The Northern California Community Loan Fund (NCCLF) is a nonprofit headquartered in San Francisco, with offices in Oakland and Fresno, that partners with socially conscious impact investors and mission-driven organizations to support low-income communities’ need for housing, education, healthcare, food, jobs and economic opportunity. For 30 years, NCCLF has provided loans and working capital as well as consulting advice to local organizations working to ensure California’s communities are financially stable and culturally vibrant. And by investing in our loan fund, impact investors achieve their vision of realizing financial returns while funding social good. Its $55.4 million revolving loan fund includes investments from nearly 271 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. Of over 1,000 Community Development Financial Institutions rated by Aeris, an independent third-party analyst, NCCLF is one of only a few organizations to receive a four star with Policy Plus, AAA, the highest possible rating.

Success Story: Planting Justice, Oakland, CA

Planting Justice democratizes access to affordable, nutritious food by empowering urban residents with the skills, knowledge, and resources to maximize organic food production, expand job opportunities, and ensure environmental sustainability. In 2016 NCCLF sponsored Planting Justice’s $50,000 grant application to the Access to Housing and Economic Assistance for Development (AHEAD) Program. Later NCCLF provided a $600,000 acquisition loan to develop and expand a plant nursery in East Oakland. Sales from the nursery are one of the ways Planting Justice has developed a sustainable revenue stream to provide economic opportunities to its staff, 3/4 of whom are formerly incarcerated or may otherwise face significant barriers to successful reentry into their communities. Planting Justice’s holistic program provides peer support, living wage salaries with benefits, and opportunities for advancement has resulted in a 0% recidivism rate (compared to California’s average of 65%) among those who join the organization’s team.