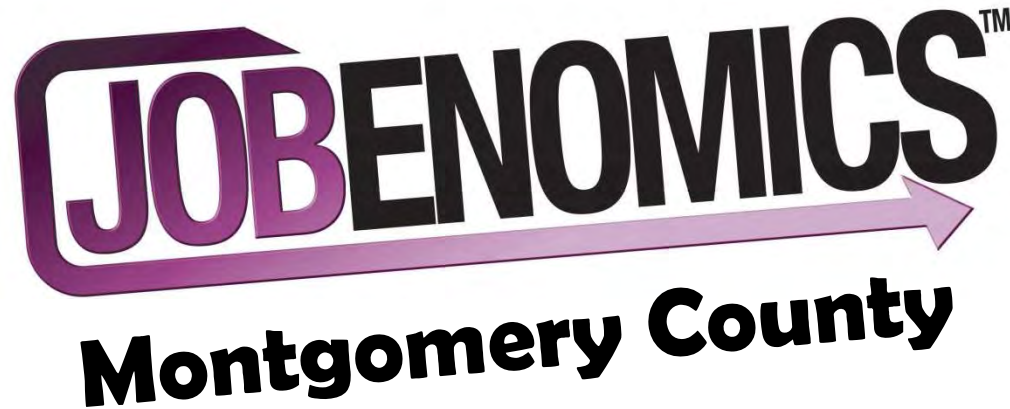


Jobenomics deals with the process of creating and mass-producing small businesses and jobs.



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

16 November 2019

Jobenomics



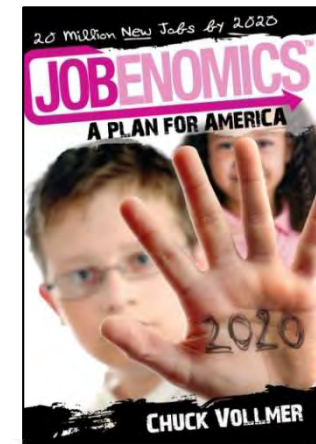
Bipartisan National Grassroots Movement

- 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

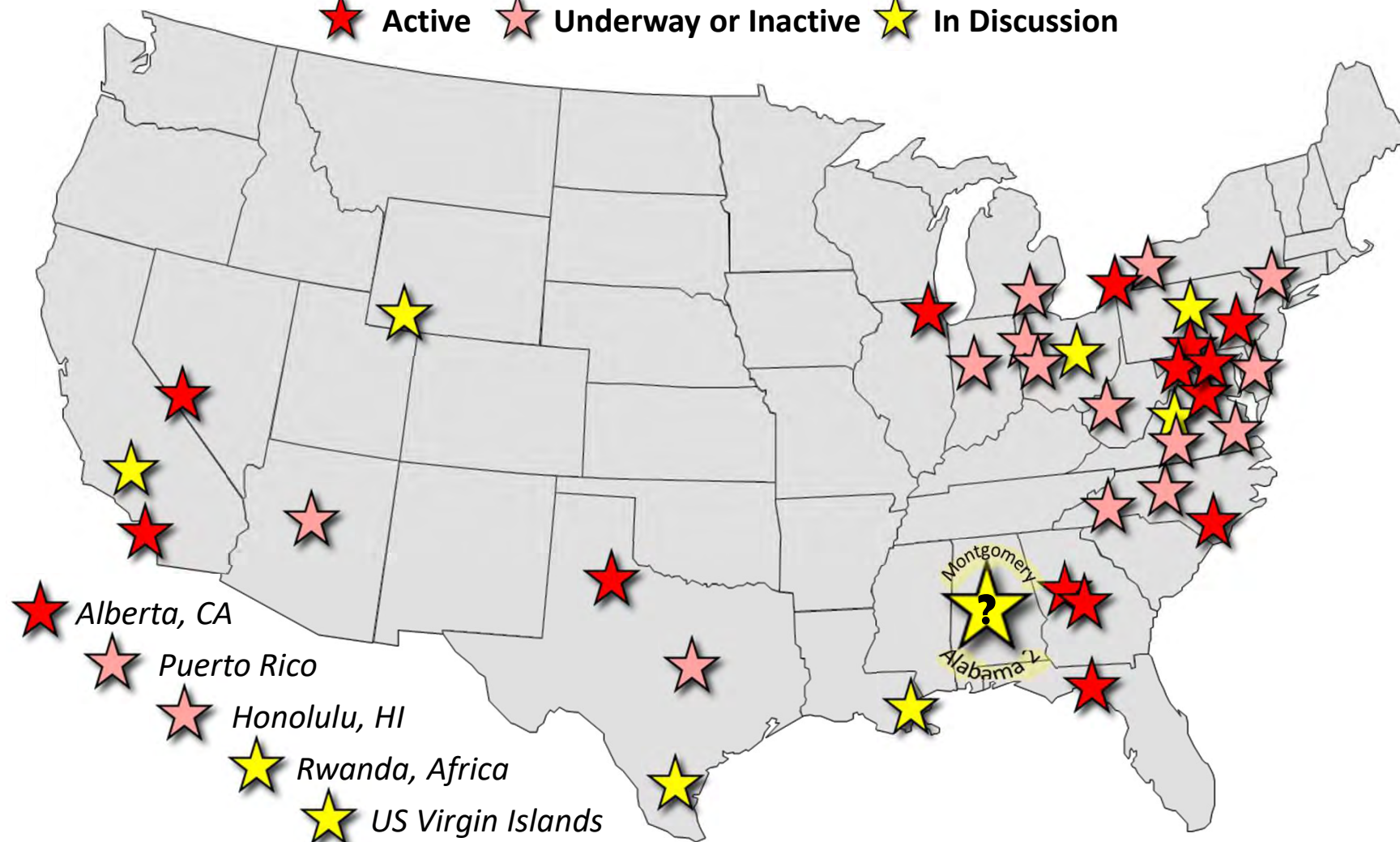
Jobenomics.com

- 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.

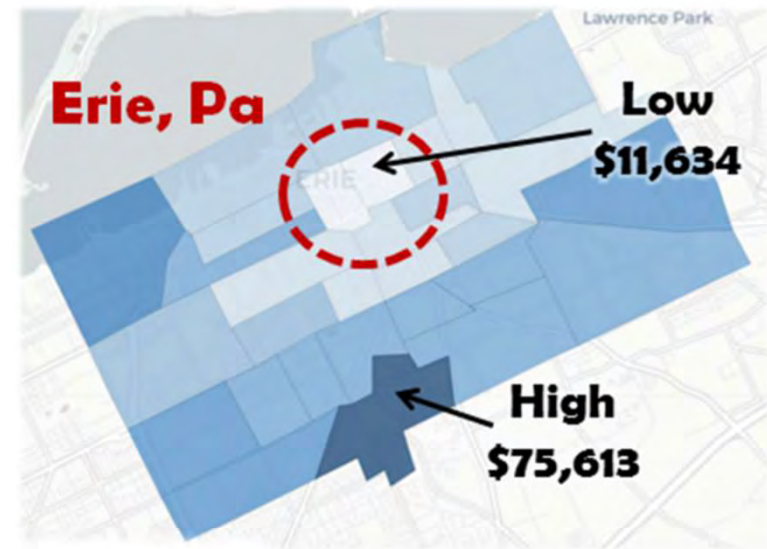
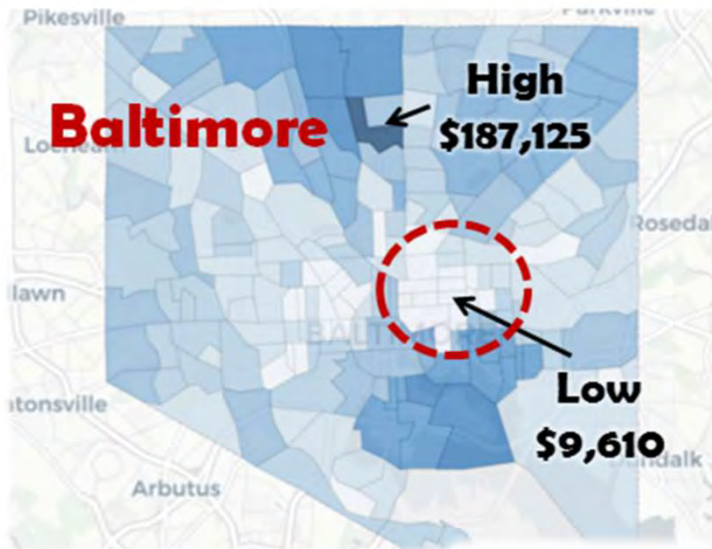
Jobenomics Chapters

★ Active ★ Underway or Inactive ★ In Discussion

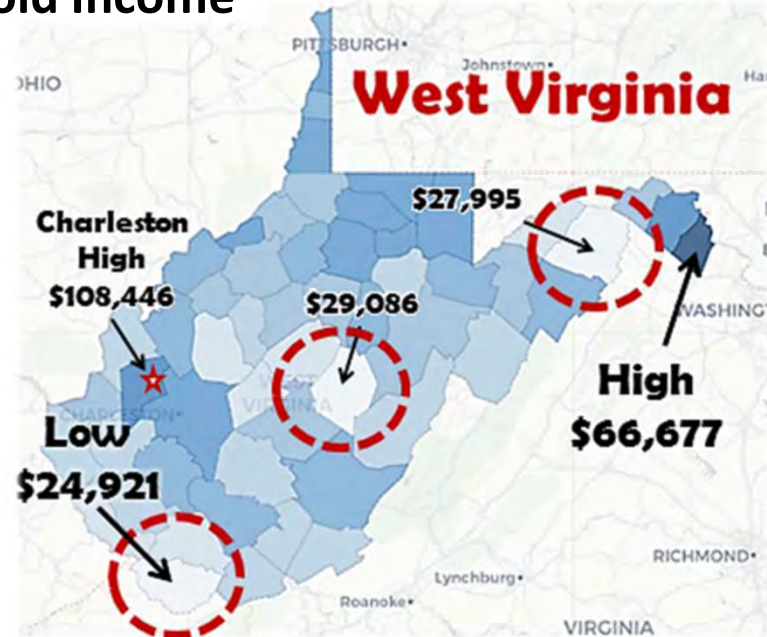
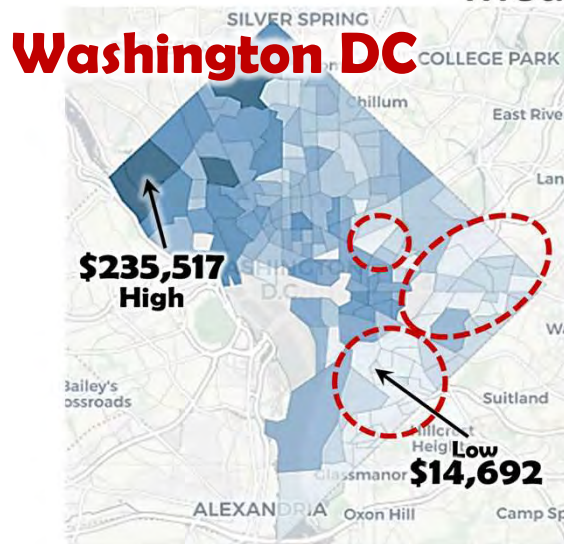


Since 2016, dozens of communities started Jobenomics chapters. While none have implemented highly-scalable programs yet, they are generating significant amount of public and private support.

Jobenomics Underserved Community Emphasis



Median Household Income

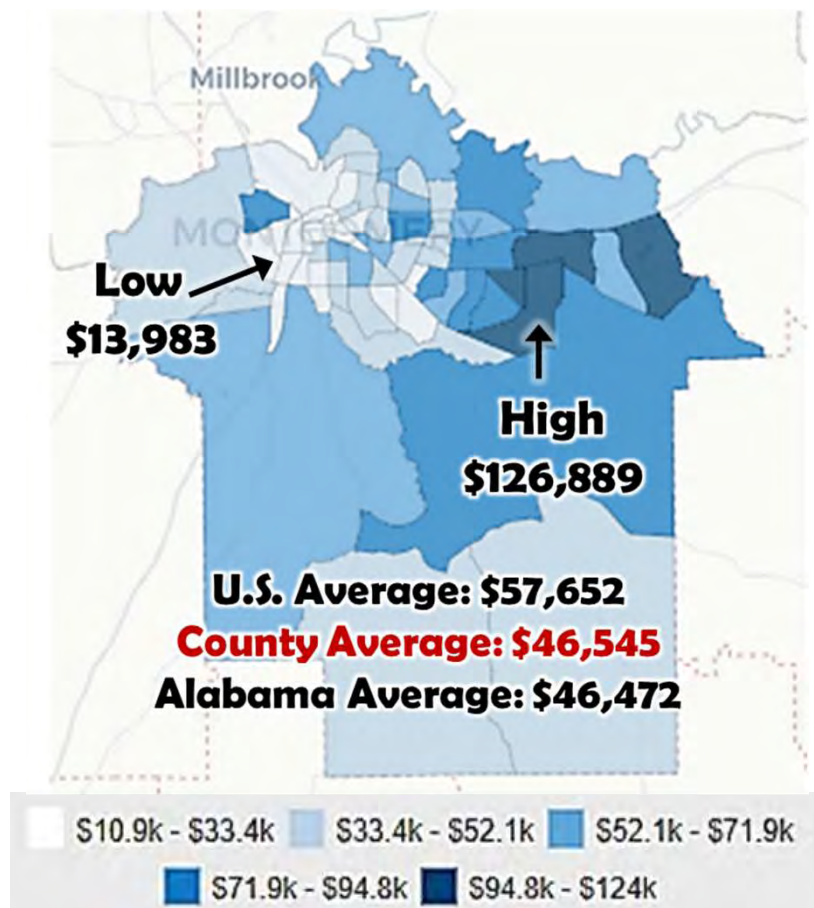


Urban renewal and rural programs
for underserved communities.

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.



Approach to QOZs and QOFs



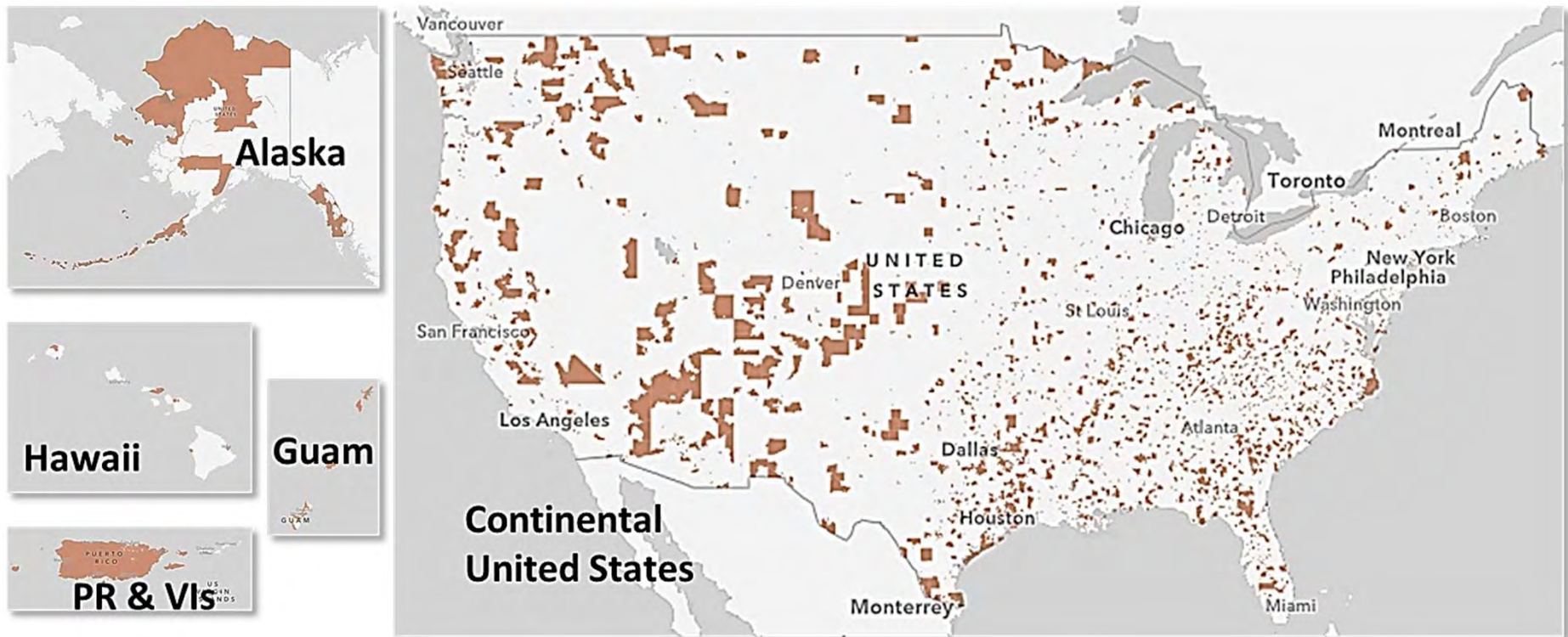
Qualified Opportunity **Zone (QOZ)**

Qualified Opportunity **Fund (QOF)**

8,700 Qualified Opportunity Zones (QOZs)

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

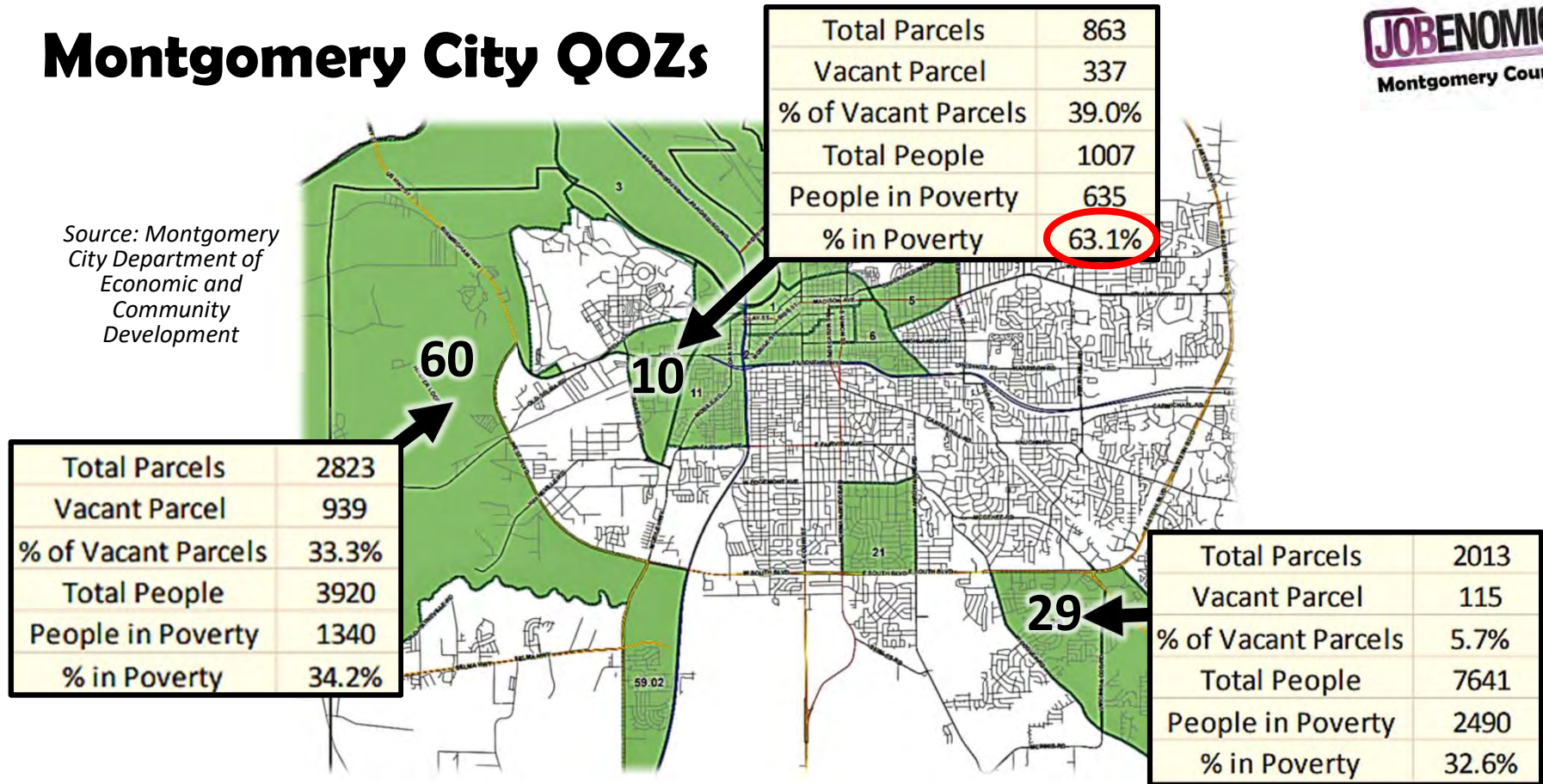
The 2017 Tax Cuts and Jobs Act's Opportunity Zones promise positive social impact by **driving billions of dollars** in long-term investment into under-resourced communities.



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.

Montgomery City QOZs

Source: Montgomery City Department of Economic and Community Development



- 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



A directory of multi-project Opportunity Zone funding opportunities compiled by NCSHA.
To be added to the directory, [please complete this form](#).
Questions? Contact James Tassos, NCSHA's Deputy Director of Tax Policy and Strategic Initiatives, at jtassos@ncsha.org.
○ indicates new funds added since the last release.
Last Updated: October 2, 2019

444 North Capitol Street NW, Suite 438 | Washington, DC 20001 | 202-624-7710 | info.ncsha.org | ncsha.org

<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.

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 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**”



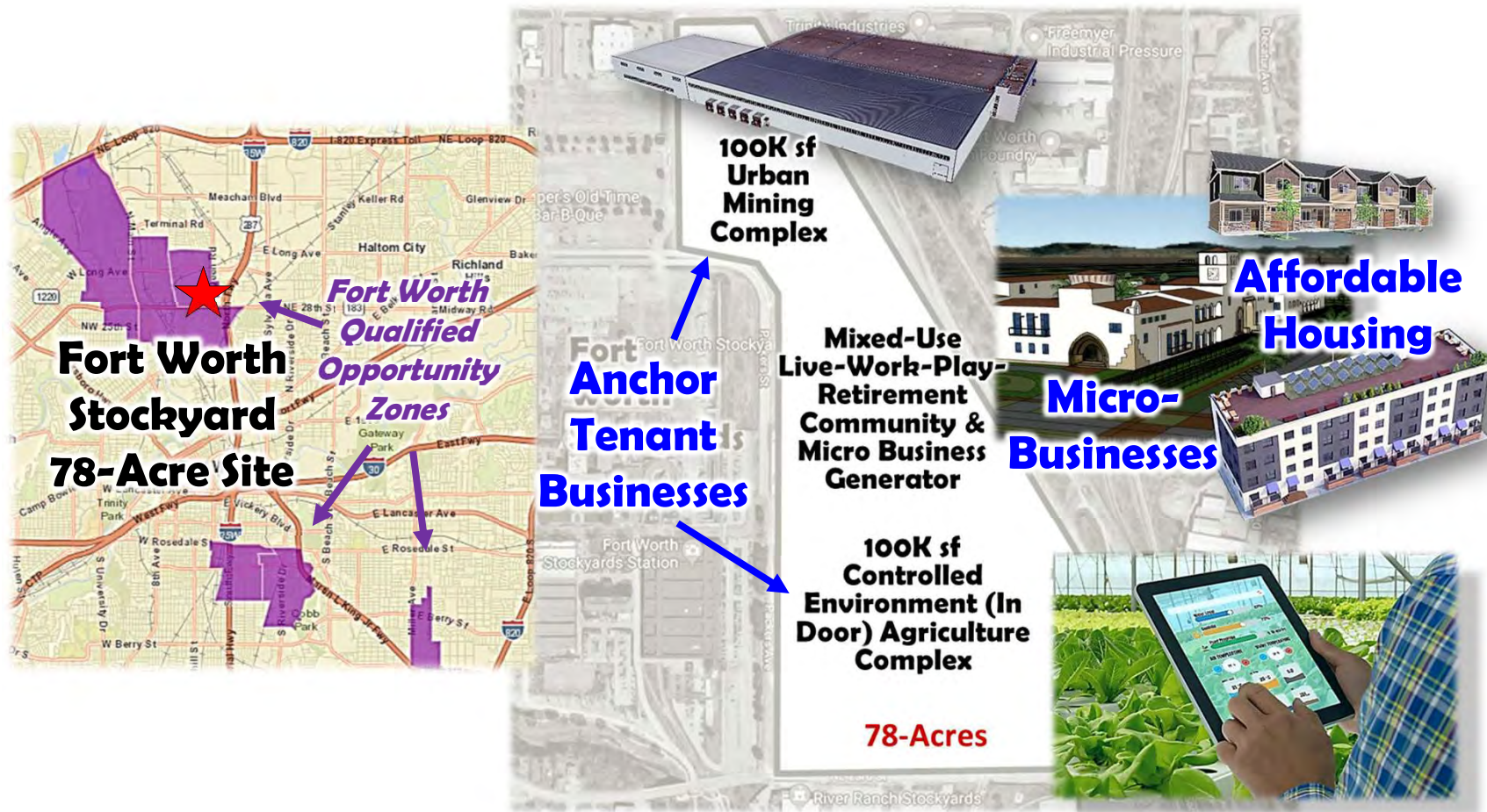
Jobenomics recommends a large (\$50M level), mixed-use, master-planned, locally-owned, community approach for QOF financing.

Example of a **Local** Mixed-Use Complex



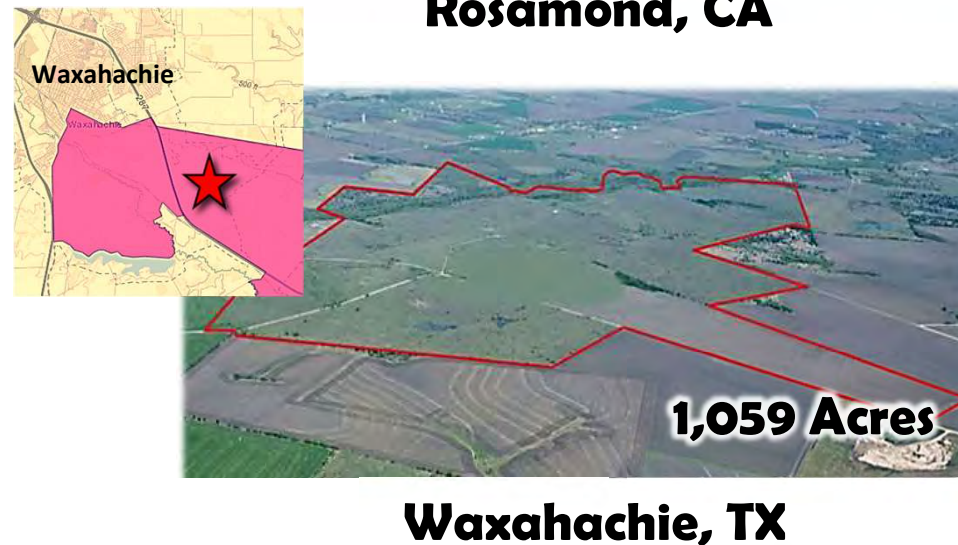
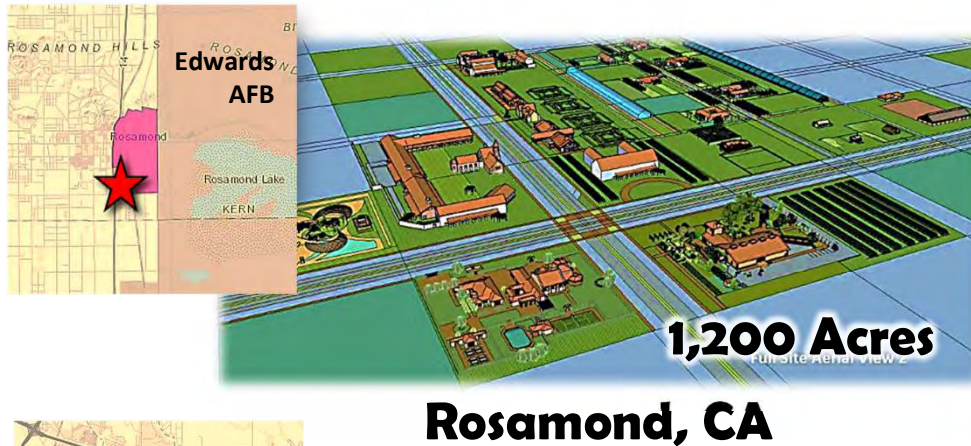
Meets community needs for affordable homes, safety, green eco-friendly facilities, and business/job creation.

Example of a Mixed-Use Master-Planned Urban Community



Jobenomics “Shopping Mall” approach combines real estate development, LEED Platinum construction, anchor tenant/micro-business creation, all in a sustainable and affordable urban ecosystem.

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



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.

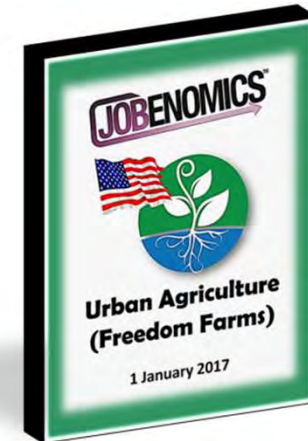


Quick-Start Programs Tailored for QOZs and QOFs

- **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

- Team: Jobenomics is teamed with ACTS Freedom Farms of America.
- Mission: Provide a solution to food shortage through self-sustaining and supportive live-work 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.




ACTS

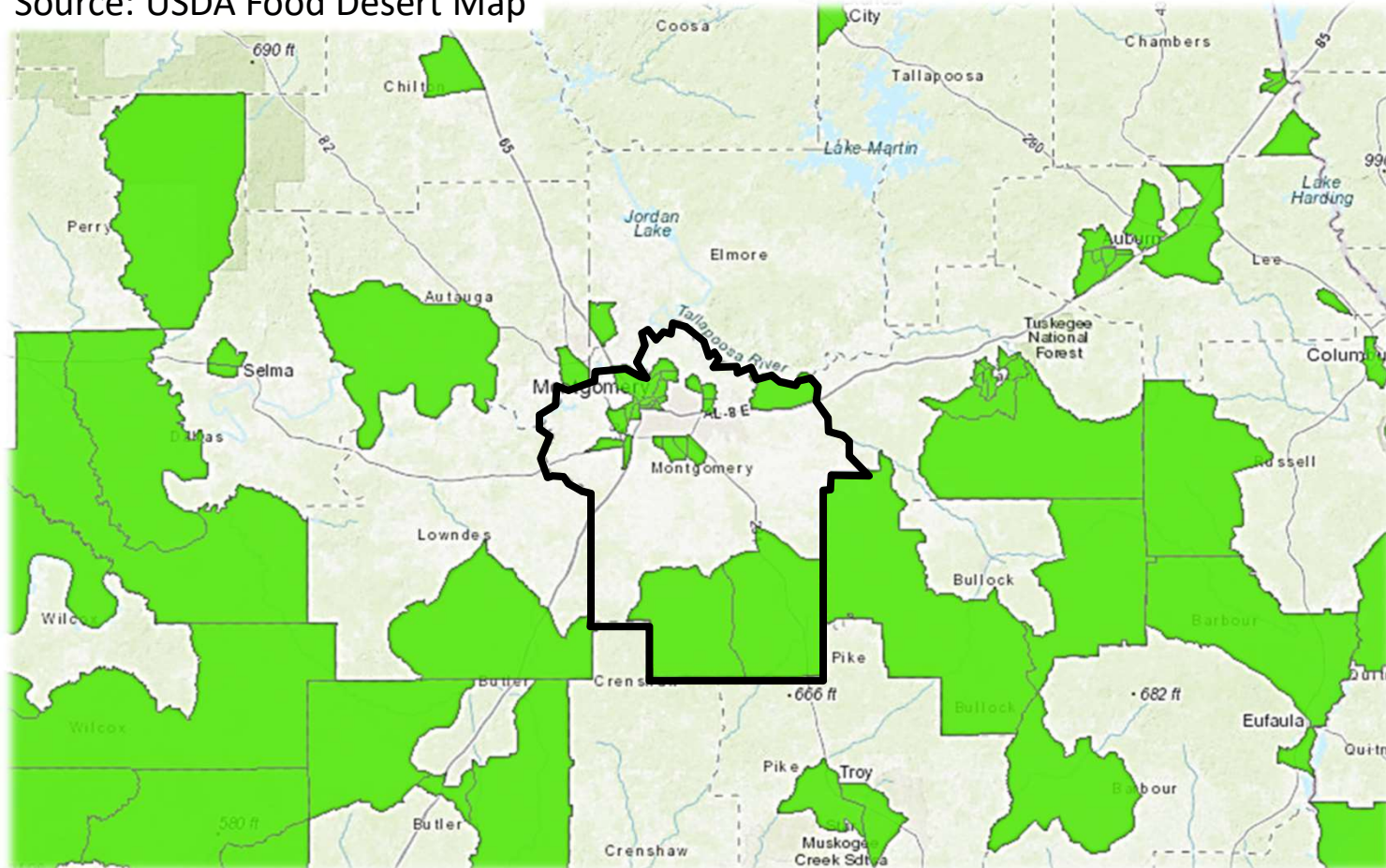


Jobenomics Montgomery County Goal: Establish 250 to 1,000 direct jobs within grow centers, and as many as 4-times more indirect jobs.

Montgomery County Food Desert

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

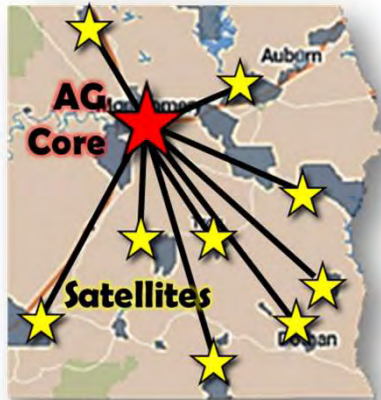
Source: USDA Food Desert Map



Montgomery County and region is in need for fresh organically-grown, 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.

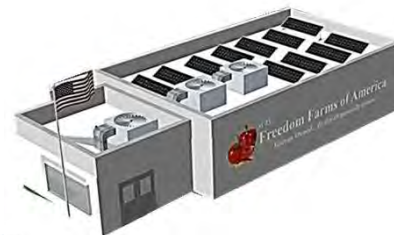


**Large Grow Center(AG Core)
With Controlled Environment & Vertical Farming**



Jobenomics Partner, www.ACTSFFA.com

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



Produce On Demand (POD) Greenhouse



GAP, GHP, FSMA Compliant Greenhouses



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”.

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

Soil Improvement



Cherry Tomatoes



Sugar Cane



Limes



Coffee

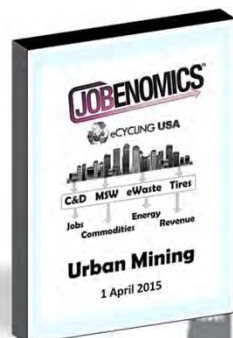


Avocado

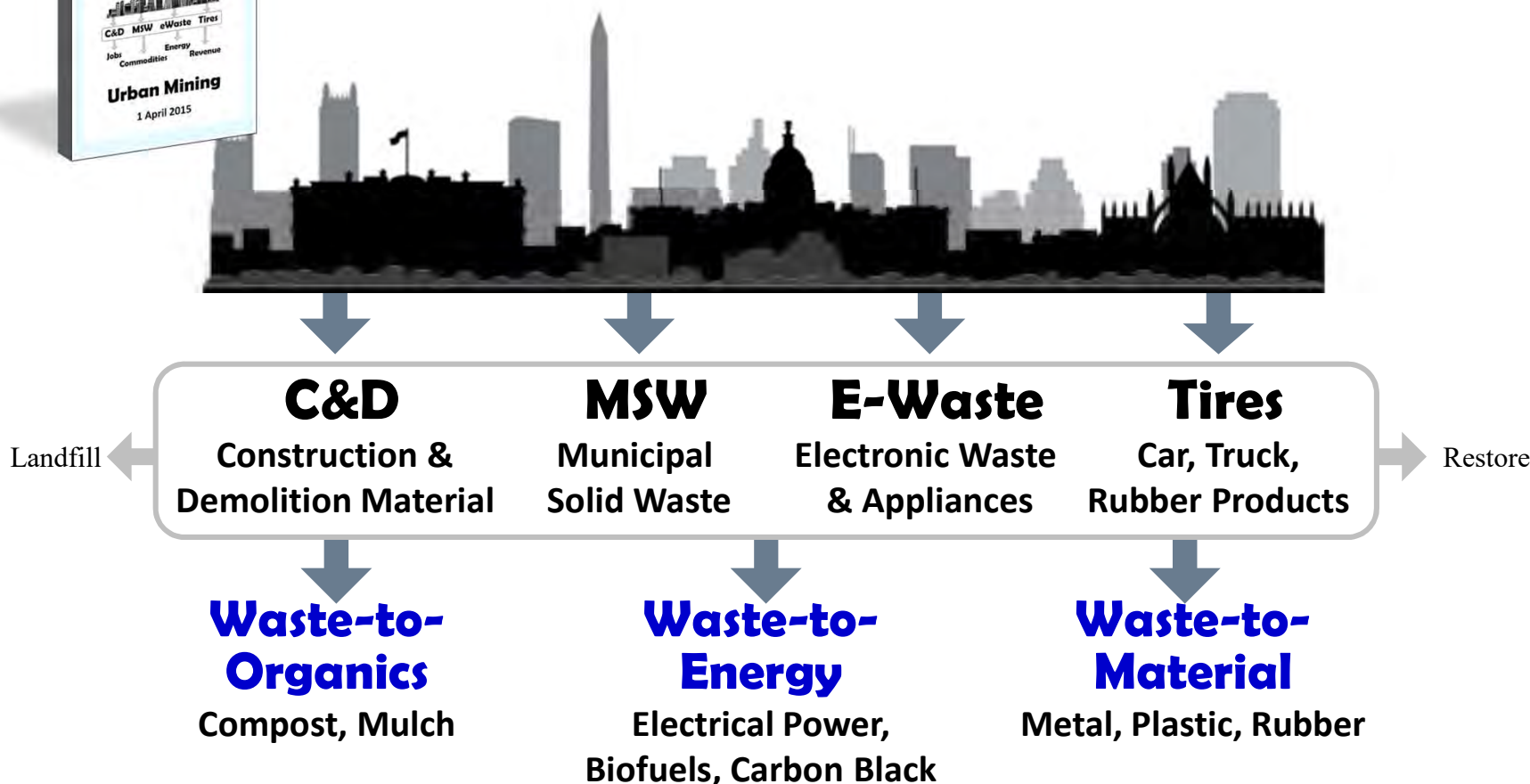


Now doubling the growth of traditional agriculture in South America.

Jobenomics Urban Mining

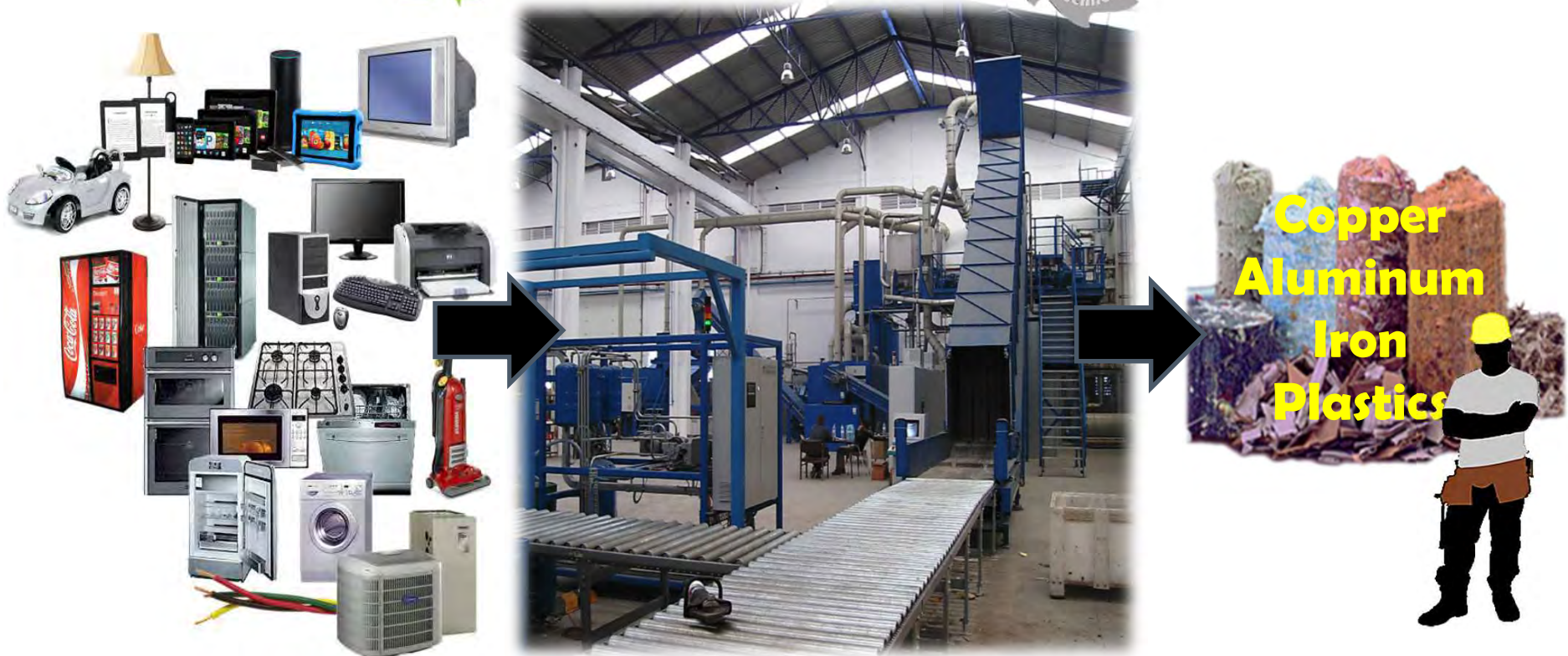


Reclamation of valuable raw materials and metals from urban waste streams.



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 stream. Our system can be operational within 12-months.

Modern Plastics-to-Fuel Complex

EVP R-One Facility

Jobenomics Partner, www.evptechnology.com

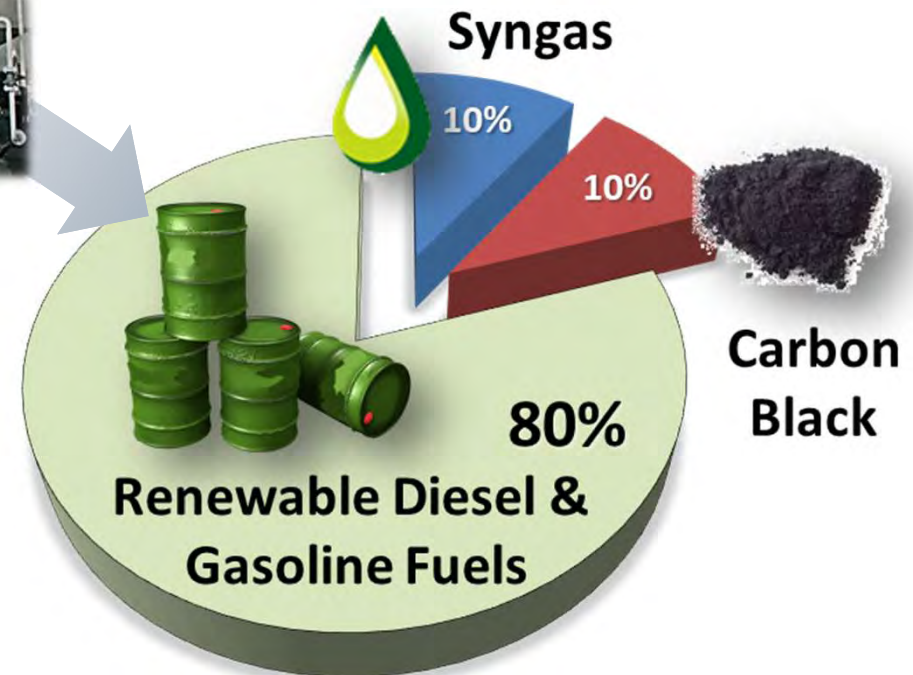


Growing Alabama Plastics Waste Problem



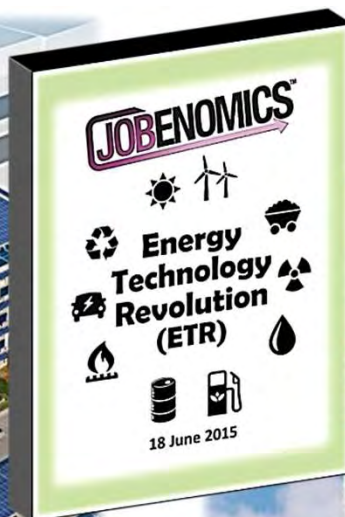
Imported Plastics Waste

China no longer accepting baled plastic waste

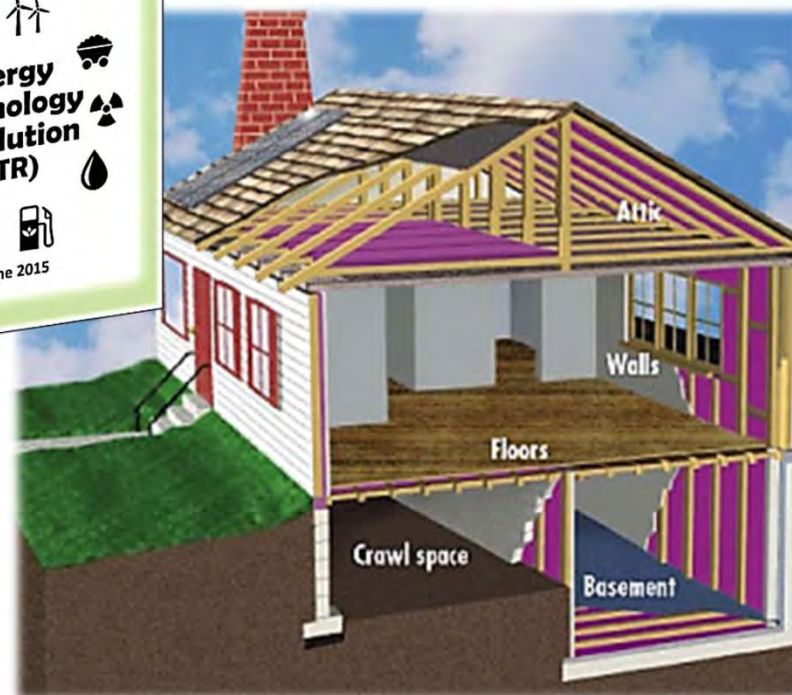


Suppling Montgomery County with high-quality, low-sulfur fuels.

Renewable Energy Businesses & Green Jobs



**Net Zero Buildings &
Communities Installation &
Maintenance Businesses**

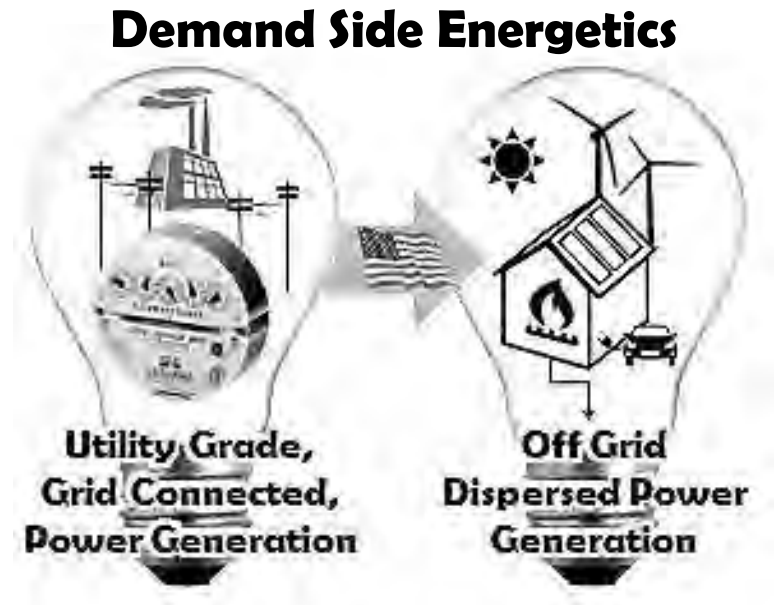


**Energy Audit, Weatherization
& Renovation Businesses**

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

Energy Services

- 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

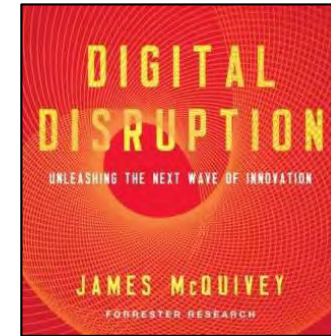
Digital Academies



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.

Digital 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:



- Jobenomics study on leading Chinese and America digital economy strategies and practices.



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

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 in underserved communities.

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.

CLINICSTOP Micro Clinic for Diagnosis, Counseling and Remote Care

www.clinicstop.com

JOBENOMICS
Montgomery County



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

Entrepreneur Clubs

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- **Club E Startups**



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

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