



2023-2024

# YEAR IN REVIEW & IMPACT REPORT

## DEAR FRIENDS AND SUPPORTERS,

Reflecting on the past year, we are filled with mixed emotions. Just four months into our 2023-2024 fiscal year, we—along with the entire Jewish community and its allies—faced the unimaginable. Our thoughts, prayers, and actions turned to showing unwavering solidarity and support for the people of Israel following the attacks on October 7, 2023.

Through an effort spearheaded by the International Association of Jewish Free Loans, JFL Phoenix joined 15 North American free loan agencies to lend 3.4 million dollars to Ogen, our colleague agency in Israel. These funds were swiftly disbursed as interest-free emergency loans to Israeli individuals and families who were displaced from their homes or faced other economic challenges due to the war.

As the needs abroad grew, so too did the financial needs of our local Jewish community. During our 2023-2024 fiscal year, we saw a dramatic increase in demand for our services. We processed nearly 300 applications and responded to hundreds of inquiries via email and telephone. Many of these requests came from community members in extreme crisis, facing the threat of eviction.

For the first time in our nearly 75-year history, JFL made the difficult but necessary decision to focus solely on emergency loan requests during the second half of our fiscal year. JFL was there to assist households facing housing instability. Our interest-free loans not only halted the eviction process but also ensured safe housing and fostered financial stability, making a significant impact on the lives of the recipients.

This proactive approach to meeting the immediate needs of our community enabled the JFL Board of Directors and staff to engage in strategic planning processes to strengthen and safeguard JFL's present and future. The outcome includes restructured loan programs, an updated mission and vision, a newly created organizational values statement, and initiatives designed to address the current financial needs of our community while ensuring a sustainable resource for future generations.

Whether locally or internationally, the power, importance, and impact of interest-free lending are undeniable. With the support of our donors, partners, and community, JFL is committed to ensuring the availability and accessibility of interest-free financial assistance today and for many tomorrows to come.

Thank you for your support and dedication to our mission. Together, we are positively impacting lives through interest-free lending.

Warm regards,



Ellen Friedman Sacks  
*Executive Director*



Laura Drachler  
*President*

## LOAN PROGRAM SNAPSHOT

**\$750,109**  
TOTAL AMOUNT DISTRIBUTED



**107**

TOTAL HOUSEHOLDS

**38**

AVERAGE  
BORROWER AGE



**\$7,010**

AVERAGE OVERALL LOAN  
AMOUNT PER HOUSEHOLD

**\$2,575**

AVERAGE EMERGENCY LOAN  
AMOUNT PER HOUSEHOLD





# JEWISH FREE LOAN

## OUR MISSION

To provide interest-free financial assistance to Arizona's Jewish community and grow a sustainable resource for future generations

## OUR VISION

An interconnected, thriving and financially secure Arizona Jewish community

## OUR VALUES

As stewards of our community's generosity:

- We are rooted in profound respect for individuals.
- We strive to make a direct and meaningful impact.
- We embody gemilut hasadim (acts of loving kindness).

# SUPPORTING ISRAEL

## STANDING IN SOLIDARITY

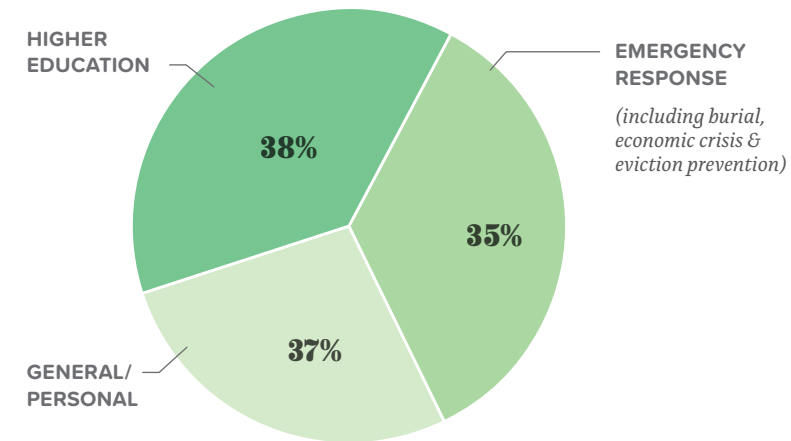
JFL Phoenix, along with the International Association of Jewish Free Loans and 15 other member agencies, provided a \$3.4 million interest-free loan to Ogen, our sister agency in Israel. This loan offered emergency assistance to 350 Israeli households displaced from their homes or facing economic challenges due to the war. The funds given to Ogen are interest-free and will eventually be returned to the participating cities for future local use.

## HONORING LOCAL SOLDIERS

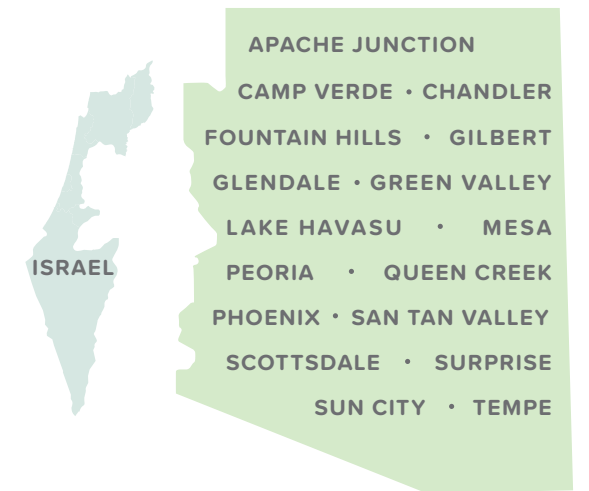
JFL supported the AZIDFHeroes program, a community initiative, by distributing funds to local Israeli reservists. This assistance helped them meet their financial obligations while they were serving in Israel.

# LOAN DISTRIBUTION

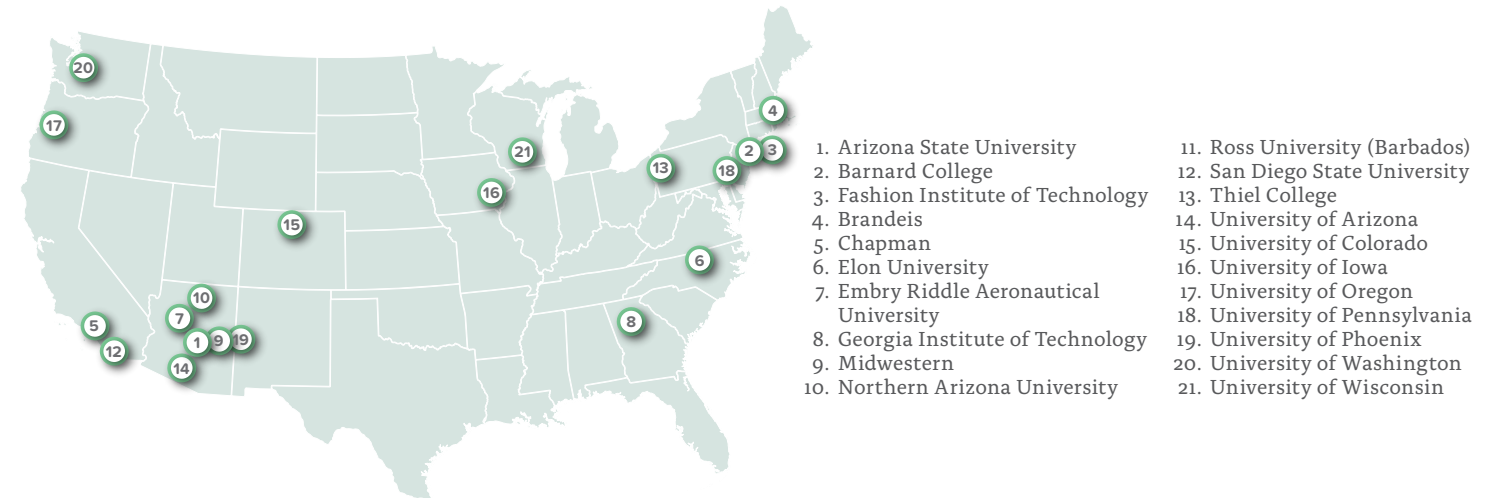
## LOAN CATEGORIES



## GEOGRAPHIC IMPACT



## HIGHER EDUCATION ENROLLMENT



# CONNECT WITH US!

## CONTACT

- ☎ Phone: (602) 230-7983
- ✉ Email: [info@jewishfreeloan.org](mailto:info@jewishfreeloan.org)
- ✉ Opt-in: [jewishfreeloan.org/email](mailto:jewishfreeloan.org/email)

## SOCIAL

- 📘 Facebook: [@jewishfreeloanaz](https://www.facebook.com/@jewishfreeloanaz)
- 📷 Instagram: [@jfl.phoenix](https://www.instagram.com/@jfl.phoenix)
- 🌐 LinkedIn: [jflphoenix](https://www.linkedin.com/company/jflphoenix)

## VISIT OUR WEBSITE

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

# LATKES & LOANS

On Tuesday, December 12, 2023, nearly 150 people gathered at the Ina Levine Jewish Community Campus on the sixth night of Chanukah in celebration and support of interest-free lending. The dollars raised helped support interest-free lending locally and in Israel through Ogen.



The Becker & Stanlis Families



Sara & Ira Bernstein, 2023 President's Award Recipients



Latkes & Loans Attendees

# JFL'S CUMULATIVE IMPACT



**\$1,918,593**

TOTAL ACTIVE DOLLARS  
IN THE COMMUNITY



**327**

TOTAL ACTIVE  
HOUSEHOLDS



**\$8,834,541**

TOTAL DISTRIBUTION  
SINCE 1999 (25 YEARS)



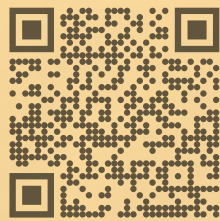


“Thanks to JFL, we will now be starting the year on good footing. Knowing that we’ll finally be caught up with our rent, today I slept well for the first time in months. Thank you for being so compassionate, thoughtful and responsive.”

— JFL EMERGENCY LOAN RECIPIENT

## JFL

BY THE COMMUNITY,  
FOR THE COMMUNITY



### JFL HONOR ROLL

Please use the QR code to view our honor roll containing the names of the generous donors who supported the work of JFL during the 2023-2024 fiscal year (June 1, 2023-May 31, 2024).

## SUPPORTING INTEREST-FREE LENDING

☎ 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 [shaynamillman@jewishfreeloan.org](mailto:shaynamillman@jewishfreeloan.org)

### CHARITABLE TAX CREDIT

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

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.



## OUR 2024-2025 LEADERSHIP

### OFFICERS

President: Laura Drachler  
Executive Vice President: Carole Zeichick  
Vice President: Debbie Finkel  
Vice President: Jeff Stanlis  
Treasurer: Rich Kleiner  
Assistant Treasurer: Diana Buchbinder  
Secretary: Madelaine Berg  
Past President: David Senkfor

### DIRECTORS

Peter Caspari  
Nikki DeLeon  
Debra Friednash  
Jessielyn Hirschl  
Kathy Hollenberg  
Lisa Kaiser  
Ian Kornbluth  
Adrienne Polster  
Greg Rosenthal  
Austin Singer  
Paula Weitzenberg  
Stacie Wittenberg  
Louise Zirretta

### STAFF

Executive Director: Ellen Friedman Sacks  
Director of Development: Shayna Millman  
Services Coordinator: Fredi Brown  
Accounting Manager: Rhonda Keene



JFL is a grantee of the Center for Jewish Philanthropy of Greater Phoenix.