



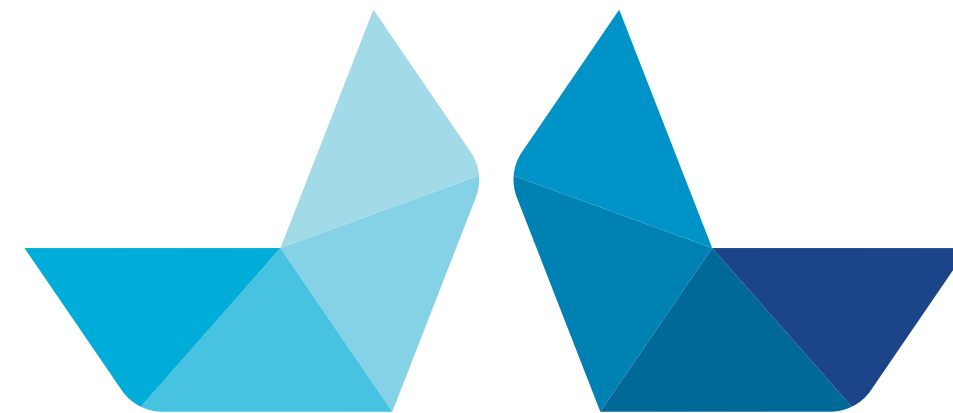
Association hébraïque
de prêts bénévoles

Hebrew Free Loan
Association

MONTREAL 1911

HFLA 2025

ANNUAL REPORT



THE BEST WAY TO EXPRESS OUR THANKS TO YOU – OUR DONORS, ENDORSERS, VOLUNTEERS AND STAFF – IS THROUGH THE VOICES OF OUR CLIENTS

"My husband and I find the back-to-school year extremely stressful. But last year, we felt relieved. We had decided to apply for a loan to help pay for school supplies and a new laptop for our eldest son. The monthly repayment process was easy to manage. We felt relieved to know we were able to manage our household expenses. We are grateful we got the extra help." – Anonymous

"I was in a difficult financial situation. I needed help to pay for my Hydro and heating bills which amounted to thousands of dollars. I applied for a loan and had flexible repayment plans. This really helped me in a challenging time. I don't typically like to ask for help, but I was glad I did. Thank you!" – Anonymous

The \$8,000 dollars I was loaned, helped me grow my practice. Today, I run and operate eight clinics with a team of over 70 employees. I would not be where I am today, if it weren't for HFLA's loan that propelled my career and helped me succeed in life. My best advice to anyone who is hesitant or uncomfortable to ask for a HFLA loan, is "don't be hesitant, we are lucky to have an organization that is on a mission to alleviate people and families financially. Thank you HFLA!" ~ Sam Benamron

**WE REALLY DO CHANGE LIVES, ONE LOAN AT A TIME.
WITH OUR HEARTFELT APPRECIATION FOR YOUR SUPPORT,**

The board of directors of Hebrew Free Loan Association of Montreal



President's Report



Dear friends,

It has been an honor and a privilege to serve as President of The Hebrew Free Loan Association.

Throughout my year as President, I have often thought about the idea of chesed (translated as loving-kindness), and what this means to our organization. The Chafetz Chaim, in his book Ahavat Chesed, describes the commandment to lend money without interest as an expression of chesed. That is at the core of Hebrew Free Loan: one person helping another.

The loans we provide help people through difficult times and allow them to move forward with important goals. For over 114 years, The Hebrew Free Loan Association has discreetly lent over \$150 million by granting over 102,000 loans to members of our community. Behind every loan is an act of chesed—a member of our community choosing to help someone else.

While chesed is something we can receive, it is also something we can give to others. Yvonne and Andrew K are a wonderful example of this, having made a \$400,000 commitment to The Hebrew Free Loan Association. After personally experiencing the impact of a Hebrew Free Loan and subsequently serving on our Board, Andrew understands firsthand the difference that an interest-free loan can make in someone's life. We are deeply grateful for their generosity, leadership, and continued commitment to The Hebrew Free Loan Association.

Andrew is just one of many people who make The Hebrew Free Loan Association possible. Having been involved with The Hebrew Free Loan Association for many years, I know how much dedication our staff, Board members, volunteers, and donors bring to this organization. I am grateful to each of them for the role they play in allowing The Hebrew Free Loan Association to continue its important work in our community.

I would like to thank the Board for their support and guidance throughout the past year. I would also like to thank my wife and family for their patience, understanding, and encouragement along the way.

It has been a privilege to be part of this organization

Sincerely,

Daniel Zolov

Rapport du président



Chers amis,

Ce fut pour moi un grand honneur et un privilège de servir à titre de président de l'Association hébraïque de prêts bénévoles.

Tout au long de mon année à la présidence, j'ai souvent réfléchi à la notion de chesed, que l'on traduit généralement par « bonté » ou « bienveillance », et à ce qu'elle représente pour notre organisation. Dans son ouvrage Ahavat Chesed, le Chafetz Chaim décrit le commandement de prêter de l'argent sans intérêt comme une expression du chesed. C'est au cœur même de notre mission : une personne qui vient en aide à une autre.

Les prêts que nous accordons permettent à des personnes et à des familles de traverser des périodes difficiles et de poursuivre des projets importants. Depuis plus de 114 ans, notre organisation a accordé discrètement plus de 102 000 prêts, pour un montant total de plus de 150 millions de dollars, à des membres de notre communauté. Derrière chaque prêt se trouve un geste de chesed — le choix d'un membre de notre communauté d'aider une autre personne à aller de l'avant.

Le chesed est une valeur que nous pouvons recevoir, mais aussi transmettre à notre tour. Yvonne et Andrew K en sont un magnifique exemple. Ils se sont engagés à verser 400 000 \$ à notre association, un geste qui témoigne profondément de leur générosité et de leur attachement à notre mission. Ayant lui-même bénéficié d'un prêt et ayant par la suite siégé à notre conseil d'administration, Andrew comprend de façon très personnelle l'impact qu'un prêt sans intérêt peut avoir dans la vie de quelqu'un. Nous leur sommes profondément reconnaissants pour leur générosité, leur leadership et leur engagement indéfectible envers notre mission.

Andrew n'est que l'un des nombreux membres de notre communauté qui rendent notre travail possible. Ayant été impliqué auprès de l'organisation pendant de nombreuses années, je sais à quel point notre équipe, les membres de notre conseil d'administration, nos bénévoles et nos donateurs font preuve de dévouement. Je tiens à remercier chacun d'entre eux pour le rôle qu'il joue et pour sa contribution à la poursuite de cette mission essentielle au sein de notre communauté.

Je tiens également à remercier les membres du conseil d'administration pour leur soutien et leurs conseils tout au long de la dernière année. Je souhaite enfin remercier ma femme et ma famille pour leur patience, leur compréhension et leurs encouragements tout au long de cette année.

Ce fut un véritable privilège de faire partie de cette organisation et de contribuer à sa mission.

Bien cordialement,

Daniel Zolov

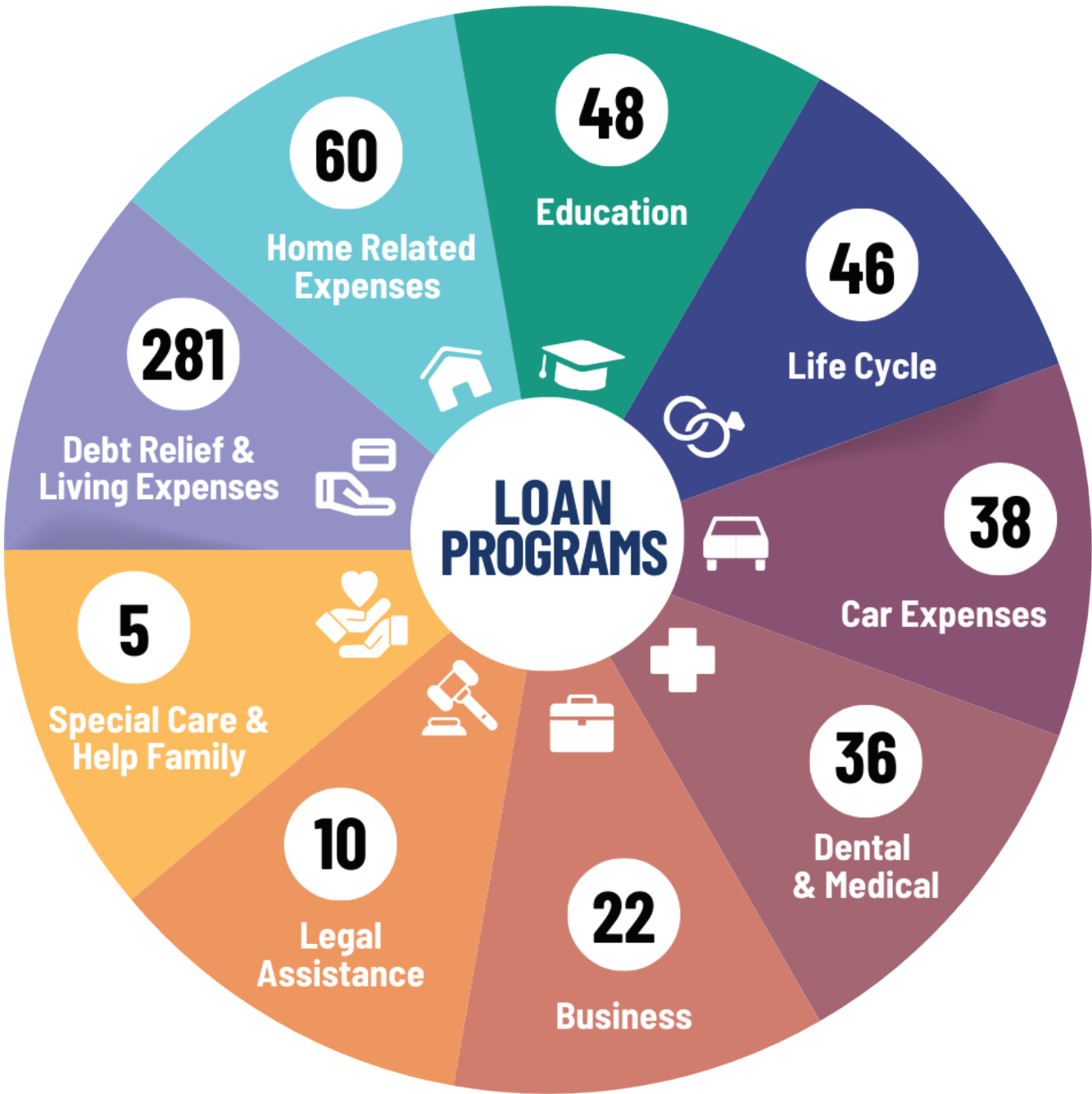
Loan Record • Dossier de prêts 1911 – 2025

THIS YEAR AT A GLANCE / CETTE ANNÉE EN RÉSUMÉ

LOAN PRÊT	LOANS GRANTED PRÊTS ACCORDÉS	AMOUNT GRANTED MONTANT ACCORDÉ
\$1,000 or less	29	\$26,550
\$1,001 – \$3,000	209	\$534,710
\$3,001 – \$6,000	101	\$573,750
\$6,001 – \$15,000	205	\$2,055,300
\$25,000	2	\$50,000
TOTAL	546	\$3,240,310

LOAN COMMITTEE MEETINGS – 35 / RÉUNIONS DU COMITÉ DE PRÊTS – 35

Year An	Loans issued Prêts émis	\$ Amount Montant \$	Year An	Loans issued Prêts émis	\$ Amount Montant \$	Year An	Loans issued Prêts émis	\$ Amount Montant \$
1911	254	\$12,359	1950	958	\$341,745	1989	803	\$2,870,010
1912	612	\$31,039	1951	1,146	\$423,426	1990	896	\$3,008,670
1913	1,173	\$42,030	1952	1,262	\$462,837	1991	836	\$2,736,100
1914	988	\$29,810	1953	1,184	\$470,358	1992	779	\$2,705,388
1915	951	\$33,199	1954	1,122	\$444,670	1993	779	\$2,831,313
1916	872	\$39,029	1955	1,102	\$473,931	1994	783	\$2,724,275
1917	941	\$44,968	1956	967	\$470,911	1995	855	\$3,153,800
1918	922	\$48,971	1957	1,155	\$581,984	1996	925	\$3,297,025
1919	839	\$58,105	1958	1,202	\$640,758	1997	874	\$3,097,967
1920	861	\$66,716	1959	1,217	\$658,300	1998	838	\$3,032,520
1921	1,164	\$87,028	1960	1,177	\$688,875	1999	812	\$2,892,120
1922	1,309	\$91,203	1961	1,076	\$661,793	2000	764	\$2,890,130
1923	1,181	\$93,119	1962	1,087	\$727,305	2001	788	\$3,176,282
1924	1,222	\$88,446	1963	1,038	\$760,355	2002	697	\$2,882,350
1925	1,194	\$88,133	1964	1,122	\$843,398	2003	715	\$2,740,900
1926	759	\$59,127	1965	1,074	\$958,901	2004	680	\$2,677,982
1927	1,045	\$91,420	1966	1,089	\$1,158,491	2005	713	\$2,938,715
1928	957	\$106,314	1967	1,067	\$1,110,934	2006	622	\$2,619,450
1929	998	\$128,263	1968	1,179	\$1,175,142	2007	613	\$2,550,290
1930	1,035	\$127,179	1969	1,085	\$1,251,351	2008	657	\$2,643,425
1931	963	\$115,816	1970	952	\$1,101,366	2009	616	\$2,693,863
1932	960	\$105,277	1971	1,001	\$1,109,647	2010	651	\$2,773,960
1933	846	\$88,980	1972	988	\$1,134,208	2011	641	\$2,909,420
1934	1,004	\$114,965	1973	929	\$1,194,261	2012	626	\$2,831,273
1935	1,122	\$130,104	1974	921	\$1,288,826	2013	642	\$2,933,755
1936	1,205	\$150,081	1975	911	\$1,345,125	2014	592	\$2,890,775
1937	1,222	\$166,933	1976	945	\$1,483,069	2015	558	\$2,702,520
1938	1,427	\$192,890	1977	838	\$1,536,043	2016	511	\$2,520,330
1939	1,499	\$198,178	1978	731	\$1,512,040	2017	475	\$2,459,895
1940	1,356	\$191,270	1979	762	\$1,712,212	2018	495	\$2,470,315
1941	1,257	\$190,572	1980	844	\$1,741,072	2019	501	\$2,860,725
1942	1,070	\$177,565	1981	901	\$1,871,446	2020	319	\$1,562,500
1943	915	\$155,175	1982	884	\$1,783,325	2021	399	\$2,028,855
1944	837	\$149,950	1983	816	\$1,912,022	2022	586	\$2,962,160
1945	699	\$142,795	1984	866	\$2,239,302	2023	673	\$4,050,440
1946	704	\$175,655	1985	838	\$2,298,843	2024	602	\$3,620,025
1947	737	\$214,260	1986	819	\$2,235,615	2025	546	\$3,240,310
1948	914	\$295,022	1987	826	\$2,313,475	Total	102,198	\$153,359,043
1949	1,016	\$354,865	1988	811	\$2,547,197			



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in capital lent
to our community

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An annual commitment that keeps HFLA's programs running.

2. DONOR-DIRECTED LENDING FUND

Direct your gift to what matters most:

- Young Families
- Students
- Entrepreneurs
- Small Business
- Education
- Medical Needs

3. HFLA INITIATIVE PARTNERSHIPS

Co-create a targeted lending program aligned with your mission.

“THE **MITZVAH** TO PROVIDE
LOANS IS GREATER THAN
REGULAR CHARITY
BECAUSE THERE IS LESS
EMBARRASSMENT ”

-MAIMONIDES



Let's talk about your gift
hflamtl.org

Money Matters

Thanks to a generous Federation CJA grant, the Hebrew Free Loan Association of Montreal is proud to partner with Agence Ometz to bring the Money Matters program directly to our borrowers.

Since its launch, more than 60 individuals have gained practical tools, strategies, and confidence to better manage their finances.

At the heart of Money Matters are Angèle and Tihon—the Ometz duo making financial guidance simple, judgment-free, and empowering.

Meet Angèle

Angèle brings years of experience in case work and community programs, offering compassionate, solutions-focused support in both English and French.

Meet Tihon

Tihon specializes in one-on-one financial guidance, helping clients budget, manage debt, and plan for the future—in English, French, Ukrainian, and Russian.

Money Matters gives borrowers more than just financial advice—it offers a path to stability and independence. With Federation CJA’s support, HFLA is proud to connect our borrowers to this life-changing program that Ometz has been operating since 2014.

"After a big life change and moving back to Montreal, I knew I needed to get a handle on my finances—but I didn’t expect how empowering it would feel. Thanks to Money Matters, I’m less anxious, more confident, and finally in control of my budget. Everyone deserves the chance to feel this way."



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Yvonne & Andrew Koenig





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The advertisement features a black background with several pieces of diamond jewelry: a heart-shaped pendant on a chain, a ring with a large diamond cluster, and a necklace with a heart-shaped pendant. The jewelry is set against a backdrop of red and pink roses. The text is in a mix of white, gold, and pink fonts.

Nous sommes heureux de soutenir l'Association hébraïque de prêts bénévoles de Montréal.
We are proud to support the Hebrew Free Loan Association of Montreal.

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The Martini-Vispak logo consists of a large, stylized 'M' in blue and black, with the company name 'MARTINI-VISPAK' in bold, black, sans-serif font below it. The text 'MARKETING & PROMOTIONS' is in a blue box, and the website and phone number are at the bottom.

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Alice Aicha bat Yacot Gotha



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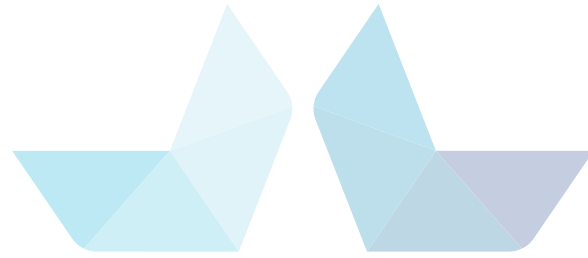
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Helping others help the community grow

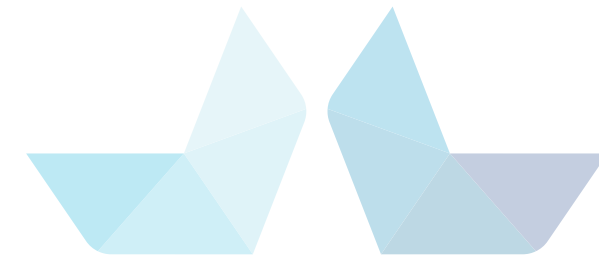
For one hundred and fourteen years, the Hebrew Free Loan Association has been one of the foremost contributors to the growth and continuing good health of the Montreal Jewish community. Instead of maintaining less fortunate community members at a level of subsistence through charity, Hebrew Free Loan is devoted to helping them attain through their own efforts the levels they are capable of reaching. By making interest-free loans rather than giving handouts, the Association gives deserving recipients the chance to solve their own problems rather than turning them over to the public; and to launch projects that improve the quality of their lives rather than merely holding on to what they have.

Hebrew Free Loan also provides a less tangible revitalization. It has saved thousands of families from punishing and humiliating poverty. It has allowed thousands of individuals to turn their ambitions into reality. Through the Hebrew Free Loan Association, the community lifts up the destitute and the unlucky and fulfills the ancient commandment to do good for one's neighbour. The pride community members can take in their solidarity and humanness is the self-renewal which best prepares us for times of change.

The tradition of dignity

At the loan committee meetings of the Hebrew Free Loan Association, each prospective loan is carefully examined to ensure that the money is needed, that the project to be undertaken is worthwhile, and that the borrower will be able to repay it. Questions ensue about a loan guarantor's financial capacity to back a loan. The directors are committed to giving the borrower the benefit of the doubt in all cases. In its daily operation the Association never loses sight of the foundations of its work. Perhaps the most important operating principle is dignity.

Dignity, in being able to provide for oneself and one's family and be an equal member of the community, is what financial need takes from a person. Hebrew Free Loan tries to restore dignity to that person by enabling him or her to gain a status worthy of esteem and self-respect. Each step of the lending process is marked by concern for the dignity of the individual.



Aider les autres à faire croître notre communauté

Depuis cent-quatorze ans, l'Association hébraïque de prêts bénévoles est l'un des participants les plus actifs à la croissance et à la santé continue de la communauté juive de Montréal. Au lieu de maintenir les démunis de notre communauté à un niveau de subsistance acceptable par le biais de charité, l'Association hébraïque de prêts bénévoles les aide à atteindre des niveaux de vie conformes à leurs capacités. En effet, l'Association offre aux bénéficiaires méritants la possibilité non seulement de régler leurs problèmes sans se tourner vers des oeuvres de charité publiques, mais de lancer des projets améliorant leur qualité de vie.

Outre les bienfaits d'ordre matériel, le secours apporté par l'Association hébraïque de prêts bénévoles a sauvé des milliers de familles de l'humiliation de la pauvreté et a permis à des milliers de personnes de concrétiser leurs ambitions. Grâce à l'Association hébraïque de prêts bénévoles, la communauté rehausse ses destitués et infortunés et remplit le commandement d'aimer son prochain. La satisfaction des membres de la communauté face à leur solidarité et leur humanité nous fortifiera, pour ainsi nous permettre d'affronter les changements futurs.

Le respect de la dignité d'autrui

Les membres du comité de prêt de l'Association hébraïque de prêts bénévoles étudient soigneusement chaque demande de prêt pour s'assurer de l'authenticité du besoin, de la viabilité du projet proposé et de la capacité de remboursement de l'emprunteur. Ensuite, ils vérifient la solvabilité du répondant du prêt. Dans toutes circonstances, les administrateurs accordent le bénéfice du doute à l'emprunteur, conformément aux principes directeurs de l'Association – respecter l'honneur d'autrui.

Se retrouver démuné – ne pas être capable de pourvoir aux besoins de sa famille et de soi-même et ne pas être considéré comme un membre à part entière de la communauté – sape la dignité de l'homme. L'Association, consciente de cet accablement, s'efforce de restituer l'honneur de ces personnes en leur permettant d'atteindre un statut digne d'estime et de respect de soi. Chaque étape du processus de prêt est fondé sur le respect de la dignité du candidat.



WHO WE ARE

Changing Lives One Loan At A Time

For 114 years, the Hebrew Free Loan Association of Montreal has been a foremost contributor to the growth and continuing good health of the Montreal Jewish community.

HFLA is devoted to helping those in need of assistance attain a better quality of life. The association gives recipients the opportunity to address their financial challenges in a dignified, compassionate and confidential manner. Our interest-free loans offer a hand up rather than a handout.

The HFLA has assisted thousands of families in times of financial stress. It has allowed countless individuals to turn their ambitions into reality. Through the Hebrew Free Loan Association, the community lifts up those in financial need, and fulfils the ancient commandment to do good for one's neighbour.

OUR MISSION

- To provide interest-free loans to community members who demonstrate a merited need for financial assistance.

OUR VISION

- To help lighten the financial burden of those in need with compassion and discretion.

OUR VALUES

- *Gamilut Chasidim* – Acts of kindness respectful of the recipient
- Compassion
- Discretion
- Sensitivity

KI NOUS SOMMES

Changer des vies un prêt à la fois

Au cours des 114 dernières années, l'Association hébraïque de prêts bénévoles a toujours été un acteur de premier plan de la croissance et de la santé financière de la communauté juive de Montréal.

L'Association hébraïque de prêts bénévoles offre aux plus démunis la possibilité d'améliorer leur qualité de vie. Elle donne aux bénéficiaires méritants la chance de résoudre leurs problèmes; par exemple, elle les aide à lancer le projet ou à amorcer le changement qui aura une incidence favorable sur leur santé financière. Ses prêts sans intérêts visent à offrir une assistance à moyen ou à long terme plutôt que de faire la charité de manière ponctuelle.

Notre association a aussi des retombées moins tangibles. Ses prêts ont également permis à des milliers de familles d'éviter l'humiliation éprouvante de la pauvreté et ont aidé d'innombrables personnes à réaliser leurs ambitions. L'Association hébraïque de prêts bénévoles tend la main aux plus démunis et aux personnes qui ont moins de chance, tout en répondant au commandement des temps anciens, qui demande d'aimer son prochain comme soi-même.

Mission

- Offrir des prêts sans intérêts aux membres de la communauté qui démontrent qu'ils ont vraiment besoin d'une aide financière.

Vision

- Aider, avec compassion et discrétion, à alléger le fardeau financier des personnes dans le besoin.

Valeurs

- *Gamilut Hassidim* – Actes de bonté dans le respect du bénéficiaire
- Compassion
- Discrétion
- Sensibilité



HEBREW FREE LOAN ASSOCIATION MITZVAH FUND

Offers those in need in our community a loan of up to \$1,000 with no endorsers.

Membership in the Mitzvah Fund is a one time donation of \$1,000 or more. Income tax receipts will be issued.

For those who are able, please join us.

If you require more information please call our offices at **514-733-7128**.

ASSOCIATION HÉBRAÏQUE DE PRÊTS BÉNÉVOLES FONDS MITZVAH

Offre aux personnes dans le besoin de notre communauté un prêt jusqu'à 1 000\$, sans endosseur.

L'adhésion au Fonds Mitzvah consiste en un don ponctuel de 1 000\$ ou plus; des reçus d'impôt seront émis.

Engagez-vous à notre œuvre importante.

Pour tout renseignement, appelez le bureau de l'Association au **514-733-7128**.

"We make a living by what we get. We make a life by what we give."

"On vit de ce que l'on obtient. On construit sa vie sur ce que l'on donne."

— Winston Churchill

Morrie M. Cohen Z"L
Founder and Chairman, Mitzvah Fund
Fondateur et président du Conseil du Fonds Mitzvah

