



Dallas Hebrew

FREE LOAN ASSOCIATION

*Interest-free loans for the Greater North Texas, North Central Texas and East Texas Jewish Community
A Hand-up, Not a Handout.*

2021 ANNUAL REPORT

Interest Rate
on Loans

0%

Size of Loans

\$500-\$25,000

Different
Loan Funds

10

Average Turnaround
Time for a Loan

24-48 hrs

Average Loan Size

\$7,161

Repayment Rate

100%

The Mission of the Dallas Hebrew Free Loan Association is to assist members of the Greater North Texas, North Central Texas and East Texas Jewish community who are in need by providing interest-free loans.



YEAR IN REVIEW

A Message from President David Kronick

As we turn the calendar to 2022, we do so with great hope even amidst the latest surge in the Covid-19 pandemic. Despite the ongoing challenges over the past year the Dallas Hebrew Free Loan Association remained committed to its mission by continuing to provide interest-free loans to those in need throughout the Greater North Texas Jewish Community.

DHFLA remained on a steady growth trajectory due to the unwavering support of our generous donors. In so doing, we were able to approve loans across almost all available loan types: General loans to help those repair damaged homes from the winter storm, Adoption and Fertility loans to assist couples starting a family, a Jewish Burial loan so that a family could provide a traditional Jewish burial for their

loved one, Healthcare loans to ease the burden of soaring medical costs, and an increased number of new Student loans over the prior year to help make college more affordable for our aspiring higher education learners.

These are just a few examples of the many ways that DHFLA is working within the Jewish community to assist in not only the daily costs of living but also providing resources for experiences that otherwise might not be financially feasible for certain families. We are constantly humbled by the relief and outpouring of gratitude from our borrowers and that in turn inspires our team to continue to serve and fulfill the mission of DHFLA. I look forward to seeing many of you (either in person or virtually!) in the months ahead and extend best wishes for a joyful and healthy 2022!

COMMUNITY SUPPORT



Donations

Your tax-deductible donation will be used to continue providing interest-free loans throughout the Greater North Texas, North Central Texas and East Texas Jewish community, giving people a dignified way to handle financial challenges, pursue their dreams, and become self-sufficient. All proceeds directly support DHFLA loan programs. Jewish tradition believes that the highest form of charity is helping someone help themselves. If you are inspired by our work, give and be the help that a member of our community needs.

Angels

Guarantors strengthen the foundation of our interest-free lending programs and ensure that DHFLA is able to assist the greatest number of people. Not all qualified borrowers are able to find two qualified guarantors or a qualified local guarantor. Our Angel Guarantor program enables otherwise qualified borrowers to fulfill our guarantor requirement and receive the financial assistance they need. With a 100% repayment rate, volunteering to be an Angel is a low risk way to perform a significant, life-changing mitzvah.

Full Circle

The Dallas Hebrew Free Loan Association Full Circle Society is a group of former borrowers who “pay it forward” by supporting the Dallas Hebrew Free Loan Association and sharing the work we do with others.

NEW LOAN FUND MEETS IMPORTANT NEED

Jewish Burial Loans



According to Jewish law, the human body is considered as sacred in death as it was in life. Yet, traditional Jewish burials are cost prohibitive for many families.

Thanks to the vision and generosity of community members Gina and Alan Tolmas, DHFLA now offers Jewish Burial Loans, ensuring that finances do not stand in the way of families honoring their loved one's wishes and Jewish tradition.

When asked why this was so important, Mr. Tolmas said, "Funerals in Dallas are quite expensive, particularly plots in a Jewish consecrated cemetery. For families who have lost a loved one and are struggling to make ends meet, this presents a real challenge. Because of these challenges, it was important to me for there to be a resource available to these families in the Dallas Jewish community to pay for a proper Jewish burial. It's my hope that people who don't have the means currently available to pay for a funeral or for whom paying for a funeral would cause them an undue hardship become aware and take advantage of the DHFLA's Burial Loan Program."

No interest loans up to \$7,500 enable families to honor their deceased loved one with a proper Jewish burial. The loans can be used for funeral expenses, cemetery plots and fees, and other services associated with properly burying the deceased. 🕊️

A BORROWER STORY

A Note from an Education Consolidation Loan Recipient



I am incredibly grateful that I was connected to DHFLA a few years post college graduation. I had collected debt that I was slowly paying off but hadn't realized I was only tapping into the interest rate. I spent years making payments that weren't actually going towards my owed loan amount.

Having the opportunity to connect with DHFLA and make a plan to pay off my school debt without any interest was a game changer. I am so appreciative for this association and for the generous supporters who make it possible.

Yael Kuchinsky

LOAN FUNDS

Adoption/Fertility

Education
Consolidation

Emergency

General

Healthcare

Higher Education

Jewish Burial

Jewish Experience

Small Business

Special Needs

HONORING A MEMORY




Sheryl Ann Mexic passed away peacefully on January 15, 2021. She was born on February 12, 1958, in New Orleans, Louisiana. She was proficient with computers and started an online travel website. Sheryl loved great food, fancy living and was

known for her smile, sense of humor, and love of the New Orleans Saints.

As a member of the Dallas Jewish Community, Sheryl quietly supported Jewish causes in Greater Dallas, including DHFLA. Her bequest to DHFLA helps to ensure that we can respond to the evolving needs of the North Texas Jewish community for generations to come.

Sheryl's sister, Melanie Mexic Morris, has worked to honor her sister's generous legacy and designated the gift to the Angel Fund. Melanie believed it would make Sheryl happy to know that she was the reason individuals in need were able to receive the hand-up they deserve. 🕊️



Include DHFLA in your estate plans and join our Legacy Society. Legacy gifts help build a permanent financial base for DHFLA and ensure that we can respond to the evolving needs of the Greater North Texas, North Central Texas, and East Texas Jewish communities for generations to come.

A LEGACY OF GIVING



George and Lillian Rothkopf, longtime DHFLA supporters, always believed that the highest form of charity was to give anonymously. So while the late George Rothkopf probably would not approve of any praise or acknowledgement in an article like this, his children Helene and Michael are delighted to share his belief in *tzedekah*.

During the depression Mr. Rothkopf's family couldn't pay their rent and received a loan from a Hebrew Loan Association which prevented them from being evicted from their apartment in the Bronx. He was eternally grateful. In 2016, Mr. Rothkopf said, "It was always instilled in my siblings and me that no matter how little we had, there was always someone else that had less." He has passed this philosophy to his children.

Growing up, Helene and Michael always had a *tzedakah* box in their house and their parents always stressed charity as a way to be both thankful and humble for all they had.

At Mr. Rothkopf's funeral in 2021, Helene spoke about how her father was always willing and happy to give those in need a "hand-up."

DHFLA is so grateful that Helene and Michael are honoring Mr. Rothkopf's legacy and continuing to financially support DHFLA's work, and fulfilling DHFLA's mission of "A hand-up, not a handout." 🕊️

THE MONEY RAISED THIS YEAR CAN FUND

<p>545 Emergency Loans; or</p>	<p>36 Jewish Burial Loans; or</p>	<p>9 Higher Education Loans; or</p>	<p>14 Small Business Loans; or</p>	<p>36 Special Needs Loans; or</p>
<p>27 Healthcare Loans or</p>	<p>78 Jewish Experience Loans; or</p>	<p>27 General Loans; or</p>	<p>14 Adoption/Fertility Loans; or</p>	<p>11 Education Consolidation Loans</p>

FINANCIALLY STRONG

Interest-free loans are funded entirely through community donations which continually recycle to others through loan repayments, creating many times the original value of the gift and supporting members of the Greater North Texas, North Central Texas and East Texas Jewish community in perpetuity.

Statement of Financial Position

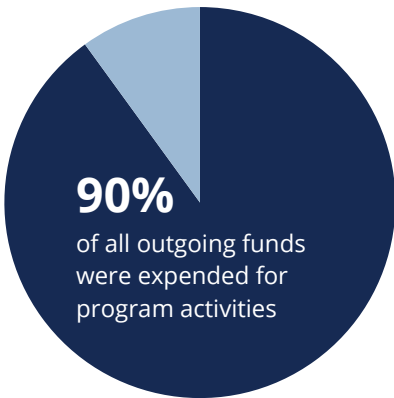
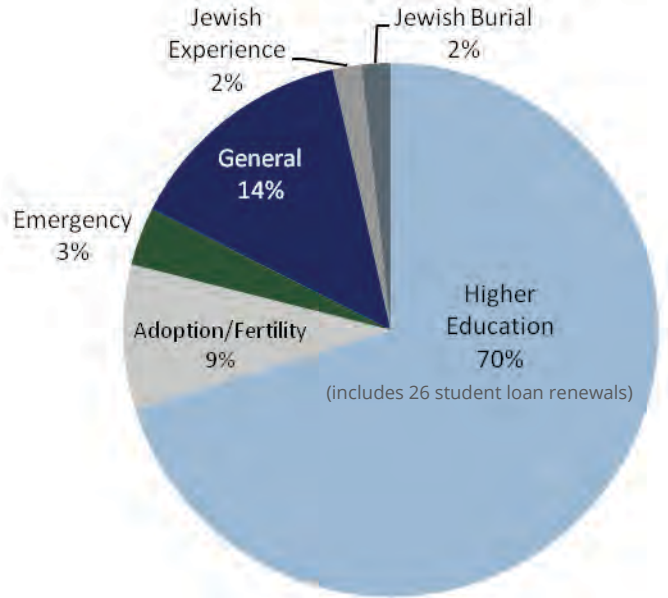
ASSETS

Loan Receivables	\$816,933
Cash/Cash Equivalents/ Investments	\$952,509
Other	\$2,784
TOTAL ASSETS	\$1,772,226

LIABILITIES

Current Liabilities	\$814
TOTAL LIABILITIES	\$814

Loans by Type



In 2021, we disbursed **\$303,000 in loans** (\$222,000 in new loans + \$81,000 in student loan renewals). These disbursements are not considered expenses because, as outstanding loans, they remain assets of the agency. The combination of these loan disbursements, plus \$106,172 in direct program expenses total \$409,172. Thus, **90% of all outgoing funds were expended for direct program activities**. The remaining 10% went to supporting services.

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Board Participation
in Annual Giving

100%

2021 DONORS

Thank you to all of our donors!

*Donor list includes gifts received by DHFLA by Dec. 31, 2021. Gifts made in December 2021 but received by DHFLA in January 2022 will be included in our 2022 list of supporters.

+Supporters names are listed in the manner requested by donors.

Don't see your name? If you indicated that you did not want your name listed publicly, or requested that your gift be acknowledged as Anonymous, your donation is included in the Anonymous number listed under each gift amount. If you made a gift in December 2021, but we did not receive it until January 2022, your name will be included in our 2022 list of supporters.

\$50,000-\$110,000+
Estate of Sheryl Mexic

\$25,000-\$49,999
Alan and Gina Tolmas Fund of the Dallas Jewish Community Foundation

\$10,000-\$24,999
Sylvan T. Baer Foundation
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Julie and David Kronick
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\$5,000-\$9,999
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2021 DONORS, *continued*

\$100-\$499, continued

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Up to \$99

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Legacy Society

Estate of Sheryl Mexic
Roy and Esther Barzune Stein
Endowment Fund of the
Dallas Jewish Community
Foundation

Full Circle

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Maor Danino
Avrille Harris
Ms. Alysa Oleynik
Todd Robins

Angel Fund Donors

Sylvan T. Baer Foundation
Brenda Brand
Leo & Rhea Fay Fruhman
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Fund of the Dallas Jewish
Community Foundation
Alan and Gina Tolmas Fund of
the Dallas Jewish Community
Foundation
M.B. & Edna Zale Foundation

CORPORATE SPONSORS



If you are interested in becoming a corporate sponsor, contact us at dhfla@jfsdallas.org.

Every effort has been made to list donors accurately. We apologize for any errors or omissions. If your name is not listed or if you are listed incorrectly, please let us know so we can update our communications and records.

Loans Currently Out
in the Community
\$816,933

Loans Provided in 2021

57

(31 new loans and 26 student loan renewals)

Age Range of Borrowers

18-86

Total Amount
Distributed 2021

\$303,000

For more information, please visit our website at www.dhfla.org

CONTACT

469-206-1639
dhfla@jfsdallas.org
www.dhfla.org

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or mail. Or text GIFT or
DONATE to 214-466-1538

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