



Comprehensive Support for Green Banks

The clean energy transition presents a significant economic opportunity, but providing the right financing tools to meet community needs is a challenge. Clean energy finance programs provide a compelling solution. By leveraging public dollars to attract private investment, institutions like green banks make energy efficiency and renewable energy upgrades more affordable for homeowners, businesses, and entire communities. They stimulate local economies, create good-paying jobs, and help underserved and low-income communities navigate—and benefit from—the shift to clean energy.

But launching and scaling these programs takes time and expertise. That's where Public Sector Consultants comes in.

Power Up with PSC

Public Sector Consultants (PSC) is a national leader in green bank development. We are the force behind the nation's first nonprofit green bank, Michigan Saves, which was developed in 2009 through a grant from the Michigan Public Service Commission to create an innovative energy efficiency and renewable energy financing system. For the past 15 years, PSC has provided staffing and strategic leadership for Michigan Saves, which recently surpassed \$675 million in originated loans.

After the successful establishment of Michigan Saves, PSC has played—and continues to play—a foundational role with other green banks. We launched and currently staff the Illinois Clean Energy Jobs and Justice Fund, Indiana Energy Independence Fund, and Washington State Green Bank. We provide strategic advisory services to the Minnesota Climate Innovation Finance Authority; are helping develop a green bank in Louisville, Kentucky; and have also provided similar strategic advisory services to the DC Green Bank.

With this long history and proven track record in establishing and managing green banks, PSC offers emerging green banks a wealth of experience and expertise to help them quickly develop and scale tailored financing solutions. We know how to educate individuals and engage contractors in a way that shapes and grows local markets while designing financing programs to support vital clean energy upgrades. As the incubator of several green banks, we also provide full access to a green finance innovators peer-to-peer network that has experience in all phases of the green bank development life cycle. We have an experienced operations support team that enables a green bank to get up and running quickly so the board and leaders can focus less on administrative tasks and more on impact. Then we add in our green finance expertise, which ranges from market analysis and program design to stakeholder engagement and strategic leadership. With this comprehensive support, PSC empowers green banks to accelerate their growth, drive sustainable change, and maximize their impact in the clean energy sector.

From Startup to Scale, We Offer Turnkey Solutions for Green Banks

PSC offers comprehensive startup and program implementation services for locally engaged teams that have recently or are ready to establish a green bank or other clean energy financing programs. Our turnkey organizational support combined with our functional expertise in clean energy finance, policy, and market education makes PSC the ideal partner to help states and local communities unlock the full potential of green banks and drive sustainable economic growth. Whether you are just starting out or scaling up, we offer a range of services to help green banks and clean energy programs thrive. Whether you need end-to-end services or targeted support, these options are available as an all-inclusive package or à la carte.

Organization Formation

Standing up nonprofit green banks is our specialty. We provide customized support, including:

- Developing foundational governance policies and documents such as bylaws, conflict of interest, whistleblower, and other key policy documents
- Drafting and submitting all necessary state and federal incorporation documents to form the nonprofit and secure 501(c)(3) tax-exempt status
- Supporting the recruitment and onboarding of a mission-driven inaugural board of directors

Organization Structure Design and Staff Recruitment

With deep industry expertise and a strategic approach, we identify the key functions of the green bank, define roles within those functions, and connect green banks with the talent they need to drive growth and impact. Based on our experience designing high-impact organizational structures, the following tasks are necessary to structuring green banks and recruiting top talent:

- Designing or refining organizational structure and team functions to ensure the green bank operates efficiently and supports its mission effectively
- Developing a clear position description
- Conducting a compensation analysis to develop a compensation strategy aligned with the local market
- Assembling an engaged hiring team
- Posting and promoting the position, and screening applicants

Comprehensive Business Operations Support

New and emerging green banks can get going faster with PSC's comprehensive business operations support. By leveraging turnkey business infrastructure through PSC, a new green bank can run lean operations and commit a majority of its resources to equitable finance programming. We can incubate the new entity through a management services agreement that is scoped to meet the program's unique needs. Key components include:

- Employing, onboarding, and mentoring green bank staff

- Managing human resources (state and federal compliance; diversity, equity, and inclusion programming; staff performance management)
- Delivering operations services (payroll, communications systems, technology, insurance)
- Providing business finance services (accounting, establishing and maintaining internal controls policies, developing financial statements)

Market and Environmental Assessments

Green bank programs should target areas where access to capital remains limited. PSC has experience collecting quantitative and qualitative data to identify market gaps and inform organizational planning. We use public sources like the U.S. Census Bureau, utility and government energy programs, and energy-use estimates from trusted organizations such as the National Renewable Energy Laboratory to determine the potential for energy efficiency lending. We also evaluate current financing programs in the market and identify funding opportunities. Finally, we engage substantially and regularly with stakeholders in the local clean energy sector, such as program designers, advocates, municipal leaders, lenders, contractors, utilities, and philanthropic organizations. They provide important data about the opportunities, barriers, and key factors for successful clean energy finance programs, including leveraging existing initiatives, evaluating financing options, and engaging essential partners while addressing concerns and reaching vulnerable populations. We analyze all of this information and provide a report about market gaps and opportunities for filling those gaps to ensure the green bank’s activities are aligned with local needs and opportunities.

Strategic Planning

Aligning leadership, staff, and key stakeholders around a clear vision is a powerful opportunity for advancing clean energy finance. With green banks operating in complex and evolving markets, a well-crafted strategic plan ensures focus, accountability, and agility. PSC brings deep experience facilitating strategic planning processes tailored to the unique goals, structure, and context of green banks.

In close collaboration with both the staff and board, we create a customized, inclusive process—typically through two to three interactive sessions—that builds trust and encourages open dialogue. These sessions include:

- Presenting relevant research (e.g., market/environmental assessment) and facilitating discussions to extract key insights. Together, we help participants create a shared vision for the organization’s future impact and conduct a SWOT (strengths, weaknesses, opportunities, and threats) analysis to identify internal and external opportunities and challenges.
- Facilitating conversations to identify strategic priorities grounded in both the organization’s mission and market realities.
- Helping participants define and prioritize clear strategies and define measurable objectives, key activities, and timelines to drive successful implementation.

At the conclusion of the process, PSC delivers a strategic plan with key findings and an actionable roadmap to guide the green bank’s next phase of growth and impact.

Fundraising

PSC helps green banks identify and engage public and private funders to secure the resources needed to launch, grow, and sustain clean energy financing programs. With PSC as your partner, your green bank gains not just a fundraiser, but a strategic ally in unlocking the capital needed to scale your impact. Our services include:

- Tapping into a strong network of mission-driven private funders, leveraging long-standing relationships and a proven track record of raising millions for green bank operations and investment capital
- Securing public funds through strategic advocacy and expertly crafted state and federal funding proposals—efforts that have resulted in over \$10 million in state appropriations and \$100 million in federal investment capital
- Building collaborative funding coalitions among green banks with shared goals, increasing access to larger or otherwise inaccessible funding opportunities

Investment Strategy and Financing Services

PSC has expertise in green finance and can advise green banks or augment investment team staff by providing the following services:

- Designing and implementing an investment strategy, attracting and deploying capital through loans, credit enhancements, and co-lending
- Monitoring emerging green finance trends and supporting market transformation by mobilizing third-party capital
- Creating new loan products and capital strategies, ensuring adherence to financial regulations and customer protections
- Providing oversight on all stages of the financing process, including origination, underwriting, structuring, loan administration, and negotiating terms with borrowers and financial institutions
- Managing a diverse investment portfolio, establishing metrics to measure success and evaluating performance. Collaborate on financial forecasting and communicate investment strategies and results to stakeholders
- Building relationships with public/private financial partners and peer organizations, identifying opportunities for collaboration and increasing capital leverage to support clean energy initiatives
- Overseeing loan underwriting and conducting thorough due diligence on clean energy projects, analyzing financial and technical feasibility, preparing investment proposals, and ensuring alignment with program guidelines

Contractor Network Recruitment and Engagement

Green banks are most successful when they rely on a contractor network to drive demand for programs and financing. PSC offers comprehensive strategy development and implementation support to help green banks expand their market presence, build strong industry partnerships,

and engage high-performing contractor networks. We design comprehensive outreach and partnership strategies aligned with the green bank's mission and goals, incorporating staffing plans, timelines, budgets, and metrics for success. Our services include:

- Developing strategies for recruiting, retaining, and training contractors
- Identifying network gaps
- Implementing quality assurance protocols to ensure strong performance

Marketing and Communications Support

Our in-house marketing and communications team is experienced with developing comprehensive brand strategies and designing custom digital and print marketing collateral for green banks. PSC will help the green bank establish initial materials and complete a long-term marketing plan aligned with the customer and contractor sectors served by its loan products. These elements may include:

- Brand building and logo design
- Website development
- Social media setup and activation
- Press releases and media engagement
- Marketing emails and messaging campaign support

Compliance Management

Comprehensive compliance management and policy development services to ensure green banks adhere to regulatory standards and internal policies. We develop systems to align activities with organizational policies and governmental regulations, while continuously improving compliance processes. Our services include:

- Creating and maintaining compliance programs and monitoring legal and grant changes
- Supporting policy development, providing training, and assisting in risk assessments, audits, and reporting to federal and state agencies
- Implementing tools and procedures to ensure compliance with internal loan policies and external financial services laws, supporting organizational risk management.

Program Evaluation

Ongoing evaluation is essential for understanding a green bank's impact, improving program performance, and demonstrating accountability to stakeholders. From day one, it's critical to collect and track both market and program data in a consistent, structured way. PSC supports green banks in designing and implementing robust evaluation strategies that go beyond compliance, ensuring insights are used to refine operations and maximize outcomes. This may include:

- Establishing key performance indicators and designing data collection systems
- Creating reporting frameworks aligned with funder and regulatory requirements

- Facilitating periodic impact assessments, stakeholder feedback loops, and strategic reviews to inform decision making and continuous improvement

Peer-to-Peer Network

PSC currently manages four successful green banks and employs a growing team of 21 skilled green bank professionals with experience in every facet of the industry. Our team has hands-on expertise ranging from running a large, well-established green bank like Michigan Saves to building a green bank from the ground up. Join a learning community that includes:

- Experience working with contractors and lenders, raising capital, designing programs, and everything in between
- Quick access to invaluable insights, resources, and strategic guidance
- Support navigating challenges, accelerating growth, and building strong partnerships at critical moments