

VERC

VETERAN ENTERPRISE READINESS & RESOURCE COLLABORATIVE

VETERAN ENTREPRENEUR WORKBOOK

MODULE SERIES I

TRANSLATE. SEQUENCE. EXECUTE. SUSTAIN.

MODULE

1

★

Skill Translation Matrix

Turn Military Experience into Marketable Business Capabilities

ESTIMATED TIME

90 Minutes

OUTCOME

Complete Business Capability Statement

DIFFICULTY

Moderate

VERIFICATION DATE

May 2025

LEARNING OBJECTIVES

- ✓ Identify valuable skills and experiences
- ✓ Translate military language into business terms
- ✓ Identify customers who have that problem
- ✓ Build your first business capability statement

VERIFICATION NOTE

Information in this workbook is based on resources available as of May 2025. Always verify program eligibility, benefits, and deadlines with official sources listed in Appendix A.

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WHY THIS MATTERS

Your military experience is valuable. The challenge is translating it into language a business owner understands and connecting it to a problem they are willing to pay you to solve.

Practical Business Education for Veterans, Military Spouses,
 Transitioning Service Members, and Retiring Federal Employees
Preparing Veterans for Business, Opportunity, and Life Beyond Service

About This Publication

This VERC Professional Learning Series workbook turns military experience into practical business action. Each module ends with a clear completion standard and produces a usable business asset. The publication is designed for screen use, printing, facilitated workshops, and independent study.

VERIFICATION STANDARD

Government rules, deadlines, and eligibility requirements change. Every time-sensitive reference carries a currency date. Verify controlling requirements with the official source before acting.

How to Use the Workbook

- Complete Modules 1 and 2 in sequence.
- Use Modules 3 and 4 continuously as operating disciplines.
- Write in the workbook, or use the companion worksheets supplied with the download.
- Do not skip completion standards. Each standard confirms a usable outcome.

Module Set 1: Translate, Sequence, Execute, Sustain

Content currency date: 3 August 2026. Program rules cited in this workbook change. Every regulatory reference carries its own verification note. Verify against the primary source before you act.

How This Workbook Is Built

Most business workbooks fail the same way: they cover twelve topics badly instead of four topics completely. This one is built on the opposite principle.

Each of the four modules answers one narrow question completely and honestly. You can work any single module start to finish and walk away with a finished product — no missing step, no "upgrade to unlock." If you only ever use Module 1, Module 1 still works.

Module	The one question it answers completely
1. Skill Translation Matrix	What can I actually sell, based on what I already did in uniform?
2. Transition Timeline Planner	In my last 12 months in uniform, in what order do I build a business without breaking a rule or missing a gate?
3. Daily Operations Journal	How do I run a solo business day with the same discipline I ran a duty day?
4. Mental Resilience Exercises	How do I carry the specific psychological load of working alone after leaving a unit?

Order of work. Modules 1 and 2 are sequential — translate before you sequence. Modules 3 and 4 are continuous — start them the day you start, run them forever.

Time required. Module 1: 90 minutes. Module 2: 60 minutes to build, then a monthly 15-minute review. Modules 3 and 4: 10 minutes a day, ongoing.

MODULE 1

Skill Translation Matrix

Turn Military Experience into Marketable Business Capabilities

ESTIMATED TIME
90 minutes

PRIMARY OUTPUT
Capability statement

MODE
Focused workshop

MODULE
1

Skill Translation Matrix

Turn Military Experience into Marketable Business Capabilities





ESTIMATED TIME
90 Minutes



OUTCOME
Complete Business Capability Statement



DIFFICULTY
Moderate



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The one question: What can I actually sell, based on what I already did in uniform?

The mistake this module prevents

The standard military-to-civilian crosswalk is built for job seekers. It takes your MOS, AFSC, or Rating and hands you a job title: "92Y Unit Supply Specialist → Warehouse Supervisor."

That is the wrong output for a business owner. You are not applying for a job. Nobody is going to hire you into a title. A buyer is going to pay you to solve a problem.

So this matrix runs one step further than the crosswalk you got in TAP. It goes:

Military duty → Civilian function → Billable capability → Buyer who has that problem

You need all four columns. A capability with no buyer is a hobby. A buyer with no defined capability is a conversation that goes nowhere.

Step 1 — Duty Inventory (not title inventory)

Do not write your MOS. Do not write your job title. Write what you were actually responsible for.

Work from documents, not memory. Pull your NCOER/OER/EPR/FITREP bullets, your VMET (Verification of Military Education and Training), your award citations, and your training records. Those documents already contain quantified accomplishments. Most veterans dramatically undercount themselves because they are recalling the boring version.

Worksheet 1.1 — Duty Inventory

For each significant duty position you held, complete one row. Aim for 8–15 rows total across your career.

#	Duty position	What I was responsible for (verb + object)	Scale (people / dollars / equipment / geography)	Measured result
1				
2				
3				
4				
5				
6				
7				
8				

Scale prompts — fill in real numbers:

Largest number of people I was directly responsible for: _____

Largest number of people in my chain below me: _____

Dollar value of equipment or property I signed for: \$_____

Dollar value of budget, contract, or funds I influenced or executed: \$_____

Number of locations, sites, or countries I operated across: _____

Highest security clearance held (and status): _____

Number of people I personally trained or certified: _____

Systems, platforms, or software I was qualified on: _____

IMPORTANT

Rule for this worksheet: no acronyms. If a civilian buyer could not read the row out loud and understand it, rewrite the row.

Step 2 — The Translation Matrix

Find the row closest to your background. These are grouped by function, not by branch, because the function is what a buyer pays for. Your specific code may differ — the branch codes listed are common examples, not an exhaustive crosswalk.

A. Operations & General Management

Common codes	Civilian function	Billable capability	Who pays for it
Company/Battery/Troop Command (O-3), Detachment OIC, First Sergeant, Chief, Platoon Sergeant, SEL	General management, P&L ownership, multi-team operations	Fractional operations manager; operations turnaround; SOP build-out; management training	SMBs 10–100 employees with no ops leadership; PE-backed portfolio companies; franchise groups
11 / 03xx / Infantry, Combat Arms	Field operations management, risk management, small-team leadership	Field crew management; safety and risk program build; leadership development delivery	Construction, utilities, landscaping, security firms, outdoor/adventure operators
S-3 / Operations shop, Battle Captain, Watch Officer	Operations planning, scheduling, resource synchronization	Production scheduling; capacity planning; operations cadence design	Manufacturing, logistics, field service, healthcare practices

B. Logistics, Supply & Transportation

Common codes	Civilian function	Billable capability	Who pays for it
92Y / 3043 / 2S0X1 / SK / LS	Inventory control, supply chain, property accountability	Inventory system implementation; cycle-count program; shrink reduction audit	Retail, restaurants, e-commerce, medical practices, contractors
88M / 3531 / 2T1X1 / MM	Fleet operations, transportation management, DOT compliance	Fleet management setup; DOT/FMCSA compliance readiness; driver program build	Trucking, delivery, ground transportation, construction fleets
90A / 04xx / 2G0X1	End-to-end logistics,	3PL selection and	Wholesalers, distributors,

Common codes	Civilian function	Billable capability	Who pays for it
	distribution network management	management; warehouse layout; distribution network design	growing e-commerce brands

C. Contracting, Acquisition & Finance

Common codes	Civilian function	Billable capability	Who pays for it
51C / 6C0X1 / 3044 / Contracting Officer, COR, KO	Contract administration, acquisition, source selection	Federal proposal support; contract compliance review; subcontractor management systems	Small businesses entering federal work; primes seeking small-business subs
36B / 6F0X1 / 3451 / DK	Financial management, budget execution, internal controls	Bookkeeping systems setup; internal controls build; budget and cash forecasting	Any SMB without a controller; nonprofits; other veteran-owned startups
8A Resource Management, Comptroller	Financial planning and analysis, audit readiness	Audit preparation; cost accounting setup; DCAA-readiness education	Government contractors, grant-funded organizations

D. Information Technology & Cyber

Common codes	Civilian function	Billable capability	Who pays for it
25B / 3D0X2 / 0671 / IT	Network administration, systems support	Managed IT services; network buildout; help desk	Small professional practices, clinics, law firms, small manufacturers
17C / 1B4X1 / 1721 / CTN	Cybersecurity operations	Security assessment education; policy and incident response plan development; CMMC readiness education	Defense-industrial-base suppliers, healthcare, financial services SMBs
25D / 3D1X1	Infrastructure, communications systems	Structured cabling and infrastructure projects; VoIP migration	Offices, warehouses, multi-site retail

E. Maintenance, Engineering & Skilled Trades

Common codes	Civilian function	Billable capability	Who pays for it
15 series / 6xxx / 2A / AD, AM	Aviation maintenance, quality assurance, MRO	A&P work; maintenance program development; QA/QC system build	Regional airlines, FBOs, charter operators, drone service companies
12 series / 13xx / 3E	Construction management,	General contracting;	Property owners,

Common codes	Civilian function	Billable capability	Who pays for it
	facilities engineering	facilities assessment; project management	municipalities, developers
91 series / 35xx / 2T3X1	Vehicle and equipment maintenance	Mobile fleet maintenance; preventive maintenance program design	Fleet owners, rental companies, farms, municipalities
12R / 3E0X1 / 1141	Electrical systems	Electrical contracting; generator and backup power installation	Residential, commercial, data-adjacent facilities

F. Medical & Health Services

Common codes	Civilian function	Billable capability	Who pays for it
68W / HM / 4N0X1	Emergency medical services, clinical operations	Event medical standby; EMT services; medical staffing coordination	Event promoters, film production, industrial sites, race organizers
68 series admin / 4A0X1	Health services administration, medical records	Practice operations consulting; credentialing support; HIPAA program education	Independent clinics, dental practices, therapy groups
Behavioral health techs / 68X / 4C0X1	Program coordination, case management	Program administration; care coordination services	Community health organizations, EAP providers

G. Security, Investigations & Compliance

Common codes	Civilian function	Billable capability	Who pays for it
31B / 5811 / 3P0X1 / MA	Security operations, patrol management	Security guard services; site security assessment; security program design	Property managers, retail chains, construction sites, event venues
31D / CID / OSI / NCIS	Investigations, evidence handling	Corporate investigations; background screening; loss prevention program build	HR departments, insurance, retail chains, law firms
Antiterrorism officer, Physical Security	Risk assessment, emergency planning	Emergency action plan development; workplace violence prevention program design	Schools, churches, mid-sized employers, healthcare facilities

H. Intelligence, Analysis & Information

Common codes	Civilian function	Billable capability	Who pays for it
35 series / 0231 / 1N0X1 / IS	Intelligence analysis, research, reporting	Competitive intelligence; market research; due diligence research	Business development teams, investors, corporate strategy groups
Targeting, GEOINT / 35G / 1N1X1	Geospatial analysis, mapping	GIS services; site selection analysis; drone mapping	Real estate developers, agriculture, utilities, surveyors
All-source, fusion analysts	Data synthesis, briefing production	Reporting and dashboard build; executive briefing production	Executives drowning in data; boards; associations

I. Human Resources, Training & Communications

Common codes	Civilian function	Billable capability	Who pays for it
42A / 3F0X1 / 0111 / PS	HR operations, records, personnel actions	HR systems setup; onboarding program build; employee file compliance audit	SMBs crossing 15–50 employees with no HR function
79R / 8411 / Recruiter	Sales, business development, pipeline management	Outbound sales; sales process design; recruiting services	Staffing firms, growing SMBs, other veteran-owned businesses
Instructor, Drill Sergeant, Master Training Specialist, 1st Sgt Academy cadre	Curriculum design, instruction, assessment	Corporate training delivery; SOP and training-manual development; certification program design	Manufacturers, franchises, trade associations, safety-sensitive industries
46S / 3N0X1 / 4341 / MC	Public affairs, communications	Content marketing; crisis communications planning; media relations	Local businesses, nonprofits, municipalities

J. Food Service & Hospitality

Common codes	Civilian function	Billable capability	Who pays for it
92G / 3381 / 3F1X1 / CS	Food service operations, high-volume production	Catering; food safety program build; kitchen operations consulting	Event venues, corporate dining, small restaurant groups
Club management, MWR, Lodging NCO	Hospitality operations, guest services	Short-term rental management; hospitality SOP development; guest experience design	Property owners, small hotel operators, STR investors

Worksheet 1.2 — My Translation Rows

Copy your closest 3 matches, then rewrite them in your own words. Do not use the generic language above in your marketing — it will read like everyone else's.

My duty background	Civilian function, in my words	Capability I would sell	Buyer type I would sell it to

Step 3 — Capability Pressure Test

A capability that survives all six questions is sellable. A capability that fails any of them needs work before you build a website around it.

Worksheet 1.3 — Six-Question Test (run this once per capability)

Capability under test: _____

#	Question	Yes / No	If no, what has to change
1	Can I describe this in one sentence a buyer would repeat to someone else?		
2	Can I name three specific businesses within 50 miles that have this problem right now?		
3	Have I actually done this work, not just supervised it or read about it?		
4	Can I deliver a first version of this in 30 days with the tools I already own?		
5	Does a buyer lose money, time, or standing by not solving this?		
6	Can I state a flat price for it without needing to know their budget first?		

IMPORTANT

Scoring. Six yeses: build it. Four or five: fixable, work the "no" rows. Three or fewer: pick a different row from Worksheet 1.2. This is not failure. This is targeting.

Step 4 — The NAICS Bridge

If federal or state contracting is anywhere in your plan, your capability has to be expressed in a code a contracting officer can search. This is where most veteran business owners lose eighteen months — they build a business first and then discover their work does not map cleanly to how the government buys.

Do it in this order:

Take your surviving capability from Step 3.

Search that capability in the official NAICS lookup at census.gov/naics. Do not rely on a blog's list, including this one.

Identify your primary code — the one representing the majority of your revenue.

Identify 3–8 secondary codes you can honestly perform.

Check the SBA size standard for each code at sba.gov/size-standards. Size standards are set per code and change; verify each one.

Search those codes on SAM.gov and USAspending.gov to see whether the government actually buys that thing, from whom, and at what dollar values.

Worksheet 1.4 — NAICS Bridge

Capability	NAICS code	Code title	Size standard (verify)	Recent federal spend in this code?	Set-aside activity seen?

IMPORTANT

Honest note. If Step 6 shows almost no federal spending in your codes, that is a real answer and a useful one. It means your first revenue should come from commercial buyers, and federal work is a later-phase objective — not that you picked wrong.

Module 1 Completion Standard

You have finished Module 1 when you can hand someone a single index card that reads:

I help [specific buyer type] solve [specific problem] by [specific capability]. I know how to do this because [specific military experience]. It costs [flat price] and takes [timeframe].

Write it here:

If you cannot fill that card, go back to Worksheet 1.3 rather than moving on.

MODULE 2

Transition Timeline Planner

Sequence Your Final 12 Months Without Missing a Gate

ESTIMATED TIME
60 minutes

PRIMARY OUTPUT
12-month plan

MODE
Monthly review

MODULE
1

Skill Translation Matrix

Turn Military Experience into Marketable Business Capabilities




ESTIMATED TIME
90 Minutes


OUTCOME
Complete Business Capability Statement


DIFFICULTY
Moderate


VERIFICATION DATE
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The one question: In my last 12 months in uniform, in what order do I build a business without breaking a rule or missing a gate?

Read this before you plan anything

Three constraints drive the entire sequence. Get these wrong and the calendar does not matter.

IMPORTANT

Constraint 1 — You are still subject to the Joint Ethics Regulation. While on active duty you remain a federal employee for ethics purposes. Outside business activity is governed by DoD 5500.07-R and your service's supplemental guidance. Restrictions commonly include: no use of your rank, title, or position to promote a private business; no use of government time, equipment, facilities, or non-public information; no soliciting subordinates; and required review or approval of outside employment in many commands.

Action, not optional: schedule a meeting with your installation's ethics counselor (usually the SJA office) before you form an entity or take a dollar. Bring a written description of what you intend to do. Get the guidance in writing. This workbook is business education and is not legal advice. Your ethics counselor is the authority.

IMPORTANT

Constraint 2 — Your DD-214 gates federal certification. You cannot complete SBA VetCert without proof of service. That means the certification step lives after separation, not before, no matter how organized you are. Everything you can do before separation should be done before separation, so that the post-separation window is short.

IMPORTANT

Constraint 3 — TAP has a legal deadline you cannot slide. Individualized Initial Counseling and Pre-Separation Counseling must each be completed no later than 365 days prior to separation or retirement. Retiring service members should begin the process at least two years before retirement, and 18 months is the common recommendation for all other transitioning service members. If you are reading this at T-minus 11 months and have not started TAP, that is your first phone call today. (Verified 3 August 2026 against DoD TAP curriculum overview and service transition offices. Confirm current requirements with your installation transition office.)

The T-Minus Calendar

Enter your separation or retirement date, then work backward. Write actual calendar dates in the right-hand column — a plan with no dates is a wish.

My Date of Separation / Retirement: _____

T-12 to T-10 Months — Legal Ground and Concept

Task	Why now	Target date	Done
Complete TAP Initial Counseling and Pre-Separation Counseling	Legal deadline at 365 days		☐
Meet installation ethics counselor about outside business activity	Everything downstream depends on this answer		☐
Complete Module 1 of this workbook	You cannot sequence what you have not defined		☐
Order a copy of your VMET and full personnel/training records	Harder to obtain after you leave		☐
Start VA disability claim process if applicable	Rating drives SDVOSB eligibility and timelines are long		☐
Talk to 10 potential buyers — no selling, only questions	Validates the capability before you spend money		☐

T-12 decision point: Business or job? A business plus a W-2 bridge job is a legitimate answer and often the right one. Decide deliberately, not by default.

T-9 to T-7 Months — Structure and Identity

Task	Why now	Target date	Done
Choose business structure (LLC / S-corp election / sole prop) — consult a CPA and attorney	Ownership structure directly determines VetCert eligibility later		☐
Confirm entity name availability in your target state	Rework here is expensive later		☐
Register entity (if ethics guidance permits) and obtain EIN from IRS	EIN is a prerequisite for banking and SAM		☐

Task	Why now	Target date	Done
Open a business bank account, fully separated from personal	Commingling funds is the most common early error		☐
Decide your business's physical state of domicile	Moving after separation? Register where you will actually live		☐
Set up bookkeeping — even at zero revenue	Retroactive bookkeeping is misery		☐

IMPORTANT

Ownership warning. SBA VetCert requires that the business be at least 51% owned and controlled by one or more qualifying veterans, with the veteran holding the highest officer position and exercising both long-term decision-making and day-to-day control. Non-veteran partners, family members, or investors with blocking rights can disqualify you. If you are considering a partner, model the certification consequences before you sign the operating agreement, not after. (Verified 3 August 2026 against SBA published eligibility criteria; confirm current rules at [sba.gov](https://www.sba.gov) and in the Federal Register final rule.)

T-6 Months — SkillBridge Window and Federal Registration Prep

Task	Why now	Target date	Done
SkillBridge decision and application (if pursuing)	Eligibility requires being within 180 days of separation, with command approval and good standing		☐
Begin SAM.gov registration and obtain your UEI	Registration takes weeks; VetCert depends on it		☐
Finalize primary and secondary NAICS codes	Feeds SAM profile and size determination		☐
Build capability statement v1	You will revise it ten times; start now		☐
Obtain required state and local business licenses	Often a VetCert document requirement		☐

IMPORTANT

SkillBridge reality check. SkillBridge is permissive, never an entitlement — your command can deny you for any

reason allowed under the branch regulation, and many do. Requirements have tightened: rank-tiered length caps now apply in every branch, approval authority has been raised, and provider vetting has been tightened. Each branch implements under its own instruction. Confirm current policy at skillbridge.osd.mil and with your branch transition office before submitting paperwork. Also note: SkillBridge is a training and internship program with an approved provider — it is not a mechanism for standing up your own company on active-duty time. (Verified 3 August 2026.)

T-5 to T-3 Months — Systems and First Offer

Task	Why now	Target date	Done
Build your first offer as a flat-priced, defined-scope package	Hourly billing with no scope kills new consultancies		☐
Stand up payment processing and a booking method	Remove friction before you have demand		☐
Assemble VetCert document package in one folder (see checklist below)	Gathering under time pressure post-separation is avoidable pain		☐
Secure required insurance quotes (general liability, professional liability, auto)	Some buyers will not contract without proof		☐
Complete Capstone / DD Form 2648 sign-off	Commander verification is required NLT 90 days prior		☐

Pre-Separation Document Folder — assemble now

- ☐ DD-214 (member copy 4) — request at out-processing; confirm it lists your character of service ☐ VA disability rating decision letter (for SDVOSB) ☐ Articles of Organization / Incorporation or Partnership Agreement ☐ Operating Agreement or Bylaws, showing veteran ownership and control ☐ Stock certificates and stock ledger (if a corporation) ☐ IRS EIN assignment letter (SS-4 confirmation) ☐ State and local business licenses ☐ Fictitious name / DBA certificate if applicable ☐ Most recent business tax return or Schedule C, if you have one ☐ SAM.gov registration confirmation and UEI

(Document expectations verified 3 August 2026 against SBA VetCert guidance and published application checklists. SBA publishes an official fact sheet — use it as the controlling list.)

T-2 to T-0 Months — Out-Processing

Task	Why now	Target date	Done
Confirm DD-214 accuracy at out-processing before you sign	Corrections after the fact take months		☐
Complete final VA appointments and separation physical	Rating evidence		☐
Move all business contacts, files, and licenses off any .mil address	You lose that account		☐
Confirm SAM.gov registration is active, not pending	VetCert depends on it		☐
Line up your bridge income plan for months 1–6	Runway is a strategy, not a weakness		☐

T+0 to T+30 Days — Certification Window

Task	Why now	Target date	Done
Submit SBA VetCert application with complete document package	The gate is now open — move		☐
Publish capability statement and finalize contact infrastructure	Certification without visibility produces nothing		☐
Begin direct outreach to the buyer list from Module 1	Revenue does not wait for certification		☐

IMPORTANT

Certification context. As of December 22, 2024, only SBA VetCert-certified businesses count toward agency goals; self-certification for SDVOSB status was eliminated. VOSBs and SDVOSBs seeking sole-source and set-aside opportunities with the VA must be certified — there is no self-certification provision for these opportunities. Processing times have varied widely — reported at 60 to 90 days through much of 2024 and early 2025, and substantially faster after SBA cleared its backlog in late 2025. Plan for the longer figure and be pleased if it is shorter. (Verified 3 August 2026. Certification timelines change; confirm current processing expectations at

sba.gov.)

T+30 to T+90 Days — Revenue

Task	Target date	Done
First paid engagement closed		☐
Bookkeeping current and reconciled monthly		☐
Quarterly estimated tax plan established with a CPA		☐
Second offer defined based on what the first client actually asked for		☐

Compressed Timelines

If you are inside 180 days, or already separated, do not restart the calendar. Run this priority order instead:

Ethics counselor (if still on active duty) — nothing else matters until this is settled

Module 1 completion — capability and buyer

Entity + EIN + business bank account

First offer defined and priced

Direct outreach to 30 named buyers

SAM.gov registration

VetCert application when documents allow

Certification moves to position 7 deliberately. Certification is a door, not a customer. Veterans who chase the certification first and the customer second frequently end up certified, listed, and broke.

Module 2 Completion Standard

You have finished Module 2 when every row above has a real calendar date, the pre-separation document folder physically exists, and you have had a documented conversation with an ethics counselor.

MODULE 3

Daily Operations Journal

Operate a Solo Business with Mission Discipline

DAILY TIME
15 minutes

PRIMARY OUTPUT
Operating journal

MODE
Daily use

MODULE
1

Skill Translation Matrix

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ESTIMATED TIME
90 Minutes


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The one question: How do I run a solo business day with the same discipline I ran a duty day?

Why solo owners lose the day

In uniform, your day had external structure: formation, a battle rhythm, a chain of command asking questions, and a mission that someone else defined. Remove all four at once and most people substitute activity for progress. They spend eight hours on a logo.

This module reinstalls the structure you already know how to operate inside — with one change. The commander's intent is now yours to write.

Morning Brief — 8 Minutes

Complete before email, before social media, before the phone.

Date: _____

1. Commander's Intent — one sentence. By the end of today, my business is different because _____.

Write the end state, not the activity. "Sent 15 outreach messages" is a task. "Three new qualified conversations in the pipeline" is an end state.

2. Mission-Essential Tasks — exactly three.

#	Task	Revenue-touching? (Y/N)	Time block
1			
2			
3			

The rule: at least one must be a Y. A day with zero revenue-touching tasks is a day you did admin work and called it business. Admin is real work — but it goes below the line, not above it.

3. First-Light Task. The single hardest revenue-touching thing on the list. It executes first, before you have talked yourself out of it.

First-light task: _____

4. Constraints and Limitations. What could stop me today? What is the workaround?

Constraint	Workaround

5. Communications Plan. Who am I contacting today, and what am I asking them for?

Person / organization	The specific ask

Person / organization	The specific ask

6. Below the line — everything else. Admin, learning, tooling, cleanup. Nothing here starts until the three METs are complete.

Evening AAR — 7 Minutes

1. Battle Damage Assessment.

MET	Complete?	If not — friction or avoidance?
1		
2		
3		

Friction means something external blocked it. Avoidance means you did not want to do it. Be honest about which one it was. This distinction is the entire value of the exercise — friction gets a workaround, avoidance gets a schedule change.

2. Contact Count. The one metric that predicts survival for a solo business.

New outbound contacts made today: _____

Conversations held with a potential buyer: _____

Proposals or offers presented: _____

Dollars invoiced: \$_____

Dollars collected: \$_____

3. Sustain / Improve.

One thing that worked and should be repeated: _____

One thing to change tomorrow: _____

Two items. Not five. AAR discipline is about selecting the decisive item, not cataloguing every flaw.

4. Tomorrow's First-Light Task. Decide it now, while you have context. Tomorrow-morning-you will pick something easier.

Tomorrow's first-light task: _____

5. Readiness Check.

	Green	Amber	Red
Sleep (7+ hrs last night)	☐	☐	☐

	Green	Amber	Red
Physical training completed	☐	☐	☐
Ate real meals	☐	☐	☐
Meaningful contact with another human	☐	☐	☐

Two or more Reds for three consecutive days is a signal. See Module 4.

Weekly Battle Rhythm

Day	Block	Purpose
Monday	60 min	Weekly planning. Set the week's main effort. Review last week's contact counts.
Tue–Thu	Mornings	Revenue operations only — outreach, calls, proposals, delivery.
Tue–Thu	Afternoons	Delivery and build work.
Friday	60 min	Weekly AAR. Financial review. Invoice and collections.
Friday	30 min	Deliberate outside contact — mentor, peer, veteran business group.
Sunday	0 min	Actual rest. Scheduled. Defended.

Monthly, on the first business day: review your 30-day contact totals, close rate, average engagement value, and cash position. Adjust the next month's main effort from that data, not from how the month felt.

30-Day Tracking Grid

Day	3 METs done	Outbound contacts	Buyer conversations	Offers made	\$ Collected	Readiness reds
1						
2						
3						
4						
5						

Day	3 METs done	Outbound contacts	Buyer conversations	Offers made	\$ Collected	Readiness reds
...						
30						

Month totals: Contacts _____ · Conversations _____ · Offers _____ · Collected \$ _____

Conversion math: $\text{Contacts} \div \text{Conversations} = \text{_____}$ · $\text{Conversations} \div \text{Offers} = \text{_____}$ · $\text{Offers} \div \text{Closes} = \text{_____}$

Once you know these three ratios, you stop guessing. You know exactly how many contacts a closed deal costs you, and "I need two more clients" becomes an arithmetic problem instead of an anxiety.

Module 3 Completion Standard

Thirty consecutive days logged, with your three conversion ratios calculated. Not thirty perfect days — thirty logged days. Missed days get recorded as missed.

MODULE 4

Mental Resilience Exercises

Build Strength for the Psychological Load of Working Alone

ONGOING TIME
As needed

PRIMARY OUTPUT
Resilience SOP

MODE
Continuous use

MODULE
1

Skill Translation Matrix

Turn Military Experience into Marketable Business Capabilities




ESTIMATED TIME
90 Minutes


OUTCOME
Complete Business Capability Statement


DIFFICULTY
Moderate


VERIFICATION DATE
May 2025

LEARNING OBJECTIVES

- ✓ Identify valuable skills and experiences
- ✓ Translate military language into business terms
- ✓ Identify customers who have that problem
- ✓ Build your first business capability statement


VERIFICATION NOTE

Information in this workbook is based on resources available as of May 2025. Always verify program eligibility, benefits, and deadlines with official sources listed in Appendix A.



SCAN TO ACCESS
VERC RESOURCE
LIBRARY

WHY THIS MATTERS

Your military experience is valuable. The challenge is translating it into language a business owner understands and connecting it to a problem they are willing to pay you to solve.



The one question: How do I carry the specific psychological load of working alone after leaving a unit?

IMPORTANT

Scope and limits. This module covers performance stress management for business operators. It is business education, not clinical care, therapy, or medical treatment. It does not diagnose anything and it does not substitute for professional support.

If you are in crisis right now, stop reading and call. Veterans Crisis Line: dial 988, then press 1. Text 838255. Chat at veteranscrisisline.net. Available 24/7, and you do not need to be enrolled in VA care to use it. VA Vet Centers offer readjustment counseling in community settings — find one at vetcenter.va.gov.

The four specific losses

Generic entrepreneurship advice about "grit" is useless here because it does not name what actually changed. When you left, you lost four things simultaneously, and each produces a distinct pressure:

What you lost	The pressure it creates	What replaces it
The team	Isolation. No one is in the building. No one shares the load or the joke.	A deliberately constructed contact network (Exercise 4)
Structured feedback	Uncertainty. No counseling statements, no evaluations, no one telling you whether you are doing well.	Self-generated metrics (Module 3 contact counts)
Rank and role identity	Status vertigo. You were somebody with a known position. Now you are a stranger explaining yourself.	Capability identity (Module 1 index card)
External tempo	Decision fatigue. Every choice, all day, is yours — including whether to work at all.	Standing SOPs and battle rhythm (Exercise 5)

Naming which one is loudest on a given day is most of the work. "I feel terrible about my business" is unactionable. "I have spoken to no one in three days" is actionable.

Worksheet 4.1 — Which loss is loudest this week?

- ☐ Team / isolation ☐ Feedback / uncertainty ☐ Identity / status ☐ Tempo / decision fatigue

Evidence for that answer: _____

Exercise 1 — Controllables Sort

Ten minutes, whenever the load spikes.

Draw two columns. Everything currently on your mind goes into exactly one.

I control this	I do not control this

I control this	I do not control this

Then: for each item in the left column, write the next physical action. For each item in the right column, write the word "noted" and stop. You do not solve the right column. You do not analyze it. You note it.

The economy, whether a prospect calls you back, how fast SBA processes an application, what a competitor does — right column. Whether you sent the follow-up, whether the documents are ready, whether you slept — left column.

Most operator stress is time spent working the right column. This exercise makes that visible in about four minutes.

Exercise 2 — Tactical Breathing Reset

You were likely taught this. Use it. It is the fastest available tool for bringing physiological arousal down before a sales call, a difficult conversation, or a bad email.

Four counts in through the nose. Hold four. Four counts out through the mouth. Hold four. Four cycles minimum.

Use it deliberately at these trigger points:

Before any call where you will state a price

Immediately after receiving a rejection

Before opening email in the morning

When you notice you have re-read the same sentence three times

Log it for one week. Rate arousal 1–10 before and after.

Day	Trigger	Before (1–10)	After (1–10)

Exercise 3 — The Rejection Ledger

Solo selling means being told no, repeatedly, by people who owe you nothing. If each no lands as a verdict on you personally, you will quietly stop selling within about six weeks — usually by getting very busy with website work.

The countermeasure is arithmetic.

From Module 3, you know your contacts-per-close ratio. Suppose it is 20 to 1. That means every single no is worth 1/19th of a yes. A no is not a failure. It is a completed unit of work that moved you closer to the yes.

Ledger:

Date	Who said no	Reason given	Reason I suspect	Ledger position (e.g., 7 of 20)

IMPORTANT

The reframe, stated plainly: you are not being evaluated. You are running a process with a known conversion rate. The only way to fail the process is to stop running it.

IMPORTANT

One honest caveat. If the reason I suspect column shows the same answer five times running — wrong buyer, price mismatch, unclear offer — that is not something to breathe through. That is data. Go back to Worksheet 1.3.

Exercise 4 — Isolation Countermeasure

You cannot replace a unit. You can replace what a unit did for you, which was: put people who understood your work in the same room on a schedule you did not have to negotiate.

That schedule now has to be built on purpose. Left to chance, it will not happen — you will tell yourself you are too busy, which is what isolation sounds like from the inside.

Weekly minimums — schedule these as appointments:

Contact type	Who	Cadence	Scheduled?
Peer — another business owner, roughly your stage		Weekly	☐
Mentor — someone 5+ years ahead of you		Monthly	☐
Veteran connection — someone who shares the background		Weekly	☐
Non-business — a relationship with no agenda at all		Weekly	☐

Where to find these, at no cost: Veterans Business Outreach Centers (VBOCs), SBA-affiliated and free. SCORE mentors, free. Local Small Business Development Centers. American Legion and VFW posts, which are full of business owners. Veteran-specific business groups on LinkedIn. Your installation's transition office alumni network.

IMPORTANT

The check: if the "Non-business" row is empty three

weeks running, that row is now the most important line in this workbook.

Exercise 5 — Decision Fatigue Protocol

You made hundreds of decisions a day in uniform, but most were inside a framework someone else built. Now the framework is also your job. That is the fatigue nobody warns you about.

Convert repeat decisions into standing SOPs. Write the decision once, then execute it without re-deciding.

Recurring decision	My standing SOP
What time do I start work?	
What is my minimum engagement price?	
Which prospects do I decline?	
When do I stop working?	
How fast do I respond to email?	
What do I do when a client asks for out-of-scope work?	
When do I raise prices?	
What do I do on a day I have no motivation?	

That last row matters most. Write the answer now, on a good day, because the version of you who needs it will not be in a position to write it well.

My no-motivation SOP: _____

(A workable default: execute the first-light task only, log the day, stop. One task beats zero and preserves the streak.)

Exercise 6 — Identity Bridge

"So what do you do?" is a harder question than it looks when the honest answer used to be a rank and a unit and is now a business with three clients.

Write and practice two versions until they are automatic.

The short version (10 seconds), for anyone:

The full version (30 seconds), for a potential buyer:

Pull the substance directly from your Module 1 index card. And say it out loud, twenty times, before you need it. The awkwardness is a rehearsal problem, not a character problem.

Warning Signs and Escalation

Business stress and something more serious can look similar from the outside. They are not the same and they do not respond to the same interventions. Know the difference.

Normal operating stress: worry about a specific deal; frustration after a rejection; a bad week; anxiety before a pricing conversation. These respond to the exercises above.

Signals to get professional support:

Persistent low mood or loss of interest lasting two weeks or more

Sleep disruption that continues after the immediate stressor resolves

Increasing alcohol or substance use to manage the day

Withdrawing from people you would normally contact

Anger that surprises you or affects your relationships

Feeling that you are a burden, or that others would be better off

Any thoughts of harming yourself

The last two are not endurance tests. They are reasons to call today.

Where to go:

Veterans Crisis Line: 988, then press 1. Text 838255. 24/7. No VA enrollment required.

VA Vet Centers — vetcenter.va.gov — community-based readjustment counseling for veterans and families.

Military OneSource — 800-342-9647 — free confidential non-medical counseling, available for 365 days after separation.

Your primary care provider, who can refer you.

Asking for support is exactly the same category of act as calling for a resupply or requesting a medevac. It is a competent operator using an available resource. Nothing about it is a failure of will.

Module 4 Completion Standard

You have finished Module 4 when your Exercise 4 contact calendar has real names and scheduled times, your Exercise 5 SOPs are written down including the no-motivation row, and you have said your identity bridge out loud to an actual person.

APPENDICES

Appendix A — Verification Register

Every regulatory and program reference in this workbook, with its currency date. Re-verify anything you rely on.

Item	Stated in this workbook	Verified	Primary source
TAP IC and Pre-Separation Counseling deadline	NLT 365 days prior to separation	3 Aug 2026	dodtap.mil ; installation transition office
TAP recommended start	24 months (retirement) / 18	3 Aug 2026	Service transition offices

Item	Stated in this workbook	Verified	Primary source
	months (separation)		
Capstone / DD Form 2648	NLT 90 days prior to separation	3 Aug 2026	Service transition offices
SkillBridge eligibility window	Within 180 days of separation, command approval required	3 Aug 2026	skillbridge.osd.mil; DoDI 1322.29; branch instruction
SkillBridge 2025–26 changes	Rank-tiered length caps; raised approval authority; tightened provider vetting	3 Aug 2026	Branch instructions; skillbridge.osd.mil
SDVOSB self-certification ended	22 December 2024	3 Aug 2026	SBA; NDAA FY2024
VetCert required for VA set-aside/sole-source	No self-certification provision	3 Aug 2026	sba.gov
VetCert ownership threshold	51% owned and controlled by qualifying veteran(s)	3 Aug 2026	sba.gov; Federal Register final rule (29 Nov 2022)
Certification function transfer VA → SBA	Effective 1 January 2023	3 Aug 2026	sba.gov; NDAA FY2021
VetCert processing time	Historically 60–90 days; substantially faster after late-2025 backlog clearance	3 Aug 2026	SBA reporting; verify current
NAICS codes and size standards	Verify per code	3 Aug 2026	census.gov/naics; sba.gov/size-standards

Appendix B — Free Resources

Resource	What it does	Where
Veterans Business Outreach Centers	Free business advising for veterans and spouses	sba.gov
SCORE	Free volunteer business mentors nationwide	score.org
Small Business Development Centers	Free local business advising	americassbdc.org
Boots to Business	SBA entrepreneurship training inside TAP	sba.gov
SBA Veteran Contracting page	Official certification requirements and fact sheets	sba.gov

Resource	What it does	Where
SAM.gov	Federal registration, UEI, contract opportunities	sam.gov
USAspending.gov	See who actually wins contracts in your NAICS codes	usaspending.gov
Military OneSource	Free confidential non-medical counseling	militaryonesource.mil
VA Vet Centers	Community readjustment counseling	vetcenter.va.gov

Appendix C — Terms of Use and Disclosures

IMPORTANT

Educational purpose. The Veteran Entrepreneur Resource Center provides business education. This workbook is not legal, tax, accounting, financial, investment, medical, or psychological advice, and no professional relationship is created by its use. Consult a licensed attorney, CPA, or other qualified professional for advice specific to your situation.

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IMPORTANT

No guarantee of results. Nothing here guarantees certification approval, contract award, revenue, profit, or any specific business outcome. Business outcomes depend on many factors outside VERC's knowledge or control, including your own decisions, effort, market conditions, and factors no one can control. Any examples or results described are illustrative and are not typical, promised, or expected.

IMPORTANT

Information currency. Government program requirements, regulations, deadlines, and processing

IMPORTANT

times change without notice. All program information carries a currency date in Appendix A. Verify all requirements against the official primary source before acting.

Not clinical care. Module 4 addresses performance stress management for business operators. It is not therapy, diagnosis, treatment, or medical advice. If you are experiencing a mental health crisis, contact the Veterans Crisis Line at 988 (press 1) or seek immediate professional help.

Content currency date: 3 August 2026.

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You have translated experience, sequenced transition, established an operating rhythm, and built resilience systems for the next mission.

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Preparing Veterans for Business, Opportunity, and Life Beyond Service