

# WE CREATE OWNERSHIP AND ECONOMIC OPPORTUNITY.

We are a nonprofit that promotes community development by providing loans to individuals, small businesses, and other organizations — such as charter schools and child care centers. We also work with a variety of partners to develop affordable housing and to convert abandoned or under-utilized historic and downtown properties into office space for businesses and nonprofits.

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- Socially responsible deposit accounts
- Responsible home loans & financing for community facilities, nonprofits and small businesses
- Responsible consumer financial services
- Affordable housing development & downtown revitalization
- Green businesses



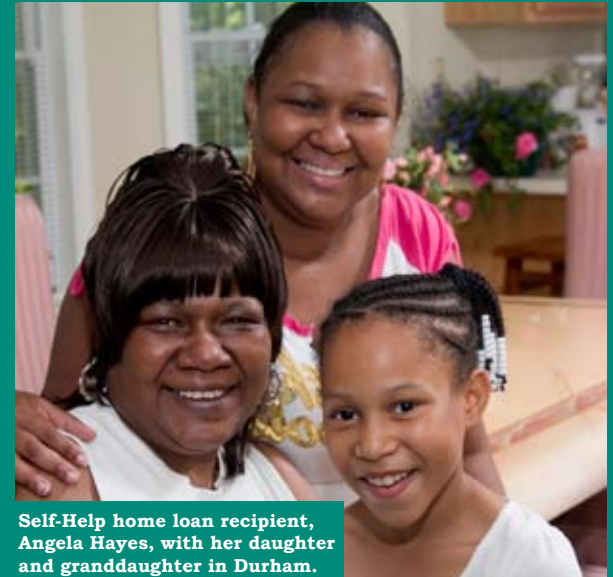
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*Creating Ownership and Economic Opportunity*

# Self-Help 101: WHO WE ARE AND WHAT WE DO



Self-Help home loan recipient, Angela Hayes, with her daughter and granddaughter in Durham.



Dennis Bullock used a Self-Help business loan to start his trucking company in Henderson.

## HOW ARE WE DIFFERENT?

Our goal is to create ownership and economic opportunity for minorities, women, rural residents, and low-wealth families. What makes us unique from other lenders is that we make loans to people who cannot get loans from conventional sources. Instead of evaluating potential borrowers strictly in terms of their credit scores and collateral, we assess applicants on a case-by-case basis using our own common sense. While we certainly can't help everybody, we work extra hard to help those whom we turn down to become better candidates in the future. This approach has worked for more than twenty-five years as our borrowers have proven time and time again that investing in them is a sound business practice.

### SELF-HELP: WHY THE NAME?

True, we are occasionally confused with a do-it-yourself supply company. But when you think about it, our name makes perfect sense: *we help people help themselves.*

## WHERE DOES THE MONEY COME FROM?

Our support comes from people like you. Self-Help receives its funding in the form of deposits, donations, grants, and investments from a variety of foundations, government sources, and individuals that value the social and economic returns we offer. In many ways, our work supports itself in that we recycle capital from one loan to another as our borrowers achieve their goals and honor their financial commitments. The remarkable success of our borrowers inspires us to take greater risks in our lending, to develop innovative products that better serve their needs, and to promote reforms that increase opportunity and fairness within the financial services industry.



## WHERE DOES THE MONEY GO?

The money goes out in the form of loans we make to first-time homebuyers, small businesses, charter schools, child care centers, and other community facilities. In addition to creating ownership and economic opportunity for our individual borrowers, this money is also strategically deployed in affordable housing and downtown redevelopment initiatives to revitalize communities on a larger scale.

### HOW MUCH OF AN IMPACT DOES YOUR MONEY MAKE?

With the help of our depositors, Self-Help has loaned \$5.24 billion to 60,130 families, individuals, and organizations between 1980 and 2007.



*"I admire what Self-Help does to help people gain what our family has been so fortunate to have: our own home and a sense of financial stability. Then I learned that we could help by simply investing some of our savings there, and that Self-Help offers great rates. My husband and I are very pleased that our CD at Self-Help is assisting others in some small way."*

- Sarah & Lewis Johnson, Pittsburgh, PA

