Jewish
Free Loan
Toronto

2026 IMPACT REPORT

Serving Our Community Since 1924

A Message from Our Leadership

As we prepare to welcome in 5787, we find ourselves reflecting on the remarkable year we have had at Jewish Free Loan Toronto. This past year has been one of meaningful impact. Together, we have helped individuals and families navigate financial challenges, provided opportunities for secular and Jewish education and helped bring new Jewish lives into the world. Every interest-free loan represents more than financial assistance: it is an investment in hope, resilience, and the strength of our community.

None of this would have been possible without the extraordinary generosity of our donors and the unwavering commitment of our volunteers. Your compassion, trust, and dedication make our work possible every day. Whether you made a donation, shared your expertise, served on a committee or gave your time in countless other ways, you have helped transform lives. Thank you for your deep commitment to Tikkun Olam and for choosing JFLT as a vehicle for “repairing the world”.

As we enter the High Holy Days, we are reminded that each new year offers an opportunity to reflect on our blessings, renew our commitments, and look forward with hope. We are inspired by what we have accomplished together and excited for what lies ahead as we continue to strengthen our community, one loan and one life at a time.

On behalf of everyone at Jewish Free Loan Toronto, we wish you and your loved ones a year filled with health, happiness, peace, and prosperity.

Shana Tova U'Metukah / שנה טובה ומתוקה

Marra Messinger
Executive Director

Alan Shiner
President

Did You Know How Widespread Poverty is in the Jewish Community?

Poverty in the Jewish community is a significant yet frequently hidden issue that challenges widespread stereotypes of universal affluence. More than 24,000 Jews across the Greater Toronto Area were reported to be living below the low-income cut-off, according to the Jewish Foundation of Greater Toronto.

The Rising Cost of Food and Shelter: 2020 -2025

As the Consumer Price Index data from Statistics Canada shows, **basic needs are stretching household budgets to the breaking point.**

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:

With a mandate from the Torah, Jewish Free Loan Toronto offers loans that meet many different needs. Our loans are always interest-free with manageable monthly repayments. Repayments are then immediately lent out again to someone else in need of help.

JFLT currently offers:

Personal Loans

Up to $10,000

Fertility & Adoption Loans

Up to $18,000

Post-Secondary Education Loans

Up to $15,000

Jewish Education Program Loans

Up to $15,000

2025 Year in Review

In 2025, we gave out

420

New interest-free loans worth

$3,135,235

233
Personal

106
Post-Secondary Education

77
Jewish Education Program

4
Fertility & Adoption

Jewish Free Loan Toronto

Spotlight on Personal Loans

In 2025, **over half of all our lending was dedicated to personal loans.**

What Are Personal Loans Used For?

- 35% Living Expenses
- 25% Housing & Rent
- 14% Medical & Pharmacy
- 11% Transportation
- 7% Debt Relief
- 5% Income Bridge
- 3% Legal Expenses

Who Exactly Are Our Borrowers?

- 53% of all personal loan borrowers were born in Canada.
- 23% were born in Russia or the FSU
- 13% were born in Israel, with the remaining 11% elsewhere.
- Almost 50% of personal loan borrowers have dependents.
- This year, nearly 1 out of 10 personal loan borrowers were single parents.

Behind Every Loan is a Story You'll Never Forget

"I Was Sleeping in My Car"

I am a newly single dad with two kids. All winter, I was sleeping in my car with nowhere to go and no way to start over. A friend suggested I try Jewish Free Loan, and so I applied. I had no real hope it would lead anywhere, but to my astonishment I was approved. I used the money for first and last month's rent on an apartment, and within a year my part-time job turned into a full-time job. It's not an exaggeration to say that Jewish Free Loan saved my life! Because it did. - *Mike S.*

Note: Names and identifying details have been changed to protect client privacy.

Behind Every Loan is a Story You'll Never Forget

"Just in Time"

I got a loan at a time when I was in dire straits. I was newly separated, had no job, faced chronic health challenges, no money, no support system, and worst yet, two kids with health conditions. I did not know how I could keep this boat afloat. Luckily JFLT was there to help me get back on my feet. The loan was a stepping stone in my recovery journey and one for which I am forever grateful. I believe you help many families like mine overcome hardships. Thank you. Every kindness helps. – *Maya L.*

"Escaping War, Rebuilding Lives"

My family and I are victims of the Russian Ukrainian conflict. When Russia occupied our Ukrainian town, we were forced to leave, and could not take any of our possessions or assets with us. So, we packed our entire lives into a single bag and arrived in Canada, where we had no connections, no home, no financial security and no support system. Thankfully, people in the Toronto Jewish community referred us to JFLT. We applied and in record time got an interest-free loan. This loan has become a life line enabling us to pay for rent, food, clothes and other necessities. We have now begun to regain our independence and create a new beginning here in Canada. Thank you from the bottom of our hearts. - *Sergei R.*

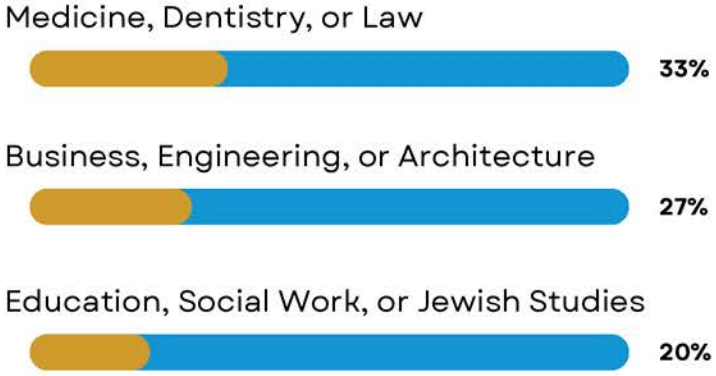
Note: Names and identifying details have been changed to protect client privacy.

Spotlight on Post-Secondary Education Loans

From securing their first jobs in competitive fields to becoming **leaders in our community**, our post-secondary borrowers are proving that when we remove the barrier of financial and emotional stress, **the possibilities are endless.**

So What Exactly Are These Students Studying?

Major Program Areas



Interesting that...

are pursuing second careers

are doing degrees in Canada

What Lies Ahead

Over the past 3 years (2023–2025), JFLT has given out **$3,234,774** in Post-Secondary Education Loans, relieving stress and giving students the opportunity to achieve their academic goals.

But the financial landscape for today's students is unrecognizeable! Tuition has skyrocketed, living expenses are increasing, antisemitism is spreading.

If we do not stand behind out students, who will?

Behind Every Loan is a Story You'll Never Forget

"I Would Never Have Finished My MSW without my JFLT Loan"

For me, getting that loan was precisely what allowed me to finish my MSW. I was trying to work and study at the same time, and I was exhausted. The loan meant I could take a bit of time off of work and just focus on school and my practicum without constantly stressing about bills. The loan made a huge difference in my journey, especially as a mature student. Getting my MSW gave me the opportunity to finally advance in my career as a counsellor. I wouldn't have been able to make it otherwise. I am extremely grateful to JFLT and hope to one day return as a volunteer or even a big donor. – *Gina C.*

"I Found JFLT Exactly When I Was Hitting a Wall"

Medical school is an incredible journey, but if you don't already know, the financial side of it is no joke. By the time I hit my final year my student line of credit was pretty much maxed out. I was losing sleep stressing over how I was going to get everything finished without taking out some kind of extremely high-interest loan or being forced to take time off to work. So I actually found JFLT right when I was hitting a wall. Knowing I had a way to cover my expenses took a massive weight off my shoulders and meant I could actually just focus instead of constantly checking my account balance in a panic.

I am so grateful to the committee for giving me that breathing room when I really needed it. Once I'm fully established in my career and earning a real salary, becoming a donor for JFLT is going to be high on my list so I can pay this exact same relief forward to the next student. - *Adam K.*

Note: Names and identifying details have been changed to protect client privacy.

Jewish Educational Program Loans

In partnership with UJA, JFLT offers Jewish Educational Program Loans to parents who need help paying for tuition and fees at UJA -supported Jewish schools and camps.

In the last 5 years alone, JFLT has given out **315 Jewish Education Loans.**

Just Listen to What One Parent Had to Say

" I just wanted to say thank you to JFLT for this incredible loan. When we first got our day school tuition bill for both our kids, I panicked. We get a bit of help from the school, but paying the rest was not going to happen without putting it on a high-interest credit card. JFLT's interest-free loan basically saved our year. Breaking the repayment down into monthly amounts actually made it doable for our budget and I cannot tell you how nice it was not having to ask my in laws to co-sign. The two kids are at school with their friends and we are just so totally grateful." - *Sarah B.*

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Fertility and Adoption Loans

To defray the rising costs of Fertility treatments and adoption, **JFLT now offers an $18,000 Fertility and Adoption Loan.** This loan helps turn the dream of having a family into reality.

"We thought our dream of having a child was slipping away. The financial burden of IVF was becoming overwhelming and we were losing hope. JFLT's Fertility Loan gave us the support we needed to keep going. Today we have our beautiful baby boy, and we truly wouldn't have our complete family without JFLT's help."
– Dan and Kerry R

Our Volunteers

Mariana Catz and Ingrid Camhi win the 2025 Volunteer of the Year Award

These two volunteers exemplify the very best of our community, giving their hearts and time to ensure others have the support they need. Please join us in celebrating their outstanding contributions and thanking them for their extraordinary service.

Ingrid Camhi and Mariana Catz, winners of the 2025 Volunteer of the Year Award

Why Volunteer with JFLT?

Real impact: every hour you give helps someone rebuild their future.
Flexible and meaningful: volunteer in a way that fits your lifestyle.
Use your strengths: finance, law, HR, marketing, or simply compassion.
Join a driven community: over 70 volunteers already making a difference.

Lasting Legacies

Jules Lewy z"l

This year, we were deeply saddened by the untimely passing of Jules Lewy z"l, a distinguished tax lawyer who started volunteering with JFLT upon his retirement from legal practice. At JFLT, Jules was both an active volunteer and a generous donor. After establishing the Lewy Family Fund for Educational Loans and Small Personal Loans, Jules went on to serve as a member of the Board and then as Co-Chair of the Loan Committee.

During his many years of service, Jules brought wisdom, integrity and guidance to JFLT. His insight and commitment helped strengthen JFLT's mission of providing interest-free loans to people in need. His compassion and thoughtfulness ensured that all borrowers emerged with their dignity and self-respect intact.

And now, Jules' impact lives on through the generous legacy gift he bequeathed to JFLT in his will. This legacy gift will ensure that that Jules' compassion and commitment to helping others will continue to make a difference now and for generation to come. May his memory be for a blessing to all.

How can you shape the future with planned giving?

- Leave a gift in your will
- Make JFLT a beneficiary of a life insurance policy
- Designate other estate gifts (RRSPs, RRIFs, TFSAs)

What are the benefits of planned giving?

- No cost today. Maintain full control of your assets during your lifetime.
- Reduces taxes on your estate, leaving more for your heirs and the causes you care about.
- Works to secure JFLT's next 100 years! Ensures interest-free loans continue to change lives in our community.
- Honours your values as a lasting expression of *tzedakah* and *tikkun olam*.

Why I Support JFLT
In Their Own Words

The David and Helena Fine and Family Fund

My wife, Helena, and I first learned about Jewish Free Loan Toronto through a friend who served on its board. What appealed to us was that JFLT was a small, focused organization with little bureaucracy and immediate impact.

After establishing a named fund, I started volunteering on the Loan Committee reviewing applications. It has been a humbling experience to see firsthand how many people in our community are struggling financially, often through circumstances beyond their control. If these people ever feel awkward or embarrassed asking for a loan, I always remind them that this is what community is for: to support one another in times of need.

That is why we add to our named fund annually and remain committed to the organization and the vital role it plays in our community. – *David Fine*

David And Helena Fine

Marra Messinger and Tami Edelstein

Sam and Sandy Edelstein Memorial Fund

For the longest time, I was looking for a way to honour the memory of my parents Sandy and Sam Edelstein. Specifically, I was looking for a program that would reflect who they were and what they stood for. As my parents believed strongly in helping others, quietly, respectively and without judgment, when I came across the Named Funds Program at Jewish Free Loan Toronto (JFLT), I knew it was the perfect fit.

The Sandy and Sam Edelstein Memorial Fund at JFLT is more than a simple tribute. It is a living legacy that will continue to help people as long as there is need. Because every loan repaid is loaned out again to someone else, my parents' fund will touch one family after another and become a lasting reminder that a single act of kindness can continue to change lives for generations. – *Tami Edelstein*

Why I Support JFLT
In Their Own Words

The Randy Lee Goldlist Fund for Nursing and Medical Students

My parents were Holocaust survivors who came to Canada to start a new life after the Second World War. My father and a cousin applied for and received a loan for a truck for their new business. That loan helped them to grow very successful businesses which touched many people over many decades.

I chose JFLT because I felt it was a way to help others get their career ambitions fulfilled so that they could become successful and also be contributors to the Jewish community in the future. My wife Randy has always been a well-loved RN who had a very successful career as a nurse. I felt by honouring her name through the establishment of this fund, I am both honouring her and also helping others help themselves. – *Barry Goldlist*

Barry Goldlist and Randy Lee Goldlist

Ed Glina and Debbie Tessler

The Glina Tessler Fund for Study in Israel

Ed and I established our fund at JFLT out of a deep Zionist commitment and a desire to strengthen young Jewish people's connection to Israel. We wanted to remove financial barriers for students wishing to study in Israel and give them the opportunity to experience the country not just as visitors, but as students living, learning, and becoming part of Israeli society. We believe this experience can help shape their Jewish identity and their relationship with Israel for life.

Today, that purpose feels more important than ever. With the increasingly difficult and often hostile environment facing Jewish students on many campuses, more young people are looking to Israel as a place where they can study while feeling connected, supported, and proudly Jewish. We continue to contribute annually because the need is growing, and we are grateful that, thank G-d, this fund helps make that possible at such an important time. – *Debbie Tessler*

Honour Circle

Jewish Free Loan Toronto extends immense gratitude to the following donors who have contributed $100,000 or more to our organization.

FUND	DONOR
Alex and Esther Kideckel Memorial Fund	Anonymous
Aron Abecassis Fund	Aron Abecassis
Bregman/Waisberg Employment Readiness Fund	The Bregman Foundation
Dr. Wolf Lebovic Charitable Foundation Fund	The Dr. Wolf Lebovic Charitable Foundation
Emmet Foundation Fund for Health and Critical Needs	The Tylman Family
Glina-Tessler Fund for Study in Israel	Ed Glina and Debbie Tessler
Harry and Esther Lebovic Fund	Harry and Esther Lebovic
Harry & Malka Rosenbaum Employment Readiness Fund	Harry and Malka Rosenbaum
Hunt Family Foundation Fund for Seniors 60+	The Hunt Family Foundation
Irwin Beutel Memorial Fund	Eric Beutel and Deborah Seigel, Austin and Nani Beutel
Joseph Lebovic Charitable Foundation Fund	The Joseph Lebovic Charitable Foundation
The Kora Fund for First and Last Month's Rent	Helen Zukerman
Minatan Fund	Moti Jungreis z"l
Nathan and Lily Silver Foundation Fund	Shoel and Eileen Silver
Pass It Along Foundation Fund	Pass It Along Foundation
The Wagner-Green Fund for Educational Loans	Daphne Wagner, David Green, Lita and Michael Green

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

Leadership. Opportunity. Lasting Impact.

Thank You, Azrieli Foundation

Jewish Free Loan Toronto is honoured to recognize the **Azrieli Foundation** for its visionary **donation of up to $750,000** in support of our **Post-Secondary Education Interest-Free Loan Program.**

This **transformational donation** will help students pursue higher education with confidence and dignity, without the burden of interest. At a time when many Jewish students are navigating not only financial pressures but also rising antisemitism on campus, **access to affordable education and the security of a strong community have never been more important.**

We invite other donors and community partners to follow the Azrieli Foundation's lead and join in supporting the impact of Jewish Free Loan Toronto.

Together, we can **amplify the impact** of this remarkable donation in supporting the work of Jewish Free Loan Toronto, to open more doors, empower more students, and demonstrate that **our community stands behind the next generation.**

Our Named Funds

The Aron Abecassis Fund (Donor: Aron Abecassis)	The Mitchell and Susan Brown & Family Fund (Donor: Mitchell Brown)	The Frank/Zacks Fund (Donor: Eva Frank & Michael Zacks)
The Aminadav Fund (Donor: Anonymous)	The Zuni and Clara Catz Memorial Fund (Donor: Mariana Catz, Laura Catz-Biro & Marcelo Catz)	The Bruce Freeman Family Fund (Donor: Bruce Freeman)
The Jake z"l & Vivian Anhang Fund (Donor: Jake z"l & Vivian Anhang)	The Harold M. Chapman Memorial Fund (Donor: The Chapman Family)	The Friedman Smith Fund for 60+ (Donor: Steven Friedman and Cathie Smith-Friedman)
The Asher and Lenny Kids' Camp Fund (Donor: Cathie Smith-Friedman and Steven Friedman and Family)	The Richard and Gail Cooper Fund (Donor: Richard & Gail Cooper)	The Doris Frymer & Rammy Rochman Fund (Donor: Doris Frymer & Rammy Rochman)
The Ron and Sharon Baruch Fund (Donor: Ron & Sharon Baruch)	The Sydney and Florence Cooper & Family Fund (Donor: Sydney Cooper z"l)	The Gertner Family Charitable Fund (Donor: Lorne Gertner & Emily Masuda)
The Barankin Family Fund in Memory of Froim Barankin (Donor: Ben Barankin)	The Cynthia Mock Fund (Donor: Cynthia Mock)	The Howard Gitter Memorial Fund (Donor: Faye Gitter)
The Basia and Isaac Jesin Fund (Donor: The Family of Basia and Isaac Jesin)	The Annette and Alex Devon Fund (Donor: Josh Devon, Michael Devon & Janet Durbin)	The Bill Glied Memorial Fund (Donor: Michelle Glied Goldstein & Alan Goldstein)
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The BAYT Fund (Donor: Beth Avraham Yosef of Toronto)	The Emmet Foundation Fund for Healthcare and Critical Needs (Donor: The Tylman Family)	The Goldberg Fund (Donor: Karen Goldenberg)
The Irwin Beutel Memorial Fund (Donor: Eric, Austin & Nani Beutel)	The Etti Satz-Tokayer Fund for Single Parents (Donor: Rachel Tokayer & Ben Barth)	The Hacohen Fund for Fertility and Education Loans (Donor: Erez & Eyal Hacohen)
The Sari and David Binder Family Fund (Donor: Sari & David Binder)	The Fabricland Fund (Donor: Warren & Debbie Kimel)	The Lillie Herlick Memorial Fund (Donor: The Children, Grandchildren & Great Grandchildren of Lillie Herlick)
The Abraham (Algy) and Doris Bloom Memorial Fund (Donor: Paul Bloom)	The Faipari Fund for General Needs (Donor: Anonymous)	The Hunt Family Foundation Fund for 60+ (Donor: The Hunt Family Foundation)
The Abraham (Algy) & Doris Bloom Memorial Fund for Education Loans (Donor: Brian Bloom)	The Goldie Feldman-JIAS Fund for New Immigrants (Donor: Goldie Feldman)	The Jewish Teen Board Fund (Donor: The Jewish Teen Board of Toronto)
The Borer Family Education Fund (Donor: Leonard Borer, Terry Borer & Families)	The David & Helena Fine and Family Fund (Donor: David & Helena Fine)	The Elaine & Seymour Joffe Fund (Donor: Elaine & Seymour Joffe)
The Bregman / Waisberg Employment Readiness Fund (Donor: The Bregman Foundation)	The First Narayever Personal Emergency Fund (Donor: The First Narayever Social Action Committee)	

Our Named Funds

The Alex & Esther Kideckel Memorial Fund (Donor: Anonymous)	Sam and Sandy Edelstein Memorial Fund (Donor: Tami Edelstein)	The Neil Rybak Memorial Fund (Donor: David & Leanne Matlow)
The Ruth Klein & Richard Long Education Fund (Donor: Ruth Klein & Richard Long)	The Sam, Micki, Eden & Ethan Mizrahi Fund (Donor: Sam & Micki Mizrahi)	The Social and Emotional Wellness Fund (Donor: The Fudem & Glowinsky Families)
The Kora Fund for First and Last Month's Rent (Donor: Helen Zukerman)	The Mostyn/Ezer Fund in Memory of Louis Mostyn & Seymour Ezer (Donor: Lynn & Robert Ezer)	The Silber Family Fund (Donor: Allan & Hinda Silber)
The Koschitzky Family Fund (Donor: David Koschitzky)	The Murad Family Fund (Donor: Roy & Monica Murad)	The Nathan and Lily Silver Foundation Fund (Donor: Shoel Silver)
The Howard & Andrea Kumer Fund (Donor: Howard & Andrea Kumer)	The Minatan Fund (Donor: Moti Jungreis)	The Florence Minz Fund in Memory of Jules z"l Lewy and Joanna Slone z"l (Donor: Florence Minz)
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The Lewy Family Fund for Education Loans and Small Personal Loans (Donor: Jules Lewy z"l)	The Randy Lee Goldlist Fund for Nursing and Medical Students (Donor: Barry Goldlist)	The Wagner-Green Fund for Education Loans (Donor: David Green & Daphne Wagner and Lita & Michael Green)
The Vicki Loftus Memorial Fund (Donor: Vicki Loftus z"l)	The Anita Regal Memorial Fund (Donor: Anonymous)	The Wynn Family Charitable Foundation Fund (Donor: The Wynn Family Charitable Foundation)
The Ernest Luwish Memorial Fund (Donor: The Nieces and Nephews of Ernest Luwish z"l)	The Robinson Fund for Dental Care (Donor: Anonymous)	The Max J. Zimmerman Memorial Fund (Donor: Earl (Mann) Zimmerman)
The Magen David Sephardic Congregation Fund (Donor: Magen David Sephardic Congregation)	The Harry & Malka Rosenbaum Employment Readiness Fund (Donor: Harry & Malka Rosenbaum)	The Zwiebel Family Fund for Education Loans (Donor: Tom & Zipora Zwiebel)
The Marder Family Fund (Donor: Ira & Shirley Marder)	The Lori & Jeff Rosenthal Family Fund (Donor: Lori & Jeff Rosenthal)	The Zwiebel Family Fund for Critical Needs (Donor: Tom & Zipora Zwiebel)

Ways to Support JFLT

Make a Difference Today!

We receive no government funding. **Every dollar we lend out comes from generous donors like you.**

From one-time donations to legacy giving, there is a meaningful way for everyone to get involved.

To donate scan the code, visit www.jewishfreeloan.ca or contact Marra Messinger, Executive Director, mmessinger@jewishfreeloan.ca 416 635 1217 ext. 5269

ONE TIME GIFT

Make a difference right now- online, by phone, or by mail, or use the QR code.

MONTHLY GIVING

Reliable, ongoing supports that changes lives year-round.

CREATE A NAMED FUND

Establish a fund in your name or a loved one's honour. Minimum $18,000 (flexible payment options available). Choose the cause. Track the impact. Leave a legacy.

GROW YOUR FUND

Your fund has already changed lives, so imagine what it could do next. Whether it's through an annual gift, a milestone contribution, or a donation in someone's honor, adding to your fund helps meet rising needs and deepens your commitment.

PUBLICLY TRADED SECURITIES

Donate appreciated stocks and eliminate paying capital gains tax while receiving a full charitable receipt.

OTHER GIVING OPTIONS

We're happy to speak with you or your advisor about gifts of real estate, flow-through shares, valuable goods, artwork, precious metals, or private company shares. These donations can provide significant tax benefits and make a lasting impact.

Contact Us

Whether you want to support our mission, learn more about our interest-free loans, or explore how we can help you or your family, we would love to hear from you. Reach out to connect.

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