



2024

Impact Report

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Our Mission

Creating opportunity and financial stability for Jewish Individuals and families in Georgia via interest-free loans and financial education.

Welcome Message



Danny Frank
Board Chair

You made a meaningful difference in our community this year. Whether you donated, volunteered, or simply shared JIFLA's mission with a friend, your impact resonates across the community. As you read this report, I feel certain you will recognize the impact your gift has had on the lives of our borrowers.

JIFLA offers several paths for people to manage their financial lives. In addition to our loan programs, we are proud to offer financial coaching and literacy classes free of charge. Many community members as well as our active borrowers take advantage of and benefit greatly from these programs.

Each time we approve a new loan, we have you to thank for enabling JIFLA to significantly impact a life. Whether it is a \$3,000 Jewish Life Loan or an \$18,000 Debt Consolidation Loan, your generosity creates a ripple effect, fostering financial stability for Jewish Georgians. As we start a new year, we look forward to your continued support and commitment to Tzedakah.

Danny

Core Values

Jewish Tradition

Upholding the importance of the highest levels of *tzedakah* (charity) in Jewish life.

Financial Empowerment

Providing resources to help people achieve financial stability through interest-free loans and education.

Community Support

Strengthening the bonds within the Jewish community through mutual support.

Compassionate Giving

Offering help with understanding, kindness, and generosity.

Unwavering Integrity

Maintaining dignity, confidentiality, and honesty in all transactions with both borrowers and supporters.



JIFLA 2024 Snapshot



\$9,711
Average Loan
Amount



88
Financial Coaching
Sessions



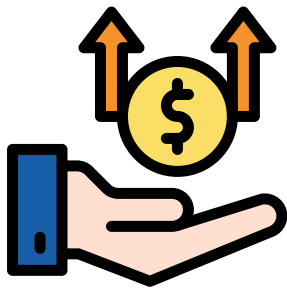
38
Loans Paid In Full

\$1,131,868
Active Loan Portfolio

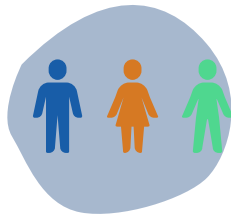
\$670,049
Approved loans



98%
Loan Repayment



Borrower Age 18-89

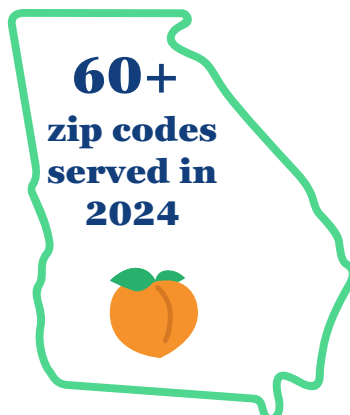


59% female
41% male



69
Approved Loans in 2024

Serving every zip code in Georgia



Social Media and Website views
54,000+

Borrower Quote

Borrowers recognize that community support is key to JIFLA programs and feel a sense of belonging.



**Bina and Dean
Davidson**

The loan we received has been instrumental in improving our day-to-day life. When we married just one year ago, we anticipated managing with only one vehicle. However, as the year progressed, various challenges made relying on a single car increasingly difficult, then our one vehicle was no longer safe to drive. We pooled our savings and wedding funds hoping to find an affordable option. Additional fees and high interest rates made the prospect of purchasing a car seem unattainable.

A friend recommended JIFLA. The loan we received made it possible to purchase the vehicle we greatly needed. We are incredibly grateful to everyone who helped make this opportunity a reality.

Financial Coaching Participant

JIFLA educates community members through financial coaching sessions equipping them with the knowledge and tools to make confident decisions, take charge of their financial futures, and create lasting security for themselves and their families. You don't need to be a borrower to take advantage of this program.



**Community member
seeking improved
financial habits**

Having a free session with the financial coach was the best thing for my family. I always let my husband oversee all finances because I hated talking about it and felt completely overwhelmed by the process. I am beyond grateful for this opportunity to get my finances in a better place.

JIFLA In the Community



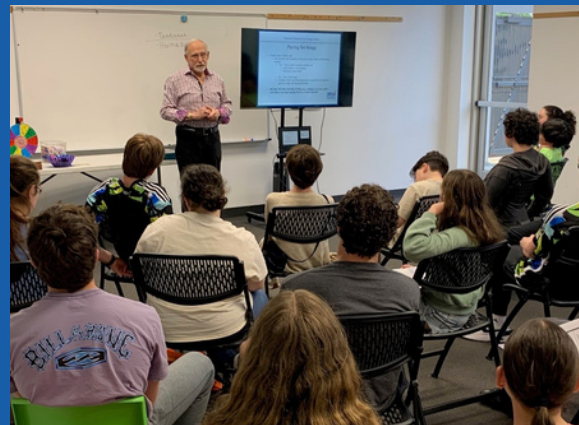
We ♥ our Supporters!
Lawn Games with Merrie was a great success



Honoring our volunteer Merrie Edelston for her amazing leadership



Gathering to share resources about volunteering in Israel



Sharing Financial Literacy resources with teens and parents at Congregation Or Hadash

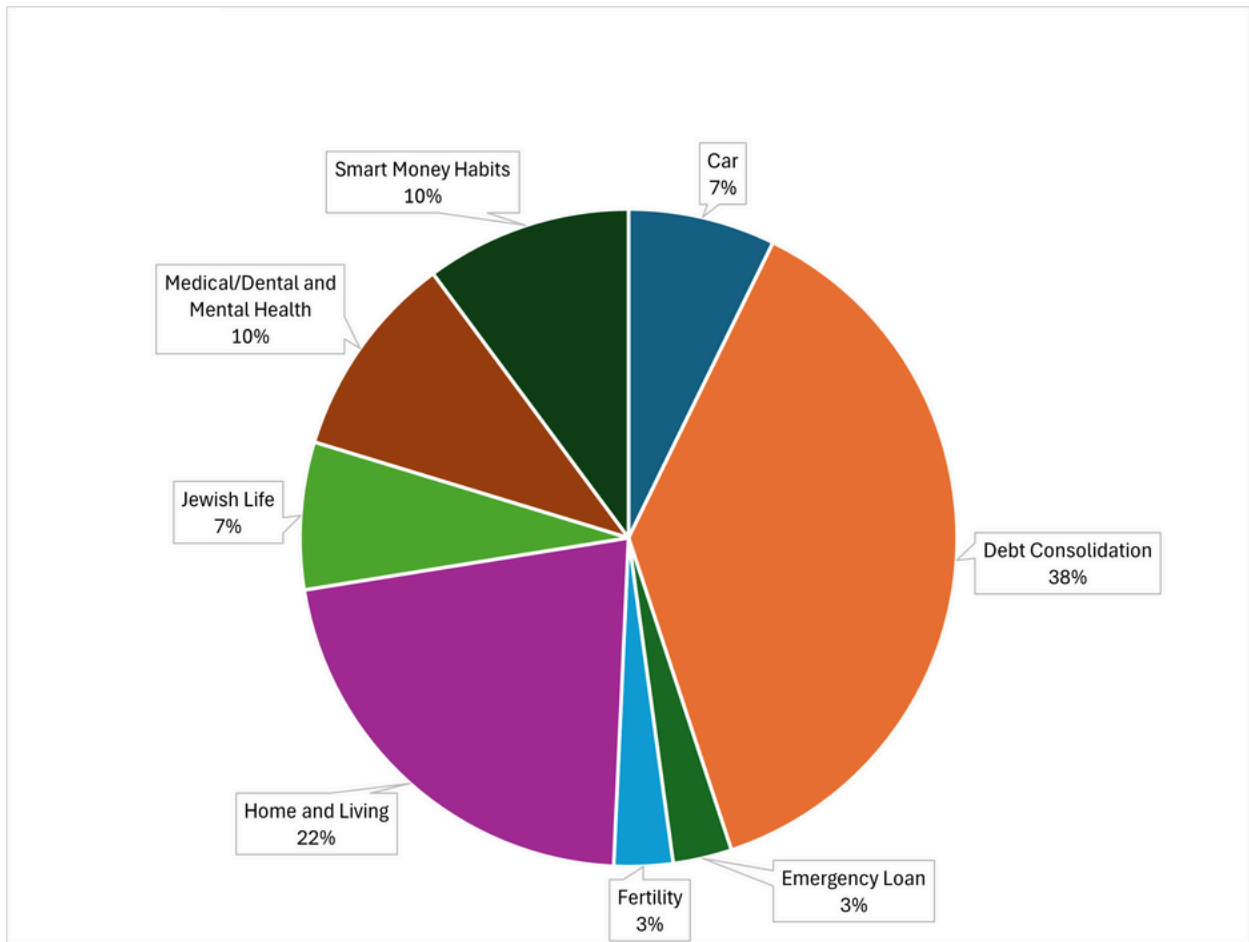


Speaking with Atlanta Jewish Academy students during their Chesed fair

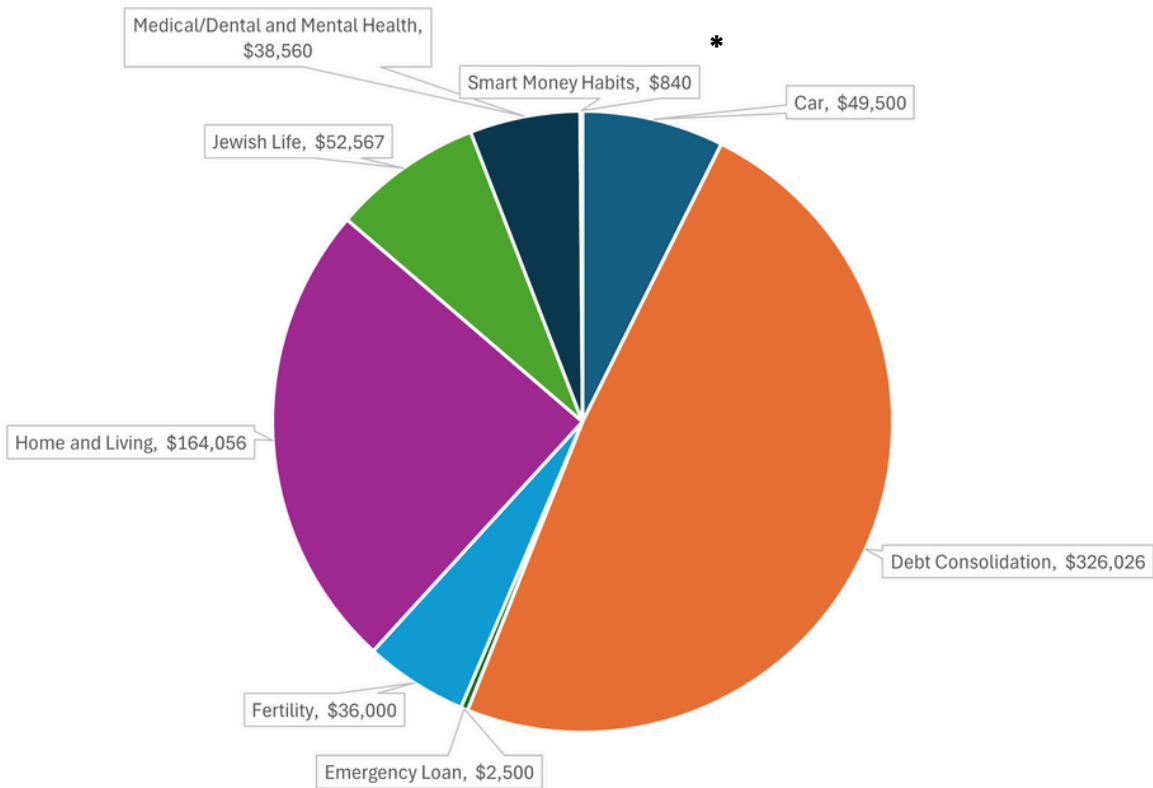


Meeting families at the Jewish Life Festival

2024 Loans Approved By Category



2024 Loan Dollar Amounts Approved



*Smart Money Habits is program that teaches teens about finances and financial responsibility. This program is funded through a grant from JTeen (formerly JumpSpark).

Looking Ahead



We're gearing up for an impactful 2025, with several new loans already in process. We look forward to continuing our partnership with you as we work to secure the financial future of Jewish Georgians.

In 2025, we aim to:

- Increase our loan volume by 10%.
- Expand our outreach efforts to raise awareness about our loans and programs and to engage new supporters.
- Increase financial literacy through workshops and coaching. Our 2025 calendar already includes a financial literacy class for high school students and a Young Professionals workshop.
- Develop and implement a 5-year strategic plan.
- Grow our general loan fund for anticipated loan demand.

Collectively, these initiatives showcase our dedication to making a positive difference and promoting financial stability. We encourage you to share the insights from this report with your network. Together, we can enhance the financial well-being of Jewish Georgians. We appreciate your ongoing support and trust in our mission.