



Helping
People
Help
Themselves

2025



A MESSAGE FROM THE FOUNDERS:

It all began with a simple WhatsApp status Shalom posted a few days before Pesach: “There’s a family who doesn’t have essentials. I’m collecting money for them.”

Within 15 minutes, \$5,000 was raised and sent to the family.

Leivi saw and said, “Shalom, this is incredible. You can’t stop.”

And we’ve never looked back.

\$900,000 and 115 families later, we’re just getting started.

We’ve built our organization after taking the time to research the field and find the best and most effective practices. And most importantly, we care. Our growing team will stay up until 2 AM to help a family and move mountains to get them the help they need.

Today, Collective Kindness is a cutting-edge “smart Chesed” organization, laser-focused on providing not just money, but the tools people need to lift themselves up and achieve financial stability.

Last year, Shalom left his job as an editor at The Wall Street Journal to take the helm of Collective Kindness and is leading the charge to put the scaffolding in place so that we can scale our operation to assist hundreds and eventually thousands of Jewish families.

Hashem entrusted us with the ability to make a real change in Jewish families' lives, and we’re humbled and grateful for this responsibility.

We’re inspired by the thousands of donors who trust us with their hard-earned money, and we hope you will join them.

With much love and appreciation,

Shalom Goodman and Leivi Bartfield

CO-FOUNDERS, COLLECTIVE KINDNESS

MISSION STATEMENT

Founded on the ethos of true, authentic care for another, our mission is to empower U.S.-based Jewish families facing financial setbacks to regain stability. Offering a compassionate hand-up, not a handout, we provide guidance, practical resources and, when appropriate, temporary financial relief.

With ambassadors in several cities, Collective Kindness' team of professionals "gets in the weeds" with clients and creates a holistic treatment plan that gives them the tools they need to take charge of their lives and futures.

Our team collaborates with dedicated professionals to offer comprehensive support. This includes financial guidance, mental health resources, connections to essential services like career coaching, legal advocacy, therapy subsidies, and short-term financial assistance when necessary.

Our tried-and-true approach requires full participation and commitment from those we support with the goal of fostering resilience and self-sufficiency.

We have demonstrated that your money will be best utilized with the "Smart Chesed" model, where families transform from being takers to givers and lasting change is the goal.



He just got laid off
and desperately
needs a new job.

She recently got
divorced and
doesn't know
where to turn.

He fell into a deep
depression and
can't support
his family

How We Help:

COLLECTIVE KINDNESS' HOLISTIC APPROACH INCLUDES:

- Mental Health Counseling
 - Financial Coaching
- Employment Consulting
 - Subsidized Therapies
 - Legal Advocacy
 - Debt Consolidation
 - Referral Services

Though this is a tough and arduous process, we're committed to helping the client go from struggling to thriving.



SCAN THE QR CODE TO WATCH
A VIDEO SENT TO PROSPECTIVE
CLIENTS AS THEY ENTER THE
COLLECTIVE KINDNESS PROGRAM



“This is like a spa for the soul, talking to you, being cared about. Things I could never have done on my own... you help me figure what to do next. This is the help I need.”

- FOLLOWING A CHECK-IN WITH HIS CASE MANAGER

Who We Help

Our clients are members of our own communities experiencing profound life challenges that threaten their stability and well-being:

- Job Loss
- Debt
- Divorce
- Career Transition
- Housing Insecurity
- Emotional Challenges

We address both immediate needs and long-term goals. Our dedicated team and network of professionals ensure families have the support they need to become cash-flow positive and build a brighter future.

Who We Do Not Help

While we strive to assist as many as possible, there are certain areas where we may not be the best resource. Understanding these limitations ensures that those in need can find the appropriate support. The following are outside of our current mandate:

- One-time financial handouts
- Large-scale emergency responses
- Death in the family
- Severe mental health issues
- Simchas
- Overwhelming debt or monthly financial deficits exceeding \$5,000.
- **Most Importantly: Individuals unwilling to actively participate in improving their situation.**



TRANSFORMING LIVES: GITTY'S STORY

Formerly “overwhelmed and unemployed” single mom

I never imagined I'd be a single mother of two, broke, desperate, and alone. But I also never imagined my salvation would come from strangers who believed in me and worked tirelessly to help me succeed.

I'm Gitty, from the Tri-State area. After a rocky divorce, I was skeptical when a friend suggested Collective Kindness. As someone with experience in nonprofits, I didn't expect much. But I filled out the application, and within a day, their team reached out.

Their swift, compassionate support amazed me. We created an action plan that addressed my immediate needs and future goals of becoming self-sufficient and cash flow positive. In less than six months, I moved into a more

affordable home, exchanged my expensive car lease for a lower-cost vehicle, and consolidated my debt. Now, I can cover our expenses, save, and focus on rebuilding.

For six months, I worked part-time with Collective Kindness, gaining stability and confidence. Recently, they helped me find a full-time position, and I'm now financially secure and confident in my future.

I'm forever grateful for the role they've played in my journey.

Supporting Collective Kindness provides vital resources to families in need. I'm living proof that sometimes all it takes is a hand up.

Collective Kindness empowered me to become self-sufficient in every way possible, helping me secure a job and save over \$25,000 a year in recurring expenses.

WITHOUT COLLECTIVE KINDNESS

- Overwhelmed by debt and expenses ▪
- Struggling to afford rent and car ▪
- Unemployed ▪
- Isolated and hopeless ▪

WITH COLLECTIVE KINDNESS

- Debt consolidated, expenses reduced
- Affordable home and vehicle secured
- Full-time job, financially stable
- Supported, empowered, and hopeful



WATCH GITTY AS SHE TELLS HER STORY

MORDECHAI'S STORY:
FROM EVICTION TO EMPOWERMENT

Father in his 50s, previously mired in debt and hopeless

I'm Mordechai, a father of three from the Tristate Area. I faced over three years of unemployment and mounting debt after losing my job during a company downsizing. With more than two years of unpaid rent, my family was on the verge of eviction, and I had exhausted every available resource. The uncertainty and fear weighed heavily on me and my loved ones.

In my darkest hour, I reached out to a friend for help. He kindly offered to work on raising the \$7,000 we owed in back rent but with one condition: I had to commit to working with Collective Kindness on a holistic plan. As he put it, "We can't be back here raising

money again in another few months."

When Collective Kindness stepped in, I was blown away. They provided not just debt relief and financial guidance, but also a full, comprehensive plan to rebuild my stability. Their personalized coaching addressed every aspect of my situation, from budgeting to emotional support. **Most importantly, they connected me with a life-changing opportunity—a \$150,000/year job, my first in more than three years.**

With my finances and confidence rebuilt, I'm now in a position to give back and help others on their journey to stability.



WITHOUT COLLECTIVE KINDNESS

- Eviction and total loss of stability ▪
- Out-of-control debt ▪
- Continued unemployment, needing more money ▪
- Emotional strain on family and community ▪

WITH COLLECTIVE KINDNESS

- \$9,000 rent paid, eviction prevented
- Debt relief and budgeting support
- \$150,000/year job secured
- Confidence and stability

TOTAL INVESTMENT: \$2,000 FROM COLLECTIVE KINDNESS

The G. Family's Story.

My name is Mrs. G., and my husband is a rabbi in the South. I'll never forget the moment our challenges came to a head. I was at Walmart, trying to buy clothes for our children, when my card was declined. The embarrassment and hopelessness overwhelmed me, and I left the store in tears. That's when I called Shalom from Collective Kindness, crying and unsure of how we could continue like this.

From that phone call, everything changed. Collective Kindness stepped in and treated us with so much compassion and dignity. They never made us feel judged or ashamed. Instead, they offered us the support and guidance we desperately needed.

They provided money for therapy, which was a turning point for our marriage. Before that, we were completely disconnected, with no respect for each other. I couldn't even imagine how we could afford therapy on our own; it felt completely out of reach. Through counseling, we learned how to communicate and rebuild the trust that had been lost. Today,

our marriage is in a much better place.

They also coached my husband on securing a fair salary. With their help, he negotiated a \$25,000 raise. That financial stability has been life-changing for our family. They even helped me with something so personal—a wig—which meant so much to me and my sense of dignity.

Collective Kindness successfully negotiated on my behalf, reducing my total debt by 50%, from \$16,000 to \$8,000, and established a manageable payment plan. The relief was indescribable. On top of that, they provided \$6,965 for urgent needs, ensuring our family stayed afloat during our hardest times.

I cannot express how much we owe to Collective Kindness. They didn't just help us financially; they restored our dignity, gave us hope, and showed us that we weren't alone. Today, our family is thriving, and I'm forever grateful to them for helping us rebuild our lives.

WITHOUT COLLECTIVE KINDNESS

- Marriage continues to suffer under stress
- Lack of funds month after month
- \$16,000 of out-of-control debt growing larger
- Emotional needs unmet

WITH COLLECTIVE KINDNESS

- Marriage stabilized through therapy
- \$25,000 raise secured
- Debt reduced to \$8,000, manageable plan
- Emotional wellbeing and dignity restored

TOTAL INVESTMENT: \$11,800





REUVEN AND CHAYA'S STORY: MONEY AND MARRIAGE

Couple was struggling financially and their marriage was suffering

We are Reuven and Chaya, and we live in South Florida with our children. We were overwhelmed by \$27,000 in debt. With monthly payments exceeding \$1,000 and no financial plan, our struggles began to erode our relationship. A skilled tradesman, Reuven had fallen on hard times and couldn't find consistent work to support our family. The strain took a heavy toll on our marriage, leaving both of us feeling hopeless.

Thankfully, Collective Kindness saw our potential and stepped in to help. They negotiated our debt, reducing payments to \$400/month, and provided two months of rent assistance to

stabilize our immediate needs. A Job Placement Advocate (JPA) worked closely with Reuven to secure a stable job that leveraged his skills, giving our family a reliable income. Collective Kindness also provided therapy for us, helping us address the emotional strain our financial stress had placed on our relationship.

The impact was transformative. With our finances under control and our communication restored, we not only climbed out of debt but also saved our marriage. Today, we are thriving together, with renewed hope and stability.

WITHOUT COLLECTIVE KINDNESS

- Unmanaged debt with payments exceeding \$1,000/month
- Risk of eviction due to unpaid rent
- Burden upon the community
- Continued unemployment and financial instability
- Ongoing hardship and uncertainty

WITH COLLECTIVE KINDNESS

- Monthly debt reduced to \$400/month and overall debt reduced
- Two months of rent assistance provided
- Productive members of their community
- Stable job secured through JPA
- Thriving with therapy

TOTAL INVESTMENT: \$7,300

BEREL'S STORY: A LIFELINE
IN UNCERTAIN TIMES

A hardworking family man who needed a helping hand.


I'm Berel. My wife and I have always been self-reliant, both working full-time to provide for our family. That changed when my wife was suddenly laid off.

Those two months were the hardest of our lives. Despite my job, we struggled with bills—a shock, as we'd always been the helpers, not the ones needing help.

Then we found Collective Kindness. They listened to our story with compassion and treated us with dignity, never making us feel “less than” for asking for help. They covered our payments for those two months, easing our burden and giving us space to recover.

They didn't stop there. Collective Kindness helped my wife find a better job through their network, offering practical and tailored support.

This experience taught me that anyone can need a hand up at times and there is no shame in asking for help. Collective Kindness is there for families like ours, offering help without judgment and making a real difference.



Those two
months could
have sucked us
into a vortex
of debt, stress,
or worse.
Collective
Kindness
helped us pull
through.

WITHOUT COLLECTIVE KINDNESS

- High stress, feeling overwhelmed
- Risk of falling into debt due to urgent bills
- Struggling to stay financially stable
- Wife remaining unemployed

WITH COLLECTIVE KINDNESS

- Relieved, supported, and hopeful
- Financial stability restored
- Regained stability and a path forward
- Wife secured a better job through Collective Kindness' support and network

TOTAL INVESTMENT: \$3,500



Collective Kindness Is 'Smart Chesed'

My name is Avrohom Leventhal and I'm the International Director of Lema'an Achai, an Israeli non-profit that employs "Smart Chesed" with the goal of bringing our client families through and out of their financial and emotional crisis.

With an annual budget of over 10 Million NIS, we employ over 20 individuals dedicated to helping more than 500 families a year in the most effective way possible.

I am very encouraged by the work and goals of Collective Kindness. Shalom and Leivi understand that true and effective Tzedakah and Chesed requires much more than distributing funds. I am honored to work in close tandem with Collective Kindness to maximize the global efforts to help people help themselves.

Collective Kindness is an initiative whose time has come for the communities in the United States.

I'm thrilled to witness this wonderful organization grow from a startup to a full-blown organization benefiting thousands.

Avrohom Leventhal

RAMAT BEIT SHEMESH, ISRAEL





Chava's Journey with Collective Kindness

- **MEET CHAVA**

A single mom working to build her own firm. Her daughter's severe emotional and behavioral challenges demand Chava's full attention. It's difficult for her to focus on work, leading to a \$2,000 monthly deficit.

- **CHAVA MET COLLECTIVE KINDNESS**

Collective Kindness worked closely with Chava. We helped with financial planning, legal assistance, career coaching, and therapy. We also covered some childcare costs, allowing Chava the space to focus on rebuilding. Our team was there for her every step of the way, and she felt it!

- **WHERE SHE IS NOW:**

Nine months in, she is motivated, focused and has the tools to thrive. Chava is cash-flow positive and financially secure. She is excited to create a brighter future for herself and her daughter.

"Thank you so much for all your help and support! You guys are truly amazing, professional, and so kind and thoughtful. I was in a tough place both financially and emotionally and I'm so grateful for all that you did."

The Impact of Collective Kindness vs. Monetary Donations

* Based on our data from our partners in Israel, Leman Achai, 80% of whose clients retain long-term self-sufficiency

** According to our research, more than half of those assisted by conventional organizations remain dependent

SMART CHESED VS THROWING MONEY HER WAY: BREAKING DOWN THE NUMBERS

	COLLECTIVE KINDNESS APPROACH (COST)	THROWING MONEY HER WAY (COST)
FINANCIAL PLANNING	Budgeting support (\$545)	Not included
CAREER ADVANCEMENT	Career Coaching (\$300)	Not included
LEGAL ASSISTANCE	Lawyer costs (\$500)	Not included
THERAPY	Therapy sessions (\$2,000)	Therapy Assistance (\$2,000) - No guarantee how funds are used
CHILDCARE	Childcare costs covered (\$1,677)	Childcare costs covered (\$1,677) - No guarantee how funds are used
INTAKE AND CASE MANAGER	\$1,500	Not included
TOTAL INVESTMENT	\$5,322	\$3,677
ROI	High: Sustainable, long-term success with independence.	Low: Short-term relief, ongoing dependency.

HOW A SMART CHESED INVESTMENT LOOKS OVER TIME

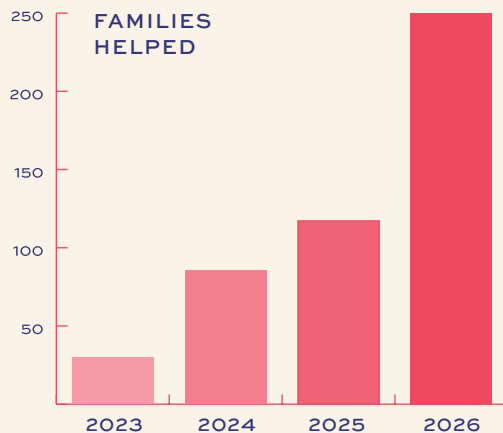
TIME PERIOD	COLLECTIVE KINDNESS APPROACH (\$5,322)	THROWING MONEY HER WAY (\$3,677)
YEAR 1	Cash-positive, income stabilizing (\$5,322 investment)	\$3,677 given; still struggling with managing expenses
YEAR 2-3	Still cash-positive, self-sufficient, managing on her own*	Another \$7,354 (\$3,677 per year); expenses continue to rise**
YEAR 4-5	Thriving, not reliant on external resources, possibly giving back	Yet another \$7,354 (\$3,677 per year); ongoing dependency
TOTAL INVESTMENT	\$5,322 - Sustainable, long- term success with increasing independence	\$18,385 - Continuous need for financial support, with no long- term solution

FINANCIAL OVERVIEW

Your Donations at Work:

Since we've begun in early 2023, we raised more than \$900,000 and assisted over 110 families.

Our 2025 plan is to raise more than \$800,000 and grow our capacity to help at least 125 new families.



Our Impact in Numbers

18

JOBS SECURED

110

FAMILIES' LIVES TRANSFORMED WITH A SELF-SUSTAINABLE FINANCIAL FUTURE

16

EVICCTIONS PREVENTED

17

LEGAL CASES GUIDED WITH SUPPORT AND RESOURCES

750

CHILDREN'S LIVES POSITIVELY IMPACTED

3,478

HOURS DEDICATED TO COMPASSIONATE CLIENT CARE

0

"HANDOUTS" GIVEN

OPERATING SINCE:

March 2023



Adopt a Family— *And Transform Lives*

HERE'S WHAT WE INVEST IN A
"TYPICAL" CLIENT (NOTING THAT
NO CLIENT IS TYPICAL).

CAREER COACHING (TEST AND JOB)	\$300
FINANCIAL CONSULTING (3 MONTHS)	\$665
DEBT CONSOLIDATION (2 HOURS)	\$250
CHILDCARE PAYMENT (2)	\$600
RENT/MORTG ASSISTANCE PAYMENT ...	\$3,000
MEDICAL/THERAPY ASSISTANCE	\$1,500
ONBOARDING COST	\$1,000
CLIENT CARE COSTS	\$1,500

TOTAL SPENT FOR THIS FAMILY:

\$8,815

When you Adopt a Family, you become our partner. We will email you monthly updates on their progress, so you can clearly see your investment saving and changing lives. Our sliding scale allows everyone to make a difference.

1/4TH A FAMILY:

\$2,203 / MONTHLY: \$183

HALF A FAMILY:

\$4,407 / MONTHLY \$365

1 FAMILY:

\$8,815 / MONTHLY \$735

2 FAMILIES:

\$17,630 / MONTHLY \$1469

5 FAMILIES:

\$44,075 / MONTHLY \$3672

10 FAMILIES:

\$88,150 / MONTHLY \$7345

15 FAMILIES:

\$132,225 / MONTHLY \$11,025

Let's partner to implement Smart Chesed and help them achieve self-sufficiency!

Our Growth Goals:

With your help,
we'll make that goal
and even surpass it,
allowing thousands
of families to achieve
financial stability.

Literally in
tears. This
is such
important
work

- SINGLE MOTHER OF FOUR

LOCAL AMBASSADORS:

We have started training and equipping representatives in major metropolitan areas, empowering them to use their local knowledge and resources to provide the best help possible for anyone in need. This initiative is currently active in Atlanta, Brooklyn, Kingston (PA), South Florida and Long Island, with a short-term goal to expand to Los Angeles, Chicago and Houston. This will place “boots on the ground,” with locals who know who would be a good fit for the “Smart Chesed” approach and which local resources can be tapped.

EDUCATION:

We are in the first stages of building out Collective Kindness Academy, a modular curriculum that can be incorporated into the yeshivah/seminary and chosson/kallah systems, so making healthy financial habits will become the norm. This will empower people to help themselves before they need our services. Planned courses range from responsible debt vs. bad debt and the dangers of credit cards, financial responsibility and managing a budget, home economics, taxes, and more.

MENTORSHIP PROGRAM:

As our network grows, we aim to connect clients with a mentor who will act as a friend and advisor. Our goal is to expand our mentorship program to over 500 mentors, providing long-term support and guidance to help clients achieve their goals.

OUR EXPANDING TEAM:

We are actively working on scaling up our staff to a full-time executive director, an operations lead, a full-time client coordinator, and three full-time case managers, with capacity to help 250 families a year.

To do this, we will need to raise upwards of \$2,000,000 a year in the years ahead.

110
FAMILIES
HELPED

2023-24

- OVERHEAD (8 PERCENT)
- PROFESSIONAL SERVICES FOR CLIENTS (25 PERCENT)
- FINANCIAL ASSISTANCE TO CLIENTS (67 PERCENT)

COST: \$650,000

125
FAMILIES
HELPED

2025

- PROFESSIONAL SERVICES FOR CLIENTS (55 PERCENT)
- FINANCIAL ASSISTANCE TO CLIENTS (25 PERCENT)
- STAFF: 15 PERCENT
- INFRASTRUCTURE: 5 PERCENT

COST: \$800,000

250
FAMILIES
HELPED

2026

- PROFESSIONAL SERVICES (55 PERCENT)
- FINANCIAL ASSISTANCE TO CLIENTS (25 PERCENT)
- STAFF: 15 PERCENT
- INFRASTRUCTURE: 5 PERCENT

COST: \$2 MILLION

FULL TRANSPARENCY

Collective Kindness is a 501c3 incorporated in the State of New York. Compliance and transparency are of utmost importance, and we ensure our operations fully align with State and Federal 501c3 nonprofit laws through several key measures:

PAYMENT TRANSPARENCY: Each payment goes through a three-stage vetting process. This ensures all financial transactions are conducted with integrity.

COMPLIANCE MEETINGS: We hold regular compliance meetings with Yisroel Schulman, an attorney with over 35 years of experience in the nonprofit sector, to ensure our operations are squeaky clean.

BOARD OF DIRECTORS: We are answerable to our Board of Directors, incorporating insights from Leading Edge, a nonprofit enhancing workplace culture and leadership within Jewish organizations, to oversee our strategic direction and governance.

These measures demonstrate our commitment to transparency and accountability, ensuring we maintain the trust and confidence of our donors, partners, and client families.

Our Team:

Shalom Goodman
Co-Founder & Executive Director

Leivi Bartfield
Co-Founder & President

Leah Herman
Senior Case Manager

Dovber Engel
Case Manager

Yitzchak Einstein
Case Manager

Shterna Shemtov
Case Manager

Yossi Katzman
Case Manager

Shaul Wasserman
Chief Financial Strategist

Yankel Raskin
Job Placement Advocate

Shimi Ruskin
Job Placement Advocate

David Botvinnikov
Job Placement Advocate

Alon Asefovitz
Job Placement Advocate

Mendy Kreiman
Job Placement Advocate

Iddo Guttman
Job Placement Advocate

Ari Holtzman
Job Placement Advocate

Mendy Rimler
Financial Coach

Reuven Wasserman
Financial Coach

Sarah Rimler
Financial Coach

Ezzy Lerman
Financial Coach

Dovid Marasow
Business Coach

Jonathan Douek
Business Coach

Most of our staff are engaged on a part-time, as-needed basis, allowing us to grow sustainably without overspending.

Advisory Board

Moishe Dov Chanin, PCC
MENTAL HEALTH LEAD

Mimi Askarinam

Igor Meystelman
LEAD COUNSEL

Rabbi Menachem Posner
RABBINIC COUNSEL

Shmuel Shayowitz

Matis Sessel

Based in Denver, Matis is a seasoned businessman and former CEO with a wealth of nonprofit board experience, bringing wisdom and a heart for service to Collective Kindness.

Adam Nesenoff

Based in West Boca, Adam is a passionate supporter of Chessed and Tzedakah, running Tikvah Lake Luxury Rehabs and championing numerous nonprofit causes with compassion.

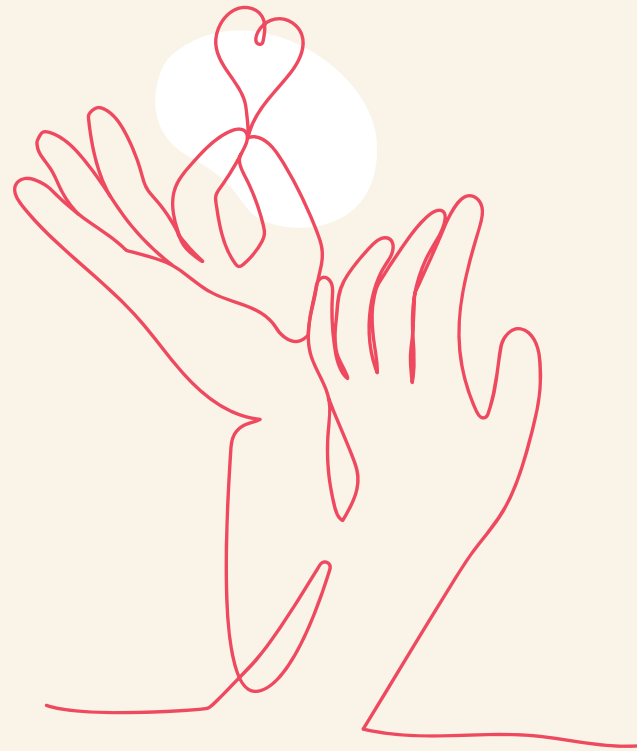
Zevi Wolman

A Baltimore-based CEO of Make It Real and a founding member of multiple Jewish initiatives, Zevy is a dedicated advocate for Collective Kindness and a leader in community innovation.

Board of Directors

For those in the fast lane...

- Collective Kindness uses Smart Chessed to help people achieve self-sufficiency.
- We invest wisely and work hard to make real, lasting change.
- We work hand-in-hand with our clients as they work through their personalized plans.
- We give with our hearts and guide with our minds.
- We are committed to making financial solvency a way of life in our communities.
- We are growing quickly, as we scale up our model to help even more people.
- **An investment in Collective Kindness provides a great ROI by helping families gain self-sufficiency**



“ Giving Tzedakah is like helping load a donkey. As long as the donkey is standing, even one person can keep the load balanced. But once he’s collapsed from the burden, getting him back on his feet is challenging even for five people. ”

-MIDRASH



Families are struggling and
don't know where to turn

Help us change that

Invest in their long-term success

And make a profound difference in their lives.



COLLECTIVE
KINDNESS