

MILITARY SPOUSE ENTREPRENEUR TOOLKIT

Clarity, Confidence & Compliance

FOREWORD

*Maria McConville, Entrepreneur
Spouse of 40th Chief of Staff of the Army*



BUSINESS ON BASE

*How to register your business on a
military installation.*



HOBBY VERSUS CAREER

*Is it an expensive hobby or a
budding business venture?*

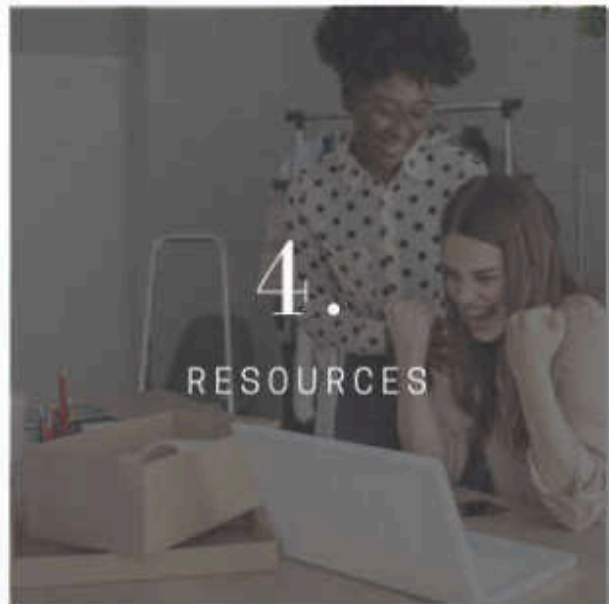
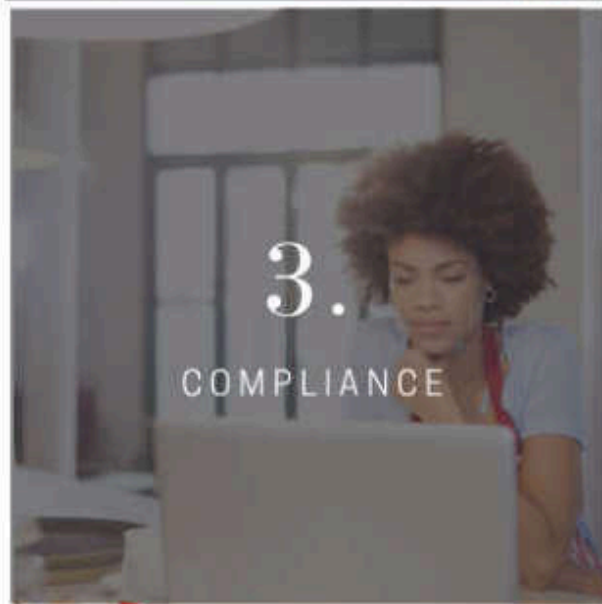


SHOW ME THE MONEY!

*Knowing when it's time to quit your
9-5 and go all in on your biz.*

MILITARY SPOUSE ENTREPRENEUR TOOLKIT

Clarity, Confidence & Compliance



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A NOTE FROM MARIA MCCONVILLE

Military Spouses (MilSpouses) are truly amazing. Flexible, resilient, resourceful, adaptable, and creative are descriptors that partly define MilSpouses.

Keeping up with civilian counterparts, MilSpouses seek meaningful employment. Due to frequent moves and other unique challenges of military life, MilSpouses change jobs and careers more often than non-military. Entrepreneurship is particularly attractive to MilSpouses providing autonomy and flexibility.

Whether a MilSpouse lives on or off a military installation, there can be federal, state, county, city, and installation laws, policies, and procedures that need to be followed.

Owning a business can be extremely rewarding and lucrative. It can also be associated with risks and failures.

This comprehensive, user-friendly, MilSpouse-developed toolkit provides all MilSpouses with guidance, tools, and resources empowering them to own and operate a business with confidence, clarity, and compliance.

Thank you to The Rosie Network and the Military Spouse Chamber of Commerce and their partners for the diligence and dedication in creating this toolkit. Your commitment to and investment in MilSpouses is greatly appreciated.

Sincerely,

Maria McConville, MS,RDN

Entrepreneur, Spouse of 40th Chief of Staff of the Army



MILITARY SPOUSE EMPLOYMENT

Enduring challenges fosters resilience.



The unemployment rate for military spouses has remained unchanged at nearly 25% for over a decade. Recently, COVID caused that number to jump to nearly 40%. Regardless of the efforts from the private sector, investment from DoD, and our growing education achievements, making us one of the most educated, under-employed and unemployed populations across the country, employers have been unable to innovate the way they engage with the workforce. To remedy this and find both professional fulfillment and a means to support their families, military spouses have been turning to entrepreneurship at increasing numbers.

The Self-Employment Landscape

Military spouses are turning to freelancing, contracting, self-employment and business ownership to provide career autonomy and flexibility. Entrepreneurship allows military spouses to break their own glass ceilings. For some, the ceiling is earning extra cash; for others the ceiling is earning six or seven-figures. While entrepreneurship is not an easy path, thriving in chaos is a skill military spouses learn as 1 in 3 military families relocate each year. This adaptability lends itself to a trend making self-employment the perfect career solution for nearly half of military spouses who report either currently owning a business, or aspiring to in the future.

About This Toolkit

This guide was created for entrepreneurial military spouses both in the beginning of their journey as well as for spouses with established businesses. You will find vetted and trusted resources to help you start and grow your business with confidence, clarity and compliance.

— “ —

Doing the right thing is not always easy; please allow this guide to be a lighthouse to get your business sailing in the right direction.

— ” —

1.

CLARITY



Clarity

a: the quality or state of being clear: LUCIDITY

'There is lack of clarity in many legal documents'

Clear is Kind

Clarity in running a business is essential for success. Having a vision for your business in addition to a well-designed plan, will help you set clear and concise goals. Having a well-run, successful business is different from having an expensive hobby. There are many free resources, in addition to this guide, to help you with your business plan and strategy. Set yourself and your business up for success by accessing the resources, mentoring, and networking available to military spouses.

Military Spouses support their Service Member (SM) in a multitude of ways and often the SM's career is the primary or dominant one. Spouses may lack confidence in becoming entrepreneurs fearing that having a business may not be compatible with military life. There can also be confusion about what is legal or not, depending on housing situations, SM rank or position, and installation particulars. Spouses may delay entrepreneurship thinking they will pursue it once the SM separates or retires from the Military. But the SM may not transition as previously planned leaving a Spouse frustrated and waiting.

This toolkit empowers Spouses to establish confidence in entrepreneurship regardless of the SM's rank, position, or assignment.

This chapter will focus on Clarity in your business regardless of where you are on your entrepreneurial journey.

- KNOW YOURSELF
- KNOW YOUR MARKET
- KNOW YOUR BUSINESS

KNOW YOURSELF

You are the face of your business and studies show that consumers buy brands more than they buy products. Everything you do or say is a reflection of your business, whether you like it or not. What you post on social media or even the clothes you wear say something about you and your brand.

Having confidence in yourself as a business owner and entrepreneur will draw others toward your mission or product. However, knowing what you are good at and what you are not, will help you decide where to put forth your effort and energy and where you might need to outsource. As the Chinese proverb goes, *"the wise adapt themselves to circumstances, as water molds itself to the pitcher."* An agile leadership style may be the ultimate leadership style required for leading today's talent.

KNOW YOUR MARKET

Every entrepreneur thinks their widget is the best! That may be the case, but do you know your market? Your customer? How is your widget different...better, cheaper, faster? If you're jumping out of the plane, isn't it wise to know your parachute works, which way the wind is blowing and where you're landing?

Although it can be tempting to sell your widget cheaper, you'll see that there are very good reasons why this is not the best strategy. Most customers ultimately believe the adage, *"You get what you pay for."* Additionally, undercutting your competition only drives the price of everyone's widgets down. Have the confidence to charge the market price and be sure your product is comparable. Here are a few questions to get you going, whether you are starting your business or relocating:

- What is the market size and what percentage of the market share are you targeting?
- Are you targeting one niche of customers or several customer segments?
- How is your product or service unique and what problem are you solving for your target market?
- What are your target customers currently buying and what about your product/service entices them to transition to your brand?
- What is the gross revenue of the industry you are trying to enter and what are the operational costs and desired profit margins of running your own business?

KNOW YOUR BUSINESS

Hobby Versus Career

Many business owners will say, *"I had no idea how hard this would be when I started."* Running a business, whether a solopreneur, or a full fledged operation with employees is never easy. For military spouses, being self-employed can provide a viable and steady career that moves to each duty station; but it can also have its challenges.

Do you have an income-generating business or an expensive hobby? Some businesses are passion projects or hobbies. Military spouses can fall into the trap of running an expensive hobby which is not profitable. Having a hobby is a wonderful outlet and gives a sense of purpose, but when mislabeled as a business, it can hurt the financial well being of the household.

Operating an expensive hobby, disguised as a business, might be a hamster wheel leading to nowhere. Muddying the waters of your family's financial situation by forming a legal business structure may not be worth the headache if the hobby will never mature into a financially solvent business.

However, getting caught on your heels and being legally and financially unprepared when your business blossoms and starts bringing in customers and serious cashflow is a problem no business owner wants to face.

Legalities Versus Perceptions

Being part of a military community has many rewards. At times, however, professional military spouses have dealt with confusion, stigma, generational differences from their predecessors, and fallacy about work in general, especially, about operating a home based business.

Because of the unique nature and structure of the military with service members potentially serving in leadership roles, conducting business might be perfectly legal but could have the **perception** of being improper. In many cases, there are a lack of written rules or guidelines about selling to other military families. When you are unsure of what to do, consider the following:

- Check to see if your SM has access to legal advice; if so, get a legal opinion.
- Consider the position your SM holds. Often it is perceived unwise to solicit family members of that organization or to anyone in the SM chain of command.
- Consult the wisdom of a trusted mentor who can provide sage advice.

KNOW YOUR BUSINESS



On Base Barriers

Military spouses might get intimidated about owning a business on their military installation. Hearsay about other businesses getting shut down, operating illegally, and confusing messages about how to register a business on base can discourage spouses from starting their business. By registering your business on the installation, you can avoid many of these perceived pitfalls and be confident that you are compliant in running your business.

Each branch of the military and each installation has their own unique standard operating procedures for on-base business ownership. Military installations are also global; in addition to base specific policies, one must consider the federal, state, local, and perhaps even the Host Nation's protocol of business owners in the area.

Much advocacy work is underway to help military spouse entrepreneurs, and operating on base is front of mind. Operating a business on base has evolved over the years, and there are more changes coming in the future. It is crucial to check with the experts on your installation about the proper on base registration protocol. Please review the Compliance section of this guide to help you get started.

2.

CONFIDENCE

DE

O



Confidence

a: a feeling or consciousness of one's powers or of reliance on one's circumstances

'We have confidence in her as a leader.'

You can confidently run your business when you know it's legally compliant and financially viable. There is an invisible strength in having confidence. While it is a critical component to successfully launching and growing a small business, confidence is found in having business clarity and being in compliance.

If you lack the confidence to get started, the [MySECO How to Become an Entrepreneur](#) web page has many helpful resources. MySECO offers an [Entrepreneurial Spouse Coaching Package](#) to help you get started.

Solid Footing

Operational Excellence can be equated to getting behind the wheel of a car; we want to know the engine runs, the tire pressure is set, and there's gas in the tank; right? There are a hundred things that go into making sure your car is safe and ready to hit the road. Your business is no different - from reliable suppliers and paying invoices to effective marketing and managing a team.

Customer obsession is the crux of your business. If you don't have paying customers, you don't have a business, you have a hobby. Hey, hobbies are great and if that's what you want, don't let anyone pressure you otherwise. Getting customers requires sales and marketing, but before you spend money on social media ads or hiring a marketing professional make sure you have identified your ideal customer as we discuss in the Know Your Customer section of the guide.

Once you have customers, keep them. They become your greatest marketing plan and remember, word of mouth is free after all. Not everyone is your customer, however. Avoid spending time and money on that classic 'customer from hell' by knowing who your ideal customer is.

FINANCIAL MINDSET

Why is it important?

Your financial mindset has a large impact on the success of your business. Before getting started, take time to analyze your personal beliefs about money and entrepreneurship. Do the statements that come to mind sound like the ones below? If not, there's good news, you get to change your mind and therefore improve your financial mindset. Spend some time reading books on this topic and speaking to successful entrepreneurs as you begin to develop your mindset and launch your new business.

“
Whether you think
you can or you
can't, you're right.

Henry Ford

Food for Thought

Here are a few best practices you may want to think about if you are considering entrepreneurship:

- I have the ability to manage a successful business.
- I am in business to make money and deserve the money I earn.
- I have clearly defined goals and will not allow minor setbacks to take me off course.
- I am the only one who can do what I do, how I do it, and why I do it.
- My business services are valuable and I will charge clients appropriately for my expertise.
- I am good at seeking help in areas when needed (ex: accounting, marketing, legal).

FINANCIAL MINDSET

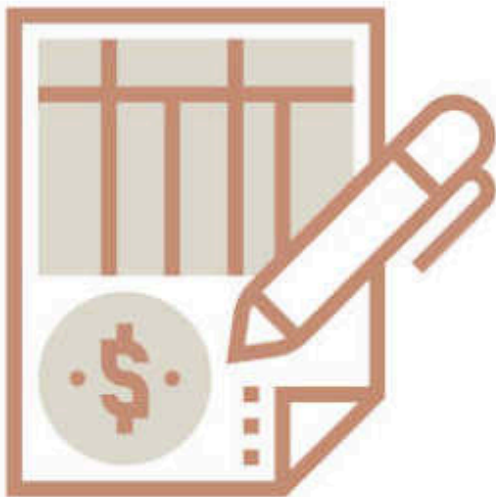
Creating a Budget

When launching your business you will need to create a budget, or financial roadmap, to plan for the future. Initially, you will estimate your income, cost of doing business, and expenses. As time goes on, you can compare prior months and adjust your budget to make it more accurate. Your budget is simply a tool to help you plan the year ahead and you have the flexibility to make changes at any time.



After your first year in business, creating your annual budget will become easier and should require fewer adjustments. By regularly reviewing your budget, you will identify financial trends to help you find areas where money can be reinvested, avoid debt, and stay in control of your business.

A recommended form to use is the schedule C, Form 1040, with the IRS for Profit and Loss From Business to organize your budget categories- be sure to consult your tax professional and see details [linked here](#).



Basic Accounting Know-How

A profit & loss (P&L) statement, also known as an income statement, summarizes your income, costs of doing business, and expenses during a specific time (typically a quarter or year). Use your P&L to compare time periods and assess if adjustments are needed to increase profit. Your income - costs of doing business - expenses = net profit. To make your net profit as high as possible you may need to increase your prices and/or lower your costs of doing business and expenses.

Similar to personal finance, the goal is to consistently spend less than you earn so your business is sustainable. If you decide to use accounting software for your business you'll be able to generate a P&L very easily. You can also download this free template from [Score.org](#).

FINANCIAL MINDSET

What are your costs?

An entrepreneur should *surgically* know their operating costs. Knowing absolute operating expense creates the bare minimum price point for your goods, there is not a right or wrong profit margin to add.

You **MUST** evaluate your operating costs and pricing strategy on a regular basis!

Key Takeaways

- Know your costs
- It is easier to lower your price than to raise it
- Evaluate the marketplace
- Incorporate cost increases as soon as possible

Pricing Your Products or Services

Setting the right price is not as simple as it sounds. There are several different pricing strategies you can use and should use in operating your business. The key is to have a well thought out approach to pricing your product for the marketplace.

Make sure you cover your costs first. If your business is young or you are launching a new product/service, you may consider some pricing strategies such as "Introductory Pricing" and "Promotional Pricing" for example.

Introductory Pricing may be used to offer a discount to new customers, but specify this discount is temporary. Promotional Pricing is often used to stimulate sales during down-turn periods or holiday/special dates. BOGO, or buy one, get one free, is one example of Promotional Pricing.

Customers often let you know if your product/service is too cheap or expensive. Customer feedback often sounds like: "*Wow, this is amazing, I would have paid twice this much!*" or "*I can't afford your services at this time.*" If customers aren't volunteering price information to you, ask customers or mentors for feedback on your prices.

FINANCIAL MINDSET

What is profit?

Profit, simply put, means that a business generates more money than it costs to operate the business. Businesses that do not make a profit, fail. You learned about costs in the above section, now that you know how much it costs to run your business, you can focus on making your business profitable.

Profit margins are not hard science. Determining what percentage of profit margins you should aim for in your business, typically there is a delicate balancing act between what the customer is willing to pay and your optimal profit margins.

Calculating your Profit

Businesses that don't make a profit fail, period. In order to ensure the success of your business, you need to first determine the operating costs, and then add your profit margins on top of that. The goal is to maximize your profit potential. This can be done by lowering your Cost of Goods or increasing your Selling Price. Gross Profit, also referred to as, Profit Margin, is calculated as follows:

Selling Price minus the Cost of Goods Sold equals Gross Profit

Example: Pencil Selling Price is \$1.00, minus the Cost of Goods at \$.25 equals the Gross Profit of \$.75.

\$1.00 Selling Price

— \$0.25 Cost of Goods Sold

== \$0.75 Gross Profit

3.

COMPLIANCE



Compliance

n: the action or fact of complying with a wish or command.

'they must secure each other's cooperation or compliance'

Doing the Right Thing

Being compliant in all aspects of your business is imperative. The belief, *"It's better to ask for forgiveness than permission"* is no way to run a successful business. Although cutting corners with permits, liability insurance, and licensing may make things less complicated initially, it could ruin your business as well as destroy your personal assets in the long run. Military spouses can acquire information on compliance from various resources and agencies outlined in this guide.

FORMING YOUR BUSINESS

Having a business that is legally squared away is crucial. The intent of this guide is not to provide legal advice, and we recommend consulting a legal professional with your questions. We've provided a few starting points to help you begin legally forming your business, but please note that various states and locations have different legal registration processes.

Entity Formation

To register a business entity, you normally start with the state you live in and register through the Secretary of State. To emphasize, each locale is different, and forming a nonprofit versus a for-profit business is a different registration process. Broadly speaking, a state may have a process similar to the following:

1. Register the business name
2. Form the business entity
3. Obtain an Employer Identification Number (EIN)

FORMING YOUR BUSINESS



Using the RIGHT Resources to Register

In each state, there are different application fees associated with registering your business. **Beware of paid external business registration websites.** When you search your browser for things like “register EIN” or “register an LLC in Texas” MANY knock off, government-esque websites populate in the search results. Research your state’s business registration requirements from the official state government website, for convenience, here is a list of each official Secretary of State website:

<https://milspousechamber.org/secretary-of-state-websites/>

The Small Business Administration (SBA) provides free business assistance to military spouses, and some states additionally have tools to help. Here is a handy tool provided by the SBA to help you get started in registering a business:

<https://www.sba.gov/business-guide>

The SBA Office of Veterans Business Development also assists military spouses:

<https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development>

Registering Your Business Name

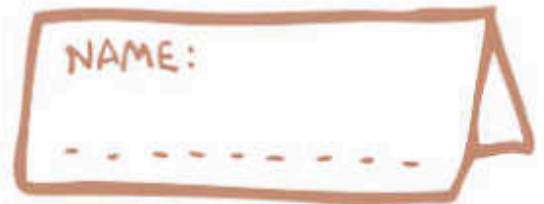
Creating a business can be so much fun when imagining the name, colors and logo of your new brand. When you officially form your business, many states require a name registration, as a part of brainstorming your brand identity, consider the name availability.

Before you fall in love with a business name, you could avoid potential hassle by checking to see if the name is registered intellectual property. conducting a search in the U.S. Patent and Trademark Office’s (USPTO) Trademark Electronic Search System (TESS), <https://www.uspto.gov/trademarks/search>

FORMING YOUR BUSINESS

What's in a name?

It is also important to research the availability of the business name on social media and the website domain. If the domain and social media handles are unavailable, or too long, searching your business online could be difficult for customers. You can purchase website domain names online to reserve them, even if you're not ready to launch your website yet.



If you are a Sole Proprietor who does not want to do business under your personal name, or another business entity that wants to use an alternative name, some states require that you file for a Fictitious Business Name, or DBA (Doing Business As).

TYPES OF ENTITIES

There are different types of business entities to select from when registering a business. State by state, there may be differences when registering, below is a high-level overview of business entities.

- **Sole Proprietor:** This business entity is the easiest to set up, there is only one owner allowed, and some states may require a name registration or business license. A drawback is that a Sole Proprietor has no personal liability protection.
- **Limited Liability Corporation:** An LLC is a popular business entity allowing either one owner, or an unlimited number of owners. An LLC gives the owner(s) personal protection from liability. An LLC can be taxed either as a Sole Proprietor or as a Corporation depending on owner preference. There are ongoing fees and filings to remain compliant, and an LLC can't go public.
- **S Corporation:** A S Corp allows a maximum of 100 (U.S.) shareholders and protects the owner(s) from personal liability. The owners of an S Corp are only allowed to have common stock. An S Corp is only taxed once on the profits received by the shareholders. This entity requires a Board of Directors, ongoing fees and filings, and has strict administrative requirements for holding meetings and record keeping.

TYPES OF ENTITIES

Types of entities continued:

- **C Corporation:** A C Corp is typically best for businesses who want to go public as it can give shares to the founders, employees and investors. A C Corp allows an unlimited amount of shareholders, is preferred by investors and is recognized internationally. The owners may have preferred stock and are protected from personal liability. A C Corp pays both corporate taxes, and employees are taxed on shareholder income received. A C Corp must have a Board of Directors, has ongoing filings and fees, and has strict administrative requirements for holding meetings and record keeping.
- **Nonprofit:** A nonprofit entity serves a good cause, and technically has no owners. A nonprofit removes personal liability and is generally classified as tax exempt from the Internal Revenue Service (IRS). (Note, becoming tax exempt is not automatic when you register a nonprofit with your state, a nonprofit must separately apply for tax exempt status with the IRS). A nonprofit must have a Board of Directors, maintain ongoing fees and filings, and has strict administrative requirements for meetings and record keeping.

This list of business entities is not meant to serve as legal advice nor is it exhaustive. Each state may have varying business entity types and registration processes.

Employer Identification Number

An Employer Identification Number (EIN) is a unique 9-digit number assigned by the Internal Revenue Service (IRS) to business entities operating in the United States for identification purposes. Regardless of your entity formation, LLC, C Corp nonprofit, etc., you generally need an EIN for filing taxes, paying employees, opening a bank account and applying for business licenses and permits.

The great news? Obtaining your EIN is the easiest part of registering your business and is an instant, free process. This step should be done after you registered your business entity with the state.

Here is the official IRS website to apply for your EIN:

<https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

PROTECTING YOUR BUSINESS

Operating Basics

Protecting your business starts with you! Ensuring safe operations online, on paper, and in person is key to ensuring the long-term success of your business. Getting into the habit of using cyber security measures, operating agreements, contracts, policies and procedures, and having the right insurance is the first step to protecting your business. Here are a few tips to protect your business with basic business practices:

- Make sure everything is in writing and stored in the cloud!
- When operating a business out of your home, don't assume your homeowners or renters insurance covers your business.
 - Certain professions and industries require liability and other insurance coverage.
 - Operating on a military installation sometimes requires proof of liability insurance.
- Utilize contracts for internal employees and external customers when appropriate.
- Create standard operating procedures and an employee handbook.
- You may need to seek expert advice from an attorney and an accountant.

Intellectual Property

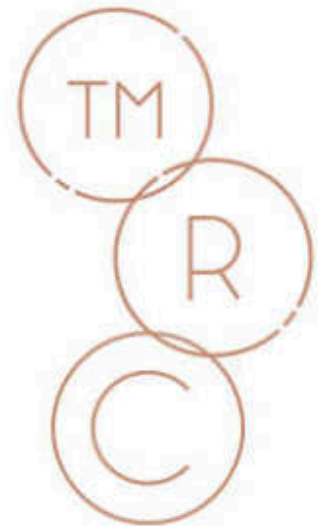
For some businesses, protecting your intellectual property could be the next step after registering your business entity. Trademarks, patents and copyrights are different types of intellectual property. The United States Patent and Trademark Office (USPTO) grants patents and registers trademarks, while the U.S. Copyright Office at the Library of Congress registers copyrights. Learn more about the differences here:

<https://www.uspto.gov/trademarks/basics/trademark-patent-copyright>

PROTECTING YOUR BUSINESS

Three types of intellectual property are:

- **Trademark:** A trademark can be any word, phrase, symbol, design, or a combination of these things that identifies your goods or services. It's how customers recognize you in the marketplace and distinguish you from your competitors.
- **Patent:** A Patent is a property right granted by the U.S. government to an inventor "to exclude others from making, using, offering for sale, or selling the invention throughout the United States or importing the invention into the United States" for a limited time in exchange for public disclosure of the invention when the patent is granted.
- **Copyright:** A copyright protects works of authorship, such as writings, music, and works of art that have been tangibly expressed.



PERMITS & LICENSES

Depending on the type of small business you operate, you may need to obtain permits. It's important that you confirm with your city, state, county and federal government agencies to determine what permits and licenses you may need.



*Note. Military spouses can get [reimbursements for licensure](#). You can usually apply for permits and licenses without enlisting a paid service. Most states will allow you to apply online and even provide sample documents. Before you purchase anything, make sure it is an official .gov website. The following are examples of permits and licenses:

Seller's Permit: Many states require a seller's permit. If your business sells items such as jewelry, clothing or handcrafted body products, you may need a seller's permit. Some businesses, such as wholesalers may not require a seller's permit. Check with your local state to find out. See the State of California link as an example: <https://www.cdtfa.ca.gov/services/permits-licenses.htm>

PERMITS & LICENSES

Resale Certificate: A sales use and tax number can be issued by your State Board of Equalization. If you are collecting tax on the products you are selling, then you can avoid paying tax to your wholesalers when purchasing raw materials and supplies. For example, you sell custom designed t-shirts and purchase your t-shirts from a wholesaler. If you have a resale certificate, you do not need to pay tax on this purchase. You do need to collect tax from your customers and report that income to your state. See the State of Texas website as a reference: <https://comptroller.texas.gov/taxes/sales/forms/index.php>

Business Tax Certificate License: Some states may require a business tax certificate and you will want to check your state business registration requirements to determine if your business needs one. These licenses may be referred to by different names such as: business tax certificates, business license, or business tax certificate.



Food Handling & Health Permits: Depending on whether you operate a food establishment, mobile food truck, food vendor at a local event or selling a home-made food item, you will need to get the appropriate health and food handling permits from your county and/or state. Check with your local military installation for the food handling requirements or training if you are selling consumables on the installation.

A health permit is a permit to sell foods and beverages that are cooked or served to the public, and which must be regulated for public safety. Health permits are typically part of the domain of a county health department. Regulations governing requirements for types of food businesses that require health permits vary widely.

In general, anyone who manufactures, sells, or distributes products that can be consumed by humans or that touch the human body (like nail salons) need to have a health permit and an annual inspection. This includes foods you make at home and sell to the public.

Getting a Health Permit: Contact your local county health department for the requirements for a health permit and the types of food establishments that are exempt from the requirement for a health permit. See the directory of local health departments from the [National Association of City and County Health Officials \(NACCHO\)](#).

HOME BASED BUSINESSES ON MILITARY INSTALLATIONS

The term "Home Based Business" (HBB) in the military community specifically means that a military spouse operates a business out of their quarters on the military installation. Approximately 23% of military spouse owned businesses are located on military installations. There is a formal registration process for businesses to be compliant with installation guidelines. This registration process differs between various branches of service and individual installations.

There is a notable amount of cross pollination between branches, for example an Air Force family residing on an Army post. To make sure you are compliant and protected check with the local housing office, the installation leadership office, and/or legal office to ensure you are properly registered as an HBB. No two branches are the same, and no two installations are the same! The following list will give you an idea of where to go for each branch of service's procedure for registering your HBB:



What you need to know (DoD instruction) - *with links!*

Army HBB Registration:

- <https://www.armymwr.com/resources/home-based-business>

Navy & Marine Corps HBB Registration:

- https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/family_employment.html

Air Force

- Check with your local housing office for registration guidelines

Coast Guard

- Check with your local housing office for registration guidelines

Space Force

- Check with your local housing office for registration guidelines



CERTIFYING YOUR BUSINESS

Corporations in the private sector, and federal government agencies including the Department of Defense hire diverse businesses for products and services. Both the private and public sectors abide by small and disadvantaged business utilization parameters and seek to hire certified, diverse-owned businesses including military spouses, veterans, women, minorities, and more.

When searching for businesses to hire, here are the criteria that Supplier Diversity and Procurement professionals typically look for:

- Majority diverse ownership
- Legal business formation
- Demonstrated past performance
- The ability to meet the needs of the organization

Becoming certified means that your organization falls within a diverse category, is vetted for majority ownership and legal business formation by a team of experts. Supplier Diversity and Procurement departments may even require businesses to be certified to qualify.

Many private and public sector organizations set a percentage that the organization should spend on each diverse category. For example, Veterans Affairs aims to spend approximately 15% of its small business utilization on veterans, and spends over \$3 Billion on veteran owned businesses each year.

There is a bill in the works that would recognize military spouse owned businesses among the federal government in the same way they recognize veteran owned business, so getting certified can truly be an opportunity for those interested in government contracting.

What does this mean to the military spouse small business owner? For the first time in history military spouses have the ability to become certified as a Military Spouse Owned Enterprise™ opening the door for spouses to compete for business opportunities in an unprecedented way.

To get certified as a Military Spouse Owned Enterprise™, visit the U.S. Military Spouse Chamber of Commerce's website to view the certification requirements and submit your application. The best part? It's free:

<https://milsponsechamber.org/certification/>

Show me the Money!

When starting a business, start smart. You want to get paid, right? Despite stories in the media, you do not have to quit your full-time job to be an entrepreneur. A few people "risk it all" but the majority of business owners ease into their new venture while continuing to earn a paycheck from their day job.

If you want to be an entrepreneur, try finding time in your schedule to run your business part-time. Beginning part-time allows you to beta test your business concepts and profitability with less risk and the stability of a regular paycheck.

When is the right time to quit your job? If you begin to notice some or all of the following "symptoms" then it might be time to quit your full-time job.

- The demand for your product/service is growing
- Not enough spare time
- Your business has a consistent and PROFITABLE cash flow
- Customers are raving about your product/service and are telling their friends about you
- You feel the weight of straddling full-time employment and your business
- You are turning down potential business opportunities because you lack the bandwidth
- You are making enough money to cover the overhead expense of your business and pay yourself

When these symptoms strike, it may be time to re-evaluate your current employment situation. It's time to have a family discussion to mull over working a day on the weekend or reducing your full time work hours to create more time. Until your business is profitable enough to replace (or nearly replace) your current income, you can continue to slowly transition from traditional employee to entrepreneur.

Many entrepreneurs quit their jobs, only to return to the traditional workforce for financial reasons. Business profitability can wax and wane, starting smart will help you begin your business journey on solid footing before risking it all financially.

Perhaps you are well beyond quitting your job and you have a thriving business. The next step may be scaling your business! A "symptom" of a business that is ready to scale is often the need to seek additional funding. There are a plethora of funding options to scale a business including investors, loans, crowdfunding, self-funding, grants, and pitch competitions. You know your business better than anyone, if it's time for you to scale, turn to your mentors and seek the advice of experts before making major financial decisions for your business.

4.

RESOURCES

Resources

n: a stock or supply of money, materials, staff, and other assets that can be drawn on by a person or organization in order to function effectively.

'local authorities complained that they lacked resources'

This guide has provided you the tools to operate your business with confidence, clarity and compliance. Now you can launch your business, register with the government or local military installation, and take your business with you no matter where your family may be stationed!

Resources

- [By state, Secretary of State websites](#)
- [Military One Source](#)
- [MySECO - How to Become an Entrepreneur](#)
- [SBA, SCORE](#)
- [State Licensing Compacts: Transferring Your Professional License](#)
- [U.S. Patent and Trademark Office, USPTO](#)
- [U.S. Copyright Office](#)

Organizations

- [The Rosie Network](#)
- [U.S. Military Spouse Chamber of Commerce](#)
- [Hiring Our Heroes, Military Spouse Entrepreneur Resource Program](#)

