



Dallas Hebrew
FREE LOAN ASSOCIATION

2022

Annual Report

Our Stories, Our Impact

Through our no interest loan programs, we provide financial opportunity and create financial security for couples, families, individuals and small businesses in the Jewish community of Greater North Texas.

Somewhere in North Texas, a young Jewish couple watches their dream of having a family slip away, because they can't afford the in vitro fertilization that would make it possible. An elderly man and his wife, who should be rejoicing over his successful heart surgery, are instead devastated by incoming medical bills. And an entrepreneur with a once-in-a-lifetime business opportunity lacks the funds to make her dream a reality.

The Dallas Hebrew Free Loan Association was created for these people and hundreds more like them in our Jewish community. We're here to help with *Gemilut Chasadim* — Acts of Loving Kindness.

By providing loans with zero interest, we help people help themselves with dignity and respect.

They in turn help others by repaying these loans and regenerating funds for someone else's time of need. An amazing 100% repayment rate stands as a testament to the commitment and honor of our loan recipients.

Year in Review

2022 was extraordinarily busy for the Dallas Hebrew Free Loan Association (DHFLA). Although the country made great strides towards moving out of the Covid-19 pandemic, it was simultaneously saddled with a massive inflationary crisis not seen here in over a generation. Prices for food, shelter, household goods, energy, transportation, medical, education and just about anything else one can imagine increased significantly. As a result, DHFLA experienced a surge in demand for assistance to help families cover the sudden increased costs of everyday life.

The organization's outstanding loan balance exceeded one million dollars for the first time in its 87-year history and that upward trend is not expected to reverse itself anytime soon. This past year several General Loans were funded towards debt consolidation. Rising interest rates piled an extra interest burden on outstanding credit card debt. Our zero interest loans immediately erased that interest factor and allowed borrowers to not only reduce their overall debt but also reduce the term required to payoff the loan.

As demand for lending continues to grow, we are reminded of how grateful we are for the many generous donors who make additional loans possible. Please consider joining us to carry on our mission and have a positive impact on the Greater North Texas Jewish Community. Best wishes for a joyful and healthy New Year!

David Kronick, DHFLA President 2021-2022



"The real gift we received from DHFLA was a small glimmer of hope where there was none. It was a small window of normalcy."



"Dallas Hebrew Free Loan was an answer to prayer, and we can't say thank you enough!"



"Without the loan I received from the DHFLA, I would not have been able to see my dream come to life."



"Thank you...it made all the difference in the world."



"Having someplace we could turn to when we had entered into panic mode was such a comfort."

Every day, we are inspired by the perseverance of our borrowers.



We had been married for 13 years and tried unsuccessfully to have children for years. Close family and friends encouraged us to seek medical intervention.

As the expenses associated with multiple fertility treatments continued to increase, the Dallas Hebrew Free Loan Association's fertility loan was recommended to us. We were approved for a loan and DHFLA director Jane Larkin personally delivered a check to us.

The loan combined with funds that were raised anonymously within the community allowed us to move forward with a new round of treatment with Dr. Jerald Goldstein.

At the same time as we were working to have a biological child, we decided to get licensed to foster and adopt children who were removed from their parents or families and placed with Texas's Child Protective Services (CPS).

We were licensed in November 2020 and received our first foster child in early January 2021. A month later, we were asked if we were interested in also taking placement of a newborn baby boy. Within just a few hours of the inquiry, the newborn was brought to our home. Within less than five weeks, we became full-time foster parents to two baby boys, one 16 months and one just seven days old.

The months that followed were filled with unlimited happiness while raising other people's children. At the same time, we continued working with Dr. Goldstein on our treatment protocol as we very much wanted a child of our own.

Two days after our first foster child left, we got the amazing news that our treatment process was successful, and we were pregnant! We were so excited and felt truly blessed!

On August 5, 2022, our very own healthy baby boy arrived. Benayah Menashe was born that Friday morning and weighed 6 lbs. 7 oz. and was 20.5 inches long.

Thank you to the Dallas Hebrew Free Loan Association and the Loan Committee who interviewed us!

Y.M. and S.M.



From hardworking scholars to Jewish-minded teens, these borrowers inspire us with their achievements and dedication.



In my bat mitzvah speech about five years ago, I spoke about the Hebrew Free Loan Association and their interest-free loans. Little did I know some years later, I would be going to Alexander Muss High School in Israel, and would love it so much that I would return the next year to go on Young Judaea Year Course. Going on one Israel trip isn't cheap (at least for me), so going on two consecutive trips most definitely wasn't cheap. The Dallas Hebrew Free Loan Association played a big part in helping me go back to Israel for a full year, and for that I am so grateful.

Both programs had an academic part to them, so in high school I was taking my AP classes that I would take in the US, just in Israel. For my gap year, I took classes that I could use for college credit. I explored all of Israel and lived with many people, making some of the best friends that I still keep in contact with to this day. For the second half of my gap year, I was an Intern for Moovit, an urban transportation company with an app that is used all around the world. If you live in or visit an area with public transportation, the Moovit app could be very helpful!

I could go on, but again, I really do appreciate the DHFLA for making my second trip possible, and anyone in need of help should definitely reach out to their amazing team.

L.A.

I want to thank the Dallas Hebrew Free Loan Association for helping make my RootOne Israel trip possible. I experienced so much this summer in Israel, the culture, lifestyle, and the amazing food. I learned about some major issues going on in Israel, and most people outside of the country have no idea about what is happening. I made a lot of new friends, it was cool being around so many other Jews my age that I never met before. I also did volunteer work a few times like picking argan nuts from the argan tree farm, and I traveled around the country to view the geography of Israel. Places like Ein Gedi and Jerusalem were beautiful places with good food, and I even got to sleep in the desert in a tent, slept in a former military base, took water hikes, climbed Masada, and floated in the Dead Sea.

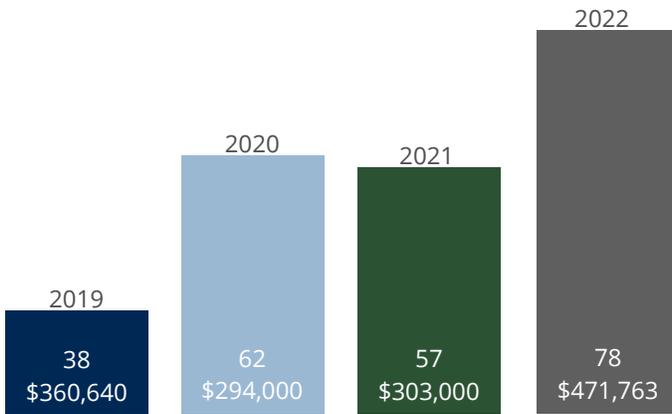
I highly recommend going to Israel if you haven't yet, you are missing out. I again would like to thank the DHFLA for their assistance with their interest-free loans, I appreciate it highly.



J.A.

of Loans Issued 2022: 78
Value of Loans Issued: \$471,763

Number of loans is up 37% from last year.
 Value of loans is up 56% from last year.



Ten Loan Funds to Meet a Variety of Needs

- Adoption/Fertility
- Education Consolidation
- Emergency
- General
- Healthcare
- Higher Education
- Jewish Burial
- Jewish Experience
- Small Business
- Special Needs

Statement of Financial Position

For the Year Ending December 31

ASSETS

Loan Receivables	\$1,033,554
Cash/Cash Equivalents/Investments	\$652,758
Other	\$2,286
TOTAL ASSETS	\$1,688,598

LIABILITIES

Current Liabilities	\$769
TOTAL LIABILITIES	\$769

2022 Leadership

OFFICERS

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DIRECTORS

Arona Ackermann
 Susie Avnery
 Nathan Axelrod
 Stacy Barnett

STAFF

Jane Larkin
Director

Over \$1,000,000 in loans out to the community!

100% repayment rate!

90% of all outgoing funds were expended for program activities

When you donate, you support a dream.

Since 1935, we've supported the dreams of the Jewish community in Greater North Texas, thanks to the generosity of our donors. Whether the dream is to start a business, send a child to camp or college, start a family with the help of IVF or adoption or just support one's family through a lean financial time, our donors help make it all possible.

Donor list includes gifts received by DHFLA by Dec. 31, 2022. Gifts made in December 2022 but received by DHFLA in January 2023 will be included in our 2023 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 2022, but we did not receive it until January 2023, your name will be included in our 2023 list of supporters.

\$10,000+

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Roy and Esther Barzune Stein Endowment Fund of the Dallas Jewish Community Foundation
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\$5,000-\$9,999

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\$500-\$999

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 Norman and Marcia Hoppenstein
 Mark Jacobs
 Dr. and Mrs. Jeffrey Kopita
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 Dan and Shoshana Lender
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 Dallas Jewish Community Foundation



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 Barzune Stein
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 Mollie Rose
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 Abby and Brandon Fuqua
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 Jorge D. Goldsmit
 Robert and Maya Gross
 Mark Jacobs
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 Artie Simons
 Tessa and Martin Wolfson

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 contact us at
 dhfla@jfsdallas.org so we can
 update our communications and
 records.

The extraordinary people who give back to the Jewish community through their donations, time and hard work make our mission possible. Some were once loan recipients themselves. Thank you to all of our 2022 Donors.

INSIDE: *True stories made possible through no interest lending*

Our zero interest loans not only provide hope and peace-of-mind through the relief of immediate financial strains, but give borrowers an opportunity to meet their challenges and pursue their dreams with dignity.

Loans Up to \$25,000 • Fast Turnaround • No Interest and No Fees



CONTACT

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

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