



2023

NJ STATE VETERANS CHAMBER OF COMMERCE ANNUAL REPORT

This report reflects the activities that were conducted in 2023 primarily through the NJ Department of Community Affairs grant to support activities through the veterans chamber to the veterans community





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BACKGROUND OF THE NJSVCC



Colonel Jeff Cantor Founder & CEO

The NJ State Veterans Chamber of Commerce (NJSVCC) was started in October 2018 to provide support to the veterans community relating to economic development issues. Among the things we do is to support veterans and military spouses in finding meaningful employment, starting and scaling a business, gaining access to needed capital, increasing procurement opportunities for veterans and military spouses, and help work with state entities so that they can better support the greater veterans community.

Francisco Cortes President

Francisco Cortes, President of the NJSVCC, was there from the very beginning and helped found the veterans chamber. Realizing that there was a dearth of resources available to the veteran business community, Francisco set out to help raise awareness of the lack of inclusion for veterans in procurement opportunities. He has worked side by side with Colonel Cantor to move the needle in increasing contracts for veteran businesses as well as help the state enforce the 3% disabled veteran owned business (DVOB) set aside, which was passed in 2015. Both Colonel Cantor and Francisco Cortes are disabled veteran business owners, so they both understand the importance of inclusion in state and private sector contracting.





Maria Salazar

Event Coordinator

Maria works hard coordinating all of the events that the NJVCC conducts every month. Between online and in-person events, the chamber is very active in putting programming together that will help veteran entrepreneurs and military spouses.

The NJ State Veterans Chamber of Commerce provides valuable support and benefits to veteran business owners in several ways:

1. **Networking Opportunities**: The veterans chamber facilitates networking among veteran business owners, creating a community where they can connect, collaborate, and share experiences. This networking can lead to new business opportunities, partnerships, referrals, and access to resources that are specific to the veteran business community.
2. **Advocacy and Representation**: The veterans chamber often advocates for the interests and needs of veteran business owners at the local, regional, state, and national levels. We represent the collective voice of veteran-owned businesses in policy discussions, legislative matters, and economic development initiatives. By advocating for supportive business environments and policies, we work to create opportunities and remove barriers for veteran entrepreneurs.
3. **Access to Business Resources**: The veterans chamber provides access to a wide range of business resources and support services. This includes business training and education programs, mentorship opportunities, workshops and seminars, and assistance with navigating government contracting opportunities. These resources help veteran business owners enhance their business knowledge, skills, and competitiveness.
4. **Marketing and Promotion**: Being a member of the veterans chamber provides exposure and marketing opportunities for veteran business owners. The NJSVCC has business directories, online platforms, and events where members showcase their products or services to a broader audience. This visibility can lead to increased brand awareness, customer acquisition, and business growth.



5. **Business Education and Development**: The veterans chamber frequently organizes educational programs, workshops, and training sessions tailored to the needs of veteran business owners. These programs cover various topics, including business planning, marketing strategies, financial management, legal considerations, and technology adoption. By participating in these initiatives, veteran business owners enhance their skills and knowledge to effectively manage and grow their businesses.
6. **Access to Capital and Funding**: The veterans chamber connects veteran business owners with funding opportunities, grants, and financing options specific to their needs. We provide information on government programs, private sector initiatives, and partnerships that support access to capital. These connections and resources help veteran entrepreneurs secure the financial resources necessary to start or expand their businesses.
7. **Recognition and Awards**: The veterans chamber often recognizes and celebrates the achievements of veteran business owners through awards and recognition programs. These accolades can boost the reputation and credibility of veteran-owned businesses, attract attention from potential customers and clients, and distinguish them in the market.
8. **Peer Support and Mentorship**: The veterans chamber fosters a sense of camaraderie and support among veteran business owners. They provide opportunities for mentorship and peer-to-peer support, allowing veteran entrepreneurs to learn from those who have already navigated the challenges of starting and running a business. This support network provides guidance, advice, and encouragement throughout the entrepreneurial journey.

In summary, the veterans chamber of commerce plays a vital role in supporting and empowering veteran business owners. By offering networking opportunities, advocacy, access to resources, marketing support, education, and recognition, the chamber helps veteran entrepreneurs succeed in their business ventures and contribute to their overall growth and success.



NJ DEPARTMENT OF COMMUNITY AFFAIRS GRANT GRANT #: 2023-05327-0223-00

In FY 2023, Senator Vin Gopal was kind enough to put the NJ State Veterans Chamber of Commerce in for a grant to better support the veterans community, specifically for economic development. Thankfully, it was approved in the FY 23 state budget. Unfortunately, it took quite a while to gain access to the funds. Instead of obtaining the funds in July, which is the first month of the new fiscal year, we had to wait until the following March to actually gain access to the funding. Even though it took a long time to gain access to the funding, we continued with the programming that was within the scope of this grant. There were three main deliverables for this grant.

1. **Building a Veterans Portal**
2. **Conducting Veterans Outreach**
3. **Conducting Veterans Training**

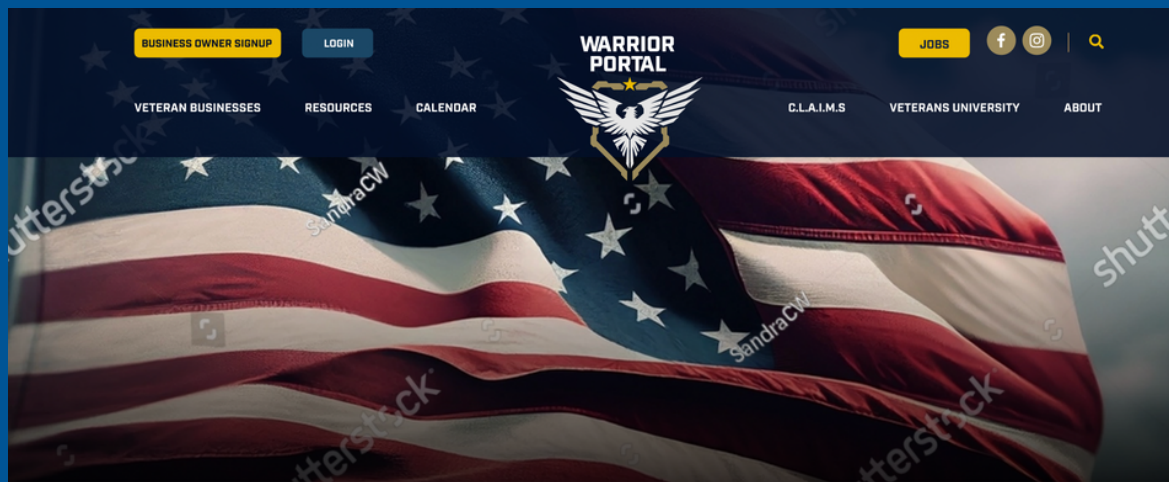


Through this grant, we were able to create www.warriorportal.com. This portal is a one-stop shop for all things veteran, here in New Jersey. It will help veterans, military spouses, caregivers, job seekers, and those in the military-connected community with skills development, access to vital information and so much more. It will also contain a business listing of all veteran owned and military spouse owned businesses. The delay in accessing the funds put the project behind schedule, but the portal is close to completion and launch. We are grateful to the state of New Jersey for this grant to help create such a valuable resource for the veterans community.



Our veterans portal, www.warriorportal.com, which is a dedicated online platform and resource center for veterans, offers several benefits:

1. **Centralized Access to Resources**: warriorportal.com provides a centralized location where veterans can access a wide range of resources and information relevant to their needs. It serves as a one-stop-shop for accessing services, benefits, programs, and support available to veterans, eliminating the need to navigate through multiple websites or agencies.
2. **Streamlined Access to Benefits and Services**: warriorportal.com provides streamlined processes for accessing benefits and services. It can facilitate the application process for employment resources, and more. By simplifying and digitizing these processes, veterans can save time and effort in accessing the support they deserve.
3. **Information and Guidance**: warriorportal.com offers comprehensive information and guidance on various topics important to veterans, such as healthcare options, educational opportunities, employment resources, business listings, mental health support, financial assistance, and legal services. This information can help veterans make informed decisions and understand their rights, eligibility criteria, and available options.
4. **Peer Support and Community Engagement**: warriorportal.com can foster a sense of community and connection among veterans. It offers forum & blog features where veterans can engage with each other, share experiences, seek advice, and provide support. Connecting with fellow veterans who have similar experiences can be empowering and beneficial for mental health and overall well-being.



5. **Transition Assistance**: warriorportal.com provides resources and guidance specifically designed to assist with the transition from military service to civilian life. It offers information on career planning, job search strategies, resume writing, interview preparation, and entrepreneurship opportunities. Such support can help veterans navigate the challenges of transitioning into the civilian workforce or starting their own businesses.

6. **Education and Training Opportunities**: warriorportal.com provides access to educational and training resources tailored to veterans' needs. It offers online courses, workshops, or certifications to enhance skills, advance careers, or pursue further education. These resources can help veterans expand their knowledge, improve their marketability, and increase their chances of success in the civilian workforce.

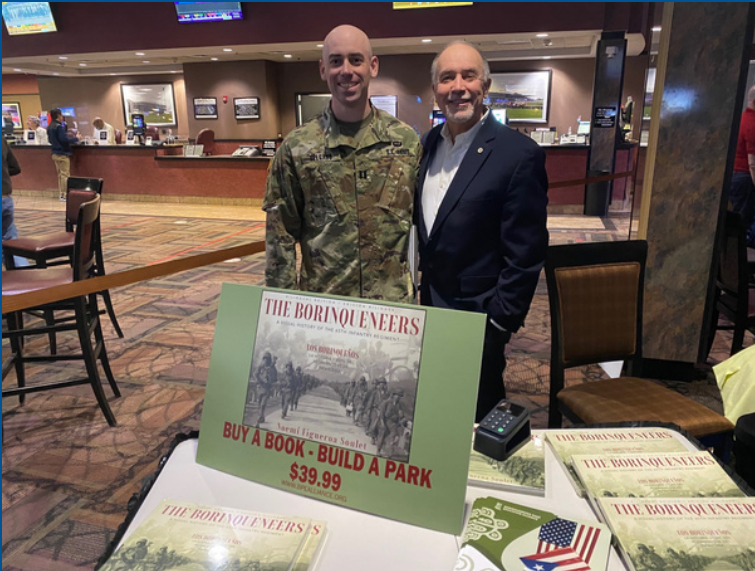
7. **Personalized Support and Case Management**: warriorportal.com includes features that allow veterans to create personalized profiles and receive tailored recommendations and support based on their specific circumstances and needs. This can help veterans access customized resources and services that address their unique situations, ensuring they receive appropriate support.

8. **Updates and Notifications**: warriorportal.com can send regular updates, notifications, and alerts regarding changes in benefits, policies, and services. This helps veterans stay informed about important updates and deadlines, ensuring they don't miss out on valuable opportunities or benefits.

9. **Universal Calendar**: warriorportal.com provides a mechanism for veterans to keep up to date on activities affecting the veterans community in our state. At any time, anyone can post an event if it has to do with or affects the veterans community.

Overall, warriorportal.com serves as a valuable resource hub that offers convenient access to information, benefits, support, and services for veterans. It helps streamline processes, fosters community engagement, and ensures that veterans have the necessary resources and tools to navigate their post-military lives successfully.

CONDUCTING VETERANS OUTREACH



Throughout the year, the veterans chamber has conducted veterans outreach events both in person and virtually to try and maximize our ability to reach veterans and military spouses in New Jersey. We had veterans chamber personnel on hand to meet with veterans and military spouses and assess their needs, especially as it relates to economic development issues. We were also able to conduct several outdoor therapy events such as fishing and equine therapy which substantially reduces the signs and symptoms of PTSD and other mental health issues affecting the veterans community.



It is often very difficult to get veterans together at an event as there are so many issues affecting the veterans community. We determined by combining in person and virtual events had the greatest impact on reaching and engaging with veterans. Additionally, we met with veterans one-on-one to help counsel them on business ownership and gaining meaningful employment. These outreach events significantly helped veterans start, scale up, and certify businesses, and also helped veterans with improving their resumes and interviewing skills.





Outreach to the veterans community can have numerous benefits, both for the veterans themselves and for society as a whole. Here are some key benefits of outreach to the veterans community:

1. **Access to resources and support:** Outreach efforts can ensure that veterans have access to the resources and support they need, such as healthcare, mental health services, education and employment opportunities, housing assistance, and legal aid. Many veterans may not be aware of the benefits and services available to them, so outreach helps bridge that gap.
2. **Improved well-being and quality of life:** Outreach can significantly enhance the well-being and quality of life for veterans. By connecting them with healthcare services, mental health counseling, and social support networks, outreach efforts can address physical and psychological needs, reduce isolation, and improve overall life satisfaction.
3. **Mental health support:** Veterans often face unique challenges related to their military service, including post-traumatic stress disorder (PTSD), depression, anxiety, and substance abuse. Outreach programs can provide mental health resources, counseling services, and peer support, helping veterans cope with these issues and improving their mental well-being.
4. **Employment and education opportunities:** Transitioning from military to civilian life can be challenging for veterans. Outreach efforts can help veterans find employment and educational opportunities that match their skills and experience. This may involve job placement assistance, career counseling, vocational training, and educational scholarships tailored to veterans' needs.



5. **Community integration and social connections**: Outreach can facilitate veterans' integration into their local communities and help establish social connections. Through veteran-specific events, support groups, mentorship programs, and recreational activities, veterans can build relationships with fellow veterans and community members, fostering a sense of belonging and camaraderie.

6. **Increased public awareness and support**: Outreach initiatives can raise public awareness about the challenges faced by veterans and foster a greater understanding of their needs. This can lead to increased support from the community, including donations, volunteer efforts, and advocacy for policies that benefit veterans.

7. **Utilization of veterans' skills and experience**: Veterans bring valuable skills and experience to the civilian workforce. Outreach efforts can highlight the strengths and capabilities of veterans, promoting their employment in various sectors and industries. By utilizing their skills, society can benefit from their unique perspectives, discipline, leadership abilities, and teamwork.

8. **Preventing homelessness and reducing poverty**: Veterans are at a higher risk of homelessness and poverty compared to the general population. Outreach programs can provide housing assistance, financial support, and access to essential resources, thereby preventing homelessness and reducing poverty among veterans.

Overall, outreach to the veterans community is crucial for addressing their specific needs, enhancing their well-being, promoting community integration, and utilizing their valuable skills and experiences. By supporting veterans, society as a whole can benefit from their contributions and ensure they receive the recognition and support they deserve for their service to the nation.



CONDUCTING VETERANS TRAINING

The veterans chamber, through multiple platforms, including collaborative partners, were able to deliver key training to veterans who want to start a business or gain meaningful employment. Our collaborative partners include the NJ Small Business Development Centers, Rutgers University, Rutgers Business School, Fairleigh Dickinson University, the US Small Business Administration, NJ Department of Treasury, NJ Economic Development Authority, TD Bank, Provident Bank, UCEDC, and others, which aided our ability to train veterans on competencies that relate to entrepreneurship or transitioning to the civilian sector for employment.

Training classes included

- Project management training
- Supply chain resiliency training
- Marketing & advertising for your business
- How to start a business in New Jersey
- Entrepreneurship principles
- Leadership
- Resiliency
- How to improve your credit score
- How to gain access to capital
- How to procure with the state of New Jersey
- How to procure with the federal government
- How to procure in the private sector
- How to procure with utilities
- Wind power opportunities
- Opportunities in the Cannabis industry
- How to scale up your business
- Networking for your business
- The importance of capability statements
- Improving your elevator pitch
- Resume writing
- Interviewing skills
- Getting certified in New York State
- Legal aspects of owning a business
- Mentorship, Joint Ventures, and Teaming





Helping veterans start a business can be a meaningful way to support their transition to civilian life and provide them with economic opportunities. Here are some of the ways the NJSVCC assisted veterans in starting a business:

1. **Entrepreneurship training**: The NJSVCC provided veterans with access to entrepreneurship training programs specifically tailored to their needs. These programs covered various aspects of starting and managing a business, such as business planning, marketing, financial management, and legal considerations. Organizations like the Small Business Administration (SBA), NJ SBDC, and SCORE helped with the workshops targeted towards veteran entrepreneurs.
2. **Mentoring and networking**: The NJSVCC connected aspiring veteran entrepreneurs with experienced mentors and business professionals who were able to guide them through the process of starting a business. Mentors provided valuable insights, advice, and support, helping veterans navigate challenges and make informed decisions. Additionally, networking events facilitated connections with other entrepreneurs and potential partners or customers.
3. **Access to capital**: The NJSVCC helped veterans access financing options to start or expand their businesses. This included educating veterans about loans and grants specifically available to them, assisting with business loan applications, or connecting them with financial institutions that have programs for veteran entrepreneurs. We worked closely with several banks and CDFIs to provide knowledge and insight on gaining access to capital.
4. **Business planning assistance**: The NJSVCC supported veterans in finding ways to develop comprehensive business plans that outline their goals, strategies, and financial projections. This involved providing guidance on market research, competitive analysis, and identifying target customers. The NJ Small Business Development Centers (SBDCs) and other chambers of commerce helped with business planning resources and guidance.



5. **Skill development and certification:** The NJSVCC identified training programs and certifications that enhance the skill sets of veteran entrepreneurs, particularly in industries that align with their military experience. This was able to increase their competitiveness in the business world and provide a solid foundation for their ventures. Examples include project management training, supply chain resiliency, and marketing & advertising for a small business.

6. **Procurement opportunities:** The NJSVCC informed veteran entrepreneurs about government procurement programs that allocate a certain percentage of contracts to veteran-owned businesses. The SBA's Service-Disabled Veteran-Owned Small Business (SDVOSB) program and the Veterans First Contracting Program are examples of initiatives that prioritize government contracts for veteran-owned businesses. Additionally, the NJSVCC organized a veteran business summit that connected public & private sector procurement professionals with veteran business owners.

7. **Marketing and branding assistance:** The NJSVCC helped veterans develop effective marketing strategies and branding techniques to promote their businesses. This involved providing guidance on creating a strong online presence, utilizing social media platforms, and leveraging their unique status as veterans in marketing campaigns.

8. **Ongoing support and resources:** The NJSVCC ensured that veterans have access to ongoing support and resources beyond the initial stages of starting their businesses. This included mentorship programs, networking events, workshops, and continued access to business counseling services. The veterans chamber continues to provide programming for veterans and military spouses to improve their economic situation either in business startup or finding meaningful employment.

By providing comprehensive support encompassing training, mentoring, financing, and ongoing assistance, the NJSVCC can empower veteran entrepreneurs and increase their chances of success in starting and growing their businesses.



Having on-demand courses online, through warriorportal.com, for veterans offers several benefits:

1. **Flexibility**: Our on-demand courses allow veterans to learn at their own pace and on their own schedule. They can access course materials whenever it is convenient for them, which is particularly beneficial for those who have other commitments such as work, family, or military service obligations.
2. **Accessibility**: Our online courses provide access to educational resources regardless of geographical location. Veterans in rural areas or those who are unable to attend physical classes due to mobility issues or other constraints can still access high-quality education and training materials.
3. **Cost-effectiveness**: Our online courses often have lower tuition fees (most are free for veterans) compared to traditional in-person courses. Veterans can save on commuting costs, housing expenses, and other associated costs typically incurred when attending physical classes.
4. **Diverse Course Offerings**: warriorportal.com offers a wide range of courses across various subjects and disciplines. Veterans can choose from a diverse selection of courses that align with their interests, career goals, or areas they want to develop their skills in. The abundance of options allows veterans to tailor their learning experiences to their specific needs.
5. **Skill Development**: Our on-demand courses provide opportunities for veterans to develop new skills or enhance existing ones. Whether it's acquiring technical skills relevant to a specific industry or gaining knowledge in areas like leadership, entrepreneurship, or project management, online courses can help veterans broaden their skill sets and increase their marketability in the civilian job market.
6. **Transition Support**: Our online courses designed specifically for veterans often include resources and support tailored to their unique needs during the transition from military service to civilian life. These courses can offer guidance on topics like resume writing, job search strategies, interview skills, and career planning, helping veterans navigate the challenges of transitioning into a civilian career.



7. **Continuing Education**: Our online courses provide opportunities for veterans to continue their education and pursue advanced degrees or certifications. Whether it's earning a college degree, obtaining a professional certification, or pursuing advanced training, online courses offer the flexibility and convenience to continue learning and advancing professionally.

8. **Networking Opportunities**: Online learning platforms often facilitate connections and networking among participants. Veterans can engage with instructors, peers, and professionals from various industries, expanding their professional networks and establishing connections that can lead to future career opportunities or collaborations.

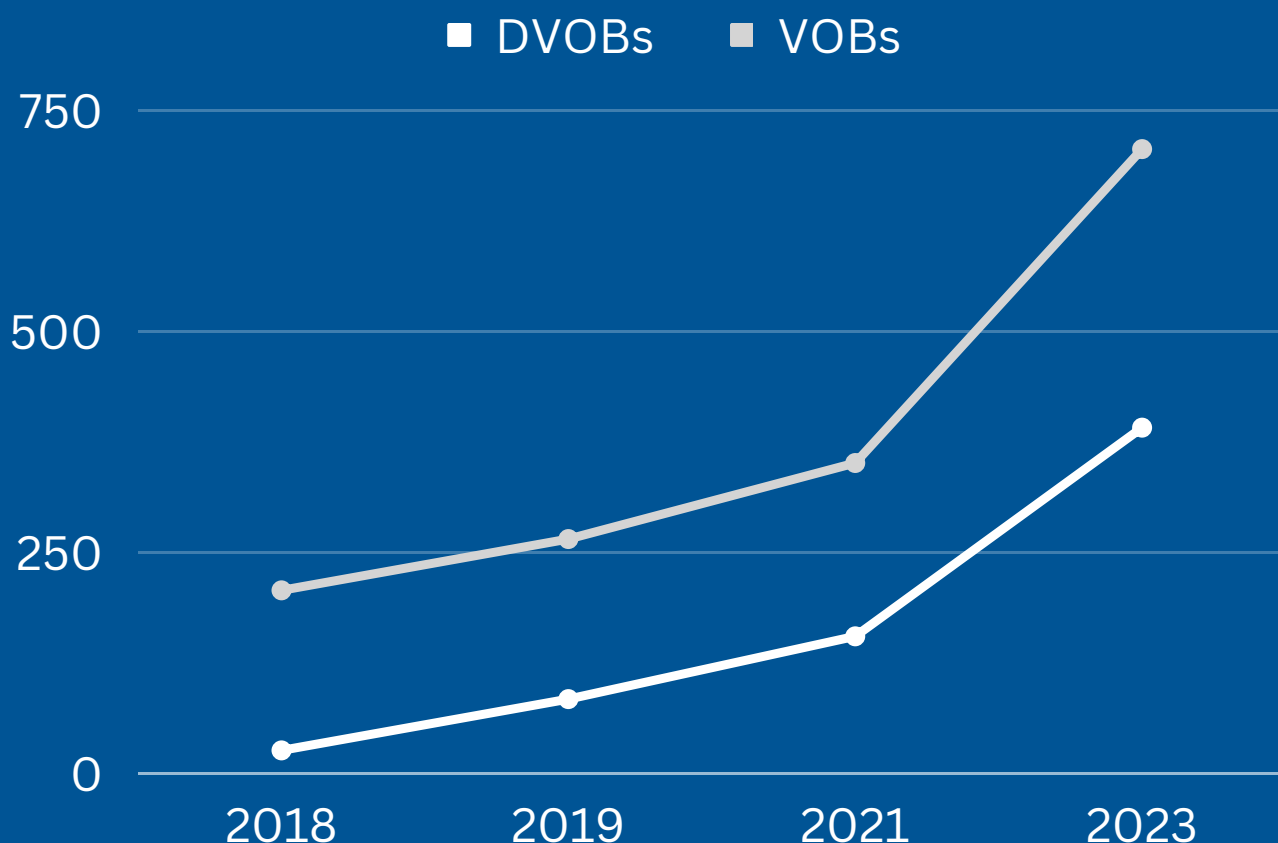
9. **Personal Development**: Our online courses can contribute to veterans' personal growth and self-improvement. They can explore topics of interest, engage in lifelong learning, and broaden their perspectives. The continuous pursuit of knowledge can enhance critical thinking, problem-solving abilities, and overall personal development.

10. **Supportive Learning Environment**: Our online courses often provide interactive forums, discussion boards, and chat features that foster collaboration and support among participants. Veterans can engage with instructors and fellow learners, share experiences, seek advice, and build a sense of community within the online learning environment.

Overall, the on-demand courses on warriorportal.com offer veterans the flexibility, accessibility, and opportunities to acquire knowledge, develop skills, and support their successful transition into civilian life. They provide a convenient and cost-effective means for veterans to continue their education, expand their career prospects, and pursue personal and professional growth.



VETERAN BUSINESS GROWTH



The NJ State Veterans Chamber of Commerce has had an impact on the number of certified disabled veteran owned (DVOB) and veteran owned (VOB) businesses in the state. When the NJSVCC started in November 2018, there were 26 certified DVOBs and 207 certified VOBs. As of July 2023, there are now 391 certified DVOBs and 706 certified VOBs. One of the reasons for this tremendous growth is the outreach the NJSVCC has had in the community coupled with NJ Department of Treasury's elimination of the fees associated with certification. The importance of collaboration between Treasury and the NJSVCC has had a positive impact on businesses created in the state, which shows how important collaboration, coordination, and communication can be for economic development issues.

WAYS WE CONTINUE TO HELP

The NJSVCC continues to help the veterans community by providing programming to help veterans with skills development, entrepreneurship, job opportunities, and gaining access to capital. We continue to work with the administration and state law makers to provide a pathway forward so that there is increased inclusion for veterans in procurement, supplier diversity, and hiring our heroes. We continue to advocate for veterans and military spouses as they try to improve their economic independence both in the public and private sectors.

We have conducted a comprehensive training program in coordination with the NJ Department of Treasury to help educate those state departments, divisions, authorities, and commissions with procurement power on how to find veteran businesses and utilize them for contracting opportunities and how best to enforce the 3% disabled veteran owned business set-aside law.



Continued collaboration with the state as well as with private sector companies is critical to advancing opportunities for veteran and military spouse business owners. Future funding from the state of New Jersey would allow the veterans community to partake in additional events, training opportunities, and advancement of the portal to drive economic results for this community. We need to develop better relationships between prime vendors and veteran businesses so that they understand what scopes of work can be subcontracted to veteran businesses.

The NJSVCC will continue to advocate for VOBs, DVOBs and military spouse owned businesses. There are currently no recognition programs for VOBs in New Jersey which is something we are looking to change.



WAYS WE CONTINUE TO HELP

Transition

Continuing to reach active duty and reserve/guard soldiers before they transition out of the military would have a profound effect on their readiness post service. We will continue to engage leaders at Joint Base McGuire Dix Lakehurst as well as Army, Marine Corps, Navy, and Air Force Reserve Commands, and the NJ Army & Air Guard. This will allow for better skills development and better utilization of resources to prepare those service members who are looking for meaningful employment, or who want to start their own business.

Camaraderie

Camaraderie is one of the key factors that unites the military & veterans community. Veterans feel isolated when they cannot build cohesive relationships with other veterans. The NJSVCC will continue to host events and implement programming that will build camaraderie among the ranks of veterans here in New Jersey.

Outdoor Therapy Programs

Through our foundation, The Veterans Foundation of America, we can continue to put together programs that increase time outdoors and build cohesion with other veterans. Being outside in nature among people you can identify with has significant effects on the reduction of signs and symptoms of PTSD, depression, anxiety, and more. Programs like fishing expeditions, cowboy and equine therapy has been proven to be very effective in helping veterans cope with the traumas they have experienced during their time in service.





NEEDED LEGISLATION

2024 Needed Legislation

1. **Increase SDVOB Set aside to 6% and include liquidated damages in the verbiage**
Currently NYS has a 6% set-aside and has awarded over \$182 Million in contracts
Liquidated damages are needed as the state does not enforce the current 3% set-aside
Focus on responsibility, reporting, good faith efforts that are acceptable, and publishing of plans and spends at all state agencies
2. **S1866/A4042 – Disabled Veteran 10% Price Preference**
Passed Senate & Assembly Military & Vet affairs committees
Stalled in Budget & Appropriations
13 other states have a veteran price preference which allows veterans to compete in the open bid process
3. **Include SDVOBs, VOBs, and Military Spouse Owned Businesses in the state (Socially & Economically Disadvantaged Business) SED Definition & state (Disadvantaged Business Enterprise) DBE Definition.**
Veterans are truly economically disadvantaged but are not in the state or federal SED definitions.
Disabled veterans are currently shut out from all SED spends & DBE spends
4. **Give credit for both DVOB & SBE goals (Double dip) if a prime uses a DVOB as a subcontractor**
This would be an incentive for prime vendors to find qualified and capable SDVOBs as subcontractors.
Allows them to get double credit (SDVOB & SBE) for all state contracts where they use a SDVOB



5. **NJEDA Lending fund**

Create a NJEDA fund that lends to SDVOBs, using state contracts as collateral
Access to capital remains a problem for veteran businesses and they are in desperate need to find lending mechanisms

Create a fund starting with \$10 Million that would lend to SDVOBs & VOBs for state/county/municipal projects in NJ, that the business could use the contract as collateral

6. **Free EZPass for Disabled Veteran Owned Businesses**

Allow disabled veteran owned businesses free access to EZPass tolls for their business
These are folks who have been injured while defending our nation

Must have at least a 10% disability rating

Must be certified in NJ and doing business in NJ

Must have at least \$2,500 in revenue

7. **For all Infrastructure Bank (I Bank) funded projects, Disabled veteran businesses should be included in the diversity goals of 10%**

Currently, minority & women owned businesses are captured in all I Bank funded projects.

8. **Allow a rule of 2, instead of 3 qualified bidders, for all state contracts that will be set aside to disabled veteran owned businesses (SDVOBs) A4211/S2249**

NYS, and most states around us have a rule of 2 qualified bidders

The federal government has a rule of 2 qualified bidders

Since there are so few SDVOBs, it is almost impossible to set aside contracts with the current rule of 3 qualified bidders

9. **Recognize Military Spouse Owned Businesses as a diversity business and included in all state mandated diversity goals**



NJSVCC SUMMARY

The NJ State Veterans Chamber of Commerce is beneficial for veterans due to several reasons:

Networking and Business Connections: The NJ State Veterans Chamber of Commerce provides a platform for veterans to network with other business professionals, including fellow veterans who have established businesses or are experienced in entrepreneurship. This networking opportunity can lead to valuable business connections, mentorship, partnerships, and access to potential customers or clients, thereby increasing economic opportunities for veterans.

Access to Resources and Support: The NJ State Veterans Chamber can offer resources and support specifically tailored to veterans' needs. This may include information on available government programs, grants, loans, and other financial assistance that can help veterans start or grow their businesses. The chamber can also provide guidance on business planning, marketing strategies, and other essential aspects of running a successful enterprise.





Advocacy and Representation: The NJ State Veterans Chamber of Commerce acts as a unified voice for veteran-owned businesses. By advocating for the interests and concerns of veteran entrepreneurs, the chamber can influence policies, regulations, and legislation that impact veterans' economic prospects. This representation can help create a more favorable business environment, leading to increased opportunities for veteran-owned businesses to thrive.

Training and Education: The NJ State Veterans Chamber of Commerce offers training and educational programs aimed at developing the skills and knowledge necessary for entrepreneurship. These programs include workshops, seminars, and mentoring initiatives that provide veterans with valuable insights into various aspects of business management, including financial planning, marketing, and leadership. Such training can enhance veterans' economic prospects by equipping them with the tools they need to succeed in the business world.

Collaboration and Collaboration Opportunities: The NJ State Veterans Chamber provides a platform for collaboration among veteran-owned businesses. By fostering partnerships and joint ventures, veterans can leverage each other's strengths, share resources, and pursue larger contracts or projects that may not be accessible individually. Collaborative efforts can lead to increased revenue, expanded market reach, and improved economic stability for veteran entrepreneurs.

The NJ State Veterans Chamber of Commerce helps veterans economically by facilitating networking opportunities, providing access to resources and support, advocating for their interests, offering training and education, and fostering collaboration among veteran-owned businesses. These collective benefits contribute to the economic success and growth of veteran entrepreneurs, ultimately improving their overall financial well-being.

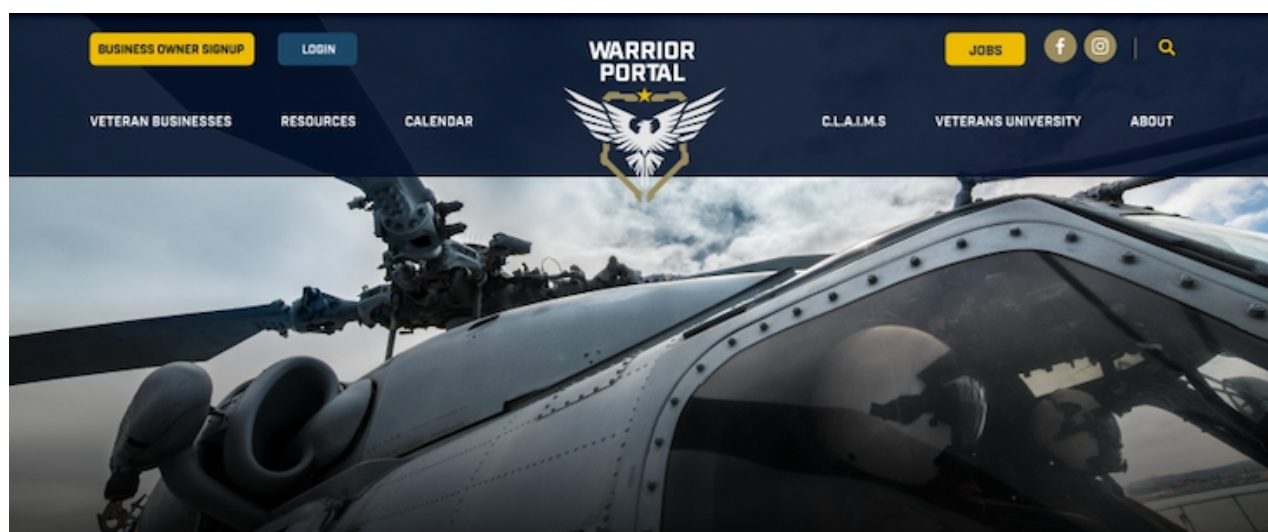


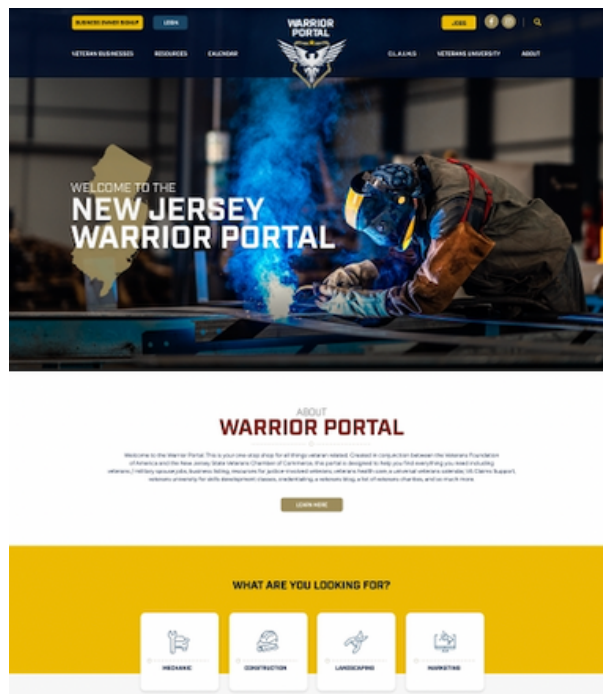
NJSVCC SUMMARY

Our veterans portal, www.warriorportal.com, serves as a centralized online platform that provides a range of resources and support to veterans. It provides:

Access to Information: Our veterans portal serves as a one-stop source for essential information related to various aspects of veterans' lives. It provides details about benefits, entitlements, healthcare services, educational opportunities, employment resources, and other relevant information. This centralized access to information ensures that veterans can easily find and understand the resources available to them.

Benefits and Claims Assistance: Our portal can help veterans navigate the often complex process of applying for and accessing benefits and services. It provides guidance on eligibility criteria, necessary documentation, and application procedures. Veterans can contact experts that can submit benefit claims, track their status, and receive updates on any changes or developments in the benefits system, ensuring they receive the support they deserve.





Healthcare Support: Our veterans portal can provide comprehensive healthcare support, including information on available medical services, facilities, and programs. It can assist veterans in scheduling appointments, accessing telehealth services, and managing prescriptions. The portal can also offer resources on mental health support, rehabilitation services, and disability accommodations, ensuring veterans receive the necessary care they require.

Educational Opportunities: Our portal can provide information on educational opportunities available to veterans, including college and university programs, vocational training, and certification courses. It focuses on skills development and helping veterans understand how to be a better entrepreneur or get a better job. This support enables veterans to pursue further education and acquire skills necessary for civilian careers.

Employment Assistance: Our veterans portal can serve as a valuable resource for employment-related support. It features a New Jersey specific job board, resume builder, and career counseling services specifically tailored for veterans. The portal can also connect veterans with employers who prioritize hiring veterans or offer specialized veteran employment programs. This assistance improves veterans' access to job opportunities and helps them transition into meaningful civilian careers.

Community and Support Networks: Our portal can facilitate connections among veterans by providing access to online communities, forums, and support networks. This virtual space allows veterans to share experiences, seek advice, and find camaraderie with fellow veterans. It can also provide access to mentorship programs, peer support groups, and counseling services, fostering a sense of belonging and well-being among veterans.

Our veterans portal helps all veterans by offering centralized access to information, assisting with benefits and claims, providing healthcare support, facilitating educational opportunities, offering employment assistance, and fostering community and support networks. By consolidating resources and services, the portal enhances veterans' overall well-being and ensures they receive the support they need to thrive in civilian life.



— NEW JERSEY STATE —
**VETERANS CHAMBER
OF COMMERCE**



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TO ADVANCE OPPORTUNITIES
FOR VETERANS IN NEW
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