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.

James Lovejoy, Robert Thomas & Jolan Stoltz, JVOBP Montgomery & Chuck Vollmer, Jobenomics Founder & President 5 January 2021

JVOBP Montgomery Leadership Team



- Jobenomics works with community-leaders to build coalitions of like-minded decision-makers and opinion-leaders.
- Coalition-building leaders for JVOBP Montgomery include:



James E. Lovejoy: Veteran (retired US Army First Sergeant), Alabama Military Affairs Chairman, Chairman Manhood Inc. (nonprofit for mentoring at-risk youth), Revitalization of Montgomery, ACTS Community Development Corporation



Robert L. Thomas, Sr.: Veteran (retired USAF First Sergeant), Operations Response Section Chief with the Alabama Emergency Management Agency, State Police Officer & Governor's Protection Detail (Gov's Siegelman & Riley)



Jolan Stoltz: Military family, CEO Veterans & Homeless Housing Projects Inc. Managing Director of the JVOBP Montgomery Affordable Home Program.

Jobenomics support team includes several hundred leading professional across multiple programs addressed in this document.,



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Veteran Owned Businesses (VOB)



Alabama has one of the highest percentage of veteran owned firms in the USA and is an ideal way to improve Montgomery's economy.



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).

Jobenomics VOB Program Includes:



- Active duty retired
- National Guard and Reserve personnel
- Honorably discharged personnel
- Active duty transitioning program
- Current spouses of veterans
- Service-connected disabled vets
- Unemployed and underemployed vets
- Homeless vets
- Honorary vets:
 - Law enforcement personnel
 - Firefighters and EMT
 - Other first responders



Per the U.S. Census Bureau, 13% (2,352 firms) of all Montgomery firms are VOBs that have significant growth potential. The JVOBP-Montgomery goal is to double the amount of VOBs within 5 years.

Alabama & Montgomery VOBs







All Firms

Veteran-Owned

USA	Alabama	Montgomery		
		County	City	
27,626,360	374,153	19,932	18,043	
2,521,682	41,943	2,535	2,352	
9.1%	11.2%	12.7%	13.0%	

Montgomery 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.

Alabama & Montgomery Vets



1	1		A BANK	GOMERY COUNTY ALABAMA	OSTGOMERI * * * * * * * * * * * * * * * * * * *	HIC
Veteran Status		USA	Alabama	Montgomery		
VCCCI	veteran status		Alabama	County	City	
	WWII	380,327	3,378	249	249	
Wartime	Korea	1,156,096	19,449	679	467	
	Vietnam	6,192,877	113,331	4,670	3,840	
Veterans	Gulf (1990s)	3,834,993	81,064	5,098	4,363	
	Gulf (2001-)	3,772,708	77,447	5,141	4,474	
Peacetim	ne Veterans	2,081,350	23,585	901	844	
Total	/eterans	17,418,351	318,254	16,738 14,2		
% Total I	Population	6.9%	8.4%	9.8%	9.7%	

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.
- Montgomery's biggest employers (Maxwell-Gunter AFB/Guard & Reserve Units, State/Local Government, Hyundai) prefer vets.

Jobenomics places special emphasis on veteran business creation.

U.S. Small Business Association Loans



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.
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- Loans up to and including \$5,000,000.

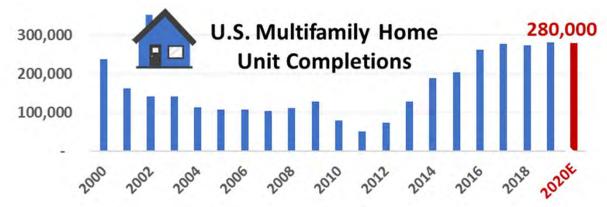


The U.S. SBA offers a variety of loan programs designed to assist veterans in acquiring capital to start, grow or succeed in business.

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.



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



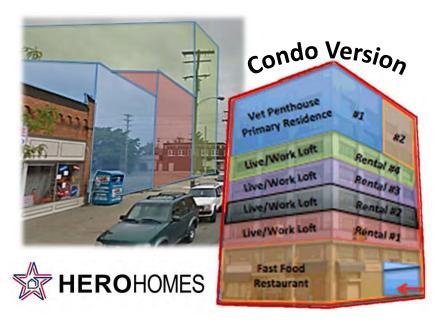
100 Credit Worthy **Veterans**



\$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



Veteran Owned Fourplex

Community & Training Center





Solar Charging Stations & Rental Parking



Affordable Entry Level Home



Indoor Growing Systems & Farmers Market



People need sustainable incomes to afford to live and own.



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Jobenomics

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

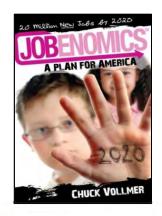
- Eleven books and ninety special reports on economic, community, small business and workforce development
- Free library at Jobenomics.com

Country, Regional & City Programs

- USA: Twenty city, county & regional chapters
- International: Jobenomics Alberta (Canada),
 Colombia (South America) and Rwanda (Africa)







Jobenomics.com

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

Jobenomics Intellectual Capital

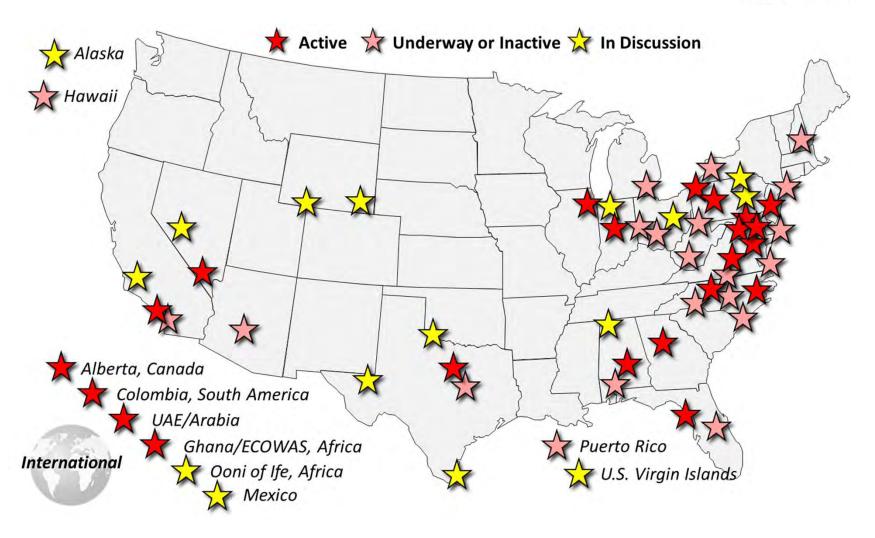




Extensive research on the economic, community, business and workforce development.

Jobenomics Chapters





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

Jobenomics Montgomery County & Jobenomics Southeast Alabama



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



Jobenomics Southeast Alabama is a program for

live-wo

By: Te

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 **16 November 2019**



16 November 2019

Jobenomics focuses on mass-producing local search dusinesses and sustainable jobs. Jobenomics' principal focus is uplifting citizens at the base of the socio-economic pyramid. The Jobenomics National Grassroots Movement has reached an estimated audience of 30 million people via national media, Jobenomics America TV, website, blog, and lectures. The Jobenomics website (www.Jobenomics.com) averages over 30,000 page views per month, with the majority of the viewers spending a half hour or more online. As a result of this exposure, Jobenomics gained national recognition for its unique economic, community, business, and workforce development activities. Over twenty U.S. cities have implemented Jobenomics Chapters to serve the needs of their underserved and under-resourced citizens. To meet the immediate needs of these citizens, Jobenomics formed partnerships with leading companies and institutions to implement a wide variety of highly scalable, repeatable, and startup programs that could quickly create hundreds of new locally owned and operated startup businesses.

Jobenomics Southeast Alabama features a turnkey program for creating mixed-use, master-planned, locally-owned, live-work communities in under-resourced areas in Alabama with an emphasis on obtaining Qualified Opportunity Zone funding. The mission of Jobenomics Southeast Alabama is to promote entrepreneurialism in underserved neighborhoods with a focus on minorities, women, veterans, youth, and other hopefuls that want to start a business or a new career. Jobenomics has a portfolio of highly-scalable programs, implementable within a year, mass-producing startup businesses and jobs that will boost Southeast Alabama's economy and labor force. This portfolio includes:



- Controlled Environment Agriculture: Large indoor grow facilities and small satellite farms
- SuperWater HyOx: Super-oxygenated H₂O for drinking, agricultural and environmental remediation
- . Urban Mining: E-Waste Materials Reclamation and Waste Plastics-to-Biofuels Systems
- Digital Economy Jobs & Digital Academies: E-Commerce, M-Health, Internet of Things, etc.
- . Direct-Care: Remote On-Demand Healthcare, Social Assistance, Behavioral, Elder and Child Care
- . Energy: Renewable Energy, Energy Services and Net Zero Buildings & Communities
- Business Generators & Entrepreneur-Clubs
- Heritage & Experiential Tourism

Depending on the degree of public and private interest and support, Jobenomics Richmond's business portfolio will also incorporate local priorities, programs, and ideas. The Jobenomics team can also help obtain funding from Federal sources (VA, SBA, etc.) and private sector Opportunity Zone Funds.

Contact Information:



Terri Hasdorff, Jobenomics Southeast Alabama, Senior Advisor (202) 903-7730, THasdorff@capitoIsolutionsIlc.com

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



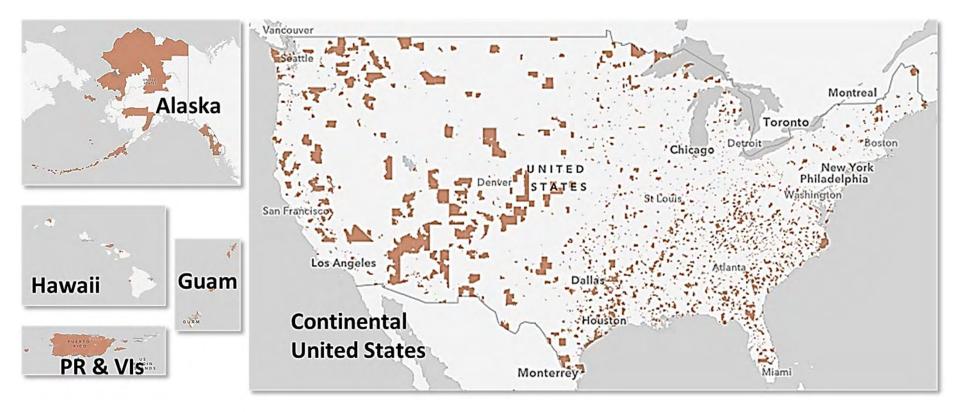
Synergistic bottom-up economic, community, business and workforce development approach for SE Alabama and Montgomery County.

Jobenomics Under-Resourced Community & Underserved Demographics Emphasis



8,700 Qualified Opportunity Zones:

Poorest 12% of all Census Tracts in the United States



Jobenomics focuses on urban renewal and rural revitalization programs in under-resourced communities and underserved demographics (women, minorities, veterans, Gen Z).

Opportunity Zone Statistics

Ueteran-Owned Business
Montgomery, Alabama

Source: EIG analysis of U.S. Census Bureau, ACS 2014-2018 https://eig.org/opportunityzones/facts-and-figures



- 31.5 million people
- 31% of working age adults
 - 57% minorities
- 28% residents live in poverty
- 28% qualify as food deserts
- 32% (14,700) of all U.S. brownfield sites
- 83% residents have below average life expectancy

The pandemic and economic downturn increase the misery index of people who must live in these beleaguered communities.

A Different Approach To Economic And Community Development



Traditional Top-Down Approach





Jobenomics Bottom-Up Approach

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.

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 and 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, and
- 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.

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.

Startup Businesses



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



- Montgomery is currently experiencing a V-shaped recovery.
 - From Jan to May 2020, the city lost 21,417 jobs (-13% of its workforce) but recovered to 10,852 (-6%) job losses by Oct 2020.

U.S. Federal Government COVID Crisis Expenditures

		Allowed	Distributed	
	Actions	\$Trillions		Major Programs
	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	40.0	\$0.5	Delay tax to July 15 (~\$401B), Expansion of advanced payments
	(White House)	\$0.6		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 \$12 trillion worth of stimuli, expenditures and loans end in early 2021.

A Jobenomics VOB program can quickly recover lost jobs and position Montgomery for post-pandemic business and job opportunities.

Maxwell-Gunter AFB Economic Impact



- Regional economic impact of \$2.6 billion annually.
- USAF's educational and technological center with 12,500 jobs (military, civil service and contract).
- Student throughput population of more than 34,000 students annually.
- Over 110 Montgomery Information Technology firms support Air Force operations.

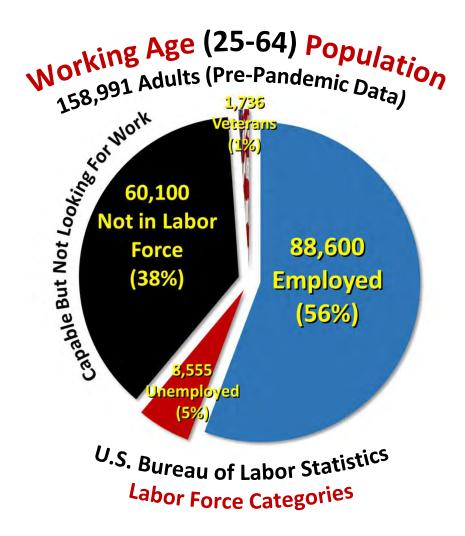




Jobenomics' extensive USAF and defense industry expertise can create numerous new startup business to support Maxwell-Gunter.

Montgomery's Working Age Population

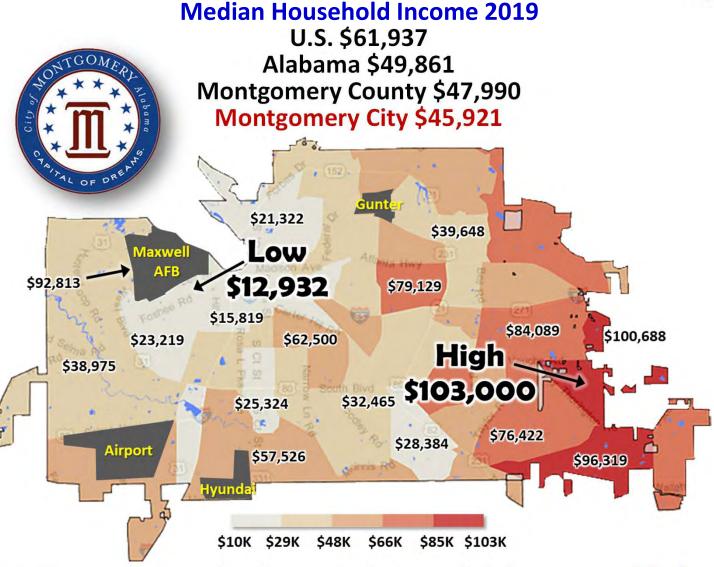




68,655 Montgomery working age adults do not have jobs. Due to the pandemic, many businesses are closing, and furloughed employees will be terminated. Startup businesses are needed.

Montgomery Income Inequities





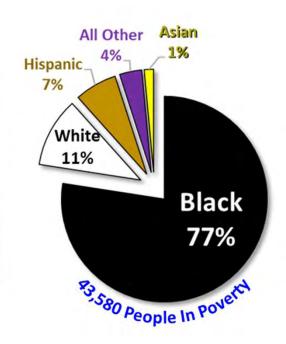
The best way to resolve income inequality is to provide income opportunities by mass-producing minority-owned businesses.

Too Many People Living In Poverty





Demo- graphic	Popula- tion	In Poverty	Poverty Rate	
Black	117,664	33,748	29%	
White	60,366	4,767	8%	
Hispanic	6,766	2,896	43%	
All Other	2,409	1528	39%	
Asian	5,585	641	11%	
	192 790	43.580	22%	



- As the birthplace of the civil rights movement, Montgomery's minorities are some of the most underserved people in America.
- Poverty Rates: USA 11%, AL 16%, County 20%, City 22%
- Montgomery is rated the 45th least livable of the 50 state capitals.

Jobenomics VOB program is designed to serve the underserved.

Montgomery Livability





Montgomery's Livability Score

Overvie	w	Livability	Real E	state	Rentals	Dem	ographics
61	A +	B+	F	D	F	F	C+
Livability	Amenities	Cost of Living	Crime	Employment	Housing	Schools	User Ratings

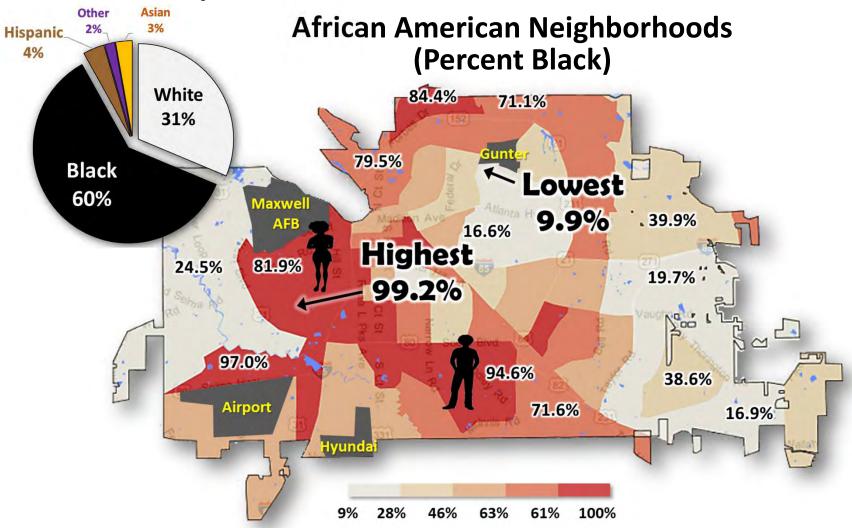
- Montgomery's Livability Score (61/100) is lower than average.
- A Veteran Owned Business program would boost the low employment (D) score and provide taxable revenues to improve schools (F) and reduce crime (F).
- Veteran Owned affordable and resilient mixed-use communities will improve housing (F) 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%.

Montgomery Racial/Ethnic Percentages



Percent of Population



Gentrification and integration has not worked to uplift black neighborhoods. Increasing black-owned businesses will.

Firm Ownership Comparison





All Firms

Veteran-Owned

Women-Owned

Minority-Owned

USA	Alabama	Montgomery			
	Alaballia	County	City		
27,626,360	374,153	19,932	18,043		
2,521,682	41,943	2,535	2,352		
9.1%	11.2%	12.7%	13.0%		
9,878,397	137,630	8,035	7,459		
35.8%	36.8%	40.3%	41.3%		
7,952,386	92,219	9,282	8,793		
28.8%	24.6%	46.6%	48.7%		

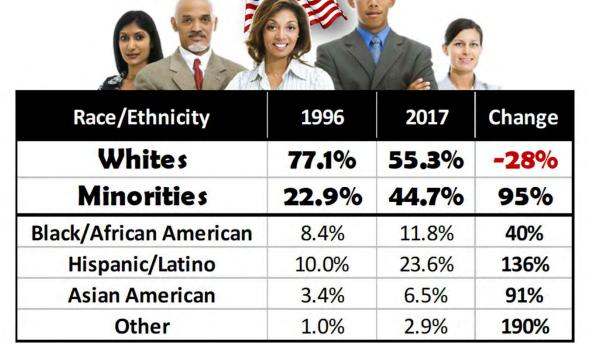
Source: 2012 Economic Census: Survey of Business Owners

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

Minority-Owned Businesses & Jobs



Montgomery has 8,793 minority-owned firms, which represents 48.7% of all firms in a population that is 68.7% minority.



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.

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

Demographic Characteristics

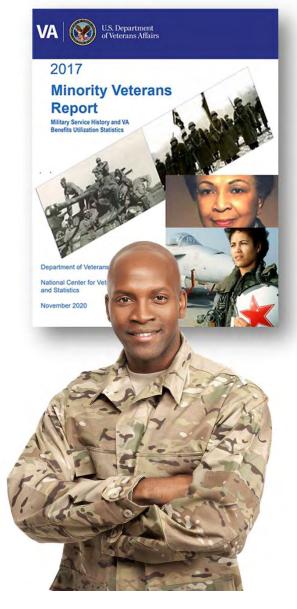
- 5 million total minority veterans.
- 1/4 of all vets, growing to 1/3 by 2045.
- Blacks represent 1/2 of all minority vets.

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' 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



Montgomery has around 7,500 women-owned businesses. Capitalizing on Alabama's talent pool of 36,000 female veterans, Montgomery could add several thousand startup female firms.



The percentage of American 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.



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



100 Credit
Worthy
Veterans

Sample Program

\$1M per Fourplex

Home Rental Rental Commercial \$\$\$

\$100 Million Development Fund= 300 Affordable Homes100 Commercial Businesses



HeroHomes.com specializes in vet-financing and urban renewal

JVOBP Live-Work Community Pilot Project



Veteran Owned Fourplex

Community & Training Center



Solar Charging Stations & Rental Parking



Affordable Entry Level Home



Indoor Growing Systems & Farmers Market



People need sustainable incomes to afford to live and own.

Large Veteran Live-Work Community



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.

41

Montgomery Affordable Homes



- A home is generally deemed "affordable" if the total of homerelated payments are less than 30% of household income.
 - Montgomery median home listing price: \$149,900 (Realtor.com)
 - Montgomery median household income: \$45,921 (2019 Census)

How much house can I afford?

Source: NerdWallet Affordabiliy Calculator

	Montgomery, NC			
	Annual Household Income	Affordable Home Listing Price*	Monthly Payment**	Down Payment & Closing Costs
	\$60,000	\$288,094	\$1,300	\$64,075
	\$50,000	\$204,991	\$1,000	\$48,979
Median	\$45,921	\$186,353	\$878	\$42,821
	\$40,000	\$143,565	\$700	\$33,882
	\$35,000	\$107,433	\$550	\$26,334
Entry-	\$30,000	\$71,301	\$400	\$18,786
Level	\$25,000	\$47,212	\$300	\$47,212

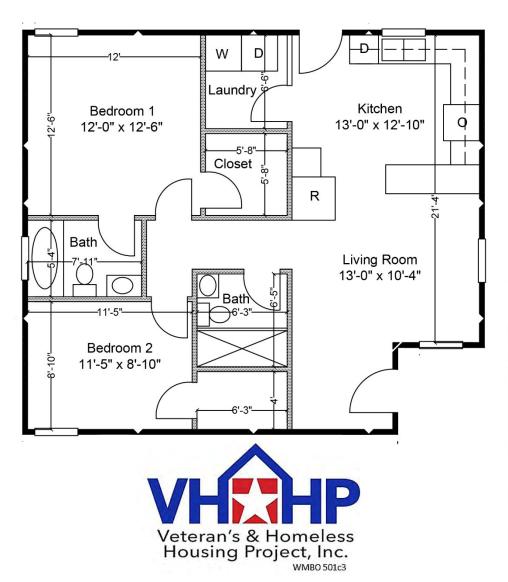
^{* 30-}Year Mortgage @ 3.94%, \$500 Minimum Monthly Debt Payments

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

^{**} Mortgage payment, homeowners insurance, property taxes, homeowner association

Veterans & Homeless Housing Project









600 sq. ft., LEEDS Platinum*, Steel-Framed, ADA-Compliant home.

* Leadership in Energy and Environmental Design highest level.

Veteran Entry-Level Home Loans



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.



Senior Airman (E-4) Non-Commissioned Officer (NCO)

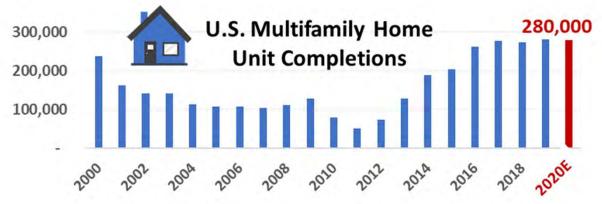


An E-4 monthly base pay and housing allowance is \$2,700 and \$1,300 respectively, which qualifies them for entry-level VA home loans.

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.



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U.S. Small Business Association Loans



SBA Veterans Advantage Guaranteed Loans

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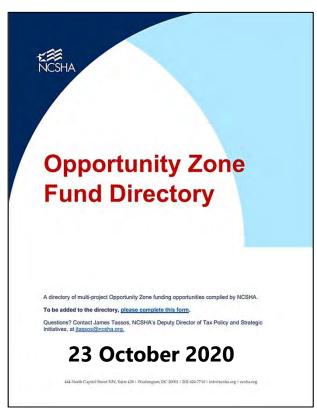
The U.S. SBA offers a variety of loan programs designed to assist veterans in acquiring capital to start, grow or succeed in business.

Qualified Opportunity Fund (QOF)



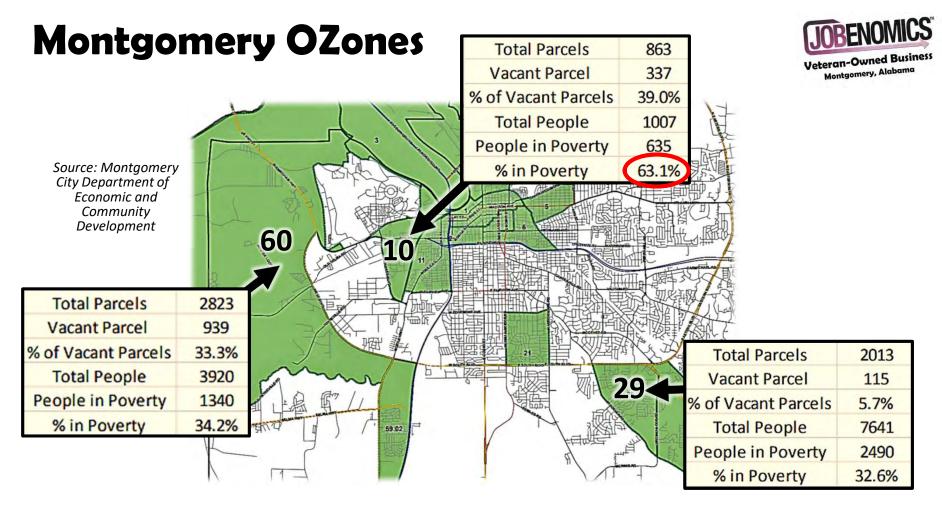
- A Qualified Opportunity Fund (QOF) is an investment vehicle for investing in eligible property located in an Opportunity Zone.
- Investing in an Opportunity Zone can significantly reduce investor and corporate capital gains tax burden.
- As of 23 November 2020, NCSHA lists:
 - 221 total QOFs with \$47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





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

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

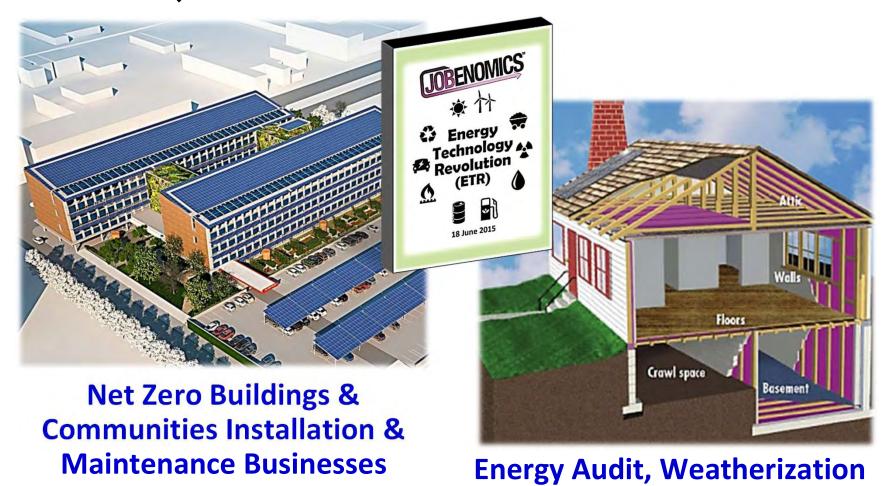


- Montgomery, Alabama has 12 different QOZs.
- Vacancy and poverty rates are shown for three QOZs.
- All Downtown Montgomery lies within a QOZ.

Percent of "People in Poverty" are as high as 63% (OZone #10). Number of "Vacant Parcels" exceeds 4,000 units in all twelve OZones.

Renewable Energy Businesses & Green Jobs



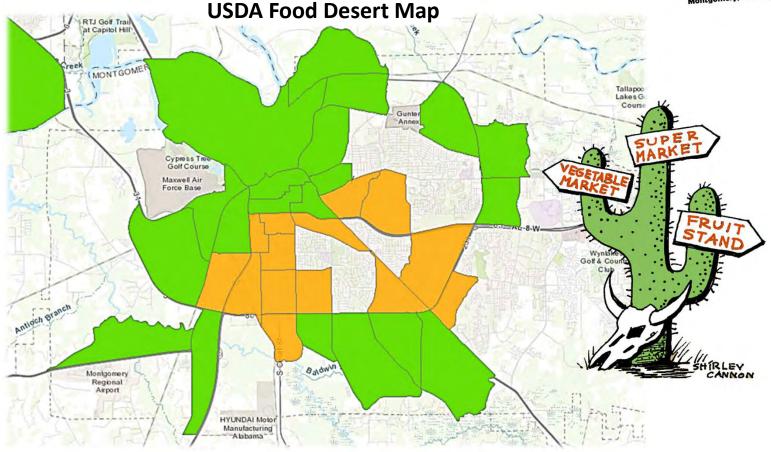


The Energy Technology Revolution will create millions of new micro-business opportunities, such as independent contractors.

& Renovation Businesses

Montgomery Food Deserts





Low-income census tracts where citizens are more than:

1 mile from the nearest wholesome food source

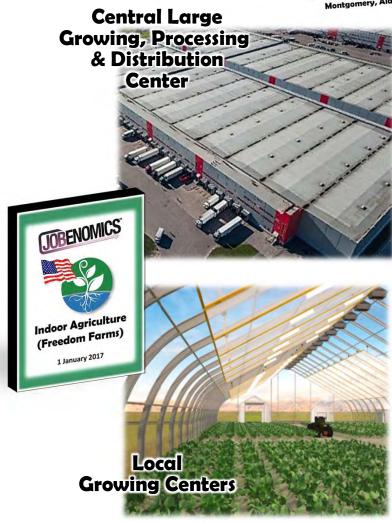
½ mile from the nearest wholesome food source

Underserved communities need fresh, organically-grown, farm-to-table food for local consumption and export to regional markets.

Controlled Environment Agriculture (CEA)

Veteran-Owned Business

- 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 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.

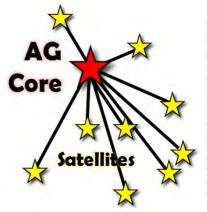


Global CEA market is projected to grow to \$15.3 billion by 2024, up from \$6.5 billion in 2017, potentially creating thousands of businesses and several million jobs in underserved rural and urban communities.

JVOBP Montgomery CEA Program



 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.



JVOBP Montgomery goal is to establish distributed CEA business centers in the Montgomery region.

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

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

Micro Farm & Farmers Market





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



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Next Generation Information Technologies



Network Technology Revolution (NTR)

Examples of Emerging Transformative Technologies

	Big Data	Pattern Recognition	Memetics Biometrics Smart Cards		
	Cloud Computing	Natural Language Processing			
	Semantic Webs	Speech Recognition			
	Synthetic Reality	Data Mining	Blockchains		
Mobile Computing		Predictive Analysis	FinTech		
Ubiquitous Computing		Machine Learning	Multifactor Credentialing		
Quantum Computing		Transfer Learning	Emotive Surveillance		
5G Broadband		Deep Learning	Emotive Management		
Geo-Location		Robotics	Identity Management		
Near-Field Communications		Nanobotics	Anonymity Networks		
Inductive Charging		Telepresence	Ambient Intelligence		
Spatial Sensing		Chatbots	Artificial Intelligence		
Computer Vision		Mechatronics	Intelligent Agents		

Gunter Annex's Business and Enterprise Systems Directorate is the IT (NTR) leader for the USAF and DoD, delivering comprehensive IT (NTR) solutions via 2,100 people across three states (AL, TX, OH) with an annual portfolio value \$1B (FY19).

Digital Economy









E/M Commerce

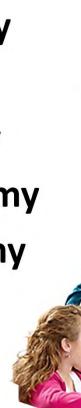
Sharing Economy

On-Demand Economy

Apps/Bots Economy

Gig Economy

IoT Economy



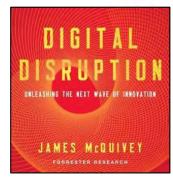


The traditional economy growing at 2% per versus eCommerce growth of 15% per year. Jobenomics' team of eCommerce experts help connect individuals and firm to all major platforms; Amazon, Google, Facebook, eBay and Shopify.

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:





 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















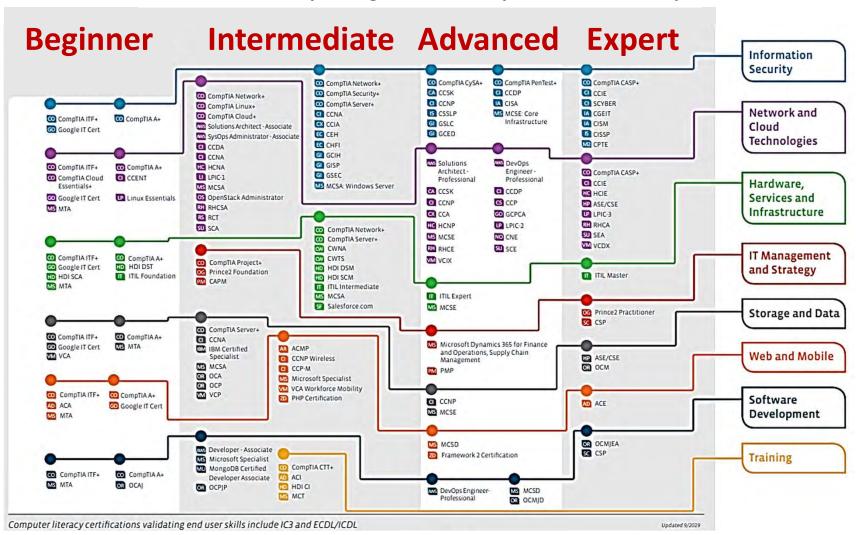


E-Clubs can mass-produce startup firms in Montgomery.

Digital Economy Career Roadmap



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



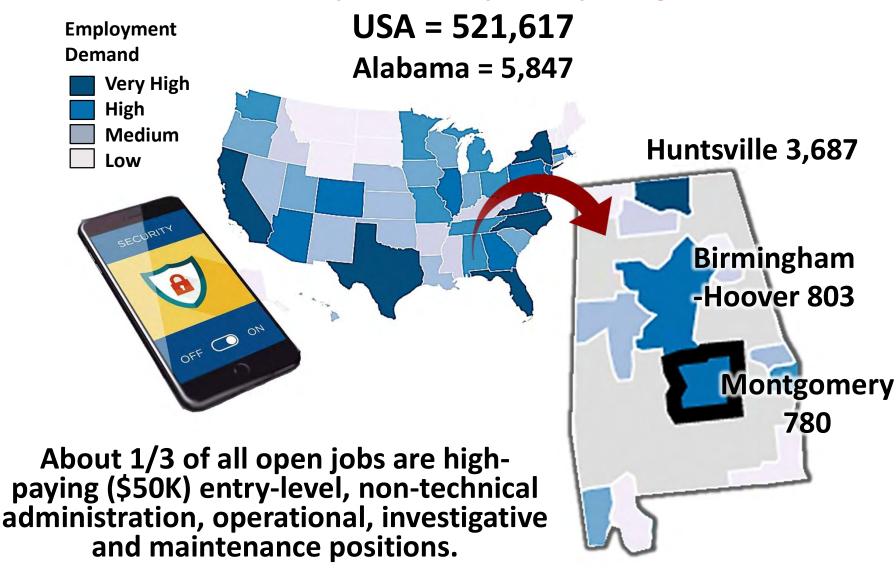
Certified training programs are the gateway into good paying (\$50K) entry-level digital economy jobs without a college degree.

Major Cybersecurity Locations



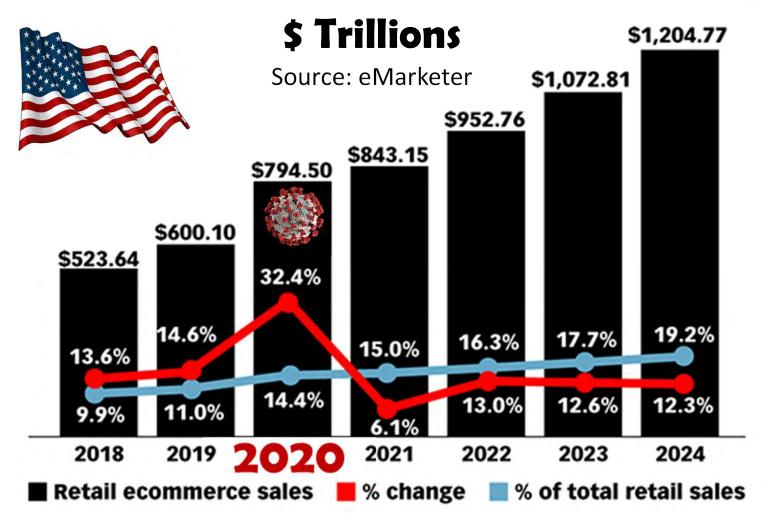
https://www.cyberseek.org/heatmap.html

Total Cybersecurity Job Openings



U.S. Retail E-Commerce Economy







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

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

JOBENOMICS

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

Mobile Level-2 Biosafety Lab

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

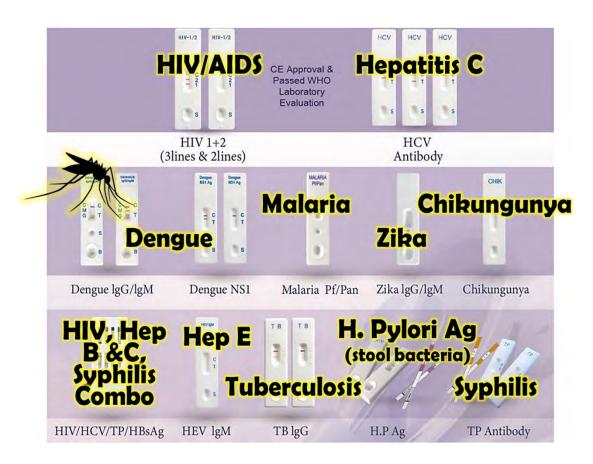


FDA-Approved COVID-19 & Influenza Rapid Test Kits



Well

Other Aleph Diagnostics
Test Kits
(Examples)



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

CerarMist VOB Program

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

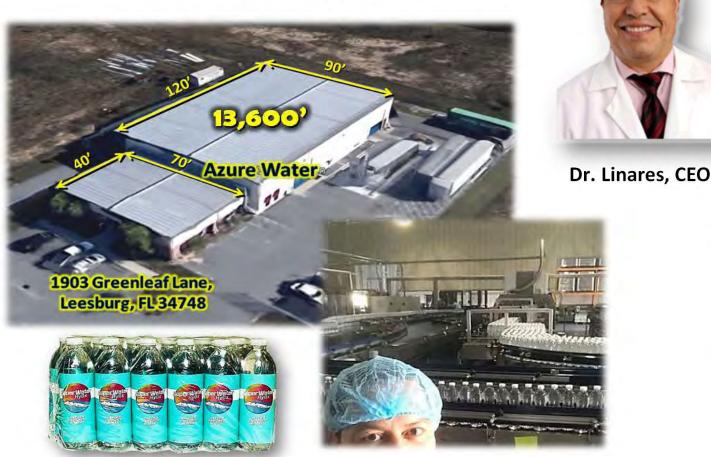


Thousands of local VOB jobs are needed now and in the future.





Florida Bottling Plant



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

HyOx Agriculture Applications





Soil Improvement

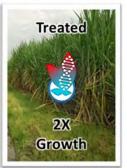


Cherry Tomatoes



Sugar Cane







Coffee









Avocado



Doubling growth of traditional agriculture in South America.

HyOx Environmental Remediation





HyOx Floating
Oxygenator GPS
Solar Powered
Drone



Waterways, Lakes And Ponds



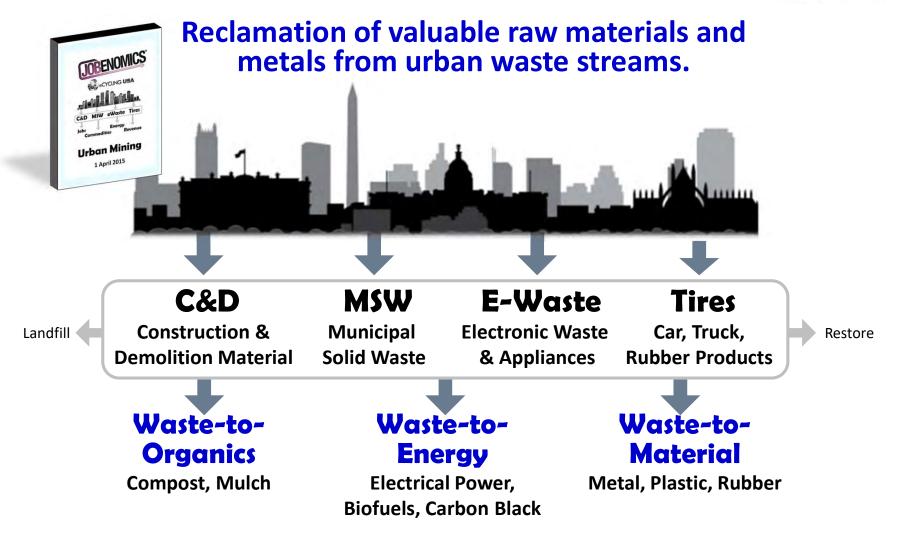
Toxic Waste Remediation



SuperWater HyOx is mitigating many forms of pollution.

Urban Mining





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

Plastics-to-Fuel System

Veteran-Owned Business

Carbon

Black

EVP R-One Facility

Jobenomics Partner, www.evptechnology.com

Growing Plastics Waste Problem







Renewable Diesel & Gasoline Fuels

Imported Plastics Waste

China no longer accepting baled plastic waste

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

Montgomery 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. Civil Rights Memorial, Rosa Parks, birthplace of the Civil Rights Movement and Cradle of the Confederacy are ideal experiential tourism venues.



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Conclusion



JVOBP Montgomery 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:

- Montgomery 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 Montgomery to conduct a conference with key government, business and investment decision-makers.

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



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