

## CONTACT

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## NCCLF BY THE NUMBERS

(1988 to 2013)

→ JOBS CREATED OR RETAINED:  
18,200

→ NUMBER OF BUSINESSES  
ASSISTED: 1,828

→ NUMBER OF COMMUNITY  
REVITALIZATION PROJECTS  
ASSISTED: 314

→ NUMBER OF AFFORDABLE  
HOUSING UNITS DEVELOPED:  
6,256

→ TOTAL DOLLAR AMOUNT  
LOANED: \$105M

→ TOTAL DOLLAR AMOUNT  
LEVERAGED: \$1.3B

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# NORTHERN CALIFORNIA COMMUNITY LOAN FUND

## SAN FRANCISCO, CALIFORNIA

The Northern California Community Loan Fund (NCCLF) promotes economic justice and alleviates poverty by increasing the financial resilience and sustainability of community-based nonprofits and enterprises. Through flexible financial products and sound advice, NCCLF creates opportunities to make socially responsible investments that revitalize Northern California communities.

Since inception, NCCLF's lending department has made over \$105 million in loans to support 314 projects operated by community-based nonprofits and cooperatives. These loans leveraged over \$1.2 billion in additional funding and created or preserved more than 6,000 units of affordable housing, 1.6 million square feet of commercial and community facility space, and 15,000 jobs, with over 780,000 clients served.

NCCLF's loans range from \$100,000 to \$2 million and support the development of affordable housing, community facilities, and businesses. NCCLF's consulting practice has provided over 350 financial and real estate consultations and 130 workshops to strengthen the managerial capacity and real estate savvy of over 1,500 nonprofit organizations.

NCCLF has also used its financial and development expertise to manage special grant programs for foundations, public agencies, and individual donors to the tune of \$8.8 million, further extending the organization's impact. NCCLF has deployed \$66 million of federal New Markets Tax Credits (NMTCS) to spur private investment in depressed communities by building enduring community facilities, and it plans to deploy another \$14 million in early Fiscal Year 2014. The capital base of its loan fund is comprised of over 220 investments from a variety of sources, including religious institutions, foundations, government, individual investors, and banks, which recognize NCCLF as a Community Reinvestment Act (CRA) investment opportunity.



## GIRLS INCORPORATED OF ALAMEDA COUNTY

Founded in 1958, Girls Incorporated of Alameda County (Girls Inc.) is based in Oakland, California. It is one of the Bay Area's leading providers of supplemental education and youth leadership programs in low-income communities. Each year, Girls Inc. provides academic enrichment programs, leadership and fitness programs, and mental health counseling services to 7,500 underserved girls and their families in this highly distressed community.

In 2012, NCCLF provided Girls Inc. with \$6.5 million in aggregate loans to renovate a four-story building in the Downtown Historic District of Oakland to serve as the organization's new headquarters. This included a \$4.2 million loan to bridge Girls Inc.'s capital campaign and the sale of its San Leandro headquarters, as well as a \$2.3 million loan to bridge a Historic Tax Credit (HTC) equity investment upon the certified completion of the project. Girls Inc. plans to combine NMTC leverage loans with tax credit equity and campaign pledges to generate an additional \$18 million for the renovation.

In addition to providing Girls Inc. with the space they need to continue to serve low-income girls and their families, this project is slated to create 50 construction jobs and an additional 54 full- and part-time jobs.