



Emunah
אמונה
OF AMERICA



CARING FOR A NATION FOR 75 YEARS

Dear Friend,

This year, Emunah of America and the State of Israel celebrate their 75th anniversary. Emunah of America is proud to have supported the establishment of the State of Israel, responding to the call of our Israeli brothers and sisters by building children's homes and schools, a college, daycares, advancing the status of women, and funding social service infrastructure and programs. Since its inception, Emunah, a women-led religious Zionist organization, has been on a mission of CARING FOR A NATION.

During those early years, we passionately supported the needs of Israel's most vulnerable. Today, Emunah of America remains steadfastly committed to the evolving needs of Israeli society.

With the support of a dedicated board and generous donors like you, we continue our work of expanding opportunities for philanthropy and forging new connections, while supporting legacies of giving. In this spirit of expansion, we formed new partnerships in 2022 with Kol Hanearim and Telem.

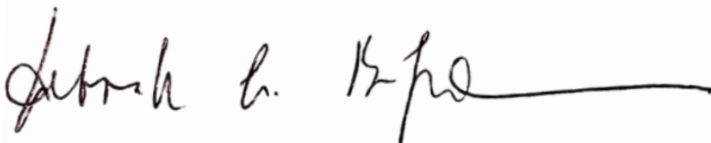
Kol HaNearim, a transformative summer camp program, sends 200 high school and college-aged young adults from the United States to volunteer in the five Emunah children's homes in Israel. It is a rewarding and life-changing summer experience for the volunteers and the children living in our homes. Emunah is proud to provide scholarships for American volunteers and to support the programming in the Emunah homes.

Telem, one of Israel's most unique organizations, offers a variety of specialized educational, social and therapeutic programming, and vocational training tailored to the diverse needs of Jerusalem's most vulnerable teenage girls, most of whom originate from ultra-Orthodox families. Many of these girls ran away from their homes due to abuse and neglect, and to survive on the streets, sell drugs and turn to prostitution. These young women also use alcohol and drugs to assuage their emotional pain and loneliness. Telem's pioneering approach to rehabilitate these young women utilizes Emunah's counseling services and partners with a variety of programs aimed at preventing the downhill spiral that many of these teenagers experience.

Our team of dedicated volunteers and professional staff have come together to carry out our work more efficiently than ever. We are expanding our support of Israel's most vulnerable and bringing exciting programs and events to new U.S. communities. We believe that partners in chesed are stronger together.

75 years later, Emunah of America remains unwavering in its support for Emunah Israel and our partner organizations, providing a better future for Israel's most vulnerable residents. We invite you to read this report which highlights Emunah's extensive programming, and we welcome the opportunity to speak with you and answer any questions you may have.

With our sincerest gratitude for supporting our mission and investing in our work,



Debbie Bienenfeld
National President



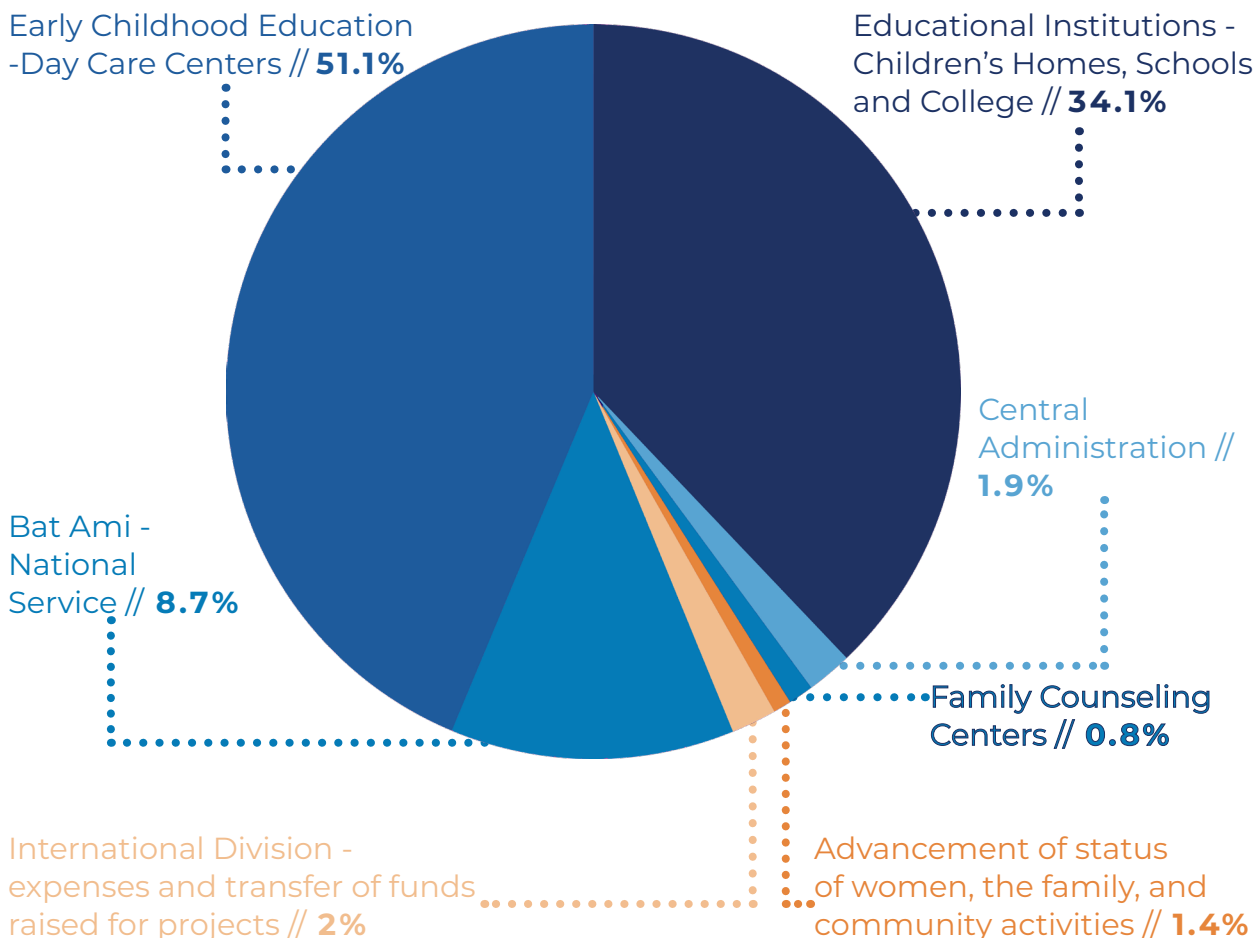
Laurie Szericer
Chief Executive Officer



Emunah of America provides donors, advocates, and volunteers with an opportunity to transform the lives of the most vulnerable at-risk children and families in Israel, and special projects in the United States. For 75 years Emunah of America has driven social change by leading, mobilizing, and engaging volunteers to raise the necessary funds to change and impact lives. Emunah of America's activities focus on supporting education and social welfare programs aimed at strengthening the Jewish family, advancing women's status, and Holocaust and anti-bias education in Israel and the United States. Our primary beneficiaries are Emunah Israel educational programs and homes for children-at-risk, and other non-profits that partner with Emunah of America.

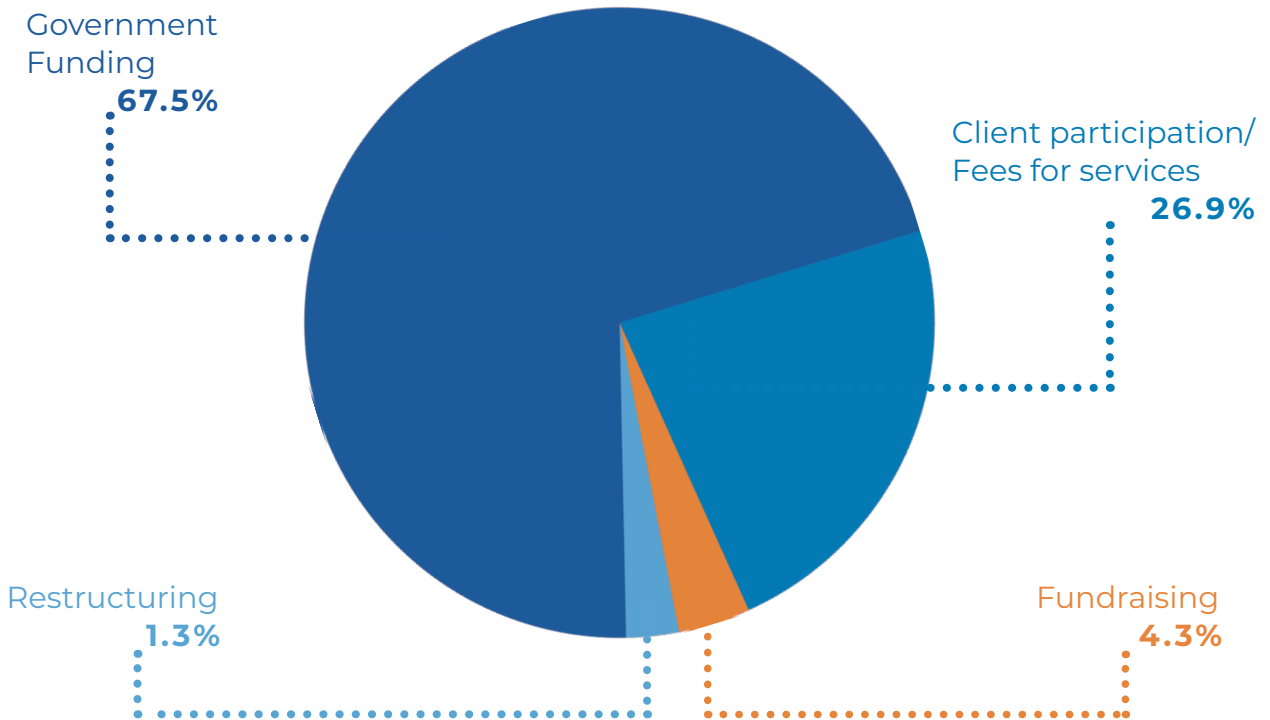


Emunah Israel 2023 BUDGET EXPENSES



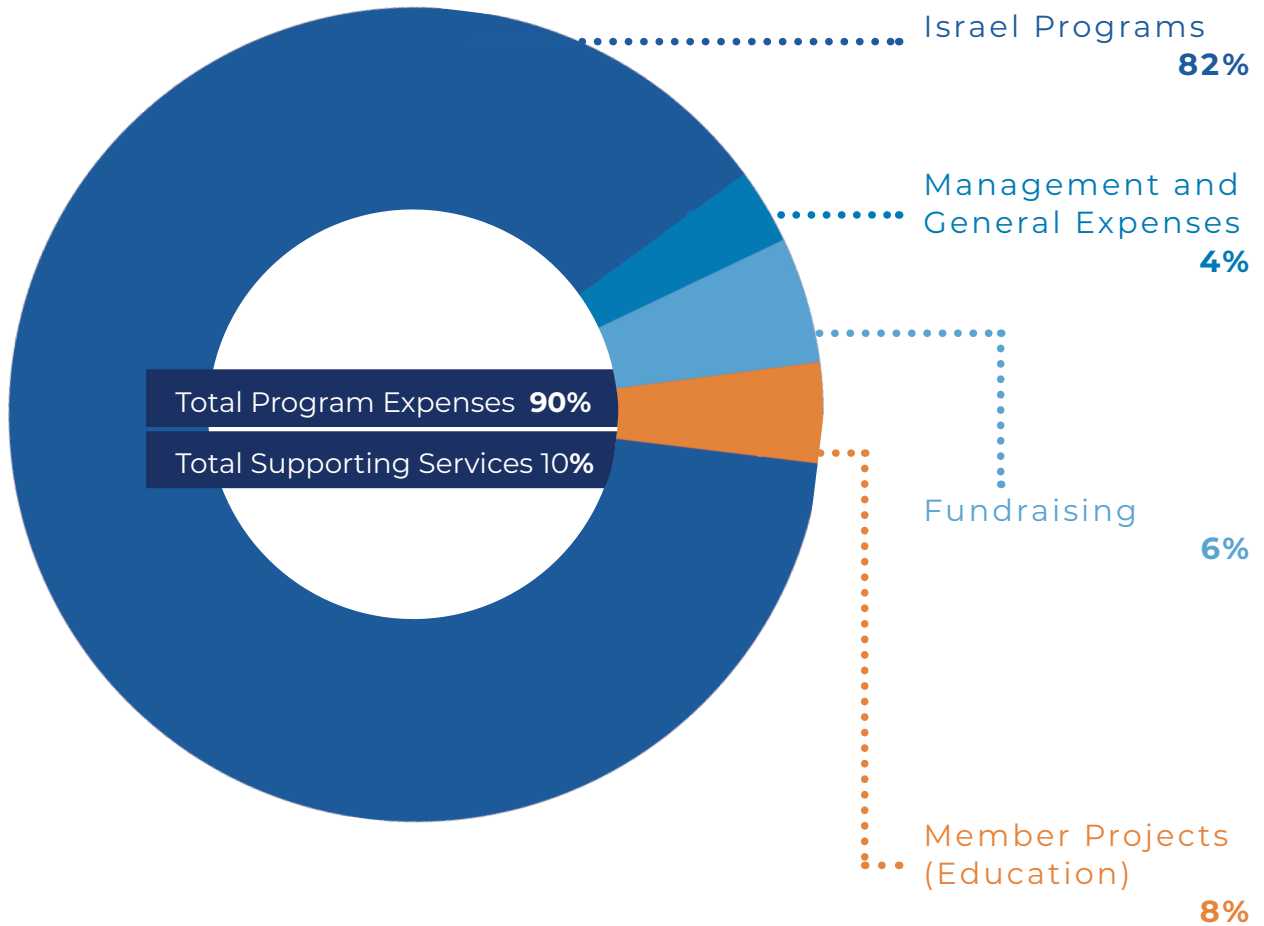
Expenses in USD (\$1=3.43)	
Early Childhood Education - Day Care Centers	\$62,196,863
Educational Institutions - Children's Homes, Schools and College	\$41,483,996
Bat Ami - National Service	\$10,516,659
Advancement of status of women, the family and community activities	\$1,660,525
Family Counseling Centers	\$975,923
International Division - expenses and transfer of funds raised f or projects	\$2,476,222
Central Administration	\$2,286,864
TOTAL:	\$ 121,597,052

Emunah Israel 2023 BUDGET REVENUE



Revenue in USD (\$1=3.43)	
Early Childhood Education - Day Care Centers - Government	\$31,049,562
Early Childhood Education - Day Care Centers - Tuition	\$30,758,017
Educational Institutions - Government	\$40,590,379
Bat Ami - National Service - Government	\$10,524,781
Advancement of status of women, the family, and community activities - Fundraising and participation fees	\$1,107,871
Family Counseling Centers - Fees for services	\$803,207
Fundraising - Overseas: Emunah Israel, World Emunah and international Emunah affiliates	\$4,207,842
Fundraising in Israel	\$1,000,000
Restructuring and efficiency	\$1,555,393
TOTAL:	\$ 121,597,052

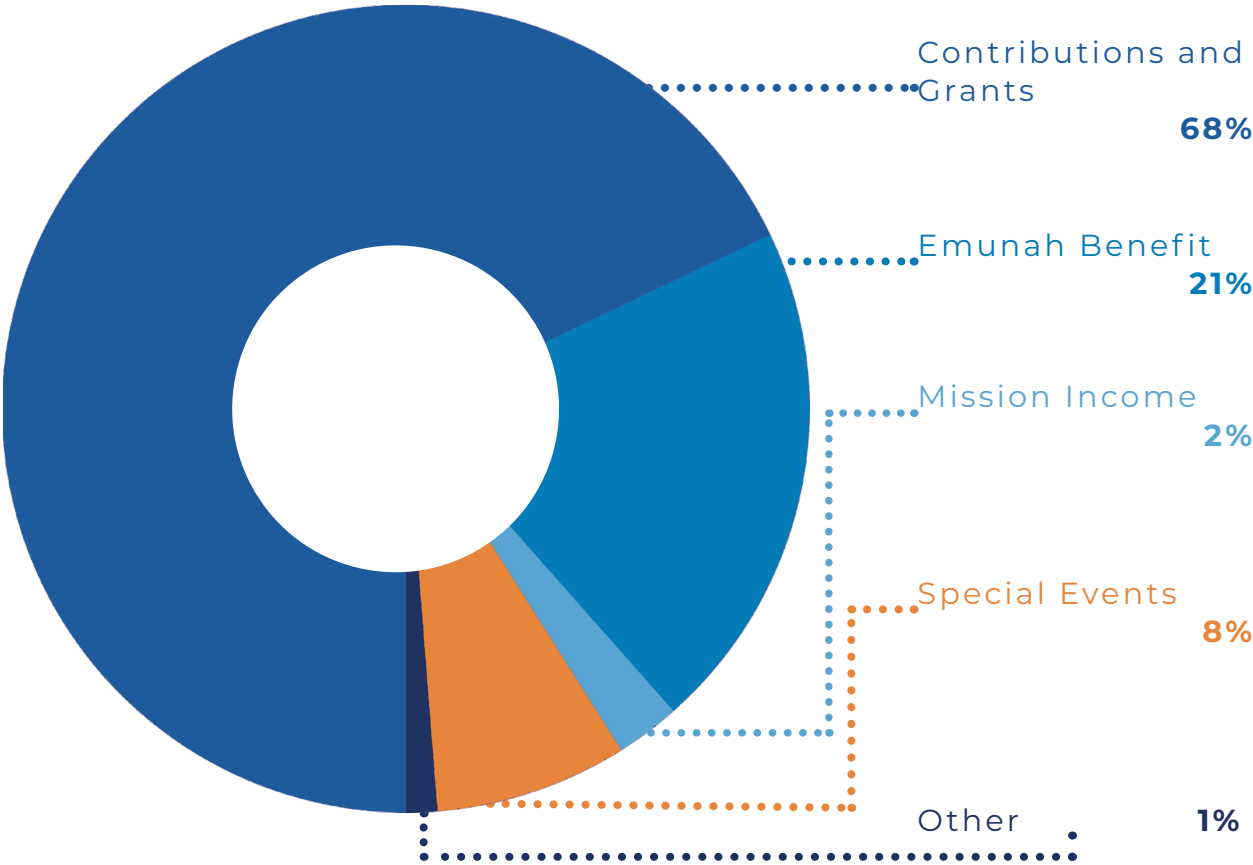
Emunah of America 2022 EXPENSES



EXPENSES

Israel Programs	\$3,976,160
Member Projects (Education)	\$377,983
Management and General Expenses	\$183,219
Fundraising	\$281,729
TOTAL:	\$4,819,091

Emunah of America 2022 REVENUE

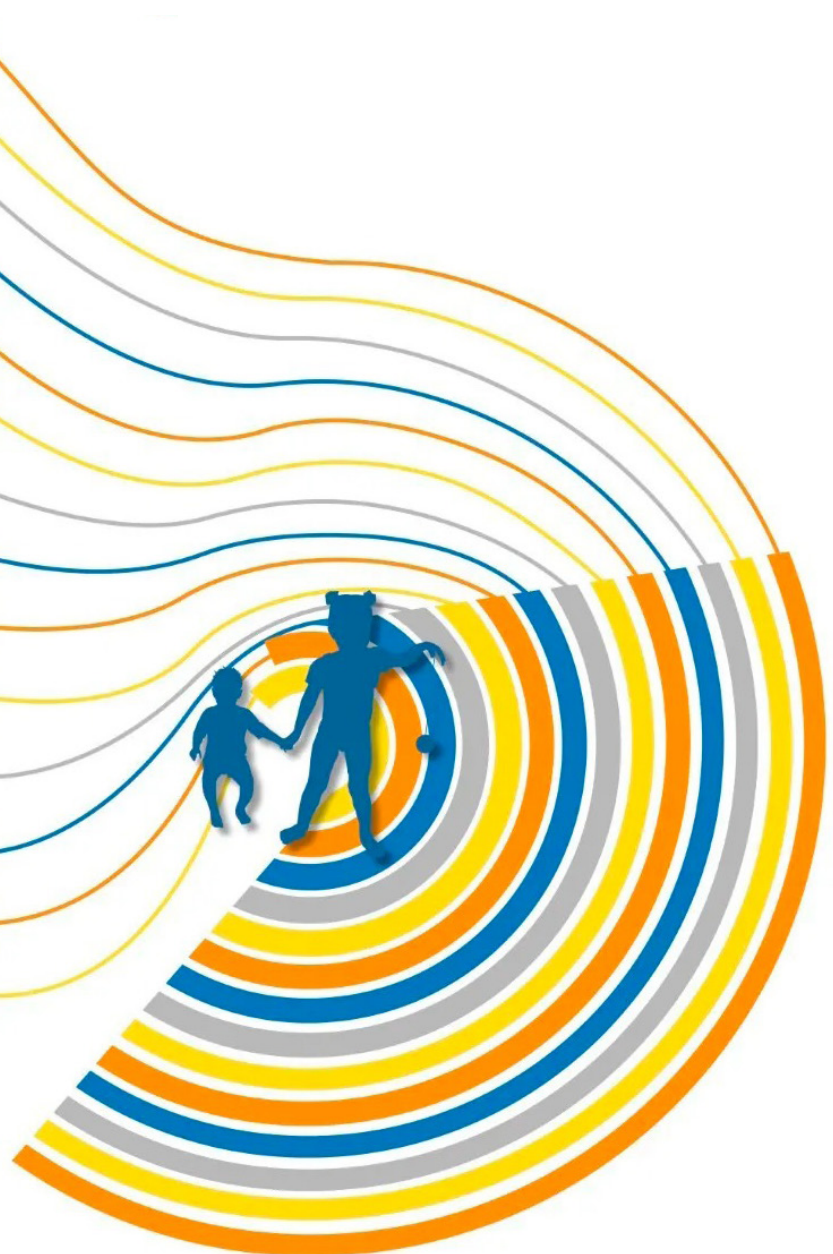


REVENUE	
Contributions and Grants	\$3,388,917
Emunah Benefit (NET)	\$1,026,391
Mission Income	\$127,978
Special Events (NET)	\$385,157
Other (NET)	\$62,160
TOTAL:	\$4,990,603

Summary of Emunah IN NUMBERS

NUMBERS AS OF DECEMBER 2022

9	Multi-Purpose Day Care Centers
6,000	Children in Day Care Centers
2,380	Emunah staff in Israel
5	Children's Homes with 648 children
2	Emergency Crisis Centers for Children and Teenagers with 75 kids annually
1	Domestic Violence Shelter - Caring for 12 women and 30 children
10	Family Therapy and Counseling Centers with over 750 clients a week
4	High Schools with 1,115 girls attending
1	College with 393 female students
3,200	Young women in Sherut Leumi - National Service Volunteers
141	students in Machon Be'er Emunah
1,200	girls across high school, post high school programs, employment programs, and youth centers (Telem)
150	youth and staff in Kol HaNearim
9	Member Countries including: America, Canada, France, Switzerland, UK, South Africa, Australia, Brazil & Israel



WAYS TO GIVE

BEQUESTS/LIVING TRUSTS

A charitable bequest is one of the easiest and most flexible ways to leave a gift to Emunah. You can include language in your will or trust specifying a gift to be made to family, friends or Emunah as part of your estate plan. The bequest can be a gift of cash, securities, or real property, made through your will or living trust. The amount of the gift is exempt from estate taxes.

RETIREMENT ASSETS

Did you know that up to 60-70% of your retirement assets may be taxed if you leave them to your heirs? You may wish to leave other types of assets to your heirs and make a gift to Emunah in your will or trust of your IRA, 401(k), 403(b), pension or another tax-deferred plan. If you designate Emunah as beneficiary, your IRA assets will not be taxed at your death, providing the full value of your

IRA ROLLOVER

If you, or someone you know, are 70½ or older, you may be interested in a way to lower the income and taxes from your IRA withdrawals. An IRA charitable rollover to Emunah is a way you can help continue our child-abuse-prevention work, while benefitting yourself this year. It can reduce your taxable income,

GIFTS OF LIFE INSURANCE

If you have a life insurance policy that has outlasted its original purpose, consider making a gift of your insurance policy to Emunah. You may do so by contacting your life insurance provider, requesting an ownership change and beneficiary designation from the insurer, and providing Emunah as the owner and beneficiary of your policy. Emunah encourages the use of fully paid insurance policies as charitable gifts. You may be entitled to an income tax charitable deduction for the gift of the policy.

CHARITABLE REMAINDER TRUSTS

If you are concerned about the high cost of capital gains tax with the sale of an appreciated asset, a charitable remainder trust may offer the solutions you need. You may defer capital gains tax and receive a charitable income tax deduction. Here's how it works: you or someone you designate will maintain a current interest in the trust for your lifetime or a set number of years, and then the remainder interest passes to Emunah. A unitrust pays the current beneficiary a fixed percentage of the trust's value each year. An annuity trust pays the current beneficiary a fixed amount each year based on a percentage of the trust's value on the date of gift. A current charitable deduction for the present value of either gift may be available in the year of gift and is based on IRS actuarial tables. You may make additional gifts to the principal of the charitable remainder unitrust in future years. An annuity trust, however, cannot receive additions. If the donated assets consist of appreciated securities, capital gains taxes may be deferred. Assets gifted to a charitable remainder trust will also reduce your estate tax exposure.

CHARITABLE LEAD TRUSTS

If you are looking for a way to pass on some of your assets to your family while reducing or eliminating gift or estate taxes, a charitable lead trust is an excellent option. Here's how it works: you fund a trust that pays Emunah a set amount for several years. You may also plan for this fund to be established at your death. You may receive a gift tax deduction at the time of your gift, or your estate may receive an estate tax deduction at the time of your death in the case of a bequest. After a set period of time, your family receives the trust assets plus any additional growth in value. Depending on how the charitable lead trust is structured, you may also benefit from an income tax deduction.

STOCKS, BONDS, MUTUAL FUNDS, OPTIONS

Emunah gladly accepts gifts of stocks, bonds, mutual funds or options. Contact your broker about a TOD (Transfer on Death) or beneficiary designation.

GIFTS OF PROPERTY

Almost any form of property – real estate, personal property, vacation homes, insurance policies and business interests – can provide a suitable charitable gift. If you are considering a gift of property, please consult your attorney, accountant, financial advisor and Emunah to ensure that the gift will meet your intention to support Emunah, in addition to your financial interests.



Shoham #whyi**CARE**

Shoham, Educational Director at an Emunah home in Even Shmuel

“At Emunah, someone is always ready to listen to the children and help them. It’s all about caring. Children come to us after being rejected by previous schools and foster homes. **You must believe in them.** You must believe that they are

much stronger than what you see the first time you meet them. The only way to help them go further is to help them find their own strength and work through that with them. **We are here only to show them the way.**

”



Eli

#why **DREAM**

Eli, a graduate of an Emunah home currently has two jobs as he saves money for his studies

“When I was 12, my family situation was very bad and social workers suggested I attend the day program at an Emunah Children’s Home. My days were filled with activities, and I grabbed every opportunity they offered with both hands. **Emunah encouraged me to be the best I could be**, and I worked hard to prove myself. It was at Emunah that I first learned to love music. **The music teacher believed in me and helped me to see that I have talent** and can use music to heal my pain. **To study music is my dream and I know, thanks to Emunah, that I can make it come true.**”



Nancy

#whyiEMPOWER

Nancy, Director, Emunah Family Counseling Center

“ I use a form of counseling that allows clients to find the ‘alternative story,’ to address the things about themselves in their past that will **give them the strength to recover.** I see people climb out of their troubles. I help patients take a stand against despair and find their forgotten strengths. For example,

when a woman comes in for therapy - that moment where she realizes that she is being abused and wants help - **this is the inner voice; and to hear that voice get stronger and stronger is extremely empowering.**

I believe in the goodness of people, and I believe in their ability to heal. ”



Mindy

#whyi VOLUNTEER

Mindy Stein, Past National President

“ I was fortunate to be raised in a family where I was inspired by my mother’s, Evelyn Silverberg Hoffman A”H, activities on behalf of her Toronto Emunah chapter, and by my husband’s mother, Shirley K. Stein A”H, who had also been a dynamic national officer of Emunah before her tragic passing at the age of 39. They both worked tirelessly on behalf of Emunah’s underprivileged and abused children and disadvantaged families, and in both families, there was a fervent love for the State of Israel. In 1991, my husband and I participated in an Emunah Lawyers’ and Accountants’ mission to Israel, and that is when we first really understood the scope and quality of Emunah’s vital work in Israel. We visited one of our five Emunah children’s residential homes for abused and abandoned

children, one of our Emunah family crisis and counseling centers in Sderot, a multi-purpose Day Care Center, our after-school program in Hebron, and we saw the superb education our Emunah children and young women receive at our Appleman College of Art and Technology and at the Marilyn Cole and Francie Zusman-Sina Torah and Arts High School. ***When we saw the children’s smiling faces and the way they were advancing educationally and socially, I knew I wanted to be part of an organization that can make such a difference in the lives of thousands of children and families, and help them become strong, independent, and well-adjusted, productive members of Israeli society throughout the country.***”



Sivan #whyi**SUCCEED**

Sivan, student at an Emunah high school, returned to Israel without her family and lived independently while studying computer science

“Emunah doesn’t only provide education. They also provide warmth, strength, and hope. The teachers are really kind. They don’t judge anyone. They accept you as you are. They support you in whatever you want to do. They give you hope. **I am not sure I would have had the opportunity to do bagrut (matriculation) and to achieve so many things without Emunah.** Later this year I will start to study computer engineering in college. I would have never felt the strength to achieve this goal without the support of Emunah. **I succeed because I have a purpose. Building a family. Getting a good job. Being happy.”** ”



Mazal

#whyiGIVEBACK

Mazal, social worker in an Emunah home where she lived as a child when she made Aliyah from Ethiopia with her family

“Returning to the place where I once lived, working now as a social worker, is really a powerful experience. I thought it would be an amazing opportunity to close the circle and to **give back to the place that gave me so much.** Having lived in the home allows me to better understand the children, guide them, and help

them to develop a healthy relationship with their family.

Even if I give a lot, and it's my job, I receive so much as well. It is so important to give.

When I returned, it felt like I was back home.

I can 'stand in their shoes' and understand what they feel. ”



Billet-Sugarman Family

#whyiGIVE

The Billet-Sugarman family, now in its fourth generation of leadership at Emunah of America

“ Giving to others has always been an essential midah that my parents Leo and Shirley Billet z”l held dear. From an early age, my parents instilled in us the importance of giving back to our community, Am Yisrael, and to Eretz Yisrael. My mother, Shirley, z”l, was one of the founding members of Emunah and a past national president. Her leadership and tenacity helped build Emunah and the state of Israel, leaving a legacy of giving and communal responsibility.

I have been honored with the opportunity to continue her work in advocating for Emunah and participating as a member of the National Board. My parents were role models for my children

and grandchildren and their legacy continues through them. My granddaughter, Emma, and grandsons Ilan and Doron celebrated their Bat and Bar Mitzvot with the children of Achuzat Sara. For his Bar Mitzvah project, my grandson Ilan raised funds for a new running program at the Emunah Achuzat Sara home in memory of his great-grandmother. This enabled 30 children to train and successfully run in the Jerusalem marathon a few weeks ago.

Our family hopes to continue the chain of giving which my parents began so long ago.

-Lynn Sugarman





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Johanna Guttmann Herskowitz, Chairman of the Board
Laurie Szenicer, Chief Executive Officer

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Shirley Billet*	Sondra Fisch	Melanie Oelbaum	Karen Spitalnick	*deceased
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Emunah of America GIVING SOCIETY

Emunah of America is dedicated to meeting the needs of Israel for over 75 years. Your donations help us fulfill our mission of **CARING FOR A NATION impacting over 10,000 Israelis a day. Emunah of America appreciates your partnership in chesed.**

WE COULD NOT DO IT WITHOUT YOU!

Donations can be made online at www.emunah.org/donate. For additional information about making a gift to Emunah of America, joining our Giving Society, or to inform Emunah of a bequest, please contact info@emunah.org or 212-564-9045

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\$300,000+

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