

Annual
Report
2010



We're right there with you

Northern California Community Loan Fund

OUR SERVICES

LENDING PROGRAM

NCCLF makes loans ranging from \$10,000 to \$2M for nonprofit projects: affordable housing, community facilities, human services, and economic development. NCCLF works closely with potential borrowers, providing analysis and technical support to ensure that our financing has a positive impact on both the project and the organization. We recently allocated \$9 million in New Markets Tax Credit to the Richmond Maritime Child Development Center.

CONSULTING PROGRAM

NCCLF's Consulting Program offers nonprofit community groups technical assistance in financial management, debt readiness, and facility-project readiness, through workshops and customized training and consultations. NCCLF's Consulting staff provides targeted practical support and expert advice based on their many years of experience in financial management and community development.

SOCIALLY RESPONSIBLE INVESTING

The 196 investors in NCCLF's revolving loan fund include individuals, foundations, religious organizations, and financial institutions. Our minimum individual investment is \$1,000; our minimum term is one year. The revolving loan fund has grown from \$179,000 in its first fiscal year (1988) to its current level of \$32 million (as of September 30, 2010).

ORGSPACES.ORG

This free innovative website provides reliable information and space-matching services to guide nonprofits through the real estate maze. With a program service area covering all of northern and central California, OrgSpaces.org connects nonprofits that need space to nonprofits that have space available. OrgSpaces.org also offers helpful online tools and resources, and a list of vendors specializing in nonprofit facility services.

OUR MISSION

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, we create opportunities to make socially responsible investments that revitalize northern California communities.

OUR VISION

The Northern California Community Loan Fund 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.

Cover photo: From left to right, NCCLF staff members Ross Culverwell, Catherine Howard and Karen Sullivan with Andy Turner and Smitha Seshadri of BRIDGE Housing in front of St. Joseph's. NCCLF partnered with BRIDGE to turn the former convalescent home into affordable senior and family housing.



Ann Cameron, Chair, NCCLF Board of Directors (left) and Mary A. Rogier, NCCLF President (right).

guiding you through the steps to succeed in your mission
WE'RE RIGHT THERE WITH YOU

"We're right there with you." It's more than just a tagline - it is our personal commitment to our clients that NCCLF will be there with the financial resources, technical expertise, and practical advice they need to serve their communities.

For an affordable housing developer, "we're right there with you" means an NCCLF loan officer on the other end of the phone, offering a loan with the terms needed to acquire that perfect site. For a nonprofit needing to expand, it means a consultation with an expert who will guide it through each step of a complicated real estate project. For a human service provider, it is access to our flexible working capital loans to bridge a funding gap, or a longer-term loan to turn the dream of a new facility into reality.

Our clients provide services unique to the communities they serve, and we do nothing less. Our skills in lending, consulting and training, combined with our flexible lending capital, lets us offer specialized services that help nonprofits fulfill their mission. After all, we both have the same goal -- to improve the lives of individuals and families who need decent housing, healthcare, education and economic opportunity.

For NCCLF, FY2010 was a year of implementing new financing techniques and consulting practices, with exciting results. Our federal New Markets

Tax Credit allocation financed the beautiful Ed Roberts Campus, designed to serve people with disabilities. Our assistance to arts groups in the Mid-Market area saved a struggling community art gallery and found a home for an arts program for low-income people that promotes self-expression and builds self-esteem. Because of our predevelopment grant, low-income seniors can now tend their community garden in a safe affordable housing complex in Oakland.

We are proud to work with community groups whose vision is surpassed only by their efforts to create positive change. A few of these are profiled in these pages. With your continued support, we look forward to another year of being right there with all of our partners - every step of the way.

With thanks and warm regards -

Mary A. Rogier
President

Ann Cameron
Chair, Board of Directors

we're right there with you, turning dreams into reality

ED ROBERTS CAMPUS

Visionary and activist Ed Roberts dedicated his life to creating a world where people with disabilities could live in an independent manner. He was the first person with significant disabilities to attend UC Berkeley - a right he fought to obtain - and founded the university's Physically Disabled Students Program. Subsequently, Roberts was the first person with a disability to become the California State Director of Rehabilitation, and was co-founder and president of the World Institute on Disability.

After Roberts' death in 1995, disability community leaders, together with city council leaders, agreed to commemorate his life by establishing the Ed Roberts Campus (ERC), which would be dedicated to improving the services and opportunities for people with disabilities locally and worldwide. "The creation of the Campus has given the disability community more visibility. For the first time we feel we have a voice in the community," says Dmitri Belser, ERC President and Executive Director for the Center for Accessible Technology. The ERC is a multi-tenant center that provides a variety of services. The project is guided by the principles of universal design, which seek to create a user-friendly environment for all people regardless of age or disability, and also incorporates green and transit-oriented concepts.

The 80,000 sq. ft. ERC was financed through a multi-million dollar public-private partnership, including a \$2,187,500 construction loan from NCCLF in partnership with Catholic Healthcare West and Mercy Partnership Fund. NCCLF then allocated \$25.5 million of New Market Tax Credits (NMTC) financing which, combined with a \$14.5 million tax credit through the National Development Council, obtained the low-cost equity investment from JP Morgan Chase that was needed for this pivotal project. "We're delighted that the Ed Roberts Campus was the first organization to take advantage of our NMTC financing capacity," notes Dutch Haarsma, NCCLF Senior Vice President, who manages the new program.

In honor of Roberts' efforts to bring greater equality to people with disabilities, former Governor Arnold Schwarzenegger designated January 23rd as Ed Roberts Day in California. The completion of the Ed Roberts Campus continues the legacy of a man who refused to allow his disability to keep him from achieving the goals that he, and so many like him, had been denied in the past. "Ed's life was about collaboration," said Dmitri. "And this project was a community effort where everyone came together and made this miracle a reality."



Susan Henderson, Board Treasurer of Ed Roberts Campus (left), Dmitri Belser, President of Ed Roberts Campus (center) and Leah Frenchick, receptionist (right).



Darryl Smith, Director of the Luggage Store, and Paula Pereira of the art duo t.w.five stand in front of one of the duo's murals at the Luggage Store Gallery.

we're right there with you, building communities through art

THE LUGGAGE STORE

Darryl Smith was nine years old the first time his father drove him through the Tenderloin, but even then he knew someday it would be his home. He was fascinated by the mixture of cultures and the sights and sounds; he felt a vibrancy and energy he had never experienced before. After attending both City College and the Art Institute in San Francisco in the 1970s, Darryl turned his focus toward art and its transformational possibilities within communities. He devised a plan that would provide a space for local artists to gather and show their work, and in the process rehabilitate economically challenged neighborhoods. "The Tenderloin had been neglected for so long, there was nothing there for the community except bars, including the notorious 509 Club, which became our first art and community center in 1987," says Darryl. The bar became the 509 Cultural Center, a nonprofit arts and community space.

Two years later, that building was damaged in the Loma Prieta earthquake, and the Center was forced to move. Laura Lazer, Darryl's partner, spotted the "for rent" sign at 1007 Market Street, and eventually this location – a former luggage store - became known as the Luggage Store Gallery. In 1999 Darryl and Laura bought the building in partnership with other interested community investors. Although it offered three times the amount of space - including a downstairs rental unit - it needed a great deal of renovation.

In 2007, the Luggage Store lost their long-time tenant, and was using up reserves to stay afloat. At this time NCCLF was retained by the San Francisco Arts Commission and San Francisco Grants for the Arts to provide financial advice and assistance to arts organizations in the Mid-Market area. "Community arts organizations are incredibly important as a vehicle to bridge the barriers of race and class in low-income areas," says Joshua Simon, Director of Real Estate at NCCLF. "We saw the importance of the Luggage Store in the Tenderloin and knew we had to help."

First, it was imperative to locate a new tenant for the downstairs unit. Working with the Mayor's Office of Economic and Workforce Development, San Francisco Grants for the Arts and Asian Neighborhood Design, NCCLF secured funding to make the rental space ADA compliant. NCCLF's Real Estate Consultant Leiasa Beckham oversaw the construction of the project as well as the management of the funding streams. The work was completed on time and on budget, and Hospitality House moved into this space.

NCCLF continues to work as an advisor to the Luggage Store. "NCCLF has helped me in both the short and long term strategy for our space," says Darryl. "Their commitment to the Luggage Store has rekindled my belief that we can achieve our vision of a holistic, sustainable artist and cultural center for the community, and be a model for the entire city."

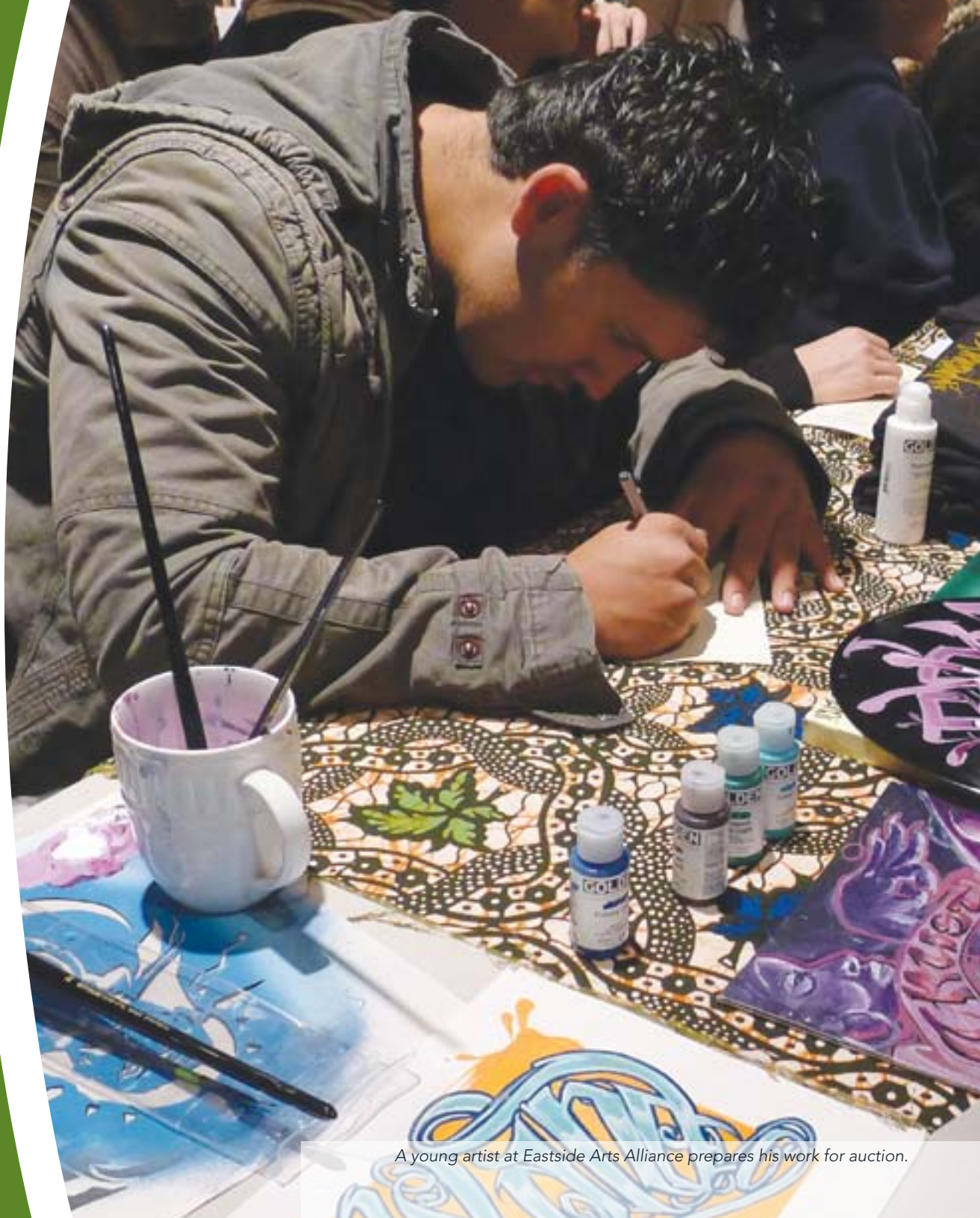
Investor Highlight

ANNIE E. CASEY FOUNDATION

According to the Annie E. Casey Foundation, almost half of the negative outcomes experienced by American children occur in fewer than 700 inner-city neighborhoods and declining rural regions. Because of this, the Annie E. Casey Foundation has invested in some of these neighborhoods via their Making Connections project (initiated in 1999) in an effort to fight poverty, and to create healthy environments and opportunities for families living in these targeted areas.

In 2004, the Lower San Antonio (LSA) neighborhood in Oakland was selected by the Casey Foundation as one of twenty-two sites for their Making Connections initiative. In order to build the economic and social resources needed to revitalize this neighborhood, the Casey Foundation selected NCCLF to design and manage the financing strategy for the initiative - an \$8 million collaborative loan and grant fund involving several funding partners, including the Evelyn and Walter Haas, Jr. Fund, the San Francisco Foundation, Local Initiatives Support Corporation, and Low Income Investment Fund.

A Real Estate Council of the principal nonprofit affordable housing developers in the East Bay served as advisors. As part of this partnership, NCCLF not only committed over \$2M in loans, but oversaw the disbursement of all grants and loans related to the program. In all, 349 housing units will be developed on 18,900 sq. ft. of commercial land under the Making Connections LSA initiative.



A young artist at Eastside Arts Alliance prepares his work for auction.

we're right there with you, re-building neighborhoods through partnerships

LOWER SAN ANTONIO

LSA

The Lower San Antonio is an eclectic, multi-ethnic neighborhood made up mostly of African American, Latino and Asian American families. Historically, the area has received less than its proportional share of public investment and social services, which has contributed to its high levels of economic distress. However, since the implementation of the Making Connections initiatives, enormous changes have happened in the LSA.

Eastside Arts Alliance (ESAA)

Eastside Arts Alliance is one of the many organizations that was able to increase its neighborhood impact due to the LSA Fund. A multi-cultural, multi-media community arts center, ESAA brings together Asian, Latino, Native and African American communities in the Lower San Antonio to create a cultural dialogue of understanding and solidarity, social and political involvement, and leadership development. ESAA was created in 1999 by a group of artists and community organizers who met once a month to share their vision and ideas for their community, and dreamed one day of purchasing their own building to create a multi-ethnic cultural center.

With a loan from NCCLF, Eastside Arts Alliance purchased a building that had been abandoned for 30 years, and the Eastside Cultural Center was born. "NCCLF was crucial in helping us navigate the purchase," says Elena Serrano, Program Director at ESAA. "It's an organization that walks like a bank but doesn't talk like a bank, and that's what made the process so easy." The Center now presents weekly performances and ongoing arts workshops, and has open rooms for recording artists, videography and printmaking. The renovated building also includes a second floor with 16 units of affordable housing.

Orchards Senior Housing

In addition to providing loans, the LSA Fund offers small grants to nonprofit developers to cover predevelopment expenses - the range of upfront costs needed to evaluate the feasibility of a site or project. To date, NCCLF has disbursed ten grants of \$50,000 to nine qualified organizations. These grants were used for survey fees, market studies, impact studies, architectural costs, etc. One such "site characterization" grant to Affordable Housing Associates (AHA) revealed the need for low-income senior housing. In response, AHA developed Orchards Senior Housing, a 65-unit complex serving low-income elderly residents.



A young ESAA artist experiences the joy of artistic expression.

After this initial grant, AHA received an additional \$100,000 in predevelopment funds from the LSA Fund to help pay for environmental assessment costs, engineering costs, real estate taxes, legal fees and tax credit fees. A loan through the City of Oakland financed the construction costs, and the Orchards on Foothill opened in late 2008. The building includes universal design features for residents with disabilities, inviting community rooms decorated with art quilts, and a community garden where tenants can plant a small garden.

St. Joseph's Senior and Family Housing

An imposing brick building on 1.32 acres of land, St. Joseph's was originally built in 1912 as a convalescent home for the elderly. "The community impact study, which was funded by the site characterization grant, showed a definite need for affordable housing in the LSA," says Smitha Seshadri, the Project Manager of the St. Joseph's facility for BRIDGE Economic Development Corporation.

As the site is a designated Oakland historical landmark, some of the buildings could not be demolished. However, this gave BRIDGE the opportunity to use Historic Tax Credits towards restoration, and these venerable buildings were turned into affordable housing for seniors. BRIDGE had also planned 12 units of affordable housing in the construction. But, in light of the home ownership financing market, the focus shifted to affordable family rentals instead. "As with any project, you have to be ready to adjust to changes as they come up," says Seshadri. "But as long as we can achieve our goal of creating affordable housing for those who need it the most, we have succeeded."

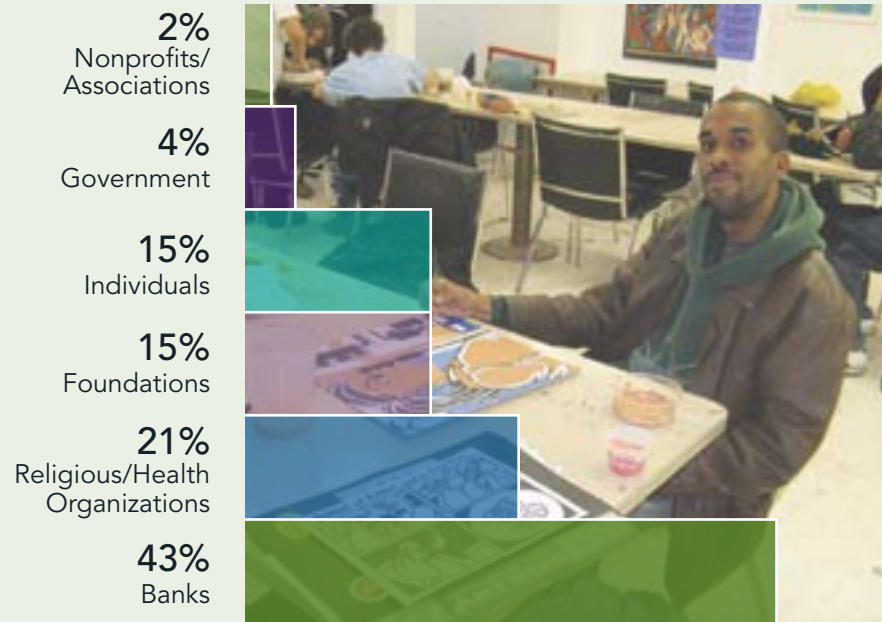
The impact of The Lower San Antonio Fund on the neighborhood it was created to serve has been striking. Where an abandoned building once stood, a thriving cultural center lives and breathes; a vacant industrial property is now a home for low-income seniors; a nearly 100-year-old convalescent home provides housing for low-income families. These are just a few examples of how lives can change for the better when organizations and individuals come together to invest in local communities. It is happening now in Lower San Antonio, paving the way for brighter futures for generations to come.



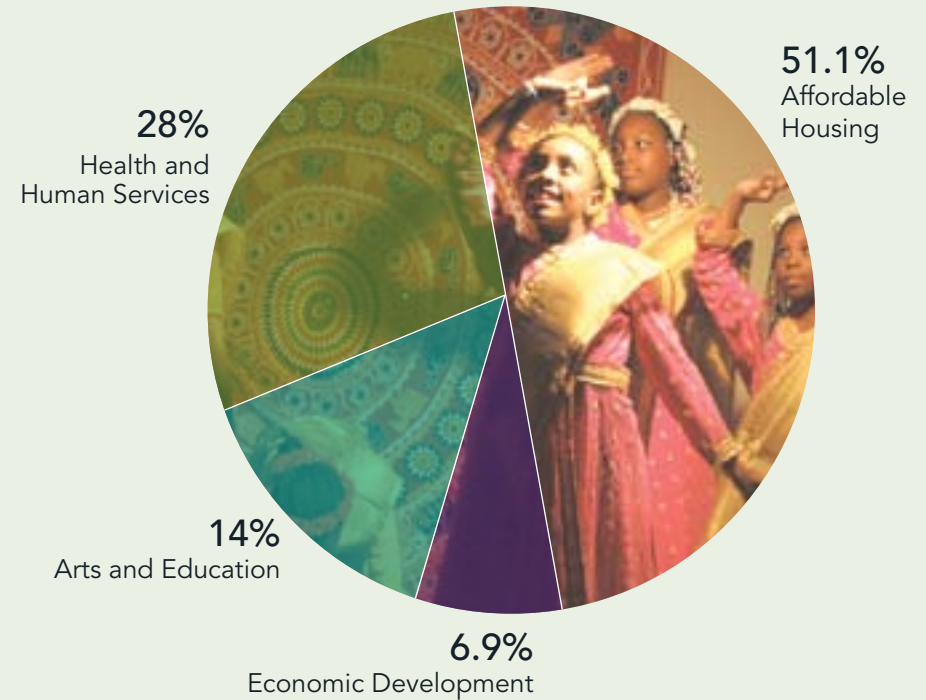
An Orchard's resident takes advantage of a cardio class for seniors.

NCCLF FUNDS AT WORK

SOURCES OF LOAN CAPITAL 2010



AREAS OF SUPPORT 2010



SOCIAL IMPACT OF LENDING AND GRANTS - 1987-2010

AFFORDABLE HOUSING

Loans	Committed	Leveraged	Grants	Committed	Leveraged	Clients Served	Jobs Created/Retained	Square Feet	Housing Units
110	\$59,821,530	\$951,032,740	15	\$1,425,330	\$42,917,564	12,852	533	550,277	5,699

ARTS AND EDUCATION

Loans	Committed	Leveraged	Grants	Committed	Leveraged	Clients Served	Jobs Created/Retained	Square Feet	Housing Units
43	\$16,373,961	\$35,918,652	41	\$5,115,900	\$221,917,654	204,541	1,329	917,836	-

ECONOMIC DEVELOPMENT

Loans	Committed	Leveraged	Grants	Committed	Leveraged	Clients Served	Jobs Created/Retained	Square Feet	Housing Units
29	\$8,129,756	\$67,109,637	10	\$466,262	\$17,088,503	16,545	413	167,957	105

HEALTH AND HUMAN SERVICES

Loans	Committed	Leveraged	Grants	Committed	Leveraged	Clients Served	Jobs Created/Retained	Square Feet	Housing Units
147	\$32,729,132	\$234,715,604	14	\$1,482,336	\$26,649,317	282,613	3,583	1,020,429	1,012

GRAND TOTAL

Loans	Committed	Leveraged	Grants	Committed	Leveraged	Clients Served	Jobs Created/Retained	Square Feet	Housing Units
329	\$117,054,379	\$1,288,776,633	80	\$8,489,828	\$308,573,038	516,551	5,858	2,656,499	6,816

CONDENSED STATEMENT OF FINANCIAL POSITION

Year ended September 30, 2010

	General Fund	Loan Fund	Total
ASSETS			
Cash and Investments	\$ 4,685,168	\$ 17,145,390	\$ 21,830,558
Grants Receivable	\$ 385,894	\$ -	\$ 385,894
Loans to Community Borrowers	\$ -	\$ 14,589,562	\$ 14,589,562
Other Assets	\$ 1,791,490	\$ 811,454	\$ 2,602,944
TOTAL ASSETS	\$ 6,862,552	\$ 32,546,406	\$ 39,408,958
LIABILITIES AND NET ASSETS			
Interest and Accounts Payable	\$ 417,684	\$ 10,678	\$ 428,362
Notes Payable	\$ -	\$ 26,424,500	\$ 26,424,500
Other Liabilities	\$ 2,020,729	\$ -	\$ 2,020,729
TOTAL LIABILITIES	\$ 2,438,413	\$ 26,435,178	\$ 28,873,591
Unrestricted Net Assets	\$ 4,032,846	\$ -	\$ 4,032,846
Temporarily Restricted Net Assets	\$ 391,293	\$ -	\$ 391,293
Loan Fund Net Assets	\$ -	\$ 6,111,228	\$ 6,111,228
TOTAL NET ASSETS	\$ 4,424,139	\$ 6,111,228	\$ 10,535,367
TOTAL LIABILITIES & NET ASSETS	\$ 6,862,552	\$ 32,546,406	\$ 39,408,958

CONDENSED STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

Year ended September 30, 2010

	Unrestricted	Temporarily Restricted	Total
SUPPORT AND REVENUE			
Grants and Contributions	\$ 1,685,285	\$ 290,000	\$ 1,975,285
Interest and Investment Income	\$ 1,375,583	\$ -	\$ 1,375,583
New Markets Tax Credit Income	\$ 781,208	\$ -	\$ 781,208
Consulting and Other Fee Income	\$ 323,211	\$ -	\$ 323,211
Net Assets Released From Restrictions	\$ 228,763	\$ (228,763)	\$ -
TOTAL SUPPORT & REVENUE	\$ 4,394,050	\$ 61,237	\$ 4,455,287
EXPENSES			
Program Services:			
Direct Lending	\$ 1,316,858	\$ -	\$ 1,316,858
New Markets Tax Credit	\$ 185,205	\$ -	\$ 185,205
Consulting and Grant	\$ 569,172	\$ -	\$ 569,172
Capitalization	\$ 349,362	\$ -	\$ 349,362
TOTAL PROGRAM SERVICES	\$ 2,420,597	\$ -	\$ 2,420,597
SUPPORTING SERVICES			
Management and General	\$ 255,637	\$ -	\$ 255,637
Fundraising	\$ 246,234	\$ -	\$ 246,234
Total Supporting Services	\$ 501,871	\$ -	\$ 501,871
TOTAL EXPENSES	\$ 2,922,468	\$ -	\$ 2,922,468
CHANGE IN ASSETS			
Change in Net Assets	\$ 1,471,582	\$ 61,237	\$ 1,532,819
Net Assets, Beginning of Year - as Restated	\$ 8,672,492	\$ 330,056	\$ 9,002,548
NET ASSETS, END OF YEAR	\$ 10,144,074	\$ 391,293	\$ 10,535,367

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.

INVESTORS *we could not do our work without the financial commitment of our investors and the support of our financial partners*

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Catholic Healthcare West
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Dominican Sisters of Mission San Jose
Dominican Sisters of San Rafael
First Hebrew Congregation of Oakland, DBA Temple Sinai
Marianists Province of the U.S.
Marist Society, Atlanta Province
Mercy Partnership Fund
San Francisco Network Ministries
Sinsinawa Dominicans
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Sisters of Mercy of the Americas
West Midwest Community
Sisters of Notre Dame de Namur

Sisters of St. Joseph of Orange
Sisters of the Holy Family
Sisters of the Holy Names of Jesus and Mary, Province of CA
St. Ignatius Church
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Trinity Health Corporation

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S.H. Cowell Foundation
Friedman Family Foundation
Fund for Nonviolence
Wallace Alexander Gerbode Foundation
People's Life Fund
Erich & Hannah Sachs Foundation
The San Francisco Foundation
The Tides Foundation

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Community Development Financial Institution Fund
Community Economics, Inc.
Opportunity Finance Network

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Enterprise Community Loan Fund
Local Initiatives Support Corporation
Low Income Investment Fund
Mercy Partnership Fund
Opportunity Fund

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JP Morgan Chase
National Development Council

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Organizations

\$50,000 and Up

Bank of America
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Comerica Bank
Community Development Financial
Institution Fund
Wallace Alexander
Gerbode Foundation
Evelyn & Walter Haas, Jr. Fund

\$1000 - \$49,000

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Firedoll Foundation
Greene Radovsky Maloney
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Northern Trust, NA
Pacific National Bank
Presidio Bank
SCM Advisors LLC
Silicon Valley Bank
State Street Foundation
Sterling Bank & Trust
U.S. Bank
Union Bank
United Labor Bank
Wells Fargo Bank
Wells Fargo Insurance Services
Y&H Soda Foundation

Up to \$999

Anonymous
BRIDGE Housing Corporation
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Development Lending Initiative
Franklin Templeton Bank & Trust
Peace Development Fund

Social Equity Group
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Two girls from Central American Resource Center (CARECEN), an immigrant family wellness and empowerment organization.

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Staff Attorney, Center on Race,
Poverty & the Environment

Dennis Woods
President, United Security Bank

Ernie Hernandez
Executive Director, United Way
of Tulare & Kings County

Michael Sigala
Sigala Inc.

Tom Collishaw
Vice President, Director of
Development Self-Help Enterprises

Gabriela Mello
Community Relations Officer, Citi

Roland Smith
Field Office Director, HUD

John Chan
Vice President, US Bank

Debbie Raven
Executive Director,
Valley Small Business Corp.

Frank Bravo
Vice President,
Community Development
Finance Manager, Rabobank

Roger Palomino
Community Activist

Arthur Dyson
Architect, AIA, IAA

Tim Rios
Senior Vice President,
Community Development Manager
Wells Fargo

STAFF

Mary A. Rogier
President

Jonathan Austin
Real Estate Consultant

Guy Baldwin
Business Systems Analyst

Leiasa Beckham
Real Estate Consultant

Ross Culverwell
Senior Loan Officer

Kelly Ehrenfeld
Loan and Compliance Associate

Maureen Gonzales
Development and
Marketing Associate

Dutch Haarsma
Senior Vice President/
Director of Lending

Catherine Howard
Deputy Director of Lending

Grayton Huang
Accountant

Joanne Lee
Director of Financial Consulting
and Program Development

Eddy Lopez Jr.
Executive Assistant

Cristian Martinez
Administrative Coordinator

Michael Murray
Development Associate

Carrie Octavio
Loan Officer

Tessa Perry
Loan Associate

Alice Rocha
Business Development
Loan Officer

C. Lea Salem
Director of Finance and
Administration

Sherry Simmons
Director of Resource Development

Joshua Simon
Director of Real Estate

Karen Sullivan
Consulting Analyst

Photography
Julio Martinez
Roy Manzanares
Kym Cortigiano



Girls from the YMCA of the Central Bay Area, which offers several Spring and Summer youth programs.

NORTHERN
CALIFORNIA



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
559.452.0327
www.nccf.org