



The Center for Resource Solutions

2007 Green-e Energy Verification Report

Green-e Energy is the nation's leading independent certification and verification program for renewable energy. This voluntary consumer-protection program verifies superior, certified renewable energy options offered by utilities and marketers in the retail market.



Energy

2007 Green-e Energy Verification Report Highlights

In 2007, total sales of Green-e Energy Certified renewable energy reached nearly **15.7 million megawatt-hours (MWh)**, an increase of nearly **60% over 2006**.

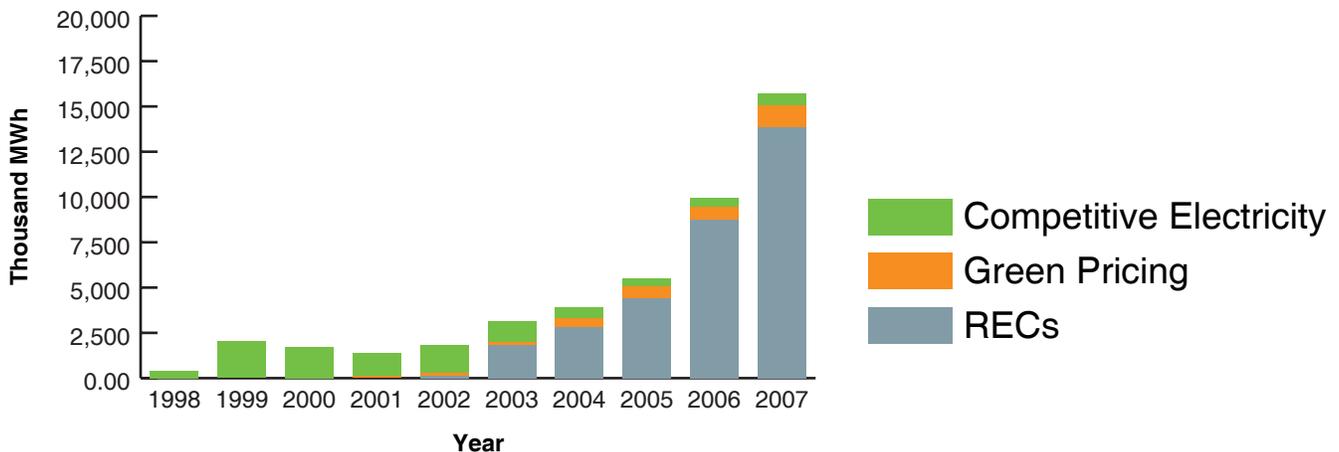
Green-e Energy certified **69% of the overall retail renewable energy certificate sales** in the voluntary market

In 2007, sales of Green-e Energy Certified renewable energy certificates reached their highest yet at **13.8 million MWh, a 58% increase over 2006 sales**.

Nearly 260,000 residential customers and over 10,000 commercial customers across the U.S. and Canada purchased Green-e Energy Certified renewable energy.

Green-e Marketplace saw purchases of certified renewable energy by 55 participating companies rise to **2.7 million MWh in 2007**.

Figure 1 Green-e Energy Certified Sales by Product Type, 1998–2007



Figures for total certified sales include all transactions between counterparties, which include both retail and wholesale transactions.

Introduction

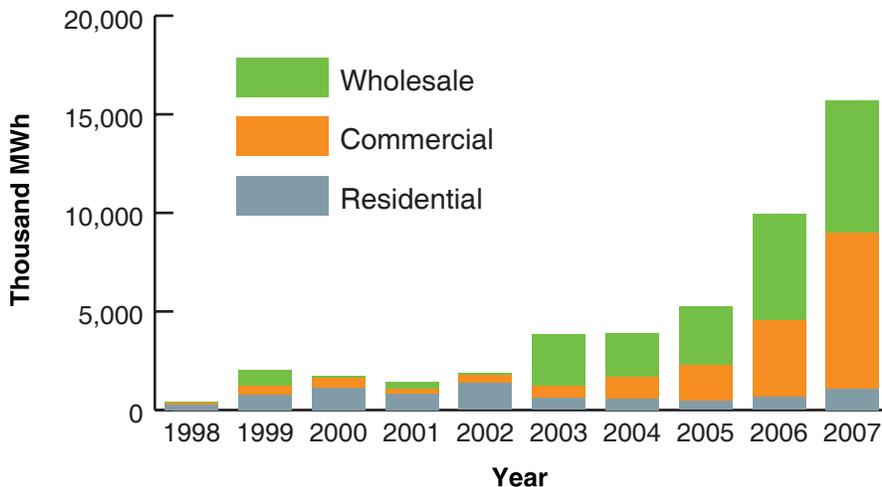
Green-e Energy was established in 1997 in order to provide consumer protection in the largely unregulated voluntary renewable energy market in the United States, certifying that renewable energy sellers perform annual audits and meet clear disclosure best practices and high environmental standards.

By purchasing Green-e Energy Certified renewable energy through these sellers, customers are able to confidently drive new renewable energy generation and growth beyond the minimums required by laws and mandates.

Green-e Energy is the leading independent third-party certification program for sales of renewable energy in the U.S. voluntary renewable energy market.¹ The program is currently in its eleventh year of providing the voluntary renewable energy market with a symbol of reliability that marketers, electric service providers, and customers—from Fortune 500 companies to residential homeowners—can trust. What is evident from this year's growth in Green-e Energy Certified sales is that the voluntary renewable energy market has continued

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Figure 2 Green-e Energy Certified Sales by Customer Type, 1998–2007



Figures for total certified sales include all transactions between counterparties, which include both retail and wholesale transactions.

the trend of easily surpassing even the impressive growth of previous years.

This report presents the aggregate results of the annual audited report on sales and supply data that each participating seller of Green-e Energy Certified renewable energy must submit to the Center for Resource Solutions each year as part of their demonstration of compliance with the Green-e Energy National Standard and Code of Conduct. The data presented includes aggregate sales, customer, resource type, and other key data from Green-e Energy

Certified sales conducted by these participants during 2007.

Summary

In 2007, total sales of Green-e Energy Certified renewable energy² reached nearly 15.7 million megawatt-hours (MWh), the greatest volume of certified sales to date. After removing instances of renewable energy certified at both the wholesale and retail levels, Green-e Energy certified a total of nearly 12 million MWh in 2007. This sales volume is an increase of nearly 60% over 2006

and triple 2005 total certified sales.³ Sales figures have skyrocketed, due to increased customer awareness of the benefits of renewable energy, increasing corporate renewable energy purchasing, and continued growth in the recognition of the importance and value of the voluntary renewable energy market.

Green-e Energy Certified renewable energy is sold in three forms in the voluntary renewable energy market.

- **Renewable Energy Certificates (RECs).** The renewable and environmental attributes of renewable electricity generation that are sold separately from electricity.
- **Green Pricing Programs.** Renewable electricity sold by electric

Green-e Energy Green Pricing Program Participating Utilities, 2007

- Alliant Energy (Iowa, Minnesota, and Wisconsin)
- AmerenUE (Missouri)
- Buckeye Power (Ohio)
- City of Palo Alto Utilities (California)
- Eugene Water and Electric Board (Oregon)
- Platte River Power Authority (Colorado)
- Puget Sound Energy (Washington)
- Roseville Electric (California)
- Santee Cooper (South Carolina)
- SMUD (California)
- Tennessee Valley Authority (96 distributors in Tennessee and other states)*
- We Energies (Wisconsin)
- Xcel Energy (Colorado)
- Xcel Energy (Minnesota)
- Xcel Energy (New Mexico)

* Tennessee Valley Authority's Green Power Switch product is offered in Alabama, Georgia, Kentucky, Mississippi, North Carolina, and Tennessee by 96 distributors.

Figure 3 Customers Purchasing Green-e Energy by Product Type, 1998–2007

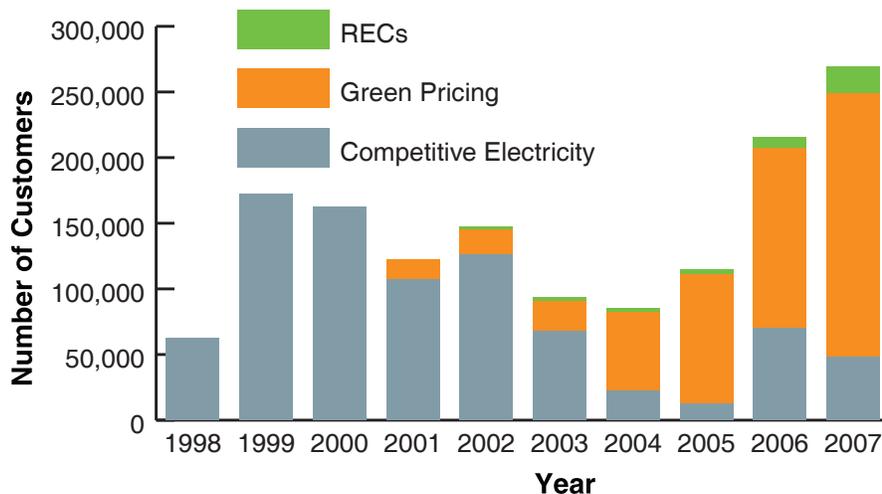
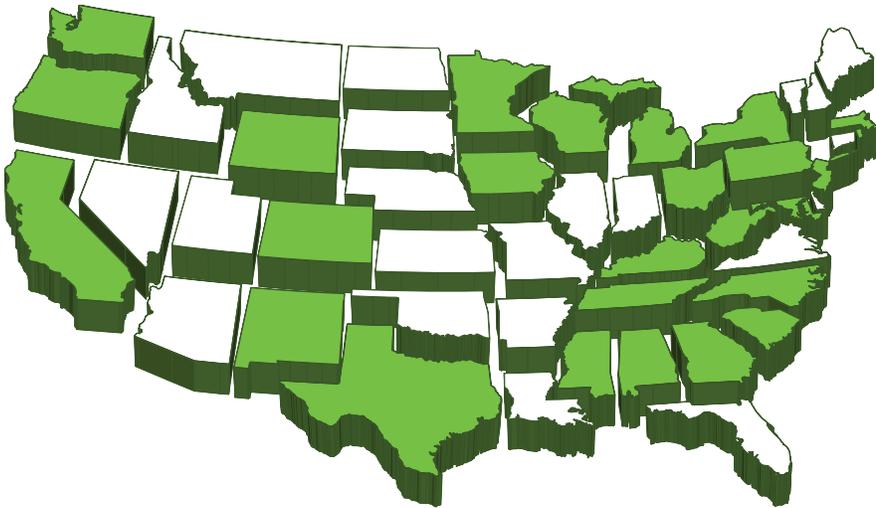


Figure 4 States in which Green-e Energy Certified Renewable Electricity is Available, 2007



RECs are available in all U.S. States and territories, and internationally.

utilities to customers that sign up to receive renewable electricity beyond what is included in standard electricity service.

- **Competitive Renewable Electricity.** Similar to a green pricing program, but sold by an electric service provider (ESP) in a deregulated electricity market.

In 2007, sales of RECs climbed almost 60% beyond 2006 levels. Sales through voluntary utility green pricing programs increased by 80% over the same period. Certified renewable electricity sales by ESPs in deregulated electricity markets grew by a com-

paratively modest, but still impressive, 26% from the previous year.

In 2007, total sales of Green-e Energy Certified renewable energy reached nearly 15.7 million MWh, the greatest volume of certified sales to date.

Figure 1 (inside front cover) shows the growth of Green-e Energy Certified sales since the program's inception.

In 2007, purchases by all customer types increased. Retail sales reached close to 9 million MWh in total, with 12% purchased by residential customers and 88% by commercial customers (which include industrial and institutional entities). Residential customers bought 63% more renewable energy overall in 2007 than they did in 2006, while commercial customers purchased 103% more than in the previous year. Total certified wholesale transactions were 6.7 million MWh, an increase of 24% over 2006. **Figure 2** provides a breakdown of purchases by customer type over the past decade, clearly showing that commercial sales continue to increase rapidly.

Table 1 (p. 4) provides a breakout of sales by product type and type of customer. The number of MWhs sold in all product categories grew

substantially over 2006 sales. The number of certified RECs purchased by residential customers increased 108%. Residential purchases through voluntary green pricing programs increased 58% from the year before, while residential purchases through ESPs showed an increase of 76%.

Figure 3 shows the number of customers buying each renewable energy product type over the years. The number of customers purchasing RECs increased by close to 140% from 2006, and those purchasing renewables through green pricing programs grew by 46%. At the same time the number of customers purchasing a Green-e Energy Certified competitive electricity product fell by 30%. This is in part due to the voluntary decertification of some of our participants' competitive electricity products.

Figure 5 Contribution of Renewable Resource Types to Total Green-e Energy Certified Sales

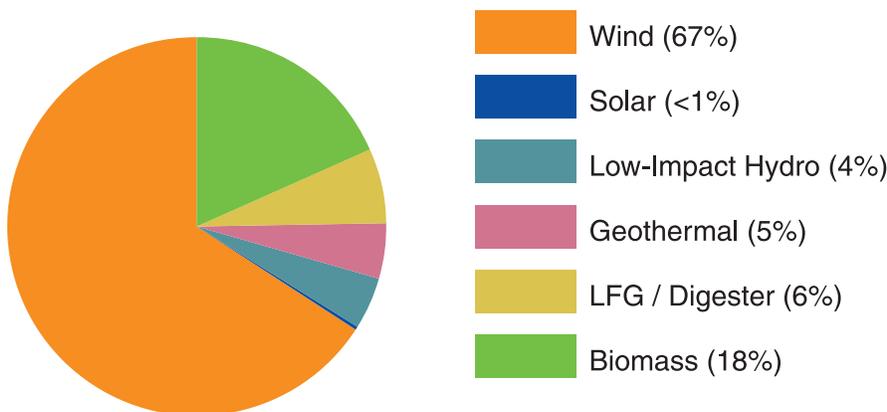


Table 1 Total Sales of Green-e Certified Renewable Energy by Product Type and Customer Type, 2007 (MWh)

	Retail		Wholesale	Total
	Residential	Commercial		
RECs	81,000	7,305,000	6,468,000	13,854,000
Green Pricing	834,000	366,000	0	1,200,000
Competitive Electricity	148,000	250,000	238,000	636,000
Total Sales	1,063,000	7,921,000	6,706,000	15,690,000
Total Renewable Sales	8,984,000		6,706,000	15,690,000

In 2007, sales of RECs climbed almost 60% beyond 2006 levels. Sales through voluntary utility green pricing programs increased over 80% over the same period.

The number of renewable energy providers participating in Green-e Energy grew substantially, with 49 REC marketers and brokers, 122 utilities and electricity distributors, and 12 ESPs in the program at year's end. Three-quarters of the way into 2008, Green-e Energy already shows even greater participation. As of September 2008, there are 75 REC marketers and brokers,

141 utilities and electricity distributors, and 12 ESPs in the program.

Green-e Energy is continually expanding its reach into a larger geographic area. In 2007, certified renewable electricity programs through utilities and ESPs expanded to include offerings in 24 states, up from 20 in 2006. **Figure 4** (p. 3) maps which states offer renewable electricity through voluntary green pricing programs and competitive electricity suppliers. **Table 2** lists the states with the largest purchase volume.

Table 3 (p. 6) shows the top ten states producing supply for Green-e Energy Certified sales.

Wind continues to supply the most renewable energy for Green-e Energy Certified sales. **Figure 5** indicates the mix of resource types that were utilized in reporting year 2007. The most significant changes from 2006's mix were an increase in total biomass and landfill gas (LFG) from 17% in 2006 to 24% in 2007. Wind and geothermal dropped by 6% and 2%, respectively.

Based on preliminary figures from the National Renewable

Energy Laboratory (NREL) and Green-e Energy data, in 2007 over 66% of the renewable energy sold retail in the voluntary market was Green-e Energy Certified at either the retail or wholesale level.

Green-e Energy Certified products help to avoid emissions from traditional generation resources, like coal and natural gas. In 2007, renewable energy generated to supply unique Green-e Energy Certified products prevented emissions to the atmosphere of 5.5 million short tons of CO₂, a gas that contributes to global climate change. An equivalent amount of average system power would produce 7,000 tons of SO₂, which can lead to acid rain; 6,000 tons of NO_x, which causes smog and ground-level pollution; and over 11 tons of mercury, a toxic substance linked to neurological problems.

Renewable Energy Certificates

Sales of Green-e Energy Renewable Energy Certificates (RECs) continued to grow, as has participation by REC sellers in the

Table 2 Purchases of Retail Green-e Certified Renewable Energy by Percent of Total Retail Sales (by State)

MD	20%
CA	15%
NJ	8%
NY	7%
CO	7%
WA	6%
PA	5%
MA	4%
IL	2%
DE	2%

program. In 2007, 24 REC marketers joined Green-e Energy, while only two marketers left the program. Table 4 (p. 6) indicates the number of REC marketers and the amount of REC products offered from 2002–2007. Table 5 (p. 6) shows that in 2007 sales of RECs reached their highest level yet at 13.8 million MWh, a 58% increase over 2006 sales. The 24% increase in total certified wholesale REC transactions was exceeded by a 108% increase in residential sales and a 109% increase in commercial sales.

Because Green-e Energy certifies renewable MWhs in wholesale and retail transactions, an individual REC may be traded and certified multiple times before it is retired by a retail customer (a procedure verified by us) to make a green energy claim. With increases in wholesale transactions industrywide, the role of Green-e Energy becomes more important to verify that the RECs sold multiple times through wholesale transactions are not being double-claimed. Subtracting out sales that were certified

Figure 6 Contribution by Renewable Resource Types to Green-e Energy Certified Green Pricing Programs, 2007

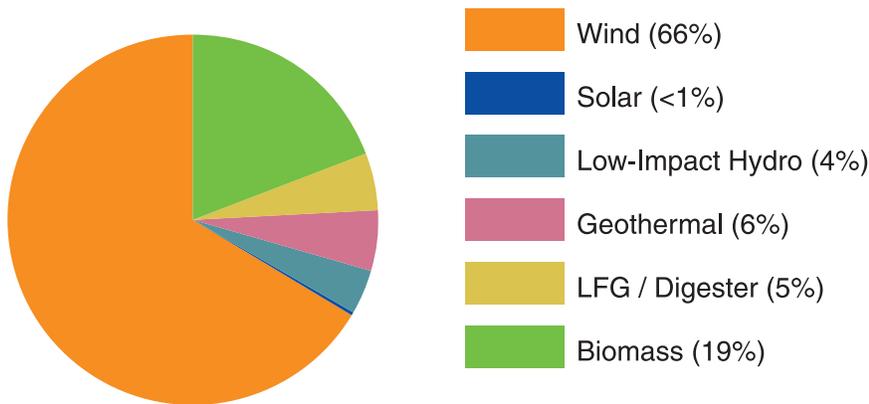
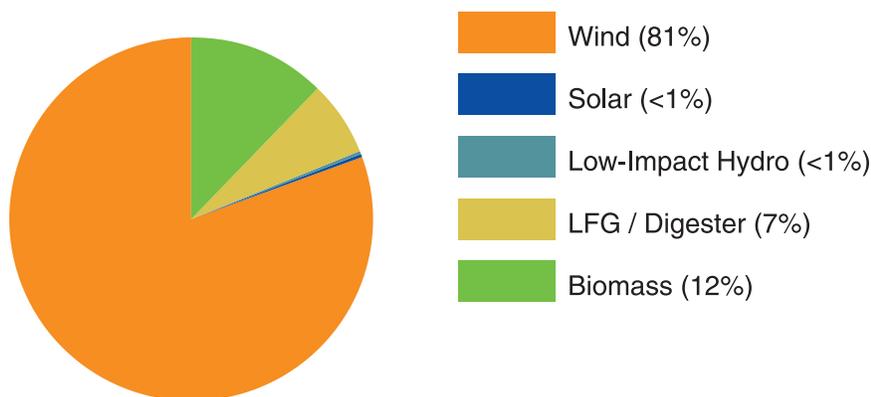


Figure 7 Contributions by Renewable Resource Types to Green-e Energy Certified RECs, 2007



2007 Participating REC Marketers and Brokers

- 3 Phases Renewables
- 3Degrees Group
- Amerex Brokers, LLC
- Aquila
- Bonneville Environmental Foundation
- Carbon Solutions Group
- CarbonFund
- Choose Renewables, LLC
- Clean Currents, LLC
- Commercial Energy of Montana
- Community Energy, Inc.
- Conservation Services Group
- Constellation New Energy
- Consumers Energy
- Direct Energy, LP
- Element Markets
- Empire District Electric Co.
- Evergreen Wind Power, LLC
- Evolution Markets Inc.
- FPL Energy Power Marketing
- Green Mountain Energy
- GT Environmental Finance
- Hampton Lumber Mills/Washington, Inc.
- Hess Corporation
- ICAP United, Inc.
- Juice Energy
- Midwest Renewable Energy Credits
- MMA Renewable Ventures USA, LLC
- MotivEarth, LLC
- Native Energy
- New York Power Authority
- PPM Energy, Inc.
- Premier Energy Marketing, LLC
- Puget Sound Energy
- Reliant Energy
- Renewable Choice Energy
- Santee Cooper
- Shell Energy North America
- SMUD
- Sterling Planet
- Suez Energy Resources NA, Inc.
- SunPower Corporation
- Sustainable Power Corporation
- Transalta Wind / Vision Quest
- Viking Wind – enXco
- Weyerhaeuser
- Wind Current
- WindQuest Energy
- Xcel Energy

Table 3 Top Ten States Supplying Eligible Renewable Energy to Green-e Energy Certified Products by Percent of Total Supply

TX	26%
CA	14%
WA	13%
KS	7%
OR	4%
MN	3%
WY	3%
WV	3%
OK	3%
IA	2%

on the wholesale level before certification at the retail level, the number of unique Green-e Energy Certified RECs reached 10.4 million, a 56% increase from 2006. Green-e Energy certified 69% of the overall retail REC sales in the voluntary market.⁴

Total REC purchases by residential customers reached 81,500 MWh, an all-time high. The average residential customer in 2005 bought 4.3 MWh,

while in 2006 they bought 5.7 MWh and in 2007, 4.6 MWh.

Figure 6 (p. 5) displays the resource types that comprised the supply for certified REC sales in 2007. Of note was the increase of biomass and LFG from supplying 16% in 2006 to 24% in 2007, and low-impact hydro moving up from 1% to 4% of total contribution.

Green Pricing Programs

Green-e Energy Certified utility green pricing programs offer electricity consumers the choice to purchase renewable electricity to meet some or all of their electricity usage. Green-e Energy Certified green pricing products allow consumers to purchase more renewable energy than the utility is required to provide, including any RPS obligation. The growth in these programs indicates that electricity consumers increasingly want their energy to come from renewable sources, and they are willing to pay a premium for it.

Table 6 (p. 7) shows the number of green pricing programs participating in Green-e Energy since 2001, as

well as the number of states offering Green-e Energy Certified green pricing programs. In the past year, four utilities joined the program, offering their combined 3.5 million customers new access to a certified green energy option.

Table 7 (p. 7) indicates that this year utilities and their distributors' sales reached 1.2 million MWh in 2007, an 82% increase from 2006. In particular, residential purchases increased 58%, with commercial purchases increasing 177% from the year before. As with prior years, commercial entities are increasingly recognizing the value of having their business purchase renewable electricity rather than traditional "brown" power. While part of this growth is due to more utilities offering certified green pricing products, the majority of growth came from within programs that were already certified with Green-e Energy before 2007.

Approximately 200,000 customers participated in green pricing programs, a 47% increase from last year.

A number of Green-e Energy Certified utility green pricing programs have gained national recognition on NREL's "Top Ten" lists for a variety of performance and participation metrics (results are available from the Green Power Network at www.eere.gov/greenpower). The following list offers some of the accolades awarded by NREL to Green-e Energy program participants.

- **Highest levels of program participation:** City of Palo Alto Utilities ranked first, and Sacramento Mu-

Table 4 Marketers Offering Green-e Energy Certified RECs, 2001–2007

Year	Marketers offering Green-e Energy Certified REC Products	Number of Green-e Energy Certified REC Products
2002	7	11
2003	18	23
2004	21	29
2005	21	28
2006	27	37
2007	49	59

Table 5 Sales of Green-e Energy Certified RECs by Customer Type, 2007

	Renewables Sales (MWh)	Increase from 2006 Sales	Percent of Total REC Sales	Customers	Average Renewables Purchase Size (MWh)
Residential	81,500	108%	1%	17,800	5
Commercial	7,305,000	109%	53%	2,100	3,500
Wholesale	6,468,000	24%	47%	160	41,500
Total	13,854,500	58%	100%*	20,060	691

* Actual percentage equals more than 100% due to rounding.

Table 6 Utilities Offering Green-e Energy Certified Green Pricing Programs 2001–2007

Year	Utilities with Green-e Energy Certified Green Pricing Programs	Number of States with Green-e Energy Certified Green Pricing Programs
2001	2	7
2002	4	8
2003	5	9
2004	7	11
2005	7	12
2006	11	13
2007	15	17

Certified utility sales reached 1.2 million MWh in 2007, an 82% increase from 2006. Residential purchases increased 58%, with commercial purchases increasing 177%.

municipal Utilities District ranked fifth.

- **Total number of subscribers:** Xcel Energy ranked first, with Sacramento Municipal Utility District and Puget Sound Energy also making the top ten.
- **Total renewable MWh sold:** Xcel Energy, Sacramento Municipal Utilities District, and Puget Sound Energy all made the top ten.

Figure 7 (p. 5) displays the mix of renewable resources that contributed to Green-e Energy Certified green pricing programs in 2007.

Competitive Electricity Products

Many electric service providers (ESPs) serving electricity in deregulated

electricity markets have signed up to provide Green-e Energy Certified green options to customers. Table 8 (p. 8) shows historical participation by ESPs. This year a total of 13 providers offered 17 green electricity products in 19 states. Competitive electricity sales reached 636,000 MWh in 2007, an increase of 26% over the previous year.

There were 47,900 residential customers, a decrease of 31% from 2006. Commercial customers, on the other hand, increased 71% from 2006. Table 9 (p. 8) provides further breakdown of competitive electricity sales by customer type.

Similar to Green-e Energy Certified RECs, MWh sold by competitive electricity marketers can be certified at the wholesale level and again at the retail level. Once instances of this are

2007 Participating Electric Service Providers

- Accent Energy Group, LLC (New York)
- Ambit Energy (New York & Texas)
- AMP-Ohio (Ohio)
- APS Energy Services (California)
- Commerce Energy (Maryland & Pennsylvania)
- Community Energy, Inc. (Connecticut)
- ConEdison Solutions (New York)
- Constellation New Energy (Massachusetts, New York & Rhode Island)
- Consumers Energy (Michigan)
- Energy Cooperative of Pennsylvania (Pennsylvania)
- Green Mountain Energy (New York)
- Pepco Energy Services (Maryland, New Jersey & Pennsylvania)
- Reliant Energy (Multiple States)*

**Reliant Energy's Renewable Energy Option – Electricity Product is offered in Connecticut, Delaware, Illinois, Indiana, Kentucky, Maine, Maryland, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Texas, Vermont, Virginia, Washington, D.C., West Virginia, and Wisconsin.*

Table 7 Sales of Green-e Energy Certified Green Pricing Programs by Customer Type, 2007

	Renewables Sales (MWh)	Increase from 2006	Percent of Total Green Pricing Sales	Customers	Average Renewables Purchase Size (MWh)
Residential	8,340,00	58%	69%	192,976	4
Commercial	366,000	177%	31%	7,690	48
Total	1,200,000	82%	100%	200,666	6

Table 8 ESPs Offering Green-e Energy Certified Electricity Products, 1998–2007

Year	Suppliers of Green-e Energy Certified Competitive Electricity Products	Number of Green-e Energy Certified Competitive Electricity Products
1998	11	15
1999	11	18
2000	17	27
2001	16	26
2002	9	19
2003	14	37
2004	13	27
2005	11	16
2006	12	17
2007	13	17

Green-e Marketplace saw purchases of certified renewable energy by participating companies rise to 2.7 million MWh in 2007, a massive increase over 2006’s total purchases of 114,000 MWh.

accounted for, the unique number of Green-e Energy competitive electricity MWhs in 2007 was 397,000—a 10% increase from 2006.

Figure 8 (p. 8) illustrates the renewable resource types that supplied Green-e Energy Certified competitive electricity sales in 2007. There was a noticeable difference in supply for competitive electricity products in 2007 compared to 2006. While in 2006 geothermal enjoyed a large contribution of 20%, in 2007 it dropped

to zero, and wind picked up most of the difference, rising from 15% in 2006 to 43% in 2007.

Green-e Marketplace

Environmental performance is quickly becoming one of the metrics that organizations use to measure the success of their core business, and many companies are considering buying renewable energy for the first time to reduce the emissions associated with their electricity use and to support the

growth of renewable energy sources. Green-e Marketplace works with organizations to purchase Green-e Energy Certified renewable energy, then helps them promote their use of it, in part by licensing the Green-e logo for use on their web site, marketing materials, and manufactured goods.

Green-e Marketplace saw purchases of certified renewable energy by participating companies rise to 2.7 million MWh in 2007, a massive increase over 2006 total purchases of 114,000 MWh. This total also represents 17% of all Green-e Energy Certified renewable energy sold in 2007. Many of the businesses and other organizations that joined in 2007 had never purchased renewable energy before. The new purchasers chose Green-e Energy Certified renewable energy because they recognized the importance and benefits of demonstrating environmental leadership and using the Green-e logo to convey their commitment to stakeholders.

By the end of 2007, the number of organizations participating in Green-e Marketplace had grown to 55, up from 38 in 2006. Of these companies, 41 met 100% of their electricity usage with Green-e Energy Certified renewable energy. These companies are listed in Table 10 (p. 9).

Eighty-three percent of Green-e Marketplace participants met their commitment needs through RECs, 9% bought through utility green pricing programs, and 7% used on-site renewable energy generation that met the Green-e Energy National Standard. The program continues to grow and includes organizations from a

Table 9 Sales of Green-e Energy Certified Electricity By ESPs by Customer Type, 2007

	Renewables Sales (MWh)	Increase from 2006	Percent of Total Competitive Electricity Sales	Customers	Average Renewables Purchase Size (MWh)
Residential	148,000	76%	23%	47,900	3
Commercial	250,000	-9%	39%	500	500
Wholesale	238,000	66%	38%	6	39,667
Total	636,000	26%	100%	48,406	13

wide range of industries including retail, paper/packaging, food/beverage, medical devices and business services.

In 2007, the minimum renewable energy purchasing requirements to participate in Green-e Marketplace were increased, and now align with the Leadership Club purchasing requirements defined by the U.S. Environmental Protection Agency's Green Power Partnership. This was done to help drive demand for renewable energy and to encourage organizations to demonstrate a high level of environmental commitment. For example, PepsiCo was the biggest REC purchaser in 2007, with a total purchase of over 1.1 million MWh, representing 100% of their total electricity use. PepsiCo communicates this commitment to renewable energy by placing the Green-e logo on the packages of their SunChips® brand snacks.

As Green-e Marketplace continues to grow and become more successful, it has the potential to reach millions of consumers, educating them about the benefits of renewable energy and their options for purchasing it.

Conclusion

In 2007, total Green-e Energy Certified sales were once again record-breaking. By September 2008, 26 more marketers and 19 more utility and electricity distributors had joined the program. Based on this recent

increase in participation, we expect this high-growth trend to continue, allowing an increasing number of customers to take confident steps that, in aggregate, will help to change the shape of electricity generation and development in the United States. •

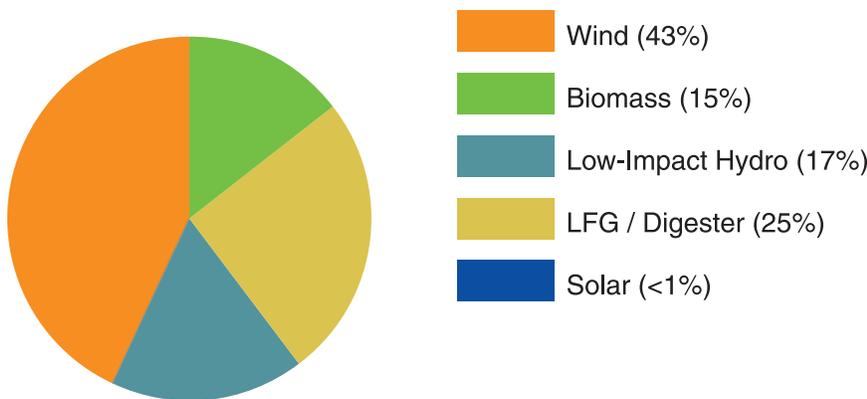
Notes

1. The voluntary market comprises renewable energy purchasers whose purchases go beyond renewable energy requirements from law, regulation, or other legal mandates (such as state-level renewable portfolio standards). The market for renewables purchased due to regulations and laws is called the compliance market.
2. All of the sales figures reported are for renewable energy only. Suppliers of certified electricity may offer certified products that meet less than 100 % of a customer's demand with renewable energy, while the rest is comprised of non-renewable resources. These non-renewable resources must be as clean or cleaner than local system power, but are not counted toward certified renewable energy sales in this report.
3. Figures for total certified sales include all transactions between counterparties. Figures do not reflect the total volume of renewable energy retired by end-users in the voluntary market.
4. Data on size of the market from *Green Power Marketing in the United States: A Status Report (11th Ed.)*, from the National Renewable Energy Laboratory.

Table 10 Green-e Marketplace Participants Meeting 100% of Their Electricity Usage From Their Offices, Manufacturing, or Entire Operations With Green-e Energy Certified Renewable Energy

- Action Envelope
- Aromaflovia-California Fragrance
- AVEDA
- Batdorf and Bronson
- Baxter Healthcare
- Beaulieu Commercial
- Buy Well International
- Carolina Plantation Rice
- Choice Organic Teas
- CTI Paper Group (CTI Paper USA, The Paper Mill Store and WorldWin Papers)
- DMI Industries
- Earth Color (Barton Press)
- Fintura
- GAR Products
- Garden of Life
- Globe Lithographing
- Graphic Concepts Printing
- Grays Harbor Paper
- Hostpapa
- J.S. McCarthy Printers
- Kelley Stoltz
- KFM Foods International
- Lundberg Family Farms
- Mion-Timberland
- Mohawk Fine Papers
- MyDeejay
- Neenah Paper
- New Leaf Paper
- Nicholas Earth Printing
- Pepsi Bottling Group, Inc.
- Pepsi Bottling Ventures
- Pepsi Co-FritoLay
- PepsiAmericas, Inc.
- Pizza Fusion
- Print Communications Group, Inc.
- Sandy Alexander
- Smucker Quality Beverages-SC Organics
- Sustainable Hosting, LLC
- Sustainable Sourcing, LLC
- Tom Arma Studio and Tom Arma Costumes Inc.
- Tree Centric
- True Textiles (formerly InterfaceFABRIC)

Figure 8 Contributions of Renewable Resource Types Sold in Competitive Electricity Products



About CRS

Center for Resource Solutions (CRS) is a national nonprofit with global impact. CRS brings forth expert responses to climate change issues with the speed and effectiveness necessary to provide real-time solutions. Our leadership through collaboration and environmental innovation builds policies and consumer-protection mechanisms in renewable energy, greenhouse gas reductions, and energy efficiency that foster healthy and sustained growth in national and international markets.



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