



Maximizing the Impact of Your Donor Advised Fund: Bay Area Community Impact Fund

Your Generosity Creates Opportunity

The San Francisco Foundation is making the Bay Area a better and more inclusive place by providing community based nonprofits with long-term, low-interest loans. These loans finance high-impact projects which create jobs, affordable housing, and sustainable communities. As loans are repaid, new investments are made, recycling capital back into communities.

Since 2009, we have made **\$39 million in loans with zero losses.**

The Foundation funds these loans through participation from donors like you and allocations from our endowment and donor investment portfolios.

We are actively raising additional investments to meet growing capital needs in our community.

How you can participate

You can support BACIF with a minimum of \$50,000 investment for a five year-term.* At the end of the term, donors can renew for an additional term or SFF can transfer the capital back to your fund. To date, 88% of donors have renewed for an additional term.

*Please see term sheet for more details.

“Investing allows us to support impact investing, including low-interest, long-term loans for organizations tackling critical, complex issues in our community.”

**// CARI AND ERIK,
BACIF PARTICIPANTS**

IMPACT IN COMMUNITY

7,994

affordable homes for families
or individuals

53,554

permanent jobs created
or retained

892,315

square feet of community
non-profit space built or improved

Our Experience

With 15 years of direct-lending experience, deep community knowledge, and relationships with Bay Area donors, we have what it takes to make this program successful. Our community connections help us identify high impact projects in communities that lack access to capital. For each opportunity, our due diligence assesses an organization's financial strength as well as the viability and impact of their projects. Since 2009, we have made over 30 loans to Bay Area organizations or projects, expanded the types of loans we make, and deepened our impact.

Examples of BACIF loans:



JOBS/SMALL BUSINESS PRESERVATION

BACIF supports local, small businesses helping create good jobs for local residents and hard-to-employ individuals.

REAL People's Fund

BACIF's loan to REAL People's Fund helped finance Something Better Foods, a local business that produces plant-based versions of southern comfort foods. With help from this capital infusion, Something Better Foods now sells its products in about 100 Whole Foods grocery stores.



AFFORDABLE HOUSING

BACIF provides catalytic capital for affordable housing, such as predevelopment financing, that is typically difficult to access.



SUSTAINABLE COMMUNITIES

BACIF helps provide capital for a range of community-based nonprofits, projects, and businesses.



READ INSPIRING STORIES AND LEARN MORE AT [HTTPS://SFF.ORG/BACIF](https://sff.org/bacif)