

## **WE SEEK TO**

- Increase knowledge, engagement and investment with HBCUs in communities where we have a physical presence.
- Raise awareness of Self-Help our mission, products and services.
- Expand meaningful relationships and partnerships with HBCU affiliated organizations that align with our mission.
- Support initiatives aimed at boosting first-generation homeownership for Black families and other people of color.

## WHY WE PARTNER

- Support of HBCUs, Alumni organizations and Affiliates is in-line with Self-Help's mission.
- HBCUs are anchor institutions in communities we care about.
- HBCU students come from the communities we serve.
- Our members, allies and partners care deeply about HBCUs.
- HBCUs can help close the racial wealth gap.

### **HOW WE PARTNER**

enduring partnerships with select HBCUs and affiliated groups.

- Provide responsible products, services, and education for HBCU students, alums, affiliates, faculty and staff to reduce debt and achieve economic mobility.
- Serve as a commercial lender or real estate partner for effective development projects.
- Support campus projects and local community development initiatives.
- Provide scholarships, internships and employment opportunities for our HBCU partners.
- Champion responsible lending and student debt relief advocacy with like-minded organizations (CRL).
- Deliver consulting and technical assistance support.
- Provide meeting space for HBCU Alum organizations.

# **ABOUT SELF-HELP**

Self-Help is a family of affiliated nonprofits, which includes the Center for Community Self-Help, Self-Help Credit Union, Self-Help Federal Credit Union, Self-Help Ventures Fund, and the Center for Responsible Lending. For over 40 years, Self-Help has been at the forefront of the economic and social justice movement. We know from experience that the communities we serve are rich in talent, creativity, and wisdom but often face systemic disinvestment and other barriers. We typically partner with people of color, women, rural residents, and low-wealth families and communities to provide resources, tools and investment to support them. as they create new opportunities for themselves and their communities.

#### **CORE AREAS OF SERVICE**

Our core service areas include serving our credit union members with low-cost loans, checking and savings accounts, branch access, mobile banking and more, lending to small businesses and nonprofits, providing responsible financial services, promoting fair financial practices, and developing real estate.

#### Small business and commercial lending:

- Small business loans from \$15,000 and up and community project loans up to \$20 million including acquisition, construction-toperm and refinance.
- Technical assistance in the real estate development & finance process, and nonprofit capacity building.

#### Financial services:

- Home lending, especially for first generation homebuyers.
- Affordable financial services, especially in areas underserved by other institutions.
- Competitive rates (savings, money market, term certificates).
- Financial capability programs and credit building products.
- A secondary market program offering mortgage opportunities to thousands of families nationwide.
- Responsible lending policy and advocacy.

#### Real estate development:

- Community-grounded projects supporting affordable housing and commercial space.
- Focus on inclusive and equitable development supporting community interests.







IN COMMERCIAL LOANS

70+

CREDIT UNION BRANCHES
AND LENDING OFFICES IN
EIGHT STATES

190,000

**CREDIT UNION MEMBERS** 

\$11 BILLION

155,000 BORROWERS TO BUY HOMES, START AND GROW BUSINESSES



Allondable Home Loan Program (AHLP): Nati
Commercial Lending and AHLP: 18 states
Entail branches and all activities: 7 states -

## **CONTACT US**

We welcome ideas and inquiries about potential projects and partnerships.



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