

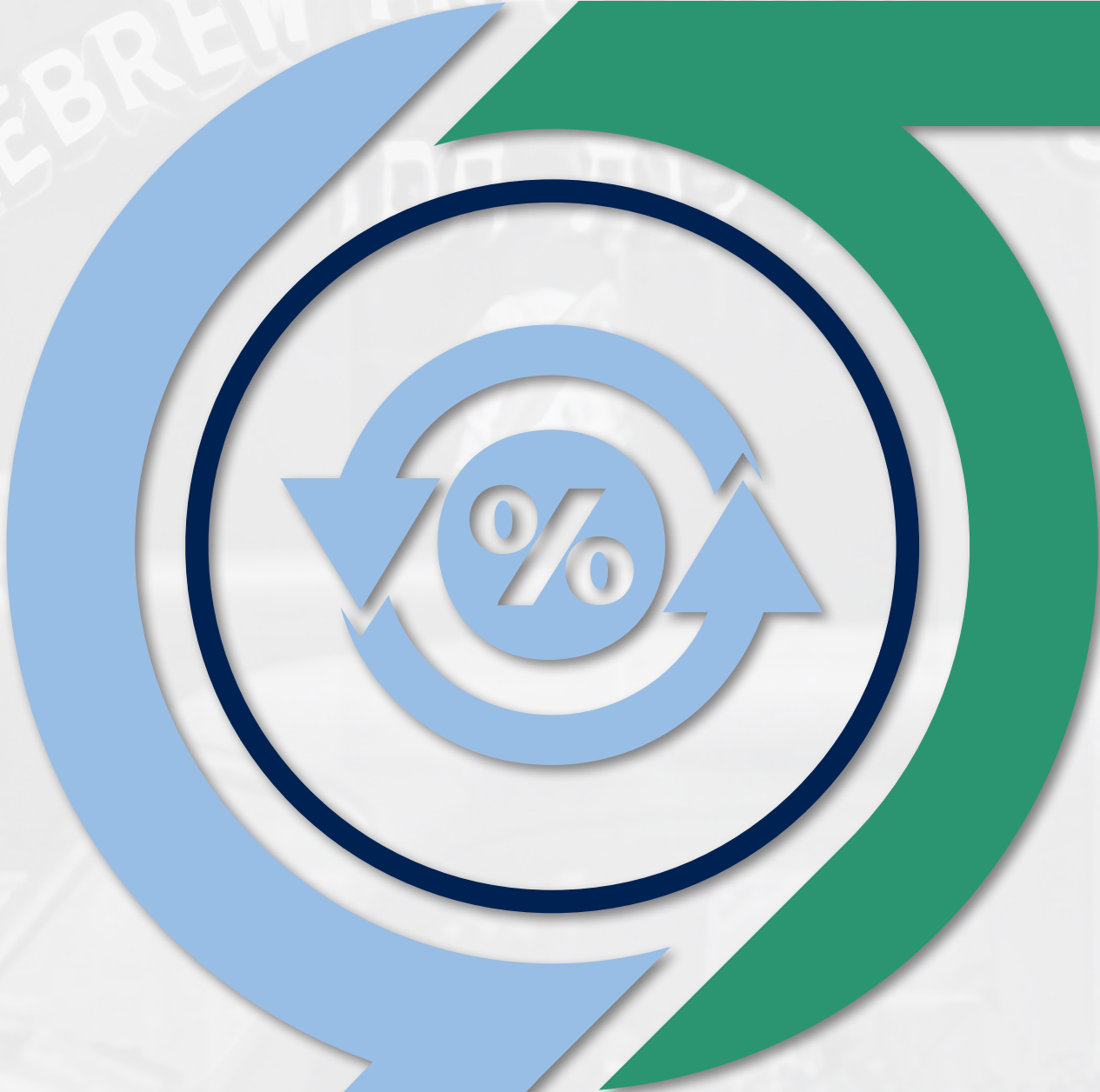


Proud of our Past, Embracing our Future

Dallas Hebrew

FREE LOAN ASSOCIATION

HEBREW FREE LOAN ASSOCIATION



**2025
ANNUAL
REPORT**

President's Message

In 2025, DHFLA celebrated its 90th anniversary at our annual Zeroes Are Heroes event. 140 people attended the event, which featured an expansive exhibit memorializing the history of our organization. Thanks to the volunteers who dedicated hours of their time and without whom this could not have happened. Special acknowledgements to Barbara Miskin, Rebecca Levy, and Stacy Barnett.

With an outpouring of support from our donors and sponsors, we exceeded our fundraising goal and because of your generosity, we have been able to meet an increased need for loans to the North Texas Jewish Community. In 2025, we funded over \$502,000 in loans and we have over \$1.5 million in total loans outstanding.

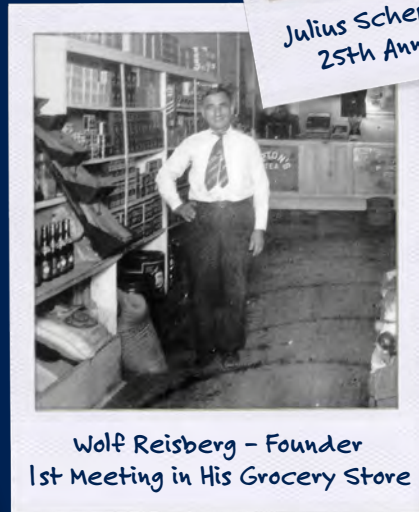
2025 accomplishments include creation of the new Domestic Abuse Survivors Loan. Sparked by a matching donation from the Morton H. Meyerson Family Foundation, we raised over \$25,000 to support this initiative to help survivors in our community get a fresh start in life. We also established an Endowment Fund to provide long term support for the agency. Our goal is to raise \$100,000 for the endowment by 2030. Additionally, we upgraded our loan management system to streamline the administration of loans and net future cost-savings.

We appreciate every individual and organization who contributed to DHFLA and thank you in advance for continuing your support in the future. Wishing you only good things in 2026!

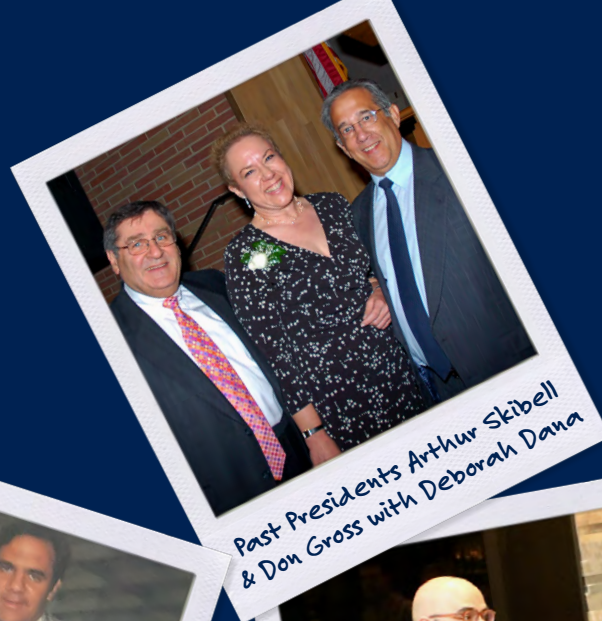
— Alan Tolmas, President



Julius Schepps at 1960 DHFLA 25th Anniversary Dinner



Wolf Reisberg - Founder 1st Meeting in His Grocery Store



Past Presidents Arthur Skibell & Don Gross with Deborah Dana



DHFLA Board Members Eric, Bruce, and Label Feldman



Small Business Loan Recipient Haim Vasquez

Dallas Hebrew Free Loan Association is 90!

In 2025 we celebrated 90 years of service to the Greater North Texas Jewish community and proudly reflected on nearly a century of making a meaningful impact in our community. Since our founding in 1935, we have remained committed to fostering financial opportunity and creating financial security for members of the Jewish community through our no interest loan programs.

For 90 years, our organization has been a model of compassionate community support that offers dignity and peace-of-mind to those we assist as they navigate life's financial ups and downs. What began as a small fund, has evolved into a thriving organization with over \$1,500,000 in loans helping members of our Jewish community.

Honoring Our Past

Our 90th anniversary gave us a moment to honor our founders, members, guarantors, and supporters who laid the foundation for our work. Their dedication allowed us to grow and continuously meet the evolving needs of our Jewish community.

1930s
–
1940s

Founded in 1935 by Mike Levine and 13 other Jewish businessmen, DHFLA began with just \$132 to provide interest-free loans to Jews in Dallas. By the end of WWII, the organization was issuing confidential loans up to \$35 to help individuals preserve economic independence.

1950s
–
1960s

Loan limits increased to \$500, and by its 25th anniversary, DHFLA issued over \$135,000 in loans with minimal losses. The organization remained a steady support system for the Jewish community, even after the death of its founder in 1952.

1970s
–
1980s

DHFLA began expanding its outreach and operations, forming committees to grow its impact. By its 50th year, loan caps rose to \$1,000 and it joined the newly formed International Association of Jewish Free Loans.

1990s
–
2000s

In response to an influx of Russian Jewish immigrants, DHFLA launched new programs and raised loan limits to \$1,500. A \$750,000 bequest in the 2000s enabled the creation of multiple targeted loan funds and dramatically increased lending capacity.

2010s
–
2020s

Over the last two decades, the agency grew to offer 11 loan types, including one to assist survivors of domestic abuse, increased student loan support, and introduced the Angel Fund and small business lending. Celebrating its 90th year, DHFLA had over \$1.5 million in active loans and continued offering dignified financial support to North Texas Jews.

▶ EVENT

90th Anniversary & Zeroes are Heroes Event

On May 7, 2025, DHFLA celebrated our 90th anniversary at the Aaron Family JCC with our Proud of our Past, Embracing the Future exhibit created in partnership with the Dallas Jewish Historical Society, and a memorable Zeroes are Heroes program featuring the stories of DHFLA loan recipients.



Event Co-Chair Stacy Barnett with Son Ari Barnett



DHFLA Board Member Ben Daitch with wife Lauren



DHFLA Board Members Jan Shwarts & Carole Wolanow



Jeff, Nora, & Evan Ragny Speak About Their DHFLA Fertility Loan



Missed the event? Exhibit materials and videos can be viewed on our website at <https://dhfla.org/events/>.



Interested in using exhibit materials to educate your community about this uniquely Jewish model of community support and its roots in the Torah? Exhibit materials are available for use by schools, community organizations, synagogues, havurahs, small groups and more. Materials are portable and easy to assemble and display. For more information contact Jane Larkin, DHFLA Executive Director, at admin@dhfla.org or 469-206-1639.

▶ BY THE NUMBERS

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.



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- Rebecca Levy
Vice President
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- Dorothy Wolchanski

STAFF

- Jane Larkin
Executive Director

Statement of Financial Position

ASSETS

Loan Receivables.....	\$1,513,530
Cash / Cash Equivalents / Investments	\$566,313
TOTAL ASSETS	\$2,079,843

LIABILITIES

Current Liabilities.....	\$5,253
TOTAL LIABILITIES.....	\$5,253



▶ BUILDING FOR THE FUTURE

As we celebrated this milestone year, we continued to remain focused on the future. Our mission of providing a hand-up not a handout, is more important than ever, and with your help we continued expanding our programs and addressing the pressing financial issues facing our Jewish community including launching a loan to assist Jewish survivors of domestic abuse with rebuilding their lives.

Dallas Hebrew Free Loan Association now provides no interest loans up to \$10,000 to help survivors of domestic abuse cover legal, housing and transportation expenses.

Jewish domestic abuse, while often unspoken, is a pressing issue that requires community awareness and support. Twenty-five to thirty Jewish women in our community seek to escape domestic abuse each year. Many survivors face cultural or religious barriers when seeking help, making financial resources like DHFLA's program even more critical.

By providing discreet, dignified financial assistance, the program empowers domestic abuse survivors to take control of their futures without the burden of high-interest debt.

DHFLA is the only Jewish agency in our community providing this type of financial assistance to Jewish survivors of domestic abuse.

▶ 2025 DONORS

The donor list includes gifts received by DHFLA by December 31, 2025. Gifts initiated in December 2025 but received by DHFLA in January 2026 will be included in our 2026 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 2025, but we did not receive it until January 2026, your name will be included in our 2026 list of supporters.

+American Endowment Foundation Donor Advised Fund

^Donor Advised Fund of DAFgiving360

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***Donor Advised Fund of the U.S. Charitable Gift Trust*

^^Donor Advised Fund of Fidelity Charitable

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\$15,000+

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\$5,000 – \$9,999

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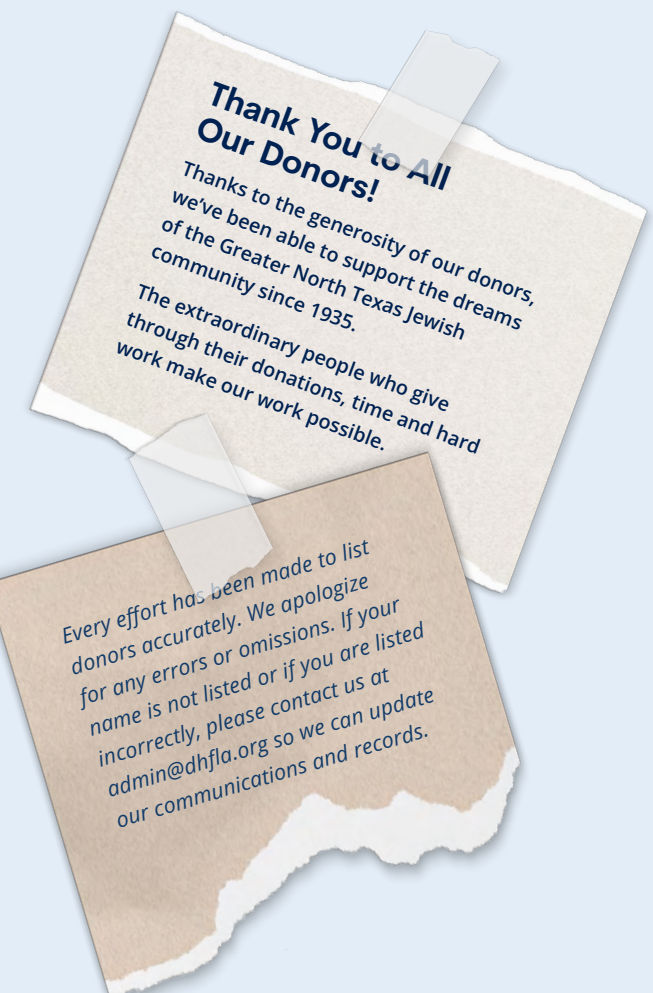
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SAVE THE DATE: 5th Annual Zeroes are Heroes April 29, 2026



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 @DHFLASSOC

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 to 214-466-1538.

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 or mail.

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

Contact
 469.206.1639
 admin@dhfla.org
 dhfla.org



For more information contact Jane Larkin, DHFLA Executive Director at 469-206-1639.
 Your gift to our endowment is an investment in the future we all believe in – a financially secure Jewish community, where no one faces hardship alone.
 This is more than a milestone—it's a turning point, vision, opportunities, and plan with confidence.
 Beyond. An endowment provides permanent, reliable work of providing a hand-up, not a handout, continues to invest in their long-term economic stability, and responding to the financial needs of our Jewish community, enabling Jewish community members to honor the Jewish tradition that defines our mission.
 As we move toward our 100th anniversary, we have a unique opportunity not only to celebrate our past, but to secure our future.
 By establishing an endowment, we can ensure that our work of providing a hand-up, not a handout, continues to invest in their long-term economic stability, and responding to the financial needs of our Jewish community, enabling Jewish community members to honor the Jewish tradition that defines our mission.

From 90 Years of Impact to a Sustainable Future