

We don't lend money to make a profit.

We do it to make a difference.

Self-Help lends to small businesses and nonprofits that are under-served by traditional banks. We make loans that create economic opportunity in communities where it's needed most. *To date, we have loaned over \$392 million to thousands of businesses and nonprofits, concentrating on those headed by or serving people of color, women, and rural residents.*



WE LEND TO BUSINESSES THAT MAKE AN IMPACT.

- Stores, restaurants, service companies, auto repair shops, and any other businesses that create opportunities where they're most needed
- Core community services like child care, public charter schools, health care and churches that stabilize neighborhoods
- Environmentally oriented businesses
- Manufacturers that provide quality jobs

You can use a Self-Help loan for any business need. Starting, buying, or expanding a business; purchasing real estate; acquiring equipment; buying inventory.

To discuss your loan application, call and ask to speak with a loan officer at the office nearest you. You can also obtain an application at www.self-help.org



Creating Ownership and Economic Opportunity.



Self-Help loan recipient Jim Gallucci creates sculptures from recycled material. His recent project, The Gates, was constructed of steel recovered from Ground Zero.

A Self-Help loan allowed Dennis Bullock, owner of Bullock & Sons Trucking, to purchase his rig along with funds to keep him going as he established his business.

Ruby McKinzie, who started with a small home day care center, was able to expand to take care of more children thanks to two loans from Self-Help, one to purchase land and a second to construct a new building.



ELIGIBILITY REQUIREMENTS

Our own impact is dependent on our loans being repaid.

Therefore, like any lender, we look at factors that assure us about your repayment ability.

- Experience of management
- Cash flow
- Collateral
- Net worth
- Credit history

TO BEGIN, WE NEED TO KNOW:

- Exact purpose of your loan
- Amount needed
- Your current financial resources, (for example, do you have funds in savings or from family or friends?)
- What monthly payment you can afford

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

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

Central NC Region (Durham)
(800) 476-7428 (919) 956-4400

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 (MD & VA)
(800) 881-6261 (202) 349-1860



*Creating Ownership and
Economic Opportunity.*

