



MAKE A
MICRO LOAN.

MAKE A MACRO
DIFFERENCE.



JEWISH FREE LOAN
ASSOCIATION

2016 Annual Report

The Jewish Free Loan Association provides a way for people struggling with the daily demands of life expenses to catch their breath, gain their footing and rise. Our interest-free loans — for emergencies, education, healthcare and more — have an immediate and tangible effect on borrowers' lives, making communities stronger. Through our dedicated and generous supporters, the Jewish Free Loan Association expands opportunities for success, transforming futures and improving countless lives.

FROM THE PRESIDENT AND CEO

At the heart of the Jewish Free Loan Association is a focus on partnership: uniting people in common purpose to build the kind of compassionate, forward-looking community that helps everyone thrive. This year, we continued to make steady progress toward our goal.



Through a remarkable collaboration with donors, Board leadership and staff, the Jewish Free Loan Association used micro loans to make a macro difference, enabling students to complete their degrees, young couples to become first-time parents and working mothers to afford the price of a safe apartment for their family. Our leadership offered the vision and created the structure; our team members applied their expertise to give the vision life; and our donors provided the means to make it all possible. This year we made 952 loans, and currently there is \$11.3 million lent out, servicing almost 3,000 families.



Dynamic growth has been a key emphasis at the Jewish Free Loan Association this year. Our approach to deepening impact has included embarking on a strategic plan, looking at what we do and how we do it in order to broaden our reach and maximize our effectiveness. We are appreciative of the volunteer leaders on our Board of Directors who dedicated their time and talent to this process.

This year has also witnessed a renewed commitment to enhancing our relationships with other agencies across the community. When it comes to fighting poverty in Los Angeles, the Jewish Free Loan Association is one crucial piece of the puzzle. Combining efforts with other organizations around the city empowers us to leverage what they bring to the table in order to tackle the problem holistically.

We are deeply grateful to the many individuals, families and foundations who showed their passion — and compassion — by investing in our work. Together we have made significant accomplishments toward strengthening the fabric of our community.

A handwritten signature in black ink that reads "Harold J. Tomin".

Harold J. Tomin
President

A handwritten signature in black ink that reads "David R. Levy".

David R. Levy
Executive Director/CEO

Inspiring Hope

The Circle of Hope Tribute Dinner recognized the tireless efforts of supporters **Aaron Bloom**, who received the Nathan Shapell Memorial Lifetime Commitment Award; **Ivan Wolkind**, honored with the Ben & Anne Werber Communal Service Award; and the **Zimmer Family Foundation**, recipient of the Mitchell Family Foundation Philanthropy Award. The event also honored **Jessica Rosen**, recipient of the Salter Family Foundation Client Recognition Award, who leveraged an interest-free loan from the Jewish Free Loan Association to launch a highly successful business: a yoga studio now on the cusp of opening its third profitable location. The event raised critical awareness of, and funds for, the Jewish Free Loan Association's ongoing work to help people in our community overcome financial challenges.



1 David Levy, Jessica Rosen, Aaron Bloom, Jonathan Flier and Darlene Basch, Ivan Wolkind, Ninel Khayat, Chuck Lieberman, Harold J. Tomin

2 Jessica & Daniel Rosen

3 Toby Horn & Harold J. Tomin

4 Ivan Wolkind, Leah Lesch and Lenny, Nettie & Rosie

5 Golda Berkman

Nurturing Growth

The third annual Feit 4 KidZ Gala Benefit Dinner came to Hollywood's W Hotel to celebrate and support the Jewish Free Loan Association's Feit 4 KidZ Fertility Loan Fund. The evening featured music and dancing, live and silent auctions and the screening of a special film sharing the stories of Los Angeles-area couples who have benefitted from the fund, which offers vital, interest-free fertility loans.

According to the American Society of Reproductive Medicine, the average cost of an in vitro fertilization cycle in the United States is \$12,400. Since its creation, the Feit 4 KidZ Fertility Loan Fund has granted 72 loans totaling nearly \$1.2 million.



1 Alan & Emily Feit

2 Natalie & Jonathan Gerber, Rachel Grose

3 Shai and Sara Cohen

4 Emily Feit, Aaron Feit, Marci Tajkef



Client Stories: Transforming Lives

FOOD AND CHILDCARE

Julie started a new chapter in her life, one that would enable her to provide for her children's future. After her husband passed away, she faced a daunting challenge: returning to the workforce to support her two children, ages three and 20. While she looked for a job, she needed money for rent, food, gas and childcare. The Jewish Free Loan Association provided Julie with a critical loan of \$1,000, which she paid back in full and on time. Ten months later, she began developing an idea for a new business selling pottery, and she applied for — and received — additional Jewish Free Loan Association support.

MEDICAL AND UTILITY BILLS

For Alonso, a loan from the Jewish Free Loan Association was a game changer. He worked as a trained phlebotomist, drawing blood from patients for clinical and medical testing. A divorced father of a nine-year old, he helped support his child. A family emergency required him to deplete his savings; shortly thereafter, he received a substantial invoice from his dentist. Alonso reached out to the Jewish Free Loan Association for assistance with his rent, utility and dental bills; our help allowed him a measure of stability as he rebuilt the cushion he needed to afford daily living expenses.

LOW-INCOME HOUSING

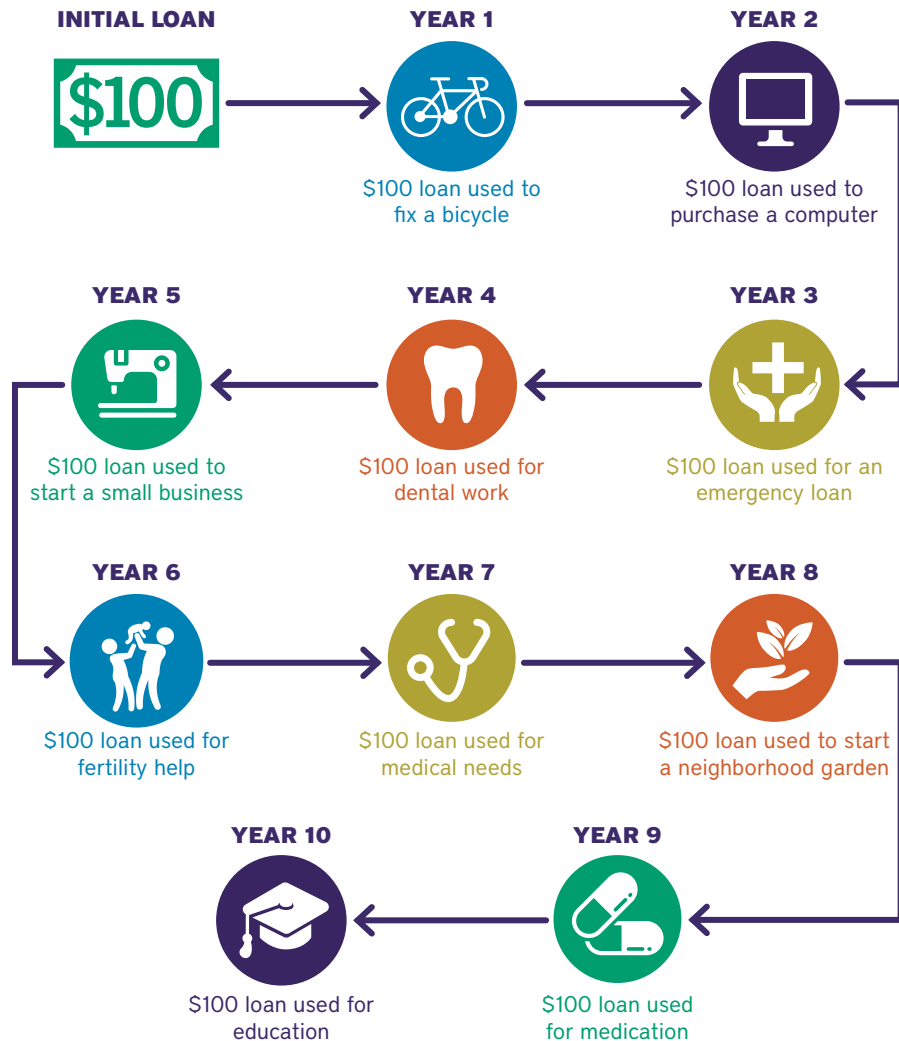
Michael was able to put a roof over his head thanks to the Jewish Free Loan Association. He was on disability, but could not scrape together the funds necessary for a security deposit. He searched for resources that might be available to someone in his position, but found none — until he discovered the Jewish Free Loan Association. We offered him a \$350 loan, an amount that covered his security deposit on a low-income apartment in West Hollywood.

EMERGENCY SUPPORT

Cheryl was a single mom trying to make ends meet in Los Angeles but she could not go to a private lender because of her bad credit, which would have enabled someone to take advantage of her precarious situation. Cheryl was disciplined about staying on top of her expenses, but recently found herself in a situation that became financially unsustainable. She sought our help — and received the crucial relief she needed. Cheryl and her children are doing fine thanks to the Jewish Free Loan Association!

Names have been changed to protect the borrowers' privacy.

Your Support Makes It Possible: the Lifecycle of a \$100 Loan



Supporting the Jewish Free Loan Association

At the Jewish Free Loan Association, our ability to provide interest-free loans is solely dependent upon the generosity of our donors. Unlike other social service agencies, the Jewish Free Loan Association receives no government funding, and our clients never pay interest or loan processing fees.

We continuously create ways for donors to invest in our important work.

SUPPORT OUR PROGRAM Please make a donation to support the Jewish Free Loan Association's programs and ongoing work. We accept checks and credit cards, and contributions can be made online.

ESTABLISH A NAMED FUND Putting your name on a fund at the Jewish Free Loan Association makes a powerful statement that you believe in strengthening your community. When you establish a named fund, you may select its focus.

CREATE A NEW LOAN FUND Whether you are interested in establishing a loan fund for a program of your choice or helping expand an existing fund, we are eager to talk to you. Your fund is a renewable resource: As loans are repaid, new loans can be made to worthy individuals.

PLANNED GIVING OPPORTUNITIES Many of our donors choose to advance the Jewish Free Loan Association's mission through bequests in wills, trusts or gifts of retirement assets. For more information about these opportunities and how to become part of the Jewish Free Loan Association's Legacy Society, please contact our office directly at (323) 761-8838.

MAKE A BEQUEST Designating a future gift to the Jewish Free Loan Association through a bequest in your will is a simple and straightforward way to support our work. You determine the amount the Jewish Free Loan Association receives, whether a specific dollar amount, a percentage or a share of the remainder.

GIFTS OF STOCK Many donors opt to make a stock donation by transferring shares to the Jewish Free Loan Association.

All gifts to the Jewish Free Loan Association are tax deductible. Please contact us with questions about the Jewish Free Loan Association's programs and services at (323) 761-8838, or visit www.jfla.org.

Jewish Free Loan Association Named Funds

Below is a list of the Jewish Free Loan Association's loan funds. We are extremely appreciative of the donors who established these loan funds. To learn how you can set up a new fund and create lasting impact, please contact the Jewish Free Loan Association office.

Maurice Amado Foundation Student Loan Fund (est. 2009)

Alzheimer's & Dementia Care Loan Fund (est. 2012)

American Dream Loan Fund (est. 2005)

Aron & Joan Abecassis Small Business Loan Program (est. 2002)

Aron & Joan Abecassis Loan Fund for Education Students (est. 2009)

Max & Anna Baran, Ben & Sarah Baran & Milton Baran Small Business Loan Fund (est. 1992)

Max & Anna Baran, Ben & Sarah Baran & Milton Baran Macro Graduate Student Loan Fund (est. 2013)

Newton D. & Rochelle F. Becker Graduate Student Loan Fund (est. 1994)

Newton D. & Rochelle F. Becker Israel Experience Loan Fund (est. 1995)

Anna & Harry Borun Foundation Student Nurse Loan Fund (est. 2008)

Chasin Family Micro-Enterprise Loan Program (est. 2009)

Dr. Penrose L. Desser & Dr. Bella F. Schimmel Medical Student Loan Fund (est. 2002)

Morris Doberne Campership Experience Loan Fund (est. 1996)

Emergency Loan Fund

Max Factor Family Foundation Loan Fund for Students of Public Health (est. 2008)

Feit 4 KidZ Fertility Loan Fund (est. 2013)

First-time Home Buyers Loan Fund for Jewish Day School Teachers (est. 2004)

Forest Family Loan Fund (est. 2005)

Roslyn & Katherine Gaines Loan Fund for Hearing Impaired Students (est. 1993)

Green Loan Fund (est. 2010)

Goldrich Family Foundation Small Business Enterprise Loan Fund (est. 2014)

Ruth & Jack Hirsch Family Art Student Loan Fund (est. 2002)

Iranian Émigré Loan Fund (est. 1989)

Jewish Communal Student Loan Fund (est. 2003)

The Joyce and Saul Brandman Foundation Student Nursing Loan Fund (est. 2007)

Joyce & Stanley Black Family Foundation Fund (est. 2015)

Kohn Family Fund for the Arts (est. 2012)

Kopelove Family Home Healthcare Loan Fund (est. 2000)

Kornfeld Accounting Student Loan Fund (est. 2004)

La Kretz Small Business Loan Fund (est. 2001)

Lerner Family Adoption Assistance Loan Fund (est. 1997)

Ernest Lieblich Loan Fund for Students of Music (est. 2011)

Los Angeles Micro Lending Loan Fund (2012)

Edward Meltzer Student Loan Fund for Undergraduate Students (est. 1987)

Leah & Dr. William Molle Macro Medical Student Loan Fund (est. 2013)

Albert Parvin Foundation Applied Education Loan Fund (est. 2003)

David and Janet Polak Foundation Emergency Loan Fund (est. 2015)

Rick, Debbie, Jeremy & Ashley Powell Family Women in Business Loan Fund (est. 2004 & named in 2007)

I. William Schimmel & Blanche I. Schimmel Law Student Loan Fund (est. 2007)

Abby Sher Loan Fund for Life Cycle Events (est. 2008)

Silbert-Goldman Women & Children in Crisis Loan Fund (est. 1996 & named in 2005)

Patricia & Stanley Silver Art Student Loan Fund (est. 2007)

Victor & Nancy Snider Educational Loan Fund (est. 2007)

James Spada Loan Fund for Persons with AIDS (est. 1993)

Mitchell J. Stein Student Loan Fund (est. 2002)

Strawberry Jam (A Veterans Loan Fund) (est. 2012)

S. Mark Taper Foundation Environmental Studies Student Loan Fund (est. 2011)

Sylvia W. & Carl Titelman and Alan Titelman Memorial Emergency Loan Fund (est. 2000)

TV Writers' Fund for the Future

Rose Weisstein Fund

Sylvia & David Weisz Entrepreneurial Loan Fund (est. 1997)

West Hollywood Loan Fund (est. 2013)

David & Lillian Zerner Family Day Camp Loan Fund (est. 2005)

Ruth B. Ziegler Loan Fund for Families of Children with Autism & Special Needs (est. 1998 & named in '07)

Ziering Family Student Loan Fund (est. 2008)

Marilyn & Sigi Ziering Emergency Loan Fund (est. 2012)

Jewish Free Loan Association Loans, By the Numbers



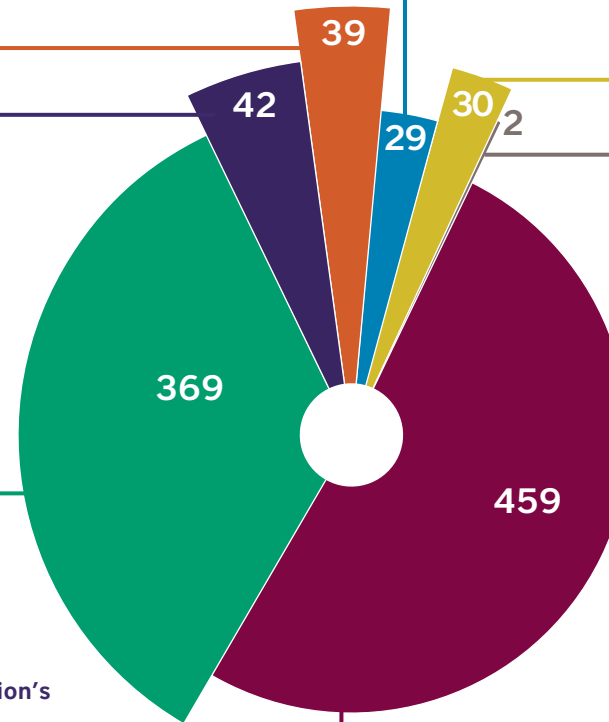
LIFECYCLE EVENTS
\$400,500



HEALTHCARE
\$243,015



EMERGENCY LOANS
\$2,256,915



SMALL BUSINESS LOANS
\$376,400



**HOUSING NEEDS/
GREEN LOANS**
\$59,767



**RESETTLEMENT
LOANS**
\$4,500



EDUCATIONAL LOANS
\$2,256,915



Audit Excerpts

The following financial information is from the Jewish Free Loan Association's audited financial statements for the fiscal year ending August 31, 2015.

Total Assets	\$17,798,851
Liabilities	\$509,643
Net Assets	\$17,289,208
Total Public Support, Revenue and Other Additions	\$2,090,414
Expenses	\$2,020,939
Net Assets (beginning of year)	\$17,219,733
Net Assets (end of year)	\$17,289,208
Contributions Receivables One-Five Years	\$1,405,690

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

We thank our generous donors who understand the importance of providing a helping hand and not a handout to thousands of Jewish Free Loan Association clients annually. Our ability to serve the community through our range of loan funds is made possible by the donors listed on the next pages. Additionally, the Jewish Free Loan Association thanks our Board of Directors, volunteers and others, who give of their time and support the important work of the organization.

Gifts listed include contributions received between September 1, 2015 and August 31, 2016

\$100,000 and ABOVE

Anna and Harry Borun Foundation
Leonetti/O'Connell Family Foundation
David and Janet Polak Foundation
Ziering Family Foundation

\$50,000-\$99,000

The Baran Family Foundation
Erwin Rautenberg Foundation
Glasner Family Trust
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Leah and William Molle, MD Foundation
Ruth and Allen Ziegler Foundation
The Stanley and Joyce Black Family Foundation

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\$5,000-\$9,999

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\$2,500-\$4,999

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Thomas and Susan Walsmith
Frank and Karen Wurtzel
Marvin and Judith Zeidler
Howard and Marcie Zelikow

\$1,000-\$2,499

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Drs. Yale and Dorothy Doberne

"Thank you for your unwavering support. The interest-free loan I received made it possible for me to finish school despite many personal and health setbacks. I am finally a nurse!"

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 Lester Aponte
 Isaac Appiah
 Arline Borteck Foundation
 Michael and Dellene Arthur
 Herb and Irene Astrow

“The Jewish Free Loan Association’s magnanimous gesture in assisting me during one of the worst periods of my life is something I hold dear every day. Thank you for your help — and for believing in me.”

Bryony Atkinson
 David Bailey and Sara Golden
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 Linda Feinholz
 Paul and Cindy Feinzimer
 Anna Feit

“My business would have stayed a vision on a piece of paper if it wasn’t for the Jewish Free Loan Association. I will be forever grateful.”

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 Dorette Feit and Mark Magit
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 Mimi Feldman
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 Bertrand and Benita A. Ginsberg
 Eitan Ginsburg and Rabbi Wendy Spears

“I reached out to the Jewish Free Loan Association when I was going through a difficult financial time. I was very grateful for the assistance and for the inspiring work that the Jewish Free Loan Association continues to do.”

Mr. and Mrs. Jack Glaser
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Arie Gluzman
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Bella Lesch
Loren and Kelly Lester
Rebecka Levan
John Levi, Jr.
Stephanie Levich
Alan Levine

“If it wasn’t for the Jewish Free Loan Association, my husband and I would not have been blessed with our twin girls. Put simply: the Jewish Free Loan Association is a miracle that has made our dream come true.”

Rabbi Arthur and Barbara Levine
Josh Levine
Aaron and Lisa Levy
Brian Levy
Warren Lewis

Alla Leydiker
Sylvia Lezak
Max and Zoya Lieberman
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