

In the Matter of:

Advisory Committee on Veterans Business Affairs

*June 8, 2016
Public Meeting*

Condensed Transcript with Word Index



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25 Record by: Jen Metcalf-Razzino, CER

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1 P R O C E E D I N G S
2 - - - - -
3 MR. PHIPPS: All right, I want to call the
4 meeting to order. Do we have a dial-in today? Is the
5 dial-in on? Are we dialed in? Is anybody on the line?
6 MS. CARSON: We are not dialed in.
7 MR. PHIPPS: We are not dialed in.
8 Okay, we are going to be dialing in.
9 Just a quick note about some of the items on
10 your table. I was at a Veteran Resource Group
11 conference a few months ago at the American Legion
12 headquarters in Springfield, Virginia, and Dun &
13 Bradstreet and Justin Constantine were both there, and
14 they had some extra books, and I told them about the
15 veteran committee, that I like to hand them out, and
16 they kindly donated them. So, those are all your gifts
17 for today. It's the Oprah Show. We will just pause for
18 a minute.
19 (Pause in the proceedings.)
20 MR. PHIPPS: Okay. So, later this morning, in a
21 few minutes, the deputy administrator is going to be
22 stopping by and going to give a few words. We met last
23 week. We had a very good meeting for about an hour,
24 covered a lot of topics, and I'll put some of those
25 notes out to the committee. So, when he stops by, we

4

1 will just take a pause and hear some remarks from the
2 deputy administrator.
3 In the meantime, I guess we can start with Barb
4 and her OVBD update.
5 MS. CARSON: Thank you very much. It's a
6 pleasure to see all of you. I'm looking forward to the
7 discussions today, everything from agriculture to
8 international trade, and a followup on procurement from
9 Mr. Kidalov. Thank you for joining us again.
10 We have had some meetings in the interim since
11 our last get-together. John Garcia and I are working
12 hard on a couple of initiatives as well. Blue Star
13 Families has an incredible study with some great data,
14 and I won't give any of it away yet, Kathy, but I'm
15 looking forward to hearing your briefing.
16 I'll kick us off. You've got my slide deck.
17 It's called OVBD Updates in your folders. First, I want
18 to note that the U.S. Chamber of Commerce, Eric
19 Eversole, who is a member of this committee who could
20 not be with us today, but he was promoted last week, and
21 that is his photo, along with Mike, Jamie, Ray, and
22 Vice-Admiral Braun, Chief of the Naval Reserve. So, we
23 are very pleased for him. He's an O6 now.
24 Looking at veteran programs, I wanted to give a
25 quick update on what we're doing for training for

5

1 veterans, to build their capacity to be successful
2 business owners in whatever sector they end up choosing.
3 So, first -- and I'm very proud of this, and I'm sad
4 that Ray Milano, the director of the Veteran Business
5 Outreach Center, VBOC Program, can't be with us today,
6 but he has just led, with our team, an incredible
7 expansion.

8 So, we received a larger appropriation in fiscal
9 '16 than planned, and we quickly turned that around to
10 open a competition for additional VBOC locations. There
11 further was demand and a gap in our ability to serve
12 military installations with transitioning populations.
13 So, we'll get to that map in a moment, but I'm very
14 pleased with where we are now located. We have a much
15 better reach and smaller gaps.

16 A tough competition, a lot of fantastic eligible
17 applicants, and I'm very confident that we've selected a
18 bunch that are going to make a difference right out of
19 the gate.

20 For Boots to Business, I have a few more slides
21 behind this, so I'll wait to get too deep into it, but
22 please note those top bullets. The first ever outcome
23 survey, which if any of you are familiar with the
24 Federal Government, it takes quite a long time to even
25 get permission to do a survey. So, at least 18 months

7

1 because this is a big priority for us, making sure that
2 we hit this space well. I would say I sleep well at
3 night because 90 percent of that work is satisfied
4 because we have someone as good as Barb sort of heading
5 up this office, but we also want to make sure that we
6 give all the amplification and the fuel we can to Barb
7 and her efforts. So, that's that.

8 The other thing is just thanks to all of you. I
9 mean, you don't have to be here. You don't get sort of
10 normal remuneration for this the way that a lot of
11 people do when they give their time and efforts, but I
12 think you get, as we get, the unique sort of opportunity
13 and the importance of hitting that opportunity that we
14 have in this space.

15 So, as you talk today, I'll just give you a
16 little bit of my perspective as to what we could get
17 even more from you all. The first is, you know, when it
18 comes to the Interagency Task Force, I think we have
19 done a pretty good job over the last year sort of
20 cleaning up what that group is going. We sort of got
21 the VSOs back on there, which was a real problem on our
22 part when I got here.

23 We've caught up now, by and large, with all the
24 reporting that we needed to be doing there. The 2015
25 report, which is the last one, which I think will mean

6

1 of work to just get that approved. It was deployed in
2 January, received results in March, and we're working to
3 finalize that for release. And I probably said that
4 last time, but really, we're close this time. The
5 analysis is done.

6 I can tell you that the preliminary results are
7 outstanding. It shows that approximately 35 percent of
8 those surveyed did start a small business. There's some
9 surprising facts that we will dive into in greater depth
10 at our next meeting, but what we learned about what else
11 prepared them, where else did they get information, and
12 what are they in.

13 And I am going to pause here, because Deputy
14 Administrator Kramer has joined us. You may take my
15 seat, sir.

16 MR. KRAMER: Sure.

17 MS. CARSON: Thank you for joining us.

18 MR. KRAMER: Well, thanks, everyone, for coming
19 out, I just wanted to stop in at the top of the day and
20 say hello and wish you all well. I don't have too much
21 to color what you guys are going to be talking about
22 today. I mean, a big part of that for me is tomorrow
23 when we have the big Interagency Task Force meeting
24 downstairs.

25 But I just want to sort of give you our thanks,

8

1 we've made up three reports just in the last six months,
2 or three annual reports in the last six months if you
3 want to do the math, is now out of interagency clearance
4 and back with us. I expect it will be a matter of a
5 couple of weeks before that's out or I'll make sure that
6 that's just a couple of weeks before that one is out and
7 then we're completely caught up.

8 So, that will sort of get us caught up with our
9 homework and let us really focus on where we go from
10 here, and the big work we will be doing in the
11 interagency meeting tomorrow is identifying, you know,
12 the 18 or 20 or so recommendations that will really be
13 the focal point of what we try to do, the marks that we
14 set up and try to hit. I think we've done some good
15 intercessional sort of meetings on which of those we
16 think still need to be a priority, which of them maybe
17 aren't as worthy of our efforts anymore, either because
18 we've done a lot of what we can do there and it's just
19 where it is or we think other things are more important.

20 So, really, setting those between the next two
21 quarter meetings of the task force and then making sure
22 that we're giving folks from that group very clear
23 direction as to what to do. I mean, the interagency
24 process is very difficult to do. The interagency
25 process, that may bring in outside folks as well, only

9

1 compounds that, and so we need to put it in sort of
2 digestible pieces that we can sort of give to people and
3 let them go execute on, because that's what they do
4 well. The intermeeting or between-meeting sort of
5 consultations and creative thinking doesn't always work
6 as well. So, we'll really try to drive specifics on
7 that tomorrow.

8 So, A, anything that you all can do to help sort
9 of feed that discussion and continue the good
10 consultations we have had on that, and then also just
11 sharing your perspectives, because that's really what --
12 by necessity, we live in a bit of a bubble here, either
13 in D.C. or with what people tell me in a very controlled
14 environment, and I think you all provide us an
15 opportunity to get a bit beyond that and really feel
16 what the struggles are for people who are actually
17 living this every day.

18 I mean, I -- the ones I know very well, I'm
19 focused very much on the fact that we're just not
20 making -- and by "we," I mean not just SBA, but with our
21 lending partners -- are not making small-dollar loans
22 the way we should be across the board, and that's why
23 you see a lot of people have been shoved to these sort
24 of Internet sites where they're paying 40 percent. You
25 know, that's a failure by us and the banks -- the

10

1 traditional banks that we work with, that folks have to
2 go to that resource.

3 But that's cap access. That's something we know
4 we try to hit, and we do, but it's -- you know, the
5 other sort of -- and I know we also focus very much on
6 contracting, because that's a big piece as well, and
7 we've talked in some of the meetings about the new
8 angles on contracting, but if there are frustrations in
9 that space or other things that you think we're just
10 missing that vets see as obstacles in their attempt to
11 start a business, please, you know, let us know that,
12 tell us about those real experiences, because that means
13 the world to us.

14 So, that's mostly what I had to share, yeah.

15 MS. ROTH-DOUQUET: I wonder if I could just --
16 I'm Kathy Roth-Douquet with Blue Star Families.

17 MR. KRAMER: Yep.

18 MS. ROTH-DOUQUET: I think there's a growing
19 awareness in the Government and in the military sector
20 that military spouse employment is a separate and
21 distinct issue from veteran employment, with
22 implications for society and the implications for the
23 force of how you address it are separate. This
24 organization, Barb's, has recognized it by putting us,
25 for the first time ever, on this session. There isn't

11

1 anyone on the Interagency Task Force who is looking at
2 that issue or considering it. We have a report we're
3 going to be announcing here, and we're happy to give
4 you --

5 MR. KRAMER: Okay.

6 MS. ROTH-DOUQUET: -- information on that spells
7 out the economic effect on the country and also to the
8 military spouses --

9 MR. KRAMER: Because I do like a lot of our
10 stats track not only the vets but vet spouses and
11 families, so really comes down to entrepreneurship, and
12 so we try to push that where we can, but I fully
13 acknowledge that that's something that we're not --

14 MS. ROTH-DOUQUET: The issue is not being
15 addressed, though, in any kind of organized way. That's
16 the only way we're going to getting there. But tacking
17 it on -- by saying veterans and tacking military
18 families on the back of it doesn't answer the mail.

19 MR. KRAMER: Yeah.

20 MS. ROTH-DOUQUET: For the last six years, while
21 veteran unemployment has gone down, military spouse
22 unemployment has stayed flat. So, I think that's -- I
23 would just suggest that currently that's a --

24 MR. KRAMER: Yeah. Is there a need -- we view
25 it largely as a transition and then sort of afterwards

12

1 thing.

2 MS. ROTH-DOUQUET: And it's not.

3 MR. KRAMER: And it's -- it's while they're
4 serving and they're back home as well, that we need to
5 sort of take that timeline as well, right?

6 MS. ROTH-DOUQUET: Correct.

7 MR. KRAMER: Or that's part of the point?

8 MS. ROTH-DOUQUET: It's -- the point is that
9 a household income is two people's income. So, while
10 you're serving, military people need two incomes. Right
11 now, they're not getting it. Only 10 percent of
12 military spouses work. A lot of them have been educated
13 and have worked in the past. Entrepreneurship is one of
14 the two or three areas in which people wish to work.
15 That's a gap. I just want to make sure that you know
16 it's not being addressed.

17 MR. KRAMER: That sounds great to --

18 MS. ROTH-DOUQUET: And if you want to have some
19 representation on the task force in the future, we'd be
20 happy to help you with that.

21 MR. KRAMER: Okay, thanks.

22 MR. GARCIA: Another question, John Garcia.
23 Something Barb and I have been talking about, I recently
24 left the VA, but formerly state director of veterans
25 affairs for my state, and I notice you mentioned

13

1 veterans service organizations, but I would like you to
 2 also consider the state directors of veteran affairs.
 3 Their offices, collectively, they kick in about 6
 4 billion of their own dollars for outreach. To me,
 5 they're boots on the ground walking point, but I'd just
 6 like to see a -- more connectivity with state directors
 7 from the SBA --
 8 MR. KRAMER: Yep.
 9 MR. GARCIA: -- and maybe some type of
 10 partnership between the SBA and the VA to team with this
 11 particular group.
 12 MR. KRAMER: So, I'm not fully up to speed on
 13 the issue or exactly what they do, but conceptually,
 14 that's exactly appealing to us, right, because we don't
 15 have the sort of resources, especially out in the field,
 16 to do that. So, wherever we can plug in to hit our
 17 mission goals with the folks who already have sort of
 18 the existing resources there, is usually something we're
 19 very receptive to. So, that's something that we'll
 20 follow up on and see if there's an opportunity.
 21 MR. GARCIA: Yeah, I think it's a prime
 22 opportunity, because these state directors are chomping
 23 at the bit to do a lot of veteran business development.
 24 MR. KRAMER: Yep, yep. And our -- you know,
 25 yeah, no, I completely (inaudible).

14

1 Well, great. Thank you all very much. Have a
 2 great day. I will see some of you tomorrow morning, but
 3 wanted to get here at the beginning and -- I mean, I
 4 can't get you off to a better start than Barb does on
 5 anything, but at least try to redouble her efforts. So,
 6 thank you all, and have a good day.
 7 MS. CARSON: Thank you so much. Deputy
 8 Administrator Kramer has been an outstanding advocate
 9 for our work, and we do have an incredibly talented and
 10 deep team in the Office of Veterans Business
 11 Development, and I wanted to thank them, as he did, for
 12 all the service that made -- not just this meeting, but
 13 the things that we're doing day to day, that we're
 14 covering right now.
 15 So, I'm coming -- bringing us back to this
 16 presentation, talking briefly about Boots to Business --
 17 and, Kathy, thanks for bringing up the military spouse.
 18 We do have in this survey some distinction now where we
 19 can see what the spouse participation is. So, more to
 20 follow on that, and I will be briefing tomorrow, unless
 21 you'd like to come, but that is going to be a topic for
 22 the Interagency Task Force tomorrow.
 23 MS. ROTH-DOUQUET: Okay.
 24 MS. CARSON: Okay. So, I wanted to give you an
 25 update on numbers. 42,000 have -- servicemembers and

15

1 spouses have gone through Boots to Business since it
 2 launched in January '13. That's an incredible
 3 opportunity. Whether they start their business right
 4 away after service or at least they know what resources
 5 there are available when they do decide -- it could be
 6 later -- and we're getting a much better connection now
 7 than we have ever had before.
 8 And right now, I do want to remind you that we
 9 don't do this with just district offices, that our
 10 office does grant -- I am going to stand by.
 11 (Pause in the proceedings.)
 12 MS. CARSON: Okay. Nobody's on the line yet,
 13 but we will keep listening for that.
 14 So, as I was saying, we do execute Boots to
 15 Business at over 200 installations around the world. We
 16 have gone over that before, but I didn't want you to
 17 forget that we do that hand in hand with Veteran
 18 Business Outreach Centers, Women's Business Centers,
 19 Small Business Development Centers, and SCORE chapters
 20 to bring diversity of, you know, expertise to every
 21 installation. And we also have special presenters who
 22 are either lenders or successful business owners, and as
 23 we were talking earlier this morning, we have folks that
 24 are doing farming for veterans that are presenting out
 25 in California right now. So, lots of opportunities for

16

1 us to show the myriad ways one can be a business owner.
 2 For Boots to Business Reboot, I am just going to
 3 wait to dive into that until a couple slides back. For
 4 women veteran training, our current and only grant is to
 5 the V-Wise program. It has just started its final
 6 program year, and there will be three in the coming 12
 7 months. The first one will be in San Antonio August 12
 8 to 14. If you have any ideas of fellow VSOs or people
 9 who should be notified and included, please let us know
 10 now. The next two dates to be determined will be
 11 Phoenix and Savannah, Georgia.
 12 The Service-Disabled Veteran Entrepreneurship
 13 Programs that we had been funding have entered and
 14 completed their final year. The competition for that
 15 grant is now open. It's available through June 19, and
 16 it's up to 300,000 total. The smallest grant will be
 17 50,000, the largest would be 150,000, and so I'm looking
 18 forward to seeing what else has changed in this space.
 19 We had been, as you know, granting primarily to
 20 in-residence intensive courses, and there are other
 21 offerings out there. So, we are going to evaluate those
 22 shortly.
 23 The Veteran Institute for Procurement launched
 24 its first-ever VIP Start. If you were familiar before,
 25 GROW was for those that already had past performance, a

17

1 certain amount of revenue, and number of employees. I
2 still continued to hear, and so did VIP, that it's
3 challenging at the beginning. So, this is not quite the
4 very beginning, where someone hasn't even formed their
5 business, they're in ideation, and they need to be
6 beyond that.

7 So, to be in federal procurement successfully,
8 it really needs to be your primary focus, that you are
9 running a business primarily and it's not a side job or
10 you're doing two things at once. So, that's within the
11 criteria, but it really is at the beginning, or maybe
12 you have had a subcontract but you've never been a
13 prime. Incredible feedback from that, and we're just
14 finishing up the first -- that program year, and we have
15 dedicated ourselves to doing it again with VIP.

16 So, in the coming 12 months, there will be two
17 of the standard VIP sessions for those that have already
18 had some performance but really need to grow. They're
19 at the three- to five-year point often and where it's
20 tough to scale. We will have another start, and we will
21 try one -- a new one, VIP International, not just
22 focused on procurement. OCONUS procurement absolutely
23 is important, but there are things that veterans may be
24 well suited to do because they have served overseas, and
25 they may be great exporters or have some other business

18

1 line in mind, so we want to touch both of those. I will
2 give you an update on what the curriculum looks like
3 most likely in the September meeting. Next slide,
4 please.

5 For Boots to Business, you have the slide in
6 front of you. I just wanted to show you a little bit of
7 the data on what -- here we're doing cumulative and then
8 how -- where people are getting their information, and
9 it also has Reboot within it. And Reboot has been --
10 it's much smaller. It's, as we've discussed, a program
11 for those who have already transitioned and Reserve and
12 Guard, the same curriculum at Boots to Business.

13 If you have any questions on numbers, you can
14 come back to me. I'm not going to dive too far into it.
15 The next slide is the eight-week attendance. Anyone who
16 goes to the two-day program is eligible to take the
17 eight-week follow-on training, which is provided by
18 Syracuse University through a grant. It's a
19 college-level course.

20 We tell people to expect it's going to take ten
21 hours a week to get it done, and if any of you have gone
22 through a transition, if you have waited that long to
23 take it, this may not be the best time to enter a
24 college-level course, but for those we catch early and
25 for those spouses who take it in a different cycle, it

19

1 can be a good time. Our completion rate, once people
2 commit, is about 50 percent, which is much higher than
3 we would see in a massively open online course such as
4 this. Next page.

5 So, Reboot, we continue to do this with Syracuse
6 University, First Data, and Marcus Foundation; however,
7 we are also continuing, as it is now in the statute,
8 that we are -- can take on this program. We're doing it
9 through a grant as well, and we expect to fully
10 transition to grant activity with this in the calendar
11 year. So, so far, you can see we've had over 1200
12 veterans served in 91 courses, and I am very proud of
13 that. We continue to have high demand for this course.
14 We have been able to tack it on to partner activities,
15 like the American Legion, very successfully, and want to
16 continue that model, bringing it to communities.

17 All right, turning over to VBOC expansion --
18 excuse me -- as I mentioned, we chose the locations that
19 were eligible for competition based on gaps and where we
20 could serve in a high demand for transition assistance
21 service, and these are the locations we chose:
22 Honolulu, Hawaii, Carlsbad, California; Mira Costa is
23 south, so it's close to Pendleton; Cochise in Southern
24 Arizona is by Fort Huachuca. There's a lot of cyber
25 there, drone, so some accelerators in D.C. are very

20

1 interested in having a partner in Southern Arizona.

2 University of Texas at Arlington hits the
3 northern end of the state, central and north; Georgia
4 Southern University, Florida and North Carolina, we are
5 trying to cover it. It's just not enough. So, we are
6 there. Pardon me.

7 And the Center for Women and Enterprise, it's a
8 women's business center, is what they currently have --
9 sorry, thank you -- but they're starting a veteran
10 enterprise organization. Thank you. So, they're well
11 suited to take on this role. They are based out of
12 Providence, Rhode Island, but that's not where the only
13 physical location will be. I will be out there later
14 this month to help them kick that off.

15 So, we expect, as it says, to have them all by
16 July 1st. The first program year lasts through May.
17 Some unfortunate news, we lost one VBOC in New York.
18 They chose not to return for their option years. It was
19 a structure issue. We had a VBOC reporting to an SBDC,
20 so that competition is currently open for one VBOC to
21 cover New York and New Jersey. It's open through July
22 3rd. Appreciate any outreach you'd like to do on our
23 behalf and am happy to share how to do that with you
24 after this meeting.

25 Here's the coverage map of the Veteran Business

21

1 Outreach Centers right now. And finally, the -- what we
 2 expect out of VBOCs. I have been here three years, and
 3 many of you have been here longer than I. The Veteran
 4 Business Outreach Center program has been maturing. We
 5 are returning it to its statutory roots, which are --
 6 the primary goal is to serve the transitioning service
 7 member and family members. That's what they're supposed
 8 to do. And so their performance goals are going to
 9 match that.

10 They must participate in 100 percent of Boots to
 11 Business activities in their state. They will do 50
 12 percent in other areas that they are accountable for.
 13 We, OVBD, do feel it's strong to have diversity in the
 14 presentation, as I mentioned, which is why we grant the
 15 resource partners. We have district offices and
 16 business owners. So, we allow and fund for two
 17 instructors per module to get a little back and forth,
 18 make it a little more enriching academic experience and
 19 hands-on.

20 So, I'm very pleased with this, and, again, I
 21 compliment Ray Milano's leadership in really ramping
 22 this up and getting us on track for strong performance.
 23 These organizations have their own special talents, so I
 24 don't want to lose that either. They are not just going
 25 to be working on military installations. They will

22

1 continue to serve, face to face, online, and provide
 2 that special touch that they are known for and why they
 3 were selected.

4 Okay. So, performance measures, how do we rate
 5 these folks? Not only their Boots to Business
 6 performance, but are their clients able to get capital
 7 infusion? Are they able to acquire contracts? Have
 8 they created a job or retained one they would have
 9 otherwise lost?

10 And, finally, the bottom one, VBOC 2.0. I would
 11 like people to think of a VBOC and know I'm going to get
 12 this standard of service if I go to any VBOC across the
 13 nation. We want to ensure that that happens. So, we're
 14 looking at what are the offerings that should be
 15 standard across every VBOC? What's the expertise we
 16 expect? And how do we connect with other organizations
 17 and refer more consistently to have that strong
 18 connection as both Kathy and John have mentioned this
 19 morning? There are many other groups out there that are
 20 serving very well. Next page.

21 Contracting, we are going -- get a deeper dive
 22 later this afternoon. I just want you to know that this
 23 is a topic that Deputy Administrator Kramer takes very
 24 seriously, and he's willing to put his thumb on the
 25 scale for veterans and bring up some of the

23

1 hard-to-talk-about issues that were brought up first by
 2 Max Kidalov last time, but this group, this body has
 3 been working on three years. So, I hope that you will
 4 come to the meeting tomorrow, if your schedule allows,
 5 and listen to where that discussion is going.

6 But I'm also in the building working with
 7 advocacy and government contracting and business
 8 development, as well as leveraging Jerry Godwin on our
 9 team, to make a better program for vets.

10 Now, capital. If you will take, you've got a
 11 slide in your deck, likes like this (indicating), shows
 12 our performance for veteran lending from '14 to '16,
 13 looking at Q1/Q2 for each of the years. Last year was a
 14 banner year. I really did not have confidence that we
 15 could continue at such great rate, but we are. This is
 16 outstanding news. We're going to dive a little deeper
 17 into it this afternoon with the deputy associate
 18 administrator for capital access who will tell us more,
 19 because there's also legislation that's come out
 20 recently that's changed. The SBA 504 refinance rules
 21 are good for business, too. So, save up your cap access
 22 questions; we're coming back to those.

23 Next is the Interagency Task Force. As Deputy
 24 Administrator Kramer mentioned, we've had those 18
 25 original recommendations since the first year. We took

24

1 a hard look at how far have we come on each of those,
 2 and I wanted you to see how they bucketed out, and I
 3 compliment Amy Garcia for her work on our team at really
 4 getting very familiar with these. She can probably tell
 5 you all 18 plus the 42 subtasks from the -- just off the
 6 top of her mind.

7 So, access to capital, I think we're doing
 8 pretty well -- and we are going to go through each one
 9 of these very quickly. Counseling and training, this is
 10 our strongest area, where we have had a lot of growth,
 11 and we are not just getting -- I'm not counting just
 12 throughput but actual outcomes. So, I'm pleased with
 13 that.

14 Government contracting, we still have work to
 15 do. We also need to address, there are things that are
 16 not within this body's nor the Interagency Task Force
 17 body's ability to control. Some of it may have to be
 18 statutorily changed, and so that is something that we
 19 can advise, and this body should, and that can be one of
 20 your recommendations, that something -- tell us how to
 21 get it done.

22 And research, really a gap here. Okay, research
 23 we have primarily based on the census surveys of
 24 business owners. It's not timely for us to make
 25 programmatic decisions. I really could use some

25

1 relevant, you know, deep research right now, and I don't
2 have the interagency data shares to get that done. I
3 appreciate any -- you know, that's one of the things
4 that this body can do. You can direct our agency to do
5 research, and if you could help us find what is the
6 thing that we really should be trying to learn to have
7 the greatest impact, that would be helpful. I ask for
8 your help in that.

9 So, the criteria we use to decide -- next
10 slide -- on whether we could close out a recommendation,
11 where it has been addressed by public law or regulatory
12 implementation, is there a funded program that addresses
13 it or an agency policy change, or are there things in
14 practice that are ongoing which it will never be done,
15 but it's being -- it's part of practice now.

16 And Mike, how am I doing on time? I think I
17 need to hustle a little bit.

18 MR. PHIPPS: You are right on it.

19 MS. CARSON: At time? Okay.

20 Then please, I will go through these quickly.

21 If you would like to talk during lunch in any depth or
22 later this afternoon when we see how much time is left
23 on the schedule, let's come back to these.

24 The first two we proposed closing, and some of
25 these, where it's proposed closed, is because there were

26

1 very specific things within the recommendation that have
2 been achieved, and you don't have all of that in front
3 of you. I'm happy to give you the link, though.

4 Microloans, as Deputy Administrator Kramer said,
5 we still have improvements to make, and we're definitely
6 keeping that one open.

7 Four is an example where the specific item was
8 addressed, but we really need to pivot, because there's
9 been either a change in the environment or we've
10 identified a different gap, and so that will be an item
11 for discussion tomorrow.

12 And the next few, I am just going to let you
13 read them at your leisure, but please see it's the same
14 format, where we recommend either full closure, closure
15 with a pivot to something slightly different, or we
16 leave it open and keep working on it. So, thank you so
17 much for your time.

18 Are there any questions I can take right now?
19 Okay.

20 MR. QUAGLIO: Job well down. Thanks, Barb.

21 MR. PHIPPS: Okay. Thank you very much, Barb.
22 So, if there's no questions, we're going to hear from
23 our own Kathy right now, and her organization, Blue Star
24 Families, recently just came out with a new report about
25 military spouse employment, and Kathy is going to give

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1 us a brief about her report and followup.

2 MS. ROTH-DOUQUET: Perfect, thank you.
3 (Pause in the proceedings.)

4 MS. ROTH-DOUQUET: I'm really delighted to have
5 the opportunity to talk to you all about our report that
6 we released May 25th, right before Memorial Day, about
7 military spouse employment. I'd like to introduce Amy
8 Bontrager and Libby Jamison from my team over here, if
9 you guys just want to stand up for a moment. Amy and
10 Libby run our careers program jointly across the
11 country.

12 Blue Star Families does an annual survey, as I
13 think you all are aware, that looks at the challenges
14 facing the currently serving force, active-duty, Guard
15 and Reserve, wounded and transitioning, servicemembers
16 and their families. We survey the servicemembers
17 themselves, we survey the families, and we survey
18 veterans and their families, and one thing that has
19 increased over the six years that we've done that is the
20 concern people have about economic security.

21 Our volunteer force was designed in 1972 for a
22 force that was younger, a much smaller percentage of it
23 was married, and those that were married, the vast
24 majority, like the rest of the country, survived on a
25 single income. Forty years later, the majority of our

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1 force is married, the majority of our force serves for a
2 longer time, and three-quarters of working Americans,
3 according to Bureau of Labor Statistics survey data,
4 field two incomes.

5 Military families are not able to field two
6 incomes at that rate. It's less than half of them that
7 are able to have two incomes, but that second income,
8 importantly, is an income that is 40 percent or below
9 what it would be, statistically speaking, under our
10 report, if they were not a military -- if they were not
11 part of a military family; that being in a military
12 family undermines the ability for a family to field that
13 second income at the level that that second adult has
14 been trained and educated and worked in the past.

15 And what this means is that people are
16 considering not joining the military or they're
17 considering leaving after their first tour of duty or
18 they're taking on other kinds of stressors that
19 undermine their family strength, and I think,
20 importantly, it really undermines their ability to
21 transition successfully out.

22 As a military family member whose husband has
23 transitioned and started a small business, he would not
24 have done that if he didn't have a working spouse. So,
25 we certainly see the -- this solution as not only being

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1 the solution of enabling military spouses to work to the
 2 level that their counterparts do in the larger society,
 3 not only being good for our current military, but really
 4 also being good for the cause of caring about the
 5 well-being of transitioning veterans as well.
 6 This is a hard story to tell because it's not
 7 foremost on people's minds, that people in the military
 8 have families and that their family income matters. So,
 9 we commissioned a report with the University of Utah,
 10 Sorenson Center for Global Impact to do a social impact
 11 study. What happens -- first of all, what is the extent
 12 of this problem and what's the implication for society?
 13 And what we were able to tell -- and we are
 14 happy to share this report with all of you in detail so
 15 you can see the numbers -- but that very conservatively
 16 speaking, just the cost of lost wages and taxes and
 17 unemployment, it's somewhere around a billion dollars a
 18 year that it costs the U.S. economy every year to have
 19 the situation in which military spouses are not able to
 20 work to the level they are trained and have worked in
 21 the past, that they would be predicted to be able to
 22 work and which is the level they say they want to work.
 23 So, what we see is that it's not only
 24 unemployment, which most conservatively speaking is 18
 25 percent compared to 4.4 percent of their civilian

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1 counterparts, so more than four times as much, but our
 2 annual survey, which is a less rigorous survey, so
 3 Sorenson Center didn't use it, but our annual survey
 4 shows 26 percent. This is 18 percent, still more than
 5 four times the national average, but 43 percent aren't
 6 even in the labor market. They're discouraged from
 7 being in the labor market.
 8 When we count up the unemployment,
 9 underemployment, and out of the labor market, what we
 10 get is that between 9 percent and 15 percent of military
 11 spouses are working to the level that they've been
 12 educated and trained to do. That's a tiny, tiny
 13 percent. Ninety percent of military families then are
 14 struggling because of this situation.
 15 So, we think from the point of view of the
 16 well-being of these families, from the point of view of
 17 the well-being of the transitioning veterans, from the
 18 point of view of retention, and now we know from the
 19 point of view of the U.S. economy, it's worth looking at
 20 this issue and worth pointing out that the really great,
 21 great work that's been done to address veteran
 22 unemployment and veteran full employment is something we
 23 should absolutely celebrate and look to as a model, but
 24 we need to recognize that it's not answering the mail
 25 for military families; that while we've moved the needle

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1 down for veteran unemployment, it has stayed completely
 2 flat for spouse unemployment and underemployment.
 3 So, it's a story we want to tell. I think the
 4 report allows us to tell it. If you want to look at the
 5 second -- this is the data that comes from our annual
 6 survey. We're in the process of doing the next one that
 7 will be released in December of this year, but this is
 8 for -- oh, that's okay -- 2015, and you can see here --
 9 I think what's important to this for our committee and
 10 one of the reasons we're so delighted that Barb and
 11 (inaudible) before her invited us to participate, is
 12 that entrepreneurship is a real part of the solution.
 13 A significant number of military spouses want to
 14 be self-employed, want to be small business owners.
 15 Forty-eight percent are open to exploring
 16 entrepreneurship or small business ownership. That's a
 17 huge number. Twenty-eight percent are earning income
 18 independently. That means that they really already are
 19 eligible to think of themselves as a small business
 20 owner, and we have -- there's a real opportunity we see
 21 there. And 25 percent have been -- have identified
 22 themselves as self-employed right now.
 23 It's a big challenge reaching out to this
 24 population, it's somewhere around 600,000 people that
 25 are dispersed around the country and around the world.

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1 It's not necessarily an easy thing to solve, but we
 2 think it's absolutely 100 percent solvable, and we hope
 3 that by making the problem visible and articulating it,
 4 that's a step in the right direction, and, you know, we
 5 welcome our opportunity to work with this committee to
 6 make progress.
 7 So, I'm happy to take any questions, but I
 8 appreciate your time and attention to this issue.
 9 MR. PHIPPS: Just a note. If you are going to
 10 talk, please come up to the corner of the table.
 11 There's a microphone.
 12 MR. MANNO: Sure. On the 28 percent, it's
 13 actually interesting because we've seen a lot of --
 14 being in banking, we've seen a lot of ownership from
 15 women, and so that means that -- I mean, I have been in
 16 the banking industry since 1983, so I have seen a whole
 17 evolution. So, what I'm saying is that any bank you go
 18 to, you see a lot of women owning businesses for which
 19 they need to present their credit story to get loans,
 20 and we see a little more -- especially where we are here
 21 in the area, because we deal with all the government
 22 contractors that may involve essentially contracts with
 23 the Department of Agriculture for exports overseas, and
 24 so that's actually really good, and that -- they tend to
 25 have very good credit scores, too. So, it makes it a

1 little -- much easier for us as bankers to lend money.
 2 MS. ROTH-DOUQUET: Thank you. Thank you.
 3 MR. PHIPPS: Kathy, are there specific --
 4 Michael Phipps. Are there specific programs that help
 5 this group in terms of entrepreneurship because they're
 6 so dispersed and they're always moving every two to
 7 three years? Are there specific programs or
 8 organizations that are out there that are addressing
 9 what types of businesses can be run?
 10 MS. ROTH-DOUQUET: Yeah. You know, I -- I
 11 wonder, Amy, if you want to respond a little bit to some
 12 of the things we know about this. We have a kind of a
 13 peer-to-peer network to help people learn about it,
 14 entrepreneurship, a military spouse network, Rosie's
 15 Network. Do you want to -- you can come up to the --
 16 MR. PHIPPS: Just please state your name and
 17 your organization.
 18 MS. BONTRAGER: Amy Bontrager with Blue Star
 19 Families.
 20 So, there's a number of resources that are
 21 populating. Within Blue Star Families, we do have a
 22 group that creates the peer-to-peer interaction, which
 23 is utilizing the Facebook platform, and so this is an
 24 opportunity -- as you said, military spouses are found
 25 sporadic throughout the country, that they are able to

1 engage and connect and learn best practices.
 2 In addition to that, we do have organizations
 3 that are in the space, like the Rosie Network, based out
 4 of San Diego, who has created this platform for small
 5 business owners to advertise what they're doing as well,
 6 and I would love for Barb Carson to share, too, what
 7 she's doing with the military spouse, not to put you on
 8 the spot, but I think it's great what you're doing in
 9 bringing these agencies together or organizations that
 10 are really focusing on entrepreneurship for spouses.
 11 MS. ROTH-DOUQUET: Yeah, and I would just --
 12 before we turn it over to Barb, if I could, a lot of
 13 organizations include -- that are for veterans and
 14 military spouses, the feedback that we get is that
 15 people do not feel that those are for them. They feel
 16 they're the space of a veteran or the whole gestalt and
 17 the language is all around the veteran's experience.
 18 We're working with Veterati, which I think some
 19 of you are familiar with, which is an online mentoring
 20 platform. We have the opportunity to really ramp that
 21 out for -- to focus particularly on spouses who want to
 22 be entrepreneurs and mentors who want to be
 23 entrepreneurs. It's very challenging to get funding for
 24 these programs. So, most of our programs are unfunded.
 25 We have wanted to work with Barbara and the SBA much

1 more. We can't do that without funding. We can't pay
 2 for people's salaries without it.
 3 So, I think part of this effort on our part is
 4 to convince people this is something that is worth
 5 spending money on. There's really -- and I -- Barbara
 6 can talk about her programs, but, frankly, where we are
 7 right now, we lack funding to get the success we need
 8 with this population.
 9 And, Barb, I'll let you go ahead.
 10 MR. LEGHORN: I have a really quick question.
 11 MS. ROTH-DOUQUET: Oh, sure.
 12 MR. PHIPPS: Well, before -- John actually had
 13 his hand up first.
 14 MR. GARCIA: Just a quick question, John Garcia.
 15 There's something you touched on, is that the
 16 transition, that the spouse many times has to deploy,
 17 and many of the wives or the spouse refuses to deploy
 18 with them or they say or they go, and it creates huge
 19 turnover and chaos, but since there's a tax credit to
 20 hire veterans, is there a tax credit to hire military
 21 spouses?
 22 MS. ROTH-DOUQUET: There is not, no.
 23 MR. GARCIA: Should that be something this
 24 committee should consider, to support this or recommend?
 25 If there is a tax credit to hire a veteran and the

1 military spouse is on duty somewhere, should there be
 2 something like that for military spouses, then?
 3 MS. CARSON: This is Barb Carson. That does
 4 exist in some states, but it has not been federally --
 5 MR. GARCIA: At the state level it does?
 6 MS. CARSON: Right.
 7 MS. ROTH-DOUQUET: How many states?
 8 MS. CARSON: That, I don't know. It was not a
 9 national program.
 10 MS. ROTH-DOUQUET: I was not aware there was
 11 any.
 12 MR. GARCIA: Is that something that could be
 13 considered, maybe a similar tax credit for military
 14 spouses? I just throw that out as a question.
 15 MS. ROTH-DOUQUET: Yeah, I think that's a
 16 good -- also, on your Bureau of Labor Statistics, can we
 17 have them even count -- ask people if they are military
 18 spouses so we can get better data and we don't have to
 19 do the kind of deep digging to get the numbers we got.
 20 That's my question, is that a -- is that something --
 21 MR. GARCIA: This is something -- excuse me,
 22 John Garcia -- this is something, I think, that the SBA
 23 and/or the VA can look at, maybe coordinate with state
 24 directors, to see if some state legislation could be put
 25 in place or even drop a bill at the national level.

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1 That may help your situation or encourage it, anyway.
 2 MS. CARSON: Thank you.
 3 MR. PHIPPS: That sounds like a great topic for
 4 additional research that we can --
 5 MR. MANNO: On the tax credit, yeah. Yes, boss.
 6 For the tax credit, that's actually really good, because
 7 what happens is that when you look at a balance sheet of
 8 a corporation, then it goes onto the credit side of it,
 9 and it enhances the balance sheet when you go to the
 10 bank to borrow money. So, you know, if that could be a
 11 consideration as part of the dialogue here.
 12 MR. GARCIA: And one closing statement. Again,
 13 John Garcia. I would agree with that and support that,
 14 because if I was an employer and I had a military spouse
 15 in front of me, I know that she may be here two years or
 16 a year, I know I can get a tax credit for that. So,
 17 that would encourage me to hire that military spouse.
 18 MS. CARSON: Yeah.
 19 MR. GARCIA: So, I would push that.
 20 MR. PHIPPS: Davy?
 21 MR. LEGHORN: Yeah. Kathy, do you know if the
 22 University of Utah breaks down the societal cost and how
 23 they came up --
 24 MS. ROTH-DOUQUET: Yes. Yes, so that's broken
 25 down --

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1 MR. LEGHORN: -- because the margin is kind of
 2 big between, like, 7 million and 1 billion.
 3 MS. ROTH-DOUQUET: Yeah. So, it's broken down,
 4 and we can send you the actual survey itself, and it's
 5 looking at a number of different surveys and saying
 6 if -- looking at a number of different organizations
 7 that have done survey data and collating the range. So,
 8 that's why that range is what it is.
 9 But I'll tell you what it does not count,
 10 because there wasn't any way for them to feel secure
 11 about the cost. It doesn't count the cost -- we know
 12 that unemployment leads to depression, and we know that
 13 there is a societal cost to depression. There's
 14 costs -- out-of-pocket costs associated with it, and
 15 there's also family dynamic costs, cost of, you know,
 16 children being raised by -- so, there's a cost
 17 associated with that that is not included in here.
 18 I also know there's a cost to lost retention.
 19 It costs over a million dollars to train someone new to
 20 be -- you know, certainly to be a West Point officer or
 21 an aviator, and we do know that spouse unemployment,
 22 spouse unhappiness leads to increased loss of retention,
 23 and we know that there's a cost to that, but that's not
 24 counted in that number.
 25 So, we feel pretty confident that these are low

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1 numbers, not high numbers.
 2 MR. LEGHORN: Okay. So, with 1 billion, I often
 3 see that thrown around as Pentagon yearly expenditure on
 4 UCX. Is this trying to say that there is \$1 billion on
 5 top of the \$1 billion already being expended on UCX?
 6 MS. ROTH-DOUQUET: Yes. This is a cost out of
 7 the U.S. economy, so a cost out of the U.S. budget.
 8 It's cost from lost taxes, unemployment benefits, things
 9 like that.
 10 MR. LEGHORN: So, it includes UCX or not?
 11 MS. ROTH-DOUQUET: It does not include UCX.
 12 MR. LEGHORN: Oh, okay. All right.
 13 MS. ROTH-DOUQUET: Yeah. It does not include
 14 UCX.
 15 MR. O'FARRELL: Jim O'Farrell. So, what I think
 16 you're saying is not only is the Pentagon putting a
 17 billion dollars into trying to fix a problem --
 18 MS. ROTH-DOUQUET: Right.
 19 MR. O'FARRELL: -- you've identified costs
 20 that -- to the economy that are --
 21 MS. ROTH-DOUQUET: An additional billion
 22 dollars.
 23 MR. O'FARRELL: -- putting additional --
 24 MS. ROTH-DOUQUET: If we solve this problem, we
 25 will put a billion dollars into the economy every year.

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1 If it costs us \$5 million to solve this problem, let's
 2 say, then that \$5 million investment will create an
 3 annuity of a billion dollars a year. So, I think the
 4 argument it's a pretty good investment. Do you
 5 understand what I'm saying? Yeah.
 6 MR. O'FARRELL: Jim O'Farrell, one more quick
 7 question, Kathy.
 8 MS. ROTH-DOUQUET: Sure.
 9 MR. O'FARRELL: So, in addition to your
 10 statement that funding is needed to solve this problem,
 11 you personally -- because what we were looking at, the
 12 fine print, is this is an amalgamation of a series of
 13 studies that have been done, it looks like, between,
 14 say, 2012 and 2015.
 15 MS. ROTH-DOUQUET: Right.
 16 MR. O'FARRELL: Are you -- is -- in terms of
 17 your comment earlier this morning, Barb, about needing
 18 to do research in certain areas, are you saying -- does
 19 more research need to be done, because it seems like
 20 this is pulling from other studies, and you all -- are
 21 you looking to do -- is an organization like Blue Star
 22 Families looking to really dig into this further and get
 23 beyond and get into that depression side of things?
 24 MS. ROTH-DOUQUET: So, what we lack is the data
 25 that would -- that the -- we don't have -- there is not

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1 good enough rigor. So, to do that study I think would
2 probably be a \$2 million two-year study. I think that
3 we're so -- we -- I think we -- I think a billion
4 dollars is good enough. If the real cost is 2 billion,
5 maybe let's not spend 2 million figuring that out;
6 let's, instead, put it into where the rubber meets the
7 road, solving the problems.

8 MR. O'FARRELL: Okay.

9 MS. ROTH-DOUQUET: I am really interested in
10 whether the Bureau of Labor Statistics can add a
11 checkmark for military spouse, because that will save us
12 from having to go out and collect the data, meaning that
13 we're automatically, every -- you know, four times a
14 year, getting that data and being able to track it in
15 real time. So, to me, that would be a huge asset in
16 solving -- and in being able to count down and solve.

17 And I think there's a good coalition of people
18 interested in helping, corporations, and I think we can
19 look at veteran -- military spouse-owned small
20 businesses and asking people to put them in the supply
21 chain. You know, we have got a good MOU with Starbucks,
22 but they need to be tagged first. They need to be
23 identified before we can even do that, so I think your
24 suggestion about the tax credit, you know, I love that,
25 Bureau of Labor Statistic and then maybe giving people

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1 some kind of a status that we can certify, you know,
2 that can help us.

3 But also I think there's other kinds of funding
4 that lets us put people in the system and track them
5 over time and find out what's working and what isn't,
6 get that feedback loop, the kind of human-centered
7 design, which is the way we like to do a lot of our
8 work. It's actually -- we are talking about 600,000
9 people. So, we're talking about a problem that's
10 actually solvable.

11 MR. PHIPPS: All right. Thank you, Kathy.

12 MS. CARSON: Thank you. Thanks, this is Barb
13 Carson. I will make it pretty quick, and, Amy, thanks
14 for the acknowledgment that SBA is separating the
15 military spouse from veterans, and we can do that more
16 readily than some other federal agencies because our --
17 I mean, by law, we have the words to do it. So, when
18 we -- you talked and briefed that perhaps it was
19 interagency, I would say that it's upon us and you to
20 find where is it possible for other agencies to do
21 something, because it's really hard without the language
22 authorizing another activity, and so I would like to
23 focus on that.

24 But what I'm doing with Amy and others is
25 working with organizations, both for-profit and

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1 non-profit, that do target military spouse support for
2 entrepreneurship. That's what they do. They are not
3 doing it "veteran and," it's military spouse. So, I
4 will not name them all right now, but we're calling
5 ourselves the Military Spouse Entrepreneurship Alliance,
6 and what we're trying to do is get outreach a little
7 more targeted, come together so that we can share each
8 other's information, both for events, for resources, and
9 for just a community of people who are like-minded
10 that -- no, they are not looking for a job; they want to
11 create their own job. No, they're not a veteran;
12 they're a military spouse. That's the synergy we're
13 trying to build.

14 And specifically to what federal agencies can
15 do, and so yesterday we had an interagency meeting, and
16 I asked if DOD could commit again to look with me at
17 overseas employment, self-employment. There are status
18 of forces agreements, individual commander policy, what
19 you can use a mailbox for when you are assigned
20 overseas. These all have serious implications for what
21 kind of business you may be able to have and maintain
22 while you're overseas. And for spouses, we've got to
23 solve that.

24 I believe there is a working group working on
25 it, and they have not talked to us, and so I'm trying to

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1 wedge my way in there and say, hey, I think we could
2 help and advise and counsel and support. So, I'll work
3 on that.

4 MR. PHIPPS: It's DOD?

5 MS. CARSON: DOD. Yeah, that's a DOD-level, but
6 the installation commander will always be able to have
7 some discretion over what activities happen on that
8 installation, and I respect that, but there's some room
9 for some standardization, and that's -- so, that's the
10 nexus I want to find.

11 For Department of Labor, they do have special
12 service for military spouses for displaced workers, and
13 they can get some preference on training for -- that can
14 be helpful, so they can continue their business in a
15 different state. They also are working very hard,
16 focused mostly on transitioning servicemembers, but on
17 licensing and credentialing and in trying to standardize
18 that for military folks.

19 If you came out as a medic -- could we please
20 say that a medic is a medic across the United States,
21 and if not, what are the small differences and could you
22 reduce the training that's required to be a medic? If
23 we can do that for spouses and when they move to be a
24 teacher in different states, things of that nature, that
25 is not a self-employment example, but you understand

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1 what I'm saying. If you're an esthetician, what could
2 we do that might be similar? So, those are the things,
3 at an interagency level, that I see right away.
4 But let's -- I would love to talk with you
5 offline on that and also remind you, sba.gov/milspouse
6 is a page specifically focused on the military spouse.
7 We are hosting monthly webinars with DOD, and those have
8 been incredibly popular. The next one is on social
9 media marketing, for example, and that takes place next
10 month. Those are running through the rest of this
11 fiscal year.

12 I have one more thought that I have lost, but it
13 will come back to me and I will bring it up. Thanks so
14 much for being with us.

15 MS. BONTRAGER: Thank you.

16 MR. AUMENT: One question, Barb. Did looking at
17 the portfolio of SBA and this committee, has there ever
18 been any discussion about including military
19 spouse-owned small businesses as a preference group for
20 government contracting or linking them to the -- you
21 know, the veteran-owned small business as a preference
22 group, even for prime or subcontracting requirements?

23 MS. CARSON: No, there has not, and I would say
24 that if we look at this population, that was the
25 point -- thanks for getting me to it, Ron -- is that 90

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1 percent, approximately, of military spouses are women,
2 and so there is a program. I would encourage many
3 military spouses who identify themselves and certify
4 their business as woman-owned and to be aware of what
5 that does if they're looking at going into business with
6 a spouse who, you know, just think about that closely,
7 what opportunities are you looking for and is
8 service-disabled-owned or woman-owned going to be the
9 model that you want to focus on.

10 MR. AUMENT: I would also add, though, that
11 government buyers are not a monolithic group but some
12 agencies are very attuned to women-owned business
13 preferences; others are not. You know, VA has, say, 35
14 percent, you know, goal for veteran-owned small
15 businesses. Their goal for women-owned small business
16 doesn't approach that. And so -- the same way with many
17 agencies with many departments within DOD as well, too,
18 are much more attuned to veteran-owned small businesses
19 than they are to women-owned small businesses.

20 MS. ROTH-DOUQUET: I think it's a great point,
21 and we do have a growing number of male spouses, and so
22 that's something to consider as well. It's a big
23 challenge for them.

24 MR. QUAGLIO: So, Ken Quaglio. So, coming back
25 to the charter of the committee itself and what we're

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1 enacted by law to focus on, I'm thinking of your comment
2 about research. If, in fact, there were research that
3 pointed to an impediment to veterans creating businesses
4 because of spouse employment opportunities and,
5 therefore, Congress should enact policy to promote and
6 encourage spouse employment, that's directly related to
7 the charter of the committee; it's directly related to
8 the goal of veteran employment by enabling the spouse.

9 But, again, I think we lack a lot of that data
10 to say is that, in fact, an inhibiting factor for a
11 veteran that wants to start a business, that they can't
12 afford the risk with being the single earner for that
13 family at that time, and we can eliminate that by
14 promoting spouse employment, which would enhance the
15 opportunity to veterans to create new businesses, which
16 is our charter.

17 MS. ROTH-DOUQUET: That's great. That's great.

18 MR. QUAGLIO: Yeah. But that's research, again.

19 MS. CARSON: It is, and I appreciate you
20 getting -- trying to put a fine point on it. Research
21 generally, that is not helpful. Putting a -- what
22 specifically do we need to know and where could that
23 data come from that we cannot access right now, and so
24 that -- I am going to refine my point. Mine was around
25 outcomes, that a survey is not the most realistic --

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1 reliable effort for finding out if you're doing a good
2 job because of reporting, you know? You are going to
3 self-report if you did a great job or you're going to
4 report if you hated it and it just wasn't any good for
5 you, and you kind of lose the middle.

6 So, for me, my problem is that I am providing
7 programs through SBA and partners to 42,000 people, and
8 as soon as they leave active-duty service, I can't touch
9 them again. I don't have the data to find them as an
10 individual again, because SBA doesn't have a unique
11 identifier as a client, so that I don't know if Jim came
12 to me in '92 but he then went to a business center, a
13 women's business center in '96, and then formed a
14 business while working with SCORE in '98, I don't know
15 it was Jim. So, how can I prove -- and then we don't
16 collect Social Security numbers here. So, how else
17 could I do it?

18 And there are some wizards who can tell me, you
19 know, if you have these pieces of data with a 95 percent
20 certainty, you can be sure that that person, that
21 business is the one you saw then, but we're not there
22 yet. So, that's what I'm asking for when I say "data,"
23 is I need to be able to show at an individual level that
24 interaction with SBA and its resources made a difference
25 in those three criteria, in contracts and jobs.

1 MR. QUAGLIO: Ken Quaglio again. So, if we
2 actually wanted to do direct research or request
3 research, what's the mechanism for that? How does that
4 actually happen and how does --

5 MR. PHIPPS: It's through our recommendations,
6 Ken.

7 MR. QUAGLIO: But it would be an annual thing,
8 so you know, it's got to go through, and then six months
9 after the end of the fiscal year, the report gets done,
10 so it's a 24-month lead time, at best, before we even
11 get the research funded.

12 MS. CARSON: We are on public record, but I will
13 still say -- I'll risk this one -- that there are two
14 other places where research can happen. It can be
15 directed by Congress. It could also be -- our advocacy
16 office is independent of SBA, and once a year, they
17 determine what issue they're going to look at, and they
18 have the resources to do that. So, making a compelling
19 case there, either place, may get it done.

20 MR. QUAGLIO: Thanks.

21 MR. PHIPPS: All right, we are going to stop
22 right now, because we are already approaching the next
23 couple speakers. We are going to take a quick
24 seven-minute break, just a quick -- we can go off the
25 record.

1 (A brief recess was taken.)

2 MR. PHIPPS: So, we've themed a lot of today's
3 speakers around veterans and agriculture, and there are
4 several -- there are several reasons for that, but when
5 you think about agriculture, a lot of people think about
6 just farming, in general, but there's a whole supply
7 chain that's attached with veterans and agriculture.
8 There's also a lot of national security concerns tied to
9 agriculture.

10 So, we're going to be hearing for the next hour
11 and a half or so about the different resources out there
12 to veterans in agriculture, and we're going to be
13 leading off with Fulton Bank. They -- actually, Fulton
14 Bank fits into a lot of the committee's agenda items.
15 They started off doing -- funding agriculture. They do
16 a lot of international, because of agriculture, and they
17 also do government contracting. So, with that, I'll
18 turn it over to Fredrico.

19 MR. MANNO: Good morning. Thank you for having
20 me today. Basically, you know, I'm not sure if I'm to
21 go to the slides yet, but we can just go ahead and go
22 with the second one. What I was going to say is being a
23 commercial bank, we actually -- SBA, we're fair lenders,
24 and we also have a PLP, I don't know if you're -- that's
25 a provider lender -- a fair provider lender status after

1 \$5 million, because you have to understand one thing.
2 When it comes to exports, and specifically also in terms
3 of agricultural, U.S. agricultural products and exports,
4 exports usually are considered to be a sovereign risk;
5 therefore, there is not going to be any U.S. bank that's
6 going to be lending money against a foreign AR, okay?
7 None.

8 However, if you bring in what we call a
9 credit -- a credit mitigation process where essentially
10 the bank is mitigated against the sovereign for a risk
11 by using an SBA export working capital guarantee
12 program, by using an SBA export -- export express
13 program, anywhere up to a half million to about \$5
14 million, that's the listed cap for the SBA, or Ex-Im
15 Bank, you know, we also have the Export-Import Bank
16 delegated authority.

17 Then, with that in mind, or even insurance
18 mitigants, okay, of the kind -- of the type of Ex-Im
19 Bank insurance coverage, AIG, (inaudible) and so forth,
20 if we have those credit mitigation procedures, products,
21 to insure us as a bank, as a commercial lender, then we
22 will be able to use -- export U.S. products and U.S.
23 agricultural products. So, that's what I thought I
24 would pass on to you as an information process.

25 In here, you can see -- you know, a lot of times

1 we talk about import and export, but they actually blend
2 both of them together, because you see a ton of products
3 coming to the U.S., try shifting to U.S. territories,
4 and they are considered to be essentially U.S.
5 territory -- U.S.-based, and then they're integrated --
6 they either integrated into some kind of value-added
7 products and re-exported from free trade zones that we
8 got tons of around the country, including Alaska and
9 territories outside of the USA, continental USA,
10 exporting to the Asia markets, Middle Eastern markets,
11 African markets, and so forth. So, that's important.

12 In terms of size of companies, don't worry about
13 that, because the fact remains that we have a lot of
14 flexibility as a commercial bank with loans as small as
15 \$50,000 and as high as \$25 million, okay, depending on
16 situations and so forth. The next slide, please.

17 Yes, important, when you sell overseas, make
18 sure you know your vendor, also make sure you know your
19 buyer, based on the foreign risk that you deal with, and
20 we can help customers, we can help veterans, and so
21 forth, in that respect.

22 A lot of veterans own government contracting
23 business, and basically they enter into contracts with
24 the DOD, USID, the DOJ, TSA, and blah-blah-blah, and
25 these contracts basically are delivered to end users

1 outside of the country, and, therefore, you know, they
 2 would, you know, essentially rely on these programs that
 3 we just described to you, because that's considered like
 4 an indirect export, which qualifies under SBA, qualifies
 5 under Ex-Im Bank, qualifies -- qualifies against credit
 6 insurance mitigation, and some of these government
 7 contractors, actually it's great to see it happening,
 8 because the ultimate -- what should I say -- progression
 9 in helping veterans and exporters in the U.S., over the
 10 years, they have built -- like one of the ladies said,
 11 the veterans live overseas, right? So, what does that
 12 mean? It means that they've got contacts with foreign
 13 governments, you know, with foreign -- what we call the
 14 domestic purchase office here, they have got the same
 15 thing in -- you know, from their counterparts overseas.

16 And so what happens, we have U.S. companies that
 17 will have direct contracts with foreign governments, and
 18 that's perfect as well to qualify for products and so
 19 forth. The challenge we see, though, is that -- the
 20 challenge we see is that being a smaller company, the
 21 indication is not there yet, just because -- I mean,
 22 technically speaking, in the U.S., we kind of -- I mean,
 23 I am originally from Italy, but I have been in the
 24 country since 1974, and, you know, I've lived here more
 25 than I lived overseas -- in my -- in the other country,

1 and so what I say that we are very complacent.

2 We are very complacent because when you look at
 3 our GDP, 70 percent of our GDP is based on consumer
 4 spending. So, we really give very little knowledge,
 5 attention, commitment towards exports, and we've got
 6 countries like Germany, you know how small Germany is
 7 compared to the U.S., and they are either number one or
 8 two in any given year as the largest exporter in the
 9 world, you know, an economy that it's about maybe \$3
 10 trillion versus ours is \$19 trillion, and yet they've
 11 found a formula, a way to basically be the larger
 12 exporter out there, okay?

13 And go ahead, next slide. You know, as you
 14 enter -- as they -- as your government contractors, your
 15 agricultural lenders -- sorry, agricultural exporters
 16 get involved in the export business, they may encounter
 17 some of these products that they need to be familiar
 18 with. I don't want to get into any specific one of
 19 them, but sometimes they face foreign exchange issues,
 20 because always the competition may sell in a foreign
 21 currency and we're selling in U.S. dollars, so you're
 22 not -- you are at a disadvantage. So, foreign currency
 23 will play a role.

24 Some of the times you have markets out there,
 25 like, for instance, China and South Korea, India,

1 Pakistan, and it goes on, where they are used to buying
 2 against a letter of credit type of structure, trade
 3 finance payment instrument, okay, or trade finance
 4 repayment to the U.S. exporter. Well, yeah, if you
 5 don't have the knowledge -- again, it goes back to
 6 education, knowledge. If you don't have that, you have
 7 disadvantage as U.S. exporter.

8 But, you know, like she talked about the
 9 outreach, right, earlier? You know, if you have this
 10 outreach office all around the country, correct, well,
 11 you know, it's just very simple, because -- well,
 12 nothing is simple, but what I'm trying to say is that,
 13 you know, you really -- you guys know about USEAC,
 14 right, the U.S. Export Assistance Center, and you know
 15 about the DEC, and I am actually the U.S. district
 16 export counsel treasurer for D.C. and Virginia, and I
 17 have been there since 2010, but these entities, the
 18 USEAC, the DEC, the SBA, the export lenders, they are in
 19 these outreach places.

20 So, these veterans that you're dealing with,
 21 they should seek advice, instruction, education, and
 22 blah-blah-blah, from these government agencies. So,
 23 what does it mean, that we have resources within the --
 24 within the U.S. Federal Government to assist these
 25 veterans, okay? Next slide, please.

1 Yeah, we did a kind of -- a kind of corporate
 2 entities we work with. Next slide.

3 Okay, yeah, that's fine. Go ahead, next one as
 4 well. Oh, that was the other thing. Okay, go back to
 5 that, that's my contact information, in case anyone
 6 wants to deal with me.

7 Also, some of the other challenges that we have
 8 with -- when we work with smaller companies is to make
 9 sure that they have the finance aspect involved, that
 10 how are we going to get the borrowing that you need to
 11 expand your business unless you've got some kind of
 12 business plan in place, some decent financial statements
 13 that you can present to the bank or to any bank, for
 14 that matter, and be able to, you know, support that
 15 request that you want.

16 However, over the years, I must say that banks
 17 have improved a lot, especially for smaller types of
 18 loans, where we look at credit score that are below, if
 19 you will, standards to accommodate, you know, different
 20 types of situations. Like I said before, I have been in
 21 the business since the early eighties, '83, and so I've
 22 seen a lot of changes over the years, and we have come a
 23 long way. We have still got a long way to go as well.

24 I mean, I'm not sure what else I can add, other
 25 than, yes, we do -- I want to add, I'm on the

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1 agricultural lending group of the bank, but I do have a
 2 lot of exporters that do export agricultural products,
 3 and from U.S.-made, and they use the SBA, like I said
 4 before, they use Ex-Im Bank. And food -- actually,
 5 speaking about food, speaking about -- yeah, speaking
 6 about food, that is a necessity.
 7 So, regardless of what the performance of the
 8 U.S. dollar is on that particular year or not, people,
 9 they have got to buy -- they have got to buy food --
 10 countries have got to buy food, and we can export a lot
 11 of food out of the U.S. into foreign markets. And we
 12 actually have been very fortunate because of the fact
 13 that, yes, we have been fortunate because of the fact
 14 that like, for instance, South America has suffered by
 15 floods, droughts, and whereas the U.S. has been, I mean,
 16 okay. So, we do have all the capacity in the U.S. in
 17 terms of exports, you know, of agricultural products.
 18 We bought maybe 15 years ago the largest ag loan
 19 portfolio out of Wachovia, about a billion dollars,
 20 roughly, a little more than that now, and so -- but the
 21 only drawback we have as the Fulton Bank, we only work
 22 out of our footprint, so that would be essentially New
 23 Jersey, Pennsylvania, Delaware, Maryland, D.C.,
 24 Virginia, and probably some adjacent states, but
 25 that's -- but on the other hand, there's a lot of

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1 agricultural products coming out of these states as
 2 well.
 3 Are there any specific questions that you would
 4 like me to address, point out, or shall we make some --
 5 some more comments, I don't know in terms of time --
 6 MR. PHIPPS: I think that's great, Fredrico,
 7 gives a great overview, knowing that there are access to
 8 capital banks that focus in many different areas but
 9 that have an ag division is really important to this
 10 conversation, because a lot of banks don't. Some don't
 11 know how to deal with ag, whether it's financing locally
 12 here in the U.S. or with exports. So, it's good to know
 13 that there are institutions out there that can provide
 14 that.
 15 MR. MANNO: Yeah, and it was scale, too, because
 16 that's important, because sometime you work with some
 17 large financial institutions, they may not be interested
 18 in doing smaller type of loans or smaller size of loans,
 19 whereas in our case -- not just in our case, there are
 20 other institutions out there who are in the same boat,
 21 that they do smaller type of basically the loan sizes
 22 out there.
 23 And don't forget, there is a mitigation there.
 24 So, the fact that there's a foreign AR, accounts
 25 receivable, people say, okay, forget it, too much

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1 foreign risk, too much sovereign risk, I don't want to
 2 do it. That's not true at all. There are mitigation
 3 programs out there, like the SBA and some of the others
 4 that I mentioned to you as well.
 5 MR. PHIPPS: Excellent.
 6 MR. MANNO: Thank you, thank you.
 7 MR. PHIPPS: Thank you very much.
 8 Okay. We're going to --
 9 MS. CARSON: I'd like them to come up and join,
 10 too. Lanon is going to talk next, but just to gain some
 11 synergy and cross-talk, so --
 12 MR. PHIPPS: Sure, absolutely.
 13 MS. CARSON: -- you will all brief individually,
 14 but to be able to garner some more of your expertise and
 15 cross-talk, we will have you sit up here together. And
 16 these microphones are all hot, so...
 17 MR. PHIPPS: Okay. So, Lanon, we will just do a
 18 quick introduction of everybody, and then we'll come
 19 back to you, Lanon, to start your presentation.
 20 MR. BACCAM: So, Lanon Baccam. I serve as
 21 Deputy Under Secretary for Farm and Foreign Ag Services
 22 at the USDA, but I also have the honor of serving as the
 23 military veterans ag liaison. This is a new position
 24 that was created by the 2014 Farm Bill, and I get to
 25 serve in that role in my capacity at the USDA as well.

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1 MR. O'GORMAN: I'm Michael O'Gorman. I'm the
 2 founder and director of the Farmer Veteran Coalition, a
 3 national organization that helps veterans transition
 4 into careers in agriculture. We work very closely with
 5 Lanon and also with Jaime and Barbara and the SBA, and
 6 I'm glad to be here.
 7 MR. CRITELLI: Hi, my name is Jamie Critelli. I
 8 have a greenhouse business in Upstate New York. I also
 9 work with the Farmer Veteran Coalition out of
 10 California. I work at the Pentagon a couple days a
 11 week, that's what my badge is for, as a contractor, and
 12 I am -- I'm still a Reserve officer in the military.
 13 Yes, the beard will come off before 18, in two weeks.
 14 I'm enjoying my freedom, so...
 15 MR. PHIPPS: All right, Lanon, thank you.
 16 MR. BACCAM: Okay. So, I just want to thank SBA
 17 for inviting me here to speak with you guys today. I
 18 want to thank the board for taking the time to focus on
 19 agricultural as well, and I think you guys are beginning
 20 to see and discover that farming and ranching really is
 21 an area which can be a great growth space for
 22 entrepreneurship, especially for veterans, because we
 23 see at the USDA -- and I think folks around this table
 24 would also agree -- that farming and ranching, it's kind
 25 of a natural thing for members of the military.

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1 And, Michael, just for you and I, as combat
2 engineers, I met with the West Virginia veterans
3 director just a few weeks ago, and he said that he
4 thinks the best farmers and ranchers who are veterans
5 are combat engineers. So, there's another career for us
6 after this.

7 I'll just give you guys a quick overview of what
8 we're doing at the USDA, and I think this is the best
9 way to go about it, and we have got a bunch of leaders
10 in this room right now from Perry Madison (phonetic) and
11 Bekah Strohman (phonetic) and obviously with FVC here at
12 the table as well.

13 At the USDA, we've got to focus on helping new
14 and beginning farmers and ranchers -- and this can be
15 anyone, and I think it includes veterans, and so we also
16 have opportunities here to focus on military spouses as
17 well. For us, we kind of break it down into three
18 areas. There is the farming and ranching aspect that
19 we -- that we focus on and what programs we have
20 available to help them. We have the training aspect,
21 because obviously for a lot of these new, beginning
22 farmers, they need to figure out how to get it done.
23 And after all of that, we also have programs that aren't
24 specifically focused on farming and ranching but are
25 available to help military families.

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1 So, to go back to the beginning, the farming and
2 ranching aspect of it, the two big issues that I think
3 most veterans face are access to capital and access to
4 land, and the USDA can help with both. With our farm
5 loan programs at USDA, through the Farm Service Agency,
6 we have done over \$466 million in farm loans to almost
7 4000 veterans since 2009. We think that's pretty
8 significant.

9 And people are coming to us, and they are not
10 just the recent, post 9/11 veterans, they are also
11 veterans who have been farming and ranching for a number
12 of years, and a lot of people who also are choosing
13 agriculture as a second profession, after they take 20
14 years in the military and retire. So, a lot of these
15 people are coming to us and we are able to assist them
16 with operating loans to help them purchase equipment,
17 purchase seed, feed, livestock, anything that -- most of
18 the inputs that they need to get into the business,
19 we're helping with that, and we do that through direct
20 loans and guaranteed loans.

21 And Gary, with the Farm Credit System, works
22 very closely with us to make sure that happens.

23 On the other side of it, it's access to land.
24 Now, we have farm ownership loans at USDA to help
25 people -- to help veterans buy the land that they are

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1 farming, but we also have other programs that help, from
2 the Conservation Reserve Program at the USDA, we have a
3 transition incentives program within that, which
4 basically says if you're a farmer or rancher and you
5 have got land in CRP and you're retiring and your land's
6 expiring, we'll give you an extra couple years of rental
7 payments as incentive to sell or rent your land to a
8 new, beginning farmer, including veterans, because at
9 that point, when a farmer or rancher is ready to get out
10 of the business, it's probably pretty easy to rent it or
11 sell it to their neighbor, who can afford to pay top
12 dollar. So, we are trying to find ways to make it
13 easier for these farmers and ranchers and incentivise
14 them to give it to a new beginning farmer who might not
15 be able to have the cash flow to pay top dollar. That's
16 why we've got programs like the CRP TIP program to help
17 with land acquisition.

18 But once you get the loans to get the equipment,
19 get the land, and you start working it, we also, through
20 our Natural Resources and Conservation Service, will
21 help you with technical assistance. We will send USDA
22 folks out to your property to be able to walk the land
23 with the veterans, with the new and beginning farmers,
24 and really have an opportunity to take a look at their
25 soil, their farm structure, and to figure out the best

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1 setup for them, so they can be successful.

2 With -- with all this now, if you -- if we can
3 get these veterans into farming and ranching, and they
4 have -- and they are executing and they are working to
5 build their crops or their livestock, there is a
6 tremendous amount of investment that they have made, and
7 farming and ranching is a risky business. So, we have
8 risk management tools at USDA, through our Risk
9 Management Agency, and we run the Crop Insurance
10 Program.

11 For especially smaller operations, which I think
12 we see a lot of new and beginning farmers and veterans
13 getting into, we have -- we have products that will
14 focus on small operations, like our whole farm product.
15 It's not a specific commodity program, but a revenue
16 program on a farm.

17 We have the Noninsured Crop Disaster Assistance
18 Program. This is a disaster program out of the Farm
19 Service Agency, and other disaster programs that we run,
20 to make sure that when a farmer or rancher who can have
21 the best seeds, best soil, and do everything just right,
22 at the right time, and do it perfectly, gets wiped out
23 from a drought, a flood, tornado, fire, insects. We
24 have programs to help them recoup some of those costs so
25 they don't lose everything, because we want to keep

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1 these guys in business.
 2 If they make it through a few years of farming
 3 and ranching, and they're up and running and they're
 4 successful and they're doing what they need to do and
 5 they're ready to expand, USDA is also there to help
 6 them. We're there at every step along the way. We --
 7 through our Rural Development Office, we have the
 8 Value-Added Producer Grant. So, if an individual wants
 9 to take their farm operation and they want to expand it,
 10 we've got grant programs to help them do research, to
 11 help them -- help them figure out how to acquire
 12 equipment, to do value-added production. So, there are
 13 things that we can do to take them to the next step.
 14 The Business and Industry Loan Program is also another
 15 program we have at USDA to help with that.
 16 Now, these programs that I just talked about are
 17 very specifically focused on the farming and ranching
 18 aspect, the business aspect, and trying to help these
 19 folks become successful, but I think a lot of veterans
 20 that I've met, they would -- they would say, after land
 21 and capital, we want training. So, through USDA, we've
 22 got multiple agencies who are working on this.
 23 Our National Institute for Food and Agriculture
 24 runs the Beginning Farmer and Rancher Development
 25 Program. This is a \$20 million a year program which has

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1 a 5 percent set-aside for funding to go to organizations
 2 that all or in part focus on veterans, and these
 3 organizations that are funded are providing training on
 4 USDA programs. They're providing training on specific
 5 farm training itself. I think Michael O'Gorman here
 6 would be able to talk a little bit about some of the
 7 programs that he utilizes at the Farmer Veteran
 8 Coalition.
 9 The AgrAbility program, which USDA funds, is
 10 an -- AgrAbility is an organization that has existed for
 11 a couple decades now, but they focus primarily on people
 12 with disabilities who are trying to stay in or get into
 13 farming and ranching, and with the veterans who are
 14 coming back, these post-9/11 veterans, AgrAbility has
 15 really had a big focus on veterans recently. They have
 16 a full-time veteran outreach coordinator because of the
 17 amount of veterans they are -- they are helping, and
 18 AgrAbility will help a veteran continue farming or
 19 ranching even if they have a service-connected
 20 disability. So, we can make sure that if they -- if
 21 they want to be in farming and ranching, but they have a
 22 disability, there are ways in which we can help them.
 23 Going into more training, the Rural Development
 24 Office also provides funding for the appropriate
 25 transfer of technology to rural areas. This

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1 organization runs Armed to Farm. This Armed to Farm
 2 program has been very successful for us. It's been run
 3 a couple times in the last couple years. There will be
 4 two trainings this year, one in June and one in -- one
 5 in -- later this year, so -- in Arkansas and New York.
 6 But Armed to Farm is a week-long classroom and
 7 experiential training program where veterans and -- can
 8 get an opportunity -- and military spouses are included
 9 in this, so if the veteran is accepted, military spouses
 10 are also invited to attend. Basically, veterans can sit
 11 in a classroom, and I think any veteran in this room
 12 would know that you can get a PowerPoint briefing and be
 13 bombarded with that all day long, but you can't get
 14 hands-on and see it in action, it's a little bit
 15 difficult to visualize.
 16 So, that's why the Armed to Farm program is
 17 important, because it does classroom work and also gets
 18 these veterans out on the farm, and it's been pretty
 19 successful for us in terms of the feedback. Most
 20 veterans would recommend it, 98 percent, to another
 21 veteran. It really does help lay a foundation in terms
 22 of preparing yourself for the business aspect of it, the
 23 financial management aspect of it, as well as the
 24 farming/technical aspect of it.
 25 And the last bit of training we have is through

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1 our 2501 program at USDA, through our Office of Advocacy
 2 and Outreach. This 2501 program does a lot of the same
 3 things that some of the other programs do, like the
 4 Beginning Farmer and Rancher Development program. And
 5 this is a \$10 million program every single year, and in
 6 the last two years alone, 50 percent of those funds have
 7 gone to organizations that in all or in part assist
 8 veterans.
 9 So, at the USDA, we do have a pretty big focus
 10 on getting folks into farming and ranching but also
 11 helping them understand how to -- how to do it, because
 12 it's not an easy thing to do, and I think you guys would
 13 probably be -- just starting any business is difficult,
 14 but starting a farming or ranching business I think
 15 compounds those challenges.
 16 The last thing I wanted to jump into real
 17 quickly here is USDA is a very large organization. I
 18 think we're maybe number two behind DOD in terms of
 19 number of people. We have got just under 100,000 across
 20 the country. And just in one of my agencies alone, the
 21 Farm Service Agency, we have over 2100 offices around
 22 the country. In my home state of Iowa, we have 99
 23 counties, and we have 99 offices.
 24 We have a tremendous footprint around the
 25 country, especially in rural areas, that we would love

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1 for you guys to help us leverage the things that you
 2 guys do within our organization, and we are starting
 3 this year -- hopefully, we will be able to launch
 4 nationwide -- a Bridges to Opportunity Program, where
 5 basically USDA can be a front door to the Federal
 6 Government, not just for USDA program, but if SBA, the
 7 VBOCs, and the other -- the other outreach that you guys
 8 do, if you need an opportunity to reach out to a new
 9 group and more people, we can get you guys hooked in
 10 with our Bridges to Opportunity Program, where we can
 11 get you in our database and have -- have our staff look
 12 up information if it matches what you guys do and be
 13 able to relay that to our customers who come into our
 14 offices.

15 We have 2.9 million customers through the Farm
 16 Service Agency. So, it is a pretty robust group of
 17 folks that we coordinate with. The programs that we
 18 have to help, in addition to the farm loan programs
 19 where we help veterans acquire land and financing, we
 20 also have the Rural Housing Service, where we can
 21 actually help veterans buy homes, and we've done over
 22 12,000 loans since 2009, 12,000 loans to veterans, and
 23 that's over a billion dollars in obligations, for
 24 single-family home loans.

25 And we have the Food and Nutrition Service. So,

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1 if a veteran or their families are struggling to put
 2 food on the table, we have nutrition programs to help
 3 with that, get that done.

4 And just I'll mention one last thing, just
 5 because it was mentioned earlier. In terms of
 6 procurement from veteran organizations, USDA, just since
 7 September 30th of last year, has procured \$629 million
 8 worth of money from veteran-owned small businesses and
 9 from service-disabled, veteran-owned small businesses.
 10 So, we do, at the USDA, procure a lot from veteran-owned
 11 organizations, and we will continue to focus on that as
 12 we move forward, and we have exceeded our internal
 13 targets for procurement from service-disabled,
 14 veteran-owned small businesses. So, we are working hard
 15 on that aspect and will continue to do that as well.

16 Thank you.

17 MR. O'FARRELL: Jim O'Farrell with a question
 18 for you. So, earlier this morning we were talking about
 19 the Boots to Business program and some of the work
 20 they're doing on creating metrics and outcomes-based
 21 performance data so that we can track more of the life
 22 cycle of the veteran. They go to a Boots to Business,
 23 they then start a business, we actually know that that
 24 happened. Are you doing similar things?

25 I see in your testimony here, you said you've

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1 started your first HOH transition summit at Fort Bliss,
 2 Texas, as an example. Are you looking at how you can
 3 then track which servicemembers end up serving a farm
 4 down the road?

5 MR. BACCAM: We potentially can. We have -- it
 6 links back to Hiring Our Heroes. We were able to sign
 7 that memorandum of understanding back in February, and
 8 we launched this ag workshop in March at Fort Bliss, and
 9 we modeled it off of the SBA Boots to Business course
 10 that I went and sat in on in Fort Stewart.

11 We had no idea how many people would show up to
 12 this ag course, but by the time we showed up to set up
 13 the room, it was packed. Every single seat was filled.
 14 There was standing room only by the time we were ready
 15 for registration and people were lined up by the door to
 16 get in to see what we had to say. It was unbelievable.

17 Through that, we -- we wanted to get folks
 18 engaged, and so we gave them an opportunity to go see a
 19 day of farm operations. So, we had five farms set up
 20 one Saturday, and a bus to pick up these veterans,
 21 whoever signed up, to come out and take a look at what
 22 it actually was that we were talking about. And we got
 23 15 people to sign up, and so that's one of the ways we
 24 can potentially find some ways to do measurements, for
 25 the people who take that next step, because you need the

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1 folks who really are going to take that next step for us
 2 to be able to invest in them. And so if they are going
 3 to come out, they are going to go on these tours, and we
 4 can follow up with them, and if they utilize our
 5 programs, we'll be able to track that.

6 MR. GARCIA: A question -- John Garcia, a couple
 7 of questions. You've touched on a lot of interesting
 8 things that you all are doing at USDA, but -- and you
 9 talk about rural outreach and farms and all. First, is
 10 there a size of a farm? Is it a microfarm or what? The
 11 reason I'm asking that is I've run into a lot of
 12 veterans in-city that want to have a farm, maybe on four
 13 acres or an acre, and do farm to table for restaurants,
 14 because a lot of restaurants are going to farm to table,
 15 you are seeing a lot of that happening. So, is there
 16 anything within USDA that offers that opportunity for a
 17 microfarm on, let's say, four acres that does a farm to
 18 table?

19 MR. BACCAM: Absolutely, yes. So, the USDA
 20 absolutely focuses on the whole swath of farmers who
 21 want to get into farming and ranching, and we're -- I
 22 mean, we have the major production farmers and ranchers
 23 who have several hundred acres or several thousand
 24 acres, but we also have a lot of folks who are focusing
 25 on the small operations, and so we have microloan

1 programs at the USDA, through our Farm Service Agency.
 2 The microloan program will help with these small
 3 operations, for a \$50,000 microloan, and it's a more
 4 streamlined application process, it's easier to do, and
 5 we have targeted funding as well in our farm loan
 6 programs to focus on the traditionally underserved
 7 communities, women, minorities, and veterans. So, we
 8 are -- we are finding ways to reach out and encourage
 9 and grow different sizes of farm operations, and we
 10 also -- just recently, Secretary Vilsack released a
 11 toolkit for urban farming. So, we are focusing on that
 12 as well, and urban farming is becoming one of the areas
 13 in which we see a lot of interest.
 14 MR. GARCIA: Because there is -- just a
 15 footnote, an interest on that for veterans with PTSD, to
 16 work in farming, I think in urban idylls is the ideal,
 17 so...
 18 MR. BACCAM: Absolutely.
 19 MR. PHIPPS: Jerry?
 20 MR. GODWIN: Good morning. Jerry Godwin, Office
 21 of Veterans Business Development.
 22 So, basically, all these television commercials
 23 about financial institutions talking to their clients
 24 about retirement and buying a vineyard, they're talking
 25 to the wrong people. They should be talking to you

1 about that, right? So, I -- the question, do your
 2 programs also cover, like, tilapia farms, aquaculture,
 3 those sort of programs?
 4 MR. BACCAM: So, I believe it's -- the law is
 5 tricky when it comes to what's in the water, because --
 6 that may not necessarily be our jurisdiction. It may
 7 fall within FDA. So, depending on what it is, we
 8 can't -- we may have a role to play.
 9 So, for example, if you're cultivating tilapia
 10 for consumption, USDA does not have a role to play. I
 11 mean, I shouldn't say that definitively. But if you are
 12 raising minnows for bait, we may have a role to play.
 13 So, it just depends on a case-by-case basis, and we will
 14 have to take a look for aquaculture.
 15 MR. GODWIN: So, these are not coastal now, you
 16 know, there's a lot of tilapia farms that are, you know,
 17 inland on a --
 18 MR. BACCAM: Exactly, yes. We can take a look
 19 if you have specific questions.
 20 MR. QUAGLIO: Ken Quaglio. Do you have any data
 21 on changes in veteran farm or ranchland formation as a
 22 result of the programs that you've been sponsoring since
 23 at least 2014 at all? Is it increasing? Is it flat?
 24 Do you have any data at all?
 25 MR. BACCAM: It's hard to say. We only have two

1 areas at USDA in which we can track veteran information;
 2 otherwise, it's self-reporting. So, it's the Farm Loan
 3 Programs for our -- for our FSA loan programs, and it's
 4 our Real Housing Service for our home loans. Those are
 5 the two areas in which we can actually ask if they are a
 6 veteran. Otherwise, due to the Paperwork Reduction Act,
 7 it's not a line which we can include in our -- in our
 8 applications.
 9 So, it -- data is hard to come by, but what we
 10 are trying to do is -- and I think, Barbara, we
 11 understand -- if we can coordinate with DOD and other
 12 organizations -- other federal organizations to get
 13 information, data, on who their veterans are, we could
 14 do a cross-reference with the folks who utilize our
 15 programs. That's one way for us to actually see, you
 16 know, definitively who these veterans are who are
 17 utilizing our programs, because I am pretty darn sure
 18 there's a lot of them who are utilizing USDA programs
 19 that we don't know.
 20 MR. ZACCHEA: Mike Zacchea, I'm from
 21 Connecticut. A couple of things here that you
 22 mentioned. We do work with the Farmer Service Office in
 23 Connecticut, his name is Bryan Hurlburt, and there are a
 24 couple of things about Connecticut. One in four farmers
 25 in Connecticut is now -- is a new farmer, is new to

1 farming, and Connecticut now has more acreage and more
 2 farms now than it did in 1990. So, there is definitely
 3 a trend that we're catching.
 4 We have a veteran that we've assigned to the
 5 Connecticut chamber to be an agricultural policy person.
 6 We are seeing anecdotally a lot of veterans coming back
 7 to the state and starting, you know, basically family
 8 farmsteads, you know, under ten acres, but doing exactly
 9 what John said, farm-to-table kind of stuff and getting
 10 involved in these farm co-ops where they sell to
 11 consumers directly without going through a middleman.
 12 But the other program that I run is the EBV, and
 13 every class that we've had, we've had at least one
 14 person getting into an agri business at this point. So,
 15 yeah, I think it's ripe for data collection, certainly.
 16 I think that's an important piece of the overall
 17 re-integration puzzle, and, you know, it's something
 18 that we're doing on the ground, but I don't think we've
 19 been able to capture the whole -- the whole thing.
 20 MR. PHIPPS: Ron.
 21 MR. AUMENT: Ron Aument. Just as a counterpart
 22 to Michael's observations there about the farming trends
 23 in Connecticut, having grown up in an agricultural
 24 community myself, I would say that the overwhelming
 25 majority of those entering into or becoming farmers are

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1 coming from farm families themselves, with, you know,
 2 one of the large reasons for that is the capital
 3 barriers to entry, you know, into both buying dirt and
 4 equipment, you know, on that.
 5 I think it would really be helpful to have more
 6 data about that. I don't know what the experience has
 7 been with respect to veterans that you deal with,
 8 whether or not they come from farm families themselves
 9 or if they're new to the industry. Do you have any data
 10 to that effect?
 11 MR. BACCAM: You might have some data on --
 12 MR. O'GORMAN: We have the data of the veterans
 13 we've worked with, but that's 8000, so that's a
 14 relatively small --
 15 MR. BACCAM: Yeah. I think Jamie has a little
 16 bit, too, that he'll touch on when he has -- when he
 17 does his remarks in terms of some of those demographics
 18 and the data, but we do -- we do know that it's much
 19 easier if you come from a farm family to get back into
 20 the business, and with 17 percent of the population
 21 coming from rural military, about 40 percent of the
 22 military represented from rural America, we know that
 23 rural America is disproportionately represented in the
 24 military.
 25 That being said, the percentage of post-9/11

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1 veterans in rural America is lower than the overall
 2 population for the folks their age. There's more
 3 veterans in urban areas nowadays, for post-9/11
 4 veterans. Now, veterans overall, if you count everyone,
 5 are still overrepresented in rural areas, but for
 6 post-9/11 veterans who we focus on to try to get into
 7 farming or ranching, more of them are in urban areas at
 8 this point, but --
 9 MR. PHIPPS: So, just before we go to Michael
 10 O'Gorman, Lanon, what we have seen with other agencies
 11 and especially within the SBA is as you guys start to
 12 develop your applications for these programs to talk to
 13 the other agencies that are collecting specific data on
 14 veterans and how they did it, on military spouses and
 15 how they're collecting that information as part of the
 16 program, without violating maybe some PII. So, that's
 17 just a good note, that we have seen even in the SBA's
 18 programs that they've started doing in terms of just
 19 being able to run those metrics from within the
 20 programs.
 21 MR. BACCAM: Um-hum, great. We will have to
 22 connect, Barbara, and make sure we find these best
 23 practices to make sure we can mine the data we already
 24 have. So, that's good. Thank you.
 25 MR. PHIPPS: Thank you, Lanon.

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1 Michael?
 2 MR. O'GORMAN: Can I stand so I can turn around
 3 to read what I wrote?
 4 MR. PHIPPS: Just make sure you're near a
 5 microphone, Michael.
 6 MR. O'GORMAN: Am I close enough? I've got a
 7 loud voice. Are you the clicker, Jaime?
 8 MS. WOOD: Yes.
 9 MR. O'GORMAN: Well, thank you, Michael and
 10 Barbara and Jaime, for having me and everybody for
 11 coming to listen about this. I'm Michael O'Gorman. I'm
 12 the founder and director of the Farmer Veteran
 13 Coalition. So, we can go through this. The mission of
 14 the Farmer Veteran Coalition is mobilizing veterans to
 15 feed America, and so we've found that we have this dual
 16 purpose of -- that agriculture is kind of a two-fer,
 17 because it really helps veterans with their
 18 psychological and re-entry, that they find a lot of
 19 meaning and purpose in farming, and it also is a great
 20 growing business. It's never going to be outsourced.
 21 It's only going to grow in importance and need for the
 22 country. So, we like to say that we believe agriculture
 23 offers purpose, opportunity, and physical and
 24 psychological benefits.
 25 And so why does farming work for the veterans?

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1 Our service, our post-9/11 service, our voluntary
 2 military went in, it's a purpose-driven military, and
 3 agriculture is -- joined agriculture is really a
 4 purpose-driven industry. It -- a recent book coming out
 5 with Sebastian Junger talking about that a lot of the
 6 PTSD might not be PTSD but just that loss of purpose,
 7 that sense of meaning in life, and coming home to a
 8 society where our leaders are screaming at each other on
 9 TV, and having something that everybody needs, something
 10 that's physically and mentally challenging, the
 11 difficulty of it, early on, and that is actually part of
 12 the attraction to it in that it is very responsive to
 13 what you do on a daily basis, and it's life-generating.
 14 So, the veterans we serve, we now have 8000
 15 members. My first year of doing the project, I think it
 16 took me a year to find eight veterans, and now we have
 17 8000. So, essentially we're -- last year, we doubled
 18 what we had in the six previous years, and our growth is
 19 continuing to grow like that.
 20 Seventy-two percent of the veterans we work with
 21 are post-9/11 service; 87 percent are mail sorts that
 22 are kind of equal to the percentage of the military; and
 23 we are doing more and more outreach to women.
 24 We have some racial statistics, but when the
 25 gentleman in the office helped me print out the slide,

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1 they came out with, like, 30 different races. So, there
 2 must have been some where you could check two boxes.
 3 So, I said, let's just get this done, but essentially we
 4 have a -- I think it's 65 percent Caucasian and a larger
 5 number of Hispanic and African-American veterans going
 6 into agriculture than is represented in a lot of
 7 agriculture right now, at least in farm ownership.
 8 Fifty-eight percent of our veterans have
 9 service-connected disabilities, and over 50 of them have
 10 access to land.

11 And these are just some of the things we do for
 12 our membership. We don't have to get too into this, but
 13 a lot of agricultural companies are now offering
 14 discounts to veterans that are members of our
 15 organization. This ultimately can be a -- it's a new
 16 program for us, ultimately it could lead to millions of
 17 dollars in the pockets of veterans to get 5 and 10
 18 percent discounts when they buy tractors and farm
 19 equipment. We think it's a -- even if you came home
 20 from the military unscathed, that you sacrifice four to
 21 eight years from building your farm business, which is
 22 really a lot of time, especially in your youth and your
 23 younger years.

24 This is a label that we manage nationally, "Home
 25 Grown by Heroes," and this started in Kentucky a few

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1 years ago, and we got the contract to manage it
 2 nationally. We're partnered in 15 states, but we have
 3 veterans in 48 states. The Departments of Agriculture
 4 in these states are partnering with the promotion and
 5 promoting it. We now have 500 veterans of all military
 6 eras, at least going back to Korea, anyway, and using
 7 the label, "Farmers, Ranchers, or Fishermen," and that
 8 represents \$50 million in annual sales between them, and
 9 it's a young project that's going to grow a lot over the
 10 next couple years. So, you'll start seeing this label
 11 around.

12 We have a fellowship fund. It's one of our
 13 favorite projects or one of my favorite projects where
 14 we have given out a million dollars in -- we made a
 15 million dollars of purchases for farm equipment, for
 16 livestock, for Mark and Denise Byers -- he's an OIF
 17 double-amputee. We bought them -- they bought a small
 18 farm, and we bought them the equipment to make maple
 19 syrup on their farm. So, they are now both -- they are
 20 both former Marines and actively producing maple syrup
 21 and eggs on the farm, and we've helped over 300
 22 veterans.

23 We like to -- I like to say that we like to see
 24 them get on first base on their own, because a lot of
 25 veterans come to us and want that first \$5,000, and we

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1 just -- it's just not a good investment to give it away,
 2 but if it's -- it's kind of like when your son or
 3 somebody got on first base in little league and, you
 4 know, their eyes are wide open and what do I do now, you
 5 know, we give them a little help to move forward. So,
 6 we really target specific things. My favorite thing is
 7 buying livestock and helping people get their breeds --
 8 their herds started with their first livestock, and
 9 that's something that they really can grow.

10 We have an annual conference. Jamie and Lanon
 11 have both spoken there and participated in our
 12 government partners panel. This year, we hope to have
 13 500 people, most of them farmer veterans, at Michigan
 14 State University in November. I told my team, I said,
 15 you know, it's going to be a few weeks after another
 16 event earlier that month, I said, come up with a unity
 17 theme. So, they came up with the "United We Farm," and
 18 we really like that.

19 We have -- on that slide is our annual women's
 20 conference, because women not only make up -- as much as
 21 the military is welcoming women into all aspects of the
 22 military, and so is agriculture. There's still a little
 23 bit of boys clubs and traditionally male-run industries,
 24 and so we think the women that have served -- chosen to
 25 serve in both these industries, often before they're 30

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1 years old, are a really unique and powerful and
 2 wonderful group of people. So, we like to bring them
 3 together, and they like the camaraderie and friendships
 4 that they've built through that.

5 And for individual veterans, we can help with
 6 career counseling, we can help with technical support,
 7 benefits, guidance. So, we've -- with the financing
 8 from the USDA, we've put together a nice 20- or 30-page
 9 booklet to help them understand what the USDA offers,
 10 what the SBA offers, what the Department of Labor, what
 11 other agencies and grants they could get and support
 12 they can get and programs and places they can go in the
 13 Government to help them build their farm businesses, and
 14 legal assistance, we have a Marine JAG on our staff that
 15 helps with free legal assistance for veterans getting
 16 into farms and peer-to-peer support.

17 These are some of our partners. I'll introduce
 18 Gary in a minute, and Gary is a -- not only represents
 19 Farm Credit as their national vice president overseeing
 20 all the -- beginning the small programs, farmer
 21 programs, but he is also our chairman of our board, and
 22 Farm Credit has been an amazing partner to us.

23 When I built this organization, I knew I needed
 24 to grow it fast to be able to -- there was nothing
 25 connecting veterans to agriculture before, and we have a

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1 very large number of veterans interested dispersed
 2 around the country. So, I really went to these
 3 organizations, and we like to think that it really makes
 4 us -- I might have 15 people on our staff, but there's
 5 100,000 at the USDA, and there's the 75 farmer-owned
 6 lending agents -- lending associations around the
 7 country through Farm Credit. There's the 6 million
 8 members of our bureau, AgrAbility is there.
 9 One of the first farmers served in AgrAbility
 10 when it started was a Vietnam -- a triple-amputee
 11 Vietnam veteran who came home before they had adaptive
 12 equipment and ran a large cane business, pulling himself
 13 up with one arm onto the tractor, and really motivated
 14 the growth of that organization, and we've partnered
 15 with lots of organizations around the country. We're
 16 very collaborative.
 17 That's a -- of the veterans that come to us,
 18 about 20 percent of them are multigenerational farmers.
 19 I like to use the word "first-generation farmer" instead
 20 of "beginning farmer." If you grew up on a farm, you
 21 learned more about farming before you were out of
 22 diapers than many people might learn in their first year
 23 of looking at farming. It's every -- every dinner
 24 discussion, every table discussion, everything you see
 25 your father do, your mother do, the animals, the plants

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1 outside your house, all your first memories, and so
 2 it's -- you've got 18 years often before they went into
 3 the military of that kind of training.
 4 So -- but they still want to be part of our
 5 organization. They love the Home Grown by Heroes label.
 6 They beg for business planning and often need legacy
 7 planning to make sure the farm actually can come to them
 8 if something happened or when something happens to the
 9 parents that own the farm, and they like to participate
 10 in the farmer veteran community.
 11 The other 80 percent are what I call first --
 12 next slide -- first-generation farmers, and because of
 13 the 95 to 98 percent of the usable farm land in the
 14 United States is already owned and farmed, and yet our
 15 population is going to continue to increase, and, you
 16 know, as the First Lady and everybody says, the country
 17 needs to at least double its consumption of fresh fruits
 18 and vegetables, the whole farming industry is looking at
 19 smaller and more marginal pieces of land and with
 20 support from new types of markets and matching farmers
 21 into those new types of markets.
 22 Not all the veterans that come to us are coming
 23 for primary income. Often, they're retired military
 24 often. Often, in this case of Joe, a Vietnam veteran,
 25 he's retired from the military and his next career, and

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1 he started his ten acres of almonds here.
 2 So, I just had a few quick examples of some of
 3 the veterans we've worked with to show kind of a
 4 pattern. Matt was actually FVC member 001, the first
 5 veteran I worked with, and my background was with
 6 organic vegetables, so he's had a pretty successful
 7 career. And these -- all three -- if we could go on to
 8 the next slide, all three of these young men, this Matt
 9 farms pork and poultry and sells into New York and New
 10 Jersey, is right outside of New York City in New Jersey,
 11 and the most marginal, God-awful land I've ever seen
 12 anybody farm, and is making a wonderful living.
 13 And the next one, Carroll has a small piece of
 14 owned land that's on a hillside, also not really
 15 anywhere near what those of us in agriculture would call
 16 farmland, but he did get -- find 20 acres of land
 17 through a land trust and got a long-term -- convinced
 18 them that his way of farming would improve the land and
 19 got it for virtually nothing for years to come. And
 20 so -- oh, and go to the next slide.
 21 So that the theme here, that these are men and
 22 women who are first-generation farmers, who are making
 23 it because they're using rented land, they're not going
 24 after enormous capital infrastructure, at least early
 25 on -- later on, they're going to add as it comes and as

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1 their experience and their capacity grows. They're both
 2 good farmers and good businessmen. You have to be both.
 3 You can't just be one or the other. And they have a
 4 real story to tell. They're all combat veterans, but,
 5 you know, their focus is on -- is on the production of
 6 the food, and that's why they like the Homegrown by
 7 Heroes label. They often say that that tells my story
 8 right there, and I don't have to bring it up in every
 9 conversation.
 10 And so my advice to beginning farmers is to look
 11 at farming as a trade. A lot of people push and focus,
 12 and rightly, on the business side of it, which is very
 13 needed, but the actual -- what this country is really
 14 lacking is -- and is becoming more critical is on both
 15 farms -- people that own farms or people that had people
 16 like I did in production agriculture, where I was an
 17 employee, I was a farm manager, and I was hired to grow
 18 production for large organic companies. So, I was able
 19 to -- when I had a disastrous year and a well went dry
 20 and when I had four kids after -- on my 20th year of
 21 farming, I was able to get a call the next day and asked
 22 to come run the first organic farm in Salinas because I
 23 knew the trade of growing food.
 24 So, I really urge veterans to look at it as a
 25 trade. I urge them to, at least in the beginning, until

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1 you've got a few years, until you know you want to do
 2 this and where you want to do this, that you look at
 3 renting or leasing land and not trying to overcome the
 4 obstacle of purchasing land. I want you to do it long
 5 enough to make sure you like the work and not just the
 6 romantic concept of being a farmer, and by learning from
 7 the best who have done it. So, I'm a real advocate for,
 8 if you are going to -- for apprenticeships and sending
 9 people to the most professional farms in whatever scale
 10 and whatever type of farming they're doing, but find the
 11 best.

12 And so my dream for supporting veterans and
 13 farmers in the future is ultimately -- my best dream
 14 would be to see where veterans could come home and then
 15 bring their spouse and their children and their family
 16 and live with a family farmer and learn to drive
 17 equipment and build fences and milk cows and do all --
 18 weld and do the books and all the chores and actually
 19 get paid to help a 60- or 70-year-old farmer, possibly
 20 veteran farmer, and learn the trade that way.

21 The second thing is a private and public
 22 partnership between the farming industry and the USDA,
 23 principally, and/or educational institutions to really
 24 strengthen our agricultural training so that -- you
 25 know, I like to say that nobody would -- I'm -- I'm the

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1 civilian, I'm the farmer in the Farmer Veteran
 2 Coalition, and the military wouldn't come to me to ask
 3 for my training to send somebody into combat, you know,
 4 so we really need to really send people to the -- to
 5 those who have really done well and done some years in
 6 agriculture and learned the industry to get the
 7 training, and then adequate funding for this work,
 8 because these 8000 veterans, they don't call asking us
 9 to help them get into farming. They really beg us to
 10 help them do whatever we can to get them into an
 11 agricultural career. It's a real passion, it's a real
 12 desire, and we need to help as many as we can.

13 MR. PHIPPS: Very good. Questions?
 14 MR. AUMENT: Ron Aument. On your partners page
 15 there, I was really disappointed not to see the logo for
 16 the Department of Veterans Affairs.
 17 MR. O'GORMAN: Ah, we would love to see it.
 18 MR. AUMENT: They have programs that are, VRE
 19 programs and that sort of thing.
 20 MR. O'GORMAN: We will take any help in making
 21 that happen because our veterans would love to see it,
 22 and, you know, the -- but we are doing -- you know,
 23 in -- you know, Lanon and the USDA and Jaime and the SBA
 24 have been meeting also with the Department of Defense
 25 and the Department of Labor and getting them more and

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1 more involved, and I think there will be some more
 2 discussions this week.

3 So, we'd love to -- it's a good thing, and there
 4 are some people in the VA who are doing some -- VA
 5 employees who have launched some really important
 6 studies on the therapeutic side of agriculture now, and
 7 it could be an alternative to some of the more medical
 8 treatments of trauma.

9 MS. ROTH-DOUQUET: I have a question, but maybe
 10 we have one more speaker. Should we do all of them at
 11 the end or --

12 MR. PHIPPS: You can ask your question now if
 13 it's specific.

14 MS. ROTH-DOUQUET: So, this is a wonderful,
 15 wonderful presentation, wonderful work. You know, we're
 16 always looking at bringing things upstream. So, one
 17 question is, especially in the case of a family, so
 18 let's say we've got a service member and a spouse who
 19 know in the future that they want to go in this
 20 direction. Are there ways that they could get involved,
 21 perhaps the spouse could take the lead, years before
 22 transition?

23 MR. O'GORMAN: We are totally -- we are totally
 24 open to developing that more than we have. We have made
 25 our Fellowship Fund open to -- well, to gold star

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1 spouses, but even the blue star spouses, we really do
 2 want to do that. It is -- farming tends to be a --

3 MS. ROTH-DOUQUET: Family affair.
 4 MR. O'GORMAN: -- a partner affair, yeah.
 5 MS. ROTH-DOUQUET: So, maybe, Libby, we can
 6 follow up with you.

7 MR. O'GORMAN: And then do you want to say
 8 anything real quick, Gary, before I transfer this over,
 9 because Farm Credit is a really, really important part
 10 of this.

11 MS. ROTH-DOUQUET: Yeah.
 12 MR. MATTESON: Gary Matteson. As Michael said,
 13 I serve as chairman of the board of the Farmer Veteran
 14 Coalition and work for Farm Credit. I just -- as you're
 15 thinking about credit, SBA, as a lender, Farm Credit is
 16 a lender. We're chartered by the Federal Government,
 17 about \$300 billion in assets. From a scope and scale,
 18 we're about 40 percent of the mark for ag credit,
 19 commercial banks are about 40 percent, and the remaining
 20 20 percent would be USDA, insurance companies, other
 21 private lenders.

22 We work extensively with USDA. One of the
 23 primary things that we do with USDA is turn people down
 24 for loans because somebody's not eligible for a direct
 25 loan from USDA unless they're turned down by a

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1 commercial lender. We also, about 7 percent of our
2 portfolio is guaranteed by USDA loan guarantees, which
3 is opaque to the borrower. It's generally, we're
4 looking for a little bit of insurance to be able to
5 extend credit.

6 Because we are chartered by the Federal
7 Government because we're not a government agency, we
8 cannot collect -- we are precluded from collecting data
9 on veteran status, race, ethnicity, left-handedness,
10 blue-eyedness, whatever it is. We can't do that.

11 We are provided for within the Farm Credit Act,
12 typically done within the Farm Bill, to be able to give
13 preference to young, beginning, and small farmers.
14 That's our niche. So, our programs that extend benefits
15 to veterans are -- you have to be young, beginning, or
16 small to be able to fit there as a veteran. That's how
17 we sort of get around the -- I mean manage the
18 difficulty of being in the -- subject to the Equal
19 Credit Opportunity Act as a lender.

20 So, that's our scope of what we do. Partnering
21 with Farmer Veteran Coalition is certainly one of the --
22 one of the best things that we've done. I think we
23 started sponsoring five years ago, six years ago --

24 MR. O'GORMAN: At least six, yes.
25 MR. MATTESON: Yes. So, as I say, I just want

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1 to help bring that to the table of what Farm Credit is
2 and does and how we're working in the veteran and
3 beginning farmer space. For beginning farmers, just a
4 quick scope there, about 70,000 last year, 2015, about
5 70,000 brand new loans to beginning farmers, totaling
6 almost \$13 billion, which is a rate of about \$1 1/2
7 million per hour, 24/7, 365, to beginning farmers only,
8 represents about 22 percent of the loans we make.

9 Half of the loans in our portfolio are for
10 \$50,000 or less. We specialize in very small loans. We
11 do that by half -- again, half of those loans being
12 credit scorecards, so six to ten questions, how long
13 have you lived in your current home, check the box so we
14 can check your credit score, that gets you generally a
15 quarter of a million dollars in two to 72 hours. That's
16 the largest way that we can deliver as a cooperative,
17 owned by our borrowers, and that's how we deliver so
18 many small loans at a low cost.

19 If somebody falls out of that process, a
20 beginning farmer with impaired credit, for instance,
21 they can go through a normal underwriting process and be
22 able to still access what we do.

23 MR. QUAGLIO: Okay, Ken Quaglio. A quick
24 question. If someone takes out a loan, is there a
25 period of time to which they start to develop and

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1 actually farm? So, in other words, you acquire the
2 land. Does a clock start clicking at that point where
3 in 24 months you actually have to produce something?
4 What is -- for a veteran that's learning the business,
5 I'm just kind of curious, what does that look like in
6 terms of the timeline?

7 MR. MATTESON: As Michael said, rent or lease
8 land. It's prove the business first. The business plan
9 doesn't say -- it's like the wrong business for somebody
10 new is to say I want to grow an orchard or a vineyard; I
11 have got to wait five years to get a crop. We're, like,
12 no, let's think of something else. Cash flow within six
13 months is a really good idea in any startup business.
14 So, the --

15 MR. QUAGLIO: But how do you evaluate that in
16 terms of a loan portfolio, when someone applies for a
17 loan?

18 MR. MATTESON: If you have the equity to be able
19 to wait five years for a return on your investment,
20 we'll wait with you.

21 MR. QUAGLIO: Okay.

22 MR. MATTESON: We are the original slow money,
23 patient capital, because we're a cooperative, and our
24 boards of directors are farmers. We get it that you're
25 going to have a bad year in farming, but by the same

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1 token, it's a cooperative. We are not going to bet
2 everybody else's assets and money on saying, gosh --

3 MR. QUAGLIO: Right.

4 MR. MATTESON: -- we think you're a great guy,
5 we'll wait five years for you to pay your loan back.

6 MR. O'GORMAN: And I grew \$200 million of
7 organic vegetables for the companies I worked for, 100
8 percent of it on rented land. So, we leased -- you
9 know, we -- neither Gary or I advocate that a veteran,
10 unless they have a very specific type of farming
11 training, that they have to be on that land forever,
12 such as what Jamie did, where you have got to build a
13 greenhouse, that he is going to be there long term, to
14 wait a few years before you look at that obstacle of
15 buying land, and you may never need to.

16 MR. O'FARRELL: Jim O'Farrell. What -- do you
17 capture a veteran's status?

18 MR. MATTESON: No.

19 MR. O'FARRELL: No.

20 MR. MATTESON: We're precluded from doing that.
21 If we collected any race, ethnicity, special category
22 sort of information, then we would be subject at some
23 point in the future to a discrimination lawsuit, and if
24 we collect the information, it would be perceived that
25 we use that information in loan decisions.

1 MR. O'FARRELL: What's the average default rate
2 on -- historically?

3 MR. MATTESON: Delinquency is down around
4 two-tenths of a percent -- well, 1.2 percent right now,
5 delinquency. Default is much lower. A lot of that is
6 because, as a cooperative, we will -- we go a long time
7 with many borrowers, as long as they keep talking to us,
8 we're very patient about -- we get it that you have a
9 bad year.

10 MR. O'FARRELL: Okay.

11 MR. MATTESON: So, very low default, very -- in
12 my 15 years as a farmer-elected director, there was no
13 year in which -- out of 10,000 borrowers, just a small
14 part of the Northeast of the country, no year in which
15 we had more than three foreclosure actions, and that's
16 usually in a -- you know, a divorce, somebody stops
17 talking, and things go bad. It just isn't the style.

18 MR. O'FARRELL: And a quick followup question
19 for you. So, I've got, like, three restaurants right
20 now that I'm thinking of, through a non-profit I work
21 with veterans, who own restaurants. How do they find
22 out about this? What's the best way? Is there a web
23 portal?

24 MR. O'GORMAN: Yes, I have got cards for
25 everybody. We can -- so, we can give out a card, or I

1 think it's our last slide, www.farmvetgo.org.

2 MR. O'FARRELL: Okay, thank you.

3 MR. O'GORMAN: And they should get in touch with
4 us.

5 MR. CRITELLI: There's quite a few of the tools
6 actually online, so you can go and download the forms
7 and --

8 MR. O'GORMAN: Yep, it's a good site.

9 MR. O'FARRELL: Right. The reason for my
10 question is it does seem like there's a whole lot of
11 work being done in the training, the assistant secretary
12 that you mentioned, we help them with the seeds, we help
13 them with equipment, we help them with the land. You
14 guys are helping them with training, you're helping with
15 mentoring trains and --

16 MR. O'GORMAN: And marketing and --

17 MR. O'FARRELL: -- that's the key. So, the
18 marketing side, and I'm just wondering, is there a nexus
19 there with what SBA does in terms of marketing and find
20 the sources of supply? Because the other thing going
21 through my mind is, as a government contractor, there's
22 a lot of similarities. Like you said, in any small
23 business -- a small business government contractor
24 normally starts as a subcontractor to a Lockheed Martin.
25 Is there a similar analogy here where a small veteran

1 farmer starts as a subcontractor, like you're talking
2 about, with rented land, leased land, to a larger farm,
3 and so is there -- you're organizing that marketplace?

4 MR. O'GORMAN: Is it Jim?

5 MR. O'FARRELL: Jim.

6 MR. O'GORMAN: One of the problems, Jim, is that
7 the -- the -- that smaller farm is looking for their
8 highest in, their highest margin market. Now,
9 sometimes -- I advocate that sometimes they look --
10 spend too much time looking for the high-end market and
11 could spend -- you know, accept a little less money and
12 spend a little more time on the farm developing their
13 farming. It's -- you know, so it depends what sort of
14 market that is, but, you know, I would say that of the
15 80 percent of the -- that the veterans in that 80
16 percent group of the 80/20 that are first-generation
17 farmers, you know, we're -- we will be collecting
18 information on their year-to-year sales and their
19 increase in sales, particularly with the use of the
20 Homegrown by Heroes label, and I think that more and
21 more are going to be expanding into larger markets. And
22 then we will also probably be looking at some
23 cooperative markets, such as in beef production and a
24 few things like that, where somebody's not going to all
25 direct-sale all their own meat, but they might sell it

1 with some other veterans and get that in.

2 So, we're -- our market sight is developing, but
3 we -- you know, it's -- it's the production -- its
4 really about the volume that we're still working out
5 with a lot of the veterans now, and a lot of them are
6 going to be big and a lot of them are going to be small.

7 MS. CARSON: And, Jim, it's Barb Carson. I want
8 to follow up on your question on where is the nexus with
9 SBA and what we're doing, and I want to thank Jaime
10 Wood, who you have heard both Lanon and Michael say that
11 she's been the point person for agriculture for SBA, and
12 I'm grateful for that, Jaime, thank you.

13 So, she has an idea, and I want to bring it to
14 the advisory committee because you have been more
15 purpose-driven about the meetings. So, you're spending
16 time on agriculture today. We are going to find out
17 some things that we didn't know before and think about
18 what should happen. It's going to be timely.

19 I'd really like to encourage you to start
20 writing the report now, as fast as you can, because
21 during National Veterans Small Business Week, in a
22 brainstorm last week with Jaime, we want to highlight
23 all the things in ag, as we will get all the things
24 you've heard today. Many servicemembers leave rural
25 communities and then come home to them. So, there's a

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1 big population that we can serve.
 2 The idea of what's next for the Vietnam Era
 3 veteran, which John Garcia and I have spent a lot of
 4 time on, I don't want to rush anybody out of business,
 5 but when they're ready, they would love to turn it over
 6 to another veteran, if not a family member. How can we
 7 help? This is a great field for that.

8 Also, dispelling some myths about what
 9 agriculture is now, that you don't have to have a lot of
 10 land. You don't have to own it. You could be in an
 11 urban setting. You don't have to be from Iowa to be in
 12 an agri business. So, we are going to have a major
 13 showcase event where we do a farm to table, shows you
 14 somebody that's growing something, to the trucking that
 15 might happen in between, to the technical aspects or
 16 technology that makes it possible, to the actual
 17 veteran-owned restaurant or wherever that is actually
 18 consumed. So, we will have a large national one, and
 19 I'd love to see the regional points where we can help
 20 with the outreach so veterans know about FVC, what USDA
 21 is doing.

22 And then, finally, what SBA can do beyond
 23 outreach and convening like that is we can do some
 24 lending, you know, in addition to what is happening,
 25 what you've heard about today. So, during our

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1 presentation this afternoon from the SBA Office of
 2 Capital Access, please do ask that, you know, what else
 3 can SBA do. Thanks.

4 MR. PHIPPS: Okay, we are going to go to Jamie
 5 now.

6 MR. CRITELLI: Okay, good morning. My name is
 7 Jamie Critelli. As I mentioned earlier, I have a
 8 greenhouse business in Upstate New York. It's called
 9 Floral Beauty Greenhouses. I've also worked extensively
 10 with the Farmer Veteran Coalition over the years, and I
 11 have to do a small little shout-out. I have to thank
 12 FVC for what they have done to support me getting into
 13 agriculture.

14 I also have to definitely support Farm Credit.
 15 Were it not for these two gentlemen directly, I wouldn't
 16 be where I am today. And I would like to caveat Gary's
 17 point that Farm Credit is very helpful working with --
 18 working with the farmers. I am actually in the process
 19 of going through a divorce right now, and Farm Credit
 20 has been very generous with me, let's say, for a couple
 21 months. So, they don't just talk the talk; they walk
 22 it, also.

23 So, anyway, today I want to leave you with two
 24 impressions, okay, at the end of my session, and I know
 25 that that time is limited, so I'll speed it along. One

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1 is just the -- the immense scale of the challenges
 2 affecting American agriculture, okay, over the next few
 3 years, and the other thing I want you to take away is I
 4 want you to walk away with an appreciation that the
 5 whole solution that you come up with must be worth more
 6 than the sum of its parts. And if you can do that, then
 7 you're 90 percent there.

8 Okay. So, the next slide. Okay, we're going to
 9 make this a little interactive here. What I -- what you
 10 heard earlier was talking about, you know, land and
 11 funding and training. They're all interrelated. So, if
 12 on this -- on your slide somewhere, if you could draw a
 13 little pretty picture of a three-legged stool, that
 14 should be your graphic for what that looks like. Land,
 15 funding, training. Any leg falls off, the thing
 16 collapses.

17 What I want to talk about, though, is actually
 18 three legs of a triangle, okay, and we're going to start
 19 getting into it on this slide and also cover it on the
 20 next slide. The GI Bill, the GI Bill came around in the
 21 forties, and the history is on the next slide, but does
 22 anybody know -- it's in the slide, so don't sneak
 23 ahead -- but does anybody know what the original five
 24 pieces were of the GI Bill? Three still exist today.
 25 Three you might be familiar with today.

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1 Obviously home loans, right, education, and what
 2 else? What would the third be?

3 UNIDENTIFIED: Rehabilitation?

4 MR. CRITELLI: Unemployment, actually,
 5 employment assistance. Now, it's tricky because these
 6 things have been parcelled out to other organizations.
 7 Back at the time of the GI Bill, there wasn't Housing
 8 and Urban Development, there wasn't, you know,
 9 Department of Labor, as we see it today, okay? But
 10 there were originally five.

11 If we can go to the next slide, these were the
 12 five: Free land for a farm; a year of unemployment
 13 benefits, that still exists, that's been sent out to the
 14 Department of Labor; guaranteed loan for a home, that
 15 still exists, you have to have a home inspection, but it
 16 exists; free college education, some would argue that
 17 exists or it doesn't, but the opportunity exists to get
 18 an education; and a guaranteed loan for a business,
 19 which that varies, okay, that varies, but this -- this
 20 was the history.

21 Okay. So, what I would like you to do on this
 22 page is draw a little triangle. You are going to
 23 actually draw two, but the first one I want you to put
 24 on there, what does your triangle look like? Three
 25 equal legs, okay, and your legs would be farmers, number

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1 of farmers, the next would be land available or arable
 2 land, and then the third would be mouths to feed.
 3 And so a lot of you will end up drawing an
 4 equilateral triangle. So, now think about what you
 5 think that triangle is going to look like ten years from
 6 now, and I will tell you that the number of farmers
 7 decreases ten -- 100,000 per year. The amount of arable
 8 land decreases 5 million acres in this country every
 9 three years. And the mouths to feed, it's 220,000 new
 10 mouths globally a day. So, what do you think that
 11 triangle is going to look like?
 12 That's the size of the scale. We talk about
 13 funding. We talk about getting people into agriculture,
 14 and it's nice to have geometric numbers, but the problem
 15 is exponential. Is truly is exponential. And with the
 16 retirement age approaching 59 years for an average
 17 farmer, unless something's done quickly, there is not
 18 going to be anybody to feed us anymore.
 19 Okay, next slide. I just put these slides in
 20 talking about land because I think it's interesting.
 21 There is no more land being built or being offered, but
 22 when you look at the history of pensioning off soldiers
 23 with land, it goes back to the Roman Empire, and when
 24 they stopped doing it, it led to the decline of the
 25 empire.

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1 Of course, land was readily available. You had
 2 land in France, what is now France. It was mostly
 3 forest land, but you could clear it and you could farm.
 4 What we're saying nowadays is you see a lot of
 5 people getting into more and more high-intensity
 6 agriculture, trying to do things to improve the yields
 7 to make up for the shortfall of land. At the bottom of
 8 this slide, it's just talking about how the GI Bill came
 9 to exist and why land for a farm was included in there
 10 as well.
 11 And I would say it's -- it's helpful to just
 12 keep the discussion going on this. I'd hate to see
 13 something happen like another bonus march because we're
 14 not providing the opportunities to our veteran
 15 populations.
 16 Okay, next slide, please. So, these are some
 17 more -- here are some more stats. The take-away -- the
 18 take-away I want to have off this slide isn't even
 19 written up here. We talk about a lot of veterans and
 20 soldiers coming from rural America and going back to
 21 rural America and trying to give them opportunities in
 22 rural America. The caveat to that is, you'll see on
 23 future slides, it takes a long time to get into
 24 agriculture, and it takes a long time to demonstrate
 25 your competence to get a loan into agriculture. So, you

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1 have to -- it's -- it's almost Utopian to say we're
 2 going to put people back in rural agriculture. You have
 3 to be able to feed yourself. You have to be able to
 4 feed your family two to three years until you get your
 5 business off the ground, okay?
 6 But with proper training, equipment funding, if
 7 you remember that three-legged stool on that first
 8 slide, with those things, someone could have a
 9 successful transition into agriculture. Next slide,
 10 please.
 11 We still have the safest food system in the
 12 world. We do have a number of challenges at the
 13 government level with respect to interagency operability
 14 and just what our general policies are. I have seen
 15 already in my generation a huge shift in how we view the
 16 migrant workforce that harvests our food and feeds us.
 17 Already, since 1990, we've lost 5 percent of the arable
 18 land in this country, okay? These challenges are huge,
 19 and we're starting to see things around the cost of food
 20 skyrocketing.
 21 For anybody that's been to the supermarket
 22 lately and goes through the meat section, I don't ever
 23 remember as a child where you would see meat coming from
 24 another country being sold on the shelves, and now it's
 25 very common that meat is coming from Australia and New

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1 Zealand and Canada, and it's because of these
 2 challenges. We're clearly not setting the policy the
 3 way that we need to, and this is the follow-on effect to
 4 that, and it will only continue.
 5 Okay. The bottom line, America needs people to
 6 feed itself, okay? America really needs farmers,
 7 100,000 a year, and nobody else really knows where
 8 they're going to come from, and I would advocate that it
 9 could possibly be the veteran population. Next slide.
 10 So, last year there was an AgrAbility conference
 11 in Rochester, New York, the National AgrAbility
 12 Conference, and there were some very heavy discussions
 13 about what is the role of veterans to feed America, and
 14 the Farmer Veteran Coalition took this study on, and
 15 Michael asked me to get a panel together of people
 16 across the country, and we got together 15 different
 17 people from all different walks of life, some farmers.
 18 We had people from state departments of labor, state
 19 departments of veterans affairs, AgrAbility, and some
 20 research universities in California and Texas.
 21 I don't have the report here to share, but I
 22 will gladly email it around, and we'll discuss some of
 23 the findings here. Next slide, please.
 24 Now, what happened with the report? So, this
 25 was April. By June, we had an event down in Washington,

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1 D.C., where we came down. I don't remember how many
2 farm -- veteran-farmers you invited, Mike, like 50 or
3 something.

4 MR. O'GORMAN: Last year we had 35 at the USDA
5 and on Capitol Hill, yeah.

6 MR. CRITELLI: So, we came down, and basically
7 what happened was each veteran would go meet with their
8 respective senator or congressman and, you know, lay out
9 some of the challenges affecting farming. We shared --
10 you know, I can rattle the four senators off the top of
11 my head, you know, Senators Blumenthal, Roberts --
12 Senator Roberts is head of the Senate Ag Committee --
13 and then the two senators from New York.

14 I can't rattle off the ten representatives off
15 the top of my head, but the key take-away of the report
16 was we weren't looking for any additional funding on
17 anything. There was no additional funding needed to
18 advocate some of these policy changes. What was
19 required were definition changes and opening up --
20 expanding eligibility, but not necessarily coming up
21 with any new money.

22 The general consensus, though, from talking to
23 legislators, was that we basically have a chicken versus
24 the egg problem. Farmers would use resources if they
25 existed, but without the resources, without the

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1 empirical data, there's no evidence that they would be
2 used. So, do you put the money there and hope it gets
3 used or do you -- you know, do you sort of -- do you go
4 about it a different way? But, again, I would reiterate
5 that the solutions we proposed in the white paper cost
6 nothing, so -- okay, next slide.

7 Just to highlight some issues which may or may
8 not have been addressed already, I mean, we have to --
9 we have to recognize that farming is very hard. The
10 veteran may be disabled or not. They may have an
11 impact. Farming is very expensive, okay, because of the
12 cash flow cycles, and the veteran may have dependents to
13 support. So, that's something to consider.

14 There is the timing issue, when it takes a
15 three-year period or two years with a waiver to
16 demonstrate that you have the tenacity or the skill to
17 farm, you have to do something for money in the interim,
18 and then, finally, I don't know of any farmer out there
19 that's a beginning farmer that isn't doing something
20 else on the side for income. So, when you do that
21 you've set up a business the way it tells you to in the
22 textbook, then all of a sudden, if you lose your
23 off-farm income, now you've got a big problem because
24 you can't draw unemployment.

25 So, where do we draw the line? You know, what

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1 is appropriate? Do we sit there and pat the person on
2 the back and say, "Good job, you failed, get back in the
3 workforce," or is the problem big enough where we say,
4 "Okay, we are going to double-down and we are going to
5 make sure you can have a successful career in
6 agriculture." And I don't have an answer for that.
7 Okay, next slide.

8 All right. So, in addition to doing -- the next
9 few slides show summaries of different findings. This
10 is a collation of not just what's in the report, in the
11 white paper itself, but also some findings from a New
12 York study that we did. The New York study is the very
13 last page.

14 I'm not -- I'm not going to read through these
15 in excruciating detail, but on the next slide, you'll
16 see that we had a total of five categories we looked at.
17 We were talking about -- early on, we were talking
18 about -- let me find my triangle again -- farmers, land
19 in use, and mouths to feed, and we talked about the
20 three-legged stool of land, funding, and training.

21 But there's really another -- there's another
22 triangle as well, and that's really the one I need to
23 highlight for the session tomorrow, which is on
24 experience, funding, and then the roles and
25 responsibilities.

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1 If we -- if we get that right, then we only
2 improve the yield of agriculture. That's really what
3 it's about in the end, because we have to offset the
4 number of people that are getting out of agriculture and
5 we have to offset the amount of land less this year than
6 we had last year, and we have to offset the numbers of
7 mouths to feed.

8 My -- my challenge for the group would just be,
9 you know, whatever -- whatever policy decisions get
10 made, whatever happens going forward, just please
11 understand that you're walking a fine line between due
12 diligence and deterrence. It's very critical. And for
13 the veteran population, in particular, you know, when
14 you -- when you come out of the military and you're
15 told, you know, get into the VA system, you'll be taken
16 care of, or you get into vocational rehab, or even in
17 the case of, you know, being passed around from agency
18 to agency, at some point people throw up their hands and
19 they say, "You know what, I've done it myself as a
20 soldier; I'll do it myself as a veteran. I don't need
21 anybody's help." So, just please be cognizant of that.
22 So, next slide, and this is the final slide.

23 This is just an example. This is one we did in
24 New York. You know, looking at these five categories
25 that are highlighted, who can -- who can handle things?

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1 I added the SBA line in the bottom, but basically we
2 looked at five categories, financing, we looked at
3 availability of land, we looked at mentoring, we looked
4 at, you know, just a navigator-type role, and then a
5 one-on-one business assistant. So, I'm happy to
6 entertain any questions from the group.

7 MR. PHIPPS: Michael Phipps.
8 Jamie, what do you see are the biggest issues?
9 As the committee, we have limited time to understand a
10 topic as diverse as this. What do you see as the time
11 issues for veteran farmers that we could have effect
12 here from the committee to address?

13 MR. CRITELLI: Okay. How far down do you want
14 me to dig, sir?

15 MR. PHIPPS: That's -- so, at the end of the
16 year, we make a report that goes to the White House, to
17 Congress, and to the SBA on programs that can be
18 started, improved, or legislation that can be changed.
19 So, for us to be most effective, we have to fit within
20 those boundaries.

21 MR. CRITELLI: Okay. So, I would --

22 MR. PHIPPS: And of this we can talk offline. I
23 am going to be talking to every -- to you guys offline,
24 but just for the committee's sake, to address those top
25 issues.

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1 MR. CRITELLI: I will highlight three issues.
2 They are not necessarily simple fixes, but they would
3 have the biggest bang for the buck, okay? The first
4 would be change -- somehow change the definition of an
5 apprentice on a farm so that the farmer isn't on the --
6 the farmer that's training isn't on the hook for
7 Workmen's Compensation insurance for the apprentice and
8 that the apprentice could actually learn something from
9 the farmer without having to be compensated. That's a
10 huge one. That's a huge hurdle because we have a
11 chicken and the egg problem of education versus --
12 versus time. You know, we have to clear the three-year
13 hurdle for somebody to take on something in farming.

14 The second definition would involve changes at
15 the Department of Labor, and if you have some sort of
16 farm business -- I think farm businesses should somehow
17 be exempt somehow from the unemployment insurance
18 provisions so that if somebody has a farm business,
19 which is not at all profitable, and they continue to
20 work one, two, three jobs on the side, and they lose
21 that income that supports them and their families,
22 because they're trying to achieve the three-year hurdle
23 to get, like, a USDA loan or something, they should be
24 able to collect unemployment insurance.

25 But you realize that the population of people

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1 getting into agriculture is so small that even if the
2 definitions get changed, it has to be road showed in
3 such a way that people understand it, and right now it's
4 not. So, changing the apprentice thing, changing the
5 definition of the Department of Labor.

6 The third one also costs nothing, and I know the
7 USDA has taken great strides to take this on already,
8 but there has to be a one-stop shop for all these
9 veterans trying to get into agriculture. There has to
10 be. There has to be the navigator that pulls them
11 through the whole process, that is aware of every single
12 tool, every single resource. And I find right now it's
13 really -- it's really hit or miss who you talk to at
14 what agency.

15 I know, Barbara, we have spoken about having SBA
16 do that, have SCORE do that, have VBOC do that. I know
17 there's discussion around USDA -- the Armed Service
18 agency doing that. I don't know what the right answer
19 is, but everybody has to have a common picture, and it
20 has to be shared. So, those would be the three changes
21 I would advocate.

22 MR. PHIPPS: Barb has a comment.

23 MS. CARSON: I was going to comment on the scope
24 of this particular body, and the things that you
25 mentioned are interagency beyond this group, some that

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1 we can effect potentially, but -- so, I'd like you to
2 come talk to our Interagency Task Force, and as a
3 reminder, for those members there, the Office of
4 Management and Budget, GSA, Department of Defense, SBA,
5 Labor, Treasury. So, there's synergy there to make
6 those things possible, potentially.

7 What we can do together are the outreach that
8 you mentioned. We do -- SBA offers technical
9 assistance. We could, as a recommendation to this body,
10 tie some of the USDA and SBA efforts together, which I
11 believe Lanon is open to doing it, and both of us would
12 put the torque into it to get it done.

13 I don't -- and I would love to hear, Mike, if
14 you have a different perception on what we might be able
15 to do with this body.

16 MR. PHIPPS: There is a little bit of the
17 outreach and some of the things that we've talked about
18 offline with the interaction between this committee and
19 the interagency committee and kind of lining up some of
20 those goals and having Davy on the committee and on some
21 of the agenda items we have as a committee to talk
22 about, because so far we haven't -- Davy has just been a
23 representative, we haven't aligned the goals or at least
24 tried to advocate for what we think as the committee in
25 those topics are and try to apply it to that

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1 interagency.
 2 I think there is a big cross-talk and an
 3 effectiveness that will be a force multiplier, because
 4 in the beginning, these kinds of -- when we first went
 5 to the interagency, there was, like, two people there.
 6 Now it's gained some momentum. So, I think maybe the
 7 time is right.
 8 You know, on effecting, you know, the changes in
 9 terms of legislation, you know, there's a number of ways
 10 that I think we could get some recommendations from the
 11 SBA on the right way to do that, whether it's through
 12 research or whether it's outreach and those types of
 13 activities are, you know, at the top of the list, and
 14 some of the things that happened in the gap analysis
 15 that we got approved to release recently.
 16 In terms of the one-stop shop for veteran
 17 agriculture, this is not just a vet-ag issue. This is
 18 all veteran small businesses. We have this issue with
 19 just a plethora of resources out there, but how do I
 20 drink from the fire hose, right? How do I align these
 21 racehorses up in a pattern that is going to support my
 22 business?
 23 And you're addressing kind of a -- even a larger
 24 veteran business issue that I think we've kind of talked
 25 about here at SBA that is starting to take a little bit

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1 of ship, but there definitely needs to be that
 2 navigator. So, after a lot of the work that we do, even
 3 though it's coming to light here during the committee,
 4 we are going to have, especially while we're doing our
 5 report, I'd like to be able to reach out to all of you
 6 guys and really, instead of just taking one voice, kind
 7 of collectively have this discussion, and then I can
 8 push it out to the committee for further discussion,
 9 along with the SBA, so we can make some meaningful
 10 recommendations in the ag business.
 11 MS. CARSON: It's Barb Carson again. Can I
 12 please talk about the navigator for just one moment?
 13 This is something that's the bane of my
 14 existence because the Federal Government is never going
 15 to be agile, so we're probably not the right place to do
 16 that, but what would be meaningful, I believe, is
 17 improving our referrals amongst qualified, high-quality,
 18 you know, service delivery. That's really what I'm
 19 trying to focus on. And the Government can't rate
 20 different organizations, but we do have the ability to
 21 partner, and then that means that if I have an agreement
 22 with FVC or another non-profit, I can put a link to you
 23 on our site, because right now, I don't want to have one
 24 front door, because if you don't find the magic door,
 25 you'll never get in.

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1 So, the goal of this administration happens to
 2 be no wrong door. I could find you on SBA. I could
 3 find you on S -- you know, USDA. And also, one more
 4 thing, that people don't always put their veteran
 5 persona front and center when they go searching for a
 6 service, because they may not think that there's a value
 7 in being a veteran in that particular place. So, I want
 8 to make sure that we can be found lots of ways, and
 9 that's one thing I would encourage us to do, is to refer
 10 amongst ourselves more, better, more and better.
 11 MR. ZACCHEA: Mike Zacchea, a couple of ideas
 12 here.
 13 Mike, you talked about an apprenticeship
 14 program. Are you at all connected with either Voc Rehab
 15 or any of the state department of -- state labor
 16 apprenticeship programs or have you gotten those --
 17 MR. O'GORMAN: We are building a chapter system,
 18 and so we have a -- some of our state chapters are
 19 working with both the -- in both the state Voc Rehab and
 20 the -- and their state chapters -- and their state
 21 departments of labor, but we have one of our partners
 22 that we work with closely, through a -- through funding
 23 from the USDA, is Cornell, one of the top land grant
 24 universities in the country, and they've, just in the
 25 last couple days, sent me a notice about a breakthrough

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1 apprenticeship program that they've -- they seem to be
 2 working through in New York, and they're looking for
 3 some farms that -- some veteran farms, too, that can
 4 take on apprenticeships.
 5 So, that's -- so, we're looking -- there are
 6 going to be some -- you know, we've been pushing along
 7 enough that it looks like it's opening some cracks
 8 there. I'll keep you posted on that.
 9 MR. ZACCHEA: And then I can connect you to
 10 them, but I've been asked to speak at the National
 11 Association of State Work Force Agencies --
 12 MR. O'GORMAN: Oh, okay.
 13 MR. ZACCHEA: -- that work in this -- within the
 14 apprenticeship area, so I can certainly introduce you to
 15 them.
 16 The other thing that I wanted to mention,
 17 talking about a navigation ship, there is social
 18 networking software that can create a visual depiction
 19 of the many relationships, I mean, not just people but
 20 organizations, and that's what we're trying to do as we
 21 get to creating, you know, this model and the sea of
 22 goodwill, which posits -- you know, whether you call it
 23 no wrong door or wrap-around services or the warm
 24 handshake or whatever buzzword you want to use, but
 25 that's how you have to get the navigation ship for

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1 the -- you know, is creating -- and the software is out
 2 there, you know, but we just need to -- it's a lot of
 3 work, it's intensive, but, you know, I would like to
 4 suggest that -- and the last thing that I want to
 5 mention, very briefly, is we have talked about the GI
 6 Bill previously in creating a carve-out for veterans
 7 starting businesses, which to me makes sense. Some
 8 people agree, some people don't, but I think that that
 9 is fertile ground for promoting veterans in farming,
 10 re-establishing -- and it's not, you know, creating
 11 anything new. It's just re-instituting a title that has
 12 been stripped out of the post-9/11 GI Bill.

13 MR. PHIPPS: Excellent. Thank you, guys, very
 14 much. We really appreciate you taking the time today in
 15 addressing this issue holistically.

16 We are going to take a break right now, and we
 17 will reconvene at 1300 hours, and 1:00 p.m. for all you
 18 civilians. We're off the record.

19 (Whereupon, at 11:55 a.m., a lunch recess was
 20 taken.)
 21
 22
 23
 24
 25

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1 AFTERNOON SESSION
 2 (1:03 p.m.)

3 MR. DODDS: I think the last time I saw you guys
 4 was in March, okay, so since that time, we've announced
 5 the scorecard for FY15, and so FY15 was a good year for
 6 the -- for government contracting and for the agencies
 7 in general. We had the third consecutive year of
 8 meeting the goal for 23 percent for small business, the
 9 highest ever, 25.7, highest ever for SDVO at doubling
 10 the goal at over 10 percent, first time ever meeting the
 11 women-owned goal, over 5 percent, and highest ever SDVO
 12 achievement at 3.9 percent. So, that's the good news.

13 I also have one other item of good news. Let's
 14 go to the next slide. We issued the final rule on the
 15 limitation on subcontracting on May 31st, and it will be
 16 effective on June 30th, and this is the one that deals
 17 with the limitations on subcontracting, the new way to
 18 calculate that, and the ability to rely on
 19 subcontractors to help you meet that performance
 20 requirement. Let's go to the next one.

21 So, we define what that means, and it means, you
 22 know, if you're on a service-disabled, veteran-owned
 23 set-aside, you have to be a service-disabled,
 24 veteran-owned prime or sub to be able to do this.

25 We kept the percentages the same. For services,

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1 it's 50 percent. So, you can subcontract up to 50
 2 percent to a large business, but the other 50 percent
 3 has to be done by small businesses on the set-aside.
 4 Manufacturing is the same, 50 percent.

5 We had some questions around the nonmanufacturer
 6 rule, which we tried to deal with in this rule,
 7 especially when it comes to multiple items.
 8 Construction, 85 percent, and specialty trade we kept at
 9 75 percent you're allowed to subcontract, and that means
 10 you have to do 25 percent yourself on a set-aside.

11 For mixed contracts, we tried to be very clear
 12 that, you know, you pick whatever the NAICS code is and
 13 that's the rule that applies. We don't expect small
 14 businesses to be both service providers and
 15 manufacturers, for example. So, whatever the NAICS is,
 16 that's what's going to dictate what the rules are that
 17 apply to that contract. And you can have these slides.

18 At the bottom, there's the citation to the rule.
 19 So, I have to go through it very quickly. You know,
 20 this sometimes takes up to an hour to go through, but
 21 you will have these slides and you will have these
 22 citations to the rules if you ever want to go look this
 23 stuff up.

24 We clarified that if you're going to use a
 25 subcontractor to help meet those limitations, they have

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1 to actually perform the work. If they turn around and
 2 subcontract it out, that's counter to what the purpose
 3 of the whole limitations is. So, you're not allowed to
 4 do that.

5 The time period is basically going to be -- when
 6 we're going to determine your compliance is the base
 7 term or each term of the contract, although the CO can
 8 apply these to an order under a contract if they want
 9 to.

10 We -- in addition to dealing with subcontract
 11 teaming, we also are allowing joint venturing where as
 12 long as each entity is small, they can qualify as a
 13 small business. Previously, the general rule was if you
 14 had two firms that joint ventured, you would add them
 15 together, and then they would have to meet the size
 16 standard. We had some exceptions in these unique
 17 scenarios. Because of the emphasis on teaming, we
 18 decided that as long as you're each small, we are going
 19 to let you JV as small going forward.

20 We did some stuff around affiliation. There's a
 21 presumption that family members are affiliated. There's
 22 a presumption you're affiliated if more than 70 percent
 23 of your revenue comes from another concern.

24 We clarified some stuff around when we determine
 25 size. Usually it's at the time of offer, including

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1 price, but there's unique scenarios where price isn't
 2 part of the initial offer, like architect/engineering,
 3 design/build, and so forth.
 4 We clarified some stuff around recertification.
 5 The general rule is we determine your eligibility for a
 6 set-aside at the time of your offer, including price,
 7 and there were situations where someone said they were
 8 small, and they were acquired before award happened.
 9 So, under our interpretation of that, you're allowed to
 10 receive the award, but the Government won't get credit
 11 for a small business award if you're recertifying as
 12 other than small.
 13 We clarified some stuff around rentals. We
 14 consider rentals to be a service, not a supply contract.
 15 We also made clear that if we give you a waiver of the
 16 nonmanufacturer rule, that doesn't really affect the Buy
 17 American Act or Trade Agreements Act or other laws that
 18 apply to sourcing of contracts.
 19 This is a -- we did a lot of stuff around the
 20 nonmanufacturer rule. It's kind of complicated, but
 21 basically COs need to know this information in order to
 22 request waivers when they're buying multiple items. So,
 23 this is all very contract officer-specific.
 24 We are going to allow requests for waivers of
 25 the nonmanufacturer rule for software, and this kind of

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1 tells you how we'll do that. Usually, you know, if you
 2 hire someone to do software, that's a service, but in a
 3 lot of ways, the Government buys software as a
 4 commodity. So, we're trying to figure out when we're
 5 going to treat it as a commodity, and we issued a rule
 6 to kind of tell people how to do that.
 7 We clarified that both the limitations on
 8 subcontracting and the nonmanufacturer rule do not apply
 9 to small business set-asides below 150,000. That's only
 10 small business set-asides. If it's an 8(a) or SDVO,
 11 those rules still apply, but the way the statute is
 12 written and has always been interpreted, those
 13 small-dollar acquisitions are not covered by the
 14 performance of work requirements.
 15 We clarified some stuff around the 8(a) program,
 16 when we consider construction to be new or when we
 17 consider it to be a recurring requirement.
 18 We had to implement some stuff from the NDA of
 19 2013 around primes notifying a small business if they're
 20 going to name them in a proposal as a subcontractor.
 21 Subs were concerned that they weren't -- they weren't
 22 notified that their names were being used in these
 23 proposals; also providing a way for someone to report
 24 bad faith in subcontracting. So, that was one of the
 25 things we added based on the statute.

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1 One of the clarifications around the HUBZone
 2 program is that we are going to allow that program to
 3 apply the nonmanufacturer rule. Previously, it did not
 4 apply to the HUBZone program. HUBZone, you had to
 5 supply the product of a HUBZone, but under the law, we
 6 were told to make all the rules similar. So, now, all
 7 the -- you know, all the programs have the same kind of
 8 rules around limitations on subcontracting and
 9 nonmanufacturer rule.
 10 So, that rule -- all that information -- all
 11 that stuff I just went through really quickly was in
 12 that rule that was published on May 31st and will be
 13 effective June 30th. Some of it will still have to be
 14 put into the FAR and FAR clauses before it becomes --
 15 you know, gets into your contracts and solicitations
 16 that you've seen.
 17 We did some clarification around the information
 18 value-added technology reseller footnote exception that
 19 we created. It's basically a supply contract, so we're
 20 saying the nonmanufacturer rule applies to those when
 21 you use that footnote.
 22 Okay. The mentor-protégé, as you know, we
 23 proposed the rule. We have the authority to create one
 24 for all small businesses. The rule is -- has been kind
 25 of cleared by everyone that needs to clear it. We just

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1 have some technical things to do in terms of signatures
 2 and a Federal Register review. So, it will probably be
 3 published as a final rule by the end of this month,
 4 would be my prediction. Usually there's a 30-day
 5 effective date lag, so that would be July something.
 6 And then we still, to my knowledge, have not
 7 decided when we're actually going to start accepting
 8 applications. Publishing a rule in the fourth quarter
 9 of a fiscal year and then trying to start a program in
 10 the fourth quarter of a fiscal year that has to do with
 11 procurement is not a good idea in my opinion. So, I
 12 hate to -- because you can't really use any of the
 13 program until you've been approved. So, I'd hate for
 14 people to think that they're going to be able to somehow
 15 apply to this, get approved, and put a bid in at the end
 16 of the fiscal year. So, more information will be coming
 17 on, you know, once we issue the rule as a final rule,
 18 when we're going to start accepting applications.
 19 This rule does also, with the HUBZone program,
 20 make their rules similar to the other programs.
 21 Previously, you had to be -- both parties had to be a
 22 HUBZone. We also had some information in here about
 23 using past performance of joint venture partners. Some
 24 agencies were writing solicitations where they only
 25 would consider the joint venture's past performance but

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1 not the entities that formed the joint venture, which
2 makes -- you know, makes little sense to us. You know,
3 some of those companies may have had, you know, 20, 30
4 years of past performance that they could use. So,
5 we've -- in this rule, we're kind of changing that and
6 basically saying you need to consider their past
7 performance. So, this will come out hopefully, like I
8 said, by the end of this month.

9 The next rule we're working on is the credit for
10 lower-tier subcontracting, where -- and this is based on
11 the NDA of 2014 where primes were going to -- if they
12 have an individual subcontracting plan were going to set
13 goals not just at the first tier, where they report
14 right now, but at lower tiers as well. So, they will
15 have a first-tier goal and a lower-tier goal, and then,
16 as they -- as the lower-tier subcontractors report in
17 the ESRS, it will start counting towards their
18 subcontracting plan.

19 It's very important that the prime is not let
20 off the hook, and they can't just rely on their subs to
21 do it. We want a separate first-tier goal for them. It
22 does not relieve the lower-tier subs that have to do
23 plans of their obligations to meet their plans. And
24 we're going to make sure that agencies don't -- when we
25 go to add up how they're doing, we're not going to

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1 double or triple count this stuff. So, we have got to
2 figure this out as well.

3 This is -- we did a proposed rule and got a --
4 got comments, and so hopefully we'll have a final rule,
5 I would guess, maybe by October if things go our way,
6 but then it still has to get in the FAR and into ESRS.
7 So, this is still kind of a ways away before it starts
8 actually affecting your life. So, that's -- I've kind
9 of explained that right there.

10 You know, I think we talked about this before,
11 The Women-owned Small Business Program got their small
12 business authority, just like SDVO and HUBZone, where
13 you do market research, if you don't find -- if you
14 don't think you are going to get two offers, you are
15 allowed to do a sole-source, but otherwise, if you find
16 two or more, you have to do a competitive arrangement.
17 It's different from 8(a). 8(a), you have to go
18 sole-source below those amounts, generally speaking.
19 That's effective.

20 We also were required to do a study of the NAICS
21 codes that applied, because you can only do set-asides
22 and so forth and sole-source in the women-owned program
23 in certain NAICS codes. So, we published that on March
24 3rd.

25 And then the other thing we were supposed to do

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1 under this 825 of the NDA of 2015 is do a certification
2 program of women-owned small businesses. So, we did an
3 advance notice of proposed rulemaking. We still have to
4 do a proposed rule and a final rule. Until we're done,
5 the -- in our opinion, the program continues as is.
6 It's a self-certification program, but there's the
7 requirement to upload the ownership and control
8 documents into the repository.

9 So, right now, you know, Congress is working on
10 the NDA of 2017, and there's a lot of stuff floating
11 around there, including stuff around service-disabled
12 veteran appeals to OHA and so forth. You know, I
13 don't -- there's so many different ideas that it's hard
14 to say what's going to actually happen out of that.

15 The NDA of 2016, though, that was -- that is
16 done. Here's some of the stuff we're going to be
17 working on the next few -- you know, the next year or
18 so. HUBZone is changing. They added disaster areas, so
19 there will be -- if it's a disaster area, which
20 sometimes can last a long time, there will be a way to
21 qualify as a HUBZone.

22 They are expanding base closure areas around the
23 base, not just the base closure area, because that's
24 where the economic activity usually is, is around the
25 base, and they're allowing ownership by native Hawaiian

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1 organizations in the HUBZone program.

2 This Section 867 is actually the statutory
3 authority to do what I said we're already doing in the
4 Mentor-Protege Program, which is require agencies to
5 consider the past performance of the members of the
6 joint venture, not just the joint venture itself. And I
7 think I mentioned Section 868 to you before.

8 Right now, when we give an agency a grade, you
9 know, we're -- it's 80 percent prime, 10 percent
10 subcontracting, and 10 percent other factors. Starting
11 in FY17, it's going to be -- only 50 percent will be
12 prime. The rest of the agency's grade will be a
13 combination of subcontracting goals, the number of small
14 business concerns awarded contracts in that fiscal year
15 compared to the prior fiscal year by NAICS code, which
16 we think we've figured out how to do that, the number of
17 small business concerns awarded subcontracts by NAICS
18 code, and we don't know that we can do that, so that's
19 probably not going to be in there, and then the other
20 factors is probably going to be a peer review of the
21 OSDBUs and how they're doing under all the duties they
22 have under Section 15(k).

23 We're already doing the peer review, and we are
24 just going to kind of include this peer review that
25 we're required to do anyway under that. So, that will

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1 probably be announced in the next couple -- you know, to
2 the agencies in the next couple weeks or months. We are
3 trying to get it done before FY17 starts.

4 There will be an ability for firms to
5 challenge -- when we create a size standard, right now,
6 you know, the only recourse would be to go to court.
7 Congress decided that they were going to let OHA review
8 those things. So, there will be some new rules around
9 that coming out.

10 And then a few years ago, there was a law that
11 said put prime contracting goals into the performance
12 plans of SES, you know, not just the small business
13 people, not just the contracting people, but the actual
14 program people with the money who are driving the
15 acquisition. And so I think that's helped get goaling
16 on the radar of management in a lot of these agencies,
17 especially the ones that are using this a lot. This
18 adds a responsibility for contract subcontracting goals
19 as well, because the other one just said prime
20 contracting goals.

21 And I think I went through that nice and quick.
22 That's -- you know, that's kind of all that we're --
23 that's on our plate right now. I don't know if I -- if
24 you have any questions or anything you wanted to bring
25 up.

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1 Yes, sir.

2 MR. AUMENT: Yeah, Ron Aument, Ken. Right now,
3 sort of reaching the home stretch of this
4 Administration, you know, you've got practically about
5 seven more months with this Administration. Are you
6 seeing any changes in the pace at which rules are either
7 going to or being, you know, processed through, you
8 know, the OMB, in particular, on that?

9 MR. DODDS: I think there's a real push right
10 now to get things done as quickly as possible, with the
11 worry that at some point there might be -- you know, we
12 won't be able to get stuff done because of elections and
13 politics and things like that.

14 MR. AUMENT: Right.

15 MR. DODDS: We finally got this out. We're
16 going to get the mentor-protégé out. Those things are
17 going to move. It's hard to predict in a few months,
18 when we're really into the election cycle, what will
19 happen, but I think there will still be some movement.
20 I think there's -- every Administration is hesitant to
21 do it because it looks like, you know, it's for
22 political reasons and what happens if they change
23 parties and things like that. So, we're anticipating
24 something. It's not, like, official, but we do want to
25 get these things out sooner rather than later.

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1 MR. AUMENT: There always seems to be a little
2 bit of dynamic tension between some of the career people
3 and OIRA and so forth, too.

4 MR. DODDS: Absolutely.

5 MR. AUMENT: Especially if things are starting
6 to be thrown over the wall come after November, that
7 hiatus between, you know, November and January there --

8 MR. DODDS: Right, those are always looked at
9 suspect -- you know, with an eye like this (indicating),
10 but there's also been a lot of talk that there might be
11 a lot of action in a lame duck Congress, depending on
12 how it goes.

13 MR. AUMENT: Right.

14 MR. DODDS: So, there's a lot to be seen, and
15 it -- I guess -- I just read today, I think, that the
16 President's threatened to veto the NDA that they're
17 working on right now. So, I think there must -- there
18 is probably going to still be more work on that, even
19 though we have been talking about it and reviewing it
20 and it's been going on for a long time.

21 You know, that one has -- I've seen some good
22 proposals -- again, I don't know if they'll make it
23 in -- about subcontractors getting past performance
24 somehow, because that's always hard, if you're just a
25 subcontractor, how do you show -- for primes? And then

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1 also the idea of the SDVO appeals or, you know, coming
2 to OHA somehow, but then we've got to work out how we'll
3 be compensated for that. So, I don't know -- I've seen
4 the proposals. I don't know whether they'll make it
5 through or not.

6 MR. AUMENT: A second question. Could you
7 potentially clarify a little further the status and
8 where it seems to be going of the women-owned business
9 certification? What -- could you just elaborate a
10 little bit more on its current status and what the
11 future timeline looks like?

12 MR. DODDS: We received a lot of comments, and I
13 know we're working on drafting it, but it still has to
14 be a proposed rule before it becomes final, at least as
15 far as, you know, the way it usually works.

16 MR. AUMENT: Right.

17 MR. DODDS: So, I mean, that process can take --
18 you know, I don't know what we've predicted, but
19 generally my experience is it could take about, you
20 know, 18 months or so to get a rule proposed and
21 finalized, if you're lucky and it moves fast. So, I
22 don't know that there's anything imminent on that.

23 MR. AUMENT: Okay, thank you.

24 MR. DODDS: Yep.

25 Yes, sir.

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1 MR. LEGHORN: Ken, I have a question regarding
2 not what you just presented but on oversea contingency
3 fund and discretionary fund. This question came up not
4 today but earlier on, I think in an earlier session.
5 Does SBA have any rules regarding if it's -- if these
6 two funding streams are susceptible to the 3 percent
7 goaling for SDVOSBs?

8 MR. DODDS: Yeah, that's a good question. For
9 many years, we've been -- you know, people have
10 questioned the exclusions that we have. You know, we
11 don't just take everything that's procured. There's
12 some things we exclude, like foreign military sales,
13 AbilityOne, or those type of acquisitions where there is
14 no small business opportunity. And then historically,
15 up until this fiscal year, overseas contracts were also
16 excluded, partly because FAR Part 19 says it doesn't
17 apply outside the U.S., and so we didn't really have the
18 tools.

19 In the NDA of 2013, Congress said you couldn't
20 exclude just because the FAR doesn't apply. So, we went
21 back and looked at it. It's in there for this fiscal
22 year, and so agencies' goals, like DOD and State, were
23 set based on not just spending here but also overseas.

24 DOD did request a continued exclusion for status
25 of forces agreements, where they have an agreement with

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1 the government of a foreign country, where they agree
2 that they're going to buy from local foreign entities as
3 opposed to U.S. concerns, and then also acquisition as a
4 result of a contingency operation, because, you know,
5 they felt that they wanted to -- they need to be able to
6 do whatever they have to do in a contingency situation
7 to protect, you know, their soldiers and, you know, the
8 U.S. interests, and, you know, we agreed to that, that
9 that will continue.

10 So, they were working on making -- you know,
11 FPDS I think has been updated so that it accurately
12 reflects what I'm saying right now. You know, we'll
13 see, but I think that just happened, actually, in April,
14 when it finally got done.

15 MR. LEGHORN: So, it is susceptible to 3 percent
16 but is the oversea contingency fund added to the total
17 agency spend when you're tabulating the actual
18 percentage that went out to small businesses?

19 MR. DODDS: See, I don't -- I can't answer that
20 because I don't know enough about that fund, you know,
21 what we do -- what we get our data from is the Federal
22 Procurement Data System. If they enter -- if that fund
23 is used to do contracting and its entered into FPDS,
24 then it will be included, unless it's excluded under the
25 SOFA or the contingency operation exception, and we are

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1 working with DOD and the other agencies that it matters
2 to to update the FAR so that it says something besides
3 it does not apply.

4 You know, we have always said it's a "may." You
5 can use it. What the FAR we think meant was you don't
6 have to do set-asides overseas, but agencies always have
7 and have been. So, we've always interpreted it as you
8 can use it, but there are some that interpret it as we
9 can't do set-asides overseas. So, we need to fix that,
10 and I think everybody recognizes that especially now
11 that it's part of their goals.

12 MR. LEGHORN: Okay. Oh, so --

13 MR. DODDS: I don't know enough about that fund
14 to be able to answer it. If you give me some more
15 information, I can see if I can.

16 MR. PHIPPS: I think we're talking about -- is
17 it a fund or are we talking about just discretionary
18 versus nondiscretionary budgeting and how that applies
19 to overseas budgeting?

20 MR. LEGHORN: Well, I was kind of asking about
21 both discretionary and oversea funding, but they're
22 separate.

23 MR. PHIPPS: So --

24 MR. DODDS: The funding -- the funding -- I
25 mean, all kinds of different funding is entered. If

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1 it's entered in that PDS, then we're going to report on
2 it unless it's one of those continued exclusions, if
3 it's in relation to a SOFA or a contingency operation.

4 MR. LEGHORN: So, the new grading system will
5 capture how an agency spends their oversea contingency
6 fund.

7 MR. DODDS: Yeah, it will be part of their --

8 MR. PHIPPS: Their overseas spending.
9 Contingency operations is not included. Contingency
10 operations are wartime operations, but if I go onto a
11 base in Okinawa, that's overseas spending, not
12 contingency. Contingency is considered -- we have
13 contingency here in the U.S. It's considered emergency
14 spending. So, contingency and overseas funding are
15 separate.

16 MR. LEGHORN: Okay.

17 MR. PHIPPS: And it depends on -- and I'm not
18 sure, maybe Ken could answer this better than I could --
19 it depends on how the money is allocated within the
20 agency's budget. It's like all of our overseas bases,
21 that's not contingency; that's just regular -- all State
22 Department, all the embassies, a lot of that is just
23 overseas.

24 MR. DODDS: We think -- you know, we looked at
25 data, and it was, you know, about 50 billion, and I

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1 think, you know, based on the FY 13 or '14 numbers,
2 whatever we were looking at.

3 MR. PHIPPS: For total overseas?

4 MR. DODDS: In the FPDS.

5 MR. PHIPPS: Oh, in FPDS.

6 MR. DODDS: So, you've got to -- you know,
7 that's our data source, so that was the stuff that was
8 marked outside the U.S. --

9 MR. PHIPPS: It's like Iraq and Afghanistan,
10 that's all contingency, so that might not apply to
11 overseas.

12 MR. DODDS: It depends on that -- yeah, it
13 depends on how they classify it.

14 MR. PHIPPS: Does that make sense?

15 MR. LEGHORN: Yeah.

16 MR. DODDS: And so that's -- you know, there
17 should be a FAR change, hopefully -- I don't know how
18 quickly it will be done -- but to address overseas, to
19 give agencies guidance.

20 MR. PHIPPS: In the last interagency, we were
21 talking -- I think it was somebody from OMB was talking
22 about changing the simplified acquisition threshold.
23 Have you had any discussions on that?

24 MR. DODDS: I think that was Matthew Blum, and I
25 think the OMB has proposed it several times, and then

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1 sometimes it gets into that threshold that I was talking
2 about for small business set-asides, which it says
3 "shall," below 150, and they are not necessarily the
4 same, but they sometimes want to tie it to be the same.
5 So, I'm not sure whether that's actually going to go
6 through or not.

7 MR. PHIPPS: He had mentioned proposing changing
8 the limit to 500,000.

9 MR. DODDS: Right, that's true. They have
10 proposed that.

11 UNIDENTIFIED: I'm waiting to hear that myself
12 (off mic).

13 MR. DODDS: So, I'm not sure if that would
14 happen --

15 MR. PHIPPS: Has he approached SBA on
16 collaboration on --

17 MR. DODDS: Oh, yeah. We have, like, biweekly
18 calls with OMB, so we're all on the same page with what
19 we're doing and what they're doing. And I think that's
20 generally good for small business, so we would support
21 that, but there's some -- there's some other issues that
22 get in the way sometimes.

23 MR. PHIPPS: We have Ken. Anybody?

24 MS. WOOD: Sure, Laurie. Can you just come up
25 to -- so that we can hear you, right here? There's a

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1 mic right there.

2 MS. ARTIS: Hello, everybody. Laurie Sayles
3 Artis, I'm also on VET-Force team and president and CEO
4 of Civility Management Solutions. I'm glad you brought
5 up the simplified acquisitions. That is a discussion
6 that I hear about a lot out in the veterans community
7 and even in the women's community, you know, what's
8 going on with the simplified acquisitions, realizing
9 it's a good entryway, and the idea of them increasing it
10 to 500,000 is a huge bump. So, if you can continue to
11 do followup on that for us, that would be great.

12 Then the second piece, I talk to a lot of women
13 that say I don't get this, and I even question it
14 myself, and we haven't been in the game long enough to
15 know the history. So, if you can explain to me a little
16 bit more about why there are NAICS codes -- specific
17 NAICS codes for the women-owned and the EDWSB. How was
18 it -- how was that originated, because, you know, it's
19 different than all the others. So, it's just -- I know
20 it's a reason for it, but we just don't know the answer,
21 at least I didn't.

22 MR. DODDS: Yeah. I mean, I think generally
23 speaking the way it was written into statute was because
24 whenever you used certain characteristics to provide
25 benefits, there has to be, you know, it has to be

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1 narrowly tailored to remedy something -- and, again, I'm
2 not a constitutional lawyer, but that's basically the
3 idea. So, what Congress said was you can do these
4 set-asides for women but only in industries where they
5 are underrepresented or substantially underrepresented.
6 If women are doing well in these industries, we're not
7 going to allow you to do set-asides, basically.

8 MS. ARTIS: Okay.

9 MR. DODDS: That's how it was written. I think
10 it was for constitutional reasons. As you know, it took
11 ten years for us to even implement the program.

12 MS. ARTIS: Um-hum, um-hum, that I do know.

13 MR. DODDS: We did one -- you know, we did that
14 one -- well, we did several studies, but we finally did
15 one where we published the NAICS, and then we just
16 updated, as I showed. So, they -- there's about 445 now
17 out of 1100 that are eligible for one or the other, and
18 I don't know -- I think the statute probably requires us
19 to do a new study, like, every five years or something
20 like that.

21 MS. ARTIS: Okay.

22 MR. DODDS: So, these are probably going to be
23 how they are for five years, I would guess.

24 MS. ARTIS: Okay, all right, that's good.
25 That's a good answer. Thank you.

1 MR. DODDS: All right, thanks.
 2 MR. PHIPPS: Any questions for Ken?
 3 MR. DODDS: I think Matthew will be here
 4 tomorrow and we can ask him about that SAT, because he
 5 will know more than I do.
 6 MR. PHIPPS: All right, thank you very much.
 7 MR. DODDS: I will see you next quarter. Good
 8 luck.
 9 MR. PHIPPS: All right. Next we have Max
 10 Kidalov. Is Max here?
 11 MS. WOOD: He just stepped out for a quick
 12 break, I think. So, he should be right back.
 13 MR. PHIPPS: Maybe we can cover some
 14 housekeeping issues. So, just one housekeeping issue.
 15 The gap analysis that Craig briefed us is going to be
 16 ready for release, and we should all be getting that
 17 this week, and I will send it out to everybody. It is
 18 only for our internal consumption. It's not meant to go
 19 out to the public. So, when we get that, there will be
 20 a disclaimer on that, but that's just for us to see the
 21 research and some of the recommendations in a
 22 consolidated format, and we will be able to review that.
 23 So, Max, you're up.
 24 MR. KIDALOV: Yes, sir.
 25 MR. PHIPPS: Does everybody remember Max from

1 last quarter? Naval Postgraduate School, federal
 2 contracting policy and regulations for veteran-owned
 3 small businesses.
 4 MS. WOOD: If you -- you can just arrow through
 5 when you're ready. Your slides are up there.
 6 MR. KIDALOV: Okay, excellent.
 7 All right, good afternoon. My name is Max
 8 Kidalov. I'm assistant professor of procurement law and
 9 policy at the Naval Postgraduate School. I am honored
 10 to serve on the Interagency Task Force. Thanks to Jaime
 11 and Barb and the administrator, and I am here at the
 12 invitation of the chairman, Mr. Phipps, to talk about
 13 the followup on the research that I have conducted at
 14 the Naval Postgraduate School, together with Jennifer
 15 Lee. The research was sponsored by the Department of
 16 the Navy, Office of Small Business Programs, Rear
 17 Admiral Sean Crean, who is now here at the SBA. So, I
 18 wanted to thank -- to thank everybody.
 19 And specifically, the question that was posed to
 20 me by the chairman concerned the implementation of a
 21 service-disabled, veteran-owned small business program
 22 that would be focused on business development. So, a
 23 business development program for SDVOSBs.
 24 So, I will start by providing the usual
 25 disclaimers. Nothing constitutes official views of the

1 Navy. I'm acknowledging my co-author's assistance, and
 2 I'm here in recognition of the statutory powers of this
 3 committee in regards to monitoring and oversight.
 4 I would also like to point out that in the
 5 research, the approach that we have taken was to try to
 6 analyze how the current service-disabled, veteran-owned
 7 small business program works from the standpoint of
 8 contract management performance model and theory, and so
 9 the idea was to align whatever is -- to try to
 10 understand what we have and then align whatever we want
 11 to have with this framework. Inputs, meaning resources,
 12 process, meaning something that's focused on both,
 13 program outputs, that is the participants, and the
 14 outcomes, the outputs, meaning the firms, and the
 15 outcomes, business development, market open, procurement
 16 market openness, and veteran self-employment as a viable
 17 path.
 18 So, today I will cover -- I will address this in
 19 five elements. The first would be the review of what we
 20 found in the report and kind of how we perceive the
 21 taxonomy of the program designs that exist right now.
 22 Then I will address the administrative law obstacle of a
 23 prior regulatory design to implementing, so that is a
 24 prior design that perhaps is an obstacle to implementing
 25 a veterans business development program.

1 And after that, I will address some of the
 2 issues from administrative law literature and case law
 3 and then review some options, potential options for this
 4 advisory committee to recommend or to proceed with.
 5 So, as you might remember, those of you who were
 6 so kind to listen to me the last time, the research
 7 report really asked three questions. The first question
 8 was can the current program be understood in terms of
 9 inputs, process, outputs, and outcomes, and the answer
 10 was, yes, it can be understood, and it's both how it's
 11 designed and also the problems in the implementation can
 12 be understood.
 13 The second question was, is individual
 14 contracting officer discretion, is that the right
 15 mechanism to support the participation of
 16 service-disabled, veteran-owned firms, and the answer to
 17 that was no. Data indicated the answer to that was no
 18 because, in fact, as the program was designed, it was
 19 measuring primarily the inputs and, therefore, that
 20 encouraged contracting officers to spend the greatest
 21 number of dollars with perhaps the least number of
 22 firms, not very broad-based.
 23 And the third question was, can simplified
 24 acquisitions positively influence program outcomes? And
 25 the answer to that was yes, as part of agency-level or

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1 government-wide business development program.
 2 So, this is basically -- this is the breakdown
 3 of inputs, process, outputs, and outcomes as applied to
 4 the service-disabled veteran small business program, as
 5 you can see that.
 6 So, looking at the results of the research, it
 7 seems clear that the -- any business development program
 8 would have some objectives that could be -- should be
 9 recommended. So, the first one is that a focus on
 10 inputs, so merely on resources, such as the spending
 11 dollars, is very useful and is important, but it's not
 12 sufficient. It also has to be output-centered and
 13 outcome-centered.
 14 The second recommended objective is that the
 15 broader process, the actual -- meaning the set-asides
 16 and the market research, it has to transition from
 17 facilitating already successful firms to making it
 18 broad-based. So, the structuring of the solicitations,
 19 the market research, we have to be bringing in more --
 20 more firms into -- into the market.
 21 And then finally, it has to clear up this issue
 22 of buyer confusion and contracting officer confusion,
 23 and the way to clear that up is to make sure that
 24 somebody above the contracting officer address this
 25 choice. So, this is the choice. What kind of business

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1 development need is worth a contract? That's
 2 essentially the choice that the contracting officers
 3 face, and what we've concluded is that somebody other
 4 than the contracting officer, somebody above the
 5 contracting officer, should make that trade-off.
 6 So, it seemed then, based on these -- based on
 7 these results, that the program would need to have some
 8 features. So, some recommended features could be
 9 derived from that. And the first one -- the first
 10 feature -- so, generally three features. The first
 11 feature would be that there would be business
 12 development plans for the individual service-disabled,
 13 veteran-owned small business firms, that there would be
 14 plans, and these plans would be -- would be
 15 outcome-based focus, and they would contemplate holistic
 16 assistance. So, the assistance would cover not just
 17 contracting but cover other related elements. So, it
 18 would cover the counseling, it would cover access to
 19 capital, possibly regulatory relief.
 20 The second recommended feature is that the
 21 contracting process has to bring clarity and certainty
 22 to the decision, and the best -- and it seems like a
 23 good way to do it would be the sole-source authority, so
 24 the sole-source authority for service-disabled,
 25 veteran-owned set-asides, that it be targeted to the

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1 need, perhaps term-limited, with graduation, unless
 2 health or personal circumstances continue to require
 3 otherwise, and there would be a subsequent transition to
 4 competitive set-asides or preferences or cascading or
 5 any other kinds of -- kind of sales.
 6 There would be a designation and retention of
 7 requirements. In other words, there would be some pool
 8 of requirements, some pool of work, that it won't just
 9 be a preference on paper, but somebody would know what
 10 work is available, and they could plan their business
 11 accordingly. And this would be done progressively from
 12 the low dollar level going up. So, with simplified
 13 acquisitions and going higher, there would be a
 14 certification of firms, and there would be a match of
 15 firms to program requirements within the buying
 16 agencies.
 17 And finally, there would be periodic progress
 18 reviews of the firms by the SBA. So, the three
 19 features.
 20 So, this was the original taxonomy of the
 21 program designs. I have included that chart at the
 22 chairman's request. He wanted me to visualize again for
 23 everybody that there were -- there were times throughout
 24 the development of the program design as it exists right
 25 now where there would be needs identified, goals would

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1 be established, and there would be missed opportunities
 2 for business development support. In other words,
 3 perhaps there would be authority given, but authority
 4 would not be -- would not be acted on, things like that.
 5 And then various situations where there would
 6 be -- there would be perhaps gaps in implementation or
 7 perhaps set -- perhaps some decisions that made the
 8 program less clear. So, this is a review of the
 9 legislative authority that exists for business
 10 development. It begins very early. So, these
 11 authorities were made available by Congress between 1974
 12 and 2003. So, '74, '97, '99, and 2003 legislation. So,
 13 this is -- this is the '74 authority and then some
 14 additional proposals, and this is some language -- this
 15 is some actual very good language in the 2003 that is
 16 focused on business development. The purpose is to form
 17 and expand small business enterprises that require
 18 additional assistance for that purpose.
 19 Now, legislative history, though, does also
 20 indicate that the idea was not to make the disabled
 21 veteran-owned program part of 8(a) but to provide
 22 business development assistance, just not part of the
 23 8(a) program. So, then there was some rulemaking, as
 24 you can see, as well as additional policies and plans in
 25 the Executive Order from the President.

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1 So, perhaps the barrier from an administrative
 2 law standpoint, the barrier to any new change was
 3 whether or not there was a previous position by the
 4 agency on an issue, and in this case, such previous
 5 position can be found in the final -- in the final
 6 rules -- the 2004, 2005 rulemaking. And basically the
 7 two comments issued by the FAR Council and by the SBA at
 8 the time, and the point of the comments was that the
 9 program as is created is not viewed as developmental in
 10 nature, and, in fact, the program is viewed to focus on
 11 either already-established small businesses, though that
 12 was not sourced from anywhere that I could find, and
 13 also there was encouragement of business development
 14 programs to be used by agencies -- by other agencies,
 15 but the SBA said we will only now focus on the
 16 established population, business population, and we will
 17 wait and see and maybe we will -- maybe we will do
 18 something.
 19 So, in part, this is driven by I guess the
 20 understanding of the law; in part it's driven by perhaps
 21 some decision to wait for some research data.
 22 So, now, possible sources of authority for
 23 creating a business development program, there really
 24 are -- there really are three sources. There's a
 25 Presidential source, so that might be -- the President

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1 might act in some way, and those sources might be --
 2 they might be constitutional powers, as Commander in
 3 Chief or as the manager of the Federal Government; they
 4 might also be some special Presidential powers over
 5 specific agencies, the power to supervise the SBA, the
 6 power to create new activities within DOD, the power to
 7 administer new things within -- within the VA.
 8 So, those are -- those are some of the things
 9 that could be brought to use. Now, how would they be
 10 analyzed? Well, they will be analyzed under the --
 11 what's called the Steel Seizure case, which is -- which
 12 basically says the President's power is strongest when
 13 it's both constitutional and supported by an express
 14 grant of authority from Congress, less if there is a
 15 silence, and then if it's opposed, then they have to --
 16 they have to really find some overriding power, and that
 17 was -- in that case, of course, it was ruled against the
 18 President.
 19 Now, constitutional powers, when are they used?
 20 Well, if we look at the Executive Order 12073, which
 21 established a program for federal procurement in labor
 22 surplus areas, it relies on the constitutional powers.
 23 It kicks off by saying, "By the power vested in me, the
 24 President, under the Constitution..." So, it leads off
 25 with that and then it also then addresses how the

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1 President is supervising GSA, SBA, OFBP, a number of
 2 these agencies.
 3 So, the next authority that has been used has
 4 been used over a long, long period of time, is the
 5 Federal Procurement and Administrative Services Act,
 6 FPASA, which is a 1949 law which has since been amended,
 7 was amended by the Competition in Contracting Act, for
 8 example.
 9 And FPASA has a Section 205, and it gives the
 10 President the authority to prescribe policies, and based
 11 on the FPASA 1949 authority, there have been a number of
 12 executive orders, and those executive orders primarily
 13 addressed affirmative action requirements in federal
 14 contracts and also labor nondiscrimination.
 15 And so, for example, one example that I would
 16 like to bring up is Executive Order 13432, "Minority
 17 Business Enterprise Development." This one is
 18 particularly interesting because what it does is it
 19 authorizes the SBA to lead in creating business
 20 development programs for minority businesses. It is
 21 based on this particular authority.
 22 And it involves other agencies as well, but
 23 that's essentially -- that's essentially the structure.
 24 And a good structure, I would suggest, for this
 25 committee and the SBA to consider.

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1 Now, the -- this authority to use the FPASA was
 2 upheld in a couple of cases. It was in the U.S. Supreme
 3 Court, and it was in NFL vs. Kahn, and what they said
 4 was this, that the law does not have to require specific
 5 regulations; there just has to be nexus to the
 6 connection between the economy and efficiency
 7 objectives. And also, of course, since that time, small
 8 business participation and set-asides are recognized in
 9 Sections 302 and 303, which are now -- which are parts
 10 of the Competition in Contracting Act. So, at least the
 11 case, you know, from that perspective, it seems that at
 12 least the case could be made for repeating that.
 13 Now, of course, there is also agency power to
 14 reconsidering its own policy, and agency policies, they
 15 can be made through either formal rulemaking, notice,
 16 and comment, which is how the original regulations were
 17 done for the service-disabled veteran program, both by
 18 the SBA and the FAR, but also they could be done through
 19 interpretive rules and also through policies that are
 20 not -- they are issued in forms of policies or manuals.
 21 Now, how would they be analyzed? Well, they
 22 will be analyzed under either what's called the Chevron
 23 or the Skidmore levels of deference, and the deference
 24 levels will depend on whether or not this was -- this is
 25 formal or informal rulemaking. So, for the greatest

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1 deference, you want it to be the strongest. So, you
 2 want it to be a regulation through notice and comment.
 3 Now, also, there were many additional cases, and
 4 if an agency overrules a prior court decision, so let's
 5 say previously courts have considered a program to be
 6 one way and then the agency decides to change its mind,
 7 there is a helpful case called Brand X from 2005 that
 8 says that's okay.
 9 Another case, though, that is Fox Television,
 10 and that case is very interesting. It's a Supreme Court
 11 case out of 2009, and it says agencies can change their
 12 policies, and that's fine, but they may have to give --
 13 they have to give reasoned explanation if there are some
 14 flags, such as you came up with new facts. They were --
 15 you based a prior policy based on some facts, now you
 16 have new facts, you have to explain way; or if there is
 17 reliance, if there is reliance based on the prior
 18 policy.
 19 So, the research that we provided, we submit
 20 that that research offers both an alternative view of
 21 the statutory authorities based on this additional
 22 research, but that it also -- it also provides some
 23 additional facts, the facts about the practical workings
 24 of the program and the practical impact on the
 25 participation and the potential danger to meeting the

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1 goal because you have -- you have had a substantial
 2 decline in the number of firms that are participating,
 3 and eventually, you would need to recruit new firms.
 4 So, based on that, there are five potential
 5 pathways to creating this program: Executive Order,
 6 stand-alone SBA/FAR Council amendments, with or without
 7 a Presidential delegation or Presidential powers to SBA,
 8 agency-specific policies, and Order 13360 strategic
 9 plans, operational merger of the program into the 8(a)
 10 program.
 11 That is an example that someone brought to me,
 12 meaning that essentially the disabled veterans apply and
 13 become part of the 8(a) program and a legislative
 14 proposal asking Congress to create the program anew.
 15 So, based on -- based on that, I've covered some
 16 advantages and disadvantages. So, one of the advantages
 17 of the Executive Order pathway, what are the advantages
 18 of that? That to me is my favorite pathway because it
 19 is the most comprehensive way to resolve everything.
 20 So, it allows -- it gives you Presidential powers; it
 21 provides for governmentwide coverage; it can cover
 22 different functions; you can use different laws and
 23 different authorities, including the Executive Order,
 24 the prior Executive Order, interagency cooperation, and
 25 then the President has the opportunity to shape program

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1 details and put them forward to Congress for
 2 acquiescence, and that was discussed in some of the --
 3 in some of the affirmative action Executive Order cases
 4 as a course of action. So, that's where that's come
 5 from.
 6 Disadvantages, you could have some criticism and
 7 possible legal challenges. Now, should they be pursued?
 8 I believe so, because sufficient time remains right now
 9 to do that. What about just the SBA regulations, SBA
 10 and FAR Council regulations on their own? Well, this
 11 one is easier in some ways because it might -- it
 12 doesn't require the additional Justice Department review
 13 of Presidential authority that all Executive Orders have
 14 to go through, and it will deem to give -- it will
 15 require re-evaluation, it will -- and the goal would be
 16 to try to get this -- this Fox Television or Chevron
 17 deference. It's a major public policy issue, and it
 18 would lack a Presidential -- a Presidential mandate or
 19 Presidential attention.
 20 Degree of deference, the degree of deference to
 21 the agency is very hotly contested. So, a decision
 22 saying the President has looked at it, the President has
 23 reconsidered that, and bringing in additional powers of
 24 the Presidency to bear might -- might help support it
 25 more. And is this something -- should -- should this be

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1 something that the agency should consider doing? Yes.
 2 Not to the exclusion of the order, but it's better
 3 than -- better than nothing.
 4 Now, what about doing changes through agency
 5 policies or strategic plans? And that's something that
 6 was mentioned in the report, is that -- is should that
 7 be done? Yes, I believe it should. Advantages, of
 8 course, it's the most quick and flexible, and the SBA
 9 has the power to advise and assist agencies in their
 10 original Executive Order 13360.
 11 Now, disadvantages? Disadvantages are
 12 interesting because on the one hand these plans, they
 13 would be enforceable per Knowledge Connections I;
 14 however, they would get deference even if they're weak,
 15 then they're the second case, the Knowledge Connection
 16 II, which we have offered. Also, they would get less
 17 deference than regulations or Executive Orders. So,
 18 from the standpoint of actually making it clear and a
 19 little bit more stable, it's a good thing to do but not
 20 as good as the other -- as the other two options.
 21 Now, what about the operational merger, the idea
 22 that -- the idea that perhaps veterans could be rolled
 23 into the 8(a) program? What about that? Well, it would
 24 seem easy because you don't need to create an additional
 25 program; you already have an 8(a) program. But, in

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1 fact, it's not really that easy.
 2 So, there are two cases, the Rothe case,
 3 2008/2009, and DynaLantic, and they illustrate that
 4 there is some serious potential vulnerability for the
 5 8(a) program. So, for example, in the Rothe case, the
 6 DOD's specific authority wasn't invalidated, and it
 7 covered not just the 8(a) program, it also covered
 8 HUBZone and historically black colleges and minority
 9 institutions, but because the 8(a) program was
 10 challenged and because of the way the challenge was
 11 phrased, all that authority for all of these went out.
 12 So, that means, in practice, that the veteran
 13 programs would then be sub -- they would then be hitched
 14 to the litigation wagons for the 8(a), I don't recommend
 15 it. I don't recommend for the SBA to do it. I don't
 16 recommend to any other agency to try doing it because of
 17 this -- of this particular -- of this particular thing.
 18 Now, what about legislative creation proposal to
 19 Congress? Well, that's -- the advantage is broadest
 20 possible statutory support. Some disadvantages, well,
 21 we already have very broad legislation that says you can
 22 do whatever is necessary. So, this is coming back and
 23 saying, well, we really don't think whatever is
 24 necessary is -- that it says what -- that it says what
 25 it means.

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1 There would be long delays, and ironically, when
 2 a legislative proposal is put to Congress and Congress
 3 doesn't act on it, it allows, at least on -- at least in
 4 theory, it allows them for another challenge called
 5 nondelegation doctrine. It allows someone to argue,
 6 well, Congress really did not want to delegate it, so
 7 rather than try and possibly end up with a -- with this
 8 nondelegation situation approximately until they pass
 9 it, if they go forward with it, then include it in the
 10 budget submissions, and allow Congress to decide on it
 11 one way or the other way. And that's -- that's how --
 12 that's the scenario that was covered in some of the
 13 court decisions related to -- related to the affirmative
 14 action Executive Orders.
 15 And I welcome any questions or comments on this
 16 topic or other topics.
 17 MR. PHIPPS: Questions?
 18 MR. LEGHORN: I have a question. Which -- which
 19 pathway do you think is maybe not the easiest but the
 20 best for SDVOSBs?
 21 MR. KIDALOV: I would say -- I would go for the
 22 Executive Order. I would say -- I would say it's -- you
 23 know --
 24 MR. LEGHORN: Which slide was that? Seventeen?
 25 MR. KIDALOV: Yes, 17.

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1 MR. PHIPPS: Max, in terms of the Executive
 2 Order, doesn't that have limited effectiveness when you
 3 have a change in --
 4 MR. LEGHORN: Administration?
 5 MR. KIDALOV: When you have a change in the
 6 administration?
 7 MR. PHIPPS: Because there are a lot of
 8 executive orders that are out there that can be ignored
 9 or implemented depending on Congress or the next
 10 Administration.
 11 MR. KIDALOV: Well, no, I don't -- I don't think
 12 that's the case. I think that Executive Orders would
 13 generally -- they would be published in the Federal
 14 Register, and they -- as you may see, there are a
 15 number of Executive Orders issued earlier in the
 16 Administration that actually included FAR clauses in
 17 them. So, there would be an Executive Order and then
 18 immediately followed by rulemaking under that Executive
 19 Order.
 20 MR. AUMENT: Yes, right.
 21 MR. KIDALOV: Now, also, of course, that
 22 Knowledge Connections case, there was a debate as to
 23 whether the order is enforceable or not, and the judge
 24 ruled that because it is in -- because the order was
 25 issued to implement the disabled veteran program

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1 authority, that it was -- it was not a stand-alone
 2 order. It was issued to implement the authority, and,
 3 therefore, it would be -- it would continue as
 4 enforceable. That's -- that's basically how that
 5 case -- that case played out.
 6 MR. LEGHORN: Max, and from your time on the
 7 Hill, do you see any legislative push-back on something
 8 like this if the next President does or any President
 9 does make an Executive Order like this?
 10 MR. KIDALOV: Well, it's always -- it's always
 11 hard to predict it, but I would say this. I would say
 12 that the fact that the program has not yet been created
 13 tells you that it may be difficult to -- that it may be
 14 difficult to get it -- to get it done as an ask, but the
 15 fact that the authority was provided that was very broad
 16 also suggests that Congress delegated the agencies the
 17 ability to figure it out and decided between the
 18 programs.
 19 So, the -- so, the posture that I see that
 20 Congress has taken over the years is to say it should
 21 not be the 8(a) program, definitely, but it should be
 22 some form of a -- some form of a program with some form
 23 of business development assistance. Exactly what kind,
 24 that's something for -- that's something for the
 25 agencies to figure out. So, that's what it looks like

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1 based on, you know, looking at it from '74 through 2003.
 2 MR. LEGHORN: All right, thank you.
 3 MR. AUMENT: Okay. Ron Aument next. Just to
 4 clarify, then, so what you're really saying is it's
 5 almost -- the first two are kind of linked there. It's
 6 the Executive Order approach, you know, brings the
 7 authority and power of the President behind it.
 8 MR. KIDALOV: Correct.
 9 MR. AUMENT: You're also suggesting that it
 10 should be further implemented and put in stone through a
 11 rulemaking process.
 12 MR. KIDALOV: Absolutely, and that's just how a
 13 number of procurement orders that, you know, that the
 14 President has issued, you know, over the last several
 15 years, that's just how they read. So, there would be a
 16 FAR clause already in the order, and then it would be
 17 followed up, you know, with a rulemaking.
 18 MR. AUMENT: Okay. So, it would not be so easy
 19 to undo that way, then.
 20 MR. KIDALOV: That's correct.
 21 MR. PHIPPS: So, we are looking at this SBA
 22 final rule comments in March 2005. If SBA -- kind of to
 23 what Ron was saying, if SBA changed their point of view
 24 on this comment, they could actually implement a
 25 service-disabled, veteran-owned small business

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1 development program without executive action just based
 2 on current past legislation.
 3 MR. KIDALOV: Under the Fox case -- under the
 4 Fox 2009 case, yes, they could. They may -- they would
 5 have to provide a reasoned explanation, and they would
 6 have to explain how -- for example, how this is not
 7 affecting, you know, for reliance on the prior rule or
 8 they would have to explain why the change -- what new
 9 facts and what the understanding of law came to be. So,
 10 yeah, so they would have to follow the Fox case as far
 11 as the explanation, and it's not the -- it's not the
 12 easiest case, but it's out there for guidance.
 13 MR. PHIPPS: Any questions for Max?
 14 Max, thank you very much, very informative as
 15 always.
 16 MR. GARCIA: Mr. Chairman, can I take a moment
 17 to introduce a guest that just walked in?
 18 MR. PHIPPS: Absolutely.
 19 MR. GARCIA: I would just like to introduce from
 20 my home state Ms. Merritt Allen. She's a retired naval
 21 officer, a lady we're very proud of in our state. She
 22 started a company called Vox Optima. Barb had an
 23 opportunity to meet with her last night. She was in
 24 D.C. She just opened an office here at the National
 25 Harbor, a media, marketing, and training company. She

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1 was in town -- I think you're attending your husband's
 2 high school reunion or something.
 3 MS. ALLEN: Yes, attending meetings and a 35th
 4 high school reunion of a bunch of people I don't know.
 5 So, thanks for letting me crash this.
 6 MR. GARCIA: So, I just wanted to kind of help
 7 her feel at home here in this meeting, and I hope you
 8 all don't mind her coming in.
 9 MS. ALLEN: Thank you so much.
 10 MS. CARSON: Thanks. And it's Barb Carson, and
 11 I'm glad you're here, Merritt. I also wanted to welcome
 12 Laurie Artis Sayles, who is here from Civility
 13 Management Solutions. Thanks for joining us, and also a
 14 member of the board for Vet-Force. So, thanks for
 15 making time. It's important that our community is here
 16 to contribute.
 17 MR. PHIPPS: Okay. Next up is John Miller, SBA
 18 Loan Guarantee Programs, Office of Capital Access.
 19 MR. MILLER: Okay, it's numbers, but they're
 20 fairly easy to digest and understand. Good afternoon.
 21 Thank you for inviting me back. I think I was here last
 22 summer about this same time, and we were looking at --
 23 I'm John Miller. I'm the Deputy Associate Administrator
 24 for SBA's Office of Capital Access, which is in charge
 25 of all of our lending through our 7(a) and 504 loan

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1 programs. Those are our two flagship programs. We also
 2 have our microloan program, and we have been promoting
 3 loans to veterans through fee relief. I think you're
 4 familiar with that.
 5 Barb, maybe you can help, but are they familiar
 6 with the fee relief?
 7 MS. CARSON: Yes.
 8 MR. MILLER: Okay. And it had a dramatic effect
 9 last year in FY15. I think you may recall when I was
 10 here last -- we were here together last summer, last
 11 June, we looked -- we could see that that lending had
 12 declined since 2011, fiscal year 2011, but it had tipped
 13 up in the first two quarters of fiscal year 2015. Well,
 14 that trend conditioned, in fact, to the extent that in
 15 2015, our veteran lending in both the 7(a) and 504 loan
 16 programs was up by 75 percent over the -- over 2014.
 17 So, that was a tremendous increase in dollars, 75
 18 percent increase, about a 31 percent increase in number
 19 of loans over that fiscal year as well.
 20 That was for fiscal year '15. In fiscal year
 21 '16, our -- well, in fact, our entire loan programs grew
 22 in '15 by about 25 percent. So -- but the veterans --
 23 the growth in -- by 75 percent was far and away higher
 24 than the average growth rate for the program. We
 25 attribute that to fee relief and just a lot of work that

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1 has been done around veteran lending and the legislation
 2 that came through with the Vets Bill in the summer.
 3 Yes, go ahead.
 4 MS. CARSON: And I was going to say one thing,
 5 John. It's Barb Carson. If you took out the 504, the
 6 lending increase was 100 percent. So, 7(a) was
 7 outstanding. As the rest of the 504 market saw either
 8 steady or decline, so did vets, but yeah, you're right,
 9 when we combine it together, 75 percent increase is
 10 amazing, but just 7(a) was out -- out the charts.
 11 MR. MILLER: That's a great point, yeah, and
 12 that's where the fee relief was as well, in that 7(a)
 13 program.
 14 MS. CARSON: Right.
 15 MR. MILLER: FY16, lending is about even, about
 16 flat from where it was during '15 to veterans. We're
 17 slightly up in units, but we're not up in dollars, and
 18 there's a good story behind that that I'll get into.
 19 But our loan approvals have increased by 11.1
 20 percent in units, but the total dollars are down by 0.6
 21 percent, and the average loan size has decreased by 11.6
 22 percent, from \$401,000, on average, to \$354,000.
 23 Now, this is good in that a lot of our startups
 24 and creation is in the smaller loans, and we still saw
 25 phenomenal growth in the loans from zero to 150,000, and

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1 those grew by 28 percent, have grown this year by 28
 2 percent over the last year.
 3 Microlending activity is down slightly in
 4 dollars but also up in units. Microlending to vets this
 5 year is -- we've approved 102 loans for 1.6 million,
 6 which is very small compared to our overall lending in
 7 7(a); however, we continue to push microloans, and we're
 8 getting more and more interest in that program and our
 9 Community Advantage Program, which also provides lending
 10 to our underserved areas.
 11 LINC for this year -- are you familiar with our
 12 LINC?
 13 MR. PHIPPS: We had an update.
 14 MR. MILLER: Okay. You got an update on LINC?
 15 MR. PHIPPS: You can cover it again for
 16 refreshment.
 17 MR. MILLER: All right. So, LINC is -- we have
 18 two technology releases that are -- or two technology
 19 pushes that we're coming out with or that are out. One
 20 is LINC, which is kind of like our Match.com for
 21 borrowers and lenders, and LINC has 20 to 25 questions
 22 that a potential borrower can answer once they register,
 23 and it's open, it's on our public website. It's simple
 24 to register with an email and a password, is all it
 25 takes to register. We don't require any personally

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1 identifiable information on the -- on the hopeful
 2 applicant, and once they answer the questions, it's a
 3 very self-explanatory -- and you'll see it in the slides
 4 that will be available -- but they create an sba.gov
 5 user account and access -- access to LINC and all of our
 6 tools.
 7 And then what that does is it allows our -- all
 8 of our lenders that register with -- for LINC to access
 9 these borrowers and look at their profile and identify
 10 whether they want to access more information with regard
 11 to the borrower, and then the borrower -- if they do,
 12 the borrower will get an email from the lender and then
 13 request it to provide some more information, much like
 14 any of you that have ever purchased a car or gone
 15 through an online-type lending platform.
 16 What's unique about LINC for this year is
 17 there's a new enhancement. We now have added a question
 18 that says, "Are you a veteran-owned business?" And this
 19 is important because in the past we had lenders who
 20 really wanted to focus in that area, but there was no
 21 question in the -- in the LINC system to show whether or
 22 not it was a veteran-owned business.
 23 And so what this does is it allows lenders who
 24 are seeking veterans or wanting to specialize in that
 25 area to identify, through the profile of the borrowers

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1 out there or sort by lender -- by veteran-owned
 2 businesses.
 3 Then, once we have a borrower signing up and
 4 opting in to LINC, we have -- after they finish the
 5 questionnaire, they're sent to our resource partner
 6 page. So, for veteran-owned -- veteran -- veterans who
 7 are interested in starting up a business, it sends them
 8 to our SBDCs, our SCORE, all of our other resource
 9 partners that have business toolkits and can help them
 10 with projections and forming a business plan and so
 11 forth at no charge.
 12 So, our Resource Partner Network is significant.
 13 We have -- as you know, as you may know, we have small
 14 business development centers in all states, in most
 15 universities, and they're accessible online and in --
 16 through office visits.
 17 So, with that, I'll open it up for questions.
 18 Yes?
 19 MS. CARSON: It's Barb Carson. Can you please
 20 tell us about 504 Refi and what that means for a small
 21 business?
 22 MR. MILLER: Okay, yes.
 23 MS. CARSON: Thank you.
 24 MR. MILLER: Thank you. Congress re-authorized
 25 a program that was very successful right after the

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1 recession -- the great recession, and this was the 504
2 refinance program, and 504 Refinance is a -- it's --
3 really what it is is it's a commercial loan --
4 commercial real estate loan refinancing program. And
5 it's very significant for businesses that may have
6 gotten -- that have commercial real estate and now will
7 have the ability to use our 504 loan program to
8 refinance that commercial real estate.

9 Also, what this does is it takes our 504
10 program, which has an authorization limit -- our
11 standard program has an authorization limit of \$15
12 billion -- or \$7 1/2 billion, and the Refi program also
13 adds an additional \$7.5 billion. So, the program is
14 permanent. It -- it's available in years when 504 --
15 the 504 program does not require a subsidy, which is
16 this year, and so we will begin accepting applications
17 on June 24th for this new program.

18 And one of the reasons it's significant is we
19 had a lot of -- we had many of -- commercial loan
20 refinances completed during -- right after the
21 recession, and so in 2016, this year, and next year,
22 across the United States, there is going to be a large
23 amount of commercial mortgages that need to be
24 refinanced, because they're on five- to seven-year
25 terms, balloon note terms.

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1 Many of those areas of the country that saw a
2 significant real estate -- commercial real estate
3 appreciation won't have any problem refinancing those
4 unconventional loan terms, but there are also many areas
5 of the country that aren't -- that did not see great
6 appreciation, and those loans would have a very
7 difficult time refinancing under commercial -- under
8 standard, conventional, commercial terms. So, this
9 program is coming just at the right time to help out all
10 of these small business borrowers.

11 MR. PHIPPS: John, would that apply to some
12 small businesses -- veteran-owned small businesses who
13 are involved in, say, real estate development or
14 construction projects, and sometimes these projects are
15 companies, LLCs in themselves, and they can take two to
16 three years, sometimes longer? Would this apply to
17 companies that are looking to do real estate development
18 as well and buy a project, even though they are going to
19 sell a project at the end?

20 MR. MILLER: Yeah, no, this would not apply to
21 that. This applies to a business that's been operating
22 out of real estate and has been in business for two
23 years.

24 MR. QUAGLIO: And that's owned asset, not leased
25 asset.

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1 MR. MILLER: Owned assets and -- right, small
2 business. The requirements for the 504 program, it's a
3 commercial real estate purchasing program, and so those
4 requirements also apply to the debt -- the qualifying
5 asset being refinanced under this program.

6 Yes?

7 MR. AUMENT: Are there fees on that? You've
8 mentioned the fact that it has not required any sort of
9 subsidy, which I'm assuming that's because of the fees
10 paid or --

11 MR. MILLER: Yes, good question. There are
12 fees. So, the 504 program for both the refinance and
13 the standard 504 program, we do charge the borrower the
14 applicant fees and -- but they are zero subsidy given
15 the -- well, the better performance of the program of
16 late. FY15 was the first year that the 504 program
17 hasn't had a subsidy, since before the recession.

18 MR. AUMENT: Okay.

19 MR. PHIPPS: Any more questions?

20 MS. ARTIS: Hi, this is Laurie Sayles Artis
21 again. I just have a comment, and I want to thank SBA
22 for doing what they've done. I've kept abreast of
23 the -- in fact, I applied for SBA 7(a), and I have
24 actually gotten through, I'm done with the process, and
25 there were no fees, but there were some challenges. So,

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1 I speak on panels a lot and just -- I'll now be able to
2 know -- I've lived the program even more, for people
3 that have experienced -- like I had to go through a
4 bankruptcy from a previous marriage, to even have had
5 that, even though I cleaned everything up, got some
6 training and some insight on how to improve my credit,
7 and still made it through, which I thought was a big
8 testimony, with only being in business for four years.
9 So, thank you, guys, for that.

10 MR. MILLER: All right, glad to hear it.

11 MR. PHIPPS: So, we have some time. What would
12 be some of your -- what were your biggest challenges
13 with the 7(a)?

14 MS. ARTIS: It took a while. That would be
15 the -- because there was a lot of paperwork, a lot of
16 back and forth. I had a broker somewhat involved that
17 was really hunting and trying to find who's lending to
18 veterans, who's lending to women, and it took a little
19 longer than I would have anticipated, but nonetheless,
20 we landed.

21 MR. PHIPPS: What's "long"?

22 MS. ARTIS: Long? Actually, about six months.
23 My apologies.

24 MR. PHIPPS: Okay.

25 MS. CARSON: And this -- you can share what you

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1 would like, but it was not the SBA portion of that
 2 process that took the long time.
 3 MS. ARTIS: Correct. It was the fact of finding
 4 the right lender within the SBA program.
 5 MS. CARSON: Right.
 6 MS. ARTIS: So, you know, if more of them were
 7 to do like that one lender that I have, which I will say
 8 the name of it is Crossroads, is the lender that has
 9 approved me through the process.
 10 MR. PHIPPS: Excellent.
 11 MS. CARSON: Great.
 12 MR. PHIPPS: Congratulations.
 13 MR. MILLER: And we are making every effort to
 14 make the loan application process more seamless and
 15 easier for our lenders and provide faster turnaround
 16 time for lenders and make the requirements easier for
 17 lenders to -- to understand, because in the end, it's
 18 the small business that feels the length, whether it's
 19 SBA or the lender.
 20 MS. CARSON: True.
 21 MR. MILLER: It's the small business. So, one
 22 of the things that -- and I'm glad you brought that up.
 23 Thank you for your comments. We have -- you've probably
 24 heard about SBA One. SBA One is a TurboTax-like tool
 25 that is available for our lenders to use, where before

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1 they used to look at our standard operating procedures
 2 and go from there to filling out forms and having
 3 borrowers fill out forms.
 4 What SBA One does is it guides the lender
 5 through the transaction, helps them answer the
 6 questions, much like if you use the guided path in
 7 TurboTax. So, we have expert paths, you know, where
 8 some lenders just want to go through. They know how to
 9 process the loans, but we also have a guided path that
 10 walks the lender through the type of business, makes
 11 sure they make it through all of the eligibility
 12 criteria, before they even submit the loan application
 13 to SBA.
 14 And then from answering all of those questions
 15 and populating the system, all of the forms are
 16 generated. The -- a lot of the questions that might
 17 cause our center to -- one of our processing centers to
 18 kick something back, those -- those questions would have
 19 already -- they would have had already to have passed
 20 those areas in the system in order to submit.
 21 MS. CARSON: Um-hum.
 22 MR. MILLER: So, it's been beneficial. It has
 23 electronic signature, which is really very advanced,
 24 allowing -- allowing the borrowers to sign the forms
 25 much faster than they would if we didn't have electronic

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1 signature.
 2 Barb?
 3 MS. CARSON: I was just going to say, that's
 4 rare in Federal Government. It seems like a win for us.
 5 Electronic signature is huge for the Federal Government.
 6 MR. MILLER: Yes.
 7 MR. PHIPPS: We have one more question.
 8 MS. ALLEN: Just a comment. I wasn't quite
 9 sure -- oh, a microphone. This is Merritt Hamilton
 10 Allen again, my Notre Dame ROTC --
 11 MR. ZACCHEA: I thought, I was going to say you
 12 looked very familiar.
 13 MS. ALLEN: Yep, so do you.
 14 MR. ZACCHEA: Thank you.
 15 MS. ALLEN: Good to see you. I also am happy to
 16 introduce one of my clients to you, the National
 17 Association of Certified Development Companies is a Vox
 18 Optima client. They chose us as their PR firm because
 19 we are a small business and we are a veteran-owned small
 20 business, and they are very interested in
 21 veteran-specific marketing and programs, and I would
 22 love to make that introduction because I know NACD is
 23 really interested in talking with you all. That's my
 24 shameless client stump speech. Go Irish.
 25 MR. QUAGLIO: Ken Quaglio. I was looking at the

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1 data on the slides that we got, and I notice that if I
 2 look at women versus veteran versus minority in the
 3 three categories of microloans, women take out larger
 4 loans than either of the other two groups. Do you know
 5 why that is? I'm just curious why the loan amount for
 6 women is significantly larger than that of minority or
 7 veteran. Is it a larger business? Do you have any data
 8 as to why that number is different? Veterans are the
 9 lowest, then minorities, and then women are the highest.
 10 MR. MILLER: Right. I think traditionally the
 11 microloan program has been one that -- the areas they're
 12 in has traditionally received a lot of interest from
 13 women, women --
 14 MR. QUAGLIO: Is it the type of business more
 15 than anything else?
 16 MR. MILLER: I think it is. I don't have the
 17 data, but I can -- I can certainly get some answers and
 18 we can respond to you.
 19 MR. QUAGLIO: Veteran was by far the lowest, I
 20 mean by orders of magnitude the lowest.
 21 MR. MILLER: And what we have is -- it could
 22 also be because of the fee relief for the -- the
 23 veterans and the fee relief in the -- you know, in the
 24 marketing of our other programs for the veterans without
 25 the fees.

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1 MR. QUAGLIO: Thanks.
 2 MR. PHIPPS: Thank you very much, John.
 3 MR. MILLER: All right, thank you.
 4 MR. PHIPPS: Any last questions? No.
 5 All right, John, thank you very much.
 6 MR. MILLER: Thank you.
 7 MR. PHIPPS: Well, that concludes our agenda for
 8 today, and we're on time, right on time. So, is there
 9 anything else for the record before we --
 10 MS. CARSON: Adjourn?
 11 MR. PHIPPS: I have one more thing for the
 12 record, and that's for Barb. We submitted the committee
 13 report in March, I think, and so we were wondering if
 14 it's been submitted to Congress, if it -- what's the
 15 status of the final report.
 16 MS. CARSON: Sure. The status is that it has
 17 not gone to Congress. It is still with the agency, but
 18 it's leaving. There are -- we don't change your report,
 19 because you are an independent body, but we do have to
 20 get it set up through our Executive Secretariat before
 21 it can leave the agency. So, I expect that will be
 22 soon, and I will notify the entire group once that's
 23 done, and we obviously like to amplify that here at SBA
 24 and beyond. So, we will be in touch real soon about
 25 that.

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1 MR. PHIPPS: Excellent, excellent.
 2 MS. CARSON: And thank you for your work on
 3 that, each and every one of you. I know it was quite a
 4 lot of labor, and I think your chairmanship, Mike, this
 5 year, and the dedication of this group, we have more
 6 structure, and it makes a lot more sense, and I feel
 7 like the discussion is going to lead to some solid
 8 recommendations. We really are getting at the "so what"
 9 of all these presentations. So, thank you so much for
 10 that work.
 11 MR. PHIPPS: Absolutely.
 12 All right, with that, we will -- we will
 13 conclude the -- we will conclude the hearing and go off
 14 the record.
 15 (Whereupon, at 2:27 p.m., the hearing was
 16 adjourned.)
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