



# Tapping a market, meeting a need.

2023–2028  
Strategic Plan





Timothy Hill's New York residential campus uses equestrian training and outdoor excursions to transform the lives of youth-in-need.

(TIMOTHY HILL RANCH SUCCESS STORY ON INSIDE BACK COVER)



# Choice. Control. Community.

The Mission of Disability Opportunity Fund is to provide financial products, technical assistance, equity investment and financial advisory services which improve the quality of life and build personal wealth for People with Disabilities and their families, and support organizations serving this market.



## Letter from the President

### TO OUR FRIENDS AND SUPPORTERS:

For 15 years, Disability Opportunity Fund has been the country's leading CDFI on behalf of people with disabilities. DOF's most recent 5-year track record demonstrates that we have achieved and surpassed our 2018-2022 Board-approved Strategic Goals, in spite of a drastically changing world around us. We remain a virulent entity with strong financials and an even stronger voice for people with disabilities (PWD) and their families.

The past five years have brought their own challenges in this ever-changing world. Political turmoil has further divided our country and social unrest has been on the rise. The COVID-19 pandemic left a devastating impact on people around the world. It is evident that the past few years have been a struggle for many, especially for PWD. The pandemic impacted PWD the hardest due to their higher unemployment rates and reliance upon limited fixed income sources. An already tenuous housing and care environment for PWD escalated into a national tragedy. Small businesses owned by PWD also faced difficulties and health care centers that offered a multitude of services to people with disabilities were disrupted or closed. Nevertheless during the pandemic, DOF was uniquely positioned to respond to the needs of its Target Market. DOF was well-capitalized and provided pass-through grant proceeds from the Federal Home Loan Bank of New York and foundation donors to help people with disabilities.

Over the past 5 years, DOF has taken a deep breath to define and present our organization to the world. Our work has benefited over 50,000 people since 2008, however DOF never rests on its laurels. DOF is committed to finding solutions to mitigate generational problems. When a 6-year old child with Autism Spectrum Disorder is worrying about how they will learn online after their school has switched to virtual learning, we will continue to invest in technologies to shape that future.

The world will always be changing, but the needs of the disability market will persist. This is why DOF defines the disability market with these six Focus Areas: Education, Employment, Technology/Products, Socialization, Life Sciences/Healthcare, and Housing.

As a company, we are focused on advocacy, innovation, and provision of financial products and investments to assure parity for people with disabilities with non-disabled people. Our mission is "to provide financial products, technical assistance, equity investment and financial advisory services which improve the quality of life and build personal wealth for People with Disabilities and their families, and support organizations serving this market." Over the next several years, we will carry out this mission by expanding our equity and real estate portfolios, as well as getting more involved in public policy.



What is a CDFI?

**Community Development Financial Institutions are financial institutions certified by the U.S. Department of the Treasury. There are several types, including deposit-taking banks and venture capital funds. Disability Opportunity Fund is a CDFI Loan Fund, which raises capital through contributions, grants and debt to support its lending activities. For more information, see [www.cdfifund.gov](http://www.cdfifund.gov).**

How we define the  
“Disability Market?”

**According to 2021 CDC data, 61 million Americans are disabled, which is defined as having long term physical, mental, intellectual or sensory impairment that hinders their full effective participation in society on an equal basis with others (NCR 2021). The number of Americans with disabilities increased 25%, outpacing any other subgroup of the U.S. population between 1990 and 2000. The majority of PWD are poor and under-employed largely due to inequitable opportunities.**

**At DOF, we understand that “disability does not discriminate”: the market includes all geographies within the U.S. (urban/suburban/rural), all races, genders, religious beliefs and socio-economic conditions. Despite the wide range of disabilities (physical, mental and substance abuse), there is a consistent need for appropriate housing, education and training, employment, and specialized health and community facilities. Addressing these needs requires capital, thereby constituting a financial-services market.**

What is  
“Public Policy?”

**Public policy aims to be a means for every member of society to lead a better life. These designed strategies lead to the enactment of federal and state laws to protect and further the rights for people. By giving people with disabilities access to community living, education, income, and security, disability public policy is the instrument towards a brighter and more equitable future.**

To the extent that the following pages in this report demonstrate that we have been successful, it is due in large part to the vision and generosity of our supporters and investors who have generously donated or lent their capital in support of our mission. Without their help, we would not be where we are today. While pleased with how far we have come, we have undiminished passion and enthusiasm to continue our journey.

Sincerely,



**Charles D. Hammerman**  
PRESIDENT AND CEO  
December 2022

# A World Re-imagined

**New residents enjoy the amenities at Luna Azul** (STORY ON OPPOSITE PAGE)





It was clear to us as we began to build Disability Opportunity Fund in 2008 that there was a critical need to identify the disability community as a financial market, one that had particular needs and, like any market, one that required a strategic approach and a carefully designed business plan to service. We sought to do exactly that by creating a nonprofit CDFI that identified its market in those terms, rather than in geographic terms.

We focused on the primary needs of this market: affordable and adaptive housing, schools and training centers, employment opportunities, health facilities, and community centers. We set out to provide financing, such as pre-development loans, site acquisition loans, construction financing, mini-perm mortgages, tuition bridge loans and financing of businesses that employ people with disabilities. Moreover, we committed to do so at below-market rates where possible and with terms and conditions that accommodated the needs of low-income people and affordable housing developers.

Since our last strategic plan in 2018, our identity has changed. Where we were once one-dimensional as a loan fund, we now have a balanced portfolio of undertakings. By adopting the goals of the previous strategic plan, DOF still specializes in Lending, but has further added Real Estate and Equity Investing as well as the delivery of philanthropic dollars through DOF Cares.

## Lending

As the first national Community Development Financial Institution (CDFI) created for the disabled community, we provide an array of specific financial services through targeted lending and investments. We loan money to a multitude of clients, from real estate developers to communities and organizations serving the disability market. Our loan products include bridge and term loans, gap financing, pre-development, acquisition, and rehabilitation financing. Starting with the first DOF interaction, we help clients throughout the financing process. In the early stages, we provide technical assistance throughout the application process. Underwriting and evaluation are done by our chief underwriter and Loan Committee. Finally, the loan closes and is monitored and tracked on a regular basis.

### THE DOF DIFFERENCE:

“People with disabilities constitute a market to be addressed, not a group of people to be patronized.”



### SUCCESS STORY

#### Luna Azul

As the nation's first for-sale neighborhood created for people with disabilities, **Luna Azul** provides much more than just a place to live. DOF funded the project with \$6,725,000 in financing for the horizontal and vertical development for, but not exclusive to, adults with intellectual, developmental, and acquired disabilities. In 2020, DOF also purchased units which have since been resold to residents with disabilities. Luna Azul has built the neighborhood of its dreams and can give their residents' peace of mind when it comes to safe and comfortable living.

32



Number of states  
with DOF-funded  
projects

122



Number of  
projects and/or  
companies funded  
by DOF since  
inception,  
representing more  
than \$100 million  
in DOF financing  
and \$75 million  
leveraged by DOF  
from other sources

40,000+



Number of people  
with disabilities who  
have benefited from  
DOF-funded projects

## Real Estate

Since our last strategic plan, DOF's work has expanded into real estate development. We are very proud to have renovated an out-of-use high school into the world's first fully accessible hotel. The Schoolhouse Hotel in White Sulphur Springs, West Virginia is the first of its kind, and marks the first of DOF's real estate ventures. In addition to the hotel, DOF has purchased property from Luna Azul and is working towards revitalizing downtown White Sulphur Springs by providing commercial real estate to entrepreneurs in the area.

## Equity Investing

Since our last strategic plan, we have succeeded in our goal of equity investing. DOF's equity portfolio focuses on companies with business models that have traditionally achieved venture returns and that focus on people with disabilities as part of their target audience. We invest in companies that focus on the following areas: employment, education, technology/products, healthcare/life sciences, and socialization. Currently, our portfolio includes 7 companies that cover these priority focus areas.

## DOF Cares

Our goal of creating DOF Cares in our last strategic plan was achieved in 2019 after we received a generous donation. In its first year, DOF Cares awarded \$500,000 in grants to 29 organizations who were working towards improving the lives of people with disabilities. Since DOF's inception (2008), we have provided over \$5,200,000 in grants to over 150 organizations. This program provides individual grants to companies or organizations that specialize in the following Focus Areas: Education, Employment, Technology/Products, Socialization, Life Sciences/Healthcare, and Housing. DOF Cares allows for further assistance for people with disabilities across the United States.



## DOF's Six Focus Areas:



### Employment

Employees at Rising Tide Car Wash



### Life Sciences/Healthcare

Special education teachers at GreenRiver Academy offer educational alternatives



### Housing

Residential housing developed by ReBUILD Metro



### Education

Group learning at The Children's Academy



### Technology/Products

Child with Autism learning how to use Floreo device



### Socialization

Participants in the Northeast Off-Road Adventures (NORA) Adaptive Adventures Sampler Class



Hiki makes finding love for the neurodivergent an easier process.

## SUCCESS STORY

### Hiki

**Hiki** – meaning “able” in Hawaiian, is a dating and friend-finding app that encourages neurodivergence for those with Autism Spectrum Disorder (ASD). Jamil Karriem, the CEO and founder of Hiki, was inspired by his cousin with ASD to launch this app. DOF invested \$500,000 in Hiki which has had much success since its launch in July with press from Forbes and NBC. By targeting a population of over 70 million, Hiki allows its users to connect with others who also identify on the spectrum and is a place where everyone can celebrate their uniqueness while also feeling understood. Christian, a 26-year-old from California, sums up their experience with Hiki: “[Using] Hiki is the first time in my life that I felt like I didn’t have to mask. I could be myself, free of any neurotypical or societal expectations of how to communicate and how to act. It was liberating.”



The Schoolhouse Hotel showcases the best in West Virginia hospitality and lodging in a completely inclusive atmosphere.

## SUCCESS STORY

### The Schoolhouse Hotel

Originally erected in 1912 as the White Sulphur Springs High School, **The Schoolhouse Hotel** was renovated and opened in 2022 as the first fully accessible hotel in the world. The former school, which laid dormant since its last graduating class in 1992, was transferred by the City of White Sulphur Springs to DOF for economic redevelopment. The hotel attracts guests from around the country including those with disabilities. In addition to keeping its commitment to provide a boost to the economy of Greenbrier County, The Schoolhouse Hotel has employed upwards of 40 people including those who self-identify with disabilities. The Schoolhouse Hotel allows DOF to carry out its mission of serving the disability market while also retaining the history of the community. This 30-room boutique hotel includes school-themed, fully accessible rooms as well as accommodations throughout the entire building, setting a new standard for other lodging facilities around the world.



Supervised experience is available for Floreo users as an adult coach is able to guide them through experiences in a fun and safe way.

## SUCCESS STORY

### Floreo

The idea of the metaverse has taken off in the past few years, and **Floreo** is making sure that this “world” is also offered to those with Autism Spectrum Disorder, ADHD, Anxiety, and other neurodiverse conditions. Vijay Ravindran created the first behavioral therapy metaverse that teaches social, behavioral, communication, and life skills after his son was diagnosed with ASD. DOF invested \$500,000 in Floreo, aiding the accelerating demand for technologies that help the needs of those who are neurodiverse. The company has had much success and was recently mentioned in a NY Times article. There has been an overwhelmingly amount of positive review. For example, a parent whose child uses Floreo left this testimonial: “It has truly helped my son understand abstract concepts I have tried to teach him in the past.”





ETTA is the leading provider of supportive living and housing in the Jewish community of greater Los Angeles.

## SUCCESS STORY

### The Tikvah Etta and Lazear Israel Center for the Developmentally Disabled

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. In 2011, DOF provided a \$50,000 loan to ETTA to renovate a group home which was repaid. ETTA then received another loan from DOF in 2020 for \$3,400,000 to reclaim its independence from a previous not-for-profit merger and which provided financial stability for future growth. Despite COVID-19, ETTA was able to pay off DOF's loan 3-years ahead of schedule.



An extraordinary amount of creative thinking and support has made Main Street the resourceful place it is today.

## SUCCESS STORY

### Main Street

White Sulphur Springs is known for its resilient and hardworking demeanor after the “1,000-year flood” it faced in 2016. DOF helped the community regain its strength through restoration of WSS's downtown on **Main Street**. By acquiring three consecutive buildings on Main Street, DOF proceeded to rent residential and commercial space in this significant area, allowing new businesses to open and serve the community. For example, in 2020, DOF supported the creation of GreenRiver Academy, a women-owned private school which offers education for children with special needs. In 2021, Kennedy Brooks, the great-granddaughter of a cooking legend of Greenbrier County opened her own bakery, Tootsie's Place, utilizing DOF financing. In addition to rehabbing 16 affordable housing units, DOF attracted the national brand Ace Hardware as a permanent fixture in downtown White Sulphur Springs.

# Financial and Social Impact Metrics: 2008–2020








**Students of DOF-financed The Children's Academy in New York City**

(STORY ON PAGE 15)





## DOF 2008-2020 Social Impact Data

<b>Diversity and Inclusion</b>	People with disabilities benefitted	1,472	1 NO POVERTY 
	Women and girls benefitted	845	
	Children and youth benefitted	419	10 REDUCED INEQUALITIES 
	People of color benefitted	915	
	Veterans benefitted	36	
	Extremely low income households benefitted	944	
	Very low income households benefitted by DOF loans	586	
	Low income households benefitted by DOF loans	389	
	Moderate income households benefitted by DOF loans	74	
	Number of loans in a rural place	8	
<b>Education</b>	Exposure to education	\$2M to three projects	4 QUALITY EDUCATION 
	Student seats at loan closing	57	
	Student seats at end of calendar year	87	
	Average student to teacher ratio during the year	6:1	
<b>Employment</b>	Jobs created at DOF financing	160	8 DECENT WORK AND ECONOMIC GROWTH 
	Jobs created at end of year	250	
	Percent of those jobs with a living wage	76%	
	Percent of those jobs which provide health benefits	86%	
	Percent of those jobs which provide other benefits	98%	
	Percent of employees who have a disability or who are neurodiverse	58%	
<b>Financial Services</b>	Business financing provided	\$2.9M to four projects	16 PEACE, JUSTICE AND STRONG INSTITUTIONS 
	DOF clients receiving financial counseling and other services	14	
<b>Health</b>	Healthcare projects financed	\$1.3M to two projects	3 GOOD HEALTH AND WELL-BEING 
	Square feet of healthcare facilities created	66,007	
	Square feet of healthcare facilities preserved	10,000	
	Unduplicated patients served	14,400	
<b>Real Estate</b>	Affordable housing financing outstanding to developers	\$16.5M to 11 projects	11 SUSTAINABLE CITIES AND COMMUNITIES 
	Affordable housing units created	588	
	Affordable housing units preserved	176	
	Housing units created that are accessible for people with disabilities	173	
	Housing units preserved that are accessible for people with disabilities	131	
	Housing units created, with other services provided	541	
	Housing units preserved, with other services provided	131	

# 5-Year Strategic Plan and Initiatives

**No Limbits CEO Erica Cole as a winner of the TV Show "Shark Tank"** (STORY ON OPPOSITE PAGE)



## “Moving Forward Toward a New Horizon”

The landscape of Disability as we know it has been going through a radical change over the past decade. With the emergence of a vibrant digital revolution, a push toward diversity, equity, and inclusion (DEI) within management practice, and a growing interest in ESG investing, the emergence of a new Disability Economy has continued to evolve. Within this time, organizations from the World Economic Forum to Accenture among others have published widely on the emergence of the new business case for disability highlighting its value to the needs of a changing society and the significance it can have across the intersection of business, public policy, and social innovation. The disability community is distinct as a truly diverse population reaching across race, ethnicity, culture, age, and sexual orientation. It is also the only minority group anyone can join at any time with a population larger than the size of China and purchasing power estimated between \$8 to \$13 trillion (The World Bank). The disability community is no longer seen as a peripheral outsider, but a viable growth market that needs to be addressed.

The convergence of the burgeoning digital revolution with the momentum of growing corporate DEI policies has broadened the opportunities for persons with disabilities in profound ways. These new scenarios are being exposed across the corporate milieu as well as harnessing the capacity for entrepreneurial growth that has rarely existed even a decade ago. As this new Disability Economy continues to evolve the Disability Opportunity Fund is primed to be a central player in this changing landscape. The organization has understood from its inception that one of its key differentiators that sets them apart is they see that “People with disabilities constitute a market to be addressed, not a group of people to be patronized.” This simple maxim by the Disability Opportunity Fund highlights the recognition of the disability community for the present but asserts an understanding of how the organization is positioning itself for the future.

As the Disability Opportunity Fund continues to look towards the next five years and beyond, one doesn’t need to go far to recognize that the organization’s past is already informing its future endeavors. In the previous Strategic Plan, the Letter from the President cites not only the need for people with disabilities to gain full long-term employment but recognizes the importance of taking ownership of their financial future. These two tenants are essential to the proliferation of the Disability Economy.



No Limbits hits the runway at the 2022 New York Fashion Week

### SUCCESS STORY

#### No Limbits

After Erica Cole lost her leg in a car crash and had trouble with her prosthetic leg being compatible with her existing wardrobe, she decided to create **No Limbits**. The company makes adaptable clothing for amputees, wheelchair users, and people who experience limited dexterity and sensory sensitivities. Cole said that she “[was] just finding that there was just a very basic need that wasn’t being met for people with disabilities.” DOF invested \$350,000 in No Limbits and sits on the company’s board. Since then, the company has gained a lot of traction after being a winner on the TV show *Shark Tank* by securing an investment from Mark Cuban and Emma Grede and creating its own fashion show at the 2022 New York Fashion Week.



While the Disability Opportunity Fund has had genuine success as a traditional community development financial institution (CDFI) there is the belief that the future holds so much more through its ability to help create a bridge between the current needs of the disability environment while addressing the coming demands of the future marketplace. The very culture of the Disability Economy is shifting, and the way business is being done is evolving as well. It is time once again to look at the Disability Opportunity Fund and the role it plays in nurturing the growth of this new economic engine and define what is needed most to propel the organization forward in the most prosperous way.

### Goal One Theme: DOF's Future Financial Engine

DOF's focus over the next 5 years is continuing to position the organization as a key financial player within the burgeoning disability marketplace. Expanding its footprint at a steady pace will allow the organization to increase its process of lending and investing through various avenues while maintaining rigorous underwriting standards and being meticulous about its risk exposure.

- DOF will focus on keeping pace with the evolving Disability Economy and continue its strategy to 1) Invest in established companies or start-up ventures that either employ people with disabilities or provide products and services to the disability community 2) Continue to invest in real estate which can include direct DOF ownership of homes or buildings or having an equity stake in areas such as affordable housing.
- DOF over the next 5 years will continue to diversify its portfolio through carefully selected equity investments that assess the relationship between risk and reward while highlighting the organization's leadership in this growing space.
- DOF will continue to engage in its work as a CDFI and carry on attracting capital from various public and private sources.
- Over the next 5 years, DOF will focus on reducing its debt from \$52 million to \$25 million with the eventual goal of becoming a debt-free organization.
- With a focus on becoming a debt-free organization over time, the next 5 years will be the moment for DOF to start engaging in developing an Evergreen Fund that concentrates on the organization's ability to create a structure for various funding opportunities to scale activities to provide an open-ended tool to help expand capital investments in areas from startups, real estate, lending, etc. As the appetite for ESG Investing and entrepreneurship continues to grow in this market, DOF will leverage its expertise and thought leadership across the "Capitalism and the Disability Beat" while positioning the organization to be a prominent voice throughout this ecosystem to help shape the future of this growing economy for the next generation.



Residents and patients are able to receive care from health care professionals.

### SUCCESS STORY

#### Lotus

DOF provided a \$2,000,000 loan to **Lotus** to open four new drug addiction and primary care service centers in DE, MD, and WV. **Lotus** owns, develops, and operates patient-centered healthcare clinics to provide opioid dependent patients with a higher level of comprehensive care than other available options currently offered. Services that the drug addiction and primary service centers offer include patient education, disease prevention, referrals to specialists, diagnostic services, and low-cost treatments.

## Goal Two Theme: The Next Generation

Since its early days over 15 years ago, DOF leadership has made considerable effort to establish the next generation and cultivate the long-term growth of the organization. Now a “well-oiled machine” with a succession plan in place, the following step is to make sure that DOF is poised to be ready to handle the needs of the next generation of leadership. The COVID pandemic served as an accelerant in changing the nature of the future of work and it is time for DOF to reassess what needs to be done to engage the next generation of leadership.

- Over the next 5 years, DOF will continue to evaluate its hiring practices and explore how its values align with that of Millennials, Gen Z, and Gen Y to focus on becoming an employer of choice.
- DOF will continue to review its processes for recruitment and retaining up-and-coming talent to secure more managerial roles and create an ongoing mechanism for DOF to best attract next-generation talent while still retaining high performers.
- DOF throughout its recruitment and hiring process will continue to amplify its origin story and the values it has focusing on social causes and equality. Next Generation talent from Millennials, Gen Y, and Gen Z want to work somewhere they have a purpose and can contribute to the greater good of society. Moreover, they want an employer that prioritizes social issues and takes a stand against injustice—at work and in the world at large. DOF is built to be an organization that is aligned with the wants and needs of the Next Generation of talent.
- Within the next 5 years, DOF will also highlight the Next Generation by including it's inclusive board culture. Fostering a level of board diversity takes sustained and intentional action. DOF will continue to shape a board that reflects the future of the organization.

## Goal Three Theme: Public Policy

As DOF looks toward the future, a key element of the organization's focus will be to establish itself as a true thought leader in the arena of public policy. DOF has the capacity to be a key stakeholder and bring about systemic change to help cultivate the long-term growth of the Disability Economy by affecting policy decisions that impact the lives of the disability community.

- DOF over the next 5 years will continue to effect change through its equity investments across the Disability Economy
- DOF has a rich history of playing a critical role in times of crisis. From the organization's ability to provide capital and resources during hurricane Superstorm Sandy to more recently the COVID pandemic, DOF has shown its commitment and strength as a leader and a trusted partner that can be called upon in times of need.
- The organization over the next 5 years will concentrate on being one of the foremost institutions that employ innovative finance tactics that will be a conduit to influencing the arena of public policy

### THE DOF DIFFERENCE:

Headquartered in New York, DOF is truly national in scope, funding projects across the country. Also, it helped create the National Disability Finance Coalition, plays a leadership role in local, state and national disability organizations, and effectively encourages Congress to adopt important policies to improve the lives of people with disabilities.



### SUCCESS STORY

#### The Children's Academy

A New York City-based school, **The Children's Academy** educates children with speech, language, and learning differences in a collaborative and supportive social environment. The academy received a \$1,000,000 Tuition Bridge Loan from DOF that provided cash flow support while the school completed leasehold improvements on their new facility. This loan allowed TCA to continue its successful education program with a low student-teacher ratio and speech-language pathologists in every classroom while progressing toward its goal of offering a full K-12 program.



## Goal Four Theme: Public Persona

One of the key observations in speaking with both DOF's CEO and its Board was the fact that the organization needs to raise its profile. Even though DOF is a known quantity within the CDFI world, it still lacks exposure across the larger disability landscape, as well as that of the arena of diversity, equity, and inclusion, (DEI) to an even broader business audience. Over the next 5 years, DOF will focus on developing a greater brand identity.

Key strategies for DOF to assess over the next 5 years are:

- DOF will explore a strategy to develop its own internal communications/marketing team. The organization will carefully explore what type of talent will be needed to achieve this and discuss the cost-benefits for DOF.
- Over the next 5 years DOF should expand its reach more broadly across carefully selected media outlets that include (but are not limited to) disability-specific news publications/websites/blogs to Diversity Equity and Inclusion (DEI) publications/websites as well as more traditional financial media.
- DOF needs to maintain consistent standards as it continues to grow and controlling the narrative is critical. Within the next 5 years, DOF will be very deliberate about expanding the organization's presence across social platforms. By focusing on key professional platforms such as LinkedIn DOF can have full autonomy over its evolution on social media and amplify its professional identity to an audience of choice.
- As part of growing brand awareness DOF over the next 5 years will look to develop its proprietary trade publications/reports that explore the evolving Disability Economy as well as host various meetings and events that bring together finance professionals, senior-level executives, entrepreneurs, and policymakers.



United States Senator Shelley Moore Capito (R-WV) and local dignitaries  
at The Schoolhouse Hotel Grand Opening - June 17, 2022





The residential campus in new York fosters the growth of children-in-need in an equestrian, adventure-based setting.

## SUCCESS STORY

### Timothy Hill Ranch

Based in Riverhead, NY, Timothy Hill Ranch has been providing residential services to youth-in-need for 38 years. The residential campuses aim to help youth become productive citizens through career coaching, vocational training, and spiritual guidance. DOF provided a \$1,700,000 loan to Timothy Hill to renovate one housing structure and add extensions to an administrative building and make associated site improvements. With this loan, Timothy Hill Ranch had the means to extend their services to more teenagers on their campus with 6 residential homes and 2 horse farms.



Enabled Intelligence uses their greatest assets, diversity and inclusion, to deliver AI data

## SUCCESS STORY

### Enabled Intelligence

Government customers are being served their AI data annotation needs by a company that is trying to solve a long-standing labor problem involving employment of those with disabilities. **Enabled Intelligence** received a \$900,000 investment from DOF which also maintains a seat on the board. The company has, and will continue, to hire neurodiverse employees, readily meeting DOF's social impact mission. Enabled Intelligence CEO Peter Kant recruited employees from a multitude of settings: "Some were bagging groceries but had a computer science degree from Radford University, and because of their neurodiversity, were not working anywhere else". This Alexandria, VA company unlocks the power of data to improve government services while maintaining a workforce which includes over 70% of neurodiverse employees.

(LEFT) Residents of Luna Azul enjoying the community pool

(MIDDLE) Participants at ETTA's Summer Program

(RIGHT) Man wearing No Limbit's adaptive pants

(LEFT) Floreo CEO Vijay Ravindran and his son promoting the company

(MIDDLE) Students at The Children's Academy

(RIGHT) An employee at the Ace Hardware on Main Street



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