CLAIMS

What is claimed is:

1. A computer implemented method for creating and selling carbon bonds which allow bond purchasers to offset and reduce their respective carbon footprint, the method comprising:
establishing one or more carbon bonds by a selling entity ;
registering said carbon bonds in a purchaser database on a networked server via a web-based platform;
registering bond purchasers in said purchaser database on said networked server;
accessing the registered carbon bonds by said bond purchasers via a first communication interface on said web-based platform and comparing said bonds;
based on the comparison the bond purchaser purchases the carbon bond and transfers purchasing funds to the selling entity creating a loan pool of funds;
registering borrowers in a borrower's database on said networked server who need developing funds for energy efficient and renewable energy projects;
comparing projects by said selling entity via a second communication interface on said web-based platform;
based on the comparison the selling entity selects a project and lends a portion of the loan pool of funds to the selected borrower for said developing funds, wherein said selected borrower repays the selling entity principal plus interest wherein turn said selling entity repays said bond purchaser principal plus interest.

2. The method of Claim 1, wherein said selling entity has access to both said purchaser database and said borrower's database.

3. 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.

4. The method of Claim 1, wherein the price of said carbon bond is equal to the market price of one ton of carbon dioxide or carbon dioxide equivalent including methane, nitrous oxide, chlorofluorocarbons and green house gases.

5. The method of Claim 4, wherein the price of carbon dioxide is specified by agencies, markets or the selling entity.

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

7. The method of Claim 1, wherein said bond purchaser purchases carbon bonds to comply with governmental regulations.

8. The method of Claim 1, wherein said bond purchaser purchases carbon bonds to comply with voluntary certifications.

9. The method of Claim 1, wherein said bond purchaser takes responsibility for their carbon dioxide emissions by purchasing said carbon bond that is then used to fund energy efficient and renewable energy projects..

10. The method of Claim 1, wherein said selling entity is a bank, savings and loan, mutual fund, solar real estate investment trusts or public solar ownership funds, crowd-funding entities, credit unions, utilities, and brokerage houses.

11. The method of Claim 1, wherein 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.

12. The method of Claim 1, wherein the carbon bond is used to satisfy compliance with government agencies or certification bodies.

13. The method of Claim 12, wherein proof of purchase of carbon bonds is stored in the purchaser database and can be sent in electronic format.

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

15. The method of Claim 1, wherein the borrowing entity project description, an identifier and the terms of the financial loan instrument is recorded in the borrower database.

16. The method of Claim 13, wherein the amount of interest from the financial loan instrument is calculated and recorded in the borrower database.

17. A web-based platform method for reducing green house gases comprising the steps of:

a networked server having a first communication interface with a bond purchaser via the internet, a processor and purchaser data storage; wherein said purchaser data storage contains information including the name of the

purchasing entity of the carbon bond, date of carbon bond, tons of carbon, an identifier, and the price of carbon on the date of purchase;

said networked server has a second communication interface with a borrower via the internet, and a borrower data storage; wherein said borrower data storage contains information including the name of said borrower, project details and terms of the financial loan instrument;

purchasing a carbon bond by said bond purchaser based on the carbon dioxide usage of the purchaser;

financing said borrowers energy efficiency and renewable energy projects using funds from the sale of carbon bonds; and

calculating the interest paid by the borrowing entity on the financial loan instrument and calculating interest paid to the bond purchaser.

18. The method according to Claim 17, wherein the carbon bond is used to satisfy compliance with government agencies or certification bodies.

19. The method according to Claim 1, wherein a selling entity of the carbon bonds is a bank, savings and loan, mutual fund, solar real estate investment trusts or public solar ownership funds, crowd-funding entities, credit unions, utilities, and brokerage houses.

20. The method of Claim 19, wherein said selling entity has access to both said purchaser data storage and said borrower's data storage.

CLAIMS

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

creating and hosting one or more carbon bonds and thereby registering the said carbon bonds by a selling entity in a purchaser database on a storage medium of a network server via a web-based platform;

registering, by the selling entity, a bond purchasers in said purchaser database on said networked server;

accessing and comparing, by the registered bond purchaser, the registered carbon bonds via a first communication interface on said web-based platform;

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

registering, by the selling entity, a borrowers in a borrower's database on said networked server who needs developing funds for energy efficient and renewable energy projects;

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

based on the comparison the 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 a loan principal plus interest where in turn said selling repays said bond purchaser a bond principal plus interest.

2. The method of Claim 1, wherein said selling entity has access to both said purchaser database and said borrower's database.

3. 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.

4. The method of Claim 1, wherein the price of said carbon bond is equal to the market price of one ton of carbon dioxide or carbon dioxide equivalent including methane, nitrous oxide, chlorofluorocarbons and green house gases.

5. The method of Clam 4, wherein the price of carbon dioxide is specified by agencies, markets or the selling entity.

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

7. The method of Claim 1, wherein said bond purchaser purchases carbon bonds to comply with governmental regulations.

8. The method of Claim 1, wherein said bond purchaser purchases carbon bonds to comply with voluntary certifications.

9. The method of Claim 1, wherein said bond purchaser takes responsibility for their carbon dioxide emissions by purchasing said carbon bond that is then used to fund energy efficient and renewable energy projects thereby reducing carbon dioxide emissions.

10. The method of Claim 1, wherein said selling entity is a bank, savings and loan, mutual fund, solar real estate investment trust or public solar ownership funds, crowd-funding entities, credit unions, utilities, and brokerage houses.

11. The method of Claim 1, wherein 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.

12. The method of Claim 7 and 8, wherein proof of purchase of carbon bonds is stored in the purchaser database and can be sent in electronic format.

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

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

15. The method of Claim 12, wherein the amount of interest from the financial loan instrument is calculated and recorded in the borrower database.