

## What are Aviv loans and who can apply?

The Aviv Revolving Loan Fund supports growth and vitality in the Reconstructionist movement. Aviv means “spring” in Hebrew, and this fund was established through the generosity of anonymous donors to promote fresh, energizing initiatives. Congregations and *havurot* affiliated with the Reconstructionist movement at any level—Enter, Engage or Invest—can apply for these no-interest loans of up to \$20,000.

Up to two loans will be disbursed each year.

Recipient congregations will have up to five years to repay the loans.

Recipient congregations will be eligible to have fifty percent of the amount borrowed forgiven entirely if they meet the following criteria:

- 1) They demonstrate that they have achieved most or all of the objectives of their loan application
- 2) They report on their progress as required by the loan agreement
- 3) They repay the first half of the amount borrowed on schedule

## What kind of difference can the loans make?

The leaders of Or Haneshamah, the first community to receive a loan, say it best: “After 25 years as a member-led Reconstructionist community, we decided to take the monumental step of hiring our first permanent rabbi, fortuitously, at the same time we learned about the Aviv Loan Program. Our membership enthusiastically endorsed our application.

“For us, the loan has had two important impacts. First, it eases the financial burden for our members. It means that we have time to grow membership to support this new cost, as opposed to having to increase our membership fees dramatically. Second, it helps us manage our cash flow. Having the cushion of the Aviv loan allows us to plan for our future, instead of always having to worry about how we can afford it.”

## Criteria and support:

Initiatives supported by the Aviv Fund should produce measurable impact over three years. Loan recipients receive counseling from Jewish Reconstructionist Communities staff or Reconstructionist Rabbinical College faculty to help them implement their projects, solve problems, and measure results.

## When to apply:

Applications will be accepted on a rolling basis. There are two stages to the application process.

For more information, go to <http://www.jewishrecon.org/AvivLoans>, or contact the administrator of the Aviv Loan program, Maurice Harris, at [mharris@rrc.edu](mailto:mharris@rrc.edu).