



# **Revolutionizing Supply Chains: Just When Needed (JWN) Options**

**A White Paper by Ample Financial™ , Public Benefit Corporation**

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## **Just When Needed (JWN) Options Explained**

Ample Financial™, a public benefit corporation, is transforming supply chain management with Just When Needed (JWN) Option contracts, a groundbreaking financial system redefining commerce. Inspired by founder Rhonda Roland Shearer's frontline experience navigating PPE shortages during 9/11 and COVID-19, JWN Options enable buyers to secure future product availability directly from factories at predetermined prices, quantities, and delivery speeds, without requiring purchases or storage until triggered. This creates a resilient, cost-effective, and transparent supply chain, benefiting factories and end-users while reducing reliance on middlemen.

JWN Options operate without distributors, mirroring early eBay's direct model. Buyers pay 10% of the purchase price to the factory in an annual premium to locked-in terms, generating steady income for American (and eventually global) manufacturers.

The TilNeeded blockchain trading platform ensures transparency, liquidity, and security, with a secondary market where options can be traded for profitability. This low-cost, low-risk virtual inventory eliminates oversupply, overinvestment, and carrying cost risks, ensuring essential products are available during shortages.

**For factories,** JWN stabilizes volatile markets, enabling better planning and reducing borrowing costs.

**For buyers,** it optimizes inventory and cash flow, lowering carbon footprints by minimizing emissions from storage and shipping.

The JWN system shifts supply chains from reactive to proactive, fostering a symbiotic factory-buyer relationship. It addresses cost and supply security, equipping businesses to navigate uncertainties and bolstering American factories while paving the way for a responsive, sustainable supply chain ecosystem.

## Introduction

The COVID-19 pandemic exposed critical vulnerabilities in global supply chains, with PPE shortages leading to an average 1,000% price markups (over 6,000% for n95s) and healthcare workers resorting to garbage bags as gowns. Traditional supply chains, reliant on distributors and reactive purchasing, exacerbate inefficiencies, with buyers facing 130% costs (100% purchase price + 30% carrying costs like shipping, warehousing, and shrinkage).

Leveraging her expertise in chaos theory and emergency responder frontlines, Shearer was determined to come up with a solution. The result was JWN Option contracts bought and sold in the TiINeeded Trading Platform. These standardized contracts, drafted with the prestigious law firm Holland & Knight, lock in critical acquisition terms, offering certainty in chaotic markets and aligning with ethical capitalism.

## What Are JWN Options?

JWN Options are standardized contracts between factories and end-user buyers, securing critical supplies and "must have" products without the inefficiencies of traditional purchasing. Buyers, under "a high or high water clause" must pay a 10% annual premium to reserve with the factory the right to purchase at pre-agreed prices, quantities, and delivery speeds for typically 12 or 24 months. If triggered, factories must also deliver, fairly, under a "hell or high water" clause, honoring the contract terms. Unlike traditional purchases that can be canceled, JWN

Options create a dependable virtual inventory, minimizing risks of oversupply and obsolescence.

- **Standardized Terms:** Fixed price, quantity, and delivery speed enable commodification of the “right to buy.”
- **Direct Relationships:** Bypassing distributors reduces costs and enhances transparency.
- **Blockchain Integration:** A trading platform (coming soon) ensures liquidity and security.
- **Sustainability:** Minimizes waste and carbon emissions by reducing the supply chain itself and your expensive, wasteful unnecessary inventory.

## How JWN Options Work

1. **Connect:** Factories and buyers partner via TilNeeded™ agents or the upcoming TilNeeded™ blockchain trading platform.
2. **Contract:** Standardized JWN Options, crafted by Holland & Knight, lock in terms.
3. **Trigger:** Buyers may trigger options, paying the full price, or leave untriggered, retaining savings.
4. **Trade:** Options can also be traded on a secondary market (with mutual consent), ensuring agility.

The TilNeeded™ Platform provides visibility into historical and live prices, sources, and quantities, typically obscured by distributor NDAs, fostering a transparent ecosystem.

## Benefits for Stakeholders

### For Factories

- **Stable Revenue:** Earn a 10% annual premium, generating income even if options are untriggered.
- **Improved Planning:** Premiums enable better forecasting, reducing short-term borrowing and interest expenses.
- **On-Demand Production:** Delayed raw material purchases minimize carrying costs and obsolescence risks.

### For Buyers

- **Cost Savings:** Save ~120% in year one compared to traditional costs (130% vs. 10% premium).
- **Supply Certainty:** Secure critical supplies without upfront inventory investment.
- **Reduced Carbon Footprint:** Minimize storage and shipping emissions, aligning with goal to reduce carbon footprint.

| Aspect         | Traditional Purchasing           | JWN Options                  |
|----------------|----------------------------------|------------------------------|
| Cost           | 130% (100% price + 30% carrying) | 10% premium (if untriggered) |
| Inventory Risk | High (oversupply, obsolescence)  | Low (virtual inventory)      |
| Transparency   | Low (distributor NDAs)           | High (blockchain platform)   |
| Emissions      | High (storage, shipping)         | Low (on-demand delivery)     |

## Real-World Impact

A case study with [Housing Works](#) and [Altor Safety](#) illustrates JWN Options' transformative potential. Housing Works secured PPE, with 16 JWN contracts paying a 10% premium annually, saving ~120% compared to traditional purchasing (130% costs). Altor Safety, a U.S. factory, earned \$20,000 in premiums over two years without 8 options being triggered into a purchase. This demonstrates that even without product purchases the factory earns revenue that at 10% is likely higher than their profit margins and adds financial stability. The approach reduced Housing Works and Altor Safety carbon emissions by minimizing unnecessary shipping and storage, aligning with sustainability goals. These outcomes validate JWN's ability to create a resilient, cost-effective supply chain.

## Theoretical Foundation: Chaos Theory

JWN Options are inspired by chaos theory, specifically Henri Poincaré's concept of "cuts" in dynamical systems. Supply chains are inherently chaotic, with unpredictable demand and price volatility. JWN Options act as "deterministic cuts," (Shearer's words and concept) introducing fixed points (price, quantity, delivery speed) to stabilize the system, reducing the bullwhip effect and ensuring reliability during crises like pandemics.

## The TilNeeded™ Advantage

TilNeeded™, a service of Ample Financial, facilitates JWN Options through:

- **Custom Brokerage:** Expert guidance for direct factory-buyer contracts.
- **Trading Platform (Coming Soon):** A blockchain-powered marketplace for trading JWN Options, ensuring liquidity and transparency.

## Conclusion

JWN Options, rooted in Rhonda Roland Shearer's frontline insights and chaos theory expertise, offer a standardized, transparent, and sustainable solution to end-to-end supply chain challenges. By fostering direct factory-buyer relationships, enabling blockchain-based trading, and promoting ethical capitalism, Ample Financial is redefining commerce. JWN Options empower businesses to navigate uncertainties, bolster American factories, and create a responsive supply chain ecosystem.

**Ready to transform your supply chain?**

Contact us at <https://amplefinancial.net/contact> or join the TilNeeded™ waitlist at <https://amplefinancial.net/waitlist>.

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