



# Corporate Social Responsibility

Speaking Out for Justice      Sharing Our Resources

*“Anything else you’re interested in is not going to happen if you can’t breathe the air and drink the water. Don’t sit this one out. Do something! You are alive at an absolutely critical moment in the history of our planet!”*  
(Carl Sagen)

Our beloved Earth, so integral to our Franciscan world-view is experiencing the pangs of rapacious exploitation, untold numbers of people being displaced, food and water shortages, rampant diseases, and catastrophic weather events—but don’t let it scare you. If Francis were alive today, he would call on us to be Gospel women, to have a deep reverence for all of creation, to live simply, and to “respond generously to the needs of all people and all creation.” (Chapter 1V, Art. 20, Constitutions)

We are aware that climate change will impact every sector of society and economic life—including our investments—but we are also aware of the many possibilities and opportunities that allow us to be proactive. We’d like to share the small role we play in financing clean energy while at the same time enabling people in low-income situations to have a sense of dignity. Through our Community Development Loan



Fund program, we have invested \$50,000 at 2% interest for five years in the Solar and Energy Loan Fund (SELF). The fund is a community-based lending organization that focuses on improving the overall quality of life of underserved populations in Florida with an emphasis on residential energy efficiency improvements and cost-effective renewable energy alternatives.

According to Doug Coward, executive director of the fund, energy costs are disproportionate to the percentage of household expenses for low to moderate income households. Electricity costs have been steadily-rising in Florida by an average of nearly 5% per year and houses in these neighborhoods are often older inefficient structures that further exacerbate the problem.

SELF assists these homeowners to do an energy audit that is performed by a state-certified energy rater. After the audit is complete, SELF helps the homeowner with payments for the necessary energy improvements. Most of these homeowners have noted that their energy consumption has been reduced by 20% while increasing the market value of their homes. This program has also been an economic multiplier in low-income communities because of the financial, environmental, and social outcomes. Local contractors do most of the work, bringing added value to the communities served.

Through this small loan, we have helped individuals transition to more Earth-friendly living by reducing power consumption, using alternative energies, and becoming more environmentally responsible.

Note how grateful they are in this short video. <http://www.cleaneenergyloanprogram.org/>

*Nora Nash, OSF*



“I heard about SELF through a contractor. The fact that SELF financed me to get air conditioning changed my life. SELF explained the process every step of the way. **Most importantly, the air conditioning eliminated the allergies my son and daughter were having prior to the installation of the air conditioning.** My son and daughter used to wake up at night from difficulty breathing due to asthma. After the installation they sleep through the night. SELF helped do that for my children. More people should know about the program.” Mrs. Rodas