

Environmental Stewardship Initiative

World's Edge is a 1,500-acre tract purchased for preservation as a state park by Carolina Mountain Land Conservancy with financing from a partnership that includes Self-Help.

INVESTING IN SUSTAINABLE ENTERPRISE

When you invest in a federally-insured Environmental Certificate of Deposit (CD) from Self-Help Credit Union, you will earn a market-rate return while supporting our Environmental Stewardship Initiative, including lending to green businesses, Smart Growth and healthy home development.

LOANS TO GREEN BUSINESSES AND NONPROFITS

Self-Help makes loans and provides technical assistance to firms in economic sectors that promote sustainable development, including:

- Recycling
- Sustainable agriculture & forestry
- Environmental technology
- Solar & renewable energy
- Land conservation
- Green retail
- Energy efficiency
- Sustainable services

Benefits of working with Self-Help to finance your environmental business include:

- Self-Help partners with key environmental organizations in North Carolina, such as the Department of Environment and Natural Resources, the Carolina Recycling Association, Carolina Farm Stewardship Association, and the N.C. Sustainable Energy Association. These partnerships give us key insights into what is happening in the industry.
- Self-Help has financial products tailored to your organization's needs, whether you are a new micro-business or an established enterprise seeking a million dollars or more.
- Self-Help loan officers provide strategic problem-solving to make loans available to your business.

To date, Self-Help has provided over **\$29 million** to businesses that are manufacturing, selling, or purchasing environmentally friendly goods and services.



www.self-help.org

OUR MISSION

Self-Help's mission is creating and protecting ownership and economic opportunity for minorities, women, rural residents, and low-wealth families and communities.

ENVIRONMENTAL STEWARDSHIP

Historically, low-wealth communities have been disproportionately affected by poor environmental quality, high energy prices, and unhealthy land use policies. Self-Help established its Environmental Stewardship Initiative to protect the interest of its borrowers and to help reverse these negative trends.

"It matters what we do with our money. Joanne (my wife) and I believe that by investing our money in Self-Help we're putting our unused resources where they'll do the most good."

Frank Stasio, WUNC Radio

COMMITMENT TO SMART GROWTH AND DOWNTOWN DEVELOPMENT

Self-Help supports downtown revitalization, a key strategy in combating sprawl and encouraging infill and redevelopment of vacant and underutilized properties. Our investments include:

- Over **\$62 million** invested in the purchase and renovation of buildings in downtown areas, creating almost **600,000** square feet of affordable office space for small businesses and nonprofit organizations.
- Over **\$148 million** in loans to more than **300** small businesses and real estate developers located in urban and rural downtowns.

BUILDING HEALTHY AND AFFORDABLE HOMES

Self-Help promotes homeownership as a wealth-building tool. As a complement to Self-Help's home mortgages, we also build, renovate, and sell homes to low-income families in select neighborhoods. These houses are designed with affordability and quality in mind.

In 2004, Self-Help began using SystemVision guidelines and materials in new construction. As a result, homeowners enjoy energy efficiency and comfort, making the homes healthier and more affordable places to live at no additional cost to the homeowner. In fact, owners of these homes **save up to 50%** on their heating and cooling costs.

SEEKING THE TRIPLE BOTTOM LINE: ECONOMY, ENVIRONMENT, AND COMMUNITY DEVELOPMENT

At Self-Help, we see a strong connection between the economy, society and the environment. Our Environmental Stewardship Initiative provides a framework for exploring our impact in each of these three areas. As part of this initiative, Self-Help and seven other Community Development Financial Institutions (CDFIs) are participating in a Triple Bottom Line Coalition. The group is creating standards and sharing best practices for community development lenders interested in measuring success not just in dollars and cents, but in terms of environmental, social and financial impact.

CONTACT US

For more information about any of Self-Help's environmental stewardship programs or to make a deposit in an Environmental CD, please call us at 800-476-7428, visit our website at www.self-help.org, or email us at sustainability@self-help.org.



www.self-help.org

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Self-Help's Regional Offices: Charlotte NC, Central NC (Headquarters), Sandhills NC, Triad NC, Southeastern NC, Western NC, Northeastern NC, Oakland, CA and Washington D.C.



Owners Bill and Meredith Marley pose in front of bails of household and office recyclable material collected in the Durham warehouse of their Shimar Recycling company. The couple financed the expansion of their business with an SBA 504 Loan from Self-Help.



Owners of Self-Help homes in the revitalized Walledtown, NC neighborhood save money and energy thanks to SystemVision elements including high quality windows, insulation and appliances.



Blue Ridge Biofuels in Asheville, NC is a worker-owned cooperative that supplies environmentally friendly alternative fuel. A portion of the oil they produce comes from used fryer oil from area restaurants.

