



OVERVIEW OF THE SELF-HELP MODEL

COMMUNITY FINANCE SUMMIT
APRIL 2026
CRYSTAL GERMAN

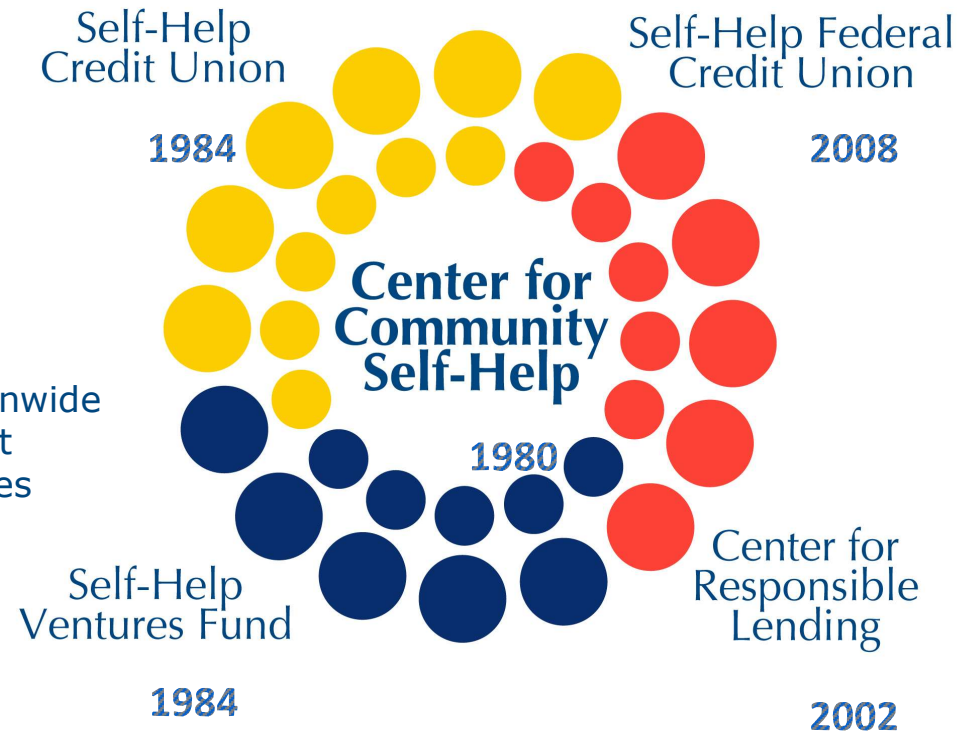
- Who We Are
- How We Think
- Where We're Going

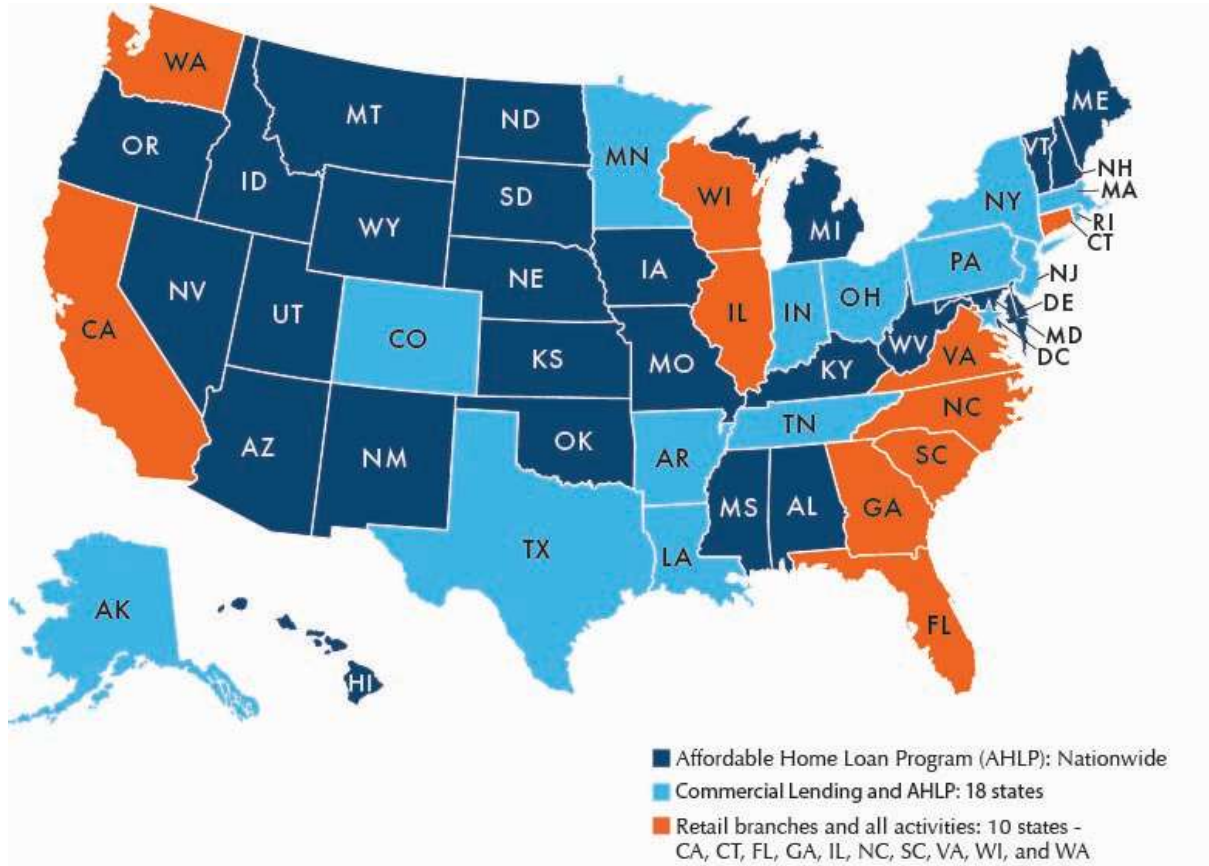
Creating and **protecting** ownership
and economic opportunity **for all**, especially people of color, women,
rural residents and low-wealth families and communities.

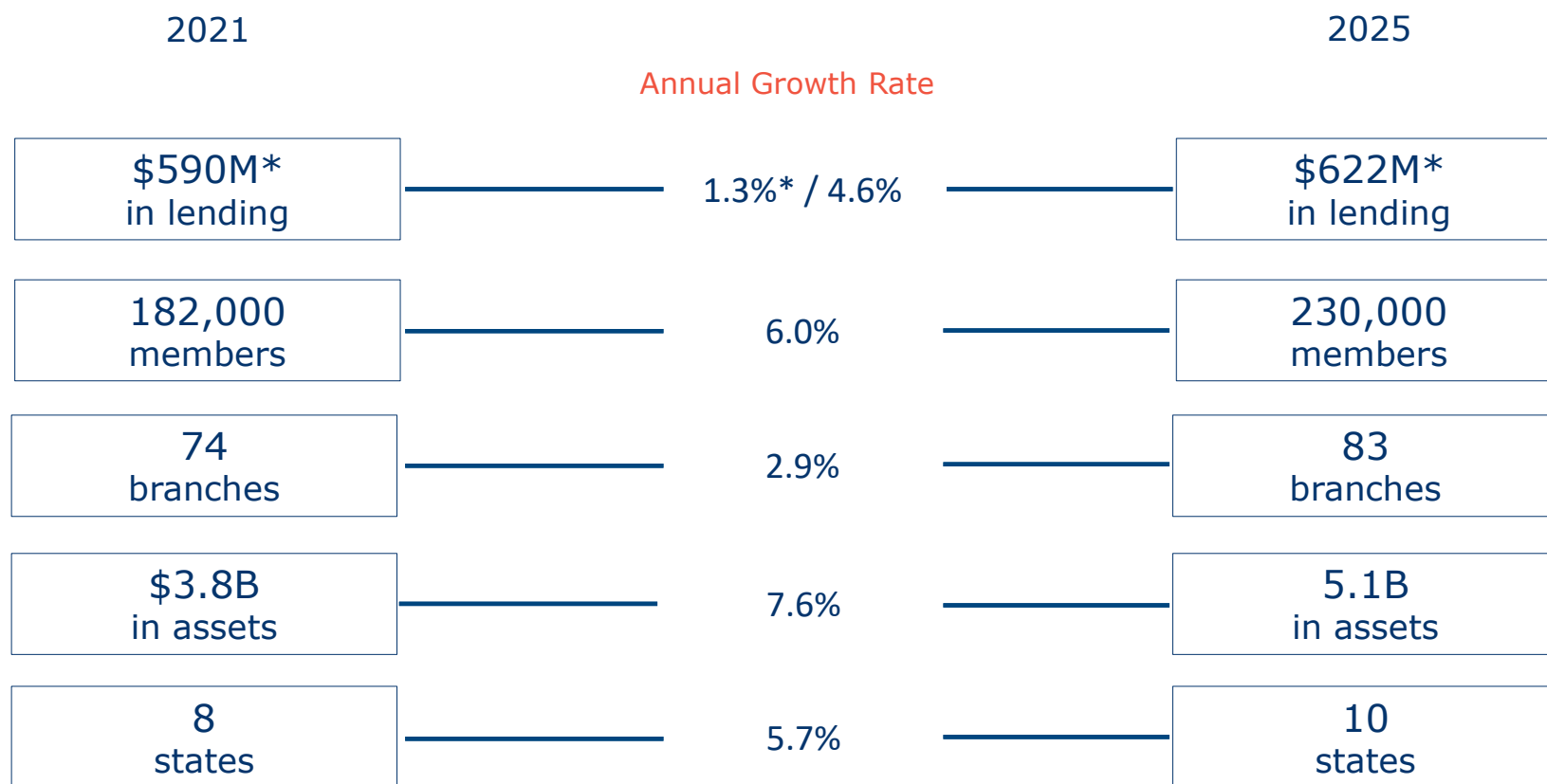


The Self-Help organization includes two credit unions, a nonprofit loan fund and a research and policy group.

Nonprofit Parent	Driving strategy and innovation
Credit Unions	Serving 230K+ members nationwide
Loan Fund	\$1B+ in community investment
Policy & Research	Advancing fair financial practices







*Includes \$70M in PPP loans



HUMBLE BEGINNING

- Founded in 1980 in Durham, NC
- Originally created to encourage and support worker-owned cooperative businesses
- First capital in Self-Help Credit Union was \$77 donation from a bake sale

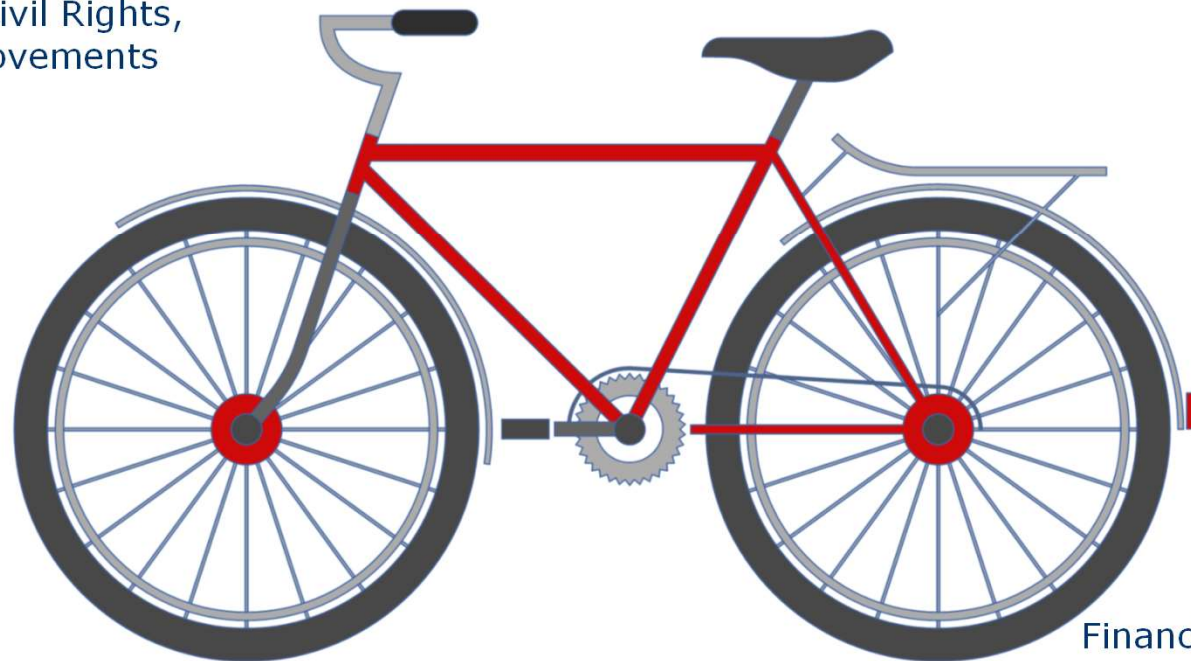
Milestones, 1980-2020

Where should we grow our footprint?
Which products should we add to our platform?
How will we price loans, deposits, and investments?
What would it take to move the needle and change policy?

The Self-Help Bicycle

Mission & Impact:
Wealth-Building, Civil Rights,
Social Justice Movements

Sustainability:
Long-Term



Mission & Impact
(Front Wheel)

Financial Sustainability
(Back Wheel)

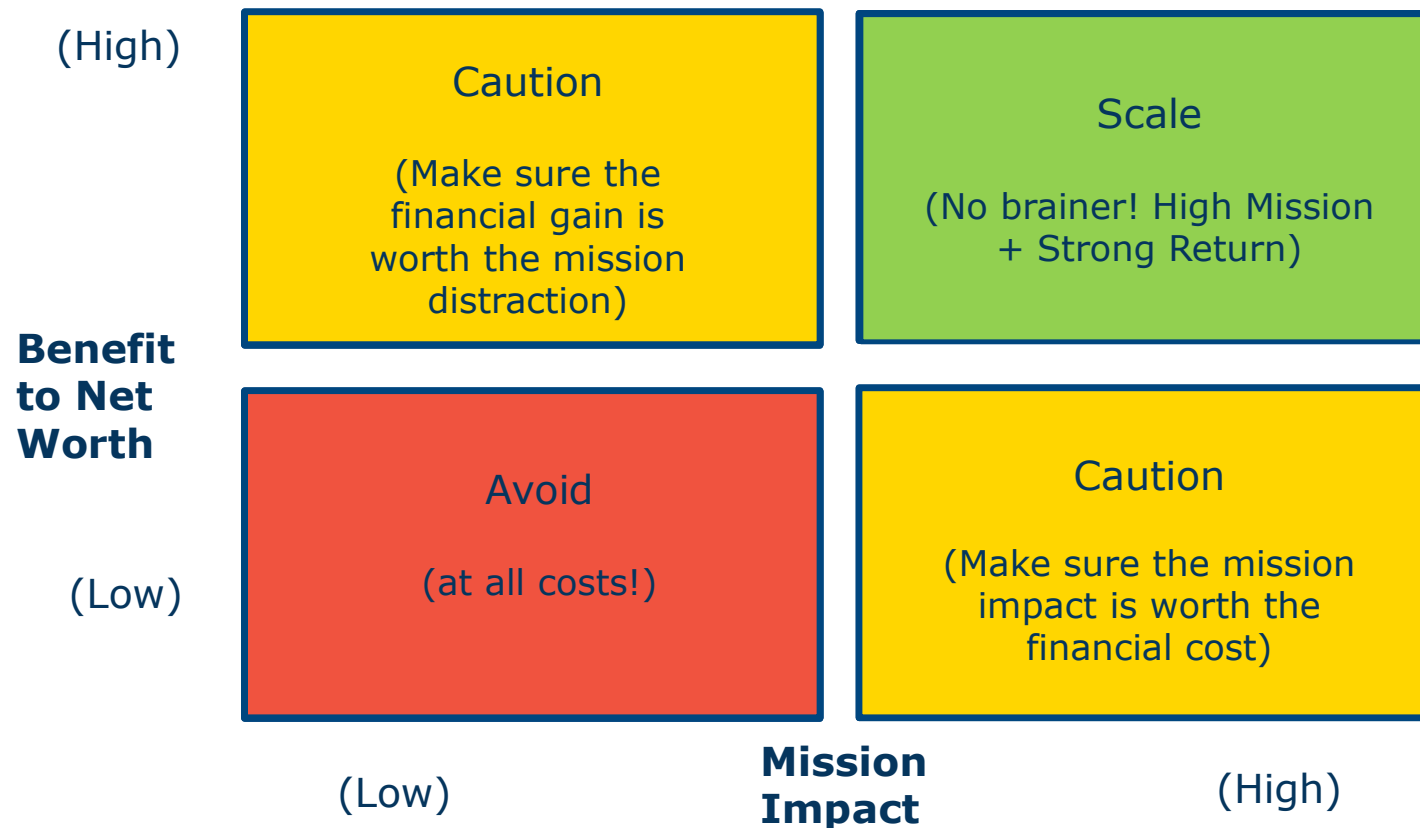
The Self-Help Bullseye

Core → Core business
Middle → Emerging products
Outer → Experiments

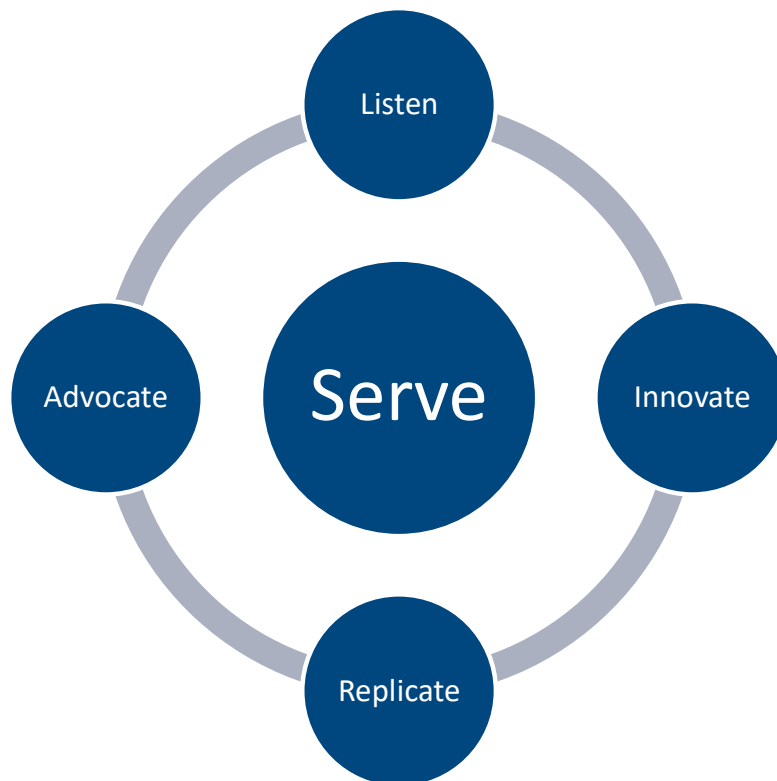


Test innovations
that might move to the core

The Self-Help Mission/Finance Priority Mix



The Self-Help Theory of Change



We partner with communities nationwide to understand their needs and deliver financial services that drive economic equity. Through innovation, research, and strategic partnerships, we pilot solutions, scale impact, and promote responsible lending practices. Together with our partners, we influence systems and policy to create lasting, equitable change.

THANK YOU!



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