



2024

ANNUAL REPORT



Providing zero interest loans to the Jewish community of Greater North Texas since 1935. Always zero interest and always handled with the utmost confidentiality and respect.

www.dhfla.org



Here for You!

DHFLA is here for families going through adoption and fertility treatments. And for families needing services and therapies for a loved one with special needs. And for families needing to cover expenses related to a Jewish funeral and burial.

DHFLA is here for students needing to pay down student debt or to assist with higher education expenses. And for children and teens attending Jewish camp, gap year programs, and traveling to Israel.

DHFLA is here for business owners needing to grow or sustain their small business. And for entrepreneurs launching a start-up.

DHFLA is here for individuals dealing with unexpected emergencies, home or auto repairs, medical expenses, unexpected bills, core living expenses (including *brit milah* and koshering a home), and so much more.

Our ten loan funds, servicing the Jewish communities in 18 counties across Greater North Texas, provide borrowers an affordable and dignified way to navigate financial obstacles.

Many credit card companies will charge up to 30% interest. And payday loans are much, much worse. At DHFLA, our loan process is simple: You borrow money and pay back exactly the same amount.

LOANS UP TO \$25,000 | FAST TURNAROUND | NO INTEREST AND NO FEES

President's Message

As we enter the 90th year of our existence, the Dallas Hebrew Free Loan Association (DHFLA) continues to serve the Greater North Texas Jewish Community by providing interest-free loans to community members in need.

The maximum loan available 90 years ago was \$10. We now offer Higher Education loans up to a total of \$32,000 over eight semesters. In 1935, \$132 was made available for these \$10 loans. Today we have nearly \$2,000,000 in total assets, including loans outstanding over \$1,350,000.

My two years as president of DHFLA have been extremely rewarding. Over that time, DHFLA provided approximately 70 new loans with a principal value of almost \$600,000. This would not have been possible without the support of our donors, board members and volunteers.

I hope you will join me to celebrate DHFLA's success on May 7, 2025 at our 90th anniversary exhibit and Zeroes are Heroes event.

I'm excited to pass the proverbial baton to our incoming president, Alan Tolmas. I'm confident Alan will lead our organization zealously as we head to our 100th anniversary.

Mike Radoff



Loan Fund Spotlight ADOPTION AND FERTILITY

A staggering one in eight couples will experience challenges achieving and maintaining pregnancy. The rate of infertility within the Jewish community is even higher at one in six! And it's expensive. The average cost for one in vitro fertilization (IVF) cycle is \$20,000!

Adoption, a life-changing experience and a source of great joy, is also expensive. In Texas, the average private adoption costs between \$60,000 and \$65,000!

At DHFLA, we never want finances to get in the way of expanding your family and your heart.

DHFLA provides interest-free loans up to \$20,000 to help cover adoption costs and fertility expenses.

Note: As with all of our loan funds, if a borrower is concerned about meeting the guarantor requirement, please contact us to discuss the circumstances. We're here to help, and we may be able to make exceptions to certain requirements.



Loan Fund Spotlight SPECIAL NEEDS

DHFLA recognizes that individuals with special needs often have families with special financial needs.

Through a generous grant from the Fichtenbaum Charitable Trust, Bank of America, N.A., Co-Trustee, DHFLA can offer no interest loans up to \$10,000 to help families navigate diagnoses, therapies, and treatments, and to graduate students who pursue a degree in special education or a related field.

These loans can be used to help cover the cost of a variety of services associated with supporting an individual with special needs. Diagnostic evaluations not fully covered by insurance, behavioral intervention, speech and occupational therapy, psychiatric care, school shadows or other educational support services, home care for individuals with neurological or behavioral issues, treatments not covered by insurance for individuals with serious diseases, and more are included.

Loans for graduate students can be used to cover education expenses related to a degree in special education or a related field such as behavior analysis, a specialization as a developmental doctor and more.



Loan Fund Spotlight JEWISH EXPERIENCE

Our Jewish Experience loans are for children and youth to attend activities and programs that will deepen their Jewish heritage and strengthen their connection to the Jewish community -- which is especially important in this environment of rising antisemitism.

Our no interest loans up to \$3,500 can also be used for b'nei mitzvah expenses, koshering a home, brit milah, and more, in addition to overnight and day camps, high school or gap years in Israel, Israel and Jewish teen travel, and Jewish youth group activities.

These loans enable members of our Jewish community to participate in experiences that engage them in Jewish life and strengthen their Jewish identity.



Special Loan Fund SWORDS OF IRON

Israel's economy has been thrown into turmoil since the outbreak of war. The war has affected hundreds of small businesses. Families and individuals are facing financial distress due to loss of homes, loved ones, and livelihoods. Israel's nonprofit sector is also under strain. The financial pressures facing the people of Israel are intensifying. Ogen, DHFLA's Israeli counterpart, experienced a surge in demand for loans from individuals and families due to the attacks and ongoing conflict.

Making no interest loans to international nonprofits from our reserves is not part of DHFLA's normal operations, but these are not ordinary times. DHFLA, in partnership with the DJCF and contributions from the Dallas community, contributed over \$133,000 to this historic effort. The funds were allocated to an emergency loan fund which disbursed 350 loans with an average size of \$10,000. These 350 loans assisted approximately 1,225 people including reservists, evacuees, and individuals who experienced loss of income and property damage.

Through September 2024, the loans made through this emergency effort have a 100% repayment rate – a testament to the no interest loan model of community support.

By the Numbers

A RECORD-BREAKING YEAR!

FINANCIALLY STRONG

DHFLA maintains a 100% loan repayment rate. Dollars are lent again and again as loans are repaid, enabling us to help a greater number of people and multiplying the impact of our work.

**\$518,175
loaned in 2024**

**Demand for
loans increased
10% over last
year**

**\$1,356,268 in
loans out to the
community**

**Over 90%
of all outgoing
funds were
expended for
program
activities**

Leadership

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Statement of Financial Position

ASSETS

Loan Receivables.....\$1,356,268
Cash/Cash Equivalents/Investments.....\$543,846
TOTAL ASSETS.....\$1,900,114

LIABILITIES

Current Liabilities.....\$1,056
TOTAL LIABILITIES.....\$1,056

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 Jewish community in perpetuity.

2024 Donors

The donor list includes gifts received by DHFLA by December 31, 2024. Gifts initiated in December 2024 but received by DHFLA in January 2025 will be included in our 2025 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 category. If you initiated a gift in December 2024, but we did not receive it until January 2025, your name will be included in our 2025 list of supporters.

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*Donor Advised Fund of the Dallas Jewish Community Foundation

^Donor Advised Fund of the Jewish Community Foundation San Diego

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\$10,000+

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Thanks to the generosity of our donors, we've been able to support the dreams of the Greater North Texas Jewish community since 1935.

The extraordinary people who give through their donations, time and hard work make our work possible.

Thank you to all of our 2024 donors.

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SOCIETY

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Laurie and Dan Goetz Family Philanthropic Fund*
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Lauren and Zach Horn
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Dr. and Mrs. Howard Kessner
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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 admin@dhfla.org so we can update our communications and records.

SAVE THE DATE: 90th anniversary celebration May. 7. 2025



Celebrate with us

We are proud to reflect on nearly a century of meaningful impact in our community as we celebrate 90 years of service to the Greater North Texas Jewish community.

We invite you to join us in honoring our past, celebrating the present, and looking toward to the future.

SAVE THE DATE May 7, 2025, 6:00 pm
Aaron Family Jewish Community Center

Learn how our mission of providing zero interest loans is rooted in Jewish tradition at our *Proud of our Past, Embracing our Future* exhibit and hear from borrowers about how DHFLA has made an essential difference in their lives at our Zeroes are Heroes event.

CONTACT

469.206.1639
admin@dhfla.org
www.dhfla.org

DONATE

For us to be there for the families, individuals, businesses and students we serve, we need you to be there for us. Please consider a donation to DHFLA so we can help more Jews in Greater North Texas bridge the gap between need and achievement.

Donate online, by phone, or mail.
Or text GIFT or DONATE to
214-466-1538

We now take  @DHFLAssoc

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