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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 Gottlieb Bochenek at 675 Third Avenue, Suite 1905, NY, NY 10017, or upon request to the Attorney General Charities Bureau, 120 Broadway, NY, NY 10271.



Annual Report | 2013-2014



Transforming lives for over 120 years

From the President and Executive Director

The Hebrew Free Loan Society, the oldest microfinance organization in New York City, has been making interest-free loans to those in need since 1892.

In Jewish tradition, helping people help themselves is the highest form of Tzedaka (charity). Our loans foster economic independence while preserving the dignity of the borrower. Since our founding, the Society has provided over **\$270 million** in loans to more than **870,000** borrowers, while maintaining a **loss rate of less than 1%**. Lent out again and again, our loan capital has the potential to help an unlimited number of people in perpetuity.



Among the highlights of the past year:

- For any organization, it is crucial to focus on the future, and we are now immersed in a **strategic planning** process to set a path for the years ahead. The ability to adapt interest-free lending to meet the changing needs of the community has been a hallmark of our work in recent years; this strategic planning process will help us respond to emerging trends in a Jewish community undergoing rapid change.
- In October 2012, with the support of UJA-Federation of New York, we launched an intensive entrepreneurship program for baby boomers impacted by the recession and its aftermath. **Encore Entrepreneurs**, now entering its third year, provides those thinking about starting a new business with the skills and support to do just that.
- Our **Microenterprise Program** continues to thrive, helping families in the Haredi community establish or expand a small business as a path to economic self-sufficiency. Ours is the only microenterprise program in North America targeting this community.
- We updated our look! We launched a **new website**, and have new Facebook, Twitter, and LinkedIn pages. Please visit our site, follow us, and connect every way you can.

- **Vivian Mamelak** assumed the office of Board President in February. A board member for five years, she most recently served as Treasurer and is looking forward to guiding the organization with the findings from the strategic planning process. Vivian succeeds **David Karnovsky**, who co-chaired our Strategic Planning Committee in 2006 and is leading the current process.

Since 1892, donors committed to the singular power of the interest-free loan have enabled us to meet crucial needs in the Jewish community and beyond. Your support changes lives every day. Thank you.

Shana Novick
Executive Director

David M. Karnovsky
Immediate Past President

Vivian Mamelak
President

HFLS Success Stories

Meet Steve & Liz

Thousands of New Yorkers were affected by the recession and its aftermath.

In 2008, Steve was laid off from his position as Managing Director at a real estate consulting firm. In 2012, Liz was laid off from her role as Vice President and Senior Human Resources Consultant at a large financial institution.

The two met at an outplacement service. Liz told Steve about an entrepreneurship course run by the Hebrew Free Loan Society and funded by UJA-Federation of New York, offering baby boomers the skills needed to start a new business.

That course, now called "Encore Entrepreneurs," taught them valuable basic business skills, ranging from setting realistic financial goals to pricing to social media and e-commerce marketing. In addition, Steve added, "the camaraderie, support, and honest feedback



within the class were added benefits."

While each initially intended to start a separate consulting firm, what they learned during the course made them realize that if they aligned professionally, they might be even more successful.

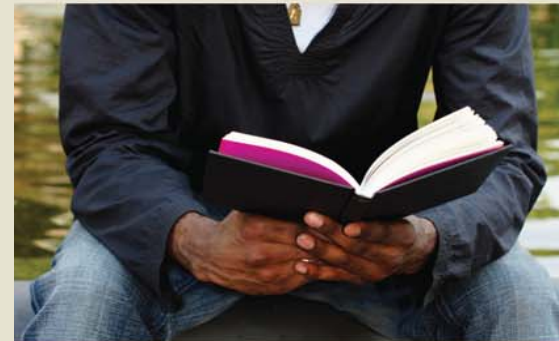
Today, they run the Felix / Weiner Consulting Group, a growing consulting firm providing presentation coaching to mid- and high-level executives in the US and Europe.



Meet D'Andre

D'Andre is an 18-year old with dyslexia who lives in Harlem with his grandparents. When his grandfather turned to Advocates for Children for assistance, D'Andre was reading at a first grade level and repeating ninth grade for the fourth time.

Through our partnership with Advocates we provided bridge loans to cover the cost of a highly specialized reading tutor in advance of final determination of his eligibility for government support.



With intensive tutoring, D'Andre made tremendous progress, and in just six months reached a fourth grade reading level.

Were it not for those loans, D'Andre would still be waiting to receive the help he so desperately needed to make academic progress. We're pleased to report D'Andre is now studying to complete his high school equivalency test.



Meet Joel

As a certified personal trainer who has worked at a top New York gym, Joel Gottehrer had a passion for fitness he was eager to share with his Haredi community in Boro Park.

When he opened Better Health Studios in a 400-square-foot basement in 2010, he found there was quite a market for Haredi men who want to improve their health, lose weight, or reduce stress.

In 2011, the business relocated to an 1800-square-foot storefront, but the location was plagued with recurrent facility problems. In order to relocate and renovate a new gym, Joel came to HFLS for a loan. At around the same time, his wife, Yael, enrolled in the HFLS Basic Business Course for Haredi Women.

Thanks to a microenterprise loan from HFLS, Joel was able to move to a 2300-square-foot location this year, providing a state-of-the-art health club for his clients. Using the knowledge she gained from the HFLS course, Yael helps run the business, focusing on finances and marketing.

Today Joel and Yael have seen their client base grow, and the business continues to flourish in its new space.



Our Core Programs

	PURPOSE	MAXIMUM AMOUNT OF LOAN	OUR PARTNERS
Immigrant Program	Basic needs or emergencies	\$5,000	F.E.G.S. (Brooklyn Resource Center)
	College tuition	\$7,500 per year \$30,000 total*	Jewish Community House of Bensonhurst
	Graduate school tuition	\$10,000 per year \$20,000 total*	Shorefront YM-YWHA
	Vocational school tuition	Varies, up to \$15,000 †	
	Tuition for professionals from the Former Soviet Union retraining here in a profession	\$7,500 per year \$22,500 total*	
Haredi Program	Loans and basic business training for Haredi entrepreneurs starting or expanding a small business	\$25,000	Mishkan Yecheskel New York City Department of Small Business Services
	Tuition for mature students returning to school	\$7,500 per year \$15,000 total*	
	Basic needs or emergencies	\$5,000	
Special Education	Special education tuition for families entitled to and awaiting Department of Education settlement/award proceeds	\$30,000	Agudath Israel of America Advocates for Children
Encore Entrepreneurs	Basic business training for baby boomers impacted by the recession and its aftermath. Loans are available to eligible course graduates starting in October 2014	\$25,000	Kauffman FastTrac®

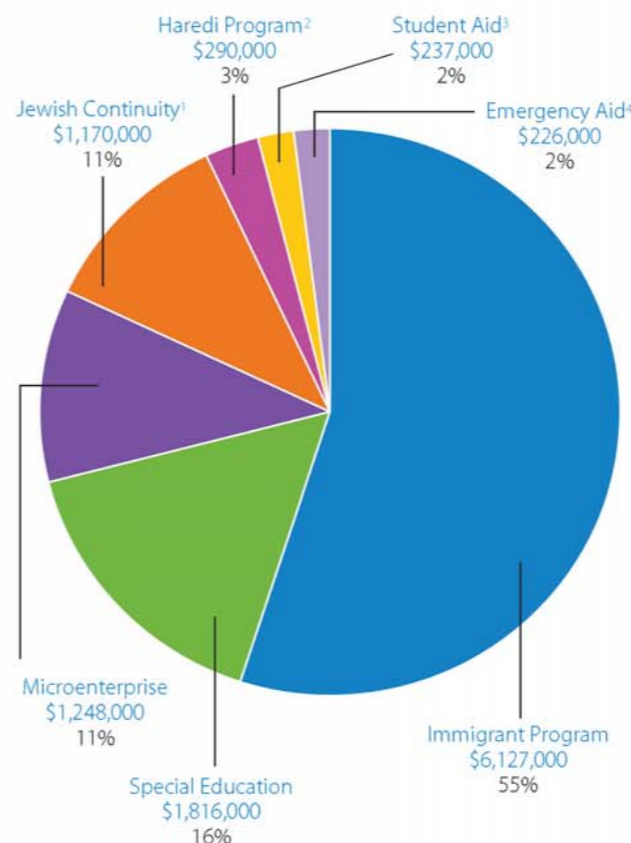
All loans require creditworthy guarantors.

*Maximum amount of loan depends on number of academic years financed.

† Maximum amount of loan depends on cost of program and individual circumstances.

Our Loans at a Glance

LOANS OUTSTANDING AS OF JUNE 30, 2014
\$11,114,000 TOTAL



1. Includes Adoption and Jewish Education/Teacher Housing Loan Program.
2. Excludes business loans.
3. Includes the Rudin Nursing Loan Program which supports graduate nursing education for nurses at selected hospitals.
4. A nonsectarian safety net program.

Statement of Activities

YEAR ENDED JUNE 30, 2014

OPERATING REVENUES

Federation of Jewish Philanthropies:	
Grants	\$309,000
Administrative Fees	71,000
Total Federation revenues	380,000
Contributions	314,000
Program grants	85,000
Special events (net)	72,000
Administrative fees	35,000
Investment income (net)	607,000
Total revenues	1,493,000

OPERATING EXPENSES

Operating expenses	1,465,000
Excess (deficiency) of revenues over expenses	\$28,000

Analysis of Loan Activity

YEAR ENDED JUNE 30, 2014

	LOANS	ALLOWANCE FOR DOUBTFUL ACCOUNTS	LOANS RECEIVABLE, NET
Loans receivable			
July 1, 2013	\$11,562,000	(380,000)	\$11,182,000
Loans issued	8,026,000		8,026,000
Collections	(8,474,000)	58,000	(8,416,000)
Loans receivable			
June 30, 2014	\$11,114,000	\$(322,000)	\$10,792,000

2014 Annual Benefit Celebration

On May 29, 2014, Hebrew Free Loan Society celebrated 10 years of its Microenterprise Program at the Harmonie Club. The program, launched in 2004, provides a path to self-sufficiency through the creation/expansion of small businesses.

Since the program's inception, a key community partner has been the Business Solution Centers of the New York City Department of Small Business Services (SBS). The Centers provide critical pre-loan technical assistance, helping all our borrowers develop a draft business plan.

We were honored to have Robert Walsh, SBS Commissioner in the Bloomberg administration, join us as our guest speaker.



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2014 Next Generation Annual Benefit Celebration

On March 13, 2014, the HFLS Next Generation Board, a group of young professionals committed to supporting the Society's mission, honored Richard Joffe, co-founder and CEO of Park Assist, at its annual spring benefit held at New York's Hudson Terrace. With more than 150 attendees, the Board presented its first ever Young Entrepreneurship Award to Mr. Joffe for his philanthropic efforts.

Our Donors: 2014 Next Generation Annual Benefit Celebration

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