

# Relevant.

2019 Annual Report



Jewish Free  
Loan Association  
You can turn to us.

# Original.

**Jewish Free Loan is one of a kind, offering the original interest-free loan.**

As it was in 1904, our mission is to provide loans without interest or other fees 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 County.

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

*From Left: Alan Spiwak, Rachel Grose, Kevin Sussman, Mayim Bialik, Bill Prady, Abby Kohn & Jordan Lurie at the Big Bang Extravaganza Gala, May 19, 2019.*



**“Every time people are surprised to learn that you can get an interest-free loan without fees or interest, I am elated. It gives me the opportunity to share our product and tell our story.”**

Our vision is to make Jewish Free Loan the ‘go to’ lender for Angelinos no matter their race, religion, or gender. The fact is, if more interest-free dollars are being utilized in the community, then there is less opportunity for predatory lenders to target the most vulnerable among us. People who gravitate to quick fix solutions, like credit cards and payday loans, ultimately hurt their own credit, well-being, and financial future.

The Jewish tradition inspires us to help build a society where lending money is a step towards opportunity, not a descent into despair. An interest-free loan strengthens the individual or family allowing them to carry on.

One of Jewish Free Loan’s loan funds can help you or someone you know. Loans can be used for

# Elated.

higher education tuition, dental and medical emergencies, sleepaway camp, bar/bat mitzvahs, Israel gap year programs, adoption, fertility treatments, eldercare, and small businesses, to name a few. See [jfla.org](http://jfla.org) for a complete list.

Jewish Free Loan is making our city a better place by empowering our clients one at a time. What remains true today, as in 1904, is that Jewish Free Loan brings stability and self-respect to everyone it touches.

Thank you for your interest and for your support.

Best regards,

**RACHEL GROSE**

Rachel Grose

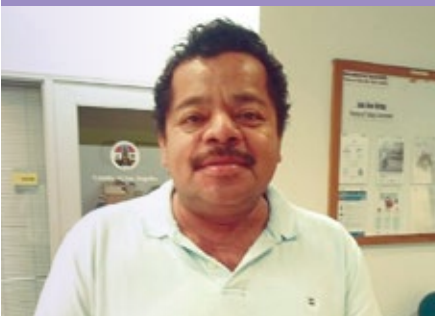
Executive Director

**Jewish Free Loan is devoted to helping people make ends meet, avoid debt, and realize their potential.**

# Devoted.

**Ana** applied for a loan because her spouse was unemployed due to kidney failure. He was on dialysis and waiting for a transplant. Ana's husband applied for disability but the couple needed a bridge until the check arrived in order to stay current on bills and living expenses. A \$3,000 interest-free loan allowed Ana and her family to manage during a stressful time.

Ana's husband in recovery



The Woolsey Fire burned almost 100,000 acres



**The Woolsey Fire** was one of the most devastating California fires in recent history, destroying among homes and businesses, the Shalom Institute Summer Camp. With the property in embers and cash flow at a full halt, it was almost impossible to maintain payroll and cover operational expenses. According to Director Rabbi Bill Kaplan, "It was devastating but inspiring at the same time. Jewish Free Loan stepped up when we needed short-term help."

**Rosa** was a registered speech pathologist in Mexico but could not practice in Los Angeles after immigrating to the US. She was optimistic about finding work, but first had get a valid license. What she did not expect was the \$5,000 tuition to complete the necessary

course work. She was temporarily short on cash and approached Jewish Free Loan. Within one week, Rosa had an interest-free loan, enrolled in the class, and was on her way to working in her chosen field.

**Judd and Angela** wanted their daughters to have memorable and meaningful Bat Mitzvahs. They found an Israel program for tweens to participate in activities with the Israel Defense Forces and work alongside Israelis. The Abby Sher Jewish Life Cycle Loan Fund gave the twins an opportunity for a meaningful experience. "Your heritage is special and there are people out there like JFLA that want to make sure you stay connected to it," said Judd.

Judd and Angela's daughters



Tickleberry founders Lauren and Meghan



**Lauren and Meghan** grew up immersed in a world of active play and learning. After attending college, they returned to LA determined to reinvigorate their old stomping grounds in South LA. The neighborhood was in desperate need of a safe, fun place for the children in their community. The twins turned to Jewish Free Loan to help build their dream. "The loan process was simple and very easy. Once we were approved, we received the money and were able to put the deposit down and move forward with construction," said Lauren. Tickleberry, a play emporium, now serves hundreds of children in South LA.

Gastronomic technician offering the evening's Blue Sapphire to Kevin Sussman and Mayim Bialik.



# Jubilant.

**Jewish Free Loan hosted five high-impact events this year. We are positively jubilant about making a difference in the lives of ordinary Angelinos.**

Mayim Bialik received a philanthropic leadership award at the Big Bang Extravaganza on May 19, 2019 at the Luxe Sunset Boulevard Hotel. Jewish Free Loan is grateful to all who attended the event, and to our sponsors, including The Chuck Lorre Family Foundation, Warner Brothers Television Group and the Luxe Sunset Boulevard Hotel.

Jewish Free Loan teamed up with Yesh Tikva - A Jewish Fertility Community, to screen a moving documentary about one couple's fertility journey. The *One More Shot* screening event and Q&A, brought over 100 people together.

Poster for *One More Shot* screening in February 2019



Board member Meg Feitelberg hosted a donor cultivation brunch at her home featuring Kim Cavallo, a JFLA Small Business loan recipient. Kim's loan helped her launch an innovative app called *lilspace* that rewards users for taking a break from their phones.

From left: Kim Cavallo and Meg Feitelberg



From left: Jessica Rosen and Jordan Davidovitch



Young Leadership Committee co-chairs Jessica Rosen and Jordan Davidovitch spoke recently at our *Shabbat Shaloom* outreach event. Over 30 participants enjoyed a Shabbat meal and a lively discussion about how individuals can make a difference in today's crowded philanthropic landscape and at Jewish Free Loan in particular.

Illustration from The Rothschild Pentateuch



Jewish Free Loan invited major donors to an exclusive curator-led tour at the Getty Museum, *The Art of Three Faiths: A Torah, a Bible and a Qur'an*. Guests were privy to one

of the most elaborately illuminated copies of the Hebrew Bible, created in the Middle Ages. The Rothschild Pentateuch is the first Hebrew manuscript added to the collection of the Getty Museum.

Rachel Grose takes the stage at Social Venture Partner's Fast Pitch Event.



Social Venture Partners invited Rachel Grose, Executive Director, to be part of an elite cohort that participated in a ten week Fast Pitch Communication Skills Training Program for nonprofits creating lasting social change in Los Angeles. The program culminated in a live pitch contest at the Wilshire Ebell Theatre. Eleven nonprofit leaders pitched powerfully crafted stories to win funding from philanthropists and business leaders. Rachel's pitch prompted a \$20,000 gift.

**Jewish Free Loan is nimble, able to respond to immediate crises and the needs of a changing community.**

When the Federal Government shut down last year, the California wildfires destroyed communities, and LAUSD teachers went on strike, Jewish Free Loan was ready with interest-free loans for ordinarily self-supporting people who suddenly found themselves in need. In moments of crisis, Jewish Free Loan is available to lend support.

Changes in Jewish Free Loan policy made it easier for people to access more interest-free capital:

A pre-qualification form on our mobile friendly website is available to all applicants.

Only one guarantor is now required to secure loans for under \$3,500.

The amount of money available for all emergencies, higher education, and small business ventures increased significantly. See the loan table at [jfla.org](http://jfla.org) for loan dollar maximums.

Jewish Free Loan expanded its growing list of partners to disseminate information about interest-free loans to students, seniors, emancipated foster youth, LGBTQ communities, homeless students, and US Veterans trying to prevent homelessness.

Skype interviewing is now available for greater borrower convenience.

# Nimble.

JFLA launched their brand-new website in 2019.





**Jewish Free Loan recognizes the work of thousands of important nonprofits throughout our city and county. We are humbled by those who choose to give to us.**

There are many ways to give:

Look for our Crowdfunding campaigns, Giving Tuesday appeal, direct mail, and holiday communications.

### **Donation**

Your gift is a powerful way to effect meaningful change in our community. You can contribute to the Jewish Free Loan online, by check, credit card, by mail or by phone. Jewish Free Loan is a 501(C)(3) organization and gifts are tax-deductible.

### **Loan Program**

Establish a new loan fund or help expand an existing fund.

Either way, your investment is a renewable resource. Older loans are repaid and new loans are made on a continuous cycle. As the donor, you help set the fund's direction.

### **Appreciated Stock**

Donors often choose to transfer appreciated shares of stock to Jewish Free Loan. Transferring stock could result in a capital gains tax savings and provide a significant charitable deduction. Please speak with a tax advisor.

# Humble.

To make a donation or to obtain information about giving, please call Sara Robyn, Director of Donor Cultivation, Research, and Engagement at (323) 761-8837 or email [sara@jfla.org](mailto:sara@jfla.org).

**We are striving and we are inspired to continue to make a difference in the lives of people throughout LA County.**

The following financial information is from the Jewish Free Loan Association's audited financial statements for the fiscal year ending August 31, 2018.

# Striving.

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

Total Assets.....	<b>\$18,177,255</b>
Liabilities.....	<b>\$487,767</b>
Net Assets.....	<b>\$17,689,488</b>
Total Public Support, Revenue and Other Additions.....	<b>\$1,651,168</b>
Expenses.....	<b>\$1,696,124</b>
Net Assets (beginning of year)....	<b>\$17,734,444</b>
Net Assets (end of year).....	<b>\$17,689,488</b>
Contributions Receivables One-Five Years .....	<b>\$1,105,000</b>



**We are growing and every year Jewish Free Loan clients benefit from the generosity of donors who collaborate with us to offer interest-free loans.**

### **Small Business Loans**

Abecassis Small Business Loan Fund  
Max & Anna Baran, Ben & Sarah Baran, and Milton Baran Small Business Loan Fund  
Goldrich Family Foundation for Small Business Loan Fund  
La Kretz Small Business Loan Fund  
LA Micro Lending Loan Fund  
Powell Family Women in Business Loan Fund  
Weisz Entrepreneurial Loan Fund

### **Education Loans**

Abecassis Student Loan Fund  
Max & Anna Baran, Ben & Sarah and Milton Baran Macro Graduate Student Loan Fund  
Becker Graduate Student Loan Fund  
Borun Nursing Student Loan Fund  
Brandman Nursing Student Loan Fund  
Desser & Schimmel Medical Student Loan Fund  
Edward Meltzer Student Loan Fund  
Factor Public Health Students Loan Fund  
Hirsch Family Art Student Loan Fund  
Israel Gap Year Fund  
Jewish Communal Students Loan Fund  
Kohn Family Fund for the Arts  
Kornfeld Accounting Student Loan Fund  
Lieblich Loan Fund for Music Students  
Maurice Amado Foundation Student Loan Fund  
Molle Macro Medical Student Loan Fund  
Nurse Practitioner Student Loan Fund  
Parvin Foundation Applied Education Loan Fund  
Rautenberg Foundation Student Loan Fund  
Rosslyn & Katherine Gaines Loan Fund for Hearing Impaired Students  
S. Mark Taper Foundation Environmental Studies Student Loan Fund

**Growing.**

Schimmel Law Student Loan Fund  
Silver Art Student Loan Fund  
Snider Education Loan Fund  
Stein Student Loan Fund  
Ziering Family Student Loan Fund

### **Emergency Loans**

Angell Emergency Loan Fund  
Brandman Senior Emergency Loan Fund  
Cedars-Sinai Housing Stability Loan Fund  
Community Agency Fund  
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 Micro Lending Loan Fund  
Marsh Gluchow Rachmones Loan Fund  
Rose Weisstein Loan Fund  
Rautenberg Foundation Emergency Loan Fund  
San Diego Loan Fund  
Santa Barbara Free Loan Fund  
Silbert-Goldman Women and Children in Crisis Loan Fund  
Titelman Memorial Emergency Loan Fund  
Veterans Loan Fund "Strawberry Jam"  
West Hollywood Loan Fund  
Ziering Emergency Loan Fund

### **Healthcare Loans**

Alzheimer's/Dementia Care Loan Fund  
Fall Prevention Loan Fund  
James Spada Loan for Persons with AIDS Fund  
Kopelove Family Home Healthcare Loan Fund  
Ruth B. Ziegler Loan Fund for Children with Special Needs

### **Jewish Continuity Loans**

Abby Sher Loan Fund for Life Cycle Events  
Doberne Campership Loan Fund  
Feit 4 KidZ Fertility Loan Fund  
Jewish Day School Teachers First Time Home Buyers Loan Fund  
Forest Family Loan Fund  
Lerner Adoption Loan Fund  
Matloob Wedding Fund  
Zerner Family Day Camp Loan Fund

### **Resettlement Loans**

American Dream Loan Fund  
Citizenship Loan Fund  
Iranian Resettlement Loan Fund

**\$100,000 and Above**

Cedars Sinai  
 Medical Center  
 S. Mark Taper Foundation

**\$50,000 - \$99,999**

Max & Anna Baran, Ben &  
 Sarah Baran, & Milton  
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 Leonetti/O'Connell  
 Family Foundation  
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 Community Foundation  
 Erwin Rautenberg  
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 Ziering Family Foundation

**\$25,000 - \$49,999**

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**\$10,000 - \$24,999**

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**\$5,000 - \$9,999**

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**\$1,000 - \$2,499**

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Grateful.

**Jewish Free Loan acknowledges our Board of Directors and the members of our team who are deeply committed to our sacred work.**

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