



INSIDE IAJFL

Spring 2026/ Adar 5786

Dear IAJFL Family,

As I write this the latest turmoil in the Middle East has just begun and it is impossible not to feel the weight of the moment. We are certainly living in "interesting times," but it is during these periods of uncertainty that I most appreciate the mission and stability of our agencies, especially Ogen, who are once again demonstrating the critical role of interest-free capital in navigating the human and economic costs of war.

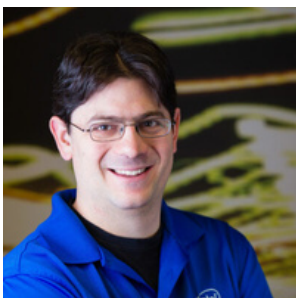
For IAJFL, we are making significant strides on our Strategic Plan, focusing on how to better support our member agencies in the years to come. Part of our mission is to identify new partners who share our DNA. Here are two examples:

- **Ripple Effect Entrepreneur Fund (REEF):** Based in Ocean County, NJ, REEF is a powerhouse of Jewish, non-sectarian support. They provide roughly 80 large-scale business loans annually (averaging \$100k) alongside deep-dive mentorship. We think IAJFL membership will be mutually beneficial and hope they may join us in the future.
- **Together Ending Need (TEN):** Coordinated by the Jewish Funders Network (JFN), this initiative invests in communal support systems. A partnership here could open doors for new client pipelines for our local agencies.

As we approach the holiday of freedom, I want to thank you for the work you do every day to provide financial freedom and dignity to those in your communities.

Chag Pesach Sameach to you and your families!

Terry Borer
President, IAJFL



Terry Borer
2026 IAJFL President

IAJFL Office Hours:
Thursdays 8:30 AM - 1:30 PM
(Mountain time)

To better serve IAJFL members and inquiries to the IAJFL office, we have established regular office hours.

Lunch and Learn April 29 – Increasing the impact of our loans through Financial Coaching - 12 PM Central time zone (USA)

Let us know if you have a topic and/or facilitator to suggest for future Lunch & Learns.

Increasing the Impact of Our Loans Through Financial Coaching

Ogen works to empower individuals, families, small businesses, and nonprofits by offering interest-free or affordable loans, financial guidance, and mentoring to help people achieve financial stability and opportunity.

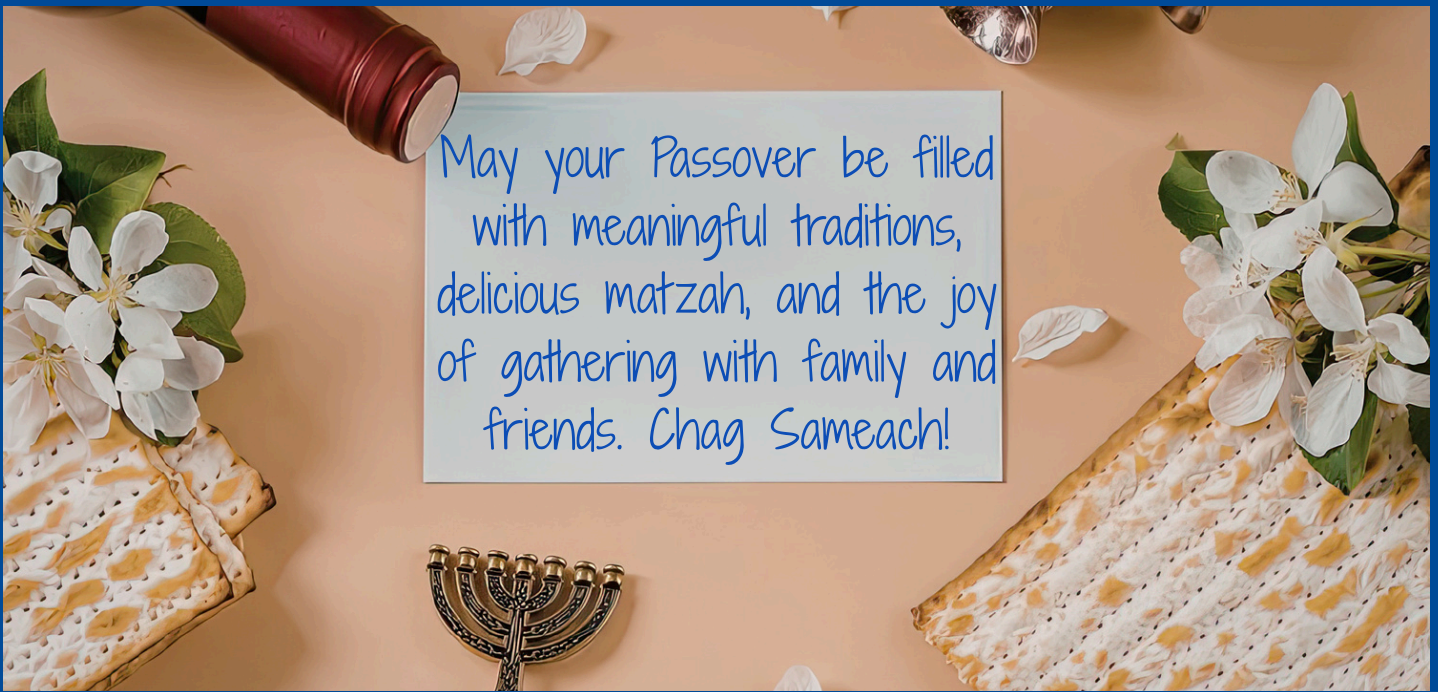
Joel Copleand who is head of Families and Individuals Division at Ogen (the interest free arm).

Since Joel joined Ogen, he has been pushing towards a vision of financial growth for families using tools of coaching and guidance.



Joel is a senior manager with 20 years of experience in the third sector. In the past, Joel served as CEO of an import and marketing company, head of the headquarters of the Mount Hebron Regional Council, manager of 3 national regions at the 'Paamonim' association, director of the Southern District of the Yad Sara Association and other management positions. Joel published a debut book called 'Plus' which deals with family economics. Joel has an MA in public policy from the Hebrew University and a B. Sc. in business administration.





Y'all Ready for IAJFL 2026? Austin Is Calling!

By Debbie Cohen, Executive Director, HFLA

On behalf of the team at the Hebrew Free Loan of Austin, we are beyond excited to welcome our entire international community to what will be the largest, Texas-sized conference IAJFL has ever seen—hosted by the smallest agency ever to take on the honor.

That's right. We may be small, but everything else about this gathering will be big.

A Setting as Bold as Texas

The majority of our conference will take place at the **University of Texas Hillel**, where you can step outside and see the iconic **Texas State Capitol** rising above the skyline and feel the energy of downtown Austin all around you. You'll be in the heart of the city—walkable, vibrant, and just the right amount of weird.

And when we say convenient, we mean it. We're staying at a beautiful hotel a whopping one block away. You can practically roll out of bed and still make it in time for breakfast tacos (which, for the record, are a non-negotiable Austin staple).

Sunday Night, Texas Style

On Sunday evening, we'll hop on buses and head north to the gorgeous Shalom Austin campus for a K kosher Texas BBQ hoedown music festival. Think southern hospitality meets IAJFL spirit—with just enough quirky flair to keep our "Keep IAJFL (and Austin) Weird" theme alive and well.

Tie-dye? Quite possibly.

Boots? Optional.

Community-building? Guaranteed.



Debbie Cohen,
Executive Director, HFLA

Programming with Purpose (and “Aha!” Moments)

While we’re having fun, make no mistake: this conference is designed to deliver real value.

My personal goal—and I know it’s shared by many of us—is to continue our tradition of strong, practical programming while ensuring every participant walks away with at least a few moments of: “Huh. I hadn’t thought of that!”

Together, we’ll explore how our collective expertise can elevate our home agencies in key areas, including:

- Operations & Loan Management
- Fundraising & Long-Term Sustainability
- Governance & Board Engagement
- Borrower Experience & Community Impact
- Marketing & Outreach
- And the Jewish values that connect and ground it all

The power of IAJFL has always been in the room—the cross-pollination of ideas, the honest conversations, the willingness to share what’s working (and what’s not). When we gather with intention, we return home stronger.

A New Challenge: Bring a Lay Leader

This year, we’re adding a friendly challenge to every single agency:

Bring your Board President, Chair, Chair-Elect—or at least one board representative.

Over the past several conferences, we’ve seen meaningful growth in lay leader attendance. The result? Stronger governance conversations. More aligned staff-lay partnerships. Deeper understanding of the IAJFL network. Tangible impact back home.

We’ve seen firsthand how valuable it is when professional and lay leaders learn together. We look forward to seeing you rise to the challenge.

See Y’All This Fall

Stay tuned for registration details and more exciting updates. And in the meantime—start spreading the word. Encourage your staff. Invite your lay leaders. Make your plans for a conference you won’t want to miss.

Join us for conversations that strengthen your agency, relationships that strengthen our network, and ideas that strengthen our mission. We’ll see you in Austin.

NOVEMBER 8-10, 2026



Thank You for Your Stories for the What's Happening 'Out There'? section.

We received a wonderful response to our request for stories about unique borrowers, guarantors, and the reasons for their loans. We're excited to highlight some of the interesting stories in our Spring newsletter. More will be coming in the Summer newsletter- stay tuned!

For this newsletter, we will be highlighting borrower stories from Hebrew Free Loan San Diego.

Case Study #2: Personal Needs/Rental Assistance

A loan recipient heard about Hebrew Free Loan of San Diego through her long-time employment at a local Jewish organization. She came to HFLSD looking for a loan to cover costs involved with moving to an affordable housing unit. She was on the waiting list for affordable housing for over seven years. As it goes with housing in the San Diego market, a unit became available on very short notice. As a single mother of a young son, she also worked a second job as a caregiver for an elderly person. This position allowed her and her son the opportunity to live-in with the client, which helped them save money, but did not offer the independence and privacy that they desired. She was in the tough position of having to pay rent for her existing place for another month and pay the deposit for the new place within the same month or she would lose the placement for which she desperately waited for. She also needed to hire movers to assist her. She came to HFLSD asking to help her get through this tough financial situation she was placed in. HFLSD recognized the timeliness of the situation and granted her this loan in record time, which enabled her and her son to finally establish their own home, and for the first time in her son's life, each are able to have their own bedrooms. She shares that "My interest-free loan from HFLSD enabled my son and I to do something we would not have been able to do on our own. HFLSD was there for me at a time when I needed a hand-up. We are in a much stabler and in a better situation now. I smile happily and my heart is filled with gratitude and joy every time I come home! Hebrew Free Loan of San Diego made it possible - Thank you!" She has already repaid this loan in full and is still loving her independence. By granting a loan to her, HFLSD has fulfilled its mission to helping individuals become and remain self-sufficient.

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With 36 agencies responding on January 1, 2026 the collective total of loans out in our communities was **231 million dollars** (\$231,000,000) representing **34,144 loans** which could translate to affecting over **125,000 people/families**.

What an amazing, exciting and collective impact of interest free lending.

New Medium Sized Agency Group

We're pleased to announce a new intermediate-agency group, providing a welcoming space for connection and discussion.

We are pleased to welcome Shuli Tropp as the new Chair!

DROPBOX

A reminder that the IAJFL Dropbox is a wonderful resource for member agencies. The IAJFL Dropbox serves as a repository for all types of written communication, including:

- Marketing materials
- Loan applications
- Policies/procedures
- Bylaws
- IAJFL annual City Reports
- And much more



We encourage you to submit your documents and review the items provided by other members as well.

Save the Date!

November 8-10, 2026!

Pack your boots and get ready— the IAJFL 2026 Conference is heading to Austin! Join us for a Texas-sized gathering of ideas, innovation, and networking in the Live Music Capital of the World

IAJFL LEADERSHIP 2025 - 2026

President

*Terry Borer
(Toronto)*

Treasurer

*Selwyn Isakow
(San Diego)*

Intermediate Agency Group Chair

*Shuli Tropp
(Washington DC)*

Executive Vice President

*Nancy Weissmann
(Atlanta)*

Immediate Past President

*Tim Grossman
(San Antonio)*

SAG Chair

*Jody Angell
(Hartford)*

Vice Presidents

*Kim Kaplan
(New York)*

IAJFL Coordinator

Tina Sheinbein

Federation/JFCS Chair

*Lori Kabrun-Berry
(St. Louis)*

*Mindi Frankel
(San Diego)*

Canadian Chair

*Joanna Wasel
(Vancouver)*

Non-sectarian Agencies Chair

*Anna Koenig
(Milwaukee)*

Secretary

*Anna Koenig
(Milwaukee)*

LAG Chair

*Kim Kaplan
(New York)*

IAJFL Social Media Outreach

*Leia Linn
(Phoenix)*

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info@iajfl.org

Office Hours: Thursdays 8:30 am to 1:30 pm (Mountain time)