

**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.

Commander David Graves & Sherry Lane, JVOBP Jacksonville,  
Dr. Sam Hancock, EmeraldPlanet & Chuck Vollmer, Jobenomics

1 June 2021

# JVOBP Jacksonville Coalition

As of 4 December 2020



International Association  
Of Minority Veterans



LocalUSA.org



HERO HOMES



COMBAT  
SOLDIERS  
RECOVERY  
FUND



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



## **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:

- 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



All Firms

Veteran-Owned

USA	North Carolina	Onslow County	Jacksonville
27,626,360	805,985	10,610	3,574
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	Jacksonville
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
<b>Total Veterans</b>	<b>17,418,351</b>	<b>641,993</b>	<b>31,304</b>	<b>7,834</b>
<b>% Total Population</b>	<b>6.9%</b>	<b>7.9%</b>	<b>21.3%</b>	<b>19.0%</b>

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

- Huge pool of highly-qualified 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

## 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
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  - 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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# 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 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



## Grassroots Movement

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



Chuck Vollmer

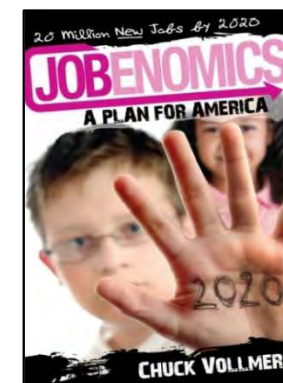


## Books, Research & Special Reports

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

## Country, Regional & City Programs

- USA: 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.**

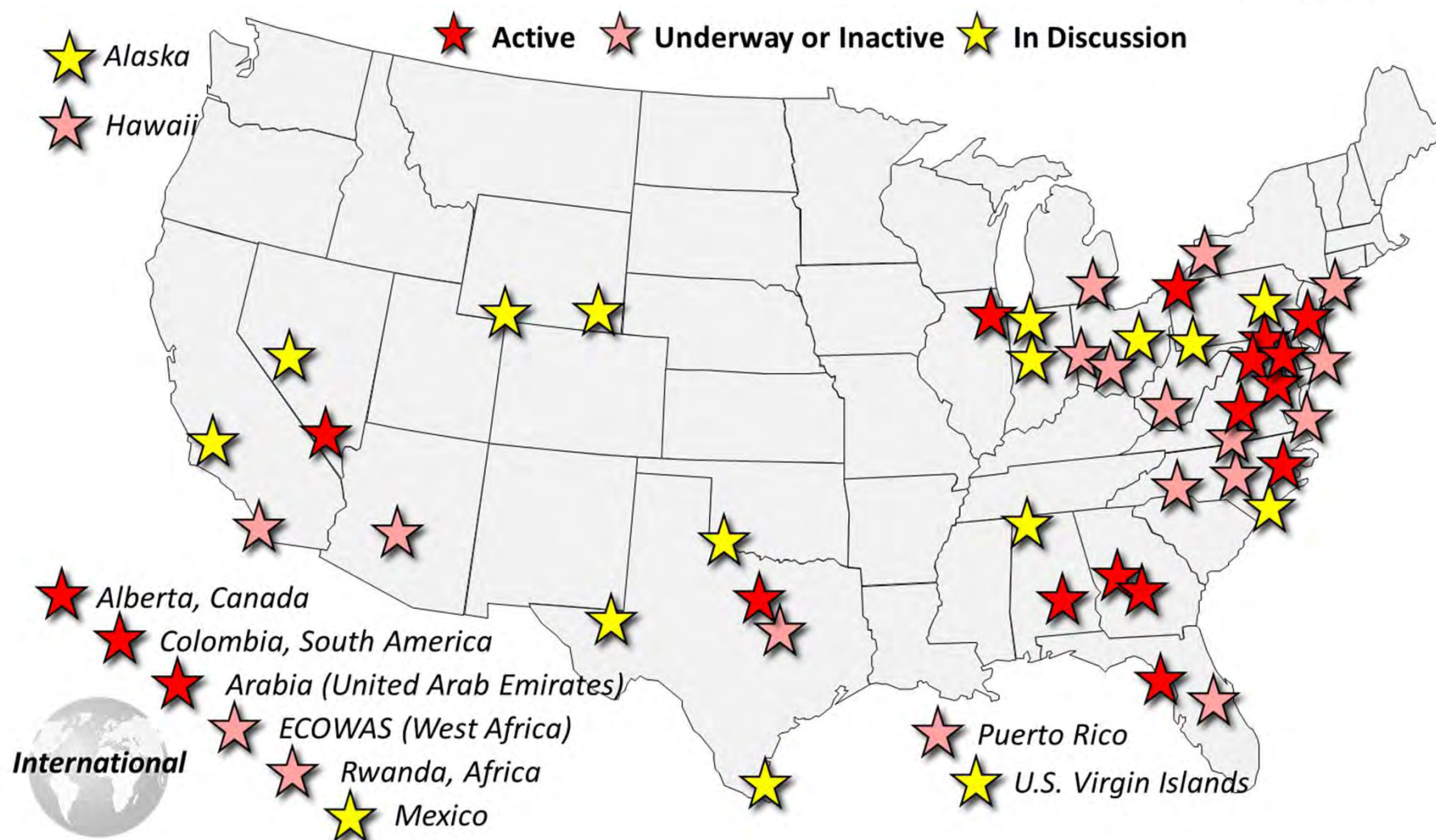
# Jobenomics Intellectual Capital

**JOBENOMICS™**  
Veteran-Owned Business  
Jacksonville, NC



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

# Jobenomics Chapters

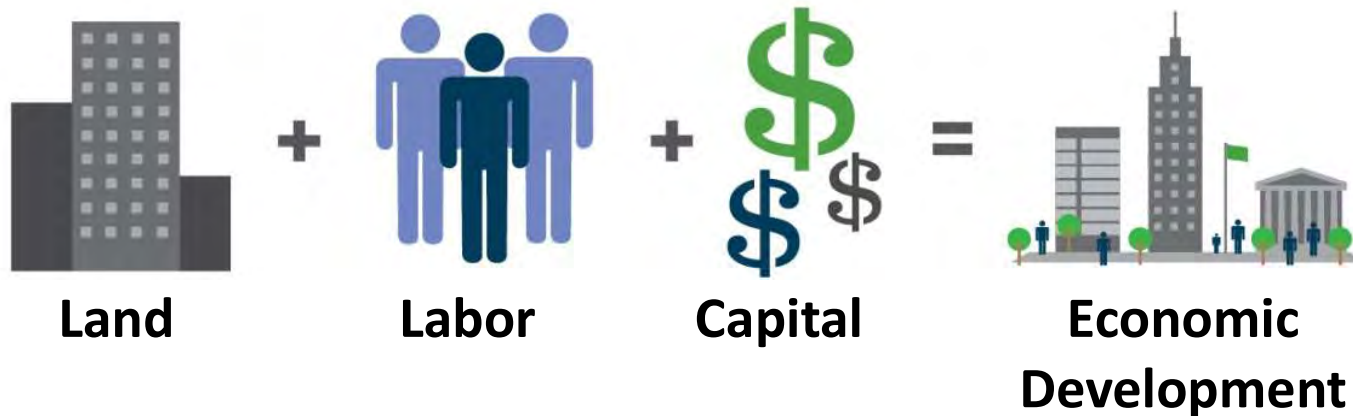


Since 2016, dozens of communities have started Jobenomics chapters that are in various stages of development.



# 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.



# 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 that lack 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.**



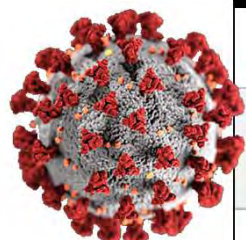
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# Pandemic Economic Impact

- 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

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

Financial (\$ Billions)		Personnel	
■ Salaries	\$3.7B	■ Total	151,829
• Military	\$1.9B	■ Military	51,423
• Civilian	\$0.8B	• Marine	47,055
• Retirees	\$1.0B	• Other	4,368
■ Construction	\$0.3B	■ Family Member	54,779
■ Materials, Supplies & Services	\$1.1B	■ Civilian	11,117
■ Miscellaneous	\$0.6B	■ Retirees	34,510

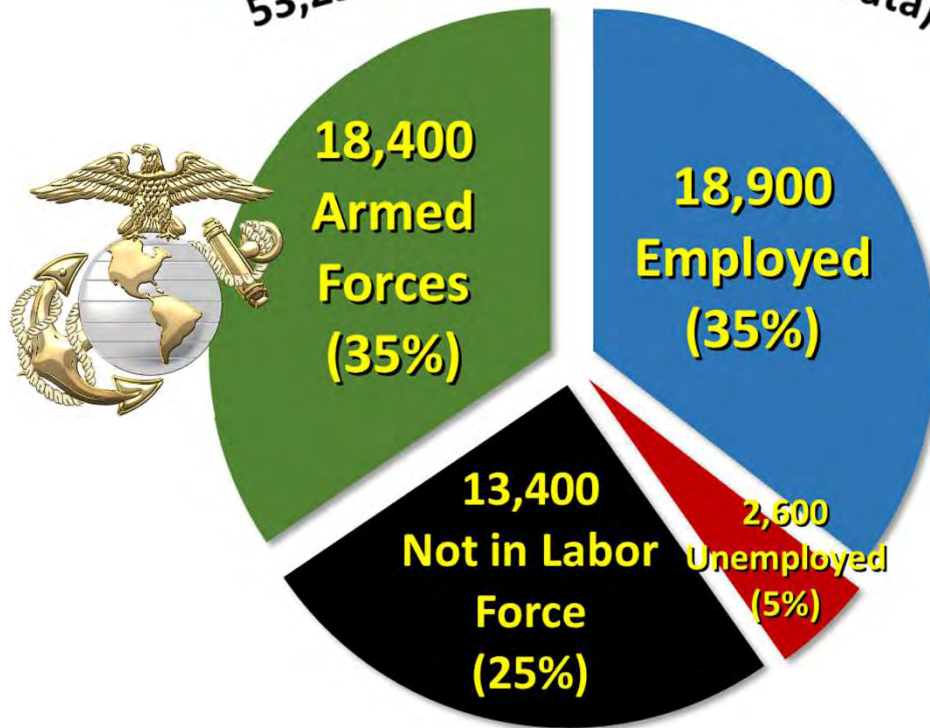


**People Impact: 151,829 (Twice Jacksonville's Population)**

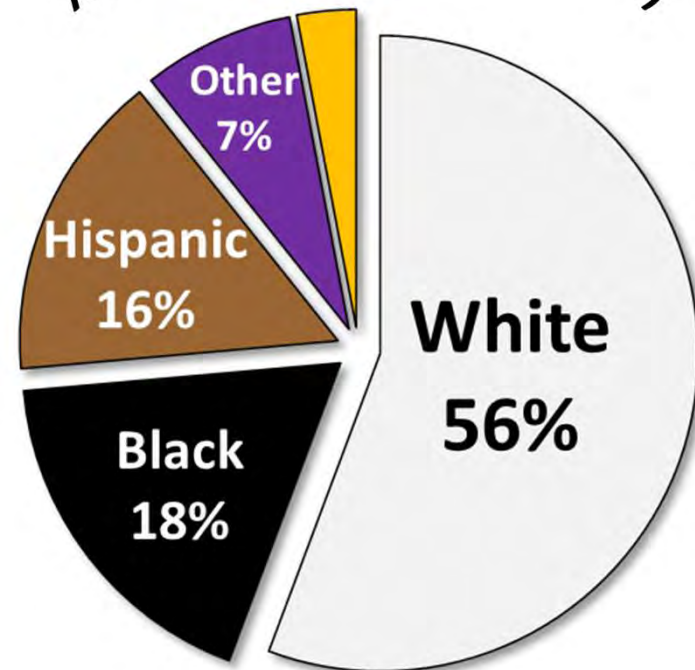


# Jacksonville's Workforce

**Working Age (25-64) Population**  
53,259 Adults (Pre-Pandemic Data)



**Total Population**  
72,436 (Up only 3% this decade)

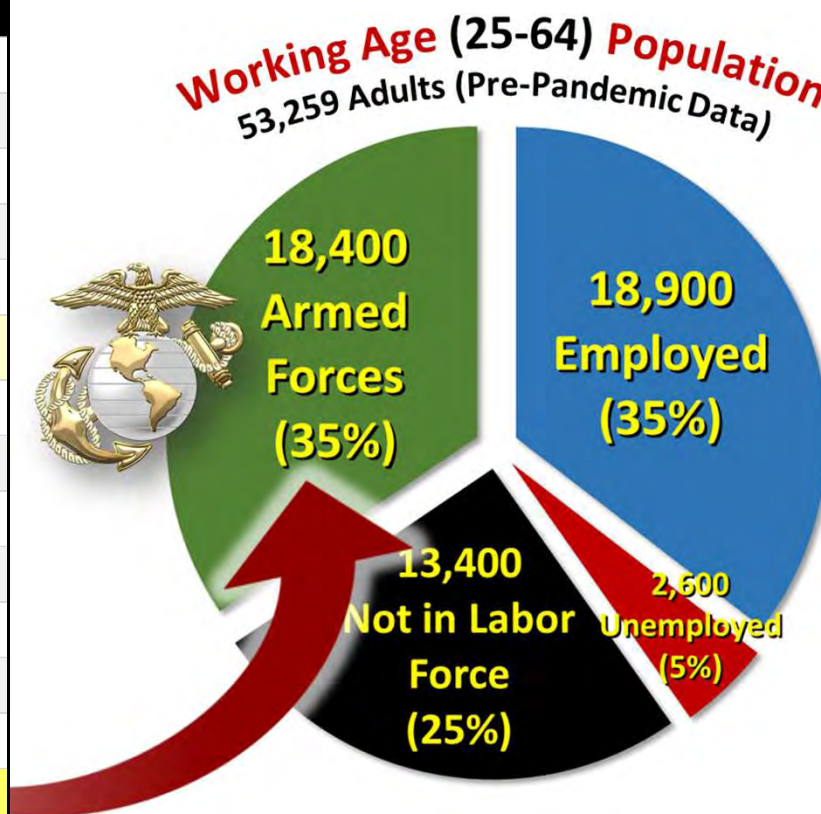


The Jacksonville workforce is dominated by 18,400 Marines, a large minority population, and 16,000 civilian working age adults who do not have jobs.

# Jacksonville Is N. Carolina's Military City

## 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	<b>Fayetteville</b>	<b>12.3%</b>
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	<b>Jacksonville</b>	<b>34.5%</b>
15	Chapel Hill	0%



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

# Firm Ownership Comparison



United States  
**Census**  
Bureau

	USA	North Carolina	Onslow County	Jacksonville
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%

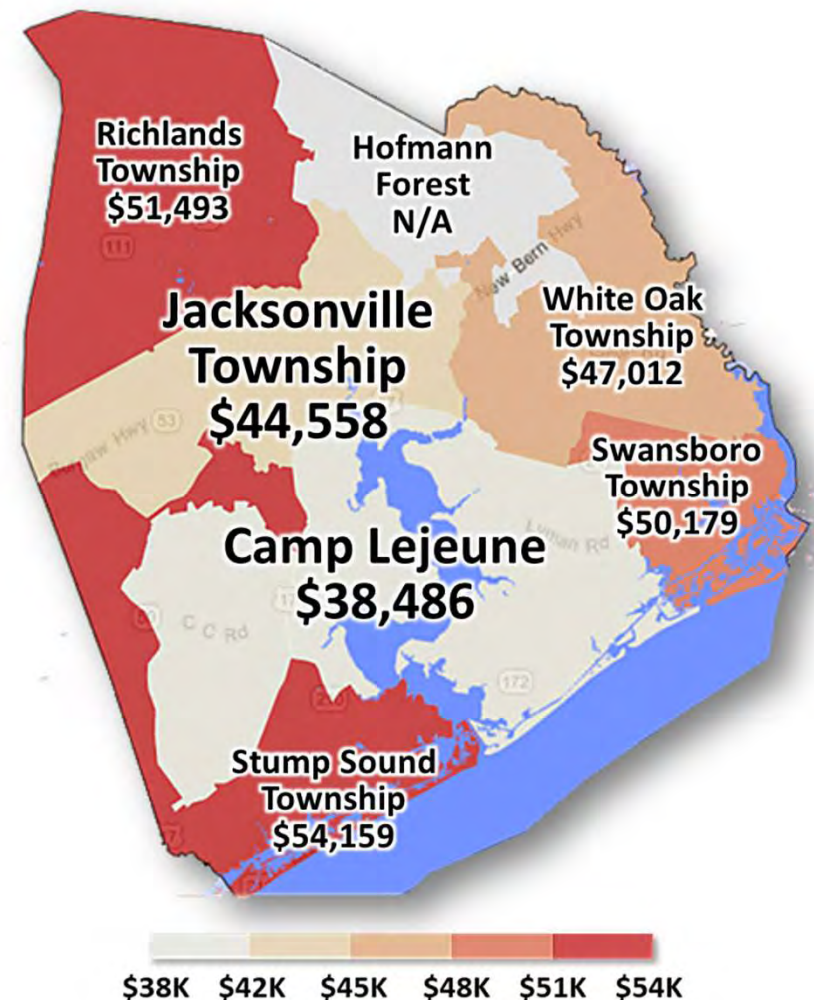
Source: 2012 Economic Census: Survey of Business Owners

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

## 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

## Jacksonville, NC Livability



- 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
<b>Whites</b>	<b>77.1%</b>	<b>55.3%</b>	<b>-28%</b>
<b>Minorities</b>	<b>22.9%</b>	<b>44.7%</b>	<b>95%</b>
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 ( $\leq 20$  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

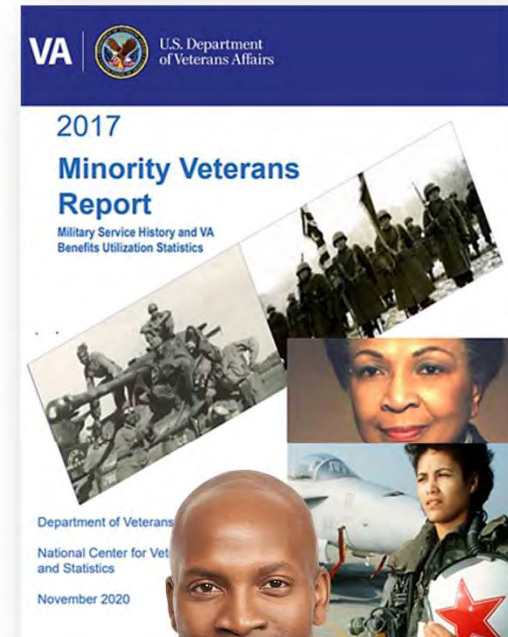
- 5 million total minority veterans.
- 1/4 of all vets, growing to 1/3 by 2045.
- Blacks represent 1/2 of all minority vets.

## 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 cited 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



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.com specializes in vet-financing and urban renewal



# JVOBP Live-Work Community Pilot Project

**JO BENOMICS™**  
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 Affordability Calculator

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

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

Source: Realtor.com, [https://www.realtor.com/realestateandhomes-search/Jacksonville\\_NC/overview](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



**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	<b>\$387</b>
#2 Two-Level	\$281,400	\$0	\$6,472	\$287,872	\$1,519	<b>\$506</b>
#3 Three-Level	\$343,000	\$0	\$7,889	\$350,889	\$1,851	<b>\$617</b>

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

## ■ 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.

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.



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

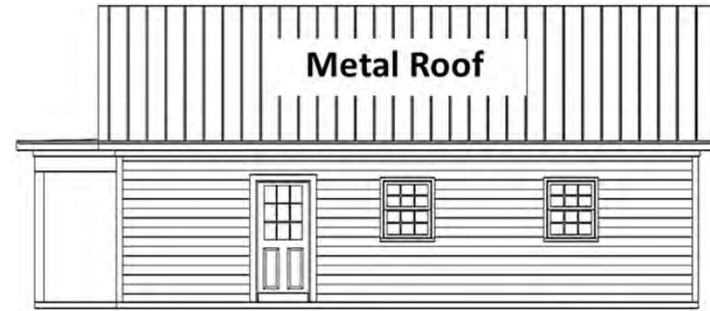




# 640 Sq Ft Entry Level Small Home



**FRONT  
ELEVATION**



**REAR  
ELEVATION**



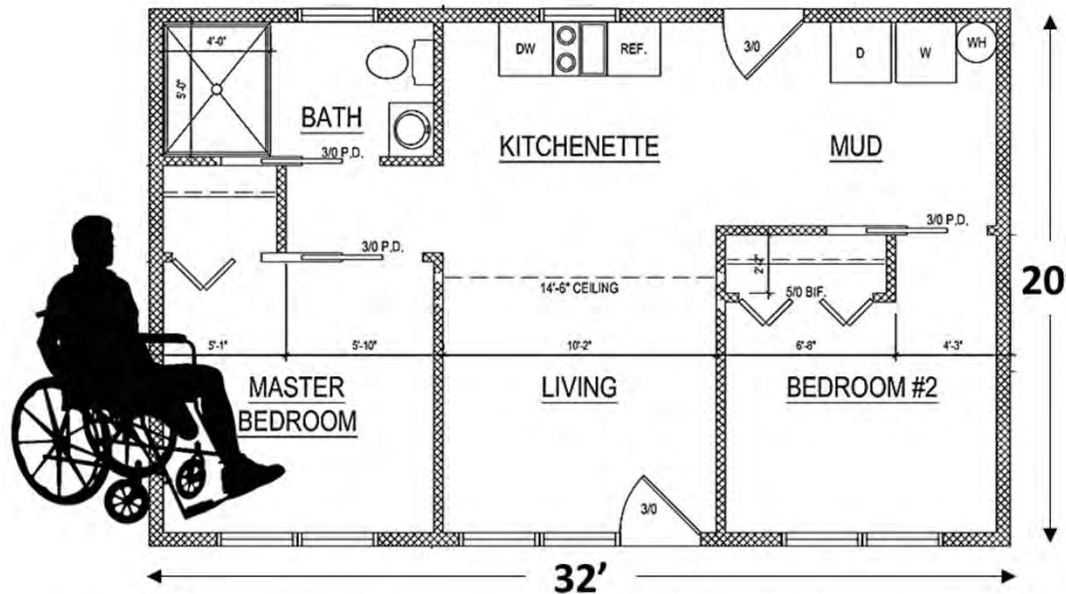
Client:  
Uniquely Building History

Plan:  
Tiny House  
Selma, NC



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**RIGHT ELEVATION**

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

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



100 Credit Worthy Veterans X VA Loan Guaranty Program \$1M per Fourplex = 300 Affordable Homes 100 Commercial Businesses

A diagram showing four small house icons representing a fourplex. The first is labeled "Home", the second and third are labeled "Rental", and the fourth is labeled "Commercial" and contains three dollar signs (\$\$\$).

Rosamond, California, 1200-Acre Veterans Freedom Farm



Coonan & Bonds Architects [http://www.coonanbonds.com/mies\\_portfolio/acts-freedom-farm/](http://www.coonanbonds.com/mies_portfolio/acts-freedom-farm/)

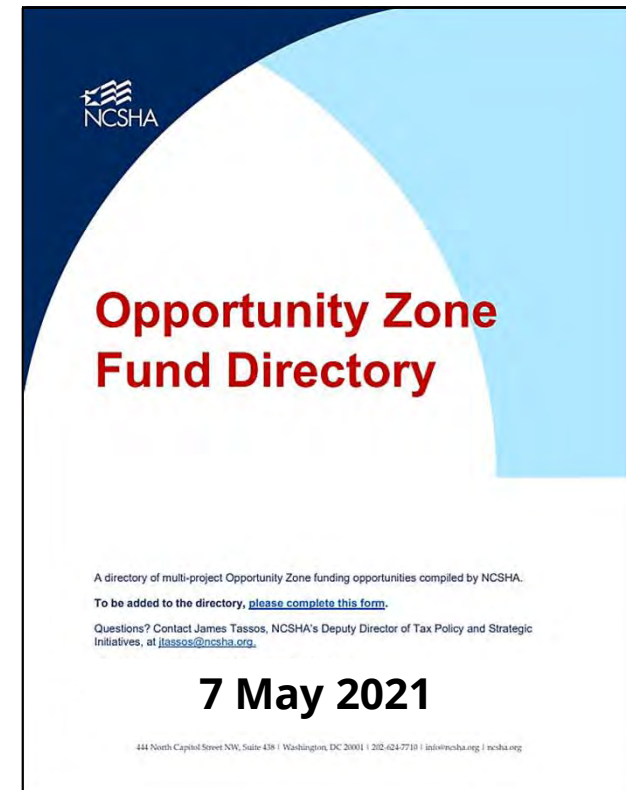
2.6 million sq. ft. of indoor controlled environment agriculture, greenhouse village, hotel, farmers market, production and distribution facilities, commercial/community/education/worship centers, and hundreds of affordable single and multifamily homes.



# Qualified Opportunity Fund (QOF)

- 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 the reduce investor and corporate capital gains tax burden.
- As of 7 May 2021, NCSHA lists:
  - 233 total QOFs with **\$48.1 billion** total anticipated investment.
  - 60% target **affordable housing** and **community development**.

National Council of State  
Housing Agencies (NCSHA)



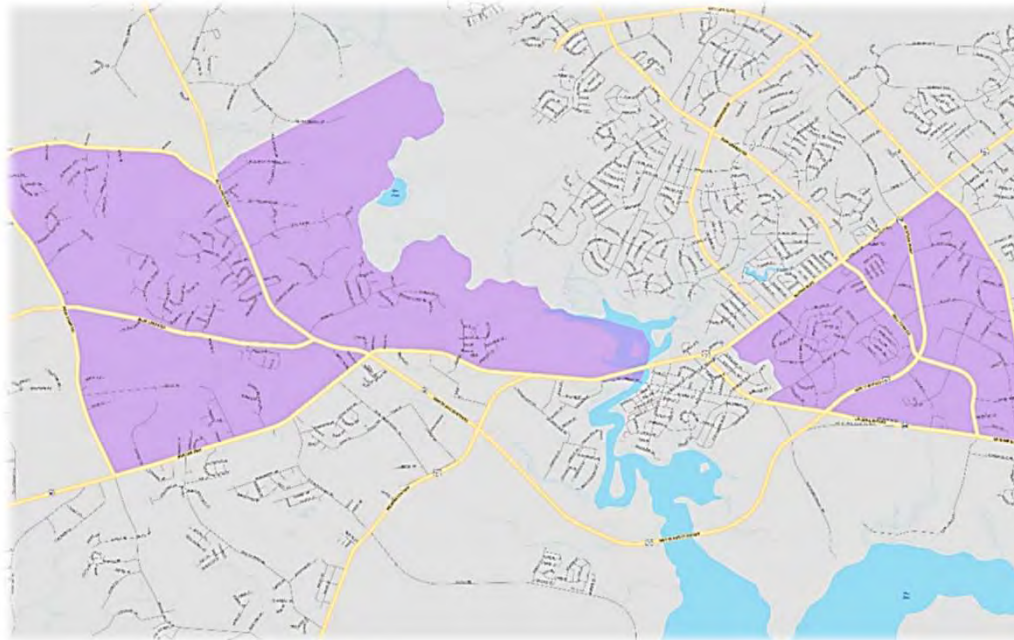
<https://www.ncsha.org/resource/opportunity-zone-fund-directory/>

Most QOFs call for **mixed-use** real estate projects. Regrettably, most OZ projects gentrify rather than producing local startup businesses.

# 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



**Net Zero Buildings &  
Communities Installation &  
Maintenance Businesses**



**Energy Audit, Weatherization  
& Renovation Businesses**

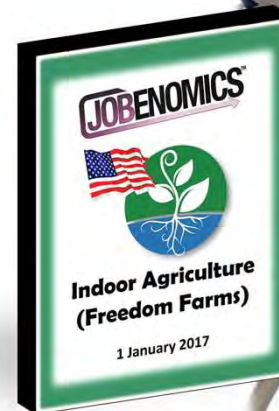
**The Energy Technology Revolution will create millions of new micro-business opportunities, such as independent contractors.**



# Controlled Environment Agriculture (CEA)

- 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.

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



**Local  
Growing Centers**

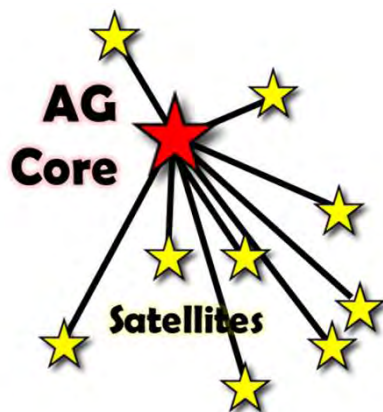


Global CEA market is projected to grow to **\$15.3 billion by 2024**, up from **\$6.5 billion in 2017**, potentially creating thousands of businesses and several million jobs in underserved rural and urban communities.



# JVOBP Jacksonville 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](http://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

## 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



**Grocery stores and customers want fresh organic vegetables and produce.**



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# Digital Economy



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



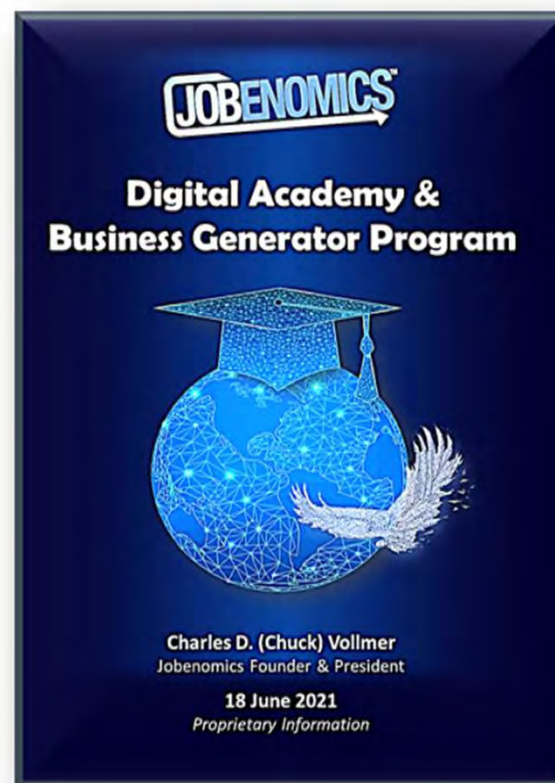
The traditional economy growing at 2% per versus eCommerce growth of 15% per year. Jobenomics' team of eCommerce experts help set up websites to selling on all major platforms; **Amazon, Google, Facebook, eBay and Shopify.**

# Our Digital Academy & Business Generator Upskills Workers & Mass-Produces Startups



- Digital economy growth is 16x faster than industrial economy.
- Only 33% of all U.S. workers have the required digital job skills.
- 43% of U.S. digital natives (16-34) have no or limited digital job market skills.
- Jobenomics Digital Academy specializes in certified skills-based training, lifelong applied learning and transformation mapping.
- Jobenomics Business Generators mass-produce startup digital nonemployer and micro-businesses.

*90-Page Program Plan  
Available On Request*



**The goal of a Jobenomics Digital Academy & Business Generator is to  
create approximately 100 startup firms every month.**



# Jobenomics-Sprung Structure Digital Academy & Business Generator Facility

**JOBENOMICS™**  
Veteran-Owned Business  
Jacksonville, NC



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

# About Sprung Structures (Since 1887)

12,000 structures in 110,000 countries.

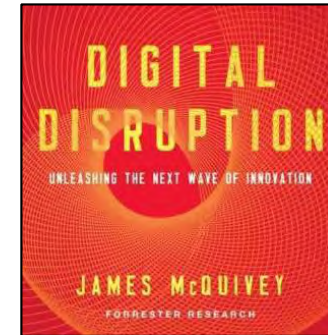


The world's **two richest men** used Sprung for their **flagship efforts**.  
Vets Village Sprung structures on I-74 will attract regional attention.



# 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:



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

- **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**

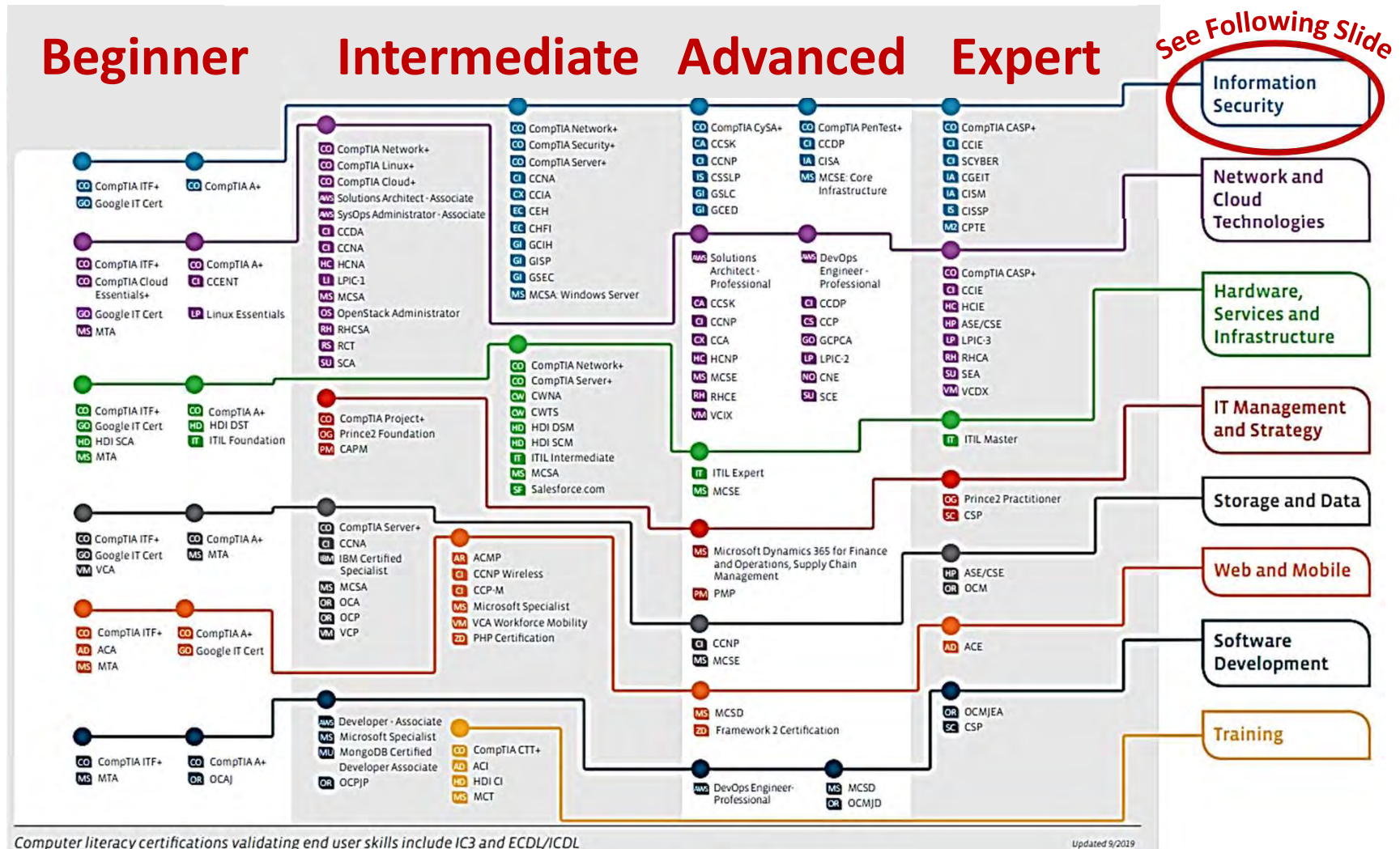


**E-Clubs can mass-produce startup firms in Jacksonville.**



# Digital Economy Career Roadmap

Source: [www.comptia.org/content/comptia-career-roadmap](http://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

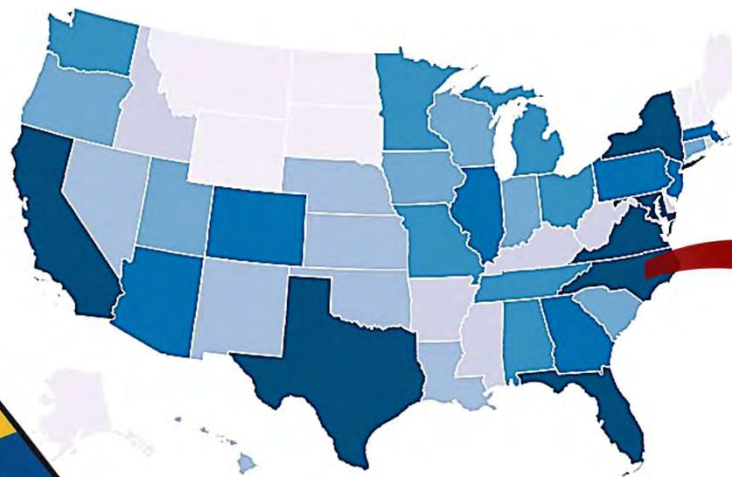
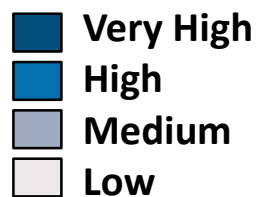
<https://www.cyberseek.org/heatmap.html>

## Total Cybersecurity Job Openings

**USA = 521,617**

**North Carolina = 20,357**

Employment  
Demand



## Job Openings

**Raleigh = 5,994**

**Fayetteville = 835**

**Jacksonville = 114**

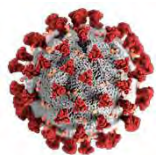
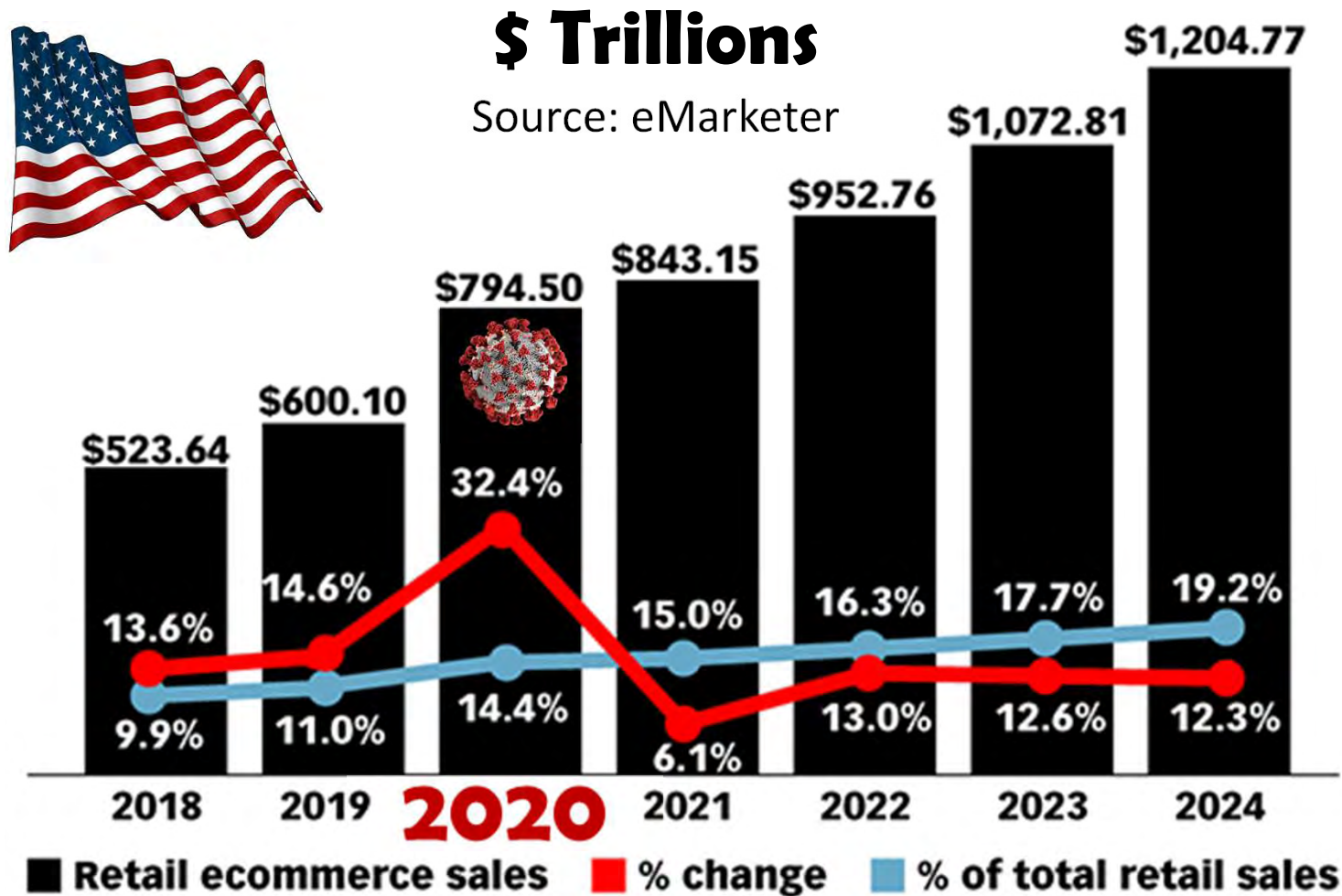
**Wilmington = 113**

**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



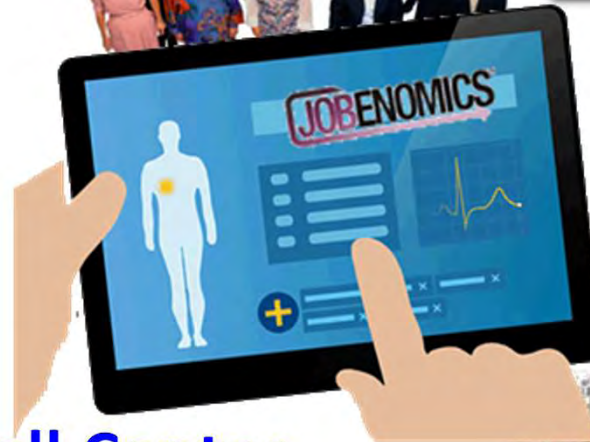
The pandemic accelerated the shift to U.S. online consumption in ways that didn't seem possible.

# Jobenomics Direct-Care Program

**JOBENOMICS™**  
Veteran-Owned Business  
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 Partner, <https://alephdiagnostics.com>



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.

**Ideal for VOBs in areas without good healthcare access.**



High-End RT-PCR Analyzers



# Test Kits & Diagnostics

## FDA-Approved COVID-19 & Influenza Rapid Test Kits

### Antibody



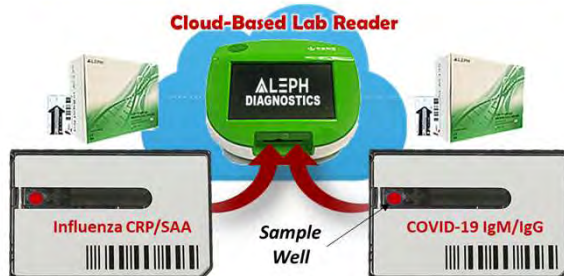
### PCR



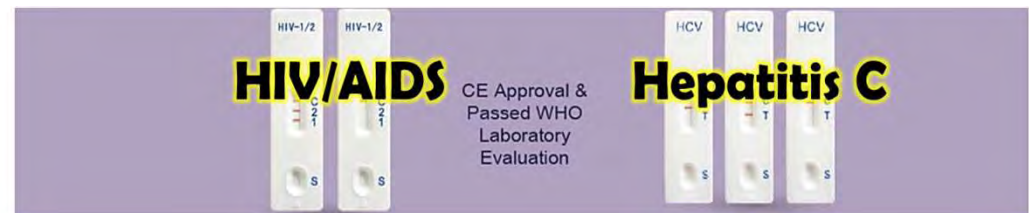
### Antigen



### Antibody & Influenza



## Other Aleph Diagnostics Test Kits (Examples)



### HIV/AIDS

### Hepatitis C

HIV 1+2  
(3lines & 2lines)

HCV  
Antibody



### Dengue

### Malaria

### Zika

### Chikungunya

Dengue IgG/IgM

Dengue NS1

Malaria Pf/Pan

Zika IgG/IgM

Chikungunya

### HIV, Hep B & C, Syphilis Combo

### Hep E

### Tuberculosis

### H. Pylori Ag (stool bacteria)

### Syphilis

HIV/HCV/TP/HBsAg

HEV IgM

TB IgG

H.P Ag

TP Antibody

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



**JOBENOMICS™**  
Veteran-Owned Business  
Jacksonville, NC



Surface Guard SaniGuard



Odor Guard Grow Guard



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





# Drinking Water

Jobenomics Partner, [www.superwaterhyox.com](http://www.superwaterhyox.com)



## Florida Bottling Plant



1903 Greenleaf Lane,  
Leesburg, FL 34748



Dr. Linares, CEO



SuperWater HyOx increases water's dissolved oxygen content by 300%, which is essential for healthy organisms (human, animals, agriculture),<sup>66</sup>



# HyOx Agriculture Applications

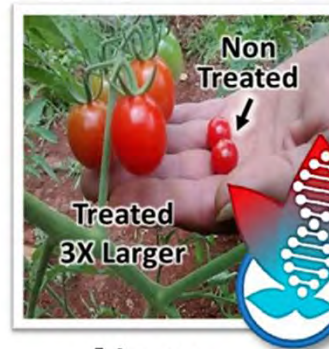
**JO BENOMICS™**  
Veteran-Owned Business  
Jacksonville, NC



### 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



**HyOx Floating  
Oxygenator GPS  
Solar Powered  
Drone**



**Waterways, Lakes And Ponds**

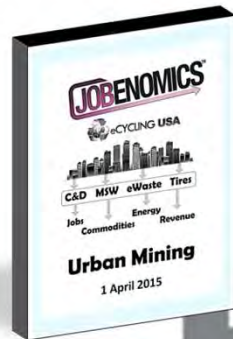


**Toxic Waste Remediation**

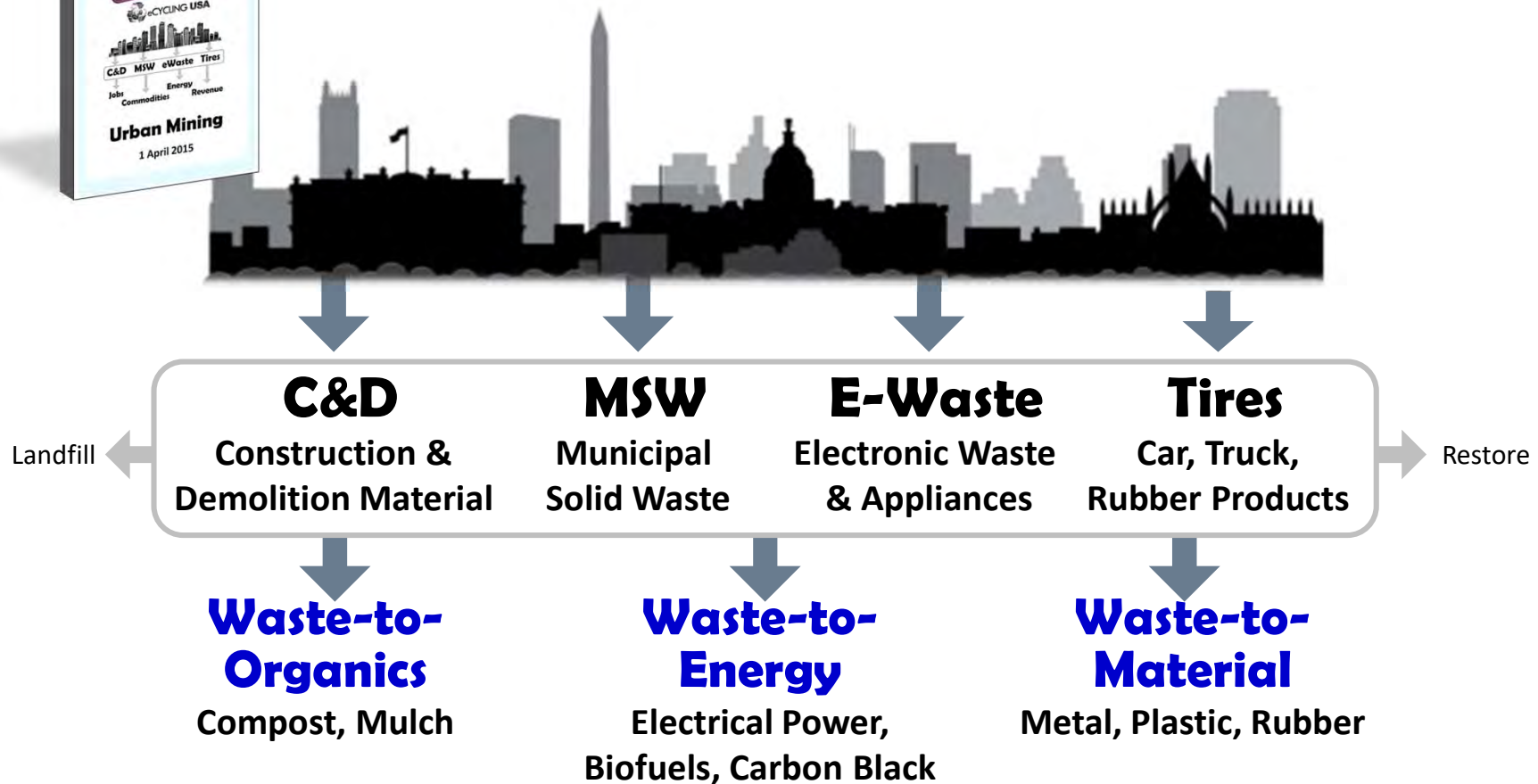


**SuperWater HyOx is mitigating many forms of pollution.**

# Urban Mining



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



**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



**100 Operational Sites Worldwide**

*Jobenomics Partner, [www.urt-recycling.com](http://www.urt-recycling.com)*

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



# Plastics-to-Fuel System

## EVP R-One Facility

Jobenomics Partner, [www.evptechnology.com](http://www.evptechnology.com)

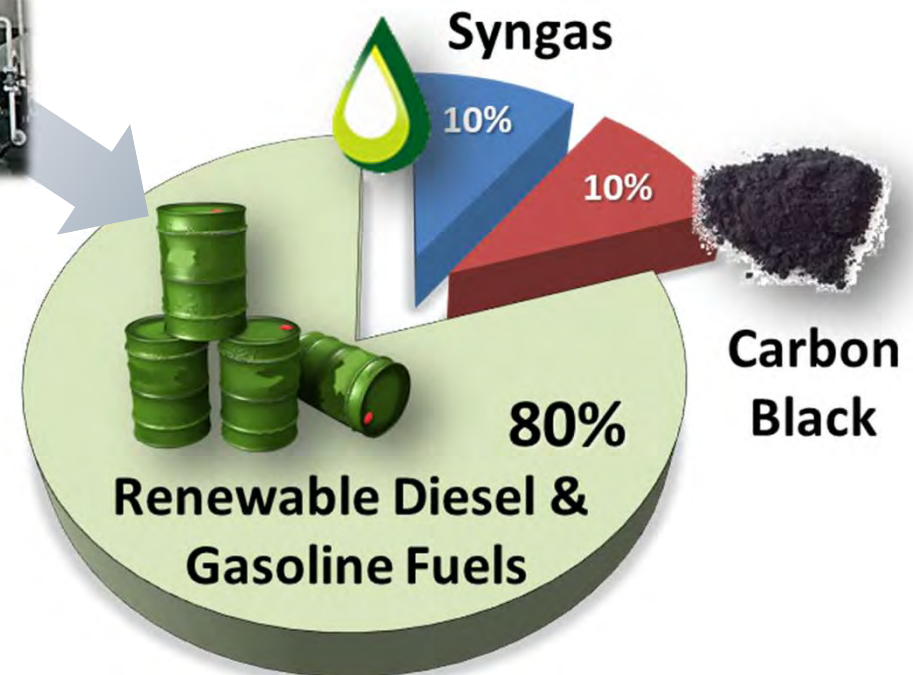


## Growing Plastics Waste Problem



## Imported Plastics Waste

*China no longer accepting baled plastic waste*



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

# Experiential Tourism

**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

**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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**[www.Jobenomics.com](http://www.Jobenomics.com)**