

## Jobenomics Veteran Owned Business Program



Montgomery, Alabama

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**Jobenomics** (<https://jobenomics.com>) specializes in mass-producing veteran, women, minority, and new workforce entrant startup businesses in underserved and under-resourced communities. The **Jobenomics Veteran Owned Business Program (JVOBP)** is led by veterans for vets, their families, and their neighborhoods. JVOBP-Montgomery's pilot program is an affordable live-work community funded by veterans via various VA and SBA loans, Opportunity Zone funding, and private sector investment.

Montgomery is ahead of the rest of the USA in terms of veteran business ownership but underutilizes this valuable resource for economic, community, and workforce development. Montgomery City has 2,300 veteran owned firms that can pave the way for 14,000 other veterans and 5,000 armed forces personnel who may be interested in starting a business or launching a new career.

The VA Multifamily Building Loan Program allows credit-worthy veterans (most of the 374,000 Alabama veteran firm owners qualify) to buy or build duplexes, triplexes, fourplexes, or condominiums with no downpayment. **The maximum loan for a fourplex in Montgomery is \$981,700<sup>1</sup>.** The JVOBP pilot program will identify a minimum of 10-vets to build 40-fourplex units (10-living units for the vet owner, 20-rental living units, and 10-commercial rentals). Our team plans to develop these 40-units, the heart of the state-of-the-art and affordable live-work community, in an underserved Montgomery neighborhood.

No community is sustainable without a viable business base. Consequently, Jobenomics has a portfolio of highly-scalable businesses that can be implemented within a year, creating thousands of locally owned and operated startup micro and nonemployer businesses. This portfolio currently includes:

- **Post-Pandemic Healthcare:** Telehealth, rapid test kits, diagnostics, and hygiene services
- **Controlled Environment Agriculture:** Large indoor grow facilities linked to small satellite farms
- **SuperWater HyOx:** Drinking water, agricultural rejuvenation, and environmental remediation
- **Urban Mining:** E-Waste materials reclamation and waste plastics-to-biofuels systems
- **Digital Economy Jobs & Digital Academies:** E-Commerce, cybersecurity, etc.
- **Energy:** Renewable energy, energy services, and net-zero buildings & communities
- **Business Generators & Entrepreneur-Clubs**
- **Heritage & Experiential Tourism**

Depending on the degree of public and private interest and support, the Jobenomics Montgomery VOB business portfolio will incorporate local priorities, programs, and ideas. The Jobenomics Montgomery team plans to conduct townhall and other coalition-building meetings to develop a final plan.

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<sup>1</sup> Lending Tree, <https://www.lendingtree.com/home/va/financing-multifamily-homes-with-a-va-loan/>