

MELBOURNE JEWISH
CHARITY FUND



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FY24 Impact Report

Thank you – on behalf of the **602 families** who reached out for assistance in **FY24!**



The Melbourne Jewish Charity Fund (MJCF) is the largest provider of financial welfare in the Melbourne Jewish community. We work directly with families in need across the entire community to restore dignity and hope. Our mission is to relieve suffering and helplessness, addressing both immediate financial crises and fostering long-term solutions to break the cycle of poverty.

Support when
you need it **most**

Purpose and Support Services

MJCF is dedicated to relieving the suffering associated with poverty.

We assist households facing financial hardship through a comprehensive range of supports, including:

Rental and Housing Subsidies



Food Vouchers

Assistance with Medical Expenses



Funding for Basic Living Costs

Children's Shoe Vouchers



Jewish Festival Support

Social Work Services



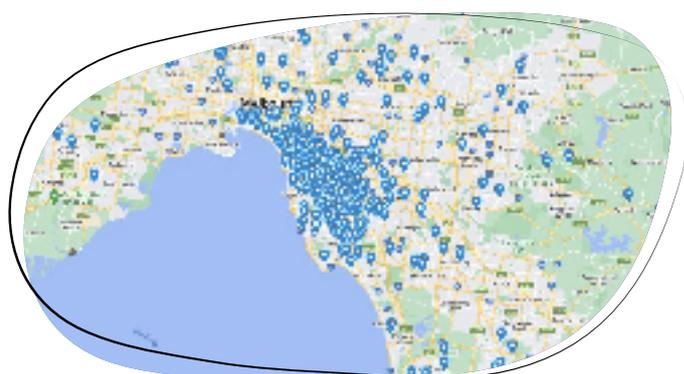
Message from the CEO

Financial Year 2024 saw a significant increase in financial assistance provided across the board and specifically to families struggling with the cost of housing. We saw an increase in both the number of clients reaching out for help as well as existing clients requesting further assistance. We have also started to see some clients falling into financial hardship due to increased mortgage rates. A number of households have also been presenting with eviction notices requiring greater short-term support to ensure their family are able to keep a roof over their heads.

Requests for assistance with medical bills jumped to an all-time high. Significant increases were seen specifically for Dental costs as well as Psychology, Occupational Therapy and Speech Therapy for children. We are working with NDIS specialists to ascertain eligibility for clients and where appropriate, provide funding for assessments to secure longer term financial support.

This year we launched a pilot program together with CCare to assist families with the increased costs associated with the Jewish Festivals. By sourcing products at wholesale pricing, we were able to reduce the financial burden many families feel around the Jewish Festivals, improve efficiency and thus make our dollar go further.

The reach of MJCF has expanded to support vulnerable households across a broadening landscape putting a strain on our ability to support to the levels required:



We extend our heartfelt gratitude to the foundations and individual donors whose contributions are vital to the MJCF's mission. Your support enables us to continue to ease the burden on the most vulnerable members of our community.

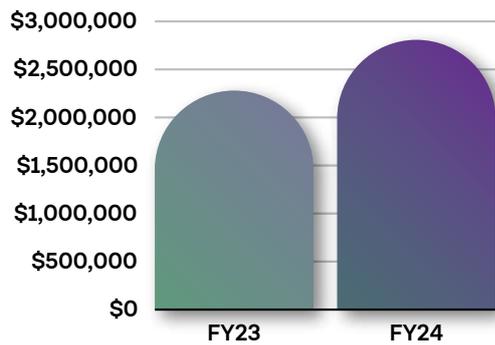


Yoni Paluch
Chief Executive Officer

Support Provided in FY24

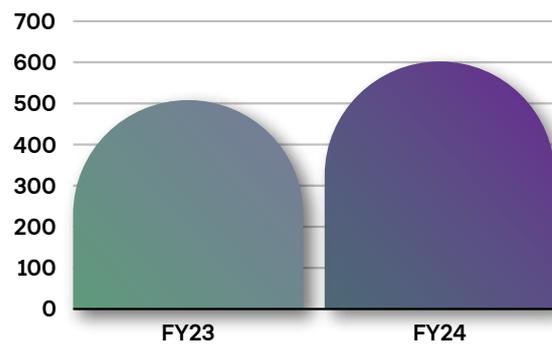
Total Support Provided

Total support provided in FY24 was **\$2,808,157** representing a **23%** increase on FY23

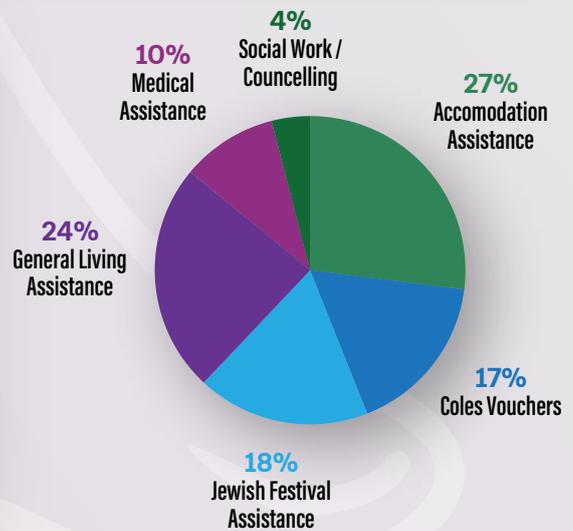
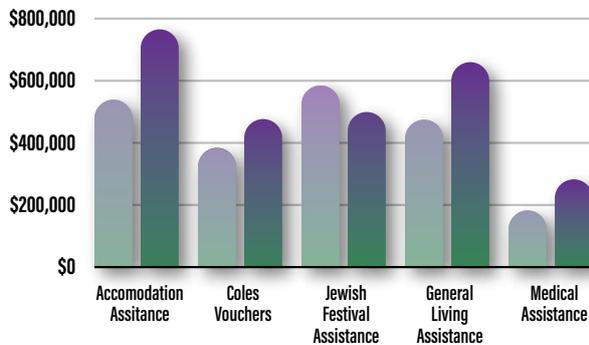


No. of Households Supported

The number of households supported in FY24 was **602** representing an **18.5%** increase on FY23



Support Provided FY23 vs FY24



Thanks to
the generous
support of all
our Donors:

137

Families were provided housing security

257

Families were provided regular food security

430

Children were provided the opportunity to purchase new shoes

374

Families were able to purchase the basic supplies to celebrate the Jewish Festivals

104

Families were able to fund medical emergencies and ongoing treatment

186

Families were able to afford basic living needs

Client Stories

Note: For confidentiality, the names used in these stories have been changed.



Helen's Battle: Finding Strength in a Crisis

Like many single parents, Helen* shoulders the financial and emotional burden of raising two teenagers alone. Her ex-husband's constant attempts to evade child support have left her struggling to manage the family budget on a single income. Last year, she faced yet another hurdle. After months of declining health, she was diagnosed with liver failure and was placed on the waitlist for a transplant. **MJCF stepped in with urgent assistance, covering her bond and first month's rent while providing ongoing support with rental assistance and Coles vouchers to help her stay afloat.**



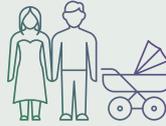
The Cohen Family: New Beginnings, New Challenges

Since arriving in Australia as refugees from Ukraine, the Cohen* family has faced the daunting task of navigating a new culture and community while still grappling with the emotional fallout from living in a war zone. The couple's four children have struggled with the separation from extended family and friends, and are all undergoing counselling to cope with the readjustment. Leah*, formerly an accountant in Ukraine and the family's primary breadwinner, has been unable to find work due to the language barrier. The family receive Centrelink payments, but require additional support to cover the cost of basic utilities, living expenses and social services. **MJCF is helping to address the shortfall with monthly rental assistance and Coles vouchers.**



Sarah's Resilience: Rebuilding After Loss

For Sarah*, a mother in her forties with five children, life as she knew it crumbled with the sudden death of her husband last year. With no life insurance in place, the family was forced to confront both the emotional trauma of losing a husband and father, and the prospect of becoming financially destitute. Now providing the sole source of income, Sarah was forced to reduce her hours from full time nursing to care for her children. **MJCF provided crucial support with monthly rental assistance and Coles vouchers.**



Kelli & Josh: First Time Parents Facing Health Struggles

For first-time parents Kelli and Josh*, the transition to parenthood has been overshadowed by a relentless series of medical crises. Josh was diagnosed with lung cancer last year and underwent surgery to remove half of his left lung. Though they were relieved to learn he was in remission, the family suffered a further blow when Kelli was diagnosed with a tumour wrapped around her spine, leading to paralysis. As the family's primary breadwinner, Kelli had to leave her job as a lawyer to undergo multiple surgeries and rehabilitation. With no family support to rely on, they turned to MJCF. **We stepped in to cover their accommodation expenses and provided Coles vouchers each month. Our goal was to help them navigate the financial and emotional stresses with compassion and sensitivity, and provide a safety net in their time of crisis.**



Sharon's New Start: Overcoming Domestic Abuse

Sharon*, a mother of two, recently divorced after enduring years of physical and financial abuse. After living overseas with her ex-husband, isolated from family and friends, Sharon is now attempting to re-establish a life for her young family in Melbourne. Sharon and her children are all receiving counselling to cope with the trauma of domestic violence. Sharon is currently working part time, with plans to increase her hours once the children are in full time care. **In the interim, MJCF is providing crucial help in the form of monthly rental assistance and Coles vouchers to help the family stay afloat.**



Anat's Fight: Battling Discrimination and safeguarding Mental Health

Anat* is in her mid 30's and originally from Israel. She has been living and working independently in Melbourne for the last 5 years. Recently, Anat faced discrimination and bullying in her workplace because she was Jewish resulting in her losing her job. She has subsequently been suffering from poor mental health. She is in the process of challenging her dismissal. **MJCF is helping with rental payments and ensuring she is receiving the appropriate mental health support.**

Thank You Messages



Thank you so much.
So helpful! And honestly life
saving for me right now.



**Thank you so very much for
ensuring the next rent payment
will be paid on time and in full.
We are extremely grateful for
support from the fund and I pray
that in the future we will be
donors rather than recipients.**



This is all so kind
that I'm in tears. I
literally can't put
into words how
helpful your
charity has been.



That is very kind of you and MJCF, you
honestly have no idea how much this
means to my family & I and how it truly
helps us out and for that we are forever
thankful and grateful!!



A million thanks for the rental
help. You have really helped me to
begin to smile again.



Your
help
is a
ray of
hope
and a
relief.



**I just wanted to thank
you for the shoe
vouchers!!! My kids will
be so excited to get new
shoes for pesach ...your
generous assistance is
so so appreciated!!!**



OMG I am blown away, I am
actually completely blown
away, and so grateful from the
bottom of my heart, I'm
actually in tears.



I got in touch with you a few weeks ago
feeling utterly desperate and in a financial
hole, facing eviction. I am so thankful that
you made the decision to catch me up on my
rent and even tip in a bit extra to allow me to
get set up to be able to pay rent moving
forward. So this email is to say an enormous
thank you for your assistance. I really felt
desperate, and you helped me so much
(financially and emotionally - taking the
burden of that worry off my shoulders).



Thank you so much for the
vouchers!!! We so appreciate
how helpful you guys are
especially when food has
become sooo expensive!!!



**Thank you!!! I'm speechless,
laughing and crying at the same
time. My car broke down last
Thursday and all I was doing is
trying to save some kind of first
payment to the mechanic.**



Thank you for all your assistance. We are so grateful for
all the support you have given us and we so appreciate
your help. I don't know how we would manage without
your incredible generosity. With warmest regards and
deepest gratitude.



I just wanted to thank MJCF for your incredible
assistance!!! You have no idea how much it means
and how much we appreciate all that you have
done for us. My children are thriving and happy
and we cannot thank you enough for all you have
done for them!!!

The Melbourne Jewish
Charity Fund acknowledges
the generous contributions
of our major partners:



BENDIGO BANK COMMUNITY BANK
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BINDY AND DAVID KOADLOW

ERDI FOUNDATION

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LIBERMAN & FAMILY

MONITON GROUP

PRATT FOUNDATION

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VICTOR SMORGON
CHARITABLE FUND

MELBOURNE JEWISH
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