



WHAT IS SELF?

- The Solar and Energy Loan Fund (SELF) is a 501(c)(3) non-profit organization headquartered in St. Lucie County, Florida.
- SELF is a certified Community Development Financial Institution (CDFI) as per the U.S. Treasury Department.

MISSION:

SELF's mission is to help rebuild and empower underserved communities by providing access to affordable and innovative financing for sustainable property improvements including: energy efficiency; renewable energy; wind-hazard mitigation; and, water conservation.

SELF strives to create positive social, economic and environmental impacts by helping people improve the health, safety and quality of life in their homes while reducing their operating costs and carbon footprint.



MAIN SERVICES:

- **Energy Expertise**,
- **Accessible & Favorable Financing**
- **Project Management**

HOW IT STARTED

- ✓ SELF started with a grant in 2009 from the U.S. Department of Energy (DOE)
- ✓ SELF was selected as 1 of 20 programs in America to receive seed funds (\$2.94 million) via the Energy Efficiency and Conservation Block Grant (EECBG) program.
- ✓ Became operational in 2011 with the first loan.
- ✓ To date SELF has closed over 540 loans for more than \$4.5 Million dollars.



AYLEEN MORENO

Loan Impacts: Health,
Savings, Quality of Life

"I'm a hard working single mother with limited funds and no family to assist me financially. I also have a debilitating health condition, which is exacerbated by the heat. SELF helped me obtain a new air conditioning unit that helps me preserve my health by keeping my home cool. As a single mother my financial struggles are many. I couldn't have gotten an AC if it wasn't for the SELF program."

EVOLUTION OF DATA COLLECTION AND TRIPLE BOTTOM LINE IMPACTS

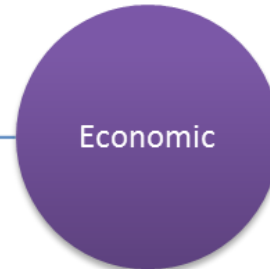


● Drivers :

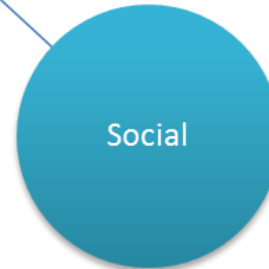
- Mission of Organization
- Grantors
- Investors
- Market Demand



- Climate resiliency - stronger and safer homes.
- Reduced carbon emissions.
- Education on sustainability & green technologies.



- Financial inclusion.
- Job retention and creation for local contractors.
- Rebuilding neighborhoods.
- Savings from reduced insurance premiums and operating costs.



- Enhanced quality of life.
- Safe and Healthy homes
- Education - budgeting and credit restoration.
- Financial inclusion- access to affordable financing.

EVOLUTION OF DATA COLLECTION AND TRIPLE BOTTOM LINE IMPACT REPORTING



- 2011- Initiated operations. Single Grant -Department of Energy (\$2.94 M)
 - **Focus: Clean Energy/ Environment/ Green Economy**
 - Energy Savings –change in Kilowatt Consumption Pre and Post project
 - Job Creation - Job hours spent on projects

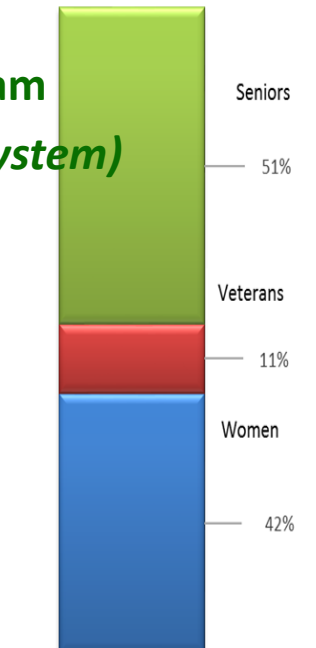
Manual tracking of data in Excel spreadsheets

- Kilowatt consumption
- Job hours for contractors
- Q& A tracking of impact 3-6- 12 months out though sampling

EVOLUTION OF DATA COLLECTION AND TRIPLE BOTTOM LINE IMPACT REPORTING



- 2012 –Certified by U.S. Treasury as CDFI – Received TA grant
 - **Focus : Financial Inclusion / Low and Moderate income populations**
 - **Manual Tracking of Energy Consumption**
 - **System tracking of demographics with loan management program**
 - *(Received CDFI grant to build capacity. Began developing MIS system)*
- 2013 – **1st Socially Responsible Investor**
 - **Focus: Social Justice**
 - Financial Access to “green technologies”
 - Economic Savings from upgrades
 - Environmental benefits
 - Created Internal Dashboard and Weekly Interanal Reporting

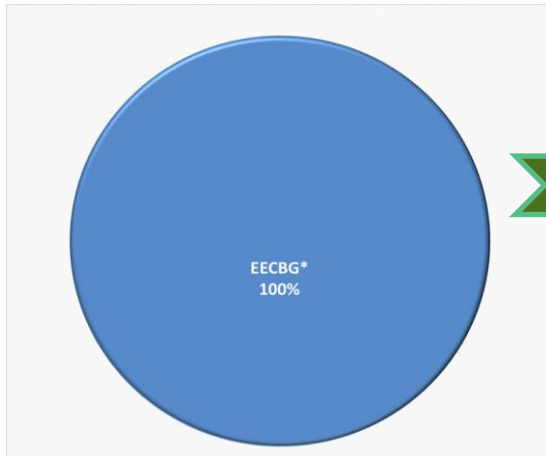


2016 – Total of 19 Investors

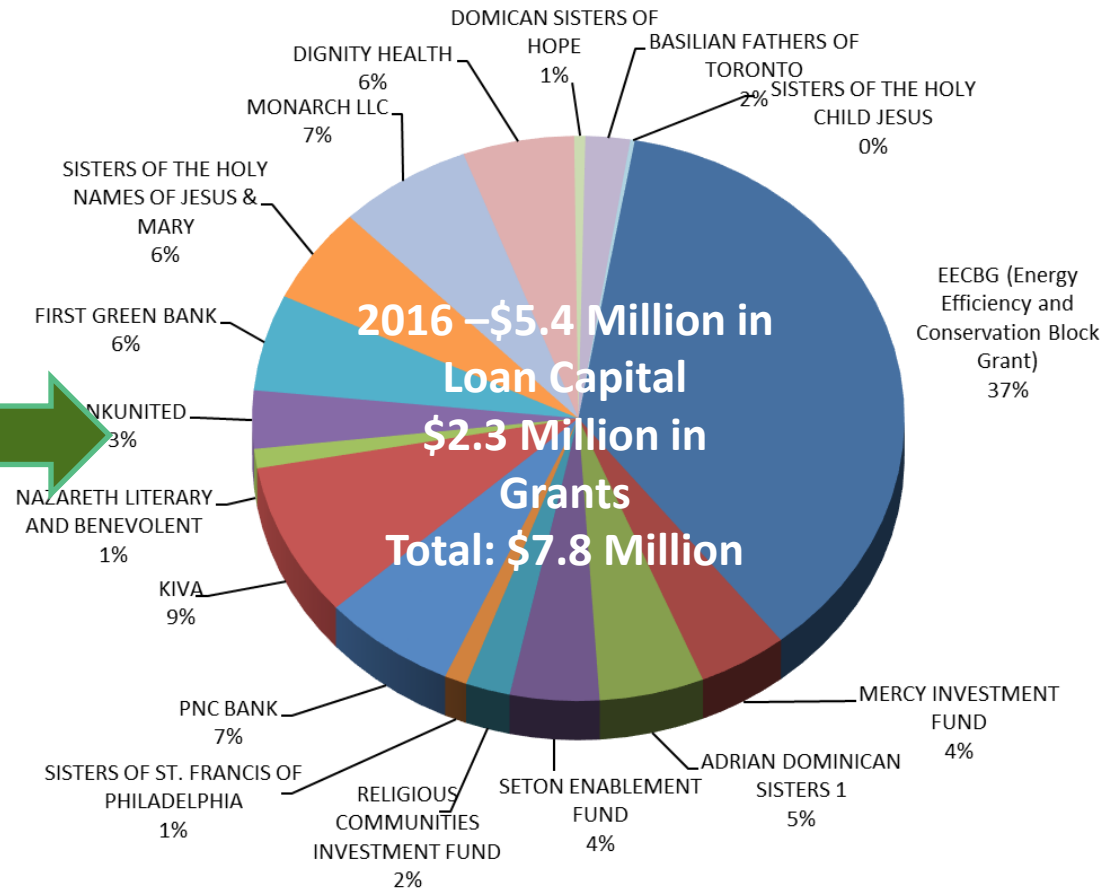
- 1 DOE grant
- 3 banks
- 9 Faith Based,
- 1 Impact Investor
- 3 Non-Profit Health Systems
- 1 Crowd Funder
- 1 Private Investor



SELF LOAN CAPITAL PROVIDERS 2011 - 2016



**2010 – EECBG Grant
\$2.94 Million**



EVOLUTION OF DATA COLLECTION AND TRIPLE BOTTOM LINE IMPACTS



- 2014-2016: *CRA Investors; Impact Investors ; Crowdfunder (Kiva.org); Non- Profit Health Systems.* **Total Investors: 19**

- **Focus Areas: (Expanded)**

- *Social and Financial Inclusion*
- *Environment*
- *Economic Development*
- *Climate Resiliency/ Environment*
- *Safety*
- *Healthy Homes*
- *Quality of Life*



TRIPLE BOTTOM LINE MODEL EVOLUTION (SUMMARY)



- Response to Investors
- Response to Market Demand
- Investment in tracking tools / Systems
- Increased organizational Capacity
- Organizational Culture
- Internal and External Reporting Discipline

DATA COLLECTION METHODS AND TOOLS



- Application documents
- Supporting Documents from Clients
- Follow up Surveys

Tools

- MIS System
- Loan Program Manager System
- In House Dashboard (Excel)
- Surveying tools (Survey Monkey)

TRIPLE BOTTOM LINE IMPACTS (DASHBOARD)



SOCIAL IMPACTS		
Total Clients/Families Served	523	
Total Individuals Impacted	1569	
% of Clients in CDFI Investment Areas	338	65%
% of Women Clients	220	42%
% of Veteran Clients	59	11%
Total Seniors Served	268	51%
Total Children Served	146	28%

Energy and Environmental Impacts	Total
Cumulative Energy Savings (kWh)	1.423M
Cumulative Savings in Co2 Emissions (Metric Tons)	996
Equivalency in Gallons of Gasoline Saved	112,040

Economic Impact	Total
Average Annual \$ savings in Energy Bills from Renewable and Energy Efficiency Technologies	\$274
Average % savings (kWh) per household	23%
# of Hours Employed in Projects	16,586
Wages generated through financed projects (@ avg. \$20/hr.)	\$331,720
# of Contractors Affiliated to Program	144

Community and Education	# of Events	# of Attendees
# of Total Educational/ Awareness Events	362	75,454
# of Total Credit Rebuilding Seminars	5	109
# of Home Buyer Seminars	6	360
# of Energy Savings Seminars	4	40

*As of Dec 30,2014

OPERATIONAL INDICATORS



Loan Activity To Date	3/31/2016
Loans Closed to Date	523
Loans Closed to Date (\$)	\$4,294,210
# of Active Loans to Date	414
Outstanding Active Loan Portfolio	\$2,334,463
Average Loan Size	\$8,211
Average APR of New Loans disbursed	8.00%

Operations Indicators	3/31/2016
Total # of Energy Audits	1015
Total # of Retrofits	1695
% of Energy Efficiency Retrofits	72%
% of Renewable Energy Retrofits (Solar PV & Solar Hot Water Heater)	9%
% of Wind Hazard Mitigation Retrofits	19%

Types of Loans	Total #	% of Total Portfolio
Energy Efficiency Retrofits	376	72%
Wind Hazard Mitigation	98	19%
Solar PV	10	2%
Solar Water Heaters	39	7%
Distribution of Active Loans	Total #	% of Total Portfolio
3-5 yrs.	318	77%
6 - 9 yrs.	72	17%
10 yrs. +	24	6%

Client Age	Total # Loans	% of people
20-29	20	4%
30-45	126	24%
46-54	109	21%
55-59	103	20%
60+	165	32%

Results



483 Projects Financed
benefitting over **1,400 people.**
\$3,942,585 in loans for
sustainable home
improvements.



Operations Indicators	FY 2011-2015
Total # of Energy Audits	1006
Total # of Retrofits	1646
% of Energy Efficiency Retrofits	74%
% of Renewable Energy Retrofits (Solar PV & Solar Hot Water Heater)	10%
% of Wind Hazard Mitigation Retrofits	16%



Left: Girl Scouts receive education on Solar Energy.

Right: SELF volunteers at community events to educate and create environmental and financial education.

Energy and Environmental Impacts	FY 2011-2015 Total
Cumulative Energy Savings (kWh)	1,293 M
Reduction in Co2 Emissions (Metric Tons)	991.7
Equivalency in Gallons of Gasoline Saved	111,590

Economic Impact	FY 2011-2015 Total
Average % savings (kWh) per household	22%
# of Hours Employed in Projects	15,396
Wages generated through projects (@ avg. \$20/hr.)	\$307,920
# of Contractors Affiliated to Program	123

Community and Outreach	FY 2011-2015	
	# of Events	# of Attendees
# of Total Educational/ Awareness Events	353	48,924
# of Total Credit Rebuilding Seminars	4	105
# of Home Buyer Seminars	6	360
# of Energy Savings Seminars	4	40

Example
from FY
2015
Annual
Report



THANK YOU

Duanne Andrade
Chief Financial Officer, SELF
772.468.1818
DuanneA@solarenergyloanfund.org

www.solarenergyloanfund.org