



FRED ATIEMO
BUSINESS DEVELOPMENT OFFICER

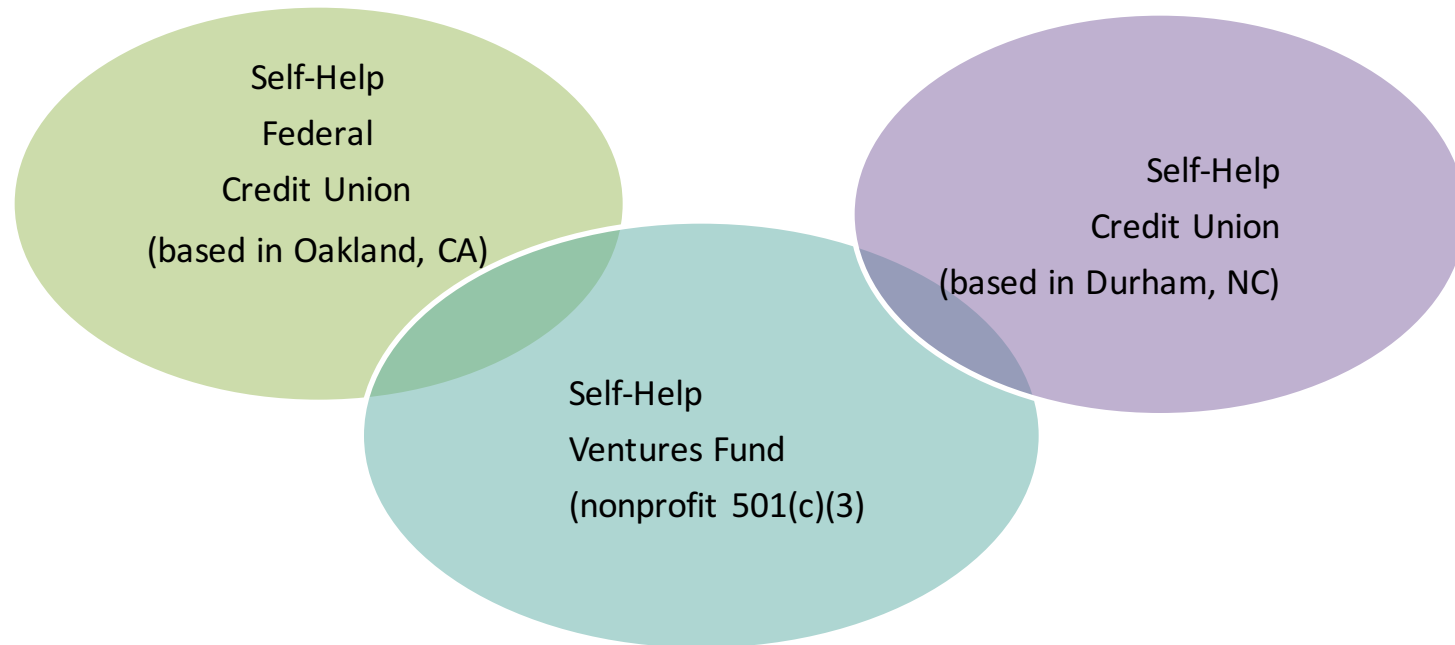
Center for Community Self-Help

Founded in 1980

National Community Development Financial Institution (CDFI)

Combined ~\$500 million net worth

Mission-driven financial services, using three primary lending arms



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*)

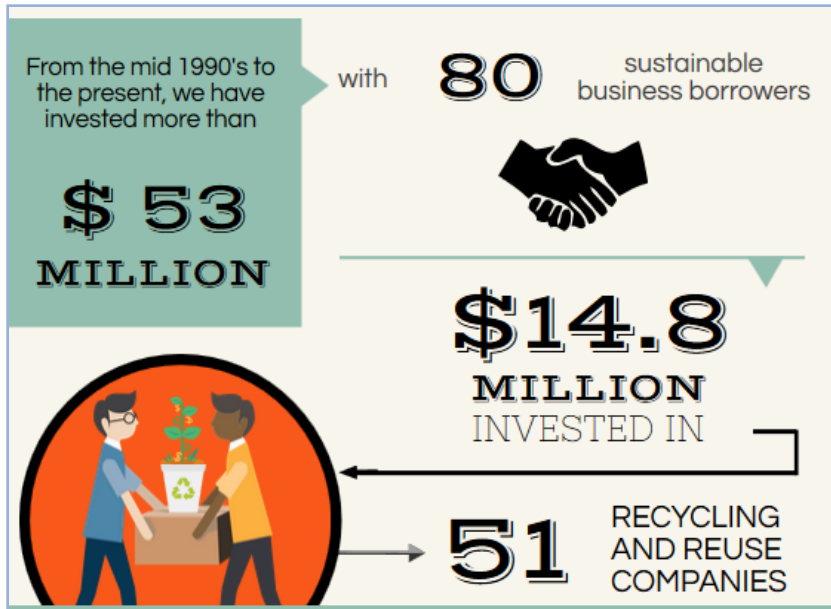
WE FINANCE GREEN PROJECTS

We finance
BUILDING and RENOVATION PROJECTS
with SUSTAINABLE GOALS.

So far we have invested
\$138 million



Green Business Target Sectors

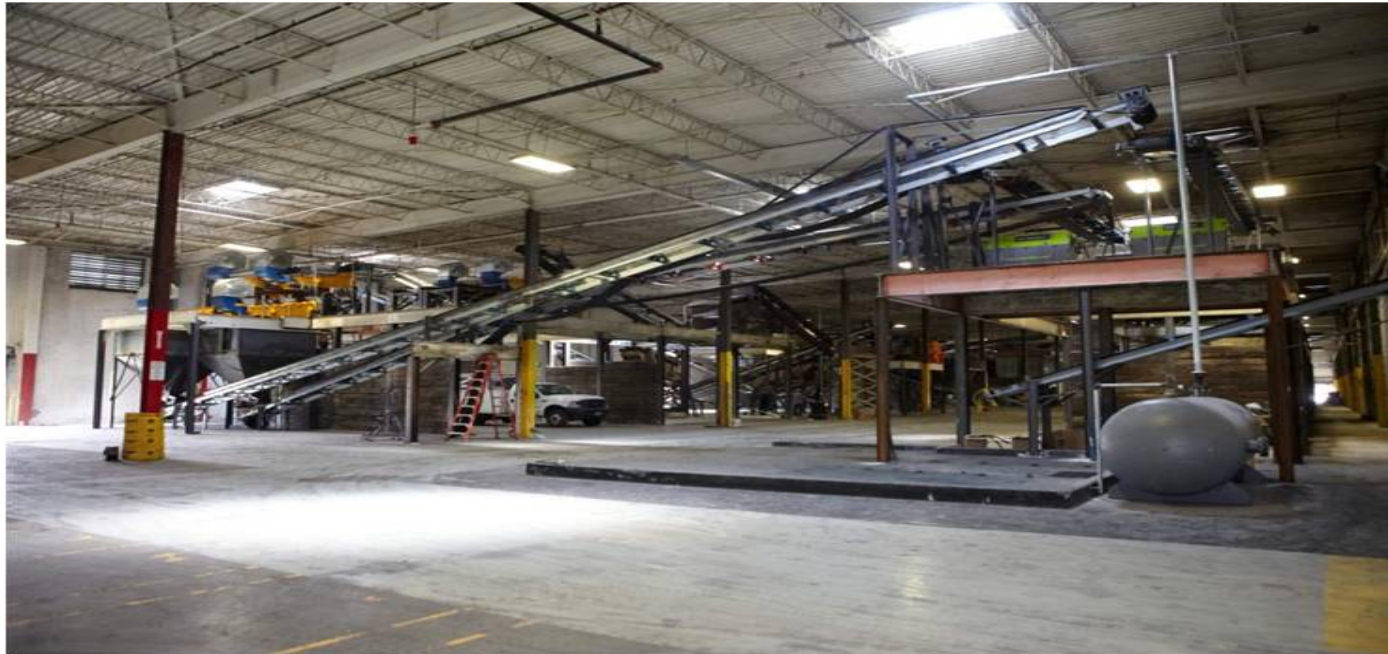


- Recycling & Reuse
- Healthy Foods
- Energy Efficiency
- Renewable Energy



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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