



WORK VESSELS FOR VETS GUIDANCE FOR APPLICANTS

1. What is the process for determining eligibility for program participants?

Veterans apply online at our website www.WVfV.org (go to the FOR VETERANS TAB). There is also a FAQ list there.

Veteran applicants must have an Honorable Discharge from Post 9/11 military service. A copy of their DD214 (military discharge papers) must be received with the application.

The application requests information about any service-connected injury and the VA % rating.

The applicant must submit a Business Plan with concept, financial estimates of income and start-up expenses, marketing plans, and prioritized list of equipment needed with approximate pricing for used or new equipment.

Applications are reviewed on a rolling basis. There are no deadlines. Once the file is complete, the committee (Exec Dir and Board members) reviews the information and determines if the application will proceed and a mentor match is made.

Rejected applications are referred to other resources such as the SBA Veterans Business Outreach Centers in their state, SCORE programs, Vet Centers, the Farmer Veteran Coalition training programs, the EBV Programs at 11 universities, etc.

2. How is eligibility determined?

Work Vessels for Vets determines eligibility for veterans applying for equipment for their businesses in a three step process.

STEP ONE - The veteran's on-line application must be complete and include detailed information about the veteran and his/her service. A copy of their military discharge (DD214 – Honorable or Under Honorable conditions are accepted) must be attached and they also must send a Business Plan or at least an outline of their business concept. VA disability determination letters are also requested if the applicant claims a service-connected disability rating. These confidential documents are stored off line.

Incomplete applications and those needing further detail are referred to other resources such as the SBA Veterans Business Outreach Center in their states, to local SCORE volunteers, or to our many partners such as the Farmer Veteran Coalition, Agrability programs and EBV Programs to hone their business plans and equipment requests.

The application proceeds to Step Two **IF** the Vessel Awards Committee receive all required materials, AND the initial review of the business plan is determined to be plausible and likely to be successful.

STEP TWO – Each veteran applicant is matched with a volunteer business mentor who will conduct an in-person telephone interview and/or personal visit. Work Vessels for Vets has a wide network of volunteer mentors across the country who stand ready to assist when called. The mentor reviews the Business questionnaire during the interviews. The mentor then writes a recommendation to the Work Vessels for Vets committee. The recommendations evaluate the efficacy of the business plan, analyze the financial underpinning of the start-up, and suggests the specific equipment with possible adaptations, to award the applicant.

The Veteran-Mentor matches do not have a deadline. Some are immediately recommended for an equipment award, and others may take several months, while mentors work with the veteran-entrepreneur to create a solid business plan and recommendation for the critical piece of equipment needed for success.

STEP THREE – Veterans approved to receive an award of equipment are notified and the veteran and Work Vessels for Vets work together to find a donor or seller of the equipment. Work Vessels for Vets often negotiates a tax deduction to the seller in exchange for an outright donation or a discount from the fair market price. Work Vessels for Vets then purchases the equipment on behalf of the veteran.

IMPORTANT: Work Vessels for Vets does not offer loans, and all purchases are made by Work Vessels for Vets on behalf of the veteran. No cash is sent to the applicants. Veterans may not use the award as a down payment or collateral for financing for equipment.

3. How do you evaluate requests for equipment from veteran-serving nonprofits?

Proposals for equipment from nonprofits follow a similar three step process.

STEP ONE – An application must be completed by a Post 9/11 veteran and include his/her DD214. The nonprofit business plan must be included as well, with details of their financial underpinnings, resources for contributions, and program goals for therapeutic rehabilitation. Many nonprofits need our assistance in completing a business plan. They must also submit their 501-c-3 determination letter, or letter of application from IRS. Incomplete applications receive similar referrals and counseling as those for individuals.

STEP TWO - Each nonprofit is matched with a mentor (often from a similar nonprofit) who interviews the program leaders and offers recommendations as with our individual applicants. The evaluation includes questions about the number of veterans who will be served by the nonprofit, how they will be recruited, how the therapeutic program will be conducted and by whom. Work Vessels for Vets has connected many established nonprofit programs with new nonprofits, especially in horticultural, recreational and equine therapy. In addition, we refer their personnel to some of the specialized training programs offering therapy programs for veterans around the country.

STEP THREE – An award is approved and the same process as above is used to negotiate donation or discounts.

4. How do you weigh severity of injury criteria in an application?

Veteran applicants who demonstrate service-connected injuries are asked about their needs for accommodations during the mentor interviews. Mentor recommendations play a strong role in determining approval for an equipment award. With the sharp increase we see in applications from veterans with severe injuries (80%, 90% and 100%), Work Vessels for Vets has placed these applicants in higher priority for an award, provided their business plan and mentor recommendations meet our standards. Due to our limited resources, Work Vessels for Vets makes almost all its awards to veteran-entrepreneurs with service-connected injuries rated over 80%.

Veterans who have received a Purple Heart are also prioritized regardless of their percent of service-connected injuries and receive awards if qualified, as funds permit.

5. Do you have other resources for applicants?

Work Vessels for Vets has working agreements with several other veteran-serving organizations to assist veteran applicants.

a. Farmer-Veteran Coalition (www.farmvetco.org)

Michael O’Gorman, founder of Farmer Veteran Coalition, has worked with Work Vessels for Vets for many years. On a national level, FVC and WVFV share information about applicants and their needs. Work Vessels for Vets refers veteran applicants to FVC for agricultural training programs and other resources. FVC recommends veteran farmers to Work Vessels for Vets for equipment awards throughout the year. FVC has a Farmer Fellowship Program that provides farm equipment only once a year. Work Vessels for Vets has an open-ended application process throughout the year. In addition, as FVC establishes more state chapters, WVFV recommends their state programs to our past recipients, and to new applicants, including nonprofits. Many FVC farmers have been matched to new WVFV applicants as a peer-to-peer mentor.

b. AgrAbility, a USDA program in many states that provides consultation and adapted equipment to injured farmers.

c. Semper Fi Foundation – frequently shares cost with Work Vessels for Vets for the most expensive equipment for injured veterans of any military service

d. US Veterans Chamber of Commerce – our MOU assists new veteran-owned businesses access new markets.

e. SBA – Veteran-Owned Business Centers in many states (VBOC.gov) to access loans and assistance in developing a business plan.