NCE // VOLATILITY // NEPAL // TIKKUN OLAM // SECURING THE FUTURE // LEADERSHIP // RUSSIA // VIOLENCE // GLOBAL JEWISH COMMUNITY // TUNISIA // PARTNERSHIP // FLOODS // RESOLVE // CL 👱 EARTHQUAKES // UKRAINE // FINANCIAL COLLAPSE // GREECE // ANTI-SEMITISM // TERRORISM // ISRAEL



on the FRONT LINES

American Jewish
Joint Distribution
Committee

JDC.org





JDC receives core support through the Jewish Federations of North America. Major funders also include: the Conference on Jewish Material Claims Against Germany, the International Fellowship of Christians and Jews, the Maurice and Vivienne Wohl Charitable Foundation, the Harry and Jeanette Weinberg Foundation, World Jewish Relief (UK), UIA Federations Canada, and tens of thousands of individual donors.

Table of Contents

A Message from Our Leadership	. 2
JDC on the Front Lines	
Ukraine & Moldova in Crisis: Volunteers Step Up	. 4
Building Resilience in a Changing Europe	. 6
Expanding Opportunities for Israel's Youth	. 8
Out of the Shadows: Cuba's Flourishing Jewish Life	. 10
After Earthquakes, Relief and Rebuilding in Nepal	. 12
Caring for the Last Holocaust Survivors	. 14
Championing Girls' Education in Djerba	. 16
Tikkun Olam in Action: JDC Entwine	. 18
Budget and Financials	
Global Budget	. 20
Program Budget Distribution	. 21
JDC's Global Reach	. 22
Consolidated Financial Information	. 23
Consolidated Statement of Functional Expenses	. 24
JDC Supporters	
Jewish Federations	. 28
Individuals, Foundations, & Corporations	. 30
The Schiff Society	. 34
The Warburg Society	. 36
JDC Ambassadors	. 38
JDC Entwine Volunteers	. 40
Officers and Board Members	42

A Message from Our Leadership

Across Europe, we are

working to strengthen

Jewish communities

beset by social and

economic turmoil.

resilience among

AT ANY GIVEN MOMENT WE ARE IMPACTING LIVES IN

dozens of countries and operating on several critical fronts. But today's challenges have an added, even more exacting dimension, for we are confronting lingering crises that refuse to subside even as the next flashpoint strikes.

The ongoing crisis in Ukraine is a prime example: it requires our continuing attention even when it temporarily fades from the news. Growing far-right extremism, Islamist terrorism, and anti-Semitic rhetoric across a Europe beset by economic weakness also demand action. In an Israel dealing with worrisome regional conflicts and broader threats, as well as crippling social and economic disparities, we continue to work with our partners to ameliorate aftereffects of last summer's Gaza crisis and create better opportunities for the most vulnerable groups. And we are once again spearheading a Jewish humanitarian

response to global disasters, delivering critical aid for Nepalis impacted by their country's earthquakes.

ON THE FRONT LINES

JDC professionals and volunteers are on the frontlines in Ukraine and the eastern border regions, working through our Hesed relief centers and other local organizations to provide life-sustaining services to over 7,000

mostly elderly Jews who remain in the conflict zones. We are also providing comprehensive emergency aid to some 2,800 elderly, working-age adults, and children who have fled to safer locations, many of whom did not need our assistance prior to the conflict. Ukraine's declining GDP, rampant inflation, and high unemployment further swelled the number of people turning to their local Jewish communities to help make ends meet—so that we are now caring for well over 65,000 people throughout the country.

This number represents nearly half of the 132,463 impoverished elderly and 22,580 desperately poor children and families throughout the former Soviet Union (FSU) who were aided by the Hesed network last year, thanks to support from our restitution partner—the Conference on Jewish Material Claims Against Germany (Claims Conference), as well as Jewish community Federations

across North America through JFNA, Rabbi Yechiel Eckstein and the International Fellowship of Christians and Jews (IFCJ), the Harry and Jeanette Weinberg Foundation, the Maurice and Vivienne Wohl Charitable Foundation, World Jewish Relief, and other philanthropists, foundations, and donors.

At the same time, the growth of local volunteerism in the FSU provides a beacon of hope, as we see young Jews delivering food packages to the homebound or displaced psychologists treating traumatized former neighbors. We take pride in our two-decade investment in building caring Jewish communities in this region, and in the learning and camping experiences, leadership training opportunities, holiday programs, and cultural festivals that are ensuring that Jewish life flourishes amid the hardships.

BUILDING RESILIENCE

Across Europe, we are working to strengthen resilience among Jewish communities beset by social and economic turmoil, and still shocked by a spate of recent deadly anti-Semitic attacks. We brought dozens of frontline leaders together with expert professionals in Barcelona this summer for crisis-management training. They focused on strengthening inter-

community cooperation and devising effective strategies for coping with anxieties while maintaining a thriving Jewish life—one that has seen well-attended Jewish festivals and public events this past summer in the very countries where xenophobia and anti-Semitism have been on the rise. The region's economic challenges have brought forth a sustained JDC response, which in part has been helping young families regain their financial footing and keep their children in Jewish schools.

The pioneering JDC-Lauder International Jewish Summer Camp at Szarvas, Hungary, added a fourth session this year, giving 2,000 young people from 30 countries the unparalleled opportunity to deepen their Jewish connections and cement their pride in their heritage.

Many of Szarvas' 20,000+ alumni have gone on to become leaders in their home communities who are actively

engaged in fighting anti-Semitism and extending the reach of Jewish life.

STRENGTHENING ISRAEL

Our strategic partnerships in Israel with the government and other entities continue to set the bar for innovation: Ashalim is developing a new, holistic family approach to helping Israel's children, youth, and young adults at risk; Eshel is creating solutions to challenges facing the elderly, whose numbers are expected to double over the next 15 years; Tevet is bringing unemployed adults from various backgrounds into the workforce; and Israel Unlimited is giving people with disabilities new pathways to an independent life.

Just recently, JDC organized a first-ever expo to give global brands and smaller employers the tools to introduce more inclusive hiring practices and improve workplace advancement. And to harness the power of Israel's growing number of social entrepreneurs, JDC is in the final stages of putting in place a social innovation hub that will nurture collaborative thinking and bring creative new solutions to social problems into existing frameworks.

In Latin America and North Africa, we are keeping Jewish communities strong and open to new approaches. Here, too, we have encouraged local activists who are expanding opportunities even as they safeguard age-old traditions.

We are proud that JDC's flagship Entwine movement of young Jewish leaders and advocates is expanding in new directions, thanks to major grants recently awarded by the Jim Joseph Foundation and by the Genesis Philanthropy Group. More than 15,000 young Jewish adults in the US, the UK, and beyond have been connected to JDC's work through Entwine, and its overseas service opportunities annually involve 500+ young people committed to making their mark on global Jewish needs and international humanitarian issues.

PARTNERS FOR A STRONGER JEWISH FUTURE

We greatly value the trust and support we receive from Jewish community Federations across North America in partnership with JFNA, the Harry and Jeanette Weinberg Foundation, the Maurice and Vivienne Wohl Charitable Foundation, the Swiss Banks Settlement, World Jewish Relief, and other individuals, foundations, estates, and partners around the world. The Claims Conference, which has designated JDC as its primary agent in providing welfare services to Holocaust survivors in the FSU and Eastern Europe who suffered the double trauma of Nazism and Communism, remains the lifeline to those survivors.

JDC also operates food, medicine, and assistance programs for impoverished Jews on behalf of Rabbi Yechiel Eckstein and the International Fellowship of Christians and Jews (IFCJ) across the FSU and beyond.

In this world of multiple challenges, we are especially grateful to our Board members for their increasingly generous support and diligent governance, and we deeply appreciate the untiring devotion manifested each day by JDC's global staff. To restate FDR's famous "rendezvous with destiny" charge, our own generation is one to which much has been given, but also one from which much is expected. This year, you will find an icon in each section of this report with specific suggestions as to how you can help. Together, we will ensure that the gains made in the past 25 years in rebuilding Jewish communities and Jewish life become the foundation stones for a better and ever-expanding Jewish future for our children and grandchildren worldwide.



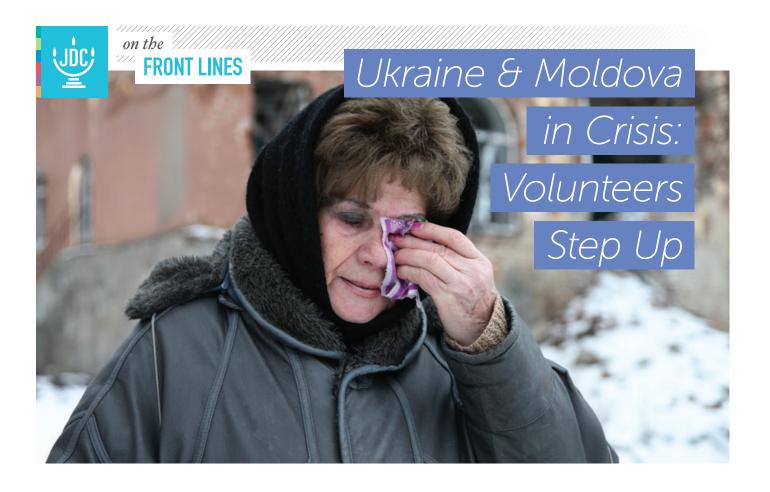
Lenny Blumerstein

Penny Blumenstein
President



Alan H. Gill

Executive Vice President & CEO



When the daily shelling began to be too much to bear in June 2014, 24-year-old Masha Shumatskaya (opposite, bottom photo) packed up her belongings and left her hometown of Donetsk in eastern Ukraine for the safety of Kharkov.

A graduate of its Jewish school and an active participant in its youth clubs, Masha was a proud

daughter of Donetsk—and she could scarcely believe the streets she knew so well had been transformed into a dangerous war zone.

Since then, she's become one of some 2,800 internally displaced Jews aided by JDC after they fled fierce fighting between government and

separatist forces. Today, JDC also continues to serve thousands of needy Jews in the separatist-controlled regions as well.

Over the past year, JDC has deployed emergency services to aid Jews caught up in the conflict, including extra food, medicine, and medical care; crisis-related home repairs; extra winter items such

as warm bedding, clothing, utility stipends, and space heaters; and a full aid package, emergency housing, and post-trauma care for displaced Jews like Masha.

Though directly impacted by the crisis herself, Masha—a graduate of JDC's Metsuda young leadership program in Ukraine—is one of dozens of young Ukrainians volunteering to deliver needed supplies to the country's most vulnerable Jews.

"Step by step, we're showing young people that volunteering is about the wish of each person to be involved in improving the world."

They're part of a new network of about 200 volunteers in 15 Ukrainian cities designing innovative programs to help vulnerable elderly, at-risk children and families, and others affected by their country's violence and volatility.

"Thank God, I'm not in as bad a condition as others," says Masha. "I can work and support myself. For me it's important and it's an honor to be an ambassador for all the Jews in need in Ukraine, to volunteer through JDC."

Masha and her friends are part of a new generation of Jews growing up after the fall of the Soviet Union,

a cohort with a fierce drive to improve the communities they live in.

It's a story that resonates with Nikolai Railean (below, top), director of the volunteer center in Moldova's capital city. The facility, which opened in March 2014 with JDC's support, is one of just 11 organizations certified by the Moldovan government to organize volunteer activities.

Nikolai coordinates about 300 volunteers who work with children with special needs, plan community





celebrations, visit the elderly, and more—work that's more important now than ever in light of Moldova's recent economic turmoil.

"In the Soviet Union, 'volunteering'—if you can call it that—was something you were forced to do. Only now is the culture starting to change," he says. "Now, step by step, we're showing young people that volunteering is about the wish of each person to be involved in improving the world. And month by month, we're growing."

Nikolai says JDC's support is critical to the success of Moldova's nascent turn toward communal service. Volunteers gather at the Kishinev Jacobs Jewish Campus, and JDC support has enabled coordinators to attend lectures and training courses.

"It's always important when JDC helps identify and solve what was a real need for a local Jewish community," he says. "The Soviet Union left its mark on the older generations. But in Moldova, we're changing the story. We're building the next generation of leaders and securing a Jewish future here in Moldova."

HOW YOU CAN HELP

To help JDC respond to ongoing and emergency needs throughout the former Soviet Union and facilitate the growth of volunteerism, visit JDC.org/GiftMarket and support:

Poverty Intervention for Families
Food Card for a Family/for an Elderly Person
Winter Relief for the Elderly/for Families
Home Care for the Elderly
Medicine/Medical Care for the Elderly/Children
Youth Leadership Development

JDC ANNUAL REPORT



"JDC doesn't only foster a

resilience without JDC."

spirit of resilience. It's more

than that—I cannot imagine

Amid a backdrop of anti-Semitic violence that garnered headlines this year in France, Denmark, and Belgium, right-wing extremism has been gaining political traction in a number of European nations—perhaps most dramatically in Hungary (above).

For Andras Borgula (opposite: top, center)—one of the

creative minds behind Judafest, JDC's signature street festival in Budapest—that means his work is more important than ever.

"Everybody is worried. Only the blind are not," he said. "Judafest has become a statement of sorts in the last few years. We Jews come out of our homes proudly

and loudly and in bigger numbers than we've seen at any point since 1945 or maybe 1989."

Growing up in communist Hungary, Borgula didn't know he was Jewish until he was 14.

But once he embraced his roots, his Jewishness became not just an identity but a passion.

"Once I understood what being Jewish meant to me,

I knew I had to try to bring that experience to others," said Borgula, a Jewish community activist in Budapest and the director of the city's Gólem Theatre. "I had to try to give something back. Today, I'm doing so much that it feels like my life is one big Jewish wedding."

Borgula describes himself as "unreasonably optimistic and desperately motivated."

Judafest began eight years ago with a simple goal: to get 1,000 people to attend. A rousing success, 3,500 people came out that first year. Now, the festival regularly attracts crowds of closer to 10,000 to a robust, multifaceted Jewish cultural

event: street festival, culinary demonstrations, musical performances, film screenings, family day, picnic, and much more.

An example of JDC's commitment to extending Jewish learning beyond the walls of Jewish community centers and making Jewish culture visible and accessible, Judafest's success and structure has been replicated in cities across Europe.

The festival, which began as a music- and art-filled celebration of Jewish culture, has become something more—a critical chance to bring the Jewish community together in the face of rising far-right and anti-Semitic rhetoric.

"This celebration of life is one of a kind, and people know it," he said. "I can't emphasize enough how important it is for us, for Hungarian Jews, to have this day together."

Meeting the challenges that Hungarian Jews face in these trying times, JDC programs are helping to strengthen this Jewish community of about 100,000, Borgula explained.

"It's simple: Without JDC, there would be 90 percent less Jewish life here. Not because JDC supports or gives a budget for 90 percent of our activities, but because JDC has built a reputation of helping people like me do the things we never thought we were capable of," he said. "JDC doesn't only foster a spirit of resilience. It's more than that—I cannot imagine resilience without JDC."

HOW YOU CAN HELP

To help Jewish communities rebuild a vibrant Jewish identity and reach out to those seeking to reconnect to their heritage, visit JDC.org/GiftMarket and support:

Jewish Street Festivals
Shabbatons and Family Retreats
After-School Jewish Culture Classes
Jewish Summer Camp Experiences
Holiday Food and Supplies
Jewish Day School/Kindergartens







These life-changing initiatives have

given more than 15,000 Israeli

mobility and societal integration.

youth new pathways to social

Hadi Haidari (opposite: top left and below) was earning good grades in high school in his hometown of Sakhnin in the Lower Galilee until tragedy struck his Israeli Arab family. Their restaurant was burned to the ground as a result of a business dispute, robbing them of their livelihood and permanently disabling Hadi's father. To help put food on the table, Hadi dropped out of school and began working in construction at age

16. But he didn't abandon his education—or his ambitions—and arranged to continue his studies three days a week at the youth advancement unit in Sakhnin, a second-chance setting specially designed for youth who have dropped out of school.

"I didn't want to find myself at age 40 doing the same job at the same pay," said Hadi, explaining why he had registered at the advancement unit for a Network for Teaching Entrepreneurship (NFTE) training course. "If I hadn't participated in NFTE that could well have happened to me."

NFTE is one of five employment-readiness and business-skills training programs piloted by JDC in

Israel through its strategic Ashalim partnership with the Government of Israel and UJA-Federation of New York, which develops innovative programs for at-risk children, youth, and young adults. These life-changing initiatives have given more than 15,000 Israeli youth aged 15 to 18 who have either dropped out of school or are in second-chance settings new pathways to social mobility and societal integration. NFTE is now

being replicated by the government countrywide.

"At the beginning I didn't think it was interesting. I even thought to drop out of the NFTE program," Hadi admitted. "But after four classes I felt this was me. I came to love what we

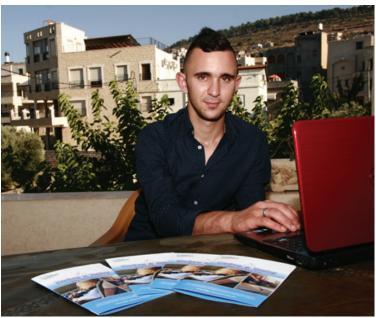
learned and would find myself in a team as a leader—and I loved it."

Hadi and a course mate, Alla, horrified by the death of an unattended toddler in an overheated car, joined forces to design a set of passenger-area sensors that triggered an alarm and opened a car's windows if a child was left behind. They entered their product and business plan in a series of local competitions,

and ultimately won the national title in the Global Young Entrepreneurs of 2013 competition. Then Hadi and Alla represented Israel at the NFTE face-off in New York City, going up against 20 teams of young entrepreneurs from all over the world.

"After the amazing experience at the NFTE event in New York," said Hadi, "I understood that if I want to be someone in this life I have to take responsibility for my life."





Over the past two years, Hadi successfully completed his matriculation exams and qualified for college with his score on Israel's equivalent of the SATs. "Through NFTE I learned I can advance and get better paid; I can open my own business; and, most important, I can go to college and get a degree." Hadi is now planning to become a project engineer.

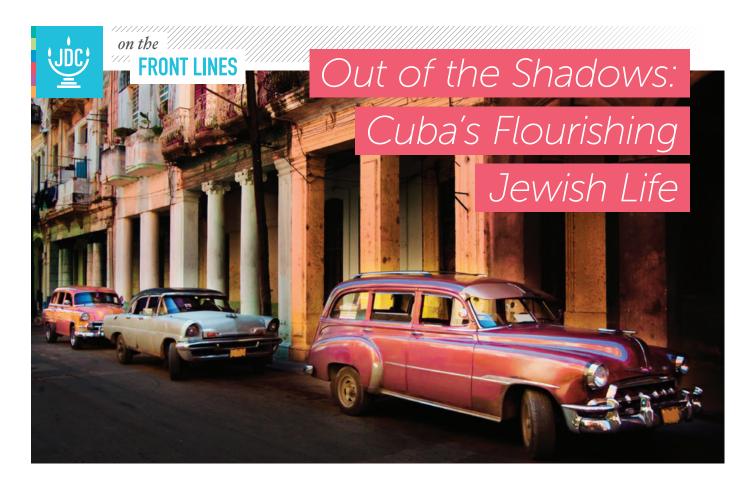
Success stories like Hadi's continue to motivate Israeli social investor Boaz Raam, who has partnered with JDC to provide critical support for the program. He founded and chairs Partners of NFTE Israel, which raises funds and recruits volunteer mentors among other philanthropists and corporations. He is determined to help young Israelis from all backgrounds complete their education, acquire the skills to enter and advance in the workplace, and—like Hadi—develop empowering visions of themselves and their future.

As he reminds all those involved in NFTE Israel, "The most important thing we are teaching these young people is that every person is the entrepreneur of his own life—that is the real takeaway from this program."

HOW YOU CAN HEL

To give all Israelis the tools and training they need to transform their lives and become part of a thriving economy, visit JDC.org/GiftMarket and support:

Job Training for At-Risk Youth Young Entrepreneur Training Job Training for Haredim Job Training for Israelis with Disabilities



"JDC's assistance has been

Judaism here—and keeps us

optimistic about our future."

vital for the existence of

Just 90 miles off the coast of the U.S., Cuba has been a hidden world to most Americans for over 50 years. One of its most surprising features is that it is home to a vibrant and active Jewish community, stretching from the capital city of Havana, with the greatest concentration of Cuban Jews, to smaller groups across the island, from Cienfuegos to Guantanamo. And that's because the resurgence of Jewish life in this island nation is a remarkable story to tell.

Since 1991, when the Cuban government eased restrictions on religious practices, JDC and partner organizations throughout North America have been providing community members with kosher food

and other assistance, and helping to fuel a religious and cultural revival that has surprised and enthralled all observers. Monica del Pino's life story reflects this communal renaissance.

Born in Havana in 1984, Monica (opposite, top) got involved in the community at age eight, when she was among the first groups to attend the newly opened Sunday School—the same school, housed

in the renovated Beth Shalom Synagogue and Patronato Community Center, where Monica teaches Hebrew and Jewish traditions to kids that age today. Jewish summer camps and training programs organized by the Maccabi Cuba Youth Organization followed, along with a Taglit/Birthright mission to Israel, and Monica revisited her family's roots in Poland while on the March of the Living—activities

made possible by support from JDC and its partners.

Like so many of her fellow Cuban Jews, Monica found a meaningful connection to her Latin culture and her Jewish heritage through Israeli folk dance.

She's an enthusiastic member of one of the island's many community-organized Israeli dance troupes, and has taken part in Israeli dance festivals and seminars both at home and abroad, including last year's Machol Europa.

Today, Monica is putting her computer engineering and information technology degree from the University of Havana, as well as her Jewish educator training, to work for the community, overseeing the Jewish library at the Patronato, serving as an assistant to Jewish community president Adela Dworin, and helping to support the smaller communities in Cuba's central and eastern provinces.

"Cuban Jews have been working hard to keep Judaism alive in Cuba," Monica explains, and she wants to do her part in this two-decade-plus endeavor.

Among its fruits are a pharmacy at the Patronato that benefits Jews throughout the island, Shabbat dinners that provide food for body and soul at Cuba's five synagogues, a revitalized youth group with its camps and other activities, and a bar/bat mitzvah study program. Visiting rabbis and educators preside over classes and life-cycle events, and young Cuban Jews participate in regional and international programs, including Israel's quadrennial Maccabiah Games. Married and with a three-year-old daughter, Monica and her family are "involved in all the activities that we can be," she explains. "JDC's assistance has been very vital for the existence of Judaism here—and it keeps us optimistic about our future."

HOW YOU CAN HELP

To enable youngsters from small Jewish communities to solidify their connection to Jewish life and the global Jewish people through classes and transformative activities, visit JDC.org/GiftMarket and support:

After-School Jewish Culture Classes Jewish Summer Camp Experiences Holiday Food and Supplies







Upama Shrestha (opposite) is a Nepali woman with a calling. As program coordinator for Tevel Nepal, the local offshoot of Israeli NGO Tevel b'Tzedek, she spends her time organizing empowering activities for disadvantaged women and youth in Kathmandu. Eager to add to her professional skills, Upama applied last winter for a spot in JDC's Third International Women's Leadership Workshop in Israel—a coveted

opportunity for community development professionals to learn from JDC's century-plus of humanitarian aid experience and from each other. But as it turned out, Upama did not have to wait until the spring workshop to become better acquainted with JDC.

The 7.8-magnitude earthquake that struck Nepal on April 25, 2015 killed almost 9,000 people and displaced 2.8 million others from their homes. Weeks of aftershocks brought continuing trauma and new destruction, especially following a second full-scale quake on May 12.

JDC's disaster response team mobilized immediately, partnering with Nepali, Israeli, and other international

organizations to deliver medical equipment and supplies, food, clean water, shelter materials, and hygiene items to over 36,000 people, as well as to local hospitals and other humanitarian agencies. With the Israel Trauma Coalition, JDC also provided psychosocial counseling and training for teachers and community leaders just three weeks after the initial quake.

Upama is deeply committed to helping her country move forward—and counting on JDC's partnership along the way.

Tevel Nepal quickly became a key JDC partner: Our seasoned field staff joined Tevel's local professionals and Israeli volunteers to distribute two tons of emergency food aid to impoverished families in Kathmandu and Dholaka, and deliver critically needed

supplies to remote villages before the seasonal rains hit. And to help ensure safety in advance of those impending monsoons, JDC brought Israeli building experts together with partner All-India Disaster Mitigation Institute consultants to devise prototypes for temporary shelters and reinforcements for existing structures. These experts provided training and tools for Tevel volunteers who supplied corrugated tin sheets to villagers in three hard-hit districts, along with

tarps and plastic sheeting to fight the fierce rains.

Upama was in the thick of these efforts. She mobilized her youth groups to distribute food and help in organizing health camps for women and children, as well as Child Friendly Spaces to keep young kids safe and creatively occupied while schools remained closed. She was sustained by the strong sense of determination that has propelled her career—the same inner calling that took her from a western Nepali village without electricity and running water to university study in Kathmandu, and the chance to better the lives of her countrymen.

Applying her B.S. and M.S. in education, Upama taught English and social science before winning a sought-after volunteer spot with a community development NGO in far-western Nepal. Encouraged by her mentor, she continued her studies despite having to make 27-hour trips back to the capital for exams. "People are often capable of doing a lot more than they believe themselves able to do," says Upama, who is now the proud holder of an M.A. in Sociology and Anthropology.

Upama's experience at JDC's Leadership Workshop in Israel reaffirmed that conviction, connecting her with women changemakers from 14 countries.



"It was incredible for me to have the chance to spend time together with the world's best, goodhearted, and leading power women," she said. "The workshop pushed me a step up," she explained, for it underscored the importance of networking in community development, "and I have already started to work on that!"

Upama recently completed an art therapy training program for teachers returning to primary schools that are re-opening their doors for the first time since the quakes. Having worked in both rural and urban environments, Upama appreciates the fact that JDC's efforts in Nepal have been answering needs in city areas as well as in remote villages, and that it is working with a marginalized ethnic community in Gorkha. Calling her experience at the JDC workshop in Israel "one of the golden memories of my life," Upama is deeply committed to helping her country move forward—and counting on JDC's partnership along the way.

JDC's disaster response efforts in Nepal are made possible thanks to the generous support of the Jewish Federations of North America as well as thousands of individual donors. JDC's Nepal relief partners include: UNICEF, The Afya Foundation, IDF Field Hospital, All-India Disaster Mitigation Institute, Integrated Development Society—Nepal, Teach for Nepal, Homenet, Tevel b'Tzedek, Heart to Heart International, Magen David Adom, and the Israel Trauma Coalition.

JDC coordinates its relief activities with the U.S. Department of State, USAID, Interaction, the Foreign Ministry of Israel, Israeli agencies, and the UN coordination mechanism OCHA.

HOW YOU CAN HELP

To join JDC in responding to natural and man-made disasters and global development needs, visit JDC.org/GiftMarket and support:

Potable Water Free Mammograms for At-Risk Women Surgeries in Ethiopia Building Schools in Ethiopia



Nearly 60,000 victims of

persecution benefit from a

by the Claims Conference.

wide range of services funded

World War II-era Nazi

Born in 1940, Larissa Geltman (opposite, top) survived the Holocaust by fleeing with her family to a small town in the Ural Mountains soon after the Nazis invaded the Soviet Union. She recalls paying a heavy price for being Jewish while growing up in the Urals, having been bullied severely in school, "but I never hid

my identity," she proudly says. Today, that Jewish identity and the caring support Larissa receives from her Jewish community—are literally keeping her alive.

More than 132,000 vulnerable elderly Jews across the former Soviet Union benefit today from critical social services provided

by the network of *Hesed* centers that JDC helped establish over the past two-plus decades and other community organizations. This total includes nearly 60,000 victims of World War II-era Nazi persecution, like Larissa, who benefit from a wide range of services funded by the Conference on Jewish Material Claims Against Germany (Claims Conference).

After graduating from a local university in the Urals with a degree in mathematics, Larissa returned to St. years at the Russian Geological Research Institute. When she was in her sixties, she contracted a disease that affected her spine and, despite five operations, was left with very limited mobility. But Larissa refused to let her physical difficulties end her career. She used

while lying flat in bed.

Unfortunately, Larissa's health continued to deteriorate. She no longer hears or sees well and struggles to get by on a small monthly pension. Living alone in a one-room apartment, and with no family to turn to

for help, Larissa has been dependent since 1998 on the compassionate support she receives from the staff of Hesed Eva. They provide her with 25 hours of home care each week to assist with bathing, cooking, cleaning, and other everyday activities that are now impossible for Larissa to handle alone, as well as food, medicine, and medical consultations.

The unprecedented increase in German government funding secured by the Claims Conference in recent

Petersburg for graduate studies, and worked for 30

equipment specially designed by her friends to continue working



years is vital in addressing the growing needs of survivors as their health and mobility deteriorate with age. This support has enabled the Heseds to significantly expand home care services, increasing both the number of care hours and the number of beneficiaries.

Faina Antonovskaya (at left, bottom), 82 and living alone in Tula in central Russia, counts herself fortunate that she does not need home care at present. However, since 1999, she, too, has benefited from Claims Conference-funded assistance, provided through Hesed Neshama.

Faina and her family took refuge in the Orenburg region during World War II, living in a small room at the factory where her father found work. Her mother brought home the family's sole daily fare of cabbages, cucumbers, and tomatoes from her job at the local collective farm. Returning to Tula at war's end, Faina graduated from college and worked for many years at a publishing house, retiring in 1987.

Faina's husband died soon after, and her pension was so small that she needed to find work as a courier in order to make ends meet. She's too old for that now. so the food, medicines, and medical assistance she receives from Hesed Neshama are what keep Faina going, and allow her to live with dignity.

HOW YOU CAN HELP

To aid tens of thousands of vulnerable, impoverished elderly Jews who are in desperate need of material aid and critical services, visit JDC.org/GiftMarket to support:

Home Care for the Elderly Food Card for an Elderly Person Hot Meals at Elderly Centers Winter Relief for the Elderly Medicine/Medical Care for the Elderly



"We became even more

serious about making our

school work knowing that

the Joint was on our side."

An ancient unbroken history is repeating itself in Djerba, a colorful southeastern Tunisian island, illustrating once again the power of individuals to move their community forward. Sixty years ago, David and Tsivia Kidouchim put their pioneering vision to work and, with support from JDC, established Torah V'Hinuch, the first-ever school for girls in this ancient 1,000-strong Jewish community.

Today, Alite and Hannah Sabban (above and opposite), two graduates of that school, are building upon the Kidouchims' acclaimed life's work. Kanfei Yonah (or "Wings of a Dove"), the complementary school that these sisters-in-law have established, is

giving young women in this very traditional population the tools they need to navigate a fast-moving 21st century world.

Determined to provide a new generation with broader learning and personal development opportunities, the Sabbans launched their educational efforts in 2006, offering girls aged 15 and older afternoon classes to supplement their morning schedule at Torah V'Hinuch. The following year they began training the most

promising older students as teachers and organizing classes for an expanded age range.

The Sabbans' timing could not have been more fortuitous. Attendance at the public lycée had become increasingly problematic for many young women, foreclosing the option used by an earlier generation

to further their education. By the time Tunisia's Jasmine Revolution touched off the Arab Spring in January 2011, Kanfei Yonah was holding classes throughout the day to supplement Torah V'Hinuch sessions, and adding grades for older students year by year. But even with Kanfei Yonah's staggered schedule, conducting simultaneous

classes in the basement of the new community hall and in scattered locations proved impossibly distracting—so the Sabbans turned to JDC.

A fixture in Tunisia since 1950, JDC continues to partner with local communities to provide educational and social assistance and to fuel the present-day vitality in the South. JDC boosted the Sabbans' venture with funds to partition off classrooms in the community hall, and it purchased computers,

textbooks, and other essential equipment for the school.

"JDC's help was an immense push forward," says Alite. "It was the beginning of having a real school with real classrooms, books, and a learning atmosphere. We became even more serious about making our school work ... knowing that the Joint was on our side. And we especially noticed the change in the girls' behavior. They were no longer





attending classes to keep themselves occupied, but to actually learn and change their lives."

More than 80 students are currently enrolled in Kanfei Yonah, and four seniors traveled to Jerusalem this June to take the Bagrut (matriculation) exam—an inspiration and example for the younger children.

JDC has added support for English and computer classes and recently sent an educational consultant to conduct teacher-training sessions and assist Alite and Hannah in formalizing plans for their new school construction project—the realization of their decade-old dream.

Together with JDC, the Sabbans raised the funds to purchase an abandoned property that they will convert, one floor at a time, into a permanent consolidated school facility. That step-by-step approach explains how they have accomplished so much while also raising 11 children between them. "You see what needs to be done and just do it.... You have to begin and persist and things progress," insists Alite. "G-d helps a lot, too." Dedicated leaders like the Sabbans are ensuring the promise of a strong Jewish future on the island of Djerba.

HOW YOU CAN HELP

To upgrade school facilities and learning opportunities for thousands of Jewish children in communities large and small, visit JDC.org/GiftMarket and support:

Jewish Day School/Kindergartens After-School Jewish Culture Classes Homework Help



To travel with Entwine is to

grapple with both the world's

can make in the face of that.

challenges and the tremendous

impact that the Jewish community

Jason Friend (above and opposite) knows that, on any given Friday night, he can break bread with a global network of Jewish changemakers.

And the 28-year-old real estate manager wants his network to know they have a home in the Bay Area, too.

"Everyone knows that when they come to San Francisco, they have a place to stay and, most importantly, a place to do Shabbat," he says. "South Africa, London, New York, Chicago—it's an extended Jewish family at its heart."

Friend has become an

enthusiastic ambassador for JDC Entwine's Insider Trips for young professionals. He first went on a service trip to the Philippines in the spring of 2015, surveying the breadth and depth of JDC's response to devastating Typhoon Haiyan. This fall, he'll chair an Insider Trip to Cuba.

Raised in a family with Jewish philanthropy at its core, Friend said Entwine is unique in its pluralistic, comeas-you-are approach to Jewish identity.

"As Jews, that's where we excel, when we're challenging each other and we see a pressing need right in front of us. JDC's approach of letting us witness that with our own eyes is a really powerful way to do that," he says. "At its basic root, the Jewish

community is bound by this commitment to repairing the world. That's the link that, locally, I sometimes miss."

On the ground in the Philippines, Friend and his cohort spoke with local political officials; collaborated with JDC's local partners providing relief; met with communities

and individuals who had received JDC-issued boats and fishing nets; and volunteered to help replant mangroves lost to the surging waters.

To travel with Entwine is to grapple with both the intractability of some of the world's challenges and the tremendous impact that the Jewish community can still make in the face of that.

long-lasting impact when you know you have only a few years of funding? You have to look a little bit deeper and look at what's actually coming out of it. The situation on the ground is changing," he says. "Without JDC, these people would be much worse off. That's who we are as Jews. We want to do good for the world and do what we can to help in that tikkun olam circle."

"How do you take this type of aid and make a

Friend says he frequently weaves an invitation to join an Entwine trip into conversations he has these days.

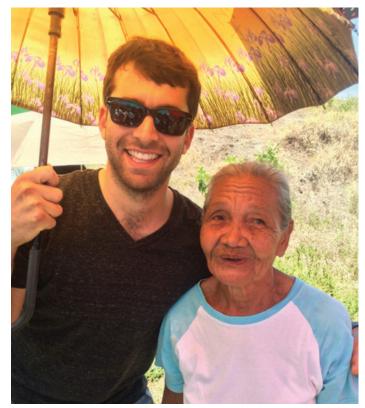
For young Jews who don't necessarily have a synagogue membership or a rabbi they've connected with, he says, the chance to travel internationally and live out Jewish values in action is an opportunity to connect deeply with their identity, to tease out what is meant by that ineffable, innate sense of "being Jewish."

"Going on vacation, sitting on the beach, isn't that rewarding and doesn't feel that good at the end of the day," Friend says. "When I tell people about how rich and rewarding these trips are, the people you meet, the experience—how could you not want to do that? Anyone can help repair the world."

HOW YOU CAN HELP

To help build the next generation of global Jewish leaders and encourage both incountry and regional training experiences, visit JDC.org/GiftMarket and support:

Youth Leadership Development



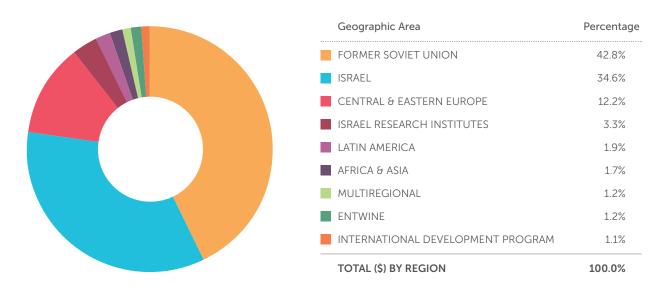


2014 Global Budget

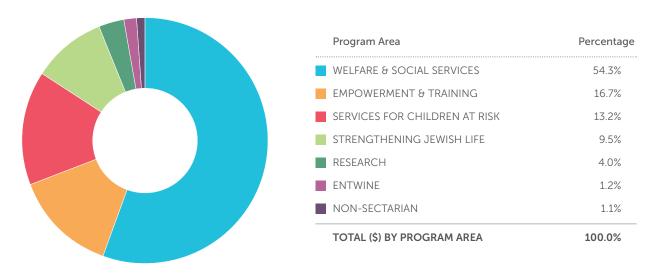
ALBANIA ARGENTINA	11,114		
		-	11,114
DEL ADUIC	2,001,398	3,563,192	5,564,590
BELARUS	987,158	3,897,092	4,884,250
BOSNIA/HERZEGOVINA	99,740	494,999	594,739
BRAZIL	49,320	-	49,320
BULGARIA	489,274	2,012,378	2,501,652
CENTRAL ASIAN REPUBLICS	4,310,419	4,147,103	8,457,522
CHILE	6,292	-	6,292
CHINA & EAST ASIA	52,681	5,000	57,681
CROATIA/SLOVENIA	51,246	639,644	690,890
CUBA	_	349,600	349,600
CZECH REPUBLIC	42,236	1,019,734	1,061,970
EGYPT	40,416	12,600	53,016
ESTONIA	287,885	1,620,320	1,908,205
ETHIOPIA	88,380	1,020,020	88,380
GENERAL LATIN AMERICA	110,059	305,000	415,059
GERMANY	146,903	303,000	146,903
HUNGARY	1,221,699	- 15,314,917	16,536,616
INDIA			
INDIA INTERNATIONAL DEVELOPMENT PROGRAM	275,592	53,532	329,124
	452,305	3,424,000	3,876,305
JDC ARCHIVES	613,673	675,295	1,288,968
JDC ENTWINE	1,509,630	2,486,191	3,995,821
JDC ISRAEL	11,729,870	107,496,200	119,226,070
LATVIA	439,190	2,780,776	3,219,966
LITHUANIA	197,571	1,407,154	1,604,725
MOLDOVA	1,755,166	3,091,113	4,846,279
MOROCCO	693,303	2,417,341	3,110,644
MYANMAR	2,208	-	2,208
MYERS-JDC-BROOKDALE INSTITUTE	1,128,574	7,945,656	9,074,230
OTHER MUSLIM COUNTRIES	245,272	534,850	780,122
POLAND	715,632	1,915,480	2,631,112
PROPERTY RECLAMATION	854,244	-	854,244
REGIONAL AFRICA & ASIA PROGRAMS	253,026	-	253,026
REGIONAL EUROPEAN PROGRAMS	3,097,051	1,132,235	4,229,286
ROMANIA	838,480	3,401,784	4,240,264
RUSSIAN FEDERATION	7,592,810	59,427,195	67,020,005
SERBIA/MACEDONIA	254,270	772,698	1,026,968
SLOVAKIA	129,429	1,502,590	1,632,019
SPECIAL GRANTS	1,805,976	100,000	1,905,976
TAUB CENTER FOR SOCIAL POLICY STUDIES IN ISRAEL	403,788	1,774,300	2,178,088
TRANSMIGRANT PROGRAM	63,589	-	63,589
TUNISIA	287,928	557,650	845,578
TURKEY	241,353	220,500	461,853
UKRAINE	8,044,189	54,348,084	62,392,273
URUGUAY	45,018	-	45,018
VENEZUELA	17,931	-	17,931
FINANCE, ADMINISTRATION, AND FUNDRAISING	24,423,214	-	24,423,214

2014 Program Budget Distribution

BY GEOGRAPHIC AREA



BY PROGRAM AREA



The table on page 20 summarizes JDC's annual budget with income provided primarily by the Jewish Federations of North America/Federations system and the extent to which additional funds from various sources have been obtained and utilized. In sum, the JDC Core budget of \$78.1 million has leveraged another \$290.8 million for total expenditures on JDC projects of \$368.9 million during 2014.

JDC's Global Reach

Today's urgent mission for JDC is rescuing Jews and others in danger and crisis, alleviating hunger and hardship, and renewing and connecting Jewish communities. JDC impacts millions of lives worldwide.

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World Headquarters

ISRAEL

LATIN AMERICA Argentina Bolivia Brazil Chile Colombia Cuba Ecuador Haiti Mexico Panama Peru Uruguay Venezuela

EUROPE

Albania Austria Belgium Bosnia & Herzegovina Bulgaria Croatia

Czech Republic Estonia France Germany Greece Hungary Italy

Latvia Lithuania Macedonia Netherlands Norway Poland

Romania Serbia Slovakia Slovenia Spain Sweden

Switzerland

UK

FORMER AFRICA and ASIA

SOVIET UNION (FSU) Armenia Azerbaijan Belarus Georgia Kazakhstan Kyrgyzstan Moldova Russia Tajikistan Ukraine

Uzbekistan

Egypt Ethiopia Ghana India Indonesia Japan Jordan Morocco Myanmar Nepal Philippines Rwanda Sri Lanka

Tunisia

Turkey

China

Consolidated Financial Information

The following is a summary of JDC's audited Financial Statements for the year ended December 31, 2014. For a copy of the full Financial Statements and Independent Auditor's Report, email Ophir Singal, JDC Chief Financial Officer, at financials@jdc.org or access at www.JDC.org/financials.

CONSOLIDATED BALANCE SHEET	2014
ASSETS	
Cash & Cash Equivalents	\$43,983,992
Investments	503,712,45
Grants Receivable	26,102,243
Contributions Receivable, Net	49,023,29
Other Assets	18,844,87
Fixed assets, Net	57,379,57
Total assets	\$699.046.435
Total assets	\$099,040,43:
	\$099,040,43
LIABILITIES & NET ASSETS	, ,
LIABILITIES & NET ASSETS Accounts Payable & Accrued Expenses	\$86,455,828
LIABILITIES & NET ASSETS Accounts Payable & Accrued Expenses Pension Plan Obligations	\$86,455,828 11,985,544
LIABILITIES & NET ASSETS Accounts Payable & Accrued Expenses Pension Plan Obligations	\$86,455,828 11,985,544 1,993,69
LIABILITIES & NET ASSETS Accounts Payable & Accrued Expenses Pension Plan Obligations Annuity Obligations	\$86,455,828 11,985,544 1,993,69 29,925,116
LIABILITIES & NET ASSETS Accounts Payable & Accrued Expenses Pension Plan Obligations Annuity Obligations Loans Payable Due to Others	\$86,455,826 11,985,54 1,993,69 29,925,110 20,875,55
LIABILITIES & NET ASSETS Accounts Payable & Accrued Expenses Pension Plan Obligations	\$86,455,828 11,985,544 1,993,69 29,925,116 20,875,559

CONSOLIDATED STATEMENT OF ACTIVITIES	2014
REVENUES, GAINS (LOSSES) & OTHER SUPPORT	Г
Contributions, net	\$148,063,872
Grants	156,419,041
Other income	5,590,642
Investment gain	14,243,722
Total revenues, gains (losses) & other support	\$324,317,277
EXPENSES	
Program services	297,832,841
Supporting services	
Management & general19,099,7	771
Fund raising10,979,6	523
Total supporting services	30,079,394
Total expenses	\$327,912,235
CHANGES IN NET ASSETS	
Change In Net Assets Before Other Changes	\$3,594,958

CHANGES IN NET ASSETS	
Change In Net Assets Before Other Changes	\$3,594,958
Pension & Post-Retirement Benefit Adjustment	5,609,760
Change In Net Assets	\$9,204,718
Net Assets (Deficit) - Beginning Of Year	\$557,015,419
Net Assets (Deficit) - End Of Year	\$547,810,701

Consolidated Statement of Functional Expenses

PROGRAM SERVICES SUPPORTING SERVICES

'						•	ı	· ·	
	Relief, Welfare and Health	Empowering and Training	Social Development & Strengthening Jewish Life	Research and Development	Other	Total	Management and General	Fund Raising	Total
PROGRAM EXPENSES									
Grants and Cash Assistance	\$13,861,622	\$14,939,351	\$739,020	\$29,802	\$26,658	\$29,596,453	\$-	\$-	\$29,596,453
Food, Clothing, and Supplies Assistance	52,937,527	-	-	-	-	52,937,527	-	-	52,937,527
Health Care, Rehabilitation, and Supplies	10,640,370	1,744,519	-	-	935,976	13,320,865	-	-	13,320,865
Education, Training, and Scholarships	747,979	22,185,370	8,367,968	307,263	360,047	31,968,627	-	-	31,968,627
Research and Development	5,108,342	855,538	1,332,367	12,503,605	1,880,644	21,680,496	-	-	21,680,496
Emergency Assistance, Rescue, and Relief	6,658,488	-	134,959	-	2,971,617	9,765,064	-	-	9,765,064
Home Care and Personal Assistance	76,889,801	1,008	-	-	-	76,890,809	-	-	76,890,809
Social, Religious, and Communal Outreach Programs	15,612,422	833,573	22,618,953	-	1,069,563	40,134,511	-	-	40,134,511
Occupancy, Facilities, Equipment, and Repairs	2,056,296	470,760	390,129	-	441,438	3,358,623	-	-	3,358,623
Miscellaneous	554,714	26,214	1,381,670	591,886	2,489,398	5,043,882	-	-	5,043,882
Total program expenses	185,067,561	41,056,333	34,965,066	13,432,556	10,175,341	284,696,857	-	-	284,696,857
MANAGEMENT AND ADMINISTRATIVE EXPENSES									
Payroll, Benefits, and Consultants	6,304,255	1,398,568	1,191,071	457,575	346,619	9,698,088	9,714,795	6,607,301	26,020,184
Contracted Services, Supplies, and Other Expenses	1,604,464	355,942	303,134	116,455	88,216	2,468,211	3,047,741	1,464,866	6,980,818
Travel	492,648	109,292	93,077	35,757	27,087	757,861	731,805	782,665	2,272,331
Conferences, Media, and Public Relations	-	-	-	-	-	-	767,794	1,596,524	2,364,318
Other	137,697	30,548	26,015	9,994	7,570	211,824	2,565,303	502,598	3,279,725
Total Management and Administrative Expenses	8,539,064	1,894,350	1,613,297	619,781	469,492	13,135,984	16,827,438	10,953,954	40,917,376
Interest expenses	_	_		_	_	_	501,491	_	501,491
Depreciation	-	-	_	_	-	-	1,770,842	- 25,669	1,796,511
Бергесіаціон	-	-	-	-	-	-	1,//0,042	25,009	1,/90,311
Total Expenses	\$193,606,625	\$42,950,683	\$36,578,363	\$14,052,337	\$10,644,833	\$297,832,841	\$19,099,771	\$10,979,623	\$327,912,235

Period Ended December 31, 2014

JDC BOARD OF DIRECTORS IN ACTION











Thank you
to those who make
our work possible

JDC Supporters

JDC's programs are made possible by contributions from the Jewish Federations of North America, as well as charitable individuals, families, businesses, foundations, and restitution sources. JDC gives special thanks to the following ambassadors of JDC's global mission whose gifts in 2014 supported our work around the world.

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JFNA Social Venture Fund for Jewish-Arab
Equality and Shared Society

JFNA Ukraine Assistance Fund

JFNA's Israel Terror Relief Fund

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The Birmingham Jewish Federation

The Israel-World Jewry Bureau of the

Birmingham Jewish Federation

ARIZONA

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of Greater Phoenix
Jewish Federation of Southern Arizona

ARKANSAS

Jewish Federation of Arkansas

CALIFORNIA

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& West Orange County
Jewish Federation of Greater Los Angeles
Jewish Federation & Family Services
of Orange County

Jewish Federation of Palm Springs and Desert Area

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Jewish Federation of San Diego County

Jewish Community Federation of San Francisco,

the Peninsula, Marin & Sonoma Counties

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New Canaan and Darien

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Jewish Federation of Palm Beach County

The Jewish Women's Foundation

of the Greater Palm Beaches

Jewish Federation of Pinellas & Pasco Counties
The Jewish Federation of Sarasota-Manatee
Jewish Federation of South Palm Beach County

Tampa Jewish Community Center

& Federation, Inc.

Jewish Federation of Volusia & Flagler Counties

GEORGIA

Jewish Federation of Greater Atlanta Augusta Jewish Federation Savannah Jewish Federation

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Jewish United Fund/Jewish Federation

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Jewish Federation of Peoria

Jewish Federation of the Quad Cities

Jewish Federation of Greater Rockford

Jewish Federation of Southern Illinois,

Southeastern Missouri and Western Kentucky

Jewish Federation of Springfield IL

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Jewish Federation of Greater Indianapolis

Jewish Federation of Northwest Indiana

Jewish Federation of St Joseph Valley

IOWA

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KANSAS

The Jewish Federation of Greater Kansas City Mid-Kansas Jewish Federation

KENTUCKY

Jewish Federation of the Bluegrass Jewish Community of Louisville

OUISIANA

Jewish Federation of Greater Baton Rouge Jewish Federation of Greater New Orleans North Louisiana Jewish Federation

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Jewish Community Alliance of Southern Maine

MARYLAND

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Federation of Baltimore

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The Jewish Federation of the Berkshires

Combined Jewish Philanthropies

of Greater Boston

Jewish Federation of Central Massachusetts Fall River UJA, Inc.

Merrimack Valley Jewish Federation

Jewish Federation of Greater New Bedford

The Jewish Federation of

Western Massachusetts

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of Metropolitan Detroit

Flint Jewish Federation

Jewish Federation of Grand Rapids

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Minneapolis Jewish Federation

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Jewish Federation of Las Vegas

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Jewish Federation of Atlantic and Cape May Counties

Jewish Federation of Cumberland,

Gloucester & Salem Counties

The Jewish Federation in the

Heart of New Jersey

Jewish Federation of Greater MetroWest NJ Jewish Federation of Northern New Jersey

Jewish Federation of Greater Middlesex County

Jewish Federation of Monmouth County

Jewish Federation of Ocean County

The Jewish Federation of Princeton Mercer Bucks

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Hunterdon & Warren Counties

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Jewish Community Board of Akron

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Jewish Federation of Tulsa

ODECON

Jewish Federation of Greater Portland

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Jewish Federation of the Lehigh Valley

Jewish Federation of Greater Philadelphia

Jewish Federation of Greater Pittsburgh

Jewish Federation of Reading PA Inc.

The Jewish Federation of

Northeastern Pennsylvania

Jewish Community Alliance of

Northeastern Pennsylvania

RHODE ISLAND

Jewish Alliance of Greater Rhode Island

SOUTH CAROLINA

Charleston Jewish Federation Columbia Jewish Federation

TENNESSEE

Jewish Federation of Greater Chattanooga Knoxville Jewish Alliance Memphis Jewish Federation Jewish Federation of Nashville

and Middle Tennessee

TEXAS

Jewish Federation of Greater Dallas
Jewish Federation of El Paso
Jewish Federation of Fort Worth
& Tarrant County
Jewish Federation of Greater Houston
Jewish Federation of San Antonio

The Jewish Federation of Greater Austin

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United Jewish Federation of Utah

Jewish Federation of Waco

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Jewish Community Federation of Richmond
United Jewish Federation of Tidewater
United Jewish Community
of the Virginia Peninsula

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Jewish Federation of Greater Seattle

WISCONSIN

Jewish Federation of Madison Milwaukee Jewish Federation

CANADA

Calgary Jewish Federation
Coast to Coast Canada
Jewish Federations of Canada - UIA
Federation CJA
Jewish Federation of Edmonton
UJA Jewish Federation Hamilton Ontario
London Jewish Federation
Jewish Federation of Ottawa
UJA Federation of Greater Toronto
Jewish Federation of Greater Vancouver
Windsor Jewish Federation

Jewish Federation of Winnipeg

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