A Message from our President and Board Chair

Inspiring Change

Each year, we at NCCLF take stock of our activities, achievements, and aspirations. We stop for a moment to ask ourselves one all-important question. Have we advanced our work to “promote economic justice and alleviate poverty” – the key phrase of our mission statement?

Is our work truly making a change? While we can’t claim to have achieved our ultimate goal, we can say that NCCLF’s financing and consulting activities during fiscal year 2013 helped create positive change in the lives of thousands of low-income people in Northern and Central California who are struggling to attain a better life for themselves and their families.

In fact, fiscal year 2013 was a very good year for our work, as a few key numbers convey. We made $13.3 million in loans for 24 new projects in 11 counties. These projects helped create 1,372 jobs, build 478 affordable housing units, and acquire 127,041 square feet of community facility space. And our consulting staff served 40 community organizations and delivered 14 customized workshops.

But that’s just part of the story. The profiles of our partners in this report tell the rest. You’ll read about Destiny Arts Center’s brilliant program to engage the artistic energy of dozens of Oakland’s youth – quite literally changing their destiny. You’ll learn how Anka, an exemplary behavioral health agency, fulfills its commitment to treating the whole person to enable clients to live healthy, happy, and productive lives. We also spotlight Other Avenues, a worker-owned cooperative business supplying its busy urban neighborhood with healthy produce and groceries while supporting organic and local farms. And you’ll see how our real estate expertise helped First 5 Fresno build an educational facility that will ensure that Fresno preschoolers reach their full potential.

We greatly appreciate that people who want to make a difference with their money invest in NCCLF. The stories in this report are for you, and for the many partners and donors who make our work possible. Because of you, we at NCCLF are inspired once again to renew our efforts to inspire positive change in the communities we serve.

Mary A. Rogier
President

Kirke Wilson
Chair, Board of Directors
**Mission**

The Northern California Community Loan Fund 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, we create opportunities to make socially responsible investments that revitalize Northern California communities.

**Vision**

NCCLF envisions financially strong and culturally vibrant communities where each person has access to decent jobs, homes, health care, education, and economic opportunities. We work in partnership with individuals and organizations who share our vision of sustainable communities and social and economic justice.

*photo by Julio Martinez*
Our Programs

Lending

BUILDING FINANCIAL SKILLS, CREATING STABLE HOMES FOR NONPROFIT SERVICES

NCCLF's innovative technical assistance programs supply expert consultations, workshops, and training in financial asset management, debt readiness, and facility readiness. These development services help our consulting clients become creditworthy by identifying weaknesses, shoring up systems, fleshing out plans, and tackling fundamental problems.

We help nonprofits determine if they have the financial strength to meet the obligations of owning a building without weakening their ability to deliver services. Our staff consultants help groups make informed decisions about their real estate and programs – information that is even more in demand in today’s troubled economy.

Socially Responsible Investing

ALIGNING MONEY WITH MISSION

NCCLF leverages funds from socially-concerned individual and institutional investors who are looking to make an impact in their local community. We use these funds to offer competitive interest rates to nonprofit and mission-driven enterprise borrowers who plan to build capacity through real estate development or working capital. With a core loan fund of $43.4 million, and over $80 million in capital under management, NCCLF has financed hundreds of community projects which have revitalized communities and created new opportunities for low-income people to build better futures for themselves.

Since our inception, NCCLF has maintained a healthy rate of growth in investment capital. NCCLF offers our 220 investors – a group that includes financial institutions, religious communities, foundations, and individuals – a secure opportunity to invest in a broad array of local community initiatives that support their values.
“Having our own facility affords our families a safe, local, and beautiful new arts space to build and strengthen communities as they build their skills, self confidence and learn our peace building curriculum in their own communities. We would not be in this building were it not for NCCLF. As we enter our 25th year of ending isolation, prejudice and violence in the lives of young people, we are proud to have a place to call home.”

Cristy Johnston-Limon
Executive Director at Destiny Arts Center

Destiny Arts Center
Promoting Strong Communities

Founded in 1988, Destiny Arts Center is recognized as an innovative and effective community-based violence prevention, youth development, and arts education center in North Oakland. Directly serving up to 4,000 young people annually, Destiny works to move young people to peace, confidence, and resiliency through the use of the artistic mediums of dance, theatre, and martial arts and by building practical conflict resolution and self defense skills.

Destiny offers their programs year-round at their North Oakland Center on a sliding scale to attract a diverse group of young people ages 3-18. They also offer after-school and summer programs at up to 45 East Bay public schools each year free of charge, featuring Destiny’s signature Five Fingers of Violence Prevention curriculum with a variety of movement disciplines from around the world.
Destiny’s goal is to strengthen the community through the embodiment of intentionality, diversity, and collaboration. For students, courses are not solely movement based, but also are designed to teach the fundamentals of nonviolence, conflict resolution, and management of emotions, to foster a deep understanding of and connection to their peers, adult mentors, and instructors.

Destiny believes that it succeeds when young people are aware and mindful of the ways that their attitudes, actions, and words impact their communities. Specifically, they believe that having visible and kinesthetic experiences of physical success helps young people become more confident in their own bodies and provides them with a direct connection to their own self-efficacy. Whether sparring in martial arts courses or co-creating movement in dance or theater courses, Destiny students receive the opportunity to strengthen their collaborative spirits and connect to youth and families from a wide range of cultures and perspectives that may differ from their own.

Destiny approached NCCLF for assistance in meeting their rapidly growing need for additional and more appropriate program space. Inadequately housed in several small temporary locations, Destiny found itself with a growing number of students, programs, and staff, and the need for a larger, more permanent commercial space in the community. Starting with an initial engagement with NCCLF’s financial consulting staff in 2005, Destiny steadily increased its financial and managerial capacity while continuing to offer high quality programs. In 2013, Destiny worked with NCCLF’s lending staff to obtain a $925,000 acquisition and rehabilitation loan that allowed it to move into its new space, nearly doubling in size.

“Our partnership with NCCLF is invaluable – it gave us the support to create the infrastructures needed to be able to purchase a building in North Oakland that can be a real community resource and home base for folks. We get to have an established place in the community,” said Sarah Crowell, Artistic Director at Destiny Arts Center.

In October of 2013, Destiny opened the doors to its new space, only three blocks away from where they began serving East Bay youth over 25 years ago.
First 5 Fresno County

Promoting Healthy Families

“It was important to us to leave behind a physical space that would forever be there to symbolize the importance of putting the needs of young children first.”

Kendra Rogers
Executive Director at First 5 Fresno County

First 5 was created in 1998 by voters under Proposition 10, the California Children and Families Act, which added a 50 cent tax on all tobacco products to fund comprehensive programs that address the health and educational needs of children ages 0 to 5 and their families. First 5 works in each county to provide programs to improve early childhood outcomes in the areas of health and nutrition, early literacy and language development, and quality child care. Created in 1999 to administer Prop 10 funds within Fresno County, First 5 Fresno County invests approximately $12 million each year in programs centered around children, parents, and teachers. Since its inception, First 5 Fresno County has invested over $170 million in programs serving young children and their families.

For several years, First 5 Fresno County had been setting aside funds in anticipation of carrying out a major project – one that would not only create a lasting space focused on the needs of young children and their families, but that could serve as a replicable model of comprehensive programs and services for children, families, and service pro-
viders for other communities in the state and nationwide.

To achieve this goal, First 5 Fresno County, along with several other agencies, created The Lighthouse for Children, a non-profit organization that set out to construct a facility housing a state of the art child care center, professional development center, community learning center, and First 5 Fresno County administrative offices. To achieve their large-scale goals, First 5 Fresno County and The Lighthouse for children asked NCCLF’s consulting staff to assess the financial feasibility of the project and to explore the use of New Markets Tax Credits (NMTCs) as a funding source.

With NCCLF’s help negotiating the complicated New Markets process, the two organizations were able to secure $5.2 million in NMTC funding along with $11 million in Prop 10 funds to finance the $16.2 million construction of a 43,288 square foot facility in downtown Fresno. “NCCLF was the guiding light that helped navigate us through the NMTC maze,” said Kendra Rogers, Executive Director at First 5 Fresno County.

When completed, the Lighthouse for Children facility will create a child care center for up to 90 children ages 0-5, utilizing a blended funding model of Early Head Start, Head Start, state subsidized child care and preschool and private pay funds. This comprehensive program will promote diversity, improve the quality of care for children, and serve as a model for other communities both within Fresno County and elsewhere. The community learning center and professional development center will create a well-designed space housing an array of vital services and organizations related to child care, child development, and community involvement that make it easier for families to access services in one convenient location and for providers to reach children and families in need.
**Other Avenues Natural Food Cooperative**

**Promoting Vibrant Neighborhoods**

“Though Other Avenues has been strong and well-managed, we know that if at any time the store would falter, NCCLF is in position to advise and help and would do so in a way a bank would not. NCCLF is a completely different feeling.”

*Wayne Landers*
*Co-owner at Other Avenues Natural Food Cooperative*

Other Avenues Natural Food Cooperative, a cooperative grocery store located in San Francisco’s Sunset neighborhood, provides affordable, accessible, healthy, and sustainable food products. Since its opening in 1974, Other Avenues has been driven by the goal of supporting and promoting sustainable communities. It has been a fully worker-owned democratic cooperative since 1999, and its workers manage the store by making business decisions using a consensus model. The store diverts 83% of all its solid waste from landfill to either recycling or compost, uses energy efficient methods in store operations, and offers health education seminars for the public.

Other Avenues is dedicated to maintaining a thriving business, providing food and supplies for sustainable living; supporting organic and local farms, cooperatives, and other small businesses, and serving as a model of workplace democracy for the greater community. The store prioritizes organic, sustainable, vegetarian and fair-trade products, educates customers on the political implications of their choices when purchasing items, and avoids preservatives, products with GMO ingredients, artificial flavors, and unnecessary packaging.

Acting as a community nexus, Other Avenues provides a place for community members to find, connect, and organize with one another, and encourages community building. “Grocery stores tend to be an anchor for other businesses to come. Our presence helps encourage independent business in the neighborhood,” says Wayne Landers, Co-owner at Other Avenues.

In 2013 NCCLF provided this innovative community resource with a $1.065 million loan to refinance existing debt on its store property. “The stability of the store was made immensely stronger. Now we’re not renting and not at whim of a landlord. We get to make ownership of the building more secure, since NCCLF is in alignment with our mission,” says Landers. “This is HUGE.”
For over 40 years, Anka Behavioral Health, Inc. has been working to provide people with behavioral and mental health problems with opportunities to thrive in their communities. Serving over 15,000 people annually across California and Michigan, Anka’s philosophy is rooted in treating the whole person by fully integrating care of both mind and body. With the goal of supporting individuals in living healthy, happy, and productive lives in their communities, Anka focuses on providing support services that are tailored to help individuals regain self-sufficiency, achieve recovery, and improve their health.

In 2011, Anka was awarded a $1.75M Mental Health Services Act (MHSA) grant from the California Housing Finance Agency (CalHFA), which is being used to purchase and renovate up to three single-family homes in Contra Costa County. In partnership with the Golden State Acquisition Fund, NCCLF made a $305,000 acquisition loan to Anka to meet its need for bridge financing while awaiting MHSA award disbursements from CalHFA.

Each home will house up to four adults with serious mental health issues who are homeless, or at risk of being homeless. For Anka, these homes are critical as they believe it is imperative to meet an individual’s basic needs, such as food and shelter, before they can benefit from additional support services. The homes will be anchored throughout the community, and each home will have a housing manager who will provide ongoing support, as well as access to community resources and opportunities to residents.
Financials

Condensed Statement of Financial Position

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<th>General Fund</th>
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<td><strong>ASSETS</strong></td>
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Condensed Statement of Activities and Changes in Net Assets

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<td>Management and general</td>
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The financial information provided is drawn from the Northern California Community Loan Fund’s audited financial statements. Copies are available from NCCLF upon request.
**Donors**

**ORGANIZATIONS**

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- Citibank, N.A.
- Community Development Financial Institutions Fund, U.S. Treasury Department
- The Kenneth Rainin Foundation
- The William and Flora Hewlett Foundation
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Erich & Hannah Sachs Foundation
Friedman Family Foundation
The Annie E. Casey Foundation
The California Endowment
The Massena Foundation
The San Francisco Foundation
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Catholic Health Initiatives
Congregation of the Sisters of Charity of the Incarnate Word
Dignity Health
Marianists Province of the U.S.
Marist Society, USA Province
Mercy Partnership Fund
Religious Communities Investment Fund
Sisters of Charity of the Blessed Virgin Mary
Sisters of the Holy Names of Jesus and Mary
St. Ignatius Church
St. John’s Presbyterian Church, Berkeley

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The Wallace Alexander Gerbode Foundation

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People’s Life Fund
Rose Foundation for Communities and the Environment
Stiles Hall
Trinity Health Corporation
Youth Enrichment Strategies

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