

NORTHERN  
CALIFORNIACOMMUNITY  
LOAN FUNDFinancial Solutions.  
Stronger Communities.[www.ncclf.org](http://www.ncclf.org)

# NORTHERN CALIFORNIA COMMUNITY LOAN FUND

The Northern California Community Loan Fund (NCCLF) is a nonprofit lender and technical assistance and consulting provider based in San Francisco, with a satellite Central Valley office in Fresno. Since 1987, it has extended loan capital and financial training to organizations that create affordable housing, promote economic development and cooperative business models, and provide a wide range of human services to northern California's neediest individuals and families. Its \$44 million revolving loan fund includes investments from nearly 237 individuals, banks, religious communities, and foundations. NCCLF's financial management and facility acquisition consulting and training programs have attracted national support for their innovative approach to building nonprofit capacity.

## Financial and Social Impact

- Loans closed: \$105 million to 314 projects
- Housing units created: 6,220
- Jobs created/retained: 15,831
- Square footage of nonprofit and retail space created: 1.6 million square feet
- Workshops provided: 1,952
- Consultations offered: 350

## Contact

870 Market Street  
Suite 677  
San Francisco, CA 94102

P: 415.392.8215

F: 415.392.8216

E: [info@ncclf.org](mailto:info@ncclf.org)

## Success Story: Destiny Arts Center, Oakland, CA

Destiny Arts Center provides services to 3,500 youth (ages 3-18) from low-income neighborhoods. It offers violence prevention programs through artistic mediums, such as dance, theatre, and martial arts. Destiny contacted NCCLF in 2004 to obtain financial management consulting and later on, facility consulting services because it needed space to accommodate the growing population interested in its programming. NCCLF consulting also helped Destiny identify a new location for its arts education center/headquarters in North Oakland. And finally, in 2013, NCCLF provided Destiny with a \$925,000 acquisition/rehabilitation loan so it could expand its services for young people to reshape daily challenges through physical, emotional, and creative growth.

