

Green Liberty Notes

January 29, 2026



Agenda

Green Bank background

Green Liberty Notes

Honeycomb Credit

Questions and Answers



Mission & Vision



Connecticut Green Bank is the nation's first state level green bank. Established in 2011 as a quasi-public agency, the Green Bank uses limited public dollars to attract private capital investment and offers green solutions that help people, businesses and all of Connecticut thrive.

Our mission is to confront climate change by increasing and accelerating investment into Connecticut's green economy to create more resilient, healthier, and equitable communities.



Our Goals



Leverage limited public resources to scale-up and mobilize private capital investment in the green economy of Connecticut.

Pursue investment strategies that advance market transformation in green investing while supporting the organization's financial sustainability goals.

Strengthen Connecticut's communities, especially vulnerable communities, by making the benefits of the green economy inclusive and accessible to all individuals, families, and businesses.



The Green Bank Model

1 Attract Private Investment by Leveraging Public Funding



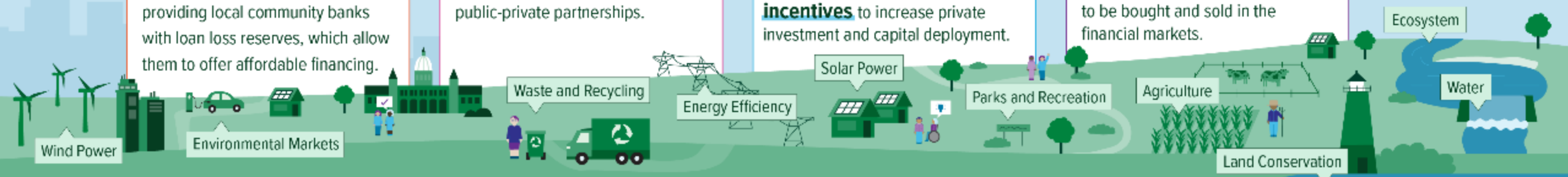
2 Apply Innovative Financial Tools to Deploy Investment Towards Our Programs

Generate **credit support** by providing local community banks with loan loss reserves, which allow them to offer affordable financing.

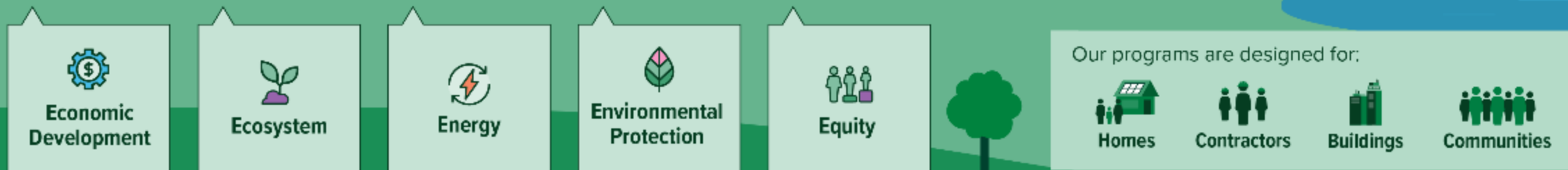
Initiate **co-investment** through public-private partnerships.

Support **performance-based incentives** to increase private investment and capital deployment.

Convert assets into **green bonds** to be bought and sold in the financial markets.



3 Deliver Social and Environmental Benefits to Connecticut's Families and Businesses



Our Solutions

The Green Bank is helping Connecticut flourish by offering green solutions for homes and buildings, and by creating innovative ways to invest in the green economy.



Social and Environmental Reporting



FY12
FY25

Since the Connecticut Green Bank's inception through the bipartisan legislation in July 2011, we have mobilized more than **\$3.11 billion** of investment into the State's green economy.

To do this, we used \$463.3 million in Green Bank dollars to attract \$2.65 billion in private investment, a leverage ratio of \$6.70 for every \$1. The impact of our deployment of renewable energy and energy efficiency to families, businesses, and our communities is shown in terms of:

- **Economic Development**
- **Energy**
- **Environmental Protection**
- **Equity**



[Video – Click Here](#)

[Infographic Fact Sheet – Click Here](#)

Economic Development and Energy...

By the Numbers



ECONOMIC DEVELOPMENT

JOBS The Green Bank has supported the creation of more than **30,539** direct, indirect, and induced job-years.



TAX REVENUES

The Green Bank's activities have helped generate an estimated **\$157.9** million in state tax revenues.



\$60.6 million
individual income tax

\$60.6 million
corporate taxes

\$35.4 million
sales taxes

\$1.2 million
property taxes

ENERGY

ENERGY BURDEN

The Green Bank has reduced the energy costs on families, businesses, and our communities.



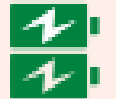
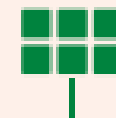
69,000+
families



8,500+
businesses

DEPLOYMENT

The Green Bank has accelerated the growth of renewable energy to more than **732.2 MW** and lifetime savings of over **93.9 million MMBTUs** through energy efficiency projects.

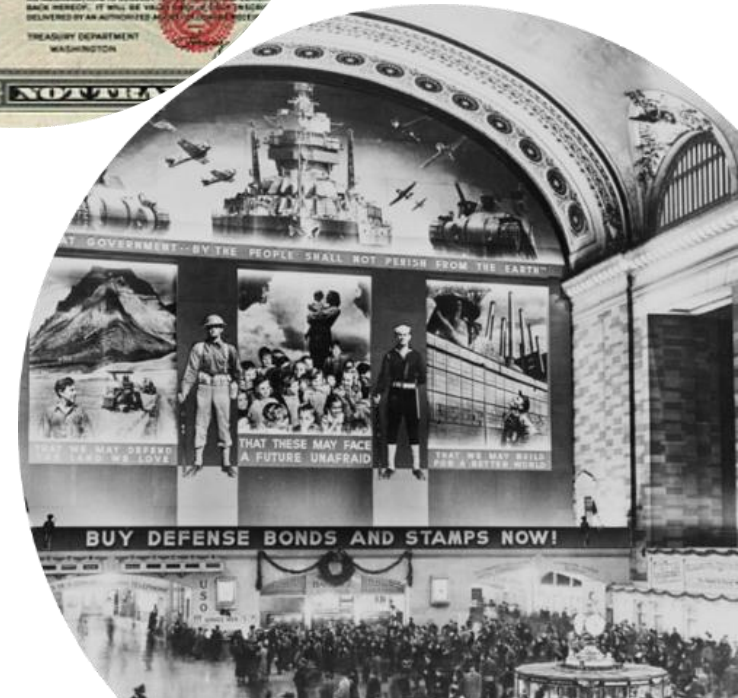


Green Liberty Investments



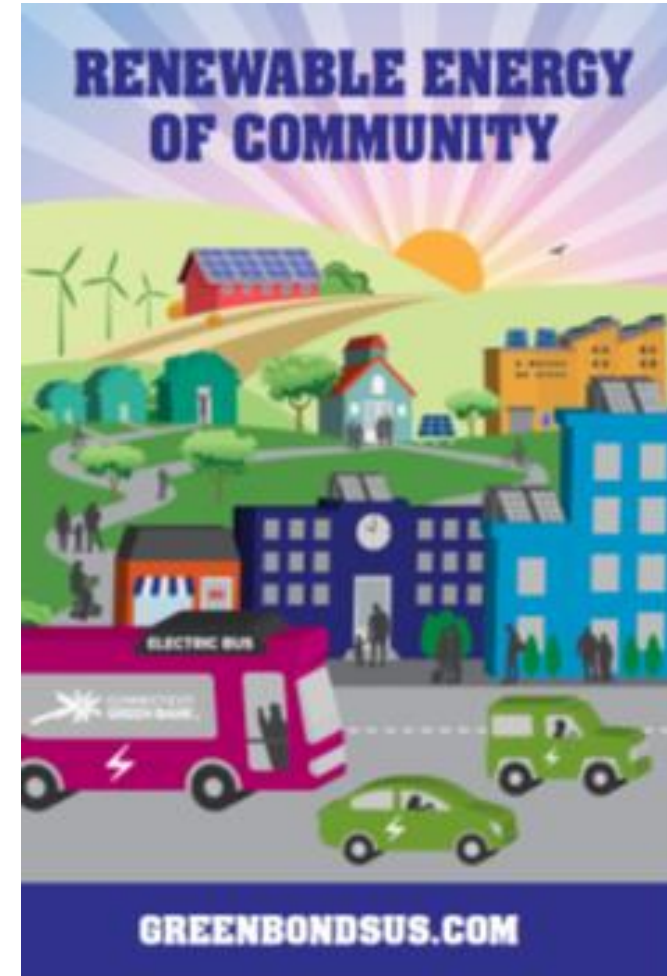
Inspired by Collective Action

- More than 85 million Americans, purchased \$20 billion of Series-E War Bonds at denominations as low as \$25 (\$435 today). Even more, Americans promoted the purchase of War Bonds to defend our country and support Democracy around the world. This was an inclusive, all-hands-on-deck effort across every race, every sex, and every age.
- The 50th anniversary of Earth Day – April 22, 2020 – that having been inspired by history, recognizing that environmentalism and humanitarianism are better together, that the Connecticut Green Bank gives rise to the first Green Liberty Bonds available to families in Connecticut and Americans across our great nation.



Green Liberty Bonds

- **Use of Proceeds** – use of proceeds from the bond are invested to *combat climate change* (i.e., support Paris Agreement with mitigation and adaptation projects) and create jobs in our communities
- **Retail Accessible** – bonds available to purchase by *everyday citizens* (vs. institutional investors only) in lower denominations (i.e. \$1,000)
- **Certified and Verified** – independently certified (e.g., Climate Bonds Initiative, Green Bond Principles, etc.) and verified as a climate bond or green bond for *consumer protection*



Green Liberty Notes

- To strengthen Connecticut's communities, especially vulnerable communities, by making the benefits of the green economy inclusive and accessible to *all individuals, families, and businesses*
- To pursue investment strategies that advance *market transformation in green investing* while supporting the organization's pursuit of financial sustainability

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Connecticut Green Bank unit crowdfunds first green notes

By Chip Barnett January 10, 2022, 1:42 p.m. EST 3 Min Read



For the first time, a municipal issuer is [crowdfunding](#) a designated municipal green bond offering.

CGB Green Liberty Notes LLC, a subsidiary of the Connecticut Green Bank, will allow retail investors to place orders for as little as \$100 for up to \$250,000 of taxable Green Liberty Notes. The one-year notes will carry a 1% interest rate and close Friday.

Bert Hunter, chief investment officer of the Connecticut Green Bank, said the notes build off the bank's Green Liberty Bond [issue](#) that was offered in [\\$1,000 increments](#).



The notes let anyone participate in the green economy, says Bert Hunter, Connecticut Green Bank CIO.

Green Liberty Notes

- 15th Green Liberty Note is open!
- More than \$4 million raised to help small businesses become more energy efficient.
- Special perk for prior investors!
- Smaller investments are protected

Visit **greenlibertynotes.com** for
more

Green Liberty Notes by Connecticut Green Bank - 15th Offer

Hartford,
CT

Empowering Connecticut's small businesses to save energy and cut costs.

Climate Green/Eco-friendly/Sustainable Raise Green Connecticut

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Share



4.25% - 4.50%
interest rate ⓘ

\$433,038
invested

105
investors

16 Days
time left

Funding Goal ⓘ
Investment Type ⓘ
Loan Term ⓘ

\$50,000 - \$350,000
Debt
12 months

Invest

Note: Investments over the \$25,000 cap may be considered near the end of the raise. Email investorrelations@ctgreenbank.com to inquire. To secure your investment, invest now at or below the maximum. This offering can accept investments over the \$350,000 max goal.



Potential New Investment Earnings	
Investment Amount	Potential New Investment Earnings
\$25,000	\$1,250
\$50,000	\$2,500
\$75,000	\$3,750
\$100,000	\$5,000
\$125,000	\$6,250
\$150,000	\$7,500
\$175,000	\$8,750
\$200,000	\$10,000
\$225,000	\$11,250
\$250,000	\$12,500
\$275,000	\$13,750
\$300,000	\$15,000
\$325,000	\$16,250
\$350,000	\$17,500

Regulation Crowdfunding: A New Solution



Since 2016, Reg CF exists to solve these problems:

- Open new channels for fast, efficient, and flexible capital.
- Give the crowd a vehicle through which to invest in community-scale climate projects.
- Ensure full transparency, compliance, and easy access.

Reg CF transforms climate ambition into real, local impact, one investor and project at a time.

Raise Green lead the way and now, as part of Honeycomb Credit, we continue to help green banks and other organizations unlock these new possibilities for capital extension and deployment.



What is Regulation Crowdfunding?



\$55M

Invested

25K

Investors


600+

Funded Offerings



Invest in Green Liberty Notes in Under 2 Minutes





Invest NowBusiness OwnersInvestorsAbout UsLearnSign in





← Offerings


Green Liberty Notes by Connecticut Green Bank - 14th Offer


Hartford, CT


Empowering Connecticut's small businesses to save energy and cut costs.


Use of Funds: Expanding


view website


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Invest in Green Liberty Notes by Connecticut Gre...







Watch on  YouTube









4.5%
interest rate ⓘ

\$2,750
invested

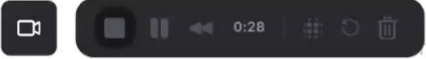
1
investors

21 Days
time left

Funding Goal ⓘ
Investment Type ⓘ
Loan Term ⓘ

\$50,000 - \$350,000
Debt
42 months

Invest



Deal SummaryDiscussions (2)Updates

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Questions & Answers



Email us at investorrelations@ctgreenbank.com



Thank you for attending!

