

MISSION

a hand-up rather than a hand-out

MESSAGE

inspirational goals and exciting news

MONUMENTAL

always there in a time of need

MEANINGFUL

remembering the past, investing in the future

MENSCHES

improving and empowering the lives of others

MITZVA

the gift that keeps on giving



Jewish Free Loan Toronto



Free Loan MATTERS

MENSCHES

JFLT would like to thank the following people for the establishment of these generous Named Funds

GENERAL:

The Aminadav Fund

The First Narayever Fund

The Florence Minz Fund

The Irwin Beutel Memorial Fund

The Joe Dwek Fund

The Minatan Fund

The Tikva Fund

Anonymous

First Narayever Social Action Committee

Florence Minz

Eric Beutel

Joe Dwek

Moti Jungreis

Anonymous

EDUCATIONAL:

The Borer Family Educational Fund

The Educational Opportunity Fund

The Goldberg Fund

The Glina-Tessler Fund for Study in Israel

The Lewy Family Educational Fund

Wagner-Green Education Fund

Leonard Borer and Family

Jo-Ann Minden

Karen Goldenberg

Ed Glina and Debbie Tessler

Jules Levy and Family

Daphne Wagner and David Green

SPECIALIZED:

The Barankin Family Fund in Memory of Froim Barankin

Dr. Ben Barankin, Dr. Tatyana Barankin and Family (for people born in the former USSR)

The Friedman and Smith Fund for 60+

Steven Friedman & Cathie Smith-Friedman (for seniors over the age of 60)

The Kora Fund

The Zukerman Family Foundation (for first & last months' rent & purchase of basic furniture)

If you are interested in establishing a Named Family Fund or a fund in memory of a loved one, please contact Marra Messinger
mmessinger@jewishfreeloan.ca 416 635 1217 x 5269

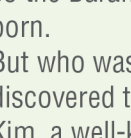
MITZVA

WITH YOUR GIFT, YOU ARE CHANGING SOMEONE'S LIFE FOREVER.

You can donate to JFLT by:

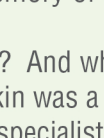
Phone: 416 635 1217 • Online at www.canadahelps.org/dn/8698

Send your donation to Jewish Free Loan Toronto, Krauss Family Suite, Sherman Campus, 340-4600 Bathurst Street, Toronto, Ontario M2R 3V3



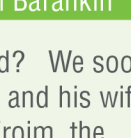
United Way

Toronto



UJA Federation

of Greater Toronto



IAJFL

International Association of Jewish Free Loans

MEANINGFUL FROM BORROWERS TO BENEFACTORS

In 2016, JFLT found itself in a position where need was growing and capital dwindling. To protect the organization, it began prioritizing need. Some applicants got less than they requested; others were turned away. To remedy the situation JFLT mounted an aggressive fundraising campaign. Donors were approached to increase their gifts and to create Named Funds. The results were encouraging but not enough to support the need.

And then one day something unexpected happened.

On October 14, 2016 while JFLT staff members were strategizing how to increase the Named Fund program, the phone rang and a voice at the other end said: "Hi, this is Ben Barankin. I would like to set up a fund in my father's memory which will offer loans to people born in the former USSR. Here is my credit card number." And so the Barankin Fund in Memory of Froim Barankin was born.

But who was Ben Barankin? And why did he come to JFLT unsolicited? We soon discovered that Ben Barankin was a prominent Toronto dermatologist and his wife Kim, a well-known fertility specialist. We also learned that his father Froim, the namesake of the fund, had been a remarkable individual.

Froim Barankin z"l grew up in the former Soviet Union in the ruins of World War II. After facing many hardships in his youth (including hunger and an earthquake), he obtained a MSc and a Masters in Engineering

from the prestigious Leningrad Polytechnic, married the soon-to-be doctor Tatyana Khansis and then in 1980 moved with his wife and two young sons Garry and Ben to Toronto.

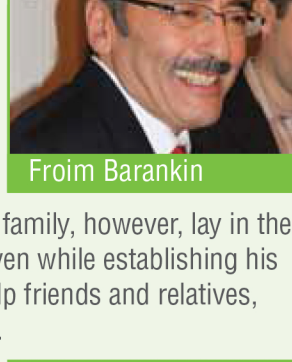
Life in Toronto was not easy in the beginning. But everyone who knew Froim has said that it was his strong work ethic and optimistic nature that propelled his family forward.

Tatyana became a well-known psychiatrist, Ben a dermatologist and Garry a lawyer. Froim's greatest gift to his family, however, lay in the values he instilled. **Tzedaka was paramount to this man.** Even while establishing his very successful engineering career, he always managed to help friends and relatives, serve on the board of JIAS and work on anti-poverty projects.

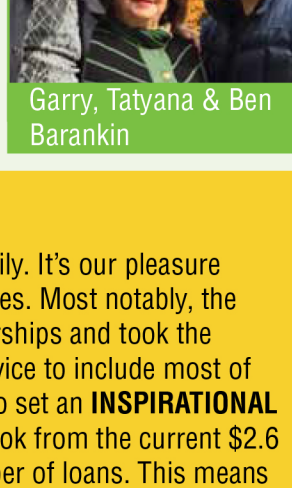
But...

Who would have believed that in 2016 when Ben phoned "out of the blue" to establish a JFLT fund for newcomers, he had **no idea** that in 1980 when she herself was still a newcomer, his own mother Tatyana had received an interest-free loan from JFLT for medical exam preparation?

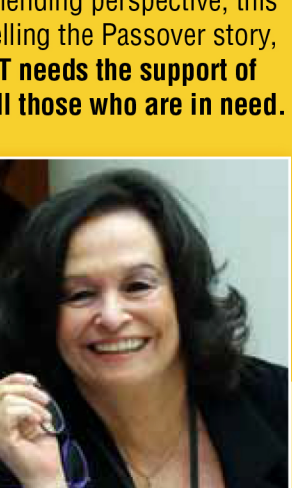
One can only wonder whether it was pure coincidence or the spirit of Froim still guiding his son.



Dr. Ben Barankin



Froim Barankin



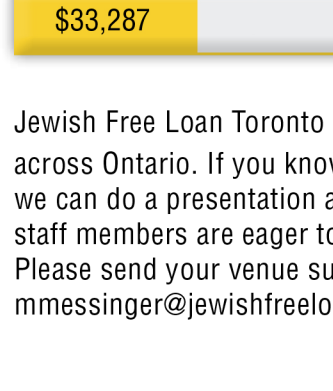
Garry, Tatyana & Ben Barankin

MESSAGE

Happy Passover to everyone in the Free Loan Family. It's our pleasure to report that 2016 ended with significant successes. Most notably, the Board expanded several of our community partnerships and took the unprecedented step of extending our range of service to include most of

Unprec. Not wanting to sit still, we then went on to set an **INSPIRATIONAL GOAL**. By 2021, JFLT intends to grow its Loan Book from the current \$2.6 million to \$5 million and to grant double the number of loans. This means that the Agency, the volunteers and the Board members will have to work hard to make this dream a reality. For everyone who is about to help us make this mission a success, we thank you.

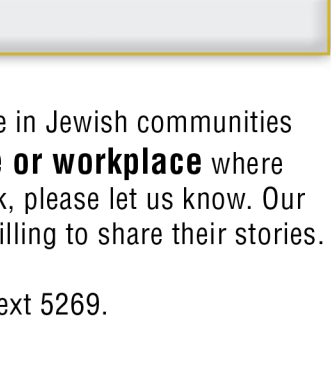
From a fundraising perspective, this means we not only need to continue to replace the annual grant from United Way which will end in 2017, but we will also have to grow our loan capital. From a lending perspective, this means that our story must be told. As you are retelling the Passover story, please remind all those around your table that **JFLT needs the support of the entire community if it is to continue to help all those who are in need.**



Rob Tick, President



Marra Messinger, Executive Director



HELP US REACH OUR 2017 FUNDRAISING GOAL

\$33,287

\$300,000

Jewish Free Loan Toronto would like to raise its profile in Jewish communities across Ontario. If you know of a **home, synagogue or workplace** where we can do a presentation about the impact of our work, please let us know. Our staff members are eager to organize and our clients willing to share their stories. Please send your venue suggestions to mmessinger@jewishfreeloan.ca or call 416 635 1217 ext 5269.

MISSION

A hand-up rather than a hand-out... Since 1924, Jewish Free Loan Toronto has been granting interest-free loans to community members in need in order to meet their personal and educational challenges or to enable them to create business opportunities of their own. As a pioneer of the microfinance movement, JFLT empowers individuals to remain **self-sufficient while preserving their dignity**. A donation to JFLT is a unique form of charitable giving.

IT IS A GIFT THAT KEEPS ON GIVING.

Each time a loan is repaid, it goes back into the community to another member in need. A gift of \$180,000 becomes \$405,000 when it is recycled for 5 years and \$1,080,000 when it is recycled for 20 years!

Your meaningful contribution will keep this circle of assistance alive and enable us to continue helping others help themselves.

"The greatest level of charity, above which there is no greater, is to support a fellow Jew by endowing him with a loan in order to strengthen his hand until he need no longer be dependent upon others."

Maimonides

MONUMENTAL PERSONAL TESTIMONIALS

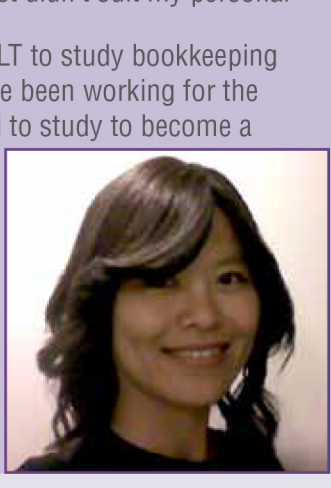
On My Way To Recovery

Jewish Free Loan Toronto **helped me during the worst month of my life.**

It may be hard to believe, but last month when I was on my way to pay my landlord, I was robbed of my rent money and then later struck by a car.

During the accident my glasses broke, I suffered a minor head injury, and now need dental work. When I showed JFLT the police report, the bill for the ambulance and the estimates from the optometrist and dentist, they gave me a loan within days. I would like to thank my Jewish Family & Child social worker Simon Kalkstein for helping me over the years, and show my appreciation to JFLT for being there when I needed them most. Hopefully one day I can give back by becoming a volunteer.

Suly D.

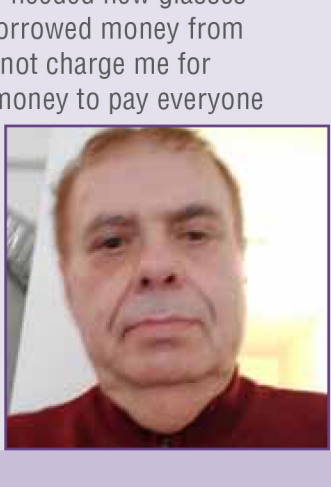


Self-Sufficient at Last

I am a South Korean woman who converted to Judaism. I am also a divorced, observant, working, single mother of a young daughter. For many years, I was a dental assistant but it just didn't suit my personal

circumstances. In 2012, I got a loan from JFLT to study bookkeeping and accounting. I graduated in 2013 and have been working for the same company ever since. I recently decided to study to become a Payroll Compliance Practitioner, as it is a field with many opportunities. So again I contacted JFLT and in 2016 was granted another student loan. I can't thank you enough for this great *chesed*. With the help of JFLT's student loans, **I am standing on my own two feet**, building a better future for myself and my daughter.

Rochel S.

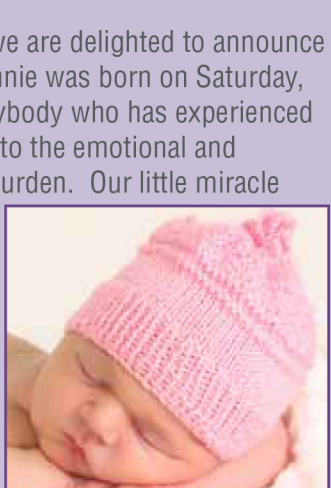


I Can Look My Barber In The Eye Guilt-Free

I am a senior living on Canada pensions. This amount is not always enough to cover basics. Recently, I urgently needed new glasses and orthopedic shoes. To pay for them, I borrowed money from

haircuts. Even my barber chipped in and did not charge me for haircuts. Unfortunately, I did not have the money to pay everyone back. This made me feel so embarrassed that I started avoiding people. Then **I remembered how JFLT had helped me with a loan in the past.** I applied in March, 2017 and got a \$1,000 loan. I paid my friends back and am paying off JFLT monthly. Now I can look my friend and barber in the eye guilt-free.

Larry S.



Miracle Baby

After 13 years of trying to conceive a child, we are delighted to announce that our long-awaited miracle has arrived. Annie was born on Saturday, March 4, 2017 weighing in at 6 lbs.2 oz. Anybody who has experienced the infertility journey knows that, in addition to the emotional and physical pain, there is also a huge financial burden. Our little miracle could not have come into the world without the JFLT Fertility Loan. From the bottom of my heart, I thank JFLT for being there when we needed them most, and for giving my husband a **new branch on his family tree** that was cut short by the Nazis. Thanks to you, JFLT, we now have a little one who will carry on his name.

Jessica B.



A dignified way of helping someone help themselves – the highest form of Tzedaka