



Nonprofit Finance Fund

About Nonprofit Finance Fund®

Nonprofit organizations in the United States are central to the vitality of our neighborhoods, supporting basic and quality-of-life needs in all our communities. Many of these worthy organizations do not possess the financial expertise to assure their continued success.

Nonprofit Finance Fund (NFF) is a national leader in meeting the needs of these organizations. We have helped thousands of nonprofit organizations strengthen their financial health and improve their capacity to serve their communities. We serve both nonprofits and their funders, offering an integrated package of financial and advisory services, including loans; asset-building programs; intensive workshops; Nonprofit Business Analyses, and other consultations to help nonprofit management understand the impact on their finances of management and program decisions.

Since its inception, NFF has cumulatively lent \$160 million and leveraged \$1 billion of capital investment on behalf of its nonprofit clients. Beyond direct lending, in partnership with others, NFF has generated \$16 million for nonprofits for building reserves, cash reserves and endowments through its multi-year asset-building product. NFF has also provided \$1.2 million in loan guarantees, \$10.3 million in 9/11 recovery grants, approximately \$13 million in capital grants and \$2 million in planning grants.

NFF has a staff of more than 65 serving nonprofits and funders nationally from offices in New York City, New Jersey, Philadelphia, Boston, Detroit, Washington, DC, and San Francisco.

NFF'S® Services

Loans - NFF provides facilities and working capital loans and lines of credit tailored to nonprofit organizations at competitive rates and terms. Loan sizes range from \$100,000 to \$2,000,000.

New Markets Tax Credit Loans - NFF has received tax credits from the CDFI Fund of the US Treasury Department. NFF will offer these tax credits to private investors in exchange for capital to invest in community facilities projects in low-income communities. NFF is one of the few organizations using these tax credits to specifically help finance small and mid-sized nonprofits.

Nonprofit Business Analysis – This diagnostic tool helps nonprofit organizations define and clarify their financial condition, identify their underlying capital needs, and establish short- and long-term priorities that contribute to a financially viable future. The NBA is the primary support mechanism by which we help clients understand and integrate financial planning into their overall management.

Capital Partners - NFF Capital Partners helps nonprofit organizations attract the equity-like capital they need to finance “sustainable enhancements” of impact, scale, quality (or all three.) Acting as a benevolent broker, Capital Partners helps to facilitate capital campaigns of \$5 million or greater, so that management teams can focus for a year or more on perfecting the programs, proof-points, reputation and revenue-generation capacity that ultimately will sustain them.

Building for the FutureSM(BFF) - BFF is a matching program, similar to a 401K plan for buildings. It attracts foundation and government contributions as a financial incentive for nonprofits to avoid the costly and demoralizing effects of deferred maintenance. By committing to monthly payments into a matching account over a ten-year period, participating nonprofits can cover their upkeep and replacement needs in a predictable, well-planned manner.

Systems Replacement Plan (SRP) - SRP is a facilities analysis to forecast long-term depreciation and help an organization plan for the corresponding capital needs. Preferred usage is within a BFF program.

Workshops - Through these forums, nonprofits explore how decisions—such as whether to undertake a facility project, how to allocate costs across programs, and when to consider an alternative capital structure—affect an organization's mission and finances.

To learn more, visit our website www.nonprofitfinancefund.org, or contact us at nff@nffusa.org.