Jobenomics deals with the process of creating and mass-producing small businesses and jobs.



Jobenomics Montgomery County is a proposed pilot program for creating mixed-use, master-planned, locally-owned, live-work communities in under-resourced areas in Southeast Alabama with an emphasis on obtaining Opportunity Zone funding.

By: Terri Hasdorff, Jobenomics Southeast Alabama, Senior Advisor Chuck Vollmer, Jobenomics Founder & President 15 November 2019



National Grassroots Movement



Jobenomics



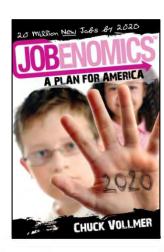
Bipartisan National Grassroots Movement

- Since 2010, estimated audience of 30 million
- Website averages 30,000 monthly page views
- Jobenomics America TV launched in 2018



Books, Research & Special Reports

- Focus on economic, community, small business and workforce development.
- First book established published 2010.
- Ten e-books and ninety special reports.



City and State Initiatives and Programs

Jobenomics.com

- Two dozen chapters led by local community leaders.
- Numerous startup programs implementable within 12-months.

Primary focus: economic, community, small business and workforce development at the base of America's socio-economic pyramid.

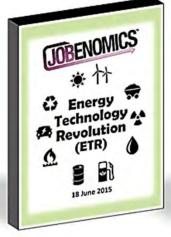
Free E-Books in Jobenomics Library

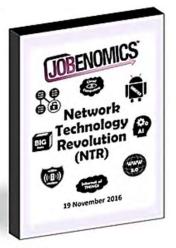




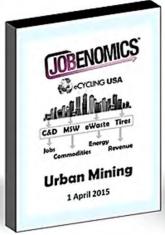


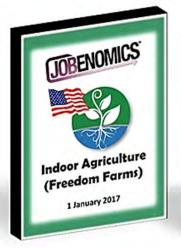












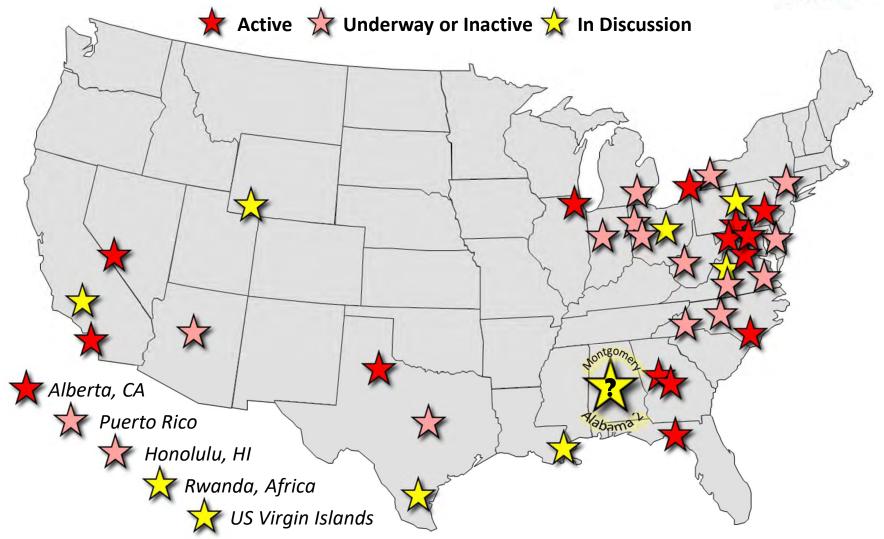




Extensive research on the economy, policy-making, labor force situation, emerging technologies, and community renewal initiatives.

Jobenomics Chapters

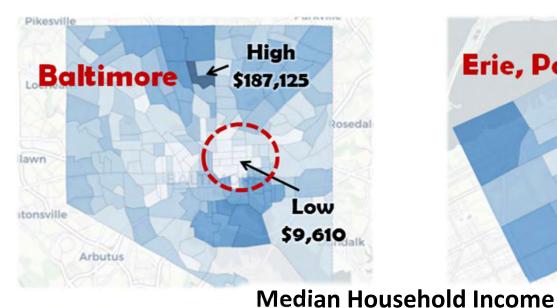


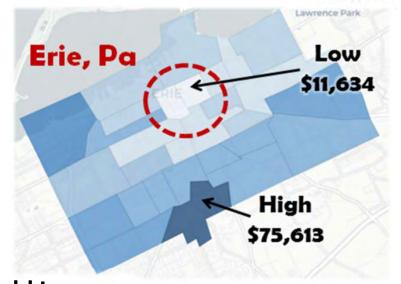


Since 2016, dozens of communities started Jobenomics chapters. While none have implemented highly-scalable programs yet, they are generating significant amount of public and private support.

Jobenomics Underserved Community Emphasis

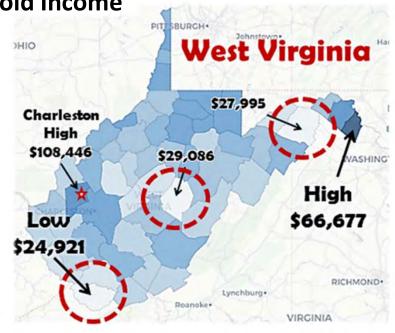






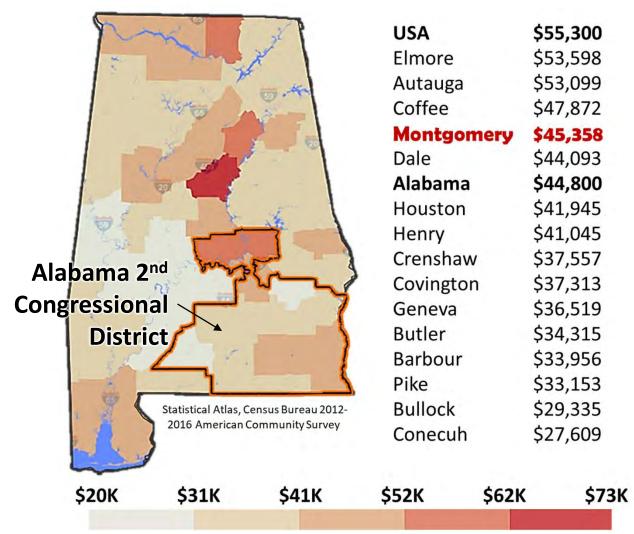
SILVER SPRING Washington, DC COLLEGE PARK Sailey's DSTRIPM High Bailey's DSTRIPM HeiglLow Swannor \$14,692 ALEXANDRIA Oxon Hill Camp Sp





Alabama 2nd Congressional District Median Household Income





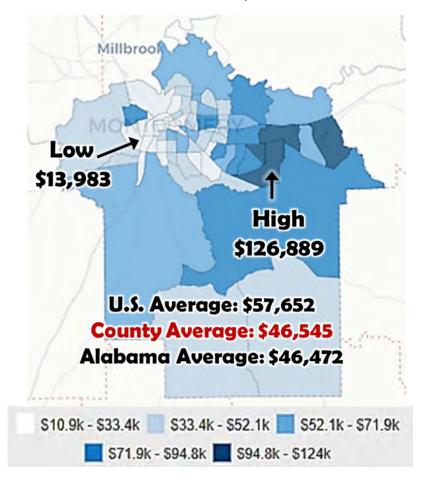
Montgomery County is doing better (1%) than Alabama medium household income but well below (18%) the national income level.

Montgomery County Community Profile



Montgomery County Median Household Income 2017

Source: Census Bureau, DataUSA.io



Montgomery County "QuickFacts"

Source: Census Bureau, 1 July 2018 Estimates

- Population: 225,763
- Population Change (2010-18): USA +6.0%, Alabama +2.3%, MC -1.6%
- Poverty Level: 21.3% (26% below \$63,179 National income)
- Race (Ethnicity): 59% Black, 36% White, Asian 3% (Hispanic 4%)
- Business Ownership: Men 50%, Women 40%, Minority 47%, Veteran 16%
- Veterans: 16,779
- Household Types (Source: Census Reporter):
 - Married couples: 45% (Alabama 58%)
 - Female: 30% (Alabama 19%)
 - Male: 7% (Alabama 6%)
 - Non-Family: 18% (Alabama 16%)

Jobenomics places special emphasis on women, minority and veteran business and job creation.

Women-Owned Businesses & Jobs



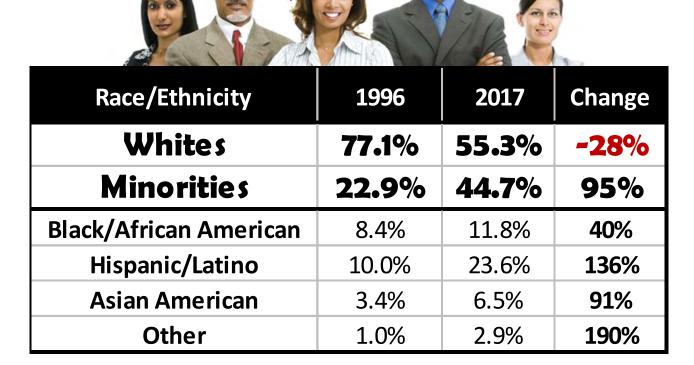
% of Total Firms



The percentage of women-founded companies has grown 5-fold since 2001. Jobenomics goal is to keep this trend growing until women own as many firms as men via mass-producing micro and nonemployer businesses.

Minority-Owned Businesses & Jobs





Changes In The Share Of New U.S. Entrepreneurs

Source: Kauffman National Report on Early-Stage Entrepreneurship, February 2019

Jobenomics promotes minority entrepreneurship to increase wealth and reduce poverty, crime and welfare dependency in underserved and under-resourced neighborhoods.





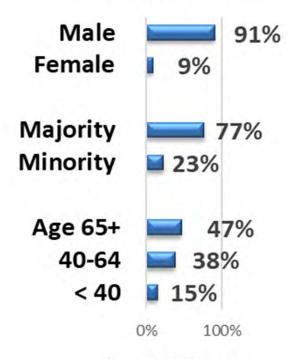
An underutilized labor pool of proven workers and talent



Wartime Veterans	wwii	614,532	3%	
	Korea	1,472,721	8%	
	Vietnam	6,499,806	36%	
	Gulf (1990s)	3,786,051	21%	
	Gulf (2001-)	3,524,844	19%	
Peacetime Veterans		2,306,651	13%	
Total Veterans 18,204,605				

Source: U.S. Census Bureau (2017)
American Community Survey 1-year estimates

Veteran Demographics



Source: VA.gov

Jobenomics has tailored business and job creation programs and access to funding sources for veterans.

New Work Force Entrants Businesses & Jobs

JOBENOMICS Montgomery County

Generations Y & Z and other hopefuls



Digitally-savvy Gen Y (Millennials: 1977-1995) and Gen Z (Screenagers: 1995-2015) are leading the way into the emerging digital economy.



Economic Development Approach

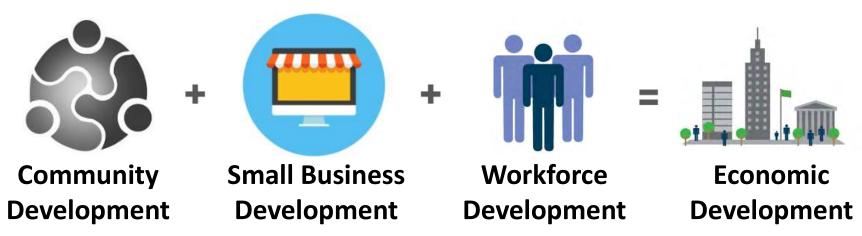


A Different Approach To Economic And Community Development



Traditional Top-Down Approach





Jobenomics Bottom-Up Approach

Economic Development Emphasis



Development Category	Traditional Economic Development Emphasis	Jobenomics Economic Development Emphasis
Economy	Established Industry Supersectors in The Traditional Economy	Fill Open Jobs and New Opportunities in Emerging Digital And Energy Economies
Community	High-Skilled, Well-Resourced State, Regional and Metropolitan Areas	Lower-Skilled, Marginalized Inner-City Neighborhoods and Rural Areas
Business	Large-Scale Business and Real Estate Opportunities	Mass-Produce Highly-Scalable Micro-Businesses
Workforce	Standard Workforce Agreements. Degree-Based Education	Alternative Workforce Agreements. Certified Skills-Based Training

Jobenomics bottoms-up approach is synergistic with top-down economic development models.

Economic Development Conundrum



Traditional Top-Down Approach

Attract 1 Large \$100,000,000/year Enterprise



Jobenomics Bottom-Up Approach

Start 1,000 \$100,000/year Micro Businesses



Under-resourced communities have difficulty attracting big companies but can mass-produce micro, nonemployer and startup businesses. 15

Micro & Nonemployer Businesses





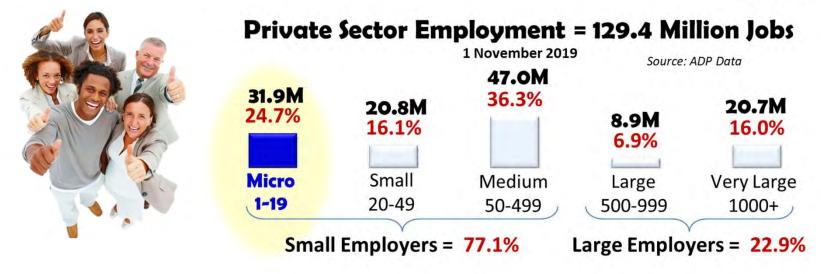
- A micro-business (1 to 19 employees) employ 32 million Americans.
- A nonemployer is a small business with no "paid" employees.
 - 80% of all U.S. businesses with 25 million single-person owners.
 - Growing significantly faster than traditional businesses
 - Owners make substantially more than wage or salaried jobs.

Mass-producing micro and nonemployer businesses is the answer to beleaguered urban communities lacking good-paying jobs.

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U.S. Micro-Business Creation







U.S. micro-businesses employ one-quarter of all Americans but are in serious state of decline (down 114% over the last 8-years).

Nonemployer Business Creation



U.S. Economic Impact

Census Bureau Nonemployer Statistics (NES)

- 24.5 million establishments
- Receipts \$1.2 Trillion/year
- 63% unincorporated, average receipts \$47K per year
- 37% incorporated (S, C, LLC), average receipts \$117K-\$141K

Washington DC Region Nonemployer Firm Economic Impact

The Stephen S. Fuller Institute at the Schar School, GMU

- 526,000 single-person firms, average receipts of \$54,000/year
- \$33 billion in 2016, more than DoD procurement or earnings from state and local government employment
- 10% of all earnings in 2016 by place of work
- Decade growth: Nonemployers (78%), Employer Firms (34%)

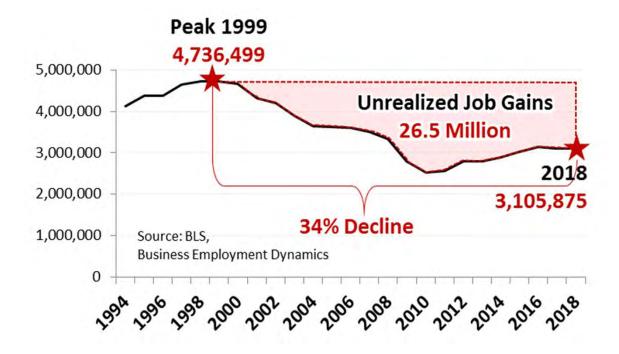
The fastest way to job growth is via nonemployer business creation.





Unrealized Jobs Gains Over Last 20 Years Amounted To A Staggering Loss of 26.5 Million Lost American Jobs

Total Private Sector Firms Less Than One Year Old



Startup businesses are the seed corn for the U.S. economy. The U.S. is producing startup businesses at half the rate of 1980s.

To revitalize under-resourced and underserved communities, decision-makers must concentrate on startup business creation.

U.S. Is Producing Startup Businesses At Half The Rate Of 1980s



WSJ "If the U.S. were creating new firms at the same rate as in the 1980s that would be the equivalent of more than 200,000 companies and 1.8 million jobs a year."

Source: Wall Street Journal analysis of U.S. Bureau Labor Statistics data

"Most city and state government policies that look to big business for job creation are doomed to failure because they are based on unrealistic employment growth models. It's not just net job creation that startups dominate. While older firms lose more jobs than they create, those gross flows decline as firms age. On average, one-year-old firms create nearly 1,000,000 jobs, while tenvear-old firms generate 300,000. The notion that firms bulk up as they age is, in the aggregate, not supported by data."

Source: Kauffman Foundation analysis of U.S. Bureau Labor Statistics data



Approach to QOZs and QOFs



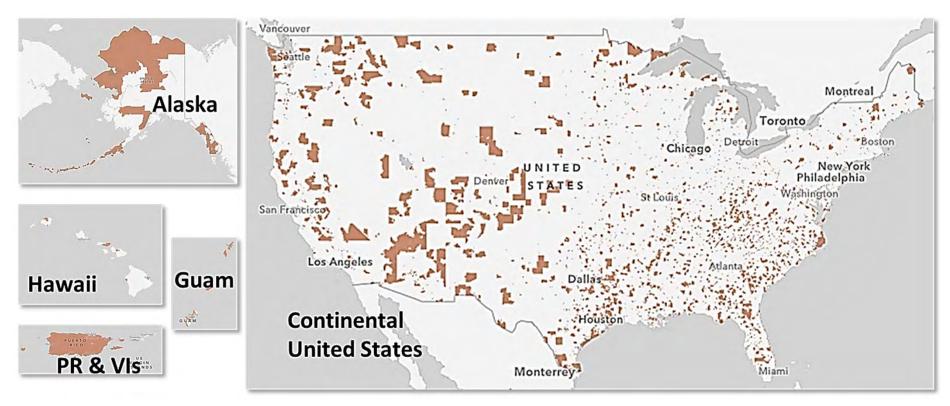
Qualified Opportunity Zone (QOZ)
Qualified Opportunity Fund (QOF)

8,700 Qualified Opportunity Zones (QOZs)



The poorest 12% of all Census Tracts in the United States

The 2017 Tax Cuts and Jobs Act's Opportunity Zones promise positive social impact by driving billions of dollars in long-term investment into under-resourced communities.

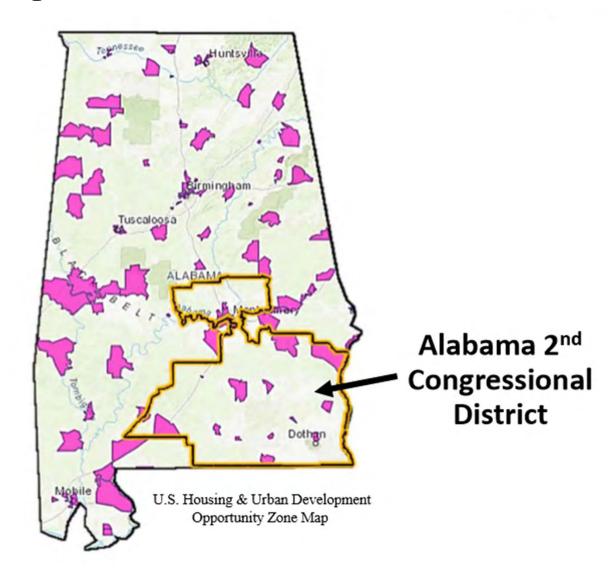


Taxpayers defer tax on eligible capital gains by investing in QOZs via a private sector Qualified Opportunity Fund (QOF).

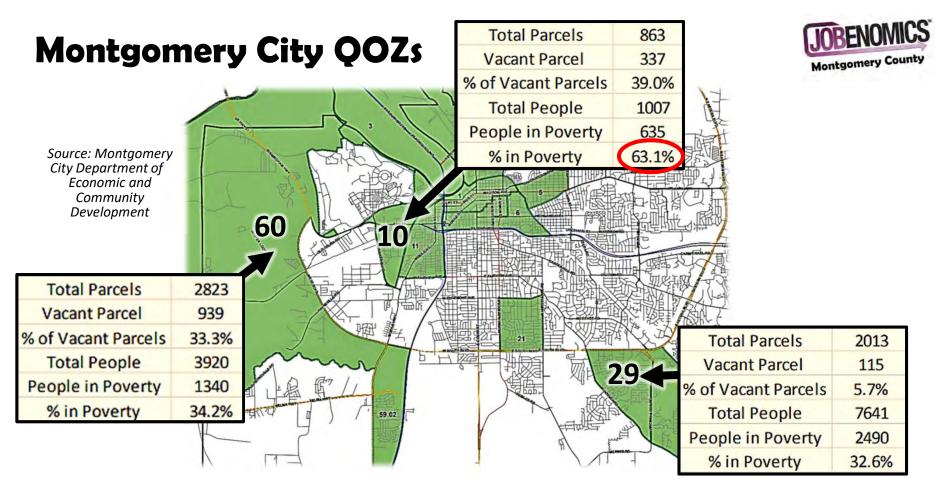
Most Jobenomics chapters are in OZones.

Alabama QOZs





For a qualified loan recipient, QOFs will fund up to 100% for land, building and equipment costs.



- Montgomery, Alabama has 12 different QOZs.
- Vacancy and poverty rates are shown for three QOZs.
- All Downtown Montgomery lies within a QOZ.

Percent of People in Poverty is as high as 63% (QOZ #10). Number of Vacant Parcels exceeds 4,000 units in all twelve QOZs.

Qualified Opportunity Fund (QOF)



- A Qualified Opportunity Fund (QOF) is an investment vehicle for investing in eligible property that located in a QOZ.
- \$2 trillion in capital gains sit on the ledgers of investors and corporations.
- Investing in an QOZ can significantly the reduce investor and corporate capital gains tax burden.
- As of 2 October 2019, there are 184 QOFs worth \$44 billion, up from 145 and \$29 billion in 6 June 2019.
- In 2020, QOFs are projected to have \$100 billion.

National Council of State Housing Agencies





https://www.ncsha.org/resource/ opportunity-zone-fund-directory/

As of October 2019, 82 QOFs have \$33 billion earmarked for Nationwide, Southeast, Alabama and Montgomery QOZ programs. 25

QOF Conundrum



- QOFs are classified as "impact investors" that are challenged to balance social impact and capital gains.
- Average QOF has \$400 million and usually seek 10 big projects (\$40 million range) as to opposed to 100 small projects (\$1 million range).
- Most QOZ projects are usually very small, unproven startups and risky, which are hard to fund.
- Most QOZs projects involve large "gentrified" real estate deals owned by outside entities as opposed to locally owned and operated businesses.
- Almost all QOFs stipulate "Mixed-Use Development"



Jobenomics recommends a large (\$50M level), mixed-use, masterplanned, locally-owned, community approach for QOF financing.

Example of a Local Mixed-Use Complex





Meets community needs for affordable homes, safety, green ecofriendly facilities, and business/job creation.

Example of a Mixed-Use Master-Planned Urban Community





Jobenomics "Shopping Mall" approach combines real estate development, LEED Platinum construction, anchor tenant/microbusiness creation, all in a sustainable and affordable urban ecosystem.

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Examples of a Large Mixed-Use, Master-Planned, Rural Agrarian Communities





Rosamond, CA



Waxahachie, TX



Chowan County, NC

Jobenomics is working with community leaders, real estate developers and leading industry officials to build master-planned rural communities and business plans that are attractive to QOFs.





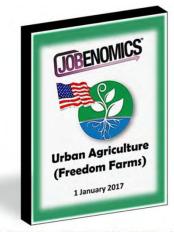
Quick-Start Programs Tailored for QOZs and QOFs

- Controlled Environment Indoor Agriculture
 - Enhanced Water Programs
- Urban Mining/eWaste & Plastics Processing
- Digital Economy Jobs & Digital Academies
- Direct-Care/Remote-Care/On-Demand Care
 - Renewable Energy & Energy Services
 - Business Generators and E-Clubs
 - Heritage & Experiential Tourism

Controlled Environment Agriculture

JOBENOMICS Montgomery County

- Team: Jobenomics is teamed with ACTS Freedom Farms of America.
- Mission: Provide a solution to food shortage through self-sustaining and supportive livework communities.
- Vision: Provide quality foods in harmony with the global environment, empowering individuals to become partners in high-tech controlled environment agriculture.
- Strategy: 1) home ownership combined with an agriculture career, 2) corporate owned indoor commercial growing operations and 3) train high-tech controlled environmental agricultural farmers.





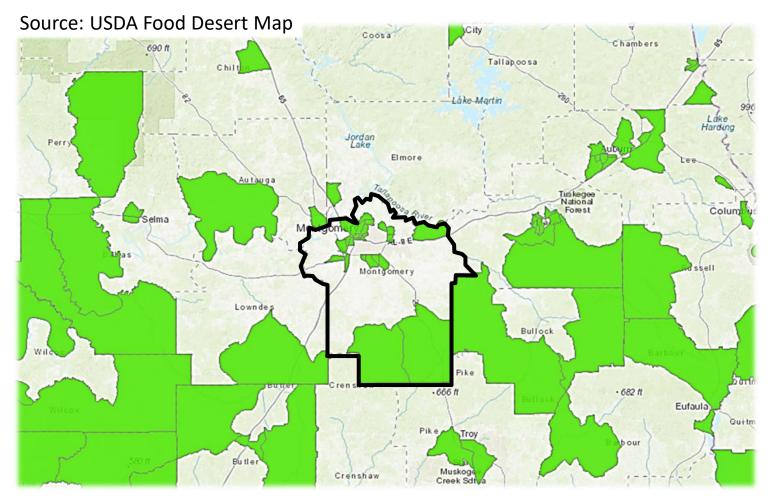


Jobenomics Montgomery County Goal: Establish 250 to 1,000 direct jobs within grow centers, and as many as 4-times more indirect jobs

Montgomery County Food Desert



Low-income census tracts where Navajos are more than 1 mile (urban) or 10 miles (rural) from the nearest supermarket.



Montgomery County and region is in need for fresh organicallygrown, farm-to-table food for local consumption and export.

AG Core & Local CEA-Farms



AG Core is the central operation that manages, trains, and implements satellite centers. AG Core processes and ships locally-grown food to local, regional and international outlets.



Large Grow
Center(AG Core)
With Controlled
Environment &
Vertical Farming





Jobenomics Partner, www.ACTSFFA.com

Satellite CEA-farms will first satisfy local needs and then ship remaining produce to AG Core.



Goal: Establish agrarian communities with large grow centers and numerous smaller agrarian satellite businesses across SE Alabama.

Example of a Large Agrarian Community



1200-Acre Freedom Farm Complex designed by ACTSFFA/Oculus





Jobenomics Partner, www.oculusarchitects.com/mies_portfolio/acts-freedom-farm/





2.6 million sq. ft. of indoor controlled environment agriculture, greenhouse village, hotel, farmers market, winery, production and distribution facilities, commercial/community/education/worship centers, and hundreds of single-family homes and apartments.

Micro Farm & Farmers Market





There is high demand for organic farm-to-table vegetables and produce in under-served community "food deserts".

High \$ Value CEA Products



Common Crops

- Culinary Herbs
- Lettuce
- Spinach
- Tomatoes
- Strawberries
- Peppers
- Cucumbers



Specialty Crops

- Medicinal Herbs
- Flowers
- Mushrooms
- Ground Covers
- Ornamental Grasses
- Bamboo
- Hemp

Herbs are highest value crop. Hemp is the fasting growing agricultural industry in the United States.

Industrial Hemp Products





The U.S. Hemp-CBD market is growing faster than marijuana and will be a \$22 billion industry by 2020 (up from \$600m in 2018).

Live/Work Urban Agrarian Communities





Affordable homes for Jobenomics Montgomery County participants.

SuperWater HyOx Drinking Water



Florida Bottling Plant

Jobenomics Partner, www.superwaterhyox.com





SuperWater HyOx increases the dissolved oxygen content in water by 300%, which is essential for healthy organisms.

SuperWater HyOx Agriculture Applications







Cherry Tomatoes



Limes

Sugar Cane

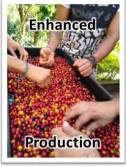


Treated 2X Growth



Coffee









Avocado



Now doubling the growth of traditional agriculture in South America.

SuperWater HyOx Environmental Remediation





HyOx Floating
Oxygenator GPS
Solar Powered
Drone



Waterways, Lakes And Ponds



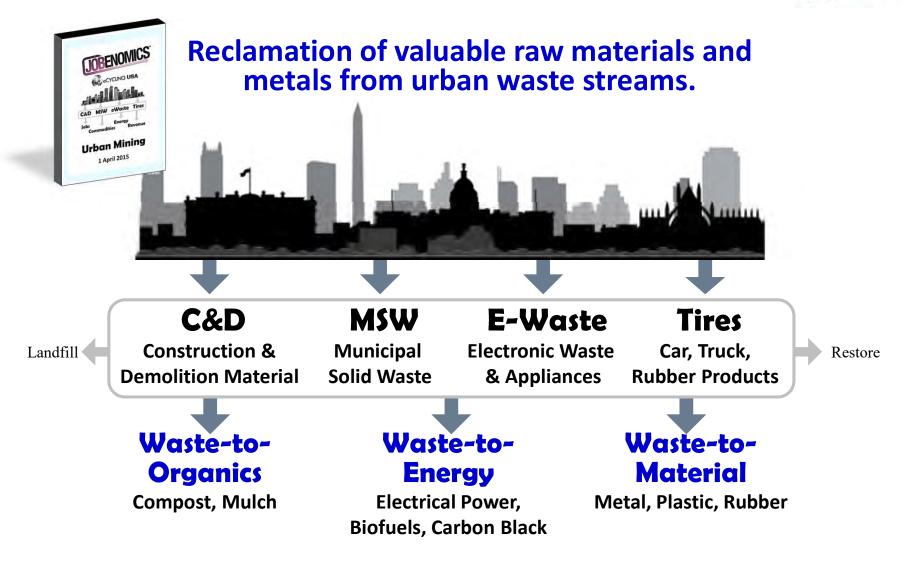
Mining Cleanup



SuperWater HyOx is mitigating many forms of pollution.

Jobenomics Urban Mining





Urban Mining Goal: Monetize urban waste streams to produce businesses, jobs and revenues for workforce development.

eWaste Materials Reclamation Facility





100 Operational Sites Worldwide

Jobenomics Partner, www.urt-recycling.com

End-of-life appliances and electronics is America's fastest growing waste steam. Our system can be operational within 12-months.

Modern Plastics-to-Fuel Complex



EVP R-One Facility

Jobenomics Partner, www.evptechnology.com

Growing Alabama Plastics Waste Problem









Imported Plastics Waste

China no longer accepting baled plastic waste

Renewable Diesel & Gasoline Fuels

Suppling Montgomery County with high-quality, low-sulfur fuels.







The Energy Technology Revolution will create millions of new micro-business opportunities, such as independent contractors.

& Renovation Businesses

Jobenomics Green Jobs Focus



 Jobenomics-EmeraldPlanet partnership involves bringing the world's 1,000 best green job practices to local communities.

Dr. Samuel Lee Hancock

President & Executive
Director, EmeraldPlanet
International Foundation

Creator & Host, The EmeraldPlanet TV

www.Emerald-Planet.org



Chuck Vollmer

Founder & President Jobenomics National Grassroots Movement

EmeraldPlanet Board Member & Partner

www.Jobenomics.com

- Partnership focuses on innovative, sustainable, and resilient "green" environmental, economic and community development topics, issues, practices and projects around the globe.
- EmeraldPlanet is also partnered with the U.N. Economic and Social Council and The World Bank Connect4Climate Program.

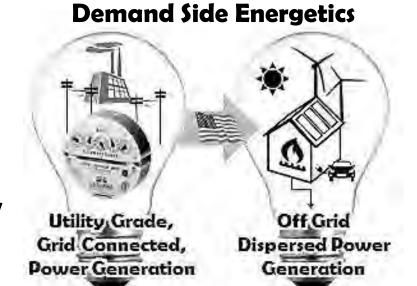
Sustainable Environmental, Economic & Social Development

Energy Services

JOBENOMICS Montgomery County

- Demand Side Energetics
- Net-Zero Communities/Buildings
- Services: "Energy's 3rd Rail"
 - Energy Efficiency/Conservation
 - Energy Assurance/Security
 - Disaster Preparedness/Recovery
 - Energy-as-a-Service (EaaS)
- Energy Technology Center







Jobenomics' Joe Sarubbi with President Obama and Mrs. Biden

Digital Economy & Academies





Electronic Commerce

Mobile Economy

Sharing Economy

On-Demand Economy

Apps/Bots Economy

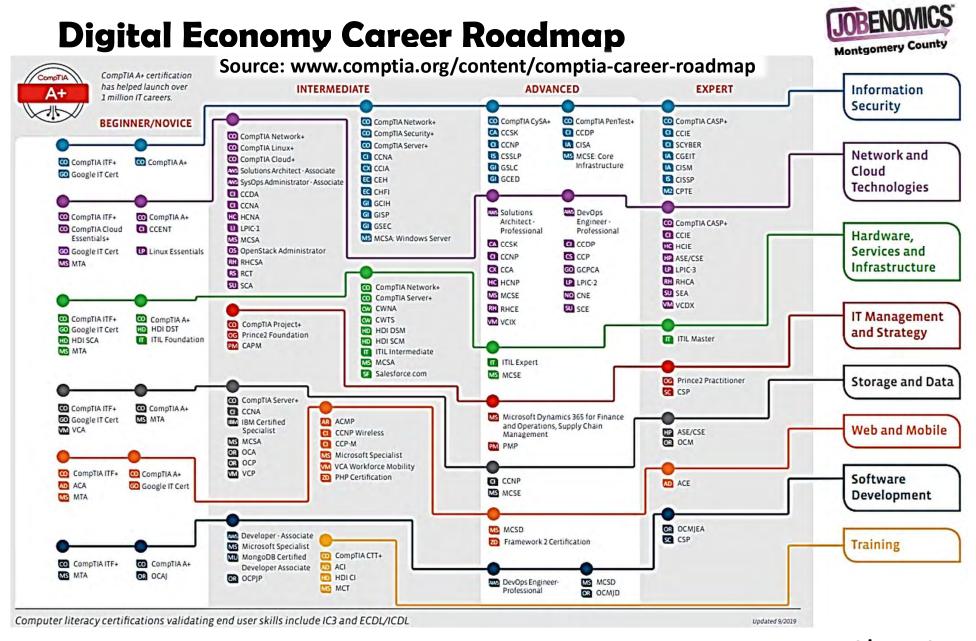
Gig Economy

IoT Economy





The tradition economy growing at 2% per versus eCommerce growth of 15% per year. Jobenomics' team of eCommerce experts help set up websites to selling on all major platforms; Amazon, Google, Facebook, eBay and Shopify.

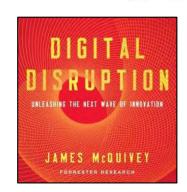


Certified training programs are the gateway into good paying (\$50K) entry-level digital economy jobs without a college degree.

Digital Economy Startup Companies



"Digital startups are at least 100-times easier to create and have 10-times the number of innovators that can innovate at one-tenth the cost than traditional startups." (McQuivey)



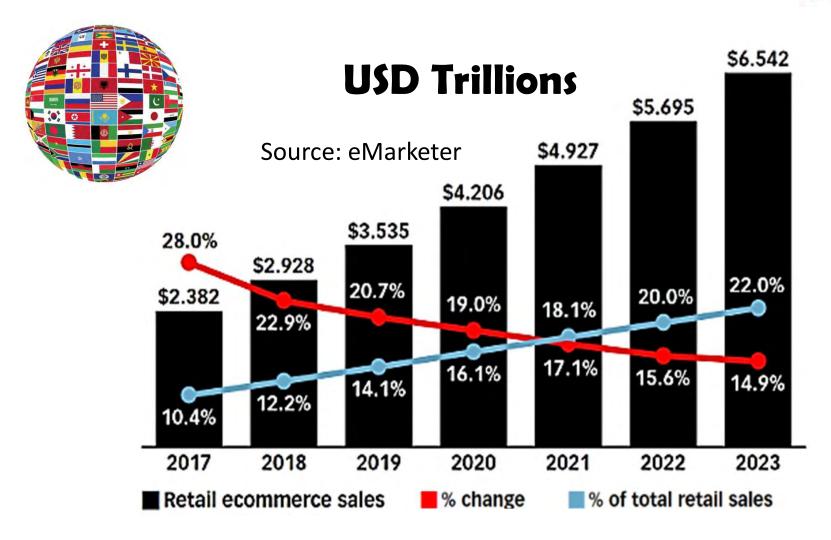
Top digital startup platforms:



Every community needs a digital economy strategy to raise its overall economy and underserved citizens out of poverty.

E-Commerce Sales Worldwide





eCommerce and m-Commerce is growing rapidly as local tech startups and international players enter the market.

Internet of Things Economy





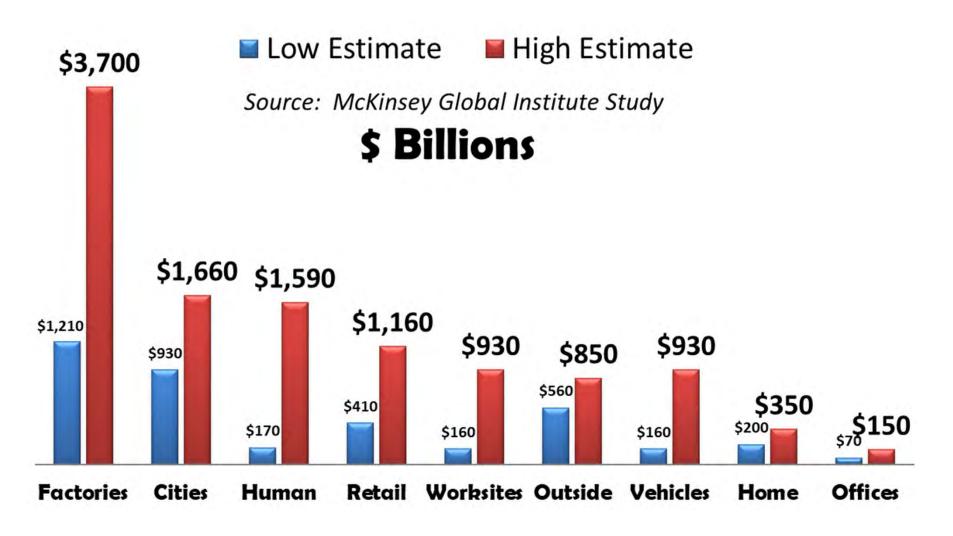
A global networked economy of connected things and people, all of which collect and share data about the way they are used and about the environment around them.

- Examples of IoT objects include security systems, self-driving cars, electronic appliances, and integrated household and commercial ecosystems.
- There are over 20 Billion IoT devices. 80 billion by 2025.
- Over 60% of U.S. cities are investing in Smart City IoT.
 Montgomery City needs to invest in IoT.

The economic value of the IoT as high as \$11.1 trillion per year in 2025. Source: McKinsey Global Institute

JOBENOVICS Montgomery County

Potential Economic Impact of IoT in 2025: \$3.9 to 11.1 Trillion Per Year



The IoT could transform every aspect of America life.

Jobenomics Direct-Care Program



Direct-Care Services

- Healthcare
- Social assistance
- Behavioral-care
- Elder-care
- Child-care



Direct-Care Center

- Information & Call Center
- Training & Certification Center
- Management and Quality Control



Former women head-of-households are ideal for direct-care jobs.

Direct-Care Telehealth Platforms



Examples of On-Demand Telehealth Programs

- Teladoc is the largest telehealth platform with 20 million members and over 3,000 licensed healthcare professionals.
- DoctorOnDemand connects patients in minutes to board-certified doctors and therapists over live video.
- Go2Nurse is an on-demand nurse/caretaker application service.
- referralMD's standardizes referral network communication between primary care physicians and specialists.
- American Well is a complete telehealth service for healthcare companies, employers, or delivery networks.
- MDLive's telemedicine system offers a patient experience, a provider experience, and a call center.
- SnapMD is virtual care management system with a patient interface, a provider interface and an administrative back-end.

The US telehealth market is expected to reach revenues of over \$ 13 billion by 2023, growing at a CAGR of 27%.

CLINICSTOP Micro Clinic for Diagnosis, Counseling and Remote Care www.clin



www.clinicstop.com





Ideal for pharmacies, churches, community centers that provide healthcare, social assistance, and behavioral care.





Due Diligence & Candidate Selection Process Incorporate Self-Employed Business

9,000 **Skills-Based Training &** Certification **Programs**



Pipeline System To Full-Time Jobs (W2) Or Sub-**Contracted** (1099) Work

Scaleup Existing Businesses

Startup Micro-Businesses

Primary goal is to mass-produce micro-businesses that are anchored in under-resourced neighborhoods to help alleviate poverty and crime

Entrepreneur Clubs



- Club E Atlanta is an entrepreneur empowerment center
 - Public/private partnership with the City of College Park
 - Training, certification and startup business center
 - Co-working facility (hi-tech, offices, conference center, café)







Club E Startups

















E-Clubs can mass-produce startup firms across Montgomery County.

Experiential Tourism



Millennials (largest generation) prefer junkets over sightseeing.



Adventure travel involves includes a "physical activity, a cultural exchange, or activities in nature." *Adventure Travel Association*



Eco-Tourism entails "responsible travel to natural areas that conserves the environment and sustains the wellbeing of local people." *The International Eco-Tourism Society*



Cultural Tourism entails a traveler's engagement with a region's culture, including the history, lifestyles and art of the indigenous and aboriginal people.

Glamping (glamorous camping) is an outdoor hospitality industry often associated with festivals, nature preserves and sports.









Experiential tourism involves authentic, immersive, adventurous or active travel experiences, underpinned by the "Instagram Effect" that connects friends and family to the traveler.

Alabama Heritage & Experiential Tourism





Pull Advertising Push Marketing

Push Marketing Connects Tourists:

- **Digitally**
 - Social media-driven approach
 - Omni-channel content strategy
 - Off-grid & satellite internet
- Socialistically
 - Heritage & Cultural insights
 - **Environmental** interests
 - Transcendental experiences
- Logistically
 - Air/ground transportation
 - Accommodation/supplies
 - **Emergency** assistance
 - Concierge/guide services



Traditional tourism relies on pull advertising. Online push marketing advertises personal "bucket list" experiences.



Contact Information



Terri Hasdorff, Jobenomics Southeast Alabama Senior Advisor, (334) 398-4405, THasdorff@capitolsolutionsllc.com



Chuck Vollmer, Jobenomics Founder & President, (703) 319-2090 Office, cvollmer@Jobenomics.com

www.Jobenomics.com