



5785

IMPACT REPORT

PHASE 1: APR24-SEPT25



Our Community



Our Growth

SCAN TO VISIT
US ONLINE

Where do you turn when faced with an unexpected expense or the need for extra cash? Since April 2024, members of the Greater St Louis Jewish Kehilla have turned to The St Louis Jewish Loan Society, a gemach created **by us and for us** to provide interest-free loans to individuals and organizations in need, often with no other place to turn. Our loans are made in a timely manner, usually the next day.

Our loan process is simple, non-intrusive, and operates in accordance with Torah principles under the guidance of Rabbi Tendler. Our online application process is straightforward and takes about 15 minutes to complete. All loan information is confidential and treated with respect.

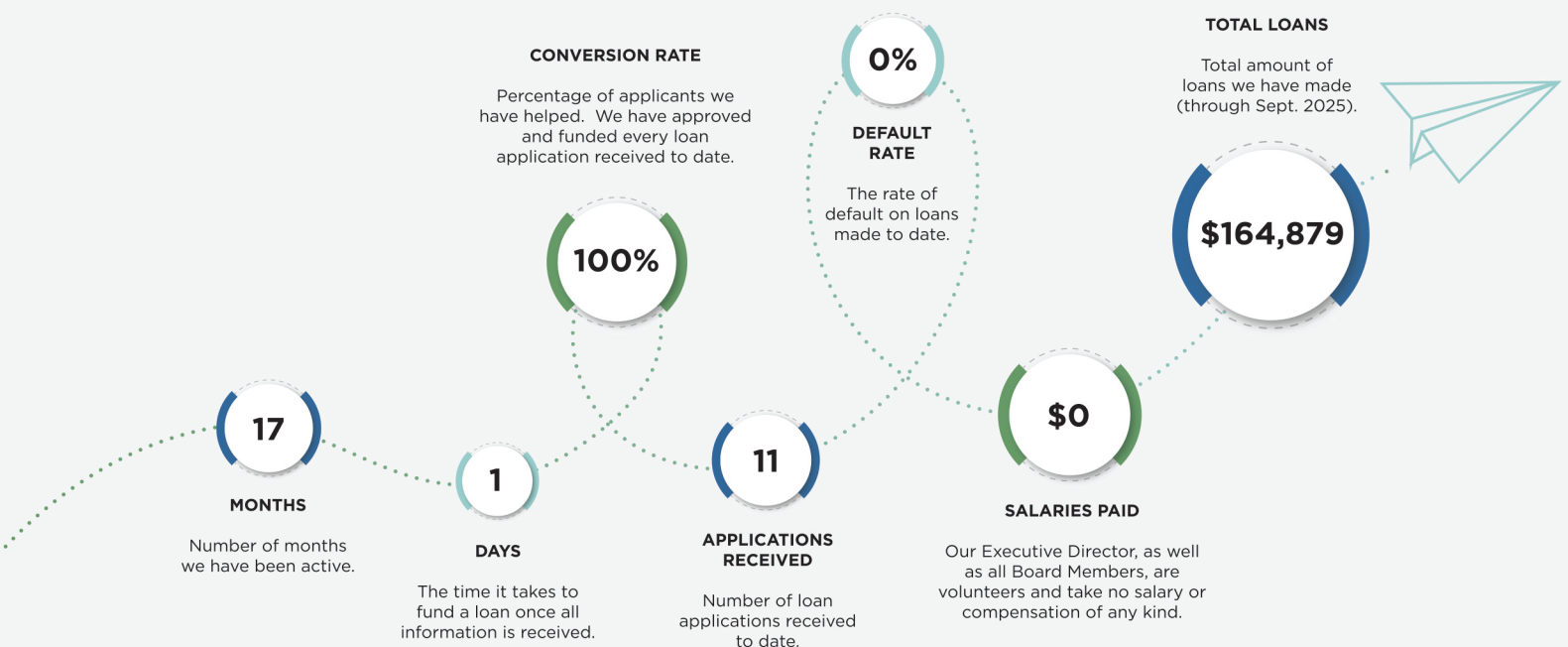
As a result of our initial funding, we were able to incorporate, apply and be recognized by the IRS as a 501(c)(3) nonprofit organization, create an interactive website that fully automates the online application process, establish procedures for reviewing loan applications, work with legal counsel to develop loan documents enforceable in beis din, and fund *all* loan applications received to date.

Our loans have been used for paying off debt, moving expenses, car repairs, bridging organizational shortfalls, funding MO Scholars Tax Credit Program payments, purchasing a wheelchair-accessible van for a family, and covering household and mortgage expenses. All loan payments are recycled and reinvested to fund new loans on an ongoing basis.

We pride ourselves on listening to the needs of our loan applicants and collaborating to craft solutions that work.

It's true - we have no limits on the loan amount. What we have is a preferred time frame for repayment, typically within 12-18 months. That said, we are flexible and strive to meet the needs of our community.

We are proud to publish this Impact Report summarizing our results, and the impact we've had in our kehilla, since becoming operational in April 2024.



SUMMARY

Phase I brought us from organizational startup to funding all loan applications received to date.

In **Phase II**, we look forward to growing our working capital to greatly increase the number of applicants we can serve.

For questions about donations, loans, or to get involved, please contact us. We would love to hear from you.

L'shana Tova!



Clifford Tager, Executive Director
cliff@stljewishloans.org