

# Inspiration

Northern California Community Loan Fund







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

## Inspiring Us

WELCOME TO THE INSPIRATIONAL STORIES of the Northern California Community Loan Fund's Fiscal Year 2009 Annual Report. A small book, yes, but filled with achievement, tenacity, dedication, and hope.

Given recent times, you may be wondering: What could possibly be inspiring about the kind of year we've just had? Many of our fellow Californians spent another year struggling with economic problems that can quickly turn into catastrophes. The full force of the recession hit the poorest people the hardest, of course. But it's also hurt the people who are a single paycheck away from poverty—people who lack the financial resilience to bounce back from a pink slip, a foreclosure notice, or a negative health report.

Yet when we reflected on our work over the past year, we felt inspired by what we saw. For example, we saw families moving into a safe and well-designed affordable housing complex, ready to start a new chapter in their lives. We saw the confidence gained by a nonprofit manager after working with our staff consultants to sort out some financial reporting issues. We

saw a beautifully appointed waiting room at a community health clinic, a warm and comfortable environment for people receiving preventive care for the first time. We saw energetic young leaders with new visions for their communities. Above all, we saw the impact of our work and how it touches the lives of so many people in need.

It hasn't been an easy road this year for any of our clients. Nevertheless, with your support, NCCLF continued to provide financing and expertise that strengthened the capacity of dozens of essential commu-

nity programs. As you'll see in this report, all three of our program areas—lending, consulting and training, and socially responsible investing—achieved positive impacts in Fiscal Year 2009, transforming needy communities into better places to live and work.

We're confident you will be as inspired by these stories as we are, and hope you will continue to support our work. We offer heartfelt thanks to our staff, Board, and the community of friends who also inspire us each and every day.



Mary A. Rogier  
PRESIDENT

Ann Cameron  
CHAIR, BOARD OF DIRECTORS



A Toolworks client (l) and volunteer enjoy an afternoon of bowling.

## Inspiring Partnerships

### Bernal Heights Neighborhood Center

“WE ARE WORKING FOR the benefit of all those who are institutionally disenfranchised,” explained Joseph Smooke, Executive Director for the Bernal Heights Neighborhood Center (BHNC). Located in San Francisco’s Bernal Heights District, BHNC provides services to the city’s most vulnerable residents, while paying careful attention to the particular issues and concerns of specific, unique populations.

The Center’s Housing Services Affiliate focuses on developing affordable housing throughout the city for the benefit of people with low and moderate incomes and for those with special needs. Since 1982, the Affiliate has completed 16 developments totaling 373

units, including four commercial spaces, and provided affordable housing to over 600 low-income adults and children.

One of BHNC’s goals is to “de-institutionalize” special-needs housing. For this reason, they actively pursue existing residential properties. These smaller multi-unit facilities are used to provide homes for

people with specific needs, such as women in recovery, or women with HIV and their families. BHNC also established the Excelsior Youth Center on Mission Street. The Center serves 300 economically disadvantaged youth annually, providing job training, healthy behavior and life skills education, a liaison to the Mayor’s Office

of Education, and one-on-one violence prevention counseling.

In 2008, the Center's lease expired, and the owner decided to sell. BHNC offered to buy the building, but their offer was rejected, so they turned to NCCLF. "NCCLF Senior Loan Officer Catherine Howard told us, 'If it's not in our product

Richmond District on the 29th Avenue Project on the former site of St. Peter's Episcopal Church, which was severely damaged in the Loma Prieta earthquake. Partnering with St. Peter's, BHNC is developing 20 units of affordable housing for adults with developmental disabilities. Working closely with the City of San

The relationship we have with NCCLF is the most collaborative we have with any lender.

JUSTINE LAUDERBACK STREBLER, BHNC

line, we'll see if we can make it work somehow," recalled Smooke. With a community facility acquisition loan from NCCLF, BHNC's second offer was accepted, and they were even able to add one unit each of affordable housing and commercial space upstairs. Now they are about to add a program to serve seniors as well.

NCCLF's relationship with BHNC has continued to grow. In March of this year, BHNC broke ground in San Francisco's

Francisco, NCCLF provided a \$200,000 bridge loan to help the project along. Toolworks, a well-regarded service provider, will provide care for the facility's residents and, after repairs to the old parish hall are complete, the congregation will have a permanent place of worship. Said Justine Lauderback Strebler, BHNC Director of Finance and Administration, "The relationship we have with NCCLF is the most collaborative we have with any lender."

## Inspiring Patients

### Coastal Health Alliance

In 1988, a group of Marin residents came together to create a desperately needed health clinic in rural West Marin. Their plan was to provide care to every person who walked through their doors, regardless of their ability to pay.

Over 20 years later, what was once a tiny clinic has grown to become Coastal Health Alliance (CHA), three fully-equipped facilities operating in the isolated agricultural areas of Point Reyes, Bolinas, and Stinson Beach. CHA clinics provide primary healthcare service to over 6,400 patients a year, including farming families and migrant workers. Nearly 40% of these patients lack health insurance, but none are turned away for lack of funds. "We're able give solace to people who feel hopeless," said Dr. Mike Witte, a founding member of CHA. "It's edifying to take care of those who wouldn't otherwise be able to get care."

When California's current budget crisis threatened CHA's funding, the agency contacted NCCLF and requested a line of credit to ensure its financial stability. "Without that kind of support, we would have worried about keeping our doors open," said Dr. Witte. "NCCLF buoyed us up when we were struggling to keep our head above water."



Lulu Drux, CHA Co-Founder and Site Manager of the Bolinas Community Health Center.





YMCA supporters, construction workers, and a youth leader at the groundbreaking for the new YMCA-PG&E Teen Center.

## Inspiring Youth

### Berkeley-Albany YMCA

WHEN BERKELEY-ALBANY YMCA Executive Director Fran Gallati learned that PG&E was donating a vacant office building to their organization, he knew a unique opportunity had presented itself. Located in downtown Berkeley, the building was within a few blocks of several public and private high schools and numerous parks and restaurants frequented by local students. It was the perfect location to engage East Bay teens and provide services lacking at often over-burdened schools. However, according to Gallati, rather than just renovate a building to provide yet another hangout space for students, he and the YMCA Board “decided we wanted to go about this project in a very specific way—we

wanted to really involve local teens. And we ended up involving teens on a level we didn’t imagine.”

Every week for nearly two years, a dedicated group of YMCA youth leaders, known as the AMPCouncil, met to learn the ins and outs of facility project management, designing what will become the

YMCA-PG&E Teen Center. Working with two volunteer real estate developers, the AMPCouncil identified what they were looking for in a teen center, interviewed and hired architects, approved the architectural design, and developed the programs and services the Center will soon provide to local youth.



When the YMCA was faced with a funding gap, NCCLF Director of Consulting and Training Joshua Simon worked with them to identify the funds needed to go forward with the project. Simon was able to fill the financial gap with leveraged New Markets Tax Credit (NMTC) financing. “We knew about NMTCs, but we needed

Development. The Academic Achievement program will provide guidance and academic counseling to over 400 youths annually as they work their way towards college. It will also continue to offer the YScholars program, providing support to teens who are the first in their family to attend college. The Youth Employment and Career

“ We really appreciate the expertise NCCLF brought to the table. ”

FRAN GALLATI, BERKELEY-ALBANY YMCA

to figure out how to use them,” said Gallati. “Josh made some very critical suggestions on how to use and maximize the NMTC funding we were receiving, and ultimately got the project off the ground. We really appreciate the expertise NCCLF brought to the table.”

When the YMCA-PG&E Teen Center opens in the fall of 2010, it will provide services in three program areas: Academic Achievement, Youth Employment and Career Preparation, and Leadership

Preparation program will help an estimated 250 teens build the skills they need to enter the workforce and find meaningful employment. And over 750 teens will be involved in Leadership Development, becoming engaged in local volunteer work and giving back to their communities. The Center will also host a variety of social and cultural events, including poetry slams and art shows, celebrating the diversity of the East Bay and the young lives transformed by this innovative and inspirational organization.

## Inspiring Families

### CARECEN

WHEN NONPROFITS FIND themselves in need of more comprehensive assistance, NCCLF’s staff has the expertise to provide the technical support and practical knowledge that solves problems and builds long-term sustainability.

The goal of the Central American Resource Center (CARECEN) is to create a vibrant Latino immigrant community in the San Francisco Bay Area. This trail-blazing organization empowers Latino families and individuals by providing an array of direct services, legal advocacy, and community organizing programs.

Originally established to provide assistance to Salvadoran exiles fleeing civil wars and political repression in the 1980s, CARECEN has expanded to meet the needs of an ever-changing community. They now provide immigration legal counseling, primary health care services, and comprehensive social services that connect individuals to affordable housing, job training, and family crisis counseling.

When CARECEN needed assistance finding a new office location, NCCLF helped them identify their facility needs and successfully navigate the lease negotiation process. Our team also conducted a detailed Fiscal Fitness consultation, providing financial training to the staff and Board, and helping CARECEN develop a sustainable budgeting process and understand their financial capacity.



CARECEN clients participate in a community celebration.



The old St. Joseph's campus will be getting a new life as affordable housing for low-income families.

## Inspiring Residents

### BRIDGE Housing

**BRIDGE HOUSING CORPORATION (BRIDGE)**, a nonprofit organization, was founded in the Bay Area in 1983 with the intent to increase the supply of affordable housing on a large scale—thousands of homes priced within reach of low- and moderate-income residents. These homes would blend into communities, and the design and construction would be of market-rate housing quality. Over the years, BRIDGE expanded and now has offices in Los Angeles and San Diego, allowing them to better serve the entire state. Currently, their development and pipeline activity exceeds 16,000 homes. The St. Joseph's Affordable Family Apartments Project, located in Oakland's Lower San Antonio neighborhood

(LSA), is a recent example of BRIDGE's fine work.

The LSA district is characterized by low education rates and family incomes averaging less than \$33,000. New housing development is scarce. Fortunately, St. Joseph's will create 58 units of housing for low-income families. "This is much-needed

affordable housing for one of the poorest neighborhoods in the Bay Area," said Smitha Seshadri, Project Manager for BRIDGE. "Vacancy rates are low, and given the number of foreclosures this area has experienced, and the number of large families, this will be a great benefit." The \$1.264 million acquisition loan for St. Joseph's came from

the LSA Fund, which is sponsored by the Evelyn & Walter Haas, Jr. Fund and the Annie E. Casey Foundation, and targets Lower San Antonio as part of a nationwide initiative. NCCLF manages this fund with the participation of Local Initiatives Support Corporation and the Low Income Investment Fund.

old vacant and dilapidated Montgomery Ward site next door was redeveloped as an elementary school in 2004. It is changing from industrial to residential, and housing is needed.”

BRIDGE, though, is about more than simply building affordable housing. They provide property management services to

**This is much-needed affordable housing for one of the poorest neighborhoods in the Bay Area.**

**SMITHA SESHADRI, BRIDGE HOUSING**

A historic building on another area of the site is slated for 84 units of senior housing in a separate project phase, for which NCCLF provided a bridge loan in 2006. “The historic buildings date back to the turn of the last century,” Smitha said. “The Little Sisters of the Poor established a home for the aged named after St. Joseph. It’s been used for commercial businesses, but now we’re reverting back to its original use, and keeping the name. There is gradual change coming to this neighborhood. The

over 8,000 rental and owned properties. Their resident and community services programs provide educational and job training opportunities, and preparation for home ownership. Their commitment extends to community revitalization, where mixed-income properties promote diversity and residents are not displaced from their neighborhoods. For nearly 30 years, BRIDGE Housing has worked to maintain the historical integrity of communities, while bringing essential services to residents.

## Inspiring Investors

### Jane Baker

**NCCLF INVESTOR AND DONOR** Jane Baker has always been determined to use both her mathematic and artistic abilities to create a life focused on social change. When she moved to California in the 1970s to begin a banking career, she discovered the time wasn’t right to convince large corporations to invest their money back into their communities. So, she left to join the Vanguard Public Foundation and, eventually, the telecommunications company Working Assets—one corporate, one philanthropic, but both organizations which leveraged private and public capital to help fund successful social change. During this time, Jane became involved in the endless hours of planning for the agency that would become the Northern California Community Loan Fund. She helped breathe life into NCCLF, and to develop the social values we maintain today. Subsequently, she has utilized her artistic and business abilities to form Art ExChange, an organization which raises money for social and economic justice organizations (images of her art and more information about Art ExChange can be found at [janebakerart.com](http://janebakerart.com)).

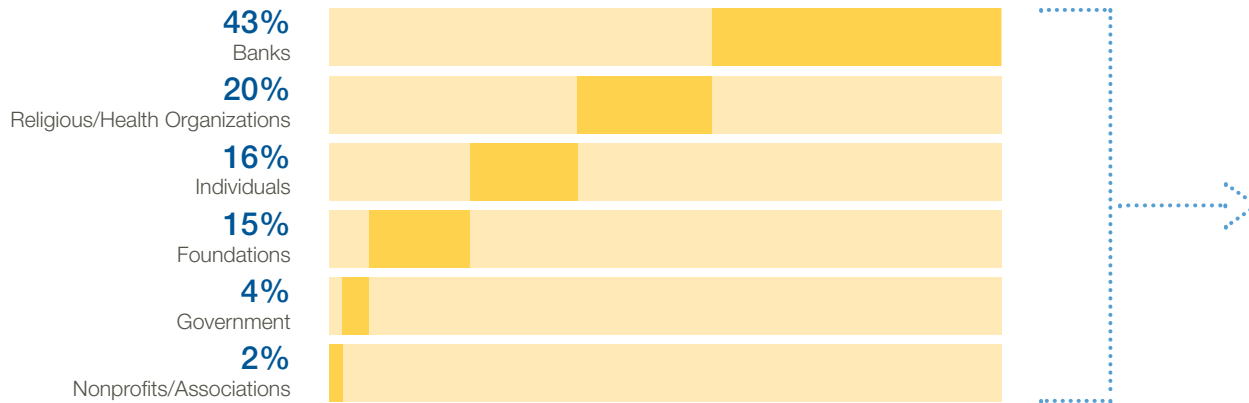
NCCLF is proud to be affiliated with Jane Baker, and proud of her ongoing commitment to socially responsible investing. She is a shining example of how people can give of themselves and their talents to help others in many life-changing ways.



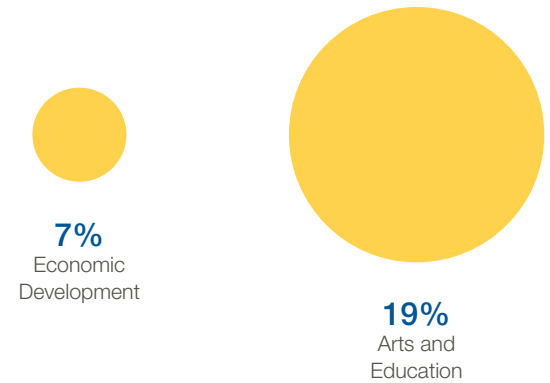
Jane Baker in her Mission District studio.

# NCCLF Funds at Work

## Sources of Loan Capital 2009



## Areas of Support 2009



## Social Impact of Lending 1987 to 2009

### Affordable Housing

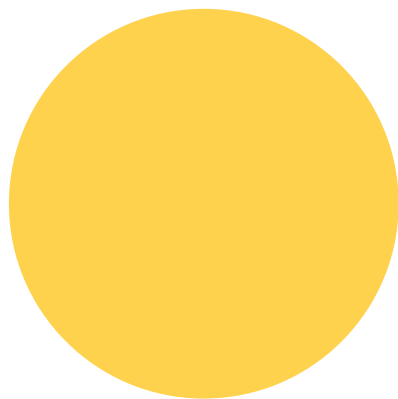
Loans		Impact	
Committed	103	Square feet	476,181
Leveraged	\$908.8 million	Clients served	12,852
		Jobs created/retained	533
		Housing units	5,340
Grants			
Committed	15		
Leveraged	\$25.1 million		

### Arts and Education

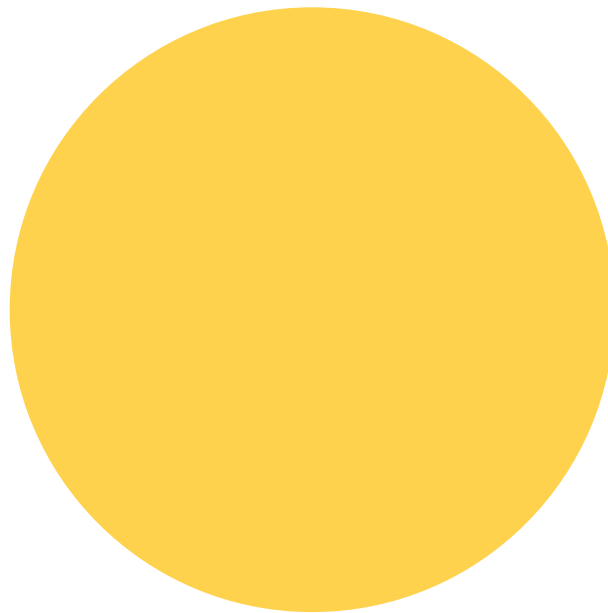
Loans		Impact	
Committed	41	Square feet	870,403
Leveraged	\$35.3 million	Clients served	189,541
		Jobs created/retained	1,329
Grants			
Committed	33		
Leveraged	\$221.9 million		

### Health and Human Services

Loans		Impact	
Committed	139	Square feet	994,948
Leveraged	\$232 million	Clients served	249,362
		Jobs created/retained	3,264
		Housing units	1,012
Grants			
Committed	11		
Leveraged	\$26.6 million		



**29%**  
Health and  
Human Services



**45%**  
Affordable Housing

### Economic Development

<b>Loans</b>	25
Committed	\$7.5 million
Leveraged	\$32.6 million
<b>Grants</b>	5
Committed	\$408,920
Leveraged	\$17.1 million

<b>Impact</b>	
Square feet	146,657
Clients served	16,545
Jobs created/retained	370
Housing units	53

### Total Impact

<b>Loans</b>	308
Committed	\$102.2 million
Leveraged	\$1.2 billion
<b>Grants</b>	64
Committed	\$8.1 million
Leveraged	\$290.8 million

<b>Impact</b>	
Square feet	2,488,189
Clients served	468,300
Jobs created/retained	5,496
Housing units	6,405

## Our Services

### Lending Program

NCCLF makes loans ranging from \$10,000 to \$1 million (or higher, with other participants) for four types of 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 also have \$39 million in New Markets Tax Credit allocations to be invested in community facilities in our region of service.

### 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 188 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 investment pool has grown from \$179,000 in its first fiscal year (1988) to its current level of \$23.5 million (as of September 30, 2009).

### 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.



# Condensed Statement of Financial Position

Year ended September 30, 2009

	General Fund	Loan Fund	Total
<b>Assets</b>			
Cash and Investments	\$ 4,260,412	\$ 11,901,841	\$ 16,162,253
Grants Receivable	200,000	—	200,000
Loans to Community Borrowers	—	16,543,481	16,543,481
Other Assets	1,814,925	435,939	2,250,864
<b>Total Assets</b>	<b>\$ 6,275,337</b>	<b>\$ 28,881,261</b>	<b>\$ 35,156,598</b>
<b>Liabilities &amp; Net Assets</b>			
Interest and Accounts Payable	\$ 273,521	\$ 159,227	\$ 432,748
Notes Payable	—	23,453,000	23,453,000
Other Liabilities	1,484,005	—	1,484,005
<b>Total Liabilities</b>	<b>\$ 1,757,526</b>	<b>\$ 23,612,227</b>	<b>\$ 25,369,753</b>
Unrestricted Net Assets	2,953,458	—	\$ 2,953,458
Temporarily Restricted Net Assets	1,564,353	—	1,564,353
Loan Fund Net Assets	—	5,269,034	5,269,034
<b>Total Net Assets</b>	<b>\$ 4,517,811</b>	<b>\$ 5,269,034</b>	<b>\$ 9,786,845</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 6,275,337</b>	<b>\$ 28,881,261</b>	<b>\$ 35,156,598</b>

# Condensed Statement of Activities and Changes in Net Assets

Year ended September 30, 2009

	Unrestricted	Temporarily Restricted	Total
<b>Support and Revenue</b>			
Grants and Contributions	\$ 908,858	\$ 2,255,000	\$ 3,163,858
Interest and Investment Income	1,403,329	—	1,403,329
Consulting and Other Fee Income	260,221	—	260,221
Net Assets Released from Restrictions	2,123,500	(2,123,500)	—
<b>Total Support &amp; Revenue</b>	<b>\$ 4,695,908</b>	<b>\$ 131,500</b>	<b>\$ 4,827,408</b>
<b>Expenses</b>			
<b>Program Services</b>			
Direct Lending	\$ 2,847,889	\$ —	\$ 2,847,889
New Markets Tax Credit	122,389	—	122,389
Consulting and Grants	633,796	—	633,796
Capitalization	340,605	—	340,605
<b>Total Program Services</b>	<b>\$ 3,944,679</b>	<b>\$ —</b>	<b>\$ 3,944,679</b>
<b>Supporting Services</b>			
Management and General	276,787	—	276,787
Fundraising	240,600	—	240,600
<b>Total Supporting Services</b>	<b>517,387</b>	<b>—</b>	<b>517,387</b>
<b>Total Expenses</b>	<b>\$ 4,462,066</b>	<b>\$ —</b>	<b>\$ 4,462,066</b>
<b>Change in Assets</b>			
Change in Net Assets	\$ 233,842	\$ 131,500	\$ 365,342
Net Assets, Beginning of Year	2,719,616	6,701,887	9,421,503
<b>Net Assets, End of Year</b>	<b>\$ 2,953,458</b>	<b>\$ 6,833,387</b>	<b>\$ 9,786,845</b>

# Investors

We could not have done our work without the financial commitment of investors in NCCLF's revolving loan fund.

## Individuals

Susan S. Aaron and Steven E. Sherman  
Anonymous  
Suzanne and Ronald Bachman  
Robert D. Bacon  
Holly Badgley and Peter Stern  
Jane Baker  
Barbour Family Revocable Trust  
Peter Barnes  
Mary and Ted Barone  
Alvin H. Baum, Jr.  
Jesse Bean  
Laurie Bernstein  
Joani Blank  
Elizabeth Boardman  
Peter Brastow  
Victoria and William Bruckner  
Julia Busgang and Richard Bernius  
Erin Callahan  
Kimo Campbell  
Carol Cavanaugh  
Paul Chechanover, Chechanover Family Trust  
Joanie Ciardelli  
Mary Ann Cobb  
Nancy Conover  
John Cook and Gabriel Speyer  
John Cotton  
Sandra Curtis  
Linda Dallin and Paul Sussman  
Chris Davidson and Cory Cherk  
Kathleen Diepenbrock  
S. W. Dittenhofer III  
Jean Driscoll and Peter Calthorpe  
Marta Drury  
James R. Eitel  
Alma En Paz  
Caroline L. Everts

Michael S. Falk  
Michael Faust  
Mary Ford and Robert Lewis  
Susan Frank  
Alexandra Freidus  
David Friedman  
Max Meyer Friedman  
Meryl Meyer Friedman  
Roberta Friedman and Paul B. Drescher  
Annie Goglia  
Lenore Goldman  
Gray Family Trust  
Deborah Gray  
Marion E. Greene  
Holly Hayes and Carl Stern  
Adam Hochschild  
Lisa Honig  
Zoia Horn and Richard Galloway  
Martha A. Hyde  
David Jaber  
Lona Jupiter  
Margery Keyes Morel-Seytoux  
Joseph Kresse  
Suzanne LaFetra  
Karen Larsen  
Monica and Eric Leenson  
Richard Lewis  
Conny and Walter Lindley  
Oliver H.P. Lloyd  
Estate of Laurence Locke  
Mary Luckey and Paul Kivel  
Shan Magnuson  
Stephen Matchett  
Arlene Mayerson  
Danielle McArthur and Michael Murray  
Adair McClatchy  
Chris McCluney  
Robert C. McConnell  
Pamela Merchant  
Kate S. Meyer  
Paulette Jean Meyer

Phyllis Murphey  
Sorca M. O'Connor  
Henry Obermayer  
Jeffrey A. Ordower  
Wendy Oser  
Dorothy and David Perkins  
Hanna Pitkin  
Barbara Rhine  
Charlotte Rieger  
Elisabeth Hardman Rix  
Joan and William Robbins  
Mary A. Rogier  
William Roth  
Meredith Sabini, Ph.D.  
Kirby Sack  
Peter S. Samis  
Mark Schack  
Ilana Schatz and David Lingren  
Sherri Schultz  
Marie H. Schutz  
Susan Severin  
Alissa Shethar  
Sue Siegel  
Patricia Silver  
William Stewart  
Janet E. Stone  
Dolores Taller  
Wendy Tanowitz  
Tamara Teichgraeber  
Bonnie and George Thomas  
Marianna S. Tubman  
Alfred Twu  
Elia and Halimah Van Tuyl  
Susan Vickers  
Tanis Walters  
Karen Weil and Mark Morris  
Sandy Weil  
Janet and James Wenninger  
Patricia Wolfe  
Molly and Dennis Wuthrich  
Katherine Youngmeister  
Richard Yurman  
Jody Zaitlin  
David Zebker  
Judy Zollman and Marty Glick

## Religious Organizations

Ascension Health  
California Province, Society of Jesus  
Catholic Health Initiatives  
Catholic Healthcare West  
Congregation of the Sisters of Charity of the Incarnate Word  
Dominican Sisters of Mission San Jose  
Dominican Sisters of San Rafael  
First Hebrew Congregation of Oakland, DBA Temple Sinai  
Marianist Province of the United States  
Marist Society, Inc.  
Mercy Partnership Fund  
Sinsinawa Dominicans  
Sisters of Charity of the Blessed Virgin Mary  
Sisters of Mercy of the Americas West Midwest Community  
Sisters of Notre Dame de Namur  
Sisters of St. Joseph of Carondelet  
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  
St. John's Presbyterian Church – Berkeley  
St. Joseph Health System  
Trinity Health Corporation

## Banks

Bank of America  
Bank of the West  
Borel Private Bank & Trust Co.  
First Republic Bank  
Guaranty Bank  
Manufacturers Bank  
J.P. Morgan Chase Bank  
Northern Trust NA  
Silicon Valley Bank  
U.S. Bancorp Community Development Corporation  
United Commercial Bank  
United Labor Bank  
United States Trust Company  
Wells Fargo Community Development Corporation

## Foundations

Calvert Social Investment Foundation  
The Annie E. Casey Foundation  
Cordes Family Foundation

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## Financing Partners

We appreciate the commitment and support of our financing partners.

Annie E. Casey Foundation  
Catholic Healthcare West  
Evelyn and Walter Haas, Jr. Fund  
Local Initiatives Support Corporation  
Low Income Investment Fund  
Mechanics Bank  
Mercy Partnership Fund  
Opportunity Fund  
Rural Community Assistance Corporation  
The San Francisco Foundation

S.H. Cowell Foundation  
Friedman Family Foundation  
Fund for Nonviolence  
Funding Exchange Endowment  
Funding Exchange Pooled Fund  
Wallace Alexander Gerbode Foundation  
People's Life Fund  
Erich and Hannah Sachs Foundation  
The Tides Foundation

## Nonprofits and Government Agencies

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



# Donors

We are grateful for the generosity of the following funders and donors that contributed in 2009.

## Organizations

### \$50,000 and Up

Bank of America  
U.S Treasury CDFI  
Wells Fargo

### \$10,000 – 49,999

Annie E. Casey Foundation  
Citi  
Comerica Foundation  
Firedoll Foundation  
Friedman Family Foundation  
Evelyn & Walter Haas, Jr.  
Fund  
Hewlett Foundation  
Northern Trust NA  
U.S Bank  
Union Bank

### \$1,000 – 9,999

Bank Leumi USA  
Bank of the West  
Borel Private Bank & Trust  
California Economic  
Development Lending  
Initiative  
Cathay Bank Foundation  
City National Bank

Clearinghouse CDFI  
Greene Radovsky Maloney  
Share & Hennigh LLP  
Lane Powell  
Manufacturers Bank  
Mechanics Bank  
Merrill Lynch  
Rabobank N. A.  
Silicon Valley Bank  
State Street Foundation  
Sterling Bank & Trust  
United Commercial Bank  
United Labor Bank

### Up to \$999

Asian Neighborhood Design  
Asian Resource Center  
Bernal Heights Neighborhood  
Center  
BRIDGE Housing Corporation  
Catholic Healthcare West  
Community Economics, Inc.  
Farallone Pacific Insurance/  
Costello Risk Services  
Featherston & Associates  
Franklin Templeton Bank  
Gubb & Barshay LLP  
Innovations Housing Inc.

Khmmu Catholic Community  
Nonprofit Finance Fund  
Oliver & Company  
One California Bank  
Orrick, Herrington & Sutcliffe  
LLP  
Presidio Bank  
Providence Foundation/Helen  
Lamar & Patricia Doyle  
San Francisco Housing  
Development Corporation  
Sisters of the Presentation  
St. Anthony Foundation  
St. Mary's Center  
Tenants and Owners  
Development Corporation  
Tenderloin Neighborhood  
Development Corporation  
Ventura Partners LLC  
Virtus Investment Partners  
West Bay Housing  
Corporation

## Individuals

### \$5,000 and Up

Holly Badgley and Peter Stern  
Kimo Campbell  
S.W. Dittenhofer III  
Jean Driscoll and  
Peter Calthorpe  
Ann Hatch  
Gertrude and Daryl Reagan  
Julie Stevenson and  
Tom Meyer

### \$1,000 – 4,999

Anonymous  
Clara Basile  
Susan Chamberlin  
Laurie Cohen  
Adrienne Hirt and  
Jeffrey Rodman  
Nancy Kittle  
Molly Lazarus and  
Craig Burke  
Sue and Phillip Marineau

Pamela Merchant and  
Kirby Sack  
Paulette Meyer and  
David Friedman  
Elizabeth and Thomas Pigford  
Elisabeth Rix  
Susan Vickers  
Patricia Wolfe  
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Martin Glick

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Akaya Windwood  
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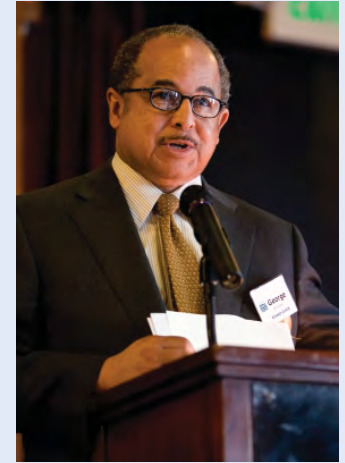
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## In Memoriam

### George E. Williamson

NCCLF BOARD AND STAFF wish to dedicate this Annual Report to our friend and colleague George E. Williamson, who passed away in February, 2010. George played a pivotal role in NCCLF's growth and impact for over 15 years. During that time, George ably led the Board of Directors as Vice Chairman and Chairman, providing steady and thoughtful leadership during a period of intensive growth and change in our industry. George also contributed his expertise, time, and energy as a member of our Development, Board Development, Finance, Audit, and Performing Arts Grants Program Advisory committees. George was the longtime President and Chief Executive Officer for the California Economic Development Lending Initiative. Our sympathies go to George's wife, Sylvia Chaney Williamson and his two children, Rodney "Tony" Williamson and Audrey Williamson. George will be deeply missed by all who knew and respected him. We honor his memory; his spirit lives on in our work.



The Berkeley Repertory Theatre has benefited from NCCLF's consulting and workshop services.

#### Cover Images

Left to right: Participants enjoy classes at the YMCA; a drummer at Emeryville Taiko practices; Medical Assistant Jackie Alvrengra at work at CHA.

#### Design

e.g. communications

#### Principal Photography

Roy Manzanares: pages 2, 6, and 7

#### Additional Photography

Berkeley-Albany YMCA: cover left  
Gwendolyn Meyer: cover right and page 3  
Yelena Rybkina: cover center  
Lambert Li Photography: page 4  
CARECEN: page 5  
Girls Inc. of Alameda County: page 12  
David Huang: this page, above  
Timothy Hursley, courtesy ELS: this page, left

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