



CBO FINANCIAL

CBO brings innovators and investors together to generate economic and environmental sustainability for communities in need.



In recent years, a new industry has emerged surrounding the commercial production of algae. This technology could change our world for the better and help the U.S. become more oil-independent.

Through photosynthesis, algae converts carbon dioxide into oxygen and can contain up to 55% oil—the kind of oil we pump up from the ground, which is actually from ancient algae. The oil produced can be harvested and refined to create a wide array of byproducts for the consumer marketplace. Algae is very environmentally friendly and there are over 20 different applications for the oil, including biodiesel and Omega-3-rich nutraceuticals. In addition, new uses are continually discovered.

The commercialization of algae production offers an exciting opportunity for innovators and entrepreneurs. The market is currently crowded by small, nimble companies who have each developed their own processes and technology, all vying for their share of this new space. At this point in its development, the industry has developed a wide variety of different algae production methods, with varying levels of scalability and funding needs.

Creative financing, customized project planning and developing

As its primary course of business, CBO Financial develops and finances construction of projects that revitalize

communities and economically benefit populations in need. As an algae project developer and financier, CBO applies creative funding strategies and customized planning and project management so that algal projects can reach full-scale commercialization.

When developing a successful algae project, the CBO team establishes a consortium of interested parties—from CO₂ suppliers, to plant development and job training, straight through to helping locate off-takers who will refine the algae oil into useable commercial products. We then integrate all of these components into a financeable project, and are active in building the production plant from the ground up, offering a turn-key solution for recycling unwanted CO₂ into the creation of a usable consumer product that will create green-collar jobs in the community.

ECONOMIC ADVANTAGES

- Environmental benefits
- Job growth
- Low overhead
- High yield of consumable products
- High demand for products in the marketplace

A great way to help finance algae projects

CBO Financial has identified a number of innovative funding opportunities for this environmentally sustainable industry. In particular, we're leveraging our extensive knowledge of, and contacts in, the New Markets Tax Credit (NMTC) industry toward this market.

The federal NMTC program is designed to spur investment in low-income communities where it otherwise would not occur. NMTCs are an exceptional way to bridge the gap in financing in order to bring a stalled project to completion. NMTCs can cover approximately 20% of a project's cost in very flexible financing, and can help transform innovative technologies from the drawing board into full-scale commercial projects.

NMTCs produce benefits to tax credit investors, businesses that need capital, and state and local government and economic development authorities.

Through this exciting opportunity, we're creating a new model for the revitalization of low-income communities by combining the local economic benefits of NMTC projects with the global environmental benefits of renewable energy. And, in the near future, the algae biofuels industry is expected to explode. Now is the time to get in on the ground floor of an industry that promises to be not only economically rewarding, but environmentally indispensable.