

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



Jobenomics U.S. Territories is a program for creating mixed-use, master-planned, locally-owned, live-work communities in under-resourced communities in the five inhabited islands via financing from private sector Qualified Opportunity Zone Funds that have \$100 billion for high social impact projects.

By: Lynn Knight, Jobenomics Sustainable Development Director
Chuck Vollmer, Jobenomics Founder & President
14 November 2019

U.S. Territories

Puerto Rico



Guam



U.S. Virgin Islands



North Mariana Islands



American Samoa



Name	Location	Area (Square Miles)	Population	Capital
Puerto Rico	Caribbean	3,515	3,294,626	San Juan
Guam	Micronesia	210	167,772	Hagåtña
U.S. Virgin Islands	Caribbean	134	106,977	Charlotte Amalie
North Mariana Islands	Micronesia	179	51,994	Saipan
American Samoa	Polynesia	76	50,826	Pago Pago

4,114 3,672,195

Area : Slighter smaller than Connecticut. Population: Slighter smaller than Oklahoma.

Jobenomics U.S. Territories promotes entrepreneurialism in underserved communities with a focus people who want to start a business or a new career.

Jobenomics



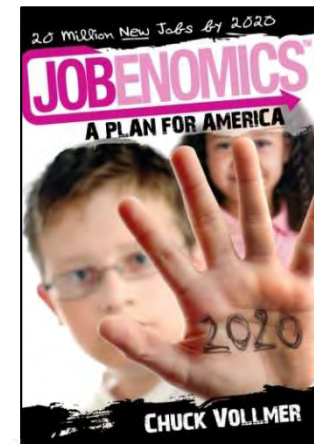
Bipartisan National Grassroots Movement

- 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

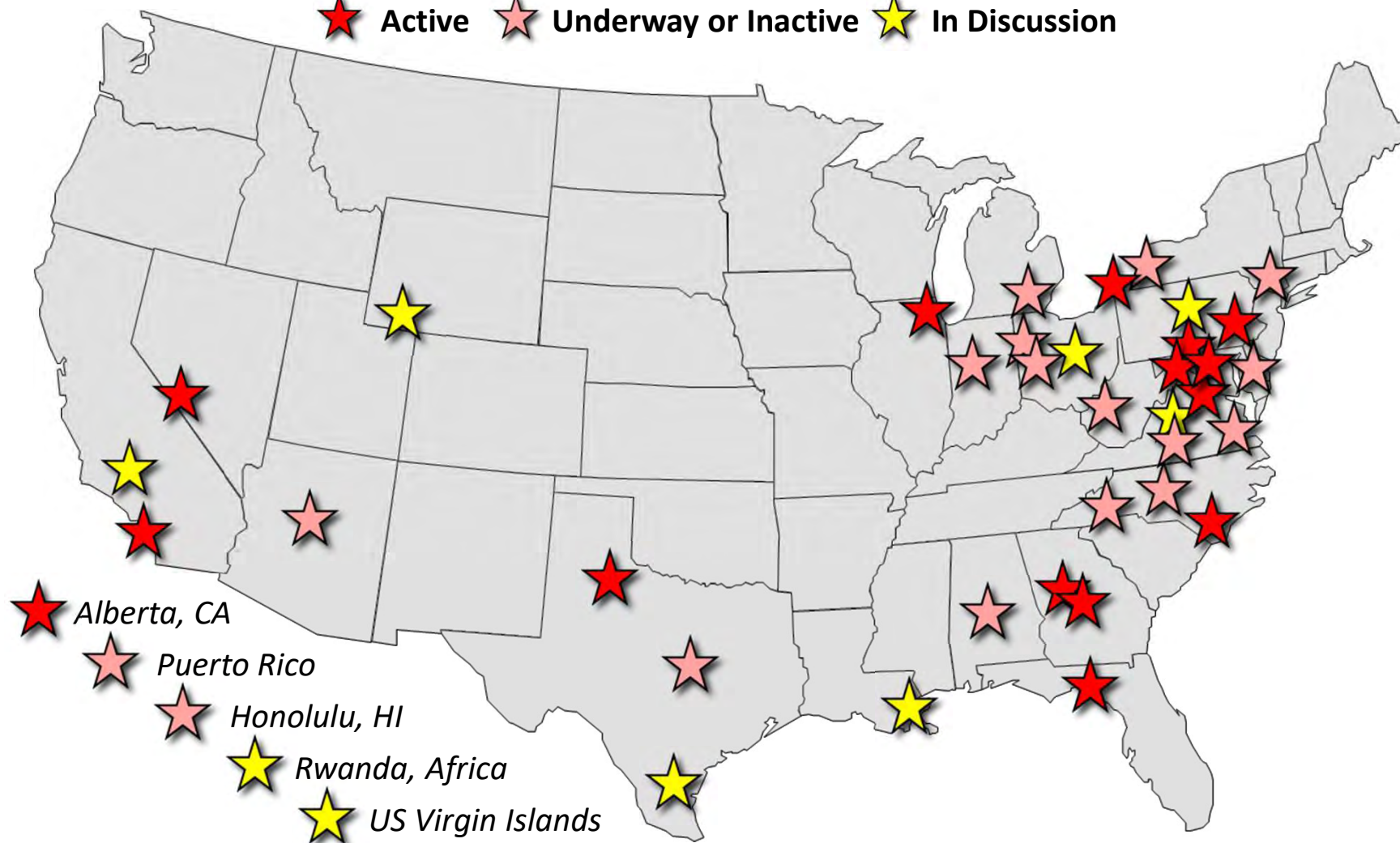
Jobenomics.com

- 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.

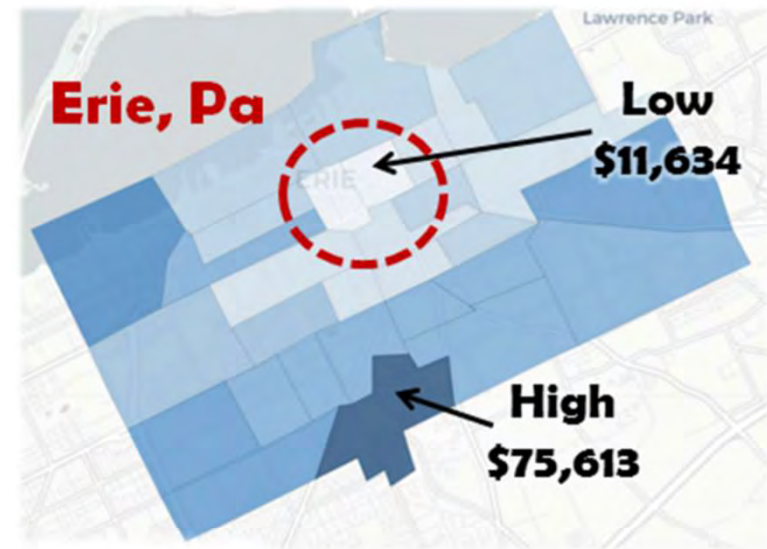
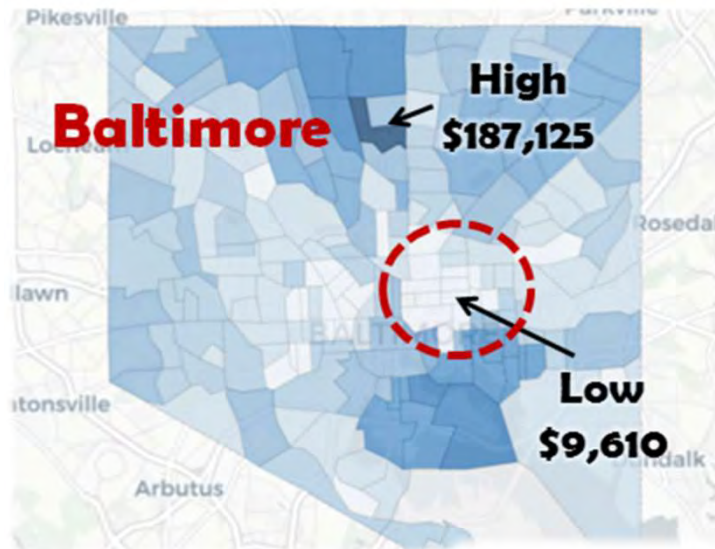
Jobenomics Chapters

★ Active ★ Underway or Inactive ★ In Discussion

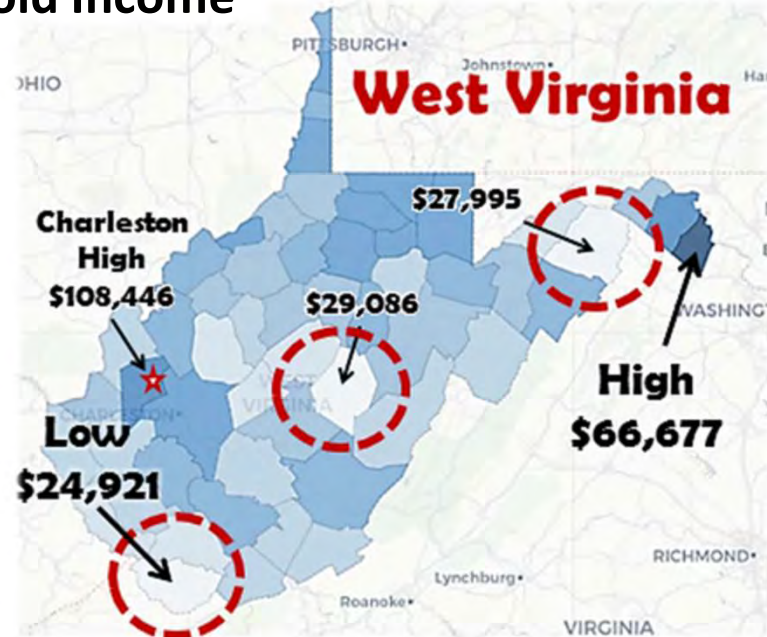
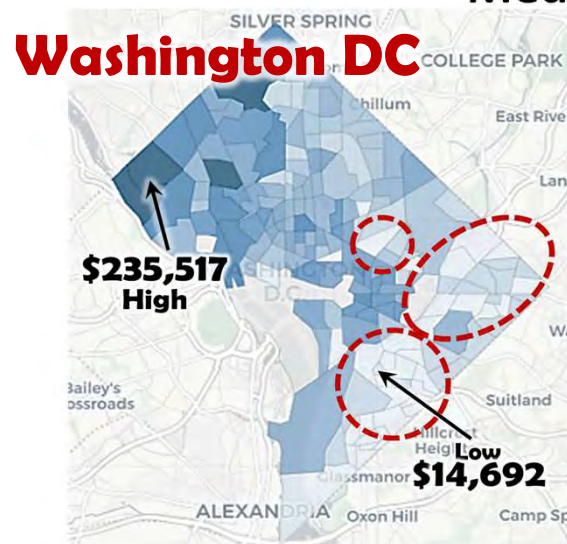


Since 2016, dozens of communities started Jobenomics chapters. While none have implemented highly-scalable programs yet, they are generating significant amount of public and private support.

Jobenomics Underserved Community Emphasis



Median Household Income



Urban renewal and rural programs
for underserved communities.

Underserved U.S. Territories



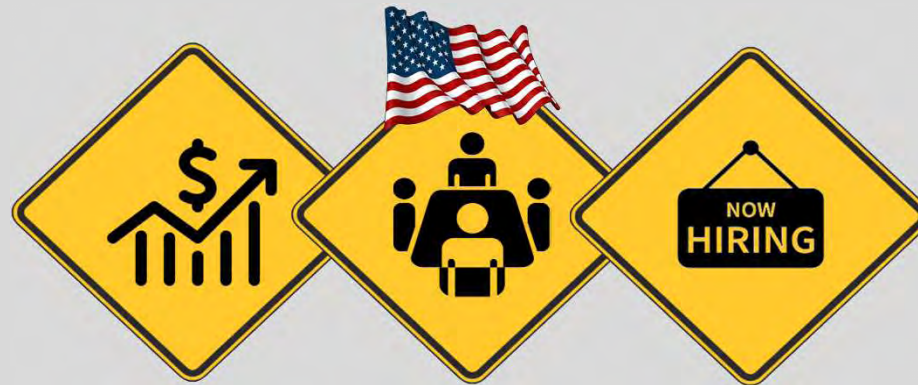
Rank	U.S., State, District, Territory	Per Capita Income	% of U.S.	Median Household Income	% of U.S.
1	<i>District of Columbia</i>	\$45,877	159%	\$71,648	134%
	United States	\$28,889	100%	\$53,657	100%
50	<i>West Virginia</i>	\$22,714	79%	\$41,059	77%
51	U.S. Virgin Islands	\$21,362	74%	\$37,254	69%
52	<i>Mississippi</i>	\$21,036	73%	\$39,680	74%
53	Guam	\$16,549	57%	\$48,274	90%
54	Puerto Rico	\$12,081	42%	\$19,775	37%
55	Northern Mariana Islands	\$9,656	33%	\$19,958	37%
56	American Samoa	\$6,311	22%	\$23,892	45%

Sources: Census Bureau American Community Survey (2010-2014), Wikipedia

Jobenomics has a portfolio of highly-scalable, rapidly-implementable programs that will mass-produce startup businesses that will boost local economies and personal incomes in U.S. Territories.

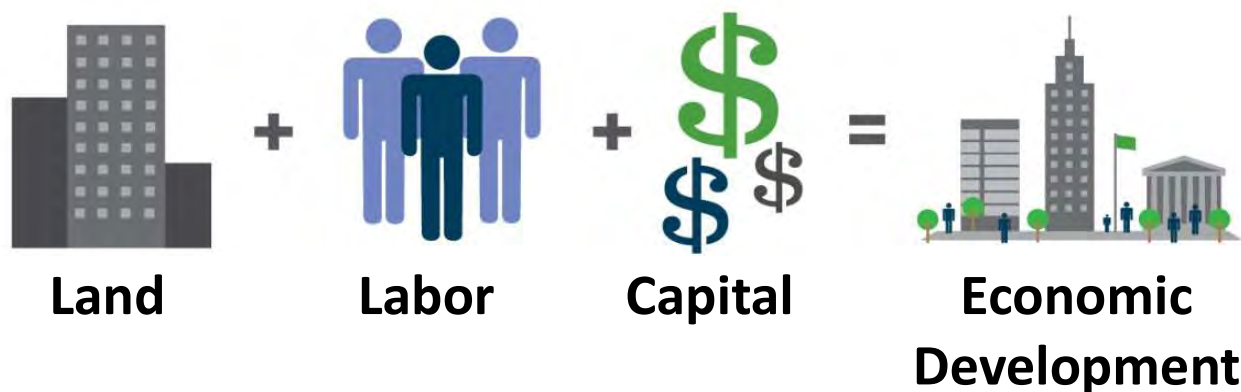


Economic Development Approach



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** and **nonemployer** businesses.

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.



Approach to QOZs and QOFs



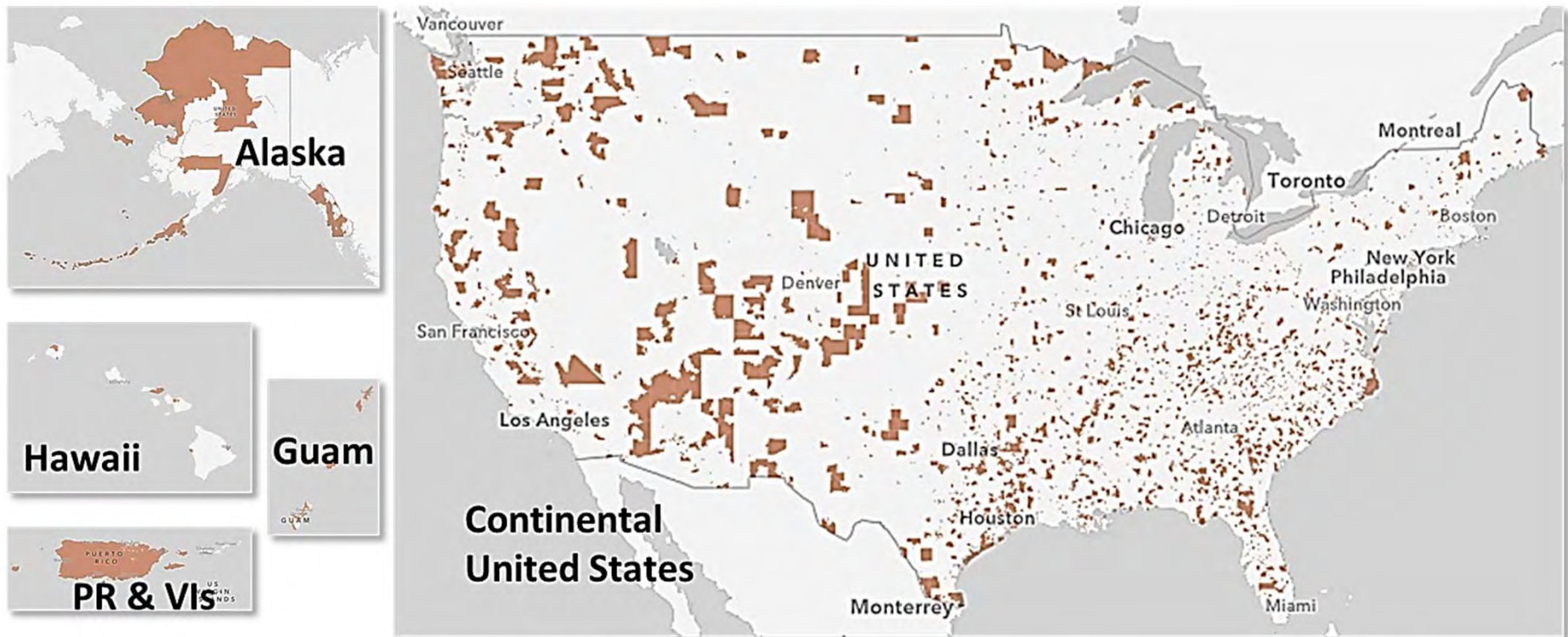
Qualified Opportunity **Zone (QO**Z**)**

Qualified Opportunity **Fund (QO**F**)**

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.

U.S. Territories QOZs

U.S. Virgin Islands



Guam



North Mariana Islands



Puerto Rico

Maps not to scale



American Samoa



Most of the land in U.S. Territories area are in a QOZ which makes islanders eligible for QOF financing if they have an investable project,

Qualified Opportunity Fund (QOF)

National Council of State Housing Agencies

- 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.



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/>

In 2020, QOFs are projected to have **\$100 billion** for investment in underserved and under-resourced communities.

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, master-planned, locally-owned, community approach for QOF financing.

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



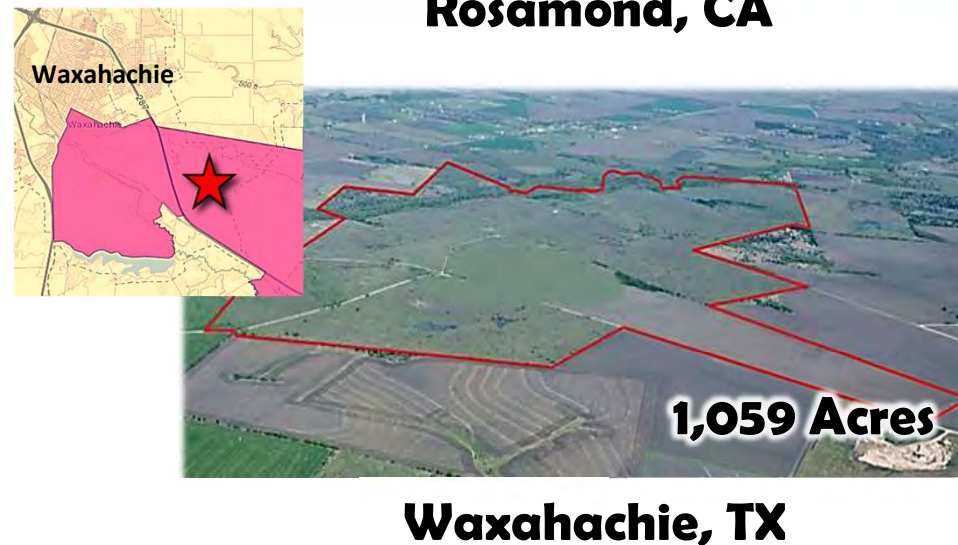
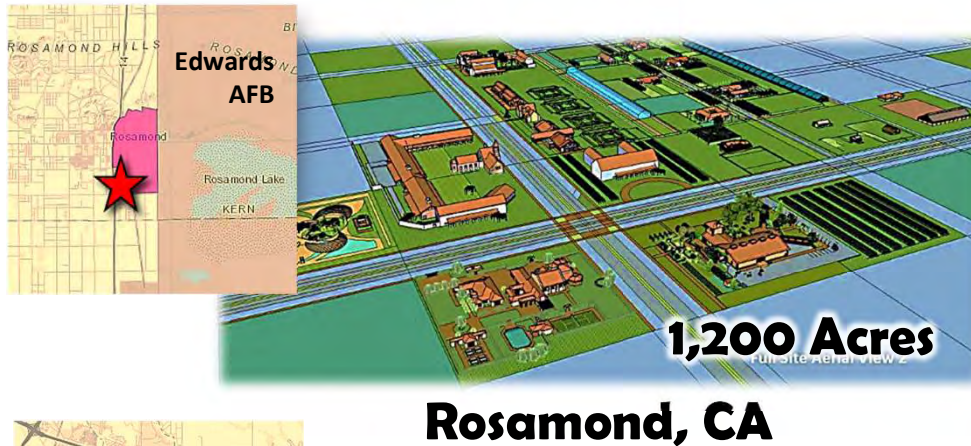
Meets community needs for affordable homes, safety, green eco-friendly facilities, and business/job creation.

Example of a Mixed-Use **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.



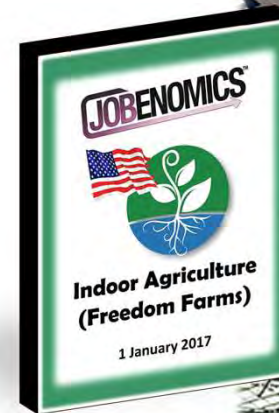
Quick-Start Programs Tailored for QOZs and QOFs

- **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 (CEA)

- CEA is the process of growing high-value plants and crops inside a grow room or greenhouse.
- CEA allows a grower to maintain **temperature, light**, carbon dioxide, humidity, water, pH levels, and nutrients to produce crops in ideal growing conditions with maximum yields.
- Jobenomics CEA program is focused on mass-producing agribusinesses, micro-farms and agricultural-related jobs.

**Central Large
Growing, Processing
& Distribution
Center**



**Local Small
Growing Centers**



Global CEA market is projected to grow to **\$15.3 billion by 2024**, up from **\$6.5 billion in 2017**, potentially creating thousands of businesses and several million jobs in underserved rural and urban communities.

CEA Is Ideal For Island Territories

According to USDA and NSAC:

- All island territories depend heavily on food imports.
- Increasing extreme weather events threatens food security.
- The average island farm is small (from 44 acres in Puerto Rico down to 3 acres in American Samoa).
- There is a dire need for new farmers throughout the territories to sustain and grow their agricultural economies.
- A cultural shift from large farming operations to smaller and diversified farms is needed.

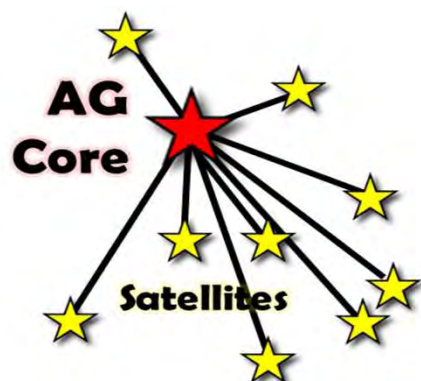
The Solution:

- Indoor agriculture is 9-times more productive than outdoor.
- CEA structures can be hardened for withstand extreme weather.

**Financing for Island CEA projects is available from QOFs,
as well as USDA, SBA and VA.**

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.

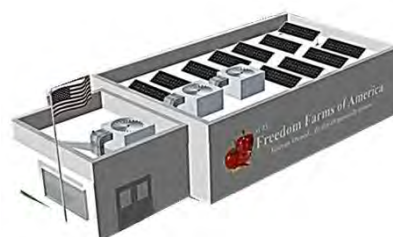


**Large Grow Center(AG Core)
With Controlled
Environment &
Vertical Farming**



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 U.S. Territories

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 farm-to-table vegetables and produce.

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 fastest growing agricultural industry in the United States.

Industrial Hemp Products



Body-Care Products



CBD Oil



Food Supplements



Apparel



Fertilizer



Capacitors



Biofuels



Paper



Rope



Hempcrete

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 U.S. Territories 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

Soil Improvement



Cherry Tomatoes



Sugar Cane



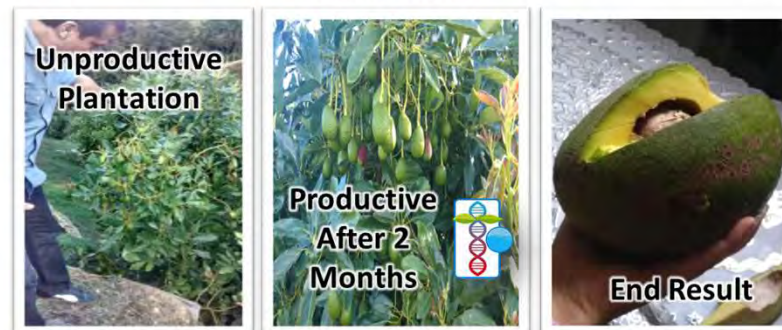
Limes



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

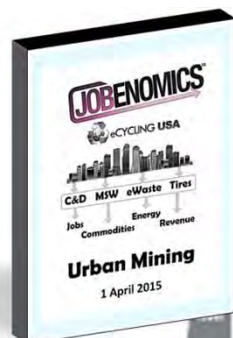


Mining Cleanup

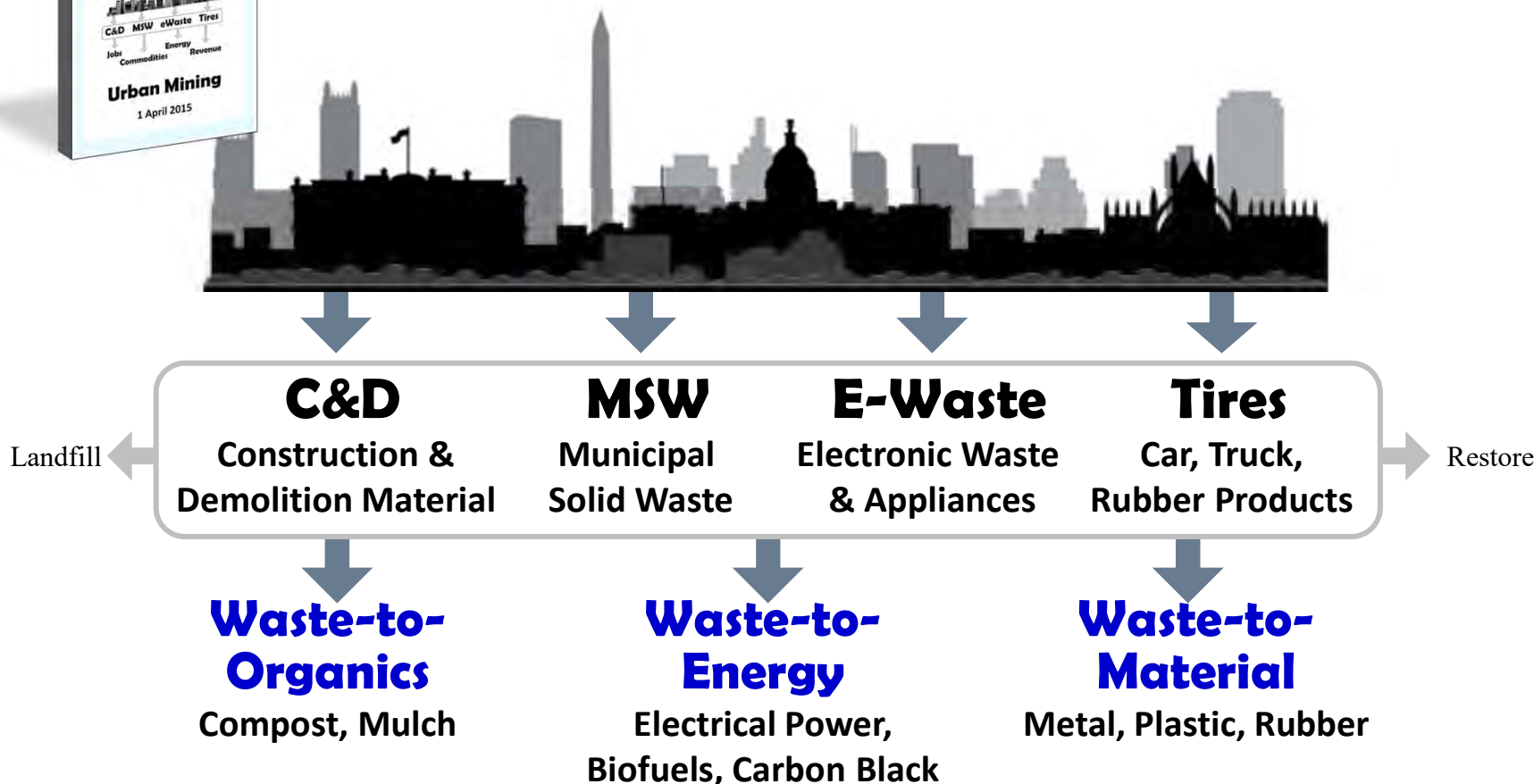


SuperWater HyOx is mitigating many forms of pollution.

Jobenomics Urban Mining



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.

Modern Plastics-to-Fuel Complex

EVP R-One Facility

Jobenomics Partner, www.evptechnology.com

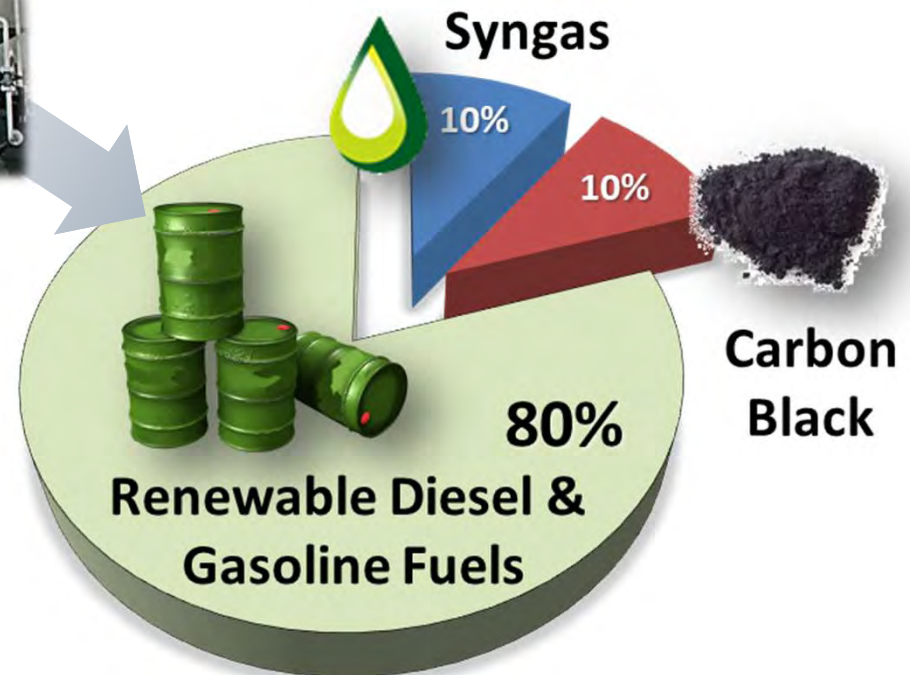


Growing Island & Ocean Plastics Waste Problem



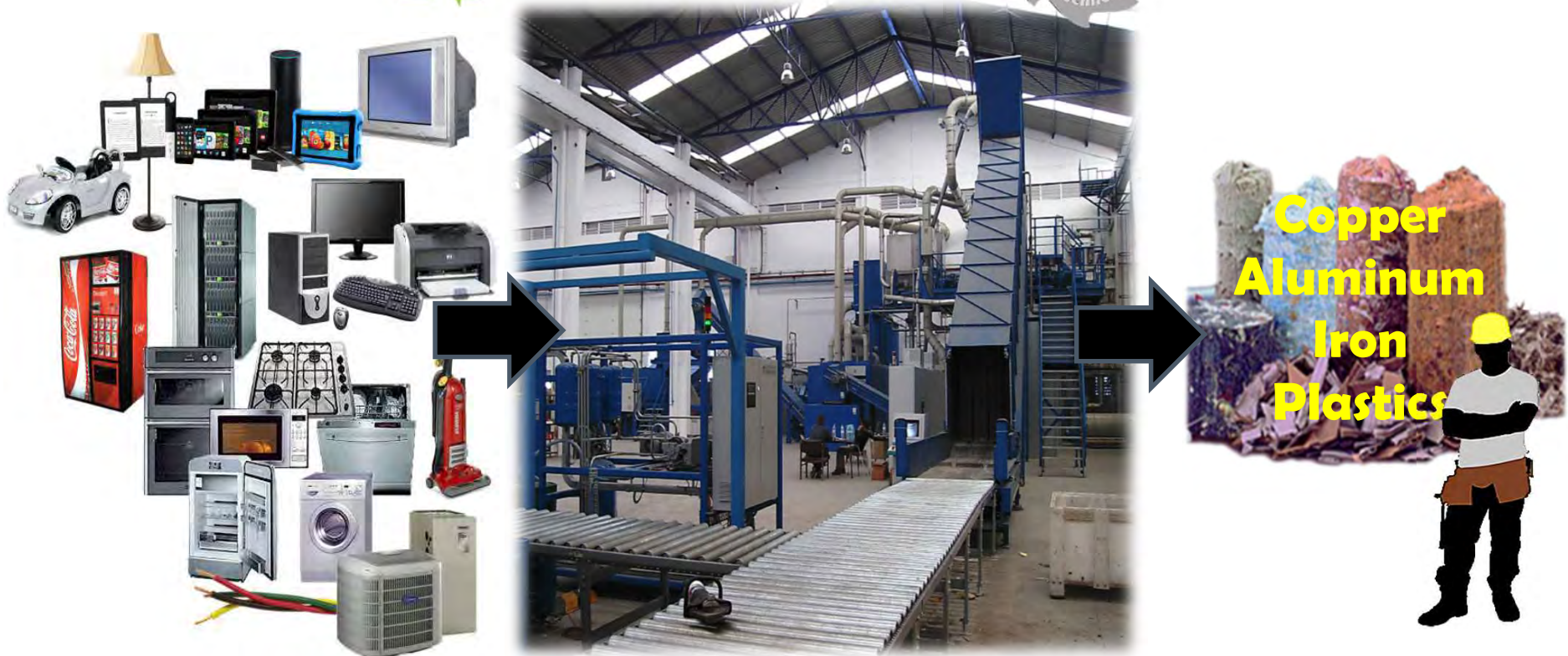
Imported Plastics Waste

China no longer accepting baled plastic waste



Can supply U.S. Territories with high-quality, low-sulfur fuels.

eWaste Materials Reclamation Facility

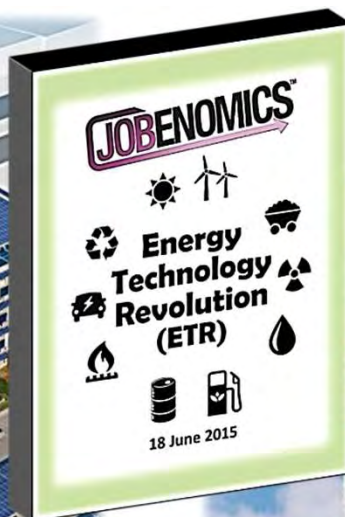


100 Operational Sites Worldwide

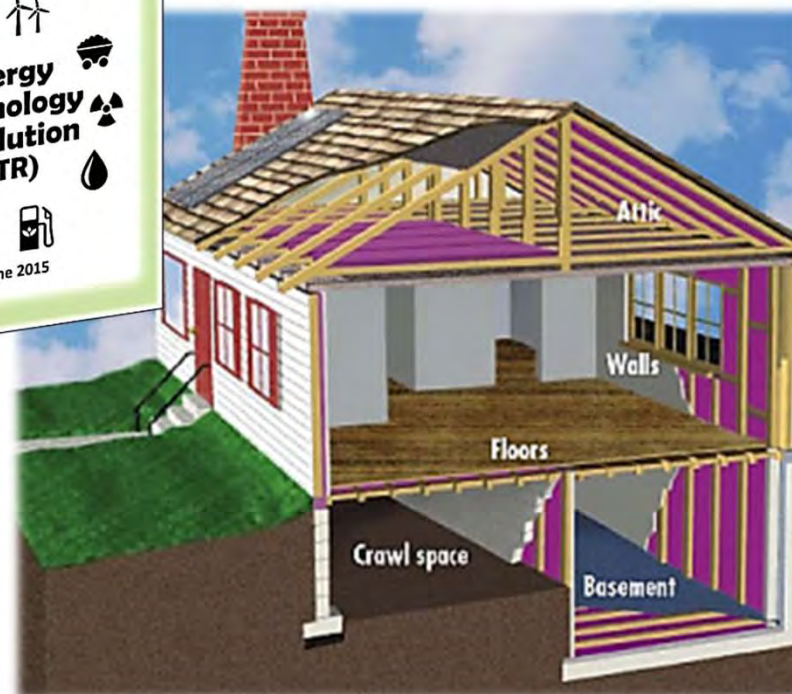
Jobenomics Partner, www.urt-recycling.com

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

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.

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

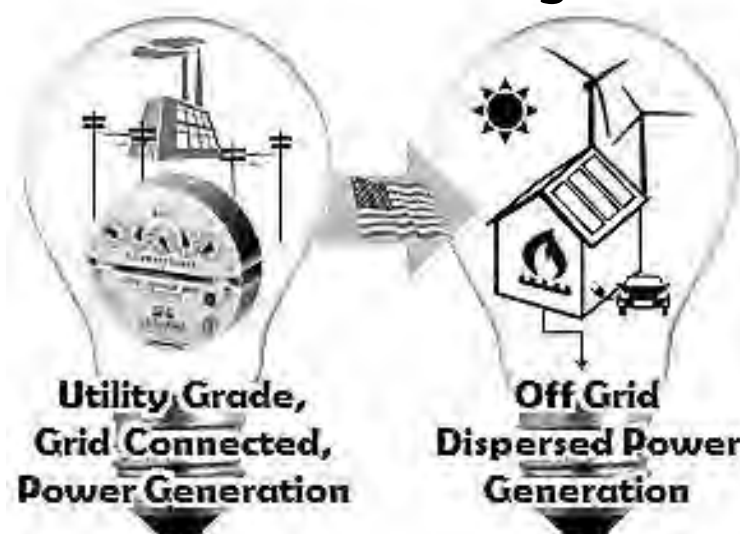
- Partnership focuses on innovative, sustainable, and resilient “green” environmental, economic and community development topics, issues, practices and projects around the globe.
- EmeraldPlanet is also partnered with the U.N. Economic and Social Council and The World Bank Connect4Climate Program.

Jobenomics Green Jobs objectives include sustainable economic, environmental and social development.

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

Demand Side Energetics



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

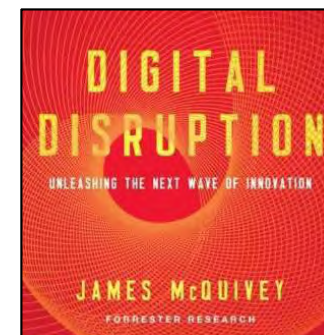
Digital Academies



The traditional 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:



amazon

facebook

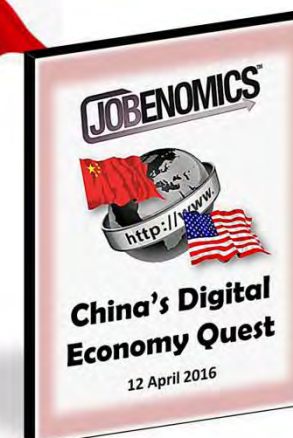
Google

Tencent
腾讯

Alibaba Group
阿里巴巴集团

Baidu

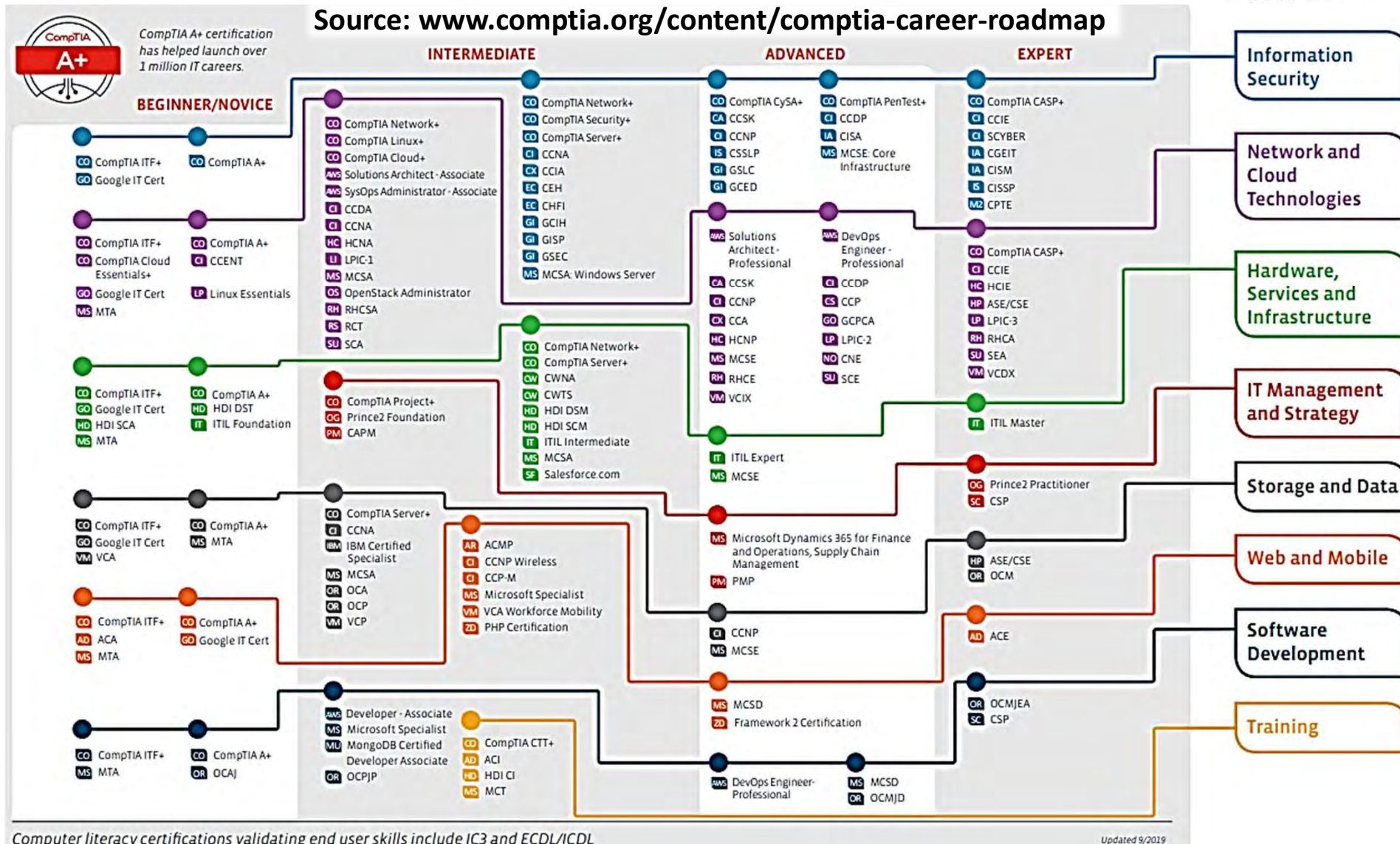
- Jobenomics study on leading Chinese and America digital economy strategies and practices.



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

Digital Economy Career Roadmap

Source: www.comptia.org/content/comptia-career-roadmap



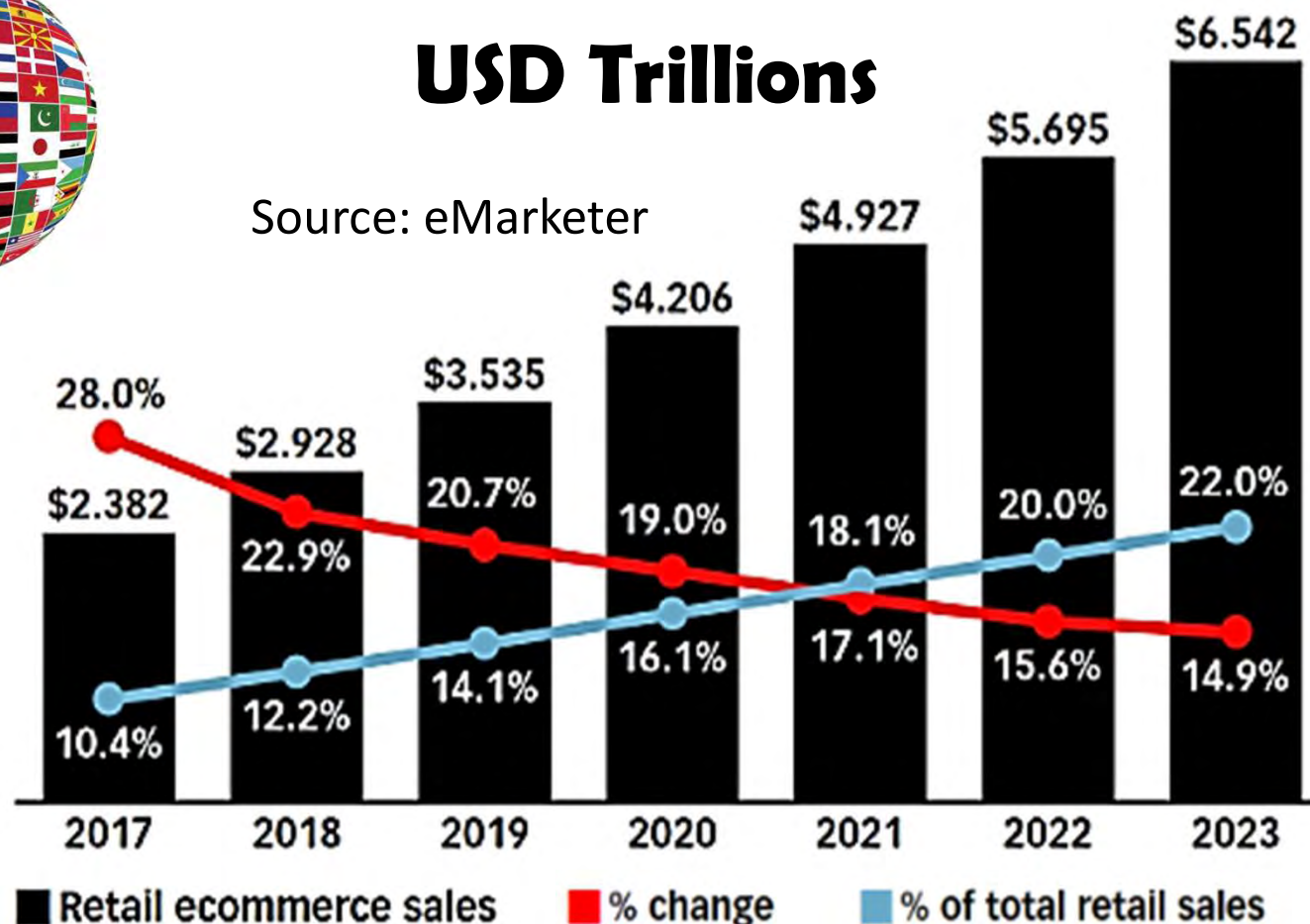
Certified training programs are the gateway into good paying (\$50K) entry-level digital economy jobs without a college degree.

E-Commerce Sales Worldwide



USD Trillions

Source: eMarketer



eCommerce and m-Commerce is growing rapidly as local tech start-ups 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. U.S. Territories needs to invest in IoT to stay competitive.

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

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.

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** 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 a virtual care management system with a patient interface, a provider interface and an administrative back-end.

The U.S. 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



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

Jobenomics Community-Based Business Generator (JCBBG) Concept

A JCBBG **mass-produces** startup businesses by:

- Working with community leaders to identify high-potential business owners and employees,
- Executing a due diligence process to identify and assess work ad social skills and aptitudes,
- Training and certifying participants in targeted occupations,
- Incorporating highly-scalable small and self-employed businesses,
- Establishing sources of funding and contracts to provide a consistent source of revenue for new businesses,
- Providing mentoring and back-office support services to extend the life span and profitability of new businesses.

Most cities have Business Incubators and Business Accelerators, but not Business Generators for low-income citizens.

Simplified JCBBG Process

Due Diligence & Candidate Selection
Incorporate Each Individual (S-Corp)
Certified Skills-Based Training



Scaleup Existing Businesses (W2 or 1099 Jobs)
Startup Micro & Nonemployer Businesses

Primary goal is to mass-produce startups anchored in under-resourced neighborhoods for **individuals who want to be self-sufficient.**

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 the U.S. Territories .

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.

Hawaii 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.

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