



REQUEST FOR PROPOSALS INDEPENDENT AUDIT AND TAX SERVICES

Issued by:

Solar and Energy Loan Fund (SELF)
2400 Rhode Island Avenue
Fort Pierce, FL 34950

Issue Date: October 23, 2026

1. Introduction

Solar and Energy Loan Fund (SELF) is soliciting proposals from qualified independent certified public accounting firms to provide annual financial statement audit, federal compliance audit, tax, and related professional services. SELF places significant importance on selecting a firm with demonstrated experience auditing Community Development Financial Institutions (CDFIs), nonprofit organizations, and organizations that receive federal awards and may be subject to Single Audit requirements under the Uniform Guidance (2 CFR Part 200).

2. Background

SELF is a nonprofit Community Development Financial Institution (CDFI) and green bank that provides financing and related programs designed to expand access to energy efficiency, renewable energy, climate resilience, and other sustainable improvements, with a particular focus on underserved and low-to-moderate-income communities. SELF administers lending programs and receives funding from a mix of public, philanthropic, financial institutions, and other sources, including federal funding.

Because of SELF's nonprofit and CDFI structure and its use of public and federal resources, the selected audit firm must understand the accounting, compliance, internal control, reporting, and regulatory considerations applicable to mission-driven lending organizations.

3. Scope of Services

The selected firm will be expected to provide the following services, as applicable:

A. Annual Financial Statement Audit

1. Audit SELF's FY2026 annual financial statements in accordance with U.S. generally accepted auditing standards (GAAS) and other applicable professional standards.
2. Issue an independent auditor's report on the financial statements and any required communications to management and those charged with governance.
3. Evaluate significant accounting policies, estimates, financial statement presentation, internal controls relevant to the audit, and material financial reporting risks.



4. Prepare or review any required management letter or recommendations regarding internal control, financial reporting, or operational improvements.

B. Federal Awards / Single Audit

1. Assist SELF in evaluating whether a Single Audit is required based on SELF's federal expenditures and the applicable federal threshold. SELF management retains responsibility for the determination and completeness of the SEFA.
2. When required, conduct the Single Audit in accordance with the Single Audit Act, Government Auditing Standards, and the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (2 CFR Part 200).
3. Perform testing of major federal programs, internal controls over compliance, and applicable compliance requirements, and prepare the Schedule of Findings and Questioned Costs and other required reports.
4. Review the Schedule of Expenditures of Federal Awards (SEFA) and assist SELF in addressing audit-related federal reporting requirements, including timely submission of the reporting package, as applicable.
5. Demonstrate familiarity with federal grant and award compliance requirements relevant to nonprofit and CDFI organizations.

C. Nonprofit and CDFI Audit Considerations

1. Assess accounting and reporting matters specific to nonprofit organizations, including net asset classifications, restricted funding, contributions and grants, and other applicable nonprofit accounting requirements.
2. Demonstrate knowledge of CDFI lending operations, including loan receivables, allowance/credit loss methodologies, loan loss reserves, loan participations or servicing arrangements, restricted capital, and grant-funded lending programs, as applicable.
3. Understand compliance and reporting expectations associated with CDFI Fund awards and other governmental, philanthropic, and institutional funding sources.

D. Tax and Related Services

1. Prepare SELF's FY2026 annual IRS Form 990 and any other required federal or state informational or tax filings.
2. Provide consultation regarding accounting, tax, and regulatory matters arising during the engagement, as requested.
3. Present audit results and significant findings to SELF management, the Finance Committee, and/or Board of Directors, as requested.

4. Proposal Submission Requirements

Interested firms should submit a proposal that includes the following:

- a) Firm Background and Qualifications: Description of the firm, office responsible for the engagement, professional licenses, and quality control practices.
- b) CDFI and Nonprofit Experience: Specific experience auditing CDFIs, nonprofit lenders, community development organizations, green banks, revolving loan

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funds, or similar mission-driven financial organizations. Identify the number and types of comparable clients served.

- c) Federal Funding and Single Audit Experience: Specific experience auditing organizations receiving federal awards and conducting Single Audits under 2 CFR Part 200 and Government Auditing Standards. Include examples of federal programs or award structures encountered, where appropriate.
- d) Engagement Team: Names, roles, qualifications, and relevant CDFI, nonprofit, federal grants, and Single Audit experience of the proposed engagement partner, manager, and key staff.
- e) Approach and Methodology: Proposed audit approach, including planning, risk assessment, internal control review, use of technology, coordination with SELF staff, and approach to federal compliance testing when applicable.
- f) Timeline: Proposed schedule for planning, fieldwork, draft financial statements/reports, Form 990 preparation, governance presentation, and final deliverables.
- g) Fees: Detailed fee proposal for the financial statement audit, Single Audit if required, Form 990 preparation, and any additional services or hourly rates. Clearly identify assumptions and potential out-of-scope charges.
- h) Provide contact information for at least three references from comparable engagements performed within the past five years, preferably involving CDFIs, nonprofit lenders, or nonprofit organizations receiving federal funding.
- i) The firm must provide a copy of its most recent peer-review report and any related corrective-action letter. The report must reflect satisfactory results, with no unresolved findings that would materially affect the firm's ability to perform the engagement.

5. Minimum Qualifications

- a) The firm must be properly licensed and in good standing to practice public accounting.
- b) Demonstrated experience auditing nonprofit organizations is required.
- c) Demonstrated experience with CDFIs or comparable mission-based lending/financial organizations is strongly preferred and will receive significant consideration.
- d) Demonstrated experience conducting Single Audits for recipients of federal funding is required if the firm is to perform SELF's Single Audit when applicable.
- e) The firm and engagement team must be independent with respect to SELF in accordance with applicable professional and governmental auditing standards.
- f) The proposed engagement partner and manager may not be replaced without prior written notice to and approval by SELF. Any replacement must possess qualifications and relevant experience equal to or greater than those of the individual originally proposed.
- g) The selected firm must provide regular written status updates during fieldwork and promptly notify SELF of missing information, unresolved issues, staffing constraints, or other matters that could delay delivery.

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- h) The selected firm must complete fieldwork and deliver draft audited financial statements no later than **December 15, 2026**, with final audited financial statements issued no later than **December 23, 2026**. The draft Form 990 must be provided to SELF no later than **January 6, 2026**. Proposers must expressly confirm their ability to meet these deadlines and identify any anticipated scheduling constraints or information requirements that could affect timely completion.

6. Evaluation Criteria

SELF intends to select the firm that offers the best overall combination of relevant expertise, quality, approach, and value. Proposals will be evaluated using the following criteria:

Evaluation Factor	Weight
CDFI and nonprofit audit experience	30%
Federal funding and Single Audit experience	25%
Qualifications and experience of proposed engagement team	15%
Audit approach, methodology, and understanding of SELF's needs	15%
Cost and overall value	10%
References and demonstrated client service	5%

Relevant CDFI/nonprofit and Single Audit experience will be a material factor in the selection. SELF may request interviews with finalist firms and reserves the right to request additional information or clarification.

7. Submission of Proposals.

All proposals must be submitted electronically in PDF format to Lorene Zeno (lorenez@solarenergyloanfund.org) and Jacqueline Hudson (jhudson@solarenergyloanfund.org). SELF is not responsible for electronic files that cannot be opened or corrupted files. If files cannot be opened, SELF reserves the right (but does not have the obligation) to contact the Proposer and take reasonable measures to receive an openable file. Submissions must not be password protected or have any type of restriction applied to the file or contents. By submitting information, the Proposer represents that they have read and clearly understand this RFP and are capable of providing the required services. SELF may request additional supplemental information from Proposers in order to appropriately evaluate proposals.



RFP Process and Schedule	
Milestone	Date
Release of RFP	Friday, October 23, 2026
Proposer Questions Due to SELF	5 P.M. ET on Friday, October 30, 2026
SELF Issues responses	Wednesday, November 4, 2026
RFP Proposals Due to SELF	5 P.M. ET on Wednesday, November 10, 2026

8. **Terms and Conditions**

- a) SELF reserves the right to accept or reject any or all proposals, to waive informalities, and to request clarification or additional information from any proposer.
- b) SELF is not obligated to select the lowest-cost proposal and may select the proposal determined to provide the best overall value.
- c) Proposals will remain confidential to the extent permitted by applicable law and will become the property of SELF.
- d) All expenses incurred in preparing and submitting a proposal are the responsibility of the proposing firm.
- e) The selected firm will be expected to execute an engagement letter or agreement acceptable to SELF and maintain appropriate professional liability insurance.
- f) The initial engagement will cover SELF's fiscal year ending September 30, 2026.