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HEBREW  
FREE LOAN  
SOCIETY

## Annual Report | 2014-2015

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The last financial report filed by the Hebrew Free Loan Society with the NY Attorney General can be obtained by contacting Rona Gottlib Bochenek at 675 Third Avenue, Suite 1905, NY, NY 10017, or upon request to the Attorney General Charities Bureau, 120 Broadway, NY, NY 10271.

Transforming lives for over 120 years

*Thank you!*

Our year in numbers

**\$11M**

the total amount of loans out in the community

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**\$5.6M**

in educational/vocational loans



**\$1.3M**

in housing loans



**\$1.1M**

in microenterprise loans



**\$2M**

in emergency loans



**\$1M**

in Jewish continuity loans

**85**

the number of people who graduated  
from our entrepreneurship courses

**22**

the number of businesses our  
loans helped start or expand

# From our Executive Director

Like many of you, I am deeply moved by HFLS's inspiring combination of translating ideals into action and making a significant impact on people's lives every day. While the year of lending covered in this Annual Report closed before I came on board as Executive Director, I am grateful for the opportunity to say a few words about what I hope lies in store for the Society in the years ahead.

First, we'd like to grow. The need for access to fair, responsible credit is as large as it ever has been, and the Hebrew Free Loan Society is positioned to mobilize millions of dollars to meet the needs of people who want to make investments to improve their lives.

For generations, we have been making it possible for people to attend college, start or expand a business, or cover emergency expenses: the kinds of investments that stabilize families and enrich our communities. We'd like to be doing even more of that kind of lending in the years ahead, and we'll be working with partners throughout New York City to continue to welcome more borrowers and to close even more loans.

Those partnerships will not only help us to increase the number of loans we make, but they will also help us expand our reach to parts of the city where HFLS can make a significant impact.

We've done an excellent job reaching borrowers in Brooklyn and Queens, but our mandate is to make interest-free loans available in all five boroughs, and in Long Island and Westchester as well. It will take time to create a presence throughout the New York City area, but we're already working on new ideas for how to make this happen.

Beyond increasing our impact and reach, we'd also like to continue the Society's tradition of developing new and innovative programs to meet changing needs. For example, we're thinking about ways to help college graduates address student loan debt burdens, and



help people recover from the ever-increasing number of severe weather events like superstorm Sandy.

To support this growth, we'll be making every effort to get the word out about our work. We'll be speaking out frequently about issues of access to credit and economic opportunity. You'll hear our voice more often at conferences and meetings around New York, and we'll be developing a much stronger presence on social media.

I hope that you are as excited about the future of the Hebrew Free Loan Society as I am.

In order to grow our programs and reach even more borrowers, we need your help. Your support will enable us to continue to transform lives, one loan at a time. Allow me to express my deep gratitude for your ongoing support.

Rabbi David Rosenn  
Executive Director

## From our President

The Hebrew Free Loan Society (HFLS) uses interest-free lending to help transform lives. This form of philanthropy is rooted in an age-old Jewish tradition that believes helping people become self-sufficient is the highest form of charity. Since our founding in 1892, we have provided over \$280 million in loans to more than 875,000 borrowers, while maintaining a repayment rate of 99%. As HFLS loans are repaid, the capital is lent out again and again, helping more people and multiplying the impact over time.

By continuously adapting to meet the needs of the community, the Society has remained a vital resource throughout its long history. For the past two decades, we have been led by Shana Novick, who retired from the Executive Director's position in June. Under Shana's tutelage, HFLS expanded its focus to support two groups identified as the most vulnerable: immigrants from the Former Soviet Union and large families of modest means in the ultra-Orthodox community. Over the years, Shana developed numerous interest-free loan programs to support these communities and established business education programs tailored to their needs. Today we have approximately \$10 million in loans outstanding to these communities and others, all interest-free. Moreover we have a reputation for excellence in what we do, further testament to Shana's leadership and a very solid foundation on which to innovate further.

This past year also culminated a strategic planning process that identified many of the processes and partnerships that will help us to further respond to communal needs. It is our vision to "be at the forefront of creating paths to foster and maintain financial self-sufficiency and security among members of the New York Jewish community." We will do this by adapting the tradition of interest-free lending to address current and emerging needs as they evolve.

In September, the Society welcomed Rabbi David Rosenn as our next Executive Director. David brings experience as a not-for-profit executive at the national and international levels, a passion for social justice, and a deep desire to marry the age old tradition of interest-free lending with 21st century realism. He is spending his first few months getting to know our partners, funders and family, and I encourage you to reach out to him, make a time to meet and talk. I know you will feel as we do; that the Society is in excellent hands as we continue to give a hand up to our fellow New Yorkers where it can help the most.

Sincerely,

Vivian Mamelak  
President, HFLS



# HFLS Borrowers' Success Stories

## Meet Izzy

Slow-cooked barbecued chicken, brisket, and short ribs. Hand-carved smoked pastrami and smoked brisket. It's all kosher and it's all on Troy Avenue in Crown Heights at Izzy's Brooklyn Smokehouse, the very first kosher smokehouse in New York City.

Meet Izzy Eidelman.

In 2012, Izzy, then 25, met someone who was both a Texas native and a pioneer in the kosher BBQ movement. Learning about his methods and then going through his own trial and error, he perfected his technique for smoking and barbecuing meats in an all-wood smoker. It became his passion, and he was living in an area hungry for it.



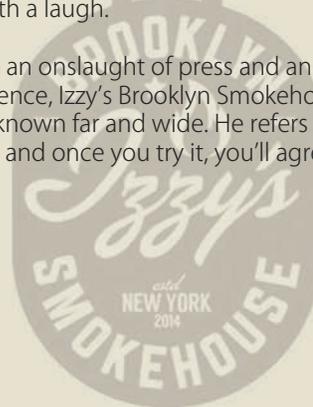
Using a storefront on Troy Avenue, he had a kitchen and seating for 24, but he saw quickly that hungry customers were lining up. He wanted to expand to the adjacent storefront, which would add seating for an additional 48 customers.

Having heard of the Hebrew Free Loan Society from a friend, he applied for a \$25,000 business loan. In addition to the interest-free loan he received, HFLS checks in on him weekly. Would a bank provide an interest-free loan and check in regularly? "Probably not," says Izzy with a laugh.

Today, with an onslaught of press and an active social media presence, Izzy's Brooklyn Smokehouse is becoming known far and wide. He refers to it as an "addiction," and once you try it, you'll agree.



It started as a hobby, and for two years, Izzy, now 28 and the father of two young children, cooked and sold his smoked meats from his apartment in Crown Heights, promoting his side business on Facebook as "Izzy's BBQ Addiction." In 2014, he decided to open Izzy's Brooklyn Smokehouse and turn his talent into a full-time business.



## Meet Leyla

Leyla, a 24-year old from Azerbaijan, has a very bright future thanks in part to the Hebrew Free Loan Society (HFLS). Our loans helped her attend graduate school without being overwhelmed by tuition bills.

In 2009, Leyla entered New York University (NYU) as a pre-med student. She had heard about HFLS at a Jewish day camp where she worked. Before graduation, she shifted her focus to clinical nutrition and re-entered NYU for a Master's degree in that field.

Leyla applied for a \$10,000 loan to help pay for her first year of graduate school in 2013, allowing her to focus on her studies and take advantage of internship and volunteer opportunities where she developed the skills and professional relationships she has now. A second \$10,000 loan from HFLS is allowing her to graduate from the Master's program in December 2015 rather than the expected June 2016.

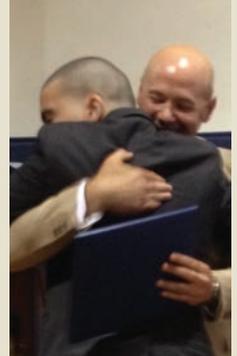


After graduation, Leyla is optimistic about continuing to work in the health content world as well as starting to counsel clients privately on health and nutrition.

**“Receiving the loans was so helpful, and having them be interest-free is beyond amazing,” said Leyla. “HFLS really has the Jewish community’s best interest in mind, and there’s nothing better than that.”**

## Meet Arjan

Pamela came to Advocates for Children (AFC) seeking help for her son, Arjan, when he was in 7th grade. Due to a rare medical disorder, Arjan suffers from severe seizures and has endured multiple hospitalizations and surgeries. His health issues caused him to frequently miss school, and these absences, compounded with a learning disorder, caused him to fall seriously behind.



Pamela took out HFLS Special Education Bridge Loans for Arjan’s 7th– 12th grade years at a private school, where he benefitted from a supportive, structured atmosphere and received the individualized services he needed. The bridge loans enabled Arjan to remain in a school where he was thriving while AFC worked yearly to settle his cases with the Department of Education. As his mother explained, **“Arjan wouldn’t have been able to attend school and graduate if it weren’t for the loans.”**

Arjan recently received his high school diploma from Winston Prep, a major accomplishment that has greatly boosted his self-esteem. Pursuing his dream of working with young children, he completed an internship at The Learning School, where he went to elementary school himself, and is in the process of obtaining another internship on the road to employment in early childhood education.

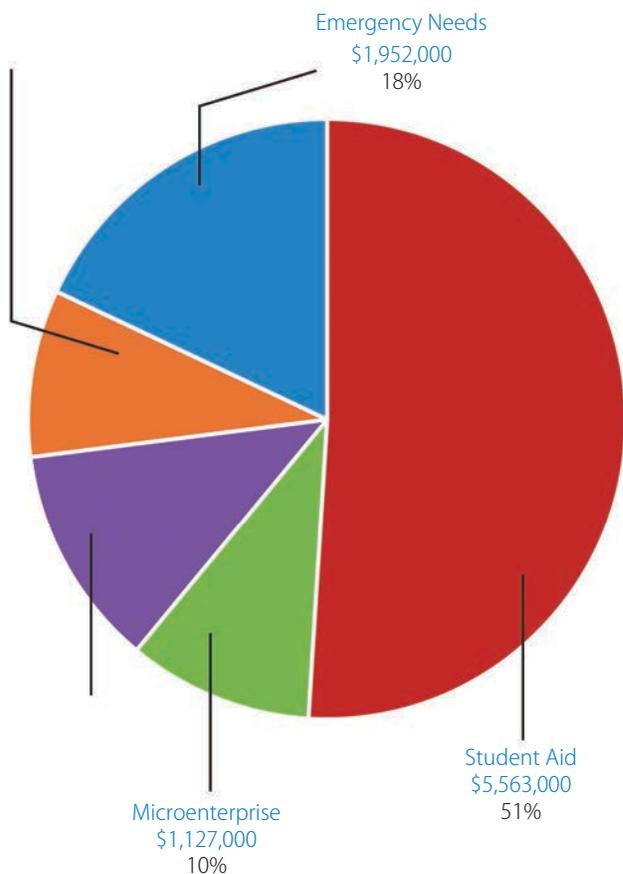
# Our Programs

	PURPOSE	MAXIMUM AMOUNT OF LOAN	OUR PARTNERS
<b>Emergency Loans</b>	To support basic needs or emergencies	\$5,000	Jewish Community House of Bensonhurst; Shorefront YM-YWHA
<b>Education Loans</b>	Undergraduate education	\$7,500 annually (\$30,000 total)	Jewish Community House of Bensonhurst; Shorefront YM-YWHA; Agudath Israel of America; Advocates for Children
	Graduate education	\$10,000 annually (\$20,000 total)	
	Vocational education	\$15,000	
	Special education tuition for families awaiting Department of Education settlement/award proceeds	\$30,000	
<b>Microenterprise Loans</b>	To start or expand a small business	\$25,000	NYC Department of Small Business Services
<b>Housing Loans</b>	To help support the cost of purchasing a Mitchell Lama subsidized apartment	\$30,000	
<b>Adoption &amp; Fertility Loans</b>	To help with significant expenses associated with adoption or fertility treatments	\$25,000	
<b>Addiction Recovery Loans</b>	To help families meet the cost of sending a loved one age 14-28 to an inpatient rehabilitation or treatment center for addiction recovery treatment	\$7,500	JACS-Jewish Alcoholics, Chemically-Dependent Persons and Significant Others (part of the Jewish Board of Family & Children's Services)
<b>Entrepreneurship Courses</b>	Training for aspiring entrepreneurs looking to start a business as a path to long-term financial stability		Mishkan Yecheskel; Kauffman FastTrac®

All loans require creditworthy guarantors.

## Our Loans at a Glance

LOANS OUTSTANDING AS OF JUNE 30, 2015  
\$10,927,000 TOTAL



Includes Adoption and Jewish Education/Teacher Housing Loan Program.

## Statement of Activities

YEAR ENDED JUNE 30, 2015

### OPERATING REVENUES

<b>Federation of Jewish Philanthropies:</b>	
Grants	\$307,000
Administrative Fees	71,000
<b>Total Federation revenues</b>	<b>378,000</b>
Contributions	510,000
Program grants	64,000
Special events (net)	246,000
Administrative fees	71,000
Investment income (net)	336,000
<b>Total revenues</b>	<b>1,605,000</b>

### OPERATING EXPENSES

Operating expenses	1,824,000
<b>Excess (deficiency) of revenues over expenses</b>	<b>\$(219,000)</b>

## Analysis of Loan Activity

YEAR ENDED JUNE 30, 2015

	LOANS	ALLOWANCE FOR DOUBTFUL ACCOUNTS	LOANS RECEIVABLE, NET
<b>Loans receivable</b>			
<b>July 1, 2014</b>	\$11,114,000	\$(322,000)	<b>\$10,792,000</b>
Loans issued	8,627,000		<b>8,627,000</b>
Collections	(8,814,000)	11,000	<b>(8,803,000)</b>
<b>Loans receivable</b>			
<b>June 30, 2015</b>	<b>\$10,927,000</b>	<b>\$(311,000)</b>	<b>\$10,616,000</b>

# 2015 Annual Benefit Celebration

On May 27, 2015, we celebrated our past, present, and future at our Annual Benefit.

For the over 160 attendees, it was a privilege to honor Shana Novick for her 20 years at the helm as Executive Director, and to listen to Frances Degen Horowitz aptly recognize her for all of the unique talents and attributes she brought to transforming the Society.

We shared the evening with the Next Generation Board and their friends and families as we celebrated the first decade of their commitment to the Society. It is heartwarming to know that such a strong group of professionals joins us in taking HFLS into the future.



# Our Donors: 2015 Annual Benefit Celebration

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