

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



Discussion Topics: (1) Introduction to Jobenomics, (2) Jobenomics Veteran Owned Business Program, and (3) implementing a Tabula Rasa (“fresh start”) program in Asheville for returning civilian and military citizens.

To: **Brent Bailey**, Program Coordinator Buncombe County Re-entry Council
Kevin Rumley, Kevin Rumley, Coordinator of the Veterans Treatment Program
By: **Chuck Vollmer**, Jobenomics Founder & President
Jim Stanley, Jobenomics Asheville

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Jobenomics



Founder, Chuck Vollmer

- Decorated combat fighter pilot and Fortune 50 executive now serving the underserved
- Founded hundreds of startup programs
- Author of eleven books and ninety special reports on economic, community, small business and workforce development



Chuck Vollmer

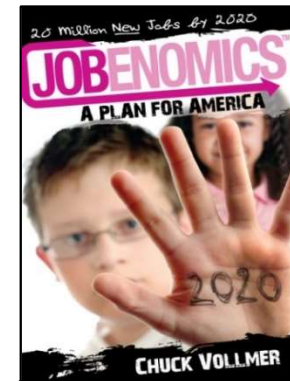


Nonpartisan Grassroots Movement

- Since 2010, estimated audience of 30 million
- Extensive free library at Jobenomics.com
- Jobenomics America TV launched in 2018

Country, Regional & City Programs

- USA: Dozens of city, & regional chapters
- Int'l: Canada, Mexico, Colombia, UAE, Ghana



Jobenomics.com

**Primary focus: mass-producing startup businesses in
underserved and under-resourced communities.**

Economic Development Strategies

Traditional **Top-Down** Approach

Attract One
\$100,000,000/year
Macro Enterprise



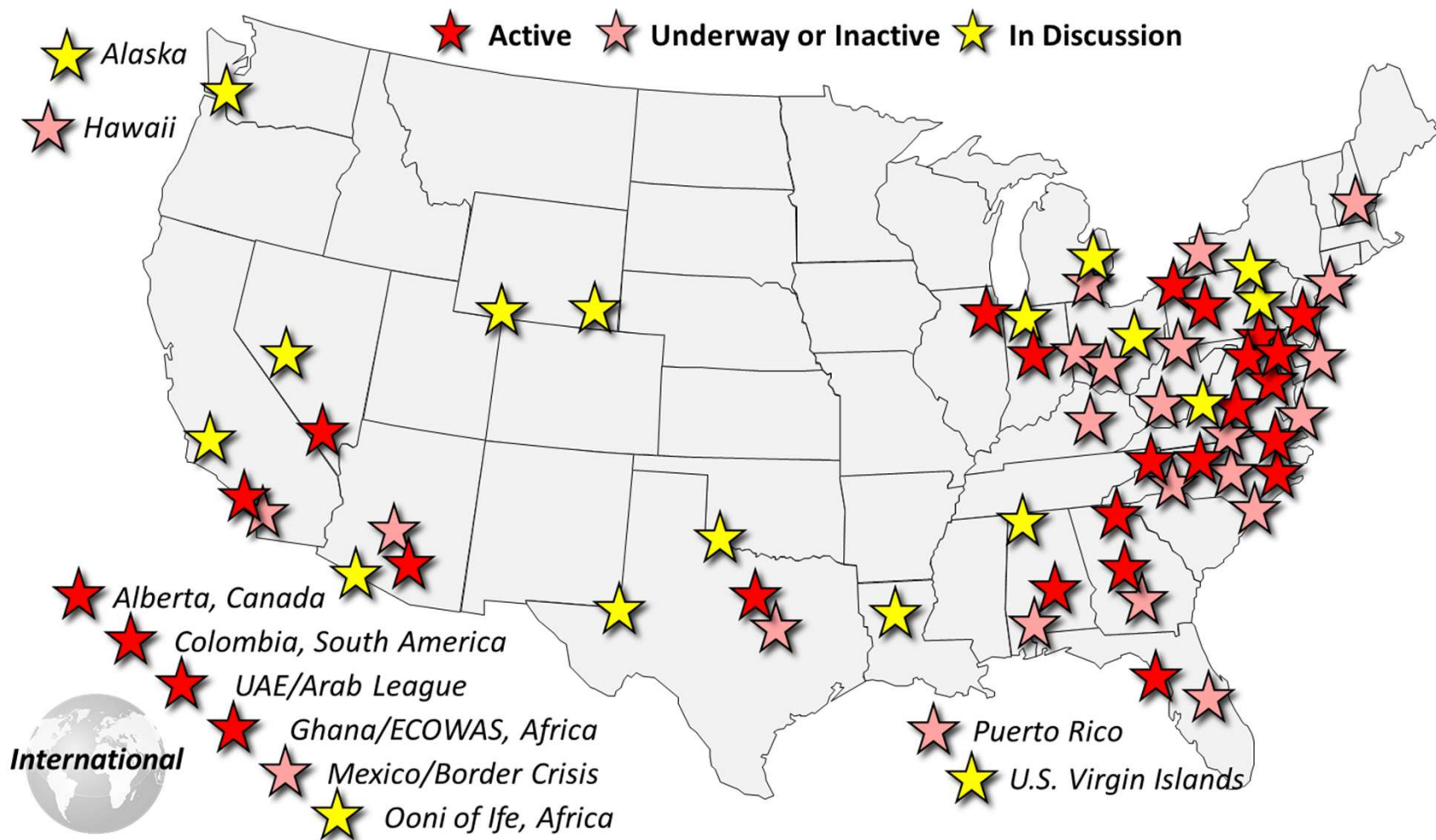
Jobenomics **Bottom-Up** Approach

Start One-Thousand
\$100,000/year
Micro Businesses &
Nonemployer Firms



Under-resourced communities that cannot attract big companies can mass-produce **startup firms**—the seed corn of local economies.

Jobenomics Chapters

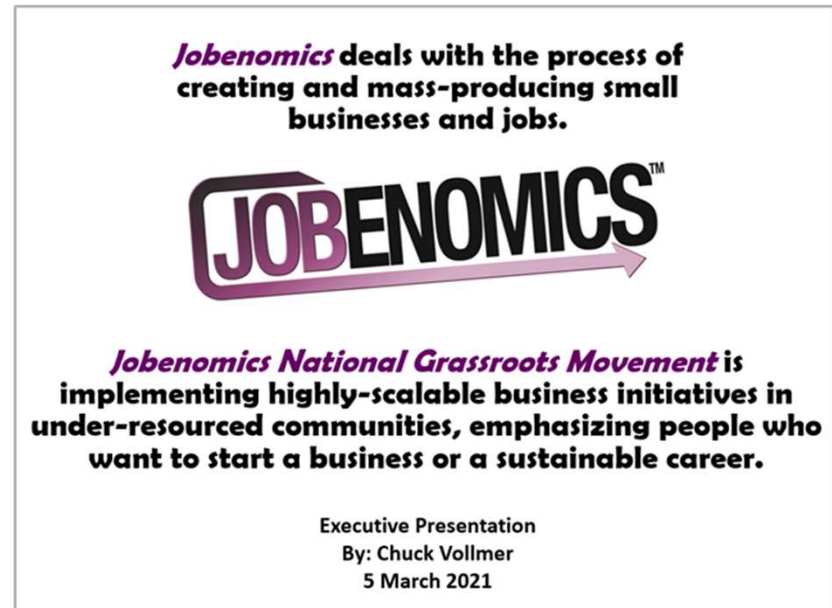


Since 2016, dozens of communities started Jobenomics chapters that are in various stages of development.

Jobenomics Turnkey Startup Categories



- Post Pandemic Healthcare
- Affordable Housing & Mixed-Use Live-Work Communities
- Circular Agrarian Economy & **Controlled Environment Agriculture**
- Oxygen Enriched Water for Drinking, Agriculture & Remediation
- **Digital Economy, Digital Academies Business Generators & E-Clubs**
- Federally-Certified, Skills-Based Training Programs
- Renewables & Energy Services
- Waste-To-Value Systems (Plastics-to-Biofuel, E-Waste)
- Heritage & Experiential Tourism



Downloads

Jobenomics Executive Presentation
Jobenomics Library.com
Jobenomics.com

Jobenomics has dozens of quick-start business plans that can be implemented within a year (see Executive Presentation for detail).



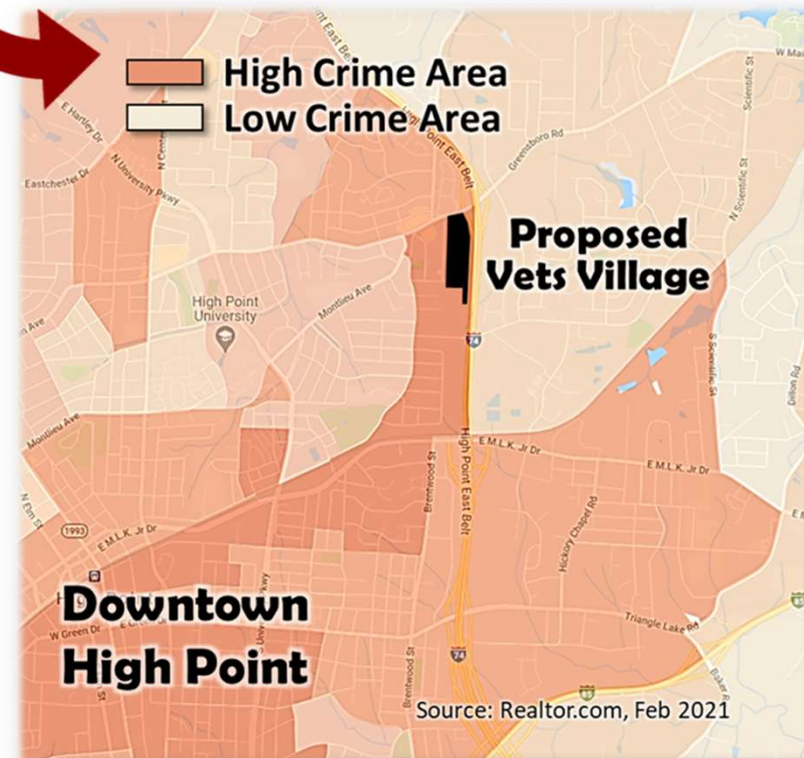
Jobenomics High Point (NC) Example

Veterans Live-Work Community Pilot Project

High Point Livability



- High Point's Livability Score (63/100) is in the lower third of 20,700 ranked US cities and 415th ranked city in North Carolina.
- A Veteran Owned Business Program would improve housing (D), employment (D-), schools (F) and reduce crime (F).



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

JVOBP High Point Key Points

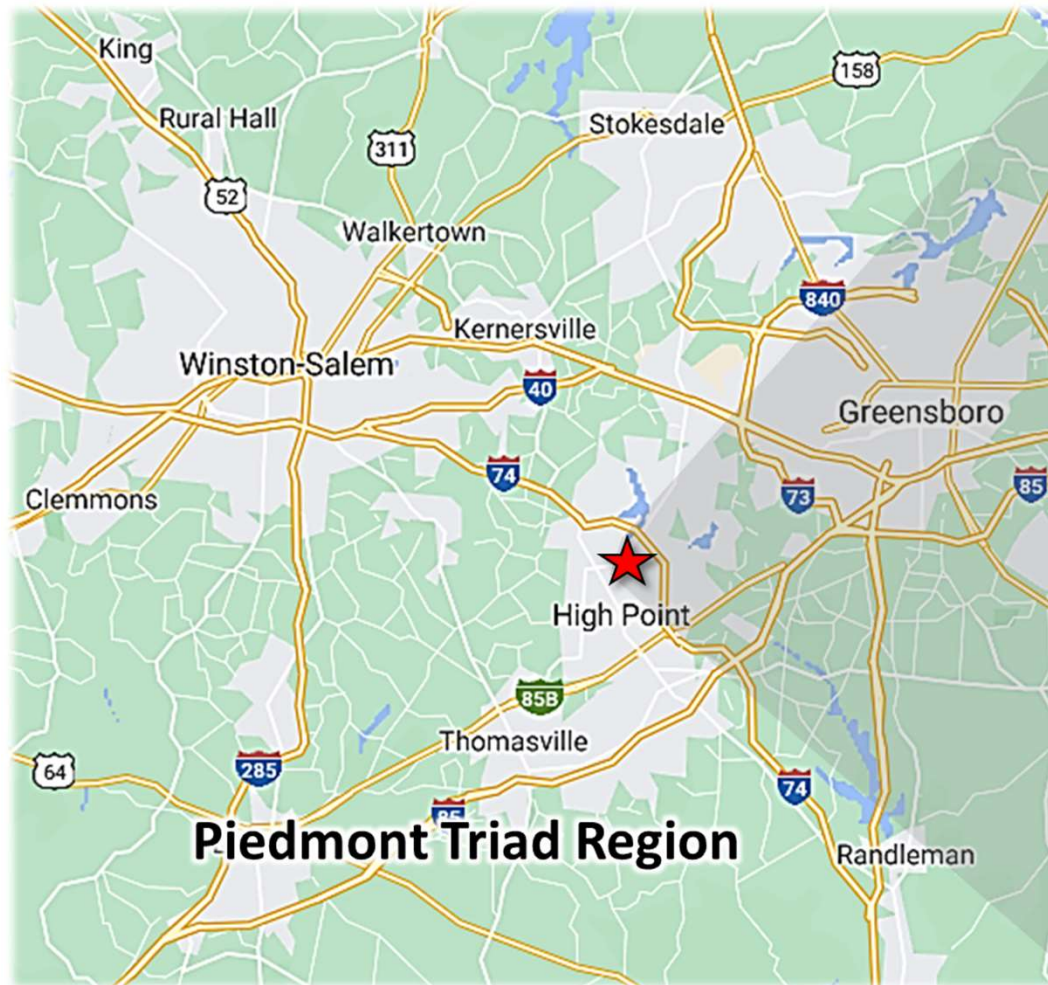
Jobenomics Veteran Owned Business Program (JVOBP)



- Vets have proven service expertise and skills.
- Retired “**super sergeants**” know how to transform young adults into fully-functioning team members and responsible citizens.
- Piedmont Triad Region has 98,379 veterans with a **total potential borrowing and buying power of tens of billions of dollars.**
- High Point JVOBP leverages these resources to transform an underserved, poor and crime-ridden community.
- Our Jobenomics Veteran Owned Live-Work Community (aka **Vets Village**) will feature a safe neighborhood with:
 - Energy-efficient, hi-tech, **affordable homes.**
 - State-of-the-art, **eye-popping commercial enterprises.**

Our Vets Village will transform an obscure under-resourced neighborhood to a model regional destination.

High Point “Vets Village” Pilot Project



Our proposed 21-acre pilot project in High Point is centrally-located in the center of the Triad Region with easy I-74 access.

Notional Residential & Office Park



**Energy-efficient, Hi-Tech, Affordable
Homes & Home-Based Businesses**



**Office & Training Center For
Veteran Owned Businesses**

VA-backed loans can finance most of this project.

Residential Construction Costs

Source: Houseplans.pro plans by Bruinier & Associates



One-Level 768 sf



Two-Level 1,005 sf



Three-Level 1,225 sf

Multifamily (Fourplex) Homes @ \$90/sq ft

- One-Level 768 sf x 4 units = 3,072 sf x \$90 = **\$276,480** or **\$69K each**
- Two-Level 1,005 sf x 4 units = 4,020 sf x \$90 = **\$361,800** or **\$90K each**
- Three-Level 1,225 sf x 4 units = 4,900 sf x \$90 = **\$441,000** or **\$110K each**



One-Level 1,764 sf



Two-Level 2,135 sf

Single Family Home @ \$90/sq ft

- One-Level = 1,644 sf x \$90 = **\$147,960**
- Two-Level = 2,135 sf x \$90 = **\$192,150**



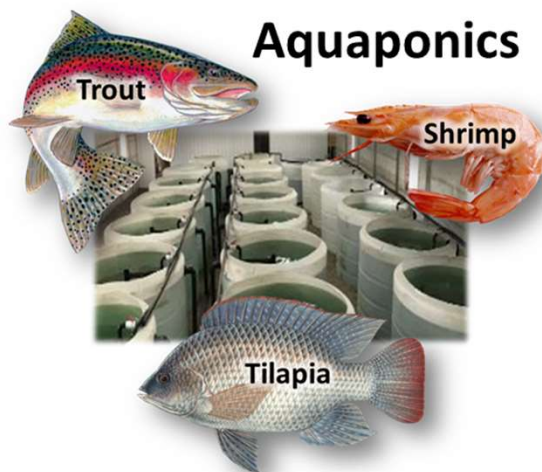
Jobenomics has construction firm bids of \$90/sf.

Notional Commercial Mall



Jobenomics has business plans for these enterprises and Sprung Structures that can be operational within a year for \$7.5 million.

Controlled Environment Agriculture Center

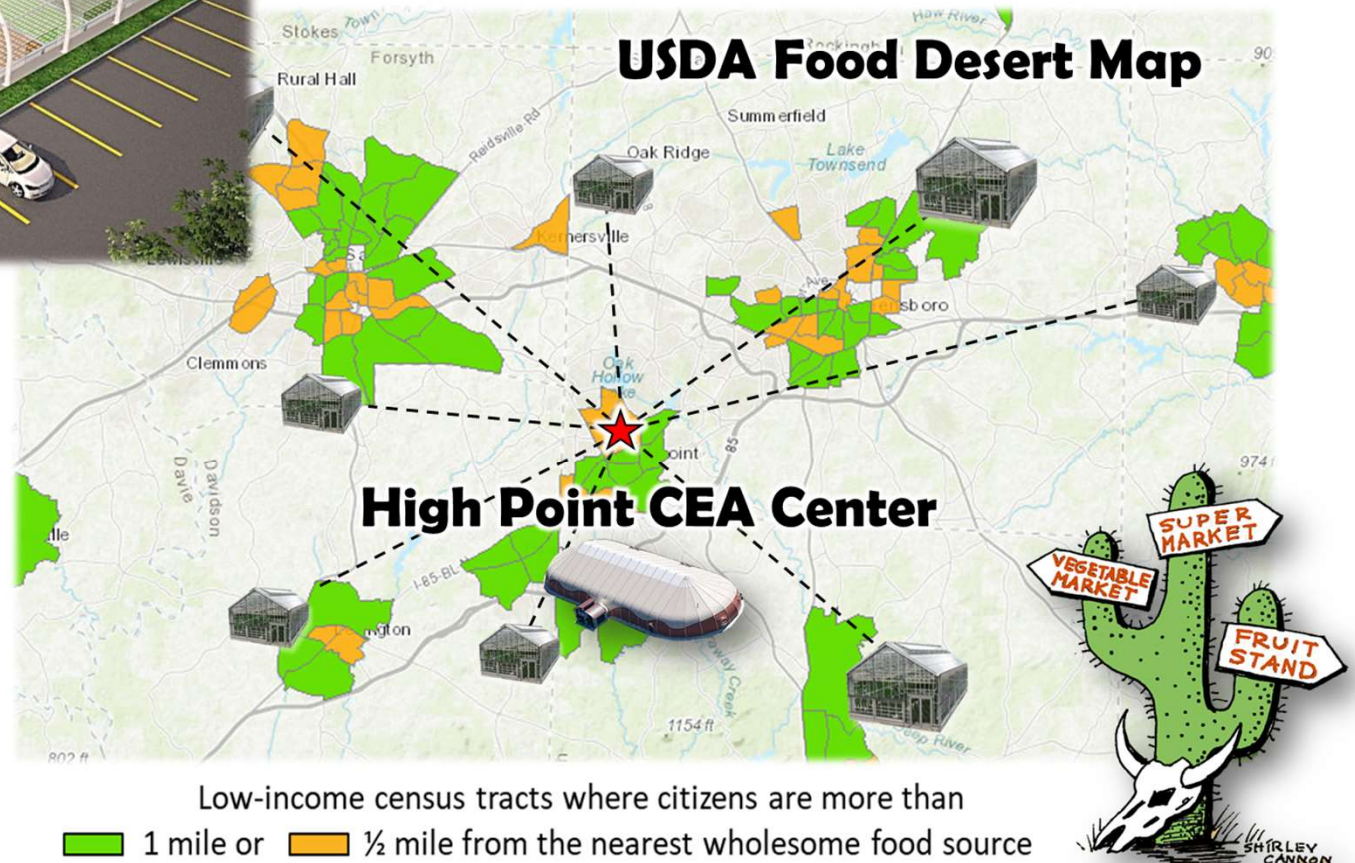


\$2.8 million, 34,500 sq ft, proven CEA Center, operational within 6-8 months with a 3.4-year payback period.

CEA Satellite Farms



Sprung microfarm with fish tanks and soil-based growing platforms.



Low-income census tracts where citizens are more than

1 mile or 1/2 mile from the nearest wholesome food source

\$515,000, 5,250 sq ft, proven CEA Microfarm, operational within 3-6 months with a 3.4-year payback period.

Digital Academy & Office Center



\$3.3 million, 19,500 sq ft, community center, operational within 6-8 months with a payback period as short as 2-3 years.

Digital Economy



■ E-Commerce

(Internet Commerce, Mobile Commerce, Tele-Medicine, E-Sports, etc.)

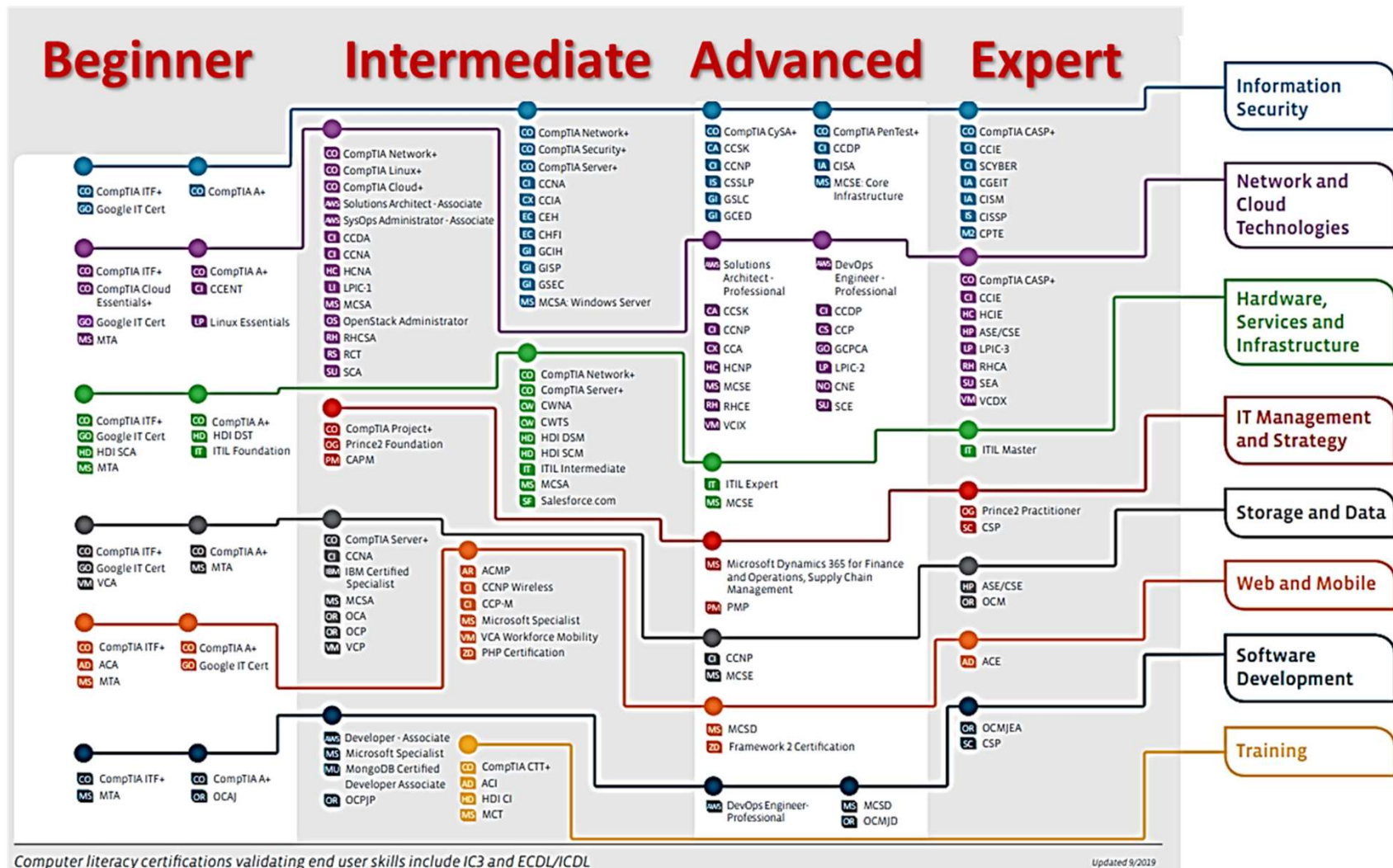
- Sharing Economy
- On-Demand Economy
- Apps/Bots Economy
 - Gig Economy
 - IoT Economy
- Platform Economy



The U.S. pre-pandemic economy was growing at 2% per year versus **e-commerce growth of 32% thus far in 2020**. Jobenomics can help digital startups connect to Amazon, Walmart, eBay and Shopify.

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.

Vets Village Supercenter



- Organic food outlet
- Grocery store
- Garden center
- Hardware store
- Deli & food court
- Prepared meals outlet
- Delivery service center
- Coffee & specialty shops

\$1.6 million, 19,500 sq ft, multi-purpose shopping mall, operational within 6-8 months with a payback period as short as 2-3 years.

New Sprung Structures (Since 1887)

12,000 structures in 110,000 countries.



The world's **two richest men** used Sprung for their **flagship efforts**.
Vets Village Sprung structures on I-74 will attract regional attention.



Veteran Buying & Borrowing Power

Veteran Owned Businesses (VOB)

North Carolina has one of the highest percentage (6.3%) of veteran owned firms in the USA (5.6%) but is **underutilizing** this resource.



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+

The state with highest % of sales attributable to VOBs is **New Hampshire with 6.2%**. **North Carolina is tied for 9th place with 4.4%**.

North Carolina Vets & VOBs



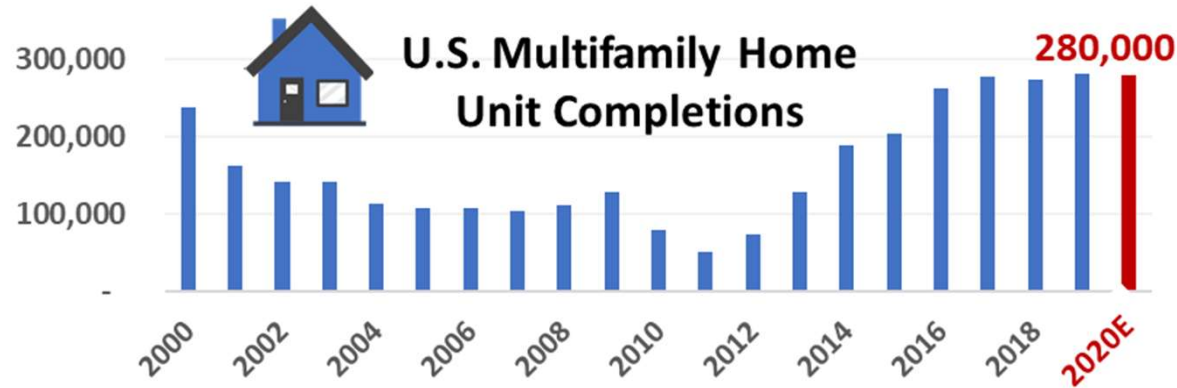
Veteran Status	USA	North Carolina	Buncombe County	Asheville
Veteran Owned Businesses	2,521,682	86,571	2,564	954
Total Veterans	18,230,322	659,584	16,854	5,579
% Total Population	5.6%	6.3%	6.5%	6.0%

Source: U.S. Census Bureau, QuickFacts Database (Vets 2015-2019 average, VOBs 2012 Survey of Business Owners final release December 2015)

North Carolina has significant veteran and veteran-owned business resources that can be utilized for post-pandemic economic, community, business, and workforce development.

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 at 20-year peak.
- Active-duty and veterans represent 23% of U.S. homebuyers.
- **VA loans:** \$653,550 duplex, \$789,950 triplex, **\$981,700 fourplex** with no down payment.



Jobenomics Asheville will develop a “**veteran crowd buying**” cadre to finance building multifamily (townhouses) complexes.

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.



WWII – Gulf Wars



■ Disabled Veteran **Housing Grants**

- Specially Adapted Housing grants up to **\$100,896** for FY 2021.

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

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 \$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.



Proposed Asheville Program For Returning Citizens

Tabula Rosa

- **Tabula Rasa:** Latin for clean slate or fresh start
- **Mission:** reduce Buncombe County recidivism and provide meaningful career opportunities to citizens who have difficulty reentering mainstream society.
- **Goal:** **mass-produce micro-businesses and sustainable careers** for returning citizens (military and civilian), detention facility inmates, and at-risk youth.
- **Methodology:** Rehabilitated returning citizens, vets, former law enforcement helping and motivating newly released citizens, gang members and at-risk youth.
- **Cantonment:** 10 to 20-acre mixed-used garrison replete with housing, training facilities, and a startup business center starting with a Digital Academy and Controlled Environment Agriculture Center.
- **Training:** Community College and local businesses providing skills- based training and certification programs.

Next Steps

- Develop Buncombe County/Asheville coalition of supporters, developers and investors.
- Secure a location for our proposed Tabula Rasa Cantonment
- Secure funding:
 - Seed funding from local investors (e.g., real estate developers) and government grants).
 - Secure commitments from veterans for several dozen multifamily (fourplex) loans.
 - Create sponsors and partners for CEA Center, Microfarms and Digital Academy.

Our success depends on the level of local support.

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