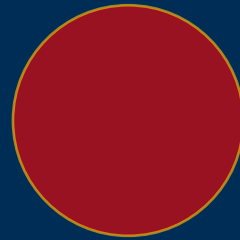


SELF HELP CLIMATE CAPITAL

From Waste to Worth: Financing Composting & Hauling in NC Workshop

Commercial Loans for
Nonprofits & Mission-Aligned Organizations



WHO WE ARE



Mission-Driven Lender

Subsidiary of Self Help Credit Union. We create and protect ownership and economic opportunity for underserved communities.



Clean Energy Focus

SHCC is focused on building decarbonization: electrification, energy efficiency, solar, and geothermal heat pumps.

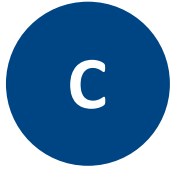


Climate United Partner

*Deploying \$2.3 billion in EPA National Clean Investment (NCIF) green lending funds through our Climate United partnership across all 50 states.

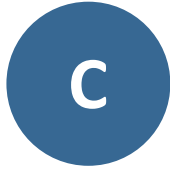
THE 5 C'S OF CREDIT

How We Evaluate Every Loan Application



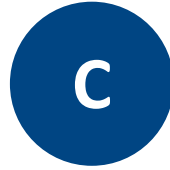
Character

- Borrower's reputation, credit history, and track record of meeting obligations
- Assessed through credit reports, references, management experience, and past loan performance



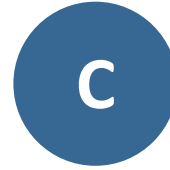
Capacity

- Borrower's ability to repay — measured by cash flow, DSCR, and income relative to debt
- We require 1.20x DSCR on our debt and 1.10x on all project debt



Capital

- Borrower's own financial stake and net worth — "skin in the game"
- Equity contribution, reserves, and overall balance sheet strength



Collateral

- Assets pledged to secure the loan in case of default
- We prefer real estate-secured loans at up to 75–80% LTV



Conditions

- Economic environment, loan purpose, industry outlook, and policy context
- For climate loans: IRA incentives, GGRF funding availability, and energy market dynamics

GUIDANCE ON TYPICAL LOANS

Looking to make loans that can reduce GHG and operating costs in economically disadvantaged communities

Some Examples

- Electrification of fleet vehicles, equipment, and processing machinery
- Solar installations on processing facilities and transfer stations
- Energy efficiency upgrades to reduce operating costs
- Geothermal systems for facility heating and cooling
- Capital improvements that reduce GHG emissions from operations

Key Parameters

\$1M–\$20M

Loan Range

SH Footprint

States Served

1.20x

Min DSCR

20-yr

Max Amortization

GENERAL LOAN TERMS GUIDANCE AT A GLANCE

Loan Size	\$1 million minimum up to \$20 million maximum
Term	5- to 10-year term with rate reset every 5 years
Amortization	Up to 20 years (longer available for renewable energy)
Fixed Rate Option	Up to 10 years fixed / 20-year amort, or up to 15 years fully amortizing
Interest Rate	SOFR + spread (2.75%–4.25%+); indicative 5-yr all-in: 6.42%–7.92% (as of 11/12/2025) (<i>SOFR= Secured Overnight Financing Rate</i>)
LTV / Collateral	Up to 75–80% LTV; fully secured, preference for real estate collateral
DSCR	1.20x on Self-Help debt · 1.10x on all project debt
Fees	1.0%+ origination; half due as commitment fee upon approval of loan Construction fees: up to 0.5% of hard costs for construction monitoring
Prepayment	No fee on loans ≤\$5M fixed ≤5 yrs; step-down or yield maintenance on larger/longer loans

ELIGIBLE BORROWERS & PROJECTS

WHO CAN BORROW

- Nonprofits (personal guarantees generally not required)
- For-profit entities: sole proprietors, partnerships, LLCs, corporations
- At least 2 years of operations required
- Joint & several personal guaranty for 51%+ owners
- Corporate guaranty up to parent entity

ELIGIBLE PROJECTS

- Renewable energy & decarbonization projects reducing GHG emissions
- Acquisition, construction, renovation, or refinancing
- Commercially available technologies
- Permanent or mini-perm financing
- Construction projects require payment & performance bond
- Prevailing wage (Davis Bacon) & domestic content (BABA) may apply if NCIF financing involved
- Lending in all 50 states, with deep roots in NC, SC, VA, GA, FL, CA, WA, IL, WI, and CT through our branch network.

READY TO EXPLORE FINANCING?

Thank you

Locke Raper

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