



Jammer wants to be the app that musicians, labels count on

By **CHERYL V. JACKSON**
Blue Sky Innovation

Entrepreneur Marcus Cobb was hard at work on an app that could help musicians connect with each other, bringing in investors and even participating in an accelerator.

Then inspiration hit and he chucked the idea.

He pivoted instead to a different concept: accounting software called Jammer, which helps labels process payments and documentation for credits to artists.

Not as sexy as the "LinkedIn for musicians" idea that he hit on at first. But one that's being applauded by creators and the companies they work for as a tool to make sure paychecks don't fall between the cracks — a huge problem in the arts, they say.

The company joined 1871 in the fall of 2013 and is also a member of the music startup-focused 2112 incubator. The company has an office in Nashville, Tenn., as well, and Cobb says he splits time between the two cities.

Clients pay \$50 to \$250 a month to use Jammer's software; about 5,000 administrators have signed up in seven countries since Jammer launched in December 2015, Cobb said.

The company's clientele has expanded from record labels to businesses in film, television, Broadway, symphonies and live music festivals.

"It became almost any creative space where there was a lot of paperwork or

compliance to get paid," said Cobb, the company's co-founder and CEO.

When an artist working with a company that uses Jammer is done with a job, he or she opens the app, which pre-fills all of the paperwork and asks the artist for verification with an online signature. Users can also access the service from a website.

Traditionally, artists would get an email with an attached PDF that would need to be printed out and emailed back or hand-delivered to the company.

"The company gets the information and everyone gets paid," Cobb said.

Cobb said between 20 and 50 percent of money due to creatives never makes it to them, citing a report from the Berklee Institute for Creative Entrepreneurship.

"The majority of that is not ill will or intent, but because of their clerical inefficiencies," Cobb said.

Some of that has to do with the penchant of creatives to move frequently, their tendency to use stage names that somehow get put on checks that render them uncashable and their aversion to paperwork, he said.

"It's a very left-brained task, and they like to stay in their right brain," said Cobb, a singer, songwriter and pianist who played in a band that gigged around McHenry County. It's not uncommon for artists of modest means to forgo a check rather than complete paperwork to get it, he said.

"They have an aversion to doing anything administrative."

Cobb and Jammer co-founder Adam Clabaugh stumbled on the idea during their 2015 participation in the Nashville Entrepreneur Center's 14-week Project Music, a tech-focused accelerator in which they worked 10- to 12-hour days.

During week 14, they were meeting with music executives about using the LinkedIn-for-musicians concept when they spotted a table full of checks that had been returned in the mail as undeliverable.

"We were pitching them the LinkedIn concept, but we couldn't get our eyes off the paychecks," Cobb said. "When we dug deeper, we found out this was happening all over the world."

"We're talking about money that went to these musicians that they can't cash and came back."

The executive gave myriad reasons why checks meant to go to artists were returned, and the idea was born.

"My buddy and I went to a taco place, had a shot of tequila and went upstairs and changed our business plan the next day," Cobb said.

Cobb said he got new investments of about \$415,000 in about four weeks.

He also secured letters of intent from Sony and Big Machine Label Group, whose artists include Taylor Swift, Reba McEntire and Tim McGraw.

Andrew Kautz, chief operating officer at Big Ma-



chine, said he was impressed by the idea of adding technological advances to some of the “antiquated processes” the label deals with.

“The idea that you could automate the process, or create a portal where some of this can be done more on a collaborative basis and

leverage technology to streamline the process, is extremely exciting to us,” he said.

Jammber has 16 employees in its Chicago and Nashville offices, Cobb said.

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KRISTAN LIEB/FOR THE CHICAGO TRIBUNE

Marcus Cobb, CEO of Jammber, developed the music payment-processing app with Adam Clabaugh.