

Ramona Schindelheim, WorkingNation editor-in-chief:

Entrepreneurship is part of the American Dream, and it is booming.

A record 5.4 million new businesses were started last year as workers across the country struck out on their own, searching for a different path to a fulfilling career and economic mobility. But that road isn't always a smooth one for some new business owners who hit roadblocks such as access to financial capital, lack of a strong social network, and other barriers to success.

In this special four-part work in progress series, economic mobility through entrepreneurship, we'll look at those headwinds and solutions. We'll hear directly from entrepreneurs and get advice from leaders in business, education and government to learn how entrepreneurship can be a fulfilling and profitable career choice in a boon to a community.

Episode one, entrepreneurship in the military connected community.

When people join the military, they find clear duties and unwavering chains of command. Essentially, their career is mapped out for them, but when a service member leaves the military, they can struggle with deciding what's next. Many have learned valuable skills in service to their country, but it can be difficult convincing an employer that those skills will translate to a civilian job. Instead of looking for full-time employment, some veterans choose to strike out on their own as entrepreneurs. It's a path that can also work for military spouses who face their own challenges, finding work because of gaps in their resumes caused by repeated redeployments with their loved ones.

Krystyne Wilson, Entrepreneur:

I manage the business from mostly behind the scenes. The managerial level tasks that I learned while serving, how to deal with all different kinds of people is really important, especially in a customer service based industry like this. Organizational skills in general, there's a lot of behind the scenes that happens to make a flawless birthday party happen to handle customer and meeting their expectations.

Ramona Schindelheim, WorkingNation editor-in-chief:

Krystyne Wilson is both a US Army veteran and a military spouse. She and her husband served together at Fort Hood. She as a medic and he as a logistic specialist. After she left the service, he was deployed to South Korea. While joining him overseas, Krystyne had an idea for a business, something she dubbed a kid cafe.

Krystyne Wilson, Entrepreneur:

Korea's a very family friendly country, and so the concept wasn't unlike anything I'd ever seen.

Ramona Schindelheim, WorkingNation editor-in-chief:

Hers is called Sweet Pea Play Cafe, and Krystyne describes it as an innovative pairing of coffee shop for adults and indoor play place for children, and they specialize in private parties and events.

Krystyne Wilson, Entrepreneur:

We have a full espresso bar. We have locally roasted coffee beans and we make specialty drinks just like you can get anywhere else. And then we have a cafe space where we have wifi and tables. We have a lot of working parents who come. We have children who will come and do e-schooling when there's play days or homeschool opportunities. And then we have two different play areas, one for kids, age zero to five, and within that there's a smaller space for infants up to age two. And the big kids side, it's for ages

four and up. And there are homes that resemble a neighborhood in our community and one is full of STEM and Lego type of supplies. The next one is art supplies, and then we have a rotational play area that's been home or a veterinarian clinic or a farm. And there's also a slide. So they still have the gross motor opportunity and another one of those projection systems.

Ramona Schindelheim, WorkingNation editor-in-chief:

Veterans and military spouses like Krystyne Wilson are starting businesses all across the US in every sector.

Barb Carson, Danielo IVMF:

People may be surprised by the diversity of veteran owned businesses. Yes, there are some that are lifestyle businesses where it's enough for you, your family, to make a contribution to your community. And others are multimillion dollar firms that are working for the government, providing key supplies for our defense industrial base. The range is amazing.

Ramona Schindelheim, WorkingNation editor-in-chief:

Barb Carson is managing director of programs and services for the Danielo Institute for Veterans and Military Families, or IVMF, which is based at Syracuse University. They support military spouses and military members who are thinking about becoming entrepreneurs, helping them with ideas, growing their business, accessing capital and other resources needed to get started and grow.

Barb Carson, Danielo IVMF:

The transition from military service to civilian life is challenging regardless of whether you've been serving for two years or 20, whether a military spouse or active duty. Looking at entrepreneurship is one way to create a new opportunity for economic stability and also a chance to continue that feeling that many of us in the military enjoyed, which was serving for those beyond ourselves. Entrepreneurship can do the same thing.

Ramona Schindelheim, WorkingNation editor-in-chief:

Carson agrees that military spouses have some unique challenges in finding work or starting their own business.

Barb Carson, Danielo IVMF:

I have been both a military spouse and a member of the armed forces, and having a career while being a military spouse is incredibly challenging. So I am interested in supporting those military spouses who want to be their own boss and own a business. It is a way to find that flexibility and a way to continue career progression throughout the challenges of military life.

Joshua Wilson, America's Warrior Partnership:

Veterans themselves often struggle with coming back from deployment and from these extraordinary circumstances and then doing things that don't necessarily require all the stimulus in your brain. You don't have to worry about where you go to the bathroom and how you ration your food and what time of the day it is, and whether or not somebody's coming after you or what the officer, you just don't have as much stimulation. And so I think entrepreneurship is a fantastic way to take all of that pent up energy and put it to a productive use.

Ramona Schindelheim, WorkingNation editor-in-chief:

That's Joshua Wilson. No relation to Krystyne, who you heard from earlier. Joshua is himself a Marine Corps veteran and is now corporate relationship manager at America's Warrior Partnership. That's a coalition of veteran serving organizations partnering to empower veterans and their families. Wilson says there's a diversity of experience in the military, which is good, but veterans who want to start a business find that running a business requires a very different skill set. But that's not necessarily a bad thing.

Joshua Wilson, America's Warrior Partnership:

You have to learn to manage your own books and be your own lawyer and be your own advocate and be your own marketer and be your own HR. They're not departments when you're entrepreneurs.

Jason Murff, Entrepreneur:

In fifth grade, I had two things in my yearbook. I was going to be the fry guy at McDonald's and an army ranger.

Ramona Schindelheim, WorkingNation editor-in-chief:

Jason Murff got close to one of those skills. He joined the army as an infantryman in 2012, but a slot for a ranger never opened up. And then in 2015, a botch surgery on his foot led to a medical discharge.

Jason Murff, Entrepreneur:

It took some time for me to kind of do some soul searching and figure out what I wanted to do. I had another friend of mine who was actually getting medically discharged at the same time and was like, Hey, why don't we go and become pilots? We found a couple schools that could take the GI bill and okay, hey, let's go get paid to go to college and fly airplanes and helicopters and then make a decent living after that.

Ramona Schindelheim, WorkingNation editor-in-chief:

Murff found a college in Waco, Texas that let him use the GI Bill to get his commercial pilot's license. But to his surprise, Murff found that he was bored with flying.

Jason Murff, Entrepreneur:

And towards the end of my first semester, I realized that all I'm doing is just driving a school bus in the sky.

Ramona Schindelheim, WorkingNation editor-in-chief:

So Murff again questioned what he wanted to do with his life. He already had one business, a fireworks company, which he passed along to some family members when he joined the army. He even worked as a 3D CAD engineer for an oil field company, a job he started in high school, but there was one thing Murff was certain of, a nine to five job wasn't in the cards. He needed to be his own boss.

Jason Murff, Entrepreneur:

I'm a very active person. If I'm sitting down for too long, I'm losing my mind. So it was very eye opening for that and it was kind of like, Hey, I have this firework business that I took back over. We've expanded

it really well. I do want to start something else. And at that time I kind of hit the lull like a lot of veterans do, of that dark period of your transitioning, of finding out your why, finding out who you are and who you're going to do past this chapter of life that you've ended from your military service. And that really kind of called out to me with everything that was going on with the veteran suicide rate going up every day. And it was like, let me create something that I can grow and be able to give back to the community at the end of the day. And that's really where kind of Grill Your Ass Off started.

Ramona Schindelheim, WorkingNation editor-in-chief:

Yes, he said, Grill Your Ass Off, which we'll call GYAO. Murff actually had the idea for the business long before he left the military.

Jason Murff, Entrepreneur:

I was stationed up in Washington DC and there's not a ton of flavor up North compared to Texas. So I'd have friends and family members send me spices and different things and I really started enjoying cooking a lot more and then wanting to learn how certain spices made stuff taste better because it was just one of those interesting things I never knew. Our initial mission statement is continued camaraderie through good ass barbecue. By having that, it doesn't matter if you served in the military, if you served as a sheriff's officer, fire, EMS, silver servant, we want our products to be able to bring everyone together through comradery, through amazing food. And that was one of the things that I always saw in my time in service and also before and after my time in service is doesn't matter, your race, religion, politics, if I bring out an amazing plate of food to a table, you could have people who are just in a crazy mad argument sit down, shut up and eat and enjoy their time together.

Ramona Schindelheim, WorkingNation editor-in-chief:

The company started as spices for grilling, selling direct to consumers. Now GYAO has expanded to a gourmet food company with condiments and sauces, smoke salts, and jerky. It's products are sold in stores including mom and pops and large retailers. And it has a collaboration with Sailor Jerry spiced rum.

Jason Murff, Entrepreneur:

We all want to become a millionaire overnight. But really at the end of the day, it's patience, sitting down, making sure that you're properly planning everything out, making sure you're utilizing the right tools, making sure that you're actually doing your homework on what you need to be doing. And then also networking. It's not what you have, it's who you know. And I utilize that quote almost every single day.

Ramona Schindelheim, WorkingNation editor-in-chief:

The networking Murff is doing should pay dividends for his company.

Vivian Greentree, Fiserv:

If I were to give advice to a transitioning service member, I would say to ask for help.

Ramona Schindelheim, WorkingNation editor-in-chief:

Vivian Greentree is a Navy veteran and the head of global corporate citizenship at Fiserv. The financial services and FinTech company has a program called Fiserv Salutes to engage with the military

community through employment experience and entrepreneurship. Specifically, they're giving grants to veteran owned businesses across the country. Greentree says, in addition to grants from organizations like hers, a great resource for veteran entrepreneurs is other veterans.

Vivian Greentree, Fiserv:

There is no one who wants to help a veteran or military spouse or military child more than a military family member themselves who have gone through the process and want to make it easier for you. That's reaching out on LinkedIn, that's going to events like the America Warriors Partnership summits and seminars because the thing that veterans, I think don't get at first is that your network is your net worth. And that we actually have the most expansive global network in the world. And there is a wonderfully connected behind the scenes passionate group of people who want nothing more as part of their career advancement to say, this is who got me in the door, this is how I'm going to get you in the door.

And I think that a lot of people get to yes that way because we know how hard it is to break in. We know how hard it is to break out. And eventually you'll see the value and you'll have the trust to be a little vulnerable and ask for that help. We have a global network of people in every industry, at every level and every region. So lean on that.

Camila Reyes Camacho, Entrepreneur:

We've been working to eliminate language barriers for nearly three years. Now diverse team already includes people from America's, Europe, Africa, and Asia. Our team truly embodies our vision for the future.

Ramona Schindelheim, WorkingNation editor-in-chief:

That was Camila Reyes Camacho, head of operations for the veteran founded company Native. This year's winner in the VetsInTech virtual pitch contest. The three year old company won \$25,000 to continue developing its language translator called Native Chats. Not only does VetsInTech sponsor and support tech companies started by veterans and military spouses, it also trains thousands of military vets every year in areas like cyber security, web development, and cloud computing. So that veterans will have a leg up in civilian technology careers. Army Vet Ikram Mansori, join VetsInTech this summer as chief operating officer. An entrepreneur herself, she says, vets with some help and guidance can be well-suited for the tech industry.

Ikram Mansori, VetsInTech:

So the average tech salary is a six figure. The average American job is around 50K, so immediately it's double the amount of the money. We're grateful for the advances that this pandemic brought in terms of remote work and these tech giants moving fully remote. This gives a great opportunity for veterans in general, veterans with disabilities, military spouses who are continuously moving not only to train, but be placed in tech organizations with high income, high salaries, therefore better quality of life, better financial health. As far as entrepreneurship, we're focused on tech startup, potentially venture backed companies. We have a sun startup network. It's an ecosystem that consists of anywhere from policy to access to markets, to access to capital.

Ramona Schindelheim, WorkingNation editor-in-chief:

Not every veteran starting a business needs access to capital however. Another veteran turned entrepreneur we spoke with Mark Montifiori says it's possible and may be desirable to start small while keeping your day job and without spending a lot of money. 10 years ago, the Marine Corp vet launched his Indiana business in mobile kettle corn concessions called Mountain Flower Concessionaires while working at a university. He didn't have any food service experience and he said he didn't need any. It started as a hobby and he's still doing it part time and only for part of the year, mostly summer events. Last summer, he worked 42 concerts.

Mark Montifiori, Entrepreneur:

People ask me, How'd you get into doing kettle corn? I really don't remember. I think probably watching these guys pop kettle corn out of this big kettle on YouTube late at night. I didn't do a whole lot of marketing research. I didn't really have a big plan at all, and it's kind of worked out. I thought originally that why would there be room? Somebody had probably already figured it out and there wouldn't be a need for it. So that was a big aha moment for me. And there was room.

Ramona Schindelheim, WorkingNation editor-in-chief:

Montifiori started small and didn't make a big investment just in case the business didn't work out.

Mark Montifiori, Entrepreneur:

I was able to get a PPP loan and I did get another small loan a few years ago, which I've used part of. But in the beginning I didn't even think to look to get a loan. Because part of it was I wasn't really sure how this would go. I didn't know if I'd stick with it and I didn't want to borrow \$10,000 and then say, I don't want to do this. So I kind of put myself under pressure to or save enough money to buy the things I needed, and that kind of helped keep my feet to the fire, so to speak. Yeah, financially it's a low barrier to entry. How much did it cost? Right now, I probably have 30 to \$40,000 worth of equipment that I purchased over the last eight years. But when I first got started, I started with very little.

So I bought a popcorn machine and a snow cone machine. \$600 for the snow cone machine. Popcorn machine was about 500, got a trailer for 200. I guess one of the cool things is I think anybody can really start something if they want to with very little money down. As I teach business and marketing classes, it's striking that all the big businesses that we see, they started off as a real small business, very small. And so don't be afraid to start off very small. You don't have to have great sales your first year. Just get started.

Ramona Schindelheim, WorkingNation editor-in-chief:

You've been listening to episode one of Work in Progress Economic Mobility through Entrepreneurship. Coming up in episode two, a lack of access to capital is often cited as a barrier for women and people of color who want to turn an idea into a business. We'll talk with financial and community leaders working to break down that barrier and some of the entrepreneurs who are benefiting. I'm Ramona Schindelheim, editor in chief of WorkingNation. This series was produced in partnership with the Ewing Marion Kauffman Foundation.