

Our Mission

To extend the healing ministry of Jesus in the tradition of the Sisters of St. Joseph of Orange by continually improving the health and quality of life of people in the communities we serve.

Our Vision

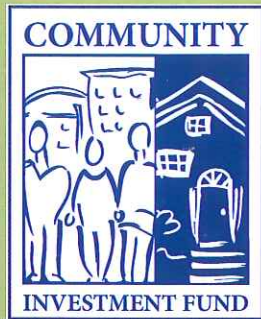
To be recognized as a leader in providing regional integrated health care, promoting health improvement and creating healthy communities.



About St. Joseph Health

St. Joseph Health is a not-for-profit, integrated Catholic health care delivery system sponsored by the St. Joseph Health Ministry. Based in Orange, California, St. Joseph Health serves 10 distinct communities within three general regions - Northern California, Southern California and West Texas/Eastern New Mexico.

Our mission is to extend the healing ministry of Jesus in the tradition of the Sisters of St. Joseph of Orange by continually improving the health and quality of life of people in the communities we serve.



Our
community
matters.



For more information contact:

GABRIELA ROBLES
Community Outreach/
St. Joseph Health Foundation

Gabriela.Robles@stjoe.org

Or please visit our website at:
www.stjoe.org



St. Joseph Health 

A Ministry founded by the Sisters of St. Joseph of Orange

St. Joseph Health 

A Ministry founded by the Sisters of St. Joseph of Orange

St. Joseph Health recognizes that the health of any community depends on the maintenance and creation of strong structures—both physical and social—which contribute to the long-term well-being of people. That philosophy inspired the initiation of the Community Investment Fund—an effort to help organizations that promote the common good.



What is the Community Investment Fund?

The Community Investment Fund provides capital in the form of loans, deposits, or other support to nonprofit 501(c)(3) entities to promote a social good and the development of healthier communities. These loans enable community organizations to achieve their full potential and play a major role in the regeneration of their communities. St. Joseph Health commits three percent of its investments into the Community Investment Fund.

Organizations that have benefited from a loan include:

- ❖ Mercy Housing
- ❖ MOMS Orange County
- ❖ Illumination Foundation
- ❖ THINK Together
- ❖ And more!

Is this a grant?

The Community Investment Fund does not offer grants; instead, these are affordable loans, deposits, or other support that enable organizations to promote the common good. In order to receive money from the Fund, organizations must demonstrate their ability to repay the loan and provide collateral to secure it.

What interest rate will you charge?

There is no fixed return. The social benefit realized by the loan is more important than the return on the investment and, therefore, the rate charged is dependent on the community benefit, market conditions, and other metrics.

Will you work with other lenders?

St. Joseph Health encourages partnerships with other lenders. We assist community benefit organizations in establishing ongoing relationships with financial institutions for the long-term benefit of the community benefit organization.

Who can access the Fund?

We focus on the communities where we have health care ministries therefore, we invest at least 50 percent of the Fund in California, Texas and New Mexico. Qualified nonprofit organizations engaged in services that benefit the community may access the fund. These services must be consistent with the mission and values of St. Joseph Health.

Some of the programs supported through the Community Investment Fund include:

- ❖ Affordable Housing
- ❖ Economic Development Initiatives
- ❖ Social Service Programs
- ❖ Support for Food Banks and Other Direct Services
- ❖ Job Expansion Programs
- ❖ School and Educational Programs



Other types of nonprofit organizations will be considered. The Fund will also provide loans to intermediary agencies providing such services.

What is the term of the loan?

In order for us to assist as many organizations as possible, the term of the loan is usually five years or less.

What is the maximum amount I can borrow under this program?

The maximum loan amount varies, based on the total available assets in the Fund. A goal of the Community Investment Fund is to make approximately 20 percent of the Fund available each year. Historically, the Fund has not funded loans in excess of \$2 million.



For more information please visit our website at www.stjoe.org or contact:

GABRIELA ROBLES
Community Outreach/
St. Joseph Health Foundation
Gabriela.Robles@stjoe.org