

Professional Services

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CONTINUED FROM PAGE 18

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LOANS

CONTINUED FROM PAGE 14

Salem for housing for the mentally ill. The group had a commitment from the U.S. Department of Housing and Urban Development to finance the project. But the association's options to buy the real estate were going to expire before the HUD money would arrive.

Self-Help made a \$243,000 bridge loan to the association so it could buy the land.

"They were at the risk of losing their earnest money if they were not able to purchase the building now, so we were able to come in and do a bridge loan that allowed them to acquire the units," says Benedict. "The plan is that within the space of a year of the loan, they'll get the cash from HUD and pay off the loan and make the improvements."

Self-Help also makes loans to non-profits who need operating funds to help them through difficult periods. One group, which she would not identify, works with the homeless and is facing serious problems relating to its operating budget.

"This is an agency that is federal-ly funded and is looking at losing that funding with changes in D.C. and looking at restructuring programs and looking at layoffs and putting more emphasis on fee-for-service," she says about the loan recipient. "And it will take a little time to get the revenues in line with expenses. So we are going to do a loan that will in essence fill the gap and will be working capital for a year and secured by accounts receivable."



The Scrap Exchange in Durham now has a van, thanks to a loan from Self-Help's North Carolina Community Facilities Fund. Pictured with the van are Pat Hoffman, right, executive director of the Scrap Exchange, and driver/teacher Ann Wood.

Photo by Elaine Westarp

She says that Self-Help has been making loans since 1986 to nonprofits. In recent years, the organization saw a need to create a program specifically for nonprofits.

Applying for a loan is not difficult. The process takes at least one month, sometimes longer. Benedict recommends that organizations confronted

with expansion needs contact Self-Help to begin the process early. She says Self-Help often finds that it can offer useful non-financial advice to nonprofits as they try to decide how to cope with their financial needs.

For information, call Self-Help at 1-800-4476-7428 or Benedict at (919)-956-4430.

GROVE

CONTINUED FROM PAGE 14

stand that this is something they need to see here - a part of our history, our heritage that has been revitalized and restored," says Mayor Martin, who served as the market foundation's first executive when it was founded in 1992. "The arcade could be the anchor for that side of town, just as you would have an anchor store at a shopping mall."

Zaretsky says the foundation wants to revive the arcade's role as a social, as well as a commercial hub of downtown life.

"They used to have concerts of mountain music there," he says. "Part of the [restoration] concept would be to bring that back. There is also talk about ice skating on the roof and a lot of other public-type uses. The arcade is a grand enough building for all of that but it's been hard for people to imagine some of those uses."

In recent years, urban marketplaces have become a popular economic development strategy. Since Faneuil Hall Marketplace opened in Boston in 1976, more than 100 U.S. cities have followed suit with publicly funded markets located in historic buildings or districts.

The "case statement" for the Grove Arcade in Asheville says the market will generate more than \$1.5 million in annual tax revenue and will draw an estimated 1 million visitors - a "critical mass" of customers that will generate even more downtown commerce.

More than 230 businesses already have applied for 70 spots in the new arcade, Zaretsky says. The aim is to attract a mix of art galleries, restau-

rants and specialty shops, as opposed to the typical shopping mall fare of chain stores and franchises.

To guarantee future financial stability for the arcade, Zaretsky says the foundation has teamed with Julian Price, a private investor and founder of what is now the Jefferson Pilot Corp. Price who was travelling out of town and could not be reached for comment. Price has agreed to lease the building to the foundation on a long-term basis and renovate the upper floors for office use.

Although some nonprofit leaders worry privately that the marketplace will serve mainly tourist visitors and not enough needy residents of Asheville, others are enthusiastic about the project's effect on the city.

"I think the arcade project will fit in very well with the economics of the downtown area," says Joyce Harrison, director of the Self Help Credit Union, which serves low-income residents and small businesses. "I think everyone is looking for economic development to make their city work. And I'm confident this project is going to bring more small business to the downtown area."

Zaretsky says the most important aspect of the arcade campaign has been the depth of support the public-private initiative has gained from all quarters of the city.

"People tried for 12 years to get a private developer to do this and finally concluded it wouldn't work - the building was just too inefficient and expensive" to restore, he says. "If you know Asheville, you know it can be a contentious community. But we've been able to garner support from all sides."

For information about the arcade campaign, call (704) 252-7799.

CALENDAR

CONTINUED FROM PAGE 16

Indoor Golf Party Raleigh

Feb. 29, 5:30 p.m., First Union Capital Center. Sponsor: Cystic Fibrosis Foundation. (919) 782-5530.

TRIANGLE

Art Show and Sale Chapel Hill

Feb. 29-March 8. University of North Carolina at Chapel Hill, George Watts Hill Alumni Center. "Through Women's Eyes," the Women's Center of Orange County's 12th annual art show and sale. Kick-off cocktail buffet, Feb. 29, tickets \$75 and \$125; luncheon, March 1, tickets \$37.50 and \$50; opening reception, March 1, tickets \$5, \$7, \$10. Call Selena Berrier (919) 968-4489.

IN MARCH

Sculpture Exhibit Charlotte

A five-city tour of the sculptural works of Michael Lucero will open March 16 at the Mint Museum of Art and run until June 9. Sponsor: Philip Morris Companies Inc. Call (212) 878-2755.

Fundraising Day Greensboro

March 5. Fundraising Day in the Triad, Bryan. Enrichment Center. Sponsored by National Society of Fundraising Executives Triad Chapter and N.C. Center for Nonprofits. Call (919) 571-0811.

United Way Conference Wrightsville Beach

March 14-15. Holiday Inn, SunSpree Resort. 1996 State Professional's Spring Conference. Reservations by Feb. 13. (800) 532-5362.

Awards Banquet Raleigh

March 19, 6 p.m. Crabtree Valley Marriott.

N.C. Council for Women's Annual Distinguished Women of North Carolina Awards Banquet. Register by calling (919) 733-2455.

NSFRE Meeting Greensboro

March 26, 11:30 a.m., Magnolia Manor. Vincent J. Gallo will speak on "Planned Giving Simplified." Call Donna Lauten at (910) 769-9852.

Statewide Nonprofit Conference Greensboro

March 27. Holiday Inn Four Seasons Koury Convention Center. Third annual statewide conference for North Carolina's nonprofit sector. Registration deadline, March 15. Sponsor: Philanthropy Journal of North Carolina. Call Kate Foster (919) 899-3742.

National Conference Chapel Hill

March 28-30. UNC-Chapel Hill. "Partnerships for Power," second national conference of Student Coalition for Action in Literacy Education (SCALE). Call (919) 962-1542.

SHORT TAKES

Duke launches services for people with AIDS

Duke University Law School in Durham has launched an AIDS Legal Assistance Project in which law students offer free services to people with AIDS. The project grew out of pro bono work law students had offered at the Duke Infectious Disease Clinic. Call (919) 684-2558 for details.

Legal Services suspends publication

Legal Services of North Carolina has suspended its syndicated series, "The Law and You" due to federal and state budget cuts. The syndicated series, begun in 1990, had been distributed to about 130 newspapers across the state. Government

cutbacks will reduce Legal Services' budget by about one-third this year. The organization was founded by the N.C. Bar Association in 1976 to provide free legal services to the poor.

IRS investigates veterans groups

Veterans groups in Maryland are threatened with the loss of their tax-exempt status as a result of an investigation by the Internal Revenue Service that is being watched nationally. The IRS has concluded that many veterans groups violated tax rules by allowing non-veterans to use their facilities - in effect subsidizing the cost for members who are veterans.