

2018
ANNUAL
REPORT

You Can

Turn To Us



6505 Wilshire Blvd., Suite 715 • Los Angeles, CA 90048 • Main Office: 323.761.8830 • Valley Office: 818.344.1072 • jfla.org



We exist to help people.

As it was in 1904, our mission is to provide loans without interest or any other charges to people in need who live in Los Angeles.

Jewish Free Loan is the only interest-free lending organization in all of greater Los Angeles.

We focus on our community's under-served populations and specifically on individuals who have urgent financial needs but cannot qualify for loans through traditional pathways.

From the Executive Director

It is amazing that the Jewish Free Loan is as relevant today as it was 114 years ago. Jewish Free Loan remains the only interest-free lending organization serving all residents of Los Angeles County without preference to faith, race, or ethnicity. The interest-free loan is vital to Los Angeles, offering clean capital with no interest and no fees.

In 2018, Jewish Free Loan found meaningful ways to renew and reinforce its mission through:

Conversations and partnering opportunities including SOVA, Hillel of Southern California, Birthright Israel, the Board of Rabbis, and the Jewish Federation of Greater Los Angeles. In addition, Jewish Free Loan's collaboration with the Magnolia Place Community Center, Karsh Center and El Centro de Ayuda are critical and

allow the organization to become a trusted resource in the Pico-Union area, and Spanish and Korean communities.

Changes in the loan program were made to further the impact of the interest-free loans. Jewish Free Loan launched a pilot education fund to evaluate the feasibility of offering higher annual loan amounts for borrowers; the emergency loan fund cap increased to \$5,000 and small business loans amounts also increased by 100% to offer clients up to \$30,000 for their projects.

An experiment is underway to reduce the number of guarantors needed on some loans while maintaining the impressive 99% repayment rate.

Jewish Free Loan initiated and created a trial loan fund, to help alleviate the burden associated with the costs of Jewish high school education.

Jewish Free Loan is working on new ways to expand its reach. Curated and innovative events targeted to niche markets like the *Non-Event GALA*, client-inspired garden party, Getty Museum tour for donors and an interactive parlor event are giving the organization a new image. A multi-media marketing campaign, in

tandem with these events, reinforces all outreach efforts.

One of Jewish Free Loan's loan programs can help you or someone you know. Please partner with Jewish Free Loan and become an ambassador for tuition for higher education, dental emergencies, food insecurity, sleep away camp, bar mitzvahs, gap year in Israel, adoption, fertility treatments, eldercare or another loan program that speaks to you.

Jewish Free Loan is making our city a better place by empowering each one of our clients with a financial instrument that promotes self-sufficiency and stability. Jewish Free Loan is making calculated efforts to increase its presence, the number of loans it makes and the number of people it helps. What remains true today, as in 1904, is that Jewish Free Loan improves the lives of its clients and brings stability and self-respect to those it touches.

Thank you for your support.

Best regards,



Rachel Grose
Executive Director

Jewish Free Loan ensures that neighborhoods throughout the region are communities of opportunity and that the interest-free loan is a resource to help people thrive.



Our core work reduces barriers.



A core goal at Jewish Free Loan is to ensure that neighborhoods throughout Los Angeles County are communities of opportunity and that the interest-free loan is a well-known resource.

We break down barriers that often surround money matters by establishing partnerships with community centers. We meet clients in their own neighborhoods and educate them in their preferred language. We establish trust and positive attitudes toward borrowing.

The variety of our loan programs allows us to continuously bring “clean capital” relief to a broad spectrum of people. We help students facing tuition bills, women and children trapped in the cycle of domestic violence, immigrants trying to establish themselves in a new country, LGBTQ clients encountering bias, veterans re-establishing themselves in the community, and entrepreneurs looking to grow their businesses.

We believe deeply in the goodness and resourcefulness of our clients and we have firsthand confirmation that interest-free loans change lives for the better.

1 Frumi Gluck, Barry Linder, Jordan Lurie, Joey Lipner, Rose Lipner

2 Meg Feitelberg, Rachel Grose, Alexa Margalith, David Horvitz, Brandon Levin

3 Rachel Grose, Harold Tomin, Councilmember David Ryu

4 Dr. Matt Lefferman, Rachel Grose, Jill Lefferman

5 Dr. Kira Stein, Kim Cavallo, Dan Messinger, Linda Korn

Your donations help achieve better outcomes.



Rosa is a mother of four children. Her youngest child, age 14, is blind and intellectually disabled. Rosa has been battling cancer and had been unable to work for three months. She was behind on her rent. She received a loan of \$3,000 for rent and relieved pressure on her family.



Blake applied for a \$5,000 Law Student Loan from Jewish Free Loan in the summer of 2017. The loan was approved and Blake is a full-time student at Southwestern Law School.



Jacqueline, a cashier at a local market, and her 8 year old son were homeless at the time she applied for a loan. She

received a loan of \$1,000 so that she and her son could move into their own apartment.



Sonia, a mother of four, is a part-time nanny. She received \$2,000 which she used to help purchase a car. Having her own car meant that she had a reliable way to get to work and to pick up her own children from school.



Randi was diagnosed with stage 3 breast cancer. Insurance did not cover all of the chemotherapy medication needed. The medical costs were becoming a burden. Randi received a loan that allowed her to pay her most immediate bills and focus on her treatment and recovery.

The benefits of a single loan are felt throughout the family and the extended family unit.

We help entrepreneurs.



Manuel is retired but sells clothing and other merchandise at the swap meets to supplement his \$1,200 a month Social Security income. He received a \$3,000 loan to purchase more merchandise to sell.



Martha, a survivor of domestic violence, supports herself selling food on the street. The \$600 loan she received

enabled her to purchase much-needed cooking utensils. The loan also helped her to pay her utility bills.



Kira grew up in a single-parent household and had to pay for many of her own college costs. While UCLA awarded her a scholarship and Kira had saved some money, it wasn't enough to cover school and an Israel program. Jewish Free Loan provided Kira with a \$1,000 Israel Experience loan.



Aaron's son wanted to go on an Israel experience gap year program but the price tag was beyond his reach. **Aaron** applied for a \$5,000 loan from Jewish Free Loan's Israel Experience Loan Fund. His son was able to spend a rich and meaningful year studying at a yeshiva in Jerusalem.



Joseph learned about Jewish Free Loan's generous student loans through a friend. He applied for a \$3,500 Accounting Student Loan in the summer of 2017. The loan was approved and Joseph is currently attending Virginia Tech, majoring in business management with an emphasis in accounting. He expects to graduate in 2021.

We empower

with education loans.

Make larger loans.

And make them

easier to get.

In 2017-2018, we increased the size of our loans and reduced the number of guarantors needed to secure the loans.

Loans

The majority of loans made are for education, healthcare, emergencies of all kinds and small business start-up or improvement. Loans in all categories are always evaluated by the loan committee on a confidential, case-by-case basis.

Education is an active segment of the Jewish Free Loan portfolio. Loans are available for technical, vocational and trade schools and for undergraduate and graduate degrees. The average full-time student loan is currently \$3,500 per year. In 2018, the organization tried a pilot program to grant larger loans of \$7,500 and \$10,000 to students.

Emergency lending is the legacy of Jewish Free Loan. Today, emergency is an umbrella term for a wide variety of needs that help those typically underserved in the community such as immigrants, the homeless, veterans, single mothers and others who may be marginalized members of Los Angeles. Loans are made to assist with rent and housing, dental and medical bills, relocation from domestic abuse, legal fees related to citizenship and immigration, utility bills, car repairs and medication. If there is an urgent need, Jewish Free Loan tries to help.

Small business is an exciting area of growth for Jewish Free Loan. Maximum

loans of this kind are now available up to \$30,000 and the organization is becoming known as a real place for start-up dollars. The entrepreneurs we meet are as exciting and diverse as the businesses they represent: Apps, coffee, apparel, sports camp, college test prep, bakeries...The list is growing!

Cyber Security

Jewish Free Loan recognizes cyber security as a critical issue of our time. Our mission requires us to gather and safely hold sensitive and private information. We must protect our computers, networks, programs and data from unintended or unauthorized access. In order to accomplish this, we implemented firewalls, information access protocols, and extensive staff training to comply with industry best-practice standards.

Loan Management Software

Jewish Free Loan, for the first time in 20 years, transformed its loan process by implementing a financial technology software system to promote efficiency and transform the borrower experience. The new system allows for the collection of an increased number of relevant data points about clients, as well as providing loan intake, billing, payments, collections, and management and accounting tools on one flexible and secure platform.

We work with people to bring stability and dignity to their lives through interest-free lending.

Extending our reach.

Social Media

Jewish Free Loan expanded its presence on Facebook, Twitter and Instagram. We use these tools to engage with donors, referring agencies, clients and potential clients. Our strategies to communicate are constantly evolving as technology changes.

Partners

Jewish Free Loan's partnerships and collaborative work allows us to reach more people. We work with foundations, community centers, Jewish organizations, and agencies throughout LA county to expand the breadth and depth of our work helping individuals get access to clean capital lending.

Clients

Jewish Free Loan's clients are important partners too. As recipients, they act as real-life ambassadors for the organization, sharing their stories and experiences in

print and at events. Oftentimes, Jewish Free Loan clients become Jewish Free Loan donors, proof that interest-free lending changes their lives for the better and helps put them on a financially secure path. Interest-free lending brings out the best in people and they want to help if they themselves have been recipients of assistance. "I want to give back" is a phrase most often heard from grateful clients.

Marketing Campaign

Jewish Free Loan launched an integrated annual marketing campaign to share the work of the organization through:

- Direct mail campaigns to referring agencies
- Curated events to potential donors and supporters
- Print advertising
- Social media advertising, newsletter and email updates.

Your gift is a powerful way to effect meaningful change in our community.

Supporting Our Programs You can contribute to Jewish Free Loan online, by check or credit card. Jewish Free Loan is a 501(C) (3) organization. Your gifts are tax-deductible.

Launching a New Loan Program You can establish a new loan program or help expand an existing program. Either way, your investment is a renewable resource, permitting us to make new loans as prior ones are repaid. As the donor, you help set the fund's direction.

Leveraging Planned Giving You can advance Jewish Free Loan's work through bequests in a will or trust, through a gift of retirement assets, or a charitable gift annuity. This is a significant way to

influence Jewish Free Loan and the impact it has in our community.

Please contact our office directly for more information about these opportunities and how to become part of the Legacy Society.

Giving Appreciated Stock Donors often choose to transfer appreciated shares of stock to Jewish Free Loan. This method of transferring stock could result in a large capital gains tax saving and also provide a significant charitable deduction. Please speak with your tax advisor for details.

To make a donation or obtain information about giving, please call (323) 761-8830 x108 or contact Kathy@jfla.org.

There are many ways to give, and all gifts to Jewish Free Loan are tax-deductible.

Ways to give.

Loans from Jewish Free Loan Association, By The Numbers

Audit Excerpts

The following financial information is from the Jewish Free Loan Association's audited financial statements for the fiscal year ending August 31, 2017.

Total Assets	\$18,330,988
Liabilities	\$596,544
Net Assets	\$17,734,444
Total Public Support, Revenue and Other Additions	\$1,822,759
Expenses	\$1,705,503
Net Assets (beginning of year).....	\$17,617,188
Net Assets (end of year).....	\$17,734,444
Contributions Receivables One-Five Years.....	\$1,075,000

A complete set of financial statements audited by Armanino, LLP, is available by written request to the Jewish Free Loan Association treasurer.

355
Educational
Loans
\$2,034,025*

351
Emergency Loans/
Healthcare
\$1,246,315*

64
Jewish
Continuity
\$668,200*

21
Small
Business
Loans
\$326,700*

* Note: All numbers in this table are for fiscal year 2018.

The Jewish Free Loan Named Programs

Business Loans

Abecassis Small Business Loan Program

Max & Anna Baran, Ben & Sarah Baran,
and Milton Baran Small Business
Loan Fund

Goldrich Family Foundation for
Small Business

La Kretz Small Business Loan Program

LA Micro Lending Loan Program

Orange County Loan Fund/Chasin

Powell Family Fund for Women in Business
Loan Program

Weisz Entrepreneurial Loan Program

Educational Loans

Abecassis Loan Fund for University of Santa
Monica Students

Abecassis Student Loan Fund

Baran Macro Graduate Student Loan Fund

Becker Graduate Student Loan

Borun Student Nursing Loan Fund

Brandman Nursing Student Loan Fund

Desser & Schimmel Medical Student
Loan Program

Edward Meltzer Student Loan Fund

Factor Public Health Students Loan Fund

Hirsch Family Art Student Loan Program

Israel Loan Program

Jewish Communal Students Loan Fund

Kohn Family Fund for the Arts

Kornfeld Accounting Student Loan Program

Lieblich Loan Fund for Music Students

Maurice Amado Foundation Student Loan Fund

Molle Macro Medical Student Loan Fund

Nurse Practitioner Loan Fund

Parvin Applied Education Loan Fund

Rautenberg Foundation Student Loan Fund

Rosslyn & Katherine Gaines Loan Program for
Hearing Impaired Students

S. Mark Taper Fdtn. Environmental Studies
Student Loan Fund

Schimmel Law Student Loan Fund

Silver Art Student Loan Fund

Snider Educational Loan Fund

Stein Student Loan Program

Ziering Family Student Loan Fund

Emergency Loans

Angell Emergency Loan Fund

Community Agency Fund

David and Janet Polak Foundation
Emergency Loan Program Fund

Every year, Jewish Free Loan clients benefit from the generosity of our donors, who collaborate with us to advance self-sufficiency and make a tangible difference. The contributors listed on the following pages help us serve men, women and children across Los Angeles, and we are grateful for their support. We also offer our deep appreciation to members of the Jewish Free Loan Board of Directors, our volunteers and others who invest in strengthening our community.

David & Janet Polak Foundation for
Emergency Loans

Emergency Relief Loan Fund

Fund for the Future

Jewish Community Foundation Loan Fund

Jewish Organizational/Institutional Loan Fund

Magnolia Place/Los Angeles MicroLending
Loan Fund

Marilyn & Sigi Ziering Emergency Loan Fund

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Rautenberg Foundation Emergency Loan Fund

San Diego Loan Fund

Santa Barbara Free Loan

Senior Emergency

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in Crisis Loan Fund

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Veterans Loan Fund "Strawberry Jam"

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Healthcare Loans

Alzheimers/Dementia Care Loan Fund

Dental Loan Fund

Fall Prevention Loan Fund

Home Healthcare Loan Program

James Spada Loan Program for Person
with AIDS

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Loan Fund

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Special Needs

Jewish Continuity Loans

Abby Sher Loan Fund for Life Cycle Events

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Fertility Assistance Loan Fund

First Time Home Buyers for Jewish Day
School Teachers Loan Fund

Ira Forest Family Loan Fund

Jewish Continuity

Lerner Adoption Loan Program

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Zerner Family Day Camp Loan Program

Resettlement Loans

American Dream Program

Citizenship Loan Fund

Iranian Resettlement Loan Program

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