



THE DOF IN 2017: DOUBLE THE PLEASURE – DOUBLE THE FUN!!

In the twelve months since last year's Annual Report we doubled our Total Assets from \$16,000,000 to \$32,000,000!! With your continued support and new "investments" by our Portfolio Partners (see Page 3), we provided our highest annual level of financing to amazing programs serving people with disabilities around the country. Our loan capital and technical assistance services allowed "innovators" such as John and Tom D'Eri to create Rising Tide Car Wash (Parkland, FL) – a for-profit venture where more than 80% of employees have a developmental disability. DOF financing enabled Rising Tide to open its second location and prepare to build its third. As we prepare to celebrate our 10th Anniversary in June 2018 (see Back Page), we look forward to sharing our accomplishments and DOF's social impact for people with disabilities and their families since we "opened our doors" in 2008!

Thank you for your continued interest and support. We wish you and your family a happy and healthy holiday season!



Proud Employees of Rising Tide Car Wash

We Help Create:

One story: When a sudden allergy to a medicine caused Millie to have a life-threatening reaction, her world was turned upside down. She was in intensive care, a long-term hospital, a rehab hospital and, finally, a nursing home. This journey lasted over a year. Securing a proper placement for a person with Millie's new medical issues was difficult. When a friend visited her in the nursing home, Millie conveyed a list of what she wanted in a home:

*“A clean house
Nice staff
Nice housemates
My own room
A hospital bed
Close to Gina (friend)
Close to my church
A shower I can get in
without climbing
A pretty yard
My own closet”*



**Millie in her
new home with
Andy and Len
from Terebinth**

Tearfully, many times, she would say, "I don't belong here! I just want my own home!"

Thankfully, Terebinth was able to answer Millie's prayers. Utilizing DOF's capital, Terebinth acquired and renovated over 50 homes for people with disabilities. Millie is now living in one of these homes, which is fully-accessible, including a roll-in shower.

Millie IS home. She is once again walking with a walker instead of using a wheelchair. She loves to sit on the porch "and get some fresh air." She goes to a day program at least two days a week. She goes to church, to Bible study, to dances, and to her favorite stores. She is taking an art class. She went to the State Fair. Her life is rich and full. She is looking forward to a big party to celebrate her 70th birthday. Great work, Team Terebinth!

We Participate:

We always pride ourselves in maintaining relationships with our fellow CDFIs throughout the country. This allows us to "stretch" DOF's lending capital. In 2017, **Contact Fund/SeaChange Capital Partners and DOF** worked together to finance the League Education and Training Center which is over 60 years old serving over 500 clients daily with 300 professionals, paraprofessionals and support staff. Its League School has a Preschool program serving children ages 3-5 with developmental disabilities and psychiatric disorders and a K-12 school program which provides day treatment for students ages 5-21 with developmental disabilities and psychiatric disorders. Its Carl Fenichel Community Services Inc. program serves adults with a dual diagnosis of developmental disabilities and psychiatric disorders.

We Envision: Congress Includes \$3,000,000 for "Disability" CDFIs



DISABILITY CDFI COALITION

In 2017, the U.S. Congress appropriated \$248,000,000 to the CDFI Fund and included the following historic language: "[U]p to \$3,000,000 may be used to provide technical and financial assistance to CDFIs that fund projects to help individuals with disabilities." The Disability CDFI Coalition (a DOF innovation in 2015) continues to provide critical research to members of Congress and CDFI Fund staff as this program is implemented in 2018.

DOF Portfolio Partners - 2017

To meet the constant flow of demand for our capital, we have maintained a pipeline of potential investment resources. In 2017, we added \$12,350,000 and seven new “partners” to our existing list of “investors”!

Adrian Dominican Sisters Bank of America Basilian Fathers of Toronto

Bridgehampton National Bank Capital One Catholic Health Initiatives

Congregation of St. Joseph Dignity Health Services Dominican Sisters of Hope

Deutsche Bank HSBC Mercy Investors Northern Trust PNC Bank Prudential

Religious Communities Investment Fund (RCIF) Rockefeller Foundation Ridgewood Bank

Seton Enablement Fund Sisters of St. Dominic Sisters of St. Francis, PA

Sisters of Charity of St. Elizabeth, NJ Trinity Health Wells Fargo

DOF Financial Supporters – 2017

We are honored to include the following as 2017 foundation/corporate sponsors of the DOF “Family”:

Anonymous Donor

Arker Companies

Astoria Federal Savings Bank

Bridgehampton National Bank

BMO Harris Bank Foundation

Deutsche Bank Foundation

Durst Organization

HSBC

JP Morgan Chase Foundation

New York Community Bank

Northville Industries

Ridgewood Savings Bank

U.S. Treasury – CDFI Fund

Vranos Family Foundation

DOF Board of Directors

Betty Adams

Austin, Texas

Betsy Black

Principal

Betsy Black Consulting

Concord, NH

Cinnamon Chambers Lewis

CRA/Special Projects

Sterling Bank

Mineola, NY

Chrystel Cornelius

Executive Director

First Nation Oweesta Corp.

Longmont, CO

Anne C. Flannery

New York, NY

Charles D. Hammerman

President and CEO

Disability Opportunity Fund

Rockville Centre, NY

Edward Gallagher

Senior Vice President

Citigroup

Long Island City, NY

LaRue Gibson

Managing Director, Partner

LRG Wealth Advisors

New York, NY

D. Edward Greene

Director

Freddie Mac

McLean, VA

Carl Jenkins

Managing Director

BMO Harris Bank

Chicago, IL

Carol Ann Roberson

Assistant Commissioner

NYC Police Department

New York, NY

David Sweeny

Children’s Aid Society

New York, NY

Diana Turoff

President and CEO

Finance Fund

Columbus, OH

SAVE THE DATE: JUNE 12, 2018

**CELEBRATING
DOF'S 10TH ANNIVERSARY!!**

5 – 7PM

PRINCETON CLUB: 15 W. 43RD New York City



Your support is extremely important to us. Your contribution will go directly towards building the support systems needed to provide access to funding for people with disabilities and the organizations which serve them.

DONATE ON THE WEB: visit our web site at www.thedof.org and click on **How You Can Help** icon to make your contribution via credit card.

DONATE BY MAIL: fill out the enclosed form and send it back to us in the enclosed envelope. Checks are made payable to **Disability Opportunity Fund**.

THANK YOU!

