

## SMALL AGENCIES GROUP



The Small Agencies Group (formerly known as Small Cities Group) was founded in 2009 as a networking tool for small agency lay and professional leaders to connect and discuss issues or concerns pertaining to their agencies. Monthly conference calls began in January

2010 on the third Tuesday of each month. Co-chairs Susan Luterman (Dallas) and Tina Sheinbein (Phoenix) coordinate monthly speakers and topics of interest. The group recently held calls in December and January. The December conference call had representation from 11 cities and featured a report from Corrie Zeskind and Rick Goldman of Miami about their recent Chanukah Festival, as well as a recap of the micro-lending seminar organized by Jennifer Bronk in Houston. January's call featured a report on strategic planning by Cindy Rogoway (in Ed Cushman's absence) of San Francisco. February's call topic will be major gifts with Elliot Friedland (Los Angeles), and in March Elana Vorspan (Los Angeles), Rick Goldman (Miami) and Tina Sheinbein will hold a panel discussion on marketing.

We are looking forward to a great year!

**If you are part of a small agency and would like to join the Small Agencies Google Group, please visit <http://groups.google.com/group/iahflsmallagencies> and click on apply for membership.**

**If you would like to participate in or lead a conference call, please contact Susan Luterman at [sclut@aol.com](mailto:sclut@aol.com).**



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RETURN SERVICE REQUESTED

# SAVE THE DATE

Sunday, September 18th – Tuesday, September 20th, 2011



## IAHFL 29th Annual Conference

MONTREAL, QUEBEC

Hotel Le Cantlie Suites

Details Coming Soon!



# FREE LOAN ENDORSER

Winter 2011

## PRESIDENT'S MESSAGE



I am pleased to give my "mid-term" update as the President of the International Association of Hebrew Free Loans ("IAHFL"). My stewardship of this important organization began at a particularly interesting time in our economic cycle and while there seems to be some improvement, those whom we serve are really no closer to feeling the recovery. Now more than ever, the challenges in our communities validate the need for the valuable service that our constituent free loans provide. As our sister charities and social service agencies struggle to maintain their budget for annual grants or direct delivery of services, the Hebrew Free Loan micro-lending model remains a viable and renewable source of funding to help individuals help themselves. While every agency and organization in our respective cities fills a valuable hole in the needs of our communities, free lending remains the gold standard for helping people improve their own lives with a sense of dignity and responsibility that they must try to lift themselves up so they can repay the loan.

We spent 2010 building on the challenges put forth at our annual conference in Detroit by helping our organization navigate a soul-searching process that will lift awareness of Jewish Micro Lending in North America and internationally, by improving our brand, by creating awareness for our mission, by providing service to our constituency and by acting as a clearing house for best practices throughout the Jewish Free Loan world. In Dallas this past fall, the group asked the Executive Committee to refine its focus on branding and marketing and design a program that can be professionally done and scalable for use by our members. We also strengthened the process for the Small Agencies Group, and created a plan for their 2010-2011 season of conference calls.

We remain prepared to address your questions and concerns. We are open minded and will entertain all ideas brought to the floor. Not only do we wish to serve you during the upcoming year, we want to encourage you to attend our annual conference which will be held on September 18 – 20th in Montreal. The IAHFL is a unique organization run by a mix of community lay leaders and Jewish communal professionals. We believe this brings the most value to the product we provide.

We look forward to working with you and helping you achieve your goals.

Richard Broder  
IAHFL President

## IAHFL 2010 Conference – Dallas, Texas

This past October, over 40 representatives from Free Loan agencies throughout the United States, Canada and Australia gathered in Dallas for the 2010 IAHFL annual conference.

Conference sessions for the three-day event centered around the theme *Making a Difference, One Loan at a Time*. Session topics included recruitment, retention and development of board members, marketing, asset management and creating a Jewish legacy.

Small, large and Canadian agencies held breakout sessions to discuss best practices and solutions to common issues. Dallas was able to show off their local

community during a visit to the Nasher Sculpture Center in the renowned downtown arts district. Sunday evening ended with an elegant gala celebrating Dallas HFLA's 75th Anniversary and honoring board member and community civic leader Mike Friedman. One of the major conference highlights was a kosher barbeque dinner hosted at the

home of Dallas HFLA President Arthur Skibell and his wife Linda, with an after-dinner presentation by Dr. Joel Roffman of the Dallas Jewish Historical Society.

IAHFL extends a special thank you to the board and staff of Dallas Hebrew Free Loan Association who worked tirelessly to organize a very successful conference. We look forward to seeing you all in Montreal!



L-R Elana Vorspan (Los Angeles), Jordan Gill (San Francisco) and Cindy Rogoway (San Francisco)



Conference attendees tour the Nasher Sculpture Center



Ginny Gendelman (Milwaukee) and Corrie Zeskind (Miami)

# Atlanta

## Jewish Interest Free Loan of Atlanta Inc.



Jewish Interest Free Loan of Atlanta Inc. (JIFLA) was originally established as a committee of the Yad L'Yad Charity Fund. Yad L'Yad also provides kosher food assistance and emergency grants to needy Jewish families. Operating procedures were crafted in early 2009 with help from the IAHL. A volunteer loan committee of bankers and financial experts was organized in September, 2009. The fundraising program, started in November, 2009 raised over \$70,000 by early 2010 from 37 donors. The loan office opened its doors March 1, 2010 in the centrally located Atlanta suburb of Sandy Springs. FCRA certification and a business license were soon obtained.

In October, 2010 the Board of the Yad L'Yad Charity Fund voted to spin off the Loan fund into an independent non-profit corporation, the Jewish Interest Free Loan of Atlanta or JIFLA.

JIFLA is governed by halachic principles. It maintains a rabbinic advisor and disputes are managed through a traditional Beit Din or religious court. Its board and loan committee include representatives from all the major streams of Judaism and all involved in this endeavor have a passion for unity in the Jewish community.

JIFLA's official mission is to "offer interest-free loans to members of the Jewish Community in the State of Georgia. These loans are to fill critical financial needs for individuals who may not qualify for traditional loans

through normal financial sources or for whom such traditional loans could create a financial hardship. Interest free loans promote self-sufficiency with dignity and are rooted in the Biblical teaching of tzedek (social justice) which encourages the community to perform deeds of kindness."

Since March 1, 2010, JIFLA has distributed 7 loans valued at \$19,000. All loans have two guarantors and are on track for repayment. Each loan has helped Jewish families in unique ways:

- An unemployed family was able pay for living expenses until they found jobs.
- A family member was able to pay for emergency surgery not covered by insurance.
- One loan, provided as part of a grant package from JF&CS and Yad L'Yad, enabled the borrower to pay 5 months of back mortgage payments and convinced the bank to approve a mortgage loan modification, reducing the borrower's monthly payments by 50%.

JIFLA will provide loans for vocational training, debt restructuring, purchasing used cars, adoptions, emergency home repairs, dental and medical bills and other purposes. JIFLA does not provide educational loans. JIFLA is currently engaged in an awareness campaign to increase the number of loan applicants. To learn more, please visit [www.JIFLA.org](http://www.JIFLA.org).

# Houston

## HFLA Houston Hosts Microloan Seminar

The Hebrew Free Loan Association of Houston has proudly launched an exciting new program supporting Houston's entrepreneurs through interest-free microloans. Ranging up to \$15,000, these loans are designed to cover start-up and growth related expenses to members of the regional Jewish community. Similar to other HFLA programs, these microloans will be repaid in modest amounts with terms based on each individual's financial circumstances.

On November 7, 2010, HFLA Houston held a dynamic microloan seminar which attracted 75+ new people from the community to listen to Rabbi Steven Morgen, Senior Rabbi at Congregation Beth Yeshurun as well as Marc J. Epstein, MBA, Ph.D., Distinguished Research Professor of Management at Jones Graduate School of Business, Rice University. Professor Epstein is considered one of the global luminaries in the areas of sustainability, governance, performance measurement, and accountability in both corporations and nonprofit organizations.

The event stimulated donors to create donor advised funds in collaboration with the Houston Jewish Community Foundation, and boosted the organization's visibility in the Jewish community. The event was covered by generous sponsorships from over 13 different companies, including Randalls, Gaitz Memorials, Kenny & Ziggy's Restaurant, North Shore Steel, National Appraisal Partners, LLP and Palantir Capital Management, Ltd.

Numerous professionals further reached out to HFLA Houston, requesting participation on the Board, volunteer work or to serve as a mentor in HFLA Houston's new Business Advisory Group. This group maintains business executives from multiple industries who work with the microloan borrowers to guide them on their path to ensure success.

With strong recognition to the outgoing president, Jeffrey I. Horowitz and a warm welcome to HFLA Houston's new president, Dr. Harvey A. Rosenstock, the Board of Directors underwent a significant restructuring to incorporate Jewish individuals across multiple denominations as well as passionate volunteers and a former borrower.

In response to the strong demand for these microloans, the executives who attended the event have become regular attendees at the HFLA monthly business networking breakfast. HFLA Houston aims to become the core organization for uniting Jewish business owners and professionals, and is well on its way to creating a trusted network of entrepreneurs.



# JELF CELEBRATES 50 YEARS OF INTEREST-FREE EDUCATIONAL LOANS

The Jewish Educational Loan Fund (JELF) celebrated 50 years of interest-free loans for post-secondary education with a Casino Night and Silent Auction Fundraiser on December 4th at The Temple in Atlanta. Nearly 200 people gathered to celebrate JELF's accomplishments and learn about JELF's critical work, raise funds for and awareness of JELF's interest-free educational loans. The evening included various casino games, an exciting silent auction, and fabulous food and drink. Guests played blackjack, craps, poker, and roulette – but agreed that JELF, unlike gambling, is a "sure bet" when it comes to loan repayment!

The event co-chairs, Ann Alperin and Katie Gordon, said of the first-time event, "It was a wonderful success! People had fun, money was raised for more last dollar, interest-free loans to Jewish students – and introduced JELF's important mission to many new friends in the community." The event recognized the fact that JELF has been making interest-free loans for higher education since 1960. Fifty years ago JELF made 12 loans totaling \$9,700. In 2010, JELF made 123 loans totaling \$480,000.

JELF provides interest-free loans for post-secondary study at accredited institutions to Jewish students from communities in Georgia, Florida, South Carolina, North Carolina, and Virginia. JELF loans are "last dollar," meaning they supply the final funds that a student needs to attend school. While JELF currently administers over \$3 million in outstanding loans, it maintains an impressive 99% repayment rate, enabling the organization to meet the needs of new students and make new loans once loans are repaid. Applications for the 2011-2012 academic year will be available on JELF's website at [www.jelf.org](http://www.jelf.org) on March 1, 2011.



# Florida

## Hanukkah Festival in South Florida

This year, the Hebrew Free Loan Association of South Florida devised a plan to tell the entire community about HFLA in one shot. They decided to host the largest Hanukkah Festival in South Florida on Sunday, December 5th at Ft. Lauderdale Stadium. Although South Florida is considered a smaller agency, they were thinking big! Gathering all of the Jewish community members in one place and at one time to celebrate Hanukkah was the perfect plan to tell the community what HFLA is and how they can become more involved. With a committee of fifteen and a staff of one, the HFLA worked for six months creating everything from the marketing plan to the entertainment. Local agencies and schools jumped at the chance to be part of the festival and over 80 community members volunteered on the day of the event. There were 82 merchandise and non-profit vendors, carnival rides, 6 kosher food vendors, pony rides, live entertainment, a Jewish History Center, a Kids Korner, kosher food drive for local agencies and more. HFLA raised awareness to thousands of Jewish families who had never heard of their interest-free lending practices and who now want to become involved. As a result of the event, HFLA formed the "Friends of HFLA" group which allows these new supporters and volunteers to speak about HFLA at their temples, schools and other committee meetings. The community is excited for Hanukkah Festival 2011 where HFLA of South Florida hopes to raise funds and have over 10,000 attendees! To learn more, please visit [www.hanukkahfestival.org](http://www.hanukkahfestival.org).

