

# Resources for *Veteran Entrepreneurs*



U.S. Small Business  
Administration



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U.S. Small Business  
Administration

# SBA Veteran Resource Brief

**Don Michael Jackson**

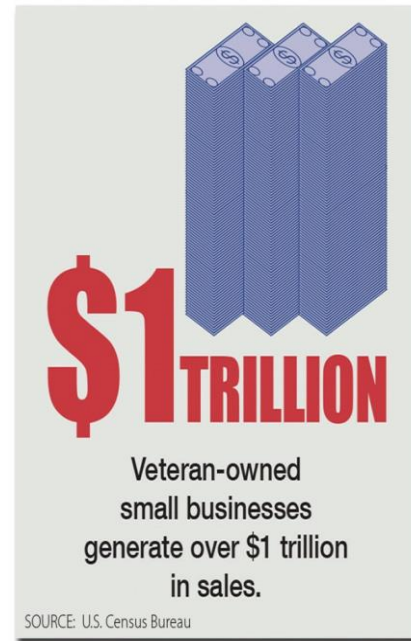
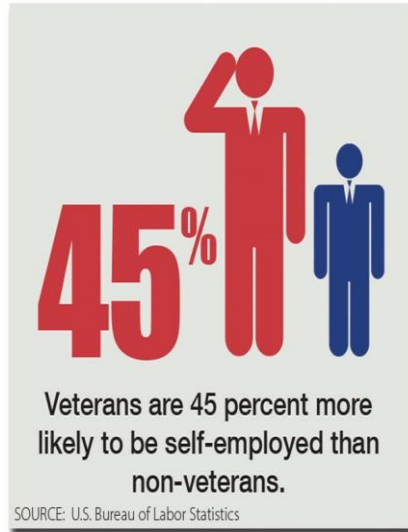
**Lead Outreach and Marketing Specialist &  
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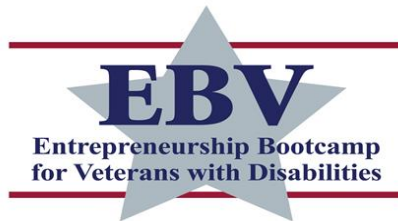
# [ National Veterans Small Business Engagement



# [ Three main areas

- **Counseling (Start)**
- **Capital (Grow)**
- **Contracting (Expand)**

# [ Counseling and Training



# [ VETERANS BUSINESS OUTREACH CENTERS

If you are a veteran of the US military or a military spouse in need of:

- Counseling or transition assistance
- Training and advice to start or grow your business, or purchase a new business
- Resource referrals
- Reach out to: VBOC, [vboc@wwbic.com](mailto:vboc@wwbic.com) or 414-395-4556
- More information can be found at [WWW.SBA.GOV/VBOC](http://WWW.SBA.GOV/VBOC)



# [Boots to Business & Reboot



An entrepreneurial training program offered by SBA on military installations around the world as a training track of the Department of Defense's Transition Assistance Program (TAP).

<https://sbavets.force.com/s/>

- **Course offerings are now online and in person**
- **Contact transition office on military installation to register**



Extends the entrepreneurship training offered in TAP to veterans of all eras, members of the Reserve and National Guard, and military spouses in their communities.

- <https://sbavets.force.com/s/>
- **Course offerings are now online and in person**



# Service-Disabled Veteran Entrepreneurship Training Program

SDVETP consists of eight institution grantees:

- Syracuse University
- Texas A&M University
- University of Colorado at Colorado Springs
- University of Connecticut
- University of California, Los Angeles
- University of Missouri
- St. Joseph's University, Philadelphia, PA
- Wright State University

<http://ebv.vets.syr.edu/veterans/>





# Women Veterans Igniting The Spirit Of Entrepreneurship (V-Wise)



<http://whitman.syr.edu/vwise/>

# National Center Veteran Institute for Procurement (VIP)



Three-day intensive programs held in MD

Hands-on, market-based instruction that help veteran-owned small businesses (VOSBs) establish best practices for federal procurement

- VIP START – designed for VOSBs who seek to either enter or expand current business in the federal marketplace
- VIP GROW – enables VOSBs to increase their ability to win government contracts
- VIP INTERNATIONAL – designed for VOSBs who seek to either enter or expand their federal contracting and commercial opportunities overseas

[www.nationalvip.org](http://www.nationalvip.org)

# [ Veteran Readiness and Employment (VR&E)

For individuals with

- limited access to traditional employment,
- need flexible work schedules or
- a more accommodating work environment due to their service-connected disabilities.

Services include:

Via our resource partners SCORE, SBDC and VBOC

- Analysis of viability of business concept
- Development of a business plan
- Training in small business operations
- Marketing assistance
- Guidance on obtaining resources

# [ Access to Capital



How Can an SBA-backed Loan Help You?

# [ SBA Access to Capital Program



- General Small Business Loans 7(a)
- General Small Business Loans 7(a) Express
- 504 Loan Program
- Microloan Program
- Disaster Loans



# [General Small Business Loans 7(a) and 7(a) Express

## **SBA**

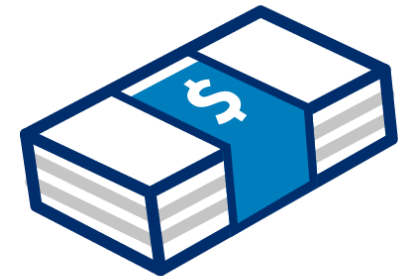
- No Grants to Business
- Guaranty of funds back to the lender

## **Lender**

- Lends the money
- Services the loan
- Liquidates the loan

# [ Veteran Loan Assistance Via 7(a) Express

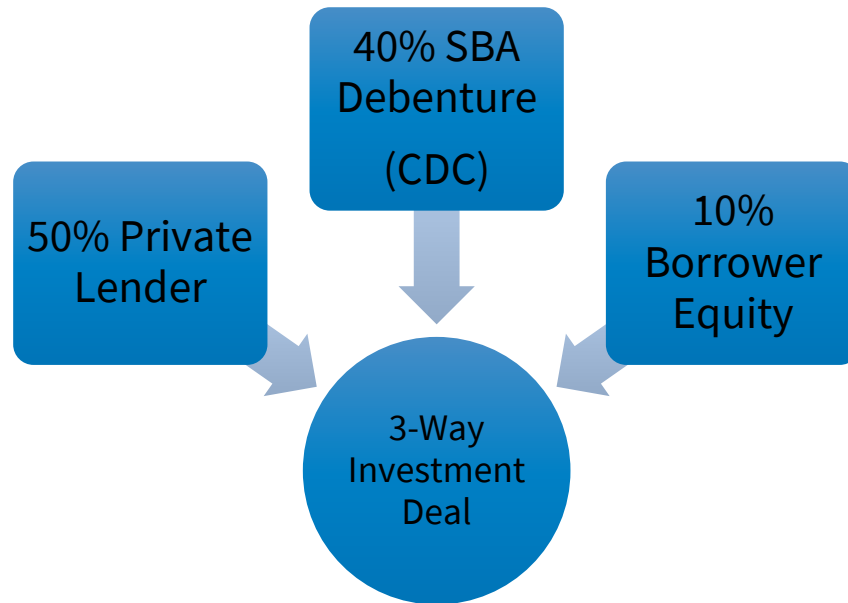
- **Processed Under 7(a) Express**
- **Maximum Loan \$500,000.**
- **50% Guaranty**
- **No Guaranty Fee**
- **Ongoing fee on all Loans**
- **Ongoing fee (0.55%) of guaranteed portion**





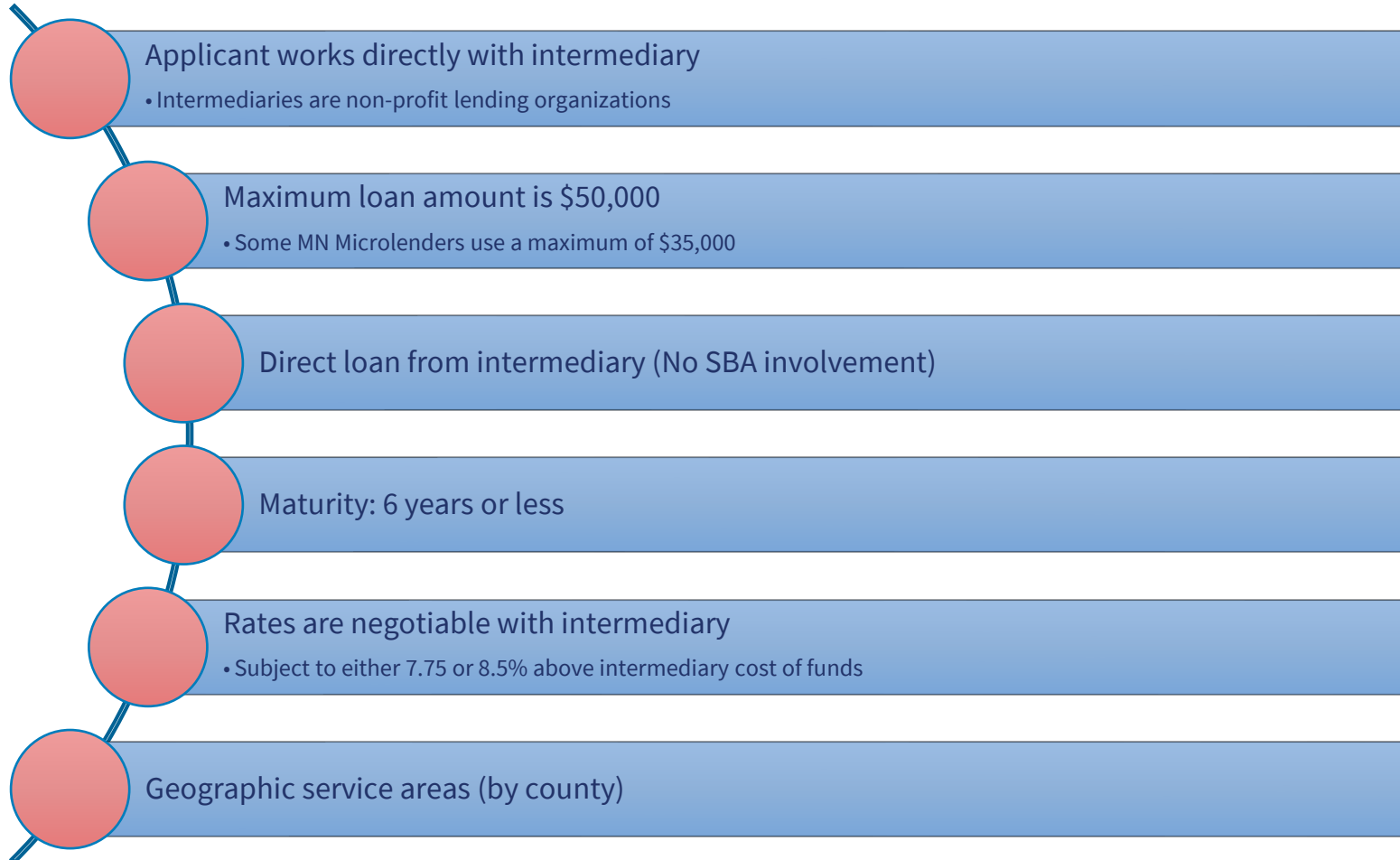
# [ 504 Loan Program

Provided through Certified Development Companies (CDCs) which are licensed by SBA.



- Long-term, fixed rate financing for major fixed assets, including:
  - Existing buildings
  - Grading
  - Street improvements
  - Utilities
  - Parking lots
  - Landscaping
  - Machinery
  - Equipment
  - Veterans Programs

# [ Microloan Program



# [ SBA Disaster Assistance Loans

Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters. Loans may cover:



**Real  
Estate**



**Personal  
Property**



**Economic  
Injury**



**Machinery  
&  
Equipment**



**Inventory**

# [ Contracting



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness & learn more by visiting [SBA.gov/contracting](https://www.sba.gov/contracting)



# [ Service-Disabled Veteran-Owned Small Business Procurement Program (SDVOSB)

Under the SDVOSB program, a contracting officer may set-aside a procurement for competition among service-disabled veteran owned small business if: there is a reasonable expectation that two or more responsible SDVOSBs will submit offers; and, if the award can be made at a fair market price.

# [ Veteran Small Business Verification Program

- National Defense Authorization (NDAA) of 2021 officially requested Department of VA CVE transferred to SBA effective January 1, 2023:
- Next Steps:
  - Veterans will need to register at [Veteran Small Business Certification \(sba.gov\)](https://www.sba.gov/veteran-small-business-certification)
  - **VOSBs or SDVOSBs** previously verified by the VA will not lose their status at the time of transfer
  - **Self-certified SDVOSBs** will now be required to apply for SBA verification.

# [SBA's Veteran Small Business Certification Program



The screenshot shows the landing page for the SBA's Veteran Small Business Certification (VetCert) program. The page has a dark blue background. On the left, the SBA logo is displayed with the text "U.S. Small Business Administration" below it. To the right of the logo, the title "Veteran Small Business Certification (VetCert)" is prominently displayed. Below the title, a paragraph explains that veteran-owned small businesses can use this application to be certified by SBA to compete for federal contracts, and that certified businesses (VOSBs and SDVOSBs) will have the opportunity to pursue sole-source and set-aside contracts at the Department of Veterans Affairs under the VA's Vets First program. Below this text are two buttons: "Register" and "Sign In". At the bottom of the page, there is a search bar with the text "Search for a Certified Veteran Small Business" above it. The search bar has a dropdown menu labeled "Search By Business Name" and a text input field labeled "Search Veteran Certifications".

**Landing Page to Login or Register a New Account**  
[MySBA Certifications](#)



# [ Eligibility

**To apply for certification as a VOSB or SDVOSB, a firm must meet the following requirements:**

- Owners identified by Veteran Affairs as a veteran and or service-disabled veteran
- Be considered a small business as defined by the size standard corresponding to any NAICS code listed in the business's SAM profile (SAM registration required).
- No less than 51 percent of the business owned and controlled by one or more veterans.
- For certification as a SDVOSB, no less than 51 percent owned and controlled by one or more service-disabled veterans. For those veterans who are permanently and totally disabled and unable to manage the daily business operations, the spouse or permanent caregiver qualifies.



# [ 8(a) Business Development Program

- The 8(a) Program is an essential instrument for helping socially and economically disadvantaged entrepreneurs gain access to the economic mainstream of American society. The program helps thousands of aspiring entrepreneurs to gain a foothold in government contracting.
- Assistance program for small disadvantaged businesses to help them compete in the marketplace.
- Firms that are owned and controlled at least 51% by socially and economically disadvantaged individuals.
- More information is provided at:

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/8a-business-development-program>

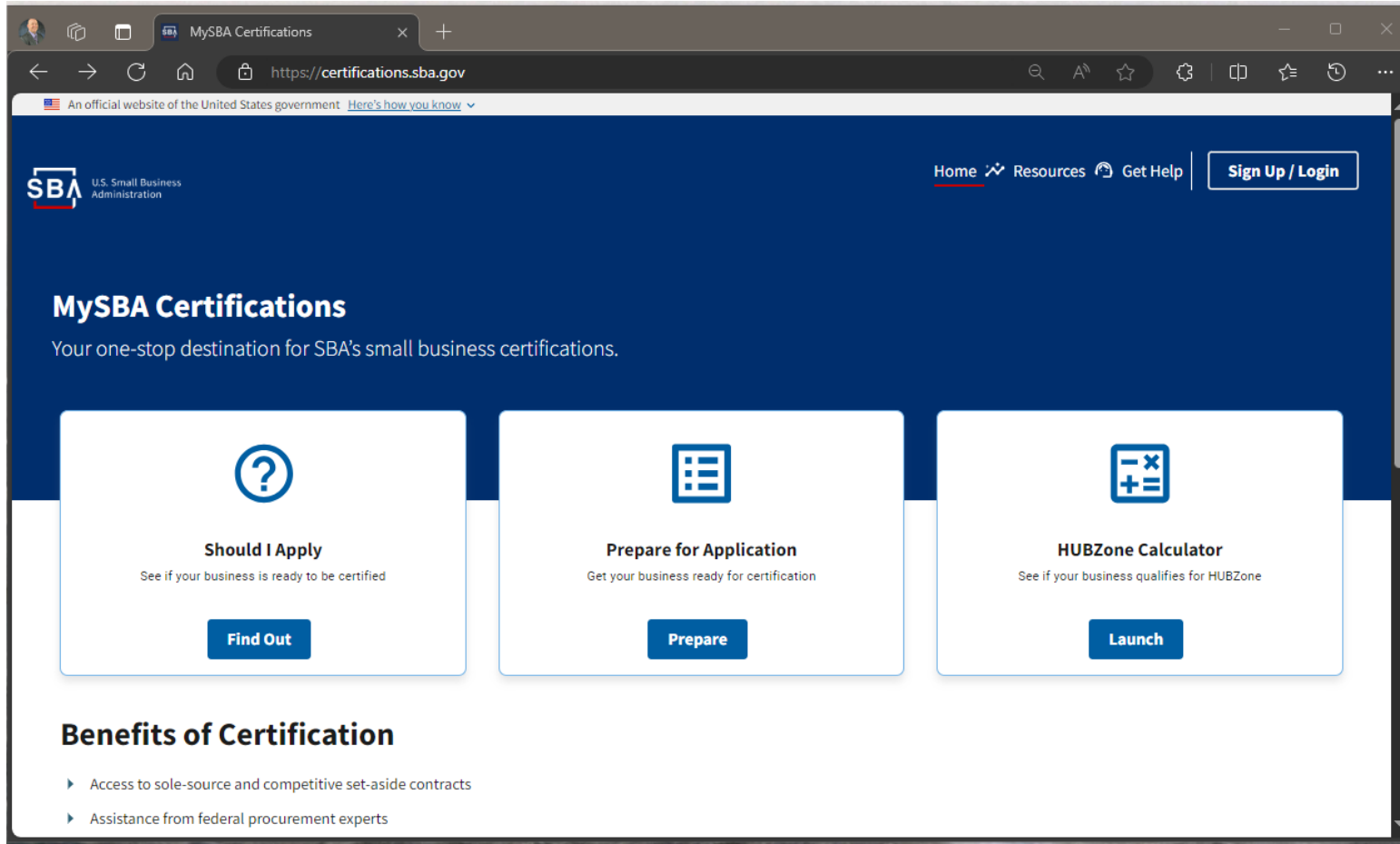
# [ HUBZone Program

- SBA's HUBZone program is intended to promote economic development and employment growth in distressed areas by providing access to more federal contracting opportunities.
- Place-based program designed to increase investment and employment in distressed areas.
- Requirements:
  - Principal Office in HUBZone
  - 35% of employees must reside in HUBZone
  - Must be small (per SBA size standards)
  - Must be at least 51% owned by U.S. citizen
- <https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program>

# [ Women Owned Small Business Program (WOSB)

- SBA's Woman Owned Small Business Program was implemented to create federal contract opportunities for women entrepreneurs.
  - Provide a new, free online certification process for WOSBs and EDWOSBs.
  - Allow participation from firms certified by the U.S. Department of Veterans Affairs Center of Verification and Evaluations, provided they meet all eligibility requirements.
  - Allow continued participation from businesses that utilize approved Third Party Certifiers (TPC) to obtain WOSB or EDWOSB certification.

# MySBA Certification Portal



Additional assistance  
provided by the  
Certification team  
(866) 443-4110 or at  
certifications@sba.gov

# [APEX Accelerator

- MN PTAC assists businesses in securing government contracts:
  - One-on-One Counseling
  - Assistance with Registrations and Certifications
  - Bid-matching Service
  - GSA Schedules
  - Product and Procurement Histories
  - Assistance with Federal Regulations and Military Specifications
  - Post-Award Assistance
  - Subcontracting Assistance
- <https://mn.gov/admin/business/vendor-info/ptac/>



# [ Surplus Property Program

- VOSBs may obtain federal surplus property from the State Agencies for Surplus Property (SASP) in the state where the property will be primarily located in and placed in use:
  - Requirements:
    - Registered and “verified” in the VA’s VETS First Verification Program database
    - Located and operated within the state
    - Unconditionally owned and controlled by one or more eligible veterans, service-disabled veterans, or surviving spouses.
      - Additional requirements are on listed at the below link.

[Veteran assistance programs \(sba.gov\)](https://www.sba.gov/veteran-assistance-programs)

[State Agencies for Surplus Property \(SASP\) Contacts | GSA](#)



# [ Small Business Innovation Research (SBIR) Small Business Technology Transfer (STTR)

**“To support scientific excellence and technological innovation through the investment of Federal research funds in critical American priorities to build a strong national economy... one small business at a time”**

## **4 Goals of the Program**

- Federal research and development needs
- Increase private-sector commercialization
- Innovation
- Participation in innovation and entrepreneurship by socially and economically disadvantaged persons



# [ Other Resources

If you're an aspiring entrepreneur or small business owner looking for:

- **Free business consulting** to get started or grow
- **Low-cost training** on crucial topics
- Visit [SBA.gov](https://www.sba.gov) to find your local SBDC

Small Business Development Centers

<https://mn.gov/deed/business/help/sbdc/>

SCORE

<https://www.score.org/>

Women's Business Center

<https://www.womenventure.org/>



Find local resource partners near you at  
**[SBA.gov/local-assistance](https://www.sba.gov/local-assistance)**



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## On LinkedIn @SBA\_Minnesota

- Trainings + Events by SBA and Resource Partners
- Funding Alerts
- Policy Updates
- Success Stories + Awards

# [How are we doing!

Please take a moment to let us know how are doing!



[www.sba.gov/feedback](http://www.sba.gov/feedback)

# [ Follow on questions



More information concerning  
SBA and its programs  
**Sign up for updates at [www.sba.gov/updates](https://www.sba.gov/updates)**

Send questions to:  
[minnesota@sba.gov](mailto:minnesota@sba.gov) | 612.370.2324

# Last chance to submit feedback!



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