited to implement services that will increase accessibility to the interest-free financial resources we offer and embark on our return to in-person office interactions. Although our avenues for connection may have been primarily virtual over the last two years, that has not deterred the next generation of changemakers from engaging in projects that are having a positive impact on Jewish Free Loan, our clients and communities throughout Arizona. We invite you to read more about Sam, Zoe and Lucy, three young leaders making a difference because of their connection to JFL.

The wonderful things happening at Jewish Free Loan are only possible because of the generosity of our donors, volunteers, community partners and staff. Thank you for supporting interest-free lending and thank you for being an important part of JFL.

Wishing you a happy Passover,

David Senkfor, President

Ellen Friedman Sacks, Executive Director

## LEADERSHIP & STAFF 2021-2022

### OFFICERS

*President:* David Senkfor

*Executive Vice President:* Laura Drachler

*Vice President:* Rebecca Hoffman Azulay

*Treasurer:* Carole Zeichick

*Secretary:* Joel Superfon

*Past President:* Ora Zutler

### STAFF

*Executive Director:* Ellen Friedman Sacks

*Marketing & Communications Manager:* Jessielyn Hirsch

*Services Coordinator:* Fredi Brown

*Administrative Assistant/Office Manager:* Caroline Carriere

*Accounting Manager:* Rhonda Keene

### BOARD MEMBERS

Madelaine Berg

Peter Caspari

Sheila Curwin

Debby Finkel

Debra Friednash

Amanda Garcia

Richard Kleiner

Simon Kreisberger

Julee Landau Shahon

Joan Lipson

Jeff Stanlis

Daniel W. Tenn

Stacie Wittenberg

# IMPACT, UPON IMPACT, UPON IMPACT...

## HOW OUR LOAN PROGRAM EMPOWERS STUDENTS BEYOND THEIR FORMAL EDUCATION

The Hebrew phrase, Tikkun Olam means “repair the world.” JFL’s student loan borrowers are charged with participating in or creating a Tikkun Olam project as part of their loan repayment process. These students are afforded interest-free loans because of community support, so in turn they are asked to give back to the community in a way that is meaningful for them.

When Sam Banen set out to give back, he literally found a way to repair the world. Sam, a Junior at Arizona State University, is an engineering major. Soon after starting school, he joined the ASU chapter of Engineers Without Borders and became a Team Lead for a group of students who are building a dam in the Shonto community of the Navajo Nation. This dam will help prevent erosion and replenish the river that flows through this community, a major water source for its inhabitants. “Even though I didn’t grow up around indigenous people, I still grew up in Arizona knowing the Navajo Nation is the largest in the country. I feel honored to be able to use my skills to help the Navajo people continue their traditional way of farming.”

With the help of an interest-free loan from JFL, Sam can pursue his education without the worry of compounding interest and focus on his studies and commitment to others. In the months to come, his team will be able to install the dam, thus improving the water source for the Navajo Nation. Sam is already doing amazing things and as a soon-to-be college graduate, we know he will continue to make the world a better place.



SAM BANEN

## B'NAI MITZVAH PROJECTS

*For more information about Mitzvah Project options, please contact Jessielyn Hirsch, JFL Marketing & Communications Manager, at [jessielyn.hirsch@jewishfreeloan.org](mailto:jessielyn.hirsch@jewishfreeloan.org).*



“For my mitzvah project, I created handmade cards with messages to include in the JFL Care Bags. I hope it will be nice for the people who get the Care Bags to know that someone is thinking of them and hoping that their situation gets better.”

— ZOE DRACHLER

“Events that happened in my Torah portion, Vayigash, remind me of the work of JFL. Joseph gave the Egyptians food in exchange for livestock in order to help them survive. In a more modern and respectful way, JFL helps people in the Jewish community survive when they need it most. This inspired me to make JFL Care Bags for my Bat Mitzvah project.”

— LUCY WITTENBERG

# COMMUNITY (RE)ENGAGEMENT



## LATKES & LOANS

JFL hosted a virtual Chanukah celebration and gave an update on the impact of interest-free lending.



## SHABBAT MISHPATIM

JFL promoted its annual Mishpatim Moments experience and also visited local religious/day schools and youth programs to speak about JFL and parsha Mishpatim.



## GESHER GET-TOGETHER

JFL volunteers and staff came together to host a social event with Gesher Disability Resources. Participants learned about interest-free lending and enjoyed games and activities.

## INTEREST-FREE LENDING AND BEYOND

### INTEREST-FREE LOANS

Since June 2021, JFL has distributed nearly \$580,000 to our community.

### GROCERY & GAS GIFT CARDS

As an enhancement to our emergency loan program, we provide grocery and gas gift cards to help people meet their basic needs.

### JFL CARE BAGS

Filled with household goods and toiletries, these bags are available for any borrower in need.

### IAJFL

We are an accredited member of the International Association of Jewish Free Loans, a network of 50+ free loan agencies. In October, Ellen Friedman Sacks, our Executive Director, was installed as the President of IAJFL.

### CLIENT WORKSTATION

Thank you to the **NOWGEN Giving Circle** for their recent grant of \$3,000 to help fund an in-house client workstation. Now, clients who are unable to complete an application at home, due to lack of technological resources or because of the time sensitive nature of their need, can use our secure client-specific workstation to access the necessary files to complete their application.

*The NOWGEN Giving Circle is an initiative of:*





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

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#### CONNECT WITH US!

- ✉ Email Updates: [bit.ly/JFLemail](http://bit.ly/JFLemail)
- FACEBOOK: [@jewishfreeloanaz](https://www.facebook.com/jewishfreeloanaz)
- INSTAGRAM: [@jfl.phoenix](https://www.instagram.com/jfl.phoenix)
- WEBSITE: [www.jewishfreeloan.org](http://www.jewishfreeloan.org)
- PHONE: **(602) 230-7983**

AZ CTC QCO CODE: 20362  
EIN# 86-6052446



## JFL'S GRATITUDE GATHERING

SUNDAY, MAY 15, 2022 @ 4PM

Jewish Free Loan invites you to join us for our Annual Meeting and special program.



**LARRY MOFFITT**  
**2022 HARRY ADLER**  
**MEMORIAL LEADERSHIP**  
**AWARD RECIPIENT**

### HARRY ADLER MEMORIAL LEADERSHIP AWARD

This award recognizes a current or past board member who has followed in the footsteps of former board member Harry Adler z"l by going above and beyond their role to set an example for other volunteers and ensure that Jewish Free Loan will be here for future generations.

*If you have not yet received your invitation and/or would like more information, please contact the JFL office.*

### SUPPORTING JFL



Visit our website to learn more and make a secure online contribution:  
[www.jewishfreeloan.org](http://www.jewishfreeloan.org)

- ↗ Make a contribution via phone: **(602) 230-7983**
- ✉ Mail a check (*address listed below*)
- ↗ To inquire about donating stock, joining the Legacy Society or other ways to support JFL, please contact Ellen Friedman Sacks, JFL Executive Director: [ellensacks@jewishfreeloan.org](mailto:ellensacks@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.