

SUCCESS STORY

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COOLCALIFORNIA CLIMATE LEADER

Transformative Wealth Management, LLC El Cerrito CA

Aligning Sustainable Investments with Green Business Practices



Alan Abbs, Executive Director of the California Air Pollution Control Officers Association (CAPCOA) with Allan Moskowitz, Principal of Transformative Wealth Management, LLC, a California registered investment advisor.

Offering financial planning and fee-only investment management, Affirmative Wealth Management (now known as Transformative Wealth Management, LLC) specializes in environmental sustainability, stewardship, and impact investing for clients who want to align money and values to help make a difference. Beyond managing sustainable investments for clients, the company demonstrates cost-effective energy efficiency, greenhouse gas emission reductions. Recently, Transformative Wealth Management bought a commercial building and did a complete green renovation of the property.

As part of the renovation, they installed energy-efficient windows and film on west-facing windows to reduce heat; upgraded the electrical system; made use of natural lighting; added attic insulation; lease rooftop solar; and lease an electric vehicle (EV). The charger for the EV is fueled by the solar panels and employees commute with the electric vehicle over 90% of the time.



Front office with repurposed rugs and furniture and new double-paned insulated windows.

Transformative Wealth Management also replaced lights with energy-efficient compact fluorescent lamps (CFL), switched the gas hot water heater to an on-demand electric heater, and purchased an ENERGY STAR computer and printer.

BUSINESS SNAPSHOT

Transformative Wealth Management LLC provides financial planning and fee-only investment management.

Renovated Office Features:

- Rooftop solar panels (leased)
- EV charging station and leased Nissan Leaf vehicle
- Refinished natural wood floors
- Repurposed wool oriental carpets and office furniture
- Energy-efficient compact fluorescent light bulbs
- On-demand electric water heater
- ENERGY STAR computer and printer
- Low VOC interior paint
- Exterior motion detector lights and use of natural lighting
- Energy-efficient windows and supplementary window film to reduce heat during summer
- Attic insulation to retain heat during winter

Cost Savings:

- Signed up with the Marin Clean Energy Net Energy Metering program to receive \$414.63 in credits and save on their energy bill; their lowest PG&E bill was \$0.83
- Auto fuel cost went from ~\$100 per month to <\$20 by switching over to Nissan Leaf



With their rooftop solar, they were able to receive \$414 in credits from the Marin Clean Energy Net Energy Metering program, which has a special meter to track the difference between the amount of solar electricity produced and the amount of electricity used during each billing cycle. When the solar panels produce more electricity than what is used, customers receive a credit on their bill. The program has ultimately allowed Affirmative Wealth Management to save on their monthly PG&E energy bill, which has been as low as 83 cents!



Solar Panels generate clean energy for business.

Aside from their energy saving renovations, they refinished natural wood floors, replaced rotten wood with more sustainable wood to reduce weathering and other wood destructive problems, purchased used wool oriental carpets and office furniture, and applied low volatile organic compound (VOC) interior paint. Some of their green office actions include recycling office materials, printing double-sided, purchasing 100% recycled copy paper, composting on-site, and using mulch, drought tolerant plants and trees to conserve landscape watering. They encourage clients and employees to use electronic delivery instead of mail delivery of documents. They also cut carbon emissions by frequently using Bay Area Rapid Transit (BART) light rail since the office is within 3 blocks of the BART station.



Street View of Transformative Wealth Management's Historical and Green Office Building (with drought friendly landscaping too!).

Transformative Wealth Management is proud to be a certified Bay Area Green Business for over 15 years. They know their actions will continue to reduce their carbon footprint and costs into the future. They are available to showcase their efforts to anyone interested so that other small businesses can learn from and use any of their efforts to lower their carbon footprint and improve energy efficiency in a cost-effective manner.



"We were the first financial services business in the Bay Area to become a certified green business and continue to demonstrate our commitment to it and improving on the concept, since it has become so cost-effective and inexpensive to do so."

- Allan Moskowitz, CFP®, Principal

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