



U.S. Small Business  
Administration



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# Veteran-Owned Small Business Development

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## **SBA Mission**

“To strengthen the nation’s economy by helping Americans start, build and grow businesses.”

## **SBA Goals**

“To revitalize the economy”

“To help small businesses and families recover from physical or economic disasters”

# How do we work toward accomplishing our mission?

## Three Types of SBA Assistance

### 1. Capital

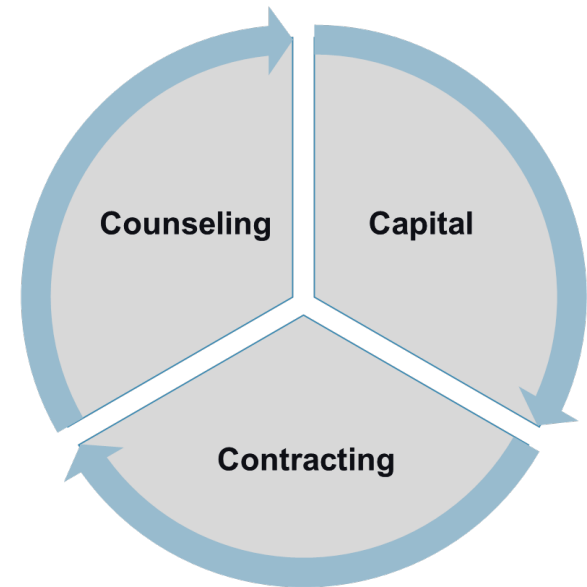
- Loan Guaranties
- Microloans
- Community Advantage loans
- Export loan guaranties

### 2. Counseling

- Business Advisors
  - Small Business Development Centers (SBDC)
  - Women's Business Centers (WBC)
  - SCORE Association
  - Veteran Business Outreach Centers (VBOC)

### 3. Contracting

- 8(a) Small Business Development Program
- HUBZone Program



# Specific Veteran-focused SBA Programs

SBA offers programs specifically for veterans and service-disabled veterans:

## 1. Access to Capital

- **Veterans Advantage Loan Guaranties:** SBA Express loans (up to \$350,000) with ***no guaranty fees*** for veterans, military, Guard, Reserve and spouses. Other SBA loan guaranties w/reduced guaranty fees.
- **Military Reservist Economic Injury Disaster Loan Program (MREIDL)** provides loans up to \$2 million to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard.

## 2. Business Counseling

- Business Advisors: Veteran Business Outreach Center of the Dakotas are now providing business advising assistance to veterans, military, Guard, Reserve and spouses in both North and South Dakota.



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[www.UND.edu/dakotasvboc](http://www.UND.edu/dakotasvboc)

## 3. Contracting Goals

- 8(a) Small Business Development Program for disadvantaged small businesses
- 3% of all Federal contracts required to go to Service-Disabled Veteran-Owned small businesses
- National Center for Veteran Institute for Procurement (VIP)—training program for veteran-owned businesses. See [www.NationalVIP.org](http://www.NationalVIP.org)



# Boots to Business

SBA delivers an entrepreneurial development program regularly on military installations across the country on a regular basis.



## From our SBA Office of Veteran Business Development (OVBD):

- “Boots to Business” is **an entrepreneurial education and training program** delivered in coordination with DoD Transition Assistance Programs on military bases.
- It started in 2012 as a pilot program and was funded in the federal budget in 2014.
- Since 2013, B2B has been presented to **over 20,000 transitioning service members** as part of the TAP training track on over 165 installations world-wide.





## Boots to Business

Why does SBA deliver this program? Because military service can help prepare a veteran for small business ownership.

### From our SBA Office of Veteran Business Development (OVBD):

- In 2010, DoD, VA and SBA task forces **did studies** to develop proposals designed to **help veterans transitioning out of military service.**
- DoD, the VA and SBA were responsible for developing this initiative.
- B2B has **three parts**:
  - First, TAP participants are shown an “**entrepreneur track**” **video** during their 5-day TAP
  - Second, SBA and its Resource Partners (SBDC, WBC, SCORE and VBOC) present the two-day **B2B Introduction to Entrepreneurship** program.
  - Third, **follow-on programs** offer online and on campus, in-depth instruction on business development. **These programs are delivered free-of-charge to qualifying military and spouses.**



# Boots to Business

Curriculum includes topics relevant to all aspiring entrepreneurs, delivered in eight modules:

- **Module 1: Introduction to Business Ownership**
  - What is entrepreneurship?
  - Connecting military service to business ownership
  - Understanding paths to business ownership
- **Module 2: Opportunity Recognition—The Right Idea?**
  - The entrepreneurial process
  - Finding opportunities
  - From idea to concept
- **Module 3: Understanding Markets & Your Competitive Space**
  - Understanding markets vs industries
  - Market analysis
  - Industry analysis
  - Competitive strategy
- **Module 4: The Economics of Small Business Start-Ups**
  - Economic models of a business
  - Revenues
  - Volumes
  - Margins
  - Operating leverage
  - Implications for risk







## Boots to Business

Military service can help prepare a veteran for small business ownership.

- **Module 5: Selecting the Correct Legal Entity**

- Understanding legal forms of business organization
- Types
- Pros & Cons of each

- **Module 6: Financing Your Venture**

- Why new ventures need funding
- Debt vs. Equity funding
- Sources of funding

- **Module 7: Introduction to Business Planning**

- Your approach
- Why, When, Contents & Tools, Pitfalls

- **Module 8: Next Steps—Resources**

- SBA Resource Partner network
- Other resources & training available
- B2B follow-on training

### VETERAN to ENTREPRENEUR

- **Mission-focused**
- **Critical thinkers**
- **Problem solvers**
- **Team management**
- **Values relationships**
- **Flexible**
- **Resilient**
- **Persistent**
- **Ethical**
- **Reliable**

# What about VETERANS?



## Boots to Business: Reboot

- In 2014, SBA launched the “**Boots to Business: Reboot**” event for veterans, active-duty military, Guard, Reserves and spouses.
- The **curriculum is the same** as the “Boots to Business: From Service to Startup”.
- **B2B: Reboot attendees also have access to the free follow-on courses as B2B attendees.**



# Follow-on Training for Veterans

Boots to Business and Reboot attendees have access to free business training through the Institute for Veterans and Military Families at Syracuse University; Mississippi State University; and Cornell University.

## B2B Follow-on Training:

- **B2B Revenue Readiness** is a six-week virtual training program offered through Mississippi State University. Go to <http://bootstobusiness.msstate.edu/>
- **Business Fundamentals** offers 13 on-demand courses offered by IVMF at Syracuse University. Visit: <https://ivmf.syracuse.edu/veteran-and-family-resources/starting-growing-a-business/boots-to-business/business-fundamentals/>

# Boots to Business: Reboot

Additional entrepreneur training opportunities are offered at no cost to qualifying vets.

## More No-Cost Training Opportunities:

- **Market Research** is a two-part course (online) through the Institute for Veterans and Military Families at Syracuse University. Visit <https://ivmf.syracuse.edu/market-research-curriculum/>
- **EBV—Entrepreneurship Bootcamp for Veterans with Disabilities** for post-911 veterans is offered without cost to participating veterans. <https://ivmf.syracuse.edu/veteran-and-family-resources/starting-growing-a-business/ebv/>
- **St. Joseph’s University Veterans Entrepreneurial Jumpstart (VEJ)**: Vets must have an honorable discharge. <https://sites.sju.edu/veteransservices/entrepreneurship-programs/sju-veterans-entrepreneurial-jumpstart-vej/>
- **V-WISE: Veteran Women igniting the Spirit of Entrepreneurship**—offered by the Institute for Veterans and Military Families at Syracuse University at no charge (registration fee only). <http://vwise.vets.syr.edu/>
- **Veterans Entrepreneurship Program (VEP)** at Oklahoma State University, Stillwater, OK. For vets with service-connected disability and/or “service distinguished” at no cost. [www.business.okstate.edu/riata/veterans](http://www.business.okstate.edu/riata/veterans)

# Boots to Business: Reboot



**Coming to Bismarck on October 27, 2018 as the kickoff for Veterans Month!**

- **WHO:** Veterans, active-duty military, Guard, Reserve, and spouses; looking to reach out state-wide
- **WHAT:** B2B: Reboot curriculum presented with local and state resources for entrepreneurs highlighted
- **WHERE:** National Guard Armory, 4200 Miriam Ave (E. Divide), Rm 393, Bismarck
- **WHEN:** Saturday, October 27, 2018; 8:30 a.m.-4:30 p.m.
- **WHY:** SBA's mission; approx. 50,000 vets in North Dakota with about 7,000 veteran-owned businesses; increase that number!
- **HOW:** With the help of individuals and organizations who want to see veterans succeed in owning their own businesses. We need to get the word out!

# SBA Resource Partners

Providing business assistance to any for-profit small businesses:

- **Small Business Development Centers:** [www.ndsbdc.org](http://www.ndsbdc.org)

Bismarck, Bowman, Devils Lake, Dickinson, Fargo, Grand Forks, Jamestown, Crosby, Minot, Wahpeton and Williston



- **SCORE Association:** [www.score.org](http://www.score.org) has offices in Bismarck, Minot, Fargo, Grand Forks, Jamestown, Dickinson and Wahpeton



- **Women's Business Centers:** [www.ndwbc.org](http://www.ndwbc.org)  
Now with offices in Bismarck and Fargo



- **Veterans Business Outreach Centers:** [www.UND.edu/dakotasvbc](http://www.UND.edu/dakotasvbc)  
in Grand Forks, serving North and South Dakota





**AUGUST 2018**

## **THE VETERAN ENTREPRENEURSHIP NETWORK**

This month, we're talking all about the  
veteran entrepreneurship network.

Join the conversation:

**#VETBIZNTWK | [SBA.GOV/VETERANS](https://SBA.GOV/VETERANS)**





# QUESTIONS?

