Letter from the Commissioners:
SBS Commissioner Maria Torres-Springer, MOCS Director Lisette Camilo and MOVA Commissioner Loree Sutton

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2. Provide an opportunity to self-identify a business as “veteran owned” through the Payee Information Portal (PIP)
3. Provide expanded business skills training to VBOs
4. Leverage resources of Small Business Development Centers (SBDCs) and Procurement Training Assistance Centers (PTACs)
5. Provide training on how to sell to government
6. Provide access to certification as a Minority or Woman-owned Business Enterprise (M/WBE) or as an Emerging Business Enterprise (EBE) with the City
7. Establish a Veteran Leadership Association to Support Procurement Efforts

Appendix
Dear New Yorker:

New York City is home to thousands of veterans who have selflessly volunteered to serve and protect our fellow Americans from harm. Veterans have a proven record of entrepreneurial success, and the City is dedicated to ensuring that veteran entrepreneurs receive the resources they need to succeed.

This report is the result of a year-long effort that began in 2013 pursuant to the enactment of Local Law 144, and has continued into the de Blasio administration in partnership with the current New York City Council.

The information and recommendations in this report provide insight into the impact that veterans and specifically veteran business owners have on our city’s economy and lay out a path to improve support to the veteran community in areas including outreach, entrepreneurship services, jobseeker training, and assistance with City procurement.

This report marks the de Blasio administration’s shift toward a more focused, intensive suite of services for veteran entrepreneurs and outlines a meaningful plan to ensure the City supports veterans living and working in New York City, as well as the thousands of veterans returning home from overseas.

Sincerely,

Maria Torres-Springer
Commissioner
NYC Department of Small Business Services

Lisette Camilo
City Chief Procurement Officer
Mayor’s Office of Contract Services

Loree Sutton
Commissioner
Mayor’s Office of Veterans’ Affairs
This report is submitted to the New York City Council pursuant to New York City Administrative Code § 6-138. The report examines the veteran business community in New York City, and highlights ways to better identify veteran businesses, support the growth of these businesses, and better prepare those businesses for City procurement opportunities. The report is submitted by the Commissioner of the Department of Small Business Services (SBS) in consultation with the Director of the Mayor’s Office of Contract Services (MOCS) and in collaboration with Mayor’s Office of Veterans’ Affairs (MOV A). SBS and MOCS fully support efforts to assist our veterans and have worked extensively and effectively to provide services to New York City’s veteran community. Working with MOV A, the Robin Hood Foundation, workforce service providers and other community partners, SBS has developed targeted job training and employment services to veterans. SBS’ Workforce1 system, serving New York City’s adult jobseekers, has been at the center of these efforts. Workforce1 has built a staff of dedicated Veteran Specialists at the Workforce1 Centers across the city and has connected veterans and military spouses to more than 10,000 career development and training services and nearly 2,500 job opportunities since July of 2012. Compared with 2011, we have seen a 150% increase in the number of veterans matched to employment annually, from 800 in 2011 to 1,201 in 2013.

SBS also is committed to supporting veteran entrepreneurs, who we found are more likely to start businesses than their civilian counterparts, and are more likely to utilize training incentives provided to them. SBS runs NYC Business Solutions Centers across the city offering a suite of nine services to help businesses start, operate and grow businesses in New York City. These services include financing assistance, business courses, legal advising, help navigating government, recruitment and training. Specifically for veterans, in January of 2014, SBS launched the Veteran Entrepreneurship Program, a training program in which participants are linked with local veteran business owners (VBOs) as mentors and assisted in accessing the full range of credits, benefits, loans, and capacity-building resources available to veterans through NYC Business Solutions and its partner organizations.

Recognizing that the City procures a wide range of goods and services, contracting with the City can provide significant opportunities for small businesses to grow. The City engaged PricewaterhouseCoopers (PWC) to analyze the VBOs in New York City and the potential opportunities for these businesses to compete for City procurements. The analysis provided SBS and MOCS with detailed information on the veteran business community in New York City, including estimates on the number of veterans, VBOs, and those able to do business with the City.

This report, incorporating the analysis done by PWC, shows a veteran business owner population of approximately 15,400 people, a fairly small community relative to other large cities. These veteran businesses can benefit from services in starting and growing their businesses and, for less than half of these companies,
competing for government contracts. As explained in greater detail below, the data analysis suggests that increased efforts to identify VBOs and provide procurement technical support will position VBOs to effectively compete for contracts. Specifically, this report recommends the following:

- Increase outreach to the veteran business community
- Provide an opportunity to self-identify a business as “veteran owned” through the Payee Information Portal (PIP)
- Provide expanded business skills training to VBOs
- Leverage resources of Small Business Development Centers (SBDCs) and Procurement Training Assistance Centers (PTACs)
- Provide training on how to sell to government
- Provide access to certification as a Minority or Woman-owned Business Enterprise (M/WBE) or as an Emerging Business Enterprise (EBE) with the City
- Establishment of a Veteran Leadership Association to Support Procurement Efforts

It is believed that these substantive actions will address the current needs of veteran businesses as identified in the study. These are sound first steps toward finding the relevant companies, training them appropriately and tracking their utilization going forward. Further, these recommendations are proven methods to aid companies in their development as government contractors, identifying bidding opportunities and getting the assistance needed to compete successfully.

Given the limited pool of veteran owned companies able to do business with the City, and the availability of other City certification programs like M/WBE and EBE, a goals program for veterans is not recommended at this time. As we implement these recommendations, we will continue to evaluate the continued need for support to VBOs. Additionally, among other issues, creation of a goals program and related preferences by the City would require a strict certification process as opposed to self-identification, and would require the type of process veterans expressed concerns about in a survey of veteran businesses conducted as part of the PWC analysis.

Through the seven recommendations listed above, VBOs will begin to get the extra support they deserve, while simultaneously providing SBS, MOCS and MOVA with an invaluable new set of self-identified VBOs. These efforts, combined with MOVA’s existing plans to better coordinate veteran information across agencies, will deepen our knowledge of the veteran business community. This data will allow us to continue to develop initiatives to that will deepen our support and commitment to helping veterans open, operate and grow businesses throughout New York City.
Through our network of Workforce1 and NYC Business Solutions Centers, SBS provides workforce services and business assistance to all New Yorkers, including veterans. Workforce1 is a service provided by SBS that prepares and connects qualified candidates to job opportunities in New York City through a network of 16 Workforce1 Career Centers in all five boroughs. In 2013, Workforce1 helped more than 30,000 jobseekers access jobs and more than 3,000 receive training. SBS offers a suite of nine services including financing assistance, business courses, legal advising, help navigating government, recruitment and training through our network of seven NYC Business Solutions Centers across the city. In 2013, more than 8,700 customers received more than 13,300 services from NYC Business Solutions. In addition, SBS has been fully engaged in providing additional services outlined below that are tailored to the City’s veteran community.

**Employment Services**

In partnership with the Mayor’s Fund to Advance New York City (“Mayors Fund”) and with the support of the Robin Hood Foundation (“Robin Hood”), SBS launched the Workforce1 Veterans Employment Initiative (“Initiative”) in July of 2012. The goal of this Initiative is to create a scalable model to connect local service members, veterans, and military families to stable, meaningful employment. This is funded by a grant from the Robin Hood Veterans Initiative, a $13 million initiative funding 19 grantees to create a connecting infrastructure for veteran

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**CURRENT SERVICES FOR THE VETERAN COMMUNITY**
Since launching in July of 2012, the Initiative has connected veterans and military spouses to more than 11,000 career development and training services and nearly 2,400 job opportunities.

The Initiative builds upon the past performance of Workforce1 to meet local veteran employment needs at scale. In 2011, prior to launch, SBS’ network of Workforce1 Career Centers served approximately 3,700 veterans and spouses and connected more than 800 to jobs annually. As part of this Initiative, SBS has placed 10 dedicated Veteran Specialists, who are nearly all veterans themselves, at seven Workforce1 Career Centers across the city. SBS pursued a decentralized model of Veteran Specialists that came together as a Priority1 team to more effectively reach veterans in all five boroughs. These Veteran Specialists are tasked with sharing Workforce1 services with veterans and better identifying those who are already accessing services; providing priority of service to all veterans, which means making sure all veterans and military spouses are first in line for staff appointments and prioritized for all career, training, and job placement services; delivering one-on-one career development support, which includes resume translation and interview assistance; selling Workforce1 services to businesses committed to hiring veterans; referring veterans in need of supportive services to Robin Hood’s network of veteran grantees and other community partners; and connecting veterans to job opportunities. Each Veteran Specialist is managed toward annual goals included in SBS’ performance-based contracts. Collectively, SBS and the Workforce1 Veteran Specialists work to connect veterans and military spouses to new and better jobs with a specific focus on training and job opportunities that offer living wages and benefits, high retention rates, and advancement support. Since launching in July of 2012, the Initiative has connected veterans and military spouses to more than 11,000 career development and training services and nearly 2,400 job opportunities. The median and average wages are approximately $11 and $12, respectively. Further, in 2013, SBS connected more than 175 veterans to training through the Workforce1 Healthcare Career Center and Industrial and Transportation Career Center, the Individual Training Grant program, and the City Council-funded New Skills, New Jobs On-the-Job Training program in industries such as healthcare, professional services, transportation, and manufacturing. While veterans were connected to work in a diverse range of sectors and occupations, the highest volume sectors include security, retail trade, construction, and transportation.

Considering that there are as many as 10,000 unemployed veterans in New York City today and thousands more returning veterans entering the local labor market in the coming years, there is a growing opportunity for Workforce1 to improve its services among the top community partners, including agencies, academic institutions, veterans service organizations, and community-based organizations. Employment outcomes for veterans and their families through targeted outreach and specialized career services. In 2015, SBS will add two additional Veteran Specialists to the Priority1 team at the Hunts Point and Health Care Workforce1 Centers that will contribute to a goal of connecting more than 1,350 veterans and military spouses to jobs per year. The team will focus on building long-lasting relationships with employers committed to hiring veterans, and supporting the retention and advancement of veterans previously served by the Workforce1 system.

**Community Connections**

SBS works closely with community-based organizations across the City to connect veteran jobseekers and entrepreneurs to available resources. Community-based partners refer veteran jobseekers and entrepreneurs to Workforce1 and NYC Business Solutions, and the network of Workforce1 Centers refer veteran jobseekers to these community-based organizations to leverage additional training and other supportive services that best meet the needs of each client.

SBS is currently participating in a program to improve these referral relationships among community providers called NYC4VETS. This pilot program is being spearheaded by Robin Hood and the Institute for Veterans and Military Families at Syracuse University (IVMF) to create a connecting infrastructure for the coordinated delivery of services and resources to local veterans and families among the City’s top providers, such as Workforce1 and other Robin Hood grantees. The participating providers will join a network that is linked by an Administrative Services Organization, Services for the Underserved, and a technology platform, UniteUS, to ensure effective referrals according to a veteran’s need, their preference for services, and the capacity of local providers while measuring outcomes in real time.

**Entrepreneurship Services**

NYC Business Solutions is a set of free services offered by SBS at a network of seven centers across the five boroughs to help businesses start, operate and expand in New York City. These services including financing assistance, business courses, legal advising, help navigating government, recruitment and training are available to all New Yorkers, including veterans.

To specifically target the needs of veteran entrepreneurs, NYC Business Solutions, IVMF, Kauffman FastTrac, the SUNY Levin Institute, and BNY Mellon launched the Veteran Entrepreneurship Program in January, 2014 for a cohort of 20 veteran entrepreneurs. This pilot leveraged the collective partners’ entrepreneurship-focused programming and investment to offer a new curriculum that is both proven in its ability to promote business creation, as well as customized to address their unique challenges to veterans for business ownership. The participants are linked with local veteran business owners as mentors and assisted in accessing the full range of credits, benefits, loans, and capacity-building resources available to veterans through NYC Business Solutions and its partners. The first cohort graduated in February, 2014 and SBS continues to work with the 20 graduates to support their business launch and expansion. A second cohort will launch in February of 2015.

**Five years from now, I will be able to look back and can be very proud to know that I assisted and made it easier for 400 and counting of my fellow Veterans to transition back into civilian life.**

- Joseph Sylvester, Veteran Specialist
To better understand how to support the veteran business community, SBS and MOCs studied New York City’s veteran community with data gathered by PWC to assess needs related to participation by veteran-owned businesses in City procurement. As detailed below, the study provides significant information on the City’s veteran population, the estimated number of veteran businesses, and their relative ability to contract with the City.

**Study Methodology**

An analysis was conducted to understand the nature of New York City’s VBO market and provide recommendations to increase participation of VBOs in government procurement. The goal was to complete three major tasks:

1. Perform a market sizing analysis, to provide statistical evidence of the existence of VBOs in the City’s procurement market;
2. Perform a market opportunity analysis, to determine the availability and gauge interest in local VBOs by surveying a sample of firms to measure ability and willingness to contract with the City; and,
3. Propose recommendations for future City programs.

To conduct the market opportunity analysis, SBS created, distributed and analyzed a survey of VBOs to gain a deeper understanding of the veteran community in New York. The survey yielded more than 150 responses from members of New York City’s veteran community, enabling the team to validate its external research and bring additional insights to the program design. (A summary of the survey, including questions asked, is annexed as an appendix hereto.) In addition, the team conducted an analysis to understand the overlap between the nature of VBO businesses and the nature of services that the City currently procures to understand the size of the market opportunity. The study utilized the following sources: publically available market data, in depth interviews and focus groups with veteran-support organizations and VBOs, and the customized online survey. The following sections describe in detail the nature of the data gathered and process for analyzing for the program design recommendations.
NYC has a small % of vets compared to other cities (235,000)
2014 veteran percentage by City

<table>
<thead>
<tr>
<th>CITY</th>
<th>CITY %</th>
</tr>
</thead>
<tbody>
<tr>
<td>NEW YORK</td>
<td>2.31%</td>
</tr>
<tr>
<td>WASHINGTON, D.C.</td>
<td>4.83%</td>
</tr>
<tr>
<td>CHICAGO</td>
<td>7.40%</td>
</tr>
<tr>
<td>LOS ANGELES</td>
<td>7.62%</td>
</tr>
<tr>
<td>AUSTIN</td>
<td>11.80%</td>
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</tbody>
</table>

Market Size
The number of veterans and VBOs in New York City is relatively small compared with most other large cities in the country. Compared to other major American metropolitan areas such as Los Angeles and Chicago, New York’s veteran population is exceptionally small, representing only 2.3 percent of the total population, as compared with 7.6 percent in Los Angeles and 7.5 percent in Chicago. According to the U.S. Department of Veterans Affairs, the population of veterans within the five boroughs of the City of New York is approximately 235,000. There are roughly 13,000 Active Duty and Reservist soldiers located in the five boroughs of the employed veterans, national data indicates an 11.9% rate of veteran business ownership resulting in a further reduction of the relevant population to 15,400 individuals who are VBOs. Using an industry alignment analysis, the study unveiled the even smaller number of VBOs with goods and services the City could procure. According to national data, SBS survey data as well as City procurement data, approximately 40-50% of veteran business owners are in industries applicable to New York City procurement. By focusing strictly on contracting opportunities, the City would further reduce the population of appropriate VBOs to an estimated 6,200 individuals who could potentially be considered for City contracting initiatives.

Demographics
The study analyzed the demographics of New York City’s veteran population to further validate the structure and focus of the report recommendations. New York

By focusing strictly on contracting opportunities, the City would further reduce the population of appropriate VBOs to an estimated 6,200 individuals who could potentially be considered for City contracting initiatives. City’s veterans are declining in population with most representing the following demographics: male (90%), older (83% aged 45+), and largely of the Vietnam era (29%). Ethnically, 52% of veterans are non-Hispanic Caucasian, while Black/African-Americans make up another 27% of the total veteran population. Geographically, veterans are evenly spread amongst the five boroughs with the largest population in Queens (28%). The study found that veterans are highly educated (58% some college or Bachelor’s Degrees) and a large proportion (52%) have taken advantage of the GI Bill. VBOs primarily focus in three industries: professional services, construction services and maintenance and repair. While there are not very many veteran owned businesses, they are likely to operate in industries relevant to the City’s procurement needs.

The focus groups and the customized survey unveiled a number of key insights into the veteran community. Veterans identified their most pressing issues as workforce placement, Veterans Affairs benefits assistance, support accessing capital, business acumen improvement and navigation of the City procurement process. These are all services that SBS provides through existing programs and partnerships, and can be expanded to specifically serve the veteran business community. Ultimately, a large majority of veteran’s issues will not be directly addressed if the City solely focuses on procurement assistance.

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Discovery</th>
<th>Implication</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demographics</td>
<td>• Typically older (83%) Age 45+1</td>
<td>• Critical to identify non-certification means to identify business owners</td>
</tr>
<tr>
<td></td>
<td>• Very few are VA certified (Only 20%)</td>
<td>• Services to support development of business owners will grow the market</td>
</tr>
<tr>
<td></td>
<td>• 11% Service disability rate</td>
<td></td>
</tr>
<tr>
<td>Geography</td>
<td>• Spread evenly across the 5 boroughs1</td>
<td>• Services provided should be offered City-wide</td>
</tr>
<tr>
<td>Education</td>
<td>• Highly educated (58% some college or Bachelor’s Degrees)2</td>
<td>• Higher propensity to starting a business</td>
</tr>
<tr>
<td>Industry</td>
<td>• Professional Services2</td>
<td>• The Veterans have skills in industries that overlaps the demand the City</td>
</tr>
<tr>
<td></td>
<td>• Construction Services2</td>
<td>has in the same industries</td>
</tr>
<tr>
<td></td>
<td>• Maintenance and Repair2</td>
<td></td>
</tr>
<tr>
<td>Information Flow</td>
<td>• Word of mouth3,4</td>
<td>• Veterans voluntarily share information among their community</td>
</tr>
<tr>
<td></td>
<td>• No centralized place for information1,2</td>
<td>• They would benefit from a more centralized place for information</td>
</tr>
</tbody>
</table>

The demand data was provided by MOCS, detailing all City procurement contracts recorded between 2008 and 2013 including industry, contract value, year, and vendor. On the supply side, the study utilized the U.S. Census Bureau’s 2007 report for national and statewide data on VBOs, as well as the SBS veterans survey to validate the U.S. Census data and to provide unique insight into VBOs in New York City. In order to understand the number of VBOs that are in scope for City procurement opportunities, the study conducted an analysis of both the supply of veteran businesses, including their industry focus, size and nature of business, as well as the demand of City procurement needs.

City Procurement and VBO Industry Alignment

Using the MOCS data, the team discovered that New York City has contracted with businesses in 20 different industries such as architecture and engineering, clothing, construction goods, human services and etc. Cross referencing the percentages of each category with the U.S. Census’ summary, the study found that approximately 50% of MOCS contracts coincide with industries with high proportions of veteran businesses on a national level. A parallel comparison analysis between MOCS data and SBS survey yielded similar results.

### DEMAND AND SUPPLY ANALYSIS

<table>
<thead>
<tr>
<th>Industry</th>
<th>Supply: % of veteran businesses by industry</th>
<th>Demand: % of MOCS contracts by industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Services</td>
<td>17%</td>
<td>15% (+11% Architecture)</td>
</tr>
<tr>
<td>Construction Services</td>
<td>16%</td>
<td>13%</td>
</tr>
<tr>
<td>Maintenance and Repair</td>
<td>10%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Source: 1MOCS Contract Data Based on Contract Value, 2US Census 2010, 3SBS Veterans Survey Data 2014

\textsuperscript{1}Mayor’s Office of Contract Services (2008-2013), \textsuperscript{2}Census Bureau’s Survey of Business Owners (2007)
### Business Size

The study further assessed veteran business owners’ ability to fulfill City contracting requirements by comparing veteran firms’ annual revenue with MOCS’ contracts values. On a national level, more than 50% of all veteran-owned firms have annual sales of less than $50,000, seems to suggest that they can perform on a smaller scale, like as subcontractors as opposed to prime contractors.

The table below depicts a relatively even distribution of surveyed VBOs in New York City throughout the range of their business size. Fifty-nine percent of veteran businesses earn more than $100,000 in annual revenue signaling that these firms do enough business that they may be able to compete for City contracts though not enough information is known to be able to determine the extent to which they would be able to do so.

<table>
<thead>
<tr>
<th>Category</th>
<th>Annual Revenue of Veterans Surveyed(^1)(^2)</th>
<th>Total MOCS Contract Values(^1)</th>
<th>MOCS Top 3 Industries per Value Category(^1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0-50,000</td>
<td>26%</td>
<td>86%</td>
<td>Construction Goods, Construction Services, IT</td>
</tr>
<tr>
<td>$51,000-100,000</td>
<td>15%</td>
<td>5%</td>
<td>Human Services, Construction Goods, Professional Services</td>
</tr>
<tr>
<td>$101,000-500,000</td>
<td>28%</td>
<td>3%</td>
<td>Human Services, Construction Goods, Professional Services</td>
</tr>
<tr>
<td>500,000+</td>
<td>31%</td>
<td>6%</td>
<td>Human Services, Construction Services, Standardized Services</td>
</tr>
</tbody>
</table>

Source: \(^1\)MOCS Contract Data Based on Contract Value, \(^2\)SBS Veterans Survey Data (only respondents living in 5 boroughs), \(^3\)13% of respondents did not indicate revenue

Additionally, the survey demonstrated that current veteran businesses provide services that the City is seeking. The size of the population and the analysis of veteran owned businesses sheds light on the quantitative impact of a veterans assistance initiative, while an analysis of the demographics helps craft a better understanding for how to make the veterans assistance initiative a success.
The City can help the veteran population by better coordinating veteran access to business opportunities and resources. Many organizations are already providing resources to support key veteran issues, but since they are uncoordinated, they are achieving less overall impact. The City can and should act as a centralized point of contact to connect veterans with available resources, and any gaps in resources should be identified and addressed. Eventually, there should be formalized ownership of the ecosystem that oversees all resources and manages the process of connecting veterans to what they need.

To meet the needs of the New York City veteran population and VBOs, the City should focus on initiatives that veterans have self-identified as their most pressing issues. In order to reach the veteran community, focus groups indicated that communication through the veteran community is largely based on word of mouth through decentralized social networks. In addressing veteran’s issues, the City must incorporate the unique characteristics of the veteran community into the eventual design of this report’s recommendations detailed below.
Given the needs identified through the findings of the study, it is believed the City can build upon the existing services we offer to help veterans grow their business and compete for contracts. We are recommending a dramatic increase in support for veteran-owned businesses in these seven initiatives that will improve training, outreach, networking, and identification. Consistent with the findings of the study, the City makes the following recommendations:

- Increase outreach to the veteran business community
- Provide an opportunity to self-identify a business as “veteran owned” through the Payee Information Portal (PIP)
- Provide expanded business skills training to VBOs
- Leverage resources of Small Business Development Centers (SBDCs) and Procurement Training Assistance Centers (PTACs)
- Provide training on how to sell to government
- Provide access to certification as a Minority or Woman-owned Business Enterprise (M/WBE) or as an Emerging Business Enterprise (EBE) with the City
- Establishment of a Veteran Leadership Association to Support Procurement Efforts

Gaining information on the VBOs, doing outreach through City agencies, other government entities and veteran organizations and providing services will help increase participation of veteran owned businesses in city procurement and allow for tracking of their utilization going forward. Further, given the limited pool of companies and the availability of other certification programs, a goals program for veterans is not recommended at this time. In addition, administering such a program requires a substantial support system to certify companies as veteran owned, ensuring that the business is at least 51% owned by a veteran or veteran owners and that owner can demonstrate adequate knowledge and control of the company. At this point in working with VBOs, these resources can be better deployed on outreach, self-identification by VBOs, procurement training and utilization of current certification programs.

1. Outreach to the Veteran Business Community

Through its various programs, including workforce and neighborhood development, business assistance and procurement certification programs, SBS has a strong network to market its services to the veteran community. These channels are further enhanced through the SBS website, social media, email blasts and extensive partnerships with other governmental agencies and community organizations. A close working relationship with the Mayor’s Office of Veterans’ Affairs will be a major component in coordinating effective outreach to and communication with the veteran community.

Various community partners extend the reach of SBS’s outreach efforts. Businesses can rely on these organizations, including the New York City Council-funded community-based groups that comprise the M/WBE Leadership Association,
and the SBS network of Business Solutions Centers located throughout the five boroughs, for assistance in applying for certification.

We will leverage new partners to broaden our reach in the veteran community to assure we are maximizing our outreach to the veteran community. We will use this outreach network to share information about the City’s existing business and workforce services, as well as targeted veteran business services and training on how to sell to government.

2. PIP – Tracking Veteran Owned Business Contract Utilization

As there is currently no way to identify veteran owned businesses that were awarded contracts, MOCS cannot produce a utilization report for these firms. The City looks to address this issue through recommended changes to the Payee Information Portal, known as PIP.

The Payee Information Portal is a service on the City’s nyc.gov website that allows businesses to enroll as potential vendors with the City. Once a company is registered, PIP allows enrolled firms to manage their account with the City and view financial transactions with the City if awarded City contracts. A modification to the vendor enrollment process would allow enrolling businesses to indicate that they are veteran-owned. This would serve several purposes:

- Identify veteran owned businesses for outreach, support and training on how to do business with the City
- Provide sufficient information to track whether these companies are receiving contracts from the City
- Obtain data on volume of veteran owned companies that are interested in doing business with the City
- Determine the current utilization of veteran owned firms in City procurement
- Enroll firms in appropriate certification goals programs

With a more defined list of VBOs who have expressed interest in contracting opportunities, we will be able to offer tailored services to this community of potential vendors. Enrollment in PIP is more than just providing a business name and indicating veteran status. Businesses enrolling as vendors select commodity codes, which indicate the types of goods and services they provide. Selecting commodity codes is a critical step as it enables vendors to receive appropriate and timely notice of bidding and proposal opportunities. SBS has extensive experience in working with businesses on tailoring their vendor profile, including code selection.

3. Support Veteran Entrepreneurial Efforts

In addition to identifying procurement opportunities for existing businesses, the study identified a substantial percentage of veterans as interested in starting a business. Supporting entrepreneurial efforts represents a significant portion of work done by SBS’ NYC Business Solutions Centers. The services at the Centers are provided at no cost and address the needs of entrepreneurs and businesses of any size and at any stage. These services are offered through seven centers across the City and include business courses, legal assistance, financing assistance, incentives, navigating government, recruitment, training, selling to government, and certification. We are committed to better serving veterans at our centers by providing an entrepreneurship workshop for veterans that provides an overview of services and programs available, and providing training to our staff on the services to recommend to veterans.

Businesses also have access to business information online through NYC Business Express, a city-wide initiative that makes starting, operating, and expanding a business in New York City clearer, faster, and simpler. The one-stop online tool has all the license, permit and tax information and applications needed to do business in New York City and allows businesses to access consolidated information about their interactions with the City.

SBS also offers NYC Business Acceleration, a program that assists individuals and groups opening or operating food and beverage, industrial and retail businesses navigate the City’s regulatory environment so they can start and operate. The services include free client management, plan reviews from the Department of Buildings and Fire Department, consultations and inspections from Buildings, Fire, Health and Mental Hygiene and Environmental Protection.

Additionally, SBS launched a Veteran Entrepreneurship Pilot Program in partnership with IVMF for a cohort of aspiring veteran entrepreneurs here in New York City. IVMF already has a slate of entrepreneurship programs contextualized for veterans and offered at sites across the country. IVMF offers a two-day introduction to entrepreneurship, which will frame the vocation of a business owner, pathways to business ownership, and case study examples. From there, the cohort participates in the four-week FastTrac NewVenture course by the Kauffman Foundation and offered through NYC Business Solutions and SUNY Levin. Graduates will be linked with local veteran business owners as mentors and connected to financing assistance to launch their own businesses. Graduates will also be informed and assisted in accessing the full range of credits, benefits, loans, and capacity-building resources available to veterans through the SBA and organizations like SCORE and Accion.

By sharing veteran specific data between PIP, NYC Business Solutions and our other initiatives and services we will be able to better understand the needs of veteran business owners and specifically tailor our services and outreach for veterans accordingly. This information, in collaboration and coordination with NYC4VETS and MOVA will be a critical step in providing smart, targeted and comprehensive services to the veteran community.

4. Partner with SBDCs and PTACs

New York City is home to three Procurement Training Assistance Centers (PTAC), including one operated by SBS, and multiple Small Business Development Centers (SBDC). SBDCs provide assistance to small businesses and aspiring entrepreneurs throughout the United States. SBDCs are hosted by leading universities, including Pace University in New York City, and state economic development agencies, and funded in part through a partnership with SBA. SBDC advisors provide aspiring
and current 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 contract aid, market research help, 8(a) program support, and healthcare guidance.

Procurement Technical Assistance Centers (PTACs) serve as a resource for businesses pursuing and performing under government contracts, including contracts with federal agencies, state and local governments and with government prime contractors. PTACs are hosted by organizations such as universities and local chambers of commerce. The training and assistance provided by the PTACs is usually free of charge.

SBS will work in coordination with the SBDCs and PTACs to leverage their resources on procurement assistance and also ensure that veteran clients are informed of and assisted in obtaining certification in state and federal programs.

5. Train Veterans on How to Do Business with Government

Once identified, SBS can offer veteran businesses selling to government services that help small businesses navigate the City’s procurement system. Services are provided through a combination of workshops, courses and one-on-one assistance. To be an effective bidder on City contracts, small businesses, including those owned by veterans, must understand the City’s procurement rules and must maintain the most current information on their profiles, including commodity codes, in PIP and SBS’ Online Directory of Certified Businesses. In FY 2014, SBS worked with almost 700 certified companies to help them understand the City’s procurement process and to update their contract information and business profiles. In addition, SBS conducted 250 one-on-one sessions with vendors to provide assistance for responding to contract opportunities, and contract management assistance, including resolution of payments issues.

SBS offers a monthly workshop called “Selling to Government,” which is open to the public and provides firms with the basic concepts of government contracting. For its existing certification programs, SBS maintains an Online Directory of Certified Businesses. Agencies and prime contractors can now see union affiliations and bonding levels of certified firms. Searching by company name has been made more flexible, and buyers can also search for firms that are certified as both minority and women-owned.

In addition, SBS collects and displays more work experience information for certified companies, including the percent of work that was self-performed and other specific data pertaining to construction companies. It is anticipated that eligible veteran-owned businesses will certify as minority, woman-owned or as an emerging business, as appropriate.

Compete to Win

The City has undertaken a number of efforts to reduce barriers for small businesses that are competing for contracts and currently doing business with the City. In February 2012, SBS launched “Compete to Win,” a set of capacity-building programs for small businesses. This set of services is designed to help small businesses win more contracts with the City and consists of the following programs: Technical Assistance, Upfront Capital Loan, Bond Readiness, NYC Construction Mentorship and NYC Teaming. These initiatives, along with two other programs Strategic Steps for Growth and our Corporate Alliance Program can also be utilized by veteran-owned businesses.

In July 2013, the City raised the dollar limit from $5,000 to $20,000 for micro purchases, a type of procurement under which agencies may buy goods, services or construction from any available vendor at a fair price, without formal competition. The change will also make the process for agencies to contract from veteran owned firms easier.

To simplify doing business with the City, agencies are required to post all solicitation materials through the City Record Online, allowing vendors to identify opportunities and download relevant materials from one convenient, online location. SBS also continues to assist companies in expediting their payment requests from prime contractors and City agencies.

6. Provide Access to Certification Programs

Once we are able to connect with veteran owned firms and provide the capacity-building training that they need, there will be opportunities to certify in one of the existing certification programs for minority, woman-owned and emerging business enterprises. These programs, established by local law, contain goals for prime and sub-contracting. We will look to certify as many eligible veteran firms into these existing certification goal programs.

Minority and Women Owned Business Enterprise Program

During the certification process, a company’s ownership and management structure is thoroughly reviewed to ensure the applicant meets the program’s eligibility requirements of majority ownership performs the key functions of the business. At the same time, SBS has worked hard to simplify certification without compromising review standards. Businesses soon will able to apply for certification and track the status of their application online.

These efforts ensure the submission of a more complete application, simplifying the certification review process. To date in 2014, SBS certified over 700 firms, bringing the number of City-certified companies to over 3,800. Our community partners support the business growth of M/WBEs with marketing workshops, networking events, and business development services. During the reporting period, SBS collaborated with local development corporations, trade associations, industry membership organizations and local chambers of commerce on more than 100 events to spread the word about the benefits of certification and the range of capacity-building services available citywide to help businesses grow. Working with the Council, we can pursue a similar group of organizations to provide services to veteran owned businesses.
Emerging Business Enterprise Program

In addition to the M/WBE certification program, the City has also established the Emerging Business Enterprise (EBE) Program. Similar to the federal Disadvantaged Business Enterprise (DBE) Program, eligibility for EBE certification under the City’s program requires that applicants satisfy a two-prong test of economic disadvantage and social disadvantage. The economic analysis involves compliance with a net worth limitation. Determination of social disadvantage is based upon a showing that the owner has evidence of one objective distinguishing feature that has contributed to social disadvantage, such as physical or mental disability, long-term residence in an environment isolated from the mainstream of United States society or other similar causes not common to individuals who are not socially disadvantaged coupled with a personal showing of how that feature has adversely impacted the individual in entry or advancement in the business world. SBS can consider education, employment and business history to see if the totality of the circumstances demonstrates disadvantage.

Since inception of the EBE Program, participation has been limited since, for minority and women, the M/WBE program provides quicker access to a certification program. However, for EBE, veteran status can provide the predicate objective factor for entry into the program thereby expanding the reach of the program and providing benefits of certification to veteran owned businesses. With increased participation in the EBE Program, City agencies will have sufficient availability of certified firms needed to set achievable goals on their contracts. SBS is committed to increasing the outreach for the EBE program so veterans are aware of the opportunity it provides.

We will use our expanded outreach network to share information about the M/WBE and EBE programs, and as veteran businesses self-identify through the Payee Information Portal (PIP), we will proactively reach out to them to assure they have all the information that they need to access these programs.

7. Establishment of a Veteran Leadership Association to Support Procurement Efforts

Additionally, the City, through SBS and Mayor’s Office of Veterans’ Affairs, can work in collaboration with the City Council to focus available funding for veteran organizations that can provide procurement assistance. Existing organizations have networks to communicate with veterans and, in some cases, may be able to provide veteran owned firms with technical assistance including, procurement workshops, capacity-building services and assistance with program certification applications. This method has worked well for nearly a decade with the M/WBE Leadership Association, funded by the Council.

A leadership association can help provide a range of services, including guidance on government contracting for certified companies, assistance in connecting those companies to potential agency buyers, aid in the development of bids and proposals, assistance in securing project financing and bonding and the promotion and marketing of the City’s program. They may also assist with loan and surety bond applications, preparation of bids and proposals, and marketing to both the public and private sector.

This association can work hand in hand with the existing Veterans Advisory Committee or potentially serve as a subcommittee that will help recommend ways to better coordinate one-on-one assistance, connect veterans to capacity building efforts and host workshops in collaboration with the full committee, MOV A and SBS.
CONCLUSION

The City, including SBS, MOCS and MOVA, are fully supportive of the veteran community and are committed not only to link interested veteran businesses with City procurement opportunities, but also to help veteran businesses open, operate and thrive. We believe that through the existing employment services, connections with community organizations, and entrepreneurship training, along with the recommendations outlined herein, we can support the City’s veteran owned businesses, and increase the number of businesses that can successfully compete for City contracts. Our study provided new analysis of the veteran community in New York City, which will help us grow and tailor services to each subsector of this population and can serve as the backbone for future initiatives. The outcome of these efforts can be evaluated further in collaboration with the City Council and consideration may be given as to what additional steps should be taken to assist the veterans in New York City.
APPENDIX
Table of Contents

- Survey Respondent Details
- Survey Questions
- Survey Demographics (Compared with Market Sizing Data)
- Insights From Free Response Questions
- Persona Details

Survey Respondent Details

- The SBS Veterans Survey was comprised of 55 questions, although not all respondents answered all questions due to skip logic
- Questions corresponded to the following sections: demographics, veteran specific demographics, business owners, non-business owners, contact information
- At the time of analysis, the survey had been taken by 180 veterans and 147 veteran business owners (out of 515 total respondents that completed the survey)
Survey Questions

1. Why did you decide to start your business?
2. What challenges have you faced in running your business?
3. How has your business changed since you started?
4. What are your future plans for your business?
5. What is the most difficult aspect of running your business?
6. What is the easiest aspect of running your business?
7. What advice would you give to someone starting a business?
Survey Questions

- Have you actually started your business?
  - Yes
  - No
  - Maybe

- What is your name?

- Describe your business.

Survey Findings

Owning a Business
- Currently 72% respondents own a business, and the most common industries are construction, professional services, and technology (after others).
- Less than 1/2 of business owners are certified as veteran-owned (43% certified/grew the process to become certified), and while some were okay with the process, most mentioned that they faced challenges in submitting paperwork.
- Additionally, over half of respondents do not think the certification has helped them get business.
- Of those not certified, the main reason for not doing so was because they were unaware certification existed.
- However, 80% of veteran business owners were not interested in learning how to become certified.
- 60% of veteran business owners were unaware of federal tax credits for hiring veterans.
- 64% of veteran business owners employ other veterans at their company.
- 60% of non-veteran business owners are starting or interested in starting their own business.
- Only 18% of non-veteran business owners work for a business owned by a veteran (25 sample size).

Resources Leveraged by Veterans
- Most respondents did not take advantage of workforce, entrepreneurial, or other resources available (91%) to veterans; however, of those that did, many mention taking advantage of the GI Bill.
- There is no consistent place where vets find out about resources offered to them.
- Respondents identified a variety of resources that would be useful, and they fall into four main categories:
  - Many are associated with networks and groups, and there is a wide variety represented.
  - Only 41% of veterans were aware of federal, state, or local government opportunities for veteran businesses (of the unaware, 90% were interested in learning more).
Additional Survey Findings

Working with NYC

- 75% of veteran business owners have submitted a bid for a city proposal or contracting opportunity.
- Many identified challenges in understanding the RFP, navigating the complex process, or being eliminated from process due to lack of experience.
- Almost all respondents would be interested in working with the city in the future (83%) or participating in joint ventures (72%).

Survey Demographics

Era of Service (Survey)

<table>
<thead>
<tr>
<th>Era of Service</th>
<th>Prereq</th>
<th>Postreq</th>
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Comparison to Market Sizing Data

Location (Where they live) (Survey)

- Manhattan: 18%
- Brooklyn: 14%
- Queens: 11%
- Staten Island: 9%
- Bronx: 16%
- Other: 11%

Comparison to Market Sizing Data

- Does not align with market sizing.
- Boroughs from MKT SIZING: 18.9% NYC, 26.8% HTLY, 19.4% MAN, 25.2% QNS, 5.7% Staten Island.

Insight

- More current veteran than of the older generation.
- Does not align with our understanding of the general population. Newer generation may be more likely to benefit from SBS programs and more tech savvy.
**Survey Demographics**

**Disability (Survey):**
- 36% are disabled, 64% are not disabled, NYC: 31% are disabled.
- Survey respondents were asked if they were disabled, and 35% said yes.
- Survey respondents were compared to market sizing data, which indicates the overall population is more disabled, with 30% of the general population reporting disability.
- It's possible that the survey respondents who were disabled might have been more likely to report disability, which could explain why the survey results differ from the market sizing data.

**Branch of Service (Survey):**
- 65% Army
- 25% Navy
- 34% Air Force
- 8% Coast Guard
- 19% National Reserve
- 3% Marines

**Comparison to Market Sizing Data:**
- Army: 39%
- Navy: 22%
- Air Force: 25%
- Coast Guard: 3%
- National Reserve: 19%

**Survey Demographics**

**Education Level:**
- Graduate Degree: 8%
- Some Graduate School: 4%
- 4-Year College Degree: 3%
- Some College: 12%
- Technical Certification: 8%
- High School/GED: 16%
- Prefer not to say: 2%
- Less than High School: 9%

**Survey Data:**
- Total: 497
- Veterans: 21%
- Non-Veterans: 79%

**Comparison to Market Sizing Data:**
- Bachelor's degree or higher: 30%
- Some college or graduate degree: 40%
- High school graduate (includes equivalency): 30%
- Less than high school graduate: 7%

**Age:**
- 45-60: 31%
- 65+: 31%
- 18-44: 22%

Source: Department of Veterans Affairs 2015, Veteran Community Survey C3 Census 2010
Survey Demographics

Age (Pie Format) (Survey)

Comparison to Market Sizing Data

Gender (Survey)

Comparison to Market Sizing Data

Nationally 90.4% male, 9.6% female

Source: Department of Veterans Affairs 2015, America's Community Survey U.S. Census 2013
**Survey Demographics**

**Industries of Veteran Owned Businesses (Survey)**

- Manufacturing 10%
- Construction 8%
- Professional Services 4%
- Technology 3%
- Healthcare/Health Maintenance 2%
- Consumer Goods 2%
- Transportation 2%
- Financial Services 2%
- Retail Trade 2%
- Nonprofit 2%
- Real Estate 2%
- Government 1%
- Religious Organizations 1%
- Education 1%
- Personal Services 1%
- Transportation 1%
- Administrative Support 1%
- Other 1%

**Industries of Veteran Owned Businesses (Market Sizing)**

- Manufacturing 10%
- Construction 8%
- Professional Services 4%
- Technology 3%
- Healthcare/Health Maintenance 2%
- Consumer Goods 2%
- Transportation 2%
- Financial Services 2%
- Retail Trade 2%
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- Government 1%
- Religious Organizations 1%
- Education 1%
- Personal Services 1%
- Transportation 1%
- Administrative Support 1%
- Other 1%

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**Survey Demographics**

**Business Location (Survey)**

- No Market Sizing Data for Comparison

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**Survey Demographics**

**Industry Experience (Non-Business Owners) (Survey)**

- Other
- Industrial Goods
- Consumer Goods
- Technology
- Healthcare
- Architecture/Engineering
- Maintenance/Repair Services
- Professional Services
- Construction Services

- No Market Sizing Data for Comparison
Survey Free Response Insights

- (Q21 Please explain which entrepreneurship/workforce resources you used and whether or not you found them beneficial.) 21 respondents. 14 indicated that educational programs were programs that they used that were beneficial for workforce/entrepreneurship.
- (Q22 Where did you find out about these resources?) The primary way respondents found resources was through word of mouth channel (9 of 20).
- (Q24 Please explain which resources you used and whether or not you found them beneficial.) Most respondents indicated that educational resources were the most utilized and most beneficial for assistance with veteran issues.
- (Q24 GI Bill (10), VA/VA Health (2), Business Resources (14))
- (Q24 Contracting (8), Education (24), Network (17), Placement (2))
- (Q25 Where did you find out about these resources?) Most of the time (16 of 21), respondents found resources through word of mouth or their own research. Veterans do utilize the VA very often, but utilize other various organizations more often than the VA (VA=8, Other orgs=12).
- (Q26 What programs or resources do you feel would have been (or still would be) the most useful to you as a veteran?) 43 education, 24 placement/capital, 23 contracting, 14 networking
**Survey Free Response Insights**

- (Q38): How do you hear about these federal, state, and/or local government opportunities for veteran-owned and service-disabled businesses? Most veteran surveyed do their own research online (web searches), do their own research on FBO (federal contracting listing) or hear about opportunities through WOM (word of mouth). SDS can most effectively reach the veteran community by leveraging local WOM centrals (individuals or organization) and posting opportunities on an easy to access (or search for underlying database).

- (Q43): Please describe any challenges you faced during the process of submitting for a city proposal or contract opportunity. Of the veteran that identified issues with contracting, most identified the RFP process or the contracting process overall.

**Persona Details: Service Disabled Business Owners**

This group is the most engaged and likely the easiest to reach.

<table>
<thead>
<tr>
<th>Demographic</th>
<th>Summary</th>
<th>Detailed Statistics</th>
<th>Insight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survey respondents</td>
<td>51 (59%)</td>
<td>Likely came from LIPTAC, Brooklyn Chamber?</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>31-70 (49%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>Highly educated</td>
<td>College (55%) or Graduate (26%)</td>
<td>Not extremely significant, but may have a lower percentage of graduate degrees because they are older and did not have post 9/11 GI Bill (48% are Vietnam)</td>
</tr>
<tr>
<td>Awareness of opportunities for business owners</td>
<td>High</td>
<td>Aware of federal, state, and/or local government. Certified</td>
<td>Because they are certified as a SDVOB, they are already aware of what benefits exist for vets</td>
</tr>
<tr>
<td>Affiliation with network of veteran and use of trainings and resources</td>
<td>Medium to high</td>
<td>A member of some veteran groups (9%)</td>
<td>Tend to have higher affiliation because they are in the SDVOB community and consider themselves a veteran (enough to seek out certification)</td>
</tr>
<tr>
<td>Willingness to work with city</td>
<td>High</td>
<td>Have not submitted a bid before (46%)</td>
<td>Likely already taking advantage of federal set aside, expecting to take advantage of NYS set aside, and would like to take advantage of working with city. However, because a program does not exist or they are too small of a company, must have not submitted a bid previously</td>
</tr>
</tbody>
</table>

| Insight | |
|---------| |
| LIPTAC, Brooklyn Chamber | |
| Federal, state, and/or local government opportunities | |
| RFP process or the contracting process overall | |
| Awareness of federal, state, and/or local government. Certified | |
| Member of some veteran groups | |
| Have not submitted a bid before | |
| LIPTAC, Brooklyn Chamber | |
| Federal, state, and/or local government opportunities | |
| RFP process or the contracting process overall | |
| Awareness of federal, state, and/or local government. Certified | |
| Member of some veteran groups | |
| Have not submitted a bid before | |
### Persona Details: Non Service Disabled Business Owners

This group may be the most able to take advantage of contract incentives, but is less active in the veteran community.

<table>
<thead>
<tr>
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<th>Insight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survey respondents</td>
<td>70 (36%)</td>
<td>Likely came from list of city contractors, largest group, could have large impact</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>Over 50 (90%)</td>
<td>Equitable distribution of Post 9/11, Vietnam, and peacetime</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>Highly educated College (57%) or Graduate (36%)</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Awareness of opportunities for business owners</td>
<td>Low</td>
<td>Unaware of opportunities with the city but want to learn</td>
<td>This group may be more difficult to reach and may be less likely to take advantage of opportunities because they have not done so in the past. However, this is where they could make a large impact because the group may be eligible for resources and be unaware.</td>
</tr>
<tr>
<td>Affiliation with network of veterans and use of training and resources</td>
<td>Low to medium</td>
<td>Not affiliated with veteran groups (67%)</td>
<td>This group likely does not consider themselves veterans first, but may be affiliated with other communities of business owners.</td>
</tr>
<tr>
<td>Willingness to work with city</td>
<td>Medium to high</td>
<td>Many have submitted a bid before (45%)</td>
<td>These companies are likely larger and are capable enough to navigate the city process. Because many have already bid for a city contract without an incentive in place, they may be easy to impact by creating a program.</td>
</tr>
</tbody>
</table>

### Persona Details: Non Business Owners

This group is the building generation of veteran business owners. They are graduating school and will soon be in a prime position to take advantage of resources and incentives.

<table>
<thead>
<tr>
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<th>Insight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survey respondents</td>
<td>76 (19%)</td>
<td>Were not target of survey</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>21-59 (60%)</td>
<td>Skewed younger, most are post 9/11</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>Most highly educated College (47%) or Graduate (53%)</td>
<td>Highest rate of education, and most amount of graduate degrees. Many may still be in school or just graduating and taking advantage of the Post 9/11 GI Bill</td>
<td></td>
</tr>
<tr>
<td>Awareness of opportunities for business owners</td>
<td>N/A</td>
<td>Not asked related questions</td>
<td>N/A</td>
</tr>
<tr>
<td>Affiliation with network of veterans and use of training and resources</td>
<td>Low to medium</td>
<td>Involved in veteran groups (30%)</td>
<td>Although they do not own businesses, they are very plugged into the veteran network, and will likely initiate the veteran disabled group were they to start a business. They are likely easier to reach, and would probably like to take advantage of training and resources because they are not currently.</td>
</tr>
<tr>
<td>Willingness to work with city</td>
<td>High potential</td>
<td>In the process of starting their business or interested in starting their own business (60%)</td>
<td>This group is likely the future entrepreneurs that will benefit from contracting incentives. They are interested in starting a company and in touch with a network to support them.</td>
</tr>
</tbody>
</table>