

**Written Testimony House Committee on Small Business**  
***From Service to Startup: Empowering Veteran Entrepreneurs***  
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Thank you Chairman Williams, Ranking Member Velázquez, and distinguished members of this Committee. My name is Kevin Schmiegel and I am the Co-Founder and CEO of a service disabled Veteran owned small business (VOSB) called ZeroMils. As a retired Marine and Veteran entrepreneur, I am honored to represent the 1.6 million Veteran small business owners in America.

My transition from the military in 2009 was seamless, thanks not to the Transition Assistance Program (TAP), but to relationships built over 20 years in uniform.

It didn't hurt that one of those relationships was with a former Commandant and Combatant Commander, General Jim Jones, who became my biggest advocate and mentor in transition. After serving as his principal advisor at NATO and U.S. European Command, and later in his role as the Special Envoy for Middle East Regional Security, General Jones introduced me to Tom Donohue. This led to my first civilian job as Vice President and Executive Advisor to the President and CEO of the U.S. Chamber of Commerce.

For two years, I learned from Tom, meeting with Fortune 500 executives and heads of state, understanding business priorities, and being taught how to be an entrepreneur and CEO. Tom also taught me self-belief and to never settle. He empowered me to start my entrepreneurial journey as the founder of Hiring Our Heroes within the Chamber's Foundation.

From 2011 to 2013, we raised over \$40 million in corporate investment, built a talented team of 30 that executed 500+ hiring fairs in all 50 states, and helped hundreds of thousands of veterans and military spouses find meaningful employment in partnership with the White House, The American Legion, and all three government agencies responsible for TAP. It is worth noting that a majority of the hiring was done by small businesses, and they became a driving force in lowering Veteran unemployment from its peak of 9.9% in 2011 to less than 3% today.

After leaving the Chamber I went on to lead two other national nonprofits, ThanksUSA and Operation Gratitude. In growing and scaling all three organizations through private sector investments of more than \$100 million, we collectively impacted more than 4 million service members, Veterans, first responders, and their families over a decade.

In March of 2022 my journey as a social impact entrepreneur took a different path, when I co-founded ZeroMils with a close friend and leader who I've served alongside for 30 years, retired Marine Colonel Paul Cucinotta.

Paul and I started ZeroMils in response to growing trends in the public, private and nonprofit sectors that shaped a broken Veteran narrative — one that has negatively impacted perceptions of military service and propensity to serve among American youth.

With a team of three Veterans and two military spouses, we are building Military Thriving® cultures with employers, nonprofits, and other organizations that strive to go beyond “friendly” and create environments that keep military talent for the long haul.

With a growing list of partners, we are creating and modeling Military Thriving® communities in regions of the country that are poised for growth but hindered by massive skills gaps.

With a coalition of committed stakeholders, we are building a Military Thriving movement — not by entitling transitioning service members, Veterans, and their families, but by empowering them as catalysts for growth, change and impact.

And with Veteran owned small businesses at the very heart of our mission and this movement, we are changing the broken Veteran narrative.

Our decision to prioritize Veteran small business owners is based on our own experiences and the fundamental belief that VOSBs must play a larger role in providing actionable solutions that impact our country, our economy, and our communities. It was also driven by data, which overwhelmingly supports the need to better educate, empower, and equip more Post 9-11 veterans to own small businesses going forward.

***The data are both compelling and concerning.*** According to the most recent Small Business Administration report in 2023, there were 1.6 million Veteran owned small businesses, generating \$1 Trillion of revenue in our economy. VOSBs employ 3.3 million Americans with a payroll of \$179 Billion. With a majority of our employees being veterans and military spouses, VOSBs represent more than one-third of the 8.3 million veterans in the workforce. We also give back to our communities at significantly higher rates than our civilian neighbors volunteering 30% more of our time annually.

While these data are often presented as a good news story, they represent an increasingly alarming trend. For the first time since the end of World War II, veterans are less likely to own a small business than our civilian counterparts and that number continues to drop.

After returning home from World War II nearly 50% of veterans went on to start or operate a business, defining a period of time that was not only an entrepreneurial boom for veterans, it marked an economic boom for the United States.

The extraordinarily high rate of veteran entrepreneurship after WWII was largely attributed to unprecedented and unique support provided by the G.I. Bill — which at the time, offered low-interest business loans that made accessing capital easier for veterans, as well as educational and vocational training benefits that helped veterans gain necessary skills to launch and grow their businesses.

In stark contrast today, fewer than 5% of Post 9-11 Veterans have started a business, and the number of veteran small business owners as a percentage of all U.S. businesses has declined dramatically over the past 10 years. The overall share of VOSBs has shrunk from 11% of all businesses in 2014, to 8.1% in 2020 to an all time low of 4.3% in 2023.

While this decrease is partly attributed to the aging veteran population there are several other contributing factors precipitating this rapid decline.

First, the Post 9-11 GI Bill is structured to support education and training, with no equivalent benefit for low-interest business loans, forcing newer veterans to find other, more challenging ways to access capital.

Second, there is a fundamental difference in the approach we are taking with Post 9-11 veterans in terms of the advice, support and services provided in transition compared to previous generations of veterans. A vast majority of organizations with access to government agencies, policy and decision makers, and Veterans themselves, are focused on benefits and emphasize conventional employment and education opportunities.

And finally, the greatest limiting factor is perhaps the most obvious: ***Veteran small businesses don't have a seat at the table.***

We don't have a seat at the table in helping service members make better, more informed decisions about small business ownership when transitioning from the military. TAP played no role in helping me discover my fit for entrepreneurship, and it continues to fall short, largely because Veteran small businesses, like ZeroMils, have little to no access to military installations.

We don't have a seat at the table in helping solve systemic challenges facing our community, even though we are the most vulnerable, and simultaneously the best equipped and positioned to address issues like Veteran suicide, military spouse unemployment, and recruiting the next generation to serve in our military.

We don't have a seat at the table in helping inform legislation, policy decisions and discussions taking place in other committees, as well as in federal agencies including the Departments of War, Veterans Affairs, and Labor. Oftentimes, it's the same big nonprofits and Veteran Service Organizations, along with the big businesses that fund them, that are invited to join roundtables and called to testify before the House and Senate Veterans Affairs Committees. Moreover, these organizations are prone to saying the same things and advancing the same agendas, which have little to do with increasing Veteran small business ownership.

In the absence of opportunities like these for VOSBs, ZeroMils is committed to doing something about it by creating our own table. Working with our Military Thriving® Action Coalition (MTAC) partners, we are educating and empowering service members and Veterans in transition and focusing our efforts on helping the current 1.6 million VOSBs grow and thrive.

In 2026 we will host national and regional events that address these topics while creating actionable solutions and playbooks to include: an inaugural unTAPped Change Forum on March 25 when we will rethink transition from a private sector lens in partnership with the National Association of County Veterans Service Officers: our 3rd Annual Military Thriving® Change Forum at Georgetown University on June 10, and Regional Change Forums, where we model Military Thriving® communities with hundreds of key stakeholders in Dallas, San Diego, Charlotte, Nashville, Los Angeles and South Bend throughout the year.

All of these events will be live-streamed along with virtual webinars, with the goal of building audiences and reaching thousands of aspiring and current Veteran small business owners.

Lastly ZeroMils is exploring the development of a Military Thriving® Small Business Toolkit with the help of subject matter experts from across the private sector committed to empowering VOSBs to grow and thrive.

To close I would like to make three recommendations that may increase the number of Post 9-11 veterans considering entrepreneurship and small business ownership as a pathway to success and enabling Veteran small business owners to play a larger, more impactful role on issues affecting military and veteran connected families.

- Explore ways to improve access to capital for Veterans who want to start a business, including but not limited to the GI Bill, especially in franchising where Veterans continue to over-index as small business owners and outperform their civilian counterparts.
- Encourage more frequent engagement for Veteran small business owners with other Congressional committees that directly impact Veteran transition and quality of life to include the House Veterans Affairs Committee, as well as sister committees in the Senate. These engagements could include roundtables and providing testimony more frequently, alongside larger VSOs, nonprofits, and corporations that are routinely included in hearings.
- Increase access for VOSBs, national franchisors and other organizations with subject matter expertise in entrepreneurship and small business ownership on military installations as part of TAP, at hiring fairs, and at career level schools.

Thank you again for the opportunity to speak with you today and for giving Veteran small businesses like ours a seat at the table. I look forward to your questions and continuing to serve this Committee in any way possible in the future.