

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



Jobenomics Veteran Owned Business Program (JVOBP)
affordable live-work community in
Lake Ariel, Pennsylvania.

Richie Mahler, JVOBP Lake Ariel & Chuck Vollmer, Jobenomics Founder & President

8 January 2021

Jobenomics



Grassroots Movement

- Since 2010, estimated audience of 30 million
- Highly acclaimed website and blog
- Jobenomics America TV



Chuck Vollmer

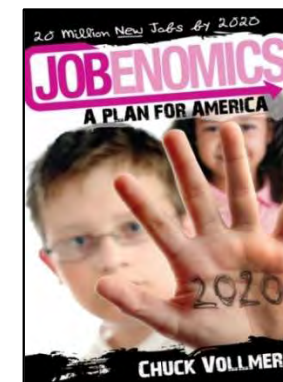


Books, Research & Special Reports

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

Country, Regional & City Programs

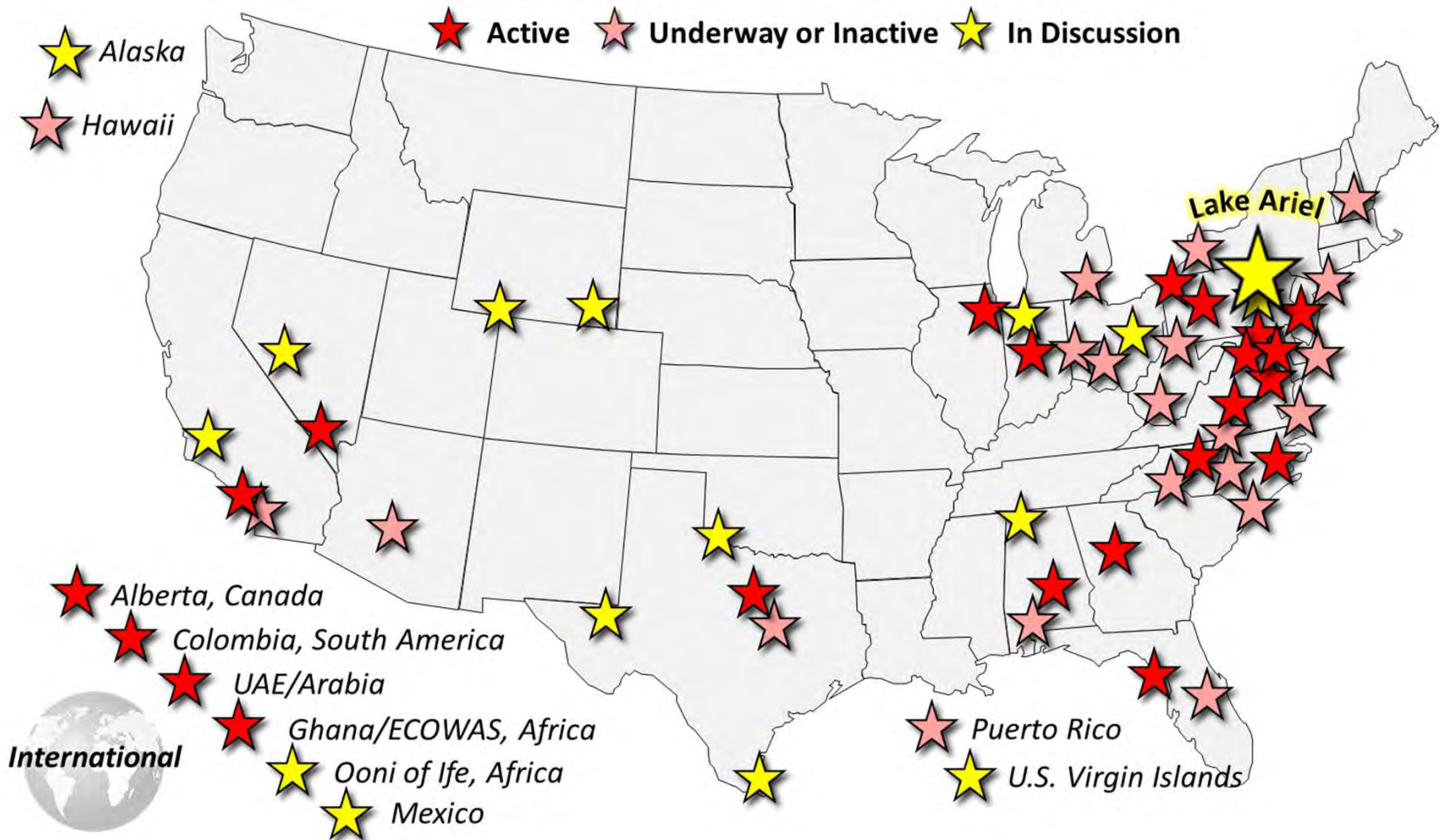
- USA: Twenty city, county & regional chapters
- International: Canada, Colombia, Arabia (UAE-led), and West Africa (Ghanaian-led, ECOWAS)



Jobenomics.com

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

Jobenomics Chapters



Lake Ariel is the newest chapter under discussion.

JVOBP Live-Work Community Concept

Veteran Owned Fourplex

Community & Training Center



Affordable Entry Level Home



Solar Charging Stations & Rental Parking

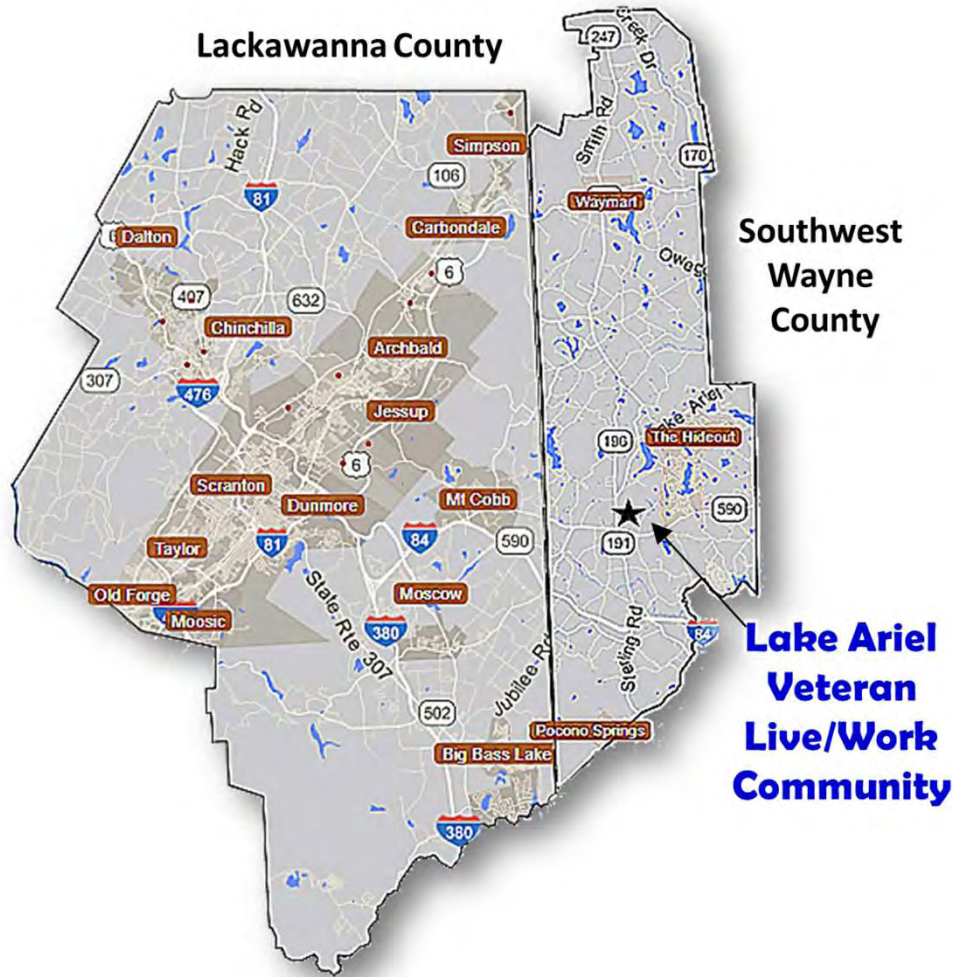


Indoor Growing Systems & Farmers Market



People need sustainable incomes to afford to live and own.

Lake Ariel Veteran Live/Work Community

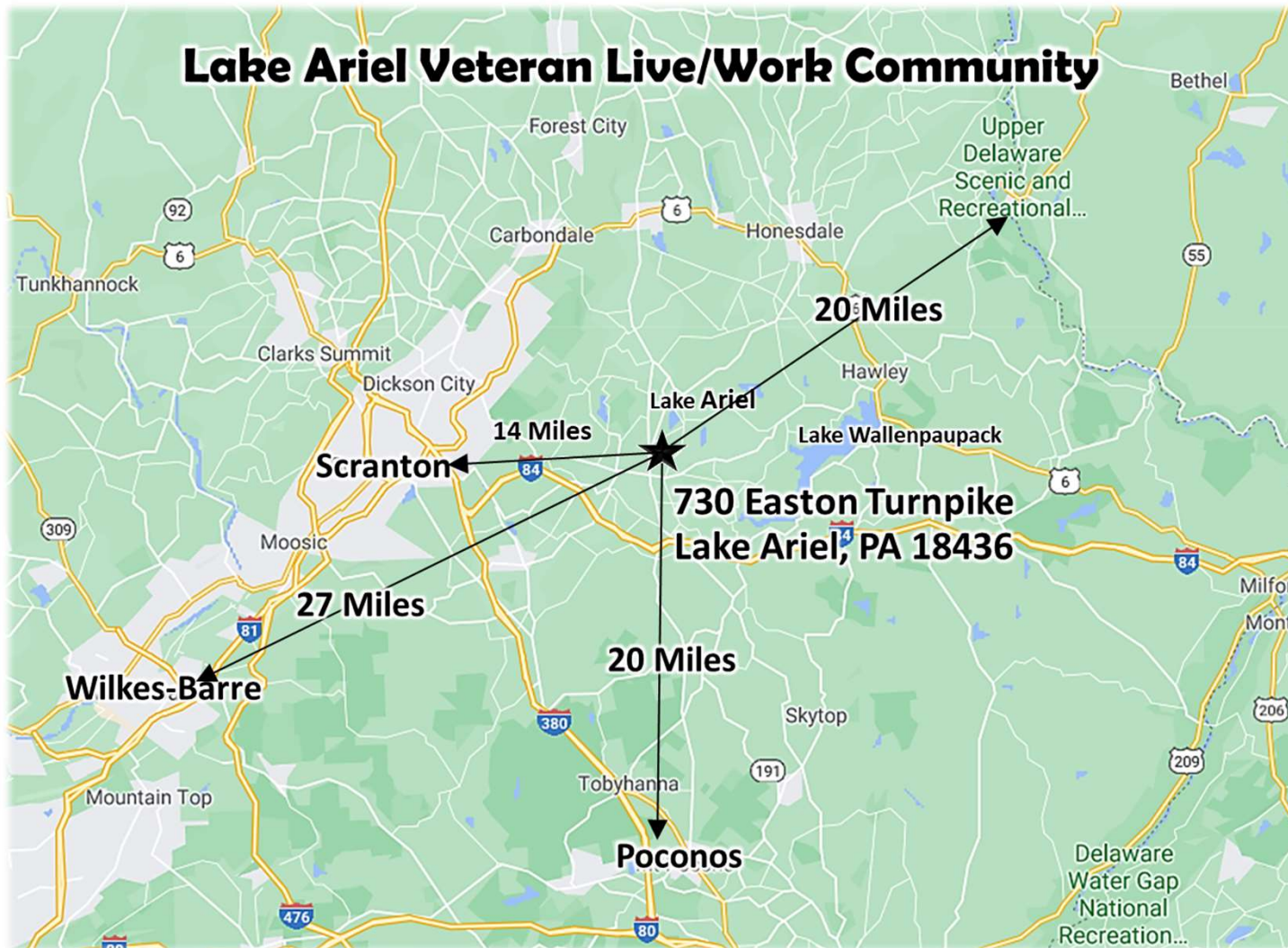


WWII – Gulf Wars



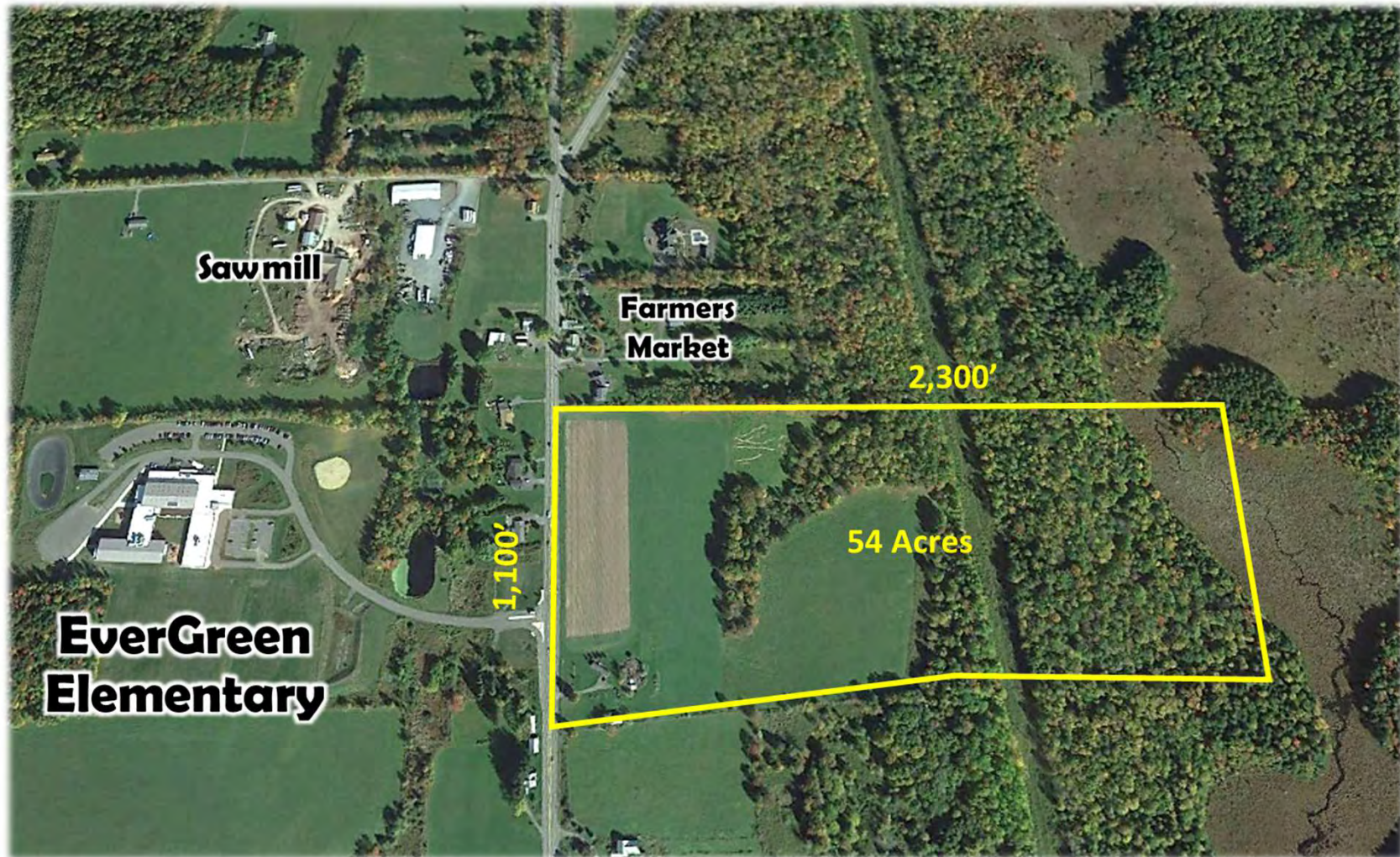
Mission is to provide affordable homes, sustainable career, startup business opportunities to the 17,000 local area veterans.

730 Easton Turnpike, Lake Ariel, PA



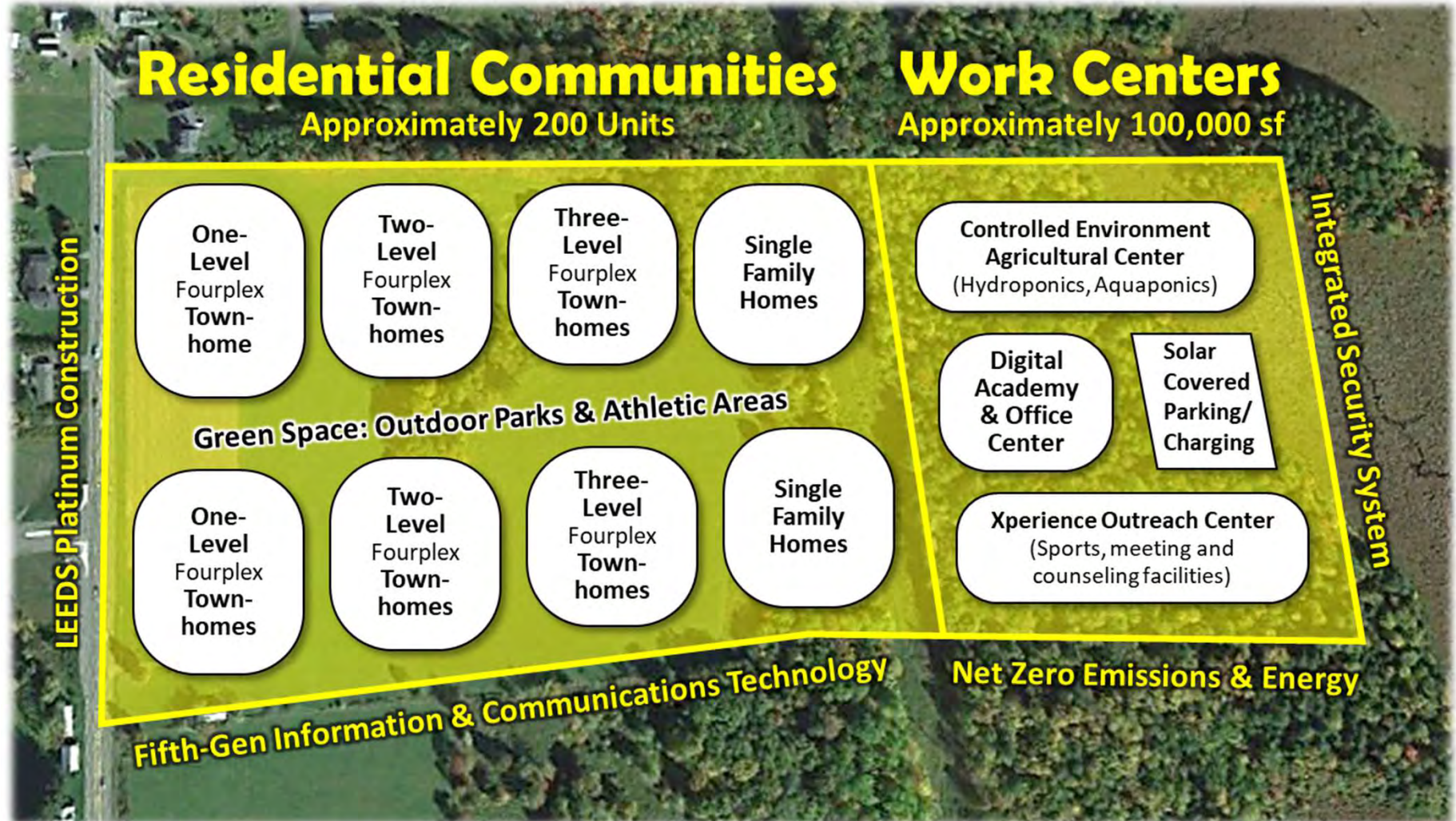
Located in a pristine rural setting within short distances to major urban centers and rural recreational sites.

54 Acre Site Owned By Mahler Family



The underlying principle for the four Mahler non-profit and for-profit companies is to help provide sustainable livings for the underserved.

Project Concept Overview



The project will commence with a model home and microfarm display to determine local interest.

Affordable Home Pricing Guide

A home is generally deemed “affordable” if the total of home-related payments are less than 30% of household income.

How much house can I afford?

Source: NerdWallet Affordability Calculator

	Median Household Income	Affordable Home Listing Price*	Monthly Payment**	Down Payment & Closing Costs	
Lake Township	\$63,250	\$284,059	\$1,397	\$65,157	VA Backed Loans \$0 Down Payment & Reduced Closing Costs
Pennsylvania	\$61,744	\$274,414	\$1,352	\$63,056	
Wayne County	\$56,096	\$238,242	\$1,183	\$55,176	
Lackawanna County	\$52,821	\$217,267	\$1,085	\$50,606	
Scranton	\$40,608	\$139,046	\$718	\$33,565	

* 30-Year Mortgage @ 3.122%, \$500 Minimum Monthly Debt Payments, 690+ Credit Score

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

JVOBP’s homes are designed for entry-level buyers.

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.

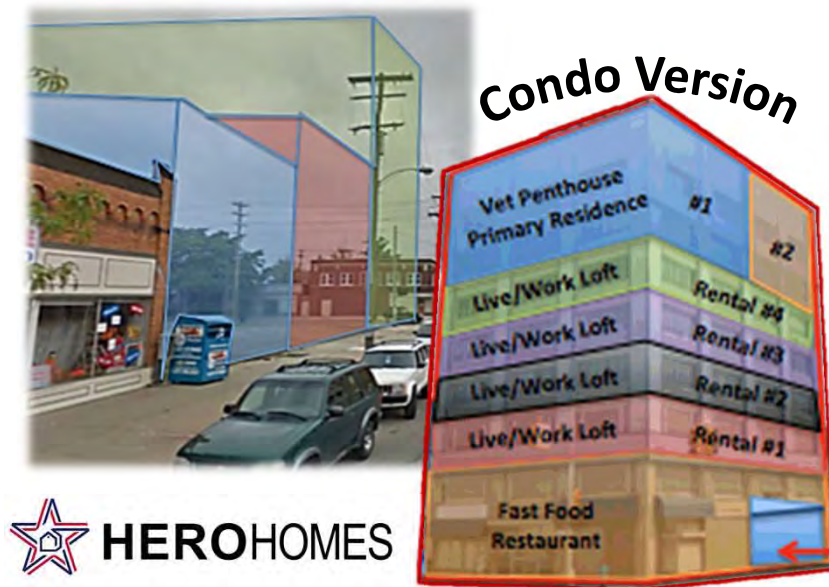
JVOBP Uses Veteran Financing For Live-Work Community Development

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



\$20 Million Development Fund
= 150 Affordable Homes
50 Commercial Rentals

Urban Renewal



Rural Development



200 Lake Ariel live-work units will require about \$20 million.

Veteran Small Business 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.
- 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**.



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

Key Housing Market Statistics

Source: Realtor.com, as of November 2020

■ Lackawanna County

- Seller's market (more buyers than available homes)
- Median Listing Home Price/Sq Ft: **\$83**
- Median Listing Home Price/Sold Price: **\$139K/\$145K**
 - ✓ Single Family Homes: \$160K/\$154K
 - ✓ Townhomes: \$270K/\$250K
 - ✓ Condos: \$130K/\$225K

■ Wayne County

- Seller's market
- Median Listing Home Price/Sq Ft: **\$105**
- Median Listing Home Price/Sold Price: **\$194K/\$197K**
 - ✓ Single Family Homes: \$245K/\$205K
 - ✓ Townhomes: Not Enough Data
 - ✓ Condos: Not Enough Data

Ergo, planned Lake Ariel construction price is \$105 sf.

House Plan Construction Costs

Source: Houseplans.pro plans by Bruinier & Associates



One-Level 768 sf



Two-Level 1,005 sf



Three-Level 1,225 sf

VA Multifamily (Fourplex) Homes @ \$105/sq ft

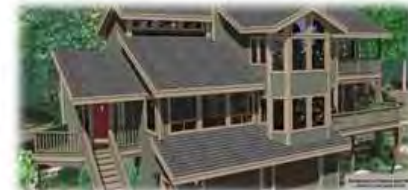
- One-Level 768 sf x 4 units = 3,072 sf x \$105 = **\$322,560** (\$81K each)
- Two-Level 1,005 sf x 4 units = 4,020 sf x \$105 = **\$422,100** (\$106K each)
- Three-Level 1,225 sf x 4 units = 4,900 sf x \$105 = **\$514,500** (\$129K each)



One-Level 1,764 sf



Two-Level 2,135 sf



Three-Level 2,984 sf

VA Single Family Home @ \$105/sq ft

- One-Level = 1,644 sf x \$105 = **\$172,620**
- Two-Level = 2,135 sf x \$105 = **\$224,175**
- Three-Level = 2,984 sf x \$105 = **\$313,320**

These costs are well with VA maximum building loan amounts.

Fourplex Rental Projections



One-Level 768 sf



Two-Level 1,005 sf



Three-Level 1,225 sf

Fourplex	Purchase Price	Down Payment	VA Funding Fee (\$0 if 10% Disabled)	Total Loan Amount	Estimated Monthly Payment	Break-Even (No Profit) Rental Fee (3 Units)
#1 One-Level	\$322,560	\$0	\$7,419	\$329,979	\$1,764	\$588
#2 Two-Level	\$422,100	\$0	\$9,708	\$431,808	\$2,308	\$769
#3 Three-Level	\$514,500	\$0	\$11,834	\$526,334	\$2,813	\$938

VA Loan: 2.75% Interest Rate, 30-Year Loan, Credit Score Good (680-719), First Time VA Borrower

According to Apartment.com, Scranton house rentals ranged from **\$900** (1-Bed) to **\$2,800** (3-Bed) per month.

Local Pennsylvania Vets



Veteran Status	USA	Pennsylvania	Lackawanna County	Wayne County
Total Veterans	17,418,351	710,375	12,479	4,486
% Population	6.9%	7.0%	7.5%	10.5%
Male	15,781,864	658,026	11,917	4,177
Female	1,636,487	52,349	562	309
% Female	9.4%	7.4%	4.5%	6.9%
Veteran Owned Businesses	2,521,682	97,969	1,532	653
% of Total Firms	9.1%	10.0%	9.5%	12.4%

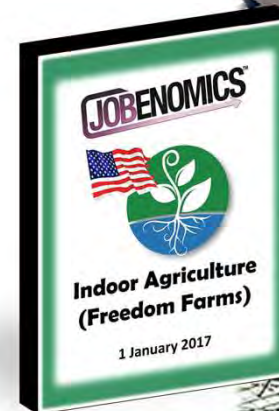
Source: U.S. Census Bureau

Out of the 15,000 vets and 2,000 veteran business owners in the Scranton metropolitan area, it should be easy to find enough buyers and renters for our modern live/work community.

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 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.

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



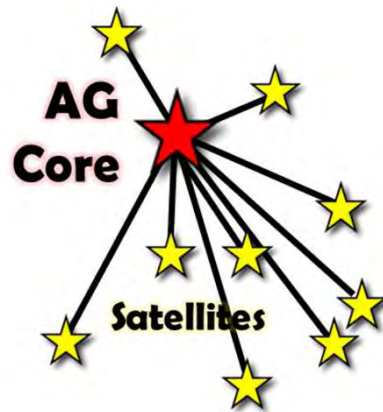
**Local Small
Growing Centers**



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.

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**



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



**GAP, GHP, FSMA
Compliant
Greenhouses**



Jobenomics Goal: Establish agrarian communities with large grow centers and numerous smaller agrarian satellite businesses.

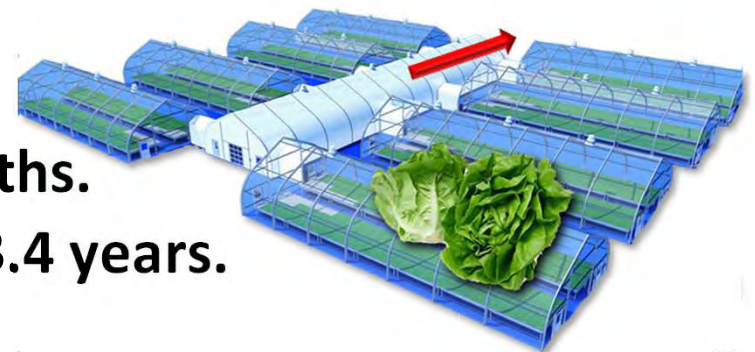
Model/Satellite Microfarm



- 40' X 105' (4,200 ft²) Sprung microfarm on as little as 1/10 acre
- \$142,600 annual revenue - \$93,400 expenses = **\$49,200** EBITDA
 - Revenue: Kale/Dino Kale (\$56K), Chard (\$25K), Lettuce (\$4K), Trout (\$58K)
 - Expense: Labor (\$32K), Utilities (19K), Seeds/Fingerlings (\$28K), Other (\$14K)
- Horizontally expandable and networkable (as shown).



Cost ≈ \$277K.
Operational ≈ 6 months.
Simple payback period ≈ 3.4 years.



Large Lake Ariel CEA Facility

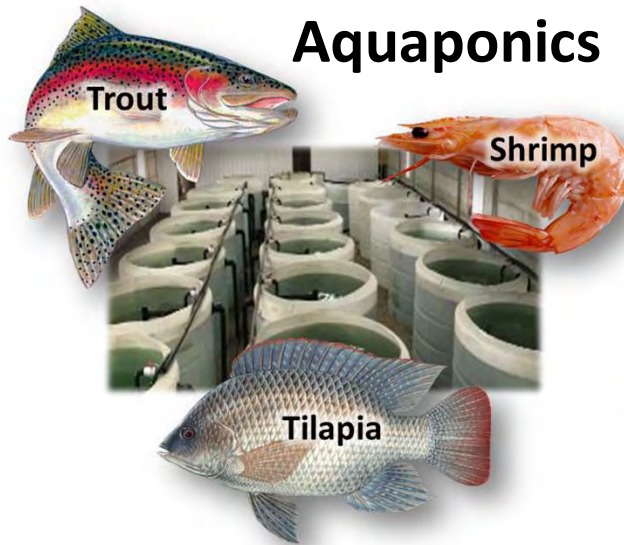


Redemption World Outreach Center - Greenville, South Carolina

Hydroponics

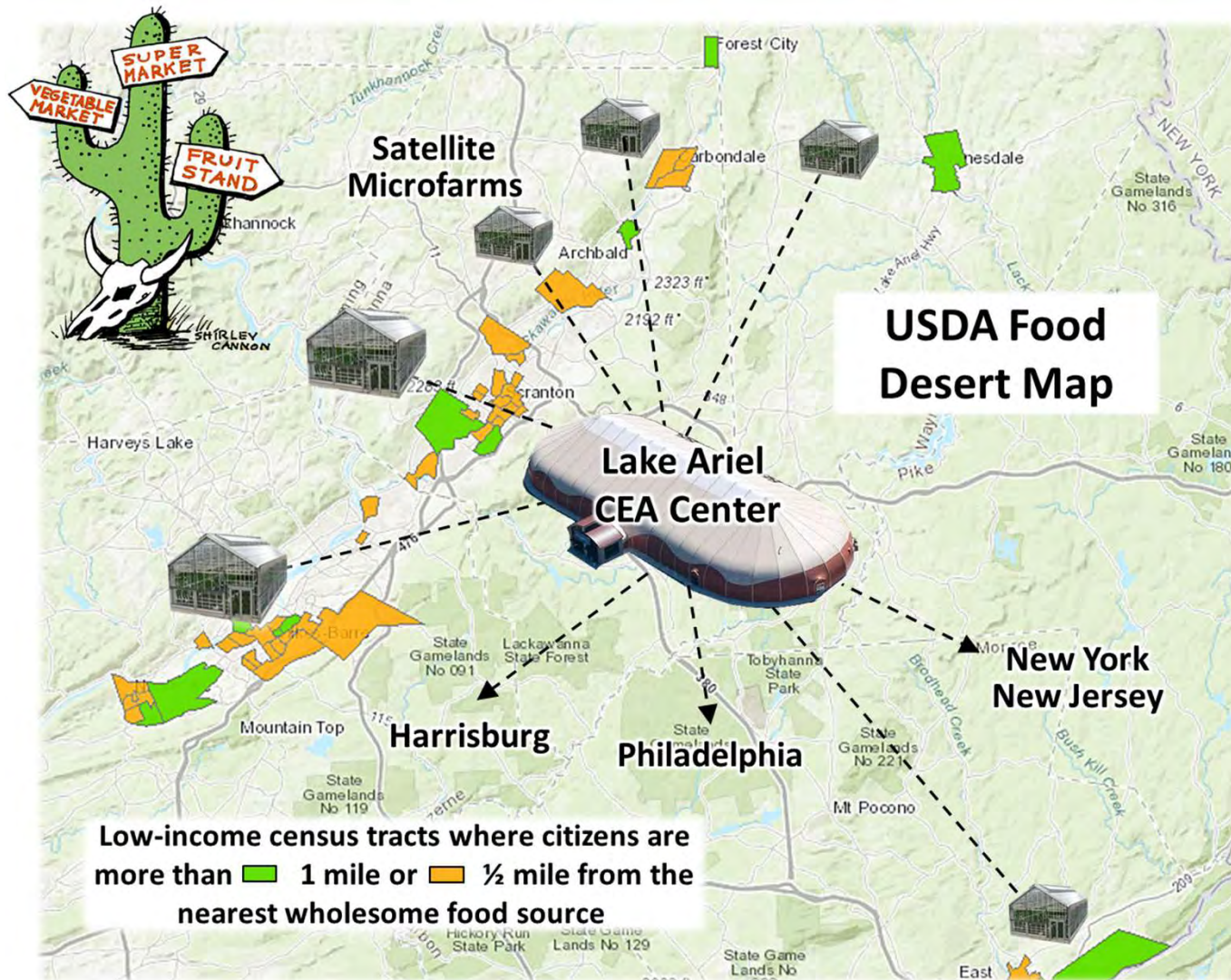


Aquaponics



Supermarket pioneer Greg Calhoun excelled in helping people.

NE Pennsylvania Food Deserts



Lake Ariel CEA Center's satellite microfarms will produce fresh, organic, farm-to-table food for local and regional consumption.

Digital Academy & Office Center



- The digital economy is growing 16-times faster than the industrial economy.
- Digital startups are 10x easier to create than traditional startups.
- The fastest way to propel Montgomery's economy is by mass-producing digital economy startups



Jobenomics Club-E Atlanta Digital Academy



Digital Economy Categories

- **Electronic Commerce**

Mobile Commerce, M-Health, E-Sports, etc.

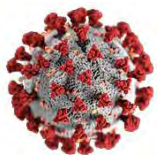
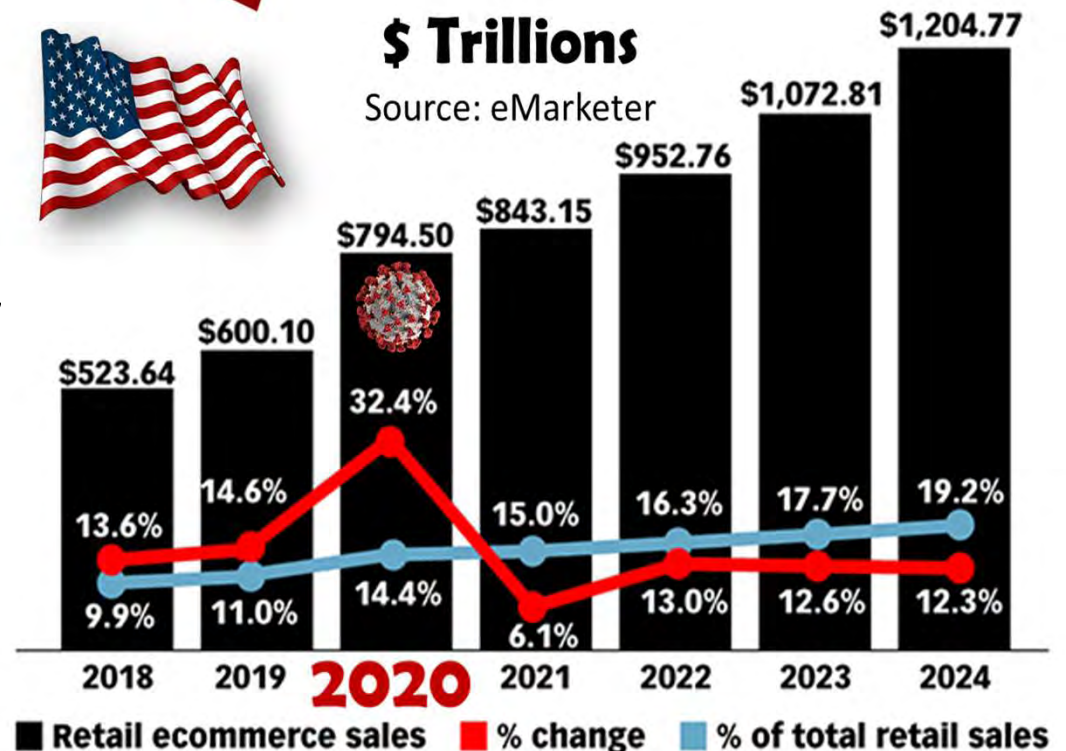
- **Sharing Economy**

- **On-Demand Economy**

- **Apps/Bots/Artificial Intelligence Economy**

- **Gig Economy**

- **IoT Economy**



The pandemic accelerated the shift to online activities to a level that didn't seem possible.

Xperience Outreach Center



Xperience has NBA, FIBA, NCAA and other professionals who inspire, train, and develop youth for tomorrow's challenges.

Other Lake Ariel Amenities

- Net-zero energy architecture
- LEED (Leadership in Energy and Environmental Design)
- ADA (American Disabilities Act) compliance
- State-of-the-art broadband and WIFI
- Integrated security system
- Community center, playgrounds, and family activities
- Athletic fields, tennis courts, and picnic areas
- Walking and jogging trails
- Sharing facilities
 - EV-charging and rental parking
 - Car, boat, RV, ATV, and other equipment sharing
 - Fabrication shop
- Self storage units

Goal is to make lower-income lifestyles as comfortable as middle- or upper-level income lifestyles.

Next Step



Build local interest and support.

Contact Information

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