



AVI CHAI Building Loan Program for Non-Profit Jewish Overnight Camps

What is the AVI CHAI Foundation Building Loan Program for Jewish Overnight Camps?

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 loan of up to \$1 million for renovation and construction projects that expand camper capacity as well as for projects that upgrade accommodations or facilities, even if they don't increase the number of campers. The Foundation for Jewish Camp (FJC) administers all aspects of the loan program for the AVI CHAI Foundation, including application review.

How does the Loan Program work?

Application process:

The first step in the application process is a conversation with Maggie Bar-Tura, Chief Operating Officer of the Foundation for Jewish Camp, to confirm that your camp and your project fall within the guidelines of the Loan Program. Following this conversation, there is a two part process before your request is submitted to AVI CHAI to review.

Qualified, resident, overnight Jewish not-for-profit camps are eligible for an AVI CHAI interest-free construction/renovation loan for up to \$1 million, subject to the guidelines described below. Applications will be reviewed by FJC. The submission of applications may result in requests for additional information regarding the proposed or 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. Therefore, FJC will request financial and board information to assess the camp's ability to repay the loan and to ensure the camp is following best practices for transparency and good governance.

STAGE 1:

- You will be sent the initial application to complete. This is a short form, requesting some basic information about the organization along with a brief project description, project budget, amount being requested, and other sources of funding for the project.
- This form must be signed by both the camp director and the chairman of the camp's board..
- Accompanying this form, you will need to submit financial information (audited financial statements or accountant's review and latest form 990 if applicable) and a list of the board of directors, including a brief description of each member's professional and volunteer affiliations and any relationship to camp personnel.
- FJC will review this information and notify the camp if the request is eligible to move to stage two of the application process.

STAGE 2:

- The second stage is a letter of intent that provides more detail about your camp, your Judaic program and specifically about the project for which the loan is requested.
- FJC will provide an example of a “best practice” letter to guide you in this process.
- Once you have completed your letter, it will be submitted to Ms. Bar-Tura for review and discussion. You may be asked to make some changes or clarify some items regarding your program, the project or both.
- When everyone is satisfied that the letter of intent is clear and represents your camp appropriately, it will be submitted to AVI CHAI for review.
- PLEASE NOTE: THE AVI CHAI FOUNDATION , not the Foundation for Jewish Camp, gives final approval for these loans. FJC merely helps guide you through the process.

Which Camps Are Eligible?

- 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 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.

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

- 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 specialists. 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.

Please be aware that details regarding the applicant camp’s educational program components described above will be required on the loan application.

What are the terms of the loan?

- Subject to the other restrictions outlined in this memo, loans can be made to cover up to one-half of the cost of the construction or renovation project. (See the “Project Eligibility” section below about 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.
- We may on occasion make some loan commitments 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.

What kinds of projects are eligible?

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 in the table below:

Examples of eligible projects	Examples of ineligible projects
New camper cabins or complete renovation of existing cabins	New septic system
New indoor gymnasium	Digging of new wells
New sports fields	Landscaping
New staff housing	New laundry facility
New dining hall or expansion of an existing one	Mortgage consolidation
Development of land on property for a new specialty camp program	

Contact Information

All questions regarding the program should be directed to Maggie Bar-Tura at 646-278-4503 (maggie@jewishcamp.org). Please contact Joel Einleger at AVI CHAI at 212-396-8850 (jeinleger@avichana.org) if you believe that FJC has failed to adequately respond to your question or concern.