

# Golden LEAF Loan Program

in partnership between Self-Help and the Golden LEAF Foundation

*For details on all eligible counties, visit the Business and Nonprofit Section of Self-Help's website at: [www.self-help.org](http://www.self-help.org)*



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The Golden LEAF Loan Program at Self-Help provides loans to help small businesses in rural and tobacco-dependent counties in North Carolina.

## Eligible businesses

Any sector that creates high quality jobs will be considered. Priority given to:

- Health Care
- Construction Trades
- Green Industries
- Agriculture
- Manufacturing (Including aerospace, biotechnology, and defense contracting)

## Eligible uses

- Start-up capital
- Working capital
- Equipment and inventory purchases
- Refinancing predatory debt
- Acquisition, construction, or renovation of facilities

## Requirements for program

- Solid business plan with 2 years of cash flow projections.
- Experience/skill in your industry and in management of a business.
- For start-ups, at least 20% of loan amount in cash to put into the business.
- A clear explanation of how this loan will help your business grow or expand.
- Moderate to good credit
- Collateral in proportion to loan size

Minority and women business owners are strongly encouraged to apply.