

# Sparkil

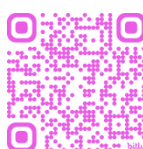
EDUCATIONAL  
TOOLKIT



## Ancient Wisdom, Modern Innovation: The 800-Year-Old Guide to Impact Lending



FOUNDING PARTNERS



Do you want to learn more?

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Dear Educators,

Welcome to the SparkIL educational kit. This kit, centered around the SparkIL platform, is divided into five lesson plans designed to offer your students a comprehensive understanding of the following themes:

**Mutual Responsibility:** Explore the Jewish value of mutual responsibility and strengthen connections between Global Jews and Israelis.

**Jewish Social Entrepreneurship:** Examine how Jewish values influence and drive entrepreneurial efforts.

**Social Jewish Entrepreneurship Workshop:** Engage students in identifying and solving community issues through entrepreneurial initiatives.

**Diversity in Israeli Society:** Highlight the diversity of Israeli society and the varied backgrounds of entrepreneurs within the SparkIL platform.

**Impact Lending-The Evolution of Tzedakah:** Introduce the concept of Impact Lending as one of the elements of Tzedakah. Learn how an idea the Rambam wrote 800 years ago is considered innovative today.

Each lesson plan uses SparkIL as a practical case study to explore these concepts, highlighting the power of impact-lending and its impact on diverse Israeli communities.

### About SparkIL

SparkIL, a subsidiary of the Jewish Agency and the Ogen Group, is a peer-to-peer platform designed to engage global Jews with Israelis on a personal basis via the tool of interest-free micro-loans (or: Impact Loans) to small Israeli businesses. SparkIL supports a wide range of entrepreneurs, from those in Israel's geographic and socio-economic periphery to businesses impacted by recent conflicts. The platform promotes a cycle of continuous support, in which loans are repaid to the lender and can be re-lent to new businesses, illustrating a sustainable model of social impact and mutual engagement.

### Intended Use of This Kit

This educational kit is tailored for young American Jews aged 11-16 in various settings such as day schools, supplementary schools, youth movements, JCCs, and summer camps.

### Instructions for Educators

- **Engagement:** Promote interactive and participatory learning. Utilize the online SparkIL platform or the printable cards in the Appendix to engage students directly with real Israeli businesses.
- **Technology:** Provide access to the SparkIL website during sessions for real-time learning. Use the following QR code for easy access. In settings without internet access, use the printable business owner cards.
- **Preparation:** Acquaint yourself with the SparkIL platform and the businesses featured to effectively guide discussions and respond to student inquiries.
- **Follow-up:** Page 6 of this kit offers a number of ways to convert theory into action, either as individuals or as a group. We encourage you to choose one of the suggested calls-to-action to complete the educational process with your students.

We invite you to reach out to us with any questions or inquiries.

Kol Tuv!  
Yishai Goldflam

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### **Activity Goals**

Students will explore the concept of impact lending through the Rambam's Eight Degrees of Tzedakah, understanding ethical values and promoting self-sufficiency.

### **Grade Level**

Ages 11-16

### **Materials Needed**

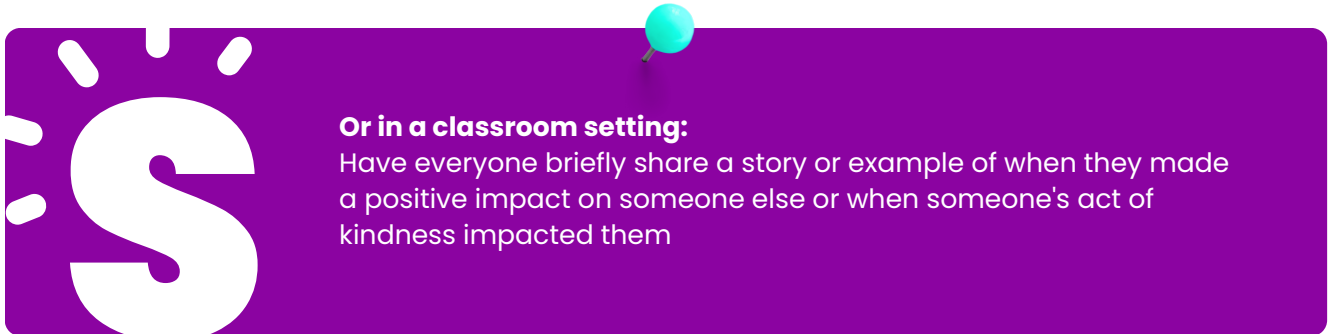
1. Ball of yarn
2. Texts describing the Eight Degrees of Tzedakah (Appendix A)
3. Printed postcards (Appendix C)
4. Access to SparkIL website

### **Lesson Duration**

60-75 minutes

### Play 'Cotton Ball Race' Icebreaker (10 minutes)

- Objective: Web of Connections icebreaker. Demonstrate community support interconnectedness.
- How to Play: Stand in a circle and hold a ball of yarn. Start by sharing an example of a simple act of kindness or support (e.g. donating books to a local library). Then, holding onto the end of the yarn, toss the ball to a student, who will then share another act of kindness or support, and toss the yarn to another student, holding onto their part of the yarn. This continues until a web is formed, showing how many connections and impacts can be made from individual acts.



**Or in a classroom setting:**  
Have everyone briefly share a story or example of when they made a positive impact on someone else or when someone's act of kindness impacted them

### Ask (10 minutes)

- How can small actions contribute to big changes in someone's life or community?
- How do these acts of kindness connect us to others, even if we don't see the immediate impact?
- Show the class - [leading with Lollipops](#).
- What Jewish values align with acts of kindness? (Write on the board all the answers)
- What is Tzedakah?
  - Introduce Tzedakah - a foundational concept in Jewish ethics that translates to justice or righteousness, but is commonly associated with charitable giving. Explain its significance in Jewish tradition as not merely an act of generosity but a moral obligation.



### Learn The Rambam's Eight Degrees of Tzedakah (15 Minutes)

- Before the activity, print the eight degrees of Tzedakah (Appendix A), and cut each sentence into a separate slip of paper. Divide the class into small groups, give each group the slips, and ask them to rank the eight degrees from best to worst.
- Ask each group to introduce their ranking to the class and explain why they chose that particular ranking.

### Discuss (10 minutes)

Introduce the class with the Rambam's order of preferences (See Teacher's Guide-Appendix B) and discuss the following:

- Why do you think Maimonides ranked the act of empowering someone to be self-sufficient as the highest form of tzedakah?
- Can you share examples of support or acts of tzedakah you've seen or heard of, that help people become self-sufficient?
- What kind of projects or initiatives represent the highest form of giving, where the goal is to empower others to stand on their own?

Wrap up by drawing a line between the Rambam's highest degree of Tzedakah and the concept of Impact Lending (Use Appendix C for short descriptions of the different types of modern day Tzedakah). Impact lending by its nature equals to the highest degree - the lender doesn't give money away, they don't profit from the loan, and they help another person in their time of need as their peers, in a way that respects them and helps them become self-sufficient.

## **Act** Analyzing Impact Lending through SparkIL Case Studies (40 minutes)

**Objective:** Students will analyze real-life case studies from SparkIL to understand the application of impact lending and its alignment with the principles of Tzedakah or laws of lending, focusing on self-sufficiency.

**Activity:** Divide the class into groups. Ask groups to visit the SparkIL website and find two businesses they connect with, or, if there is no access to the internet, hand out the cards of SparkIL businesses in Appendix G. Give each group the blank 'business postcards' (Appendix D) and ask them to fill them out.

**Presentation:** Each group presents their chosen businesses and discussion insights to the class, highlighting the key aspects of how impact lending supports the business and the connection to Tzedakah principles.

# Post Learning Call to Action


After exploring these core values in class, here are several ways to extend the impact of our lessons into practical, real-world actions involving students and their families. We encourage selecting at least one of the following initiatives to continue nurturing these values:

## 1. Letter to Parents: Empowering Unity and Support

- **Purpose:** To inform parents about the classroom activities centered on tzedakah and promoting self-sufficiency and the support of Israeli small businesses through SparkIL.
- **Action:** Send home a personalized letter outlining the activity highlights and the concept of SparkIL, and invite families to participate by making a refundable, interest-free loan to a business their child felt connected to during the class activities (see Appendix E for a proposed letter).

## 2. Institutional Gift: Expressing Kindness Through Support

- **Purpose:** Enable students to directly make an impact-loan to an Israeli business. Your institution will be an integral part of the impact-lending process and will encourage the students and their families to match existing funds.
- **Action:** Your institution will provide gift cards or SparkIL Credits of \$18 or \$36 to each student at the end of the activity. They will then be encouraged to match these funds and double the impact-loan they make on the SparkIL site. This could be an opportunity to engage a donor who would be interested in this initiative and would cover the cost of the gift cards. Digital gift cards are available on the SparkIL website.



**Important!**  
When lending with a gift card, the lender receives the repayment directly. When lending with SparkIL Credits, the institution gets the repayment and not the lender. Please consider which option is most suitable for your institution. To generate SparkIL Credits for your institution or for inquiries on how to utilize SparkIL Credits, please contact Yishai Goldflam at [yishaigo@sparkil.org](mailto:yishaigo@sparkil.org).

## 3. Class Project: Loan-raising for Israeli Businesses

- **Purpose:** To engage students in a creative and collaborative loan-raising project for an Israeli business they resonate with, applying lessons learned.
- **Action:** Use the Loan-raising Brainstorm Worksheet to guide students through planning and executing a fundraising initiative. This includes understanding the chosen business's impact, brainstorming loan-raising ideas, and planning for action (Appendix F).

# **Appendix A:** Text Study

## Rambam's (Maimonides) Eight Levels of Tzedakah:

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The givers know to whom they give but the poor don't know from whom they received the funds.

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Those who give into the hand of the poor before the poor ask.

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Those who give Tzedakah but with a frown [doing it only because they have to].

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One strengthens someone whose economic situation is declining by providing them with a gift or a loan, or by making business partnerships, or by finding them employment to strengthen their hand, so they will not need the assistance of other human beings, to strengthen them so that they shall not fall and not be in need of asking for anyone's support.

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The poor know from whom they are taking, but the givers don't know to whom they are giving.

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Those who give less than is fitting but [at least] give with a welcoming face.

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Those givers do not know to whom they give, and the recipients don't know from whom they take, such as when one gives money into a Tzedakah box [or donates online].

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Those who give only after the poor ask.



# **Appendix B:** Teacher's Guide

Maimonides' Eight Degrees of Tzedakah serve as a guide for ethical giving, emphasizing the importance of dignity, discretion, and the empowerment of those in need. This hierarchy not only instructs on how to give but also deepens our understanding of the impact of our actions on others' lives. By teaching these degrees, educators can foster a nuanced conversation about the values that underpin charitable acts and the broader implications of these acts for community cohesion and individual growth.

### "There are eight degrees of tzedakah, one higher than the other.

1. The highest degree, exceeded by none, is that of the person who strengthens one whose economic situation is declining by providing them with a gift or a loan or by making a business partnership or by finding them employment to strengthen their hand so they will not need the assistance of other human beings. As it says, You shall strengthen them ... and they shall live with you (Lev. 25:35), so strengthen them so that they shall not fall and not be in need of others' support.
2. A step below this stands those who give tzedakah to the needy in such a manner that the givers do not know to whom they give and the recipients know not from whom they take such as when one gives money into a tzedakah box [or today donates on line to a charitable organization who then finds the needy to help them].
3. One step lower is that in which the givers know to whom they give but the poor know not from whom they receive funds.
4. A step lower is that in which the poor know from whom they are taking, but the givers know not to whom they are giving. Examples of this were the great rabbis who would tie their coins in their scarves which they would fling over their shoulders so that the poor might help themselves without suffering shame. (Rabbi Abba in TB Ketubot 68)
5. The next degree lower is that of those who give into the hand of the poor before the poor ask.
6. The next degree lower is that of those who give only after the poor ask.
7. The next degree lower is that of those who give less than is fitting but [at least] give with a welcoming face.
8. The next degree lower is tzedakah but the one who gives does so with a frown [only because they have to]."

### Explanation of Each Degree:

- 1. Empowerment Over Aid:** The highest form of charity is to prevent individuals from becoming dependent on others in the first place. This can be achieved through providing a loan, employment, or any form of support that strengthens individuals' ability to sustain themselves. This approach is rooted in the principle of preserving dignity and fostering independence.
- 2. Anonymity and Dignity:** The next level emphasizes giving in a way that neither the giver nor the receiver is aware of the other's identity. This method protects the recipient's dignity and ensures that the act of giving remains pure, free from any expectations of gratitude or recognition.
- 3. Concealed Giving:** Slightly lower is the act of giving where the donor knows the recipient's identity, but the recipient remains unaware of the source. This maintains the recipient's dignity while allowing the donor to be more deliberate in their giving.
- 4. Anonymous Receipt:** Here, the recipient knows who the giver is, but the giver does not know the specific recipients. This method was practiced by great rabbis who discreetly allowed the poor to receive aid without direct confrontation, preserving their pride.
- 5. Proactive Giving:** Offering support before being asked is considered more commendable than waiting to be approached. It signifies attentiveness to others' needs and the desire to help preemptively.
- 6. Responsive Giving:** Responding to a request for help, although lower than offering help unsolicited, is still a vital form of support, acknowledging the courage it takes to ask for assistance.
- 7. Adequate but Warm Giving:** Even if one cannot give as much as might be needed, doing so with kindness and a smile conveys warmth and solidarity, which can be as valuable as the material support itself.
- 8. Reluctant Giving:** The lowest form of tzedakah is giving unwillingly. While the act itself may still aid someone in need, the reluctance detracts from the potential to foster a genuine connection and solidarity within the community.

# **Appendix C:** Tzedakah in Modern Days

**This section offers educators a framework to explore the diverse methods of giving in today's world. Feel free to integrate it into your lesson plan as desired.**

### **Donating**

This is the straightforward act of giving money without expecting any return, aimed at supporting causes or organizations that align with our values and beliefs. Donations can provide immediate financial assistance to those in need or help fund projects and initiatives that make a positive difference in the world.

### **Impact Investing**

Unlike traditional donations, impact investing seeks to support projects or initiatives that not only generate a positive social or environmental impact but also offer a financial return to the investor. This approach allows supporters to contribute to the greater good while also benefiting financially, creating a sustainable model for change.

### **Lending**

This method involves lending money, often with interest, to individuals or enterprises. Unlike donations or impact investments, lending is based on the expectation of repayment, making it a temporary financial support mechanism that can be recycled and used to support multiple initiatives over time.

### **In-Kind Support**

Beyond financial contributions, offering time, skills, or resources directly to causes or organizations is another valuable form of support. In-kind contributions can include volunteering, providing professional services pro bono, or donating goods and materials, all of which are crucial to the functioning and success of many nonprofit initiatives.

### **Impact Lending - We spotlight a unique form of support**

This approach combines the altruistic spirit of donating with the sustainability of lending, but without the financial gain typically associated with interest-based loans. Impact Lending allows individuals to offer temporary financial assistance to projects or businesses making a positive impact, without depleting their own resources, as the loaned amount is repaid over time.

### **Micro-Lending**

An important aspect of Impact Lending is Micro-Lending, a key component of SparkIL's mission. Micro-Lending enables individuals of all ages to make a significant impact by lending small amounts of money to businesses and projects worldwide. This model democratizes the ability to contribute positively, allowing anyone to be a part of creating a better world through thoughtful, impactful lending.

# **Appendix D:** Business Postcards

## Business Postcards

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**Business Name:**

Write the name of the business you've explored.

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**Location:**

Where is this business based?

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**Business Mission:**

In a sentence or two, describe what this business aims to achieve.

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**Challenge Faced:**

What major challenge was this business facing before receiving the impact loan?

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**Impact Loan Use:**

How will the business use the loan to address its challenge?

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**Reflection on Tzedakah and Impact Lending:**

How does this story and SparkIL illustrate the concept of enabling self-sufficiency? In what ways does this case reflect the values of tzedakah? Can this form of financial support be considered a form of tzedakah? Why?

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# **Appendix E:** Parent's Letter





To  
Your Recipient's Name

From  
Your Recipient's Name

**Subject: Empowering Our Kids - A Lesson in Unity and Support**

Dear Parents,

We hope this letter finds you well. Recently, your child participated in an engaging and educational activity that explored the concept of Tzedakah and Impact Lending. We wanted to share the valuable insights they gained and invite you to be part of a meaningful initiative called SparkIL inspired by their experiences.

**Activity Highlights:** In our session, your child embarked on a journey through the multifaceted nature of Tzedakah, illuminated by the teachings of Maimonides. Through interactive discussions and activities, they explored how Tzedakah extends beyond mere charity, embodying a commitment to uplift and empower others toward self-sufficiency.

**Our Invite!** In the spirit of unity and community support, we invite you to join us in a unique opportunity. Please consider making a refundable, interest-free impact-loan, in the name of your child, to the actual business they selected during the activity. Your impact-loan will directly support the growth and resilience of a local business in Israel.

**Why Participate?**

**Educational Value:** This initiative further reinforces the values and lessons your child learned about tzedakah and the promotion of self-sufficiency.

**Community Impact:** Your impact-loan will directly support the success of a local business in Israel, through the platform of SparkIL, which is especially needed during these trying times.

**Empowering our Kids:** By actively involving parents, we show our children the real-world impact of their actions and the power of collective support. We recommend doing this together with your child!

**Next Steps:** If you are willing to participate, please go to [www.sparkil.org](http://www.sparkil.org), find a business your child connects with, and follow the instructions to make an impact-loan starting from as little as \$25. Starting a month after giving the impact-loan, you will begin receiving the repayment from the business, until the full loan is repaid. Upon receiving the money, you can withdraw the funds, or re-lend to another business!

We appreciate your consideration and support. Together, let's continue to instill these important values and make a positive impact on our community.

[Organization/School Name] [Contact Information]

**Appendix F:**  
Class Project  
Loan-raising for  
Israeli Businesses

**Purpose:** This project aims to immerse students in a hands-on experience of supporting Israeli businesses, leveraging the insights gained from our lessons on promoting self-sufficiency and the spirit of entrepreneurship.

1

**Step 1: Selection and Analysis**

- **Choosing a Business:** Decide as a class or in groups which Israeli business you'd like to support through your loan-raising. Discuss the reasons behind your choice. Use the SparkIL website to explore different businesses.
- **Understanding Needs:** Research the selected business on the SparkIL website to identify its specific needs and challenges.

2

**Step 2: Creative Conceptualization**

- **Idea Generation:** Encourage creative thinking to come up with a variety of loan-raising ideas. Think about events, online campaigns, or community initiatives that could generate funds.
- **Collaboration Potential:** Explore possibilities for partnering with local businesses, schools, or organizations to amplify your efforts.

3

**Step 3: Feasibility Study**

- **Resource Listing:** Identify what resources (materials, volunteers, digital tools) will be necessary for your chosen loan-raising idea.
- **Challenges and Solutions:** Anticipate potential obstacles and discuss strategies to overcome them, ensuring the feasibility of your plan.

4

**Step 4: Decision Making**

- **Selecting the Best Idea:** As a group, choose the loan-raising idea you believe will have the greatest impact.
- **Naming Your Initiative:** Create a catchy and meaningful name for your loan-raiser that captures its essence and purpose.

5

**Step 5: Implementation Plan**

- **Team Formation:** Determine what teams or roles are needed to bring your loan-raiser to life (e.g., logistics, marketing, finance).
- **Task Assignment:** Clearly define tasks and responsibilities for each team member, focusing on areas such as logistics, social media outreach, and event management.
- **Scheduling:** Set realistic deadlines for all tasks and key milestones, including planning, promotion, and the actual event.

# Optional Additional Learning

Dear educator, should you wish to further enrich your students' understanding, consider allocating additional time to explore the following text:

## Exodus 22:24

(24) When you lend money to any of My people, to the poor among you, do not act towards them as a creditor; you shall not charge him interest.

## The Talmud says (Bava Metzia 71a):

"There are those who teach that which Rav Huna said in connection with that which Rav Yosef taught: The verse states: "If you lend money to any of My people, even to the poor person who is with you" (Exodus 22:24).

The term "My people" teaches that if one of My people, i.e., a Jew, and a gentile both come to borrow money from you, My people take precedence.

The term "the poor person" teaches that if a poor person and a rich person come to borrow money, the poor person takes precedence.

And from the term "among you," it is derived: If your poor person, meaning one of your relatives, and one of the poor of your city come to borrow money, your poor person takes precedence. If it is between one of the poor of your city and one of the poor of another city, the one of the poor of your city takes precedence."

## Discussion Questions

- What giving priorities does each text suggest?
- Which text is more reflective of your own approach to giving? Why?
- Considering the emphasis on not charging interest to those in need, why is it important to offer financial support in this way? How does this reflect our Jewish values toward community support and solidarity?

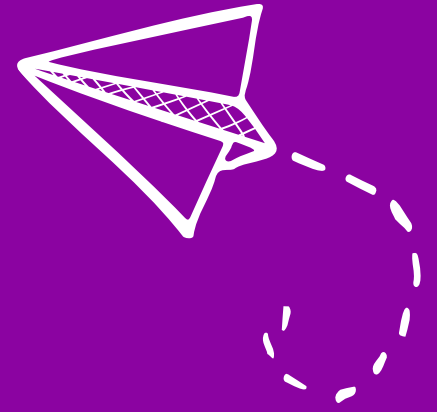
# **Appendix G:** Cards of SparkIL Businesses

The Spark logo features the word "Spark" in a bold, white, sans-serif font. To the left of the text is a small icon consisting of a central dot with several short, radiating lines, resembling a spark or a starburst. The background of the entire image is a close-up portrait of a woman with brown hair and bangs, smiling slightly. Behind her is a piece of wood art with intricate, colorful patterns and textures, including a large, stylized sun or wave motif in shades of orange, red, and black.

**Hila Alsheikh**  
**Bul-Etz Wood Art**

### Who Am I?

My name is Hila Alsheikh and I am a 28 year-old mother of three adorable children. My husband, children and I live in Petah Tikva, and I'm deeply passionate about art and children.



### What Do I Do?

My business, "Bul-Etz," consists of wood-art workshops for kids and occasionally adults. I also make wooden construction kits which make great gifts.

### Why Do I Do It?

Through this journey, I have discovered the wonderful ways in which art and children intersect – two realms that resonate deeply with me. Making such artistic experiences accessible to children is truly my mission in this work.



### What I Need Help With

All class activities have unfortunately come to a halt due to the war. Therefore, my primary source of income has ceased, causing significant damage to my business. With the help of a loan, my vision is to utilize it as a means to sustain my business and prevent it from any further financial setback. Despite the challenges posed by the war, I hope I can find a way to continue the activities that keep my business afloat.



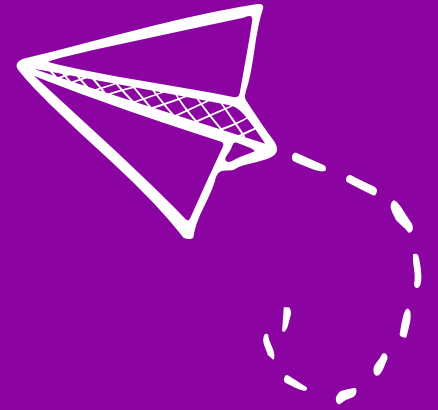
**Shay Rilov**  
**Robin Food**

ROBIN FOOD



## Who Am I?

My Name is Shay Rilov, I am 30 years old and live in Haifa. My passion for sustainability has led me to pursue a significant cause: reducing food wastage in Israel.



## What Do I Do?

I am the Director of the Robin Food Association. Our ambition is to solve Israel's food waste problem. Our mission includes rescuing leftover vegetables and fruits and converting them into nourishing and comforting meals. Additionally, we conduct workshops and activities to educate about our cause.

## Why Do I Do It?

Motivated by the fact that one third of the world's food is wasted, we aim to raise awareness and provide practical solutions to this global issue by making a tangible difference in our community.



## What I Need Help With

Our operations need funding for food, kitchen costs, staff, and logistics. More than ever, with the ongoing war, we're committed to feeding soldiers, evacuees, and those in need. With the help of a loan, we will be able to make a continued impact in such a crucial time.

The Spark logo features a stylized sun icon with rays to the left of the word "Spark" in a bold, purple, sans-serif font, with a small trademark symbol (TM) to the right.

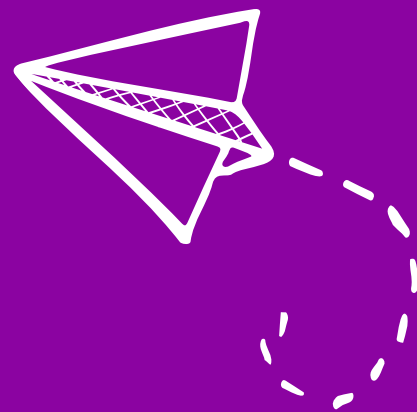
**Spark™**

A woman with short grey hair, wearing glasses and a headset microphone, is shown in a yoga studio. She is wearing a grey tank top and has her hands pressed together in a prayer position. The background is a bright, out-of-focus window with a grid pattern.

**Merav Reuel Moyal**  
**Yoga Studio**

## Who Am I?

My name is Merav Rael Moyal and I live in Moshav Aminadav, right outside of Jerusalem. My husband Shlomo and I are proud parents of our four daughters. I am passionate about yoga and meditation and have pursued it as a career here in Israel.



## About My Business

As the owner of Yoga Studio, I am deeply involved in instructing yoga classes and training new yoga teachers. I also create wellness content for our community of about 2,500 individuals. Together, we explore the transformative power of yoga and meditation.

## Why Do I Do It?

My passion for yoga and meditation is about creating a wave of positive change. It's about enhancing our ability to impact lives positively, spreading the essence of a balanced, mindful lifestyle further and wider.



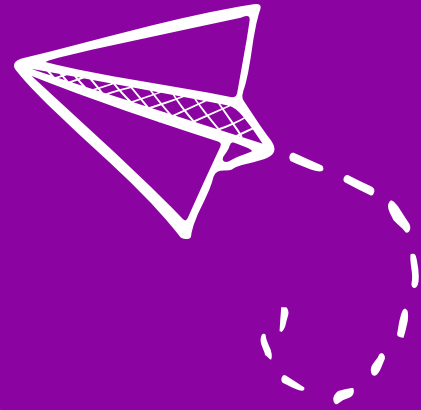
## What I Need Help With

The war has shifted our world as we know it and has been accompanied by a push for the necessity of digital platforms. I am seeking a loan so I can develop a well-being content-sales website that features nutrition, various forms of movement like yoga and walking, and resources for meditation and sleep.

**Liran Michaeli**  
Dance Studio

## Who Am I?

My name is Liran Michaeli and I am a choreographer and artistic director. Together, my wife and I teach dance in Israel alongside raising our four children.



## About My Business

My business specializes in running dance groups for young teens and adults. We are recognized for our dance education and performances at Israel's top festivals and seminars. We've made a significant mark in Israel's South, operating in many underprivileged districts.

## Why Do I Do It?

Dance is more than movement; it's a medium to express love for our country, culture, and art. We aim to instill a deep appreciation for these values in our students through the world of dance. Our mission goes beyond teaching steps; it's about shaping hearts and minds through the rhythm of our heritage.



## What I Need Help With

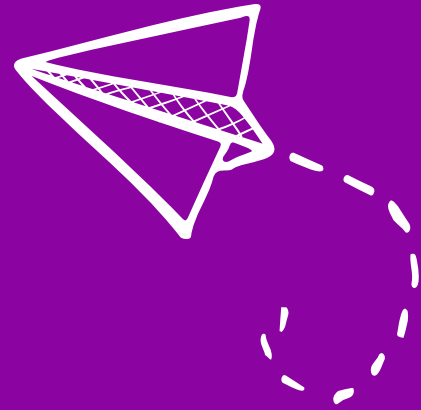
The recent war brought unexpected challenges, halting our activities right at the start of the new season. We're seeking financial support to cover marketing, canceled performances, and staff salaries. This loan will help us navigate these tough times and continue inspiring through dance.

**Lutuf Nouasser**  
Elhaneen Theater



## Who Am I?

My name is Lutuf Nouasser and I am an Arab-Israeli Actor from Nazareth. I established Elhaneen Theatre because I am passionate about art and theater and my belief that culture is vital for the advancement of society.



## About My Business

Our theater is a home and an open stage for all creators and artists to work on imparting cultural and artistic values and creating high-quality theater. Elhaneen Theater actively seeks, exposes, and encourages new talents in the field of theater, making its productions accessible to the public everywhere.

## Why Do I Do It?

Our dream is to live in a society that believes in the transformative power of art – using it to address challenges and build a hopeful, inclusive community. We are committed to showcasing contemporary, high-quality theater that responds to societal changes, nurturing new talent and keeping the spirit of our culture alive through challenging times.



## What I Need Help With

The recent war has halted our activities, freezing our income streams. We need financial support to cover expenses like employee salaries and rent. A loan would help us maintain our theater's resilience during these tough times, ensuring our return to normal operations.

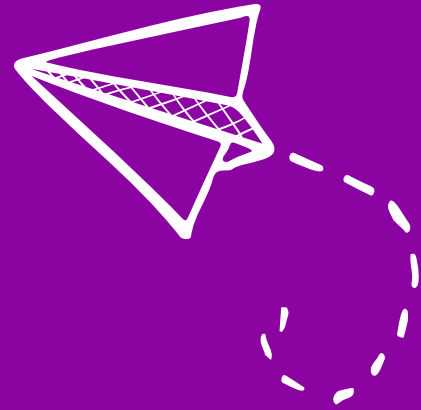


**Farhi Assakalah**  
Al-Maghar-Athletes



## Who Am I?

My name is Farhi Assakalah. I am a former soccer player and the proud founder of The Football Academy in the Druze village of Maghar.



## About My Business

The Football Academy in Maghar serves 470 children. It offers a soccer school and is home to 10 teams, including two girls' teams. We're committed to nurturing excellence, success, and confidence in our players.

## Why Do I Do It?

My passion for soccer goes beyond the field. It's about guiding young players to believe in themselves and strive for greatness. The academy is my way of giving back, helping children chase their dreams, and instilling values of hard work and dedication.



## What I Need Help With

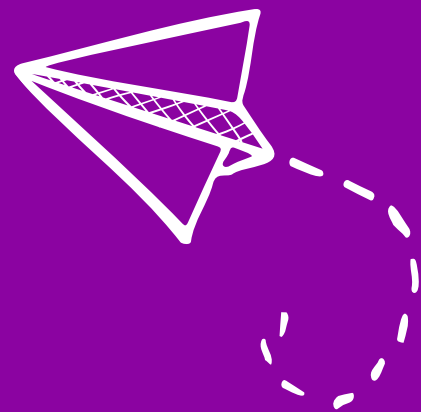
The academy's operations were stopped due to the war, leading to significant financial strain as parents could not pay fees. We urgently need financial assistance to meet our obligations, ensuring the academy's survival and continuity.



**Kseniya Mikhailkevich**  
Kapkan Barbershop

## Who Am I?

My name is Kseniya Mikhalkevich and I am a 38-year-old barber, wife, and mother of two, living in Harish. My barbershop in Netanya is my pride and joy, where I dedicate my skills to my clients.



## About My Business

My barber shop specializes in men's grooming. I take great pleasure in transforming men into their handsome, refined selves. My clients leave looking and feeling their best.

## Why Do I Do It?

I love seeing the instant transformation in my clients – it's not just a haircut; it's about boosting confidence and refining appearance. My goal is to continue providing this essential service, awaiting the safe return of my loyal customers.



## What I Need Help With

With many of my male clients serving in the reserves, my business is facing a decrease in revenue. I'm seeking a loan to cover six months of rent and for equipment repairs. This support is vital for sustaining my barbershop through the war and until my brave clients return.

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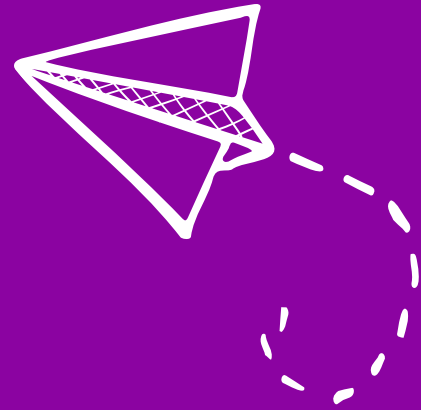
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**Matan Yaish**  
**Euphoria Pizza**



## Who Am I?

My name is Matan and I am a 29-year-old living in Netivot. Despite having 15 years of professional experience as a hairdresser, I decided to pursue my lifelong passion and open a Pizzeria.



## About My Business

Five years ago, my family and I opened Euphoria Pizza. It's not just a pizzeria; it's a shared dream where each family member adds their unique touch. We work together to create delicious pizzas. Recently, we've been donating our pizzas to IDF soldiers.

## Why Do I Do It?

My family is my strength, and Euphoria is our collective dream. Making pizzas is more than a job; it's about bringing a slice of happiness to every customer. We're determined to keep spreading joy, one pizza at a time.



## What I Need Help With

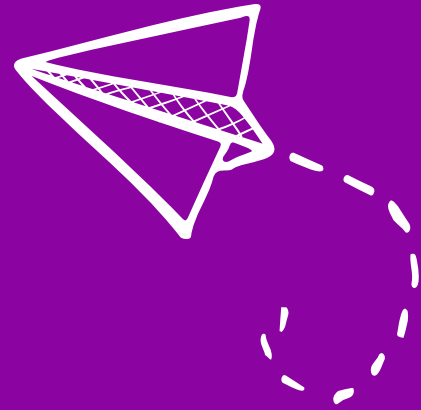
The war has been tough on us. I'm seeking a business loan to upgrade our equipment. This will help us make even better pizzas more efficiently, easing our team's workload and enhancing our beloved family business.

**Spark™**

**Rami Livneh**  
**Dates for All**

## Who Am I?

My name is Rami Livneh and I am a date farmer in Moshav Ein Yahav. I am passionately devoted to cultivating the land and preserving our community's heritage.



## About My Business

Our date plantation in the Arava desert climate is a testament to our resilience. We thrive against all odds, symbolizing the spirit of perseverance and dedication.

## Why Do I Do It?

This land is not just soil and crops; it's a legacy I want to pass on to my children. Cultivating dates is more than a job; it's about sustaining a lifestyle that values hard work, community, and a deep connection to our roots.



## What I Need Help With

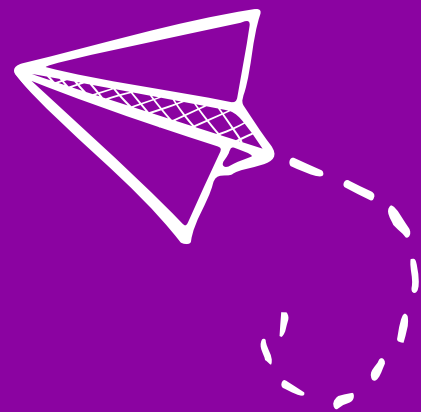
Summoned for army reserve duty, I'm running my business with limited staff, leading to a decline in sales. A loan would support us in maintaining the plantation and preserving our way of life, crucial for our family and the community's future.

**Daniel Siman-Tov**  
DJ



### Who Am I?

My name is Daniel Siman-Tov. I am a DJ and family man from Pardes Hana who is passionate about bringing music and happiness to people. My wife is a teacher, and our son, Yarin, is starting kindergarten soon.



### About My Business

I am a DJ for events, parties, and concerts. My passion lies in doing good for people, spreading happiness, and music.

### Why Do I Do It?

Music is my medium for making a difference. Despite the setbacks, my commitment to spreading happiness and support through music remains unshaken. I'm determined to persevere, finding new ways to bring light and positivity into people's lives.



### What I Need Help With

Since the war has begun, every event I had scheduled has been canceled, and the impact that this has had on my business is significant. I'm seeking a loan to help me during these challenging times.

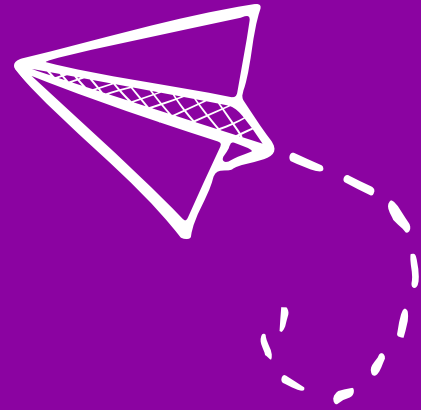


**Spark**<sup>™</sup>

**Simcha Buta**  
Wonder Stone Workshop

## Who Am I?

My name is Simcha and I am the proud owner of an art therapy workshop. My passion lies in using creativity to bring joy and therapeutic benefits, which led me to invent the 'Miracle Stone', a unique and versatile crafting material.



## About My Business

My business has focused on offering craft workshops utilizing 'Miracle Stone'. Our workshops cater to a wide range of clients, including public institutions like schools, kindergartens, and local councils. We aim to infuse creativity and therapeutic benefits into the lives of both adults and children.

## Why Do I Do It?

My motivation is to bring creative healing and joy, especially during these challenging times. The goal is to reach more people through our new online platforms, providing a creative outlet and therapeutic escape when they need it most.



## What I Need Help With

The impact of the war has led to a shift in our focus. I have started providing at-home craft kits for children, and I am in need of a loan in order to strengthen our online presence to increase orders. This would provide us with the funds to set up a website dedicated to the kits, enhance our social media engagement, and finance the import of additional materials.

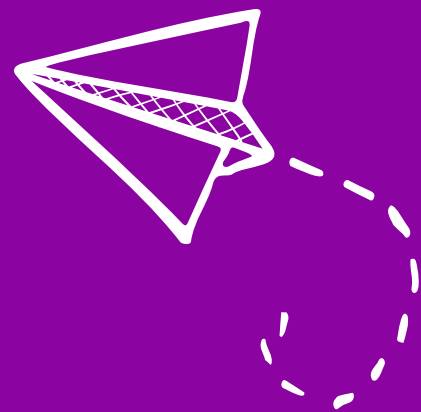


**Solomon Eran Mordechai**

“Listen & Know” Music School

## Who Am I?

My name is Solomon Eran Mordechai and I am a music teacher and composer from Jerusalem. With over 30 years of experience in music education, I'm passionate about making music accessible and enjoyable for all.



## About My Business

My music school, "Listen & Know", offers a blend of online and in-person learning. We teach students to understand and feel music, enabling them to play by ear.

## Why Do I Do It?

My mission is to remove the anxiety often associated with learning music. I aim to teach students a technique that allows them to truly enjoy and express themselves through music. It's not just about learning; it's about experiencing and living music.



## What I Need Help With

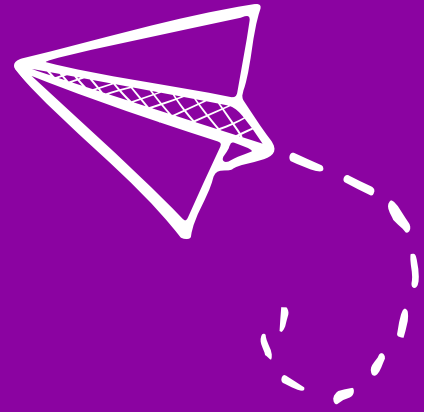
To navigate the challenges of the war, I need support for website redesign and digital marketing to reach more music enthusiasts. This will help expand our reach and bring the joy of music to more students during these difficult times.



**Sara Grijiyak**  
Halimudia Tutoring Academy

## Who Am I?

My name is Sara and I am a passionate educator dedicated to preventing school dropouts and boosting students' motivation and joy in learning.



## About My Business

We are a non-profit that offers comprehensive support to at-risk students, focusing on personal tutoring, remedial education, and fostering self-worth.

## Why Do I Do It?

Education is more than just academics; it's about nurturing confidence and competence. My team and I are dedicated to helping students rediscover the joy and purpose of education.



## What I Need Help With

The war has disrupted regular school attendance, and many families are facing financial and emotional stress. We need a loan to extend our reach, ensuring we can provide essential assistance to more students. Our goal is to fill the educational gaps and support students and families during these challenging times.

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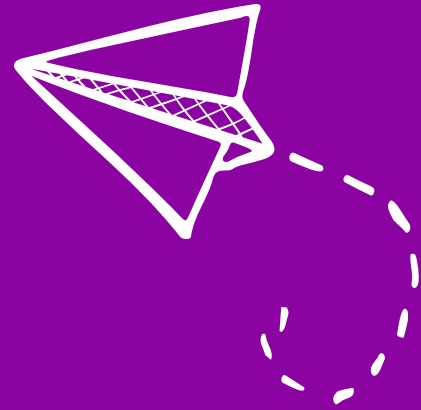
**Dotan Horowitz**

Bright Biz



## Who Am I?

My name is Dotan Horowitz and I consider myself to be an optimist and firm believer in the goodness of people. After spending nine years in the Gaza Envelope, I've relocated with my family to the Arava.



## About My Business

As a business consultant, I specialize in entrepreneurship, business development, general and digital marketing, and online commerce. I also provide tailored courses for small business teams, sharing my expertise and insights to help them grow and succeed.

## Why Do I Do It?

My mission is to empower entrepreneurs and small businesses. I thrive on seeing others grow and succeed, and my consultancy work allows me to be part of their journey, contributing to their development in the business world.



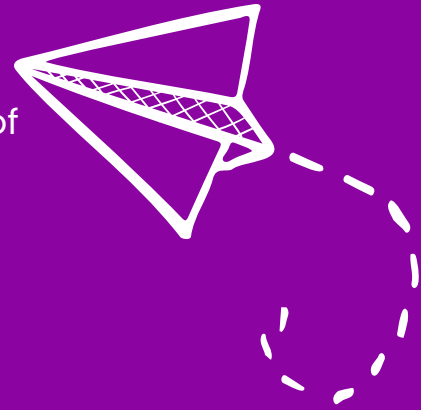
## What I Need Help With

The war has caused a significant setback, with all my lectures canceled and consulting work paused. This has led to a considerable cash flow gap. I'm seeking a loan to bridge this gap and get back on track, helping businesses navigate these challenging times.

**Maya Reiter**  
Maya's Support Animals

## Who Am I?

My name is Maya Reiter and I live in Ein Yahav with my husband, our two children, and a variety of animals. I am passionate about helping people heal through the power of animals, more specifically with trauma and anxiety.



## About My Business

Since the war, my focus has been on helping survivors, particularly children, of the Kibbutzim near the Gaza Strip. The therapeutic presence of animals in my workshops has been a crucial source of comfort and healing for many. I conduct sessions in schools, kindergartens, and other settings, and have been able to witness the positive impact animals have on people's mental and emotional well-being.

## Why Do I Do It?

I am dedicated to harnessing the therapeutic nature of animals to bring comfort and healing to those in need, especially during these challenging times.



## What I Need Help With

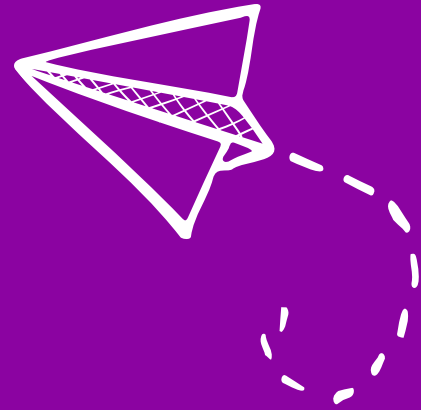
In order to further the impact of my business, I plan to create a small animal park that can serve as a safe space for trauma workshops and animal interactions. A loan would enable me to finalize this development, and provide a sanctuary for survivors to find solace and healing.

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**Irina Klinikov**  
Travel Agency

### Who Am I?

My name is Irina Klinikov and I am the proud owner of a travel agency that is dedicated to sharing the world's beauty. Since making Aliyah from Russia in 2005, I've been living in Ashdod with my partner and our daughter.



### About My Business

My agency specializes in destinations such as Lithuania, the Czech Republic, Hungary, and Bulgaria. It operates three branches in the south of Israel.

### Why Do I Do It?

Travel is more than a business for me; it's a way of connecting people with the world's wonders. Despite the current challenges, I am committed to keeping this dream alive, helping people explore and experience new cultures, and creating unforgettable memories.



### What I Need Help With

Tourism has been greatly affected by the war, so I am seeking a loan in order to cover operational costs and sustain my business during this unprecedented time.

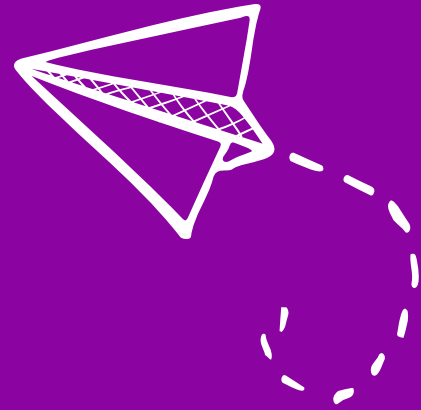
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**Aviva Orbuch**  
Kukia Cafe



## Who Am I?

My name is Aviva Orbuch and I am a pastry chef and the proud owner of a café in Kibbutz Kfar Giladi located on the northern border.



## About My Business

Kukia Cafe, known for its diverse and homemade menu, is a cherished community spot for locals and visitors. Our café boasts a diverse menu including quiches, lasagnas, pastries, salads, cakes and cookies, all made on-site.

## Why Do I Do It?

Running the café is more than a job; it's a way of life. It's about bringing people together, offering comfort through food, and being a crucial part of our community.



## What I Need Help With

We were evacuated from Kibbutz Kfar Giladi due to the war. Our café is without income and is now in debt to both suppliers and employees. The sudden closure also led to the loss of all our perishable goods. I am eager to reopen and revive our beloved café, but this requires funds to restart operations, repay debts, and restock supplies.

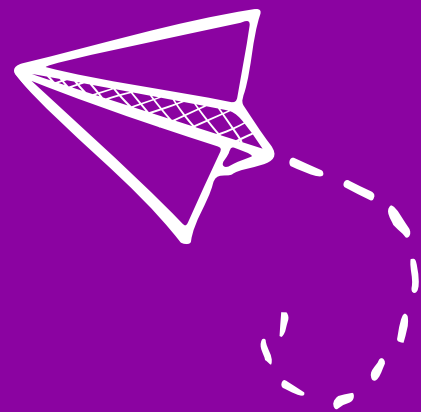
A portrait of Anna Mazarsky, a woman with blonde, wavy hair, smiling warmly. She is wearing a bright green blazer over a black top with a colorful floral scarf. Her arms are crossed, and she is wearing red and white nail polish and a gold ring. The background is a blurred indoor setting with warm lighting.

**Anna Mazarsky**  
Starting Up Consulting



## Who Am I?

My name is Anna Mazarsky and I am the owner of Starting Up Consulting. I live in Rishon Letzion with my partner and two sons.



## About My Business

We specialize in guiding SEED-stage startups through the fundraising process, offering comprehensive coaching and support. Our goal is to prepare entrepreneurs for meaningful engagement with investors, ensuring they are well-equipped for every step of the fundraising journey.

## Why Do I Do It?

Our passion is to guide and support budding entrepreneurs, helping them realize their potential and successfully launch their ventures.



## What I Need Help With

The startup industry has slowed significantly due to the war, as most entrepreneurs and investors have paused their activities. I'm seeking a loan to reinvigorate our business, investing in marketing and rebuilding operations to start recruiting more clients again.

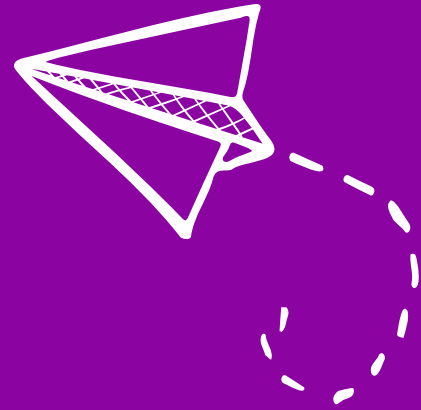
A close-up portrait of a man with short, dark hair and a light beard, wearing a green hoodie. He is sitting in the driver's seat of a car, with the car's interior and a view of a blue sky with clouds visible through the windows. The Spark logo is in the top left corner.

**Spark**<sup>LL</sup>

**Michael Ohayon**  
The Bowling Restaurant

## Who Am I?

My name is Michael Ohayon and I am a 27-year-old restaurant owner from Ramat Gan. When I'm not working, I enjoy drumming, fishing, and bowling, cherishing these moments with friends and family.



## About My Business

The Bowling Restaurant, located in Herzliya, combines exciting bowling experiences with delicious food. It serves as the perfect place for celebrations and gatherings.

## Why Do I Do It?

My joy comes from creating a space where people can relax, celebrate, and make positive memories. Whether it's a child's birthday or a casual game with friends, I aim to make every visit to our restaurant a memorable and enjoyable experience.



## What I Need Help With

The war has put us in a difficult position. I'm seeking a loan to invest in advertising and upgrading our venue. My goal is to make The Bowling Restaurant the go-to place for celebrations and events as we emerge from these challenging times.

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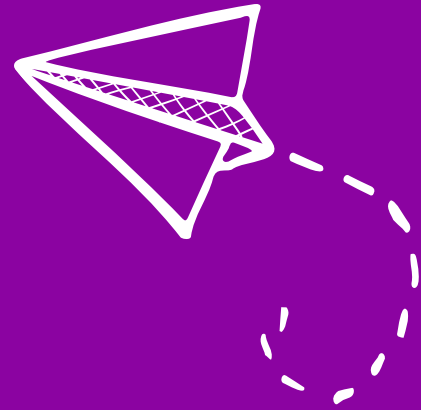
  
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**Jelani Salah**  
Quiet Flow Plumbing



### Who Am I?

My name is Jelani Salah and I am a certified contractor living in Jerusalem. I am a happily married husband and father of four children.



### About My Business

Quiet Flow specializes in plumbing, firefighting, sanitation, and sprinkler systems. Our commitment is to deliver high-quality and responsible projects, ensuring the best service for our clients.

### Why Do I Do It?

My motivation is rooted in the sense of accomplishment and client satisfaction that comes with each completed project. I'm dedicated to ensuring that every client receives professional, top-notch work, providing them with the assurance and peace of mind they deserve.



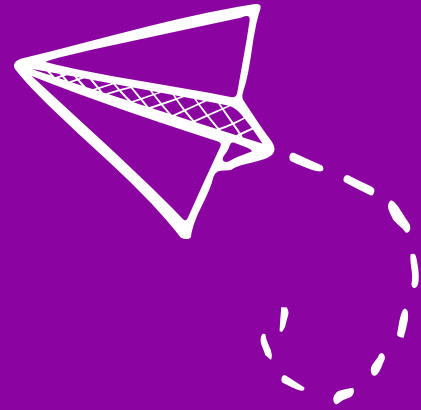
### What I Need Help With

Due to economic challenges of the war, I seek a loan to maintain our operations and continue delivering high-quality services.

**Naama Dadon**  
Bayla Fitness Dance

## Who Am I?

My name is Naama Dadon and I am the founder of "Bayla Fitness Dance," a studio dedicated to empowering women and girls through dance. I live in Rechasim with my eight children.



## About My Business

"Bayla Fitness Dance" combines sports training with dance in a method that's tough, yet fun and exciting. We cater to women and girls, offering classes and private sessions in jazz, ballet, hip-hop, Latin, and modern dance styles.

## Why Do I Do It?

My work at Bayla Fitness Dance is more than a job; it's about creating a space where women can explore and express their emotions through movement. It's about fostering confidence, joy, and community through the power of dance.



## What I Need Help With

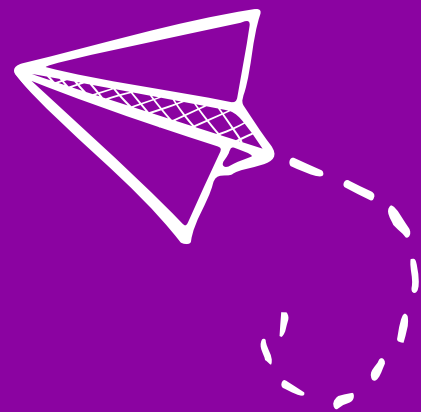
Due to the war, we lost significant revenue and are having difficulty reaching new clients, particularly in the religious sector. We are in need of support for intensive advertising and marketing in order to keep our business afloat.

**Ella Braitman**  
Fashion Designer



### Who Am I?

My name is Ella Braitman and I am a Moscow-born fashion designer and business founder. Driven by my lifelong passion for creative and high-quality women's fashion, I created Flo.



### About My Business

Flo by Ella Braitman stands for exceptional women's fashion, combining top-notch tailoring with premium fabrics. Our brand has become a symbol of style and quality.

### Why Do I Do It?

Fashion is more than clothing; it's a form of expression, a way to connect with oneself and the world. My love for fashion is deep-rooted and personal, driving me to create pieces that empower and inspire. Through Flo, I aim to continue this expression, bringing unique and beautiful designs to women everywhere.



### What I Need Help With

Facing a significant downturn due to the war, I'm looking for investment to rejuvenate Flo and continue our journey in the dynamic fashion world.

**Thank you!**

