

COLLECTIVE KINDNESS

# Impact

JAN. - JUNE 2025 REPORT



COLLECTIVE  
KINDNESS

# What Sets Us Apart

While many organizations are there for those in extreme need or facing crises, our focus is on the lower middle class, who work hard, give it their all, but just aren't making ends meet. They may not be considered poor, but they're struggling mightily every day to pay their bills and manage their debts.

Founded on the ethos of authentic care for another, we offer a compassionate hand-up, guidance, practical resources and, when appropriate, temporary financial relief.

With ambassadors in a growing cluster of 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 experts to offer comprehensive support. This includes financial guidance, mental health resources, connections to essential services like career coaching, legal advocacy, therapy subsidies, budgeting, and limited 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.

## A Message from the Founders

JUNE / SIVAN 2025

*Dear Partner,*

It's humbling and exhilarating to think that we're already looking back at another half year of growth. Our organization has grown tremendously, our clients have grown in so many ways, and we hope that your trust in us has grown as well.

You believed in us back when we were just two guys with a WhatsApp group. You trusted us when we reported on needs and you generously empowered us to fill those needs. And as we scaled to our current model and refined our focus to Smart Chesed, you've been with us every step of the way.

The past six months have been about massive growth, as we brought on board 36 new clients, expanded our team to more than 35 professionals working with us on a part-time, as-needed basis, and streamlined our system.

We're proud of the impact we've had and are so grateful for your continued support and partnership!

*With much love and appreciation,*

*Shalom Goodman*

*Leivi Bartfield*

CO-FOUNDERS,  
COLLECTIVE KINDNESS



# Welcome to the Collective Kindness Team

To help you help each client in the best possible way, we've added many talented, dedicated, and seasoned professionals to our team—most of whom serve on a part-time basis. In 2025 alone, we've welcomed more than 25 people to our roster of experts.



**ALON ASEFOVITZ**

*Job Placement Advocate*

**ARI LEVERTOV**

*Job Placement Advocate*

**DOVID BOTVINNIKOV**

*Job Placement Advocate*

**IDDO GUTTMAN**

*Job Placement Advocate*

**MOSHE GOLDSTEIN**

*Job Placement Advocate*

**ORI HOLTZMAN**

*Job Placement Advocate*

**SHIMI RUSKIN**

*Job Placement Advocate*

**YANKEL RASKIN**

*Job Placement Advocate*

**YISROEL BEENSTOCK**

*Job Placement Advocate*

**REUVEN WASSERMAN**

*Financial Strategist*

**BERNICE BATIANCILA**

*Executive Assistant*

**MORDY RICHLER**

*Debt Expert*

**MEIRAH PERRY**

*CPA*

**NATHAN FRANCO**

*CPA*

**DOVBER ENGEL**

*Case Manager*

**ARIELLE TELES**

*Case Manager*

**MENACHEM DAHAN**

*Case manager*

**SARI INGBER**

*Case manager*

**DOVID LEIB MARASOW**

*Business Coach*

**JONATHAN DOUEK**

*Business Coach*

**CHAIM ROSENSTEIN**

*Business Coach*

**MENACHEM WOONTEILER**

*Business Coach*

**EZZY LERMAN**

*Budgeter*

**SARAH RIMLER**

*Budgeter*

**CHAVIE ZEBBERMAN**

*Budgeter*

**TEHILA POSNER**

*Budgeter*



Join us in welcoming **Mimi Askanarim**, our newest board member. As both a single mom and a seasoned entrepreneur, she has already brought much perspective, compassion and experience to our board.

# Celebrate Every Victory!

We show up each day ready to move mountains for our people. This year alone, we've been gratified to celebrate many milestones and victories. Here are some of the amazing things that have happened thanks to your support:

## IN THE FIRST PART OF 2025...



**56**  
Active client families



**3**  
Marriages stabilized



**36**  
New client families onboarded



**\$1,081,000**

Total income generated by CK clients through successful job placements.

**28**

Resumes optimized



**10**

Families "graduated" from our program



**36**

Part-Time experts supporting our clients

**98**

New donors have joined our circle



**ONE  
TEAM**

United with a common purpose!



# What's New?

## Local Leads

As part of our comprehensive expansion, we've identified and empowered local "leads" in six communities. Before the end of the year, we hope to have leads in at least another six communities.

- Atlanta
  - Baltimore
  - Boca Raton
  - Chicago
  - Coral Springs
  - Denver
  - Kingston, PA
- COMING SOON**
- Cleveland
  - Detroit
  - Houston
  - Lakewood
  - Los Angeles
  - Philadelphia



**SHLUCHIM THRIVE**  
By Collective Kindness

We've opened a division dedicated to serving Chabad shluchim, whose unique circumstances (remote location, enmeshment of personal and professional finances, dedication to mission despite financial challenges, and leadership position) are somewhat different from our typical clients. With our advisory board in place, we are ramping up our outreach to this unique community and refining our techniques to best assist them.

The need is real, the infrastructure is in place, we've already helped many families, and this is ready for a partner to take it to the next level.



**DEBT COMPASS**  
BY COLLECTIVE KINDNESS

A key component of our services has always been debt consolidation and relief. Initially, we partnered with trusted outside experts to guide our clients. As our reach expanded and we deepened our understanding of the debt landscape, we brought this work in-house. We hired a full-time debt specialist trained in our Smart Chesed approach. This shift allows us to offer even more tailored, empathetic, and unbiased support to families in financial distress. Our newest initiative, Debt Compass, is a safe landing place for people who feel they have run out of options. We do not promise a magic fix, but we do offer clarity, honesty, and a concrete game plan based on each family's unique circumstances. With no financial incentive or sales pitch, our sole agenda is helping families reclaim their footing with dignity. We are preparing to launch a beta version of Debt Compass, which will be open to the wider community.

## Single Moms Initiative

We're proud to be launching a new initiative specifically for single mothers, starting with a cohort of 25 participants in Chicago. This program offers a trusted, big-sibling approach. No cash infusions or handouts, just steady, informed support from people who care. Participants will receive guidance on budgeting and debt, personalized financial coaching, and education on managing money, time, and daily responsibilities. We aim to help single mothers gain confidence, stability, and long-term independence, with plans to expand this initiative to many cities in the coming years.

# In Real Time

REAL STORIES. REAL IMPACT.  
AS IT HAPPENS.

Chaya Sara created the group "Collective Kindness Chat"

Chaya Sara added Leivi

Chaya Sara added Yitzchok

Chaya Sara added Shalom

## Yitzchok Einstein (Case Manager)

Hey All, I just had an initial interview with Adam and Meirah Goldstein. They're a super sweet and caring family and need a bit of help from us. I'm suggesting:

- Budgeting (Let's have Te-hila take this one)
- Accounting. Let's run the full P&L for them
- Therapy. Adam shared that he's struggling
- Resume for Adam
- A Job Advocate for Meirah. She says she's looking for a new job that'll pay slightly better
- Debt relief. They're \$45,000 in debt and need clarity on their choices
- Let's also send money for cleaning help for two months while they work on these

## Leivi

Sounds good. Let's make sure they're on track. By the way, I saw in their intake form that their car payments are \$1,800 a month. Let's have them speak to David to see how we can lower it.



## Chaya Sara

Sounds good. They seem ready to put in the work. They mentioned that they haven't gone on date night in over two years. We'll go ahead and send them the care package of an evening out with money for the restaurant & babysitting.

## Forwarded message:

I'm speechless. I feel so seen and taken care of. ❤️❤️ We're beyond excited to start this journey to become financially healthy. Please thank everyone involved. We can't wait to help others in this way when the time comes!

5/1/25

## Yitzchok Einstein (Case Manager)

The P&L came back and things are more complicated than we thought. Seems they have some expenses they did not even realize. Make sure the budgeter is on it.



Also, they said they're willing to not renew their car lease and get a more affordable option. So that's good news!

5/7/25

**Chaya Sara**

Just spoke to Lana, the therapist. She said they had an amazing first call with Adam and really started to work on his struggles with anxiety. We ironed out a few miscommunications but still a way to go for them to gain each other's trust.

5/13/25

**Yitzchok**

Big news! Meirah got the new resume from Josh and met with Yankel, the Job Advocate. They they have already applied together to six jobs. She seems optimistic.



5/23/25

**Chaya Sara**

She just called me with some incredible news. She got the job she was hoping for! They got the new car that is cheaper. They're working on the budgeting and it seems like next month they'll already be cash-flow positive.

Holy cow!! Let's go team. This is beyond. I'm crying. He was literally at a breaking point just a few weeks ago, and here we are. We rock!!! Bh bh

# From Our Inbox



Wow... we're honestly speechless. This really touched us. Thank you so much for the warm support. It really takes the stress down a notch. The thoughtfulness behind offering a date night and help with babysitting means so much to us, more than we can put into words.



I have no words. When I opened the door and saw that you had Instacarted an entire pantry-load of food, I just was blown away. The care, the attention to detail. And all with dignity.



It felt so good and empowering to stick within budget this week. I never thought I would be able to do it. I feel strong and motivated to stick with it!



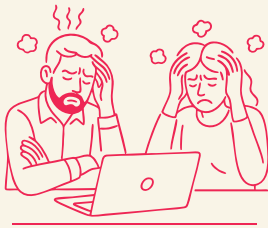
You know, I never shared my addiction with anyone, and I never thought I would. But as part of the CK package, the therapy feels right and I am alive again.



Just knowing we're part of the CK family feels real and hopeful. We're really grateful to be in this process with you, and we're looking forward to working together.

# A CK Client's Journey

At Collective Kindness, we tailor our services to each client. Every person is matched with the professionals best suited to their situation and given the services they need. To give you a glimpse into the tremendous process you provide, here is one couple's journey:

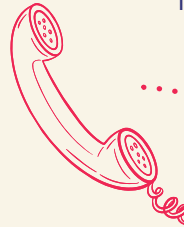


With Shua's business struggling and Shani out of a job, they are at their wits' end

Shua and Shani fill out the intake form



Collective Kindness staff review information and schedule a call



Our team of experts identify key areas that need immediate attention



Budgeting coach works with clients to rein in excess spending



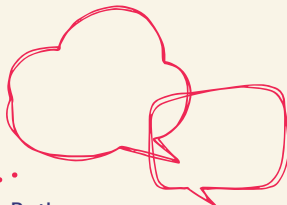
Accounting team prepares exhaustive P&L report to get a clear understanding of the couple's finances



Debt team starts working on consolidating and reducing debt



Both spouses begin counseling if necessary



Clients are working hard, but are still falling short



Job placement advocate reworks Shani's resume and helps her apply for a new job



Collective Kindness professionals remain on hand for several more months



Shua and Shani report their first solvent month in more than 5 years





SPOTLIGHT

# Budgeting Coach Tehila Posner

ON STAFF SINCE JANUARY 2025

Can you please tell us about yourself and your approach to budgeting?

As a mother of a large family, budgeting is a natural part of how I manage. Our Jewish lifestyle is unique and expensive, and everyone needs to develop a model that is both “real” enough to keep them in touch with how much they spend and easy enough that it works for them and not the other way around.

Without getting too detailed, how do you do it?

Before I begin, I am given a clear P&L, which outlines a client's income and expenses, but it's all data on a spreadsheet. My job is to find a way to bridge the data and the people.

I typically divide a person's expenses into pre-budgeted things that are pretty much fixed each month, such as gas, bills, tuition, etc., and discretionary items such as household goods, food, etc. To a certain extent, we can lower the pre-budget items, such as canceling subscriptions or negotiating better insurance. Once a person knows how much they spend on the pre-budget items, they then know how much they have left to spend on everything else.

Another useful tool I like to employ is budgeting ahead. If you have a bar mitzvah coming up in two years, put aside a fixed amount each month for

*tefillin* and you won't be smacked in the face with that huge expense right before the celebration. This can be done annually for things like camp, *yom tov*, etc. You are going to spend that money eventually, but if you save in advance, it is spread out over much more time and becomes manageable.

No two clients are the same, so everyone's path is different. One couple may need help restructuring their tuition payments, while another may be ready to work on bulk grocery shopping. Working together and learning as we go along, we accomplish things.

What do you love about working with Collective Kindness?

Personally, I find the team to be amazingly positive and supportive. We are on the same team, working with our clients to achieve the best possible outcome. Everyone is focused, everyone is trying their best, and everyone really cares.

And then there are the sweet moments when people do things they never thought possible, when the mother who never imagined shopping with a list tells me that she stayed within budget, when the family who thought they'd never have an extra penny for anything reports that they contributed to their savings account, when all our efforts come together to achieve something extraordinary.



# How Your Donations Help People

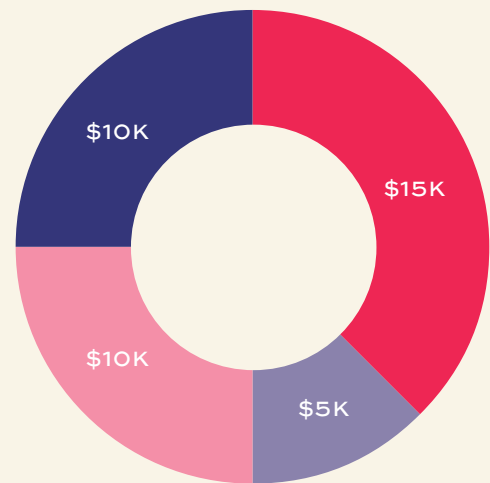
Every dollar donated is carefully directed toward meaningful, measurable support for Jewish families in need. Here's how we allocate our \$8,800 program budget:

SERVICE CATEGORY	ALLOCATED AMOUNT
Financial Counseling	\$500
Budgeting Support	\$500
Debt Consolidation Support	\$300
Mental Health Counseling	\$500
Temporary Financial Relief	\$2,000
Life Coaching	\$200
Job Placement Advocates	\$500
Case Management	\$1,000
Cash Infusions	\$2,500
Staff Fees	\$800

**TOTAL \$8,800**

## The Amazing People Behind Our Work

WHERE OUR SUPPORT COMES FROM



WHATSAPP CAMPAIGN FUNDRAISING:  
\$15K MONTHLY

MAJOR DONOR ONE-TIME GIFTS:  
\$5K MONTHLY

ONLINE AND MISCELLANEOUS DONATIONS:  
\$10K MONTHLY

MONTHLY SUSTAINERS AND "ADOPT A FAMILY" SUPPORTERS:  
\$10K MONTHLY



# Partner Spotlight

As our name indicates, *Collective Kindness* is the product of so many people coming together to foster lasting, positive change. Chief among them are our donors, whose trust and support empower us to empower our clients. In the following interview, Los Angeles-based Sruli Schochet, founder and COO of *Flame King*, shares why he chooses to partner with *Collective Kindness*.

## How did you first learn about *Collective Kindness*?

It was pure *hashgacha pratis*. I rarely look at WhatsApp statuses, but I happened to notice that a nephew of mine had posted about a new organization his friends had founded. Uncharacteristically, I clicked on the link and started reading up on *Collective Kindness* and what they do, and it resonated with me.

## What sets *Collective Kindness* apart?

*Tzedakah* can often feel like a bottomless pit. You contribute to a school, a family in need, or another worthy cause, and a week later, you are back where you started. The need never seems to get any smaller.

Now, clearly, we must support these causes, and there are some needs that will never go away, but it feels so good and right to be able to direct *tzedakah* in a way that will actually work toward a long-term solution.

*Collective Kindness* is about empowering

people so that they can become self-sufficient and even give to others—and that really spoke to me.

As a young man just starting out many years ago, I probably could have benefited from someone teaching me how to budget wisely, how to make smart financial choices, and how to plan ahead. These are not the things you learn in college and certainly not in yeshivah. I am so glad that they are there helping people in this way.

## Have you recommended *Collective Kindness* to others?

I have a *chavrusa*, with whom I regularly learn *Shaar Habitachon*. As you can imagine, we often talk about how to merge *bitachon* and *hishtadlus*. When he had a chunk of *maaser* to give, I was glad to recommend that he give it to *Collective Kindness*, which teaches people to make the right *hishtadulus*.

*Hishtadlus* is about going fishing and *bitachon* is the trust that you will catch a fish. *Collective Kindness* is not giving out fish; they are teaching people to fish—and that is vital.

# Let's Do This Together



Collective Kindness is fueled by visionary donors who share our passion for giving people a hand up, not a handout!

LET'S PARTNER TO HELP  
EVEN MORE PEOPLE



[CollectiveKindness.Net/Donate](https://CollectiveKindness.Net/Donate)

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