U.S. Small Business Administration
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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   Grand Forks ND 58202
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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)
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/](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/](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/](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/](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/dakotasvbo](http://www.UND.edu/dakotasvbo)
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
QUESTIONS?

VETERANS, LET US SERVE YOU
by helping your small business start up, succeed and grow