



## Outcomes Report

Nonprofit Finance Fund (NFF) is pleased to provide The Jewish Community Federation of San Francisco with the following outcomes report for the fiscal year ended December 31, 2024, in accordance with Section 4.6.5 of the Impact Loan Agreement dated February 3, 2021.

### NFF Mission

Through capital, consulting, and advocacy, NFF boosts the collective success and power of nonprofits to advance community wealth and well-being. We envision a world of shared prosperity, where communities have the capital, community assets, knowledge, and agency to thrive.

### Progress Evaluation - Loans Provided in 2024

While NFF worked with several nonprofit organizations in 2024, there were no new loans that closed last year. Our observation is that nonprofits pursuing facility projects, whether for acquisition, construction or renovation, continue to be hampered by challenging project economics, including rising material and labor costs, a continued high-interest rate environment and, more recently, the impact of higher insurance rates on operations.

As of the report date, NFF has five active loans in the Bay Area pipeline that total \$10.6 million. These loan applicants provide healthcare, medical respite and affordable housing, serving low-to-moderate income individuals and families in San Francisco, Alameda and Santa Clara counties.

### Impact Story:

En2Action is a San Francisco nonprofit that delivers economic development, community outreach, and place-based programs, event planning, and production to both for-profit and nonprofit organizations throughout the San Francisco Bay Area. The organization received a \$250,000 loan from NFF in 2022. En2Action has used the loan as working capital to support its growth and to manage cash flow fluctuations caused by delays in government contract reimbursements. Much of its funding comes from grants and contracts with the City and County of San Francisco.

As of the report date, En2Action had repaid 92% of the loan and was expected to make its final payment by the 7/1/25 maturity date.



In 2024, En2Action used the NFF loan to invest in professional development of staff and expansion of its community engagement work related exploring EV Charging stations for the Bayview neighborhood, facilitation of listening sessions and workshops on the launch of Vision Zero: Speed Safety Camera, and the Bay Area AQMD Community Health Protection Program.

### Loan Payments

NFF received loan payments of \$439,564 in 2024. One client, Soul Shoppe, fully repaid its loans in 2024. NFF received scheduled loan payments from another 7 Bay Area organizations who received loans between 2021 and 2024:

- Bananas, Inc.
- En2Action
- Just Cities
- Bayview Hunters Point Foundation
- Urban Strategies Council
- PARTI
- Homework Central

### Closing Statement

NFF values our partnership with the San Francisco Jewish Community Federation and welcomes your feedback on this report. We look forward to your continued engagement and partnership investing in underserved communities throughout the nine-county Bay Area