



San Francisco  
Foundation



## 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.*

#### **Bay's Future Fund**

A BACIF loan helped the Bay's Future Fund finance an affordable housing project in the Sunset district of San Francisco. This new construction will supply 90 new units, 37 of which will be supportive housing for chronically homeless or veterans and their families.



### **SUSTAINABLE COMMUNITIES**

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

#### **GRID Alternatives**

BACIF's loan will help GRID Alternatives finance clean-energy projects which support disinvested communities and tribal nations by creating ownership in clean-energy assets, lowering energy costs, and incorporating job training to connect trainees with permanent, living-wage jobs.



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