

ADDRESSING THE INFORMATION ASYMMETRIES OF
LENDING TO LOW-WEALTH ENTREPRENEURS:
THE CASE OF MOUNTAIN BIZWORKS AND SELF-HELP CREDIT UNION

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Abstract: Access to credit is vital to wealth creation and financial security but has historically been difficult for low-wealth entrepreneurs to obtain due to the impediment of asymmetric information. This impediment has been addressed by two Community Development Financial Institutions in Asheville, NC, Mountain BizWorks and Self-Help Credit Union.