

# Year in Review 2025

*Yesterday.  
Today.  
Tomorrow.*



JEWISH  
NATIONAL  
FUND  
USA

*125 Years*

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As of 2025, we have built  
**250 reservoirs,**  
 accounting for almost  
**50% of Israel's**  
 agricultural water

Since our  
 founding,  
 we have planted  
 more than  
**260**  
**Million**  
 trees

To date, we have  
 built more than  
**2,000 parks and**  
 playgrounds,  
 representing  
**250,000 acres**



Of the 120,000 alumni of our  
 Outdoor Education Programs  
 for Israeli Youth

**59%** became IDF officers

**60%** chose to live in  
 Israel's North or South

**Our initiatives reached 17,500+**  
 disabled individuals  
 in Northern Israel this year

### We established the Warrior's Trail

Over 90% of fathers in the Southern community of Kfar Retamim were called up to reserve duty after October 7. In response, we created the Trail, a fully accessible pathway connecting the entire community, specifically designed for wounded soldiers who return from service with injuries.



We empowered 1,000+  
 Israelis with disabilities to  
 serve in the IDF in 2025



# A Letter from the President



**Faith and Hope:** two values that encapsulate this past year. Faith comes from the Latin word *fidere*, which means “to trust.” Keeping faith allows us to live a life of action, ethical responsibility, and hope, not as simple optimism but as a deliberate virtue to shape a better future. These are not new concepts, as the very essence of Israel’s national anthem, *HaTikva*, bears the central message that the “hope of two millennia” for the Jewish people “is not yet lost.”

Persistent faith and hope in the face of historical adversity allows Israelis to overcome challenges and continue working toward a better tomorrow.

This ethos of faith and hope has been a rallying cry throughout history, from the Shoah to October 7 and beyond. As I traveled across Israel these past 12 months, meeting the mayors, community leaders, and everyday people that we impact from the North to the South, it is clear that faith and hope helped us shape each Jewish National Fund-USA initiative, creating circles of impact that foster both population growth and possibility. Thanks to your faith and hope in Jewish National Fund-USA, we continue to walk toward a better future for all those who call Israel home.

**Deb Lust Zaluda**  
*National President,*  
*Jewish National Fund-USA*

# 125 Years of Impact

Since 1901, Jewish National Fund-USA has worked to create a better future for the land and people of Israel, and we are growing faster than ever. How did we become the most trusted name in Zionist philanthropy? By respecting and cherishing the value of every dollar donated *l'dor v'dor*—from generation to generation. Our impact is unmatched because we are strategic, disciplined, and deliberate. We create **Circles of Impact** in which every project, program, and initiative is part of a broader, interconnected ecosystem that creates jobs, grows economies, and improves life for all Israelis.

We are committed to:

- ◆ **Driving Population in the North and South** by creating livable communities with high quality of life, to attract 800,000 residents from Israel's crowded center;
- ◆ **Creating Connection** through Zionist education, travel to Israel, and outreach, so that every generation can have its own Israel story;
- ◆ **Building Resilience**, which goes beyond responding to crises—we are laying the foundation for recovery, renewal, and long-term growth;
- ◆ **Ensuring the Future of Zionism** through the World Zionist Village, a first-of-its-kind campus where people from around the world will engage in the robust conversations that will make the movement that re-established Israel as vital in the next century as it was in the last; and
- ◆ **Respecting the Value of Your Contributions**, which make our work possible, by making sure that every dollar goes towards our shared vision of a better tomorrow for our homeland.

We center every initiative around its Circles of Impact—its primary, secondary, and tertiary benefits.

The key to our success is that we never think in terms of individual projects. We create a strategic vision in which each program's Circles complement and magnify the power of the others.

For instance, here housing, education, medical care, and employment opportunities combine to draw in new residents.

This is how we are constantly improving quality of life in Israel's North and South.



# Driving Population in the North and South

Our mission is to attract 800,000 new residents to Israel's underpopulated North and South. By doing so, we will secure our Jewish homeland's future prosperity.

Jewish National Fund-USA has long worked to make the quality of life in the South and the North better than in Israel's crowded central cities. Our strategic investments in employment opportunities, education, housing, medical care, youth activities, and recreation facilities have borne fruit, as more families are choosing every year to build their lives there.

Your donations have supported projects with vast circles of impact, that are dramatically changing the region for the better.

## The Galilee Culinary Institute by JNF

featuring the Rosenfeld School of Culinary Arts—the first step to turning the upper eastern Galilee into the culinary capital of Israel—is set to soft launch in 2026



## The Eshkol Regional Community Center

Twelve communities in the Israel Envelope worked with us to develop a complex for community celebrations, meetings, social gatherings, art exhibits, concerts, and more



## The Fortified Eshkol Resilience Center

will provide critical mental health services for the area



## We are building over 800 safe rooms

in existing homes in the Israel Envelope



## The Lauder Employment Center

matched

2,642 job seekers

with

314 employers



## The Robert and Gale C. Kares Kiryat Shmona Medical Center &

## The Jentezen Franklin Ministries Emergency Response Center

will provide much-needed 24/7 routine and emergency medical care to their community



90% of displaced Israelis from October 7 have returned home, thanks to our work with Israeli mayors and municipalities to lead rebuilding efforts

## Our Housing Fund Initiative

has developed

2,300 housing lots

across the North and South, representing an investment of

\$38 million,

helping to attract over

700 families

to the Western Negev alone!



# Creating Connection

We're creating one continuum that connects young and old to our homeland through travel and Zionist education.

Our travel initiatives—intergenerational trips, congregational missions, volunteering programs for American college students, JNF-USA missions, and a wide variety of recreational tours—create personal connections between our visitors and Israelis. Traveling with us means seeing a side of the country and forming relationships that even the most experienced tourists could never do on their own. It's like a backstage pass to Israel.

Our educational efforts go from grade school to grad school, but the heart of our efforts is our Alexander Muss High School in Israel (Muss), which offers high school students a life-changing study abroad experience. With accredited curricula and scholarships, it's the ultimate answer for anyone asking how we can inspire Zionist identity and shape the leaders of tomorrow. To quote one of our recent students, Jordan Dakoff:

*“Two years ago, I had the opportunity to attend Muss, which brought Israel's story to life. We learned about pivotal moments in Jewish and Israeli history and then stood exactly where they unfolded. Living in Israel taught me independence, leadership, and gave me the courage to stand up for my beliefs.”*

*Coming home, I felt compelled to stay engaged. I became a Jewish National Fund-USA Sababa Fellow, organized ‘BakeAgainstHate’ events, spoke at community gatherings, and launched a social media project called ‘Zionism Reclaimed’ to promote positive, fact-based conversations about Israel.*

*Muss gave me the confidence to dream big—and the determination to make a difference for Israel and the Jewish future.”*



In 2025, Muss High School in Israel students came from 42 U.S. areas,

even though 70% of their parents had never visited Israel before

We awarded \$10M+ in matched grants

to over a dozen Zionist organizations to fund students studying abroad in Israel



23,000 Young People in the U.S.

experienced Zionist engagement with a JNF-USA program, as did

8,000 Young People in Israel



Formed a \$10M endowment with Jack M. Barrack Hebrew Academy for Muss students

Our \$25 million Dream Israel Teen Travel Initiative drew 100s of new recruits

The Initiative supports long-term study abroad programs run by the Conservative and Reform movements—and Muss



Making Muss Bigger!

We project 10,000 students attending Muss every year by 2035



More than 15 different types of Tours and Missions are available on our new website at

[jnf.org/travel](http://jnf.org/travel)

We launched our Annual Brotherhood Mission

which helped raise \$2.4 Million for our work

We're creating more tours for JNFuture (donors under 40 years old) in 2026



Our Sunshine Tour for Active Seniors (55+)

continues to grow in popularity year after year

# Building Resilience

Communities outside of Israel's main urban centers need access to emergency healthcare and protection, especially during times of crisis.

When Iranian rockets caused wildfires in the North, it was a Jewish National Fund-USA-funded fire engine that arrived first. Our relationship with that community didn't start during the crisis, but years earlier. We've led rebuilding efforts in affected communities and brought nearly 7,000 volunteers to Israel to support farmers, packed care packages for soldiers and families, and assisted in cleanup efforts. Recovery is not a single moment.

Resilience is a movement, and we are building it one community at a time.



We added 210 fire trucks & 7 fire stations

across the North and South as part of our Resilience efforts

We built (and painted) 350 bomb shelters

across the North and South



We're constructing 15 Emergency Response Centers throughout the Israel Envelope

These first-of-their-kind hubs incorporate fire, rescue, and other first responders under one roof



To provide care to both wounded soldiers and individuals with disabilities,

We support Israel's leading rehabilitation hospital, which provides 50,000+ outpatient treatments per year, and which...



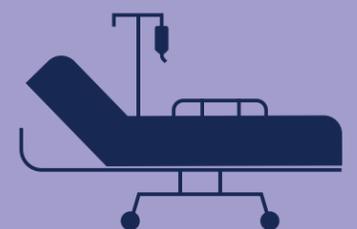
...employs 800+ local residents

...educates 80 children in its integrated kindergarten program



...and is expanding in-patient treatment to 108 hospital beds

at the Harvey and Gloria Kaylie Rehabilitation Medical Center



...provides residential care and education to 170 individuals with severe disabilities

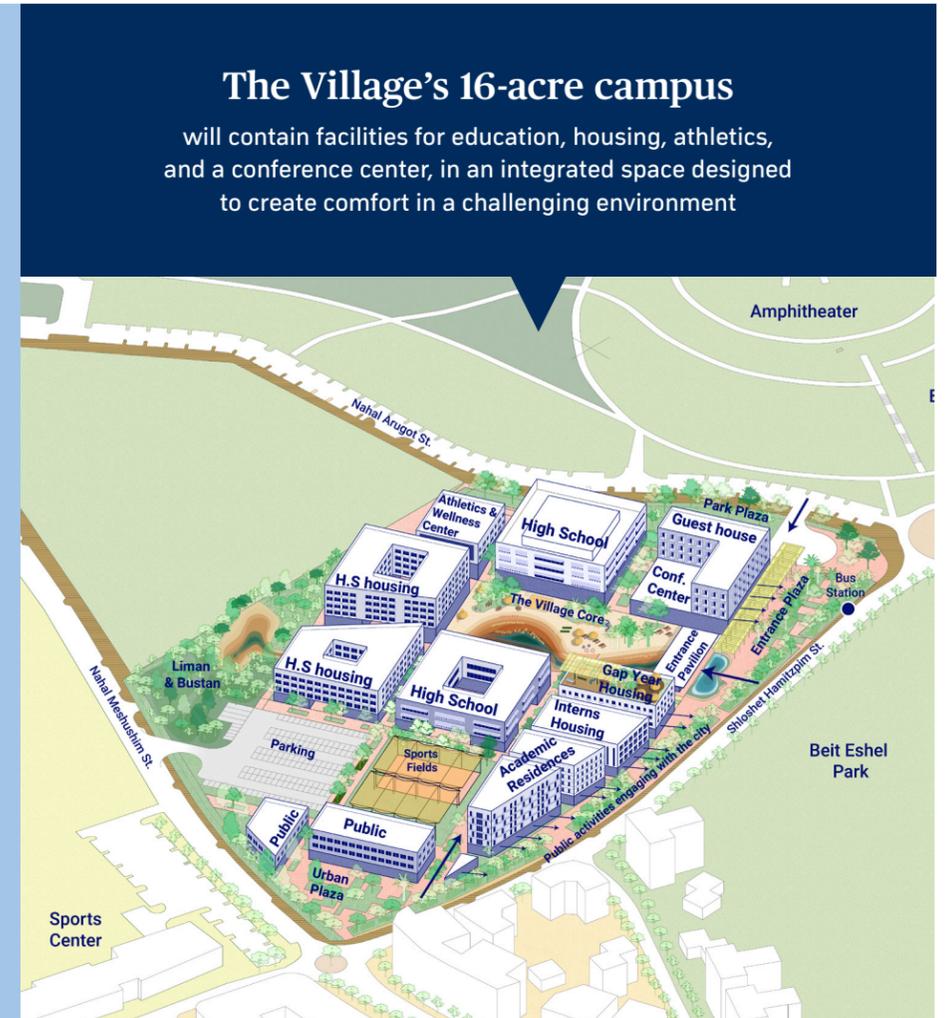
# Ensuring the Future of Zionism

For years, the global Zionist community has needed a place where honest conversations, shared learning, and meaningful connections can flourish. Jewish National Fund-USA is addressing that need through the World Zionist Village, a visionary campus now rising in Be'er Sheva. Opening in 2029, this first-of-its-kind global hub will bring together Zionists from across the world. It will be a home for dialogue, discovery, and leadership—a space where Zionism is explored openly, proudly, and inclusively, as part of a new conversation.

This historic project will create hundreds of jobs in the South, support local vendors, and attract greater investment in the region. The Village is already inspiring Zionists around the world to ask, “How can I be a part of this?” Recently, the Village’s Master Plan was approved, and now the task of selecting an architect has begun.



The Village will provide both short- and long-term stays for up to **5,000** visitors, including students, scholars, and tourists



**The Village’s 16-acre campus** will contain facilities for education, housing, athletics, and a conference center, in an integrated space designed to create comfort in a challenging environment



With a projected budget of **\$350 Million** the World Zionist Village is the largest project in Jewish philanthropy



**The Zionist Heritage Center** will explain our story to people of all ages, guided by leading scholars

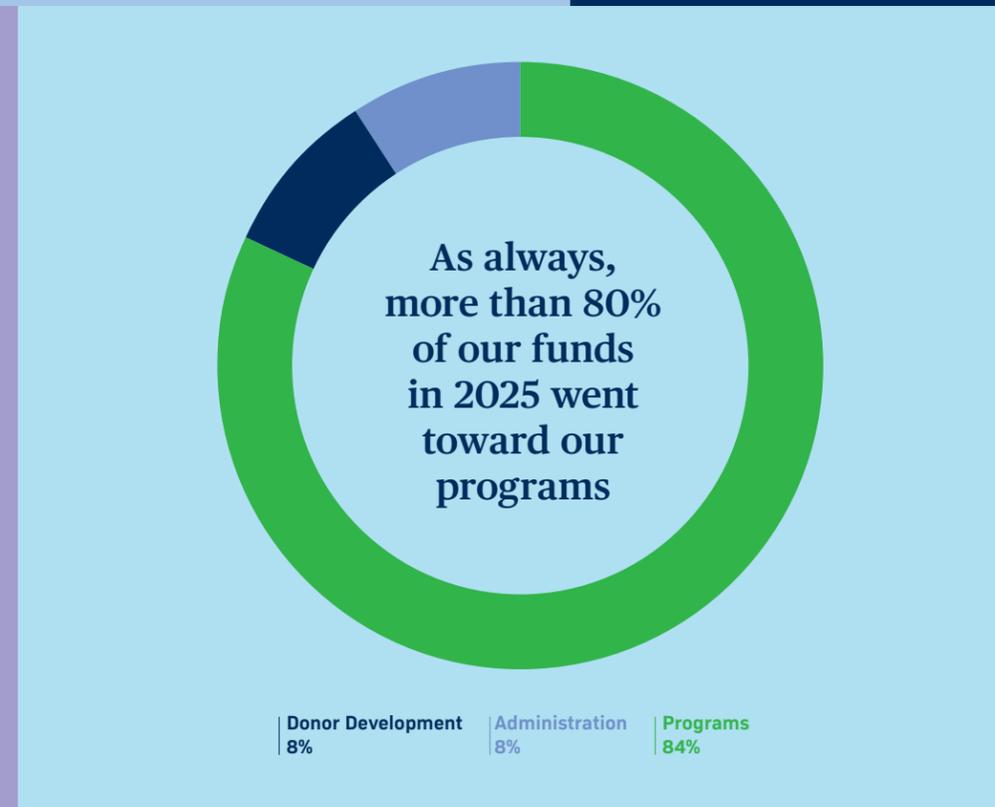
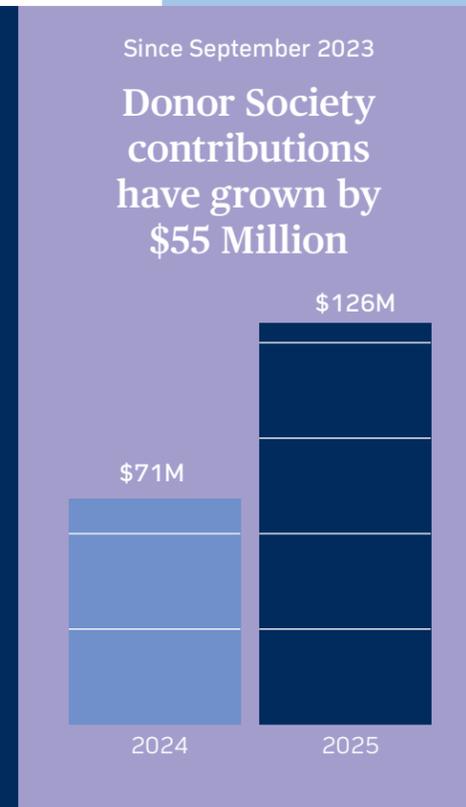
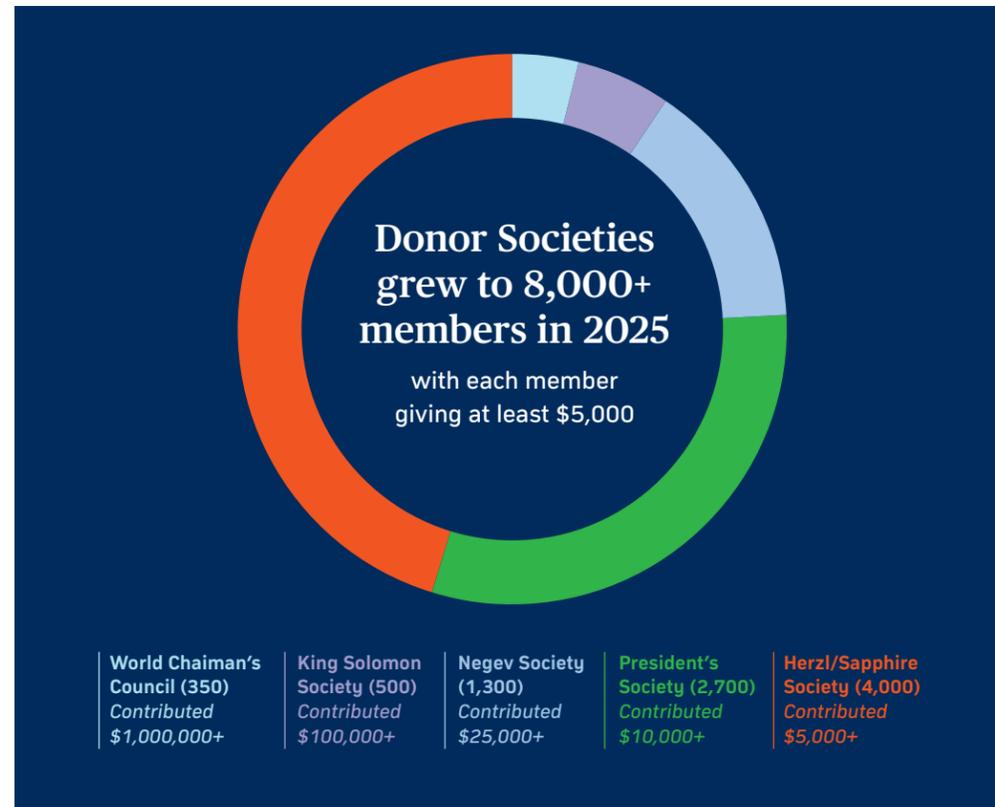
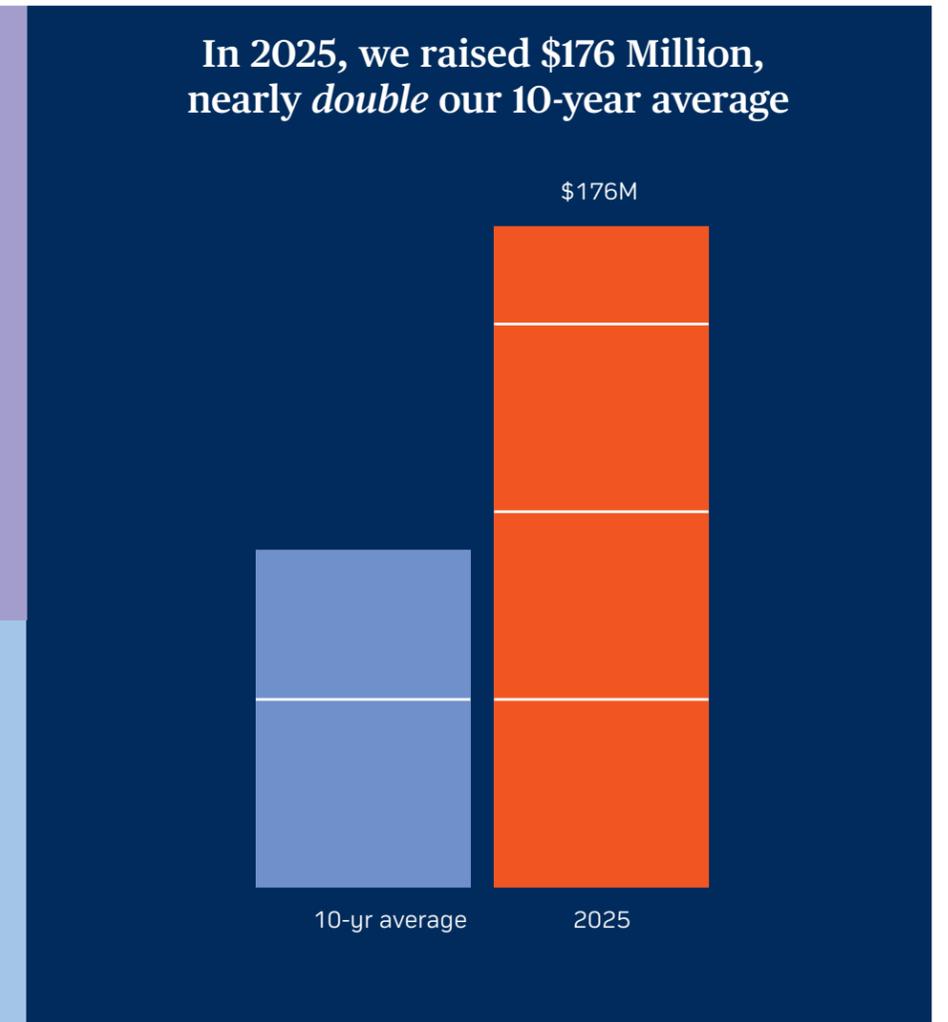


**A Living Lab for innovation** which will perform ongoing experiments in the desert environment, is integrated into the campus

# Respecting the Value of Your Contributions

This year, you have helped us raise \$176 million, putting our two-year total at nearly \$400 million. Our momentum is unstoppable. We want your friends and family to join the 650,000 partners who already support our campaign as we work towards inspiring One Million Voices for Israel over the coming years.

Recognizing the impact you make both during and after your lifetime is a core part of our mission. Legacy giving through Donor Advised Funds, Charitable Gift Annuities, donations of shares of property, or leaving a bequest in your will ensures future generations will know the love, dedication, and passion you showed for our homeland. Named projects, estate gifts, and endowments will make sure your values live on. Your name, your values, your impact: alive in Israel forever.



## Jewish National Fund-USA Consolidated Statement of Financial Position

For the year ended September 30, 2024, with summarized comparative totals for the year ended September 30, 2023.

As of September 30	2024	2023
<b>Assets</b>		
<b>Current Assets</b>		
Cash and cash equivalents	\$14,237,498	\$11,029,740
Investments, at fair value	\$426,250,570	\$322,832,564
Contributions receivable, net, current portion	\$27,632,081	\$29,481,527
Prepaid expenses and other assets	\$3,753,645	\$3,113,235
Total current assets	\$471,873,794	\$366,457,066
Contributions receivable, net, less current portion	\$14,367,881	\$16,437,459
Investments held under split-interest agreements	\$128,855,732	\$103,574,001
Property held for sale	\$44,000	\$44,000
Beneficial interest in trust held by others	\$639,306	\$626,626
Fixed assets, net	\$15,408,901	\$16,452,328
Operating right-of-use asset	\$2,029,628	\$1,471,865
<b>TOTAL ASSETS</b>	<b>\$633,219,242</b>	<b>\$505,063,345</b>
<b>Liabilities and Net Assets</b>		
<b>Current Liabilities</b>		
Accounts payable and accrued expenses	\$3,800,826	\$1,490,212
Accrued payroll and related liabilities	\$1,810,029	\$1,482,333
Grants payable, current portion	\$645,931	\$627,483
Note payable, current portion	\$1,000,000	\$1,000,000
Obligations due under split interest agreements, current portion	\$7,096,832	\$6,451,684
Operating lease liability, current portion	\$651,320	\$499,190
<b>TOTAL CURRENT LIABILITIES</b>	<b>\$15,004,938</b>	<b>\$11,550,902</b>
Grants payable, less current portion	\$1,363,000	\$1,499,549
Note payable, less current portion	\$3,000,000	\$4,000,000
Obligations due under split-interest agreements, less current portion	\$41,066,077	\$37,034,076
Operating lease liability, less current portion	\$1,356,617	\$941,935
<b>TOTAL LIABILITIES</b>	<b>\$61,790,632</b>	<b>\$55,026,462</b>
<b>Net Assets</b>		
Operating	\$246,711,290	\$178,089,536
Board designated—Boruchin Israel Education Advocacy Center	\$136,375,423	\$118,620,833
Board designated—Building Fund	\$3,868,816	\$3,433,042
Board designated—JNF Initiatives Fund	\$77,542,481	\$63,118,839
Total without donor restrictions	\$464,498,010	\$363,262,250
With donor restrictions	\$106,930,600	\$86,774,633
Total net assets	\$571,428,610	\$450,036,883
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$633,219,242</b>	<b>\$505,063,345</b>

As of September 30, 2024, Jewish National Fund had financial reserves of \$464,498,010 without donor restrictions or about 3 times its 2024 annual expenses, which totaled \$159,183,425. Of the reserves, 47% has been designated by the board of directors for specific uses.

## Jewish National Fund-USA Statement of Activities

For the year ended September 30, 2024, with summarized comparative totals for the year ended September 30, 2023.

	Without Donor Restrictions					With Donor Restrictions	2024	2023
	Operating	Boruchin Israel Education Advocacy Center	Building Fund	JNF Initiatives Fund	Total			
<b>Revenue, Gains, and Other Support</b>								
Contributions	\$141,235,416	\$-	\$-	\$-	\$141,235,416	\$7,177,876	\$148,413,292	\$67,464,943
Special events revenue	\$15,897,971	\$-	\$-	\$-	\$15,897,971	\$31,800	\$15,929,771	\$7,488,044
Less: direct cost of special events	\$(5,977,852)	\$-	\$-	\$-	\$(5,977,852)	\$-	\$(5,977,852)	\$(4,351,188)
<b>Net Special Events Revenue</b>	\$9,920,119	\$-	\$-	\$-	\$9,920,119	\$31,800	\$9,951,919	\$3,136,856
Bequests	\$23,510,170	\$-	\$-	\$-	\$23,510,170	\$628,680	\$24,138,850	\$14,692,072
Contributions from split-interest agreements	\$-	\$-	\$-	\$-	\$-	\$5,393,209	\$5,393,209	\$4,703,507
Changes in value of split-interest agreements	\$-	\$-	\$-	\$-	\$-	\$(3,958,806)	\$(3,958,806)	\$(3,405,502)
Investment income, net	\$30,285,654	\$23,975,258	\$707,619	\$15,027,556	\$69,996,087	\$21,370,696	\$91,366,783	\$42,021,077
Other revenue	\$5,269,905	\$-	\$-	\$-	\$5,269,905	\$-	\$5,269,905	\$1,772,811
Net assets released from restrictions	\$10,487,488	\$-	\$-	\$-	\$10,487,488	\$(10,487,488)	\$-	\$-
<b>Total Revenues, Gains, and Other Support</b>	<b>\$220,708,752</b>	<b>\$23,975,258</b>	<b>\$707,619</b>	<b>\$15,027,556</b>	<b>\$260,419,185</b>	<b>\$20,155,967</b>	<b>\$280,575,152</b>	<b>\$130,385,764</b>
<b>Expenses</b>								
Program services:								
Israel projects	\$103,502,921	\$6,220,668	\$271,845	\$603,914	\$110,599,348	\$-	\$110,599,348	\$67,838,929
Education	\$10,412,117	\$-	\$-	\$-	\$10,412,117	\$-	\$10,412,117	\$10,023,079
Missions and scholarships	\$19,042,773	\$-	\$-	\$-	\$19,042,773	\$-	\$19,042,773	\$14,361,029
<b>Total Program Services</b>	<b>\$132,957,811</b>	<b>\$6,220,668</b>	<b>\$271,845</b>	<b>\$603,914</b>	<b>\$140,054,238</b>	<b>\$-</b>	<b>\$140,054,238</b>	<b>\$92,223,037</b>
Supporting Services								
Management and general	\$8,899,540	\$-	\$-	\$-	\$8,899,540	\$-	\$8,899,540	\$7,960,976
Donor development and fundraising	\$10,229,647	\$-	\$-	\$-	\$10,229,647	\$-	\$10,229,647	\$9,133,018
<b>Total Supporting Services</b>	<b>\$19,129,187</b>	<b>\$-</b>	<b>\$-</b>	<b>\$-</b>	<b>\$19,129,187</b>	<b>\$-</b>	<b>\$19,129,187</b>	<b>\$17,093,994</b>
<b>Total Expenses</b>	<b>\$152,086,998</b>	<b>\$6,220,668</b>	<b>\$271,845</b>	<b>\$603,914</b>	<b>\$159,183,425</b>	<b>\$-</b>	<b>\$159,183,425</b>	<b>\$109,317,031</b>
<b>Change in Net Assets</b>	<b>\$68,621,754</b>	<b>\$17,754,590</b>	<b>\$435,774</b>	<b>\$14,423,642</b>	<b>\$101,235,760</b>	<b>\$20,155,967</b>	<b>\$121,391,727</b>	<b>\$21,068,733</b>
<b>Net Assets, beginning of year</b>	<b>\$178,089,536</b>	<b>\$118,620,833</b>	<b>\$3,433,042</b>	<b>\$63,118,839</b>	<b>\$363,262,250</b>	<b>\$86,774,633</b>	<b>\$450,036,883</b>	<b>\$428,968,150</b>
<b>Net Assets, end of year</b>	<b>\$246,711,290</b>	<b>\$136,375,423</b>	<b>\$3,868,816</b>	<b>\$77,542,481</b>	<b>\$464,498,010</b>	<b>\$106,930,600</b>	<b>\$571,428,610</b>	<b>\$450,036,883</b>

# The Future

Over the past two years, we have grown exponentially. Thanks to passionate Israel supporters like you, we have raised almost \$400 million in that time. This is only the beginning.

Next year, we will:

- ◆ Advance construction of the World Zionist Village
- ◆ Continue revitalizing Northern and Southern Israel to drive population growth
- ◆ Increase the number of students attending Alexander Muss High School in Israel
- ◆ Strengthen donor engagement and legacy planning
- ◆ Continue to mobilize for rapid crisis response whenever needed

Together, we are building a strong and vibrant future for the land and people of Israel. Thank you for your support, and we can't wait to celebrate 125 years with you throughout 2026.

**More than 3,000 attended our 2025 Global Conference for Israel**

Next year promises to be even bigger. Join us on November 12-15, 2026 in San Diego, CA. Visit [jnf.org/global](https://jnf.org/global) to reserve your ticket.

**10,000 people joined our first annual Shabbat for Israel**

Across the planet, people gathered to celebrate Israel's Independence Day. Visit [jnf.org/shabbatforIsrael](https://jnf.org/shabbatforIsrael) to attend a dinner on April 21, 2026.

Our Agriculture Training School for Developing Nations educates

**1,000+ students from Africa & Asia annually**



Our Equine Therapy Program for Children and Adults in Israel's South

**Gives 10,000+ sessions annually— a 2X increase since October 7**



Working with our partner, the University of Arizona,

**Our research is advancing climate-smart, resource-efficient applied agriculture from Israel to Kenya as part of**



*Kasser Joint Institute for*  
**FOOD, WATER, AND ENERGY SECURITY**

**We support 220+ heritage sites across Israel featuring over 50 programs, reaching 2,000+ beneficiaries**



**Since opening, Beit Ramona Conference Center has hosted 20+ events with 1,000+ participants**



**Our Space-Tech City in Mitzpe Ramon houses 12 startups**

CEO and family relocated to region due to progress



**GrooveTech, dedicated in honor of Betsy Fischer, has reached 1000s of Israeli youth**

letting them experience science, technology, engineering, arts, and math (STEAM) in a way that's inclusive and joyful



**We're innovating in FoodTech and AgTech**

We established a FoodTech center in 2020, which supported a joint proposal approved in 2023



JEWISH NATIONAL FUND-USA builds a strong, vibrant future for the land and people of Israel through bold initiatives and Zionist education.

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Visit [JNF.org](http://JNF.org) to learn more and get involved