



Jewish
Free Loan
Toronto
A Century of Transforming Lives

2023 Impact Report





AGENCY OVERVIEW

WHO WE ARE

Jewish Free Loan Toronto (JFLT) is a historic social service agency that provides interest-free loans to community members in need. Since 1924, our direct financial assistance has helped countless individuals and families navigate challenging times, invest in their futures, and achieve lasting stability.

WHAT WE DO

- Jewish Free Loan Toronto offers loans that meet many different needs.
- Our loans are always 0% interest with monthly repayments.
- Repayments are immediately lent again to someone else in need.

LOAN PROGRAMS



**PERSONAL
LOANS**

Up to \$10,000



**EDUCATION
LOANS**

Up to \$12,000



**JEWISH SCHOOL
& CAMP**

Up to \$12,000



**FERTILITY &
ADOPTION**

Up to \$10,000

2023 YEAR IN REVIEW

\$3,124,036 in New Interest-Free Loans
the Highest Dollar Amount in our History

389 Total Loans

223 Personal Loans

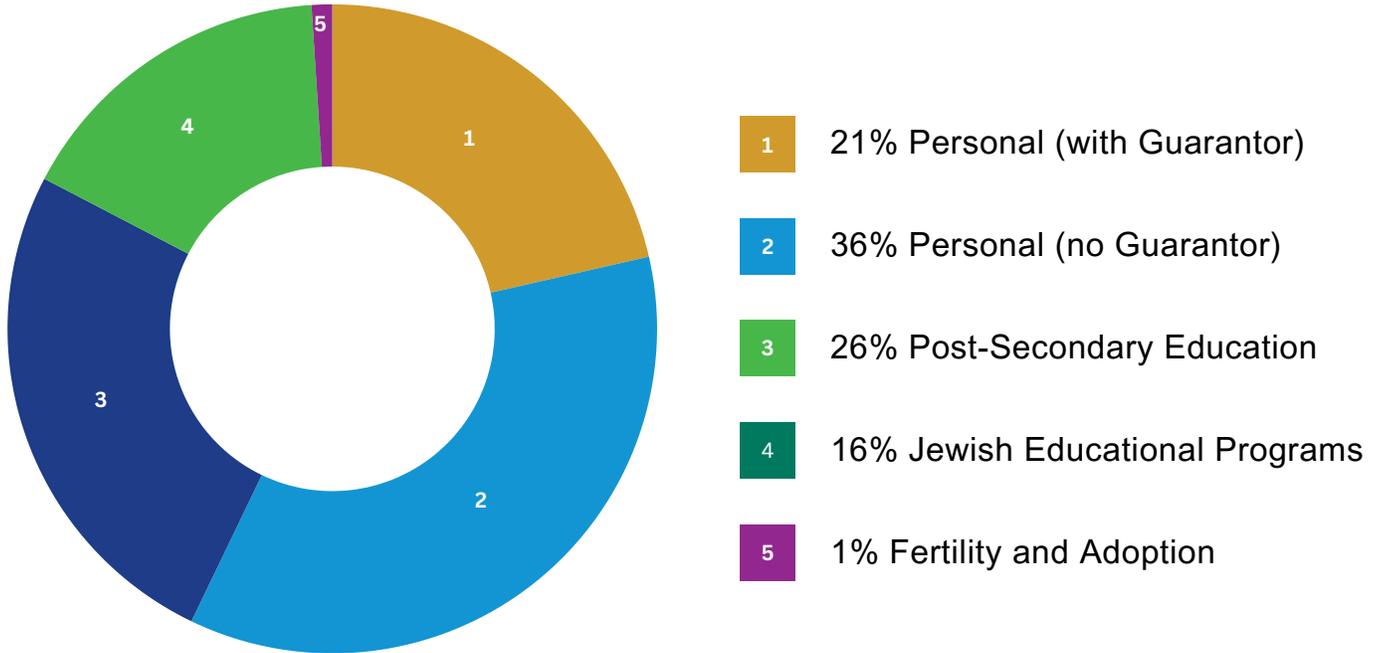
94 Education Loans

66 Jewish School & Camp Loans

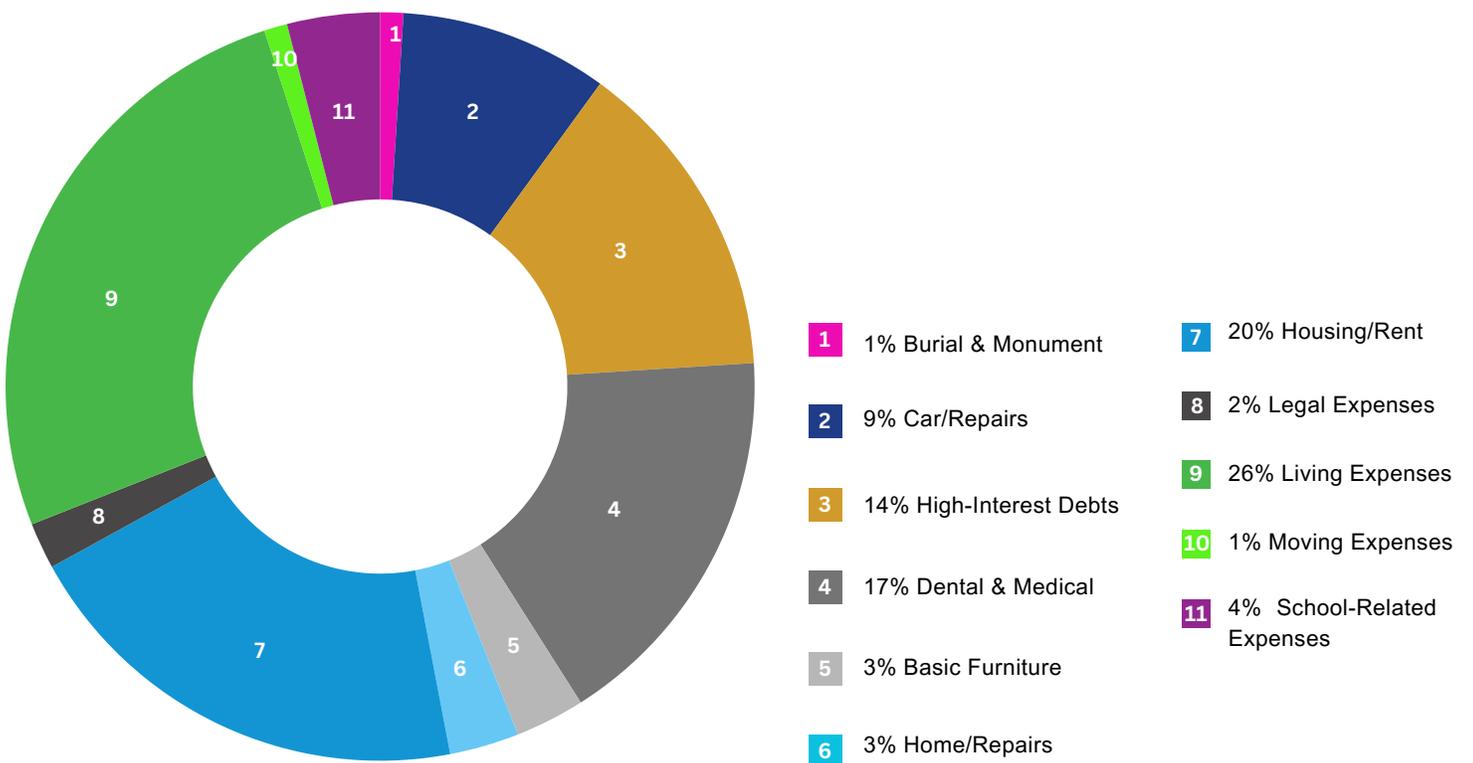
6 Fertility & Adoption Loans

2023 YEAR IN REVIEW

TYPES OF LOANS WE GAVE TO THE COMMUNITY



BASIC NEEDS WE ADDRESSED WITH OUR PERSONAL LOANS



YOUR SUPPORT IN ACTION

Thanks to your generous support, over the past decade alone,
Jewish Free Loan Toronto has lent out:

4,816

Interest-free loans worth approximately

\$27,463,000



3,150

Community Members
were given a hand up
when they needed it most



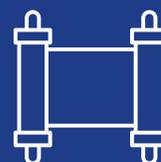
1,231

Students were able to
pursue their dreams at
universities and colleges



53

Families were able to
access fertility treatments
or pay adoption costs



427

Parents were able to enroll
their children in Jewish
Education or Programs

100 YEARS IN PICTURES



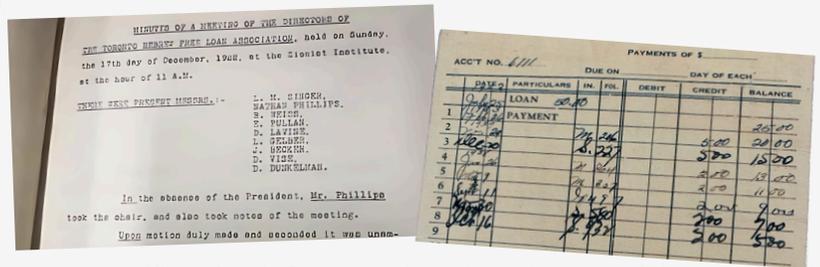
“On July 12th, 2024, Jewish Free Loan Toronto turned 100 years old. This milestone marks both a century of improving lives through interest-free loans and a century of unwavering support for the Jewish Community.”

- **Marra Messinger, Executive Director**



Mayor Nathan Phillips and Sam Harris, founding members.

On July 12, 1924, Letters Patent were signed and sealed incorporating the Toronto Gemiluth Chasodim Association.



Minutes from the first loan meeting, and an early repayment ledger



A board meeting in 1966



A board meeting in the present day



Volunteers then and now



100 YEARS IN PICTURES

JFLT extends its thanks to The Ontario Jewish Archives for the use of archival photos and materials



Loan Committee members review files, 1960s and present



JFLT's 50th Anniversary AGM attendees, and AGM attendees in the present



Appointment of Lillie Herlick in 1975, JFLT's first female president, and appointment of Cathie Smith-Friedman in 2020, the only JFLT president to serve twice



JFLT's three immediate past presidents



JFLT's 2023 AGM attendees stand for HaTikvah, honouring the victims of the October 7th terror attacks

REAL STORIES, REAL IMPACT

“Jewish Free Loan took what was going to be a miserable life, and gave me a life of hope... they made me understand that this is a new adventure. There was an old adventure, and now this is a new adventure that I’m learning to enjoy.”



A New Adventure: Robb survived a serious medical emergency which left him disabled, and unable to remain in his previous home. He was able to use our **Personal Loan** to purchase basic necessities, like furniture, linens, and more, in order to outfit his new accessible living space.



“JFLT’s loan gave me the ability to get my teeth fixed. I had broken a tooth in the front, and I was embarrassed to smile. Now I can go out to job interviews and smile with pride.”

Dental Care During Difficult Times: Shortly after she found herself out of work during the pandemic, Tatiana began to feel pain in her mouth. She had a broken tooth that required an urgent fix. With a **Personal Loan** from JFLT, she was able to get the treatment she needed.

“This was really a wonderful resource to enable us to pay for my student tuition, and at the same time not feel like we had this... interest looming over our heads.”



Student Success: After researching many competitive programs, Talia knew she wanted to pursue a Masters in Medical Genomics, but didn’t have the funds available for tuition. With an **Education Loan** from JFLT, she was able to achieve her goal, and continue supporting her family. Our **Education Loans** can cover post-secondary tuition, vocational training, and gap year programs.

REAL STORIES, REAL IMPACT



“Living a Jewish life in Toronto is expensive, add Jewish day school tuition to that mix and it’s impossible to close the month. Jewish Free Loan has been there for us for the past 3 years to provide the financial breathing room we needed to be able to bridge the gap. The service is completely straightforward, the application is quick and painless and the team has been there for us every step of the way.”

*Names and image changed for privacy purposes.

School Days: David and Leah* always knew they wanted their children to have a Jewish education. With the help of a **Jewish School Loan** from JFLT, in partnership with UJA, they were able to make this a reality.

“Jewish Free Loan came through for us when we needed help to pay for fertility treatments, which can be so costly and stressful. The loan process was simple, and the staff was great to deal with. Thanks to their support, we now have a wonderful two year old son. We couldn’t have done it without their help. They made the whole experience so much easier and really made a huge difference in our lives.”

*Names and image changed for privacy purposes.



Family Matters: After many years of trying to start a family, Jason and Rachel* were nearly ready to give up. With the assistance of a **Fertility Loan** from JFLT, they were able to manage the cost of a new round of IVF treatments.



“Shortly after immigrating from Mexico to Toronto, our son lost his battle with Leukemia. JFLT gave us a loan that enabled us to transport his body back to Mexico and hold a funeral there, where he grew up, in the presence of family and friends. We will be forever grateful to JFLT for being there for us in our time of need.”

In memory of Ary Deutch, z”l, 2003-2023

Today, there are over 1,200 active interest-free loans worth over \$6,500,000 circulating in the community, with a 99% repayment rate.

WHY WE SUPPORT JFLT



“Throughout its 100-year history, Jewish Free Loan Toronto has demonstrated kindness and compassion to people by helping them return to a path of self-sufficiency after a loss or a hardship. The Azrieli Foundation’s support for JFLT, both annually and during JFLT’s centennial year, is motivated by our shared commitment to providing people with opportunities to reach their potential.”

Naomi Azrieli, O.C., D.Phil.
Chair and CEO
The Azrieli Foundation

“JFLT is an incredible organization, providing urgent support to those in our community who need it most. I donate monthly because it’s convenient for me and it’s a way to make sure new loan applicants have my support on an ongoing basis.”

Jordan Brudner
Monthly Donor



“I started donating to Jewish Free Loan when I began to understand the direct effect of my donation. I love knowing that my dollars are directly being loaned to help people in my community with some of their basic needs. Hearing how these loans truly help people confirms to me that this is a worthwhile cause.”

Seth Freiberg,
Intergenerational Donor



CREATE A NAMED FUND AT JFLT

- Your Named Fund will have an immediate impact, helping community members in financial need.
- With a Named Fund, you can designate the types of loans the fund will support.
- You will receive a yearly report detailing how many people you have personally helped.
- You can choose a name for your fund that is meaningful to you.
- A Named Fund allows you to leave a family legacy.



“The interest free loans that JFLT provides are an immediate and tangible way to help people relieve their suffering. It is incredibly gratifying and heartwarming when a client writes to say how the loan she received literally changed her life. Choosing to create a fund at JFLT was an easy decision for me.”

Rochelle Reichert,
The Lake Baikal Fund

Learn more here:



“Jewish Free Loan Toronto (JFLT) is the definition of tzedakah. It assists our fellow community members at the time of greatest need and enables them to become self-sufficient, so that one day, they too can contribute back to the community. JFLT incorporates the greatest principles and values and we are truly proud that we are able to be part of this incredible organization. The countless successful stories that are as a result of JFLT continue to inspire and encourage us all. We look forward to another flourishing century of this special cause.”

Shael Rosenbaum,
on behalf of the Rosenbaum Family
The Harry and Malka Rosenbaum Employment
Readiness Fund

JOIN US!

Volunteers are the backbone of JFLT!



"Volunteering at Jewish Free Loan Toronto is incredibly important to me, because it allows me to give back to my community and make a real difference in the lives of people in need. I am honoured to regularly help individuals struggling with various financial challenges. Being involved in the process of interviewing loan applicants has opened my eyes to the reality of life's hardships, the perseverance of our applicants, and the tremendous support from within our community. It is inspiring to work with fellow volunteers in an organization where empathy and compassion are at the forefront of our mission."
- **Daniel Kuhnreich, Volunteer**



"I have volunteered at Jewish Free Loan Toronto since 2016. Seeing our clients empowered to make changes, improve their circumstances and gain independence has been so fulfilling as a volunteer. It is a pleasure to give back to Toronto's Jewish community through JFLT."
- **Sarah Pillersdorf, Volunteer**

SCAN TO WATCH OUR NEW VOLUNTEER VIDEO!



VOLUNTEER OF THE YEAR



"Jewish Free Loan's focus on poverty alleviation aligns with my belief in "repairing the world". Being able to do the assessments and meet the recipients of JFLT loans is a gift. It allows me to give back in a meaningful way to those who find themselves in dire circumstances due to no fault of their own. And becoming part of an amazing Board of Directors all committed and passionate about making a difference has been an incredible experience where I can give back with my skills and experience to advance the mission of JFLT. I am grateful for these opportunities."

- **Marianna Catz, Volunteer**

AND THE AWARD GOES TO . . . ALAN SHINER!

"I was introduced to JFLT about five years ago. I was immediately impressed with the dedicated staff and volunteers that processed loans to individuals and families. You literally saw the improvements the loans made to the lives of the applicants. I immediately knew that this was an organization I wanted to be part of. I spoke about JFLT and its great work to anyone who would listen. One friend actually listened and asked questions. We discussed alternative ways to donate. This included monetary and nonmonetary donations. Since he had several publicly traded stocks that had appreciated significantly, he decided to donate sufficient shares to make a \$100,000 donation. Because he donated the actual shares, he did not have to pay tax on the capital gains and received a donation receipt for the market value of the shares. It was a win for JFLT and the donor."

- **Alan Shiner, JFLT Volunteer of the Year 2023**



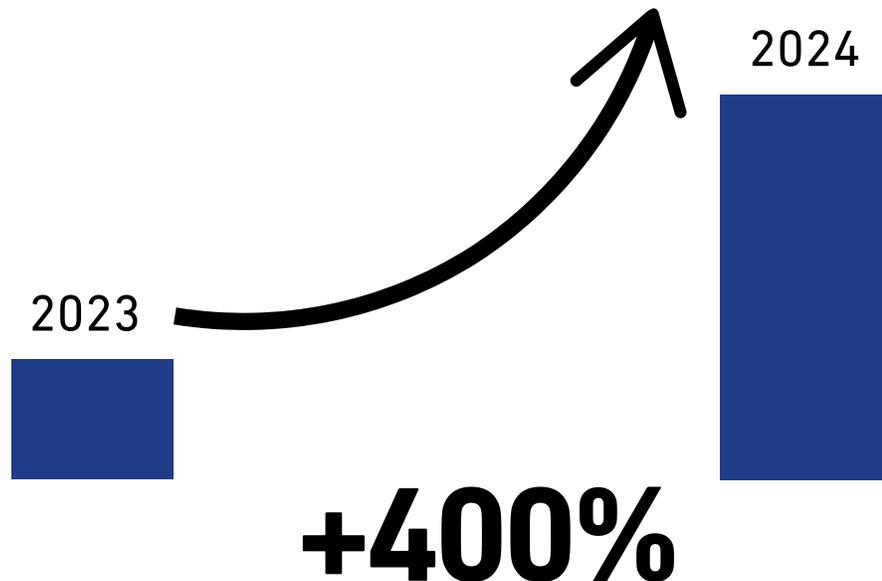
"I have been an active volunteer in the Jewish community since high school but volunteering with JFLT is a truly unique experience as each loan can be transformative for our clients. Whether it's the young adult who needs help with university tuition, the single mother looking for a home and needs funds for first and last month's rent or the holocaust survivor in need of dental work, our loans make a huge difference in the quality of life of our clients. Being a part of the process that approves these loans is amongst the most rewarding volunteer work I have ever done."

- **Joel Cuperfain, Volunteer**

To become a volunteer, contact Marra
Messinger: mmessinger@jewishfreeloan.ca
or 416 635 1217 ext 5269

OUR COMMUNITY NEEDS YOUR HELP

We have **never** seen this level of demand for our loans.



Requests for help are up four hundred percent!

LOOKING AHEAD

Demand for our loans is at an all-time high. Our community is still grappling with a wave of extraordinary need as people struggle with:

- Higher costs of living
- Inflation and high interest rates
- Long-term financial impacts of pandemic shutdowns

Our interest-free loans provide vital financial assistance to members of our community. Through our work, Jewish people in need know that they are not alone. *Kol Yisrael arevim zeh ba-zeh*: “The community of Israel supports one another.”

We need your support to keep up with this unprecedented demand.

CENTENNIAL GIVING OPPORTUNITIES

Help pave the way for another century of compassion, support, and lasting change.

Honour Circle (\$100,000+)

Visionary (\$50,000 - \$99,999)

Patron (\$25,000 - \$49,999)

Founder (\$18,000 - \$24,999)

Gold (\$10,000 - \$17,999)

Silver (\$5,000 - \$9,999)

Bronze (\$1,000 - \$4,999)

Friend (\$180 - \$999)



To donate*, scan the code above, or visit 100.jewishfreeloan.ca. For questions, please contact Marra Messinger, Executive Director, at mmessinger@jewishfreeloan.ca

"I am a proud donor to JFLT's Centennial campaign. I am very aware of the often-hidden need within our community- including for health, housing and basic living expenses. This need has recently surged- and the demand for JFLT loans is at an all time high! JFLT has a 100 year history of helping people to get back on their feet, and now needs the help of donors to carry on and meet the demands of tomorrow."



Mitch Brown
Centennial Donor

"In 2014, my wife and I created the Irwin Beutel Memorial Fund at JFLT. This fund helped hundreds of families improve their financial situations. In 2020, our family increased this fund to help Covid victims who had lost jobs and incomes. Today for JFLT's centennial we are adding to it yet again. We know that need is growing in the Jewish Community at an unprecedented rate and that JFLT's interest-free loans provide exactly the kind of help that is required."



**Eric Beutel and
Deborah Siegel**
Centennial Donors

*Gifts to the Honour Circle, Visionary, Patron and Founder categories automatically create a special Centennial Named Fund, to be named at the discretion of the donor. Donations to the Gold, Silver, Bronze and Friend categories will be recognized in a Community Centennial Fund. Donations of \$10,000 or more can be made in installments.

NAMED FUNDS

We extend our sincerest gratitude to our Named Fund supporters, whose generosity uplifts countless members of our community.

GENERAL

The Abraham [Algy] and Doris Bloom Memorial Fund
Paul Bloom

The Alex and Esther Kideckel Memorial Fund
Anonymous

The Aminadav Fund
Anonymous

The Anita Regal Memorial Fund
Anonymous

The Baum Family Fund
Jeff and Tali Baum

The Beth Avraham Yosef of Toronto Fund (BAYT)
BAYT Congregation

The Bill Glied Memorial Fund
Michelle Glied Goldstein and Allan Goldstein

The Danny and Lila Soberano Fund
Danny and Lila Soberano

The David and Helena Fine and Family Fund
David and Helena Fine

The Ernest Luwisch Memorial Fund
The Nieces and Nephews of Ernest Luwisch **ל"ט**

The Dr. Henry and Lucille Bahmann Fund
Estate of Lucile Bahmann

The Fabricland Fund
Warren and Debbie Kimel

The Faipari Fund for General Needs
Anonymous

The First Narayever Fund for Personal Emergencies
First Narayever Social Action Committee

The Florence Minz Fund
Florence Minz

The Harold M. Chapman Memorial Fund
The Chapman Family

The Howard Gitter Memorial Fund
Faye Gitter

The Ira Gluskin and Maxine Granovsky- Gluskin Fund
Ira Gluskin and Maxine Granovsky Gluskin

The Irwin Beutel Memorial Fund
Austin and Nani Beutel and Eric Beutel

The Jacob and Vivian Anhang Fund
Jacob **ל"ט** and Vivian Anhang

The Jewish Teen Board Fund
Jewish Teen Board of Greater Toronto

The Joe Dwek Fund
Joe Dwek

The Joseph and Dr. Wolf Lebovic Charitable
Foundation Fund
The Joseph and Dr. Wolf Lebovic Charitable
Foundation

The Joseph Firestone Memorial Fund
Faye Firestone z"l

The Koschitzky Family Fund
David Koschitzky

The Lake Baikal Fund
Rochelle Reichert and Henry Wolfond

The Lori and Jeff Rosenthal Family Fund
Lori and Jeff Rosenthal

The Loftus Family Fund
Vicki Loftus z"l

The Magen David Sephardic Congregation Fund
Magen David Sephardic Congregation

The Marder Family Fund
Ira and Shirley Marder

The Minatan Fund
Moti Jungreis

The Mitchell and Susan Brown and Family Fund
Mitchell and Susan Brown

The Nathan and Lily Silver Foundation Fund
Shoel and Eileen Silver

The Neil Rybak Fund
Leanne and David Matlow

The Nira Fund
Anonymous

The Petah Tikva Anshe Castilla Fund
Petah Tikva Anshe Castilla Congregation

The Richard and Gail Cooper Fund
Richard and Gail Cooper

The Ron and Sharon Baruch Fund
Ron and Sharon Baruch

The Sam, Micki, Eden and Ethan Mizrahi Fund
Sam and Micki Mizrahi

The Silber Family Fund
Allan and Hinda Silber

The Sydney and Florence Cooper and Family Fund
Sydney Cooper z"l and Tobie and Edward Bekhor

The Tikva Fund
Anonymous

The Wynn Family Charitable Foundation Fund
The Wynn Family Charitable Foundation

The Z. Lambert Family Fund
Zahava Lambert

EDUCATIONAL

The Abraham (Algy) and Doris Bloom Memorial
Fund for Educational Loans
Brian Bloom

The Alex and Annette Devon Educational Fund
Janet Durbin, Josh Devon, Michael Devon

The Borer Family Educational Fund
Leonard Borer, Terry Borer and families

The Education Opportunity Fund
Jo-Ann Minden

The Glina-Tessler Fund for Study in Israel
Ed Glina and Debbie Tessler

The Goldberg Fund
Karen Goldenberg

The Ruth Klein and Richard Long Educational Fund
Ruth Klein and Richard Long

The Wagner- Green Fund
Daphne Wagner and David Green

The Zwiebel Family Education Fund
Thomas and Zipora Zwiebel

NEW!

The Bruce Freeman Family Fund
Bruce Freeman

The Doris Frymer and Rammy Rochman Fund
Doris Frymer and Rammy Rochman

The Frank-Zacks Fund
Eva Frank and Michael Zacks

The Howard and Andrea Kumer Fund
Howard and Andrea Kumer

The Lillie Herlick Memorial Fund
The Children, Grandchildren, and
Great Grandchildren of Lillie Herlick

The Mostyn/Ezer Fund in Memory of
Louis Mostyn and Seymour Ezer
Lynn and Robert Ezer

The Murad Family Fund
Roy and Monica Murad

The Orbach Family Foundation Fund
Nir, Leslie, David, Benjamin and Aaron Orbach

The Elaine and Seymour Joffe Fund
Elaine and Seymour Joffe

The Uster Family Fund for Education and Employment
Michael, Lily, Josh and Mia Uster

The Zuni and Clara Catz Memorial Fund
Mariana Catz, Laura Catz-Biro, Marcelo Catz

NAMED FUNDS

We extend our sincerest gratitude to our Named Fund supporters, whose generosity uplifts countless members of our community.

SPECIALIZED

The Aron Abecassis Fund for Small Business and Educational Loans
Aron Abecassis

The Barankin Fund in Memory of Froim Barankin
(For People born in the former USSR)
Dr. Ben Barankin

The Emmet Foundation Fund for Healthcare and Critical Needs
The Tylman Family

The Etti Satz-Tokayer Fund for Single Parents
Rachel Tokayer and Ben Barth

The Friedman Smith Fund for 60+
Steven Friedman and Cathie Smith-Friedman

The Goldie Feldman-JIAS Fund for New Immigrants
Goldie Feldman

The Ha'Cohen Fund for Educational and Fertility Loans
Erez and Eyal Hacoheh

The Harry and Malka Rosenbaum Employment Readiness Fund
Harry and Malka Rosenbaum

The Hunt Family Foundation Fund for 60+
Hunt Family Foundation

The Kora Fund for First and Last Months' Rent
Helen Zukerman

The Larry and Judy Tanenbaum Fund for Seniors and Special Needs Children
Julie Albert, Lisa Gnat, Ken Tanenbaum

The Lewy Family Fund for Educational Loans and Small Personal Loans
Jules Lewy

The Max J. Zimmerman Memorial Fund
(For Fertility and Adoption Loans)
Earl [Mann] Zimmerman

The Phoenix Fund for Rental Assistance
Anonymous

The Robinson Fund for Dental Care
Anonymous

The Sari and David Binder Fund for Dental Needs and Abused Persons
Sari and David Binder

The Social and Emotional Wellness Fund for People in Need of Physical, Social-Emotional, and Mental Health Supports
The Fudem and Glowinsky Families

Special Operations Fund
Dr. Ben Barankin

The Z. Lambert Fund for Single Mothers
Zahava Lambert

The Zwiebel Family Fund for Critical Needs
Thomas and Zipora Zwiebel

Ways to Give

1. One-Time Gift
2. Monthly Gift
3. Publicly-Traded Securities
4. Gift of a Life Insurance Policy
5. Gift in a Will
6. Corporate Giving



To donate*, scan the code,
or visit 100.jewishfreeloan.ca.
For questions, please contact
Marra Messinger, Executive Director,
at mmessinger@jewishfreeloan.ca

And as always, our deep gratitude goes out to the Azrieli Foundation for its incredibly generous support.

YOU ARE INVITED!

Jewish Free Loan Toronto will host its 100th Anniversary Celebration

Sunday, September 29th, 2024 from 1-4pm
Prosserman JCC, 4588 Bathurst St, Toronto
Sponsored by JFLT's Board of Directors and Volunteers

HIGHLIGHTS:

- Hors D'oeuvres Reception
- Honouring Friends of JFLT
- Screening of JFLT's 100th Anniversary Video
- Celebration of Sound: Classical Concert



"We want the people to experience something incredible, especially with a concert that has a line up of Canada's best musicians, featuring music by one of the most brilliant living composers!" – **Daniel Temnik**

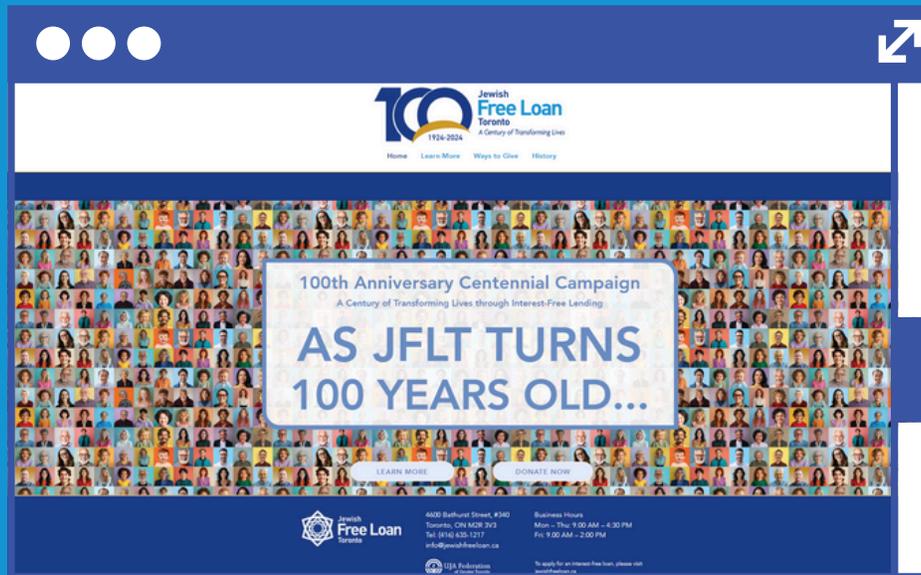


Scan to RSVP!

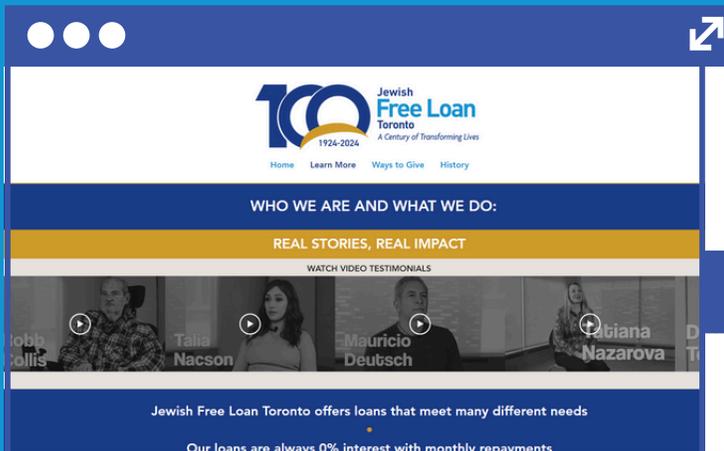


WE ARE LIVE!

JFLT's 100th Anniversary Site is Finally Here!
Our Past, Present, and Future - all in one place!



Visit 100.jewishfreeloan.ca
to see moving stories, current statistics, and history.





CONTACT

4600 Bathurst Street, #340
Toronto, ON M2R 3V3

Tel: (416) 635-1217

info@jewishfreeloan.ca

Business Hours

Mon – Thu: 9.00 AM – 4:30 PM

Fri: 9.00 AM – 2:00 PM

To apply for an interest-free loan, visit:
jewishfreeloan.ca

Our Leadership

Executive Director

Marra Messinger

Executive

Leo Vaisman
President

Alan Shiner
Vice President

Seth Frieberg
Treasurer

Ingrid Camhi
Loan Co-Chair

Mike Atlas
Loan Co-Chair

Leslie Weisz
Immediate Past President

Directors

Tali Baum

Mitch Brown

Mariana Catz

Eva Frank

Nolan Grubert

Howard Kumer

Jeff Landis

Sarah Pillersdorf

Rochelle Reichert

David Schlanger

