



## 2022-2023 YEAR IN REVIEW & IMPACT REPORT

### EXECUTIVE DIRECTOR'S LETTER



Jewish Free Loan is an organization created by the Jewish community, for the Arizona Jewish community. We are here to provide interest-free loans for our neighbors facing unimaginable immediate challenges like pending eviction or burial expenses for a loved one. And we're also here for families seeking loans to pay for infertility treatment, home access modifications and vehicle repairs. Interest-free lending helps provide a pathway to future financial security.

Interest-free lending is possible because our donors and partners entrust the JFL Board of Directors and our professional team to be responsible stewards of their contributions. And that

generosity means that people facing life's challenges have a trusted resource to turn to during difficult times. During our most recent fiscal year, we had several notable accomplishments as we furthered our 73-year mission of providing interest-free loans to Arizona's Jewish community. From June 1, 2022-May 31, 2023, JFL:

- **Distributed** \$767,772 in interest-free loans – our largest single-year distribution to date.
- **Proactively created and successfully implemented** the Eviction Prevention Loan Program, distributing \$44,570 to prevent loss of housing and laying the foundation for an important ongoing resource as eviction rates continue to rise.
- **Navigated** changes in the economic environment, which increased demand for financial assistance, while decreasing the ability of many current loan borrowers to make regular payments on their loans, impacting our available loan dollars.
- **Maximized** the technological advances adopted during COVID to support our move to the Ina Levine Jewish Community Campus, enabling JFL to enjoy our new home in a safe, communal space while maintaining the highest levels of client confidentiality.

If you would like to learn more, we invite you to visit [www.jewishfreeloan.org](http://www.jewishfreeloan.org), call our office at (602) 230-7983, engage with us on social media and/or scan the QR code provided.

Thank you for being a part of Jewish Free Loan. Together we make a difference in our community.

Ellen Friedman Sacks,  
Executive Director

COMMUNITY  APPROVED

#### OUR MISSION

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

#### OUR VISION


A thriving and financially secure Arizona Jewish community

### LOAN PROGRAM SNAPSHOT

**\$767,772**  
TOTAL AMOUNT DISTRIBUTED

 **105**  
TOTAL HOUSEHOLDS

**38**  
AVERAGE  
BORROWER AGE 

 **\$7,312**  
AVERAGE OVERALL LOAN  
AMOUNT PER HOUSEHOLD

**\$3,178**  
AVERAGE EMERGENCY LOAN  
AMOUNT PER HOUSEHOLD

Visit our website to learn more and/or to make a secure online contribution

[www.jewishfreeloan.org](http://www.jewishfreeloan.org)

# MORE THAN LOANS

## COMMUNITY OUTREACH & SUPPORT

- JFL distributed and donated hundreds of toiletry items to clients and local partner agencies.
- Over 100 Grocery Cards were provided to Ezras Cholim, BJE, JFCS, and JFL borrowers.
- JFL was out in the community visiting congregations, schools, and community partners, as well as participating in community-wide events.

## JFL RELOCATES

In February 2023, JFL relocated to the Ina Levine Jewish Community Campus. This move reinforced our sense of community as we moved into one of the many centers of Jewish life in Phoenix.

# LOAN TYPES



HIGHER  
EDUCATION



DEBT  
CONSOLIDATION



EMERGENCY  
RESPONSE



ADOPTION/  
IVF



JEWISH  
LIFE CYCLE



MEDICAL/  
DENTAL



GENERAL



BUSINESS

AND SO MUCH MORE...



# EVENTS & EXPERIENCES

IN SUPPORT OF JFL AND THE COMMUNITY:

- Latkes & Loans  
DECEMBER 15, 2022
- Mishpatim Moments  
JANUARY 2023
- Gratitude Gathering  
MAY 21, 2023

◀ Pictured: Jamie Kornbluth, Brooke Levy, Stacie Wittenberg, and Rebecca Hoffman Azulay.

# SUPPORTING INTEREST-FREE LENDING

Visit our website to make a secure tax deductible donation.

**Donate Now**

- ☎ Make a donation via phone: **(602) 230-7983**
- ✉ Mail a check: 12701 N Scottsdale Rd, Suite 206 Scottsdale, AZ 85254
- 📧 To inquire about donating stock, joining the Legacy Society or other ways to support JFL, please contact **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.



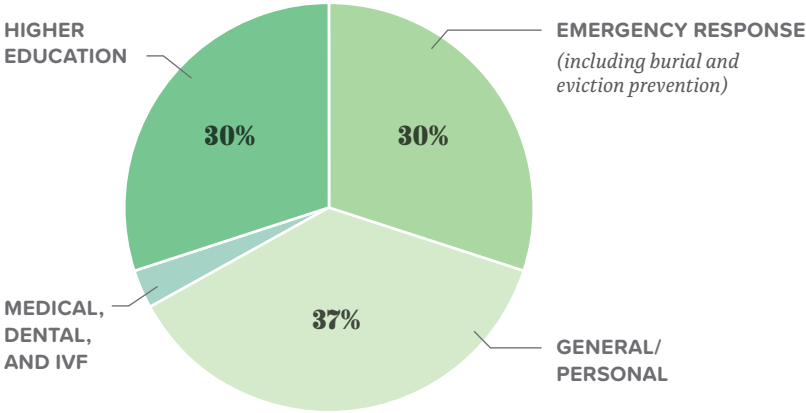
Pictured: Rabbi Andi Green, Rachel Rabinovich, and Fran Richter.





# LOAN DISTRIBUTION

## LOAN CATEGORIES

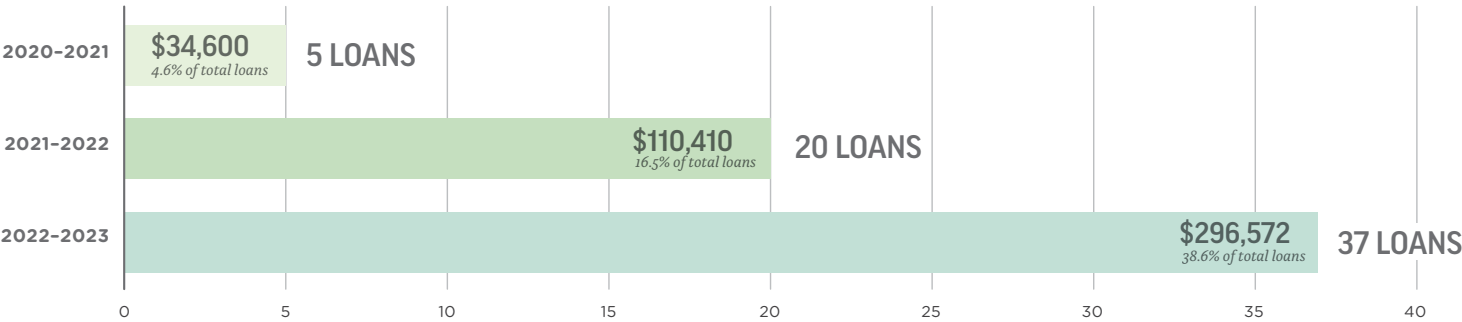


## GEOGRAPHIC IMPACT



## GROWTH IN GENERAL/PERSONAL LOANS

General loans can be used for home repairs, car payments, debt consolidation, Jewish lifecycle events, Israel experiences, summer camp, and so much more. We have seen consistent and significant growth in this specific loan category with each year.



## JFL'S CUMULATIVE IMPACT



**\$2,260,590**

TOTAL ACTIVE DOLLARS  
IN THE COMMUNITY



**448**

TOTAL ACTIVE  
HOUSEHOLDS



**\$8,279,051**

TOTAL DISTRIBUTION  
SINCE 1998 (25 YEARS)



## ENSURING SAFE HOUSING

JFL launched its Eviction Prevention Program to help Jewish individuals and families stay safe amidst the current housing crisis. Through JFL's Eviction Prevention Program, applicants may be eligible for an interest-free loan of up to \$5,000 to help avoid displacement. In addition, JFL provides emergency and traditional loans to ensure safe housing needs are met.

*"I needed a loan so I could pay a hotel bill for 2 weeks during an emergency situation that could have caused me to be out on the street. I'm very grateful for the help I got the same day I came to JFL."*

— JFL EMERGENCY LOAN RECIPIENT

**JFL**  
BY THE COMMUNITY,  
FOR THE COMMUNITY



JFL is honored to have been awarded:  
**BEST NONPROFIT**  
by the Jewish News 2023 Readers'  
Choice Awards!

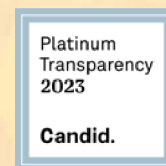
## CONNECT WITH US!

### CONTACT INFORMATION

- ✉ Opt-in: [jewishfreeloan.org/email](mailto:jewishfreeloan.org/email)
- Facebook: [@jewishfreeloanaz](https://www.facebook.com/jewishfreeloanaz)
- Instagram: [@jfl.phoenix](https://www.instagram.com/jfl.phoenix)
- LinkedIn: [jflphoenix](https://www.linkedin.com/company/jflphoenix)
- Website: [www.jewishfreeloan.org](http://www.jewishfreeloan.org)
- Phone: (602) 230-7983
- ✉ Email: [info@jewishfreeloan.org](mailto:info@jewishfreeloan.org)

Visit our website to learn more and/or to make a secure online contribution:

[www.jewishfreeloan.org](http://www.jewishfreeloan.org)



AZ CTC QCO CODE: 20362 | EIN# 86-6052446

## OUR 2023-2024 LEADERSHIP



**OFFICERS**

*President:* Laura Drachler  
*Executive Vice President:* Carole Zeichick  
*Vice President:* Debbie Finkel  
*Treasurer:* Rich Kleiner  
*Assistant Treasurer:* Jeff Stanlis  
*Secretary:* Rebecca Azulay Hoffman  
*Past President:* David Senkfor



**DIRECTORS**

Madelaine Berg  
Diana Buchbinder  
Peter Caspari  
Debra Friednash  
Jessielyn Hirschl  
Ian Kornbluth  
Joan Lipson  
Greg Rosenthal  
Austin Singer  
Daniel W. Tenn  
Stacie Wittenberg  
Louise Zirretta

Also pictured: Ron Blau and Harris Berger.  
Not pictured: Madelaine Berg, Diana Buchbinder,  
Debra Friednash, Ian Kornbluth, and Stacie Wittenberg



**STAFF**

*Executive Director:* Ellen Friedman Sacks  
*Services Coordinator:* Fredi Brown  
*Operations & Database Manager:* Caroline Carriere  
*Marketing & Outreach Associate:* Leia Linn  
*Accounting Manager:* Rhonda Keene

Photography by Lexy Popa Photography  
Design by Extra Small Design