

A Hand Up, Not a Hand Out

Hebrew Free Loan San Diego Celebrates Five Years of Impact



On March 28, 2026, the grounds of Leichtag Commons in Encinitas glowed with a profound sense of community. Over 100 supporters including donors, community members and loan recipients gathered to celebrate a landmark milestone: the five-year anniversary of Hebrew Free Loan San Diego (HFLSD), an organization that offers interest-free loans to members of the San Diego Jewish community.

The story of HFLSD began as a dream brought from Detroit by Hilary and Selwyn Isakow, aiming to plant an ancient Jewish tradition into the modern San Diego landscape. When the first loan was issued in April 2021, they were testing a radical philosophy: Could community trust be more valuable than a credit score? Five years later, the answer is a resounding yes. HFLSD practices the highest form of Tzedakah described by Maimonides: helping an individual become self-sufficient. The impact over the last half-decade is staggering, as HFLSD has approved over 200 loans, with over \$2 million committed to community members in need.

What makes HFLSD unique is the “recycling” power of every donation. Maintaining a 0% loan loss, with over \$887,000 in repayments already received, these funds are continually lent, repaid, and re-lent. This creates a perpetual resource that grows stronger with every cycle and is building a growing safety net for future generations.

The heart of the celebration lay in the personal journeys of loan recipients. Guests heard firsthand how interest-free loans allowed parents to consolidate debt, students to pursue education, and entrepreneurs to launch businesses. These aren’t just statistics; they are

shifted trajectories. As recipients shared their triumphs over struggle, it became clear that the “magic” of HFLSD lies in its ability to offer dignity alongside financial relief.

Founding Executive Director Mindi Frankel expressed gratitude to the all the supporters and partners who transformed HFLSD into a vital community asset. She shared that “The loan recipients are the true soul of HFLSD, and their openness about how an interest-free loan has impacted their lives, their families, and their communities is the powerful inspiration that fuels our work. Every repayment made by a loan recipient allows HFLSD to help the next person who needs a hand-up.” The gratitude to HFLSD was evident in the many loan recipients that were there to celebrate this milestone.

A video showcased families recounting their HFLSD journeys, reinforcing why this organization is a cornerstone of the local Jewish community. Looking ahead, Board Chair Hilary Isakow outlined a vision for growth, specifically through a renewed focus on the Small Business Loan program.

As the sun set, the evening concluded with a Havdalah service, weaving together the spiritual and the communal. The ceremony served as a reminder that the “hand up” provided today is a promise of stability for future generations.

As HFLSD enters its next five years, its mission remains clear: ensuring that financial hurdles never stand in the way of a San Diegan’s potential.

TO LEARN MORE OR SUPPORT THE MISSION, VISIT WWW.HFLSD.ORG.