

A Foundation of
Philanthropic Funds



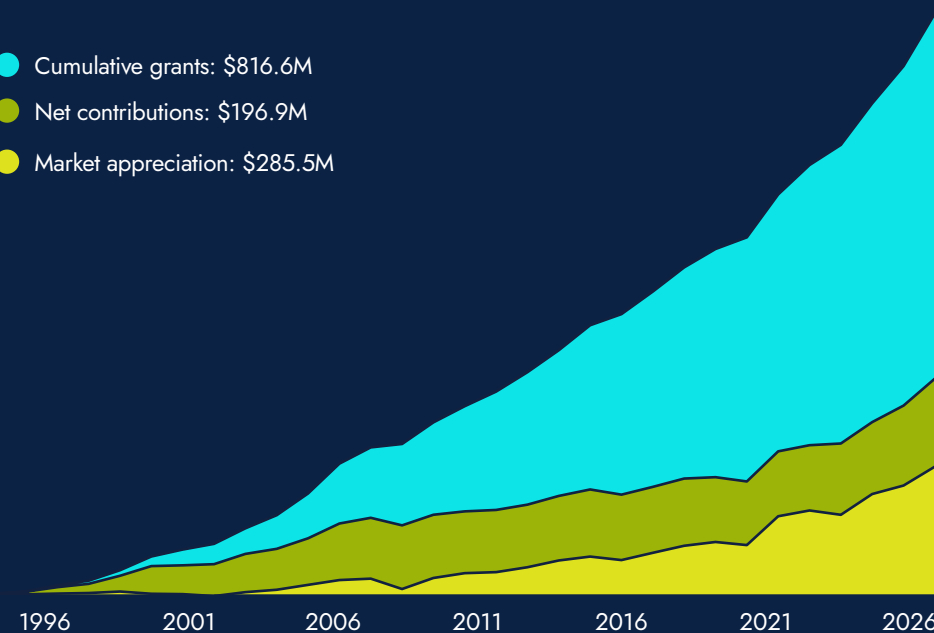
Collaborating for Good
30 Years of Imaginative Philanthropy

Helping Money Meet Mission

A Force Multiplier for Philanthropy

We've received **\$1 billion** over the years and given away most of it. The remaining funds have grown to increase future giving.

- Cumulative grants: \$816.6M
- Net contributions: \$196.9M
- Market appreciation: \$285.5M



\$816.6M

granted directly to nonprofits
since inception (over 80% of
funds received)...

Contributions: **\$1.01B**
Cumulative grants + Net contributions

Philanthropic AUM for
Future Grantmaking: **\$482.4M**
Net contributions + Market appreciation

...and we still have the equivalent of
48% of funds received to give away
in future years.

Funds retained and growing at FJC are not just invested in the capital markets. We have originated over **\$430 million** in loans to nonprofits that have recycled back to FJC for philanthropic purposes (see pp. 6–11).

Chart represents donor advised funds of various kinds and fiscally sponsored projects, fiscal years ending March 31. Does not include fiduciary accounts administered on behalf of third-party nonprofits.



Supporting Donors. Empowering Nonprofits.

We Start with Giving. Where We Go Is Up to You.

The best philanthropic giving doesn't just fund good work—it helps make more of it possible.

Over the past 30 years, we have learned that some of the most important challenges facing nonprofits are not questions of mission or commitment. They are questions of timing, structure, capital, and opportunity. A promising organization needs to build a permanent home faster than its government support arrives. A cultural institution faces a temporary crisis that threatens decades of work. A donor wants to monetize a privately held asset to fund a public good. Again and again, meaningful progress depends on connecting resources to needs in ways that traditional systems often cannot.

“When we started, the investment options for DAFs were basically cash equivalents. We wanted people to be able to give more, so we said, let's broaden the asset allocation so their philanthropic accounts can grow.”

— FJC co-founder Neal Myerberg

FJC was founded in 1995 by business-savvy donors who wanted to bring all the tools of the private sector to grow their giving capacity. The founders set out to reimagine what a donor-advised fund could be. Thirty years later, we have grown into an organization that helps donors and nonprofits work together in increasingly creative ways. Grants remain

essential. But so too are loans, fiscal sponsorships, and other tools that allow philanthropic dollars to respond to real-world challenges with greater flexibility and creativity.

Nonprofits can make the change they seek when their business fundamentals are aligned with their missions. Philanthropy that “gets” this about nonprofits can be a powerful ally. The most effective charitable dollars do more than fund good work. They help organizations seize opportunities, navigate uncertainty, and build the capacity to serve their communities over the long term.

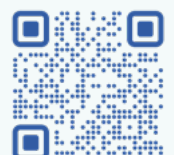
The pages that follow tell the story of that work through the people who have shaped it: donors seeking new ways to advance their values, nonprofit leaders solving difficult problems, and partners willing to imagine possibilities that did not yet exist. Together, they demonstrate what can happen when generosity is paired with creativity, trust, and a willingness to act.

As we mark FJC's 30th anniversary, we are grateful for all those who have been part of this journey. We are equally excited about what comes next. The challenges facing communities continue to evolve, but so do the opportunities to address them. Our commitment remains the same: helping philanthropic dollars do the most they can, in service of the public good.

— Sam Marks
Chief Executive Officer

Explore 30 Years of Giving

View our 30th Anniversary web site for more case studies and testimonials about FJC's first three decades.





FISCAL SPONSORSHIP

Some Great Ideas Start Small

Social entrepreneurs don't need to build the whole plane before flying it.

Not every great idea arrives fully formed. FJC's fiscal sponsorship program exists for the ones that need time, support, and a little breathing room to become what they're meant to be.

From Sponsored Project to City Partner: Anthos|Home

When Laura Lazarus and her co-founders came to FJC, they had a clear vision and funders who shared a commitment to address an urgent problem—but no nonprofit status, no fiscal infrastructure, and no time to wait.

New York City's housing voucher system was failing the families it was meant to serve. Thousands of eligible households struggled to secure housing because of administrative delays, landlord resistance, and a process that could take more than a year to navigate. Lazarus saw an opportunity to help. Anthos|Home would work alongside voucher holders, landlords, and government agencies to remove barriers and help families move into permanent housing more quickly.

FJC's fiscal sponsorship gave the organization the ability to act immediately. Operating under FJC's nonprofit umbrella,

Anthos|Home could raise money, hire staff, and begin building its model while pursuing its own tax-exempt status.

The results came quickly. Anthos|Home reduced average placement times from more than a year to just a few months and has since helped more than 1,300 people move into permanent homes, with 100% housing retention to date. The organization has engaged more than 615 landlords and is on track to house 1,600 households by the end of fiscal year 2027.

Today, Anthos|Home has "graduated" from fiscal sponsorship at FJC and now operates as an independent nonprofit with its own 501(c)(3) status—proof that with the right support at the right moment, an idea can become an institution.

"FJC's fiscal sponsorship was critical for us. Their support helped us to move quickly to secure these early stage funding commitments and begin operations while we applied for our own 501(c)(3) nonprofit status.

— Laura Lazarus, co-founder, Anthos Home

The Park as Starting Point: Hallets Playground Alliance

In 2023, Aiysha Mayfield founded the Hallets Playground Alliance with a simple belief: a neighborhood park can be much more than a place to play. At Hallets Point in Queens, the Alliance hosts free community events focused on physical and mental well-being, transforming public space into a gathering place for families, neighbors, and local residents. With FJC handling its fiscal back office, the Alliance can focus on what matters most: building community.



1,200 Tapes Under a Floorboard

In 2011, historian Lynne Gerber learned that more than 1,200 cassette tapes documenting the life of San Francisco's Metropolitan Community Church had been forgotten beneath a floorboard for decades. The recordings captured the story of one of the nation's first gay-affirming congregations through the height of the AIDS epidemic. To help bring that history to a wider audience, Gerber and her collaborators founded Eureka Street Productions, which joined FJC's fiscal sponsorship program in 2018, allowing them to formalize their work and raise funds. The result was When We All Get to Heaven, a documentary podcast distributed nationally through Slate and honored with a Peabody Award in 2026.



Photo: Audrey Lockwood for Eureka Street Productions

Twenty Years of Giving Together

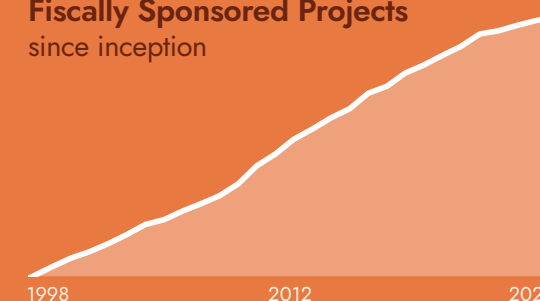
For more than 20 years, Natan has been one of FJC's longest-running fiscal sponsorship partnerships. Through its giving circle model, members pool resources and decide together where their philanthropy can have the greatest impact. Since its founding, Natan has directed more than \$20 million to over 350 nonprofits and social entrepreneurs worldwide that are building the Jewish future.



Some Launch. Some Stay. All Get Support.

486

Fiscally Sponsored Projects since inception



116

have earned 501(c)(3) status



6 yrs

average time in fiscal sponsorship



29 yrs

longest tenured (tied)

Jewish Community of Poland
PS 9 Music Program



FUNDER COLLABORATIVE

Bigger Challenges, Shared Solutions

Some problems require more than one champion.

Funder collaboratives bring foundations and donors around a shared table, pooling not just money but also knowledge, strategy, and sustained commitment. FJC works with the social entrepreneurs who build these collaboratives and provides the infrastructure to keep them running, without the cost and complexity of standing up a new entity.

When the System Is the Problem: NYC Fund to End Youth & Family Homelessness

In 2021, FJC began hosting one of New York City's most ambitious philanthropic collaboratives—a group of foundations united around a shared goal: ending youth and family homelessness, not just managing it. Rather than funding programs in isolation, the Fund invests in promising ideas that can improve outcomes and reshape the systems that affect youth and family homelessness. By testing new approaches through philanthropy, the goal is to generate evidence that can inform—and ultimately attract—public investment across housing, education, foster care, health, and justice systems.

What makes the Fund distinctive is who helps guide it. Four seats on its steering committee are reserved for people with lived experience of homelessness, ensuring that decisions are informed by those with practical

knowledge about implementation challenges and solutions.

Early grants have supported initiatives ranging from direct cash assistance for families in crisis to technology that helps people experiencing homelessness access public resources more quickly. One early direct cash transfer pilot attracted follow-on investment from the City of New York, demonstrating the Fund's approach: use philanthropy to test promising ideas, then help public systems bring successful models to scale. To date, the Fund has deployed more than \$8 million in grants.

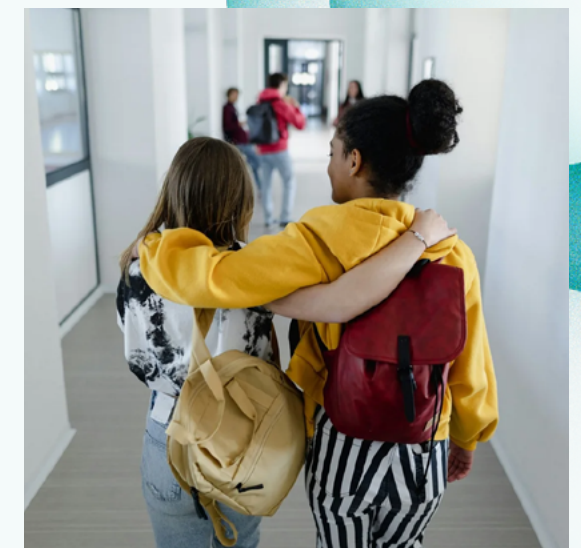
FJC provides a flexible, low-cost structure that allows multiple funders to pool resources, align strategy, and act together.

"I have been on a mission to help change the culture of school by investing in programs that literally 'wrap' schools in support—from parents to teachers to students."

— Sarah Holloway, Co-Founder

Wrapping Schools in Support

The Wellness Classroom was created to address the growing mental health crisis facing New York City's public school students. Bringing together funders, educators, and nonprofit partners, the initiative invests in prevention-focused programs that support the entire school community—from parents to teachers to students. Since 2022, it has invested more than \$2.9 million in initiatives reaching thousands of New Yorkers.



Economic Mobility on Long Island

On Long Island, a legacy of income inequality has led to continual calls to action for nonprofits and community stakeholders. The Long Island Economic Opportunity Collaborative (LIEOC) brings together corporate foundations and philanthropic partners to support nonprofits who have answered that call. LIEOC's grantees are working to improve the economic mobility of Long Islanders through financial health and workforce readiness programs for low-to-moderate income residents. Technical assistance helps grantees build organizational capacity to improve systems and processes, refine funding strategies, and evaluate programming to increase scale. FJC's fiscal sponsorship provides a flexible, low-cost structure that allows funders to pool resources, align strategy, and invest together in solutions to advance economic mobility on Long Island.



IMPACT INVESTING & NONPROFIT LENDING

Investing Donor Capital for Return —and Mission

Nonprofits are mission-driven organizations. They are also businesses.

They buy buildings, manage cash flow, finance capital projects, and navigate the same financial realities as any other enterprise. Yet too often, they lack access to the kinds of capital that are designed to help them meet their particular business challenges.

Since its founding, FJC has believed that charitable assets can help nonprofits while they're invested for growth, not just when they are spent as grants.

For nearly three decades, FJC has put that belief into practice by investing donor capital in nonprofits. Since inception, over \$399.1 million has been lent to nonprofits through the Agency

Loan Fund, where participating donors earn a market-rate, risk-adjusted return while helping nonprofits seize opportunities and manage their cash flow challenges. Through disciplined underwriting and careful risk management, no participating donor has ever lost principal invested in the fund.

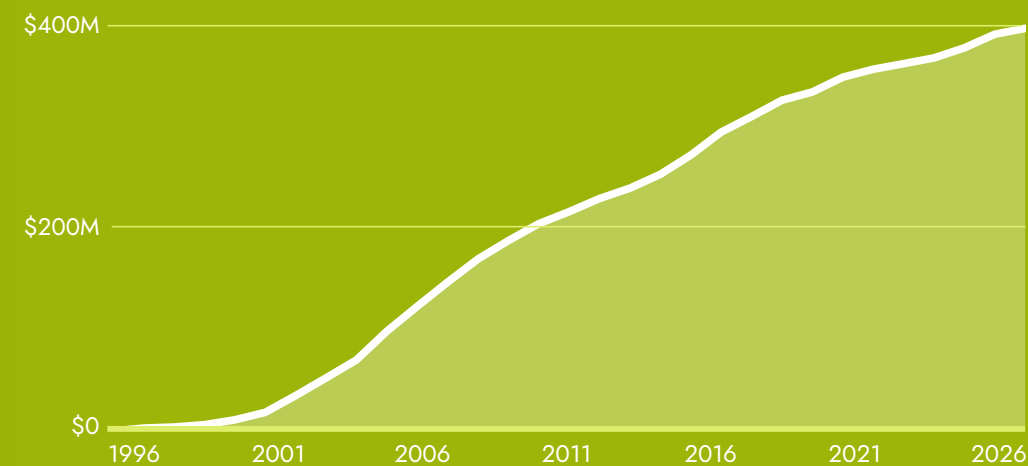
The results can be seen across the nonprofit sector.



Photo: Queens Community House

Deploying capital. Protecting principal.

Cumulative loans advanced through FJC's Agency Loan Fund to nonprofit borrowers, fiscal year end March 31, 1996–2026.



\$399.1M

in loans deployed to nonprofit borrowers since inception

100%

of donor investor principal protected, every year, without exception

A MISSION INVESTMENT THAT'S SAFE AND LIQUID. Because of our rigorous underwriting, loan losses on our portfolio are rare (3% over the last decade). On the rare occasions when the Agency Loan Fund [ALF] has encountered a troubled borrower, credit enhancement on the pool protects donors. And funds invested in the Agency Loan Fund are always available to donors for grantmaking. The ALF investment earns a market rate of return on a risk-adjusted basis, generally of 3–5% per annum.

“It is the beginning of a transformative chapter for our organization and the entire community.”

— **Porez Luxama**, Founder and Executive Director, Life of Hope

A Home for the Haitian Diaspora

Life of Hope was founded in 2006 by two brothers who came to the United States from Haiti with their mother and experienced firsthand the challenges of building a new life in a new country. Determined to create the support system their own family had lacked, they built an organization dedicated to helping immigrant families thrive.

Today, Life of Hope serves more than 65,000 youth and immigrant families in Central Brooklyn and is one of the few Haitian-led organizations of its kind in New York City. When the opportunity arose to purchase a building for a permanent community center, the organization needed to move quickly. Although it had secured more than \$12 million in public funding, those funds would not arrive in time to meet the seller's deadline.



Photo: Method Design | Architecture + Urbanism, PLLC

FJC provided a \$3.5 million bridge loan and moved from intake to closing in just seven weeks, allowing Life of Hope to secure the property and move forward with plans for a permanent community hub. As pro bono counsel Steven Polivy observed, “Without a lender with the speed of FJC, Life of Hope could very well have lost the opportunity to develop this site.”

For Founder and Executive Director Porez Luxama, the acquisition represents more than a new building: “It is the beginning of a transformative chapter for our organization and the entire community.”

The new facility will provide a permanent home for programs supporting youth, families, and immigrants across Central Brooklyn while celebrating the culture and contributions of New York's Haitian community.

Defying Gravity Takes More Than Talent

The Action Heroes of STREB defy gravity and soar through space; they flip, tumble, leap, and sometimes fly. The dancers give life to the work of Elizabeth Streb, a choreographer and MacArthur “Genius” who has broken the boundaries of traditional dance for over 40 years, fusing dance, sports, gymnastics, and the American circus. With its customized equipment and culture of constant invention, the art of STREB can't happen without an organization undergirding it, a nonprofit business that faces the same challenges of any business: marketing, earning revenues and managing expenses, planning for future growth, and launching new projects. FJC's loans have funded commissions that require specialized, cost-intensive machines and equipment, bridging the gap between when the work happens and when the organization gets paid.



Photo: Teresa Wood

PHILANTHROPIC CAPITAL SOLUTIONS

Creative Capital Solutions for Nonprofits

Nonprofits sometimes face financing challenges that conventional lending can't address.

When nonprofits don't have sufficient collateral or can't afford the loans available to them, they can get stuck. That's where philanthropic capital can do something different.

FJC works with willing donors to create customized loans, revolving funds, and other affordable financing solutions that help nonprofits solve business problems traditional finance often can't. Whether it's bridging a cash-flow gap, launching an ambitious capital project, or restructuring a nonprofit's debt, these mission-first investments give nonprofit leaders access to the right solution at the right time.

A Lifeline on the Lower East Side

The Tenement Museum has welcomed millions of visitors into the recreated homes of immigrants, migrants, and refugees, telling the stories of families whose struggles and resilience shaped American life. When the pandemic shuttered its doors in 2020, visitor revenue vanished—but the museum's \$585,000 annual mortgage payment did not.

The solution came from a donor who saw an opportunity to help in a different way. An FJC donor read about the museum's difficulties in *The New York Times* and asked a simple question: could the funds sitting in his donor account be used to help? Working on the donor's behalf, FJC purchased the museum's existing mortgage and restructured it—converting the payments to 1% interest-only for five years, reducing annual debt payments from \$585,000 to \$80,000 and saving the museum roughly \$2.5 million.

"The loan bought us time to figure out how to manage through the pandemic years," says Executive Director Annie Polland, "but it also freed us up to think of creative ways to operate."

The museum has since recovered and continues to draw visitors from around the world. And when the loan matures, the capital returns to the donor's account—ready to make a difference again.



Ryan Lahiff, courtesy of the Tenement Museum



Photo: Queens Community House

The Agency Loan Fund

FJC's flagship lending program

Participating donors choose to invest a portion of their donor-advised funds in a diversified pool of nonprofit loans. FJC underwrites each loan using rigorous credit standards, manages the portfolio, and services every loan from origination through repayment. The result is a lending program that seeks market-rate, risk-adjusted returns while providing nonprofits with access to affordable, mission-aligned capital.

How It Works



Donors participate

Donors choose to invest a portion of their charitable assets in the Agency Loan Fund. The investment earns a market rate of return on a risk-adjusted basis, generally of 3–5% per annum.



FJC lends

FJC pools those investments and makes carefully underwritten loans to qualified nonprofits.



Nonprofits grow

Organizations use the financing to acquire property, bridge delayed government payments, advance capital projects, refinance debt, and address other business needs.



Capital is recycled

As loans are repaid, the capital remains in the fund—ready to finance another nonprofit while continuing to support future charitable giving.

A Pilot Worth Building On

The Fortune Society has spent decades building supportive housing for formerly incarcerated New Yorkers. Scaling that work required money for site acquisition, planning, and other early project costs—without diverting resources from the programs and services their residents depend on.

In 2023, four FJC donors agreed to put their philanthropic capital to work in a new way: as a pool of low-interest loans available to Fortune for five years. Fortune could draw on them to advance early-stage project costs, then repay the loans when projects moved into construction—freeing the same capital to back the next project.

By filling a gap that traditional funding rarely covers, the loans helped Fortune continue expanding its supportive housing portfolio, including Just Home, a project in the Bronx built in partnership with NYC Health + Hospitals. The pilot demonstrated that the model worked—and gave FJC the foundation to build something larger.



A Supporter Steps Up as a Lender

When HERE Arts Center—a New York cultural institution that has produced more than 1,200 original works and helped launch artists behind two Pulitzer Prizes and seven Tony nominations—faced a cash crunch, traditional lenders weren't an option. Its building was already mortgaged, and what it really needed wasn't a bank, but a believer. Board Chair Jennifer Suh Whitfield and her husband stepped in to help. They opened a donor account at FJC, contributed appreciated stock, and within two days FJC had closed a \$200,000 loan to HERE at below-market rates.

"We have long been supporters of HERE Arts, and this is just another tool we can use to help the organization smooth out its business operations," Whitfield said. For HERE's new leadership team, the financing provided breathing room at a critical moment—demonstrating how philanthropy can do more than make grant when nonprofits need flexible capital.



Lend. Build. Repeat.

Building on the success of the Fortune Society fund, in June 2026, three of New York City's most committed affordable housing developers—Fifth Avenue Committee, New Destiny Housing, and the Urban Homesteading Assistance Board—each closed on \$300,000 in early-stage funding through a program FJC created with Deutsche Bank Americas Foundation. The Working Capital Revolving Match Fund pairs a low-interest loan from Deutsche Bank with matching grants that each organization raised from its own supporters.

Fifth Avenue Committee has spent 47 years building affordable housing and organizing communities in Brooklyn. New Destiny Housing provides housing and services to survivors of domestic violence and their children. The Urban Homesteading Assistance Board has spent five decades helping low-income New Yorkers become homeowners in affordable cooperatives.

When projects move into construction and secure permanent financing, the loans are repaid and recycled—allowing the same philanthropic dollars to help build again. The matching funds stay with each organization permanently, strengthening their capacity to develop affordable housing for years to come.

"This innovative financing program provides critical predevelopment support—and it transforms how we connect with donors. We surpassed our \$100,000 fundraising goal, and this support gives us the capacity we need to continue building more housing for domestic violence survivors in need," says Nicole Branca, CEO of New Destiny Housing.



DONATING ILLIQUID ASSETS

Donors Going All-In for Impact

We welcome donors with complex assets—and give them the flexibility to align their giving with the rest of their financial lives.

For many donors, the most significant wealth isn't sitting in a bank account—it's tied up in real estate, private business interests, or other complex assets. Donating those assets directly rather than selling them first can reduce capital gains taxes and put more resources to work for charity. FJC has the expertise to accept, manage, and convert complex gifts, and a track record of moving quickly when timing matters.

A Vacation Home Becomes a Public Treasure

Leonard Polonsky and Georgette Bennett wanted to create something lasting for the public: a permanent exhibition showcasing The New York Public Library's most remarkable holdings. They envisioned a major gift to help make it possible. The question was how to fund it.

The answer turned out to be their vacation home in Aspen. The property had appreciated significantly in value, and selling it outright would have meant a large tax bill. By donating it to FJC instead, they avoided paying capital gains tax, allowing more of the proceeds to support their charitable giving. FJC managed the sale, which yielded \$7 million for their donor account.

The result was The Polonsky Exhibition of The New York Public Library's Treasures—a permanent exhibition spanning 4,000 years of history that has drawn more than 5 million visitors since opening in 2021.



Courtesy of The Polonsky Foundation

"We had a non-traditional asset we wanted to donate to charity—a vacation home in Aspen. FJC helped us sell the real estate, convert it to cash, and make a major gift to The New York Public Library. FJC was completely supportive, cooperative, and responsive throughout the complex process. We're grateful that the team at FJC made it so easy for us."

— Georgette Bennett and Leonard Polonsky, FJC donors

Giving More by Giving Smarter

Amy and Richard Wallman are using their retirement to focus on philanthropy. "Our goal is to give away as much as we can," said Richard. "We give away everything we make, and we will give away everything we have." Much of the Wallmans' estate is in stock of private companies, on whose corporate boards Richard served.

Since 2022, the Wallmans have worked with FJC as their preferred foundation to receive contributions of illiquid assets like interests in private companies and private equity funds. FJC's due diligence process pairs sophistication

and speed, enabling the Wallmans to donate ownership units in companies from a range of industries including environmental remediation, technology, and hospitality. Funds become available for grantmaking as the companies provide dividends or experience a liquidity event, like a sale or acquisition.

"Our ability to gift private company shares allowed us to increase our charitable giving. We love being a part of the FJC family," says Richard.

The Five Steps to Contributing an Illiquid Asset



1 Start the Conversation

Tell us what you're hoping to donate. We'll provide initial feedback and suggest questions for you to discuss with your tax advisor.



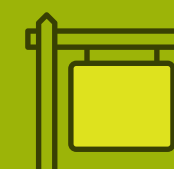
2 FJC Performs Due Diligence

Provide the documentation we need to confirm ownership, transferability, legal and tax considerations, and the costs and timing of a potential sale.



3 Complete the Donation

Once everything is in place, FJC becomes the legal owner of the asset and takes responsibility for managing it.



4 FJC Sells the Asset

When possible, FJC liquidates the asset, generating cash for grantmaking that is not subject to capital gains tax.



5 Donor Makes Grants

Your favorite charities can benefit from your increased capacity to give, turning an illiquid asset into philanthropic impact.

STEWARDSHIP

Preserving Legacy. Expanding Impact.

A donor's mission doesn't have to end with them—
or with the structure they built.

For some donors, philanthropy is more than a financial decision—it's lifelong commitment. FJC works with donors and families to make sure that commitment carries forward: through transitions between generations, through changes in how giving is structured, and ultimately through the legacies donors leave behind. The goal is always the same—to keep the mission alive and the impact growing.



Courtesy of the former Trustees of the Charles Evans Hughes Memorial Foundation

A Legacy Reanimated

The Charles Evans Hughes Memorial Foundation was built on a simple conviction: that philanthropy, done well, is an expression of deeply held values. Named for the former Chief Justice of the United States Supreme Court and Governor of New York, the foundation was created by Sandra Hughes Waddell's grandparents, Catherine and Chauncey Waddell, whose decades of work in racial and social justice had shaped their family's values from the ground up. For more than 60 years it supported causes ranging from legal and human rights to education, the environment, and the arts.

But over time, the demands of running a private foundation—compliance, governance, and administration—began to compete with the mission itself. As the family grew and evolved across generations, the structure that had once served them well was becoming unwieldy.

Working with FJC, the family transitioned the foundation into a more flexible model, preserving the causes they cared about while shedding the administrative burden that had accumulated over six decades.

“ She was always first in line to help others, but her passion was the charities she cared about.

— **Harvey Wacht**, financial advisor to Karin Heine for 30 years

A Mission That Outlived Its Founder

Helen Rehr spent her career advancing the field of social work. She was also a longtime FJC donor, and when she died in 2013, her philanthropy did not end. Through a board-advised fund established at FJC, grants continue to support social services, research, and mental health initiatives in New York City and Israel.

A recent grant of \$100,000 went to New York Lawyers for the Public Interest, working with Community Access to advocate for New York City to establish a non-police response to mental health crises—putting trained peers with lived mental health experience alongside emergency medical technicians in place of police.



Courtesy of New York Lawyers for the Public Interest

A Nature Preserve Built to Endure

Karin Heine spent her life demonstrating how humans and wildlife could coexist, even in urban settings. At her property in Wheat Ridge, just outside Denver, she created the Heine Wildlife Preserve—an 11-acre urban sanctuary home to birds, butterflies, deer, and foxes, as well as a living classroom for local schoolchildren.

In the early 2000s, Heine worked with Colorado Open Lands to permanently protect the property from future development. Through careful stewardship, the preserve has grown from 3.7 acres to 11 acres, ensuring that future generations can continue to enjoy and learn from the space.

When Heine passed away in 2021, her FJC donor account made significant final grants to Colorado Open Lands and other conservation organizations she had supported for decades, extending her commitment to protecting the natural world beyond her lifetime.



Photo: Tony Caligiuri

THE RIGHT SUPPORT AT THE RIGHT TIME

A Few Of Our Catalytic Investments Over the Years



Deyanira Del Río
Executive Director
New Economy Project

"In 2008 we launched a citywide Foreclosure Prevention Gap Loan Program, geared to low-income NYC homeowners harmed by predatory lending. FJC enabled us to make extremely flexible, deferred-repayment loans to very low-income homeowners who were at greatest risk of foreclosure and displacement—many of whom remain in their homes to this day. Alongside our coalition building, state and federal policy advocacy, and organizing support, the loan program added a powerful new tool to our work and that of our community partners."



Curtis Probst
CEO, NYC Energy Efficiency
Corporation (NYCEEC)

"FJC's first grant to NYCEEC goes back to 2013, at a formative point in the organization's history when it was still building its track record as a specialized nonprofit lender focused on financing clean energy improvements in the built environment. Structured as loan capital (and growing over time), FJC's support helped NYCEEC move from concept and early execution toward sustained impact, ultimately contributing to cleaner, safer, and more affordable homes."



David Umansky
Founder & CEO
Civic Builders

"In 2003, during our second year of operations, FJC financed Civic Builders' first charter school development project, Bronx Charter School for the Arts. FJC's support established Civic Builders as a true real estate developer dedicated to serving charter schools, laying the foundation for more than two decades of impact. Today, Civic is the nation's leading nonprofit lender and developer of public charter schools, having supported more than 100 schools and surpassed \$2 billion in investment in charter school facilities nationwide."



Rosa Santana
Co-Executive Director
Envision Freedom Fund

"Since shortly after our founding a decade ago (then as Brooklyn Community Bail Fund), FJC has been a steadfast partner, allocating over \$3 million to our bail and bond funds. In our early years, we were a local fund just beginning to build our model; today, we are the largest bond fund providing immigration bonds in the country and the only one operating in New York State. FJC's revolving grants haven't just funded our growth, they've funded our ability to meet the moment, again and again, helping us keep pace with the scale of need we were seeing."



Erik Langner
Executive Director
Public Media Bridge Fund

"Since our first loan in 2009, FJC has been instrumental in preserving and strengthening local public media outlets across the country. In partnership with Public Media Company, FJC has provided over \$33 million in loans to over a dozen local public media organizations across the United States. Access to capital was essential to preserving stations at risk of being sold, and to preventing the loss of local news outlets in the communities they served."



Miranda Massie
Founder & Director
Climate Museum

"Back in 2014 we chose FJC as our fiscal sponsor when the Climate Museum was just getting started. The FJC team received our tax-deductible donations and managed all administrative and fiscal back office aspects of our operations for several years. Our model of climate engagement was new when we started—using arts and cultural programming to help people feel and act on their own civic agency. Now it's commonplace. We simply could not have handled this on our own, even setting aside the wait for 501(c)(3) status."



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