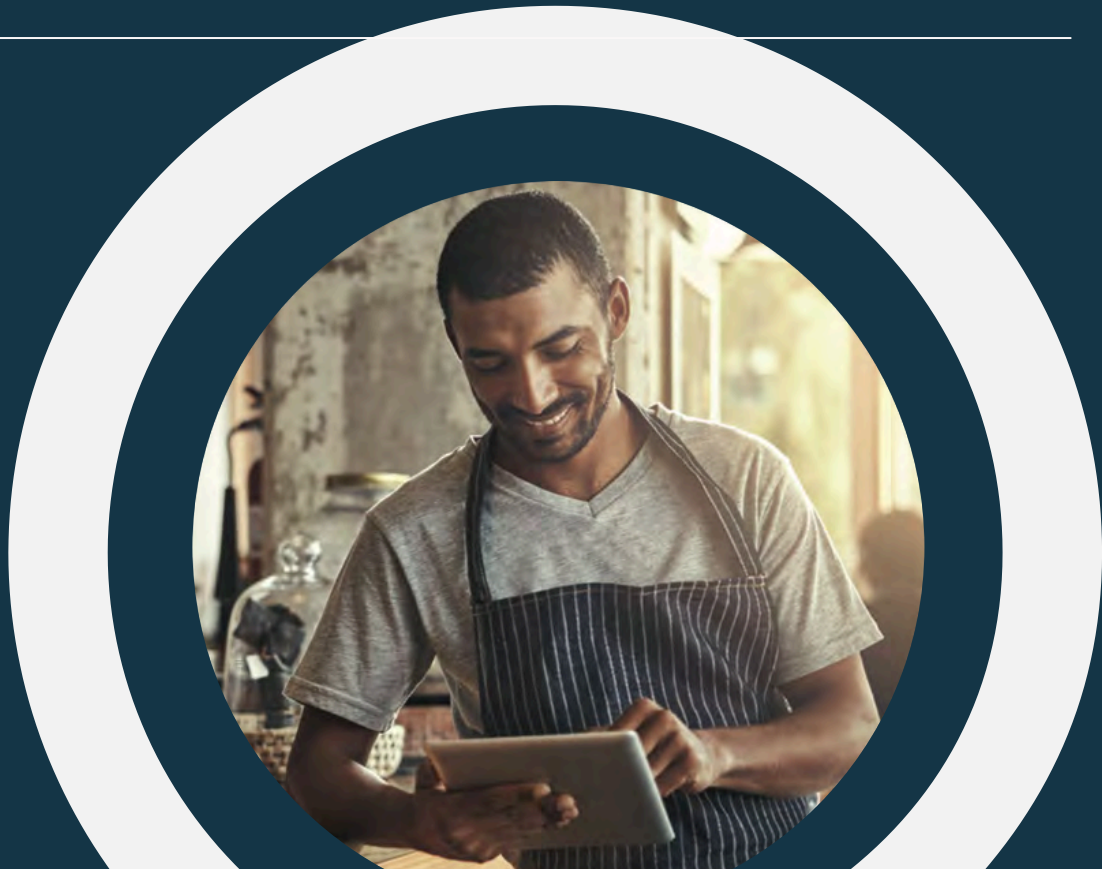




MILITARY FRIENDLY® INSIGHTS:



Veteran-Owned Business Resource Guide

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PURPOSE

This guide is meant to serve as a resource for you in your journey to business ownership or franchising. We will uncover some of the funding opportunities and resources available to you as a veteran or military spouse-owned business.

MISSION

- 1 Tax Benefits and Waivers**
State tax incentives, waivers and minority business programs available.
- 2 Education and Mentoring**
Types of programs you can utilize to grow, support and gain valuable knowledge that will lead to successful outcomes. Veteran-focused networking and mentoring programs.
- 3 Funding Streams**
State programs, loan programs, grant opportunities and other resources.
- 4 Certifications and Supplier Diversity**
Certification and supplier diversity programs that focus on VOBs, SDVOBs and SVOBs that allow access to state and federal contracts.

Tax Benefits

State Programs Tax benefits can make a difference in reducing overhead or supportive costs. Some of these benefits include fee waivers, licensing waivers, tax incentive programs or even real estate purchases. Every state is unique in the types of tax programs that they offer to diverse business owners. We have compiled a list of resources that we are aware of by state to assist you in exploring the different programs and benefits available to you. You may find additional support programs available in different state agencies as you explore.



Your state may offer the following incentives to veteran-owned businesses:

- Business license or fee waivers
- Occupational license fee waivers
- Occupational requirement waivers or transferability
- State-funded legal programs
- Tax incentive programs
- E-filing options
- Tax credits
- Rebates or credits

By the State

Here is a list of state-funded programs to get you started. Some programs may be available at a city, county or regional level and may not be listed. Be sure to do your research and leverage any business education programs available in your area to expand on local incentives.

States that offer business license exemptions, extensions and fee waivers

State and local governments charge people a license fee when they apply to work in certain occupations—the initial costs are usually high and can be a barrier to work. Almost one in three workers nationwide require a government license to work.

Alabama	<u>Business and Occupational License Exemption</u>
Arizona	<u>Professional and Occupational Licenses Program</u>
California	<u>Business License Tax and Fee Waiver</u>
Colorado	<u>DORA Veterans Occupational Credentialing and Licensing (VOCAL)</u>
Delaware	<u>License and Permits for Military Spouses</u>
Florida	<u>DBPR Veterans Fee Waiver</u>
Georgia	<u>Business Certificate Fee Exemption</u>
Indiana	<u>Peddlers, Vendors or Hawkers License</u>
Kentucky	<u>The Kentucky Small Business Tax Credit Program (KSBTC)</u>
Missouri	<u>Startup for Soldiers</u>
New Hampshire	<u>Veterans Peddler's License Fee Exemption</u>
Pennsylvania	<u>Veteran-Owned Business Fee Exemption</u>
Texas	<u>Veteran Entrepreneur Program Waiver of Incorporation Fees</u>

States With Tax Incentives

Alabama

[Veteran-Owned Business Tax Incentive](#)

Illinois

[Tax Credit Program](#)

Maryland

[HOV Tax Incentive](#)

Massachusetts

[Brownfields Tax Credit \(BTC\)](#)

New Hampshire

[Veteran Tax Credits](#)



Other VOB Tax Credits and IRS programs

- [Work Opportunity Tax Credit \(WOTC\)](#)
- [Earned Income Tax Credit \(EITC\)](#)
- [Free tax preparation](#)
- [IRS Procurement Small Business Program Office](#)

Franchise or Capital Stock Tax

In addition to an income tax, many states have a separate, distinct franchise or capital stock tax. The tax calculation varies widely by state and can be based on overall capital, capital stock or the amount of tangible property within a state. These are the states that do levy a franchise tax on its citizens or businesses.

Alaska

Arizona

California

Colorado

Connecticut

Florida

Hawaii

Idaho

Indiana

Iowa

Kansas

Kentucky

Maine

Maryland

Michigan

Minnesota

Missouri

Montana

Nevada*

New Hampshire

New Jersey

New York

North Dakota

Ohio*

Oregon*

Pennsylvania

Rhode Island

South Dakota

Texas*

Utah

Vermont

Virginia*

Washington*

West Virginia

Wisconsin

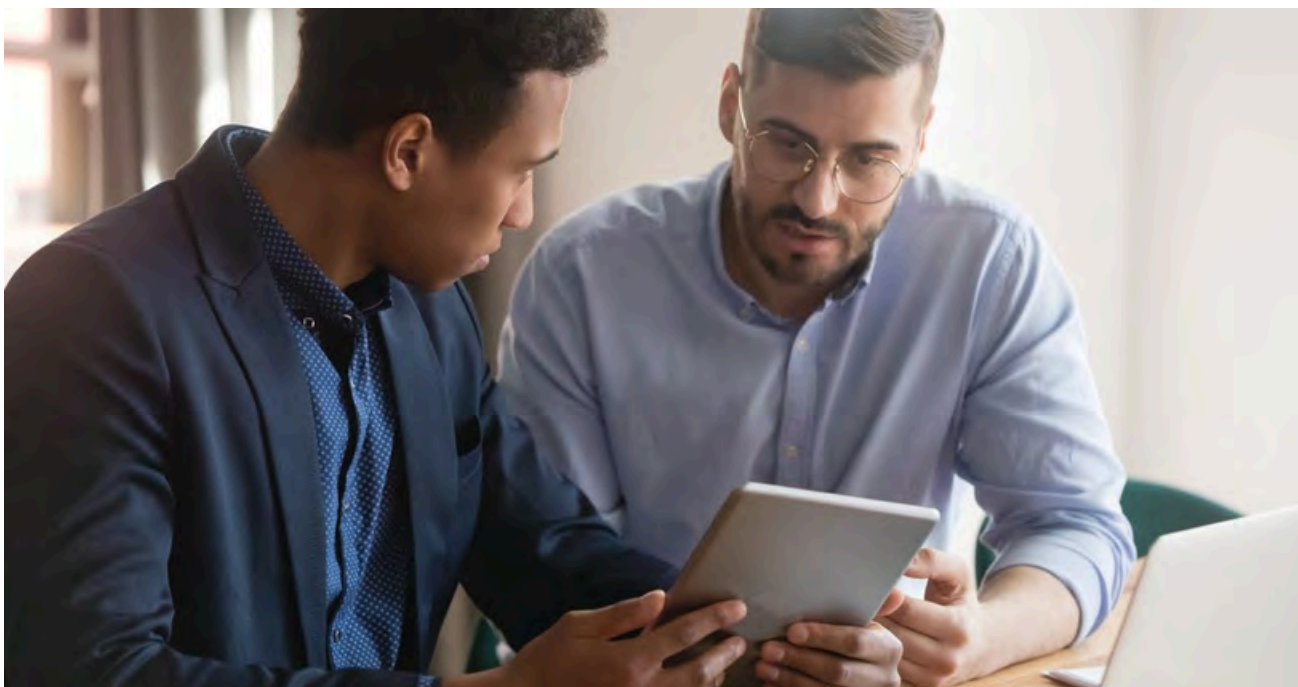
*See states corporate tax; some states may levy a gross receipts tax.

sdgoed.com/tools-resources/50-state-comparison

Education and Mentoring

Veterans Business Outreach Center Program

The Veterans Business Outreach Center (VBOC) program is designed to provide entrepreneurial development services such as business training, counseling and resource partner referrals to transitioning service members, veterans, National Guard & Reserve members and military spouses interested in starting or growing a small business. SBA has 22 organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers (VBOC).



How VBOCs Can Help:

- Transition assistance programs
- Pre-business plan workshops
- Concept assessments
- Business plan preparation
- Comprehensive feasibility analysis
- Entrepreneurial training and counseling
- Mentorship
- Other business developmental related services

VBOC Locations

New England Region Coverage: Connecticut, Maine,

Massachusetts,

New Hampshire, Rhode Island, Vermont

Address: 132 George M Cohan Blvd, #4410, Providence, RI 02903

Website: VBOCNewEngland.org

Phone: (844) 404-2172

Email: info.VBOC@cweonline.org

Atlantic Region Coverage: New Jersey, New York, Puerto Rico,

US Virgin Islands

Address: 44 Dalliba Ave, Watervliet, NY 12189

Website: vbocregion2.com

Phone: (518) 326-6328

Email: aamoroso@mcnultycenter.org

Mid-Atlantic Region

Old Dominion University

Coverage: Virginia, West Virginia

Address: 112 Bank Street, Norfolk, VA, 23510

Website: odu.edu/vboc

Phone: (757) 683-5505

Email: vboc@odu.edu

University of Maryland Veterans Business Outreach Center

Coverage: Washington, D.C., Maryland, Delaware, Pennsylvania

Address: Maryland Innovation Center, 6751 Columbia Gateway Dr, Suite 500, Columbia, MD 21046

Website: midatlanticvboc.com

Phone: (301) 405-6071

Email: veteranbusiness@umd.edu

VBOC Locations

Southeast Region

Veterans Business Outreach Center at Gulf Coast State College

Coverage: Florida

Address: 5230 US Hwy 98, Asbell Building, Room 206, Panama City, FL 32401

Website: vboc.org

Phone: (800) 542-7232 | (850) 769-1551, ext. 3327

Email: bpeacock@gulfcoast.edu

Veterans Business Outreach Center at Fayetteville State University

Coverage: North Carolina

Address: 1200 Murchison Rd, Building: BCBE, Fayetteville, NC 28301

Website: fsuvboc.com

Phone: (910) 672-2683

Email: tcbryant@uncfsu.edu

Veterans Business Outreach Center at Pathway Lending

Coverage: Tennessee, Kentucky

Address: 201 Venture Circle, Nashville, TN 37228

Website: pathwaylending.org/vboc

Phone: (615) 425-7171

Email: rob.corrigan@pathwaylending.org

Veterans Business Outreach Center at Mississippi State University

Coverage: Alabama, Louisiana, Mississippi

Address: 60 Technology Blvd, Ste 105C, Starkville, MS 39759

Website: vboc.msstate.edu

Phone: (662) 325-4990

Email: vboc@business.msstate.edu

VECTR Center (Veterans Education Career Transition Resource Center)

Coverage: Georgia, South Carolina

Address: 1001 S. Armed Forces Blvd., Warner Robins, GA 31088

Website: gavectr.org/vboc

Phone: 1-833-44VECTR (83287)

Email: VBOC@gavectr.org

VBOC Locations

Great Lakes Region

VetBiz Central, Inc.

Coverage: Indiana, Michigan, Ohio

Address: 1401 East Court Street, Flint, MI 48503

Website: vetbizcentral.org

Phone: (810) 767-8387

Email: info@vetbizcentral.org

Wisconsin Women's Business Initiative Corporation (WWBIC)

Coverage: Illinois, Minnesota, Wisconsin

Address: 1533 N River center Dr, Milwaukee, WI 53212

Website: wwbic.com/veterans

Phone: (414) 395-4556

Email: vboc@wwbic.com

South Central Region *Veterans Business Outreach Center at University of*

Texas Rio Grande Valley

Coverage: Central, West & Southern Texas

Address: 1407 E Freddy Gonzalez Dr, Ste 1200, Edinburg, TX 78539

Website: utrgv.edu/vboc

Phone: (956) 665-8931

Email: juan.santosflores01@utrgv.edu

Veterans Business Outreach Center at

University of Texas Arlington College of Business

Coverage: Arkansas, Northern Texas, Oklahoma

Address: 701 S West St, Ste 635, Arlington, TX 76019

Website: uta.edu/vboc

Phone: (817) 272-6789

Email: utavboc@uta.edu

VBOC Locations

South Central Region (cont.) *New Mexico Veterans Business*

Outreach Center

Coverage: Colorado, New Mexico

Address: 5201 Eagle Rock Ave NE, Ste 2A, Albuquerque, NM 87113

Website: nmvboc.org

Phone: (505) 383-2401

Email: RichardL.Coffel@state.nm.us

Rocky Mountain Region

Big Sky Economic Development Authority

Coverage: Montana, Utah, Wyoming

Address: 222 N 32nd St, Ste 200, Billings, MT 59101

Website: vbocregion8.com

Phone: (406) 869-8411

Email: info@vbocregion8.com

VBOC of the Dakotas

Coverage: North Dakota, South Dakota

Address: 4200 James Ray Dr., Room 203, Stop 8372, Grand Forks, ND 58202

Website: und.edu/dakotasvboc

Phone: (701) 777-3700

Email: dakotas.vboc@und.edu

Pacific Region

Northern California Veterans Business Outreach Center

Coverage: Northern California

(all counties north of Santa Barbara, Ventura, Los Angeles, and San Bernardino)

Address: 490 Chadbourne Rd, Ste# A137, Fairfield, CA 94534

Website: norcalvboc.org

Phone: (916) 527-8400

Email: info@norcalvboc.org

VBOC Locations

Pacific Region (cont.) *SoCal Veterans Business*

Outreach Center

Coverage: Southern California

Address: 2075 Las Palmas Dr, Carlsbad, CA 92011

Website: socalvboc.org

Phone: (760) 795-8739

Email: socalvboc@miracosta.edu

A New Leaf, Inc. - AWEEc

Coverage: Arizona

Address: 500 E Fry Blvd, Ste M14-G, Sierra Vista, AZ 85635

Website: arizonavboc.org

Phone: (480) 322-4634

Email: admin@arizonavboc.org

Veterans Business Outreach Center of the Pacific

Coverage: American Samoa, Guam, Hawaii

Address: [2800 Woodlawn Dr](http://2800WoodlawnDr), Ste 292, Honolulu, HI 96822

Website: hilo.hawaii.edu/vboc

Phone: (808) 988-1236

Email: vboc@hawaii.edu

Great Plains Region

Veterans Business Resource Center

Coverage: Iowa, Kansas, Missouri, Nebraska

Address: 611 N 10th St, Ste 350, St. Louis, MO 63101

2700 N 14th St, St. Louis, MO 63106

1000 Walnut 5th Floor, Kansas City, MO 64101

Website: vetbiz.com

Phone: (314) 531-8387 for HQ | (314) 532-8387 for Kansas City ONLY

Email: Info@vetbiz.com

VBOC Locations

Pacific Northwest Region

Business Impact NW

Coverage: Washington, Alaska, Idaho, Oregon

Address: 1437 S Jackson St, Seattle, WA 98144

Website: businessimpactnw.org/vboc

Phone: (206) 324-4330, ext.136

Email: vboc@businessimpactnw.org



State Run Business Resource Connections

States offer resources and education programs that specifically assist VOBs in finding and connecting to organizations who assist small businesses and those who focus on supporting veteran business communities. Qualifications for these programs can vary, but more often than not they may still be willing to help point you in the right direction. In addition, they can connect you with additional partnerships or resources that could be a good fit for you. These programs are run by the state and each operate differently. Some state programs are more robust, while others may focus on funding or legal and filing assistance.

State program:

(click state name to visit website)

[Alabama](#)

[Arizona](#)

[California](#)

[Colorado](#)

[Connecticut](#)

[Florida](#)

[Georgia](#)

[Hawaii](#)

[Idaho](#)

[Illinois](#)

[Iowa](#)

[Kansas](#)

[Kentucky](#)

[Louisiana](#)

[Maine](#)

[Maryland](#)

[Massachusetts](#)

[Michigan](#)

[Mississippi](#)

[Missouri](#)

[Montana](#)

[Nebraska](#)

[Nevada](#)

[New Jersey](#)

[New Mexico](#)

[New York](#)

[North Carolina](#)

[North Dakota](#)

[Ohio](#)

[Oklahoma](#)

[Oregon](#)

[Pennsylvania](#)

[Rhode Island](#)

[South Carolina](#)

[South Dakota](#)

[Tennessee](#)

[Texas](#)

[Utah](#)

[Vermont](#)

[Virginia](#)

[Washington](#)

[West Virginia](#)

[Wisconsin](#)

[Wyoming](#)

Funding

State Loan and Grant Programs

Veteran-owned businesses are often underserved in terms of funding and grant opportunities. Small business grants and state-funded loan programs offer veteran entrepreneurs the opportunity to obtain the funding they need to start or maintain their businesses. Not to mention, there are many free resources developed to help veteran-owned small businesses thrive.



Your state may offer the following incentives to veteran-owned businesses:

- State funded loan programs
- Angel investor programs
- Incubation programs
- Grants
- Governor's funds
- SSBCI CAP and OCSP programs
- Corporate funding and grants

VOB Capital and Grant Programs

Hivers and Strivers

[SDVOSB program](#)

[Warrior Rising Small Business Grants](#)

[GrantWatch](#)

[Grants.gov](#)

[NMFA](#)

[Small Business Technology Transfer \(STTR\) Grant](#)

[Hubzone](#)

[AMSE - Military Spouses](#)

[Nav Small Business Grant](#)

[Singleton Foundation](#)

[Second Service Foundation](#)

[TFX Capital](#)

[Boots to Business](#)

[National Association for the Self-Employed Growth Grants](#)

[Click to view a list of grants by state](#)

SSBCI CAP and OCSP Programs

The American Rescue Plan Act of 2021 (ARPA) reauthorized and amended the Small Business Jobs Act of 2010, codified at 12 U.S.C. § 5701 et seq., to provide \$10 billion to fund the State Small Business Credit Initiative (SSBCI) as a response to the economic effects of the COVID-19 pandemic. SSBCI is a federal program administered by the Department of the Treasury (Treasury) that was created to strengthen capital programs that support private financing to small businesses, including capital access programs (CAPs) and other credit support programs (OCSPs), of eligible jurisdictions (i.e., states, the District of Columbia, territories, Tribal governments and eligible municipalities).



[Click to view programs and contact information](#)

State Loan and Capital Programs

Arizona · [SBIRSTTR-resource-center](#)

Connecticut

· [SBE Portal](#)

Hawaii

· [Hawaii Angels](#)

Iowa

· [Targeted Small Business \(TSB\) Loans](#)

Idaho

· [Veteran Business Fund](#)

Illinois

· [Advantage Illinois](#)
· [Enhancing Small-Business Access to Capital](#)

Kentucky

· [KY Business Incentives](#)
· [KSBCI](#)

Maryland

· [MPVOLP](#)
· [Commerce Maryland](#)

Massachusetts

· [START](#)
· [Mass Office of Development](#)

Minnesota

· [MN Reservist and Veteran Business Loan Program](#)
· [MN Assets Guide](#)

Mississippi

· [VQUAD Incubator](#)

Missouri

· [SDVOSB Linked Deposit](#)

[Program/Small Business Low Interest Loans](#)

Pennsylvania

· [Pennsylvania Minority Business Development Authority \(PMBDA\)](#)
· [PA Grow Fund](#)

New Jersey

· [NJ Funding Programs Guide](#)

Utah

· [Utah Micro Loan Fund](#)
· [Grow Utah](#)

Virginia

· [Freedom First Federal Credit Union's Small Business Fund](#)

· [Virginia Small Business Resiliency Fund](#)

Washington

· [Alias Business Loan](#)

Certifications and Supplier Diversity

State Programs

Every year, governments award a portion of contracting dollars specifically to businesses owned by veterans, minorities, women or disabled small businesses. Also, small businesses owned by veterans may be eligible to purchase surplus property from the federal and state government. States and the federal government aim to award at least 3% of all federal contracting dollars to Service-Disabled Veteran-Owned Small Businesses (SDVOSB) each year; some programs extend to all veteran-owned business communities, check with your state to view qualifications. Most programs do require certification; before paying for an external company to certify, you leverage the state and VA's verification/certification program first. This process will typically enroll you into the states procurement database.



Your state may offer the following incentives to veteran-owned businesses

- Certification programs
- Preferred vendor status
- State procurement programs

State Programs

Click below for state programs, certifications or supplier incentives for veteran-owned businesses.

[Alabama](#)

[Alaska](#)

[Arkansas](#)

[California](#)

[Colorado](#)

[Connecticut](#)

[Delaware](#)

[Florida](#)

[Hawaii](#)

[Idaho](#)

[Illinois](#) [Indiana](#)

[Iowa](#) [Kansas](#)

[Kentucky](#)

[Louisiana](#)

[Maryland](#)

[Massachusetts](#)

[Michigan](#)

[Minnesota](#)

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[Missouri](#)

[Montana](#)

[Nevada](#)

[New Hampshire](#)

[New Jersey](#)

[New Mexico](#)

[New York](#)

[North Carolina](#)

[Ohio](#)

[Oregon](#)

[Pennsylvania](#)

[South Carolina](#)

[Tennessee](#)

[Texas](#)

[Utah](#)

[Virginia](#)

[Washington](#)

[Wisconsin](#)

[Wyoming](#)

