



Israel Free Loan
Association

Highlights 2014

Mission

To provide interest-free loans in a dignified manner to low income earning Israelis facing economic hardship and to assist small business owners

www.free loan.org.il

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Prof. Eliezer D. Jaffe, IFLA Founder and President, Co- Chairman, Center for the Study of Philanthropy, Hebrew University of Jerusalem

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IFLA Executive Director

Joe Rosen

Letter from the Chairman and President

Av 5774
August 2014

Dear Friends,

Greetings from Jerusalem!

This year, the Israel Free Loan Association (IFLA) provided its 50,000th interest-free loan, reaching a cumulative value of over \$200 million. We all can be proud of helping low income earning Israelis overcome tough financial periods, stand on their own two feet and maintain dignity.

The work, though, is far from complete. Over 20% of working households in Israel live below the poverty line and we are reaching out to let them know that IFLA is here to help.

As you will see from the personal stories in this report, IFLA loans make a real difference to the borrowers. We invite you to take note of our new initiatives as we respond to Israel's changing needs, as well as our page on legacy – looking to the future and eternalizing our values.

As this goes to print, Israel finds itself in the midst of Operation Protective Edge, as Israel defends itself from repeated rocket attacks on Israeli civilians, their homes, and their businesses. The first six months of 2014 had already seen a dramatic increase in loans, however now, as we have done in the past, IFLA is providing urgently needed assistance to small businesses in Southern Israel, hardest hit and sorely in need of cash flow assistance for economic survival.

Our supporters are our partners and make our work possible. Together, we share the Jewish values of social responsibility and ensuring a strong Israel.

On behalf of all of IFLA's borrowers, staff, leadership, and volunteers, thank you!

Sincerely,



Edward Cohen

Chairman



Professor Eliezer Jaffe

Founder and President

Track Record: Loans 1990 – 2013

LOANS PROVIDED 1990 - 2013, BY CATEGORY (\$US)

Loan category	Number of Loans	Loan Amount	% of total	Number defaulted loans	Amount of defaulted loans
Financial hardship	29,455	\$75,701,041	39.31	230	\$106,156
Single parents	3,150	\$10,037,467	5.21	5	\$3,350
Large families	3,956	\$11,446,922	5.94	10	\$3,471
Ethiopian olim	4,131	\$12,761,281	6.63	75	\$53,065
Young couples	249	\$1,225,666	0.64	2	\$1,915
Adoption	260	\$1,320,102	0.69	0	
Students	1,903	\$6,470,612	3.36	0	
Small businesses	4,556	\$61,787,924	32.08	17	\$234,239
Health & disabilities	1,426	\$6,285,948	3.26	9	\$6,936
Hatzor residents	111	\$341,346	0.18	0	
Non profit organizations	70	\$5,216,344	2.71	0	
Total	49,267	\$192,594,653	100%	348	\$409,132 0.21%



IFLA works to ensure that all loans are repaid, so that monies will be recycled and loaned out to additional borrowers.

IFLA achieves a loan repayment default rate of less than one quarter of a percent.

Borrowers: Student Spotlight

Following his father's death, Moti dropped out of high school after ninth grade to help support his mother and sister. He earned money by working in the shuk (market), transferring heavy crates. Continuing his education at that time simply was not an option.

Moti, however, enjoyed reading and had always dreamed of studying law.

Fast forward more than twenty years - in an act of support and encouragement, Moti's wife registered him in a special academic preparatory program for students over thirty. At the age of 37, Moti resumed his studies. After the preparatory program, Moti earned his bachelor's degree in law and currently serves as a purchasing and budgets manager at the office of the Director General of the Bank of Israel. Moti is also currently studying toward his master's degree at Tel Aviv University. In fact the dean of his program marveled that he has never seen a student working toward a graduate degree who in the past was a high school dropout.

Moti lives with his wife and two children near Kfar Saba.

Our message to our borrowers:

"We believe in you; we lend to you."



When I needed assistance toward my bachelor's degree at the age of 37, the Israel Free Loan Association helped me with a loan toward payment of my tuition. When I began my studies toward my master's degree, it was the natural choice to turn to IFLA once again.

As someone who had dropped out of high school in the past, without the help of the Israel Free Loan Association, I wouldn't have succeeded in bridging the gaps.

*Thank you from the bottom of my heart.
Moti Zeira*

The Current Need

- ★ Over 20% of Israel's workforce is comprised of families living below the poverty line. This amounts to 280,000 families.
- ★ Over 50% of families living below the poverty line have at least one family member working (from Myers JDC Brookdale Institute, Facts and Figures 2013: Poverty in Israel)
- ★ Small businesses provide solutions to the under-employed and to the employment challenges of specific populations.
- ★ More than half of working Israelis work in small businesses, and these businesses provide the livelihood for their staff and owners.
- ★ It is these small businesses that have the hardest time getting credit at banks and therefore benefit from interest-free loans.
- ★ With constant attack on Southern Israel, many small businesses have been operating in a limited capacity or have been completely closed, due to lack of shelter at the business or simply no customers.

IFLA Response to Changing Needs

- ★ Over the years, IFLA has expanded the categories of its borrowers to reflect changing needs. While we began by providing loans to new immigrants from Ethiopia and the former Soviet Union 25 years ago, today we provide loans to a wider variety of borrowers.
- ★ We have increased the maximum amount for personal loans to 30,000 Shekels, depending on monthly income and family size, to better assist borrowers with essential expenses beyond their monthly income.
- ★ In response to military conflicts over the years, IFLA has risen to the occasion, helping small businesses weather economic loss due to rocket attacks.

IFLA has a proven track record of responding to the changing needs on the ground. We will do whatever we can to care for those in immediate financial need.

Giving Back: Borrower to Donor

Leah Fahima has experienced one of the hardest aspects of life - burying her child. When Leah and her husband lost their 34 year old son, Judah, to illness in 2008, she was at her lowest point, suffering from depression and in urgent need of financial assistance. She turned to the Israel Free Loan Association for a loan to cover the cost of the headstone for her son's grave.

Leah is grateful for the timely assistance she received. When she called the IFLA office and heard through the recorded message that there was a department for donations, she realized this would be the best way to give back. Today, Leah makes a monthly donation to IFLA, paying it forward and helping others in need of an interest-free loan. She has most recently taken a loan to help cover the cost of knee surgery. We wish Leah and her family a long life of health and happiness.



When I was at my very worst point in life, IFLA helped me get back on track. Everything went smoothly, I received the needed loan and was treated with respect, dignity, and compassion. Once I realized there was an option to contribute, it was an easy decision to begin making a modest monthly donation and enable others to receive the same wonderful assistance. Thank you for helping me right when I needed it.

Leah Fahima

Selected Financial Information*

BALANCE SHEET in ILS Israel Shekels ₪

ASSETS	2013	2012
CURRENT ASSETS:		
Cash and cash equivalents	16,746,428	19,205,308
Short term investments	19,593,268	16,441,192
Loan repayments due in current year	59,921,001	65,234,547
Accounts receivable	56,268	147,146
Total	96,316,965	101,028,193
Loan repayments due in successive years	78,509,042	63,755,080
FIXED ASSETS:		
Cost	6,687,307	6,681,938
Less - accumulated depreciation	(2,321,292)	(1,990,936)
	4,366,015	4,691,002
	<u>₪179,192,022</u>	<u>₪169,474,275</u>
LIABILITIES AND NET-ASSETS		
CURRENT LIABILITIES		
	831,341	1,209,420
GRANT FUNDS - HELD IN TRUST	959,757	802,265
Total	1,791,138	2,011,685
NET ASSETS		
Unrestricted	13,899,292	13,899,292
Designated	163,501,592	153,563,298
	177,400,884	167,462,590
Total	<u>₪179,192,022</u>	<u>₪169,474,275</u>

Statement of Activities

in ILS Israel Shekels ₪

INCOME:	2013	2012
Contributions for overhead	20,000	96,332
Loan funds administrative fees	987,122	517,316
Borrower administrative fees	607,971	659,186
Grant administration fees	295,898	314,155
Financial income	1,243,750	1,486,464
	<u>₪3,154,741</u>	<u>₪3,073,453</u>
EXPENDITURE:		
Salaries and benefits	2,035,214	1,928,557
Borrower credit checks	76,867	88,652
Office expenses	455,161	492,484
Resource Development	158,506	138,964
Legal and Accounting	98,637	90,983
Depreciation	330,356	333,813
	<u>₪3,154,741</u>	<u>₪3,073,453</u>

LOAN ACTIVITY in ILS

	2013	December 31, 2012
Balance at beginning of year	₪128,989,627	₪115,708,939
New loans granted	74,618,745	74,108,427
Loans repaid	65,178,329	60,827,739
Balance at end of year	<u>₪138,430,043</u>	<u>₪128,989,627</u>

The average \$US exchange rate for 2013 was ILS 3.471 per \$1.00.

*Summarized from financial report for year ending December 31, 2013 as audited by Kesselman & Kesselman CPA (Isr) (Price Waterhouse Coopers)

Small Business Borrowers - Operation Protective Edge

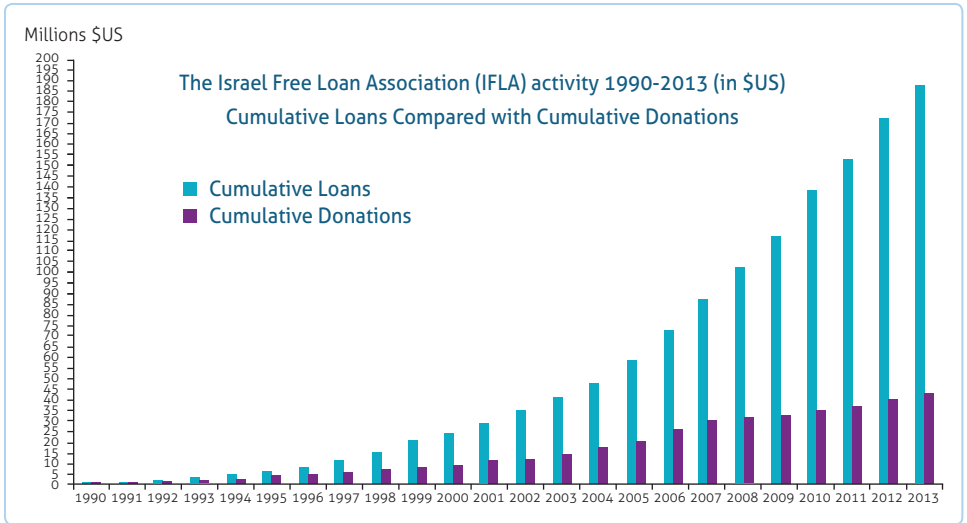
Alberto and Mirta Eizen made Aliyah from Argentina to Israel in July 2003 and settled in the southern Israeli city of Ashdod. There, the Eizens operate their small business- a housewares store in the mall. Over the years, the business has had to weather frequent military conflict in the region, with rocket attacks on cities throughout the area, including Ashdod.

Exactly eleven years later, the Eizens were approved for an emergency interest-free small business loan from IFLA. According to Alberto, while the south has been under constant attack, business is "dead." This business serves as the sole source of livelihood for the Eizens, and when their business is forced to close during these military conflicts, they lose their source of income.



We thank our supporters for responding quickly and enabling us to help. We continue to receive loan requests for this purpose and require ongoing support to accommodate the need. We continue to assist people like the Eizens to keep afloat.

Leveraging Donations and Increasing their Helping Value



Thanks to Israel Free Loan Association's sustainable model, donations have been leveraged to provide far more in loans than the original donations. As of mid-2014, with accumulated donations in the amount of over \$45 million since 1990, IFLA has provided over \$200 million in loans to those in need. IFLA is a model of efficiency, transparency and the provision of financial assistance with dignity.

Donation's initial impact

Donation's impact over time



Named Loan Funds

Dedicating a Named Loan Fund

Israel Free Loan Association offers the opportunity to create an interest free loan fund in the name of your choice. We call these "Named Loan Funds" and currently manage over 400 such funds, ranging in size from several thousand dollars to several million. Named Loan Funds start from \$10,000 (in one donation, accumulated donations, or group donations).

Dedication Occasions

Donors often dedicate a loan fund in memory of loved ones or for special occasions, such as birthdays, anniversaries, weddings, or bar/bat mitzvahs. Others create a fund through their will, leaving a legacy gift. These perpetual funds are an excellent way to remember and be remembered.

A Perpetually Growing Gift

Over time, due to constant recycling of repayments, donations have a "helping value" worth many times the original gift. The assistance rendered by a loan fund grows perpetually because as loan repayments are returned to their fund they are reissued to waiting applicants.

Israel Free Loan Association Named Loan Funds in alphabetical order within each category

Above \$500,000

Am Ehad Atlanta for Economic Development Fund // Trudy and Bob Gottesman Fund // IVN Fund // Keren Shemesh Fund // Legacy Heritage Fund // Moskowitz Funds // Rashi Fund // Sabbah Fund // Weinberg Free Loan Fund

\$100,001 - \$500,000

A. Bader Trust Fund // AAEJ Fund // Aaron Abecassis Family Foundation Funds // Abraham & Sonia Rochlin Foundation Funds // Abraham Memorial Fund // Albert and Florence Dreisinger Fund // Beren Sea Foundation Fund // Berman Family Foundation // BGS Fund // Borchard Funds // Claire and Louis Sand Memorial Fund // David Halperne Memorial Fund // Edward Adler Memorial Fund // Eli Weinstein Funds // Felzen Family Funds // Fohs Foundation Fund // Freda Borger Memorial Fund // GR Charitable Trust Fund // Gyryt Loan Fund // Homer Simpson Fund // JDC – Israel // J.B. & Margaret Blaugrund Fund // Jaffe Fund – Giving Wisely Fund // Jusaca Trusts Fund // Keren Simcha Letzdaka // Lasko Family Foundation Fund // Lucius N. Littauer Foundation Fund // Marc Rich Foundation Funds // Max & Elli Podolski Fund // Milton & Helen Monderer Foundation Funds // Moskowitz Loan Fund // Oscar & Regina Gruss Fund // Rosalinde & Arthur Gilbert Foundation // Rabbi Simon Dolgin Memorial Fund // Samuel Rutta Fund // Saper & Nidditch Memorial Funds // Sara Rivka Bacharach bat Mordechai Yehuda Memorial Fund // Yaakov's Light Fund // Zahavi Large Families Fund

\$50,001 - \$100,000

Aaron & Sarah Garfunkel Memorial Fund // Abraham & Yehudit Marcus Fund // Alice & Tom Tisch Fund | Alvin S Jarmel & Dr. Harry & Ruth Jarmulowsky Memorial Fund // Arthur Dollond Memorial Fund // Beracha Foundation // David & Inez Myers Foundation // Dent-Craps Charitable Trust Fund // Dorot Foundation Fund // Drucker Family Student Loan Fund // Everett Fund // Gimprich Family Foundation Fund // Granoff Fund // Grin Funds // Grossberg Abrams Foundation Fund // Help Fund // ID Believe Fund // Irving & Helen Betz Foundation Fund // Jaffe Grandchildren's Continuity Fund // Jewish Federation of North Shore Fund // Joshua Family Foundation Fund // Joshua H. Resnick Memorial Fund // Kathryn Ames Foundation Fund // Kavod Tzedaka Collective Fund Larry Roth Memorial Fund // Levi Lassen Foundation Fund // Lipsett Family Lee Javitch Memorial Fund // Mazel Fund // Morris A. Zipkin Memorial Fund // Nathan & Helen Kohler Foundation Fund // Neil Davis Charitable Fund // Olive Leaf Fund // Ploss Family Fund // Sam & Ruth Shapiro Memorial Fund // Samson David Gruber Memorial Fund // Schusterman Foundation - Israel Fund // Shirat Shlomo Fund // Shirley Saper Memorial Fund // Stephen & Faith Cohen 40th Wedding Anniversary Fund // Susan Ruth Fastow Memorial Fund // Sydney E. Franklin Fund // Karish Fund // Ziv Tzedaka Fund

Up to \$50,000

Aaron Goodman Memorial Fund // Abe & Clara Eisen Memorial Fund // Abe Wouk Foundation Fund // Afula Gilboa Loan Fund // Alan Dworkin Trust Fund // Alexander & Betty Mohrer Fund // Alvin & Zelda Morrison Memorial Fund // Anna Abramowski Fund // Anonymous Fund // Arel Segal Fund // Arie and Manya Givoni Memorial Fund // Arkin Holdings // Arlene & Arnold Goldstein Family Foundation Fund // Atran Foundation Fund // Avital Dym Memorial Fund // Avraham & Claire Adler Memorial Fund // Avraham Ventura Memorial Fund // Ayelet Eliashar Fund // Barbara & Daniel Drench Fund // Bart Simpson Fund // Baruch F. Munk & Akiva E. Simon Fund // BC Fund // Beit Shemesh Fund // Belle Kirschenbaum Memorial Fund // Ben & Evelyn Lipshitz Memorial Fund // Ben Samuel Memorial Fund // Bert E. Rosenstock Fund // Bessian Golskin Halperne Memorial Fund // Bill Borowski Memorial Fund // Bloomington Group Fund // Bornblum Foundation Fund // Brookenthal-Feldman Lee Fund // Bruce & Bobby Nemer Fund // C.M. & Raquel H. Newman Trust Fund // Carl Marks Foundation Fund // Carol Alexander Novack Fund // Chaim & Hanna Scherb Memorial Fund // Chaim Sorin Memorial Fund // Chana Halperne Sorin Memorial Fund // Charles Feuer & David Simons Fund // Charles Schusterman Memorial Fund // Chen and Yona Eini Fund // Citron Family Foundation Fund // CO-DA-DJ Fund // Cohen (Cardiff) Fund // Cy Gluck Memorial Fund // Cynthia & Sydney and Jack Goodman Memorial Fund // Cyril Stein Memorial Fund // Dahlia & Avinoam Gottlieb Fund // Daniel Rubin Memorial Fund // David & Barbara B Hirschhorn Foundation Fund // David Gottlieb Memorial Fund // Davis Foundation Fund // Diane & Norman Linzer Memorial Fund // Dora and David Solomon Memorial Fund // Dorot Chevrat Tzedaka 2003 Fund // Dorot Foundation Fund // Dorothy & Helmer Weiner Memorial Fund // Dr. Ephraim Maron Memorial Fund // Dr. Robert Jack and Brenda Clair Poller Fund // Dr. Ruth Perlman Klebaner Memorial Fund // Dr. Salomon & Esther Stemmer Fund // Dr. William Gold Memorial Fund // Dubrow Family Fund // Educational Garin Ramat Hasharon Fund // Elaine Gorbach Levine Foundation Tzedakah Fund // Eli J. Band Memorial Fund // Elliot & Roslyn Jaffe Family Foundation Fund // Ephraim & Rachel Greenfield Fund // Eric Anthony Watts (Brown '95) Fund // Esther and Myer Rosenberg Fund // Ethiopian Students Fund // Etrog 2 Fund // Evelyn Furman Rosen Memorial Fund // Exilarch's Foundation Fund // Ezra & Linda Attar Fund // Fierst Family Fund // Florence Greenwald Dreisinger Fund // Fox Family Foundation Fund // Fred Simon Worms O.B.E. Memorial Fund // Freda Rosenfeld & Hillel Wallick Fund // Freida Mirvis Memorial Fund // G.P. Fund // Gemilut Chesed Fund // George Arnold Memorial Fund // Gershon & Harry Zwick Memorial Fund // Harold & Roslyn Stein Memorial Fund // Gordin-Glass Fund // Gorlin Family Foundation Fund //

Up to \$50,000 continued

Grahame Charitable Foundation Fund // Greenberg Family Fund // Groveman & Ancona Fund // H. Friedman Fund // Hadassah Katz Memorial Fund // Hannah & Philip Blashki Memorial Fund // Harry & Eleanor A. Schick Fund // Heinisch Foundation Fund // Jonathan Grin Fund // Josephine Lee Memorial Fund // Joshua Mark Lipetz Memorial Fund // Judy Adler Memorial Fund // Karsch Fund // Keren Arie and Sara Fund // Keren Michael Radzinski // Keren Tzvi, the Harold Gorin z"l Fund // Interest-Free Loan Fund // Keren Yona – Thelma Gorin Memorial Fund // Klitsner Family Fund // Klitsner-Wolff-Shapiro Family Fund // Kriel Family Fund // Langerman & Pinczower Memorial Fund // Large Families Fund // Larry Rochlin Student Loan Fund // Leg Up Fund // Leila Rendel Fund // Leo and Vera Plotkin Fund // Leopold & Zdenka Herzog & Margaret Tedesdo Fund // Linda Laing Memorial Fund // Lorraine Gastwirt Memorial Fund // Louis J. Novick Memorial Fund // Louis Maisel Memorial Fund // Luria Family Foundation Fund // Madlyn and Lou Barnett Living Trust // Marcus-Schwartz Israel Fund // Marilyn Lowenstein Memorial Fund // Mashe & Dorothy Kodish Memorial Fund // Mauricio Grin Fund // Max & Dora Grossman Philanthropic Fund // Maxine Blendis Family and Friends Fund // Mem Philanthropic Fund // Menahem Mendel Fogel Memorial Fund // Michael & Minna Kreisel Torah Gemilut Chesed Fund // Michael Bronzite Fund // Michael Hochstein Family Fund // Michael Pushett Entrepreneurs Fund // Milton & Diana Davis Philanthropic Fund // Molly & Morris Friedman & Leon & Dorothy Sacks Fund // Mordechai Nechemia Dickstein Fund // Morris & Beverly Baker Foundation Fund // Moskovits Hillel & Avigail Fund // Murray Gold Memorial Fund // Nahlat Shlomo Fund // Nancy & Jeffrey Hallis Philanthropic Fund // Naomi Banner Memorial Fund // Neksis Fund // Neville Family Fund // Newell Foundation Fund // NOW Israel Fund for Sderot and Otef Azza // Oma Bep Zion, Oma Rachel Sachs and Oma Marcelle Zion Fund // Pamela Herbst Fund // Patricia Goldberg Memorial Fund // Paul & Sandra Wolff Memorial Fund // Paulette & Rudolph Haviv Perach Memorial Fund // Pauline & Abraham Wilner Memorial Fund // PEF Business Loans Fund // Phyllis Shaw Memorial Fund // Pinchas Cohen Memorial Fund // Pinchas Hai Elbag Memorial Fund // Pincus Paul Charitable Trust Fund // Price Family Fund // Quentin Nisse & David Zinkin Fund // Rabbi William Zev & Eda Bess Novick Memorial Fund // Rachel Rosner Rosenberg Memorial Fund // Ralph Goldman & Arnie Pins Fund // Rav Avraham & Simha Choukroun Fund // Raychel Solomon Memorial Fund // Rivka & Lloyd P. Gartner Fund // Rivka & Eliezer Jaffe Loan Fund // Rivka Yankanofsky Memorial Fund // Robert R. Frankel & Simon, Ruth & Sheldon Bass Memorial Fund // Robert S. Brill Memorial Fund // Rose Garfin Fund // Rosenthal Fund // Rosman Fund // Rubinstein, Koschitzky and Gitler Gush Katif Fund // Ruderman Family Foundation Fund // Ruth Bat Natan & Moshe Velvel Ben Shmuel Memorial Fund // Ruth Maron Memorial Fund // Ruth Rand Fund // Saba Chaim Nachman Shitzkovski Memorial Fund // Samis Foundation Fund // Samuel Sebba Charitable Trust Fund // Sara & Jacob Einhorn Memorial Fund // Sarah Sa'ar Memorial Fund // Shimoff (Israel) Family Fund // Schusterman Foundation – Israel Fund // Scott Jeffery Friedman Memorial Fund // Searle & Cynthia Selmon Memorial Fund // Shirley Kline Chai Fund // Shoshana S. Cardin Fund // Sidney & Elizabeth Corob Fund // Siegel/Ringler Family Fund // Simon Colin Business Fund // Slomo & Cindy Silvian Foundation Fund // Sobell Foundation Fund // Sophie & Isaac Ben Laish Fund // Soref Foundation Fund // Strassfeld Soul Support Foundation Fund // Talmi Shafer Memorial Fund // Temple Israel – Great Neck, NY Fund // Terumah Philanthropic Fund // Teshuva, Tefila U'Tzdaka Fund // Tikvah Fund // Tugendhaft – Taube Memorial Fund // Tchiya and Yakov Rand & Hannah and Eliyahu Bornstein Memorial Fund // Tikun Olam Fund // Tikvat Israel Synagogue Fund // Tovah B. and William C. Rosenfeld Memorial Fund // Tzedakah Fund // Varon Family Memorial Fund // Victoria & Rahamim Natan Fund // Weiner Family Fund // William Fern Philanthropic Fund // William P. & Rachel Wolfe and Gerald & Helen Feldstern Fund // Wurzboung Family Memorial Fund // Yaakov Halperne Memorial Fund // Yad Yehiel Fund // Yehuda Katzin & Yissochar Dov Rotter Memorial Fund // Yehuda Nattan Yudkowsky Memorial Fund // Yitzhak Ben Haim, Tzvi Schwartz & Nissim Ben Moshe Fund // Young Philanthropist Committee Fund // Zarrow Family Foundation Fund

Thank you for making what we do possible.



Leaving a Legacy with the Israel Free Loan Association (IFLA)

Legacy giving refers to an allocation of funds from an estate.

The legacy gifts that IFLA has received over the years from thoughtful donors have significantly expanded the available loans. Knowing the magnitude of the impact and how much more we could do, we are delighted to announce our new legacy initiative.

Carol Karsch, a legacy expert who pioneered the Endowment Book of Life, a model for encouraging legacy planning now used in more than 40 Jewish communities across North America, explains the beauty of legacy:

“Legacy giving is a companion piece to creating an estate plan. The estate plan is to pass to the people you love material things you’ve acquired over your lifetime. Legacy is when you pass part of the material assets to the causes you love. Of course, the causes are people too, but what you give them is channeled through an organization. Essentially, the cause can be considered one of your children.”

Most legacy gifts are made through a bequest in a will or trust. Other popular gifting tools include insurance, annuities, and IRA designations. IFLA professionals can answer your questions and provide guidance. Beyond the help extended to recipients, legacy planning is a powerful intergenerational force, joining parents, children and grandchildren in the common goal of sustaining the community. Involving family members opens a dialogue about ideals, traditions, and visions for the future. The joy and personal benefits of legacy are without limit.

To learn more about legacy planning with IFLA, contact Judi Srebro at iflajudi@freeloan.org.il or +972 54 768 1776.

Contact Us

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☎️ 917-957-4132, Office: 212-496-1857,
@ vrrconsult@gmail.com
IRS tax exemption number: 13- 3691494
(501(c)3) status determination letter
available upon request

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@ dollycohen1@gmail.com
☎️ 514-288- 0115
Charity number: 1036714- 09

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c/o Mr. Kenneth Keller
✉️ 25 Lodge Avenue, Borehamwood, Elstree
Herts WD6 3NA England
@ kennethk@gmail.com
☎️ +44 (0) 208 207 2627
Charity Commission number: 1009568

Donate

Donations by check may be sent to the IFLA offices listed on this page. Credit card donations can be made through our website or by calling IFLA in Jerusalem. To donate via bank transfer, please see below.

Bank Transfer in Israel:

First International Bank of Israel,
27 Azza Street, Rechavia,
Jerusalem, Israel 91040,
Israeli Bank Number: 31
Branch: 013
Account Number: 409-212512
Account Name: Israel Free Loan
Association
For transfers from outside Israel, add
SWIFT code: FIRBILITXXX, JERUSALEM

Bank Transfer in U.S.:

Bank of America
Routing number: 026009593
Credit to the account of American
Friends of The Israel Free Loan
Association, Inc.
Account number: 002261194575

Stay in touch

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