BUILDING LOAN PROGRAM FOR NONPROFIT JEWISH OVERNIGHT CAMPS

Administered by the Foundation for Jewish Camp

Made possible by The AVI CHAI Foundation
About AVI CHAI

The AVI CHAI Foundation, endowed by Zalman C. Bernstein, z"l, is a private foundation operating in Israel, North America and the former Soviet Union that is committed to the perpetuation of the Jewish people, Judaism and the centrality of the State of Israel to the Jewish people.

In North America, AVI CHAI seeks to achieve its mission by fostering high levels of Jewish literacy, deepening religious purposefulness, and promoting Jewish peoplehood and Israel.

We believe that Jewish commitment depends on these elements, because Judaism derives from a core set of texts and lives in ongoing dialogue with those texts (literacy); because Judaism is lived and experienced in daily practice and interactions with family, neighbors and strangers guided by those texts (religious purposefulness); and because in the 21st century, Jews throughout the world should feel connected to other Jews and to the modern State of Israel.

As a “value investor,” AVI CHAI has decided to work with day schools and summer camps—to contribute to the content of their Jewish learning, the nature of their Jewish experiences, and the competence, character and outlook of the Jewish adults who guide the Jewish journeys.

We also recognize that our success requires that key institutions in our fields be viable and sustainable, and we are working to develop new ways to ensure their strength. And, we appreciate that the long-term impact of our work depends on our persuading Jewish educators, thought leaders and philanthropists to collaborate with us along the way and to champion our mission after AVI CHAI winds down in 2020.

AVI CHAI means “My father lives.” That is what we want for our children — to know that our culture, our values and the richness of our traditions will live on in our children and in their future generations, just as the profound meaning and inspiration of our forebears’ lives continue to live on through us today.

About the Foundation for Jewish Camp

Summers at Jewish overnight camp turn Jewish youth into spirited and engaged Jewish adults, laying the groundwork for strong Jewish communities. The Foundation for Jewish Camp aspires to elevate the field of Jewish camp, conferring proper recognition and granting appropriate support to expand its impact across our community, so that camp can be a critical element of every Jewish young person’s education.

The Foundation for Jewish Camp, a national public organization, unifies and galvanizes the field of Jewish overnight camp and significantly increases the number of children participating in transformative summers at Jewish camp, assuring a vibrant North American Jewish community.
The AVI CHAI Loan Program is an interest-free loan program developed to support nonprofit overnight camps to attract and accommodate more campers. Qualified resident nonprofit Jewish camps are eligible for an AVI CHAI interest-free construction or renovation loan of up to $1 million. This program is for construction and renovation projects that expand camper capacity as well as for those projects that upgrade accommodations or facilities, even if they don’t increase the number of campers.

The Foundation for Jewish Camp (FJC) will administer all aspects of the loan program for The AVI CHAI Foundation, including application review. The submission of applications may result in requests for additional information regarding the proposed or already in-progress project.

AVI CHAI intends to support projects that are not only admirable in their hopes and ambitions but are also financially feasible for the camp to undertake. In this regard, FJC will be assisted by the Nonprofit Finance Fund (NFF), an independent financial evaluation service, which will help to evaluate each project’s financial viability.

Specific eligibility requirements pertaining to camp size, camper population, Judaic programming, and goals and financial feasibility of the project, apply. The specific requirements follow on the next page.

Camp eligibility is subject to the following conditions:

• To be eligible for a loan, an existing camp must have enrolled a minimum of 175 campers in each session during the previous summer. Camps enrolling more than 250 campers per session will be eligible for a maximum loan of $1 million. Camps with enrollments between 175 and 250 campers per session will be eligible for a loan of up to $500,000. The minimum amount of a loan is $250,000.

• Subject to the other restrictions outlined in this brochure, loans can be made to cover up to one-half of the cost of the construction or renovation project. (See the “Project Eligibility” section on the third panel that list the types of projects that are eligible for a loan.)

• Each loan must be secured by a letter of credit arranged through an A-rated financial institution acceptable to AVI CHAI. AVI CHAI will assume the cost of the letter of credit, except for the origination fee. No other form of collateral will be considered.
• Repayment of the loan will begin after a six-month grace period, commencing from the start of the first calendar quarter after the loan is made, with payments spread over five years in twenty equal quarterly installments.

• Some loan commitments may on occasion be made while the construction or renovation work is in the planning stages, but loan funds generally will not be released until work is substantially underway and a site visit by an FJC or AVI CHAI representative is completed.

Camp eligibility will also be based on the following criteria regarding the camp’s Judaic program and environment:

• The loan program is intended for camps that predominantly serve children who do not attend Jewish day school. Day school students may account for no more than 50% of the camper population.

• Shabbat should be honored and recognized camp-wide as a unique and special gift to the Jewish people. It should be celebrated with services on Friday night, and on Saturday with services or other appropriate Shabbat programming that distinguish the schedule of Shabbat from the camp schedule on the other six days.

• The camp must facilitate the usage and learning of Hebrew.

• The camp must provide a minimum of two hours per week of planned Jewish educational programming by unit or bunk (not including song leading or participation in services).

• As part of the Jewish educational program, campers should learn the meaning of and reasons for the Jewish rituals they may practice or be exposed to during the summer.

• All bunk counselors must self-define as Jewish.

• The camp must offer Jewish learning opportunities for the staff during the summer.

• A contingent of at least four Israeli staff (shlichim) must be employed by the camp as counselors or specialists1. If these shlichim are not trained by the Jewish Agency for Israel (JAFI), the camp must verify that at least four of the Israeli staff work in roles that directly support the camp’s Israel educational mission. This would not, for example, include security, kitchen or maintenance.

• The campers should participate in a minimum of two programs per session that will increase their knowledge of and connections to Israel. These programs must be in addition to any Yom Yisrael/Israel Day program or Maccabiah events.

• Preference will be given to camps whose director is engaged in some form of continuing personal Jewish education.

1. “Outreach” resident camps that don’t typically employ Israeli staff may qualify if they conduct a camp-wide, full day of Israel education programming during each session.
Please be aware that details regarding the applicant camp’s educational program components described on the previous page will be required on the loan application.

**Project eligibility:**

AVI CHAI intends to make loans for construction and renovation projects that expand camper capacity as well as those projects that upgrade accommodations or facilities, even if they don’t increase the number of campers that can be accommodated during the summer. However, this program is not intended to help fund projects that may be considered a form of deferred maintenance. Some examples are shown below:

**Example of eligible projects:**
- New camper cabins or complete renovation of existing cabins
- New indoor gymnasium
- New sports fields
- New staff housing
- New dining hall or expansion of an existing one
- Development of land on property for a new specialty camp program

**Examples of ineligible projects:**
- New septic system
- Digging of new wells
- Landscaping
- New laundry facility
- Mortgage consolidation

**Contact information**

All questions regarding the program should be directed to Jerry Silverman, President of the Foundation for Jewish Camp, at 646-278-4505 or jerry@jewishcamp.org.

If you feel that the Foundation for Jewish Camp has insufficiently responded to your question or concern, please contact Joel Einleger at AVI CHAI at 212-396-8850.