CLAIMS

1. A method for creating and/or trading financial instruments that assist in offsetting carbon footprint and reducing climate change, the method comprising:

providing a web-based platform having a first communication interface with a bond purchaser and a second communication interface with a borrower, on a network server, wherein said web-based financial platform comprising a tangible computer readable storage medium having a computer readable program embodied therein, wherein said computer readable program code configured to:

create and host one or more carbon bonds and thereby to register the said carbon bonds by a selling entity in a purchaser database on a storage medium of said network server via said web-based platform, the par value of said carbon bond is specified by said selling entity or is equal to the market price of one ton of carbon dioxide or carbon dioxide equivalent on the date the bon is purchased including methane, nitrous oxide, chlorofluorocarbons and greenhouse gases;

register, by the selling entity, said bond purchaser in said purchaser database on said networked server;

access and compare, by said registered bond purchaser, said registered carbon bonds via said first communication interface on said web-based platform;

based on the comparison, allow said bond purchaser purchases said carbon bond and transfers purchasing funds to said selling entity creating a loan pool of funds for energy efficient and renewable energy projects;

register, by said selling entity, said borrower in a borrower database on said networked server who needs developing funds for energy efficient and renewable energy projects;

compare projects by said selling entity via said second communication interface on said web-based platform;

based on the comparison, allow said selling entity selects a project and lends a portion of the load pool of funds to the selected borrower for said developing funds, wherein said selected borrower repays the selling entity via said second communication interface a loan principal plus interest where in turn said selling repays said bond purchaser a bond principal plus interest,

wherein said selling entity has access to both said first communication interface and said second communication interface.

2. The method of Claim 1, wherein said energy efficient and renewable energy projects are any projects that will reduce the carbon footprint or offset carbon dioxide emission.

3. The method of Claim 1, wherein said bond purchaser is a company, agency or individual that purchases carbon bonds to offset the carbon dioxide emissions from their activities.

4. The method of Claim 1, wherein in said first communication interface said bond purchaser purchases carbon bonds to comply with governmental regulations.

5. The method of Claim 1, wherein in said first communication interface said bond purchaser purchases carbon bonds to comply with voluntary certifications.

6. The method of Claim 1, wherein in said first communication interface said bond purchaser purchases said carbon bond that is then used to fund energy efficient and renewable energy projects thereby reducing carbon dioxide emissions.

7. The method of Claim 1, wherein said selling entity is a bank, a savings and loan, a mutual fund, a solar real estate investment trust a public solar ownership fund, a crowd-funding entity, a credit union, a utility, and a brokerage house.

8. The method of Claim 1, wherein in said first communication interface the said carbon bond has a set maturity date, and upon said maturity date the carbon bond is retired and the information stored in said purchaser database.

9. The method of Claims 5 and 6, wherein in said first communication interface proof of purchase of carbon bonds is stored in the purchaser database and can be sent in electronic format and the amount of interest from the financial loan instrument is calculated and recorded in said borrower database.

10. The method of Claim 1, wherein in said first communication interface the amount of interest the carbon bond generates, is on a specified periodic time table calculated and recorded in the purchaser database.

11. The method of Claim 1, wherein in said second communication interface the borrowing entity project description, and identifier and the terms of the financial loan instrument is recorded in the borrower database.