

SUMMER 2025

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TIMELINE

Toronto Care Fund is launched, distributing \$500,000 in its first year to families in crisis.

The Emergency COVID Fund takes shape, delivering \$3.7 million in relief over 16 months to more than 500 families across Toronto and Thornhill.

The SET Fund is established to meet the rising need for subsidized mental health therapy for children.

Chasdei Rivka is launched to support widows in our community with both financial assistance and compassionate care.

One Toronto is born, bringing our initiatives together under one umbrella to strengthen and unify our impact.

To date, One Toronto has distributed over \$15 million to 1,200+ families across our community.

MISSION & CORE VALUES Our Mission:

One Toronto helps stabilize families in crisis by providing timely financial support, emotional care, and community-driven solutions.

Dignity

Everyone deserves to feel respected and valued - even in moments of struggle. We provide support that uplifts, honours, and preserves each person's sense of dignity.

Integrity

We do what's right, even when no one's looking. Our decisions reflect careful judgment, halachic values, and accountability to our community.

Transparency

We believe trust is earned. That's why we communicate clearly, report honestly, and welcome oversight at every level.

Community

We are powered by the belief that the community can, and must, take care of its own. Together, we respond to needs with unity and resolve.

ANOTE OF CRANTOF



For me, one moment stands out. In the days before Purim, I received a stream of calls and emails from donors saying, "I'd like to do a little more, who can I help?"

By the time I got to shul for megilla, I had a stack of extra cheques ready to be distributed. I buckled my kids into the van, and we spent Purim day zig-zagging across the city, delivering those unexpected gifts.

They didn't come home with bags full of candy. But they came home with something better—the quiet pride of knowing they helped someone feel seen, cared for, and not alone. (Don't worry—they got plenty of candy too.)

That was just one day. But the truth is, you make this happen every day.

Your generosity allowed us to answer hundreds of these quiet knocks at the door this year. Thank You!

Parents torn between rent and groceries. Children waiting too long for basics. Widows facing their most vulnerable moments. You filled the gap.

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We are absolutely 100% speechless. No amounts of "thank you" will ever begin to cover how grateful we are for the gift you dropped off at our door on Purim. It may seem to you like you were providing financial help. However, I can assure you that the gift you gave us went far beyond financial. Your gift is going directly towards our goal as we try and navigate our way closer to financial stability. Thank you from the bottom of our hearts not only for giving us this unthinkable gift, but for thinking of us in the first place which means just as much to us as the gift itself – T.B.

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Looking ahead, we remain committed to our core values: transparency in how we operate, and a deep sense of responsibility to our community.

We're always thinking about how to do better. If something ever comes to mind, I'd be grateful to hear it.

With appreciation,

Amiel Diamond
Executive Director, One Toronto

2024 BUDGET



SUBSIDIES FOR MENTAL HEALTH THERAPY FOR CHILDREN

The SET Fund has 135 active cases, with over 200 additional cases having already reached their therapy goals.

24.7% DIMI

SUPPORT FOR WIDOWS AND THEIR FAMILIES

No two stories are the same. Each widow receives a tailored support plan that reflects her unique financial reality and life stage.

12%

SUPPORT FOR INDIVIDUALS AND **FAMILIES** STRUGGLING WITH BASIC LIVING EXPENSES

The Toronto Care Fund supports an average of 175 families every month.

SHULS SUPPORTED

AGUDAS YISROEL OF TORONTO AGUDA SOUTH ANSHEI KIELCE

AHAVAT SHALOM

BAIS DOV YOSEF

BAIS MEIR

CHABAD

CHABAD EDINBURGH

CHABAD FLAMINGO

CLANTON PARK

EMEKTEFILLAH

FOREST HILLJEWISH CENTRE

GER

IMREI NOAM

JRCC RICHMOND HILL

K'HAL TORAS CHESED

AHAVAS TORAH

ATERES MORDECHAI

ATERET TORAH

AYIN L'ZION

BAYT

BETH JACOB

BOAT SHUL

BOBOV

CHABAD MARKHAM

CHABAD ROMANO

CHABAD THORNHILL WOODS

JRCC

JRCC BATHURST

JRCC THORNHILL

K'HALYERAIM

KOLTORAH **KOLYAAKOV**

KOLEL AVREICHIM

MAON NOAM

MAGEN DAVID

MARLEE SHUL MISHKAN AVRAHAM

NER YISROEL

OHOLEI YOM TOV

OHR YOSEF

PETACH TIKVAH

SEPHARDIC KEHILLA CENTRE

SHAAREI SHOMAYIM

SHAAREI TEFILLA

SHOAVEI MAYIM

SHOMRAI SHABBOS CHEVRAH

MISHNAYOS

TEHILLA L'DAVID

THE VILLAGE SHUL

THORNHILL WOODS SHUL

TORAS EMES CONGREGATION

TIFFERES YAAKOV

YISMACH MOSHE

ZICHRON SHNEUR

THORNHILL COMMUNITY SHUL WESTMOUNT LEARNING CENTRE ZICHRON YITZCHAK

SCHOOLS SUPPORTED

BAIS CHAYA MUSHKA

BAIS CHOMESH

BAIS YAAKOV ELEMENTARY SCHOOL

BAIS YAAKOV HIGH SCHOOL

BNOS BEIS YAAKOV BNOS CHAYA

BOBOV

CHEDER CHABAD

EITZ CHAIM - BOYS

EITZ CHAIM - GIRLS

JEWISH NORTH YORK NETIVOT HATORAH DAY SCHOOL

OHR HAEMET

TIFERES BEIS YAAKOV

THE TORONTO CHEDER

ULPANAT OROT

YESHIVA DARCHEI TORAH

YESHIVA GEDOLAH ZICHRON SHMAYAHU

YESHIVA TORAH TEMIMAH

YESHIVA YESODEI HATORAH

YESHIVAS KESSER YOSEF YESHIVAS MISHKAN HATORAH

YESHIVAS NACHLAS TZVI

YESHIVAS NEFESH DOVID

YESHIVAS NER YISROEL

YESHIVAT OR CHAIM

Fours of the rapy we subsidized in 2024

Families helped on a monthly basis in 2025



ACGIVI-PLSHIVENTS

MORE SUPPORT FOR FAMILIES

Toronto Care Fund monthly distribution amounts were raised from \$1,000/month to:

\$1,250 PER MONTH

Standard support

\$1,500 PER MONTH

Single

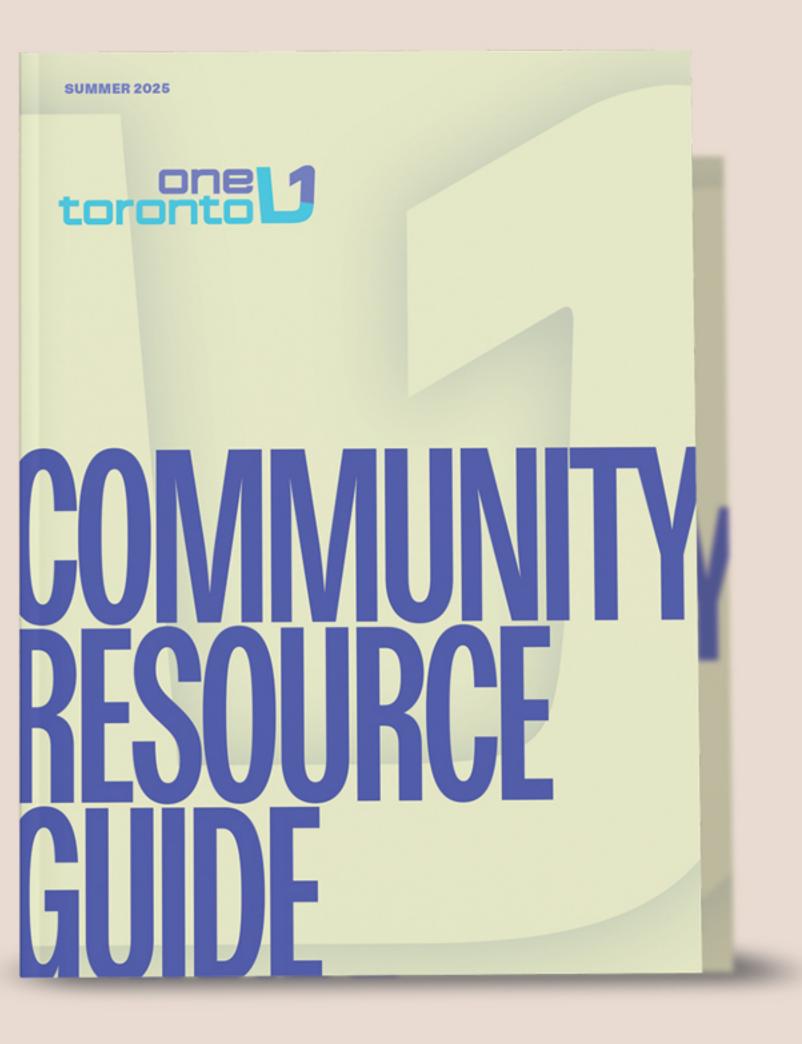
\$1,750 PER MONTH

Families facing exceptional hardship

FAMILY SUPPORT COORDINATOR

In 2025, we welcomed Bella Motzen as a dedicated Family Support Coordinator to:

- Check in regularly with families to understand their evolving needs
- Help clients navigate community services, including government and community support programs
- Track progress to ensure our support is truly making a difference
- Work one-on-one with families to build customized plans for long-term stability



COMMUNITY RESOURCE GUIDE

We created a simple, easy-to-use guide to help families understand and access the support available — from government programs to local services.

The guide is supported by our Family Support Coordinator, who works one-on-one with families to help them access the support they're eligible for.

VIEW THE GUIDE AT ONETORONTO.ORG

NEW ONLINE PLATFORM

We implemented a new Salesforce-based system that allows all applications to be submitted and processed online—enabling faster, more efficient support for families in crisis. The platform also allows us to track information in real time, giving us clearer insight into emerging needs and helping us make smarter, data-informed decisions about how to provide the most effective support.

GEMACH ZICHRON LEA

Gemach Zichron Lea was established by the Reichmann family in memory of their mother, Mrs. Lea Reichmann a"h, to help families manage their expenses in a responsible and sustainable way.

The gemach provides interest-free loans of up to \$25,000, with repayment terms of up to three years. By offering realistic monthly payment plans, it helps prevent high-interest debt from pushing families over the edge.

Administered with the same care and structure as our core programs, Gemach Zichron Lea is run with professionalism, integrity, and compassion.

Dear Rabbi Rubelow.

I never imagined I'd be writing something like this. I used to be the one giving tzedakah, not receiving it.

* This family was helped through the Chasdei Rivka Fund, which supports widows and their families from across the city with direct financial assistance and casework support.

But then everything collapsed. My husband passed away, and suddenly I was a single mother with three kids, no income, and no idea how I was going to get through the month. And then, I received a call and it was you on the line. I'll never forget your words: "We're here. What do you need?"

That call changed everything.

* When a woman becomes a widow, One Toronto sends in a trained professional to help her understand her budget and create a customized funding plan — all with the utmost respect, discretion, and sensitivity.

You helped with groceries, rent and with therapy for my daughter. She still has a journey ahead of her but B"H she's doing well. But more than anything, you gave me back a sense of hope - that I'm not forgotten.

Thank you!

A grateful mother

* Before each Yom Tov, One Toronto reaches out to ensure that her needs are met so she and her family can experience Simchas Yom Tov. We work closely with other organizations to make sure she receives the full support that is available to her and her family.



We've always managed. Things were tight, but we got by. This year was different.

* This family was helped through the Toronto Care Fund, which provided targeted financial support to approximately 175 families/month this year across 58 different shuls.

Rent went up. Groceries went up. One small thing after another added up until we couldn't make it through the month. I didn't know where to turn. A friend told me about One Toronto. I filled out the form online, expecting a long wait - but you called back right away.

* While every case includes an intake form and review, the process is compassionate and built for real life.

You asked a few questions but more than anything, you listened. A few days later, we received help. It was what we needed, when we needed it - rent support, grocery help, a bit of breathing room. I just wanted to reach out to say thank you for being there for my family.

A Thornhill parent

* Our Family Support Coordinator follows up regularly to ensure families are stabilizing — and connects them with additional resources across the community that may be helpful.

Dear Mrg. G.

I don't know if you realize how much you changed things for me. A few months ago, I was skipping class, angry all the time — at my parents, at myself, at everything. I didn't think anyone really saw what I was going through. But you did.

* Teachers and guidance staff are often the first to identify struggling students.

One Toronto works directly with schools to make sure students receive timely, appropriate care.

You didn't push, but you gently suggested I talk to someone. And when I told you that my parents couldn't afford it, you told me that you'd help figure it out. That's what made it possible.

At first, I didn't say much. But the therapist waited. She listened. Slowly, I started talking and started feeling again. I started figuring things out. You were right, she is the perfect therapist for me.

I don't know where I'd be right now if you hadn't stepped in when you did. I just want to say thank you!

Grade 11 student

* Through The SET Fund, One Toronto subsidizes mental health care for students in 25 local Jewish schools — ensuring cost is never a barrier when help is needed most.

As part of our commitment to family stabilization, we're launching three new initiatives that meet families in their moment of need and guide them toward lasting stability.

HARMONY AT HOME

When a marriage starts to struggle, the right support can make all the difference. That's why we're launching a new initiative to help couples navigate challenges and strengthen the foundation of the home.

The need is clear: we're seeing more cases where marriage strain is at the root of financial instability, emotional distress, and family breakdown. Yet when couples begin to struggle, they often turn first to a Rabbi, a chosson/kallah teacher, or another trusted figure—not a therapist.

This program equips those frontline mentors with practical tools to guide couples through challenges more effectively. Developed in partnership with mental health professionals, community rabbanim, and educators, the training covers essential relationship support skills and how to refer families to professional help when needed—without stigma or delay.

By meeting couples where they already are, we're creating an earlier, more accessible pathway to support, helping prevent crisis and strengthen the foundation of the home.

ASAP

Some needs can't wait.

That's why we're creating ASAP — a rapid-response system for urgent, one-time crises that fall outside our regular support. When a family faces a sudden eviction threat, medical emergency, or financial collapse, ASAP mobilizes donors in real time through a vetted WhatsApp network — delivering help as soon as possible.

Every case is reviewed with the same integrity and discretion as all our programs, ensuring support reaches those who truly need it.

ASAP also builds something bigger: an organized, efficient system for our community to handle emergencies with speed and care. Donors can choose which cases align with their tzedakah values, and the platform makes it easy for a wide network of smaller donors to participate in a meaningful, coordinated way.





EMPOWER THROUGH EMPLOYMENT

For families disconnected from the workforce, financial assistance is only the first step. True stabilization requires a pathway back to employment—and someone to guide the way.

This initiative introduces a dedicated employment advisor who will work directly with clients to help them take the next step toward financial independence. Rather than duplicating existing services, the advisor will act as a navigator—connecting individuals to available job readiness programs, resume and interview support, training opportunities, and job placements. Most importantly, they'll provide the structure and follow-up needed to ensure progress doesn't stall.

By helping families move from short-term support to long-term self-sufficiency, this program addresses one of the most critical drivers of instability.

ONE HEART, ONE RESPONSIBILITY, ONE FUND.

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