



COLLECTIVE
KINDNESS

COLLECTIVE KINDNESS

Impact

2025 YEAR-END REPORT

Impacting
Real Lives
in *Real Time*
Through
Smart Chesed

Our North Star

A MISSION
STATEMENT
REMINDER

We teach people how to fish. We don't just hand out fish.

This distinction defines everything we do. We equip families with the tools, skills, and confidence to feed themselves for a lifetime, not just for today. And we have an incredibly good success rate of getting people back on their feet.

While many organizations serve those in extreme poverty, we focus on the lower middle class: families working hard but not making ends meet. They don't qualify as "poor" in traditional definitions, which makes their situation harder. They suffer in silence, blame themselves, and have no government or communal safety net.

We get in the weeds with families. We truly care. Our in-house team of experts creates holistic treatment plans combining financial coaching, career support, mental health resources, legal advocacy, and limited short-term financial assistance when appropriate.

Our approach requires full client participation and commitment. The goal is clear: cash-flow positive. We've achieved a 91% success rate because we focus on lasting transformation, not one-time handouts.

This is "Smart Chesed." We empower families to become independent rather than dependent on the next tzedakah check.

We continuously refine our practices to deliver the best ROI: healthy, sustainable change that enables as many families as possible to turn the corner.

To our dear partner,

It's humbling and exhilarating to think that we're already looking back at yet another year of exponential growth. The past six months have been about creating massive change, as we began assisting more than 215 new families across all divisions, expanded into several new divisions, including the Kosher Debt Help program, and built more robust scaffolding to support and scale up our flagship program.

Even as we turn the page from startup to an established organization, we never lose sight of what it's all about: Yidden helping Yidden in times of need.

Day in and day out, our team is laser-focused on helping families take the steps to make real, lasting, and measurable change. This guiding principle never changes.

We're proud of the impact we've had and have ambitious goals for the future. We are so grateful for your continued support and look forward to partnering with you in the year ahead!

With much love and appreciation,

Shalom Goodman
Leivi Bartfield

CO-FOUNDERS,
COLLECTIVE KINDNESS



The Collective Kindness Team

As our name suggests, our kindness comes from the collective, with every member of our growing team showing up with professionalism, respect, resourcefulness – and kindness!

LEIVI BARTFIELD
President

SHALOM GOODMAN
Executive Director

LEAH HERMAN
Senior Case Manager

CHAYA SARA KONIARSKI
Family Coordinator

YITZCHAK EINSTEIN 🧑🏻
Case Manager

DOVID LEIB MARASOW
Business Coach

YOSSI KATZMAN 🧑🏻
Lead Case Manager,
Shluchim Thrive

DOVBER ENGEL
Case Manager

ARIELLE TELLES
Case Manager

DOVID BOTVINNIKOV
JPA

IDDO GUTTMAN
JPA

MOSHE GOLDSTEIN
JPA

ORI HOLTZMAN 🧑🏻
JPA Lead

SHIMI RUSKIN
JPA

YANKEL RASKIN
JPA

YISROEL BEENSTOCK
JPA

DON EISENBERG
Business Coach

EZZY LERMAN
Budgeter

MENACHEM DAHAN
Case Manager

SARI INGBER
Case Manager

SARAH RIMLER 🧑🏻
Senior Budgeter

MORDY RICHLER
Debt Expert

CHAVIE ZEBBERMAN
Budgeter

TEHILA POSNER
Budgeter

BERNICE BATIANCILA
Executive Assistant

EDEN LELINGER ✨
Case Manager

JULIE SHIZGAL ✨
Family Coordinator,
Kosher Debt Help

BENJAMIN YERUSHALMY ✨
JPA

HERSHEL GROSS ✨
Budgeter

BENJAMIN DRESDNER ✨
Budgeter

MOSHE LEIB RAIGORODSKY ✨
Budgeter

HERSHY GUTNICK ✨
Budgeter

MORDECHAI FRIEDMAN ✨
Budgeter

MENDY CHERUFF ✨
Budgeter

LEVI PINSON ✨
Debt Expert

JOSH GOLDBERG ✨
Strategic Resume Coach & Mentor

SHUA PIEKARSKI ✨
Debt Expert

LEAH TELDON ✨
Case Manager

CHANI SILVERSTEIN ✨
Case Manager

NACHMON DOV WICHNIN ✨
Case Manager, Shluchim Thrive

YOSEF ROMANO ✨
Shluchim Clarity Coach

CHAYA GUTNICK ✨
Job Coordinator

JOSIE WELLS ✨
Executive Assistant,
Kosher Debt Help

✨ NEW MEMBER
🧑🏻 TEAM LEAD

Our devoted board members

Mattis Sessel

Zevy Wolman

Miriam “Mimi” Askanarim

Adam Nesenoff

Eli Langer



Join us in welcoming Eli Langer, our newest board member. As an entrepreneur, famed Kosher Money podcast host, and a dear friend, he brings business acumen, good vibes, community connections, and a wealth of experience to our organization. Eli has already become an indispensable part of our efforts and a true pillar of our organization.

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:

85

new families onboarded



120

families tackled their debts with Koshar Debt Help



1,200

hours of case management



384

care packages showed couples that they are cared for



41

part-time experts supporting our families



670

hours of therapy



450

new donors joined our circle



75

Families became Cash Flow Positive in 2025!



What's New

Collective Kindness Academy Is Launching

Educational modules targeting crucial building blocks of financial health are being finalized. These aren't generic financial literacy videos. Each module addresses real challenges our community faces: responsible debt versus bad debt, the dangers of credit cards, budgeting for growing families, and navigating the unique financial pressures of Jewish life.

The program will launch with young couples just setting up their households and set them on the path to long term financial success. Our goal is to reach families before they need our crisis intervention services. We're seeking visionary partners to complete this ambitious project. **Reach out to Shalom Goodman to see a V1 of the first video. You'll like it.**

Kosher Debt Help Has Arrived

When Collective Kindness started, we saw how families were struggling with debt and couldn't access agenda-free advice that actually worked for them. Most debt services had hidden agendas, charged excessive fees, or weren't designed with our community in mind. Our clients were losing thousands of dollars and damaging their credit due to ill-fitted or self-serving advice.

Endowed by lead donor and visionary Rabbi Sruly Schochet, as well as Daily Giving, we launched Kosher Debt Help, a standalone division offering honest, agenda-free debt guidance to the entire Jewish community. We don't profit from referrals. We don't push products. We simply help families understand their options and create realistic plans. The response has been overwhelming. In just three months since launch, we've helped over 80 families save an average of \$10,000 each in interest.



Our Need-Based WhatsApp Group Has Nearly 1,000 Supporters

Collective Kindness has its roots in a WhatsApp group, where a few dozen friends ponied up a yom tov gift for a buddy who'd fallen on hard times. Even as the organization has grown beyond its grassroots origins, the WhatsApp group remains as active as ever. People gain a raw, firsthand view of Collective Kindness' work through real-time updates on families in need, and thousands of dollars are regularly donated within hours.

These periodical need-based campaigns remain a vital part of how we serve families. As 2026 kicks off, our nearly 1,000-member group represents every facet of the Jewish community, a true reflection of Klal Yisrael.

Our First In-Person Event

As we usher in 2026, we've expanded our fundraising efforts to include our very first in-person event. Held in South Florida, this event gave supporters a close-up look at the work we do and empowered them to reach out to people in their circles to learn about Collective Kindness and partner with us in our mission.

Plans are underway for future regional events in the Northeast, the Midwest, and on the West Coast, bringing the Collective Kindness story to communities across the country.

OUR GOALS FOR 2026



Monthly budget

Projections based on operational data from June 1 - October 31, 2025

\$71,000 Monthly donations

\$13,000 Management expenses

\$58,000 Social services for clients

Four Regional Markets

Chicago, Tristate Area, South Florida, and nationwide communities

Strategic growth and assistance where it matters the most

Reaching 657 Families

(between all divisions)

150% increase from 2025

\$1.725M Total Budget

84% allocated directly to social services

NEW PROGRAM

Kosher Debt Help

with a projected 500 families

NEW PROGRAM

Collective Kindness Academy

to impact hundreds of newlywed couples

NEW PROGRAM

Shluchim Thrive

with a projected 30 Families

Collective Kindness enters 2026 with a refined operational model that maximizes impact per dollar invested. Our lean 16% management overhead and equitable regional distribution demonstrate commitment to fiscal responsibility and inclusive service delivery.

The addition of Kosher Debt Help expands our mission into specialized financial wellness, addressing a critical need in our community. With strong governance, strategic planning, and dedicated stakeholders, we're ready to make 2026 our most impactful year yet.



Scan to read the full 2026 Budget Report

Notes From the Trenches

Our staff takes careful notes so our efforts remain focused and transparent. Here are some excerpts from the thousands of interactions that have been recorded over this past year:

A single mom, who needed a friend to hold her hand

"At various stages, there were hurdles (lawyer fees, legal headaches, her young children getting sick and needing hospitalization), and at each bump in the road, she reached out to me, and I reached out to the team, to receive support and care. It was a lonely place for her, as a single mom of little ones.

The feeling of being cared about was what helped her keep on keeping on. She expressed much gratitude for the check-ins, for the pep talks, and for the support."

Leah, Senior Case Manager

A family who needed help on several fronts all at once

"They were a huge, huge success. One that I'm very proud about. When they arrived, they were in the red with debt issues. But they changed their mindset. They felt better about themselves, and they started attracting better situations into their lives. At one point, when things went rocky, everything in their life went rocky, including their relationship. Calls were done separately. They weren't even on speaking terms. But I felt that they would pull through. Their shalom bayis heavily improved, and they are back on the same page working hard. Now, they're self-sustaining, living in a much better location, and the family is so much happier. They keep mentioning to me that they'd like to reciprocate and give back to Collective Kindness when they are in a position to do so."

Dovber, Case Manager

A family who felt stuck in a dead-end job and did not know where to turn

"He told me that he's much more confident, much more comfortable with himself. He credits therapy, which helped him look at things differently, like dealing with the people who helped him approach his boss. It was slow, but he just looks back now, and he's like, wow, he's just a significantly different person, and he's excited. He's really excited about what's coming, because Baruch Hashem, it's looking very good."

Menachem, Case Manager

A couple whose lives have been completely changed

"The difference between the first month and the last month is profound. In the first conversation, she really couldn't talk. There was so much fear, so much confusion. While there is still work to do, they have skills, they are cash flow positive, and they have a plan to get out of debt. Most tremendously, he now has a job that is deeply meaningful and purposeful. When a family has been the recipient of food packages and monetary assistance, and now this family is able to be on the other side and help distribute food packages, it is an incredibly empowering and purposeful feeling."

Leah, Case Manager

Employee Spotlight



Leah Herman
Senior Case Manager



One secret to Collective Kindness's success is the case manager who pulls the team together and empowers everyone to do what they do best. Leah Herman has shepherded more than 40 families to financial security, marital harmony, and hope. She's the person we turn to when problems feel too big. With compassion, wisdom, and ingenuity, she finds a way.

Q: Thanks for taking the time to speak to us! Can you please share a little about yourself?

A: I am a wife, mother, and grandmother, originally from Brooklyn and now in Pittsburgh, where I teach in a seminary. As a trained social worker, my background is in mental health. I have a lot of experience doing intakes, which is very useful to me here now at CK, where I often need to get a lot of information and form a trusting relationship in a single hour-long session.

Q: What do you do at CK?

A: I am a case manager. My job is to listen and understand what a family needs and then help put the pieces together, so that they can do the work of helping themselves.

Q: What is especially rewarding for you in this work?

A: The most rewarding thing for me is walking alongside people on their journey. It takes a lot of courage to reach out and ask for guidance, and people are often afraid. The number one thing I hear once people begin working with us is that I do not feel so alone now. Once they really sense that there is a team behind them, they do things they never thought they were capable of doing. I remember

one woman who was so overcome with gratitude. She said her wish is to one day join CK and do the work I am doing. She wants to offer people hope and change lives just like hers had been changed.

Q: In your experience, what makes CK unique?

A: Collective Kindness is not just a name. It's a mission statement. People who come to us often remark how kind everyone is here. It's not simply a job or a mitzvah. It's genuine care. And it starts from top down.

I remember getting an urgent message on erev Yom Kippur from Shalom. He somehow remembered that a family had mentioned that they did not have a sukkah. On erev Yom Kippur, his one worry was that we needed to help that family get a sukkah in time for Sukkos. I barely even remembered that I'd mentioned the need, but it was urgent for him.

There was a family who came to us with overwhelming debt, and we really did not see at that time how we could help them yet. Leivi asked me to order them pizza for dinner. Sure, we'd be there tomorrow and help them with the big stuff. But in that moment, they needed to genuinely feel that we cared, and they did!

Partner Spotlight



Mark "Matis" Sessel

Board member

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 board members, who guide, support, and empower us to empower our families. In the following interview, Denver-based Mattis Sessel, a seasoned businessman and former CEO with extensive nonprofit board experience, shares why he chooses to place his trust in Collective Kindness.

Q: How did you first get involved with CK?

A: Through my close friendship with Shalom Goodman, to whom I am a friend and a mentor. When he started his first fundraising round and the concept of CK was born, he added me to the WhatsApp group. I've seen it evolve from an ad hoc effort by two guys with big hearts into a holistic, scalable model for making lasting positive change in people's lives.

Q: How has your understanding of CK evolved?

A: My first impression was that it helped young people in trouble bridge the financial gap, something I thought already existed. But after learning about the Smart Chessed model they've adopted and adapted, I realized CK doesn't just throw money at problems. They create true solutions by helping families to identify and address root causes. They don't work with everyone—only people ready to do the work to make real changes as needed. That holistic approach impressed me enough to buy in.

Q: How does CK stand out among other organizations?

A: I do not know every organization out there, but I have typically observed two models. One is to throw money at problems, in which case the money often lands in the wrong spot or simply serves as a band-aid. The other is to offer a very narrow set of solutions,

such as food, family services, etc., which is absolutely vital but will not solve the underlying problems.

CK makes a paradigm shift by working with each individual family to identify their personal hurdles and then holds their hand as they go ahead and make real changes, often working on several fronts at once.

Q: As a leader on the board, what's your role within CK?

A: I am involved primarily in consulting on strategic directions and new divisions. For example, I was heavily involved in discussions when they developed the Kosher Debt Help program. Having run a boutique financial advisory practice and previously served as CEO of a 300-employee financial services company, I serve as a sounding board, drawing on my own business experience.

Q: What excites you about CK's future?

A: The opportunities are tremendous. In the Jewish community, there's overwhelming financial pressure. For families willing to work hard, CK has a winning recipe that is achieving amazing things. I'm not aware of anyone else doing this. The feedback shows it's life-changing. The goal is getting families to cash flow positive so they stop digging deeper into debt. You can actually measure the impact.



Sadly, The Need Isn't Going Away

These stories we tell represent a fraction of what we see. The need is massive. The solutions exist. We have the tools to help this family achieve self-sustainability. It's intensive, effective, and requires real investment.

We need partners who see what we see: "Smart Chesed" isn't just kind. It's smart. It's effective. It's efficient. Every dollar invested returns families to self-sufficiency and restores their dignity.

The families are calling.
We have the answers.
Help us expand.

Our Foundations

Our model is clean, compassionate, and effective. You recognize it, our families appreciate it, and leading foundations have taken note. We're proud to have already established partnerships with:



Crain-Maling Foundation

THE ROHR FAMILY FOUNDATION

THE EMET FOUNDATION

THE HARRY AND JANE FISHEL FOUNDATION

These partnerships reflect a shared vision for Smart Chesed and a commitment to helping families achieve lasting financial stability. Each foundation has brought unique strengths and perspectives that have enriched our work and expanded our reach. We also partner with major Jewish sister organizations from across the community. They include:



THE JEWISH ENTREPRENEUR

As we enter 2026, we look forward to deepening these relationships and expanding our horizons with new partners that share our mission of empowering families to help themselves.



Adopt a Family & Transform Lives

What We Invest Per Family (6-9 Month Cycle)

Case Management	\$2,000
Debt Expert Consultation	\$350
Financial Budgeting Coach	\$600
Accounting Services	\$500
Career Counseling & Job Placement	\$500
Therapy Support	\$600
Care Package	\$300
Cash Infusion (rent, bills, emergency needs)	\$3,150
Administrative & Operational Costs	\$800

Total Investment
Per Family **\$8,800**

When you Adopt a Family, you become our partner in implementing Smart Chesed and helping them achieve self-sufficiency.

1/2 Family

\$4,400

1 Family

\$8,800

2 Families

\$17,600

5 Families

\$44,000

10 Families

\$88,000

15 Families

\$132,000

These are our families.
Let's help them 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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