

We can broaden access to renewable energy investing for everyone.



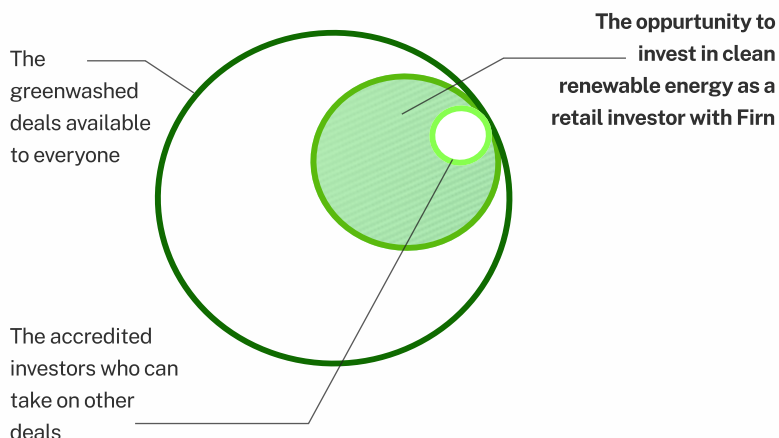
F I R N

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Most people cannot invest directly into clean energy projects.

Large-scale renewable energy projects are mostly limited to institutional investors and accredited investors.

About 50% of the U.S. clean energy capacity is off-market, and 84% of publicly traded U.S. companies that own renewable energy assets also invest in fossil fuel power plants - tantamount to the industry-wide problem of greenwashing.



Green mutual funds and ETFs typically invest more in upstream companies rather than companies that own clean energy infrastructure directly.

A new asset class for clean energy infrastructure is needed, and Firn aims to democratize access to clean energy investments for everyone.

Meet Walter....

a marketing consultant in his mid-30s. With a Bachelor of Science in Computer Science, he manages a diverse self-directed portfolio across Robinhood, a 401(k), and Roth IRA. Walter seeks sustainable alternatives to traditional stocks and bonds.

Drawn to solar and wind energy for their low volatility and an estimated 7%-14% returns, Walter desires a retail investor app exclusively dedicated to clean energy projects. This platform should offer a range of investment options, from individual projects to diversified clean energy portfolios, with transparent information on environmental impact and financial performance.

By investing in this platform, Walter aims to contribute directly to promoting a sustainable future.



Common problems faced by smaller-scale solar developers:

High upfront costs

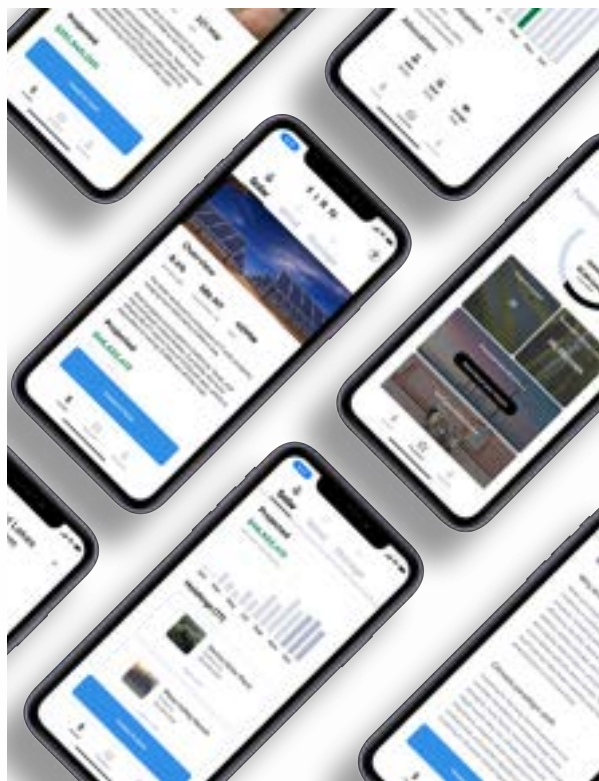
Although solar energy has become more affordable over time, the initial investment for solar installation can still be substantial, discouraging some potential adopters.

Market competition

By focusing on smaller agile companies, Firm can ensure the decentralization of utility and community projects. This will allow investors to access solar deals that allow for local economic development and job creation. In turn this will enable greater community participation in renewable energy, instead of just the large scale utility projects that are public.

Finance Models

While there are a number of financing options, there are few that accessible to all developers. Firm has significant experience in providing a variety of financial deals to developers which can benefit both the investor and developer.



Our solution - ecoFunds

By focusing on one platform where Firm can provide deals to smaller developers and decentralize clean energy efforts our investors can be sure to feel secure in the ability to provide clean renewable energy and achieve an impressive ROI. Our team of finance and engineering professionals select only those projects that offer an attractive balance of risk and reward. Firm can ensure that all developers have reliable easy access to a financing partner that can provide risk analysis, project support, and other options to them.

Our low-cost ecoFunds provide access to high-quality, sustainable projects that not only help mitigate or adapt to climate change but also offer robust returns for decades to come.

Firm makes debt or equity investments into clean energy assets on its customer-investors' behalf. We promise safe clean energy investments into deserving project so you can sleep well knowing your investments do good and do well.

Sources include the

IRENA - Renewable Power Generation Costs in 2019: <https://www.irena.org/publications/2020/Jun/Renewable-Power-Costs-in-2019>

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