Bingham Labs
715 S. Alton Way Unit 10-d
Denver, CO. 80247

July 30, 2026

5 Denver Downtown Banks
Denver, CO 80202

Community Development Leadership Team

Bingham Labs is inviting a 5 Bank Consortium to participate in a consortium designed to explore and develop new public-finance for next-generation smart infrastructure in Colorado. The consortium would serve as a collaborative platform for designing revenue-bond-based funding strategies, establishing banking participation frameworks, and holding early-stage capital until deployment conditions are met.

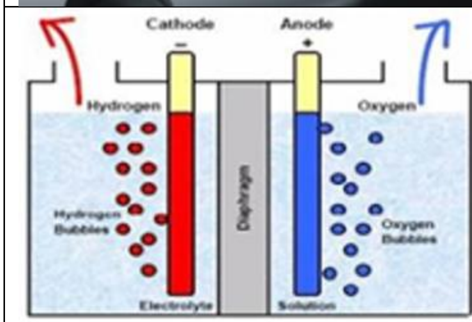
Colorado is entering a period where cleaner, healthier, and more resilient cities are not only possible but urgently needed. Our organization has spent years researching and self-funding advanced infrastructure concepts because we believe the state requires new models that do not rely on traditional taxation. We are now prepared to bring these ideas into public discussion and ask a simple question: what kind of Colorado do we want to build over the next thirty years?

Our proposal centers on a long-term economic development strategy that uses revenue bonds to finance public-supported infrastructure. This strategy includes an AI Smart-Grid of personal assistants for education, banking, and health; an AI Media District located within Denver's cultural core; and a series of emerging technologies such as atmospheric water generation and carbon capture, which require deeper research but promise substantial public benefit. Our transportation concepts began decades ago with retired Disney engineers and have evolved into a shared aerial easement capable of carrying multiple smart-infrastructure systems along a coordinated 210-mile corridor connecting forty cities and towns. These systems are managed through our Smart Districts framework, which is described in detail on our website.

We invite Consortium's leadership to review the illustrations and research available at www.BinghamLabs.com and determine whether this vision aligns with the future Colorado deserves. If the concepts resonate, we encourage your team to sign a public letter of support available on our website. https://binghamlabs.com/docs/PublicLetterSupport.pdf This will help demonstrate to grant and state leaders that the public and private sectors are ready to pursue a cleaner, greener, and smarter future. This capital would support a $1 billion "Proof of Concept" corridor from Denver to Golden, which would serve as the foundation for a 115-mile extension to Colorado's mountain resorts and an optional 80-mile route along the Front Range to Fort Collins via Boulder. Ultimately, this initiative is intended to become a $10 to $15 billion national experiment in six categories of smart infrastructure.

The first is the Personal Agent Tablet, which serves as a core tool for teaching AI applications, sharing research, and supporting group learning. Our goal is to equip up to 200 local participants with tablets, training, and guided research on how Personal Agents can improve daily life through digital task support, preventative wellbeing, and expanded communication capabilities. We are seeking partnerships with Comcast and Google to provide connectivity and training assistance. See

https://binghamlabs.com/video_container-voice-revolution.html
https://binghamlabs.com/video/Bingham_Labs_Future.mp4



The second innovation is our electrolysis research. The world runs on energy, yet the U.S. grid is aging and vulnerable to failure. Electrolysis appears capable of powering appliances, agriculture, manufacturing, data centers, and many other industries. As the world shifts toward portable energy, fuel cells have become popular but remain expensive. Kent believed there was a better approach, and our research continues to explore that possibility.

https://binghamlabs.com/Electrolysis%20Overview.pdf

The third area is atmospheric water capture. Our work focuses on converting water vapor into clean, pollutant free water that is free of microplastics, Nano plastics, and other contaminants. We are also studying the potential of H3O enhanced water to improve growth in crops, timber, and parks. This technology has applications in agriculture, wildfire mitigation, datacenters, fracking and manufacturing.
https://www.binghamlabs.com/docs/OasisMachinesResearchAgenda.pdf

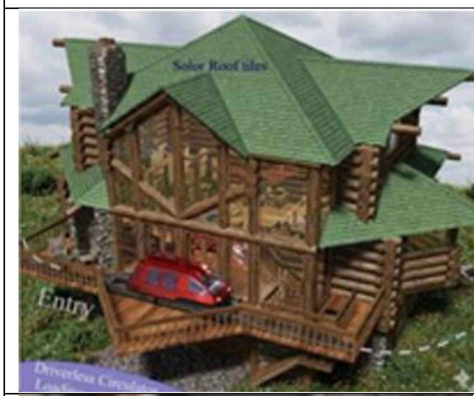
The fourth innovation is Skyways, an elevated, driverless passenger mobility system that uses offline docking and specialized vehicles. Skyways functions as a mobility backbone, with autonomous ground level vehicles circulating at each station to pick up and distribute passengers. Four development corridors have been proposed, with Legs #1 for experiment and then Leg # 2 Proof of-Concept.
https://www.binghamlabs.com/docs/SkywaysJointVenture001.pdf

The fifth innovation is the AI Media Factory and World Stage concept. These facilities can host live events and produce holographic, spatial computing, and virtual reality content. Productions can be distributed locally and statewide through fiber and cable networks and eventually expanded to national and global audiences. In Denver's Platte Valley, seven potential World Stage sites have been identified, near Colfax, along with a proposed research center for participating communities.
https://www.binghamlabs.com/video/video_container-bingham_innovation.htm

The sixth innovation is automated delivery. Based on General Motors' conceptual designs, this system would operate primarily at night when Skyways traffic is low. It requires separate entrances and exits from the passenger system, and each community will need to plan where warehouse, retail, and commercial delivery zones should be located. The delivery industry is already enormous, as demonstrated by Amazon, and this system builds on that momentum. This does not have a presentation.

The seventh innovation is carbon capture. We have an initial study model and continue to explore how this technology can be integrated into Smart Infrastructure systems.
CarbonCaptureProcessing.pdf

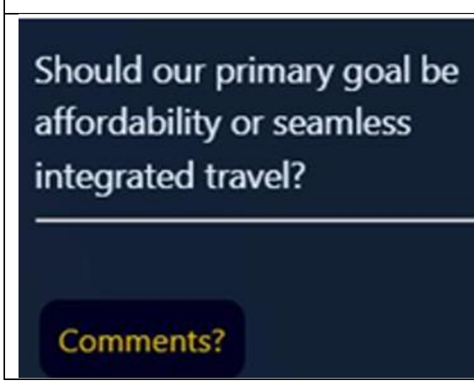
Other Innovations



Smart Districts

Beyond these seven core innovations, Bingham Labs has also developed a Smart District model to manage funding and operations across all 40 towns using Smart Infrastructure components. The Vail example shows how a mountain station can operate on multiple floors, integrating passenger service, the Oasis Machine, an AI Smart Grid of Personal Assistants, AI Media displays, and carbon capture systems. More urban towns will have a different look.
https://binghamlabs.com/VailDriverless.pdf

Funding Options Besides crowdfunding, we are considering a $50 million convertible debenture offering to support planning for Skyways Legs 1 and 2. The principal amount is $100,000 with a five-year term averaging 20 percent, replacing annual interest payments. After five years, holders may choose to cash out or reinvest at the prevailing rate. Half of the investment is tied to profits. The debenture does not grant equity, voting rights, or ownership in any infrastructure assets
https://www.binghamlabs.com/binghamlabssmartinfrastructure.html



Public Discussion
We have also developed a modern framework for public discussion. Instead of relying on traditional meetings, information can be delivered through podcasts, news channels, YouTube, and social media. Public responses are stored, analyzed, and shared with news outlets and legislators to help guide decision making. See an example:
https://binghamlabs.com/queries.html

To begin, each participating bank would join the consortium by purchasing a $100,000 convertible debenture issued by Bingham Labs. This initial commitment would function as a line of credit used to cover early expenses associated with establishing issuance conditions. The next phase would involve an acceleration fund of $250,000 to support demonstrations, public outreach, bank-team coordination, training, and marketing. This phase also includes establishing a Public Benefit Corporation, crafting a customized convertible debenture, and preparing the offering conditions and certificate. By this time, we should be ready for marketing up to $50 Million convertible debentures for planning Leg #1 and 2 to from Downtown to Golden.

The $50 million for planning will be paid off in the Construction funding. So far, we like Zero-coupon construction bonds because they allow Bingham Labs to fund the first five years of smart-infrastructure development without the obligation of interest payments during construction. Revenue begins emerging between years two and three from membership markets, occasional-use markets, tourism, military, elderly, and local demand. By the end of year three, the system can support approximately 6% debt service, and by year five it could generates an additional 6% surplus that becomes a dividend or reinvestment pool. Over 10, 20, and 30 years, the infrastructure produces a powerful ripple effect: for every $10 billion invested by the Public Benefit Corporation, the region experiences approximately $100 billion in private-sector ripple effect.. With tax-free status, the system becomes a long-term economic engine that continuously reinvests in community development, innovation, and growth.

In the meantime, each bank would then identify three internal study positions, typically a CFO, a loan officer, and a teller-to participate in a research program using our AI tablet and local server. This collaboration would help define the future of AI-enabled banking operations and create a model that could eventually scale across the industry.

The technology for a private bank server started at this shift in society. Bingham Labs has configure a private off the internet, royalty free local servers described in the Partnership Column of our website. When the bank is ready for customers interaction it will need special software. This bank software will be a continuous research project starting with this; Banking Agents for CFOs (By Business Software.com) Our broader team may include support from Google's software tools and Comcast's network infrastructure, and we hope both organizations will participate in training and development.

Ask for the Tax Treatment both the Convertible Denature and Construction Zero coupon Bond.

We ask the Consortium to provide a designated contact so we may share this proposal in a format that allows easy access to the supporting links and documents. We look forward to discussing how your institution can help shape the future of smart infrastructure in Colorado and participate in a consortium that may redefine public-private partnerships models.

Sincerely,

Lloyd Goff Director
Bingham Labs
lloydrgoff@gmail.com