



U.S. Small Business
Administration

Empowering Military Spouse Entrepreneurship

Virtual Workbook V1.0



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Empowering Military Spouse Entrepreneurship

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The SBA works to ignite change and spark action so small businesses can confidently



START • GROW • EXPAND • RECOVER

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Jilan Hall-Johnson

Military Spouse The Sassy Biscuit

Jilan always had a passion for food. Growing up you would often find her in the kitchen. After high school, she decided a non-traditional college and degree in culinary arts would best suit her needs as a new mother. Moving from Syracuse, New York to Pittsburgh, Pennsylvania she met her husband, DeMarco Johnson. After graduating from The Pennsylvania Culinary Institute and working a short while in the restaurant industry she decided she did not enjoy the hustle and bustle of the commercial kitchen. DeMarco had always dreamed of serving his country and joined the United States Marine Corps.

While station Billings Montana, Jilan opened the Sassy Biscuit Co. in Billings, Montana and a second located in Dover, NH.

[The Sassy Biscuit](#)

[The Sassy Biscuit: An SBA Success Story](#)

Notes:

Increasing Your Confidence & Business Smarts

START • GROW • EXPAND • RECOVER

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The SBA Resource Partner Network

Access the right tools at the right time - wherever you are.



U.S. Small Business Administration



Approved and funded by the SBA

1,400+ partner offices nationwide

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



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Which Resource Partners are Right for You?



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Which Resource Partners are Right for You?



Veteran's 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**

[Veterans Business Outreach Center \(VBOC\) program \(sba.gov\)](https://www.sba.gov/vbo)

Notes:

Which Resource Partners are Right for You?



SCORE Business Mentors

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

- **Mentorship and advice** from volunteer real-world business executives—in-person or virtually
- **Free online workshops** and webinars

[SCORE Business Mentoring \(Sba.gov\)](https://www.sba.gov/SCORE)

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Which Resource Partners are Right for You?



Small Business Development Centers

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

- **Free business consulting** to get started or grow
- **Low-cost training** on crucial topics

[Small Business Development Centers \(SBDC\) \(sba.gov\)](https://www.sba.gov)

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Which Resource Partners are Right for You?



Women's Business Centers

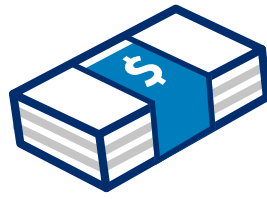
If you are an aspiring or current woman small business owner looking for:

- **Comprehensive training and counseling** on a variety of topics in several languages
- **Business advice** to level the playing field against unique challenges or obstacles

[Women's Business Centers \(sba.gov\)](https://www.sba.gov/women)

Notes:

Need Access to Capital? The SBA Can Help



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Need a Business Loan to Start, Grow, or Expand?



The SBA works with approved lenders to offer microloans and SBA-Backed loans with:

- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education



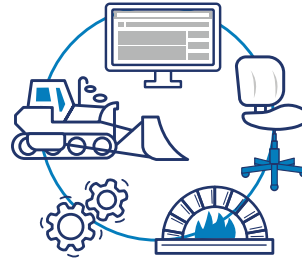
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How Can an SBA-backed Loan Help You?



- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-to-day expenses



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service

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Increase Your Chances of Securing a Loan

Lenders want to know they're making a smart choice by giving you a loan. Your local SBA Resource Partners can help you develop your:



- Business Plan
- Expense Sheets
- Financial Statements
- Financial projections

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Lender Match

1.

Describe Your Needs



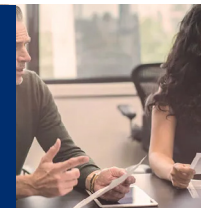
2.

Interested Lenders
Reply Within 2 Days



3.

Talk to Lenders



4.

Apply for a Loan



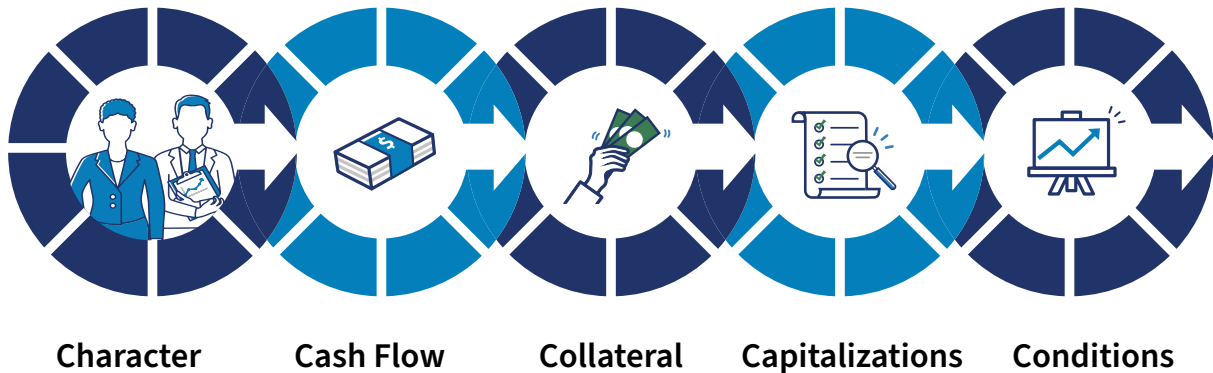
Find an SBA-approved lender that's right for you by visiting [SBA.gov/lendermatch](https://www.sba.gov/lendermatch)

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Determine Your Creditworthiness

Your local SBA District Office or SBA Resource Partners can work with you to determine your creditworthiness using the 5 Cs Model:



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Build Capacity as Your Business Develops

GROW • EXPAND

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Are You Ready to Consider Federal 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)



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Qualify for Federal Contracts with Certifications



The SBA works with federal agencies to award at least 23% of all prime government contracting dollars each year to small businesses that are certified with the SBA's contracting programs. Programs include:

8(a) Business
Development Program

Historically
Underutilized
Business Zones
(HUBZone) Program

Women-Owned Small
Business (WOSB)
Program

Service-Disabled
Veteran-Owned
Program

Learn more and determine your eligibility at [certify.SBA.gov](https://certify.sba.gov)

Notes:

Reimagine Your Potential as You Branch Out



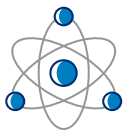
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More Ways to Help Your Business Grow



96% of consumers live outside the U.S. It may be easier to expand your market than you think. [Connect with SBA resources and partners to get help exporting](#)



Need Funding for Research & Development? Open the door to early stage capital through Small Business Innovation Research (SBIR)



Find potential investors for your business through a [Small Business Investment Company \(SBIC\)](#) licensed by SBA



Need to be bonded to bid on a contract? The [SBA Surety Bond Program](#) guarantees surety bonds from select providers



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SBA Learning Center

Courses

- Plan
- Launch
- Manage
- Market
- Grow
- SBA Mentor-Protégé Program Tutorial

[Learning Center Dashboard \(sba.gov\)](https://www.sba.gov/learning-center)

 <p>Plan Research, plan, and document your ideas.</p> <p>0 out of 70 objectives completed!</p>	 <p>Launch Turn your business plan into a reality.</p> <p>0 out of 49 objectives completed!</p>	 <p>Manage Master day-to-day operations to run your business.</p> <p>0 out of 50 objectives completed!</p>
 <p>Market Understand your competition and strategies to win customers.</p> <p>0 out of 52 objectives completed!</p>	 <p>Grow Expand by finding new funding, customers, and locations.</p> <p>0 out of 25 objectives completed!</p>	 <p>SBA Mentor-Protégé Program Tutorial</p> <p>0 out of 37 objectives completed!</p>

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Resources for the Military Community

START • GROW • EXPAND

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Veterans Business Outreach Centers

- 22 centers nationwide, full resource partners
- Provides SBA resource navigation and referrals
- Growth focused on high vet population and installation density areas
- Transition assistance core mission
- Integration and referral mindset



More information can be found at www.sba.gov/vboc

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Entrepreneurship Training for Service Members, Veterans and Spouses



- Introduction to Entrepreneurship program offered by SBA on military installations around the world as a training track of the Department of Defense's Transition Assistance Program (TAP)
- 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

sbavets.force.com

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About Boots to Business (B2B)

B2B is an introduction to entrepreneurship course presented by the SBA and its partners

This course will:

- Give participants an overview of what it takes to start a small business
- Introduce participants to SBA and partner resources that can assist them with starting or growing their business
- Introduce them to B2B follow-on course

Notes:

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Boots to Business Topics

- Connecting Service to Business Ownership
- Your Value Proposition
- Market Analysis & Competitive Strategy
- Types of Small Business Entities
- The Economic Model of a Business
- Understanding the different types of financing available
- What lenders and investors look for when deciding whether to finance your small business
- SBA Resource Partners assistance with business plans
- B2B Follow-On Training & next steps

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How Do I Find Out About Upcoming Classes?



Offered by the U.S. Small Business Administration (SBA) as a training track of the U.S. Department of Defense's Transition Assistance Program (TAP), this course is held at military installations worldwide and targeted to: Service Members and Military Spouses.

1. Visit sbavets.force.com for information and to confirm your interest in this course.
2. Contact the transition office on your military installation to register.



No access to a military installation? Boots to Business Reboot brings the Boots to Business course off installations and into communities, extending access to Veterans of all eras, National Guard and Reserve, and Military Spouses.

3. Visit sbavets.force.com to view a list of upcoming Boots to Business Reboot courses in your area.
4. Create an account to join the B2B online community.
5. Sign up for your desired course date using your online B2B account.

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Boots to Business Follow-On Options



MISSISSIPPI STATE
UNIVERSITY

Revenue Readiness

Six-week virtual training program designed to help participants take a business idea from concept to actionable plan in a short timeframe.

SBA Learning Platform Courses

On-demand courses designed for individuals to explore and build their entrepreneurial skills to ensure their success through every phase of the business lifecycle.

“The SBA is your small business ally.”



U.S. Small Business
Administration

Connect with SBA resource partners for additional follow-on information.

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Partners and Resources

Located throughout the nation, the SBA veteran ecosystem is comprised of grantees, resource partners, interagency organizations, and more.

Additionally, there are 68 SBA District Offices across the U.S.



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Women Veteran Entrepreneurship Training Program



ONABEN

Entrepreneurial training for women veterans as they start or grow a business.

WVETP consists of three grantees:

- Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE) - Institute for Veterans and Military Families at Syracuse University
- Lift Fund
- ONABEN - 501 (c)(3) organization

Total WVETP participants served (FY16-FY21): 2,989

Notes:

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Service-Disabled Veteran Entrepreneurship Training Program

VETRN



Entrepreneurial training for SDV's as they start or grow a business.



SDVETP consists of four institution grantees:

- Veteran Entrepreneurial Training and Resource Network (VETRN) - Norton, Massachusetts
- Veterans Entrepreneurship Program - Riata Center for Entrepreneurship, Spears School of Business at Oklahoma State University, Stillwater, OK
- Entrepreneurship Bootcamp for Veterans - St. Joseph's University, Philadelphia, PA
- Warrior Rising - South Jordan, Utah

Total SDVETP participants served (FY16-FY21): 1,892

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Terra Stines Smith, DVM

Military Spouse

Doc Terra

Dr. Terra is a graduate of North Carolina State University where she earned her Doctorate of Veterinary Medicine in May of 2015. She grew up on a small horse farm in Lincoln County, NC.

She was home-schooled and began working in a mixed animal veterinary hospital as a junior in high school. Upon graduation Dr. Terra attended Gaston College where she received her veterinary technician degree. After working as a vet tech for several years, she returned to school to fulfill her dream of becoming a veterinarian.

[DocTerra Mobile Veterinary Services, PLLC](#)

[SBA Success Story: DocTerra Mobile Veterinary Services](#)

Notes:

Questions / Discussion

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Empowering Military Spouse Entrepreneurship



Military Spouses make great entrepreneurs and small business ownership can be a transportable, flexible vocation that supports a military career.

Funding Your Business

Gain access to capital at any stage of business through various SBA-backed loan programs.

- ★ **7(a) Loan Program**
Small business loans up to \$5 million for facilities, equipment, inventory, and working capital.
- ★ **504 Certified Development Company Loan Program**
Long-term loans up to \$5 million for real estate and large equipment.
- ★ **Community Advantage Loan Program**
Loans up to \$350,000 for business personal property and working capital.
- ★ **Microloan Program**
Loans up to \$50,000 for working capital.

Find Help

For B2B and B2BR visit sba.my.site.com.

For the SBA Learning Platform, visit sba.gov/sba-learning-platform.

For other resources, visit sba.gov/local-assistance; or sba.gov/ovbd to learn more.

The U.S. Small Business Administration's Office of Veterans Business Development (OVBD) empowers military spouse entrepreneurs by providing the same counseling and training, access to capital, and disaster assistance provided to service members and veterans.

Starting & Growing Your Business

Receive management expertise through free counseling, training, and entrepreneurial education.

- ★ **Boots to Business (B2B)**
Offered on military installations worldwide, service members and their spouses can learn business ownership fundamentals, analyze the feasibility of a business idea, and tap into SBA services.
- ★ **Boots to Business Reboot (B2BR)**
Delivers the Boots to Business curriculum to veterans of any era, Reserve and National Guard members, and their spouses in their local communities.
- ★ **Veterans Business Outreach Centers (VBOCs)**
VBOCs are a one-stop shop for transitioning service members, veterans, and their spouses to access training, counseling, and resource connections. To find other SBA Resource Partners, visit sba.gov/local-assistance/resource-partners.
- ★ **Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE)**
An intensive three-phase program containing a 15-day online preparatory course, a two-day residency program, and post-training technical support.
- ★ **LiftFund (San Antonio)**
A seven-week course offering both in-person and online training, covering everything from technical assistance to capital requirements. The program serves the San Antonio, Dallas, Austin, Houston, Laredo, Brownsville, and El Paso areas.
- ★ **Veteran Entrepreneurial Training & Resource Network (VETRN)**
Offers veteran small business owners and family members an opportunity to attend an entrepreneurship program at no cost. VETRN provides entrepreneurs with the skills, resources, mentoring, and networking necessary to grow their own small business.
- ★ **Warrior Rising**
Works with veterans and their families to identify their needs at a given stage in their business development through instruction, mentoring, access to funding opportunities, or reconnecting to the sense of community that existed in the military.

Additional SBA Resources

- ★ **SBA Learning Platform**
Whether you're looking to start a small business or expand your current one, SBA's digital learning platform has everything you need to educate yourself on entrepreneurial best practices and available financing options.

Serving the next generation of veteran small business owners.

All SBA programs and services are extended to the public on a nondiscriminatory basis.

MARCH 2023



Veterans Business Outreach Center Program

If you are an aspiring entrepreneur or small business owner seeking to start, purchase, or grow your business, the Veterans Business Outreach Center (VBOC) Program is your one-stop shop and can assist you by providing:

- ★ Transition assistance programs
 - **Boots to Business** — the entrepreneurship track of the Department of Defense’s Transition Assistance Program offered on military installations worldwide
 - **Boots to Business | Reboot** — an extension of Boots to Business, delivering the same information and benefits to veterans, members of the National Guard and Reserves, and military spouses in more accessible off-base locations
- ★ Business training and workshops on topics such as:
 - Business planning
 - Financing your business
 - Small business and social media marketing
 - Human resources and hiring
- ★ Business tools and resource referrals
 - Connection to mentors
 - Referrals to other partners and programs
 - Preparation to engage SBA lending institutions
 - Access to market research databases
 - Application assistance for federal contracting certification program
- ★ Tailored business counseling and mentoring in-person and online

Top reasons to contact a VBOC:

- ★ You are thinking about small business ownership as a post-service career
- ★ You could benefit from additional management expertise, mentorship, and access to capital and market opportunities
- ★ You are preparing to apply for a Small Business Administration (SBA) backed loan or a federal contracting certification
- ★ You need help creating your business plan

Eligibility

	Transitioning or active duty service member
	Veteran of any era
	National Guard or Reserve member
	Military spouse



Veterans Business Outreach Centers

- 1 Providence, RI** – Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
www.vbocnewengland.org
- 2 Watervliet, NY** – New Jersey, New York, Puerto Rico, U.S. Virgin Islands
www.vbocregion2.com
- 3 Norfolk, VA** – Virginia, West Virginia
www.odu.edu/vboc
- 4 Columbia, MD** – District of Columbia, Maryland, Delaware, Pennsylvania
www.midatlantcivboc.com
- 5 Panama City, FL** – Florida
www.vboc.org
- 6 Fayetteville, NC** – North Carolina
www.fsuvboc.com
- 7 Nashville, TN** – Tennessee, Kentucky
www.pathwaylending.org/vboc
- 8 Starkville, MS** – Alabama, Louisiana, Mississippi
www.vboc.msstate.edu
- 9 Warner Robins, GA** – Georgia, South Carolina
www.gavectr.org/vboc
- 10 Flint, MI** – Indiana, Michigan, Ohio
www.vetbizcentral.org
- 11 Milwaukee, WI** – Illinois, Minnesota, Wisconsin
www.wwbic.com/veterans
- 12 Edinburg, TX** – West, Central, and South Texas
www.utrgv.edu/vboc
- 13 Arlington, TX** – Arkansas, North Texas, Oklahoma
www.uta.edu/vboc
- 14 Albuquerque, NM** – Colorado, New Mexico
www.nmvboc.org
- 15a St. Louis, MO** – Iowa, Kansas, Missouri, Nebraska
www.vetbiz.com
- 15b Kansas City, MO** – Iowa, Kansas, Missouri, Nebraska
www.vetbiz.com
- 16 Billings, MT** – Montana, Utah, Wyoming
www.bigskyvboc.org
- 17 Grand Forks, ND** – North Dakota, South Dakota
www.und.edu/dakotasvboc
- 18 Sacramento, CA** – Northern California
www.norcalvboc.org
- 19 Carlsbad, CA** – Southern California
www.socalvboc.org
- 20 Sierra Vista, AZ** – Arizona, Southern Nevada
www.arizonavboc.org
- 21 Honolulu, HI** – American Samoa, Guam, Hawaii
www.hilo.hawaii.edu/vboc
- 22 Seattle, WA** – Washington, Alaska, Idaho, Oregon, Northern Nevada
www.businessimpactnw.org/vboc



Local Assistance Resources



Small Business Development Centers

Small Business Development Centers (SBDCs) provide assistance to small businesses and aspiring entrepreneurs throughout the United States and its territories. SBDCs help entrepreneurs realize the dream of business ownership and help existing businesses remain competitive in a complex, ever-changing global marketplace. SBDCs are hosted by leading universities and state economic development agencies and funded in part through a partnership with SBA.

SBDC advisors provide aspiring and current veteran and military small business owners a variety of free business consulting and low-cost training services including: business plan development, manufacturing assistance, financial packaging and lending assistance, exporting and importing support, disaster recovery assistance, procurement and contracting aid, market research help, 8(a) program support, and healthcare guidance.

Learn more at www.sba.gov/tools/local-assistance/sbdc



ASSOCIATION OF
WOMEN'S
BUSINESS
CENTERS

Women's Business Centers

Women's Business Centers (WBCs) represent a national network for over 1100 educational centers throughout the United States and its territories, which are designed to assist women in starting and growing small businesses. WBCs seek to "level the playing field" for women entrepreneurs, including women veteran, service member, and women spouse entrepreneurs, who still face unique obstacles in the business world.

SBA's Office of Women's Business Ownership (OWBO) oversees the WBC network, which provides comprehensive training and counseling on a variety of topics in several languages.

Learn more at <https://www.sba.gov/local-assistance/resource-partners/womens-business-centers>



Score

The SCORE Association, supported by SBA, is a non-profit association of thousands of volunteer business counselors throughout the U.S. and its territories dedicated to helping small businesses get off the ground, grow, and achieve their goals through education and mentorship.


SCORE provides volunteer mentors who share their expertise to aspiring and existing veteran, service member, and military spouse small business owners across 62 industries; free and confidential business mentoring in person, via email or by video; free business tools, templates, and tips online, and inexpensive or free business workshops and webinars.

Learn more at <https://www.sba.gov/local-assistance/resource-partners/score-business-mentoring>





Empowering Veteran Entrepreneurship from Transition to Small Business Success

SBA Supports:

 Transitioning or active duty service member

 Veteran of any era

 National Guard or Reserve member

 Military spouse



Whether starting, purchasing, or growing a business, VBOCs are a one-stop shop for transition assistance, training, counseling, and resource connections.

Federal Advisory Committees

Shaping Policy for Veteran Entrepreneurship

- ★ **Interagency Task Force on Veterans Small Business Development** coordinates federal efforts to increase and improve veteran small business development
- ★ **Advisory Committee on Veterans Business Affairs** serves as an independent source of advice and policy recommendations to the Federal Government about veteran-owned business affairs

The U.S. Small Business Administration's Office of Veterans Business Development empowers veterans, active duty service members, National Guard and Reserve members, and military spouses at every stage of business ownership.

Starting & Growing Your Business

Receive management expertise through free counseling, training, and entrepreneurial education.

★ Boots to Business

Offered on military installations worldwide, service members and their spouses can learn business ownership fundamentals, analyze the feasibility of a business idea, and tap into the SBA ecosystem.

★ Boots to Business Reboot

No access to a military installation? Held in local communities throughout the U.S., veterans, Reserve and National Guard members and their spouses can learn the basics of business ownership, evaluate the feasibility of a business idea, and connect with the SBA ecosystem.

★ Women Veteran Entrepreneurship Training Program (WVETP)

A network of SBA partners deliver small business development support to women service members, veterans, and military spouses. Programs are offered in a variety of formats – from online workshops to hands-on mentorship.

★ Service-Disabled Veteran Entrepreneurship Training Program (SDVETP)

Receive entrepreneurial training and learn about the tools and resources available specifically for Service-Disabled Veteran-Owned Small Businesses (SDVOSBs).

Pursue federal procurement opportunities and technical assistance.

★ Veteran Federal Procurement Entrepreneurship Training Program (VFPETP)

Want to enter or expand into government contracting? Learn how to best position a veteran-owned business to win and retain government contracts through federal procurement training.

Funding Your Business

Gain access to capital at any stage of business through various SBA loan programs.

★ 7a Loan Program

Small business loans up to \$5 million through commercial lenders for facilities, equipment, inventory, and working capital

★ CDC/504 Loan Program

Long-term loans up to \$5 million through Certified Development Companies (CDCs) for real estate and large equipment

★ Community Advantage Loan Program

Loans up to \$350,000 through non-profit lenders for business personal property (FF&E) and working capital

★ Microloan Program

Loans up to \$50,000 through non-profit financial institutions (who also provide technical assistance) for working capital

★ Military Reservist Economic Injury Disaster Loan Program

Loans up to \$2 million directly through the SBA for working capital if a National Guard or Reserve small business owner or essential employee is called-up to active duty

Fee Relief for Veteran Borrowers: Zero upfront guaranty fees on select SBA Express Loans for members of the veteran and military small business community (including military spouses and widows)

Join the ranks of the next great generation of veteran business owners today.
Visit www.sba.gov/ovbd to learn more.

All SBA services are extended to the public on a nondiscriminatory basis.



Accessing Capital for Your Veteran-Owned Business

You've brainstormed, researched, and are almost ready to launch. How are you going to fund your new veteran- or military-owned business? The U.S. Small Business Administration (SBA) guides you through the process of accessing capital, debunking common misconceptions along the way.

FACT #1

The SBA is **NOT** a loan provider. Instead, you can receive an SBA-backed loan through your local lender.



There is one exception: the SBA provides direct loans for disaster assistance, including the **Military Reservist Economic Injury Disaster Loan (MREIDL)** program.

FACT #2

Starting a business doesn't have to be expensive. Veterans typically need **less than \$50,000** to start their business. In fact, 51% report using \$25,000 or less in capital for startup or acquisition.¹

FACT #3

Noting your military status may have its benefits.

Qualified veterans and military members (including National Guard and Reserve component members AND military spouses) may receive reduced upfront guaranty fees on select SBA 7(a) Loans.

FACT #4

Banks are not the only place to receive funding for your business. Nonprofit lenders may also provide access to capital. Connect with an SBA representative to learn more about the different types of certified lenders.

Accessing Capital Through the SBA

	WHAT	AMOUNT	FROM	FOR
7(a) Loan Program	Small business loans	Up to \$5M	Commercial lenders	Facilities, equipment, inventory, working capital, lines of credit
504 Certified Development Company Loan Program	Long-term loans	Up to \$5M	Certified Development Companies (CDCs)	Real estate, large equipment
Microloan Program	General loans	Up to \$50K	Non-profit lenders who also provide free training and technical assistance	Working capital, equipment, inventory, supplies
Community Advantage Program	General loans	Up to \$350K	Non-profit lenders	Personal property (FF&E), working capital
Military Reservist Economic Injury Disaster Loan Program (MREIDL)	Disaster loans	Up to \$2M	SBA	To meet necessary operating costs if a National Guard or Reserve owner or essential employee is called up to active duty

¹<https://www.sba.gov/sites/default/files/advocacy/435-veteran-owned-businesses-report.pdf>. All SBA services are extended to the public on a nondiscriminatory basis.

Want to learn what funding options are available for you and your veteran-owned business?

Ready to connect with a lender?

Find your nearest Veterans Business Outreach Center at [SBA.gov/VBOC](https://www.sba.gov/vboc).

SBA's Lender Match matches YOU—the borrower—with SBA-approved lenders. Get started at [SBA.gov/LenderMatch](https://www.sba.gov/lendermatch).



Government Contracting for Your Veteran-Owned Business

Tap into the U.S. Small Business Administration to navigate through the complexities of government contracting and learn how to best position your veteran-owned business in the federal marketplace.

What is Government Contracting?

The process where you sell your goods or services to and for use by the government.



The process generally starts with procurement, where an agency defines their requirements and determines the best method for purchasing services.



Acquisition is what occurs once you've already won an agency contract.



Did you know?

U.S. government agencies buy nearly \$100 billion worth of goods and services from small businesses each year

Do I Need to Be Certified?

The government must adhere to certain set-aside guidelines—meaning there's a certain percentage of business set aside for different types of companies. Small Business Certification isn't necessary for day-to-day operations, but highly recommended if you're planning to sell to the government.

Here are a few certifications to consider if you're a veteran- or military-owned small business:

8(a) Business Development Program

51% owned and controlled by a socially and economically disadvantaged individual or group of individuals. Certain presumed groups include African American, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans¹

Service-Disabled Veteran-Owned Small Business (SDVOSB)

At least 51% owned, operated, and controlled by one or more veterans with a service-connected disability

The federal government's goal is to award at least 3% of all contracting—and 3% of subcontracting—dollars to SDVOSBs each year.

Veteran-Owned Small Business (VOSB)

At least 51% owned and controlled by U.S. citizens who are veterans of the U.S. Armed Forces

Typically, this only certifies you to do business with the Department of Veterans Affairs (VA). While it's good for other agencies to know you are a certified veteran-owned small business (VOSB), many federal agencies have their own systems of self-certification for the businesses who wish to do business with them. Large businesses with subcontracting plans have goals to subcontract with veteran-owned businesses.

How Can I Prepare My #VetBiz for Government Contracting?



Training

The **Veteran Federal Procurement Entrepreneurship Training Program (VFPETP)** equips veteran business owners with the knowledge and skills required to successfully enter and compete for government contracts. The program offers three levels, depending on contracting experience — starting, growing, or expanding internationally.



Advising

Set up a meeting with a local **SBA District Office** or **SBA Resource Partner** — including Veterans Business Outreach Centers (VBOCs), SCORE, Small Business Development Centers (SBDCs), and Women's Business Centers (WBCs) — to chat with an experienced adviser who can guide you through either the contracting or certification process.



Learning

The SBA's online tools, such as the **Government Contracting Classroom**, provide you with a basic understanding of the federal marketplace — and how you can start to position your business to compete for contracts.



Supporting

The SBA provides **surety bonds** for certain surety companies — and also covers the different types, including bid, payment, performance, and ancillary.

Surety bonds help small businesses win contracts by providing the customer with a guarantee that the work will be completed.

¹ According to the Small Business Act. Other individuals may be admitted to the program if they provide evidence of their disadvantaged status due to race, ethnicity, gender, physical handicap, or isolated residence. All SBA services are extended to the public on a nondiscriminatory basis.

To learn more about the programs and services available for veteran, service member, National Guard and Reserve, and military spouse entrepreneurs, visit [SBA.gov/VETERANS](https://www.sba.gov/VETERANS).

U.S. SMALL BUSINESS ADMINISTRATION

