

An aerial photograph showing several cars partially submerged in dark, rippling water. The cars are arranged in a loose cluster, with some showing their roofs and windows above the water line. The water has a textured, wavy appearance with some lighter patches that could be reflections or debris. The overall tone is somber and urgent.

CIP foundation

Newsletter

January 2025

Happy new year

This year is ending with a sombre communication from the Prime Minister about “dark forces” and a new uncertain world order that we will have to learn to live in.

And there is no doubt that we are facing permanent and deteriorating global conditions in Denmark.

The security situation, energy supply, the need for climate adaptation and an economically weak Europe are just a few of the key challenges. These challenges will require extensive societal investment, political prioritisation and determination.

The challenges include the green transition, which, despite record-high temperatures and extreme weather, still faces a lack of political drive and decision-making. So, here we are, after a climate summit that lacked both vision and willingness to act, and heading into a period with a US president who has called climate change a hoax and who has a declared love for the oil industry.

There are no straightforward solutions. The complexity of the challenges and their interconnectedness means that we need a holistic perspective and plan that reflects the na-

tural order. For example, launching offshore wind projects requires certainty that there is enough capacity in the electricity grid and enough buyers.

We have to find out how to ensure continued growth and ensure that we can leave a safe, prosperous and sustainable society to future generations. This requires investment in defence, in climate change adaptation, in infrastructure, in new technologies and in the green transition - and to a massive extent. We must make sure we have the financial capacity to make such an investment push. It also requires a shift away from speeches about ambitious goals and towards concrete action. Putting ideas into practice is now paramount.

The EU has an important role. The mission letters drawn up for new commissioners describe the tasks in detail. Focus is on implementation and linking the green transition to strengthening Europe's competitiveness and to security policy. This newsletter includes an interview with EU Commissioner and former Danish minister Connie Hedegaard, in which she discusses how the plans of the European Commission and the new American presidency will impact the green transition.

We also present an analysis of the cost of postponing decisions to invest in climate change adaptation. Waiting comes with a price - whether we are talking climate adaptation, the green transition or investment in infrastructure.

Climate adaptation will be a pivotal part of the CIP Foundation's efforts in 2025. The New Year will begin with a meeting of the project's Advisory Board, chaired by Tonny Thierry Andersen, group executive director at Nykredit. This newsletter brings an interview with Tonny Thierry Andersen with his perspective on the need for climate change adaptation and on the democratic debate to achieve it.

I hope you enjoy reading the newsletter.



Torben Möger Pedersen, Chairman for the CIP Foundation



Charlotte Jepsen, Leading Partner

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We need a democratic debate about climate adaptation - and we need to move fast

Clarifying the framework for climate adaptation has become urgent, says group executive director Tonny Thierry Andersen from Nykredit, who is heading the Advisory Board for the CIP Foundation's new project. There are many difficult dilemmas in this area, he says.

With regard to climate adaptation, one of the major dilemmas is the contradiction between the necessary democratic debate and the need for urgent action.

This is how Tonny Thierry Andersen sums up the situation. He chairs the Advisory Board for the CIP Foundation's project on climate adaptation, which aims to identify the barriers and opportunities related to organisation and financing.

"We're not playing with Monopoly money here. It's about climate-proofing the properties of everyday Danes. Those properties are their pension savings so, ultimately, their homes and everyday lives are at stake," he says.

A report by the Technical University of Denmark (DTU) for the CIP Foundation and the Danish Insurance Association indicates that if we fail to adapt to climate change, the damage from storm surges and cloudbursts over the next 100 years will amount to DKK 406 billion at current prices. The calculation primarily includes buildings and certain business losses.

However, the good news is that it pays to adapt to climate change. It looks like climate protection against cloudbursts and storm surges will save almost DKK 2 in losses for every DKK 1 invested in prevention.

The figures are clear. Climate adaptation is a profitable investment. And the sooner we start, the more damage we can prevent.

"Unfortunately, it's become clear that global warming is moving in the wrong direction. Keeping global warming below 1.5 degrees will be extremely difficult. That's why we need to accelerate climate adaptation actions. It'll be expensive, but ignoring it will be even more expensive," Tonny Thierry Andersen says.

CLIMATE ADAPTATION IS ALSO A MATTER OF COHESION

Climate adaptation is demanding. Home-owners may be able to install drains and a catch basin in their gardens, but at best, this can only prevent flooding during cloudbursts.

Most damage stems from storm surges, where the combination of rising sea levels and more storms threatens several coastal areas.

Owners of houses or holiday homes cannot protect against coastal storm surges on their own. It requires joint decisions on dikes. And it only makes sense for larger areas.

Individual property owners do not have the means to establish climate protection, despite having the responsibility, and without

the necessary funding, projects can come to a standstill. Even though delaying is much more expensive in the long run. There is therefore a need to review the regulation on the area.

And this raises a number of difficult questions. If we take outset in the principle that the price of insurance must not exceed the value of the insured, we quickly hit a number of the sore points in Danish social debate.



"It's not just about buildings and value, it's also about what kind of society we want. This is why we need a democratic debate and some general principles for discussing climate change adaptation, which is also a question of securing cohesion in our small but beautiful country," Tonny Thierry Andersen says.

Paradoxes can quickly arise if we only look at the financial value of the houses saved by climate proofing. The market value of a detached house outside the big cities will be much lower than the market value of a house in the largest cities.

"The debate must reflect that climate challenges are created globally, but the local impact varies from place to place. We have to remember that homeowners in neither Haderslev nor Dragør have caused these problems," the Nykredit group executive director says.

STOP TO NEW CONSTRUCTION IN AT-RISK AREAS

One of the most difficult parts of the debate is whether there are areas society should give up trying to protect. At the local level, there may be areas where the cost of climate proofing is disproportionately expensive. And this will lead to regional or local situations similar to those depicted in the television series *Familier som vores* (Families like ours), where the whole of Denmark is evacuated.

Tonny Thierry Andersen will not identify specific areas where this may become relevant. However, he points out that we should

consider whether there are high-risk areas where we should stop new building.

"There are areas where it makes sense to put a stop to new construction projects because we know those areas may face serious problems in the future," he says.

Deciding on prioritisation can very quickly become a tough and difficult conversation. The time pressure exacerbates the challenge. We are already increasingly experiencing extreme weather events. Tonny Thierry Andersen sums up the situation with an American expression: The need for speed versus the voice of democracy. And in that nexus we have to find a balance—together.

MASSIVE EXPORT POTENTIAL

The political frameworks must be in place so the market can come into play. Pension companies, banks and other financial players have the capital to invest in climate adaptation.

In a way, Tonny Thierry Andersen has a foot in both camps. Nykredit is owned by an association, Forenet Kredit, and therefore it is a participant in the democratic debate. On the other hand, Nykredit and Totalkredit are banks and mortgage lenders, and thus also commercial players.

Clear ground rules are needed for commercial players because lending and investment must be balanced against the risks. However, there are also strong incentives for the financial sector, Tonny Thierry Andersen argues:

"Nykredit has some unique opportunities because we're owned by an association and we think long-term. We've already developed several financing solutions for the utilities sector, including sewer systems and other initiatives to make the systems more robust. As a whole, the financial sector has an interest in climate adaptation because it helps to secure assets in which they have already lent money," he says.

Looking forward and outward to the world, there are other gains from getting to grips with climate adaptation. The Danish water sector is uniquely strong in an international context. There is close collaboration between universities, utility companies, consultants and equipment manufacturers. In this context, experience with climate adaptation will also help to create new value.

"We have very skilled engineers, and the fact that we are a small country surrounded by a lot of water contributes to fantastic export potentials," Tonny Thierry Andersen says.

Even with such major challenges, there's a lot to be grateful for, he points out. And he has an appeal to politicians.

"We've been exceptionally good at getting things together, and this is where we need to find the solutions. I'm very happy that I live in a country where I hope we can recognise the changing situation and act in time and with a proper democratic debate so that we fully understand the different considerations. I believe it's possible. But it requires political leadership, because these decisions are urgent for us to have the right structures to act," he says.



Connie Hedegaard: We've talked enough about climate goals, now we need to act

The EU looks set to stick to a green line more closely linked to security and industrial policy, says the former EU Commissioner and former Danish Minister for Environment. On the other hand, she is disheartened by the US election.

"We have to stop talking about targets in the climate debate. All the talk about targets is driving me crazy. A direction has already been set by the Paris Agreement. It's time to act."

Connie Hedegaard is widely respected across the political spectrum for her climate commitment - and she is well-known for her objectivity. And thanks to her 40 years of experience as a top politician and her detour into journalism, she also has the ability to summarize briefly and succinctly when necessary. Surely, there are many who would agree with the above.

With a past as the Danish Minister for Environment and as the EU Commissioner for Climate Action, Connie Hedegaard has made a significant impact in both Denmark and in Europe. She stresses that there is nothing wrong with setting targets, but the climate follows the laws of physics: not political speeches and targets.

"It's time to talk about the 'how': how to reduce carbon emissions. In this respect, it's not politicians in Brussels or in Parliament who are carrying out the green transition. It's the companies that produce our goods. It's the investors, and it's all of us as consumers and citizens," she says.

Following an autumn that saw a new European Commission fall into place after the EP elections in June, complemented by a US presidential election and COPs on both climate and biodiversity, Connie Hedegaard is most pleased with the changes on her home turf in the EU.

"Reading through the mission letters drawn up for all the new commissioners, the tasks are described in great detail. It's clear that there's still strong focus on the green transition. But now there's much more focus on implementation and linking the transition to strengthening European competitiveness and security policy," she says.

GETTING TO GRIPS WITH REALITY

With the enormous number of directives and regulations emerging from the EU Green Deal, Connie Hedegaard believes it is wise to concentrate on making things work in practice.

In the field of energy, Europe faces a huge task to build and expand a much more climate-friendly infrastructure for both electricity

and hydrogen. And even the less climate-conscious should be able to see the urgency of this task, because the green transition goes hand in hand with releasing the EU from its dependence on Russian gas.

In the autumn, the publication of a report by Mario Draghi, former head of the European Central Bank, made it bleakly clear that Europe is falling behind the US and China in a number of areas. The EU is losing competitiveness, especially with respect to the technologies of tomorrow.

For this reason, it makes sense to link the green transition to industrial policy, Connie Hedegaard says.

In particular, she points to the need for a much more focused European effort. The production of electric cars is just one example of the fierce competition from China and, month by month, the increasing number of Chinese models trundling around the road network is only too clear.



"I'd prefer a free and open global market, but we have to face reality. If you read the Chinese five-year plan, you can see the large number of technologies they have listed as targets for Chinese global dominance. And they're throwing an insane amount of resources at it," Connie Hedegaard says.

TARGET EU FUNDS

In her opinion, the EU should not emulate either Chinese state aid or the US tax credits implemented by the Inflation Reduction Act. But she does believe the EU need to be more united and act with more long-term focus.

"The current structural funds are not very strategic. It'd be far better if we supported innovation in a number of strategic areas, such as Power-to-X. We can't just sit back and see what the market comes up with. We need to address both the need for increased defense spending and the need to develop green technologies. We need a bigger and much more targeted budget," Connie Hedegaard says.

She promptly adds that there must also be demands on agriculture:

"This also applies for support for agriculture. During my time as Commissioner, we managed to get some support targeted at the green transition, and given that the sector receives one-third of the EU budget, it's only right that we, as a community, make demands on the direction in which the sector should move."

SCALING DOWN COP MEETINGS

Connie Hedegaard also has a well-meant request for sharper focus at the annual UN meetings - the COPs.

Progress is too slow. The COPs have become a kind of global gathering point for climate

stakeholders but with only modest outcomes.

"This year, 65,000 people flew to Baku. In my opinion, that's completely ludicrous. Although the COPs help mobilise and put climate issues on the agenda both nationally and globally, they also create the expectation that progress can be made every year, and that's not how the UN system works," she says.

If you lowered the frequency of the big COPs, you could instead have focused discussions with 5-6,000 participants. These meetings could be about funding models or other specific topics, and these smaller COPs could become a meeting place for people with insight into a specific area, suggests Connie Hedegaard.

LITTLE CONFIDENCE IN THE NEW PRESIDENT

At EU level, all indications are that, despite



some nervousness, the broad political alliance behind the EU Green Deal is holding. So far, the new Commission has got off to a good and sensible start. Even if, in Connie Hedegaard's words, you can't be sure that there won't be other priorities and parties that weaken at the knees.

While her analysis of the EU is fundamentally positive, the compass needle turns 180° when it comes to the outcome of the US election. Some states, cities and companies will continue their strong commitment to green transition. But at the outset, the overall picture of the US looks bad, and we can only hope that it will not turn out to be quite as bad as it looks.

"My confidence in the future president, also when it comes to green transition, is very, very low. All we can do is cross our fingers and hope that some parts of big business in the US have understood the seriousness of the climate crisis," Connie Hedegaard says.

She points out that, for the US, the green transition is also about future markets and the future global role of the US. And this is where we must look for the bright spots.

"Many forces in the US are working against the climate agenda and they want to maintain business-as-usual with a fossil fuel economy. In my opinion, this is a gigantic mistake for the US, especially if it wants to play an important role in the world and not just hand over leadership in crucial green technologies to China. We can hope that that prospect could have an influence. I find it very difficult to be optimistic when it comes to Trump, but we're all allowed to hope," Connie Hedegaard says.



The societal costs of climate change adaption if we wait

Repeatedly waiting to adapt to climate change until we get a reminder from flooding after cloudbursts and storm surges means we risk having to pay twice: once to cover the damage losses, and then again to build dikes and prepare cities for the inevitable cloudbursts to come and do other forms of climate adaption.

It takes a wake-up call, similar to the severe flooding we saw in Valencia last autumn, to get us started on climate adaptation actions.

Similar comments have been made several times in the climate adaptation debate. And so far, unfortunately, it has been all too true.

In Denmark as well, it typically takes major flooding that destroys entire residential and holiday neighbourhoods to accelerate climate adaptation. Just ask anyone who lives in Jyllinge Nordmark, in Præstø, in Vejle, in Faaborg and many other places.

It's true that a number of Danish cities

have implemented separate sewer systems, rain gardens, dry wells and other climate adaptation projects over the past 15 years, but when the probability and frequency of storm surges and cloudbursts are compared to the costs, the conclusion is clear: We need to start adapting to climate change in many more places and at a much larger scale. The sooner we get started, the better the bottom line for us as a society.

Managing Partner Charlotte B. Jepsen from the CIP Foundation points out that this phenomenon can also be seen in other types of risk management.

"Incidents with serious consequences but low probability are classic examples of where we're likely to ignore and suppress the risks. With regard to climate-related events, another aspect is that we will have far more critical events, with both cloudbursts and flooding from the sea. Besides avoiding the high human costs, it's fundamentally good business to get society climate resilient as quickly as possible," she says.

IN THE BILLIONS

Professor Kirsten Halsnæs from the Technical University of Denmark (DTU) compares the future violent weather with an iceberg. Right now, we are only seeing a small part of the future problem: the tip of the iceberg. The storm surges we classify as 100-year events

today will strike far more frequently in the future, at less than five-year intervals. "We know that there will be far more storm surges, and if we delay climate adaption action, we'll have to pay for increasing flood damage and the inevitable need to build more dikes and improve existing dikes," she says.

Kirsten Halsnæs and a group of other researchers are behind calculations from DTU showing the extent of the damage - and the cost - we can expect if we wait with climate adaption.

Taking cloudbursts and storm surges

together, the cost of waiting ten years for climate adaption would be DKK 72 billion, waiting 25 years would cost society DKK 158 billion, while postponing climate adaption for 50 years, to 2074, would cost DKK 262 billion.

"This is mainly the costs of repairing the physical damage. But we already know that there are also immense human costs," she says.

People spend time rescuing belongings from flooded houses. It is often harder to sell houses in areas that have been flooded. In the aftermath of floods, there will also be



sick leave and serious psychological repercussions.

"We examined the situation after Storm Bodil in 2013. Two out of three people from the flooded areas suffered psychological effects to a greater or lesser extent," Kirsten Halsnæs says.

HIGH HUMAN COSTS

The researchers from DTU also looked at the number of people and houses likely to be affected in relation to when climate change adaptation is initiated.

Today, around 4,000 people in Denmark are affected by storm surges every year, while 17,000 are affected by cloudbursts. These numbers will increase massively due to climate change.

If we fail to adapt to climate change, in 100 years, in 2124, an annual 25,000 people in Denmark will be affected by storm surges, while 36,000 will be affected by cloudbursts.

With regard to buildings, 39,000 more buildings will be flooded if climate adaptation is postponed by ten years. And if we delay 50 years, 333,000 buildings will be flooded.

"No matter whether you look at buildings or people, many will be impacted again and again if we don't adapt to climate change. The figures emphasise the enormous human costs of waiting to implement climate protection," says Kirsten Halsnæs.

She explains that the figures are based on a very conservative scenario, with global temperature rises of around three degrees by 2174. It's similar to what we're heading for today.

"If temperature rises are higher, the level of damage will also be higher. There's a degree of uncertainty, but the benefits of climate adaptation are more likely to be greater than smaller," Kirsten Halsnæs says.

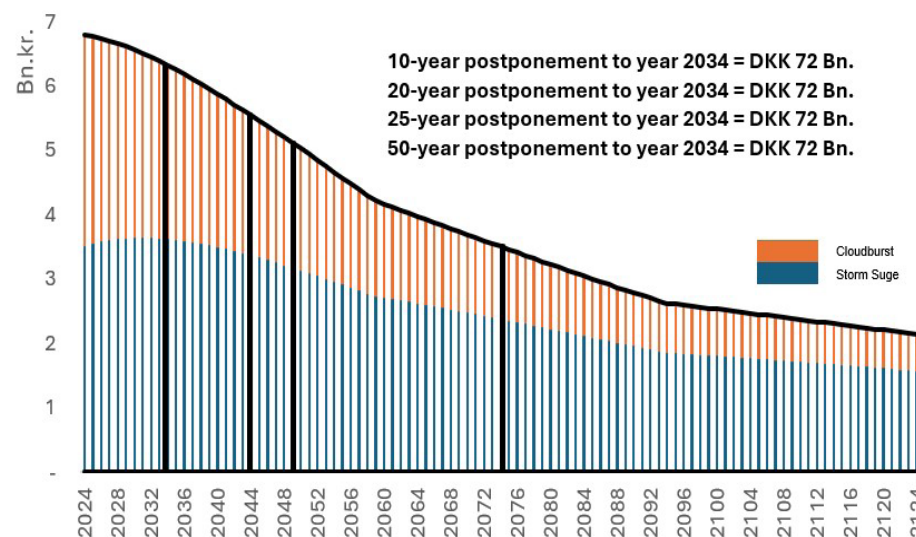
Although this is an uncomfortable truth, it should make decision-making easier: we know with certainty that investment in climate adaptation actions will be profitable. It is already well-known that we will experience extreme rainfall and storm surges much more frequently in the future.

The report on the economic consequences of flooding drawn up by DTU for the CIP Foundation and the Danish Insurance Association in autumn 2024 looked at the frequency of severe weather events.

Meteorologists and climate scientists talk about 20-year events, 50-year events, etc. The number refers to how frequently we can statistically expect storms, cloudbursts, and similar.

Climate change is creating more severe weather. The type of cloudburst that today is referred to as a 100-year event, will be a 50-year event in 2050 and a 20-year event in a hundred years, in 2124.

For storm surges, the numbers are moving even faster. Both in terms of more severe weather and rising sea levels. As Kirsten Halsnæs says, storm surges that are 100-year events today will be five-year events in just a hundred years, according to the report from DTU.



USE THE EXPERIENCE WE HAVE ALREADY PAID SO DEARLY FOR

The consequences of weather changes are clear. Following a new risk assessment from the Danish Coastal Authority, 51 municipalities, or just over half of all the municipalities in Denmark, are now required to draw up flood management plans. In other words, around one in six homeowners could be affected.

"This underscores the extent of the task. Challenges must be balanced against the fact that we know what's needed to mitigate the destruction of buildings and infrastructure. We don't need new and unknown technology. We need dikes and sluices, we need to adapt sewer systems and use natural areas to collect rainwater and not make us vulnerable by building new in risk areas." Charlotte B. Jepsen says.

"One of the biggest challenges is organisation, because individual landowners are responsible for coastal protection. But there are good reasons why landowners can't secure their properties against storm surge on their own. It's a joint task. We also need to find financing solutions," she adds.

Charlotte B. Jepsen points out that the numbers speak for themselves.

"Fortunately, the floods here in Denmark haven't had the fatal human cost that we saw in Valencia. But we've paid a high financial price in many parts of the country. These experiences have now been put into perspective by calculations based on the DTU report. So both from experience and in theory, it's clear that we need to start climate protection projects as soon as possible" she says.

Information and facts

based on the CIP Foundation's three project categories

Agriculture and food production

Facts on agriculture and food production

Agricultural land

61 % constitutes the agricultural area of the total Danish area in 2023. ¹

Extraction of agricultural land

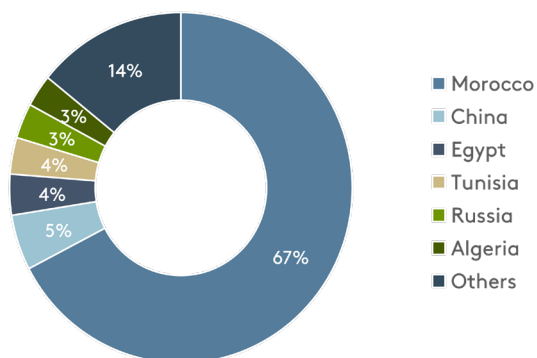
15 % of Danish agricultural land must be converted into forest, wetlands and nature by 2045. ²

Increased animal protein consumption on

22 % Total animal protein consumption is expected to increase by 22% from 2021 to 2030. ³

Kilde: 1)) Danmarks statistik 2) Den Grønne Treparsaftale 2024, 3) OECD-FAO Agricultural Outlook 2021-2030

80 percent of the known phosphorus reserves are in North Africa



Source: U.S.Geological Survey, Mineral Commodity Summaries, 2024
Note.: The world's phosphorus reserves in 2023

Relevant publications

October 9, 2024

Vision for Denmark's area (CONCITO) →

November 18, 2024

Agreement on implementation of Green Denmark (Green Tripartite) →

Upcoming events

January 23, 2025

Potato Congress 2025 (Agriculture and food council) →

February 24-25, 2025

Cattle Congress 2025 (Agriculture and food council) →



The CIP Foundation's project in CO₂ storage in agriculture using biochar →

The ambition of this project is to prepare a prospectus for CO₂ storage in agriculture using biochar. The prospectus aims to expand the market and increase interest from investors and potential participants in the value chain.

The ambition is also to create the basis for market-driven negative emissions from agriculture.

See all publications here →



Project status:



What is the next step?

- Recycling phosphorus from livestock manure and redistributing it among farms has gained increasing relevance due to rising phosphorus prices. Perhaps biochar, which stores phosphorus, could be a way of redistributing phosphorus between farms to benefit farmers and society?
- Phosphorus is necessary for plant growth and it is also a scarce resource.
- In 2025, the CIP Foundation will study options for efficient recycling of phosphorus using biochar.

Energy and infrastructure

Facts about energy and infrastructure

Higher sea levels

30-60 cm

Sea level increases in Denmark up to 2124. ¹

More storm surges

7-40x

More frequent storms surges in Danish rivers by 2124, which could potentially flood Danish coastal areas. ²

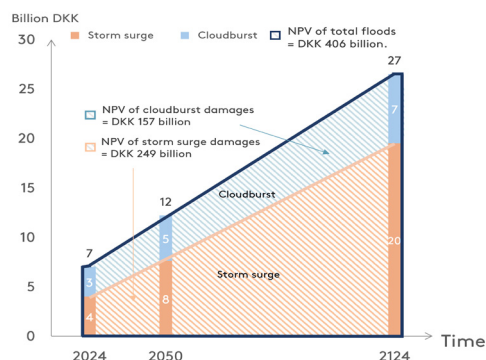
Damage costs

DKK 406 bn.

Expected costs of damage as a result of flooding up to 2124. ³

Source: 1) Introduction to the Danish Klimatlas (climate atlas)
2) DMI, 3) Økonomiske konsekvenser af oversvømmelser
(Economic consequences of flooding) (DTU 2024)

Present value of damage from flooding caused by cloudbursts and storm surges amounts to



Source: CIP Foundation, note on international competition between Danish and foreign installation ports for offshore wind turbines

Relevant publications

September 2024

The role of Danish commercial ports in green business development (Government ports partnership) →

November 14, 2024

Economic consequences of flooding (DTU) →

October 9, 2024

Energy transition outlook 2024 (DNV) →

Upcoming events

January 21, 2025

Green energy and nature: How do we make space for both? (Green Power Denmark) →



CIP Foundation projects in the area

Climate adaptation projects for flooding – how to organise and finance them? →

The objective of this project is to identify constructive ways to implement more climate adaptation actions. Climate change means more water - from above in the form of more precipitation and increasingly intensive cloudbursts, from the side as a result of rising sea levels and storm surges, and from below in the form of rising groundwater levels. All of which increase the risk of flooding.

Project status:



Denmark's port capacity in light of development plans and targets for offshore wind

The objective of the project is to map the need for port capacity in light of Denmark's expansion plans and political objectives for offshore wind. →



Project status:



Roadmap for a Danish hydrogen infrastructure →

The objective is to lay the groundwork for market access opportunities, green investments and hydrogen production on a large scale. The expansion plan supports the political declarations by encouraging the utilization of all Danish renewable energy resources.



Project status:



Data and Digitalization

Facts about data and digitalization

Electricity consumption by data centres

29 TWh

Expected electricity consumption by Danish data centres in 2050.¹

Smart-home investments

48%

Of the population has invested in smart-home solutions, e.g. to manage resource consumption of electricity and heating.²

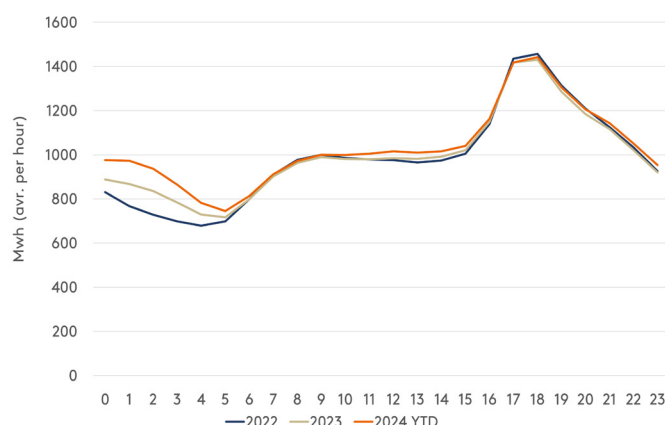
Energy consumption

-2.2%

Drop in observed energy consumption to 677 PJ in 2023.³

Source: 1) Danish Energy Agency's Analysis Assumptions 2024. 2) DST IT usage in the population 2024. 3) Danish Energy Agency Energy Statistics 2023

High load on electricity consumption between 16:00 - 18:00



Source: Energi data service

Relevant publications

December 2, 2024

Nekst - Faster expansion of the electricity grid →

December 3, 2024

Analysis of flexible terms for grid access and grid products →

December 11, 2024

SmartEN: Implementing EU Laws: A guide to activate demand-side Flexibility in the EU 27 Member States →

Upcoming events

January 20, 2025

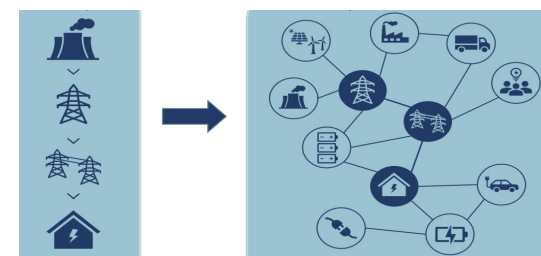
The robustness of the electricity system - an urgent challenge →



CIP Foundation project in the area

Flexible consumption in the electricity system →

The project looks at how we can use data and digitisation to make electricity consumption by smaller consumers more flexible, thereby creating a more robust electricity system that will need to transport more electricity in the future and an electricity production that is more dependent on wind and weather. The project will highlight the socio-economic benefits and the data and regulatory challenges in relation to scaling flexible solutions. The project is also about what data is needed, what data is available, and how data can be organised to scale solutions, advance a market and create innovation.



What's the next step?

The next step in the project is an analysis of the socio-economic benefits. What can we save in grid investments with more flexible electricity consumption? What is the climate impact if we to a greater extent use electricity when it is green and cheap? And what can consumers save if we change our consumption to be more in line with production and load in the electricity grid?

Project status:



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