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FOR IMMEDIATE RELEASE
November 26, 2025

New \$5 million revolving loan fund for Inland Empire nonprofits launches Dec. 1

Funded by the City of Riverside and San Bernardino County and managed by the Nonprofit Finance Fund, the new revolving loan program will strengthen nonprofit capacity and impact

Riverside, CA —The **Inland Empire Community Foundation (IECF)** today announced the launch of a **\$5 million Inland Empire Nonprofit Loan Fund**, created in partnership with the **City of Riverside, San Bernardino County,** and the **Nonprofit Finance Fund (NFF)**. Beginning **Dec.1**, local nonprofits can apply for flexible, affordable loans designed to help them strengthen operations, manage cash flow, and expand their work, particularly in underserved and low-income communities.

The fund aims to fill a long-standing gap in access to capital for community-based organizations that often face barriers to traditional financing. By improving financial stability and supporting growth, IECF and its partners hope to empower nonprofits to better serve the region’s most vulnerable populations.

“Nonprofits carry so much of the work that holds our region together. This fund gives them access to capital that helps them stay strong and keep serving, especially in communities where support is often hardest to find,” said **Michelle Decker, CEO of IECF**. “The City of Riverside, San Bernardino County, and IECF share a belief that strong communities start with strong nonprofits. By investing together, we’re helping local organizations build stability and impact across the Inland Empire.”

Supported by \$2.8 million from the [Riverside Nonprofit Resilience Fund](#)—approved by the Riverside City Council in October 2024—and \$3 million from the [San Bernardino County Nonprofit Revolving Loan Fund](#)—approved by the Board of Supervisors in April 2025—the fund represents a historic commitment to bolstering nonprofit resilience and expanding critical services for communities most in need. The Nonprofit Finance Fund, selected by IECF, will oversee loan administration to help local organizations grow, adapt, and serve their communities for years to come.

“Non-profits do so much of the heavy lifting that bolsters the efforts of local government,” **Mayor Patricia Lock Dawson** said. “This revolving loan fund will assist non-profits in growing their reach and the loan repayment will ensure those resources are available for future needs.”

“We are committed to investing every public dollar responsibly to strengthen the organizations that serve our residents,” said **Board of Supervisors Chairman and Third District Supervisor Dawn Rowe**. “By working together

with our regional partners, we're ensuring that nonprofits have the resources they need to grow and meet community needs."

Eligibility

Nonprofits serving in the City of Riverside or San Bernardino County may apply for below-market loans ranging from **\$100,000 to \$400,000** through the Inland Empire Nonprofit Loan Fund.

As loans are repaid, funds will be available to other nonprofit borrowers, extending the impact of the initial investments. Loans will help nonprofits navigate growth, funding disruptions, payment delays, and other hurdles to financial stability and social impact.

Loan awards will be based on thorough assessments of each applicant's operational strength, financial stability and repayment capacity, with priority given to organizations that demonstrate strong community impact and alignment with local needs.

"This unique partnership between local governments, the Foundation, and NFF as a Community Development Financial Institution (CDFI) will get more resources into the hands of nonprofits at a time when their communities are asking more of them," said **Jennifer Kawar, vice president of investor relations at NFF**.

Application deadline

The first application window opens from Dec. 1 through Jan. 31, 2026. Interested nonprofit organizations are encouraged to visit www.iegives.org/ienonprofitloanfund to learn more. For further assistance, information sessions will be offered both virtually on Dec. 10 and in-person on Jan. 13-14, 2026. Registration details will be available on the website.

About the Inland Empire Community Foundation

Founded in 1941, the Inland Empire Community Foundation is the oldest and largest community foundation in Inland Southern California. We partner with individuals, families and corporations to build a culture of philanthropy. Over the past 25 years, we have given out over \$225 million in grants and scholarships. For more information visit the IECF's website at www.iegives.org. Be a part of our conversation on Facebook, Instagram, Twitter and LinkedIn.

About Nonprofit Finance Fund

Nonprofit Finance Fund is a nonprofit lender, consultant, and advocate. For 45 years, we've helped organizations access the money and resources they need to realize their communities' aspirations. Alongside others, we're working to build community wealth and well-being and put affordable housing, essential services, quality jobs, and excellent education within reach of more people. To learn more, visit <https://nff.org/>.

About San Bernardino County

San Bernardino County is a diverse public service organization serving America's largest county that for four consecutive years has led the nation in awards for innovation, efficiency, and outstanding public service. We are governed by an elected Board of Supervisors and dedicated to creating a community where nearly 2.2 million residents can prosper and achieve well-being in fulfillment of the Countywide Vision. It is comprised of more than 40 departments and agencies, which are staffed by more than 23,000 public service professionals who provide a wide range of vital services in the areas of public safety, health care, social services, economic and community

development and revitalization, fiscal services, infrastructure, recreation and culture, and internal support. For more information, visit sbcounty.gov.

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