

116TH CONGRESS  
1ST SESSION

# S. 1998

To improve the programs for veterans of the Small Business Administration,  
and for other purposes.

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IN THE SENATE OF THE UNITED STATES

JUNE 26, 2019

Mr. GARDNER (for himself and Mr. KAINE) introduced the following bill;  
which was read twice and referred to the Committee on Small Business  
and Entrepreneurship

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## A BILL

To improve the programs for veterans of the Small Business  
Administration, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Veterans Small Busi-  
5 ness Ownership Improvements Act”.

6 **SEC. 2. ESTABLISHING THE VETERAN’S BUSINESS OUT-**  
7 **REACH CENTER PROGRAM.**

8 Section 32 of the Small Business Act (15 U.S.C.  
9 657b) is amended—

10 (1) by striking subsections (d) and (f);

1           (2) by redesignating subsections (e) and (g) as  
2 subsections (j) and (k), respectively; and

3           (3) by inserting after subsection (c) the fol-  
4 lowing:

5           “(d) VETERAN’S BUSINESS OUTREACH CENTER  
6 PROGRAM.—

7           “(1) DEFINITIONS.—In this subsection—

8           “(A) the term ‘covered individual’ means—

9           “(i) a member of the Armed Forces,  
10 without regard to whether the member is  
11 participating in the Transition Assistance  
12 Program of the Department of Defense;

13           “(ii) an individual who is participating  
14 in the Transition Assistance Program of  
15 the Department of Defense;

16           “(iii) an individual who—

17           “(I) served on active duty in any  
18 branch of the Armed Forces, includ-  
19 ing the National Guard and Reserves;  
20 and

21           “(II) was discharged or released  
22 from such service under conditions  
23 other than dishonorable; and

24           “(iv) a spouse or dependent of an in-  
25 dividual described in clause (i), (ii), or (iii);

1           “(B) the term ‘private nonprofit organiza-  
2           tion’ means an entity that is described in sec-  
3           tion 501(c) of the Internal Revenue Code of  
4           1986 and exempt from taxation under section  
5           501(a) of such Code; and

6           “(C) the term ‘veteran’s business outreach  
7           center site’ means the location of—

8                   “(i) a veteran’s business outreach cen-  
9                   ter; or

10                   “(ii) 1 or more veteran’s business out-  
11                   reach center, established in conjunction  
12                   with another veteran’s business outreach  
13                   center in another location within a State or  
14                   region—

15                           “(I) that reach a distinct popu-  
16                           lation that would otherwise not be  
17                           served;

18                           “(II) whose services are targeted  
19                           to veterans; and

20                           “(III) whose scope, function, and  
21                           activities are similar to those of the  
22                           primary veteran’s business outreach  
23                           center or centers in conjunction with  
24                           which it was established.

25           “(2) AUTHORITY; SERVICES.—

1           “(A) IN GENERAL.—The Administration  
2           may provide grants to, or enter into contracts  
3           or cooperatives with, private nonprofit organiza-  
4           tions to establish and operate veteran’s business  
5           outreach centers for the benefit of covered indi-  
6           viduals and small business concerns owned and  
7           controlled by veterans.

8           “(B) SERVICES PROVIDED.—Each vet-  
9           eran’s business outreach center established  
10          under this subsection shall carry out projects  
11          providing—

12                 “(i) 1-to-1 individual counseling to  
13                 small businesses, including—

14                         “(I) financial assistance;

15                         “(II) management assistance;

16                         “(III) marketing assistance;

17                         “(IV) transition assistance;

18                         “(V) Federal-contracting assist-  
19                         ance; and

20                         “(VI) export assistance; and

21                 “(ii) small business training and coun-  
22                 seling through online and in-person work-  
23                 shops and seminars, including—

24                         “(I) financial assistance;

25                         “(II) management assistance;

- 1 “(III) marketing assistance;
- 2 “(IV) transition assistance, in-
- 3 cluding the Boots to Business pro-
- 4 gram established under subsection (e);
- 5 “(V) Federal-contracting assist-
- 6 ance; and
- 7 “(VI) export assistance.

8 “(3) CONTRACT AUTHORITY.—

9 “(A) IN GENERAL.—A veteran’s business

10 outreach center may enter into a contract with

11 a Federal department or agency to provide spe-

12 cific assistance to veterans and other under-

13 served small business concerns.

14 “(B) PERFORMANCE.—Performance of a

15 contract described in subparagraph (A) should

16 not hinder a veteran’s business outreach center

17 in carrying out the terms of the grant received

18 by the veteran’s business outreach center from

19 the Administration.

20 “(4) APPLICATION AND APPROVAL CRITERIA.—

21 “(A) IN GENERAL.—A private nonprofit

22 organization desiring a grant under this sub-

23 section shall submit an application to the Ad-

24 ministrator at such time, in such manner, and

1 containing such information as the Adminis-  
2 trator may require.

3 “(B) CRITERIA.—The Administration  
4 shall—

5 “(i) subject to clause (ii), develop and  
6 publish criteria for the consideration and  
7 approval of applications submitted by pri-  
8 vate nonprofit organizations under this  
9 subsection; and

10 “(ii) evaluate and rank applicants in  
11 accordance with predetermined selection  
12 criteria that shall be stated in terms of rel-  
13 ative importance, which—

14 “(I) shall be made publicly avail-  
15 able and stated in each solicitation for  
16 applications made by the Administra-  
17 tion; and

18 “(II) shall include—

19 “(aa) the experience of the  
20 applicant in conducting programs  
21 or ongoing efforts designed to  
22 impart or upgrade the business  
23 skills of veteran business owners  
24 or potential owners;

1                   “(bb) the present ability of  
2                   the applicant to commence a  
3                   project within a minimum  
4                   amount of time; and

5                   “(cc) the location for the  
6                   veteran’s business center site  
7                   proposed by the applicant.

8                   “(C) APPLICATION FOR RENEWAL OF  
9                   GRANT.—A private nonprofit organization that  
10                  receives a grant under this subsection may sub-  
11                  mit an application for a renewal of the grant at  
12                  such time, in such manner, and containing such  
13                  information as the Administrator may require.

14                  “(D) NOTIFICATION.—Not later than 60  
15                  days after the date of the deadline to submit  
16                  applications for each fiscal year, the Adminis-  
17                  trator shall approve or deny any application  
18                  submitted under this subsection and notify the  
19                  applicant for each such application.

20                  “(5) AWARD OF GRANTS.—

21                  “(A) IN GENERAL.—Subject to the avail-  
22                  ability of appropriations, the Administrator  
23                  shall make a grant for the Federal share of the  
24                  cost of activities described in the application to  
25                  each applicant approved under this subsection.

1           “(B) AMOUNT.—A grant under this sub-  
2 section shall be for not less than \$225,000 and  
3 not more than \$375,000.

4           “(C) DURATION.—

5           “(i) IN GENERAL.—A grant under  
6 this subsection shall be for a period of 1  
7 year.

8           “(ii) RENEWAL.—A grant under this  
9 subsection may be renewed for not more  
10 than 4 additional 1-year periods.

11           “(D) PRIORITY.—In allocating funds made  
12 available for grants under this subsection, the  
13 Administrator shall give priority to applicants  
14 for a renewal of a grant over new applicants.

15           “(6) PROGRAM EXAMINATION.—

16           “(A) IN GENERAL.—The Administration  
17 shall—

18           “(i) develop and implement an annual  
19 programmatic and financial examination of  
20 each veteran’s business outreach center es-  
21 tablished pursuant to this subsection, pur-  
22 suant to which each veteran’s business out-  
23 reach center shall provide to the Adminis-  
24 tration—



1                   “(I) an itemized cost breakdown  
2                   of actual expenditures for costs in-  
3                   curred during the preceding year,  
4                   breaking out Boots to Business costs  
5                   from all other programmatic costs;  
6                   and

7                   “(II) a programmatic breakdown  
8                   of veteran’s business outreach center  
9                   curriculum, program offerings, and  
10                  outcomes; and

11                  “(ii) analyze the results of each exam-  
12                  ination described in clause (i) and, based  
13                  on that analysis, make a determination re-  
14                  garding the programmatic and financial vi-  
15                  ability of each veteran’s business outreach  
16                  center.

17                  “(B) CONDITIONS FOR CONTINUED FUND-  
18                  ING.—In determining whether to renew a con-  
19                  tract (either as a grant or cooperative agree-  
20                  ment) under this subsection with a veteran’s  
21                  business outreach center, the Administrator—

22                  “(i) shall consider the results of the  
23                  most recent examination of the veteran’s  
24                  business outreach center under subpara-  
25                  graph (A); and

1           “(ii) may withhold such award or re-  
2           newal, if the Administration determines  
3           that—

4                   “(I) the veteran’s business out-  
5                   reach center has failed to provide any  
6                   information required to be provided  
7                   under subclause (I) or (II) of sub-  
8                   paragraph (A)(i), or the information  
9                   provided by the center is inadequate;  
10                  or

11                   “(II) the veteran’s business out-  
12                   reach center has failed to provide any  
13                   information required to be provided by  
14                   the center for purposes of the report  
15                   of the Administration under sub-  
16                   section (i)(1), or the information pro-  
17                   vided by the center is inadequate.

18           “(7) EXPEDITED ACQUISITION.—Notwith-  
19           standing any other provision of law, the Adminis-  
20           trator, acting through the Associate Administrator,  
21           may use such expedited acquisition methods as the  
22           Administrator determines to be appropriate to carry  
23           out this subsection, except that the Administrator  
24           shall ensure that all small business sources are pro-  
25           vided a reasonable opportunity to submit proposals.

1           “(8) PRIVACY REQUIREMENTS.—

2                   “(A) IN GENERAL.—A veteran’s business  
3 outreach center may not disclose the name, ad-  
4 dress, or telephone number of any individual or  
5 small business concern receiving assistance  
6 under this subsection without the consent of the  
7 individual or small business concern, unless—

8                           “(i) the Administrator is ordered to  
9 make such a disclosure by a court in any  
10 civil or criminal enforcement action initi-  
11 ated by a Federal or State agency; or

12                           “(ii) the Administrator considers such  
13 a disclosure to be necessary for the pur-  
14 pose of conducting a financial audit of a  
15 veteran’s business outreach center, but a  
16 disclosure under this clause shall be limited  
17 to the information necessary for such  
18 audit.

19                   “(B) ADMINISTRATION USE OF INFORMA-  
20 TION.—This subsection shall not—

21                           “(i) restrict Administration access to  
22 program activity data; or

23                           “(ii) prevent the Administration from  
24 using client information, other than the in-

1           formation described in clause (i), to con-  
2           duct client surveys.

3           “(C) REGULATIONS.—The Administrator  
4           shall issue regulations to establish standards for  
5           requiring disclosures during a financial audit  
6           under subparagraph (A)(ii).

7           “(9) AUTHORIZATION OF APPROPRIATIONS.—

8           “(A) IN GENERAL.—There is authorized to  
9           be appropriated to carry out this subsection—

10                   “(i) \$13,500,000 for fiscal year 2020;

11                   “(ii) \$14,000,000 for fiscal year 2021;

12                   “(iii) \$14,500,000 for fiscal year  
13                   2022; and

14                   “(iv) \$15,000,000 for fiscal year  
15                   2023.

16           “(B) USE OF AMOUNTS.—Amounts made  
17           available under this paragraph for fiscal year  
18           2020 and each fiscal year thereafter—

19                   “(i) may only be used for grant  
20                   awards; and

21                   “(ii) may not be used for costs in-  
22                   curred by the Administration in connection  
23                   with the management and administration  
24                   of the program under this subsection.”.

1 **SEC. 3. VETERANS' BUSINESS PROGRAMS.**

2 (a) IN GENERAL.—Section 32 of the Small Business  
3 Act (15 U.S.C. 657b), as amended by section 2, is amend-  
4 ed by inserting after subsection (d) the following:

5 “(e) **BOOTS TO BUSINESS PROGRAM.**—

6 “(1) **DEFINITIONS.**—In this subsection—

7 “(A) the term ‘covered individual’ means—

8 “(i) a member of the Armed Forces,  
9 without regard to whether the member is  
10 participating in the Transition Assistance  
11 Program of the Department of Defense;

12 “(ii) an individual who is participating  
13 in the Transition Assistance Program of  
14 the Department of Defense;

15 “(iii) an individual who—

16 “(I) served on active duty in any  
17 branch of the Armed Forces, includ-  
18 ing the National Guard and Reserves;  
19 and

20 “(II) was discharged or released  
21 from such service under conditions  
22 other than dishonorable; and

23 “(iv) a spouse or dependent of an in-  
24 dividual described in clause (i), (ii), or (iii);  
25 and

1           “(B) the term ‘Vet Center’ means a center  
2           for readjustment counseling and related mental  
3           health services for veterans under section  
4           1712A of title 38, United States Code.

5           “(2) ESTABLISHMENT.—There is established a  
6           program to be known as the Boots to Business Pro-  
7           gram to provide entrepreneurship training to covered  
8           individuals, which shall be carried out by the Admin-  
9           istrator.

10          “(3) GOALS.—The goals of the Boots to Busi-  
11          ness Program are to—

12                 “(A) provide exposure, introduction, and  
13                 in-depth training for covered individuals inter-  
14                 ested in business ownership; and

15                 “(B) provide covered individuals with the  
16                 tools and knowledge necessary to identify a  
17                 business opportunity, draft a business plan,  
18                 identify sources of capital, connect with local  
19                 small business resources, and launch a small  
20                 business concern.

21          “(4) PROGRAM COMPONENTS.—

22                 “(A) IN GENERAL.—The Boots to Busi-  
23                 ness Program may include—

24                         “(i) a brief presentation providing ex-  
25                         posure to the considerations involved in

1 self-employment and small business owner-  
2 ship;

3 “(ii) an online, self-study course fo-  
4 cused on the basic skills of entrepreneur-  
5 ship, the language of business, and the  
6 considerations involved in self-employment  
7 and small business ownership;

8 “(iii) an in-person classroom instruc-  
9 tion component providing an introduction  
10 to the foundations of self employment and  
11 small business ownership; and

12 “(iv) in-depth training delivered  
13 through online instruction, including an  
14 online course that leads to the creation of  
15 a business plan.

16 “(B) COLLABORATION.—The Adminis-  
17 trator may—

18 “(i) collaborate with public and pri-  
19 vate entities to develop a course curriculum  
20 for the Boots to Business Program; and

21 “(ii) modify program components in  
22 coordination with entities participating in  
23 the Warriors in Transition programs, as  
24 defined in section 738(f) of the National

1 Defense Authorization Act for Fiscal Year  
2 2013 (10 U.S.C. 1071 note).

3 “(C) UTILIZATION OF RESOURCE PART-  
4 NERS.—

5 “(i) IN GENERAL.—The Associate Ad-  
6 ministrator shall, to the maximum extent  
7 practicable, use a variety of resource part-  
8 ners and entities in administering the  
9 Boots to Business Program.

10 “(ii) GRANT AUTHORITY.—In carrying  
11 out clause (i), the Associate Administrator  
12 may make grants to resource partners and  
13 other entities to carry out components of  
14 the Boots to Business Program.

15 “(D) AVAILABILITY TO DOD.—The Admin-  
16 istrator shall—

17 “(i) make available electronically in-  
18 formation regarding the Boots to Business  
19 Program and all course materials created  
20 for the Boots to Business Program to the  
21 Secretary of Defense for inclusion on the  
22 website of the Department of Defense re-  
23 lating to the Transition Assistance Pro-  
24 gram and in the Transition Assistance  
25 Program manual and other publications



1 and materials available for distribution  
2 from the Secretary of Defense; and

3 “(ii) fully participate in the inter-  
4 agency governance of the Transition As-  
5 sistance Program.

6 “(E) AVAILABILITY TO VETERANS AF-  
7 FAIRS.—In consultation with the Secretary of  
8 Veterans Affairs, the Associate Administrator  
9 shall make available outreach materials regard-  
10 ing the Boots to Business Program for distribu-  
11 tion and display at local facilities of the Depart-  
12 ment of Veterans Affairs (including medical  
13 centers, community-based outpatient clinics,  
14 Vet Centers, and other facilities determined ap-  
15 propriate by the Associate Administrator and  
16 the Secretary), which shall, at a minimum—

17 “(i) describe the Boots to Business  
18 Program, including a description of serv-  
19 ices provided; and

20 “(ii) include eligibility requirements  
21 for participating in the Boots to Business  
22 Program.

23 “(5) REVIEW.—The Inspector General of the  
24 Administration shall submit to the Committee on  
25 Small Business and Entrepreneurship of the Senate

1 and the Committee on Small Business of the House  
2 of Representatives an annual report regarding the  
3 awarding of grants under the Boots to Business  
4 Program.

5 “(f) VETERANS BUSINESS DEVELOPMENT OFFI-  
6 CERS.—

7 “(1) DESIGNATION.—The Administrator shall  
8 designate not fewer than 1 individual in each district  
9 office of the Administration as a veterans business  
10 development officer, who shall communicate and co-  
11 ordinate activities of the district office with entities  
12 that receive financial assistance under this sub-  
13 section.

14 “(2) INITIAL DESIGNATION.—The first indi-  
15 vidual in each district office of the Administration  
16 designated by the Administrator as a veterans busi-  
17 ness development officer under paragraph (1) shall  
18 be an individual that is employed by the Administra-  
19 tion on the date of enactment of this subsection.

20 “(g) ONLINE COORDINATION.—

21 “(1) DEFINITION.—In this subsection, the term  
22 ‘veterans’ assistance provider’ means—

23 “(A) an employee of the Administration  
24 assigned to the Office of Veterans Business De-  
25 velopment; or

1           “(B) a veterans business development offi-  
2           cer designated under subsection (f).

3           “(2) ESTABLISHMENT.—The Associate Admin-  
4           istrator shall establish an online mechanism to—

5           “(A) provide information that assists vet-  
6           erans’ assistance providers in carrying out the  
7           activities of the veterans’ assistance providers;  
8           and

9           “(B) coordinate and leverage the work of  
10          the veterans’ assistance providers, including by  
11          allowing a veterans’ assistance provider to—

12          “(i) distribute best practices and  
13          other materials;

14          “(ii) communicate with other vet-  
15          erans’ assistance providers regarding the  
16          activities of the veterans’ assistance pro-  
17          vider on behalf of veterans; and

18          “(iii) pose questions to and request  
19          input from other veterans’ assistance pro-  
20          viders.

21          “(h) LIMITATIONS ON USE FOR OVERSEAS TRAV-  
22          EL.—Financial assistance made available under this sec-  
23          tion may not be used for travel outside of the United  
24          States (as defined in section 202(a)(7) of the State De-  
25          partment Basic Authorities Act of 1956 (22 U.S.C.

1 4302(a)(7)) until after the date on which the Adminis-  
2 trator submits to the Committee on Small Business and  
3 Entrepreneurship of the Senate and the Committee on  
4 Small Business of the House of Representatives a plan  
5 describing how services will be provided by recipients, and  
6 how the Administrator will oversee the provision of serv-  
7 ices, outside of the United States.

8 “(i) REPORTS.—Not later than 180 days after the  
9 date of enactment of the Veterans Small Business Owner-  
10 ship Improvements Act and every year thereafter, the As-  
11 sociate Administrator shall submit to the Committee on  
12 Small Business and Entrepreneurship of the Senate and  
13 the Committee on Small Business of the House of Rep-  
14 resentatives a report on the performance and effectiveness  
15 for the programs authorized under this section, which may  
16 be included as part of another report submitted to the  
17 Committee on Small Business and Entrepreneurship of  
18 the Senate and the Committee on Small Business of the  
19 House of Representatives by the Associate Administrator,  
20 and which shall include the following:

21 “(1) VETERAN’S BUSINESS OUTREACH CEN-  
22 TERS.—For the Veteran’s Business Outreach Center  
23 Program under subsection (d), with respect to each  
24 veteran’s business center established under such  
25 subsection—

1           “(A) the effectiveness of all projects con-  
2           ducted by the veteran’s business outreach cen-  
3           ter;

4           “(B) the number of individuals receiving  
5           assistance;

6           “(C) the number of startup business con-  
7           cerns formed;

8           “(D) the gross receipts of assisted con-  
9           cerns;

10          “(E) the employment increases or de-  
11          creases of assisted concerns;

12          “(F) to the maximum extent practicable,  
13          increases or decreases in profits of assisted con-  
14          cerns; and

15          “(G) the most recent analysis, as required  
16          under clause (ii) of subsection (d)(6)(A), and  
17          the subsequent determination made by the Ad-  
18          ministration under that clause.

19          “(2) **BOOTS TO BUSINESS.**—For the Boots to  
20          Business Program under subsection (e)—

21                 “(A) the number of program participants  
22                 using each component of the Boots to Business  
23                 Program;

24                 “(B) the completion rates for each compo-  
25                 nent of the Boots to Business Program;

1 “(C) to the extent possible—

2 “(i) the demographics of program par-  
3 ticipants, to include gender, age, race, rela-  
4 tionship to military, Military Occupational  
5 Code, and years of service of program par-  
6 ticipants;

7 “(ii) the number of small business  
8 concerns formed or expanded with assist-  
9 ance under the Boots to Business Pro-  
10 gram;

11 “(iii) the gross receipts of small busi-  
12 ness concerns receiving assistance under  
13 the Boots to Business Program;

14 “(iv) the number of jobs created with  
15 assistance under the Boots to Business  
16 Program;

17 “(v) the number of referrals to other  
18 resources and programs of the Administra-  
19 tion;

20 “(vi) the number of program partici-  
21 pants receiving financial assistance under  
22 loan programs of the Administration;

23 “(vii) the type and dollar amount of  
24 financial assistance received by program

1 participants under loan programs of the  
2 Administration; and

3 “(viii) the results of participant satis-  
4 faction surveys, including a summary of  
5 any comments received from program par-  
6 ticipants;

7 “(D) an evaluation of the effectiveness of  
8 the Boots to Business Program in each region  
9 of the Administration during the most recent  
10 fiscal year;

11 “(E) an assessment of additional perform-  
12 ance outcome measures for the Boots to Busi-  
13 ness Program, as identified by the Associate  
14 Administrator;

15 “(F) any recommendations of the Adminis-  
16 trator for improvement of the Boots to Busi-  
17 ness Program, which may include expansion of  
18 the types of individuals who are covered individ-  
19 uals;

20 “(G) an explanation of how the Boots to  
21 Business Program has been integrated with  
22 other transition programs and related resources  
23 of the Administration and other Federal agen-  
24 cies; and

1           “(H) any additional information the Ad-  
2           ministrators determine necessary.

3           “(3) OTHER ACTIVITIES AND PROGRAMS AD-  
4           MINISTERED BY THE OFFICE OF VETERANS BUSI-  
5           NESS DEVELOPMENT.—An evaluation of the effec-  
6           tiveness of any other activities and programs admin-  
7           istered by the Office of Veterans Business Develop-  
8           ment, including using the metrics identified in para-  
9           graphs (1) and (2).”.

10          (b) GAO REPORTS.—

11           (1) DEFINITIONS.—In this subsection—

12           (A) the term “covered individual” means—

13                   (i) a veteran;

14                   (ii) a service-disabled veteran;

15                   (iii) a Reservist;

16                   (iv) the spouse of an individual de-  
17                   scribed in clause (i), (ii), or (iii); or

18                   (v) the spouse of a member of the  
19                   Armed Forces;

20           (B) the term “Reservist” means a member  
21           of a reserve component of the Armed Forces, as  
22           described in section 10101 of title 10, United  
23           States Code;

24           (C) the term “small business concern  
25           owned and controlled by veterans”—



1 (i) has the meaning given the term in  
2 section 3(q) of the Small Business Act (15  
3 U.S.C. 632(q)); and

4 (ii) includes a small business con-  
5 cern—

6 (I) not less than 51 percent of  
7 which is owned by 1 or more spouses  
8 of veterans or, in the case of any pub-  
9 licly owned business, not less than 51  
10 percent of the stock of which is owned  
11 by 1 or more spouses of veterans; and

12 (II) the management and daily  
13 business operations of which are con-  
14 trolled by 1 or more spouses of vet-  
15 erans;

16 (D) the terms “service-disabled veteran”,  
17 “small business concern”, and “veteran” have  
18 the meanings given those terms under section 3  
19 of the Small Business Act (15 U.S.C. 632).

20 (2) REPORT ON ACCESS TO CREDIT.—

21 (A) IN GENERAL.—Not later than 1 year  
22 after the date of enactment of this Act, the  
23 Comptroller General of the United States shall  
24 submit a report regarding the ability of small

1 business concerns owned and controlled by cov-  
2 ered individuals to access credit to—

3 (i) the Committee on Veterans' Af-  
4 fairs and the Committee on Small Business  
5 and Entrepreneurship of the Senate; and

6 (ii) the Committee on Veterans' Af-  
7 fairs and the Committee on Small Business  
8 of the House of Representatives.

9 (B) CONTENTS.—The report submitted  
10 under subparagraph (A) shall include an anal-  
11 ysis of—

12 (i) the sources of credit used by small  
13 business concerns owned and controlled by  
14 covered individuals and the percentage of  
15 the credit obtained by small business con-  
16 cerns owned and controlled by covered in-  
17 dividuals that is obtained from each  
18 source;

19 (ii) the default rate for small business  
20 concerns owned and controlled by covered  
21 individuals separately for each source of  
22 credit described in clause (i), as compared  
23 to the default rate for the source of credit  
24 for small business concerns generally;

1 (iii) the Federal lending programs  
2 available to provide credit to small busi-  
3 ness concerns owned and controlled by cov-  
4 ered individuals;

5 (iv) gaps, if any, in the availability of  
6 credit for small business concerns owned  
7 and controlled by covered individuals that  
8 are not being filled by the Federal Govern-  
9 ment or private sources;

10 (v) obstacles faced by covered individ-  
11 uals in trying to access credit;

12 (vi) the extent to which deployment  
13 and other military responsibilities affect  
14 the credit history of veterans and Reserv-  
15 ists; and

16 (vii) the extent to which covered indi-  
17 viduals are aware of Federal programs tar-  
18 geted towards helping covered individuals  
19 access credit.

20 **SEC. 4. IMPROVEMENTS TO BUSINESS DEVELOPMENT AND**  
21 **ENTREPRENEURIAL PROGRAMS.**

22 (a) DEFINITIONS.—In this section—

23 (1) the terms “Administration” and “Adminis-  
24 trator” mean the Small Business Administration  
25 and the Administrator thereof, respectively;

1           (2) the term “individual eligible for a veteran  
2           entrepreneurial development program” means—

3                   (A) a covered individual, as defined in sec-  
4                   tion 32(d)(1) of the Small Business Act, as  
5                   amended by section 2;

6                   (B) a covered individual, as defined in sec-  
7                   tion 32(e)(1) of the Small Business Act, as  
8                   amended by section 3; and

9                   (C) an individual who qualifies to be the  
10                  owner of a small business concern owned and  
11                  controlled by veterans, as defined in section  
12                  3(b)(1);

13           (3) the term “one-stop resource” means the  
14           one-stop online resource established under sub-  
15           section (c)(1); and

16           (4) the term “small business concern” has the  
17           meaning given the term in section 3 of the Small  
18           Business Act (15 U.S.C. 632).

19           (b) VETERAN PEER-TO-PEER NETWORKS.—Not later  
20           than 90 days after the date of enactment of this Act, the  
21           Administrator shall establish guidelines to improve the  
22           network of peer-to-peer counseling and mentoring for indi-  
23           viduals eligible for a veteran entrepreneurial development  
24           program relating to the business development and entre-  
25           preneurial programs of the Administration.

1 (c) ONE-STOP ONLINE RESOURCE.—

2 (1) IN GENERAL.—The Administrator shall es-  
3 tablish an online mechanism that serves as a one-  
4 stop online resource for veterans regarding all of the  
5 entrepreneurial development programs of the Admin-  
6 istration.

7 (2) CONTENTS.—The one-stop resource shall  
8 include descriptions of each entrepreneurial program  
9 of the Administration (which shall include the pro-  
10 grams described in paragraph (3)), including—

11 (A) target client descriptions for each pro-  
12 gram;

13 (B) contact information for information on  
14 or assistance regarding each program from lo-  
15 cally, statewide, and nationally available  
16 sources;

17 (C) a detailed description of the services  
18 available under each program;

19 (D) a description of any costs associated  
20 with the services under each program;

21 (E) an outline of program curriculums if  
22 training seminars or courses are offered; and

23 (F) other resource information that the  
24 Administrator determines appropriate and nec-  
25 essary for veteran entrepreneurs and veterans

1           who own small business concerns, in order to  
2           ensure the one-stop online resource provides in-  
3           formation and resources necessary for a veteran  
4           beginning to develop a small business concern.

5           (3) PROGRAMS.—The programs identified and  
6           described under the one-stop resource shall in-  
7           clude—

8                   (A) the small business development center  
9                   program under section 21 of the Small Busi-  
10                  ness Act (15 U.S.C. 648);

11                  (B) the women’s business center program  
12                  under section 29 of the Small Business Act (15  
13                  U.S.C. 656);

14                  (C) the programs of the Office of Entre-  
15                  preneurship Education of the Administration;

16                  (D) the Veteran’s Business Outreach Cen-  
17                  ter Program under section 32(d) of the Small  
18                  Business Act, as amended by section 2 of this  
19                  Act;

20                  (E) the Boots to Business Program under  
21                  section 32(e) of the Small Business Act, as  
22                  amended by section 3(a) of this Act;

23                  (F) the Service Corps of Retired Execu-  
24                  tives program authorized by section 8(b)(1) of

1 the Small Business Act (15 U.S.C. 637(b)(1));  
2 and

3 (G) any other program of the Administra-  
4 tion determined appropriate by the Adminis-  
5 trator.

6 **SEC. 5. REPORTING REQUIREMENT FOR INTERAGENCY**  
7 **TASK FORCE.**

8 Section 32(c) of the Small Business Act (15 U.S.C.  
9 657b(c)) is amended by adding at the end the following:

10 “(4) REPORT.—Not less frequently than once  
11 each year, the Administrator shall submit to Con-  
12 gress a report—

13 “(A) discussing the appointments made to  
14 and activities of the task force; and

15 “(B) identifying and outlining a plan for  
16 outreach and promotion of all the programs au-  
17 thorized under the Veterans Small Business  
18 Ownership Improvements Act, or an amend-  
19 ment made by that Act.”.

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