GREGORY L. JOYNER ENTERPRISES LLC

The Founder's Playbook

Executive & Enterprise Portfolio of Gregory L. Joyner

One package for lenders, funders and partners: the founder, the business lines, and the plain-language playbook behind the software portfolio.

I

Executive Resume

The founder: 20+ years of leadership

II

Business Lines

Residential redevelopment and SaaS

III

The Portfolio Playbook

16 software terms, explained

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INSIDE THIS PACKAGE

Contents

This package brings together everything a lender, funder or partner needs to understand **who Gregory L. Joyner is**, **what Gregory L. Joyner Enterprises LLC is building**, and **the language behind its software portfolio**. Read it front to back, or jump straight to the part you need.

PART I

Executive Resume 3

Executive profile, leadership strengths and experience 3

Project Drive Inc., programs and education 4

PART II

Business Lines 5

A. Residential Redevelopment 5

B. SaaS & Software Portfolio 5

Professional approach and disclosures 6

PART III

The Portfolio Playbook 7

The Starting Lineup 7

Term cards 01 – 16 8

Quick Reference 16

20+	2	3	16
YEARS LEADING PROJECT DRIVE	BUSINESS LINES	REAL-ESTATE MARKETS	SOFTWARE TERMS EXPLAINED

PART I • EXECUTIVE RESUME

GREGORY L. JOYNER

Founder & Managing Member | Nonprofit Executive | Author

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20+ Years	2	GA • NC • NJ	$25,000+
EXECUTIVE LEADERSHIP	BUSINESS LINES	REAL-ESTATE MARKETS	OWNER CONTRIBUTION

EXECUTIVE PROFILE

Entrepreneur, nonprofit founder, community-program leader and author with more than two decades of organizational leadership. **Founder and Managing Member of Gregory L. Joyner Enterprises LLC**, the company he owns and directs, which is pursuing two business lines: a disciplined residential acquisition, rehabilitation and resale strategy, and a planned Software-as-a-Service portfolio developed over three years of focused planning and study. **Founder and Executive Director of Project Drive Inc.**, the IRS-recognized 501(c)(3) youth reentry and community services nonprofit he established in 2002 and has led continuously in New York and New Jersey. Known for disciplined planning, program design, budgeting, stakeholder communication, lender-ready documentation and the ability to translate broad business needs into practical, well-controlled plans.

LEADERSHIP STRENGTHS

- Executive leadership & organizational development
- Residential acquisition & rehabilitation preparation
- Project coordination & professional team management
- Community partnerships & youth programs
- Entrepreneurship, publishing & brand development
- Business planning, budgeting & financial oversight
- SaaS business planning & product portfolio strategy
- Funding & lender documentation
- Stakeholder communication & public advocacy

PROFESSIONAL LEADERSHIP EXPERIENCE

Founder and Managing Member

2026 – Present

Gregory L. Joyner Enterprises LLC | Elizabethport, New Jersey

Mr. Joyner founded and owns Gregory L. Joyner Enterprises LLC and serves as its Managing Member: he sets the Company's strategy, approves its budgets and is accountable to its lenders and partners. Both business lines are detailed in Part II.

- Direct a multi-business enterprise encompassing residential investment and redevelopment initiatives and a planned software and SaaS portfolio.
- Lead the Company's residential acquisition, rehabilitation and resale strategy across selected markets in Georgia, North Carolina and New Jersey.
- Developed a lender-ready operating plan with conservative project assumptions, risk controls, three-year projections and a proposed owner contribution of at least $25,000.
- Developed a software product portfolio and defined recurring-revenue pathways across subscriptions, licensing, white-label, APIs, implementation and consulting.
- Created funder-facing materials, plain-language business references and a disciplined startup posture that presents planned products as development targets.

Founder and Executive Director

January 2002 – Present

Project Drive Inc. | New York & New Jersey | projectdriveinc.org

Mr. Joyner founded Project Drive Inc. in January 2002 and has served as its Executive Director for more than 20 years of continuous operation. Project Drive is an IRS-recognized 501(c)(3) nonprofit focused on youth reentry, positive development, opportunity and redirection for young people and community members, headquartered in Elizabethport, New Jersey. As founder and chief executive, he sets the organization's vision, designs its programs, builds its partnerships and oversees its operations and budgets.

- Established Project Drive Inc. as a New York City Board of Education vendor and led a 12-week youth program at Frederick Douglass Academy in Harlem.
- Created and advanced youth development, basketball, entrepreneurship, intergenerational engagement and life-skills initiatives.

- Developed proposals, budgets, sponsor materials, partnership letters and operating frameworks for public, private and philanthropic audiences.
- Provides mission-centered leadership grounded in accountability, personal growth and service, and brings direct domain insight into software needs for nonprofit management, participant tracking, scheduling, reporting, donor communication and program outcomes.

ADDITIONAL BUSINESS AND PUBLIC LEADERSHIP

Brand Ambassador

Current

Harlem Eats | Harlem, New York

Harlem Eats is a Harlem-centered food enterprise; Mr. Joyner represents the brand in the community.

- Support community-facing business development, brand positioning and relationship building for a Harlem-centered food enterprise.
- Contribute to lender, customer and partner communications designed to present the operating concept clearly and professionally.

Author and Independent Publisher

2019 – Present

Gregory L. Joyner | New Jersey

Mr. Joyner writes and independently publishes his own books.

- Author of *Inside Out*, an autobiographical work addressing adversity, accountability, survival and personal transformation.
- Author of *The Celestial Code*, a work exploring astronomy, astrology and numerology through a reflective interpretive framework.
- Manage book development, manuscript preparation, digital positioning, audience communication and independent publishing activities.

SELECTED PROGRAM DEVELOPMENT

Project PIVOT

A school and community-based model organized around Purpose, Integrity, Voice, Optimism and Tenacity.

Generation Forward

A structured intergenerational program combining youth empowerment, elder engagement, wealth literacy and a capstone experience.

VOICES Entrepreneurial Training

A workforce and entrepreneurship concept focused on housing and construction trades.

Youth Basketball League

A year-round basketball framework combining competition, character development and practical life lessons.

EDUCATION & PROFESSIONAL TRAINING

Bronx Community College	45 college credits — liberal arts and communication-related studies
Marist College	9 college credits
Dutchess Community College	6 college credits
Empire State College	Journalism coursework
Essex County College	Business coursework
Wang Word Processing	Diploma-level technical training
General Educational Development	GED credential

PART II

Business Lines

Gregory L. Joyner Enterprises LLC: two disciplined paths to growth, one accountable founder. Mr. Joyner founded and owns the Company and directs both lines as Managing Member.

A. Residential Redevelopment

A controlled fix-and-flip model emphasizing independent valuation, written scopes, milestone draws, contingency reserves and sale-based lender repayment, directed across selected markets in Georgia, North Carolina and New Jersey.

- **Acquisition discipline:** every proposed property is evaluated on purchase price, after-repair value, renovation scope, holding costs, resale demand and a defined exit strategy.
- **Controlled execution:** acquisition budgets, professional services, lender documentation, renovation draw monitoring and disposition planning are coordinated centrally.
- **Lender-ready plan:** conservative project assumptions, risk controls, three-year projections and a proposed owner contribution of at least $25,000.

THE FIVE RISK CONTROLS

STEP 1	»	STEP 2	»	STEP 3	»	STEP 4	»	STEP 5
Independent Valuation		Written Scope		Milestone Draws		Contingency Reserves		Sale-Based Repayment

Founder's role: executive and supervisory. Mr. Joyner establishes acquisition standards, approves budgets, coordinates qualified professionals, monitors performance and maintains accountability to lenders and project stakeholders.

B. SaaS & Software Portfolio

A startup software enterprise designed to create scalable subscription-based and enterprise software solutions, built on three years of focused planning and study. Products are presented as development targets, positioned to move into phased buildout with qualified technical partners as funding becomes available.

PRODUCT FOCUS — EACH TERM EXPLAINED IN PART III

Artificial Intelligence	Business Automation	CRM Systems	ERP Concepts
FinTech	EdTech	PropTech	E-Commerce
Cloud Services	Cybersecurity	Analytics / BI	Mobile & Web Apps
APIs / SDKs	Digital Products	Licensing	Implementation Services

RECURRING-REVENUE PATHWAYS

Monthly & Annual Plans	Enterprise Licensing	White-Label Solutions	API Subscriptions
Implementation Services	Maintenance Agreements	Technical Consulting	

VALUE OFFERED TO FUNDERS, LENDERS & PARTNERS

- **Recurring-revenue strategy:** founder-led SaaS plan built around subscription products and scalable digital services.
- **Problem-first product thinking:** identifies real-world business, nonprofit, education, community, real-estate and customer-management problems that software can solve.

- **Proven executive track record:** 20+ years leading Project Drive Inc., including program creation, partnership development, budgets, proposals and vendor-facing communication.
- **Operational fluency:** practical understanding of automation, customer management, business intelligence, digital products, licensing and implementation services.

THREE-YEAR SAAS DEVELOPMENT HISTORY

YEAR 1 Foundation	Established the business direction for a software/SaaS company, studied major product categories and identified subscription-based revenue models suitable for small businesses, nonprofits, education, real estate and professional services.
YEAR 2 Expansion	Expanded the product portfolio concept to include AI, automation, CRM, ERP, FinTech, EdTech, PropTech, e-commerce, cloud, cybersecurity and analytics; began shaping funder-facing explanations and use cases.
YEAR 3 Capital Readiness	Advanced lender/investor presentation materials, clarified revenue streams, refined product-positioning language and prepared the Company for capital discussions, technical partner engagement and phased product development.

Founder's role: founder, strategist and business developer. Mr. Joyner leads vision, market selection, customer discovery, partnership development, funding preparation and executive oversight, while engaging qualified technical professionals for software architecture, engineering, cybersecurity, cloud deployment and product implementation.

PROFESSIONAL APPROACH

Mr. Joyner's leadership record reflects persistence, practical judgment and a sustained commitment to building lawful enterprises that create economic and community value. Across every venture, from Project Drive to both business lines of Gregory L. Joyner Enterprises LLC, he sets the standards, approves the budgets, engages qualified professionals and stays accountable to the people who invest in the work.

DISCLOSURES FOR LENDERS, FUNDERS & PARTNERS

This package accompanies the business plan for Gregory L. Joyner Enterprises LLC. Property-specific experience, liquidity, contractor qualifications, professional licenses, bank records and completed-project evidence will be documented separately during underwriting. **No completed fix-and-flip transaction is claimed in this package.** Claims of completed software products, customer revenue, technical staff, contracts or deployed software should be supported separately when available.

PART III

The Portfolio Playbook

Core Product Portfolio — a plain-language guide to the software terms behind Business Line B

How to use this playbook. Every term in the Core Product Portfolio has its own card. Each card gives you the plain-language **definition**, the **real-world examples** you will hear in conversations with partners and funders, and a **Courtside Analogy** that makes the idea stick. The sixteen terms are grouped into four positions, the same way a team is built: each one does a different job, and together they win.

POSITION 1
Intelligence & Delivery

01 Artificial Intelligence ..... p. 8
02 SaaS ..... p. 8
03 Business Automation ..... p. 9

POSITION 2
Business Systems

04 CRM ..... p. 9
05 ERP ..... p. 10
06 Analytics / Business Intelligence ..... p. 10

POSITION 3
Industry Solutions

07 FinTech ..... p. 11
08 EdTech ..... p. 11
09 Healthcare Software ..... p. 12
10 PropTech ..... p. 12
11 E-Commerce ..... p. 13

POSITION 4
Infrastructure & Building Blocks

12 Cloud Solutions ..... p. 13
13 Cybersecurity ..... p. 14
14 Mobile & Web Applications ..... p. 14
15 API ..... p. 15
16 Developer Tools ..... p. 15

Study tip: *read the definition, say the analogy out loud, then explain the term to someone else in your own words. If you can teach it, you own it.*

AI

TERM 01 • INTELLIGENCE & DELIVERY

Artificial Intelligence

01

Software that performs tasks associated with human intelligence, such as understanding language, recognizing patterns, generating content, making recommendations, and automating decisions.

REAL-WORLD EXAMPLES

- AI chatbots
- Virtual assistants
- Document generators
- Predictive analytics
- Automated customer service



COURTSIDE ANALOGY

An assistant coach who has studied thousands of games. It spots patterns, drafts the game plan and suggests the next play, while the head coach still makes the call.

SaaS

TERM 02 • INTELLIGENCE & DELIVERY

SaaS

Software as a Service

02

Software delivered over the internet, usually through a monthly or annual subscription. Customers use the software online instead of purchasing and installing it permanently on one computer.

REAL-WORLD EXAMPLES

- Online accounting
- Project management
- Scheduling systems
- Cloud business apps



COURTSIDE ANALOGY

Season tickets instead of buying the arena. You pay a recurring fee and show up to play, and the owner handles the upkeep, the upgrades and the lights.

AUTO

TERM 03 • INTELLIGENCE & DELIVERY

Business Automation

03

Software that reduces repetitive manual work by automatically completing routine business processes and moving information between people, departments, or systems.

REAL-WORLD EXAMPLES

- Automated invoices
- Appointment reminders
- Document workflows
- Lead follow-up
- Employee onboarding

COURTSIDE ANALOGY

A set play the team has drilled until it runs itself. Everyone moves to the right spot without the coach calling it from the sideline every time.

CRM

TERM 04 • BUSINESS SYSTEMS

CRM

Customer Relationship Management

04

Software used to organize and manage a company's relationships with customers and prospective customers. A CRM keeps sales, contact, communication, and follow-up information in one system.

REAL-WORLD EXAMPLES

- Contact records
- Sales leads
- Follow-up reminders
- Sales pipelines
- Email tracking
- Service histories

COURTSIDE ANALOGY

The recruiting file on every prospect you have ever talked to: who they are, every conversation you have had, and exactly when to call them back.

ERP

TERM 05 • BUSINESS SYSTEMS

ERP

Enterprise Resource Planning

05

A centralized software system that connects major business operations so information can be managed across the organization from one platform.

REAL-WORLD EXAMPLES

Accounting | Purchasing | Inventory | Payroll | Human resources | Supply chain | Financial reporting

COURTSIDE ANALOGY

The front office that ties together ticketing, payroll, travel, equipment and the budget, so every department works from the same scoreboard.

BI

TERM 06 • BUSINESS SYSTEMS

Analytics / Business Intelligence

06

Software that collects and organizes data so businesses can measure performance, identify patterns, and make better decisions.

REAL-WORLD EXAMPLES

Executive dashboards | Sales reports | Financial analytics | Performance indicators | Forecasting | Customer behavior

COURTSIDE ANALOGY

The stat sheet and advanced metrics. Every possession becomes a number, and the numbers show what is working and what needs to change at halftime.

FIN

TERM 07 • INDUSTRY SOLUTIONS

FinTech

Financial Technology

07

Software and digital technology designed to improve, automate, or deliver financial services.

REAL-WORLD EXAMPLES

- Digital payments
- Online banking
- Budgeting apps
- Payment processing
- Lending platforms
- Investment software

COURTSIDE ANALOGY

The digital box office. Payments, payouts and transfers move instantly, with no cash drawer and no paper stubs.

EDU

TERM 08 • INDUSTRY SOLUTIONS

EdTech

Educational Technology

08

Software and digital tools created to improve teaching, learning, training, testing, and educational administration.

REAL-WORLD EXAMPLES

- Online courses
- Learning management
- Virtual classrooms
- Student management
- Testing platforms
- Workforce training

COURTSIDE ANALOGY

The film room and practice facility, open around the clock. Lessons, drills and quizzes are available anywhere, and every player's progress is tracked.

HLTH

TERM 09 • INDUSTRY SOLUTIONS

Healthcare Software

09

Technology designed to support healthcare administration, patient services, clinical information, scheduling, billing, and data management.

REAL-WORLD EXAMPLES

- Patient scheduling
- Telehealth
- Medical billing
- Electronic health records
- Healthcare analytics

COURTSIDE ANALOGY

The training-room system: appointments, treatment records and billing kept organized, private and ready the moment the staff needs them.

PROP

TERM 10 • INDUSTRY SOLUTIONS

PropTech

Property Technology

10

Software and technology created for the real-estate, property-management, construction, and property-investment industries.

REAL-WORLD EXAMPLES

- Property management
- Rental platforms
- Real-estate CRM
- Investor dashboards
- Construction management
- Property analytics

COURTSIDE ANALOGY

Running the arena itself: leases, tenants, maintenance requests and building performance, all on one dashboard.

SHOP

TERM 11 • INDUSTRY SOLUTIONS

E-Commerce

Electronic Commerce

11

Technology that allows businesses to sell products or services electronically, primarily through websites, applications, and online marketplaces.

REAL-WORLD EXAMPLES

- Online stores
- Shopping carts
- Order management
- Subscription platforms
- Inventory integration
- Online checkout

COURTSIDE ANALOGY

The team store, open 24/7 to fans everywhere. They browse, add to cart and check out, and the jersey ships to their door.

CLD

TERM 12 • INFRASTRUCTURE & BUILDING BLOCKS

Cloud Solutions

12

Software, storage, computing resources, and business systems that are hosted on remote internet-based servers rather than relying only on a customer's local computer.

REAL-WORLD EXAMPLES

- Cloud storage
- Online databases
- Backup systems
- Hosted applications
- Cloud business platforms

COURTSIDE ANALOGY

Renting a world-class arena by the game instead of building your own gym. When the crowd grows, more seats open up.

SEC

TERM 13 • INFRASTRUCTURE & BUILDING BLOCKS

Cybersecurity

13

Software and services designed to protect computers, networks, applications, accounts, and data from unauthorized access, theft, disruption, or cyberattack.

REAL-WORLD EXAMPLES

- Identity management
- Access controls
- Threat detection
- Encryption
- Security monitoring
- Data protection



COURTSIDE ANALOGY

Lockdown defense. Guard every door, check every credential, and stop anyone trying to steal the ball, which here is your data.

APPS

TERM 14 • INFRASTRUCTURE & BUILDING BLOCKS

Mobile & Web Applications

14

Software applications built for smartphones, tablets, or web browsers. They can provide services directly to consumers, employees, businesses, or organizations.

REAL-WORLD EXAMPLES

- Customer portals
- Business apps
- Membership apps
- Booking platforms
- Internal management



COURTSIDE ANALOGY

The team app in every fan's pocket: tickets, scores, the store and the schedule, wherever they happen to be.



TERM 15 • INFRASTRUCTURE & BUILDING BLOCKS

API

Application Programming Interface

15

A structured way for one software system to communicate with another. APIs allow developers to connect products, exchange data, and add outside services without rebuilding everything from scratch.

REAL-WORLD EXAMPLES

Payment processing | Maps | Email | Banking information | AI services | Customer data



COURTSIDE ANALOGY

The pass. A clean, agreed-upon handoff moves the ball (the data) from one system to another, so no one has to go coast to coast alone.



TERM 16 • INFRASTRUCTURE & BUILDING BLOCKS

Developer Tools

16

Software products created to help programmers design, build, test, connect, deploy, and maintain other software.

REAL-WORLD EXAMPLES

SDKs | Code libraries | Testing tools | Plugins | Frameworks | Development platforms



COURTSIDE ANALOGY

The practice gear and training staff: the equipment that helps the players (programmers) sharpen skills and run plays faster.

THE CHEAT SHEET

Quick Reference

AI	**Artificial Intelligence**	Software that understands, predicts, generates and recommends.
SaaS	**SaaS**	Software rented online by subscription instead of installed.
AUTO	**Business Automation**	Software that completes routine work and moves information automatically.
CRM	**CRM**	One system for every customer, lead, conversation and follow-up.
ERP	**ERP**	One platform connecting accounting, payroll, inventory and operations.
BI	**Analytics / Business Intelligence**	Data turned into dashboards, reports and better decisions.
FIN	**FinTech**	Technology that delivers and automates financial services.
EDU	**EdTech**	Digital tools for teaching, learning, training and testing.
HLTH	**Healthcare Software**	Systems for scheduling, records, billing and patient services.
PROP	**PropTech**	Software for real estate, property management and construction.
SHOP	**E-Commerce**	Selling products and services online through stores and apps.
CLD	**Cloud Solutions**	Software, storage and computing hosted on remote servers.
SEC	**Cybersecurity**	Protection for systems, accounts and data from attack or theft.
APPS	**Mobile & Web Applications**	Apps built for phones, tablets and web browsers.
API	**API**	The connector that lets one software system talk to another.
DEV	**Developer Tools**	Products that help programmers build, test and ship software.

Know the founder. Know the plan.

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