

The DOF in 2019: Investing in the Future of the Disability Market!



Participants in the Northeast Off-Road Adventures (NORA)
Adaptive Adventures Sampler Class – Ellenville, NY

What an exciting year at DOF! In 2019, with your support, we “invested” in the disability market by expanding our loan portfolio to new clients such as Children’s Academy. Previous clients such as Achieve Behavioral Health and Etta Israel approached DOF to help grow their programs. We formalized our DOF Equity Plus program with investments in Quake and Ultronauts. We are working with the local community in White Sulphur Springs, WV to address the issues surrounding Substance Use Disorders and Opioid Use Disorders. Our Inaugural DOF Cares Program launched this past year allowing us to support thirty disability-related organizations.

DOF is excited to have you join us as we explore how our 2019 “investments” will pay dividends for many years to come!

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

Winners of the Inaugural DOF Cares Awards for 2019: (in alphabetical order)

Allegro Foundation
America's Vet Dogs
Birthright Israel Foundation
Bridges to Adelphi
Cerebral Palsy Soccer
Down Syndrome Advocacy Fdn.
Girl Be Heard
Greenbrier County Health Alliance
Guide Dog Foundation for the Blind
Hartley House
Heroes to Heroes
Initiative for Women with Disabilities
Integrate Autism Employment
International Academy of Hope
Karen's Hope
Lisa Beth Gerstman Foundation
Little Flower Children and Family Services of New York
Long Island Sled Hockey
Madison House Autism Foundation
National Disability CDFI Coalition
NY Off Road Driving
Person Centered Care Services
RespectAbility
SNACK & Friends
Special Education Legal Fund
The Kelsey
WV Osteopathic Medical Association
White Sulphur Springs Main Street Foundation
Wisconsin Developmental Disabilities Network

We “Care”!

For the last twelve years, we have been a financial leader focused specifically on the disability market providing lending and investment services and technical expertise to the organizations and agencies working with people with disabilities.

In response to receiving a large donation in late 2018 and to celebrate the 29th Anniversary of the American with Disabilities Act (July 26, 2019) we awarded over \$600,000 in support to thirty (30) organizations who are working to improve the lives of people with disabilities through our Inaugural *DOF Cares* program.

The aim of *DOF Cares* is to provide individual grants between \$10,000 and \$50,000 in the following Priority Focus Areas: Education, Employment, Housing, Public Policy and Socialization/Sports. We accomplished the original goal of attracting applications from around the country and for initiatives of not only well-established programs, but innovative initiatives as well. The grants extended internationally, as two programs connect people with disabilities with the State of Israel. In the United States, grants are supporting programs in California, Wisconsin, Washington, D.C., Connecticut, West Virginia, North Carolina, Upstate New York and the New York Metropolitan area.

We Help Create: DOF Invests in Ultronauts and Quake

Last year's Strategic Plan approved by the DOF Board included the launch of *DOF Equity Plus* – our goal of adding equity investments in the disability market to the loan portfolio we have established since 2008. We invested in the Quake Accelerator program <https://www.quakecapital.com/> to help DOF explore potential investments in innovative start-ups addressing the needs of people with disabilities.

We successfully closed an investment in Ultronauts <http://ultrateesting.us/> which provides highly flexible, high quality software testing services through exceptional onshore teams that include individuals on the Autism Spectrum. SustainVC and DOF led the round, joined by a diverse group of impact investors including The Libra Foundation (investment facilitated by Candide Group), Social Venture Network, Wasabi Ventures, Moai Capital (run by Emergence Capital Founder Brian Jacobs), Cognizant Vice Chairman Frank D'Souza, Bain & Company Chief Talent Officer Russ Hagey, and advocate & philanthropist Lisa Yang.

We Envision: DOF Partners with RespectAbility and PHI

In 2019, we formalized relationships with two great organizations: Respectability <https://www.respectability.org/> and PHI <https://phinational.org/>. DOF will maintain a Board Seat with each organization.

RespectAbility is a nonprofit, nonpartisan organization that understands we are a stronger community when we live up to our values – when we are welcoming, diverse, moral and respect one another. They work with entertainment, policy makers, educators, self-advocates, nonprofits, employers, faith-based organizations, philanthropists, journalists and online media to fight stigmas and advance opportunities for people with disabilities. PHI fosters dignity, respect, and independence—for all who receive care, and all who provide it. As the nation's leading authority on the direct care workforce, PHI promotes quality direct care jobs as the foundation for quality care.



Respectability Board Chair Former Congressman Steve Bartlett (left), Board Member Ila Eckhoff and DOF President and CEO Charlie Hammerman at Respectability Board Meeting

DOF Provides \$1,000,000 to NYC School Providing Cutting Edge Services to Students with Special Needs

The Children's Academy is a private, nonprofit school that educates children with speech and language challenges and learning differences. The school moved to a larger space in New York City to meet its needs, allowing for outdoor space and an occupational therapy gym that was not available at its previous location and providing the room to grow to 73 students. As of September 2019, TCA is operating solely from the new location. The new 16,000 square foot location in midtown Manhattan offers a larger footprint with better amenities for students, including updated and renovated classrooms and other spaces used for programming and administration. The Property will also incorporate new technology solutions that will further enhance the learning environment and respond to the evolving needs of the student body. DOF's \$1,000,000 Tuition Bridge Loan allows TCA the ability to grow its incredible program while it adjusts to its new home and attracts new students for the future.



Children's Academy in Action!
New York, NY

Increasing the Reach of a First-Class Organization

Achieve Behavioral Health (ABH) provides a multitude of health-related services for patients and their families. Services include food for the sick, volunteer transportation, free loan of medical equipment, comprehensive services and programs for children suffering from terminal illness, health education, and senior citizens programming including case management and financial support.

Bikur Cholim's mission is to minimize physical, emotional, and psychological pain by providing support and succor to those in need. It does this through the operation of a NYS Office of Mental Health (OMH) Article 31 clinic and a NYS Office of Alcoholism and Substance Abuse Services (OASAS) Article 32 clinic. The clinic currently provides over 40,000 units of service to over 2,000 individuals annually, the largest single provider in Rockland County.



ABH's New Building
West Nyack, NY

This year, DOF provided an \$800,000 loan which allowed ABH to acquire and move to a new building where it is serving approximately 300 children per year. Being able to shift current mental health services to the new facility allows increased intake at ABH's main location. This is the third loan from DOF to ABH and we are very proud of their work in Rockland County, NY.

Welcome Back, Etta Israel!

The Tikvah Etta and Lazear Israel Center for the Developmentally Disabled (ETTA) is a social services provider for adults with intellectual and developmental disabilities such as autism and Down syndrome in West Hollywood, CA. Founded in 1993, ETTA's full spectrum of services allows people with disabilities to live independent, included, and active lives. ETTA's services include residential housing, case management, employment training and placement, educational services and social services.



Participants of Etta Israel's Programs
West Hollywood, CA

In 2011, we provided a \$50,000 loan to ETTA to renovate a group home which was repaid. This year, ETTA asked DOF to provide a \$3,400,000 loan to help them expand their programs and attract additional local support from an active Board of Directors and other supporters. We look forward to seeing ETTA's operations run more efficiently, increase organizational profitability and bandwidth which allows for continued and improved services for the over 700 clients ETTA serves.

DOF BOARD OF DIRECTORS

Betty Adams

*Investors Relations
Our Crowd
Austin, Texas*

Cinnamon Chambers Lewis

*CRA/Special Projects
Metropolitan Comm. Bank
New York, NY*

Luis Donoso

*Senior Vice President
City National Bank
New York, NY*

Anne C. Flannery

New York, NY

Charles D. Hammerman

*President and CEO
Disability Opportunity Fund
Rockville Centre, NY*

Edward Gallagher

*Pay Pal, Inc.
New York, NY*

LaRue Gibson

*Managing Director,
Partner
LRG Wealth Advisors
New York, NY*

D. Edward Greene

*Director
Red Capital Group
Reston, VA*

Carl Jenkins

*Managing Director
BMO Harris Bank
Chicago, IL*

Kate Murphy

*Portfolio Manager
Soros Economic
Development Fund
New York, NY*

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*



DOF PORTFOLIO PARTNERS: AS OF NOVEMBER 2019

To meet the constant flow of demand for our capital, we have maintained a steady and committed pipeline of investment resources. The following “DOF investors” provide over \$25,000,000 of flexible capital to our current portfolio!

Adrian Dominican Sisters

Anonymous Foundation

Anonymous Individual

Bank of America

Basilian Fathers of

Toronto

BNB Bank

Capital One

Catholic Health Initiatives

Charles Schwab Bank

Congregation of St. Joseph

Dignity Health Services

Dominican Sisters of

Hope (Ossining, NY)

Deutsche Bank

HSBC

Mercy Investment Services

Metropolitan Commercial Bank

Northern Trust

PNC Bank

Prudential

Racine Dominicans

Religious Communities

Impact Fund (RCIF)

Rockefeller Foundation

Ridgewood Bank

Seton Enablement Fund

Sisters of St. Francis, PA

Sisters of Charity of St. Elizabeth, NJ

Trinity Health

Wells Fargo

DOF FINANCIAL SUPPORTERS—2019

We are honored to include the following as 2019 foundation/corporate sponsors of the DOF “Family”:

Anonymous Donor

BNB Bank

BMO Harris Bank Foundation

JP Morgan Chase Foundation

Metropolitan Commercial Bank

Northville Industries

Sterling Bank Foundation

Your support is extremely important to us.

Your contribution will go directly towards building the support systems needed to provide access to funding for these underserved populations.

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 The Disability Opportunity Fund.

THANK YOU!

265 Sunrise Highway | Suite 45 | Rockville Centre, NY 11570
516.399.3020 | info@thedof.org | www.thedof.org

THE DISABILITY OPPORTUNITY FUND | 2019 STORY