



EXPERIENCED LENDER to Green Businesses and Projects

More than 25 years and \$64 million of financing for environmentally-focused entrepreneurs and projects.

RENEWABLE ENERGY:

- Supporting clean technologies that have positive environmental and economic impact
- Focus on solar, biomass, and biofuels

RECYCLING:

- Lending to a wide variety of recycling businesses since 1988
- Creating jobs and economic opportunity in a growing sector

GREEN CONSUMER PRODUCTS AND SERVICES:

- From green retail to ecotourism to conservation
- Enabling small businesses to grow, thrive, and make a difference in their communities

REVITALIZATION OF DOWNTOWNS AND URBAN NEIGHBORHOODS:

- Major historic renovation projects across North Carolina
- Supporting transit- and pedestrian-friendly central locations and neighborhoods

For more information or to fill out an application, visit our website

www.self-help.org



Self-Help is working closely with solar developers across the state.



New Life Plastic Recycling in Burlington fueled its expansion with a Self-Help microloan.



Over several years Self-Help loans have financed the start-up and expansion of cooperative grocer Weaver Street Market in Carrboro, NC.



Self-Help financed the Golden Belt historic renovation in Durham, which met the LEED Gold green building standards while contributing to community revitalization.

SELF-HELP FINANCING FOR GREEN BUSINESS & RENEWABLE ENERGY

Self-Help has deployed more than \$64 million in sustainable development financing, including loans to recycling, ecotourism, and sustainable agriculture entrepreneurs, land conservation efforts, renewable energy producers, energy efficient affordable housing communities, and historic renovation projects that meet high green building standards.

LOAN PRODUCTS INCLUDE:

GENERAL BUSINESS LOANS:

Available in North Carolina and metropolitan Washington DC. Self-Help receives support from the Golden LEAF Foundation and the NC Rural Center.

- Interest Rates: Prime plus 2% to Prime plus 4%, depending on risk factors
- Term: up to 7 years for working capital, up to 15 for equipment, up to 20 for real estate
- Equity required: minimum of 20%

SBA 504 LOANS FOR FINANCING FIXED ASSETS:

- Low downpayments (10%-15% in many cases)
- Long-term fixed interest rates
- Long payback terms

SBA 7A LOANS:

- Interest rates of prime plus 2.25% to 4.50%
- Possible loan vehicle for strong borrowers who lack complete collateral coverage

USDA BUSINESS AND INDUSTRY (B&I) AND RENEWABLE ENERGY (REAP) LOANS:

- Terms of up to 30 years on real estate
- Guarantee fee of 2%, annual renewal fee of 0.5%
- Up to \$10 million
- Equity required: 10-20%

NEW MARKETS TAX CREDITS LOANS:

- Low-interest loans for qualified commercial real estate and renewable energy projects in eligible census tracts
- 7 year term, at 7-year fixed rate
- 70% to 80% maximum loan to value
- No prepayment



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