FRED ATIEMO
BUSINESS DEVELOPMENT OFFICER
Center for Community Self-Help

Founded in 1980
National Community Development Financial Institution (CDFI)

Combined ~$500 million net worth

Mission-driven financial services, using three primary lending arms

Self-Help
Federal Credit Union
(based in Oakland, CA)

Self-Help
Credit Union
(based in Durham, NC)

Self-Help Ventures Fund
(nonprofit 501(c)(3))
Who Do We Lend To

- Business and Non-profits
- Existing and Start-ups
- Green Businesses
  - Recycling & Reuse
  - Healthy Foods
  - Renewable Energy Developers
  - Energy Efficiency Projects
- Public Charter Schools
- Religious Institutions
- Commercial Real Estate Developers
- Multi-Family Owners
Small Business Lending Terms

✓ Collateral: Up to 80% L-T-V
✓ DSCR: 1.10 and better
✓ Interest Rate: Competitive
✓ Term: 5 - 15 year, depending on loan type, purpose of loan and collateral
✓ Equity: 10 – 30%
✓ Minimum credit score of 620
✓ Business Age: 2+ years  (Start-ups usually for a max loan size of $50,000)
WE FINANCE GREEN PROJECTS

We finance BUILDING and RENOVATION PROJECTS with SUSTAINABLE GOALS.

So far we have invested $138 million
Green Business Target Sectors

- Recycling & Reuse
- Healthy Foods
- Energy Efficiency
- Renewable Energy

From the mid 1990's to the present, we have invested more than $53 million with 80 sustainable business borrowers.

$14.8 million invested in 51 recycling and reuse companies.

$9.3 million lent to 33 borrowers in the healthy food supply chain of producers, distributors, & retailers.
SUCCESSFUL STORY
Reflective Recycling

- Self-Help secured debt to a sustainable/recycling business
- Diverts lots of re-useable glass materials from landfills
- Environmental-friendly operation; lower carbon emissions
- Job creation and retention
- Triple bottom line: Financial, social and environmental returns
THANK YOU!

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