

Veterans Small Business Resource Guide



You served us. Now we serve you.

For more information contact Norm Phillips

norm.phillips@scorevolunteer.org

<https://www.score.org/find-mentor>



SCORE Resources & Services

SCORE Primary Services



Free Mentoring

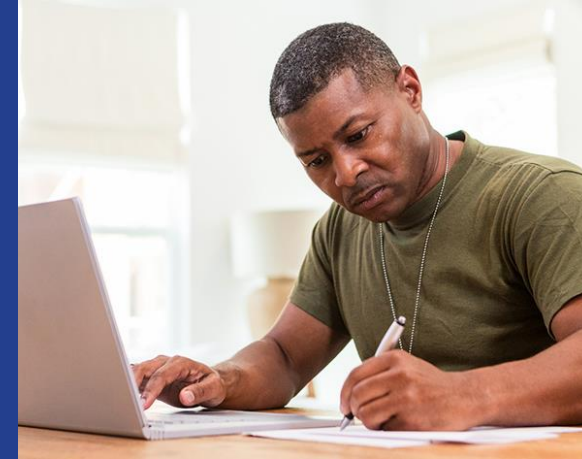
Entrepreneurs can access free, confidential business mentoring in person or remotely via email, phone and video. SCORE mentors, all experts in entrepreneurship and related fields, meet with their small business clients on an ongoing basis to provide continued advice and support.

*Note: SCORE assists in accessing potential sources of funding
SCORE does not provide grants or loans

SCORE Primary Resources

Library of Online Resources

Business owners can also benefit from SCORE's extensive collection of guides, templates, checklists, blogs, videos, infographics, and more. We strive to provide the most relevant and current educational content to help small business owners and entrepreneurs succeed.



Local Webinars & Workshops

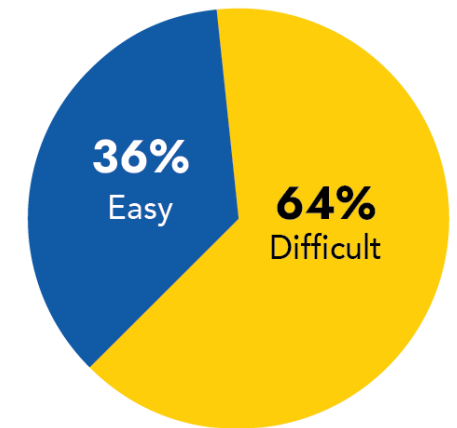
Many local SCORE chapters hold free or low-cost in-person or online workshops and roundtable discussions covering various topics.

Transition Challenges for Veterans

Transition Challenges for Veterans

- Largest stressor during transitioning is finding suitable employment (2/3 of Veterans)
- Veterans are significantly more likely to be underemployed than nonveterans
- 35% of surveyed Veterans are likely to pursue entrepreneurship
- Veterans are approx. 5% of population but own 10% of small businesses and 14% of franchises
- 85% of veteran-owned businesses consider themselves successful (*Institute for Veterans and Military Families 2022 survey*)
- U.S. Bureau of Labor Data for All Small Businesses
 - 45% fail during first 5 years
 - 65% fail during first 10 years

Ease of transition to civilian life



Reasons Why Veterans Make Successful Entrepreneurs



1 Strong leadership skills

2 Adaptability and problem-solving abilities

3 Discipline and work ethic

4 Resilience and determination

Unique Small Business Opportunities for Veterans vs. Civilian Population

- Veterans have additional loans and grant funding available to them that are not available to civilians
- Service-Disabled Veterans can bid on set-aside (5%) Federal Government contracts not eligible to civilians
- Take advantage of Veterans Employment and Training Service through Department of Labor
- Use networking strategies with other veterans to uncover new business contacts and opportunities
- Differentiate small businesses as being Veteran-owned through marketing programs to both Veteran and civilian populations

SCORE Veterans Small Business Resource Guide

Veterans Resource Guide - Course Content

Guide contains SCORE and SBA curated resources

- Used in conjunction with SCORE mentoring sessions
- Includes webinars, courses, and articles
- Mentors have complete flexibility to use Resource Guide materials or substitute with other SCORE materials as preferred
- 7 SCORE resources specifically for Veterans
- Includes section on Veteran funding opportunities through SBA/VBOC

Veterans Resource Guide - Course Content

Resource Guide has been extensively market research tested with:

- Veterans
- Veteran Leadership
- SBA Leadership
- SCORE Leadership
- SCORE Mentors

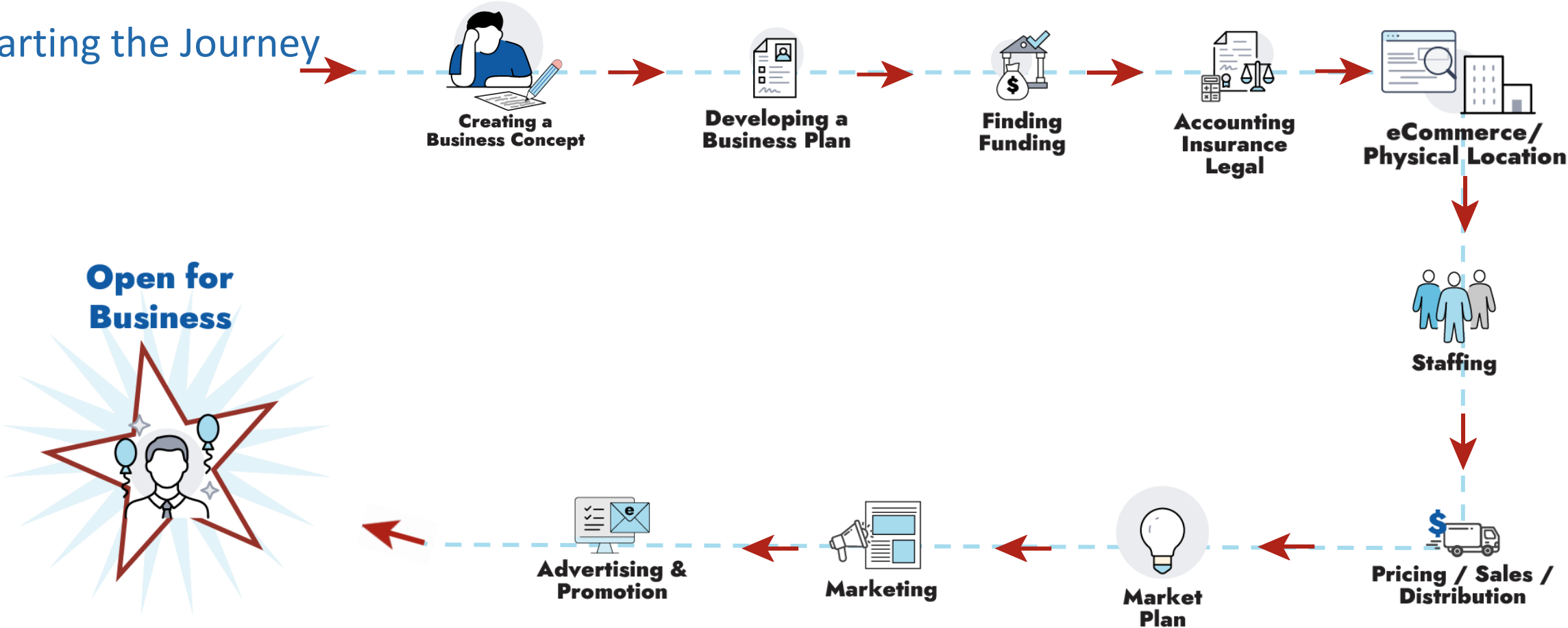
SCORE Assists Entrepreneurs in All Stages of Small Business Life Cycle

Starting a Business → ***Growing a Business*** → ***Selling a Business***

- Building a New Business
- Buying Existing Business
- Buying a Franchise

Veterans Small Businesses – Roadmap for Success

Starting the Journey



*Note –these activities can be reordered to meet specific business needs



Creating a Business Concept

Are You the Next Veteran Entrepreneur? Vet-to-Vet Advice About Business Ownership

RECORDED WEBINAR (ONLINE) •



Duration: 1.5 Hours

Language: English

[VIEW WEBINAR](#)

Viewing this webinar requires some basic information. This data is only used within SCORE and will not be distributed to any third parties.

SCORE Webinar: [Are You the Next Veteran Entrepreneur? Vet-to-Vet Advice About Business Ownership](#)

Simple Steps for Starting Your Business – Business Concept

RECORDED WEBINAR (ONLINE) •



Duration: 60 minutes

Language: English

[VIEW WEBINAR](#)

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SCORE Webinar: [Simple Steps for Starting Your Business – Business Concept](#)

Buying a Business

RECORDED WEBINAR (ONLINE) •



Duration: 90 minutes

Language: English

[VIEW WEBINAR](#)

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[Buying a Business | SCORE](#)

Should You Buy a Franchise or Start Your Own Business?

RECORDED WEBINAR (ONLINE) •



Duration: 1 Hour

Language: English

[VIEW WEBINAR](#)

Viewing this webinar requires some basic information. This data is only used within SCORE and will not be distributed to any third parties.

[Event Registration | SCORE](#)

Buying a Franchise

Is Buying a Franchise Right for you?

June 13, 2024



[Is Buying a Franchise Right for you? | SCORE](#)

Developing a Business Plan

Business Plan Templates

You can use the templates below as a starting point to create your startup business plan or map out how you will expand your existing business. Then meet with a [SCORE mentor](#) to get expert business planning advice and feedback on your business plan.



Business Plan Template for a Startup Business

To increase your odds of a successful business startup, download this step-by-step business plan template you can use to...



Business Plan Template for an Established Business

Download our free business plan template for your established business as a Word doc. A business plan for an established business...



Template: Business Model Canvas

If writing a full business plan seems overwhelming, start with a one-page Business Model Canvas. Developed by...

SCORE Webinar: [Business Planning & Financial Statements Template Gallery](#)



Finding Funding

The Startup Roadmap: Finding Funding

ONLINE COURSE •
★★★★☆



TAKE THE COURSE

***Note:**

SCORE assists in accessing potential sources of funding

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SCORE Webinar: [The Startup Roadmap: Finding Funding](#)

Finding Funding - SCORE is a Resource Partner with SBA

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



6



Finding Funding – SBA Funding Programs



Loans

Start or expand your business with loans guaranteed by the Small Business Administration.



Investment capital

Find an investor for your business. Investors make both debt and equity investments.



Disaster assistance

Get help after a disaster with low-interest disaster loans from the Small Business Administration.



Surety bonds

Protect your work and your client with an SBA-guaranteed surety bond.

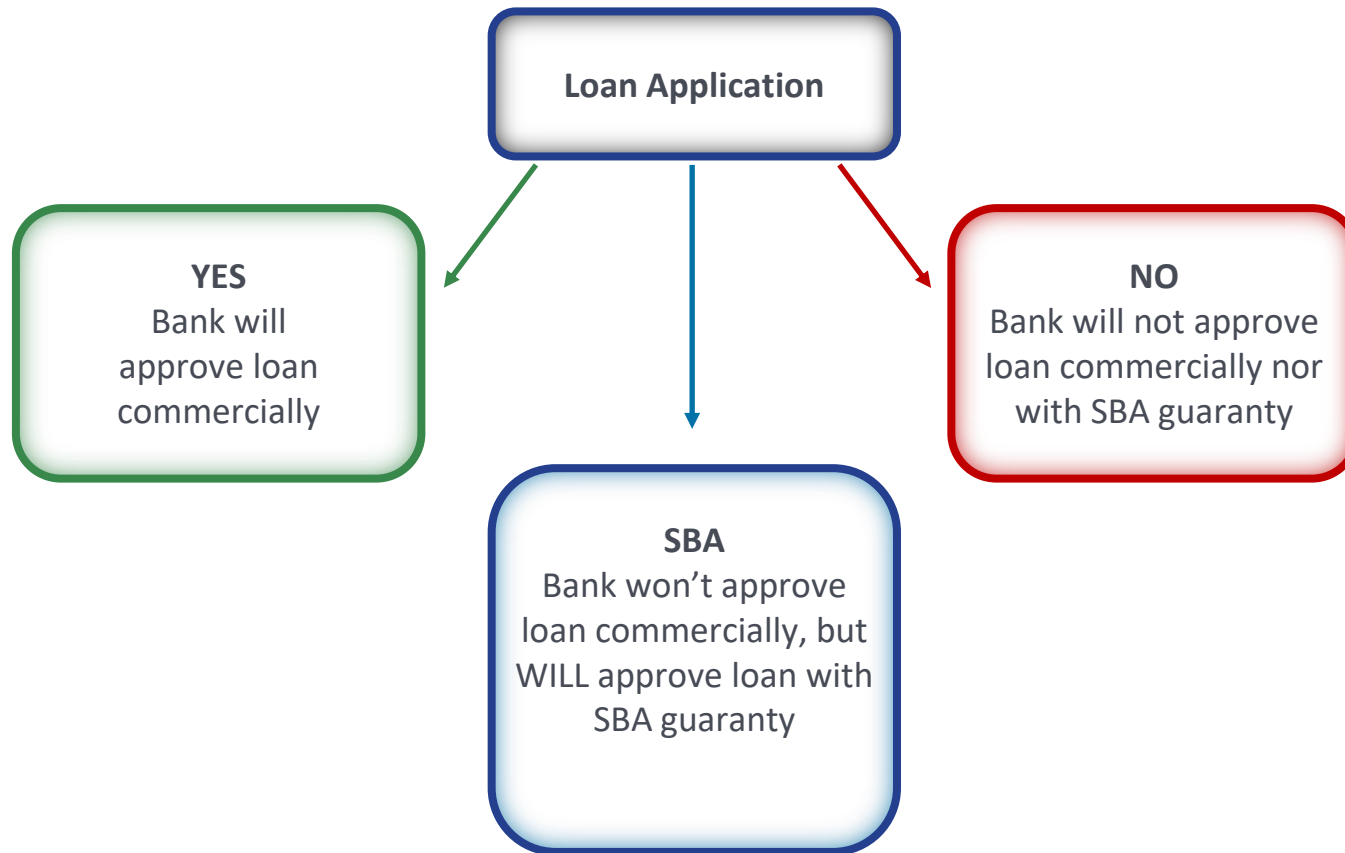


Grants

Look for government grants that help businesses do scientific research and development.

Finding Funding –Bank Loans & SBA 7A Guarantees

When Does the Bank Use SBA?



Finding Funding – SBA Lender Match Services

Lender Match

Lender Match connects you to lenders by getting matched to potential lenders offering SBA-backed funding:

- Using Lender Match doesn't guarantee that you'll get matched or be offered a loan.
- Ask lenders about interest rates, minimum credit score, cash flow requirements, and other qualifying factors.
- Lender Match submits loan requests to participating Community Development Financial Institutions and small asset lenders.
- Find an SBA-approved lender at [SBA.gov/lendermatch](https://www.sba.gov/lendermatch)

1.
Describe
Your Needs



2.
Interested Lenders
Reply Within 2 Days



3.
Talk to
Lenders



4.
Apply for a
Loan



Finding Funding – Programs for Women-owned Small Businesses

Best Small Business Financing Options for Women in 2023



by Rieva Lesonsky • March 2, 2023 •



SCORE Article: [Best Small Business Financing Options for Women in 2023](#)

Finding Funding – Programs for Black-owned Small Businesses

12 Funding Options for Black-Owned Businesses

 by Brett Farmiloe • February 19, 2024 •
★★★★★



SCORE Article: [12 Funding Options for Black-Owned Businesses](#)

Finding Funding – Programs for Hispanic-owned Small Businesses

11 Funding Resources for Hispanic and Latino Small Business Owners

 by Maria Valdez Haubrich • January 24, 2024 •



Syracuse University Publication

[Hispanics and Latinos in the Military: The Path from Service to Veteran Entrepreneurship](#)

SCORE Article: [11 Funding Resources for Hispanic and Latino Small Business Owners](#)

Finding Funding - Competitions

Fund Your Veteran-Owned Business through Competitions

 by Lee Mills • February 11, 2024 •
★★★★★



SCORE Article: [Fund Your Veteran-Owned Business through Competitions](#)

The Startup Roadmap: Accounting, Insurance, and Legal Considerations

ONLINE COURSE •
★★★★☆



TAKE THE COURSE

SCORE Course: [The Startup Roadmap: Accounting, Insurance, and Legal Considerations](#)

The Startup Roadmap: Setting Up Your Physical Location

ONLINE COURSE •
★★★★☆



TAKE THE COURSE

SCORE Course: [The Startup Roadmap: Setting Up Your Physical Location](#)

Business Location – eCommerce Presence

Starting an Online Business? Here's What You Need to Know

 by Teri Ambrose • March 8, 2023 •
★★★★★



SCORE Resource: [Starting an Online Business? Here's What You Need to Know](#)

Business Location – eCommerce Presence

Building a Foundation for Online Marketing Success: Review, Plan, and Execute

A 2024 National Small Business Week Virtual Summit Webinar

RECORDED WEBINAR (ONLINE) •
★★★★★



Duration: 1 Hour

Language: English

[VIEW WEBINAR](#)

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SCORE Webinar: [Building a Foundation for Online Marketing Success: Review, Plan, and Execute](#)

The Startup Roadmap: Staffing Your Business

ONLINE COURSE •
★★★★☆



TAKE THE COURSE

SCORE Course: [The Startup Roadmap: Staffing Your Business](#)

The Startup Roadmap: Pricing, Sales, and Distribution

ONLINE COURSE •
★★★★☆



TAKE THE COURSE

SCORE Course: [The Startup Roadmap: Pricing, Sales, and Distribution](#)

The Startup Roadmap: Marketing Your Business

ONLINE COURSE •
★★★★☆



TAKE THE COURSE

SCORE Course: [The Startup Roadmap: Marketing Your Business](#)

Marketing Tips for Your Veteran-Owned Business

 by Lee Mills • November 9, 2023 •




SCORE Article: [Marketing Tips for Your Veteran-Owned Business](#)

Win Customers: Turn Military Speak into Civilian Speak



by Matt Louis

October 31, 2023



SCORE Article: [Win Customers: Turn Military Speak into Civilian Speak](#)

Learn How to Sell While Spending Less on Advertising and Promotions

RECORDED WEBINAR (ONLINE) •



**BOOST
YOUR
BUSINESS**



Duration: 90 minutes

Language: English

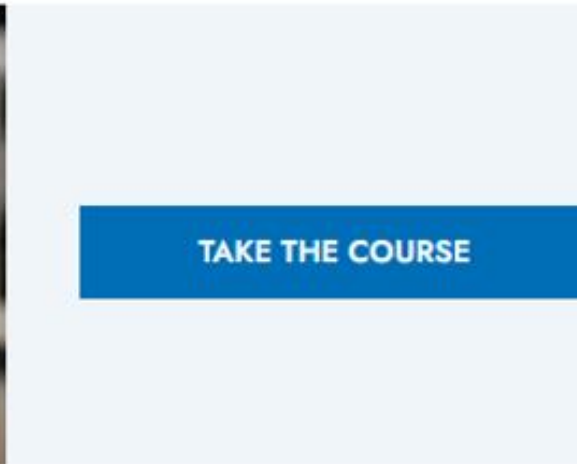
[VIEW WEBINAR](#)

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SCORE Webinar: [Learn How to Sell While Spending Less on Advertising and Promotions](#)

The Startup Roadmap: Open for Business

ONLINE COURSE •
★★★★☆



Open for Business



SCORE Course: [The Startup Roadmap: Open for Business](#)



Growing a Business

Growth Strategies for Veteran Entrepreneurs

October 31, 2023 •



SCORE Article: [Growth Strategies for Veteran Entrepreneurs](#)

SBA Program for Service-Disabled Veterans



Service-Disabled Veteran-Owned Small Business program

Program benefits

The federal government aims to award at least 5% of all federal contracting dollars to SDVOSBs each year.

Competition is limited for certain federal contract opportunities to businesses that participate in the SDVOSB program.

Joining the SDVOSB program makes your business eligible to compete for the program's [set-aside and sole source contracts](#).

SBA Resource: [Service-Disabled Veteran-Owned Small Business program](#)

Clients of our APEX Accelerator Assistance Center get:



ONE-ON-ONE COUNSELING

Get no-cost access to a trusted gov. marketing advisor. Ofrecemos consultas en Español también.



INVITED TO WORKSHOPS & EVENTS

Attend instructor-led workshops delivered in-person and virtually.



ACCESS TO BIDMATCH

Get the latest bid opportunities straight to your inbox.



AND MORE!

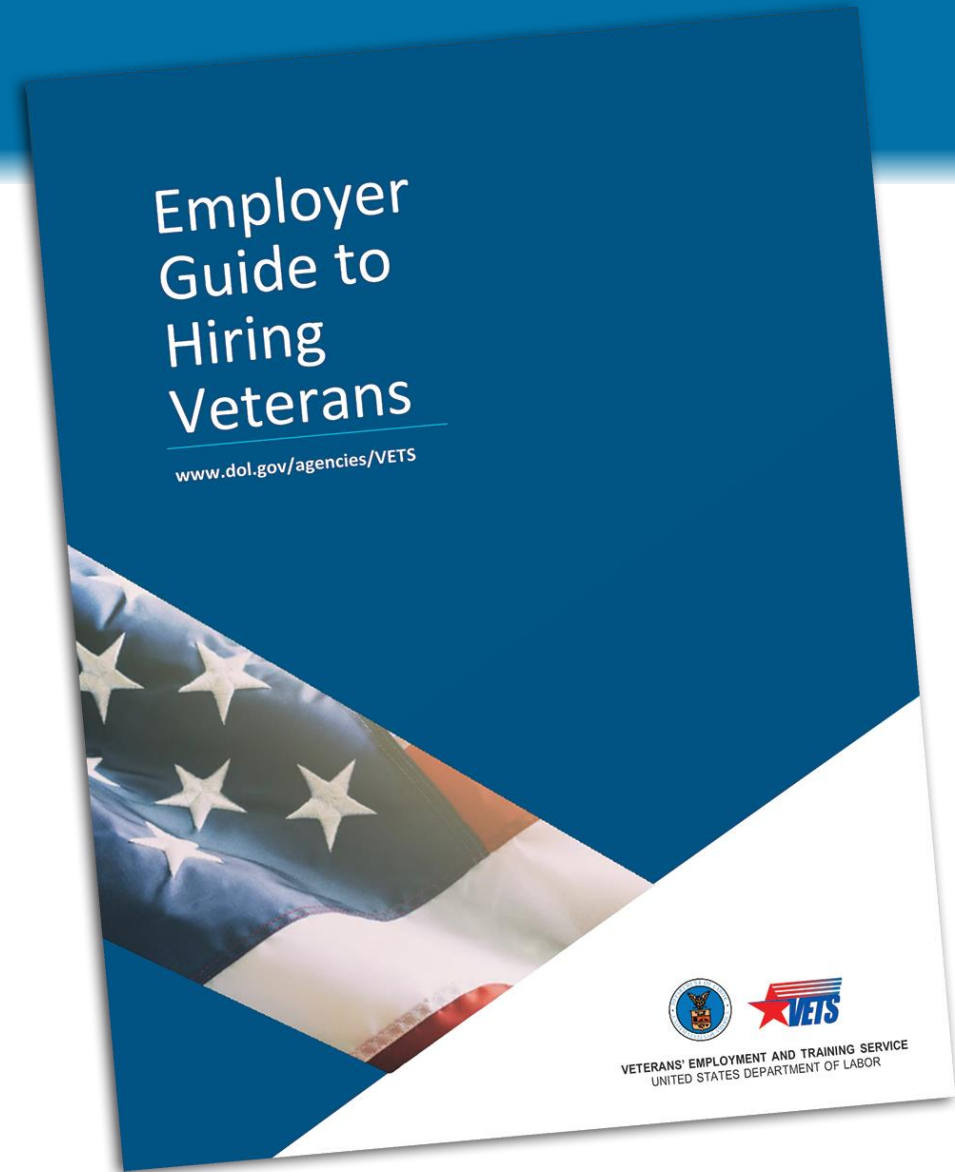
Visit our Services page to see how we can help you!

Hiring Veterans



VETERANS' EMPLOYMENT AND TRAINING SERVICE
UNITED STATES DEPARTMENT OF LABOR

SCORE Webinar: [Employer Guide to Hiring Veterans](#)





Selling a Business

How to Sell your Business

RECORDED WEBINAR (ONLINE) •



Duration: 60 minutes

Language: English

[VIEW WEBINAR](#)

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<https://www.score.org/palmbeachcounty/event/how-sell-your-business-1>

<https://www.score.org/longisland/resource/eguide/exiting-or-selling-a-business>

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