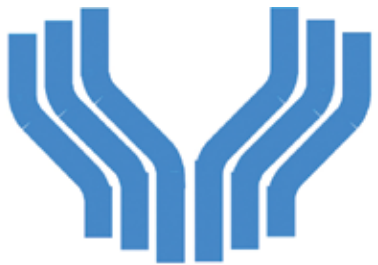




## Interest-free loans allow people to help themselves



**The Asper Helping Hand  
INITIATIVE**

*The Asper Helping Hand Initiative offers interest-free loans to Jewish individuals and families who are experiencing a temporary hardship for a variety of reasons and are in need of financial assistance.*

### TYPES OF LOANS AVAILABLE

- Educational loans to attend a school in Manitoba
- Medical needs
- Immigration loans
- Vocational training
- Life cycle event loans
- First-time home buyers\*
- Family emergencies
- Small consolidation loans
- Car loans
- Small business loans

\* You are considered a first-time borrower if you or your spouse have not previously owned a home in Canada. A first home is a home you will occupy as your principal residence. Loan funds cannot be used as the down-payment on your home purchase. To be eligible, your new home purchase price must meet the program guidelines.

### ELIGIBILITY

A borrower must be a Jewish resident of Manitoba who can demonstrate both a need for the loan and the ability to repay.

### GUARANTOR

A borrower must be able to provide qualified guarantors\*\*. One guarantor is required for loans up to \$5,000 and two guarantors are required for loans over \$5,000.

\*\* All guarantors must be at least 21 years old, residents of Manitoba, have a steady source of income and a good credit rating and will be held fully liable for the loan in the event of non-payment.

### TO APPLY

- Contact the Program Manager of The Asper Helping Hand Initiative to make an appointment at **478-8592** or e-mail [helpinghand@jcfswinnipeg.org](mailto:helpinghand@jcfswinnipeg.org) to discuss the nature of the loan.
- The Program Manager will be able to answer questions and provide information on the process of applying for the loan. All loan interviews must be booked in advance.

### LOAN PAYMENTS

- Loan payments are due on the 15th day of each month.
- Loans up to \$5,000 must be repaid within 36 months. Loans over \$5,000 must be repaid within 48 months.
- Borrowers are encouraged to repay the loans as quickly as possible to allow others to take advantage of the loan program.



*"If there is among you a needy person...you should open your hand wide to him, and you should surely lend him sufficient for his needs." — Deuteronomy*

*Jewish tradition teaches us that "a loan is better than charity for it enables one to help oneself." — Moses Maimonides*



**JEWISH CHILD AND FAMILY SERVICE**

*Strengthening lives in keeping with Jewish values*

*Jewish Child and Family Service is a social service agency that serves the needs of the Jewish community primarily, but not exclusively. The Agency provides support services for Older Adults, Individual and Family Counseling, Mental Health Services, Chaplaincy Services, Provincially mandated Child Welfare services, Foster Care and Adoption services, Immigration and Resettlement, Family Life Education and Volunteer Support services.*

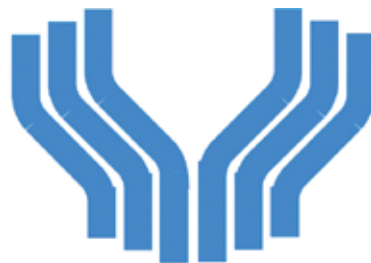


*The Asper Helping Hand Initiative is a member of the International Association of Hebrew Free Loans [www.freeloan.org](http://www.freeloan.org). The purpose of this organization is to provide for the exchange of ideas, procedures and other information as will assist each member organization in furthering the concept of Gemilut Hesed, namely: to aid worthy persons in becoming or remaining self-supporting, self-respecting members of their community, by aid of **interest-free loans**.*

# THE ASPER FOUNDATION

## David and Ruth Asper Fund at the Jewish Foundation of Manitoba

*Ongoing funding for this program is generously supported by The Asper Foundation and the David and Ruth Asper Fund at the Jewish Foundation of Manitoba. The Jewish Foundation of Manitoba generously contributed to the launch of this initiative.*



**The Asper Helping Hand  
INITIATIVE**

**c/o Suite C200-123 Doncaster Street**

**Winnipeg, MB R3N 2B2**

**Phone: (204) 478-8592**

**Fax: (204) 477-7450**

**Email: [helpinghand@jcfswinnipeg.org](mailto:helpinghand@jcfswinnipeg.org)**



**The Asper Helping Hand  
INITIATIVE**

*Interest-free loans allow  
people to help themselves*