

Our Community Faced Fires, Budget Cuts, Inflation, Security Threats, and More.

Jewish Free Loan Association
2025 Impact Report



AND WE MET THE CHALLENGE

Jewish Free Loan Association (JFLA) offers zero-interest, zero-fee loans on a non-sectarian basis to individuals and families, especially to those whose needs are urgent and who may not qualify through normal financial channels.

Interest-free loans, instead of charity, fill an important gap in our social system by promoting self-sufficiency with dignity.

JFLA affirms the ancient biblical mandate, interest-free lending, by enacting it: We offer zero-interest, zero-fee loan assistance to people in need with the goal of helping them to lead more rewarding and responsible lives.



THE PAST YEAR WAS DEFINING

While our region faced some of its toughest challenges ever, from wildfire devastation to housing instability to the ever-increasing cost of higher education and everyday life, JFLA continued to do what it has done for over 120 years: support our community with zero-interest, zero-fee loans. This year, we hit a new record, with more than \$23.3 million lent out to individuals, families, small businesses, and nonprofits throughout Los Angeles, Ventura, and Santa Barbara counties.

JFLA is built for these moments.

When day-to-day life is under pressure, agility and speed matter. Our process is designed so that JFLA is nimble, getting money into the hands of borrowers, without delays or barriers. Over the last year, we lent out 992 loans totaling \$13.74 million. JFLA funding is at work in the community, helping people stay housed, go to college and get jobs, manage urgent expenses, grow small businesses, and rebuild after the wildfires.

The need for JFLA's loans is greater than ever, and our donors have answered the call. The strong response from supporters validates the shared belief that they have in our mission and the power of zero-interest, zero-fee loans to solve immediate needs.

JFLA is only able to do this work because of you and the dedication of our community. While the need is unrelenting, we are humbled by the strong support that enables JFLA to deliver on its mission year after year. Thank you for believing in and trusting us in this important work. As we look ahead, your support allows us to grow into newer bounds, so that we can answer the next crisis and continue to positively impact our community.

Sincerely,



A handwritten signature in yellow ink that reads "Rachel Grose".

Rachel Grose
Executive Director



A handwritten signature in yellow ink that reads "Brandon Levin".

Brandon Levin
President



WILDFIRE RESPONSE & RECOVERY

A major focus of JFLA's work this year has been crisis response to the wildfires, from immediate relief to long-term recovery.

117 Loans Made
\$1.97 Million Loaned

JFLA borrower satisfaction

96.9% report that a JFLA loan was effective in supporting their recovery efforts to a pre-wildfire level of stability.

4.91 average score that respondents rated JFLA for satisfaction (on a scale of 1–5, 5 being highest).

How did a JFLA loan help?

100% reported a loan from JFLA helped in their wildfire recovery efforts

>50% reported receiving emotional and mental support

77% reported having gained greater financial stability

42% reported that they received income replacement

75% would have taken out a high-interest loan and gone further into debt

33% reported being able to secure stable housing



JUST A FEW FIRE RELIEF STORIES



“When the Palisades Fire surrounded our home, we feared the worst.

Though our home was ultimately spared, smoke damage displaced us for over two weeks and left us out of work. With limited FEMA assistance and a high insurance deductible, we faced financial pressures. Our 211LA caseworker referred us to JFLA, and our loan was quickly approved that allowed us to immediately get to work on cleaning our home, paying tuition for our kids, and regaining stability. We are truly grateful to JFLA for being there during one of the most difficult times in our lives.”



“My husband Carlos and I live in Pasadena with our five children and our pets. We have rented the home for seven years, but in January the Eaton fire forced us to leave our home. Without renters insurance, we had to cover the rent on both our permanent residence and temporary housing out of pocket. We maxed out credit cards and drained our savings just to get by. When we returned home, we had to replace all of our furniture. JFLA’s wildfire loan gave us room to breathe and helped us recover without taking on more debt. We are so grateful to JFLA for making our recovery possible.”



The Palisades Fire destroyed Michael Marylander’s business, Massage Place, just days after he relocated it. He was left with no insurance coverage and no federal aid. “It was a nightmare. I didn’t know what we were going to do,” he said. That changed when his mother saw an ad for JFLA in the Jewish Journal. Within 30 days of submitting his application, he received a \$25,000 loan to save his business. Michael is one of 117 homeowners and small business owners that have started rebuilding their lives with help from JFLA’s wildfire recovery loans.

WILDFIRE DONATIONS

\$100,000+

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The Change Reaction
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\$25,000–\$99,999

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\$5,000–\$9,999

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Rebecca Gottfried
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Susan Popper and Rocky
Greenberg

NEW LOAN FUNDS

Blum-Simchoni Vocational Student Loan Fund

Sari Simchoni and Al Blum established a vocational loan fund to expand JFLA's student loan portfolio to serve students who are on different educational paths such as vocational, trade, technical, community, or extension programs.

Cellery Loan Program Fund

Provides loans to healthcare patients enrolled in a clinical study to understand how financial health affects physical health.

CSUDH Innovator Incubator Loan Fund

California State University, Dominguez Hills (CSUDH) Innovation Incubator Loan Fund offers student entrepreneurs enrolled in the Innovation Incubation program a smarter way to finance their ventures without the burden of interest or fees.

Jewish Federation Los Angeles Security Loan Fund

In response to antisemitic incidents and threats of violence, the Jewish Federation Los Angeles offers zero-interest loans to institutions participating in its Community Security Initiative to cover security needs.

LA City District 5 Loan Fund

Established by city council member Katy Yaroslavsky this fund provides emergency loans for residents of LA City District 5, including housing, healthcare, and transportation needs.



Levine Family Disaster and Emergency Loan Fund (Established by the Howard and Irene Levine Family Foundation in memory of Howard Levine)

Established by the Howard and Irene Levine Family Foundation in memory of Howard Levine, this fund honors Howard's legacy by providing zero-interest loans to Angelenos facing unexpected financial hardship.

Murray Pepper Loan Fund

Philanthropist Murray Pepper extended his family's legacy by establishing this fund to help the people of Los Angeles.

Perlman Malibu Business Wildfire Loan Fund

Greg and Jodi Perlman, long-time JFLA donors, established this fund to provide loans to small businesses that were affected by the wildfires.

Wildfire Loan Fund

After the January 2025 wildfires, nearly 300 donors helped launch this fund to quickly provide zero-interest loans to 117 families and small businesses facing urgent loss and displacement.

The Four-Legged Fund

Pets are family, and this fund ensures vet care and other essential pet expenses are more accessible.

PROFILE OF A JFLA BORROWER

>50%

More than half of JFLA's clients come from communities of color.

45

Average age, all borrowers.

42%

Clients are spending, on average, 42% of their income on housing (rule of thumb is no more than 30%).

\$4,979

Average monthly income — about 200% of the federal poverty line for a family of four (\$5,200).

9%

Of clients are returning borrowers.

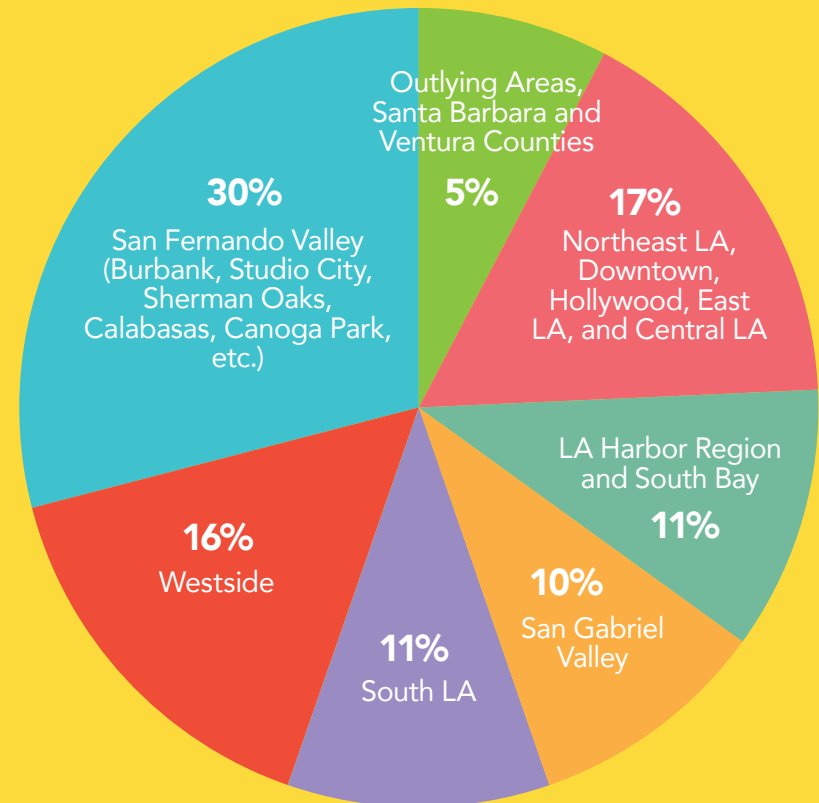
59%

Of loans lifted people out of crisis by helping them stay housed, maintain reliable transportation, cover healthcare costs, and reduce predatory and high-interest debt.

\$3.35M

In interest is avoided (if calculated at 24.35% interest, which is the national average for credit cards).

Geographic Distribution



STUDENT LOANS

A peek into how JFLA's student loans are changing the lives of young people:

93% Of graduates report being employed after graduation.

86% Of graduates found a job in their desired field.

84% Of JFLA student loan recipients successfully complete their post-secondary education (compared to national average of 61% for within a six-year period).

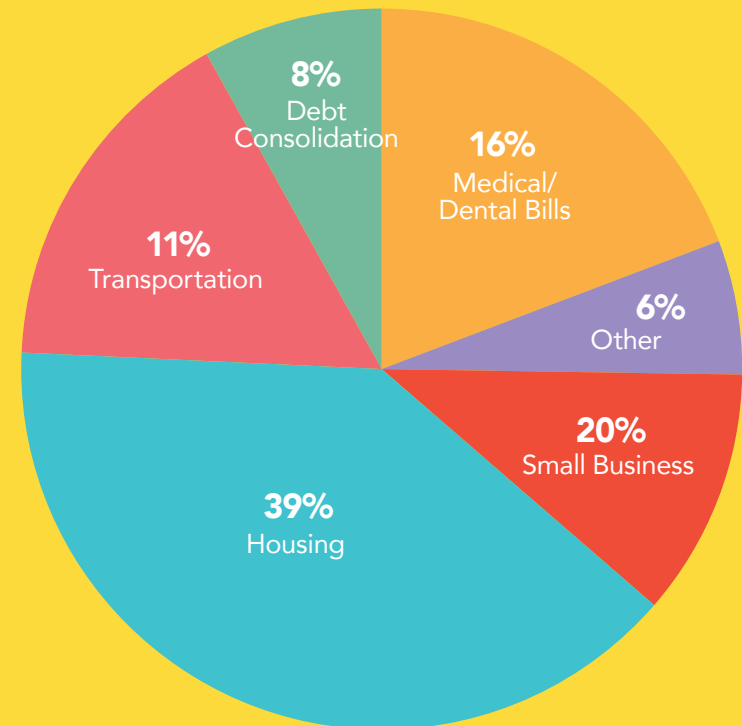
SENIORS

How JFLA's work is impacting senior citizens in our community (60+):

96% Reported that a JFLA loan helped meet their immediate financial needs.

91% Of seniors in our community report being currently in debt.

How seniors used their loans:



OUR FINANCIALS

These financial figures represent the most recently completed audit for fiscal year end 2024 (Sept. 1, 2023 – Aug. 31, 2024).

Total Assets	\$26,737,557	Expenses	\$2,941,893
Liabilities	\$1,274,344	Net Assets (Beginning)	\$24,585,660
Net Assets	\$25,463,213	Net Assets (Ending)	\$25,463,213
Total Public Support	\$3,819,446		



112

Business Loans

\$4,934,500



238

Education Loans

\$3,458,640



596

Emergency/Healthcare Loans

\$4,626,576



46

Jewish Continuity Loans

\$721,707

SUPPORTING OUR EDUCATORS

*The Womac Family Story:
Hear from the Womac
Family about what this fund
made possible*



Since its launch in 2024, the Horvitz Teachers' Loan Fund has supported 25 educators with \$258,500 in zero-interest loans, helping with rent, credit card debt, transportation, and other essential needs. This fund ensures that educators, who are essential to our community, are getting the financial support they need to thrive.

Over the last year, JFLA has spoken with former clients who are teachers to better understand their financial challenges. Everyone expressed gratitude for their JFLA loan and told us that the loan provided financial stability. All clients interviewed also stated that teachers' salaries are not keeping pace with the cost of living, and that most teachers have significant credit card debt.

JFLA is grateful to David and Michelle Horvitz for establishing this important fund.



MEET OUR CLIENTS



After leaving my full-time job fitting and selling golf clubs, I decided to venture out on my own. To build my business, I needed expensive club fitting tools and equipment, which I couldn't afford on my own. Thanks to a recommendation from a friend, I applied for a JFLA loan, and it changed everything.

With the initial \$15,000 investment, I purchased the hardware I needed to compete with top club fitting shops and invested in marketing and outreach. That support gave me the foundation to launch Bagman Golf. In just my first year, I've grown to generate more than \$200,000 in revenue. Most importantly, I've been able to make my dream a reality. None of this would have been possible without JFLA's support.

—Shaun



My wife and I always dreamed of having a child, but after years of trying, we learned that IVF was our best hope. While we were relieved to have a path forward, the financial burden felt overwhelming. We turned to family for help and scraped together everything we could, but it still wasn't enough. That's when we heard about JFLA.

With JFLA's help, we were able to move forward with IVF, and our son was born. Today, he's three years old, full of life and laughter—and our JFLA loan is fully paid off! We will always be grateful to JFLA for making our dream of parenthood a reality.

—Jim



As Head of Mesivta of Greater Los Angeles, I am passionate about ensuring our yeshiva meets the needs of our students while keeping up with our financial obligations. Like many institutions, it's a constant balancing act that requires both effort and a measure of heavenly assistance.

When we were unexpectedly awarded a government security grant, we faced a new challenge: making the upfront payments and waiting for reimbursements, which placed a significant strain on our budget. Learning about the possibility of a loan from JFLA gave us hope, and we were inspired to apply. The loan bridged the gap, allowing us to meet the spending requirements on time. For that, we are truly grateful. Thank you, JFLA!

—Mesivta of Greater Los Angeles



When my 7-year-old daughter was diagnosed with dyslexia and auditory processing disorder, I knew she would need specialized therapy and tutoring to thrive—but the costs were overwhelming. Insurance wasn't covering any of it, and with anticipated expenses of \$15,000 to \$20,000, I was facing some impossible choices.

JFLA's generous, interest-free loan gave me the ability to support my daughter's needs without jeopardizing our financial future. Thanks to this help, she's now in a school with compassionate educators and tailored resources, and we've already seen incredible growth.

—Nora

NAMED LOAN FUNDS

At the heart of JFLA's impactful work are our named loan fund benefactors. Their generosity and commitment allow JFLA to continue to transform lives through interest-free lending. JFLA proudly recognizes these extraordinary supporters who created a lasting legacy through their funds.

Business Loans

Abecassis Small Business Loan Program

CSUDH Innovator Incubator Loan Fund

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

Goldrich Family Foundation for Small Business

Jewish Federation Los Angeles Security Loan Fund

Jewish Institution Security Loan Fund

La Kretz Small Business Loan Program

LA Micro Lending Loan Program

Perlman Malibu Business Wildfire Loan Fund

Powell Family Fund for Women in Business Loan Program

The Change Reaction Small Business Loan Fund

Weisz Entrepreneurial Loan Program

Educational Loans

Abecassis Student Loan Fund

Max & Anna Baran, Ben & Sarah Baran, and Milton Baran Macro Graduate Student Loan Fund

Becker Graduate Student Loan

Blum-Simchoni Vocational Student Loan Fund

Borun Student Nursing Loan Fund

Dr. Reba Braff-Simon PhD and Dr. David J Simon MD PhD Loan Fund for Nursing Students

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

S. Mark Taper Foundation 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
Cellery Loan Program Fund
City of Beverly Hills Loan Fund
City of Los Angeles Rental Assistance Loan Fund, District 4
Community Agency Fund
County of Los Angeles Rental Assistance Loan Fund, 2nd District
Disaster Relief Loan Fund
Em Habanim Sephardic Congregation Loan Fund
Filler Health Emergency Loan Fund
The Four-Legged Fund
General Emergency Loan Fund
Horvitz Teachers' Loan Fund
Jewish Community Foundation of Los Angeles COVID-19 Response Grant

Jewish Organizational / Institutional Loan Fund
LA City District 5 Loan Fund
Levine Family Disaster and Emergency Loan Fund
Magnolia Place/Los Angeles Microlending Loan Fund
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Mental Healthcare Loan Fund
Murray Pepper Loan Fund
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San Diego Loan Fund
Santa Barbara Free Loan
Silbert-Goldman Women and Children in Crisis Loan Fund
The Change Reaction Angel Fund

The Change Reaction Security Deposit Loan Fund
Titelman Memorial Emergency Loan Fund
Veterans Loan Fund
"Strawberry Jam"
West Hollywood Loan Fund
Westside Legacy Loan Fund
Writers and Actors Support Loan Fund
Yudelsohn Family Law Loan Fund

Healthcare Loans

Alzheimer's/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
Filler Family 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

DONORS

We are deeply grateful to our donors whose generous contributions fuel our mission at JFLA. This space is dedicated to acknowledging and celebrating these individuals and institutions, whose support empowers our community and makes a lasting impact through interest-free lending.

\$100,000+

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LOAN GUARANTORS ARE THE HEROES THAT MAKE OUR LOANS POSSIBLE

What is a JFLA guarantor?

A guarantor is someone who steps forward to ensure that a borrower has access to a loan when they need it most. They agree to take responsibility for repayment if the borrower is unable to pay. Most guarantors are trusted friends or family members and believe in the borrower and want them to succeed.

In this last year alone, **1,304** loan guarantors came to the rescue by providing their backing to JFLA borrowers to help them recover from the wildfires, secure housing, cover medical bills, earn a degree, secure fertility funds to start families, and weather unexpected emergencies.

JFLA is gratified by the guarantors whose generosity, trust, and belief in others makes our mission of interest-free lending possible.

“Over the years, I was pleased to guarantee perhaps a half dozen loans. I must admit I was even more pleased when these loans were fully paid off. In all cases the good achieved by these guaranteed loans brought me great satisfaction.”

-Tony Sauber

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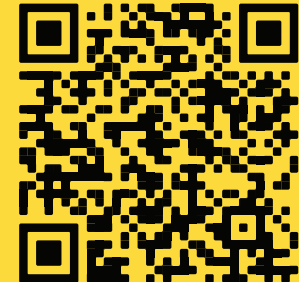
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