



2024–2025

YEAR IN REVIEW & IMPACT REPORT

LETTER FROM THE EXECUTIVE DIRECTOR

Dear Friends and Supporters,

As Jewish Free Loan celebrates its 75th year, we are both humbled and inspired by the legacy we are privileged to carry forward. What began in 1950 as a simple idea—helping one another through interest-free lending—has grown into a vital resource for the Arizona Jewish community.

This past year has been one of progress and renewal. We strengthened and streamlined our loan programs, refined our operations, reintroduced financial literary education, and built new partnerships that will help sustain our mission for the years ahead. Our dedicated team continues to respond to the growing need for financial assistance among individuals and families navigating life's ups and downs – and everything in between. Whether providing help with rent and utility payments, educational expenses, medical and dental needs, debt consolidation, small business ventures, or Jewish institutional loans, JFL remains a trusted source of support, hope, and financial empowerment.

We continue to see both a strong commitment to loan repayment, as well as increasing demand for our services. Each interest-free loan made represents a personal story of resilience—and a community that believes in uplifting one another. From borrowers who overcome hardship to donors who give from the heart, together we are perpetuating a 75-year tradition of *Tikkun Olam* – *repairing the world*.

We are especially proud to share that this year we received several grants and multi-year commitments from generous foundations and community partners. These investments will allow us to expand our reach, enhance our loan programs, and strengthen the organizational infrastructure needed to serve the next generation. The trust placed in us through these commitments reflects both the impact of our work and shared vision for our community. We also were recognized with the Center for Jewish Philanthropy's 2025 Belle Latchman Award for Community Service—a particularly meaningful honor during our 75th anniversary year.

As we reflect on the 2024–2025 fiscal year and 75 years of service to our community, our focus remains on the work still ahead. We are committed to upholding the values that have guided Jewish Free Loan for decades while building upon the foundation that will ensure our future strength and sustainability.

We are deeply grateful to every donor, volunteer, community partner, borrower, guarantor and friend who make the work of Jewish Free Loan possible. Thank you for being part of this enduring legacy of positively impacting lives through interest-free lending.



Ellen Friedman Sacks
Executive Director

LOAN PROGRAM SNAPSHOT

\$514,924

TOTAL AMOUNT DISTRIBUTED



112

TOTAL HOUSEHOLDS

49 FAMILIES
SAFEGUARDED BY
EMERGENCY LOANS



\$2,500

FOOD AND GAS CARDS
PROVIDED

\$93,638

EVICTON PREVENTION &
RENTAL ASSISTANCE LOANS



JFL HONOR ROLL

Please scan the QR code to view our 2024–2025 Honor Roll, recognizing the generous donors who supported JFL this past fiscal year.

JEWISH FREE LOAN

OUR MISSION

To provide interest-free loans, financial assistance, and related programming to Arizona's Jewish community

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).



CONNECT WITH US!

CONTACT

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

SOCIAL

- 📘 Facebook: @jewishfreeloanaz
- 📷 Instagram: @jfl.phoenix
- 🌐 LinkedIn: jflphoenix

VISIT OUR WEBSITE



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

HONORED FOR COMMUNITY IMPACT

This year, Jewish Free Loan was deeply honored to receive the **Belle Latchman Community Service Award** from the Center for Jewish Philanthropy. The award recognizes organizations that meaningfully enhance life in the Greater Phoenix Jewish community.

Our emergency loan program was highlighted for its vital role in helping individuals and families navigate unexpected hardship. Since its launch in 2019, the program has assisted hundreds of community members in need.



\$300,000
IN INTEREST-FREE
LOANS

\$25,000
IN FOOD AND GAS
GIFT CARDS

Through Economic Crisis Response Loans, Eviction Prevention Loans, and partnerships that provide essential items and care bags, JFL continues to offer hope, stability, and compassion when it's needed most.

REFLECTING ON GROWTH AND LOOKING AHEAD

PAST PRESIDENT: LAURA DRACHLER

During my tenure as President, I am deeply proud of the growth Jewish Free Loan has achieved. We expanded our visibility, strengthened our fundraising efforts, and enhanced our capacity to serve more families within the Jewish community. The successful relocation of our offices to the Ina Levine Jewish Community Campus created a true home for our work — one that improved accessibility and fostered stronger connections with those we serve. Through the expansion of our programs and our active participation in community initiatives, we amplified our impact and positioned JFL to support even more households in need. Together, our staff and board demonstrated resilience, dedication, compassion, and an unwavering commitment to JFL's mission.



CURRENT PRESIDENT: CAROLE ZEICHICK

As we look to the future, I am excited for the opportunities ahead. Hosting the International Association of Jewish Free Loans (IAJFL) Conference here in Phoenix in 2025 allowed us to connect with colleagues from across North America, share best practices, and strengthen our collective impact. We also celebrated a milestone year—JFL Phoenix's 75th Anniversary—a meaningful reminder of our enduring legacy and the lives we continue to uplift.

I look forward to working alongside our dedicated staff and board to carry our mission forward. My hope for the future is that Jewish Free Loan remains a Sukkat Shalom—a shelter of peace—for the Phoenix and Northern Arizona Jewish communities, providing the hand up individuals and families need to reach a better place.

JFL'S CUMULATIVE IMPACT



\$1,935,794

TOTAL ACTIVE DOLLARS
IN THE COMMUNITY



366

TOTAL ACTIVE
HOUSEHOLDS



\$9,482,993

TOTAL DISTRIBUTION
SINCE JANUARY 1, 2000

This past year was filled with moments that reflect the heart of Jewish Free Loan — connection, compassion, and community impact. From our Financial Literacy Workshop and Gratitude Gathering to last year's *Latkes & Loans* celebration, each event strengthened our mission and deepened our reach.

As we close out our 75th year, we are filled with gratitude for the partnerships, generosity, and trust that continue to help JFL change lives across the Greater Phoenix community.

We are also grateful for the grants we applied for and were awarded by: **The Molly Blank Fund, Center for Jewish Philanthropy of Greater Phoenix, Center for Jewish Philanthropy of Greater Phoenix Youth Philanthropy Board**, and the **Twiford Foundation**. Their support strengthens our ability to provide interest-free loans that bring stability, opportunity, and hope to those who need it most.



SUPPORTING INTEREST-FREE LENDING

☎ Make a donation via phone:
(602) 230-7983

💻 Donate via our website at
jewishfreeloan.org/donate

✉ Mail a check:
12701 N Scottsdale Rd, Suite 206
Scottsdale, AZ 85254



scan the QR code
at left to be taken
directly to the
donation page

🗨 To inquire about donating stock,
joining the Legacy Society or other
ways to support JFL, please contact
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 2025-2026 LEADERSHIP

OFFICERS

President: Carole Zeichick
Executive Vice President: Jeff Stanlis
Vice President: Madelaine Berg
Treasurer: Diana Buchbinder
Assistant Treasurer: Austin Singer
Secretary: Debby Finkel
Past President: Laura Drachler

DIRECTORS

Jordan Curwin	Richard Kleiner
Nikki DeLeon Martin	Ian Kornbluth
Debra Friednash	Greg Rosenthal
Jessilyn Hirschl	Paula Weitzenberg
Kathy Hollenberg	Stacie Wittenberg
Lisa Kaiser	Louise Zirretta

STAFF

Executive Director: Ellen Friedman Sacks
Director of Development: Shayna Millman
Services Coordinator: Fredi Brown
Accounting Manager: Rhonda Keene
Administrative Coordinator: Laurel Perlow
Outreach Coordinator: Cindy Golisch



JFL is supported by the
Center for Jewish Philanthropy
of Greater Phoenix.