



CREATING OWNERSHIP
AND ECONOMIC OPPORTUNITY

Business and Nonprofit Loans

LET US HELP WITH YOUR FINANCING NEEDS!

KEY FACTS

- Loans from \$1,000 to several million dollars
- Available for growing and start-up companies and nonprofits
- Experienced loan officers work with your unique needs
- Seven locations across North Carolina put us close to you
- We do not offer grant funding

WHO COMES TO SELF-HELP FOR A LOAN:

- Retail stores
- Child care centers
- Service companies
- Health care organizations
- Manufacturers
- Arts organizations
- Hospitality businesses
- Charter schools
- Environmentally-oriented firms
- Auto repair businesses
- Commercial Real Estate Developers
- Many others

WHAT YOU CAN USE A SELF-HELP LOAN FOR:

- Starting, buying or expanding a business or nonprofit
- Purchasing or constructing real estate
- Buying equipment and machinery
- Working capital
- Buying inventory

WHO IS ELIGIBLE FOR A LOAN:

- We work with borrowers who have the ability and willingness to repay us
- Like any lender, we also look at these items to decide if you qualify for a loan:

Management experience • Cash flow of your business
Collateral to secure the loan • Equity / positive net worth • Credit history

Our loans are priced at market interest rates. Loan terms vary, based on the collateral available and the proposed use of loan funds.

GETTING STARTED:

- Be able to answer these important questions:
 - Exactly why do you need a loan and how much do you need?
 - What are your current financial resources?
 - For example, do you have funds in savings, or from family or friends?
 - What can your business afford to pay each month on a loan?
- Call the Self-Help branch nearest you to talk with a loan officer about your loan request. Or visit our website to learn more and obtain an application form: www.self-help.org



Larson Porcelain, Asheville, N.C.



Self-Help specializes in lending to small businesses and nonprofit organizations that traditional banks cannot serve, particularly minority or women-headed organizations in rural and low-wealth communities. Our loan officers have assisted thousands of businesses and nonprofits with more than \$300 million in loans.



Four Seasons Dry Cleaning, Wilmington, N.C.

SELF HELP

CREATING OWNERSHIP
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WHO WE ARE

Self-Help is a nonprofit community development lender whose mission is creating ownership and economic opportunity for minorities, women, rural residents and low-wealth families .

WHAT WE DO

- **Home & Small Business Lending:** We have provided more than \$5 billion in financing to more than 55,000 homebuyers and small businesses.
- **Community Facilities Lending:** We provide financing to charter schools, child care centers and other nonprofits.
- **Real Estate Development:** We revitalize residential and commercial properties.
- **Deposit Accounts:** Our credit union offers competitive rates on federally insured (up to \$100,000) savings and money market accounts, CDs and IRAs.
- **Policy:** We support policies and practices that protect the wealth we help our constituents build.



Above: Lion's Den Child Care, Greenville, N.C.



Right: Old Mill Optical, Rocky Mount, N.C.

Below: T&E Technology, Asheville, N.C.



FOR MORE INFORMATION, PLEASE CONTACT US:

MAIN OFFICE

301 West Main Street
PO Box 3619
Durham, NC 27702
(800) 476-7428 • (919) 956-4400

info@self-help.org
www.self-help.org

REGIONAL OFFICES

Western NC Region (Asheville)
(800) 229-7428 • (828) 253-5251

Charlotte NC Region (Charlotte)
(800) 394-7428 • (704) 409-5900

Sandhills NC Region (Fayetteville)
(800) 774-7966 • (910) 354-1010

Triad NC Region (Greensboro)
(800) 269-7426 • (336) 478-2600

Northeast NC Region (Greenville)
(800) 893-9669 • (252) 752-8866

Southeast NC Region (Wilmington)
(877) 559-4284 • (910) 442-1020

Washington DC (includes MD & VA)
(800) 881-6261 • (202) 349-1860