



IMPROVING LIVES  
THROUGH LENDING

# OUR YEAR IN NUMBERS

# FROM OUR BORROWERS

## THANK YOU



**\$6.16 M**  
EDUCATION



**\$2.2 M**  
EMERGENCY AND  
GENERAL NEEDS



**\$1.03 M**  
MICROENTERPRISE



**\$182,827**  
HOUSING



**\$139,742**  
ADOPTION AND  
FERTILITY

**72** | ENTREPRENEURSHIP COURSE GRADUATES

**41** | ENTREPRENEURS RECEIVED  
MICROENTERPRISE LOANS



“The loan helped me when I was in a seriously tight spot. There was a very real chance that I could have lost my apartment. Now I am working again, I still have my apartment, and I’m able to pay the loan back.”

— **ACCRA**, TEACHER



“Thanks to the loan from HFLS, I was able to expand and improve my gift store. The loan helped me purchase more inventory and update our store’s online presence and marketing. My business is thriving thanks to the Hebrew Free Loan Society!”

— **MIRIAM**, OWNER OF THE GIFT PLACE



“HFLS has been a life saver for my seven-year-old twins, who are finally attending a school geared toward their needs. Without HFLS, their continued attendance at their school would be tenuous at best. I am deeply grateful to HFLS for all of their help.”

— **CAMIELLE**, MOTHER OF TWINS



“We used the loans from HFLS to pay for specialist visits and therapy that weren’t covered by insurance. My son Ethan, who has special needs, and our whole family, is happier and healthier than we ever thought possible. We are so appreciative.”

— **JEFF**, FATHER

## FROM OUR EXECUTIVE DIRECTOR



### RABBI DAVID ROSENN

What is it about the Hebrew Free Loan Society that has enabled us to transform borrowers' lives for nearly 125 years?

I think two things have brought us this far. First and foremost, we are the translation of an enduring set of values put into practice.

The founders of HFLS believed that everyone ought to have a dignified way to make it onto the first rung of the economic ladder. They believed that safe, affordable credit was an economic engine for ordinary people and a force multiplier for philanthropy.

We still hold fast to these beliefs. The massive changes that have taken place in the last 125 years have only reinforced the need for and demonstrated the impact of interest-free lending.

Second, HFLS has been strategic about meeting emerging needs through lending programs that respond to changes in our community and our economy. From housing loans for teachers to loans that help families finance the cost of fertility treatments and adoption, this spirit of innovation has enabled us to make the most out of one very powerful tool: interest-free loans.

We've seen tremendous growth and innovation during the past year, and it's been an honor to work with the Board, staff, and volunteers at HFLS to build on our excellent foundation and begin to imagine what lies ahead in our future. Thank you for being a part of HFLS. I hope you'll be inspired by the stories in this annual report to let others know about this exceptional community.

Sincerely,

A handwritten signature in black ink, appearing to read 'D. Rosenn'.

Rabbi David Rosenn  
Executive Director, HFLS

## FROM OUR PRESIDENT

### VIVIAN MAMELAK



The Hebrew Free Loan Society 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 almost \$300 million in loans to more than 875,000 borrowers. As 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.

We aim to be at the forefront of fostering and maintaining financial self-sufficiency and security among members of the New York Jewish community. Last year we developed several new loan programs. We continued to strengthen and build our community partnerships to support more people in more places. Most importantly we grew the number of loans we made by 9% and lent over a million dollars more than the previous year.

2017 will mark our 125th anniversary year, and our goals are no less ambitious. We plan to accelerate loan growth by another 15% and lend at least a million dollars more than last year.

As we prepare to celebrate this milestone, we will honor our rich history, celebrate our diverse community of borrowers and partners, and build a strong foundation to stand on for the next 125 years. We look forward to sharing this exciting time with you; and with your help, we are well-positioned to improve more lives than ever before.

Sincerely,

A handwritten signature in black ink, appearing to read 'V. Mamelak'.

Vivian Mamelak  
President, HFLS

M E E T     D A V I D

M E E T     B E T H



“I’m a father, a husband, a freelance musician, and a student in the nursing program at New York University.

**THE PROGRAM I’M IN IS VERY EXPENSIVE, EVEN WITH SCHOLARSHIPS, BUT HFLS MADE MY DREAM POSSIBLE.**

I looked everywhere to find a way to pay my tuition. I was struggling to find anything with manageable interest rates. Without HFLS, it would have been enormously challenging to pay for school. I would have had to take some high-interest private loans, which would have put me into crippling debt. I would have had to work full-time which would have delayed my degree and could have compromised my ability to get a job down the line.

**I’M SO GRATEFUL FOR RECEIVING THIS LOAN, BECAUSE IT TOOK SO MUCH STRESS OFF MY FAMILY.** My greatest wish is to be able to provide stability for them. This loan will allow me to get a job I love and provide a comfortable life for my family.”

– **DAVID**, STUDENT LOAN BORROWER

“After my dad passed away, my mom was struggling with living on her own, so she came to live with me in New York. Around the same time, my full time job ended and I began to freelance. I was just making ends meet. **I WAS NERVOUS AS MY MOM WAS ALSO DEPENDING ON ME.**

One day my mom tripped and broke seven ribs. She spent time in hospitals and nursing homes, and I really had to be with her. All of my time and energy was spent taking care of her. I fell three months behind in rent, and I was facing eviction. My mother and I had nowhere to go. I was beside myself for months.

I applied for a loan from the Hebrew Free Loan Society. **THE LOAN WENT RIGHT TO PAYING MY RENT AND ENDED THE LAWSUITS. IT WAS SUCH A RELIEF. IT REALLY MADE ALL THE DIFFERENCE.** Now I am working again, my mom is healthy, and we have a place to live.

Thanks to the Hebrew Free Loan Society, I was able to stay in my home that I love.”

– **BETH**, EMERGENCY LOAN BORROWER

# OUR PROGRAMS



	PURPOSE	MAXIMUM LOAN AMOUNT	OUR PARTNERS
<b>EMERGENCY AND HEALTH CARE LOANS</b>	To support emergencies and large expenses; medical and dental needs	<b>\$5,000 – \$10,000</b>	<i>Advocates for Children Agudath Israel of America CAHAL COJO Flatbush Crown Heights Young Entrepreneurs Footsteps Gesher Yehuda ICHUD JACS</i>
<b>EDUCATION LOANS</b>	<ol style="list-style-type: none"> <li>1. Undergraduate education</li> <li>2. Graduate education</li> <li>3. Vocational education</li> <li>4. Special education tuition for families awaiting Department of Education settlement/ award proceeds</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>\$7,500 annually</b> (\$30,000 total)</li> <li>2. <b>\$10,000 annually</b> (\$20,000 total)</li> <li>3. <b>\$15,000</b></li> <li>4. <b>Varies</b></li> </ol>	<i>The Jewish Center for Special Education (CHUSH) Jewish Community Councils of Greater Coney Island, Marine Park, the Rockaway Peninsula, &amp; Staten Island Jewish Community House of Bensonhurst Kulanu Academy Lev Uvois Mishkan Yecheskel New York Legal Assistance Group Shefa School Shorefront YM-YWHA Touro College UJA-Federation of New York United Jewish Organizations of Williamsburg Yeshiva Ohr Torah</i>
<b>MICROENTERPRISE LOANS</b>	To start or expand a small business	<b>\$50,000</b>	
<b>HOUSING LOANS</b>	To help support the cost of purchasing a Mitchell Lama subsidized apartment	<b>\$30,000</b>	
<b>ADOPTION &amp; FERTILITY LOANS</b>	To help with significant expenses associated with adoption or fertility treatments	<b>\$25,000</b>	
<b>ADDICTION RECOVERY</b>	To help families meet the cost of sending a loved one to an inpatient rehabilitation or treatment center for addiction recovery treatment	<b>\$7,500</b>	
<b>ENTREPRENEURSHIP COURSES</b>	Training for aspiring entrepreneurs looking to start a business as a path to long-term financial stability	<b>N/A</b>	

# STATEMENT OF ACTIVITIES

# ANALYSIS OF LOAN ACTIVITY

YEAR ENDED JUNE 30, 2016

YEAR ENDED JUNE 30, 2016

## OPERATING REVENUES

### UJA-FEDERATION OF NEW YORK:

Grants	\$303,000
Fee for service	\$76,000

**TOTAL FEDERATION REVENUES: \$379,000**

Contributions	\$718,000
Program grants	\$118,000
Special events (net)	\$99,000
Fee for service	\$71,000
Investment income (net)	\$160,000

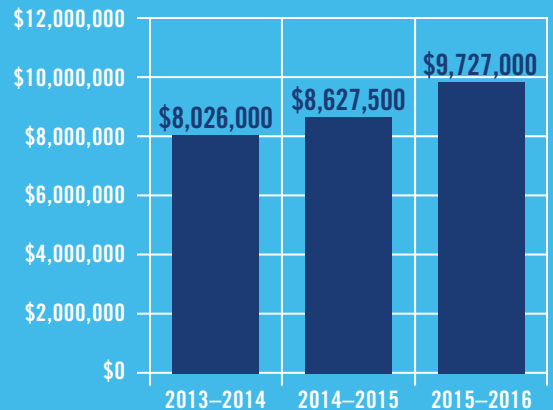
**TOTAL REVENUES: \$1,545,000**

## OPERATING EXPENSES

**OPERATING EXPENSES: \$1,751,000**

Excess (deficiency) of revenues over expenses	\$(206,000)
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## DOLLARS LENT



# 2016 ANNUAL BENEFIT C E L E B R A T I O N

ON JUNE 7, 2016, OUR COMMUNITY  
GATHERED FOR OUR ANNUAL BENEFIT,  
*THE STORIES BEHIND THE LOANS.*

During the event, we celebrated the stories of our many borrowers, past and present, who have improved their lives and achieved their dreams through interest-free loans. We were also joined by author Boris Fishman, who emceed the evening and whose novels explore the American immigrant experience.



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