The Architects of the Veteran Economy

A 21-Year History of Building Veteran Business Infrastructure

How Vetrepreneur® Built the Legislative, Commercial, and Intelligence Infrastructure of Veteran Entrepreneurship — and Why That History Makes Us the Only Qualified Guide for the Next Generation.

A White Paper by Vetrepreneur® Franchise Coaching
2026 Edition

1. Executive Summary

For over two decades, the Veteran business community has evolved from a niche demographic into a dominant economic force. This transformation was not an accident of demographics or policy — it was engineered, piece by piece, by a small coalition of advocates, legislators, and institution-builders who refused to accept that Veterans' business potential went unrealized.

VETREPRENEUR FRANCHISE COACHING

Vetrepreneur® Franchise Coaching stands at the direct intersection of that history and today's franchise opportunity. Since 2004, our parent organization has acted as a primary architect of the infrastructure now known as the Veteran Economy: the intelligence layer that decoded federal procurement, the corporate advocacy that opened Fortune 1000 supply chains, and the consumer movement that put "Veteran-Owned" on Main Street.

We don't just know the market. *We made the market.*

2. The State of the Veteran Economy

Before examining history, one must understand the magnitude of the market that history produced. The Veteran Economy is not a charity sector, a government set-aside program, or a feel-good initiative. It is a pillar of American commerce.

Yet a profound gap persists. Despite Veterans' outsized leadership capability, 94–95% of American businesses remain civilian-owned. The opportunity for Veteran wealth creation — particularly through franchising — remains dramatically underrealized.

The mission of the Vetrepreneur® Franchise Coaching System is to close this gap by directing Veterans toward the highest-probability vehicles for wealth creation: franchise systems with proven unit economics, strong Veteran success rates, and alignment with the operational culture Veterans already embody.

1.6M+
Veteran-Owned Businesses
Active in the U.S. economy

5.5%
Market Share
Of all U.S. Businesses

3x
More Likely to Franchise
vs. civilian counterparts

5.4%
Employer Firm Share
Significant job creators (2021)

3. Standing on the Shoulders of Giants

To understand Vetrepreneur®'s authority, one must understand the movement it emerged from. The modern Veteran entrepreneurship infrastructure was not handed to Veterans by Washington — it was demanded, legislated, and institutionalized by a small group of determined advocates over the course of two decades.

Their work created the very environment in which Vetrepreneur® now operates. We did not inherit a mature ecosystem. We helped build it.

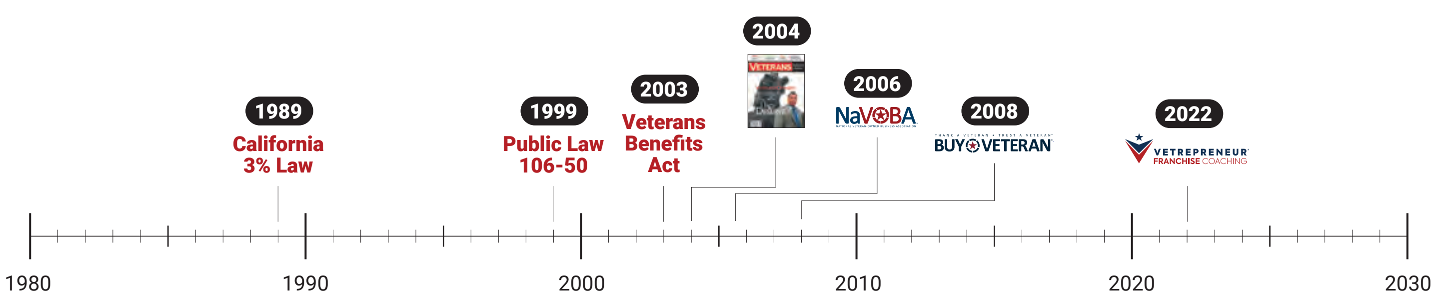
The Founding Architects

John K. Lopez — The Legislative Pioneer
A Korean War Veteran and founding chairman of the Association for Service-Disabled Veterans, John Lopez is widely recognized as the father of the Veteran entrepreneurship community and its first legislative pioneer. As co-chairman of the Veterans Entrepreneurship Task Force (VET-Force), Lopez authored California's landmark 1989 legislation — the first law in the nation mandating that 3% of all state procurement dollars be awarded to service-disabled Veteran businesses. That California law was not merely a state policy victory; it was a proof of concept. VET-Force carried its model directly to Washington, and a decade later it became the explicit blueprint for Public Law 106-50, the Veterans Entrepreneurship and Small Business Act of 1999. Lopez planted the seed in Sacramento. Congress harvested it in the Oval Office.

Rick Weidman — The Voice
Co-founder of Vietnam Veterans of America and longtime chairman of VET-Force, Rick Weidman has been the collective voice for Veteran business owners on Capitol Hill for decades. His advocacy for the expansion of contracting opportunities — particularly for disabled Veterans — shaped the legislative architecture that underpins the entire Veteran Economy. Where Lopez built the model, Weidman carried the argument to Congress.

Scott Denniston — The Architect
As the former Director of the VA's Office of Small Business Programs and founding leader of the Center for Veterans Enterprise, Scott Denniston built the federal procurement infrastructure for Veteran businesses from the inside. He later served as Executive Director of the National Veteran Small Business Coalition (NVSBC), creating the institutional scaffolding that converted advocacy into durable market access.

William (Bill) Elmore — The SBA Builder
As the founding Associate Administrator for Veterans Business Development at the U.S. Small Business Administration, Bill Elmore built the SBA's operational infrastructure for Veteran entrepreneurship from the ground up. Where Lopez and Weidman won the legislative mandate and Denniston built the VA's procurement apparatus, Elmore ensured that the federal government had the programmatic capacity to execute on its commitments. His work at the SBA translated statutory goals into working programs that Veterans could actually access — turning advocacy victories into tangible market opportunity. Without Elmore's institution-building, the legislative wins of the 1990s would have remained largely aspirational.



The Legislative Turning Points

The movement's milestones did not emerge in isolation — they were the product of sustained, coordinated advocacy:

- In 1989, California became the first state to mandate a **3% procurement goal for SDVOSB-owned businesses**, championed by John Lopez.
- In 1999, President Clinton signed **Public Law 106-50, the Veterans Entrepreneurship and Small Business Act**, establishing a 3% federal contracting goal for service-disabled Veteran-owned small businesses (SDVOSBs). This was the VET-Force coalition's crown achievement.
- **Public Law 108-183 (the Veterans Benefits Act of 2003)** expanded and deepened these opportunities.
- Between 2008 and 2010, the National Veteran Small Business Coalition and the Vets GWAC government-wide acquisition contract **solidified institutional infrastructure**.

Vetrepreneur®'s narrative is rooted in this lineage. Our founding leadership was in the room — advocating, legislating, and institution-building — when this infrastructure was assembled. That is not a claim we make lightly. It is the foundation of every consultation we provide.

4. How We Built the Veteran Economy: Four Phases

The Vetrepreneur® Franchise Coaching System is the fourth evolution of a 21-year mission. Each phase addressed a distinct market failure in how Veteran-owned businesses accessed opportunity. Together, they constitute an unbroken institutional lineage that no franchise coaching competitor can replicate.

Veteran Economy

B2G	B2B	B2C
Government	Corporate	Consumer
VBJ	NaVOBA	Buy Veteran

PHASE ONE
2004

The Intelligence Layer
Decoding Federal Opportunity (B2G)

In the early 2000s, federal contracting goals for Veteran-owned businesses existed on paper but failed in practice. The statutory framework was in place, but the bridge between Veteran supplier and government buyer was broken. Thousands of eligible Veterans could not navigate the bureaucratic complexity of federal procurement.

In 2004, we launched the Veterans Business Journal (VBJ) to serve as the intelligence layer for this community. VBJ did not simply report industry news — it decoded opportunity. For the first time, Veterans had a comprehensive roadmap to federal and state supplier goals, written in language that translated legislative intent into actionable market intelligence.

The thesis was proven: when Veterans are armed with market intelligence, they compete at the highest levels of the public sector.

PHASE TWO
2004

The Corporate Pivot
Unlocking Fortune 1000 Supply Chains (B2B)

Our analysis of the federal market revealed a structural insight: while the federal government spent billions with Veteran-owned businesses, the private sector spent trillions — and Veteran suppliers were largely invisible to corporate procurement teams.

Major corporations, many of them federal contractors themselves, had a vested interest in mimicking federal diversity standards. Veteran-owned business status was an under-recognized supplier diversity category. The opportunity was an order of magnitude larger than the federal market, and it was largely untapped.

The solution was institutional: we founded the **National Veteran-Owned Business Association (NaVOBA)** with a specific mandate — to open the doors of Corporate America to Veteran business owners.

- **Legislative authority:** We authored and championed legislation across multiple states that codified formal definitions of Veteran-owned businesses, creating the legal foundation for corporate supplier diversity programs.
- **Corporate advocacy:** We leveraged those laws to compel Fortune 1000 corporations to recognize Veterans as a distinct diversity class — alongside women-owned and minority-owned businesses — in their supplier networks.
- **Certification infrastructure:** We created a national VOB certification standard that gave corporate procurement teams a trusted, consistent credential for identifying qualified Veteran suppliers.

This phase shifted the Veteran Economy from dependence on government set-asides to genuine competition for corporate market share. We didn't find a seat at the table. We built the table.

PHASE THREE
2004

Mobilizing Main Street
The Consumer Connection (B2C)

By 2008, Vetrepreneur®'s parent organization had established strongholds in both the Government (B2G) and Corporate (B2B) sectors. But a complete market strategy required capturing the third and largest economy of all: the American consumer.

The problem was a visibility crisis. Millions of Americans expressed consistent willingness to support Veteran-owned businesses — but could not identify them on the commercial landscape. A Veteran-owned restaurant, retail shop, or service business was indistinguishable from any other.

The solution was Buy Veteran: a directory and branding badge system that allowed Main Street Veteran-owned businesses to identify themselves to their local communities. For the first time, a Veteran consumer goods or service business could leverage the "Veteran-Owned" brand as a competitive market advantage.

This completed the ecosystem. A Veteran business owner — regardless of whether they competed for government contracts, corporate supply chains, or retail foot traffic — now had a platform to win.

PHASE FOUR
2004

The Franchise Imperative
Coaching the Next Generation

Today, the most efficient vehicle for Veteran wealth creation through business ownership is franchising. The data is unambiguous: Veterans are nearly three times more likely to own a franchise than their non-Veteran counterparts. The operational structure of franchise systems — standardized processes, clear chains of command, mission-driven execution, and defined performance metrics — maps directly onto the military experience.

What the data also reveals, however, is that the information environment for Veterans entering franchising is broken. Franchise brokers are compensated by franchisors, not by the Veterans they advise. Marketing materials are designed to close deals, not to protect buyers. And the data required to make a genuinely informed decision — unit-level failure rates, continuity scores, litigation history, outlet growth trends — is buried in Franchise Disclosure Documents that most advisors have neither the capacity nor the incentive to rigorously analyze.

We are not simply a free franchise coaching system. We are the architects of the environment that businesses will operate in.

VETREPRENEUR®
FRANCHISE COACHING

The Vetrepreneur® Franchise Coaching System exists to correct this asymmetry. We have transitioned our 21-year institutional legacy into a coaching infrastructure because we possess a vantage point no competitor can replicate:

- **We understand the B2G franchise:** which concepts can compete for government service contracts, and which systems have the operational depth to execute in a federal environment.
- **We understand the B2B franchise:** which service categories are in sustained demand among corporate supplier diversity programs, and which franchise systems are positioned to benefit.
- **We understand the B2C franchise:** how to leverage the "Veteran-Owned" brand on Main Street, and which consumer-facing franchise categories show the strongest alignment with Veteran consumer behavior.
- **We built proprietary analytical infrastructure:** a structured database of 65+ franchise brands, including three years of unit-level outlet data, failure and continuity rate scoring, litigation density analysis, and Veteran discount verification — the kind of due diligence depth that simply does not exist elsewhere in Veteran franchise coaching.

FRANCHISE INTELLIGENCE FRAMEWORK

Our proprietary framework evaluates franchise opportunities through operational, financial, legal, and Veteran-specific lenses so candidates can make informed ownership decisions with confidence.

Continuity Analysis
Evaluate unit retention and long-term operator success.

Veteran Incentive Verification
Identify discounts, fee reductions, and ownership benefits.

System Performance Review
Analyze outlet growth, closures, and market stability.

Risk Assessment
Review litigation history, operational strength, and franchise disclosures.

OUR VETTING PROCESS

RESEARCH
200+ data sources analyzed

EVALUATE
Financial, operational and legal review

SCORE
Performance and risk scoring

MATCH
Veterans matched to the right opportunity

5. The Unfair Advantage: What Two Decades Built

Most franchise coaching services are brokerage operations dressed in advisory language. They are compensated for placements, not outcomes. Their market intelligence extends to the marketing materials franchisors provide. Their "vetting" is the due diligence franchisors want buyers to perform.

Vetrepreneur® operates from a fundamentally different position — one earned over two decades of institution-building that produced three structural advantages that no competitor can acquire:

Institutional Lineage

Our founding leadership helped create the legislative, corporate, and consumer infrastructure of the Veteran Economy. We sat in the rooms where the definitions were written, the legislation was drafted, and the corporate standards were set. This is not a marketing claim. It is documented institutional history. Our authority in the Veteran franchising space is not asserted — it is derived from the work that preceded this coaching system.

Intelligence Depth

Through the *Veterans Business Journal* and two decades of market analysis, we have built a proprietary intelligence layer that governs our coaching methodology. This includes structured analysis of Franchise Disclosure Documents (FDD) across 65+ brands, systematic failure and continuity rate scoring, outlet growth trend analysis, litigation density mapping, and Veteran-specific discount and incentive verification. The depth of this analytical foundation is categorically different from what any broker-based competitor provides.

Market Architecture Knowledge

We understand how the Veteran Economy actually works — not as a simplified buyer demographic, but as a three-channel market (B2G, B2B, B2C) with distinct competitive dynamics in each. This means we can advise Veterans on franchise systems that are not merely well-run businesses, but businesses specifically positioned to win in the markets Veterans are most qualified to serve.

Proud Vetrepreneur® Alumni

"Chris stood by our side every step of the way, dedicating his time and expertise to help us find the perfect fit for our entrepreneurial goals. We wholeheartedly recommend working with Vetrepreneur® to aspiring entrepreneurs seeking to embark on their franchise journey."

Julio & Chelsey C.
Home Clean Heroes Franchisee
Army veteran

"Chris and his team supported and explained every step of our process, using the service was free and the end result of the mentorship, encouragement and support was invaluable. On our franchise approval day there were 12 other potential franchisees, when I spoke about Vetrepreneur® and what support we had they were all in awe!"

David V.
Hounds Town Franchisee
Navy veteran

"My coach was a great franchise coach, he was able to connect me with a franchise that without his guidance I would not have even considered as an option for me. All of the partners he recommended from the attorney to the lender were responsive, knowledgeable and offered great insight."

Juanita B.
College Hunks Franchisee
Navy veteran

"My coach was tremendous to work with. He wasn't pushy, or salesy and took the time to get to know me, what I wanted out of my own business, and where I was in life. He presented me multiple options, and helped me narrow them down based on my background and desires."

Beau M.
Fastest Labs Franchisee
Army veteran

6. The Legislative Ripple: From One State to a National Movement

One of the most tangible measures of NaVOBA's impact is the legislative record it helped create at the state level. When John K. Lopez authored California's 1989 SDVOSB procurement mandate — the first of its kind in the nation — it stood alone for nearly two decades. It was a proof of concept without replication. NaVOBA's founding in 2006 changed that.

By establishing a national certification standard, building the corporate supplier diversity framework, and championing state-level advocacy, NaVOBA created the institutional conditions under which state legislatures could act. The results are documented: at least 14 states have enacted meaningful Veteran-owned business procurement programs since NaVOBA's founding — programs mandating percentage goals, bid preferences, or set-asides for Veteran and service-disabled Veteran-owned businesses. This represents a growth from one state in 1989 to a confirmed national movement.

Among the confirmed post-NaVOBA state programs: Michigan's Public Act 133 (2008) established a 5% SDVOB spending goal with a 10% bid preference — enacted the same year NaVOBA was formalizing its corporate advocacy model. New York enacted its SDVOB set-aside mandate in 2014, the most structurally rigorous state program in the country, mandating 6% of state contracts. Pennsylvania established an 11% VBE/SDVBE annual goal — the highest target of any state. Colorado established a 3% SDVOSB goal in 2014 and converted it into a hard statutory requirement in 2016. Minnesota, Maryland, Massachusetts, Illinois, Indiana, Texas, Washington, Wisconsin, Oregon, Arkansas, and Virginia each enacted programs with percentage goals or formal bid preferences during this period.

The living proof of this ongoing ripple is NaVOBA's own State Tracker (navoba.org/statetracker), which rates Veteran procurement legislation across all 50 states on a four-tier scale: states with 3%+ spending mandates, states with procurement preferences, states with minor advantages or pending legislation, and states with no activity. As of April 2026, only 12 states fall into the "no activity" category. That NaVOBA maintains a living tracker of this scope — monitoring pending legislation, rating state programs, and providing advocacy tools for Veterans in each state — is itself evidence of the national legislative infrastructure NaVOBA helped create. No other Veteran business organization operates at this legislative breadth.

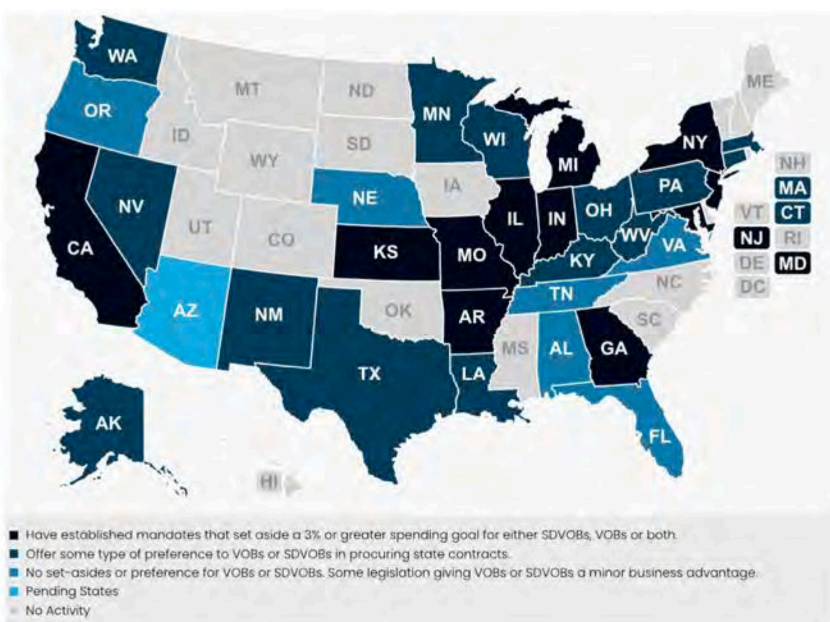


Figure 1. NaVOBA State Tracker — Veteran Business Procurement Legislation Across All 50 States (source: navoba.org/statetracker, April 2026)

For Vetrepreneur® Franchise Coaching, this legislative record is more than historical context. It is a demonstration of authority. When we tell a Veteran that we understand the regulatory and commercial environment they will operate in, we are drawing on a direct institutional lineage — from Lopez's Sacramento hearing room in 1989 to the state legislatures that followed NaVOBA's model across the decades that followed. We helped build the market. These laws are part of the proof.

The Certification Imperative: A New Challenge Born from Success

The legislative infrastructure documented above created something the founding architects could not fully anticipate: a certification paradox at the heart of Veteran business ownership. Military culture instills humility, selflessness, and a deep aversion to self-promotion as core values. "Don't stand out — serve the mission" is not merely an ethos; it is trained behavior. Yet the Veteran Economy that Lopez, Weidman, Denniston, Elmore, and NaVOBA built requires Veterans to do exactly the opposite: raise their hand, claim a certification, and wear their status publicly to access the market they earned the right to compete in.

The infrastructure has built not one certification pathway, but four distinct ones — each corresponding to a market channel, each requiring a separate process, and each representing a door the founding movement spent decades building:

- **SBA VetCert (Federal / B2G).** Administered by the U.S. Small Business Administration since January 2023, the VetCert program unlocks federal sole-source and set-aside contracts for VOSB and SDVOSB firms. Self-certification has been permanently eliminated — formal certification is now mandatory. With the federal government's SDVOSB goal raised to 5% in 2024, representing more than $37 billion in annual contract opportunity, failure to certify means leaving an enormous market completely inaccessible.
- **State VOB/SDVOB certifications (State government).** Each of the 26 states with active procurement mandates operates its own certification program — separate application, separate eligibility thresholds, separate renewal requirements. New York's SDVOB program, Pennsylvania's VBE/SDVBE certification, and Michigan's Qualified Disabled Veterans program each represent distinct processes with meaningful dollar access at stake. There is no national reciprocity. A Veteran franchise owner operating across state lines may need multiple certifications simultaneously.
- **NaVOBA VBE/SDVBE Certification (Corporate / B2B).** The private-sector standard, mirroring the MBE and WBE certifications used in corporate supplier diversity programs. A NaVOBA Certified Veteran's Business Enterprise® designation unlocks Fortune 500 supply chain access — the market that NaVOBA itself opened through Phase II of the 21-year arc. This is the certification that allows a Veteran franchise owner to compete for corporate supplier contracts alongside woman-owned and minority-owned businesses. NaVOBA's 98% re-certification rate signals how deeply this credential matters to those who hold it.
- **The Buy Veteran Badge (Main Street / B2C).** The consumer-facing identifier born from Phase III of the institutional arc. Millions of American consumers consistently express willingness to support Veteran-owned businesses — but cannot identify them on the commercial landscape. The Buy Veteran badge solves a visibility crisis. For a Veteran franchise owner operating a retail service, restaurant, or local business, this badge transforms the "Veteran-owned" identity from a private fact into a public competitive advantage.

The founding architects built these doors. They spent decades fighting for the legislation that mandated the set-asides, the corporate advocacy that created the supplier diversity programs, and the consumer movement that made Veteran-owned visible on Main Street. A Veteran who does not claim these certifications is not being appropriately humble. They are leaving the market on the table — a market built specifically for them by people who sacrificed to create it.

This is where Vetrepreneur® Franchise Coaching plays a role that no other franchise advisory service can. We do not merely help Veterans select a franchise system. We help them understand that claiming their certifications across all four channels — federal, state, corporate, and consumer — is not self-promotion. It is mission execution. The infrastructure was built for them. Using it honors the work of every architect who built it.

7. Conclusion

VETREPRENEUR® FRANCHISE COACHING

The Vetrepreneur® Franchise Coaching System is not a new entrant to Veteran entrepreneurship support. It is the fourth chapter of a 21-year mission that began with decoding federal procurement, built the institutional infrastructure for corporate supplier diversity, mobilized American consumers, and now applies all of that accumulated intelligence to the moment that matters most: ***the individual Veteran's decision about how to invest their service, their savings, and their future.***

The founding architects of the Veteran business movement — John Lopez, Rick Weidman, Scott Denniston, Bill Elmore, and the coalition they built — created an economy. We inherited their work, extended it, and are now dedicating it to the benefit of the next generation of Veteran business owners.

> **From the pages of the *Veterans Business Journal* to the halls of Congress with NaVOBA, and the neighborhoods of America with Buy Veteran — we spent two decades clearing the path. Now, we walk it alongside the Veteran.**

We are the only franchise coaching system with a direct lineage to the creation of the modern Veteran business economy. We know this market because we helped make it. And we are committed to ensuring that every Veteran who chooses franchising makes that choice armed with the same depth of intelligence we spent twenty years building.

About Vetrepreneur® Franchise Coaching

Vetrepreneur® Franchise Coaching serves the nation's military community by providing data-driven, historically informed guidance on business ownership through franchising. Born from a legacy of advocacy, legislation, and institution-building spanning more than two decades, we are the only franchise coaching system with a direct lineage to the creation of the modern Veteran business economy.

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