



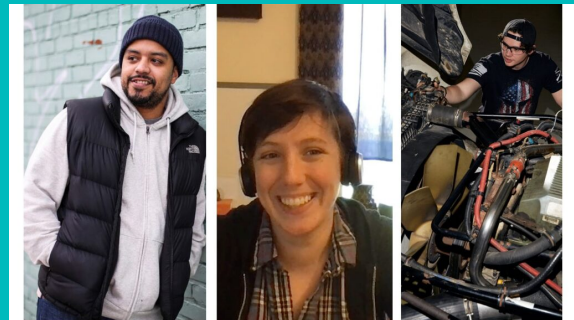
A Foundation of
Philanthropic Funds

FJC donors take their philanthropy beyond making grants. For over two decades we have allowed our donors to invest their accounts in our Agency Loan Fund, which grows their accounts by investing in a diversified pool of loans to nonprofit borrowers. Donors also have the ability to recommend philanthropic loans and impact investments from their accounts.

We invite you to review some of the impactful and innovative transactions we posted about in 2022.

Investing in Skill Building: The Career Impact Bond

In response to a donor recommendation, FJC made an impact investment in the UP Fund, a \$50 million pool of catalytic capital which will help low-wage earners secure good jobs in a changing economy. The fund, which was arranged by the national impact investing nonprofit Social Finance, caught the attention of an FJC donor who has been interested in supporting initiatives that recycle philanthropic dollars, providing both social and financial returns.



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Donor Loan Facilitates Emergency Resettlement of Afghan Allies

An FJC donor has provided a 0%-interest philanthropic loan to help kick-start a \$10 million initiative to help newly arrived Afghans rebuild their lives in the United States. The loan is part of an initiative launched by the International Rescue Committee (IRC) to empower Afghan families as they begin their journey to financial stability and economic security in their new homes across the U.S.

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Bridge Loan Maintains Vital Programs at The Bronx Defenders

FJC has provided \$4 million to The Bronx Defenders, allowing them to continue to provide essential legal services to their clients, even as payments on New York City

social service contracts have become even more chronically delayed.

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FJC Enables Philanthropy to Participate in Crowdsourced Lending to Small Businesses

Via FJC, three foundations will invest \$600,000 in loans to small businesses in across the U.S. that have been underserved by traditional financial institutions. The program is a partnership with Honeycomb Credit, a first-of-its kind loan crowdfunding platform, and Upstart Co-Lab, a non-profit that is disrupting how creativity is funded.

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Financing a Home for India Home

India Home began in 2008 when cofounder Dr. Vasundhara Kalasapudi sought to create elder care services for the South Asian and Indo-Caribbean immigrant community. A loan from FJC will bridge a substantial government grant from New York City to purchase property for use as office and program space. "With FJC's loan, for the first time India Home has a home, a central place to coordinate with all of our centers," says Dr. Kalasapudi.

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Incubating, and Then Financing, a Growing Nonprofit Theater

FJC closed a loan to the nonprofit In[Heir]itance Project, which works with intergenerational, intersectional, and interfaith communities to develop collaborative theater projects inspired by shared cultural touchstones. The loan represented a satisfying "second act" in the relationship between FJC and the

nonprofit, which had previously been incubated at FJC as a fiscally sponsored project.

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More From FJC's "Year in Review" Series

In 2022 FJC launched its blog series, "The Power of the Personal: Ideas and Inspiration from a Boutique DAF Sponsor." We invite you to review some of the ideas and best practices we distributed to our imaginative donors. [More](#).

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