Vibrant
Healthy
Resourceful

Northern California Community Loan Fund
2015 Annual Report
A Message from our President and Board Chair

What makes a community healthy, vibrant, and resourceful?

At NCCLF we ask ourselves this question frequently, to make sure we remain aligned with our mission. To us, a healthy, vibrant, and resourceful community is one which offers access to capital and community resources such as health care, education, social services, affordable housing, and arts; a sense of hope and optimism, especially among the community’s youth, young adults, and families; and – most important – an energized, educated, economically strong citizenry with the ability to use these resources to improve their lives and prospects.

Our financing and consulting clients are dedicated to building this kind of community – and our primary goal is to support them in doing so. In this context, we are happy to report that this has been a spectacular year. Both our lending and consulting work grew dramatically. We approved over $20 million in new loans, increasing our loan portfolio to a new high of $31 million in 65 loans. With $113 million already invested in twelve New Markets Tax Credit projects, we received another $45 million in credits to be allocated in 2016.

Our consulting team set new records too, providing consultation and grants to 47 community arts and social service nonprofits facing displacement in San Francisco, and financial management and real estate consultation to 58 community-based organizations throughout California. All in all, our total assets reached $59 million, including nearly $8 million from socially-responsible individual investors.

The metrics are impressive, but they only tell part of the story. The more important story is the impact our financing and services can have on a community, which you will see examples of as you review this report. Thank you for your support!

Mary A. Rogier  Kirke Wilson
President  Chair, Board of Directors
NCCLF had the goal of developing a food and agricultural lending strategy that spurs economic activity, supports business growth, increases employment, and promotes community development in these vulnerable communities.

In 2014, NCCLF began working with California FarmLink, a well-known community development financial institution (CDFI) providing access to capital and land for low-income, minority, and small-scale California farmers. California FarmLink helps farmers learn and improve business and financial management skills, find and secure land, and obtain financing. This partnership has been a true synergy of expertise. California FarmLink brought its agricultural lending experience and the detailed daily practice of working with farming operations, crop cycles, and the nuances of associated cash flow. We brought significant underwriting experience, an interest in learning about the sector, and capital that leveraged FarmLink’s resources.

In 2015, we made four partnership loans totaling $193,000 to four small-scale farms in the area. Sunny Hills Farm, Garcia Brothers Farm, First Light Farm, and Bucio Organic Farms, as well as their respective communities, benefited from this partnership.

Garcia Brothers Farm, located in Salinas, was founded in 2010 by Octavio Garcia, a low-income Mexican immigrant, with help from his younger brother Francisco. The farm sits on two 11.5 leased acres and grows organic strawberries and a variety of vegetables including heirloom tomatoes, kale, and broccoli. In partnership, NCCLF and California FarmLink provided the farm with a $60,000 working capital loan to support land preparation and planting crops. After an interest-only period, loan principal will be repaid as the crops are harvested and sold.

“I can confidently say that we would not be here operating this business without the support of California FarmLink and NCCLF. This loan enabled us to start the 2015 season with the necessary capital, and it has been a much better year for the business with this support,” said Octavio Garcia.

We’re proud to be doing this important work in collaboration—learning while increasing food access and economic sustainability.

“Our relationship with NCCLF is very exciting and incredibly beneficial. We each bring valuable expertise to the table and together we’re able to make more loans to people who would otherwise not qualify for financing from conventional lenders.”

Reggie Knox, Executive Director
California FarmLink
The Food Fund

In 2015, NCCLF launched The Food Fund, a designated fund supporting projects that will increase access to healthy foods in low-income communities with limited food retail options, as well as projects that support a sustainable local food system.

For more information, please contact Daniel Hlad, Director of Development and Communications, at dhlad@ncclf.org or (415) 392-8215 ext 307.
Salud Para La Gente – Watsonville

Salud Para La Gente (SPLG) works around the clock to provide high quality, comprehensive, and cost-effective healthcare to low-income residents of Watsonville and surrounding areas.

Founded as a free clinic nearly 40 years ago, the organization provides services to over 26,000 patients annually, primarily Spanish-speaking, immigrant farmworkers. SPLG operates six stand alone-clinics and eight school based health clinics including a mobile dental van, throughout Santa Cruz and Monterey counties.

In 2015, NCCLF provided SPLG with $8.6 million in New Markets Tax Credits to renovate and expand its main clinic in downtown Watsonville, which serves nearly half of its patients.

“After the Affordable Care Act went into effect, Federally Qualified Health Centers, community health centers like ours, were directed to take a front and center role to serve people who were not eligible before and who became eligible under the ACA,” said Dori Inda, SPLG Executive Director. “We feel privileged and are pleased to push to meet the new expectations. We’ve grown tremendously and added a great deal of services to provide quality healthcare to this community.”

Medical, dental, vision and behavioral health services, health education, outreach, enrollment, and referral services will be integrated into patient-care teams to coordinate care, communication, promote continuity of care, and provide higher quality healthcare at lower costs.

“Patients will be able to access more services and easily navigate those services. They will have a team taking care of them,” said Inda. “These healthcare services are critical to our community's low-income and minority populations.”

The expanded center will increase the organization’s capacity by a third to serve patients. SPLG will continue to offer services while its center is under construction. The expanded center is expected to open in summer 2016.

Rumrill Sports Park – San Pablo

The City of San Pablo, one of the poorest communities in Contra Costa County, experiences high levels of youth obesity. As physical fitness outlets and opportunities are limited in the community, the San Pablo Economic Development Corporation (SPEDC) transformed a vacant, 4.5 acre brownfield site in a dense urban neighborhood into a flourishing new park that is fully lit, provides facilities for families, and offers safety features.
“The community starting owning the park before it was even completed. There was no sense of community in the area before this project began,” said Leslay Choy, SPEDC General Manager. “There was a buy-in and presence from community members and businesses that the City has never seen before.”

The park features a soccer field complex with three synthetic, fully striped turf fields, plus a practice field. The facility also includes 62 parking spaces, a picnic area, tot lot, restroom building, and dedicated food vendor building occupied by minority entrepreneurs, most often women, selling fruit, vegetables, freshly prepared sandwiches and healthy snacks.

NCCLF provided consulting services as well as $7.5 million in New Markets Tax Credits financing towards a total project budget of $10.4 million to develop the park.

“This facility will have a tremendous effect on supporting this community in mitigating challenges of neighborhood violence and childhood obesity. With 55% of San Pablo’s population under 40, and half of those under 20, the need for this park is critical.

“It was a huge moment when we really began to understand what this would mean to our community. There’s a safe, lit place for families to go now,” said Choy.

“NCCLF understands our community and its challenges. They get why these kinds of projects are so vital to tackling some of the most critical issues present in low-income communities like ours.”

Leslay Choy, General Manager, San Pablo Economic Development Corporation

“Investor Highlights

Rev. Glenda Hope

“I like the idea of having my money invested in such a way that it’s building community among those who are poor, elderly, and others who are marginalized in our culture. Those of us who care about building up a society where there is justice must be direct and personal; must be working politically to change the systemic structures that hurt people; and must invest whatever resources we have in building up the organizations who will really benefit those in need. NCCLF is doing exactly these things.”

— Rev. Glenda Hope, Individual NCCLF Investor

S.H. Cowell Foundation

“The S.H. Cowell Foundation is invested in Northern and Central California communities that are committed to improving the quality of life for children and families who struggle with poverty. We do that by making grants to public schools and nonprofits focused on youth development and strengthening families. NCCLF fit the mission and spirit of our work - strengthening communities, increasing opportunity, and promoting economic justice. One thing that’s really special about this partnership is that the relationship is mutually beneficial and reciprocal. NCCLF helps support the foundation in achieving its goals. We’re grateful that we are able to support each other’s work at such a deep level.”

— Jamie Allison Hope, Senior Program Officer, S.H. Cowell Foundation
28 Years of Impact

- 46 counties throughout Northern & Central California
- 6,650 homes created or maintained
- 2,400 nonprofits, co-ops, & mission-driven businesses positively impacted
- 1.5 million people
- 2,000 organizations
- $113 million in New Markets Tax Credits deployed
- 19,720 jobs created or maintained
- $1.6 billion leveraged
- 2.3 million sq ft of community facilities developed
- $254 million invested to benefit low-income communities
- Educational workshops for 2,000 organizations
FY 2015 Lending & Consulting Clients

Ag Link
AIDS Legal Referral Panel
AIDS Housing Alliance/SF
Alonzo King LINES Ballet
ALS Association Golden West Chapter
Anka Behavioral Health
APA Family Support Services
Art Seed
Arte Américas
Artists’ Television Access
As You Sow
At The Crossroads
Baker Places
Bay Area Legal Aid
Bay Area Hispano Institute for Advancement
Bayview Hunters Point YMCA
Bernal Heights Neighborhood Center
Bethel AME Church
Boxcar Theatre
Braval for Women in the Arts
Bucio Organic Farms
California Child Care Resource and Referral Network
Cartoon Art Museum
Center for Sex and Culture
Center on Juvenile and Criminal Justice
Central Page Housing Co-op
Centro La Familia
Chamberlain’s Children Center
Children’s Creativity Museum
City Ballet School
City of San Pablo
Clovis Culinary Center
Community Arts Stabilization Trust
Community Music Center
CounterPulse
Creative Arts Charter School
Dance Mission Theater
Dolores Street Community Services
Economic Opportunity Council of San Francisco
Emmanus Christian Center
Ever Forward Club
Eviction Defense Collaborative
Family House
Family Violence Law Center
Farmworker Institute for Education and Leadership Development
Friends Of Peralta Hacienda Historical Park
Galeria de la Raza
Garcia Brothers Farm
Geneva Car Barn & Powerhouse
GLBT Historical Society
Glide Foundation
Golden Thread Productions
Hamilton Family Center
Homeless Youth Alliance
Housing Rights Committee of San Francisco
Human Investment Project
Hyde Street Community Services, Inc.
Ian Ross Art Initiative
Jamestown Community Center
KidZone Museum
Killing My Lobster
La Cocina
La Peña Cultural Center
Latino Commission on Alcohol and Drug Abuse Services
Legal Assistance to the Elderly Livingston Community Health, Inc.
Lutheran Social Services of Northern California
Mayers Memorial Hospital District
McKinleyville Family Resource Center
Mental Health Association of San Francisco
Merced Lao Family Community, Inc.
Meridian Gallery
Mission Child Care Consortium
Mission Language and Vocational School
Mission YMCA
National Council on Alcoholism
National Center for Lesbian Rights
North Beach Citizens
Northern California Indian Development Council
Oakland Asian Cultural Center
Open Door Community Health
Other Minds
Pan Valley Institute
Positive Resource Center
Presidio Performing Arts Foundation
Project Inform
Q Foundation
Ragged Wing Ensemble & The Flight Deck
Red Victorian Rehabilitation Services of Northern California
Root Division
Roxie Theatre
Sacramento Self Help Housing
SAFEHOUSE for the Performing Arts
Salud Para La Gente
San Francisco Study Center
San Francisco Arts Education Project
San Francisco Jewish Film Festival SMART
Smuin Ballet
Society of St. Vincent de Paul
SOMArts Cultural Center
Spano Enterprises
St. James Infirmary
StageWrite
Summer Search
Sunny Hill Farms
Support for Families of Children with Disabilities
Tandem Partners in Early Learning
Tenants Together
The United Council of Human Services
Theatre Flamenco
United Council of Human Services
United Playaz
Uptown Center
Urban Solutions
VCOR Limited Partnership
Vietnamese Youth Development Center
Visionary Home Builders
Women’s Audio Mission
Working Solutions
World Arts West
Wu Yee Children’s Services
Yolo Food Bank
Young Community Developers, Inc.
Youth with a Mission
San Francisco Youth Art Exchange

Investing in Stability
San Francisco Nonprofit Displacement Mitigation Program
the world, the Roxie is guided by the belief that engaging with a film doesn’t end with the credits. The theater is rooted and committed to the community – bringing together filmmakers, curators, entertainers, and educators to enhance audience experience.

Located in the Mission since 1909, the Roxie found itself at-risk of losing its historic space in 2015. “Our landlord was talking about doubling our rent. We never expected it to be that bad,” said Isabel Fondevila, Roxie’s Community Programming Director.

With support from the NDMP, the Roxie received professional legal and real estate support and was able to negotiate a three-year lease. Later in the year, the Roxie was awarded a $50,000 grant by the program for lease negotiations and tenant improvements.

In 2015 the Roxie brought on Dave Cowen as the theater’s Interim Executive Director. Cowen joined the team to develop systems the Roxie had not historically implemented – facility and process upgrades, diversified resource streams, and sustainable nonprofit theater models – all while keeping the theater independent and serving the local community as it has for over a century.

“Changes are happening really fast here. Our audience has changed, too,” said Fondevila. To engage the area’s Spanish-speaking community, the Roxie plans to show more Spanish-language films and offer the space to community groups to discuss issues of relevance there – such as evictions, gentrification, and rising rents.

“This theater is one of the places that makes San Francisco so unique and interesting,” said Cowen. “We have so much community support and we’re committed to staying here.”

**Lutheran Social Services of Northern California — Tenderloin**

In San Francisco since 1883, Lutheran Social Services of Northern California (LSS) works to offer dignity and stability to the most vulnerable in our region’s communities. With offices and programs in San Francisco, Sacramento, Contra Costa, and San Joaquin counties, LSS provides supportive housing services and other social service support to homeless residents and those recently housed. Located in San Francisco’s South of Market neighborhood for nearly ten years, LSS spent their last two years sharing a building with a tech company. In 2014, LSS’s landlord informed LSS that he planned to offer the entire space to the other tenant. With a year’s notice, LSS embarked on the process to find new space in the city’s rapidly changing real estate market.

“We had a narrow geographic boundary where we could relocate because of our clients,” said Nancy Nielsen, LSS Deputy Director.

Ten years prior to moving to SOMA, the organization was housed at 191 Golden Gate Avenue. Nielsen discovered the space was vacant again. “The owners remembered and liked us. The building was a mess, but the heart of our work was in the Tenderloin so it just made sense to make this work,” said Nielsen. LSS was offered a ten year lease, plus two 5-year renewal options with a rate less than half of the current market value.

With a need to raise sufficient funds to renovate the new space, LSS applied to the NDMP and received a $100,000 grant to build out the new space. Improvements included renovations, electrical upgrades, ramps and handrails, an electric door, and the construction of ADA-compliant restrooms.

“It was a massive undertaking and the financial assistance grant from the NDMP played a critical role in helping us return to the Tenderloin. NCCLF really knew what they were doing. The grant was a key factor in helping us to leverage the additional needed funding,” said Nielsen. “We are part of the revitalization of this neighborhood, we’re closer to our clients, and we’re here to stay!”
Investors

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Robert Bacon
Jane Baker
Barbara Fletcher Barbour
Peter Barnes
Alvin H. Baum, Jr.
Benjamin Bear and Nancy Noah-Bear
Richard Bernius
Laurie Bernstein
Iris Biblowitz
Dorrit Billman and Richard Billington
Joani Blank
Elizabeth Boardman
Elizabeth Boatwright
Peter Brastow
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Trinity Health Corporation

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Bank of America
Bank of the West
BBVA Compass Bank
Boston Private Bank & Trust Company
Charles Schwab Bank
East West Bank
First Bank
First Republic Bank
HSBC Bank USA
JPMorgan Chase & Co.
Manufacturers Bank
Mechanics Bank
MetLife Socal Investment Program
Mission National Bank
The Northern Trust Company
Presidio Bank
Silicon Valley Bank Community
Development Finance
U.S. Bancorp Community
Development Corporation

FINANCING PARTNERS
California FarmLink
Capital Impact Partners
Morgan Stanley
Nonprofit Finance Fund
Rural Community Assistance
Corporation
Valley Small Business Development
Corporation

NEW MARKETS TAX
CREDITS PARTNERS
Bank of America
Capital One, National Association
JPMorgan Chase & Co.
U.S. Bankcorp Community
Development Corporation

CONSULTING PARTNERS
Community Arts Stabilization Trust
Hewlett Foundation
Mayor’s Office of Housing and
Community Development, City
and County of San Francisco
San Francisco Arts Commission
The San Francisco Foundation
San Francisco Grants for the Arts
Urban Solutions
**We work in partnership with local community-based organizations to ensure that our community is strong, connected, and flourishing. We support staff involvement in all levels of our work and in 2015 we volunteered with several community-based organizations. We left each opportunity deeply connected, inspired, and further invested in our work.**

**Financials**

**Condensed Statement of Financial Position**

Year Ended September 30, 2015

<table>
<thead>
<tr>
<th>General Fund</th>
<th>Loan Fund</th>
<th>Total</th>
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<tr>
<td><strong>ASSETS</strong></td>
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<tr>
<td>Cash and Investments</td>
<td>$5,924,968</td>
<td>$23,026,672</td>
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<td>Loans to Community Borrowers (Net of Reserves)</td>
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<td>$27,942,487</td>
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<td>Other Assets</td>
<td>$2,025,927</td>
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<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$7,950,895</strong></td>
<td><strong>$51,405,098</strong></td>
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| **LIABILITIES AND NET ASSETS** |          |          |
| Interest and Accounts Payable | $737,136 | $116,200 | $853,336 |
| Notes Payable to Community Investors | $39,274,098 | $39,274,098 |          |
| Other Liabilities             | $1,670,993 |          | $1,670,993 |
| **TOTAL LIABILITIES** | **$2,408,129** | **$39,390,298** | **$41,798,427** |

| **Unrestricted Net Assets** | $5,376,100 | $12,014,800 | $17,390,900 |
| **Temporarily Restricted Net Assets** | $166,666 |          | $166,666 |
| **TOTAL NET ASSETS** | **$5,542,766** | **$12,014,800** | **$17,557,566** |

| **TOTAL LIABILITIES & NET ASSETS** | **$7,950,895** | **$51,405,098** | **$59,355,993** |

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**Condensed Statement of Activities and Changes in Net Assets**

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<tr>
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<th>Unrestricted</th>
<th>Temporarily Restricted</th>
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<tr>
<td><strong>SUPPORT AND REVENUE</strong></td>
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<tr>
<td>Grants and Contributions</td>
<td>$1,902,284</td>
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<td>Interest and Investment Income</td>
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<td>New Markets Tax Credit Income</td>
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<td>$1,476,463</td>
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<tr>
<td>Consulting and Other Fee Income</td>
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<td>Net Assets Released From Restrictions</td>
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<td>($270,920)</td>
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<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td><strong>$6,191,213</strong></td>
<td>$(105,920)</td>
<td><strong>$6,085,293</strong></td>
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| **EXPENSES** |          |          |           |
| Program Services: |          |          |           |
| Direct Lending       | $1,984,147 |          | $1,984,147 |
| New Markets Tax Credits | $510,136 |          | $510,136 |
| Consulting and Training | $1,698,201 |          | $1,698,201 |
| New Program Development | $200,880 |          | $200,880 |
| Capitalization       | $338,676   |          | $338,676   |
| Total Program Services | $4,732,040 |          | $4,732,040 |
| Supporting Services: |          |          |           |
| Management and General | $319,584 |          | $319,584 |
| Fundraising          | $263,063   |          | $263,063   |
| Total Supporting Services | $582,647 |          | $582,647 |
| **TOTAL EXPENSES** | **$5,314,687** |          | **$5,314,687** |

| **CHANGE IN ASSETS** |          |          |           |
| Change in Net Assets | $876,526 | $(105,920) | $770,606 |
| Net Assets, Beginning of Year | $16,514,374 | $272,586 | $16,786,960 |
| **NET ASSETS, END OF YEAR** | **$17,390,900** | **$166,666** | **$17,557,566** |

The financial information provided is drawn from the Northern California Community Loan Fund’s audited financial statements. Copies will be provided by NCCLF upon request.
NCCLF Staff and Board

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Dennis Woods

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Gertrude and Daryl Reagan

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Anonymous (2)
Clara Basile
Ann F. Cameron
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Adrienne Hirt and Jeffrey Rodman
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Paulette Jean Meyer and David Friedman
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Sister Susan Vickers
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Andy Madeira
Karen Weil and Mark Morris

Up to $499
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Joani Blank
Elizabeth Boardman
Linda Boessenecker
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Colby and Mitch Dailey
Hadley Dale Hall and L. Warde Laidman
Joseph Fong
Margo George
Diana and John Harrington
Alfred Heller

$50,000 +
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S.H. Cowell Foundation

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Bank of America
Bank of the West
Charles Schwab Bank
Comerica Bank
Firedoll Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

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JPMorgan Chase Foundation

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The Annie E. Casey Foundation
S.H. Cowell Foundation

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Google
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Microsoft
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Sherman & Sterling, LLP
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Bank of the West
Charles Schwab Bank
Comerica Bank
Citibank, N.A.
Firedoll Foundation
JPMorgan Chase Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

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Citibank, N.A.
The William and Flora Hewlett Foundation
JPMorgan Chase Foundation

$10,000 +
Bank of America
Bank of the West
Charles Schwab Bank
Comerica Bank
Citibank, N.A.
Firedoll Foundation
JPMorgan Chase Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

$5,000 +
Anonymous (1)
Susan Chamberlin
S.W. Dittenhofer III
Gertrude and Daryl Reagan

$1,000 +
Anonymous (2)
Clara Basile
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Michael Kieschnick
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Peter Stern and Holly Badgley
Sister Susan Vickers
Kirke and Anne Wilson

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$500 +
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Michael Kieschnick
Alan Kosansky
Molly Lazarus and Craig Burke
Paulette Jean Meyer and David Friedman
Amy and Joshua Rassen
Peter Stern and Holly Badgley
Sister Susan Vickers
Kirke and Anne Wilson

$250 +
Anonymous (2)
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Ann F. Cameron
James R. Eitel
Patricia GoPaul
Elisabeth Hardman Rix
Adrienne Hirt and Jeffrey Rodman
Michael Kieschnick
Alan Kosansky
Molly Lazarus and Craig Burke
Paulette Jean Meyer and David Friedman
Amy and Joshua Rassen
Peter Stern and Holly Badgley
Sister Susan Vickers
Kirke and Anne Wilson

$100 +
Anonymous (2)
Clara Basile
Ann F. Cameron
James R. Eitel
Patricia GoPaul
Elisabeth Hardman Rix
Adrienne Hirt and Jeffrey Rodman
Michael Kieschnick
Alan Kosansky
Molly Lazarus and Craig Burke
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Up to $499
Anita Addison
Guy Baldwin
Alvin Baum, Jr.
Elizabeth Benedict
Joani Blank
Elizabeth Boardman
Linda Boessenecker
Lisa Chen and Robert Finkelstein
Richard Colton
Colby and Mitch Dailey
Hadley Dale Hall and L. Warde Laidman
Joseph Fong
Margo George
Diana and John Harrington
Alfred Heller

$20,000+
Bank of America
Bank of the West
Charles Schwab Bank
Comerica Bank
Citibank, N.A.
Firedoll Foundation
JPMorgan Chase Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

$10,000+
Bank of America
Bank of the West
Charles Schwab Bank
Comerica Bank
Citibank, N.A.
Firedoll Foundation
JPMorgan Chase Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

$5,000+
Bank of America
Bank of the West
Charles Schwab Bank
Comerica Bank
Citibank, N.A.
Firedoll Foundation
JPMorgan Chase Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

$1,000+
Bank of America
Bank of the West
Charles Schwab Bank
Comerica Bank
Citibank, N.A.
Firedoll Foundation
JPMorgan Chase Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

$250+
Bank of America
Bank of the West
Charles Schwab Bank
Comerica Bank
Citibank, N.A.
Firedoll Foundation
JPMorgan Chase Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

$100+
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Comerica Bank
Citibank, N.A.
Firedoll Foundation
JPMorgan Chase Foundation
The Northern Trust Company
The San Francisco Foundation
U.S. Bank
Union Bank
Wells Fargo Bank

$50+
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Union Bank
Wells Fargo Bank

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JPMorgan Chase Foundation
The Northern Trust Company
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Union Bank
Wells Fargo Bank
About The Northern California Community Loan Fund

California’s cultural and economic success depends on the success of all its communities, including its many vibrant and vital low-income communities. For over 25 years, NCCLF has partnered with impact investors and mission-driven organizations to support the foundational needs of these communities. Our deep commitment to the regions we serve and our expertise in community development allows us to tailor our approach to each community. We identify and support exceptional social organizations working in the fields of housing, education, health, food, and jobs. We provide loans and working capital as well as consulting to these organizations. We work as true partners to help these organizations achieve their missions and positively affect their communities. And we provide impact investors the significant and sustainable social and economic returns they seek. We invite you to join us in this critical endeavor… investing in opportunity, together.

Investing in Opportunity, Together

San Francisco Office
870 Market Street, Suite 677
San Francisco, CA 94102
tel: 415.392.8215
fax: 415.392.8216

Central Valley Office
4949 E. Kings Canyon Road, Suite 108
Fresno, CA 93727
tel: 559.452.0327

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