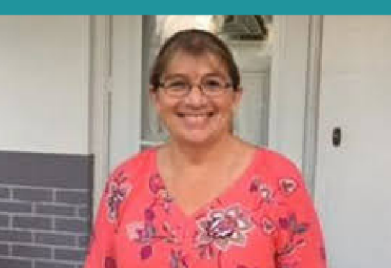




SELF
EASY LOANS FOR IMPROVING HOMES

ANNUAL REPORT
FY2021



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OUR MISSION & VISION



SELF's mission is to rebuild and empower underserved communities by providing access to affordable and innovative financing for sustainable property improvements, with the primary focus on energy efficiency, renewable energy, and climate resilience in low- and moderate-income (LMI) neighborhoods.

We strive to create positive social, economic, and environmental impacts by helping people improve the health, safety, and quality of life in their homes while reducing operating costs and greenhouse gas emissions.



WHAT WE DO AND WHO WE SERVE

SELF advances climate equity through financial inclusion, low-cost lending programs, building science expertise, and project management, which enables underbanked and underserved communities to achieve energy efficiency, clean energy, and resilience. SELF's inclusive underwriting policies are based on the borrower's ability to repay, rather than credit scores, and beneficiaries often save 10-20% on their interest rates.

This unique approach blends the best practices of consumer lending of the past, where the lender would get to know the client and understand their overall situation, including gauging their character and ability to repay, while also using state-of-the-art financial technologies (FinTech) and the highest consumer protection standards.

SELF is the first and only nonprofit Green Bank in Florida, and one of the few green banks in the nation focused on low-and-moderate income (LMI) markets. SELF is also a founding member of the American Green Bank Consortium, one of the first green CDFIs in America, and a national leader in climate equity with an astounding 72% LMI penetration rate. SELF is also a member of the Opportunity Finance Network (OFN), the Disability CDFI Coalition, and the Florida Housing Coalition. SELF operates in Florida, South Carolina, Alabama, and Georgia.

MESSAGE FROM LEADERS



DOUG COWARD

EXECUTIVE DIRECTOR

SELF reached a major milestone in FY 21 by hitting our 10-year lending anniversary! SELF remains the only nonprofit green bank in Florida and one of the few green banks in America focused on low- and moderate-income (LMI) communities. SELF is fast-emerging as a national leader on climate equity and we were even showcased in Congress.

SELF continued to experience strong demand for our products and services during the second-year of the global pandemic and, even after record-breaking lending results in FY 20, our Green Home Loans increased again by 16% in FY 21. SELF also customized new septic-to-sewer conversation loans in Martin County, FL, and continued to expand new satellite programs in the Gulf Coast and Central Florida regions.

SELF also focused on growing our organizational capacity to more adequately and efficiently meet this burgeoning demand, including major investments in internal systems (“FinTech”), key promotions from within, and new, highly-qualified staff. With our successful 10-year track-record and increased capacity, coupled with critical support from local partners, investors, banks, and foundations, SELF is well-positioned to continue to scale and diversify our programs to meet the needs of more LMI populations throughout the Southeastern United States. -Doug Coward



DUANNE ANDRADE

CHIEF FINANCIAL AND
STRATEGIC OFFICER

In FY 2021 SELF continued to innovate with flexible new loan products to help residents make their homes safer, healthier and more affordable. For the second year in a row we all embraced a “new normal” life deeply rooted in the home as a center for all of our activities. While costs such as transportation decreased, home energy and insurance costs rose significantly impacting mostly low and moderate income (LMI) families who already suffered disproportionate consequences of the pandemic. To help address these rising costs, SELF provided access to affordable home-improvement loans for energy efficiency and climate resiliency to over 400 families in Florida and beyond. These investments helped lowered energy and insurance costs and provided healthier and safer homes.

In FY2021, SELF launched an innovative loan program with the Atlanta Housing Authority with incentives for landlords to make energy-efficiency upgrades to properties with the goal of lowering energy bills for LMI renters. The program was funded by the Opportunity Finance Network’s Finance Justice Fund. SELF also kick started the first solar plus battery resiliency project on a public housing building in Miami Dade, with a grant from the Leon Lowenstein Foundation. This innovative project will provide an emergency response system in the case of power outages to help ensure the safety of over 100 low-income elderly residents. Finally, SELF created a flexible loan product for the South Florida Community Land Trusts with the JP Morgan Chase Pro Neighborhood Grant funds, to help address the affordable housing crisis and create permanently affordable resilient, efficient homes for LMI, Black, Latino/Hispanic and other minority populations.

SELF’s strategic vision is to continue foster public, private and philanthropic partnerships that support innovation and the creation of flexible financing programs. SELF intends to continue to push the boundaries of traditional lending paradigms to help advance morse sustainable housing and an inclusive and equitable clean energy economy. - Maria Duanne Andrade

WHAT HAPPENED IN FY2021



FY 2021 – Rebound for some, crises for most

The economic rebound turned out to be a “K” shaped recovery, in which society’s worse-off ended up worse, while those in higher socioeconomic brackets saw their share of the pie increase. For SELF’s target market, life got harder: the pandemic’s fiscal stimulus and eviction moratorium faded away, while wages remained stagnant despite surging inflation, rents, and home insurance.

SELF’s target cities and states also had some of the nation’s highest inflation in cost of living: 2021 saw Florida rents increase 30% statewide, 38.2% in Miami, 38.1% in Tampa, and 32.8% in Orlando. Georgia, SELF’s second-largest state by loan activity, saw rents surge 22% last year.

The economic distress related to housing increases when you take a holistic view of housing costs, including secondary costs like insurance, utilities, safety, and financing. High utility costs relative to income – known as an “energy burden” – is one of the largest sources of economic distress for low-income renters and homeowners. High energy burdens plague all of the Southeast and are made worse by climate change, heat waves, and rising energy costs.

SELF responded to the climate and affordability crises by:

- **Providing more capital than ever for LMI homeowners to achieve climate-related improvements (e.g., high efficiency ACs, solar PV, and more).**
- **Innovating new methods of intervention, such as creating commercial loans for landlords and making deep investments in fintech upgrades**

In Florida, homeowners saw property insurance rates increase by nearly 25% as insurers grappled with a more unpredictable climate. Just weeks before the 2021 hurricane season began, property insurance companies used the excuse of insufficient storm resilience to justify dropping over 50,000 Floridians from their homeowner policies. Higher premia or outright loss of home insurance puts LMI homeowners at significant risk of potentially losing their primary asset and jeopardizing generational wealth.

This wide array of factors and related costs – housing, insurance, utilities, and more – all have an outsized effect on low-and-moderate income communities. An EPA report shows that adverse climate impacts disproportionately affect the worse-off. People in these communities are often seniors on fixed incomes and Asset-Limited, Income, Constrained, Employed (ALICE) households that earn above the Federal Poverty Level but not enough to afford a bare-bones household budget.

These same communities are the ones that struggle to afford the upfront costs of home repairs and improvements, but whose only financing options are from high-rate, predatory lenders. They have also participated and benefitted the least from the fast-emerging clean energy economy.

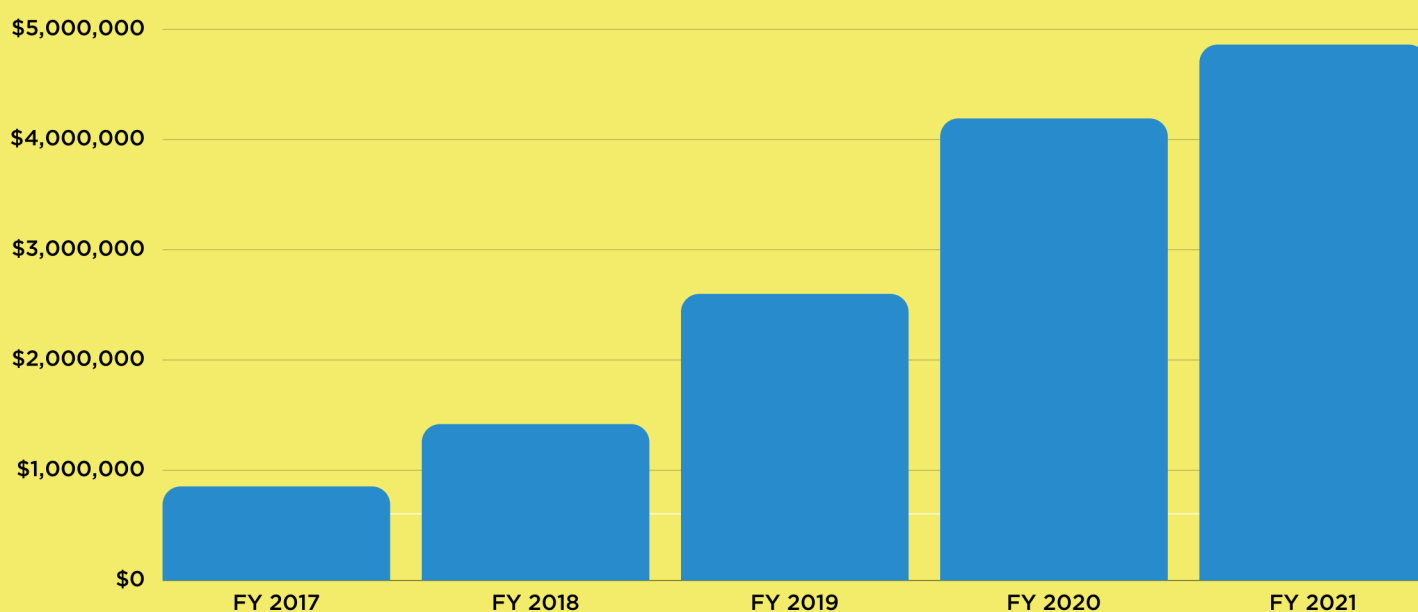
WHAT HAPPENED IN FY21

In response to the overwhelming needs in LMI markets, SELF experienced record-breaking increases in loan volume and also expanded geographically. In FY 21, SELF established a new Central Florida satellite office, while also growing in Georgia, Alabama, and South Carolina. SELF also secured a \$1.2 million Finance Justice Fund investment through OFN and hired a Georgia Director based in Atlanta.

FY 21 saw SELF grow into its new identity as an organization serving much of the Southeast rather than just Florida. As this happened, SELF also received national recognition for its role in innovating finance solutions to the climate equity crisis. On two separate occasions, SELF's CFO/CSO, Duanne Andrade, spoke to the U.S. Senate and the U.S. House of Representatives regarding federal funding for green financing. These invitations were a recognition of both Andrade's expertise and of SELF's standing as a national leader on Climate Equity. SELF was also featured in multiple national publications, including Last Week Tonight with John Oliver on HBO.

SELF's nearly \$4.9M in total lending in FY 21 and increase of 16% from FY 20 was a continuation of the organization's rapid growth over the last five years. SELF's total lending in FY 21 was 472% more than in FY 17.

ANNUAL LENDING BY FISCAL YEAR



TRIPLE BOTTOM LINE IMPACTS

Every SELF loan helps a borrower, creates work, and reduces carbon emissions

In FY21, 203 new contractors joined SELF's network of approved contractors, bringing the total to 778 companies in 4 states.

Roofing and HVAC contractors comprised the vast majority of the specialties, with solar, other specialties, and general contractors representing 36% of the new members.

Although 90% of all the new contractors are Florida-based, out-of-state contractors grew 80% this year compared to previous years.

ENVIRONMENTAL AND ENERGY

72% FY21 LOANS

went to extremely, low, or moderate-income (per HUD definitions) homeowners

41% elderly on fixed incomes

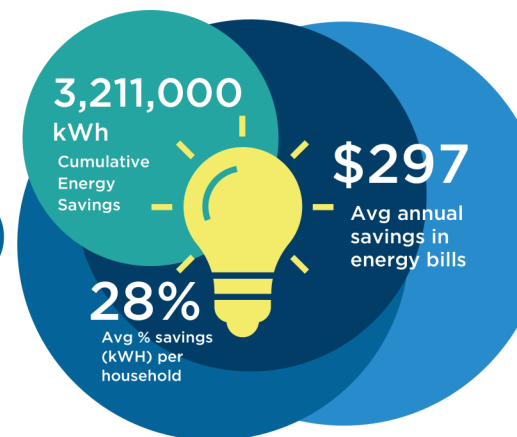
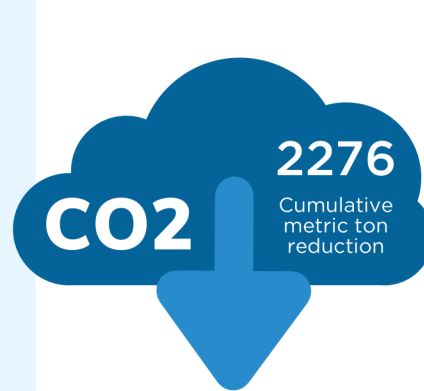
51% female heads of households



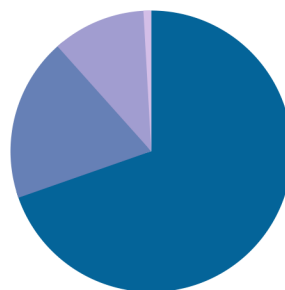
13%
veteran clients



11%
clients with disabilities



LOANS BY DEMOGRAPHIC



ETHNICITY



AGE

- 78% White
- 21% Black
- 12% Hispanic
- 1% Asian

- 5% 20-29 yrs
- 40% 30-54 yrs
- 55% 55+ yrs

CLIENT STORIES

"As a US veteran, cancer survivor, and single mother of four, I am so grateful for my loan to replace my leaking roof.

I had buckets all over my house, and mold was growing. My children were unhealthy and unsafe and nobody would give me a loan until SELF stepped in to help.

Despite my poor credit, I was able to fix my roof and gain access to insurance. Now I am rebuilding my credit and feel safe in my home."

- Pamela Turner



"I'm glad that an organization like yours exists. Your low-interest rate was such a blessing for me being that I am a senior citizen. I am so thankful for my new air-conditioner. I have not had an air conditioner for many, many years. For comfort, I would utilize a little mini fan in my bedroom but the rest of my house was immensely hot. I thank you all so much for the prompt response and for helping me with such a great need. God bless you all"

- Ms. Thompson

CLIENT STORIES



“Lauri is kind and helpful when I applied for other loan applications I was turned down. I want to thank the team of SELF for making it all possible. You are the light at the end of the tunnel that brought back my hope and confidence. I would’ve been lost without your professional and courteous team thank you very much you’re a lifesaver!”

- Angel

“During the loan process, we spoke with Christine & Roy. Both went above & beyond, in our opinion, to make this happen as quickly & smoothly as possible. They more than succeeded! We can’t thank them enough for helping us so quickly & smoothly as they did.”

- Mindy



CONTRACTOR IMPACTS



In FY21, SELF added 203 contractors, growing its contractor base from 579 to 778 contractors!

SELF relies on a prescreened and vetted network of trusted, local contractors to perform the work. With SELF financing, contractors are able to lower their project costs and expand their services into more LMI markets and help homeowners with less than perfect credit scores. Access to this traditionally out-of-reach market means contractors can also expand their businesses and add jobs along the way. SELF also collaborates with workforce development programs to enhance on-the-job training opportunities and entrepreneurship.



“When contractors sign up for SELF’s network, they are able to do business in new markets without taking any financial risk, and expanding their businesses to support new and existing jobs.”

QUOTE FROM

DUANNE ANDRADE

testifying before the US Senate Environment and Public Works Committee on April 27th 2021

CONTRACTOR STORIES



Photo Courtesy of Frank Weber, Orange County, FL, Government

SELF helps people who normally couldn't afford a new roof get the work done at a low-interest rate. SELF's financing helps our clients live better lives, and also helps our business grow. ”

ST JOHN'S
Roofing Services LLC

- Pedro from St. Johns Roofing in Orlando

INNOVATIONS



SEER Loan for Landlords



SELF developed the “Sustainable, Energy Efficient Rental” (SEER) loan for landlords to make energy efficiency improvements on their affordable housing rentals. SELF designed the SEER loan to address the crisis of high utilities bills in low-income rentals. Low-income and workforce housing rentals are especially energy inefficient due to historical underinvestment.

SEER is SELF’s first small commercial loan, and is SELF’s first loan focused on upgrading rentals rather than supporting homeowners. The SEER loan was developed in cooperation with the Atlanta Housing Authority. Launched in Atlanta, SEER is now available in all SELF territories. SEER is made possible by an investment from the Finance Justice Fund, part of the Opportunity Finance Network.

SEED Knoxville



SELF has partnered with Knoxville, TN based SEED (Socially Equal Energy Efficient Development) to establish a footprint in Tennessee and to implement a new partnership model that will benefit both organizations while advancing affordable housing repairs, job training programs, and climate equity.

The innovative partnership will allow SELF to provide capital for improvements while SEED focuses on community outreach and hires a local loan officer and acts as the point of contact for work in the area. The partnership takes maximal advantage of SELF’s lending expertise and capital and SEED’s regional knowledge, existing programs, and local credibility.

SOUTH FLORIDA GROWTH

SELF is Grateful for the Organizations Helping SELF Innovate and Scale in South Florida



The Leon Lowenstein Foundation awarded a \$200,000 grant to SELF and Miami-Dade County to demonstrate a replicable and cost-effective model for solar energy with battery backup on a multi-family, public housing project (i.e., Gibson Plaza) for low-income residents. The pilot project will lower energy bills and assist with emergency energy requirements during/after storm events.

The JP Morgan Chase Planning Grant also allowed SELF hire technical assistance, participate in local cohorts, and develop a plan to bring innovative capital solutions to South Florida with a focus on Miami Dade, with the primary goal of addressing climate and health risks disproportionately affecting low to moderate and minority, vulnerable populations. The grant supported technical assistance and the development of new products focused on helping address financing gaps for resilient, affordable housing.



SELF closed a \$4.6 million loan with the South Florida community Land Trust for the purchase of a property in Miami. The goal is to build and/or retrofit 200+ affordable housing units in partnership with the South Florida Community Land Trust, Community Land Trust of Palm Beach County, Enterprise Florida, and the Florida Community Loan fund. The project is made possible by a \$5 million grant from JP Morgan Chase.

PROJECT TYPES




Solar
Products


Sewer
and Water


Storm
Resilience

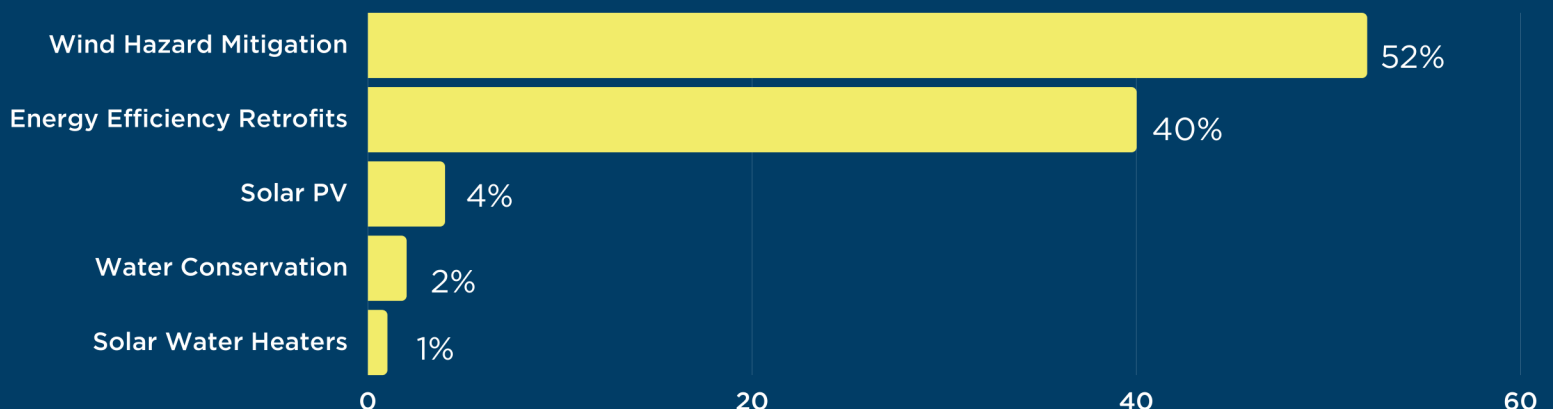

Roofing


Air
Conditioning


Disability
Products

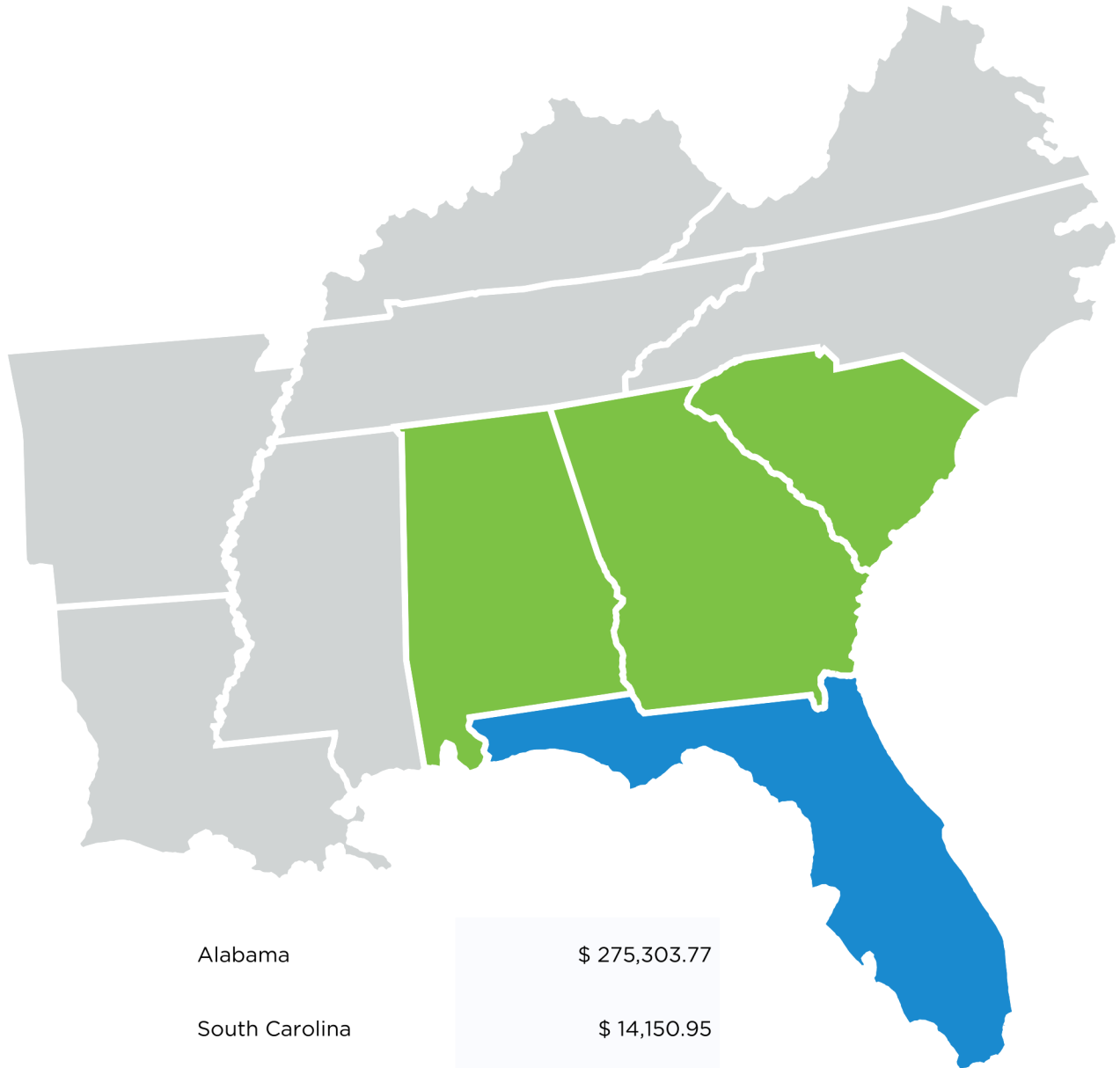

Weatherization
and Insulation

TYPES OF LOANS



BY STATE

SELF initiated pilot expansion programs in Georgia, Alabama and South Carolina.



Alabama	\$ 275,303.77
South Carolina	\$ 14,150.95
Georgia	\$100,857.03
Florida	\$9,003,695.66
TOTAL	\$9,394,007.41

SELF FINANCIALS



SUMMARY OF KEY FINANCIAL INDICATORS

SELF's Total Assets grew from \$10.8 MM to \$16.4 MM, a 36% increase from the previous year. Net Assets, a key indicator for investors, grew from 35.2% to 47.7% and the leverage ratio went down. This puts SELF in a strong position to continue to raise capital given that the benchmark for Net Asset ratios is 25%.

SELF experienced another dramatic increase in Total Assets in FY 21 mainly due to grant funds that were achieved through different sources outlined herein. Overall, SELF had an increase in revenue from interest and fees earned as well as grants that helped bolster SELF's balance sheet. The grant funds helped make key investments into system upgrades and staffing.

FY2021 SUMMARY

Loan Activity for FY 2021: 531 loans closed for \$5.1MM

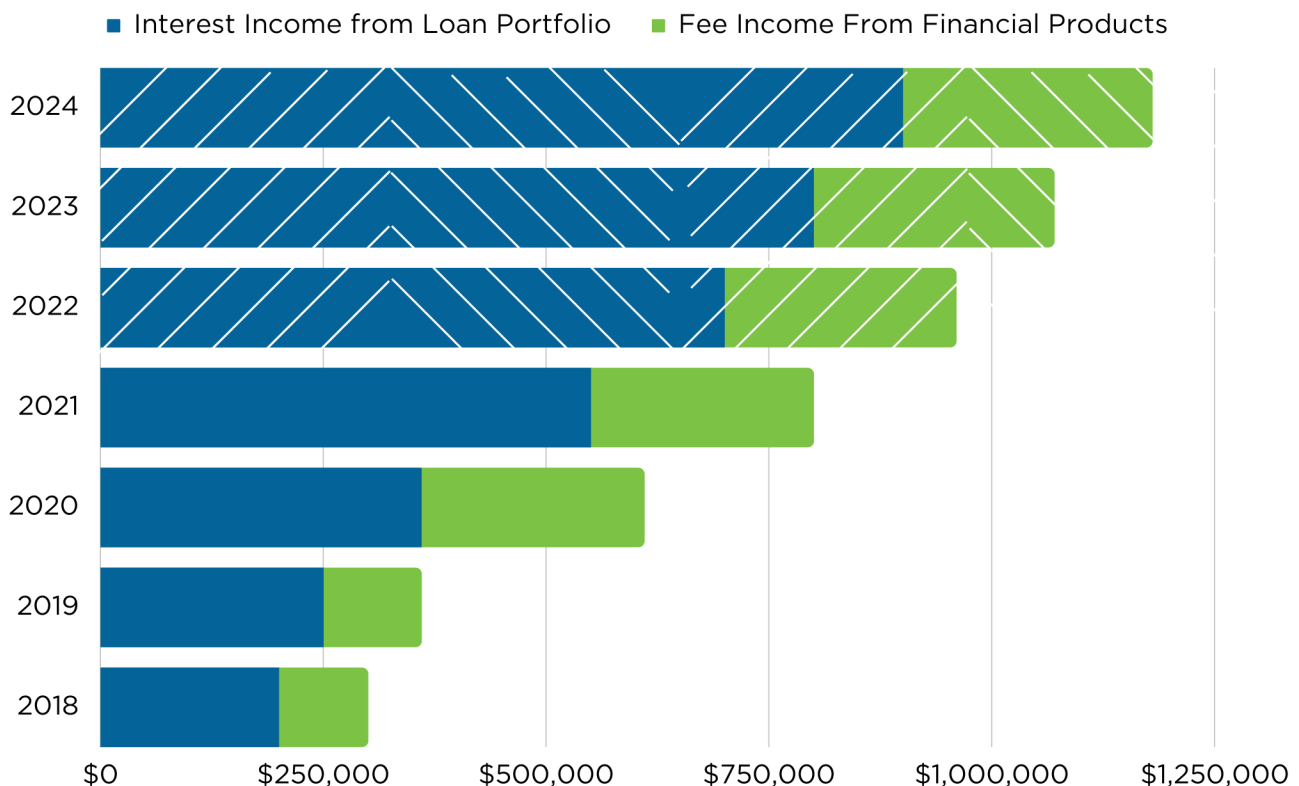
Cumulative loans closed by end of FY 2021 (09/30/2021): \$18.8MM

Loan Portfolio Balance (09/30/2021): \$9.39MM

Grew by \$2.4M (34%)

FY2021 Default Rate: 1.2% Avg. Delinquency: 1.1%

TOTAL EARNED INCOME



EARNINGS HISTORY FIGURE

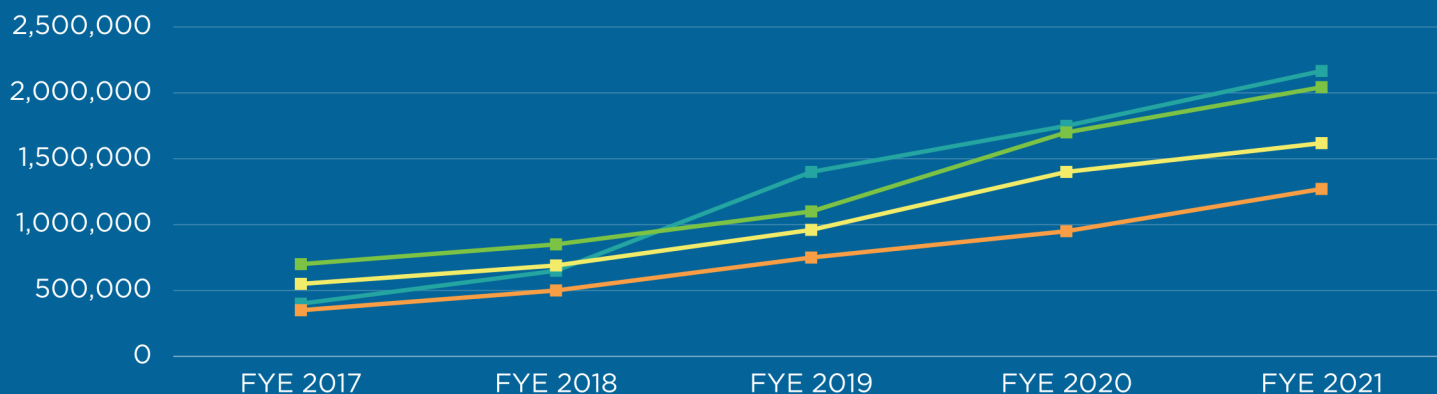
	FYE 2017	FYE 2018	FYE 2019	FYE 2020	FYE 2021
Total Revenue	341,935	708,487	1,454,403	1,786,070	2,166,069
Operating Expenses (Net of Unrealized and Grants Made)	564,019	746,109	929,628	1,339,764	1,618,532



* Operating expenses do not include financing expenses or any grants that the CDFI may have made

EARNINGS HISTORY FIGURE

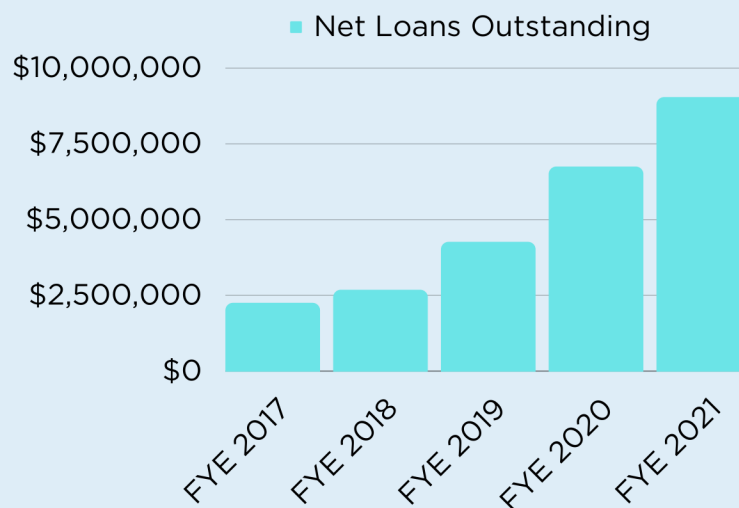
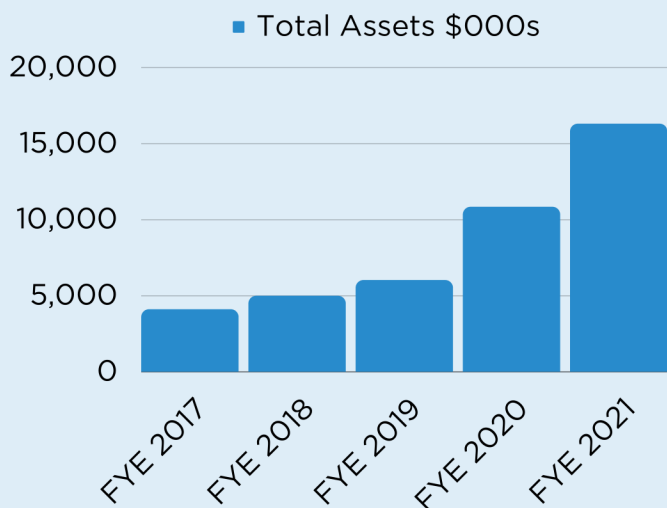
■ Total Revenue ■ Total Expenses (Net of Unrealized) ■ Earned Revenue
■ Operating Expenses (Net of Unrealized and Grants Made)



* Operating expenses do not include financing expenses or any grants that the CDFI may have made.

FINANCIAL HIGHLIGHTS

	FYE 2017	FYE 2018	FYE 2019	FYE 2020	FYE 2021
Total Assets	4,079,968	4,966,746	6,000,035	10,819,182	16,426,123
Leverage: Total Debt/Net Assets	5.2	3.0	3.1	1.4	0.9
Total Loans Outstanding \$	2,303,782	2,733,161	4,311,841	6,992,379	9,394,007
Total FTE Staff #	7	8	12	15	19



TOTAL CAPITAL RAISED TO DATE

*CUMULATIVE FY 2021

CUMULATIVE CAPITAL (GRANTS AND LOAN CAPITAL) FY 2021	As of FY 2021
Cumulative Grants	5,218,410
Cumulative Loan Capital (Philanthropy and Gov't)	9,320,015
Cumulative Private Capital Investments	11,075,000
Total Capital and Grants Raised as of Sept 30, 2021	25,613,425

NEW GRANTS AND CONTRACT SERVICES (PARTNER CONTRIBUTIONS)

CDFI and NACA Program	1,826,000	Gov't
Hillsborough County	25,000	Local Gov't
Martin County	60,000	Local Gov't
Orange County Florida	75,000	Local Gov't
Coalition for Green Capital	100,000	Foundation
JPMC Empowering Communities	200,000	Foundation
Misc Inc from PPP Forgiveness	123,000	Covid
Polk Comm Foundation	5,000	Foundation
Bank United	10,000	Foundation
Total New Grants (Cash)	2,4424,000	
<i>JPMC Grant funds were deposited*</i>	2,500,000	<i>*Awarded in FY2019</i>

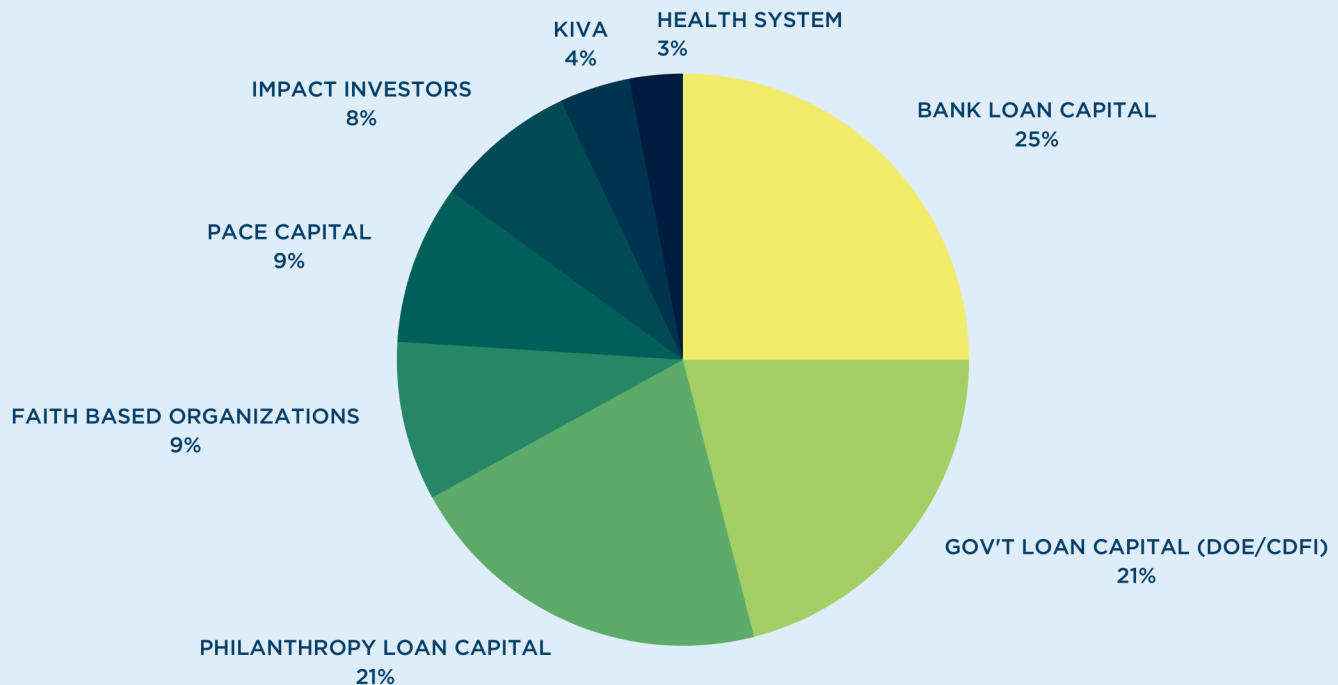
NEW LOAN CAPITAL AWARDED IN FY 2021

BankUnited (BU)	5,000,000	
Opportunity Finance Network (OFN) Finance Justice Fund	1,000,000	*to be closed in FY2022
Mercy Partnership Fund	200,000	*new
Total New Capital	6,200,000	

LOAN CAPITAL



TOTAL LOAN CAPITAL	TOTAL
Gov't Loan Capital (DOE/CDFI)	\$4,720,015
Philanthropy Loan Capital	\$4,600,000
Faith-based Organizations	\$2,125,000
Impact Investors	\$1,750,000
Bank Loan Capital	\$5,550,000
KIVA	\$1,000,000
Health Systems	\$650,000
PACE Capital	\$2,000,000
TOTAL LOAN CAPITAL RAISED TO DATE	\$22,395,015



TOTAL LOAN CAPITAL

	FYE 2017	FYE 2018	FYE 2019	FYE 2020	FYE 2021
Earned Revenue	254,715	506,700	725,107	956,451	1,270,852
Grants and Contributions (Unrestricted and Net Assets Released)	87,220	201,787	729,296	829,619	895,217
Total Revenue	341,935	708,487	1,454,403	1,786,070	2,166,069
Total Expenses	659,668	855,320	1,034,586	1,766,305	2,042,895
Surplus (Deficit) from Operations	(317,733)	(146,833)	419,817	19,765	123,174
% Change in Earned Revenue from Prior Year	-5.6%	98.9%	43.1%	31.9%	32.9%
Self-Sufficiency: Earned Revenue/Expenses	38.6%	59.2%	70.1%	54.1%	62.2%
Average Net Interest Margin	4.3%	4.6%	4.8%	3.8%	5.2%

PORTFOLIO QUALITY	FYE 2017	FYE 2018	FYE 2019	FYE 2020	FYE 2021
Net Charge-Offs \$	12,508	26,122	16,900	80,636	114,228
Net Charge-Offs %	0.5%	1.0%	0.4%	1.2%	1.2%
Allowance for Loan Losses/Outstandings	2.2%	1.8%	1.2%	3.6%	3.7%
<i>Delinquencies (>30 Days)/Outstandings</i>	2.0%	1.4%	1.4%	1.1%	0.47%

LOAN PROGRAM NAME

\$\$ AMOUNT LOANS CLOSED 9.30.2021

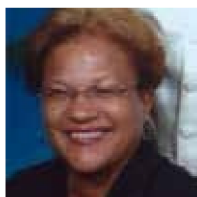
CDFI	\$4,868,563.53
PACE	\$290,242.20
Total Closed	\$5,158,805.73

BOARD OF DIRECTORS



SCOTT MCCRACKEN | *President*

Scott has over 27 years of experience in construction and has been a state certified general contractor since 1989. He is also the President of the Treasure Coast Builders Association and received the distinction of “Builder of the Year”. Scott has also been a certified member of Green Advantage since 2008 winning a number of awards for green building projects.



FRAN ROSS | *Vice President*

Fran focuses on criminal and family law providing valuable input to the board, on targeted low-to-moderate income and investment areas. She also serves on the Indian River Medical Center Board of Directors and is member of the Florida Bar since 1988.



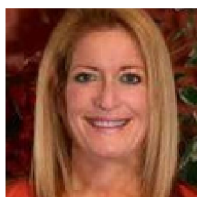
THOMAS COOPER | *Secretary*

Thomas, an architect with experience in green architecture and sustainable design, brings contracting and design experience to the Board. He is a member of the American Institute of Architect's (Florida) Committee on the Environment (COTE).



KYLE ABNEY | *Board Member*

Kyle is a state-licensed general contractor, and a founding board member of the U.S. Green Business Council's (USGBC) Central Florida Chapter and the USGBC's Florida/Caribbean Regional Council. He serves on the Treasure Coast Builders Association and is a former co-chair of the Green Building Council of the Gold Coast Builders Association.



SUSAN GLICKMAN | *Board Member*

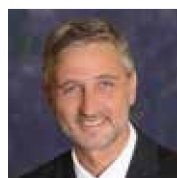
Susan has been a consultant to many national organizations such as Natural Resources Defense Council, Ceres, Advanced Energy Economy, Union of Concerned Scientists, Physicians for Social Responsibility, Vote Solar, Clean Energy Group, Environmental Defense Fund and Clean Air Task Force.



BOB CAMBRIC | *Treasurer*

Bob is an urban planner specializing in public policy, growth management, community redevelopment, economic development, and consensus-building. He holds a Master of Science in Planning and a Bachelor of Arts in International Affairs from The Florida State University, with over 30-years of urban planning and implementation experience.

SELF TEAM



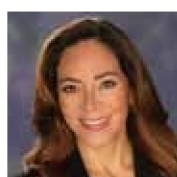
DOUG COWARD

Executive Director



MONICA FALLA

Hillsborough County Loan Officer



DUANNE ANDRADE

Chief Financial and Strategic Officer (CFO/CSO)



LAURI GOMEZ

Orlando/Orange County Loan Officer



ALLISON N. YATES

Lending and Collections Director



JACQUELINE HUDSON

Operations Manager



CHRISTINE PAPKE

Special Lending & MC S2S Loan Officer



LILLIAN DeLARM

Underwriter and Loan Officer



ANN VANEK-DASOVICH

Chief Operations Officer



ABRIL PABON

Community Engagement Officer and South Florida Loan Officer



ROY EASTMAN DEGANNES

Loan Program Manager



DAVID GRABER

Special Projects Manager



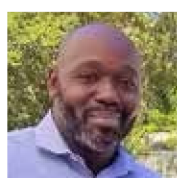
CHUCK WASHINGTON

St. Lucie County PACE Manager



JAKE SANDERS

Marketing Director



ROB PERRY

St. Pete Loan Officer



KINO SMITH

Georgia Program Director

NEW ADDITIONS!

EMPLOYEES OF THE YEAR

Christine Papke

Special Lending & MC S2S Loan Officer

Christine joined the Solar and Energy Loan Fund (SELF) as the Executive Assistant. She has been in the office management field for over 25 years, working with start-up companies, and also working as a regional trainer throughout Florida. Christine brings a wide variety of skills coupled with superior customer service. She earned her Associates in Applied Science in Business Management/Marketing from Indian River State College. Christine has a broad range of responsibilities with the day-to-day office coordination and procedures of SELF as well as assisting the Chief Financial Officer, Executive Director, and the Operations and Underwriting Manager.



Jacqueline Hudson

Operations Manager

Jacqueline is currently earning her degree in Computer Science with a focus on Software Engineering. She gained experience with SELF by volunteering time to assist with DOE reporting, ARRA & County as well as internal reporting. She also assisted in the development of the new Management Information System (MIS). Due to her high performance, she was hired on a part time basis as the IT and Reporting Associate and is now performing several duties including; troubleshooting hardware/software issues, data management assistance, graphic design and web maintenance. She is also responsible for SELF's internal "RESULTS DASHBOARD" as well as completing reports to various government and funding organizations. Hudson works in close liaison with all staff members to collect information and reports to directly to the CFO as well as to the Executive Director when needed, on all aspects regarding data and systems.

Lauri Gomez

Orlando/Orange County Loan Officer

Born and raised in San Francisco, California, Lauri Gomez Borg has an extensive banking background and has worked for banks in California, Hawaii, Minnesota and Florida. Lauri comes to SELF with 20 years of banking experience and over 10 in financing. Developed her love for working with mission-based banks known as (B Corporations) Sunrise Banks, in Minneapolis, MN and of most recent First Green Bank in downtown Orlando.

Lauri will be responsible for managing the expansion of SELF into the Orlando market, by developing relationships with contractors and those families in need of affordable loan to improve their quality of life.





solarenergyloanfund.org