

Free education for veterans and military spouses

Business ownership & franchising | Career transition | Financial readiness

01 Understand the support model

YOU LEAD THE MISSION. THE SYSTEM SUPPORTS YOU.

ARMY LEADERSHIP

S1

S2

S3

S4

S5

S6

S1-S6

SUPPORT THE UNIT

FRANCHISE OWNERSHIP

NEIGHBORLY

PROTRADE NET

NEIGHBORLY + PROTRADE NET

SUPPORT THE OWNER

★

The commander leads the company. The franchise owner leads the business.

★

Army example shown. Service members, veterans and spouses welcome.
All ranks and branches. Neighborly + ProTradeNet illustrate one franchise support model.
Compare training, technology, purchasing and ongoing support across brands.

02 Plan for the full investment

TOTAL INITIAL INVESTMENT INCLUDES

- Initial franchise fee
- Setup, equipment & technology
- Training & travel
- Licenses, insurance & professional fees
- Working capital

The franchise fee is included in the total.

ILLUSTRATIVE SBA 7(a)
SMALL STARTUP EXAMPLE

\$100,000
Total project cost

\$10,000	+	\$90,000
Owner contribution (10%)		Loan (90%)

Costs vary by brand. Review FDD Items 5-7; ongoing royalties and other fees also apply.
Financing example only. Lenders may require more equity and review eligibility, credit and repayment ability.
Approval is not guaranteed; lender-approved project costs may differ from FDD estimates.

03 Business ownership and veteran-business eligibility

OWNERSHIP WITH DEBT FINANCING

100%
ownership can be possible

With \$10K cash and a \$90K loan, you can own 100% of your local franchise business if you are its sole equity owner. A loan does not itself give the lender ownership.

Certified SDVOSBs can pursue federal set-aside and sole-source contracts; certified VOSBs can pursue these opportunities through VA.
Certification and all eligibility rules apply, including direct, unconditional ownership. Franchise terms must preserve qualifying control. Contracts are not guaranteed.

VOSB AND SDVOSB ELIGIBILITY

51%+
qualifying ownership and control

For eligible small businesses, at least 51% must be owned and controlled by qualifying veterans. SDVOSB requires qualifying service-disabled veteran ownership and control.

04 Learn first, then talk through your options

Free classes & events
zeromils.com/events/ (choose Virtual)
Register for the business ownership class

VetFran free education
Franchising resources from the IFA Foundation
Explore VetFran resources

No suitable time? Email us to request another time.

Book time with Tommy
30 minutes on Google Meet

Scan or click to book

thrive@zeromils.com

tommy@zeromils.com

Sources: FTC | SBA
Education only. Compare options and seek qualified legal and financial advice.
SBA veteran eligibility