Inland Empire Nonprofit Loan Fund

A first-of-its-kind regional investment: Inland Empire Community Foundation created this fund with the City of Riverside, San Bernardino County, and the Nonprofit Finance Fund to strengthen the nonprofit backbone of the Inland Empire.

Working Capital Loans
Even out cash flow (e.g., manage reimbursement delays with government contracts).

Real Estate Loans
Purchase or renovate facilities essential to service delivery.

Facility Improvement Loans
Tenant improvements, energy efficiency, systems replacement.

Bridge Loans
Short-term loans with confirmed source of repayment (e.g., capital campaign, pledges).

Loan terms:
- Minimum loan amount: $100,000
- Maximum loan amount: up to $400,000
- Up to 5 years to repay, depending on loan type
- Affordable interest rate: SOFR + 1.25%
  - 1% closing fee for Riverside borrowers

Eligibility Criteria:
- 501(c)(3) nonprofits
- Minimum revenue requirement: $500,000
- Unrestricted operating surplus in two of the last three years
- Project or services must benefit either City of Riverside or San Bernardino County residents
- At least 51% of clients served must be residents of the City of Riverside or San Bernardino County, or the loan must support expansion of service areas that will enable the organization to meet this 51% requirement.

Contact Information

Visit nff.org/financing to learn more.
For online survey or application issues email assessment@nff.org.
For all other questions contact Dominique Fortune at dfortune@nff.org.

Inland Empire Community Foundation
where giving grows

CITY OF RIVERSIDE

SAN BERNARDINO COUNTY

Nonprofit Finance Fund®