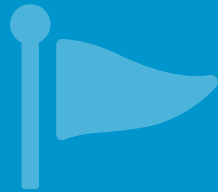


JFLA The non-profit
loan organization.

Lifelines

Jewish Free Loan Association **Annual Report 2022**







Lifelines

Jewish Free Loan has never been positioned so well to help so many.

Rooted in Jewish values, we are here to serve the entire community. It is because of the generosity of all of you that this year we helped nearly 1,000 clients with loans totaling \$7.2 million bringing our total dollars lent out in the community to \$16 million.

Your enthusiastic support of our zero-interest, zero-fee lending program enabled us to help people facing catastrophic situations.

Over the past year, our relationships have become stronger with funders throughout the city including: Cedars-Sinai, Capital One, First Republic Bank, Business Finance Capital, Television City, the City and County of Los Angeles, and many more.

Because of your support, here are some of our key accomplishments over the last year:

- Helped 91 small businesses keep their doors open and their employees on payroll.

- Helped 590 people in critical situations: people who were facing eviction, had medical and dental emergencies, and women fleeing domestic violence.
- Lent \$1.7 million dollars to low-income students so that they can continue their educations.

The true impact of our loans is clear from the thank you notes and donations that we receive from our clients. Our clients continue to tell us how deeply the loan affected their lives. They donate whatever they can to JFLA to pay it forward. These donations speak to the true value of the JFLA loan, and the significant meaning it has in the lives of our clients.

JFLA's loans continue to be a lifeboat to people during these unpredictable times. What we are able to do, due to your support, is truly remarkable.



Rachel Grose
Executive Director



Data

50
%

50% reduction in high-interest loans

Before they received their JFLA loan, 281 beneficiaries held high-interest loans, whereas only 140 beneficiaries held a high-interest loan after they received their JFLA loan. This is a 50% decrease in the need for high-interest loans in the community.

60
%

Small businesses increased revenue

Just over 60% of respondents said they have increased revenue since receiving their JFLA loan.

1/4
+

Over a quarter of businesses hired employees due to JFLA

26% of respondents said their JFLA loan allowed them to add employees to their payroll.

1/3
+

Over one third of clients facing an emergency situation would turn to JFLA again

Over 35% of respondents said they would rely on JFLA again if they needed \$2,000 today, while 31% said they would rely on their savings account.

1/4
+

Over a quarter of student loan beneficiaries attended college due to JFLA

Just over 25% of respondents said they would not have attended college had it not been for their JFLA loan. Half of all respondents said they would have borrowed high-interest private loans as an alternative to their JFLA loan.

1/2

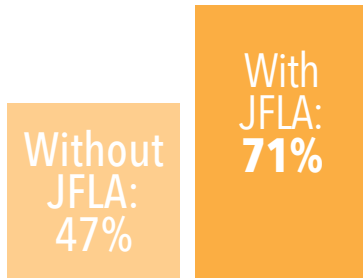
Nearly half of emergency / repeat beneficiaries would resort to a high interest loan if not for JFLA

Just under 50% of respondents would have resorted to a high-interest loan if JFLA had not funded their loan. Just under 25% of respondents would have resorted to a credit card if their JFLA loan was not funded.

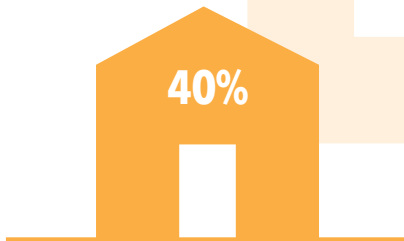


Points of Interest

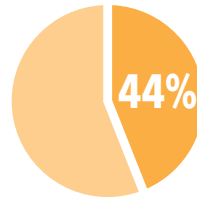
Percentage of people who are able to pay their bills on time:



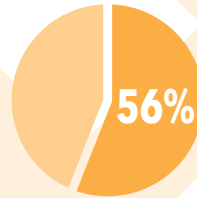
Percentage of housing loan recipients who would have ended up homeless or in a shelter without JFLA:



Percentage of dental loan clients who have 100%+ of their costs covered by their loan:



Percentage of dental loan clients who would have to rely on high interest loans and/or credit cards without JFLA:



Percentage of student loan recipients who are employed either full or part time:

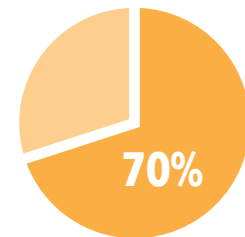


Nearly 3 in 4 transportation loan clients used their loan to repair their vehicle.



65% would have lost income had their JFLA loan not been funded. Nearly 40% of participants would have relied on high-interest loans for vehicle repair/purchase.

Percentage of small business loan clients who run minority- and/or female- owned small businesses





Client Stories



"Our loan from JFLA allowed my children to attend summer camp after a year of in-home learning due to COVID." -**Paola**



"Now that I have my degree I can get a better job. I couldn't have done it without a loan from JFLA." -**Dolores**



With all the ups and downs of COVID, **Roozbeh**, owner of Delphi Greek restaurant, didn't know how he would manage to stay open.

The 0% interest loan he received was the lifeline he needed to pay his rent and keep his staff employed.



Maria and Martin patiently worked their way through the long U.S. citizenship process, but their dream almost came to an end when they couldn't afford the fees to complete the final paperwork.

The 0% interest loan they received allowed them to complete their citizenship requirements, become naturalized U.S. citizens, and live the American dream.



Cathay was desperately in need of an accessible van that would accommodate both of her children's wheelchairs. The 0% interest loan she received from JFLA allowed her to purchase a new van. Now Cathay and her kids can get out and about with ease.



With his savings depleted during COVID, **Derek**, a proud veteran now driving for DoorDash, didn't know what he would do when his car broke down. With the interest-free loan, he got his car fixed and is back to work.



Jo and Mike got into crippling debt with a high interest predatory loan. Mike, a Japanese internment camp survivor, is no stranger to challenges. They came to JFLA for an interest-free loan to get them back on track. When they received the loan they were overjoyed and felt that a huge burden has been lifted.



Adam needed eye surgery in both of his eyes for a degenerative condition. His insurance would not cover the procedures. JFLA funded a loan to cover the full amount of the cost so that Adam could preserve his eyesight.



Events

Gala

After two long years apart, JFLA hosted the Wonder Women Gala at the Luxe Sunset Blvd. Hotel on May 1. This special evening, honoring the incredible Jacky Dilfer, Deborah Kallick, and Jessica Kronstadt, raised much-needed funds to allow JFLA to continue providing 0% interest loans to people in need in our community. Emceed by Senator Sydney Kamlager, with entertainment provided by The Killer Dueling Pianos, guests had a fantastic evening while recognizing the achievements of our Wonder Women honorees.



Honorees at the Wonder Women Gala (left to right): Jacky Dilfer, Deborah Kallick, and Jessica Kronstadt



1. Sam Yebri, Deborah Kallick, Adeena Bleich, Jessica Kronstadt, Rachel Grose, Brandon Levin
2. Senator Sydney Kamlager
3. Molly Forrest & Erwin Diller, Sandra & Jim Kohn

Feit Event

On June 2, two hundred people rocked the night away at Josh Flagg's home for the 7th Annual Feit 4 KidZ event. The evening featured music from Javier Colon and raised over \$300,000 for fertility loans.



1. Dr. Robert Boostanfar, Alan Feit
2. Dr. Robert Boostanfar, Josh Flagg, Brandon Levin, Rachel Grose, Alan Feit, Emily Feit
3. Alan and Emily Feit
4. Alan Feit, Javier Colon, Emily Feit

Drive-in Movie Event

On October 24, 2021, JFLA held a screening of *Waitress* starring Keri Russell. The event raised funds to help local small business owners affected by the COVID-19 pandemic.





Business Collab

We do more than provide loans. Throughout the year, we help educate our small business loan recipients and the community on various topics of interest and connect them with other business professionals.

This year we featured:



The Changing World of Work: What Employers and Employees Can Expect in the Year Ahead

Judith Fischer Founding Partner at RJ Associates Executive Search



Los Angeles' Homelessness Crisis: A Report from the Front Lines

Sarah Dusseault Advocate, policy expert, and member of L.A. County's Blue Ribbon Commission on Homelessness.



Earn it. Save it. Invest it. The Basics of Building Long-Term Wealth

David Horvitz Principal at Cheviot Value Management, a comprehensive financial planning firm, and VP of JFLA's Board of Directors.



Thank You Notes



"The loan was a massive help, and now we have 2 wonderful daughters: Ivy is 4 months and Liv is 2.5 years old, both from IVF. Thanks!" **-Russ**

"I was just approved for my loan! Thank you for guiding me through the process. I greatly appreciate the opportunity JFLA is providing my business and me. I humbly thank JFLA for providing assistance during these trying times." **-Lonnie**

"We are excited to share with you that we did our transfer on January 6th and on Monday Norma did her first pregnancy test which came back positive. We are pregnant and beyond excited! The loan changed our life." **-Israel**

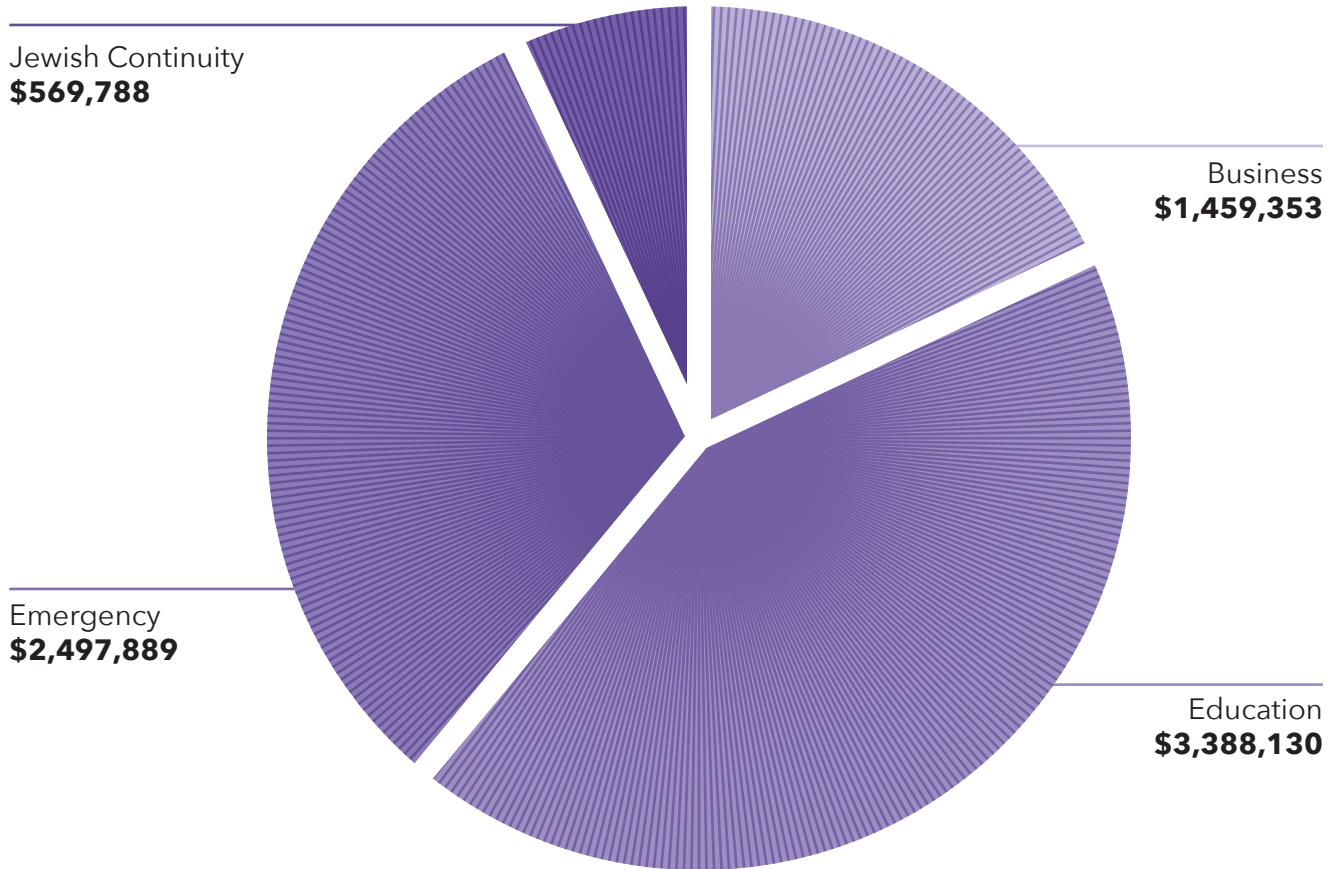
"I am overwhelmed by your support. I received a loan to cover my rent for this month, which I otherwise could not pay. The interest-free loan also allows me to use some of my next paycheck to pay off a predatory loan and start to break the cycle of devastating interest. I am full of gratitude for JFLA. This loan changed my life from very frightening to optimistic and positive." **-Robert**

"I will be forever grateful for the loan from JFLA. When I retire next year...I plan to start a nonprofit giving back to my community. That is my dream goal." **-Jacquie**



Financials

Loans Approved during Fiscal Year Ending August 31, 2021



Audited Financial Statements for the fiscal year ending August 31, 2021:

Total Assets	\$24,084,558	Expenses	\$1,850,923
Liabilities	\$1,192,796	Net Assets (Beginning).....	\$20,188,558
Net Assets	\$22,891,762	Net Assets (End).....	\$22,891,762
Total Public Support.....	\$3,614,000		



The JFLA App

Coming soon to a smartphone near you!

JFLA works hard to make sure that everyone has equal access to our interest free loans, and that includes the almost 2 million people in Los Angeles County who rely on their smartphones to access the internet. The new JFLA app will allow our borrowers to easily apply for our loans, make monthly loan payments, and check balances. Stay tuned for more updates on this exciting project, which is expected to launch in 2023.



Named Loan Funds

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
Powell Family Fund for Women in Business Loan Program
The Change Reaction Small Business Loan Fund
Weisz Entrepreneurial Loan Program

Education Loans

Abecassis Student Loan Fund
Max & Anna Baran, Ben & Sarah Baran, and Milton Baran Macro Graduate Student Loan Fund
Becker Graduate Student Loan
Borun Student Nursing Loan Fund
Brandman Nursing Student Loan Fund
John Cambouris Memorial Education Fund
Desser & Schimmel Medical Student Loan Program
Edward Meltzer Student Loan Fund
Max Factor Public Health Students Loan Fund
Glazer Jewish Student Loan Fund

Harkham Gaon Academy Loan Fund
Hirsch Family Art Student 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
S. Mark Taper Foundation 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
Avy Azeroual Family Loan Fund
Banchik Family Emergency Loan Fund
Brandman Senior Emergency Loan Fund
Cedars Sinai Housing Stability Loan Fund
City of Beverly Hills Loan Fund

City of Los Angeles Rental Assistance Loan Fund, District 4
Community Agency Fund
Em Habanim Sephardic Congregation Loan Fund
Jewish Community Foundation of Los Angeles COVID-19 Response Grant
Jewish Organizational / Institutional Loan Fund
Magnolia Place/Los Angeles Microlending Loan Fund
Marilyn & Sigi Ziering Emergency Loan Fund
Marsh Gluchow Rachmones Loan Fund
Pico Shul Loan Fund
Rose Weisstein Loan Fund
Rautenberg Foundation Emergency Loan Fund
San Diego Loan Fund
Santa Barbara Free Loan
Silbert-Goldman Women and Children in Crisis Loan Fund
The Change Reaction Angel Fund
Titelman Memorial Emergency Loan Fund
Veterans Loan Fund "Strawberry Jam"

Healthcare Loans

Alzheimers/Dementia Care Loan Fund

Dental Loan Fund
Home Healthcare Loan Program
James Spada Loan Program for Person with AIDS
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
First Time Home Buyers for Jewish Day School Teachers Loan Fund
Ira Forest Family Loan Fund
Israel Gap Year Fund
Lerner Adoption Loan Program
Matloob Wedding Fund
Zerner Family Day Camp Loan Program

Resettlement Loans

American Dream Program
Citizenship Loan Fund
Iranian Resettlement Loan Program



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The Change Reaction
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