



PEOPLE'S SOLAR ENERGY FUND



WHERE COMMUNITY LEADS,
POWER GROWS

Annual Report 2025



“If our first response to the receipt of gifts is gratitude, then our second is reciprocity: to give a gift in return. What could I give these plants in return for their generosity? I could return the gift with a direct response, like weeding or bringing water or offering a song of thanks that sends appreciation out on the wind...

Or maybe I could take indirect action, like... speaking at a public hearing on land use, or making art that invites others into the web of reciprocity. We live in a time when every choice matters.”

— Robin Wall Kimmerer, *The Serviceberry*



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Seed a Regenerative Future with Us



From Our Executive Director

Dear Friends,

As I reflect on the past year at People's Solar Energy Fund, I am deeply grateful for the members, partners, funders, and community leaders who continue to walk alongside us. If 2025 has taught us anything, it's that when our best-laid plans no longer hold, what matters are the relationships that endure — and how we show up for one another. In a year marked by monumental change, it is these relationships that have become the connective tissue holding PSEF together.

We entered 2025 with the promise of new resources and prepared to expand equitable community-owned solar through landmark, hard-fought federal funding programs

The disappointing move to eliminate these critical funds — including the Solar for All program, which was set to benefit close to 1MM low-income households across urban, rural, and Tribal communities — was a profound setback to the momentum which those fighting for fair access to energy across the country have fought to build.

It was in these moments of deep disappointment that the beauty of collectivism emerged most clearly. I was inspired to witness PSEF members leaning deeper into our commons-based model, offering support to one another in the face of federal funding cuts, while also deepening the practice of our self-governance model. Despite significant setbacks, we continued to celebrate member victories, both large and small, ranging from local policy wins and engaging community events to successful project finance closings.



PSEF Executive Director
Mmakgantsi Mafojane



From Our Executive Director

This mutual support did not stop at our membership, but extended beyond to our funding partners, strategic advisors and collaborators in our work. As we navigated the uncertainty that 2025 unleashed, our partners were not just the voices of calm that helped us cut through the noise. They also stepped up as strategic guides through uncharted territory, while remaining unwavering champions of our work in the face of mounting challenges to environmental justice. Our first roundtable gathering, *Resourcing an Abundant Future*, was a beautiful culmination of this collective effort — a moment we came together to reaffirm our shared commitment and to look beyond the present, toward an abundant future.

I cannot speak to the strength of our work over the past year without highlighting the incredible work of our steadily-growing and fiercely committed team. Time and again, the PSEF team has demonstrated their commitment to community-led visions, responding to member needs in a range of ways. From hosting informational sessions to help communities navigate complex policy changes to rapidly researching and developing capital products to safeguard project funding, they continue to show up, hold space and serve the evolving needs of our members. I am inspired and beyond grateful to steward PSEF's vision and resource commons with such inspiring individuals.

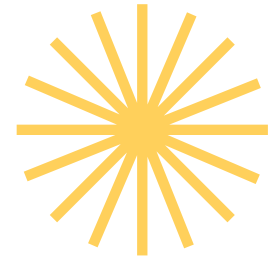
This year has provided the gifts of resilience, strong relationships, vision and purpose in an ever-changing world. At People's Solar Energy Fund, we are more committed than ever to ensuring under-resourced communities continue to have access to financing, resources, and opportunity. During our strategic retreat in Detroit, Michigan, our Board set ambitious strategic goals for the next five years of our journey, with a set of new strategic priorities designed to give power and choice back to the people.

This work cannot be done alone, nor should it be. Bringing an abundant, community-owned energy future to life will take the collective strength, care, and courage of our movement. At People's Solar Energy Fund, we are more committed than ever to ensuring under-resourced communities continue to have access to financing, resources, and opportunity.

As I look toward the year ahead, I'm grounding myself in the wisdom of Detroit-rooted social justice activist Grace Lee Boggs, who reminded us that "*movements are born of critical connections rather than critical mass.*" It is those connections — built through trust, shared purpose, and showing up for one another — that make this work possible. I invite you to continue walking this path with us, deepening these connections and helping to grow the movement we're building together.

-Mmakgantsi Mafojane
PSEF Executive Director

Our Impact



\$60k in mini-grants

PSEF awarded \$60,000 in capacity-building mini-grants to support community engagement, outreach, and early project planning.

37 Members

As of 2025, PSEF has a total of 37 members. Of those 37, we welcomed 4 new members this year.

\$1.3 MM loans committed to date

PSEF committed \$1.3 MM in loans to PSEF members as of 2025.



100% Repayment Performance on Loans

Since the inception of our pilot fund, PSEF staff and members have co-developed loan products offering flexible capital to move projects along the project lifecycle. Our loans follow non-extractive principles, which rely on flexible, non-penalizing terms and a relational approach. To date, the fund has delivered a perfect repayment track record on loans deployed that have come due.



1,000 Residents Reached

Our Communities Building Solar Capacity program supported **9 communities across 7 states** — reaching more than 1,000 residents. After completing the program 33% of community-based organizations reported that their projects are in pre-development.

In Retrospect:

A Year of Growth & Resilience



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In Retrospect: A Year of Growth & Resilience

For many working at the intersection of climate and community, 2025 was a year of significant challenges. The political landscape shifted rapidly and dramatically, and with it, the progress of our movement momentarily halted. As is all too familiar, the disruptions and funding pullbacks created heightened uncertainty that was particularly hard-hitting on frontline communities. This left many of us feeling uncertain about what was next. After deep reflection, PSEF reaffirmed our core belief that community-led solutions, backed by patient and values-aligned capital, remain a viable and necessary path forward. In that belief, we are deepening connection across membership and movement, and have renewed our collective commitment to this work.

Navigating Disruption: Solar For All

We spent much of 2025 preparing for the highly-anticipated EPA Greenhouse Gas Reduction Fund - *Solar for All* program. Designed to increase solar energy access for low-income households, the Solar For All program promised to expand the benefits of solar to disadvantaged communities across all 50 states, US territories, and Tribal Nations.

As a sub-recipient of the Community Power Coalition's "*Powering America Together*" Solar for All program (one of 60 Solar for All awards), we were excited to work in partnership with the Inclusive Prosperity Capital-led coalition to expand a range of offerings to community-based solar developers working to expand the benefits of community-led solar to low-income communities across the nation.

In July, we were disappointed to learn of the EPA's move to terminate this highly-anticipated program. Solar for All, which was already underway, was set to deliver a variety of benefits, including jobs and significant electricity bill savings to nearly one million American households in rural, urban, and Tribal communities. Despite this setback, we remain committed to building on the partnerships developed in preparation for the program and are pursuing additional sources of capital to continue support for communities across the country.



Renewed Purpose

Even with these setbacks, People's Solar Energy Fund (PSEF) remained steadfast in its mission, vision, and hope for the future. This past year, we expanded our horizons while holding true to the north star that guides us — a vision of the future where Earth regeneration and energy independence are in the hands of the people, rooted in the repair of our relationships with one another, our communities and the land that holds us. As 2025 unfolded, one key insight emerged for us: in spite of our nation's political and economic shifts, our mission to put communities first is all the more fortified.

At PSEF, we've become more certain of our place in the movement — as both an advocate for change and a trusted refuge for communities seeking resources to develop renewable energy projects that will power their vision for a just and regenerative future. Here's a brief look at our growth, resilience, and impact this year.



WHERE COMMUNITY LEADS,
POWER GROWS



Deepening Our Commitment to

Community & the Commons





Deepening Our Commitment to *Community & the Commons*

Critical to our work in 2025 was ensuring that PSEF moves toward becoming an effective and efficient self-governing resource commons. As we grow as an organization, we must stand ready to facilitate collective and reciprocal capacity building, resource sharing and technical assistance, as well as advocacy and movement building for the betterment and benefit of our commons.

Strengthening Governance

In 2025, we welcomed several new board members and made strategic decisions around membership application cycles. Throughout the year, we closed and then reopened the membership application process to ensure alignment, accountability, and shared understanding before expanding participation. We have found that this approach supports a healthy, values-aligned membership base while safeguarding the long-term vision of the organization.

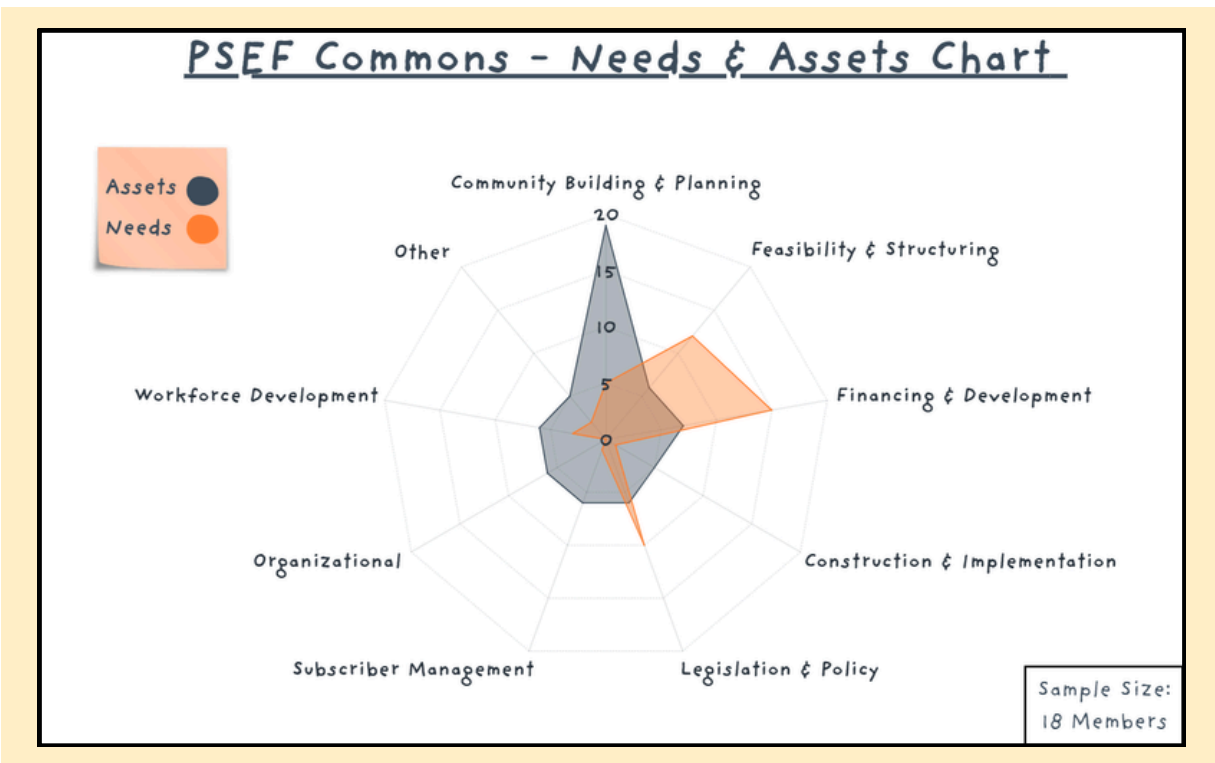
We also held strategic planning, board, and staff retreats to align our broader ecosystem on the future of the organization. Together, we participated in shared learning and planning sessions designed to shape the forward movement of our work, our internal culture, and our collective commitment to energy democracy.

Collective stewardship emerged as an area of opportunity for us. As PSEF matures as an organization, we see collective stewardship of the commons remaining core to who we are — our emphasis now is on building the muscle to do this work well and in harmony with one another.

Deepening the Commons

As the desire for more collective stewardship emerged, PSEF sought to understand how to best collaborate with members to advance their solar and other renewable energy projects — to deepen the commons. “The Commons” reflects a long tradition of shared resources that are collectively stewarded by a community rather than owned or controlled by a few. For PSEF, the Commons is a model of Earth regeneration in action — a living, member-led ecosystem shaped and cared for by PSEF members themselves.

To make this vision a reality, PSEF engaged members in an asset mapping process — an intentional practice to identify the resources, knowledge, and capacities already present within our community.



This effort enabled us to see the full strength of our commons: it surfaced shared assets, identified gaps, and clarified how we can better resource community-owned renewable energy projects. Through this process, we learned where member strengths align with emerging opportunities, where additional capital or technical resources are needed, and how collaboration and knowledge-sharing can be strengthened across the network.

In parallel, we began onboarding members to [Blueprint](#), a new collaborative platform designed to track capital needs and connect projects with aligned funding. Blueprint enables members to share their capital requirements and be visible to a broader ecosystem of funders and capital stewards, improving alignment between community-led projects and available resources. Together, these efforts are strengthening our governance, improving capital coordination, and laying the groundwork for more effective, member-driven growth.



Member Spotlight

Big Impact in Wai'anae, Hawaii

Photo Credit: Wai'anae Sustainability Cooperative

Wai'anae Sustainability Cooperative (WSC) has been a long-time member of the PSEF ecosystem and a powerful example of community-led renewable energy in action. Based on the Wai'anae Coast — home to the largest concentration of Indigenous Native Hawaiians in the world — WSC is advancing a 240 kW community-owned solar project that will serve approximately 80 households in the Wai'anae Valley Homestead community. Once operational, the project is expected to reduce participating households' energy costs by up to 20 percent.

This work is rooted in decades of trusted leadership and relationship-building. WSC Executive Director Kapua Keliikoa-Kamai, affectionately known as “Auntie Kapua,” emphasizes that the project is a collective achievement made possible through deep community partnership and collaboration.

“WSC is grateful to Shake Energy Collaborative, Hawai'i Green Infrastructure Authority, PSEF, and others for this opportunity to serve our community with clean energy and reduce the utility burden on our families,” said Kamai.

With philanthropic and catalytic funding support, WSC will install rooftop solar on existing community structures and develop carport-mounted solar arrays, expanding access to affordable, locally owned energy. Beyond cost savings, the project strengthens energy sovereignty and supports the self-determination of the Indigenous Kanaka Maoli community by placing ownership, decision-making, and long-term benefits directly in community hands.

PSEF is proud to support WSC's leadership and vision. This project exemplifies how community-owned solar can deliver measurable economic relief while advancing cultural resilience, local ownership, and a more just energy future for generations to come.

Building the Movement



Our Partnerships





As PSEF steps into its next chapter, we are becoming more intentional about movement building — ensuring that we’re co-creating experiences and partnerships that help shape the direction of our sector.

Resourcing an Abundant Future

In June of this year, we hosted our first-ever virtual roundtable, **Resourcing an Abundant Future**. This powerful and timely conversation was grounded in the question: *What does it mean to be fully resourced?*

We were honored to hear from PSEF members who shared stories of community-based renewable energy work underway across the country. A powerful thread wove their experiences together: abundance means having the resources not just to complete the work but to sustain and grow it. We were also joined by leaders from the Kresge Foundation and Full Spectrum Capital, who offered deep insight into what it takes to advance community wealth and resilience.

This shared dialogue marked a meaningful milestone for the PSEF Commons — bringing members and funders into deeper alignment, and moving us closer to a future where community-owned renewable energy is fully supported, resourced, and thriving.

Our Movement Partners

At its core, PSEF's work is about community — we don't do this work alone. Our existence and our future are shaped by the many individuals, groups, and organizations that walk alongside us in our journey toward energy democracy.

We're grateful to:

- **PSEF Members** for their collaboration and commitment to our collective work.
- **Energy Democracy Project** for their partnership and efforts to democratize energy and advance the movement for energy democracy across the country.
- **Full Spectrum Labs** for helping us shape our capital strategy.
- **Blueprint Collaborative** for their guidance and support in sharing our capital raising goals and impact.
- **Lawyers for Good Government** for ensuring PSEF staff and members understand the legal implications of the work.
- **Community Power Coalition** for their partnership on the Solar for All initiative.

So much of our work would not be possible without the commitment, support, and brilliance of our partners.



Scan to learn more about PSEF Membership



Member Spotlight

Progress in New Orleans

In August, Together New Orleans closed on a construction loan, bringing it one step closer to the launch of the city's first-ever community solar farm. The 5 MWAC installation will sit on land owned by the Sisters of the Holy Family, the second-oldest order of Black Catholic nuns in the country. The solar farm will be the city's first community-led solar project installation, supporting over 500 residents. Once completed, the project is expected to reduce residents' electricity bills by up to 20 percent for more than 20 years, while ensuring that ownership and benefits remain rooted in the community by creating jobs to train and hire residents.

This project marks a step toward community resilience and energy equity in a city where residents face the third-highest energy costs in the nation. In response to these challenges, the New Orleans City Council established a Community Solar Program in 2018 to alleviate the financial burden on households, and Together New Orleans is making that vision possible.

Our Achievements

This Year



Seeding New Hope: Safe Harbor Loan Product Suite

Policy rollbacks on climate justice initiatives prompted many in our sector to get creative about next steps. For PSEF, ensuring access to renewable energy options and funding was top of mind.

In September 2025, PSEF launched the Safe Harbor Product Suite, a \$5 million capital-raising initiative designed to ensure community-based solar developers can access the financing, tools, and technical support they need to move projects forward. The Safe Harbor Product Suite provides pre-construction financing that enables developers to meet “Begin Construction” requirements, a critical step in securing access to the Investment Tax Credit (ITC) and moving projects forward.

Our first Safe Harbor sprint for pre-construction loans began in September, aiming to provide up to 10% of financing for early construction project costs. This sprint ensured ITC/bonus credit eligibility by December 31, 2025 for borrowers pursuing a statutory FEOC material assistance compliance waiver.

Two PSEF members have successfully secured Safe Harbor loans for their early-stage projects: **Ho‘āhu Energy Cooperative Molokai** and **Cooperative Energy Futures**. Our next loan sprint will begin in early 2026.



SAFE HARBOR PRODUCT SUITE

Tips from PSEF Member **Cooperative Energy Futures** Minneapolis, MN

- Be meticulous; you have to show your work. Members need to be able to show exactly why their strategy will meet Safe Harbor conditions.
- Create a timeline of each step needed from now to the Safe Harbor sprint.
- Explore a wide range of scenarios. What would be applicable in each?
- Negotiate with the installers and verify their capacity to complete the installation.



Capacity Building and Training

As with all healthy ecosystems, we see it as vital for the movement to cultivate new projects and communities. While PSEF members continue to share experiences and learn from each other, our capacity building programs are designed to support community organizations at the early exploration stage, work to understand how to go about developing projects



Building Leadership Capacity

This year, we deepened our commitment to community leadership by completing a two-year pilot of our foundational capacity-building programs. These programs are designed to strengthen the skills, confidence, and collective power of leaders advancing community-owned solar across the country.

In our second cohort of the Communities Building Solar Cohort (CBSC), PSEF supported nine community-based organizations as they navigated the early stages of community-owned solar project planning and pre-development. With targeted training, technical guidance, and peer learning, CBSC participants reached more than 1,000 residents across seven states -- expanding awareness, engagement, and readiness for locally owned clean energy solutions.

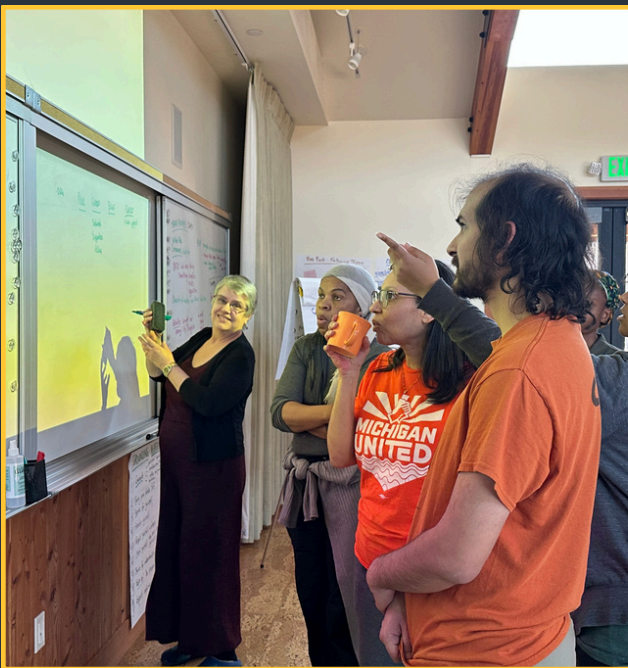


PSEF also advanced leadership development through its second cohort of Solar Leaders in Community (SLIC), engaging seven interns who were paired with CBSC organizations. Interns gained hands-on experience in real-world projects while receiving structured training and mentorship, helping to build a stronger, more grounded pipeline of future community solar leaders.

In parallel, the third cohort of the Movement for Solar Capacity Leadership (MSCL) convened 10 fellows in weekly seminars spanning the full project development cycle. Fellows culminated the program with capstone projects designed to address practical challenges in community capacity-building and project development.

Beyond cohort-based programs, 2025 marked a milestone in PSEF's public-facing capacity building efforts. PSEF hosted its first public workshops, including a two-part Financial Modeling for Community-Owned Solar series, and reached more than 100 individuals from over 40 organizations through virtual workshops and webinars.

Looking ahead, PSEF is carrying forward the strongest elements of this pilot phase. CBSC will continue in 2026 as a redesigned 10-week program centered on peer-to-peer learning and hands-on creation of project deliverables, while highly rated components of SLIC and MSCL are being integrated into this next evolution. PSEF will also expand access to flexible capacity-building supports — such as open office hours and shared resources — ensuring that communities can access guidance when and how they need it.



Training Through Transition

This year, we leaned into partnerships and community as a key component in our approach to weathering policy changes. Through our collaborations with members, strategic partners, and advisors, we supported the PSEF ecosystem through webinars covering the likely impact of policy changes on renewable energy projects. These webinars covered topics such as:

- Our *Powering America Together* program's suite of financing products
- IPC's *Initial Solar for All* Financing Products & Intake Process
- *Safe Harbor Guidance* webinar in partnership with legal counsel Jeremy Kalin

Technical Assistance

In 2025, PSEF's technical assistance work touched several different areas as the political and economic landscape shifted. Our work this year sought to solidify tools and resources for members to ensure project success long-term.

Solar for All

Our technical assistance work this year focused heavily on providing guidance for the Solar for All program. PSEF rolled out a wave of Solar for All program offerings as a sub-awardee of the Community Power Coalition's "Powering America Together" initiative led by Inclusive Prosperity Capital. As a sub-recipient under the program, PSEF was set to provide:

- **Financial assistance:** a range of loans and grants
- **Technical assistance, Capacity Building and Training:** a range of TA, capacity building and training offerings.
- **Workforce development:** partnership with workforce development programs.

Safe Harbor Product Suite

We supported our new Safe Harbor Product Suite by providing members with access to a number of tools, resources, and hands-on assistance to strengthen their project viability and eventual success. In September, we held a Safe Harbor guidance webinar to increase understanding of the Safe Harbor Product Suite.

Redesigning Our Technical Assistance Program

In 2025, our Technical Assistance team began the process of redesigning our TA programming to better support member needs. While our previous offerings provided ad hoc project support, the redesigned program creates several options for communities to engage with PSEF's technical support offerings - including entry to membership through our capacity building programs.



Continued on next page

Technical Assistance Cont'd

Starting in 2026, communities working on renewable energy projects will have access to differentiated pathways toward PSEF membership, project support, and hands-on learning and assistance from the PSEF team. The newly revamped TA program is designed to meet communities where they are and support their growth and progress over time.

This new TA model is already being piloted and resulted in successful outcomes for Village Solutions, a PSEF member who completed the Communities Building Solar Capacity program and then sought out PSEF's technical assistance offerings. As they grew in their learning, they implemented new practices and insights in their community as they worked on their first project. In this process, PSEF provided legal support and consulted on best practices for establishing partnerships. As a result, Village Solutions safely harbored their project in 2025 and are now working towards completion in 2026.

New Financial Modeling Tools

As we redesigned our programs, we also began exploring new tools to prepare members to receive capital. We created a Financial Modeling group to develop financial modeling tools to support members' renewable energy projects. One such tool was developed by PSEF member Cleveland Owns and will be shared with the broader PSEF network once finalized.

Growing Our Team & Our Future

Over the course of 2025, we were lucky enough to welcome several new team members specializing in key areas of growth for PSEF. From technical assistance to membership engagement, these new roles are supporting our mission and vision to ground our work in communities first and to secure the infrastructure we need to sustain future growth.

Please join us in welcoming them to our broader PSEF community:



Daniel Duron

Technical Assistance
Program Manager



Kat King

Compliance &
Contracts Manager



Nat Slater

Membership
Coordinator

Member Spotlight

Voices from the Bay Area



Photo Credit: Local Clean Energy Alliance | San Joaquin County Listening Session which took place in Stockton, CA hosted by Little Manila Rising in collaboration with Local Clean Energy Alliance & Emerald Cities Collaborative.

Photo Credit: Local Clean Energy Alliance

In May and June, PSEF member Local Clean Energy Alliance (LCEA) hosted a series of community listening sessions on resilience hubs across the Bay Area. By bringing people together in virtual and in-person gatherings, LCEA opened dialogue on what community resilience and energy justice mean in practice.

Through these conversations, participants co-created a community-led definition of resilience hubs, explored the roles they already play in their communities, and surfaced ways they could be better supported with funding and resources. LCEA was a key contributor to the establishment of the Bay Area's Community Choice Energy Agency, and is advocating for the agency to step up to support the community resilience hub work.

Beyond the Bay Area, LCEA has also been an active voice in the movement to democratize energy at the national level. As a member of the Energy Democracy Project, LCEA recently joined forces alongside other organizations to launch.



[Utilities for All: The People's Playbook to Ending Utility Debt & Shutoffs.](#)



New Horizons:

The Work Ahead





New Horizons: *The Work Ahead*

PSEF TEAM RETREAT -SAN DIEGO 2025

The landscape for community-owned renewable energy has shifted dramatically. Where funding and supportive policies through Inflation Reduction Act programs once promised to catalyze growth in the sector, the abrupt withdrawal of enabling policies and federal funding has been devastating to our cause. For communities already bearing the greatest energy burdens and climate impacts, these shifts represent more than lost policy support; they signal a broader retreat from justice and equity in our energy system.

But the challenges don't end there. These policy changes arrive as electricity prices continue to rise and household energy insecurity deepens - a challenge further intensified by growing demand from data centers. As federal pathways to affordable renewable energy diminish, communities are left with higher bills, fewer options, and growing uncertainty. This moment has created not only a material crisis, but a crisis of confidence in standard energy options that are becoming increasingly inaccessible.

And yet, within this disruption lies profound opportunity. Rising energy costs only make an undeniable case for community-led, community-owned solutions. Across the country, communities are asking a fundamental question: if the system will not serve us, how do we build our own?

As a commons of communities dedicated to answering this very question, PSEF stands at a defining moment - called to step boldly and collectively into action over the next few years.

Our Strategic Priorities (2026-2030)

To realize our organizational goals and achieve the abundant future we envision, PSEF will see:

1. **Increase Organizational Capacity & Excellence:** Build a strong organizational foundation with the governance systems, skills, and culture necessary to execute our ambitious strategy and support community-owned renewable energy at scale.
2. **Provide Technical Assistance to Members:** Develop our members' capacity to design, launch, and sustain community-owned renewable energy projects, ensuring communities have both the knowledge and confidence to lead their own energy transitions.
3. **Scale Integrated Capital Fund:** To provide comprehensive, accessible financing that removes capital barriers and enables members to transform their trained capabilities and project concepts into operational community-owned renewable energy systems.
4. **Build Long Term Financial Sustainability:** Establish diverse, reliable revenue streams and reserves that sustain our capital fund and programs over time, ensuring PSEF remains a dependable partner to communities for the long haul.
5. **Grow PSEF's Thought Leadership to Advance the Movement:** Leverage our integrated model of capacity building, technical assistance, and capital provision to influence policy, inspire replication, and establish community-owned renewable energy as a cornerstone of equitable climate solutions.



Seed a Regenerative Future with Us



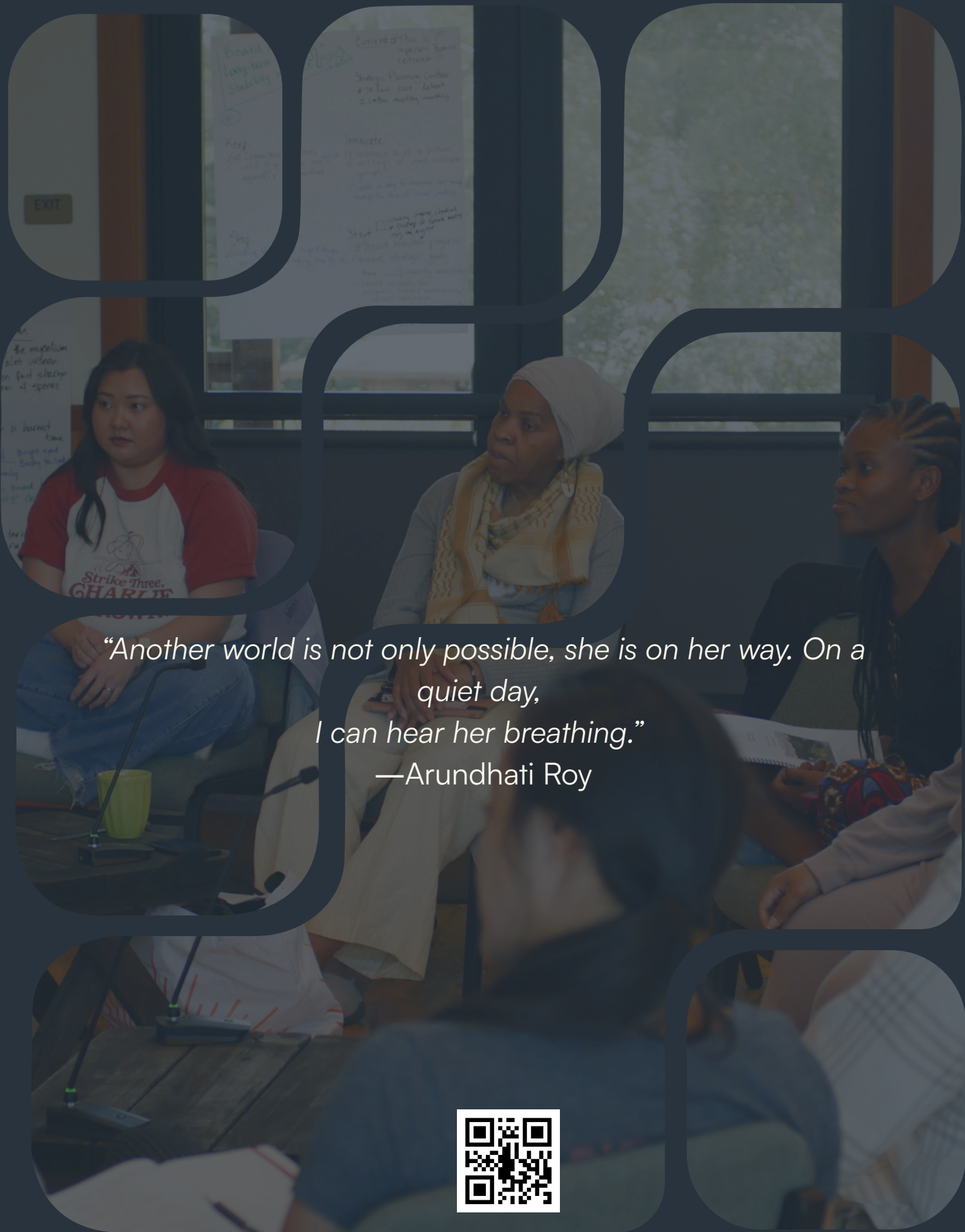
We are entering this next chapter with bold goals, fully aware that we are facing increasingly challenging times. Over the next five years, we're aiming to deepen our impact by resourcing our ecosystem through our integrated family of funds. We believe that at the right scale, this family of funds will create a sustainable engine for community-owned renewable energy projects both now and into the future.

Our goal is to build a full pathway for communities to take their projects from ideation all the way through financing, development, and full ownership without having to rely on extractive practices to get there.

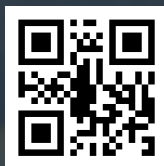
Given the current political landscape, we know that financing projects will be even more challenging and that our members will require diverse ways to fund their projects. In this next chapter of our journey, PSEF is aiming to deepen partnership with those aligned in a vision for a regenerative energy system and scale our fund to provide capital along the entire development lifecycle — meeting members' projects where they are at the exact moment they need support. To this end, we will build towards a \$100M integrated capital fund for and by frontline communities leading us into a just energy future.

Our vision for the future is one that is life-giving: it asks us to remember the ways in which nature holds and nurtures us, and to take intentional action to offer something of ourselves back.

We are seeding a regenerative future for our planet with our lands and our communities in mind. We'd love for you to walk alongside us on this journey.



“Another world is not only possible, she is on her way. On a quiet day, I can hear her breathing.”
—Arundhati Roy



Stay connected at psef.network



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