

Climate Finance Toolkit





Raise Green

GreenPortfolio



ATMOS



carbon
collective

Joro

**Climate change is a
global challenge.**

**If we give you a direct way
to take climate action, will
you join the rising tide of
climate heroes?**

We live in an era of tremendous upheaval.

Everything from the cars we buy, to the jobs we pursue, to where we live and travel, to what we eat, is changing drastically and rapidly. Perhaps the most profound of these adaptations, which is only starting to emerge as a mainstream change, is how individuals, companies, and organizations bank and invest.

Since the advent of the modern banking system in the 17th Century, society has largely treated banking and investing as “neutral” activities, devoid of societal implications. However, over the course of the last decade, there has been a great awakening that is dramatically changing how we, as consumers, engage with the financial system.

This transformation is being powered by a growing awareness that banking and investing are far from “neutral” activities. Rather, they are one of, if not the most, important environmental and social decisions any consumer makes – from everyday individuals to multinational corporations.

In May, my organization [TOPO](#), in partnership with the [Climate Safe Lending Network](#) and [BankFWD](#), published a groundbreaking report that exposed the hidden climate impact and latent power of corporate banking called “[The Carbon Bankroll](#)”. What we found is that for many of the world’s largest companies, including Google, Meta, Microsoft, and Salesforce, the carbon footprint generated by their investments and cash held in banks are their largest source of emissions – in some cases their financed emissions are even larger than their total emissions.



The point of this research was to raise awareness about a critical and previously hidden fact: for even the most climate conscious companies, their hard-earned climate accomplishments are being severely undermined by a misaligned financial system that is channeling much of their money into the carbon-intensive sectors driving the climate crisis.

It turns out the same is true for even the most climate-conscious individuals. The average carbon footprint of an individual in the United States is somewhere between 12-16 tons of carbon dioxide emissions per year. If you drive an electric car, put solar panels on your roof, and eat less meat, you can lower your footprint dramatically and make critical climate contributions.

However, if you have \$125,000 in cash and short-term assets at a mainstream bank such as Chase, Citi, or Bank of America, these banks are lending out your money and generating around 16 tons of emissions per year. That means for many people, especially those with means, their biggest climate impact is not their houses, cars, or travel habits. It’s their money.

The good news is that thanks to the advent of some amazing companies, you now have the power to take control of your finances and transform your money into a vehicle for climate progress. With their help, your money can be transformed from your largest source of emissions into a) your most effective strategy for reducing your personal emissions and b) your most powerful consumer avenue for forging systemic change by accelerating the decarbonization of the financial sector.

Paul Moinester

Author of the Carbon Bankroll Letter and Executive Director of The Outdoor Policy Outfit

Invest Directly in Solutions

Raise Green.

Climate change is the battle of a generation; it requires investment at both a local and national scale to meaningfully move the needle.

Raise Green is a two-sided investment marketplace, connecting concerned citizens with clean energy projects and climate solutions in need of funding. With an investment of as little as \$100, you can help implement and scale impactful solutions and can earn a return on your investment.

Founded in 2018, Raise Green is the first marketplace in the U.S. for local and inclusive impact investment with verifiable and demonstrable environmental benefits. By creating new investment pathways open to nearly everyone, we democratize the ownership and benefits of clean energy and climate-resilient infrastructure.

Projects range from community solar arrays in low-income communities to energy efficiency retrofits for existing infrastructure to water filters for the developing world. To date, Raise Green has helped avoid thousands of tons of carbon emissions and empowered distressed and underserved communities.

[Create an account on the Marketplace and invest in the future we need.](#)

 **Raise Green** Offerings Portfolio My Documents My Account

Available offering

Available offerings are offerings that are currently active, have not yet been fully funded, and are ready to be invested in immediately. Browse through all of Raise Green's available offerings.

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Active offerings 3



Ola Filter



NEIF



Solaris Energy

Avoid Greenwashing

Green Portfolio.

Are your banking and investment choices climate aligned? Don't want to spend hours reading annual reports trying to figure it out?

[GreenPortfolio](#) makes it easy for you to make financial decisions that are good for the planet! With a proprietary ratings system that screens for positive and negative climate impact, GreenPortfolio scores your investments and bank accounts so you know where you stand – as a backer of fossil fuels or as an investor in a greener future.

Learn what your money is funding and see the winners and losers from a climate perspective. GreenPortfolio's transparent assessments of investments, banks, robo-advisors, credit cards, and other financial products can help you decide which green alternatives are right for you.

Get started today! [Sign up to see the climate impact of your finances.](#)



Invest with Impact

Carbon Collective.

At Carbon Collective Investing, we are on a mission to scale investments in climate solutions featuring a science based theory of change to sustainable investing. According to Project Drawdown, we need to invest 10 times more into climate solutions.

So, we divest from ~20% of the fossil fuel dependent market that creates ~85% of emissions.

We reinvest in 169 companies building solutions to climate change, and we allocate that 20% investment in them.

Then, we add green bonds and treasuries to create an allocation aligned with your goals... so you have a complete portfolio.

What do you get in the end? A one stop shop for your investing, using Nobel-prize winning investments practices like high diversification and low fees which results in competitive performance in a portfolio that invests in climate solutions.

[Create an investment account today](#). Save today. Save tomorrow.

P.S. If you'd like a Green 401(k) in your company's retirement plan, here's our [Green 401\(k\) for businesses](#).



Spend With A Purpose

Joro.

Together, consumers influence 65% of global emissions. But which of our choices matter most?

With Joro, track, reduce, and offset the emissions of everything you buy. Securely connect your credit and debit cards to access real-time data on the emissions of your purchases. Get guides and recommendations to decarbonize your food, shopping, travel, home, and finances. Build carbon intuition to tackle the choices that matter most.

For emissions you can't avoid, access vetted, high-quality carbon offsets. All offsets are not created equal. That's why our experts deeply evaluate carbon projects and curate a portfolio of high integrity and transformative projects around the world. When you offset with Joro, you don't need to wait for 2050 – you can go net zero today.

Together, our spending choices can create a greener world.

[Download the Joro mobile app](#) today to start acting on your biggest opportunities for impact.



Bank With Impact

Atmos Financial.

For decades, traditional banks have lent trillions of dollars to businesses and industries that have fueled the climate crisis. Without knowing it, your money is currently funding things like pipelines, drilling, factory farming and industrial plastic pollution.

Atmos is decarbonizing the banking industry by revolutionizing the way bank deposits are used. Atmos uses 100% of every dollar deposited to support renewable energy projects that directly reduce climate emissions at the source. That means everyday, as you sleep, swipe or save, you're fighting climate change while building a clean, fair and transformed future for all.

[Bank with Atmos to earn up to 1.50%](#) on your entire savings balance and 5% cashback when you shop at hundreds of sustainable businesses. No minimum balances required, FDIC-insured and entirely fee-free. Atmos is an accessible banking platform where everyone can easily take climate action — It's your money, your values.



Achieving Your Climate and Financial Goals



With [Atmos](#), you can take control of your banking and ensure 100 percent of every dollar you deposit is used to support renewable energy projects that directly reduce climate emissions.



[GreenPortfolio](#) makes it easy for you to understand the positive and negative climate impact of your financial decisions through their proprietary rating system that scores your investments and bank accounts.



With [Raise Green](#), you can drive investment directly to climate solutions in need of investment, which gives you the ability to help implement impactful solutions while earning a return on your investment.



[Carbon Collective](#) is a one-stop shop that can help you build a complete investment portfolio that drives as much of your money as possible into climate solutions and delivers competitive financial returns.



[Joro](#) helps you ensure your daily spending decisions are creating a greener world by giving you the power to track, reduce, and offset the emissions of everything you buy.

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