



# DOWN TO THE ROOTS

2021 VALUES AT THE CORE | HFLA OF NORTHEAST OHIO

HFLA of Northeast Ohio provides interest-free loans to promote the economic self-sufficiency and growth of Northeast Ohioans who are unable to access safe and fair lending resources.

## **TZEDEK, TZEDAKAH, AND TIKKUN OLAM**

**We honor Jewish Ideals.**

We are dedicated to the Jewish values that inspired our founding in 1904: a commitment to Tzedek, justice; to Tzedakah, righteousness or charity; and to Tikkun Olam, the goal of repairing the world.

## **HUMAN DIGNITY**

**We respect the inherent dignity and worth of every human being.**

We seek to provide a helping hand to those in need, regardless of race, ethnicity, religion, sexual orientation or gender expression, past incarceration, or immigrant status. We strive to treat every individual with compassion and empathy for their unique situation. We advocate policies that ensure fairness and equity for all.

## **RELATIONSHIPS**

**We embrace and cultivate relationships – with borrowers, partner organizations, and donors.**

Developing relationships is key to how we work with borrowers, who are often referred to us by partner agencies in their communities. We strive to understand each potential borrower's needs and, if the borrower is eligible, to structure a loan that meets those needs. When possible, our board and staff provide assistance or advice, and we often refer potential borrowers to other resources. Finally, we value our relationships with donors, both individual and institutional, who financially support our work, provide connections to other resources as well as additional insights into the community, and serve as advocates for our mission.

## **CREATIVITY**

**We strive to be creative in response to change.**

We aim to be agile and strategic in the face of evolving circumstances in our community and in the lives of our borrowers.

## **SUSTAINABILITY**

**We ensure our sustainability as an evergreen source of funds for those in need.**

To maintain a continuously replenished pool of funds for perpetual interest-free lending to those in need, we exercise the utmost care in managing our resources.

*HFLA of Northeast Ohio seeks to create a more equitable Northeast Ohio where everyone has equal access to capital and all residents can participate in the growth and prosperity of their communities.*