



**2023**

# VETERAN-OWNED BUSINESS RESOURCE GUIDE

*Arranged by Kayla Lopez*



## 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.

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

# 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.

<b>Alaska</b>	<b>Iowa</b>	<b>Nevada*</b>	<b>South Dakota</b>
<b>Arizona</b>	<b>Kansas</b>	<b>New Hampshire</b>	<b>Texas*</b>
<b>California</b>	<b>Kentucky</b>	<b>New Jersey</b>	<b>Utah</b>
<b>Colorado</b>	<b>Maine</b>	<b>New York</b>	<b>Vermont</b>
<b>Connecticut</b>	<b>Maryland</b>	<b>North Dakota</b>	<b>Virginia*</b>
<b>Florida</b>	<b>Michigan</b>	<b>Ohio*</b>	<b>Washington*</b>
<b>Hawaii</b>	<b>Minnesota</b>	<b>Oregon*</b>	<b>West Virginia</b>
<b>Idaho</b>	<b>Missouri</b>	<b>Pennsylvania</b>	<b>Wisconsin</b>
<b>Indiana</b>	<b>Montana</b>	<b>Rhode Island</b>	

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

[sdgoed.com/tools-resources/50-state-comparison](https://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 VBOC 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

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**Coverage:** Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

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

**Website:** [VBOCNewEngland.org](http://VBOCNewEngland.org)

**Phone:** (844) 404-2172

**Email:** [info.VBOC@cweonline.org](mailto:info.VBOC@cweonline.org)

## Atlantic Region

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**Coverage:** New Jersey, New York, Puerto Rico, US Virgin Islands

**Address:** 44 Dalliba Ave, Watervliet, NY 12189

**Website:** [vbocregion2.com](http://vbocregion2.com)

**Phone:** (518) 326-6328

**Email:** [aamoroso@mcnultycenter.org](mailto:aamoroso@mcnultycenter.org)

## Mid-Atlantic Region

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*Old Dominion University*

**Coverage:** Virginia, West Virginia

**Address:** 112 Bank Street, Norfolk, VA, 23510

**Website:** [odu.edu/vboc](http://odu.edu/vboc)

**Phone:** (757) 683-5505

**Email:** [vboc@odu.edu](mailto: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](http://midatlanticvboc.com)

**Phone:** (301) 405-6071

**Email:** [veteranbusiness@umd.edu](mailto:veteranbusiness@umd.edu)



# VBOC Locations

## Southeast Region

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*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](http://vboc.org)

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

**Email:** [bpeacock@gulfcoast.edu](mailto: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](http://fsuvboc.com)

**Phone:** (910) 672-2683

**Email:** [tcbryant@uncfsu.edu](mailto:tcbryant@uncfsu.edu)

*Veterans Business Outreach Center at Pathway Lending*

**Coverage:** Tennessee, Kentucky

**Address:** 201 Venture Circle, Nashville, TN 37228

**Website:** [pathwaylending.org/vboc](http://pathwaylending.org/vboc)

**Phone:** (615) 425-7171

**Email:** [rob.corrigan@pathwaylending.org](mailto: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](http://vboc.msstate.edu)

**Phone:** (662) 325-4990

**Email:** [vboc@business.msstate.edu](mailto:vboc@business.msstate.edu)

*VECTR Center (Veterans Education Career Transition Resource Center – CGTC)*

**Coverage:** Georgia, South Carolina

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

**Website:** [gavectr.org/vboc](http://gavectr.org/vboc)

**Phone:** 1-833-44VECTR (83287)

**Email:** [VBOC@gavectr.org](mailto:VBOC@gavectr.org)

# VBOC Locations

## Great Lakes Region

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*VetBiz Central, Inc.*

**Coverage:** Indiana, Michigan, Ohio

**Address:** 1401 East Court Street, Flint, MI 48503

**Website:** [vetbizcentral.org](http://vetbizcentral.org)

**Phone:** (810) 767-8387

**Email:** [info@vetbizcentral.org](mailto: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](http://wwbic.com/veterans)

**Phone:** (414) 395-4556

**Email:** [vboc@wwbic.com](mailto:vboc@wwbic.com)

## South Central Region

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*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](http://utrgv.edu/vboc)

**Phone:** (956) 665-8931

**Email:** [juan.santosflores01@utrgv.edu](mailto: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](http://uta.edu/vboc)

**Phone:** (817) 272-6789

**Email:** [utavboc@uta.edu](mailto:utavboc@uta.edu)

# VBOC Locations

## South Central Region (cont.)

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*New Mexico Veterans Business Outreach Center*

**Coverage:** Colorado, New Mexico

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

**Website:** [nmvboc.org](http://nmvboc.org)

**Phone:** (505) 383-2401

**Email:** [RichardL.Coffel@state.nm.us](mailto:RichardL.Coffel@state.nm.us)

## Rocky Mountain Region

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*Big Sky Economic Development Authority*

**Coverage:** Montana, Utah, Wyoming

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

**Website:** [vbocregion8.com](http://vbocregion8.com)

**Phone:** (406) 869-8411

**Email:** [info@vbocregion8.com](mailto: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](http://und.edu/dakotasvboc)

**Phone:** (701) 777-3700

**Email:** [dakotas.vboc@und.edu](mailto:dakotas.vboc@und.edu)

## Pacific Region

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*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](http://norcalvboc.org)

**Phone:** (916) 527-8400

**Email:** [info@norcalvboc.org](mailto:info@norcalvboc.org)

# VBOC Locations

## Pacific Region (cont.)

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*SoCal Veterans Business Outreach Center*

**Coverage:** Southern California

**Address:** 2075 Las Palmas Dr, Carlsbad, CA 92011

**Website:** [socalvboc.org](http://socalvboc.org)

**Phone:** (760) 795-8739

**Email:** [socalvboc@miracosta.edu](mailto: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](http://arizonavboc.org)

**Phone:** (480) 322-4634

**Email:** [admin@arizonavboc.org](mailto:admin@arizonavboc.org)

*Veterans Business Outreach Center of the Pacific*

**Coverage:** American Samoa, Guam, Hawaii

**Address:** 2800 Woodlawn Dr, Ste 292, Honolulu, HI 96822

**Website:** [hilo.hawaii.edu/vboc](http://hilo.hawaii.edu/vboc)

**Phone:** (808) 988-1236

**Email:** [vboc@hawaii.edu](mailto:vboc@hawaii.edu)

## Great Plains Region

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*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](http://vetbiz.com)

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

**Email:** [Info@vetbiz.com](mailto:Info@vetbiz.com)

# VBOC Locations

## Pacific Northwest Region

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*Business Impact NW*

**Coverage:** Washington, Alaska, Idaho, Oregon

**Address:** 1437 S Jackson St, Seattle, WA 98144

**Website:** [businessimpactnw.org/vboc](https://businessimpactnw.org/vboc)

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

**Email:** [vboc@businessimpactnw.org](mailto:vboc@businessimpactnw.org)

U.S. SMALL BUSINESS ADMINISTRATION



VETERANS BUSINESS OUTREACH CENTERS

# 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](#)

[Kansas](#)

[Nevada](#)

[South Carolina](#)

[Arizona](#)

[Kentucky](#)

[New Jersey](#)

[South Dakota](#)

[California](#)

[Louisiana](#)

[New Mexico](#)

[Tennessee](#)

[Colorado](#)

[Maine](#)

[New York](#)

[Texas](#)

[Connecticut](#)

[Maryland](#)

[North Carolina](#)

[Utah](#)

[Florida](#)

[Massachusetts](#)

[North Dakota](#)

[Vermont](#)

[Georgia](#)

[Michigan](#)

[Ohio](#)

[Virginia](#)

[Hawaii](#)

[Mississippi](#)

[Oklahoma](#)

[Washington](#)

[Idaho](#)

[Missouri](#)

[Oregon](#)

[West Virginia](#)

[Illinois](#)

[Montana](#)

[Pennsylvania](#)

[Wisconsin](#)

[Iowa](#)

[Nebraska](#)

[Rhode Island](#)

[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](#)

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

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# 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).



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

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# 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](#)

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[New Jersey](#)

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[Pennsylvania](#)

[South Carolina](#)

[Tennessee](#)

[Texas](#)

[Utah](#)

[Virginia](#)

[Washington](#)

[Wisconsin](#)

[Wyoming](#)

