



INSIDE IAJFL

Fall 2026/ Elul 5786

Hello Friends –

I'm looking forward to seeing many of you at the upcoming conference in Austin this November. I'd like to share a few IAJFL updates with you:

We've recently been gathering data for use in our strategic planning process – thank you to those who answered the City Reports, Nancy Weissmann's IAJFL Survey, and my AI Chatbot surveys.

Nancy has summarized the IAJFL survey and we've gained several very good ideas on how to improve our offerings. Please take a look at Nancy's detailed summary of the results. In regards to Dropbox, we were considering switching to Microsoft Teams. We trialed this with the board of directors but found it to be significantly worse than Dropbox and we unanimously decided to not pursue MS Teams further, although we will also look into Google file storage.

The AI Chatbot survey showed about a third interested, and another third that could be convinced. We've implemented an initial version and it produces some interesting results. I'm not sure how valuable it is right now – anyone interested in trying it out? You can email me at terry@saraandterry.com to gain access. There are significant improvements we could make: index all Dropbox files as well as our member agency websites to give the answers much more depth. Thank you to those who sent their opinions on AI through Google Groups or other emails – it was very interesting to read.

I hope everyone is doing well, and I look forward to seeing you November 8 at the conference!



Terry Borer
President, IAJFL
2026

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.



Save the Date

For more information or to receive a meeting notice, please contact
Tina Sheinbein, tinasheinbein@iajfl.org

- **September 17 – 10:15 AM Pacific:** Intermediate Group (M&M) Meeting on Events
- **October 1- 9 AM – Pacific:** IAJFL – First time Conference Attendees Orientation
- **October 7 – 11 AM Pacific:** SAG (Small Agency Group) Executive Director meeting
- **October 8 –** Conference registration closed
- **November 8 -10 IAJFL Conference –** Austin, TX.

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

2026 IAJFL Survey Data.

Thank you to everyone who took the time to submit a response to our survey. Your feedback and suggestions are very insightful. We will be using the data collected to help determine next steps to continue to provide the most benefit to every agency member.

This article highlights some of your responses to the General section of the survey. Next month, we will share highlights from the Human Resources and Public Relations section of the survey.

IAJFL Newsletter: 62.5% of respondents read, enjoy and share the IAJFL newsletter. We certainly want this number to be higher, and your suggestions will put this newsletter on the path to achieving this goal.

Your feedback indicates that members especially value the newsletter for information sharing across agencies, policy insights, organizational updates, and event information. Opportunities for improvement include more practical peer-generated content, shared innovative agency practices, and modifications to the formatting and distinction of the newsletter from other email announcements.

IAJFL Lunch N Learns: Agencies clearly view this program as a valuable professional development resource. They also emphasized that a session's value depends largely on how relevant the topic is to a member's role, current challenges, or professional interests.

This can help explain why Medium and Small Agencies participate at a higher rate than large agencies (28% vs 72%).

Suggested improvements include:

- Increased interaction in the Lunch N Learn session (vs a more traditional lecture/information sharing session),
- Periodic sessions focused on current trends, emerging challenges, and innovative practices,
- Sessions that combine expert guidance with agency case studies and best-practice sharing
- improved cataloging and access to recorded sessions

Dropbox: There are literally dozens of ways for information and files to be shared, and Dropbox is one of them. Members see great potential in this resource, and yet, nearly 85% of respondents noted that Dropbox is seldom used or noticed. The strongest recommendation was to create a more user-friendly, well-organized, and actively maintained resource library. Respondents noted that increased participation from member agencies, regular reminders, and more current content would increase usage.

AI Policy and Usage: AI usage is on the rise with 65% of respondents using AI occasionally or regularly. Approximately 16% of respondents have established AI Policies. Agencies are primarily using automation to streamline loan applications, communications, documentation, reporting, and routine administrative tasks.

Respondents indicated that the biggest barriers to implementation of AI tools were lack of time, limited staff capacity, insufficient expertise, funding constraints, and competing priorities. At the same time, several respondents emphasized that relationship-building and personal interactions are central to their mission and should not be automated.

Impact of IAJFL to avoid 'reinventing the wheel': Members truly appreciate access to the collective experience of peer agencies and provided numerous examples of how IAJFL has helped them save time, adopt proven practices, and avoid starting from scratch. The greatest value came from peer-to-peer knowledge sharing, shared documents and policies, listserv discussions, conference presentations, and direct consultations with member agencies. Many agencies reported using templates, policies, loan programs, software recommendations, operational procedures, and fundraising ideas developed by other member agencies. This is a definite strong suit of IAJFL membership!

Situational and Special Programs: Many agencies have developed specialized loan programs to address community needs arising from emergencies, economic disruptions, and emerging social issues. Respondents expressed a strong interest in sharing program models, documentation, and lessons learned so that agencies can quickly adapt proven ideas rather than develop new solutions from scratch.

IAJFL as a Resource: Respondents appreciate IAJFL as a resource and overwhelmingly favored **peer learning and structured information sharing** as the best ways to distribute and share knowledge. The most frequently suggested methods were conference sessions, Lunch & Learn presentations, newsletters, and a centralized repository of program information. Respondents added a strong interest in sharing not only program structures, but also outcomes, marketing approaches, and lessons learned so that agencies can quickly adapt proven models to meet emerging community needs.

Coaching: Most respondents see value in coaching, training, and best-practice sharing, particularly around accounting, governance, board development, and executive leadership. While interest levels vary by agency size and structure, there is broad support for educational opportunities that help agencies strengthen organizational effectiveness.

Organizational History: While all agencies have a history, not every agency has it preserved! While some organizations have robust historical preservation systems in place, others are still working to consolidate records and capture institutional knowledge more systematically. Where does YOUR agency fit into this one?

Biggest IAJFL Value: Without a doubt...it's the people! IAJFL's greatest strength is its network of dedicated professionals who freely share expertise, offer support, collaborate on challenges, and learn from one another. Respondents consistently described IAJFL as a trusted community that provides knowledge, best practices, meaningful relationships, and a shared commitment to advancing the mission of interest-free lending.

What would enhance your IAJFL Membership: Members continue to place the highest value on learning from one another and would welcome tools and programs that make those connections even stronger. The most frequently requested enhancements center on additional opportunities for peer learning, mentorship, marketing support, and improved communication across the network.

In the coming months, you will start to see some of your suggestions and requests put into action. As always, please continue to share your thoughts and ideas with us!

Nancy serves as Executive Director of JIFLA, where she leads the organization's operations, including client services, donor engagement, and community relations. Additionally, she serves as the Executive Vice-President of IAJFL.

Shana Tova & G'mar Chatima Tova

Wishing you and your loved ones a sweet, healthy, and meaningful New Year. May this season of reflection bring peace, renewal, and continued connection within our community.



What Happens When Jewish Free Loan People Come to Texas?

By Debbie Cohen, Executive Director, HFLA

What happens when about 90 people who care deeply about Jewish free lending—some who work in it every day and many who volunteer their time to make it possible—descend on Austin?

We eat brisket.

We trade ideas.

We compare notes.

We probably talk about loans over breakfast.

And, if we do this right, we leave with a few new ideas, a few new friends, and a renewed sense of why this work matters.

We're getting closer and closer to welcoming you to Austin for the 2026 IAJFL Conference, and we're pretty excited about what we have planned.



Debbie Cohen,
Executive Director, HFLA

Come for the ideas. But also – Keep it weird.

We'll dig into what it means to meet borrowers where they are. We'll swap ideas and strategies, talk about what's working (and what isn't), and learn from organizations of all sizes and from both staff and volunteers.

And we suspect some of the best conversations won't happen during a formal session at all.

They'll happen over breakfast.

In the hallway.

At a table with someone you've never met.

Or over dinner when you suddenly realize you've been talking for 45 minutes about something that would make absolutely no sense to anyone outside the Jewish free loan world.

Those are the moments we're really looking forward to.

But we also want you to experience a little bit of what makes Austin—and our Jewish community here—special.

Still deciding?

There's still time to register—and we'd love to see you in Austin.

Come for the ideas. Come for the connections. Come to see what another free loan organization is doing. Come to experience Austin. Come for the brisket.

Whatever gets you here, we'll be ready to welcome you.

NOVEMBER 8-10, 2026

We'll kick things off Sunday evening with a gathering at Shalom Austin, complete with Texas smoked brisket and a local Texas swing band. Because if you're coming all the way to Texas, we figure you should get a proper Texas welcome.

A little Austin. A lot of IAJFL.

Because you'll have plenty of opportunities to meet people, connect, laugh, learn, and maybe come home with a few new ideas that you can actually use.

**We can't wait to see you in
Austin this November!**

Your official Austin packing list:

Bring:

- Curiosity
- Questions
- Ideas
- Comfortable shoes
- Jeans (Conference attire is Austin casual.)
- Boots, if you've got 'em
- A cowboy hat, if you're feeling ambitious
- An appetite

Leave at home:

- Your suit
- Any expectation that you must know everyone already

The Asper Helping Hand Initiative: A Lifeline for Jewish Manitobans

Rooted in the Jewish value of tzedakah—the responsibility to support one another with dignity and compassion—the Asper Helping Hand Initiative continues to provide meaningful financial assistance to Jewish Manitobans facing unexpected challenges.

Funded by The Asper Foundation and The David and Ruth Asper Fund and administered by Jewish Child and Family Service (JCFS), this interest-free loan program has been supporting community members for more than 20 years, and yet there was a need to adapt the program to current needs. The Jewish Foundation of Manitoba also generously contributed to the launch of this initiative. Since its inception, 215 loans totalling almost \$900,000 have been advanced. “Families have been struggling. I hear the stories every day,” says Shelley Garfield, Financial Assistance Manager with The Asper Empowerment Program at JCFS. “The rising cost of living has been impacting people greatly, and I want people to know that this incredible program is here to help.”

Working closely with The Asper Foundation and drawing on successful Jewish Free Loan models from Jewish communities across North America, JCFS has now made important enhancements to improve accessibility and better respond to community needs.

Some of the important adjustments include loan amounts being increased from \$5,000 to \$10,000 which provides greater flexibility for individuals and families facing significant financial pressures. In addition, loans of \$5,000 or less may no longer require a guarantor, removing a barrier that previously prevented some community members from accessing support. Each loan will be assessed individually with some restrictions.

"I'm happy we were able implement these changes," says Shelley Garfield. "We know that these adjustments will help this loan program benefit more Jewish Manitobans."

At a time when many families are experiencing financial strain, the Asper Helping Hand Initiative can be a vital source of support. Borrowers have used loans to pay down high-interest lines of credit, cover closing costs associated with purchasing a home, complete necessary vehicle repairs and for many other things. By offering interest-free financing, the program helps individuals address immediate needs while avoiding the burden of costly interest payments.



JEWISH CHILD AND FAMILY SERVICE
Strengthening Lives in Keeping with Jewish Values

Submitted by Shelley Garfield, Financial Empowerment Manager in The Asper Empowerment Program, JCFS.



Important Reminder

When your agency has staffing updates, please send the information to the IAJFL office, so we can update our records and add or delete staff to the listserv and Dropbox.

We would also appreciate if you would send us the name and email of your President so we can make sure they are also on the listserv.

Stay Connected!

Follow us on social media for photos, community news, holiday greetings, and more!

Follow us & stay in the know!



@iajfl_

International Association of Jewish Free Loans

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

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.

IAJFL LEADERSHIP 2026

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(Toronto)*

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