Jobenomics specializes in mass-producing veteran, women, minority and new workforce entrant startup businesses in underserved communities.

Jobenomics Veteran Owned Business Program (JVOBP) is led by veterans for vets, their families and their neighborhoods.

By: Paul Siverson, Nate Udofia, Duane Hughes & Sherry Lane, JVOBP Jacksonville, Dr. Sam Hancock, EmeraldPlanet & Chuck Vollmer, Jobenomics

28 December 2020

JVOBP Jacksonville Coalition

As of 4 December 2020

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

I AM VETS
International Association Of Minority Veterans

JOBENOMICS™

LOCAL LocalUSA.org

HEROHOMES

EmeraldPlanet International Foundation & The EmeraldPlanet TV®

GHEST Homes™

COMBAT SOLDIERS RECOVERY FUND

Vet Center

VHHP Veteran's & Homeless Housing Project, Inc. WMBO 501c3

ROLLING THUNDER®

MILITARY ORDER PURPLE HEART OF THE U.S.A. 1782 1932

ROTARY INTERNATIONAL

The JVOBP-JAX team has over 100 veteran business owners.

JVOBP Jacksonville Ops Center

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

1206 Gum Branch Road, Jacksonville, NC 28546

3 Acre Industrial Lot, 18,000 Square Feet (Two Story)
Building, 16,000 Square Feet Warehouse

The JVOBP-JAX Ops Center will function as a training, warehouse, distribution, and demonstration center.

Presentation Outline

- Executive Summary
- About Jobenomics
- Jacksonville At A Glance
- JVOBP Jacksonville Programs
  - Affordable Live-Work Community Pilot
  - Suggested Follow-On Programs
- Conclusion

JVOBP Jacksonville Key Points

JVOBP = Jobenomics Veteran Owned Business Program

JVOBP Jacksonville's mission is to create the largest percentage (per population) of veteran owned firms of any U.S. city.

- North Carolina is not optimizing vet-firms like other states.
- Jacksonville has the highest percentage (35%) armed force working age adults of any city in North Carolina (Fayetteville has 13% and the remaining top-15 cities less than 0.2%).

Jacksonville could easily triple the percentage of Veteran Owned firms from 14% of all local firms to 42% within 5-years.

- JVOBP Jacksonville has:
  - National movement support (Jobenomics & EmeraldPlanet).
  - A dozen turnkey startup business programs that can be implemented in less than a year.
  - Knowledge and access to multiple funding sources.

Our success depends on the level of Jacksonville's support.

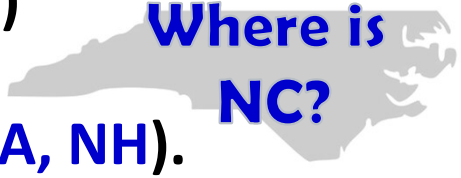
Veteran Owned Business (VOB)

North Carolina has one of the highest veteran populations but lags other states in the number and output of Veteran Owned firms.

U.S. Veteran Owned Businesses (VOBs) At A Glance

- $1.2 trillion in sales receipts
- $1.1 trillion in credit card purchases
- $210 billion in annual payroll
- 5.8 million employees
- 2.5 million firms
  - 98% are micro businesses (<20 employees)
  - 55% are home-based businesses
  - 38% with annual sales of $500K+

States with highest % of VOBs (SC, WV, VA, TN, AL)
States with most VOBs (CA, TX, FL, NY, GA).
States with highest % of VOB sales (MS, OK, SC, MA, NH).



Types of JVOBP Jacksonville Vets:

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Veteran-Owned Business
Jacksonville, NC

- Active duty retired
- National Guard and Reserve personnel
- Honorably discharged personnel
- Active duty transitioning program
- Current spouses of veterans
- Disabled and severely wounded vets
- Unemployed and underemployed vets
- Homeless and behaviorally-challenged vets
- Honorary vets:
  - Law enforcement personnel
  - Firefighters and EMT
  - Other first responders

WWII – Gulf Wars

Our vets need business and job opportunities more than high-fives.

North Carolina & Jacksonville VOBs

	USA	North Carolina	Onslow County	Jackson-ville
All Firms	27,626,360	805,985	10,610	3,574
Veteran-Owned	2,521,682	86,571	1,513	488
	9.1%	10.7%	14.3%	13.7%

Source: 2012 Economic Census: Survey of Business Owners

Jacksonville is ahead of the rest of the USA in terms of veteran business ownership but is underutilizing this valuable resource for economic, community, and workforce development.

North Carolina & Jacksonville Vets

Veteran Status	USA	North Carolina	Onslow County	Jackson-ville
WWII	380,327	12,157	116	104
Korea	1,156,096	36,125	1,019	310
Vietnam	6,192,877	217,169	5,749	1,120
Gulf (1990s)	3,834,993	161,206	10,859	2,372
Gulf (2001-)	3,772,708	150,211	13,561	3,928
Total Veterans	17,418,351	641,993	31,304	7,834
% Total Population	6.9%	7.9%	21.3%	19.0%

Source: U.S. Census Bureau (2019), American Community Survey 1-year estimates

- Huge pool of highly-qualitied business leaders and employees.
- 200,000 military personnel transition to civilian life every year.
- Jacksonville's dominant employer (**Camp Lejeune**) prefers vets.

Jobenomics places special emphasis on veteran business creation.

U.S. Small Business Association Loans

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

SBA Veterans Advantage Guaranteed Loans

- Small business must be at least 51% vet-owned and controlled an individual(s) in the following groups:
  - Honorably discharged veterans
  - Active Duty member in Transitioning Assistance Program
  - Active National Guard members and Active Reservists
  - Current spouse of any veteran or service member, or widowed spouse of a member who died while in service or as a result of a service-connected disability.
- Express (bridge) loans up to **$25,000** with **zero upfront guaranty fee**.
- Loans of **$150,000** or less with **zero upfront guaranty fee**.
- Loans up to and including **$5,000,000**.

SBA U.S. Small Business Administration

The U.S. SBA offers a variety of loan programs designed to assist veterans in acquiring capital to start, grow, or succeed in business.

VA Multifamily Building Loan Program

- A multifamily home is a single building with separate dwelling units (duplex, triplex, fourplex, and condominiums) for different families.

- Multifamily new starts are soaring, 402,000 in 2019, a 20-year peak.
- Active-duty and veterans represent 23% of U.S. homebuyers.
- **VA loans**: **$653,550 duplex**, **$789,950 triplex**, **$981,700 fourplex** (up to $1,470,000 in high-cost counties) with no down payment.

Duplex Triplex Fourplex Fourplex *with* Commercial

Only 12% of U.S. vets use their VA loan benefits. 33% of surveyed homebuying vets did not know there was a VA Home Loan program.

$100 Million Fund for Veteran Owned Businesses & Community Development

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

100 Credit Worthy Veterans X *VA Loan Guaranty Program* **$1M per Fourplex**

= **$100 Million Development Fund**
300 Affordable Homes
100 Commercial Businesses

Urban Renewal

Rural Development

Our team can create a $100M Veteran Community Development Fund.

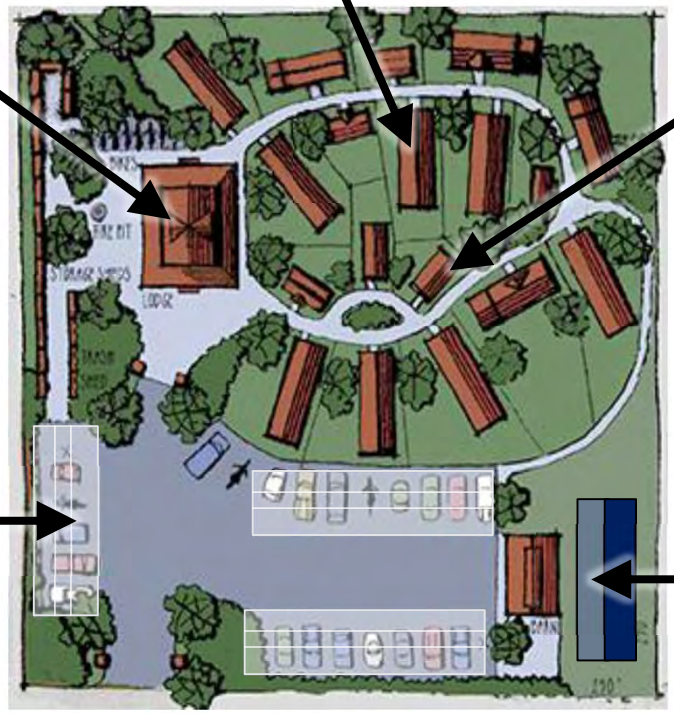
JVOBP Live-Work Community Pilot Project

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Veteran Owned Fourplex

Community & Training Center

Affordable Entry Level Home



Solar Charging Stations & Rental Parking

Indoor Growing Systems & Farmers Market

People need sustainable incomes to afford to live and own.

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Jobenomics

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Veteran-Owned Business
Jacksonville, NC

Grassroots Movement

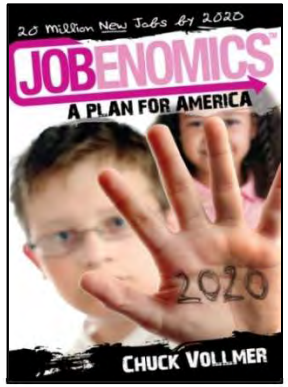
- Since 2010, estimated audience of 30 million
- Website averages 30,000 monthly page views
- Jobenomics America TV launched in 2018

Chuck Vollmer

JOBENOMICS™ America TV

Books, Research & Special Reports

- Eleven books and ninety special reports on economic, community, small business and workforce development
- Free library at Jobenomics.com



Country, Regional & City Programs

- USA: Dozens of city, & regional chapters
- International: Canada, Colombia, Mexico, United Arab Emirates, Ghana and Rwanda

Jobenomics.com

Primary focus: economic, community, small business and workforce development for underserved and under-resourced communities.

Jobenomics Intellectual Capital

JOBENOMICS™
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Jacksonville, NC

Extensive research on the economic, community, business, and workforce development.

Jobenomics Chapters

JOBENOMICS™
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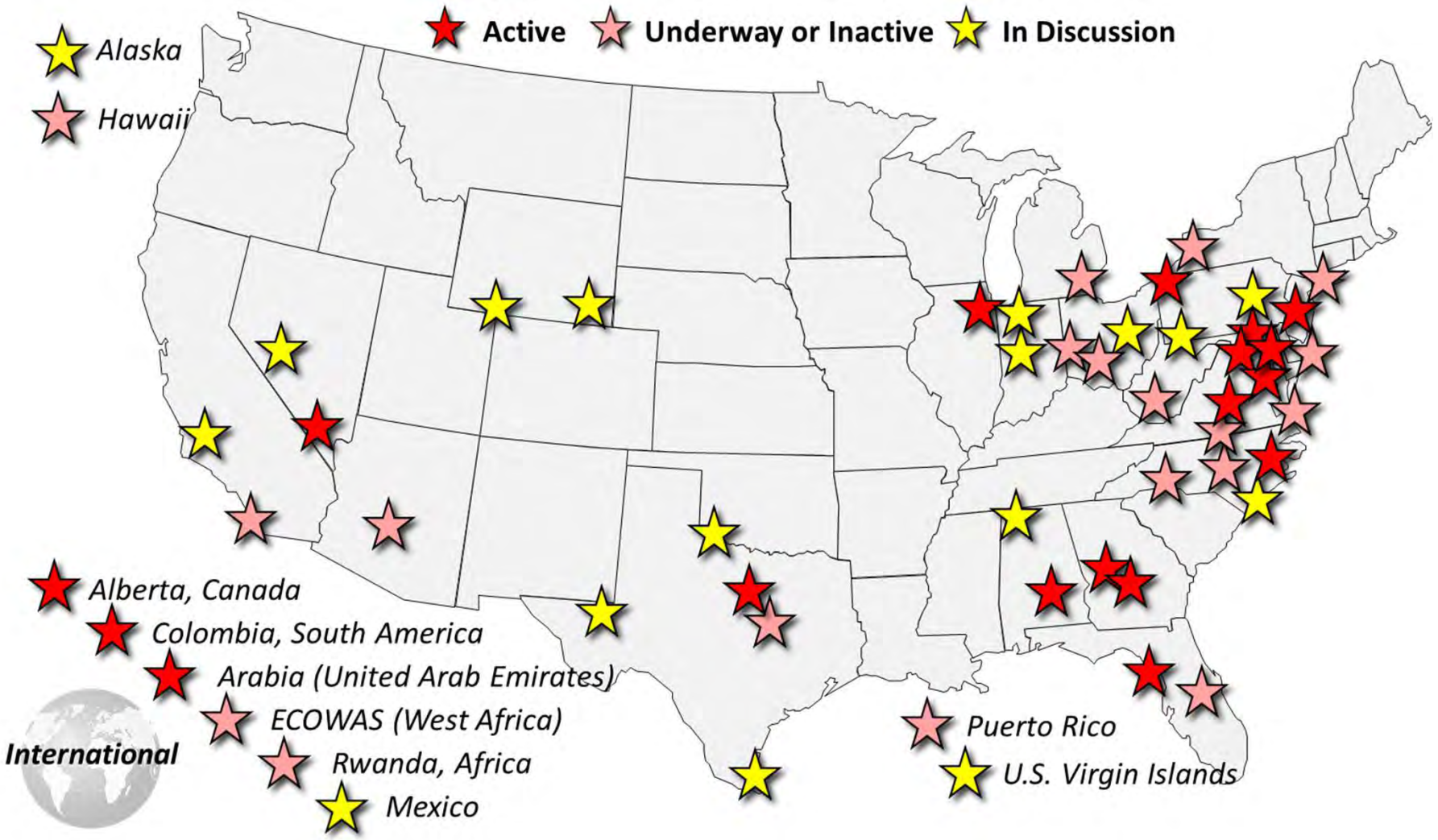
Jacksonville, NC



Since 2016, dozens of communities have started Jobenomics chapters that are in various stages of development.

A Different Approach To Economic And Community Development

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Veteran-Owned Business
Jacksonville, NC

Traditional Top-Down Approach

Land + Labor + Capital = Economic Development

Community Development + Small Business Development + Workforce Development = Economic Development

Jobenomics Bottom-Up Approach

Economic Development Conundrum

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

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

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Jacksonville, NC

- 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 that lack good-paying jobs.

Startup Businesses

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

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. On average, **one-year-old firms create nearly 1,000,000 jobs, while ten-year-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

Startup businesses are the seed corn for local economies. Left unattended, these economies will remain fallow or wither.

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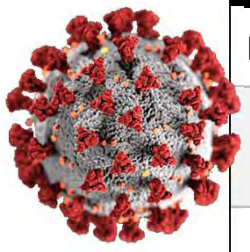
Pandemic Economic Impact

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

- Jacksonville is currently experiencing a **V-shaped recovery**.
  - By May, Jacksonville lost 9,679 jobs (15% of its workforce) but recovered to only **2,156 (3%) job losses** by November 2020.

U.S. Federal Government COVID Crisis Expenditures



Actions	Allowed	Distributed	Major Programs
	$Trillions		
Federal Reserve	$7.2	$2.4	Asset purchases ($2.4T), Emergency lending programs and facilities ($2.7), Liquidity measures (2.1T)
Legislative (Congress)	$4.1	$2.4	Loan Programs ($1.6T), Tax Policy ($789B), Income Support *$544B), Health Spending ($395B), Direct Payments ($292B), State & Local Funding (4227B), Other Spending ($148B)
Administrative (White House)	$0.6	$0.5	Delay tax to July 15 (~$401B), Expansion of advanced payments to health providers (~4100B), other actions (~$70B)
As of 13 Nov 2020	**$11.9**	**$5.3**	*Source: Committee for a Responsible Federal Budget, COVID Money Tracker*

- A **W-shaped recovery (or depression) may occur** when the **$11.9 trillion** worth of stimuli, expenditures and loans end in early 2021.

JVOBP Jacksonville can quickly recover lost jobs and position the region for post-pandemic business and job opportunities.

Marine Corps Impact

Camp Lejeune, New River Air Station, Cherry Point Air Station

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Economic Impact: $5,583,683,737 ($5.6 Trillion)

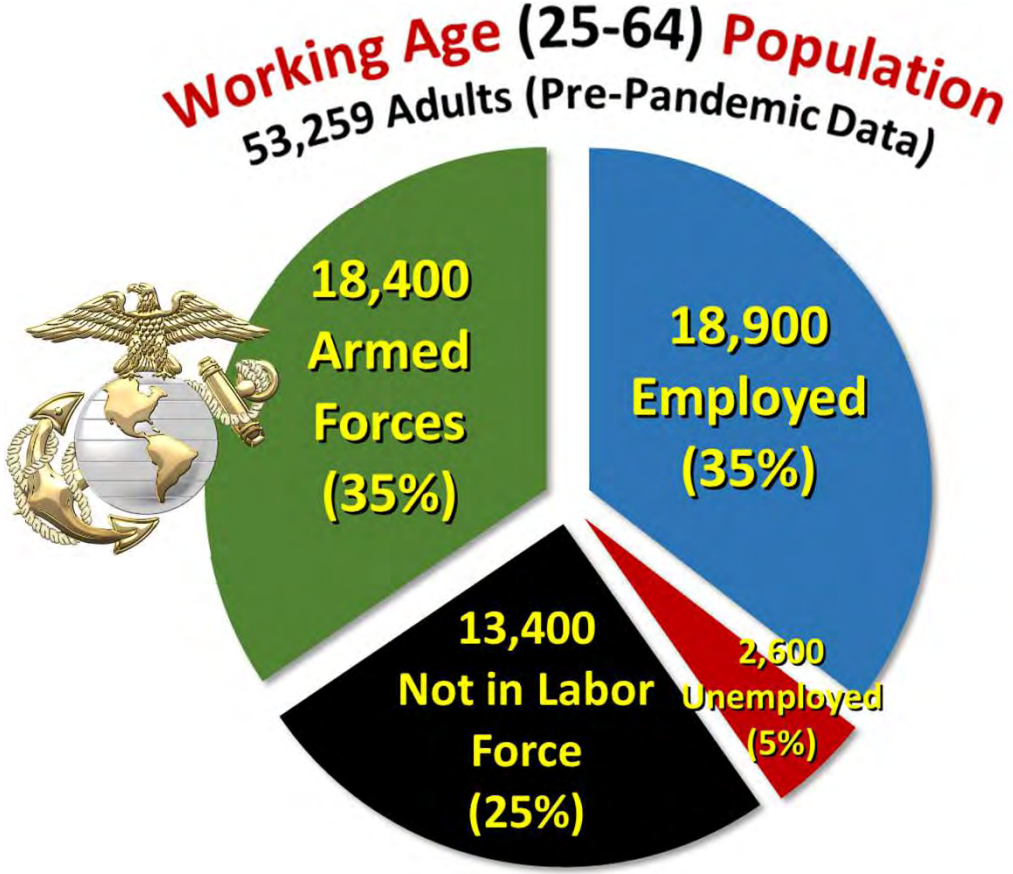
Financial	($ Billions)
■ Salaries	$3.7B
• Military	$1.9B
• Civilian	$0.8B
• Retirees	$1.0B
■ Construction	$0.3B
■ Materials, Supplies & Services	$1.1B
■ Miscellaneous	$0.6B

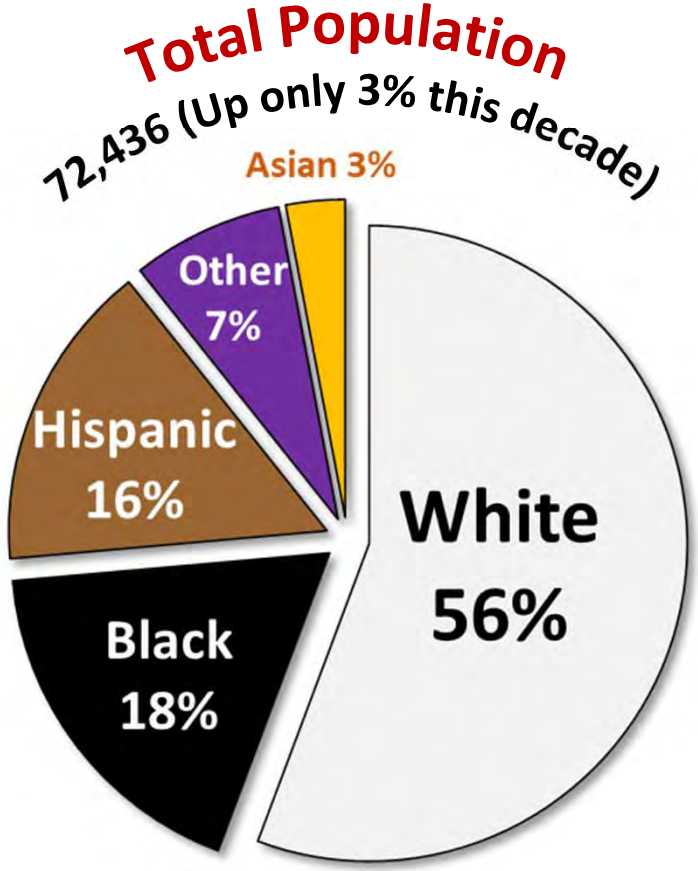
Personnel	
■ Total	151,829
■ Military	51,423
• Marine	47,055
• Other	4,368
■ Family Member	54,779
■ Civilian	11,117
■ Retirees	34,510

People Impact: 151,829 (Twice Jacksonville's Population)

Jacksonville's Workforce

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC





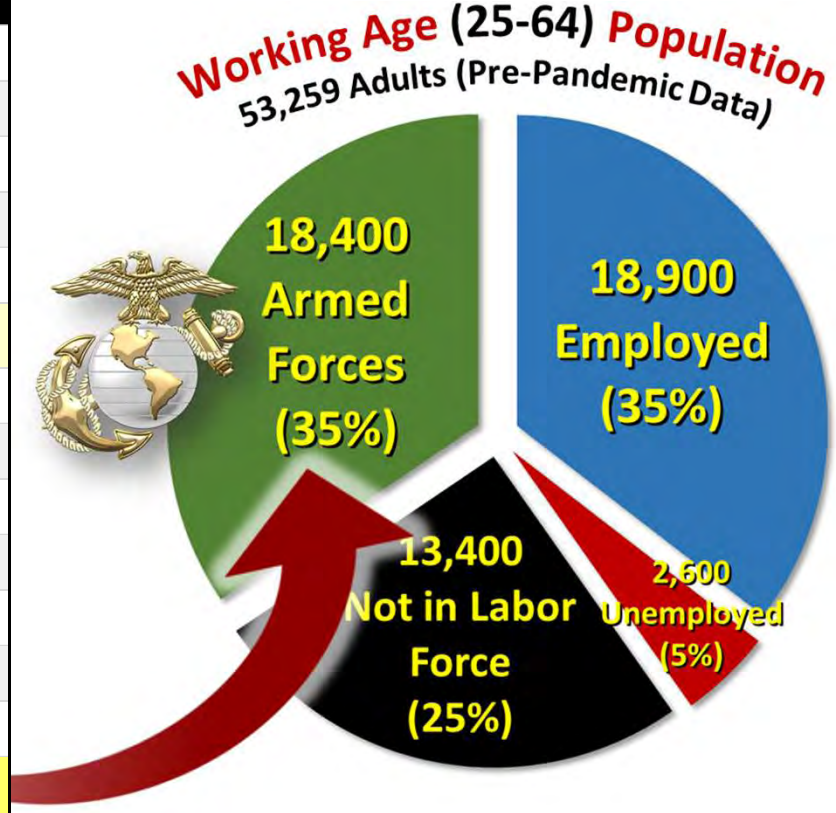
The Jacksonville workforce is dominated by 18,400 Marines, a large minority population, and 16,000 civilian working age adults who do not have jobs.

Jacksonville Is N. Carolina's Military City

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Working Age Population

Rank	Largest Cities	% Armed Forces
1	Charlotte	0.1%
2	Raleigh	0.1%
3	Greensboro	0.1%
4	Durham	0.1%
5	Winston-Salem	0.2%
6	**Fayetteville**	**12.3%**
7	Cary	0.1%
8	Wilmington	0.2%
9	High Point	0.1%
10	Concord	0.2%
11	Greenville	0.2%
12	Asheville	0.2%
13	Gastonia	0.1%
14	**Jacksonville**	**34.5%**
15	Chapel Hill	0%



Jacksonville has a overwhelmingly higher percentage of active-duty military than any city in North Carolina and perhaps the nation!

Firm Ownership Comparison

	USA	North Carolina	Onslow County	Jackson-ville
All Firms	27,626,360	805,985	10,610	3,574
Veteran-Owned	2,521,682	86,571	1,513	488
	9.1%	10.7%	14.3%	13.7%
Women-Owned	9,878,397	287,058	3,798	1,405
	35.8%	35.6%	35.8%	39.3%
Minority-Owned	7,952,386	183,380	1,660	788
	28.8%	22.8%	15.6%	22.0%

Source: 2012 Economic Census: Survey of Business Owners

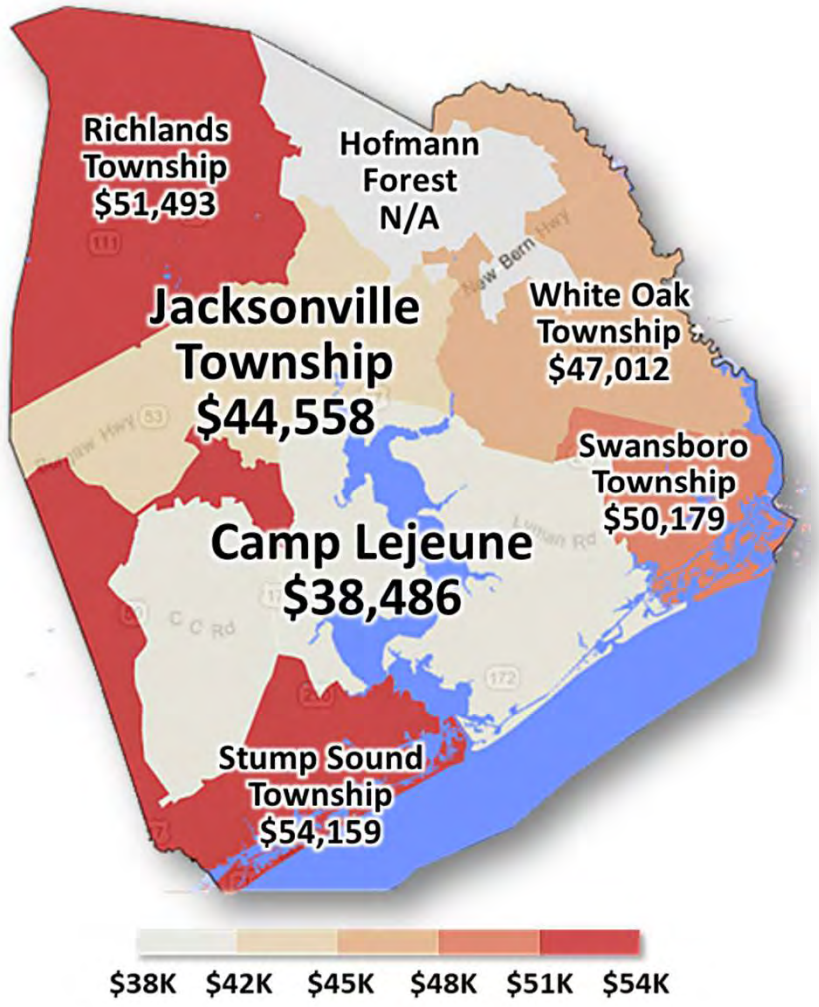
The good news is that Jacksonville is ahead of the rest of the USA in terms of veteran, women, and minority business ownership.

Jacksonville Area Household Income

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Median Household Income (2019)

- **U.S. $61,937**
- **North Carolina $53,855**
- **Onslow County $46,801**
- **Jacksonville Township $44,558**
  - Reflects Camp Lejeune, the regions' major economic driver.
  - One-third less than national income but has an excellent livability score.



Jacksonville is a military-oriented town. Mass-production of veteran owned businesses would have a major economic impact.

Jacksonville Livability

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

areavibes

- Jacksonville's Livability Score (73) is higher than the national and North Carolina's average score.
- A Veteran Owned Business program would boost the low employment (D-) score and provide taxable revenues to improve schools (F) and reduce crime (C).
- Veteran Owned affordable and resilient mixed-use communities will improve housing (D+) and employment (D-) scores:
  - Entry-level affordable homes (800 to 1,200 sq ft)
  - Urban micro-farms (6,000 sq ft indoor grow facilities)

1% of startup business growth reduces crime and poverty by 2%.

Minority-Owned Businesses & Jobs

Jacksonville has 788 minority-owned firms that represent 22% of all firms in a population that is 44% minority.

Race/Ethnicity	1996	2017	Change
Whites	**77.1%**	**55.3%**	**-28%**
Minorities	**22.9%**	**44.7%**	**95%**
Black/African American	8.4%	11.8%	40%
Hispanic/Latino	10.0%	23.6%	136%
Asian American	3.4%	6.5%	91%
Other	1.0%	2.9%	190%

Changes In The Share Of New U.S. Entrepreneurs

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

Veteran business owners are overwhelmingly male (95%) and White (90%). New minority VOBs can level the playing field.

Veteran-Owned Business (VOB)

- Jobenomics focused on mass-producing startup businesses in **under-resourced communities** and **underserved demographics** (women, minorities, **veterans,** and new workforce entrants).
- Jobenomics Founder is a combat veteran who works with multiple veteran organizations, including severely disabled veterans.
- What veterans want most is a mission-based career opportunity.
- Jobenomics provide multiple civilian career paths directly tied to startup micro (≤20 employees) and nonemployer businesses.
- Few veterans understand and utilize home and small business loan programs offered by the Veterans Administration.
- Few government officials appreciate the business and jobs potential of a well-planned Veteran-Owned Business program.

Jobenomics startup businesses can be implemented within a year.

Minority Veteran Report

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

Demographic Characteristics

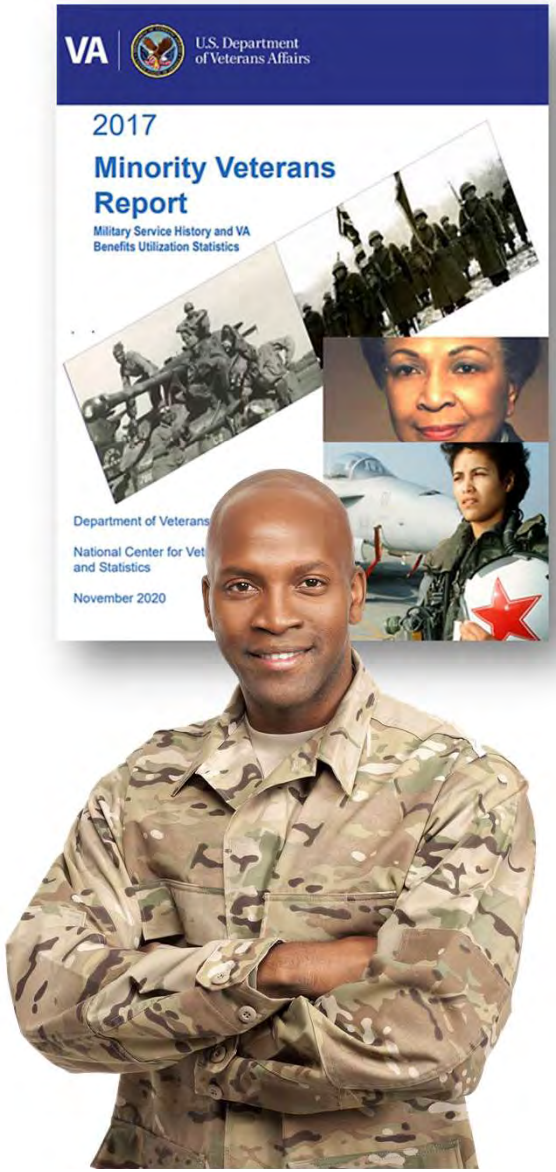
- 5 million total minority veterans.
- 1/4 of all vets, growing to 1/3 by 2045.
- Blacks represent 1/2 of all minority vets.

Socioeconomic Characteristics

- Better educated than minority non-vets.
- 35% work in management, professional, or other related occupations.
- 96% have access to healthcare.
- Median household income of $59,966 versus $46,991 for minority non-vets.
- Almost 1/2 likely to live in poverty.

Veterans turn to entrepreneurship at greater rates than other citizens.

VA Minority Veterans Report
November 2020



Black-Owned Businesses

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

- Jobenomics' **Black Businesses Matter** program commenced in September in Philadelphia, PA.

- In a population that is 43% black, Philadelphia black business ownership is only 2.5%.

- Lack of startup capital (dollars) has been the reason sited by black entrepreneurs for the low 2.5% black-ownership statistic.

- 1% of startup business growth reduces crime and poverty by 2%.

- Hundreds of billions of dollars are now available via the CARES Act (pandemic) & Opportunity Zone funding.

Master planned, mixed-use communities are needed to mass-produce black-owned businesses and attract large sums of startup capital.

Women-Owned Businesses & Jobs

Jacksonville has around 1,400 women-owned businesses.

If Jacksonville encouraged its pool of 1,500 female veterans, Lejeune family members and retiring Marines, it could double the number of female firms in short order.

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$100 Million Affordable Live-Work Units in Jacksonville's Poorest Neighborhoods

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

100 Credit Worthy Veterans X *VA Loan Guaranty Program* **$1M per Fourplex**

= **$100 Million Development Fund**
300 Affordable Homes
100 Commercial Businesses

Two Vet Condo Version

HEROHOMES

HeroHomes.com specializes in vet-financing and urban renewal

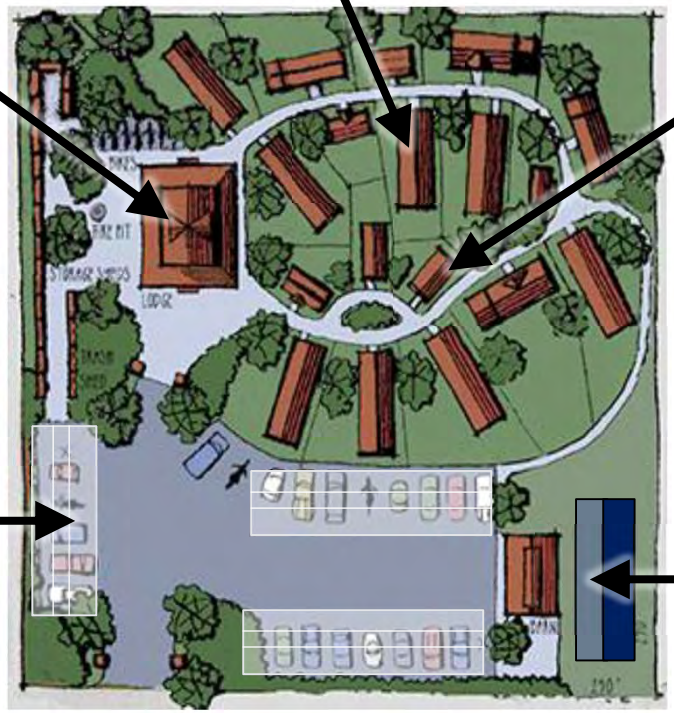
JVOBP Live-Work Community Pilot Project

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Veteran Owned Fourplex

Community & Training Center

Affordable Entry Level Home



Solar Charging Stations & Rental Parking

Indoor Growing Systems & Farmers Market

People need sustainable incomes to afford to live and own.

Jacksonville City Affordability

- A home is generally deemed "affordable" if the total of home-related payments are less than 30% of household income.
  - Jacksonville median home listing price: **$175,000** *(Realtor.com)*
  - Jacksonville median household income: **$41,936** *(2019 Census)*

How much house can I afford?

Source: NerdWallet Affordabiliy Calculator

	Jacksonville, NC			
	Annual Household Income	**Affordable Home Listing Price***	**Monthly Payment****	**Down Payment & Closing Costs**
	$60,000	$271,637	$1,300	$60,544
	$50,000	$204,991	$1,000	$46,525
Median	**$41,936**	**$157,248**	**$758**	$35,220
	$40,000	$138,345	$700	$32,506
	$35,000	$105,022	$550	$25,496
Entry-Level	**$30,000**	**$71,699**	**$400**	$18,487
	$25,000	**$38,376**	**$250**	$11,477

* 30-Year Mortgage @ 3.94%, $500 Minimum Monthly Debt Payments

** Mortgage payment, homeowners insurance, property taxes, homeowner association

JVOBP's affordable homes are designed for entry-level buyers.

Fourplex Affordable Sales Pricing

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Jacksonville's Median Listing Home Price is $175,000

Source: Realtor.com, https://www.realtor.com/realestateandhomes-search/Jacksonville_NC/overview

One-Level 768 sf Units

- Pilot project = 12 fourplexes = 48 units
- Designed for disabled and the 3,800 Jacksonville Vietnam vets who are looking to downsize or retire in a community of veterans.
- Sale price at **$80 sf = $61,440**

Two-Level 1,005 sf Units

- Pilot project = 7 fourplexes = 28 units
- Designed for entry level buyers.
- Sale price at **$80 sf = $80,400**

Three-Level 1,225 sf Units

- Pilot project = 8 fourplexes = 48 units
- Designed for larger families.
- Sale price at **$80 sf = $98,000**

All units designed to LEEDS & ADA compliance standards.

Leadership in Energy and Environmental Design & American Disabilities Act

Fourplex Rental Projections

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

One-Level 768 sf

Two-Level 1,005 sf

Three-Level 1,225 sf

Fourplex	Purchase Price	Down Payment	Funding Fee ($0 if 10% Disabled)	Total Loan Amount	Estimated Monthly Payment	Break-Even (No Profit) Rental Fee (3 Units)
#1 One-Level	$215,040	$0	$4,945	$219,985	$1,161	$387
#2 Two-Level	$281,400	$0	$6,472	$287,872	$1,519	$506
#3 Three-Level	$343,000	$0	$7,889	$350,889	$1,851	$617

VA Loan: 2.625% Interest Rate, 30-Year Loan, Credit Score Good (680-719), First Time VA Borrower

According to Apartment.com, Jacksonville townhomes and house rentals ranged from $700 (1-Bed) to $1,600 (3-Bed) per month.

Veteran Entry-Level Home Loans

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

- **Veteran Home Loans**
  - Private lenders issue and the VA guarantees a portion of the loan (e.g., $36,000 default guarantee on a $140,000 loan).
  - VA loans have no maximum amount but are limited by home value and income.
  - Price of a home loan varies with personal income (e.g., **$100,000 30-year loan requires around $2,000 monthly income**).
  - VA loans require **no down payment**, better interest rate, no monthly mortgage insurance premiums, and **fewer closing costs** for the vet.
- **Disabled Veteran Housing Grants**
  - Specially Adapted Housing grants up to **$100,896** for FY 2021.

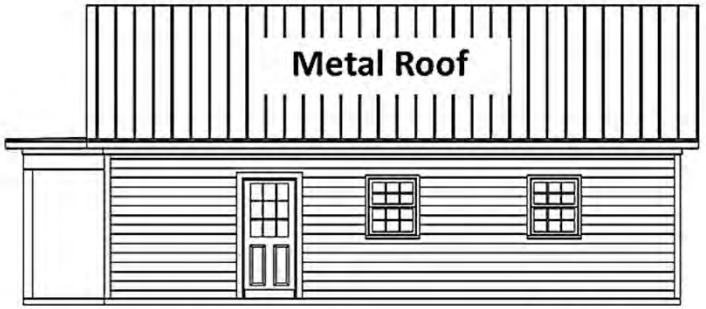
Corporal (E-4)
Non-Commissioned Officer (NCO)

An E-4 monthly base pay and housing allowance is $2,700 and $1,300 respectively, which qualifies them for entry-level VA home loans.

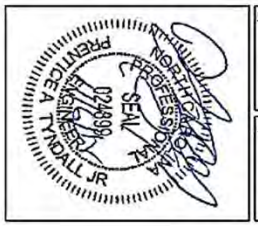
680 Sq Ft Entry Level Small Home

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

FRONT ELEVATION



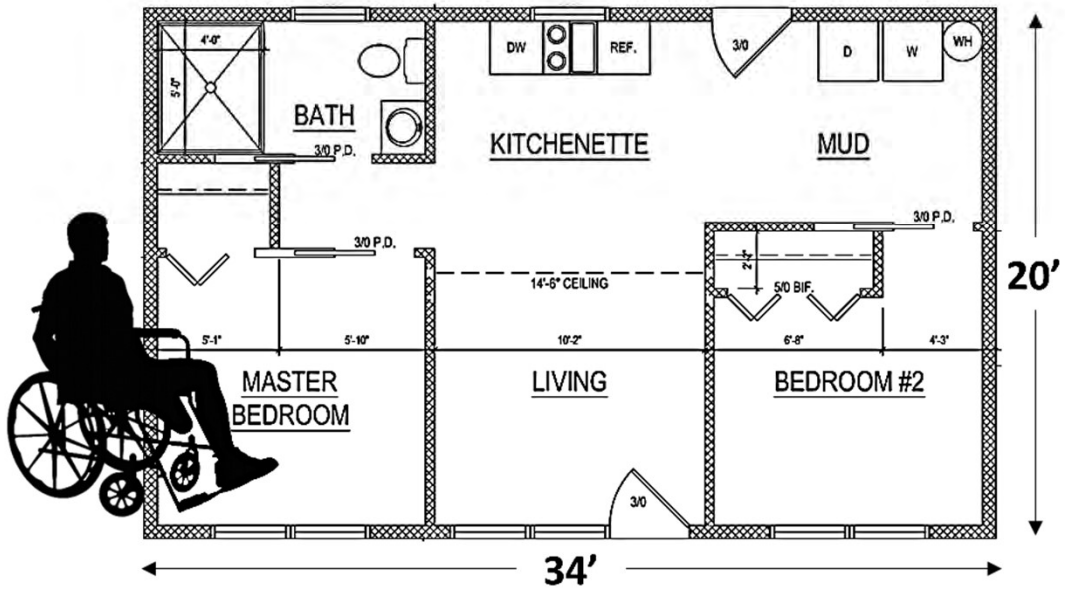
REAR ELEVATION



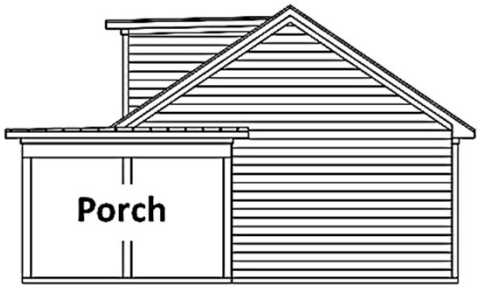
Client:
Uniquely Building History

Plan:
Tiny House
Selma, NC

TYNDALL
ENGINEERING & DESIGN, P.A.
250 Shipwash Drive • Garner • North Carolina • 27529
www.tyndallengineering.com



GHEST Homes ™



RIGHT ELEVATION

Ranch-style home designed for disabled veterans or the handicapped.

Veterans Housing Project

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

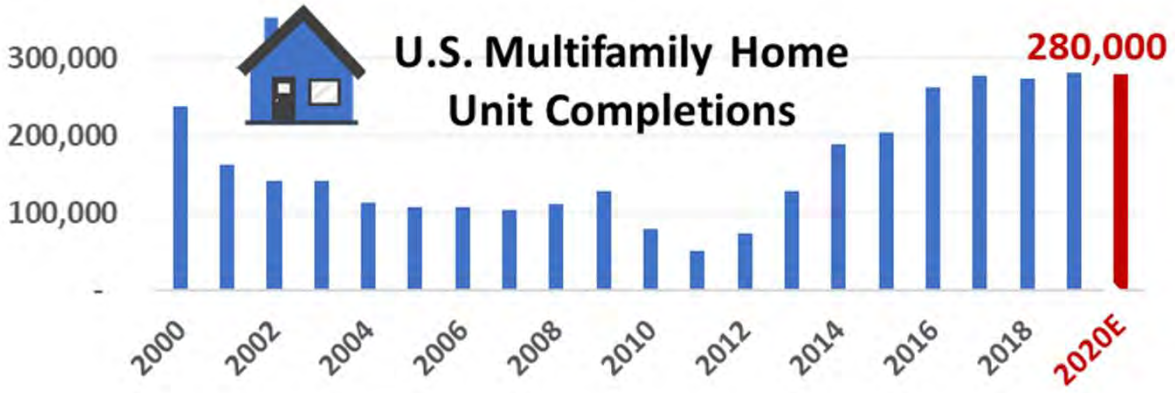
VHHP
Veteran's & Homeless Housing Project, Inc.
WMBO 501c3

American Disabilities Act, LEEDS compliant home.

LEEDS - Leadership in Energy and Environmental Design

VA Multifamily Loan Program

- A multifamily home is a single building with separate dwelling units (duplex, triplex, fourplex and condominiums) for different families.



- Multifamily new starts are soaring, 402,000 in 2019, a 20-year peak.
- Active-duty and veterans represent 23% of U.S. homebuyers.
- **VA loans**: **$653,550 duplex**, **$789,950 triplex**, **$981,700 fourplex** (up to $1,470,000 in high-cost counties) with no down payment.

Duplex Triplex Fourplex Fourplex *with* Commercial

Only 12% of U.S. vets use their VA loan benefits. 33% of surveyed homebuying vets did not know there was a VA Home Loan program.

U.S. Small Business Association Loans

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

SBA Veterans Advantage Guaranteed Loans

- Small business must be at least 51% vet-owned and controlled an individual(s) in the following groups:
  - Honorably discharged veterans
  - Active Duty member in Transitioning Assistance Program
  - Active National Guard members and Active Reservists
  - Current spouse of any veteran or service member, or widowed spouse of a member who died while in service or as a result of a service-connected disability.
- Express (bridge) loans up to **$25,000** with **zero upfront guaranty fee**.
- Loans of **$150,000** or less with **zero upfront guaranty fee**.
- Loans up to and including **$5,000,000**.

SBA U.S. Small Business Administration

The U.S. SBA offers a variety of loan programs designed to assist veterans in acquiring capital to start, grow, and succeed in business.

$100 Million Affordable Live-Work Veterans Community in Onslow County

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

100 Credit Worthy Veterans X

VA Loan Guaranty Program
$1M per Fourplex

$100 Million Development Fund
= 300 Affordable Homes
100 Commercial Businesses

Rosamond, California, 1200-Acre Veterans Freedom Farm

Coonan & Bonds Architects http://www.coonanbonds.com/mies_portfolio/acts-freedom-farm/

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

Qualified Opportunity Fund (QOF)

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

- A Qualified Opportunity Fund (QOF) is an investment vehicle for investing in eligible property located in an Opportunity Zone.
- Investing in an Opportunity Zone can significantly reduce investor and corporate capital gains tax burden.
- As of 23 November 2020, NCSHA lists:
  - 221 total QOFs with **$47 billion** total anticipated investment.
  - 63% target **affordable housing** and **community development.**

National Council of State Housing Agencies (NCSHA)

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

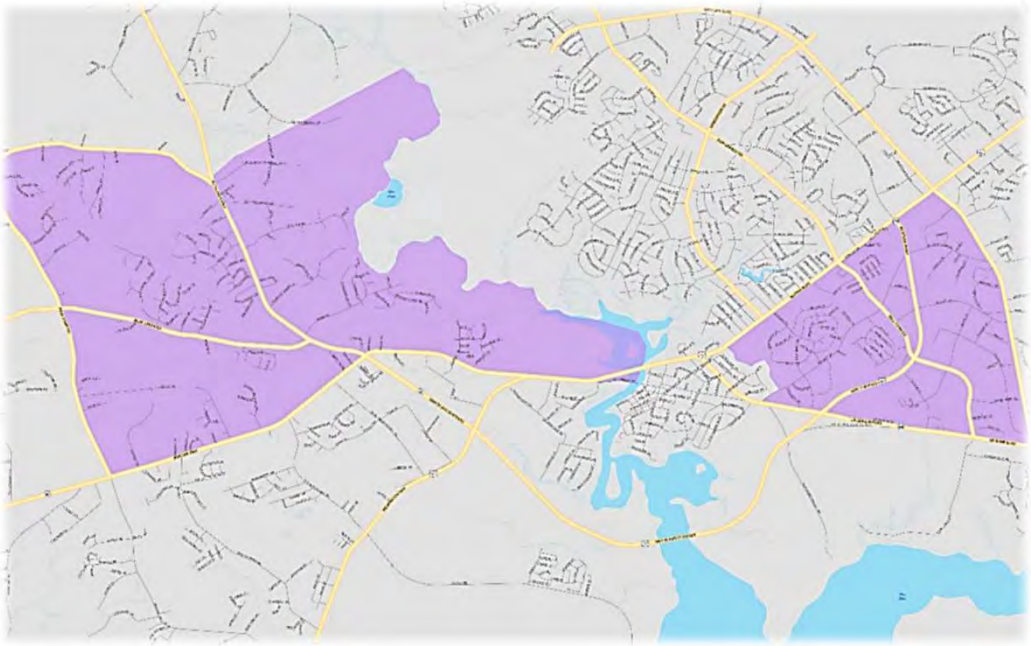
Almost all QOFs call for mixed-use real estate projects.

Jacksonville/Onslow Opportunity Zones

People 5,000

Median Household Income $49,000

People Per Square Mile 554



People 3,000

Median Household Income $27,000

People Per Square Mile 962

- North Carolina has 252 designated Opportunity Zones, including 241 low-income communities, plus 11 non-low-income contiguous tracts.
- Only one-quarter of North Carolina's census tracts statewide are rural, but one-third of these Opportunity Zones are in rural areas.

Jacksonville/Onslow County has two sizeable OZones.

Renewable Energy Businesses & Green Jobs

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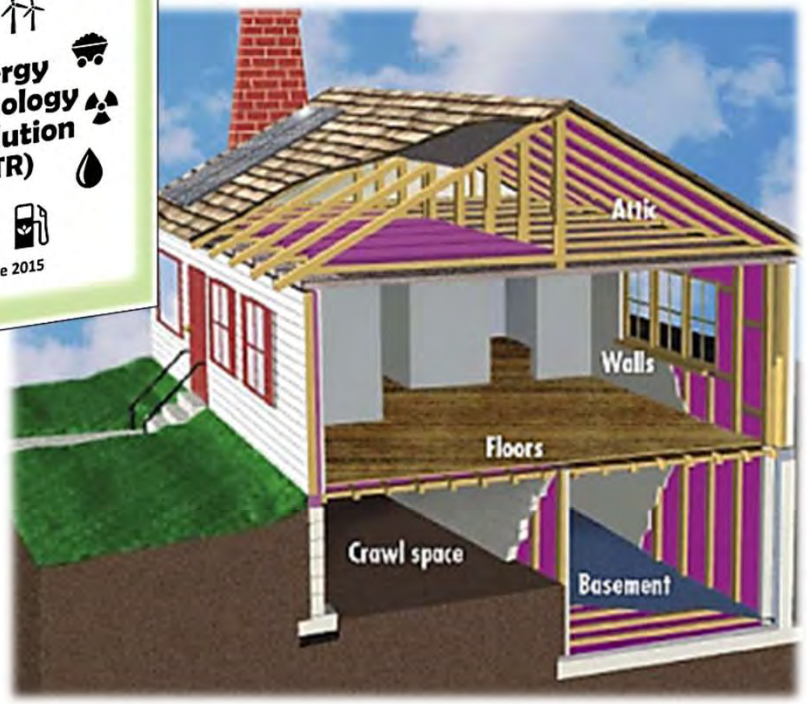
Veteran-Owned Business
Jacksonville, NC

Net Zero Buildings & Communities Installation & Maintenance Businesses



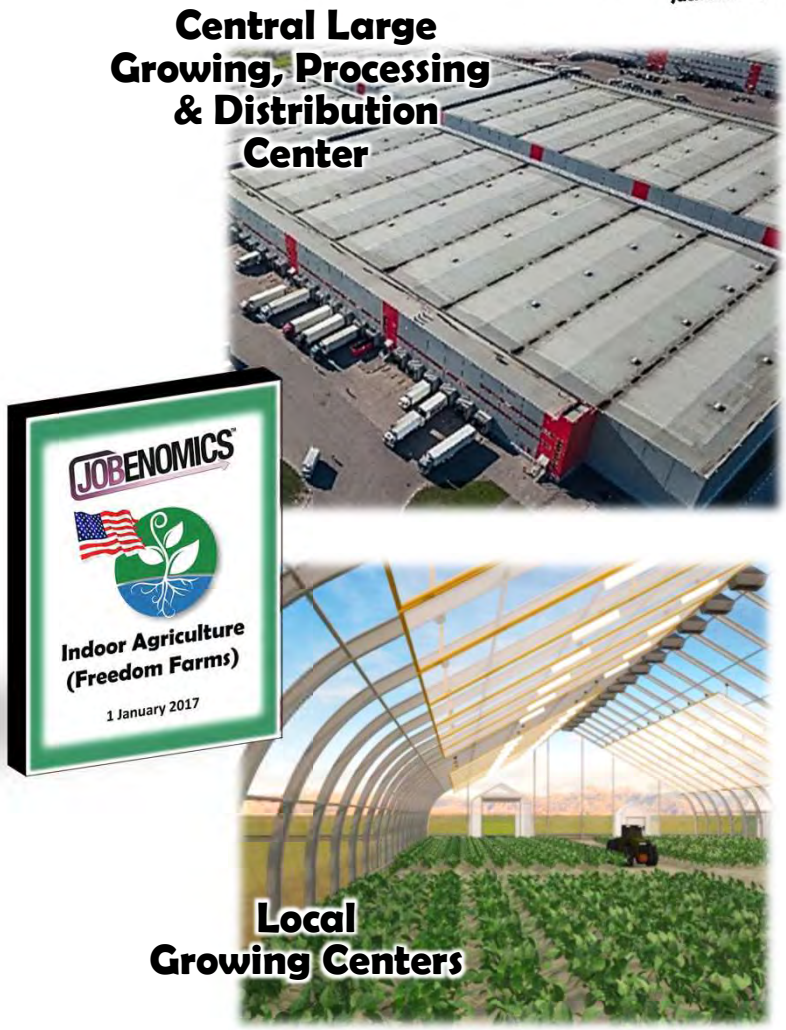
Energy Audit, Weatherization & Renovation Businesses

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

Controlled Environment Agriculture (CEA)

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

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

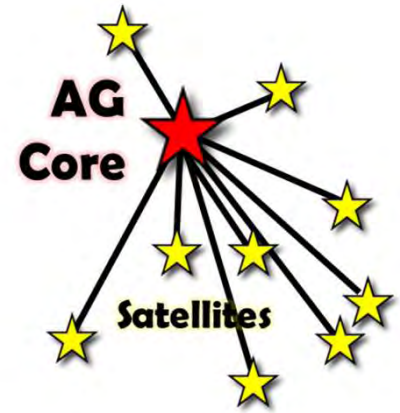


Global CEA market is projected to grow to $15.3 billion by 2024, up from $6.5 billion in 2017, potentially creating thousands of businesses and several million jobs in underserved rural and urban communities.

JVOBP Jacksonville CEA Program

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

- **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

JVOBP Jacksonville goal is to establish distributed CEA business centers throughout Onslow County.

High $ Value CEA Products

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Common Crops

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

Specialty Crops

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

There is high demand for fresh, locally-grown, organic, herbicide/pesticide free, non-GMO, farm-to-table food.

Micro Farm & Farmers Market

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

Grocery stores and customers want fresh organic vegetables and produce.

Presentation Outline

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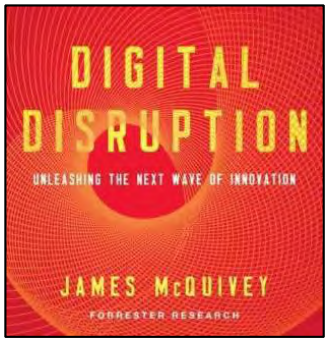
Digital Economy

- Platform Economy
- E/M Commerce
- Sharing Economy
- On-Demand Economy
- Apps/Bots Economy
- Gig Economy
- IoT Economy

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 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)

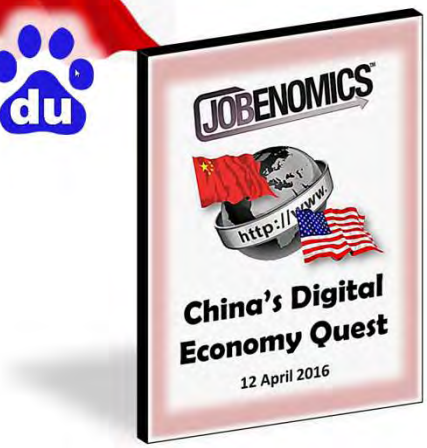


- Top digital startup platforms:

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.

Entrepreneur Clubs

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

- **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**

Autos International

GiveBack ALLIANCE

GOLF VALUE CLUB GVC

The Toner Superstore.com™

Energy Solutions group LLC
innovative, green answers

LifeStyles Vacation Club

Foothills Development Corporation™

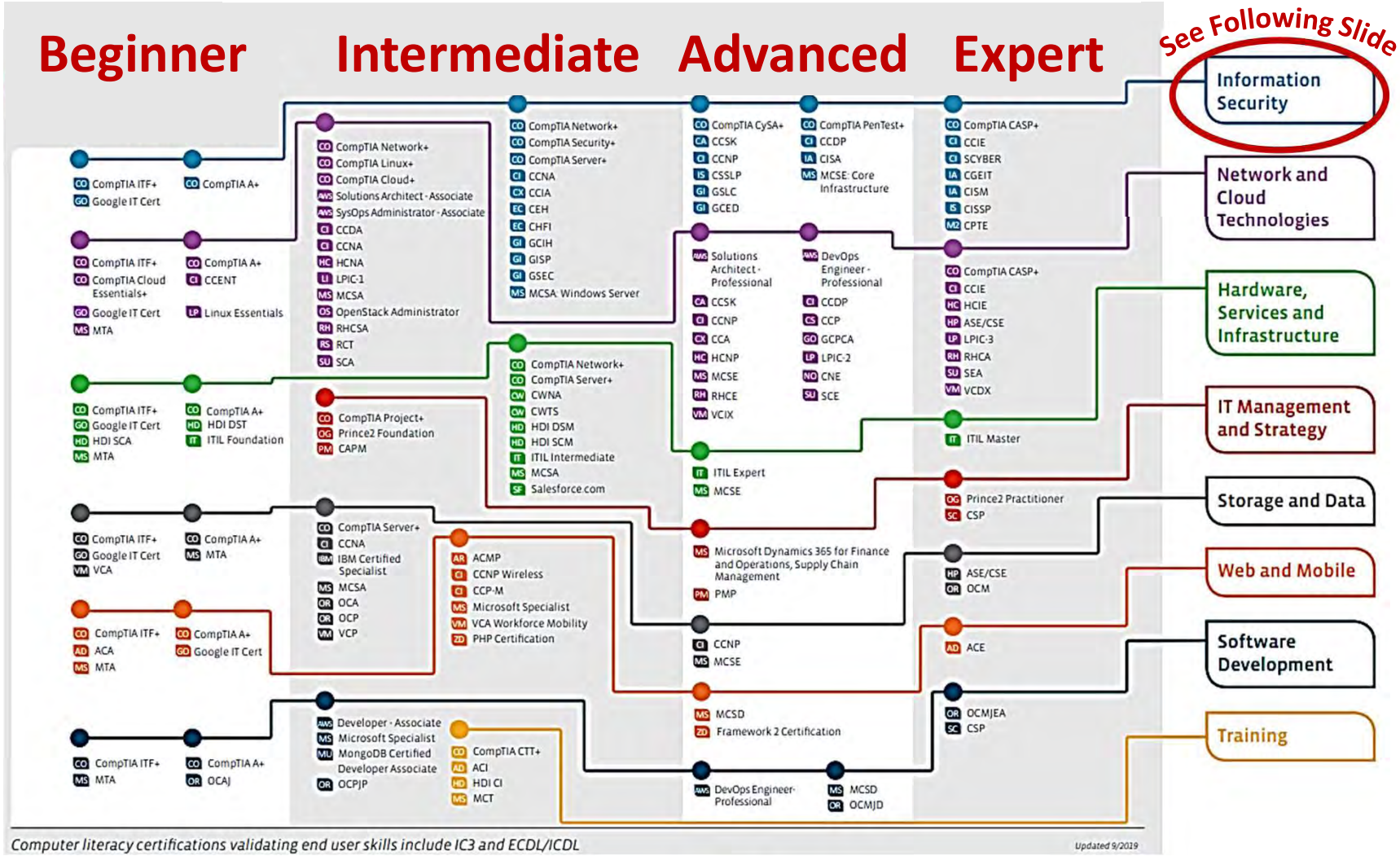
Golf LifeStyles

E-Clubs can mass-produce startup firms in Jacksonville.

Digital Economy Career Roadmap

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

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.

Major Information Security Locations

https://www.cyberseek.org/heatmap.html

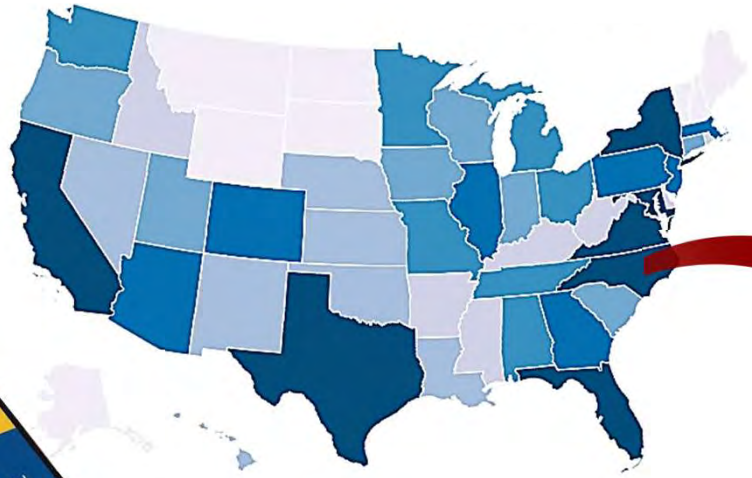
Total Cybersecurity Job Openings

USA = 521,617

North Carolina = 20,357

Employment Demand

- Very High
- High
- Medium
- Low



Job Openings

Raleigh = 5,994

Fayetteville = 835

Jacksonville = 114

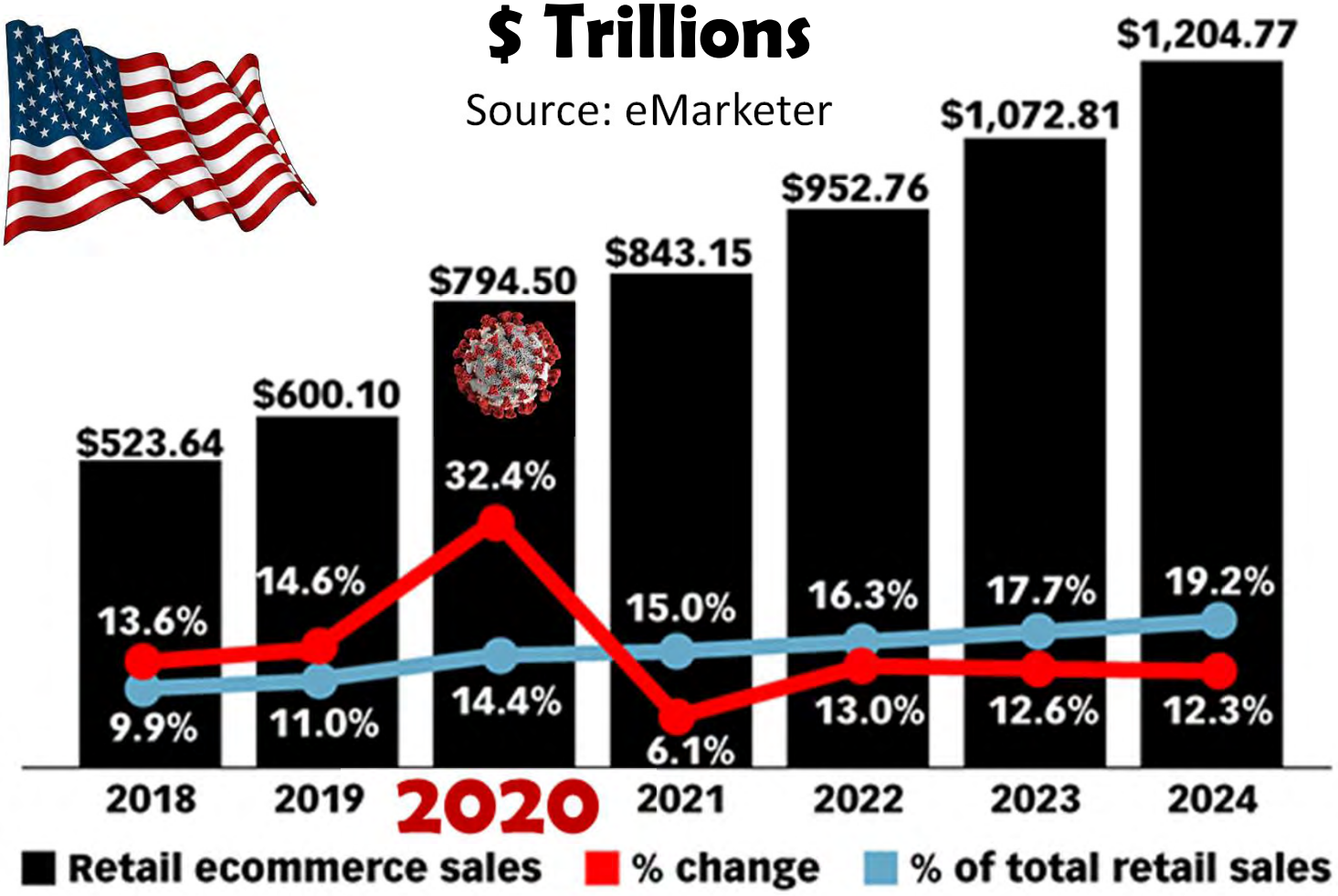
Wilmington = 113

New Bern = 42

About 1/3 of all open jobs are high-paying ($50K) entry-level, non-technical administration, operational, investigative and maintenance positions.

U.S. Retail E-Commerce Economy

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC



The pandemic accelerated the shift to U.S. online consumption in ways that didn't seem possible.

Jobenomics Direct-Care Program

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Jacksonville, NC

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

Veterans and women are ideal for direct-care businesses and jobs.

Mobile Level-2 Biosafety Lab

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Jobenomics Partner, https://alephdiagnostics.com

Ideal for VOBs in areas without good healthcare access.

Level-2 biosafety labs mitigate infectious agents or toxins that pose a threat to critical enterprises (government, schools, businesses, airports). They also facilitate returning people to work and children to school. It also provides **a new source of revenue** for local communities.

High-End RT-PCR Analyzers

Test Kits & Diagnostics

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

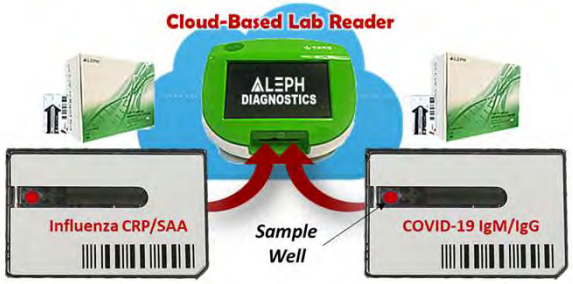
FDA-Approved COVID-19 & Influenza Rapid Test Kits

Antibody

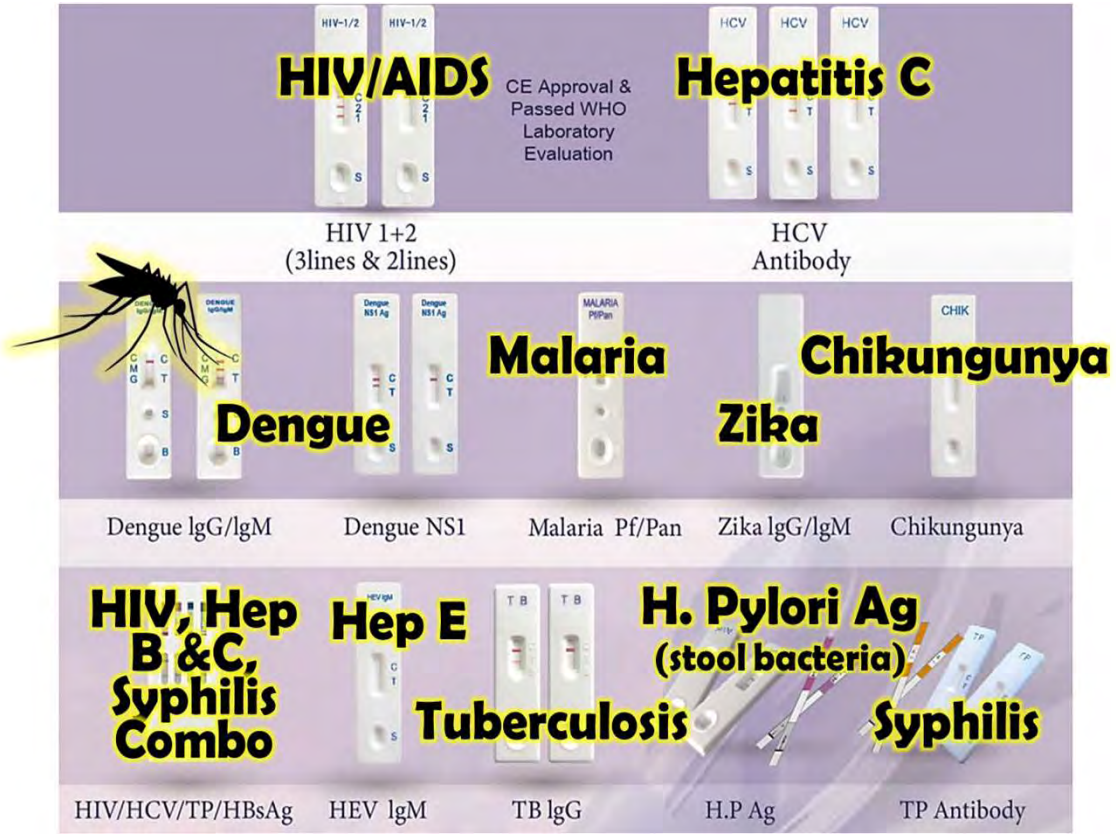
PCR

Antigen

Antibody & Influenza



Other Aleph Diagnostics Test Kits (Examples)



Demand for testing, contact tracing and logistics services are high.

CerarMist VOB Program

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

https://www.cerarmist.com/opportunity/veteran-owned

- CerarMist Inc. is **a non-chemical, EPA approved, Facility Hygiene Service** that safeguards facilities, plants and humans against infectious viruses and mold by forming **barriers that lasts up to 90-days**.

- CerarMist **VOB Program** features:
  - Quick launch within 30 days
  - Field and online training
  - Low investment (≈$10K)
  - Loan financing support
  - Corporate discounts
  - Technical support

Thousands of local VOB jobs are needed now and in the future.

HyOx SUPER WATER Drinking Water

Jobenomics Partner, www.superwaterhyox.com

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Florida Bottling Plant

Dr. Linares, CEO

SuperWater HyOx increases water's dissolved oxygen content by 300%, which is essential for healthy organisms (human, animals, agriculture).

HyOx Agriculture Applications

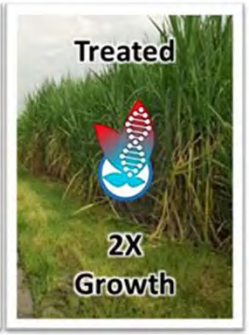
JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

Soil Improvement

Cherry Tomatoes

HyOx SUPER WATER + TERRE HyOx ORGANICS

Sugar Cane



Limes

Coffee

Avocado

Doubling growth of traditional agriculture in South America.

HyOx Environmental Remediation

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Veteran-Owned Business
Jacksonville, NC

HyOx Floating Oxygenator GPS Solar Powered Drone

Waterways, Lakes And Ponds

Toxic Waste Remediation

SuperWater HyOx is mitigating many forms of pollution.

Urban Mining

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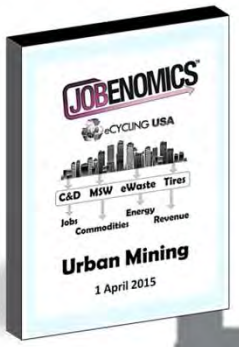
Veteran-Owned Business
Jacksonville, NC



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

Landfill

C&D	MSW	E-Waste	Tires
Construction & Demolition Material	Municipal Solid Waste	Electronic Waste & Appliances	Car, Truck, Rubber Products

Restore

Waste-to-Organics	Waste-to-Energy	Waste-to-Material
Compost, Mulch	Electrical Power, Biofuels, Carbon Black	Metal, Plastic, Rubber

Waste-to-Value Goal: Monetize urban and rural waste streams to produce businesses, jobs and revenues for workforce development.

eWaste Materials Reclamation Facility

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

eCYCLING USA

URT Recycling Technology

100 Operational Sites Worldwide

Jobenomics Partner, www.urt-recycling.com

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

Plastics-to-Fuel System

JOBENOMICS™
Veteran-Owned Business
Jacksonville, NC

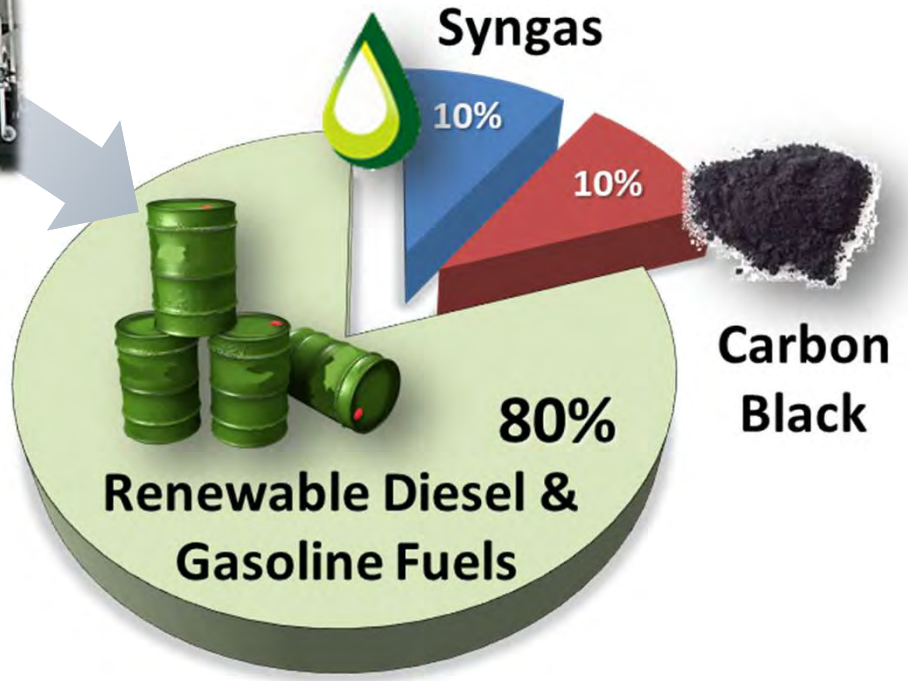
EVP R-One Facility

Jobenomics Partner, www.evptechnology.com

Growing Plastics Waste Problem

Imported Plastics Waste

China no longer accepting baled plastic waste



Suppling Jacksonville with high-quality, low-sulfur fuels.

Experiential Tourism

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Millennials (largest generation) prefer junkets over sightseeing.

Adventure travel 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.

Jacksonville Experiential Tourism

JOBENOMICS™ Veteran-Owned Business Jacksonville, NC

Jacksonville tourism relies primarily on *pull advertising*. Online *push marketing* proclaims personal experiences.

Push Marketing Connects Tourists:

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

Annually, 2.7 million visitors spend $232 million supporting 3,600 WP jobs. An experiential tourism strategy will boost these statistics.

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Conclusion

- **JVOBP Jacksonville can be:**
  - Implemented quickly (often within one year).
  - Thousands of new businesses and jobs would be created within five years.
  - These programs (plus new programs) are highly-scalable and repeatable across the entire nation/region, thereby transforming the labor force and economy.
- **Next steps:**
  - Jacksonville decision-leaders need to decide if a Jobenomics Veteran Owned Business Program is of interest.
  - If yes, host the Jobenomics team members to come to Jacksonville to conduct a conference with key government, business and investment decision-makers.

Our success depends on the level of Jacksonville's support.

Contact Information

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