

Jewish Interest Free Loan of Atlanta



Our Mission

- JIFLA's mission is to allow Atlanta Jews to live their best lives
- We do this by making **interest free loans of up to \$7,500**, repayable over up to 3 years
- We are the **only local organization in Georgia offering this service** and are associated with a global umbrella organization

Our Impact

- Interest free loans create both **opportunity and financial stability**:
 - **Stability**: car repair, housing stability via help with apartment deposits & mortgage payments, medical & dental bills, credit card consolidation
 - **Opportunity**: job training and advancement, improved housing, etc.
 - **Jewish Continuity**: assistance with Jewish summer camp, b'nai mitzvah and weddings, Israel experiences, fertility treatments and adoption

Our Numbers

- Over the past 10 years, we **provided over \$735,067 in loans to 191 families and individuals**
- Our annual loan volume has **grown by 96% in the last 3 years** and average loan size has increased from \$2,265 to \$4,548
- As of Jan 1, 2020 there are 88 active loans
- **2019 loan volume up 55%**

Our Unique Value

- JIFLA offers a **unique core competency to the Jewish community**: the ability to lend and collect money
- **We partner with other Jewish organizations to amplify their impact** and also maintain our own outreach efforts
- **Our partnerships include**:
 - **JF&CS**: financial stability and medical/health treatment
 - **Jewish Fertility Foundation**: fertility and adoption
 - **Jewish Home Life Group**: medical and basic needs for seniors and low-income residents
 - **Jewish Women's Connection**: Israel connection
 - **The Berman Center**: mental health and addiction treatment
 - **Jewish Continuity**: Jewish Day schools (ALEF fund loans), summer camps, etc.
 - **The Peaceful Family Fund**: adolescent mental health
 - **All area synagogues**

Our Need

- We expect the **demand for loans in 2020 to exceed our assets** available to lend
- Every contribution is **recycled indefinitely** through loan repayments, sustaining our permanent loan funds
- Your contribution will allow JIFLA to:
 - **Partner** more aggressively with other Jewish organizations, amplifying and propelling their missions to benefit our community
 - **Increase** our maximum loan to increase impact
 - **Pursue** new lending opportunities
 - **Support** our growth administratively