

Entrepreneurship and Small Business Ownership by Military Veterans:
Supporting a Transition that Continues to Serve Canada's Interests

Centre for Innovative Management, Athabasca University

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ABSTRACT

Canada relies heavily, and will continue to do so in the foreseeable future, on entrepreneurship and small businesses to contribute significantly to job creation and the Canadian economy. Many men and women of the Canadian Forces learn, develop and demonstrate many of the traits and skills required to be a successful small business owner/operator. The purpose of this project was to determine if supporting the transition of military veterans to small business ownership and other entrepreneurial interests would be viable from the perspectives of different stakeholders.

To make this determination, a literature review of academic material about entrepreneurship was conducted. The insights from this review were supplemented from qualitative data collected from sixteen voluntary research participants who are representatives of organizations that provide service and resources to either aspiring entrepreneurs or the military community. These participants answered a variety of questions related to the characteristics required to succeed in entrepreneurship; the perception of the common characteristics demonstrated by Canadian Forces members; the resources required to succeed in small business and entrepreneurship; and what entrepreneurship programs or services exist that are specifically targeted to military personnel. Input was also sought on what level of obligation both the public and private sectors have in enabling transition efforts from military to civilian careers and what benefits organizations within these domains could derive from developing veteran-focused entrepreneurial support initiatives.

The findings demonstrate that there are many shared characteristics between successful entrepreneurs and Canadian military veterans. This is useful in highlighting a possible career transition option to veterans that may not have been previously considered by some Canadian Forces members. Research results also suggest that entrepreneurs require the proper education, financing, mentoring and access to appropriate specialists to succeed. These resources are available and accessible in most communities, yet very few have been established or targeted specifically toward veterans. As resources available to entrepreneurs are going to continue increasing in Canada, a better awareness of these entrepreneurial resources should be promoted to Canadian Forces members by relevant authorities. In addition, it was identified that emerging partnerships between the Canadian Forces and select private sector and not-for-profit organizations could catalyze the development of entrepreneurial-focused programs for transitioning candidates that demonstrate the required aptitudes and motivation.

It is assessed that the private sector could exercise the most influence in developing entrepreneurial services for transitioning veterans. An increasing amount of Canadian corporate executives are recognizing the value that military personnel can bring to their organization; therefore small initiatives on their part can enable business development of aspiring veteran entrepreneurs, while broadening their access to a deep pool of talent in an increasingly competitive market for quality employees. Some prominent Canadian business leaders have already stepped forward and launched new and exciting social entrepreneurship initiatives that could provide the necessary platforms to support veteran small business owners.

Based upon the results of the research, the more salient findings were integrated into a personal entrepreneurial model that is proposed for transitioning military personnel with entrepreneurial ambitions. It is a four-stage process that helps the veteran understand himself/herself; the resources required to succeed; and how to execute the start of their own business and sustain it. In addition, recommendations are provided to the relevant stakeholders regarding how to support this type of transition.

Small business ownership by transitioning military personnel was deemed to be an entirely viable option for capable and highly motivated candidates. Pursuing this career alternative would serve Canada's economic interests well, while putting the military training and experience learned by veterans to good use on "civvy-street".

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I. INTRODUCTION

Over the last century, Canada has committed its citizens and its military to significant conflict situations on the world-stage. Be it the two World Wars; the Korean conflict; the Cold War; peace-making and peace-keeping endeavours in Eastern Europe, Africa or South-East Asia; or the most recent campaigns to eradicate terrorist elements rooted in Afghanistan and unseat an oppressive dictator in Libya, Canada has contributed its fair share or more in the name of global peace, security and prosperity. In addition, the Canadian Forces has also responded to challenging disasters domestically and abroad, from earthquakes, to major floods to overwhelming ice storms to massive forest fires. Our nation has benefited from these contributions in many ways and has a well-earned reputation and respect amongst friends and foes alike.

A lot of the credit for these successes is due to the sacrifices and commitments of Canada's veterans and current generation of Canadian Forces' members. From the ingenuity and dedication of its leaders to the robustness and bravery of its soldiers, the men and women of Canada's military often reflect the best qualities and character of our nation. Given the sense of pride and duty toward their country that most soldiers have engrained, they are also frequently significant contributors in their residential communities and apply the skill sets and characteristics that they have learned in the military to the benefit of other citizens.

Having been a member of the Canadian Forces over the last 20 years and a recent graduate-level business student, the author has observed that the

characteristics and traits demonstrated by many successful military leaders and soldiers correlate favourably to many of the descriptions used when studying entrepreneurs and small business owners. This relationship merits further exploration, certainly from the perspective of developing this idea as a viable career transition option for military members leaving the Canadian Forces.

There is a unique confluence of factors faced by the Canadian Forces at the moment, namely the Government of Canada's stated objective to reduce budgetary expenditures; an older generation of soldiers that have reached "pensionable" status (i.e. a minimum of 20 years of service) and who have borne the brunt of an arduous operational tempo over the course of their careers; and a younger generation of soldiers, both Regular and Reserve Force, that were recruited specifically to contribute to the combat mission in Afghanistan that may no longer remain in the Canadian Forces. Implementing a comprehensive career transition program (including an entrepreneurial stream) to ensure that Canadian Forces' veterans' skills and experience contribute to the country's economic interests while equally enabling sustainable livelihoods for these veterans and their families is unquestionably within Canada's best interests. Many of the positive initiatives undertaken by the Canadian government after the Second World War enabled the relative prosperity of the following decades and the baby-boom generation. It is worthwhile to consider implementing similar initiatives for today's generation of veterans, notwithstanding their comparatively much lower numbers.

It is obviously simply not enough to decide that one wants to become a small-business owner or explore an entrepreneurial idea. Significant resources

are required to enable these types of ventures. For a military member who may have spent his/her entire adult-life in the Canadian Forces, it may be a daunting task to know where to start looking for these resources. Conversely, the abundance of information available on the Internet and through various media can rapidly become overwhelming. Orienting oneself to sift through and filter this information for one's own benefit while remaining focused on a specific objective is certainly challenging and would likely require some degree of assistance. Identifying, accessing and successfully leveraging these resources are also challenging steps in facilitating transition into a meaningful and productive endeavour on "civvi-street".

There are many different paths that lead an individual or a group of individuals to becoming entrepreneurs or small business owners. Given many of the baseline fundamental characteristics of military veterans and their familiarity with structure, a common process which could be adapted for individual cases is reasonable to propose. Who delivers this process and facilitates the identification of the proper resources for a veteran to pursue specific opportunities is the central theme of this conceptual research project.

II. RESEARCH RELEVANCE, PURPOSE AND QUESTIONS

A. Relevance of Project

The Canadian Forces is a unique career choice for Canadians to undertake and there are distinctive organizational challenges and responsibilities to consider with regards to human resource strategies. The project is considered

of value to the Government of Canada, namely the Departments of National Defence and Veterans Affairs, where both stakeholders seek to honour their respective commitments to support Canadian Forces' personnel – particularly during the typically vulnerable period of transition back into civilian life. For private sector interests, the project aspires to present compelling arguments that would stimulate business leaders to tap into and invest in the potentially overlooked pool of talented resources that are today's generation of military veterans. For Canadian Forces' members and veterans, the project seeks to provide some perspective on entrepreneurship/small business ownership as a viable career alternative to many of the traditionally preferred options.

It is anticipated that this project will illustrate that veterans share many of the qualities of specific types of entrepreneurs and small business owners; that exploring these opportunities is a currently undervalued yet entirely viable career transition option; that investing in programs and initiatives that promote entrepreneurial activity are in the best interests of relevant Government organizations and private sector entities; and that entrepreneurial concepts such as developing personal visionary models and establishing successful networks and mentors are very attainable and implementable for veterans.

B. Research Purpose

As previously alluded to, the purpose of this research project is to examine the viability of developing programs and initiatives for today's generation of Canadian military veterans to pursue entrepreneurial and small business

opportunities as a career transition choice. This research is structured as follows:

- 1) How Canada has dealt with veteran transition issues in the past, particularly related to transition into small business initiatives, will be briefly explored.
- 2) The assumption that entrepreneurs and Canadian military veterans share similar personal characteristic and traits will be examined.
- 3) An understanding of the resources required to succeed as an entrepreneur and that are available to military veterans will be developed.
- 4) An analysis of where the responsibility lies in developing and/or coordinating an entrepreneurial career transition stream/support services for military veterans will be conducted.
- 5) A personal entrepreneurial model for military veterans, based upon existing models in the entrepreneurship field of research, will be proposed.

C. Research Questions

The following research questions were designed to focus the research efforts:

Research Question 1 (RQ1): Is there a good level of understanding amongst Canadian society of the experiences faced by modern generation of military veterans as well as a favourable level of popular support?

The purpose of this research question is to examine the expectation that popular support for this generation of Canadian Forces' personnel is near an all-time high, which would likely facilitate veterans' access to resources and the ability to leverage popular support toward more veteran-focused initiatives by different levels of government and other organizations.

Research Question 2 (RQ2): Are the characteristics of military veterans consistent with those of specific types of entrepreneurs?

Research Question 3 (RQ3): Is promoting entrepreneurial development amongst military veterans a viable investment of resources by different stakeholders?

The various stakeholders to be considered here include the different levels of government, the private sector, community organizations and veterans themselves.

Research Question 4 (RQ4): Amongst the private sector, is there a will to provide support to military veterans seeking to pursue entrepreneurial initiatives?

Research Question 5 (RQ5): Amongst public sector institutions, is there a will to provide support to military veterans seeking to pursue entrepreneurial initiatives?

Research Question 6 (RQ6): What existing initiatives/resources are available or are intended for future development and how appropriate are they to foster entrepreneurial development amongst military veterans?

Research Question 7 (RQ7): Are programs similar to those that have been developed by different levels of the US government to support small business/entrepreneurial development amongst their veterans also viable to develop in Canada?

III. LITERATURE REVIEW

The purpose of the literature review was to identify relevant knowledge that would provide a framework to assess the research data and develop some insights that could be used to help formulate relevant recommendations. A variety of media was used to conduct the literature review, including academic journals and other material available through the Athabasca University Library website; publications of the Government of Canada, including from the Canadian Forces, Veterans' Affairs Canada and Industry Canada; and a number of different credible internet sites.

A. Past Veteran-to-Business Transition Initiatives

“To put on the uniform of one’s country – as true today as it was in 1914 – is to make an extraordinary commitment: to put oneself at risk, as required, in the interests of the nation...Wisely, Canada has understood that extraordinary sacrifice and service require extraordinary recognition” - Veterans’ Affairs

Canada – Canadian Forces Advisory Council, March 2004

Canadian history has provided clear examples of the challenges and successes of re-integrating soldiers back into civilian life, with the vast influxes of returning soldiers from both World Wars. Lessons learned and shortfalls from the First World War experience were keenly applied for the Second World War and Korean War veterans (Neary & Granatstein, 1998). This led to the creation of the “Veterans’ Charter” (Neary & Granatstein, 1998), which included statutes such as the Veterans’ Land Act; the War Service Grants Act; and the Veterans’ Business and Professional Loans Act. Provisions under these acts afforded the necessary financial resources to transitioning veterans for the pursuit or re-establishment small business opportunities; farming; or career re-training and helped fuel subsequent decades of relative prosperity for Canadians. For example, many veterans used these benefits to establish farms; participate in commercial fisheries; establish professional practices; and set-up owner-operated small businesses within many different industries. Notably, the Veterans’ Charter was founded upon two core principles: “the compensation principle” and “the recognition of service principle”. Given that over 1 million men and women, approximately 10% of the Canadian population at the time, served in the Canadian Armed Forces during the Second World War, it is clear that it

was in the public interest to ensure that suitable re-integration schemes were implemented. There was popular support for these programs and they contributed substantially to the economic interests of the nation.

Understandably, these programs had defined end-dates and maximum allotments. The Business and Professional Loans Act was an incentive offered by the federal government in 1946 “to encourage banks to invest in ex-soldiers” (Neary and Granatstein, 1998, p. 74). The act “covered financial institutions for 25% of losses up to \$1 million and 15% thereafter up to \$25 million from bad debts owed by veterans” (Neary and Granatstein, 1998, p. 74). In total, not including farms, “7,371 veterans gained access to \$14,169,235 by the time the program closed on 31 December 1954” (Veterans Affairs – Canadian Forces Advisory Council, 2004, p. 14). This type of commitment clearly demonstrates the cohesive application of the two core principles of the Veterans’ Charter in a relatively unique way for a distinct minority of interested veterans. This level of commitment has not been matched and this type of initiative has not been offered to veterans since the end of the Business and Professional Loans Act.

B. Entrepreneurship: Definitions, Characteristics and Types

Many scholars in the field of entrepreneurial research identify that entrepreneurship is defined in different ways, depending on the context in which it is being examined. One of the first and most notable scholars in the field, Joseph Schumpeter, defined entrepreneurs as individuals who develop businesses by bringing innovation to market and entrepreneurship as “how new market offerings cause ‘creative destruction’ by facilitating innovators to gain

competitive advantage on the market” (Roininen and Ylinenpaa, 2009, p. 505). In line with Schumpeter’s definition and introducing more components, Nga and Shamuganathan (2010, p. 259) define entrepreneurship as “the opportunistic pursuit of economic wealth via creative initiatives of the individual operating within an uncertain environment constrained by limited tangible resources”.

Roininin and Ylinenpaa (2009, p. 505) invoke another prominent scholar’s, Israel Kirzner, definition of “entrepreneurs seize imbalances and opportunities on the market and exploit them for their own benefit”. McKenzie et al. (2007, p.24) also do not specifically allude to innovation in their definition of “entrepreneurship involves individuals and groups of individuals seeking and exploiting economic opportunity”. Bygrave (2004) alludes to innovation, but qualifies it with the observation that grandiose, industry-shifting ideas are very rare. His definition of entrepreneur is “someone who perceives an opportunity and creates an organization to pursue it” (Bygrave, 2004, p. 2).

Venkataraman (1997) defines entrepreneurship “as the scholarly examination of how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated, and exploited” (Shane and Venkataraman, 2000, p. 218). In all cases, the common thread is that entrepreneurship is attempting to generate some type of benefit from the creation, identification or exploitation of an opportunity. There are many other definitions and they all resemble the identified common thread to a reasonable degree.

C. Entrepreneurial Characteristics

Although there is also no clear definition of an entrepreneur (Filion, 2008), through his comprehensive research, Filion has identified six main elements that are most commonly used by other scholars to define the term “entrepreneur”. His findings are presented in Figure 1 and he suggests that any complete definition of “entrepreneur” should include these elements. Bygraves (2004) proposes “10 Ds” - everyday words that describe the characteristics commonly found in most entrepreneurs, as summarized in Figure 2.



Figure 1 – Filion’s 6 elements of an entrepreneur

Dream - have a vision and the ability to implement it	Bygraves' "10 Ds" that describe entrepreneurs
Decisiveness - swift decision making is a key factor for success	
Doers - once decided on a course of action, they implement it as quickly as possible	
Determination - implement ventures with total commitment, even in the face of obstacles	
Dedication - uncommon hours and tireless work ethic, often at expense of relationships	
Devotion - love of what they do sustains them when the going gets tough	
Details - must be on top of critical details to achieve success	
Destiny - want to be in charge of own destiny rather than dependent on employer	
Dollars - getting rich is not always prime motivator, more of a measurement of success	
Distribute - distribute ownership with key employees who are critical to success	

Figure 2¹

In their extensive study of the characteristics that lead to entrepreneurial success, Bonet et. al (2011) surveyed 2,894 European entrepreneurs regarding the characteristics they felt most contributed to their success. The characteristics that were cited the most often are listed in Figure 3. In their study relating entrepreneurial characteristics to behavioural outlook, Liang and Dunn (2010) provided a summary of the most frequently cited entrepreneurial characteristics by scholars, are also listed in Figure 3.

¹ Adapted from Bygraves (2004), p. 6

Entrepreneurial Characteristics	
Bonet et al. (2011)	Liang and Dunn (2010)
<ul style="list-style-type: none"> • Self-confidence • Initiative • Dynamism (vigor; energetic personality) • Leadership • Perseverance • Creativity and energy • Receptivity (willingness to listen; receive input from others) • Ability to get along with others 	<ul style="list-style-type: none"> • Drive for achievement • Action orientation • Internal locus of control • Tolerance for ambiguity • Moderate risk taking • Opportunism • Initiative • Independence • Commitment/Tenacity • Creativity • Optimism

Figure 3

Of course, these characteristics are not exclusive to entrepreneurs and can be present in many types of corporate executives, managers, employees or volunteers of not-for-profit agencies. Despite this fact, it is felt that identifying some common characteristics of entrepreneurs is relevant when gauging suitability for the entrepreneurial role. Okhominina (2010, p. 11) concludes that “psychological traits are important variables among other influences in the dynamic nature of entrepreneurship and entrepreneurial orientation”. Obviously

not all entrepreneurs will possess all of these different characteristics; therefore it is beneficial to consider different types of entrepreneurs.

D. Entrepreneurial Types

The descriptions of entrepreneurs are further amplified by the characterization of different types of small business owner-managers (Filion, 2003) and extensive research has been conducted in an effort to classify types of entrepreneurs. Entrepreneurship transcends all different industries, with distinct skill sets and technical abilities required for specific fields.

In his research, Filion (2004) makes the distinction between two types of entrepreneurs/small business owners: **operators**, who have generally acquired or bought into a business, prefer a straightforward and simplified managerial structure, and remain closely involved in the execution of nearly all aspects of the business; and **visionaries**, who have “introduced a major innovation such as a new product or new market” (Filion, 2004, p. 40), whose business involves an “ongoing interaction between operations and the design process” (Filion, 2004, p. 48) and who are pursuing a clearly defined yet continuously evolving dream of what their business could be. Filion further emphasizes that businesses established and lead by visionaries were much more likely to grow significantly, while those lead by operators remain small, yet efficient and sustainable. Visionaries are typically pursuing a dream and an all-consuming passion whereas operators are more pragmatic and likely to consider their business as simply a source of income security for their more balanced life.

Filion (2003) also classifies small business owners into six different types in order to provide an interesting tool for people to use to relate themselves to some of the commonly observed profiles. Simplified descriptions of the six types of small business owner that Filion describes are listed in Figure 4.

Filion's Six Small Business Owner Types	
The Lumberjack	Typically ambitious "loners" who value productivity, hard work, long hours and do not readily trust the work of others.
The Butterfly	Highly sociable, highly networked serial entrepreneurs, who float from business to business in order to earn more profit, maintain their interest and seek the next challenge.
The Player	Recreationally-focused individuals who see their businesses as a means to an end. Will work hard in bursts to generate income for their more personally fulfilling leisure pursuits.
The Hobbyist	Typically has another job to finance their actual self-fulfilling interest which they have developed into a small-business. Lack of full commitment to either endeavour can hinder or delay business decision-making and growth.
The Convert	Typically a creator/inventor who has discovered an opportunity that they are deeply passionate about; are not open to changing course; and dedicate all of their efforts in pursuing this dream.
The Missionary	Passionate owner of a successful business where the primary motivation is now balancing future growth with enabling employees to realize their own potential and personnel development.

Figure 4

Peneder (2009) distinguishes his typology of entrepreneurs based upon the element of innovation, where **creative entrepreneurs** match the Schumpeter definition of innovation, either through developing a new product, market or process; and **adaptive entrepreneurs**, who don't create anything but are the "fast-movers" in adopting new technology or other differentiating features developed by others in order to gain or sustain a competitive advantage. Roininen and Ylinenpaa (2009) also make this distinction in classifying entrepreneurs as "Schumpeterian", or **proactive**, and "Kirznerian", or **reactive**; where proactive entrepreneurs create more innovative, knowledge-intensive ventures and reactive entrepreneurs engage in more traditional businesses seeking to exploit a market opportunity.

Entrepreneurs are not exclusively business-owners and can be present in other industries. This is recognized by McKenzie et al. (2007) and Dacin et al. (2010) in their respective works. Some of the other types of entrepreneurs that they identify are listed in Figures 5 and 6 respectively.

Corporate or institutional entrepreneurs can also be identified as "intrapreneurs", individuals working within an organization who undertake entrepreneurial-type activities that are different than the established processes or procedures yet whose ultimate aim is to generate a positive benefit for the company in a new way (Filion, 1997). This could mean developing a new product, new system, more efficient process (i.e. "cutting the red tape") or identifying an opportunity in a non-traditional market for the company. The primary difference between an intrapreneur and an entrepreneur is that the

intrapreneur is using company resources rather than their own and bears none of the risk of business failure.

McKenzie et al. – Types of Entrepreneurship	
New entrant	Business that exploits an opportunity within an existing market with an existing product/service
Innovator	Inventor of a new product or process and is the first to deliver it to market
Small, family business owner	Owner(s) who inherited the business from a previous generation of ownership and makes no substantial changes
Corporate entrepreneur	“Managers pursuing opportunities on the market but within the organizational context” (Peneder, p. 89)
Social entrepreneur	Innovator who designs and delivers an initiative that provides benefit for a societal cause
Scientific	Identification or initiation of a scientific process of management or economic (not necessarily monetary) value
Artistic innovator	Applying artistic talent in an innovative way to create a new product or method

Figure 5²

² Adapted from McKenzie et al. (2007) (Data Analysis, pp. 33-34)

Dacin et al. - Types of Entrepreneurs	
Conventional	An agent who enables or enacts a vision based on new ideas in order to create successful innovations.
Institutional	An agent who can mobilize resources to influence or change institutional rules in order to support or destroy an existing organization, or to establish a new one.
Cultural	Cultural capitalists first identify an opportunity in the cultural domain and then assume the risk of developing and disseminating the vision in order to produce something of cultural value.
Social	An actor who applies business principles to solving social problems.

Figure 6³

E. Common Characteristics of Military Personnel

Just as there are all different kinds of entrepreneurs, there are also many different types of types of military members that exhibit a wide variety of character traits. Notwithstanding this fact, there is an underlying common set of characteristics that is actively sought out when recruiting personnel into the

³ Adapted from Dacin et al. (2010, p. 44) "Table 2 - Distinctions Among Types of Entrepreneurs Along Mission and Process/Resource Dimensions"

military and, more importantly, are developed in them while undertaking the different stages of training. During the recruitment phase, soldiers must complete the Canadian Forces Aptitude Test which assesses whether the candidate has the basic cognitive ability for enrolment in the Canadian Forces. After extensive screening processes, successful recruits are then enrolled and subjected to Basic Training. According to the Canadian Forces Leadership and Recruit School (2012), among the current skills recruits are expected to successfully demonstrate to achieve their Basic Military Qualification are: “contribute as a member of a team; adhere to orders and regulations; physical fitness; communicate verbally and in writing; and personal management”. Officer candidates must also “demonstrate leadership and acquire knowledge related to Canadian Forces”, in addition to skills listed above, to obtain their Basic Military Officer Qualification.

Once this baseline qualification is obtained, members proceed to continuous and progressive training periods that are focused on developing not only the necessary technical and professional skills, but also engraining the desired leadership qualities, values and character traits. This training is supplemented significantly by practical experience gained in the workplace, particularly during operational deployments (i.e. “real-time” military missions) both domestically and abroad.

Certain characteristics are particularly re-enforced when soldiers, given the extensively hierarchical structure of the Canadian Forces, are inevitably thrust into leadership roles. The requirements for the different levels of leadership in the military were assessed by Tupper (2006), which lead to

common competencies of military leaders and military middle leaders being identified as follows in Figure 6:

Common to All	Specific to Middle Leaders
Duty (willingness to sacrifice)	Social Aptitude
Loyalty	Social Capacity
Integrity	Visioning
Knowledge and Skills	Moral Courage
Empowerment (sharing power)	
Adaptability (learning through change)	
Motivation	

Figure 6 – Common Military Leadership Characteristics⁴

Tupper also elaborated upon the competencies of social aptitude and capacity, which revealed additional personal characteristics: “agreeableness; extroversion; conscientiousness; openness to experience; and neuroticism” (Tupper, 2006, p. 28).

The distinction for middle management leaders is made because this is typically the career point (i.e. Sergeants; Warrant Officers; Captains; Majors; Lieutenant-Colonels) reached by the majority of Canadian Forces’ members that voluntarily release with 20 to 25 years of experience; have the financial security of a service pension; and that would likely seek similar roles in the civilian workplace. Senior leaders, Colonels and General Officers, are focused more on

⁴ Adapted from Tupper (2006), p. 18

leading the institutions, namely the Department of National Defence and the Canadian Forces, and have to demonstrate aptitudes that are more common to high-level executives within large corporations (rather than leading small-to-medium sized enterprises).

The qualities of duty, integrity and loyalty (Capstick, 2003) also arise as commonly accepted and espoused military values in many different Canadian Forces' publications. Each word entails many different attributes⁵:

Duty – involves performing the obligation to serve Canada through dedication, initiative, discipline, self-development and the pride to achieve a high standard.

Integrity – demands accountability, responsibility, honesty, transparency, fairness and steadfastly adhering to personal and organizational values and principles.

Loyalty – relates to organizational commitment and trust, respecting regulations and seeing to the welfare of co-workers and employees.

The personnel evaluation system of the Canadian Forces also offers some insight into the common characteristics that are expected of military members. Of the 23 different assessment factors listed, notable ones include: team building; leading change; working with others; problem solving; effectiveness under demanding or stressful circumstances; initiative; communication skills;

⁵ Adapted from *Duty with Honour* (2003), pp. 32-33

applying job knowledge and skills; resource management; leadership; and dedication (CFPAS, 2009).

Storlie (2010) cites a variety of characteristics that experienced military veterans typically possess that are highly valued in the business environment, namely: real-world experience; use of intelligence (i.e. understanding all relevant factors of the environment in which you are operating); critical decision-making skills; strong leadership ethic; excellence in execution; ability to create plans and prepare for multiple contingencies; coaching and development skills; and superior technical skills. He states that properly framing these skill sets upon transition to civilian life can lead to tremendous success in the business world.

A key element of military leadership training in the Canadian Forces is the concept of “mission command”, which essentially means devolving as much responsibility as possible to subordinates that a leader’s tolerance for risk will allow. It also embodies the notion of telling subordinates what needs to be accomplished without specifically telling them how to do it. This philosophy is rooted in the habitually chaotic nature of warfare and the necessity to make decisions and act quicker than the enemy in order to seize and maintain momentum and the upper hand. This leadership concept engenders a lot of mutual trust amongst different levels of authority and helps develop a great deal of initiative and creative problem solving amongst Canadian soldiers. There are many examples of decorated soldiers rapidly recognizing emerging crises, taking decisive action and achieving extraordinary results without needing to seek or take direction from superiors.

F. Elements of a Successful Entrepreneurial Model

1. Filion's Model

Extensive research has been conducted on the framework required to become a successful entrepreneur. Filion has focused on the requirement for visionary thinking (Filion, 1997) and the development of a hierarchy of relation systems (Filion, 1997).

a. Visionary Thinking

Successful entrepreneurs find opportunities where others cannot. Their different way of looking at the world, developing a product and/or delivering a service shape their entrepreneurial ideas and open up potential new markets to exploit. In addition, visionary thinking includes understanding one's strengths, weaknesses, abilities and areas required for assistance in pursuing a goal in life. Filion (1998) categorizes vision as follows: emerging vision(s) (development of an idea); central vision (idea is formed and focused upon); and secondary vision(s) (ideas/activities that enable, sustain or grow the central vision).

Filion (1998) sets out the necessary conditions for developing a vision.

They are:

- Channelling of energies in a particular direction
- Concentration in a particular field and place
- Acquisition of experience and knowledge on the subject

- Methodical development of vertical and horizontal thought on the field in question
- Ability to imagine and make choices
- Aptitude and desire to communicate
- Unshakeable determination to achieve and realize something
- Perseverance to work for long-term results

b. Relation Systems

Filion outlines the essential role that relation systems play in an entrepreneur's development of their vision and pursuit of their entrepreneurial objective (Filion, 1998). The different relations of an entrepreneur are considered the primary resources that enable success, either directly or indirectly. Filion classifies relations as primary (close family; people that you interact with across multiple activities); secondary (people that interact with you regularly for a specific activity); and tertiary (short term contacts or resources that are sought out to satisfy an interest in a particular field). Primary relations can play many important roles for an aspiring entrepreneur: directly involved in the business, as moral support and/or as a source of financing. Secondary relations include current co-workers; potential suppliers; potential customers; potential employees; mentor(s); business networks; educators; and other types of resource providers. They usually play a prominent and consistent role in fulfilling a secondary vision of the entrepreneur. Tertiary relations include information resources, such as journals; conferences; courses; as well as chance, every day social encounters. These types of relations can contribute to achieving a secondary vision or help

the entrepreneur develop an emerging vision to sustain or grow the central vision.

Other researchers have commented on the importance of the relationship between vision and relations. Xu (2011) established a positive correlation between interaction with a diverse social network and the influence on an entrepreneur's "internal cognitive model". In other words, the more people you interact with, the more likely you are to receive influences that might stimulate an entrepreneurial idea if you are open-minded to such a possibility.

Filion, in summarizing his entrepreneurial model, states that: "the visionary process provides the elements of consistency that distinguish visionaries: knowledge and understanding of the market, and matching of internal and external relations system levels with the vision. These two aspects are in fact predictors of entrepreneurial success and achievability of the vision." (Filion, 2004). During the Visionary and Entrepreneurial Thinking course at Athabasca University (July 2010), professor Filion assigned MBA students to develop a "personal entrepreneurial model"⁶, which included the following criteria:

- Describe emerging visions, your central vision (external and internal) and your complimentary visions of an entrepreneurial project you wish to develop
- Identify what you need to do to achieve your visions

⁶ Adapted from Visionary and Entrepreneurial Thinking (RVET-651) course notes, July 2010

- Identify what you need to know and what you need to learn to achieve your visions
- Describe and explain the relations system you will need to support your visionary process
- Provide a summary of the entrepreneurial system you wish to create

Clearly, this rigorous exercise challenges an individual to contemplate a great deal what their objectives are and what they need to do to pursue their interests. His research has demonstrated that individuals that follow this process generally succeed in their entrepreneurial endeavours.

2. “ACSBE Entrepreneurial Decision Making Cycle ©”

The Acadia Centre for Social and Business Entrepreneurship (ACSBE) is a non-profit organization founded in 1998 as a result of funding from the Atlantic Canada Opportunities Agency – a part of the Canada Business Network. Based out of Acadia University and sites in neighbouring communities, it offers counselling and development programs for aspiring and existing entrepreneurs. The Centre developed a decision making cycle in response to observations from their staff members that “at times, a good business venture was created by a capable person for the wrong reasons” (Hurst et al., 2008, p. 375). A business may have been running successfully but was not fulfilling the real objectives of the entrepreneur. The cycle is comprised of three phases, as follows:

Phase 1 (Exploration) – This phase involves the examination of the external factors (i.e. job loss; desired career change; social issue needing to be addressed; etc.) pushing as well as the internal factors (i.e. personal characteristics; goals; values; etc.) pulling an entrepreneur toward starting their own business or other type of entrepreneurial pursuit. Similar to Filion’s model, this involves clarifying one’s vision – combining personal and business/entrepreneurial objectives and values. In addition, it involves a detailed self-assessment of knowledge, skills and capabilities and the motivation to address any shortcomings in any of these domains.

Phase 2 (Evaluation) – This phase moves the aspiring entrepreneur from internal analysis to external analysis, where factors such as market research, funding sources, competition and potential obstacles are considered to evaluate the feasibility of the entrepreneurial idea. The entrepreneur’s strategy is then formulated, a detailed business plan developed and implementation preparations are made. Once these are completed, they are weighed against the outcomes of Phase 1 to ensure that entrepreneurial goals and personal vision remain aligned. Essentially, upon the completion of phases 1 & 2, a full SWOT analysis, both of the entrepreneur and the entrepreneurial idea, have been conducted.

Phase 3 (Execution) – This is when the entrepreneurial idea is implemented. The company is started and initial results are analyzed. Concurrently, linkages back to the initial personal vision are made to ensure that the idea is developing as planned and in accordance with the

entrepreneur's expectations. It is emphasized that this element is key for the sustainability of the entrepreneurial initiative.

Throughout this model, the entrepreneur benefits from the support, guidance and advice of an ACSBE counsellor. This mentoring role of keeping the entrepreneur "true to their desired path" is undoubtedly very beneficial and likely prevents many aspiring entrepreneurs from getting in over the head or into a business that will not be sustainable – not from lack of success, but from lack of interest or personal fulfillment.

3. Bygrave's Entrepreneurial Process

Bygrave (2004) describes entrepreneurship as a four-stage process: innovation; triggering event; implementation; and growth, where each stage is affected by personal and environmental factors. He suggests that most aspiring entrepreneurs get their ideas from their current job or from previous experience – citing a study that concluded that "80% of all new high-potential businesses are founded in industries that are the same as, or closely related to, the one in which the entrepreneur has previous experience" (Bygrave, 2004, p. 6). Whether or not someone comes up with an idea, and pursues it, is related to an entrepreneur's own personal characteristics, such as those listed above in Figure 2. In addition, there is also a predisposition to entrepreneurship if someone has been previously exposed to entrepreneurial behaviour through a close relation, a role model or within a community such as different universities or geographical areas that are focused on innovation. The triggering event can vary for many different people, including job loss of you or your spouse; personal dissatisfaction with current

career prospects; desire to seek a new challenge or lifestyle; or making the conscious decision to start out as an entrepreneur.

The implementation stage involves a thorough analysis of the opportunity. Bygrave argues that an opportunity does not necessarily need to be unique or particularly innovative. He states that it is more important to identify customer needs and correctly time entry into the market. Also, the potential entrepreneur's own stage of life plays a big role. Practical, sociological factors such as family responsibilities, ability to sustain a period of time with uncertain income and access to appropriate resources must be carefully evaluated before launching straight into an entrepreneurial opportunity. Bygrave further suggests that aspiring entrepreneurs should have a good combination of work experience in the industry they are hoping to get involved in and previous managerial and sales experience.

The selection, acquisition and judicious application of presumably limited resources are other critical considerations in the implementation and growth stages of an entrepreneurial venture. Bygrave asserts that frugality (i.e. low overhead, high productivity and minimal ownership of capital assets) is key to a successful business launch and onwards sustainability. The entrepreneur must decide what can be done on their own and what they should have done by others – with cost and time being the key determinants in making this decision. Once necessary resources are identified, acquiring start-up capital is essential. One of the most prominent obstacles to pursuing a small-business opportunity is gaining access to a sufficient amount of capital (Johansson, 2000; Korosteleva, 2011). Sources of start-up capital can vary but typically consist of either debt or equity.

Debt can be incurred through loans received from friends and family or from various types of private commercial institutions. Equity financing normally includes the surrendering of a percentage of ownership stake in the company to an outside investor. Another method to finance start-up is through personal savings, but this generally requires supplementation from either debt or equity. Once the business is started, Bygraves lists “Nine Fs” as ingredients for a successful new business, as listed in Figure 8.

Bygraves "Nine Fs" for Entrepreneurial Success	Founders: Every startup company must have a first-class entrepreneur.
	Focused: Entrepreneurial companies focus on niche markets. They specialize.
	Fast: They make decisions quickly and implement them swiftly.
	Flexible: They keep an open mind. They respond to change.
	Forever-innovating: They are tireless innovators.
	Flat: Entrepreneurial organizations have as few layers of management as possible.
	Frugal: By keeping overhead low and productivity high, entrepreneurial organizations keep costs down.
	Friendly: Entrepreneurial companies are friendly to their customers, suppliers and workers.
	Fun: It's fun to be associated with an entrepreneurial company.

Figure 8⁷

⁷ Bygrave (2004), p. 25

G. Importance of Entrepreneurship and Small Business in Canada

According to Industry Canada (2011), a business is considered “small” if it has less than 100 employees, which represents 98% of all businesses in Canada and 48% of all individuals employed in the private sector. In addition, 16% of Canada’s workforce is self-employed with no employees. Together, these businesses contribute more than 30% of Canada’s gross domestic product. From 2001 to 2010, small businesses accounted for 47% of new jobs created and business bankruptcies declined by 56%.

The Canadian Federation of Independent Business (2011) commissioned an opinion poll which indicated that entrepreneurs were amongst the most admired members of the workforce, with a 94% approval rating. This is generally due to the contributions small businesses make to communities and meeting community-specific needs. In addition, 92% of Canadians indicated that they would approve of the decision of an immediate family member to start their own business; while 98% of Canadians felt that small businesses were important to Canada’s future. The biggest barriers to Canadians starting their own business were thought to be lack of money; uncomfortable feelings toward risk; and the uncertainty of succeeding.

In another Canadian Federation of Independent Business poll (2011) of small business owners, the motivations to become a business owner uncovered were: to be their own boss and make their own decisions (60%); to make better use of skills and knowledge (37%); and to have a more flexible schedule and financial opportunity (both 30%). These are all appealing motivations that many

Canadians are seeking to pursue. Regarding the biggest challenges that small business owners stated that they faced, regulation and administrative burdens (39%), competition (also 39%) and total tax burden (33%), were the key factors identified in this poll. The federal government has acknowledged these challenges and has enacted initiatives such as increasing the amount of business income eligible for the small business tax rate and launching the “Red Tape Reduction Commission”⁸.

H. Resources Available to Foster Entrepreneurial Transition of Veterans

1. Canada’s Public Sector

Detailed reviews of the Veterans’ Affairs Canada and Department of National Defence websites do not reveal any clear information regarding targeted support initiatives for transitioning veterans desiring to pursue small business ownership. The “New Veterans’ Charter”, the informal title of the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, came into force on 1 April 2006 in recognition of the need to modernize services and benefits for more recent generations of veterans. There is a career transition component within the New Veterans’ Charter which mandates the delivery of these services by Veterans’ Affairs Canada. The provision of these services is delivered by a contracted company and consists primarily of job search and interview preparation workshops. Individual career counselling and job search assistance services are also provided by the contracted company. It was unclear

⁸ <http://www.ic.gc.ca/eic/site/ic1.nsf/eng/06206.html>, retrieved 13 April, 2012

through the material presented on the websites if small business ownership guidance and assistance are provided. The only way to find out is if you apply and have been approved by Veterans' Affairs Canada for enrolment in the Career Transition Services program.

On the Veterans' Affairs Canada website, links direct searchers interested in small business ownership to other Government of Canada websites. Additional searching must then be conducted to discover the existence of government-run entities such as the Canada Business Network and the Canada Small Business Financing Program. No reference to veteran-specific programs is made on these sites and small business information in general seems to be scattered across many different sites rather than in a concisely listed set of references. The Business Development Bank of Canada's website, a Crown corporation, does provide comprehensive details on support mechanisms available for business owners, although no programs or information are directed specifically to the military community.

The Canadian Forces program specifically designed to provide career transition services, the Second Career Assistance Network (SCAN), provides seminars where regionally-based small-business development centre representatives may be invited to attend to provide an introductory overview of the services that they offer. It is then up to the Canadian Forces member to decide if they wish to follow up with this resource or not. Personnel Selection Officers (PSO) employed to run the SCAN seminars can also provide career and educational planning guidance, which can assist the member in identifying

outside resources (if they are known to the PSO) that could enable pursuit of a small business or entrepreneurial interest.

Specific to the Reserve Force component of the Canadian Forces (i.e. members that are enrolled on part-time or contracted full-time service), the Canadian Forces Liaison Council has the mandate “to enhance the availability of Reservists for their military duties by obtaining the support and co-operation of organization leaders in Canada”⁹. Many of the council members are prominent in the corporate world. They recognize that the training and experience gained by their employees in the military also brings value back to their workplaces. Most of the CFLC’s initiatives are focused on job-protection legislation for reservists, educating employers about military service and advocating on behalf of employers to the Department of National Defence. There is no overtly promoted program indicating assistance by the CFLC for Reservists that aspire to be small-business owners.

Many different resources for existing and potential small business owners are available at both the provincial and municipal level. These resources are generally provided by a particular region’s economic development office or similar entity. No veteran-focused programs were observed on the websites of the Governments of Alberta, New Brunswick and Ontario or the websites of the Cities of Calgary, Edmonton, Toronto and Ottawa.

⁹ <http://www.cflc-clfc.forces.gc.ca/acf-apc/index-eng.asp>, retrieved on 15 February, 2012

2. Canada's Private Sector

Three distinct types of groups within the private sector are deemed relevant when considering this project – financial institutions, non-profit advocacy organizations and business-community led support organizations.

a. Financial Institutions – the Bank of Montreal has established a partnership with Canadian Forces Personnel and Family Support Services, the agency responsible for delivering selected morale and welfare programs to eligible personnel, in order to provide group banking benefits under the banner of “Canadian Defence Community Banking” (CDCB). This moniker would imply a full range of specialized services for the military community; however, only common personal retail banking services are advertised as being on offer to CDCB customers and no reference is made to any preferential consideration for commercial banking services for aspiring veteran small business owners. A review of the other major banking institutions’ websites reveals that special services are offered to demographic groups such as Aboriginal and First Nations; senior citizens; and immigrants (also labelled “new Canadians” on some websites), amongst others, but none specifically tailored to the military community or veterans. Again with respect to the Small Business Financing Program, financial institutions do not overtly promote this opportunity to the veteran community.

b. Non-profit service/advocacy groups – the Royal Canadian Legion is arguably the most recognized, nationwide veterans’ service group. Many other veteran advocacy groups have also emerged. Although informal networking may

occur within these groups, supporting small business ownership by veterans is not a stated priority and advocacy is primarily focused on pressuring the federal government, namely Veterans' Affairs Canada, to improve the recognition, compensation and treatment of ill and injured veterans. There are also a wide variety of regimental associations and alumni groups consisting of serving and retired Canadian Forces' members. The majority of these organizations serve to maintain the camaraderie established during military service amongst their members, but others, such as the Royal Military Colleges of Canada, are attempting to widen their focus to assist with transition issues.

c. Business community-led organizations – a manifestation of the re-emergence of popular support amongst Canadians is the establishment of business-community led organizations to support Canadian Forces' personnel and their families. Given the entrepreneurial definitions provided above, it would be accurate to characterize the founders of these organizations as “social entrepreneurs”. For example, Canada Company was founded in 2006 by the CEO of AGF Management Limited., David Goldring, “to build the bridge between business and community leaders and the Canadian Military”¹⁰. The True Patriot Love Foundation was founded by the CEO of Medcan Health Management Limited, Shaun Francis, to “better understand and appreciate the sacrifices of soldiers and their families”¹¹. Both organizations count many other prominent business leaders as their members and undertake many different initiatives to support military members, veterans and their families. A veteran-specific business networking group, the Treble Victor Group, was founded in 2007 as an

¹⁰ <http://www.canadacompany.ca/en>, Retrieved on 27 Dec 11

¹¹ <http://truepatriotlovefoundation.com/about>, Retrieved on 27 Dec 11

informal network of retired military personnel seeking to provide mutual support in the business community. It has since expanded into a formal organization with a board of directors, a growing membership and broadened roles such as assisting with career transition for military members; translating military skills and experiences for the corporate world; and promoting success stories. It is reasonable to assume that certain members within these different organizations might consider taking on mentorship roles and possibly, more ambitiously speaking, provide financial backing to entrepreneurial veterans.

I. American Veteran Support Resources and Mechanisms

“For the sake of our veterans, for the sake of our economy, we need these veterans working and contributing and creating the new jobs and industries that will keep America competitive in the 21st century.”

- President Barack Obama, August 30, 2011

American military veterans, particularly those that have returned from service in conflicts, face many of the same challenges experienced by Canadian Forces’ personnel¹² with respect to re-integrating back into civilian society. The United States are experiencing similar demographic factors, namely: a significant influx of soldiers returning from combat; many who will leave military service; and attrition from pensionable, baby-boom generation soldiers. To help deal with these challenges and to support their veterans, the United States Government Department of Veterans’ Affairs has established the Office of Small and Disadvantaged Business Utilization and the Center for Veterans’ Enterprise.

¹² <http://www.economist.com/node/21541835>, Retrieved on 27 Dec 11

These organizations provide many different support services to veteran-owned businesses. In addition, the United States Small Business Administration has established the Office of Veteran Business Development as well as the “Patriot Express” loan program, which guarantees priority consideration of financing applications as well as the lowest possible interest rates. Finally, federal and many state level governments have created laws whereby veteran-owned businesses operating within certain industries will receive priority consideration for government contracts.

J. Organizational Human Resource Strategy: Career Transition

Unlike many career streams in the private sector (Zheng, 2001; Obilade, 1998), job security is a relative certainty in the Canadian Forces. Soldiers are retained and reformed even after significant disciplinary incidents and there is an elaborate counselling process to address performance and conduct deficiencies. Therefore job security is not necessarily enough of a motivating factor to secure the long-term loyalty of soldiers - especially considering the hazardous nature of some the tasks that they are compelled to undertake.

The career of each soldier is generally very well managed, with a directorate specifically established for this significant undertaking. The Director of Military Careers, a formation within the Human Resources Department of the Canadian Forces (i.e. the Chief of Military Personnel), has a staff that, in concert with each soldier’s “chain of command” (i.e. unit-level supervisors), navigates progress through the successive stages of an individual’s career. While promotion, career development, retirement and pension policies are generally

well understood, career transition policy for those not ready to retire is still an area that requires improvement. Within Zheng's examination of the different stages of an individual's career, it was observed that companies that invested proactively in career transition initiatives garnered not only increased loyalty of exiting employees but also amongst the "survivors" of a downsizing exercise (Zheng, 2001). This type of policy reflects positively upon the organization, reduces negative perception and enhances the psychological contract between employees and employers (Obilade, 1998; Van Buren III, 2000).

K. Insights from Literature Review

From the literature review, many interesting points and comparisons can be made.

- 1) There are historical antecedents of prioritizing career transition options for Canadian military veterans, particularly those related to supporting the pursuit of small business opportunities, and the subsequent positive impacts on both economic development and individual prosperity.
- 2) Evidently, there are many different classifications and characterizations of entrepreneurs and entrepreneurial activity. The author feels that these broad-ranging definitions and types could encourage a wider range of people to contemplate pursuing an entrepreneurial opportunity. Identifying with a particular type or a set of characteristics could positively motivate

someone toward entrepreneurship who may have not previously considered this alternative.

3) Military members share many of the characteristics commonly identified in entrepreneurs, specifically leadership; dedication; initiative; opportunity recognition; decisiveness; excellence in execution; proficiency in skills; adaptability; and ability to work positively with others.

4) The greater emphasis on leadership training and experience of commissioned officers within the Canadian Forces may be better aligned to certain types of entrepreneurial opportunities; whereas the technical expertise of non-commissioned members may be better suited for others. However, an entrepreneurial type can be applied for almost any military member, regardless of rank, and typology will certainly influence the nature of opportunities that prospective entrepreneurs should be recommended to pursue.

5) From the author's military experience, the concept of visionary thinking figures prominently in the development of military leaders, certainly in the face of an increasingly complex and uncertain world. Military leaders must find ways to rapidly collect and understand information while creatively exploring new techniques to solve difficult problems and motivating subordinates to overcome, at times, overwhelming challenges.

6) Also from the author's military experience, developing effective relation systems is critical for success within the Canadian Forces. The core of

the organizational structure is small teams that must successively interact and integrate with other small teams to achieve the desired effects for overall mission success. In addition, proactive engagement with external stakeholders, including other Government agencies, Canadian citizens, allied forces and the host nation populations of countries where the Canadian Forces may be operating, is recognized as a critical activity necessary to achieve operational objectives.

7) The majority of transitioning military members has never been employed outside of the military and this may present an additional concern for potential lenders. While some members may benefit from the safety net of a pension after transition, many others may not and will require additional support. Findings ways to address financing concerns is a critical element of any entrepreneurial plan.

8) Small business support initiatives exist at all levels of government within Canadian society. In addition, there are several veteran advocacy groups and business-leader led organizations that seek to enhance the well-being of military personnel and their families. However, there is very limited information available from readily accessible resources regarding programs that identify support for transitioning military personnel and recent veterans specifically seeking to pursue small business ownership and other entrepreneurial activities.

9) Developing comprehensive transition plans is commonly recognized as an effective organizational human resources strategy, especially for one

that has consistent and varying recruiting and retention needs. While the Canadian Forces is not actively pursuing aggressive downsizing, refining career transition policy and offering more structured and varied alternatives – such as developing an entrepreneurial venture counselling process – could positively influence employee loyalty and motivation. In addition, overall public perception of how military veterans are treated is another valid consideration for stakeholders within the Government of Canada. Within existing resources, organizations and processes, there is the potential to readily adapt entrepreneurial development tools to assist and support veterans aspiring to become small business owners. It is the best interests of the Canadian Forces to positively influence the implementation of these tools in order to support internal human resource strategy.

10) For transitioning military personnel, most require assistance in applying the abilities and skills that they have acquired during their military career to civilian industries. This element, combined with an understanding of personal characteristics that are common amongst specific types of entrepreneurs and the relations and resources required to succeed, are essential to consider when assisting a transitioning military veteran who is interested in pursuing small business ownership. Filion encourages the thorough contemplation of his model; the ACSBE entrepreneurial decision making cycle provides another alternative; whereas the Bygraves entrepreneurial process also outlines some practical considerations. These models are all designed to guide potential entrepreneurs through the steps of the process when developing and

executing an entrepreneurial idea. An adaptation of these entrepreneurial models could be developed for transitioning veterans, which could then be undertaken with the proper guidance.

11) Government laws and multiple programs exist in the United States to provide considerable support to veteran-owned small business and those seeking to pursue similar opportunities. Further examination of US initiatives will help shape recommendations to that can be applied support Canadian military veterans pursuing small business ownership.

IV. RESEARCH DESIGN

The qualitative research for this project was designed to collect data from representatives of different organizations that provide services and/or resources to either the entrepreneurial/small-business community or the military personnel/veteran community. A standardized series of questions was developed for the participants in order to allow the researcher to make associations with material highlighted from the literature review; to seek some perspectives on the answers to the research questions; and to help shape the recommendations. The structured interview questions were designed to be somewhat within the realm of what participants would typically answer in the course of their regular business practices. A copy of the interview protocol used in this study is included at Appendix A.

Sixteen voluntary participants were interviewed for approximately an hour in April and May of 2012. The interviews were conducted either in person or over the telephone. Of the sixteen participants, six were civilians with no prior military service (henceforth referred to as “purely civilian”) that represented organizations that provide services to the business community (such as economic development centres, business incubation/entrepreneurship centres and business-focused foundations); eight were civilians with prior military service representing organizations that provide services to the military and/or veteran community (such as networking, advocacy or alumni groups); and two were active military members (one representing a Canadian Forces program and one representing a civilian organization that provides services to the military community). Participants were selected from organizations operating at the federal, provincial and municipal levels according to criteria specified by the researcher. Although attempts were made to solicit participants from different provinces, all participants, with one exception, were based in Ontario.

Participants were asked the series of questions within the interview protocol, which was reviewed and approved by the Research Ethics Board of Athabasca University. Nearly all questions were answered by all of the participants, however participants could opt out of a question if they were uncomfortable answering it or simply did not have any input on a particular topic. This did occur on very few occasions but it was felt that this did not negatively impact upon the overall data collection effort. Alternatively, some participants spontaneously added material and information that was not in response to a specific question. This information was certainly deemed useful for subsequent data analysis and interpretation. With respect to the data analysis, participants’

responses were collated and then content analysed in order to identify common themes as well as key differences amongst their responses.

V. RESEARCH RESULTS

The following is a summary of the more relevant findings of the qualitative data analysis. The results are categorized in six sections:

- A. Understanding of the Canadian Forces and current Veterans' legislation;
 - B. Comparisons of characteristics between military personnel and entrepreneurs;
 - C. Business resources required for success; small business services available for the military community; and barriers in developing them;
 - D. Situating program delivery interests, obligations and options;
 - E. Understanding the feasibility of adopting US-style veteran small business programs in Canada.; and
 - F. Understanding anticipated level of support from Canadians for veteran-focused initiatives
- A. Understanding of the Canadian Forces and Current Veterans' Legislation

The majority of the participants had a good understanding of the types of operations undertaken by the Canadian Forces over the last 20 years, with the most frequent examples cited being: Canada's role in the Afghanistan campaign; participation in different peacekeeping missions; and disaster assistance at home

and abroad. Not surprisingly, participants with a military background demonstrated more knowledge of the Canadian Forces than those with purely civilian backgrounds. In addition, several participants mentioned that Canada's participation in the Afghanistan campaign has heightened the profile of the Canadian Forces, both within Canada and as a leader on the global stage.

Notable quotes from participants on this topic include:

““The Canadian Forces is a more professional fighting force as well as a more professional corporate institution, particularly at unit-level.” – (retired military participant)

“The Canadian Forces are smaller but more specialized and highly capable.” – (purely civilian participant)

“Canadian Forces are good collaborators and work well within coalitions.” – (purely civilian participant)

“You would be hard-pressed to find a lot of Canadians that could speak knowledgeably about the CF” – (retired military participant)

With regards to the New Veterans' Charter, half of the participants were aware of its existence. Three participants mentioned that it had a direct influence over the services their organization offered. Of note, none of the purely civilian participants were aware of the New Veterans' Charter or any of the stipulations cited therein – transition-related or otherwise.

B. Characteristics of Successful Entrepreneurs and Military Personnel

An exercise similar to what was explored in the literature review was also conducted in the interviews. Participants were asked to identify the characteristics they felt that entrepreneurs require to succeed as well as their perceptions of the characteristics that military personnel commonly possess that would be most likely serve them well in pursuing entrepreneurial success. The results are presented in Figure 9.

Participants were also asked if they felt military members were better suited for a particular type of small business ownership or entrepreneurial opportunity. Six participants mentioned that military members could pursue businesses in any field, as long as they had the desire to follow through with it. Three participants mentioned that soldiers that have learned a technical skill could use that to focus on building their business idea around. Three participants identified that the expertise developed in leadership in execution, management and motivational skills could be the basis of a consulting or training type of business. Other answers included the pursuit of small business ownership where no creative or innovative inspiration would be required; franchising; and intrapreneurship.

When asked if there was a clear distinction between entrepreneurs and small-business owners, there was a fairly even split between the participants. Some asserted that the terms were interchangeable, with no distinction between them. Others declared the terms to be fairly synonymous, with entrepreneurs willing to accept higher levels of risk and pursue growth rather than security.

Another group made the clear distinction of an entrepreneur “starting from scratch”, being highly innovative and creative and being on your own; whereas the small business owner was more of a leader that managed teams well and sustained an effective business.



Entrepreneurial Characteristics

- Perseverance, resilience, accepts setbacks: 11
- Interpersonal, communication skills, negotiating and networking skills: 10
- Hardworking, drive: 8
- Imaginative, creative, good idea, innovative, visionary: 8
- Risk-taker: 6
- Passion, enthusiasm, hunger: 5
- Experience, knowledge, background in given field, education: 5
- Dedication: 3
- Resourceful: 3
- Discipline: 3



Military Characteristics

(that would align well with entrepreneurship)

- Disciplined/Regimented: 13
- Performance under stress, resilience, stamina and perseverance: 8
- Commitment, hard-working, dedication, determination: 8
- Quick thinking, flexibility, resourcefulness, adaptability: 6
- Leadership and management skills: 6
- Well-trained: 5
- Execution, mission-focused, attention to detail: 5
- Communication and interpersonal skills: 4
- Risk assessment: 3
- Sense of purpose and loyalty to cause: 3

Figure 9 – Research Participant lists of characteristics of entrepreneurs and military personnel (obs.: numbers indicate the amount of times each characteristic is mentioned)

Participants were also asked if entrepreneurs were naturally born, or as one participant put it, “wired that way” or if they could learn the characteristics

required. Most participants felt that most of the characteristics and skills required to succeed as an entrepreneur can be learned. In general, they felt that there was only a minority of people that have an innate ability or natural tendencies to pursue entrepreneurial-type ventures. Still, many made the distinction between having the intelligence and capacity to recognize an entrepreneurial opportunity versus the wherewithal and motivation to pursue it. A number of participants highlighted environmental factors as playing a large part in developing entrepreneurial capacity – citing that what you are exposed to throughout your personal and professional life may draw these qualities out and influence the ability to recognize how resources can be leveraged for different purposes. Environmental and sociological factors could also come into play with one’s personalized level of risk tolerance. Nearly all participants cited some form of experiential or practical learning as the best way to develop entrepreneurial acumen and skills. Trial-and-error learning (or learning from failure), seeking out relevant business and leadership education, understanding your own strengths and limitations and being willing to learn from a mentor were cited frequently as the best ways to learn how to become a successful entrepreneur.

C. Business Resources for Entrepreneurial Success: Requirements; Available and Barriers/Constraints

- 1) **Resources Required:** The participants were asked what types of resources are required for an entrepreneur to succeed. These findings are presented in Figure 10.

Resources Required by
Entrepreneurs -
Participant Answers
Figure 10



Access to Financing - 12 participants

Having a Mentor - 9 participants

Education in Business and Finance Fundamentals - 7 participants

Opportunity to Gain Practical Experience - 5

Knowledge of Specific Field of Interest - 4

Access to Specialists - 3

Supportive Personal Infrastructure - 3

Well-Developed Business Plan - 3

Salesmanship Skills - 2

Having a Safety Net - 2

Interesting quotes from participants about this question included:

“There are 4 pillars for an entrepreneur: 1) pre-launch (which includes your idea, research and education, and developing a business plan); 2) financing; 3) mentorship and networking; and 4) ‘after-care’ (sustaining the business once it has been started). After-care is a big chunk and is a very challenging for sole proprietors.” – (civilian provider of business services).

“The best chances of success are with people who have access to folks with complementary skills sets. You need capable people around you to give you advice.” – (civilian provider of business services).

“Mentorship is one of the biggest things. It will help steer you on the right path and is very important for success and productivity. It is easier to use a map than just a compass.” – (civilian provider of business services).

“Money and financial resources can be difficult to get and can be a deterrent to many. Rather than give up, we encourage clients to scale-back and succeed on a lower-scale.” – (civilian provider of business services).

“Salesmanship is a highly undervalued skill. You need to know how to make a deal happen. Exposure to a competitive sales environment will help you learn the fundamentals of ‘convince, collect and after-sales follow-up’.” – (civilian provider of business services).

2) Small business & entrepreneurial services available to CF

personnel: As identified in the literature review, an increasing amount of resources are available for aspiring entrepreneurs and potential small business owners; however, none were identified that specifically cater to the military community and transitioning veterans. Participants were asked if they were aware of any such resources, programs or services.

Three detailed entrepreneurial educational and mentorship programs designed specifically for military personnel were brought to the researcher’s attention.

a) *The Prince's Charity Operation ENTREPRENEUR*: This entrepreneurial program is a partnership between the Prince's Charity Canada, the Canadian Youth Business Foundation (CYBF) and the Memorial University (MUN) chapter of Students in Free Enterprise (SIFE). It originated when the Prince's Charity Canada contacted the Canadian Youth Business Foundation to determine how the charity could assist ex-servicemen and women. After substantial research conducted by both organizations, with the cooperation and participation of career transition professionals within the Department of National Defence and Veterans' Affairs Canada, it was confirmed that there was gap in service and definitely a demand for military veteran-focused small business training. The "Based in Business" entrepreneurial bootcamp already being run by SIFE Memorial since 2009 was identified as the ideal model to emulate and Operation ENTREPRENEUR was launched. CYBF is now the program manager and layers the services they offer, primarily financing and up to two years of mentorship, with the educational component provided by "Based in Business". The first edition of a three-year pilot project will take place in July 2012. To gain support and resources of DND, the program has to be available nationally and in a both official languages. CYBF is now working with other partners to replicate the SIFE Memorial model across Canada and is currently working with an educational institution in Quebec to build a French component to the program. One military participant of this survey also mentioned this program and stated that there were some initial

challenges in promoting this program internally across the Canadian Forces due to how quickly the program was put into action and limited staff and resources. A more comprehensive effort to actively promote this program will be initiated through the Base Personnel Selection Officer network for next year's edition – even though maximum enrolment was achieved for this year's edition. Of note, according to the military participant, ill, injured and medically-released members have priority for this program, but it is nonetheless open to any transitioning applicant.

b) *The Legion Military Skills Conversion Program*: The British Columbia and Yukon Command of the Royal Canadian Legion has partnered with the British Columbia Institute of Technology (BCIT) to develop and sponsor this program. It involves three different streams of participation, with one path being the entrepreneurial and business start-up stream. SIFE is also involved with this initiative, as SIFE BCIT members provide business plan consultation services to aspiring small business owners, micro-loans for start-up financing and assistance in implementing the plan. The program lasts for up to eight months, presumably to coincide with the academic year of September to April. Of note with this program is that any member of the Canadian Forces, whether Regular or Reserve components, currently serving or retired; as well as members of Allied Forces (such as the US, UK, Australia or New Zealand), can participate.

c) *The Centennial College “New Business Start-Up Series”*: This program has developed based upon the initiative of the manager of the Centre of Entrepreneurship at Centennial College. The origin of this program is based upon the centre’s 18-year old Ontario Self-Employment Benefits program that it developed for the Province of Ontario to enable screened and accepted applicants who were collecting unemployment benefits to become self-sufficient through starting their own business. The centre’s manager decided to attempt to market this program to the CF after meeting a medically released CF member at Centennial who explained to her that he was receiving educational benefits for re-training and transition back into the civilian world and that he wanted to open a motorcycle repair business. The member was taking motorcycle repair courses at Centennial but no business training. Not having previous experience with DND and the CF, it took a great deal of effort before she was able to connect with representatives at nearby military bases in Ontario. She interacted with case workers of ill, injured and medically releasing CF members who gave her the feedback that there would be much stronger interest in the program if it was delivered online, rather than a classroom based approach. Since she had received similar feedback from other organizations that she was marketing the program to, she therefore developed the online version currently known as the “New Business Start-Up Series”. The program consists of different educational modules, feedback on the development of a business plan and personalized mentoring during the implementation phase. Although

it is not specific to military members, the provider is actively seeking to partner with the CF to expand delivery of this program in recognition of the potential demand.

3) **Mentors, Networks and Other Relations:** Transitioning CF members benefit from career transition services from both the CF and VAC, however these can be considered as very general in nature. Participants were asked what type of networking or others forms of transition assistance were available to veterans' seeking more specific guidance with respect to pursuing small business ownership.

The social entrepreneurship organization Canada Company was cited by half of the participants as the leader in the corporate world that would likely be willing and able to assist veterans with this type of initiative. In fact, different participants mentioned that Canada Company was about to launch (in May 2012) a veterans' transition and employment resource centre on their website. Although not specifically oriented around small business ownership, five participants also mentioned that the Treble Victor Group would be a good source of mentorship and networking to gain insight and access to resources in the corporate world. The True Patriot Love Foundation was also mentioned by three participants and it was confirmed that they will be proactively engaging the corporate world, in partnership with Treble Victor Group and Canada Company, through a veterans' conference in the Fall of 2012. Participants in the conference will be presented some basic facts and information about Canada's military personnel and why it makes good business sense

to hire or do business with veterans. The Royal Military Colleges of Canada Club and other camaraderie-focused organizations were listed by three participants as a viable resource to seek out mentors and networks. The importance of being involved with social media, through sites such as LinkedIn, was highlighted by three participants; while resources available through the CFLC and SCAN were cited by two participants each. Finally, other opportunities that were brought to the researcher's attention were a franchisor seeking to develop a preferential franchisee intake program specifically for military veterans; an angel investing group that was passionate about veterans' welfare; and the existence of many internal military networking groups that exist at major Canadian corporations.

To undertake these types of initiatives, the military participants stated that partnerships with civilian organizations were necessary because they could act on ideas and programs much quicker than the military, as the CF is perceived as being "buried under bureaucracy", which stifles progress. Other participants mentioned that DND and VAC have traditionally been "silo'd" – this is however improving with the integration of VAC representatives onto most military bases.

4) Barriers/Constraints in Developing Veteran-Focused Programs:

The answers to this topic were very inconsistent. The most common constraint indicated by five participants was the lack of time, staff and own resources to follow up with ideas and initiatives. However, three participants mentioned that there were no constraints and that resources dedicated were appropriate while another three admitted that it had never

been discussed or contemplated within their organization. Two participants, with vast demographical differences within their respective organizations, cited that ignorance or lack of awareness of the issues facing today's generation of military veterans was the biggest barrier encountered. Two participants indicated that lack of access to either CF/DND/VAC or other suitable partners was their biggest constraint.

D. Situating Entrepreneurial Program Delivery Obligations, Interests and Options

The idea to commit additional resources to cultivate programs and assistance to foster entrepreneurial education and development may be well received, but like any great idea – the more important element is the viability and interest to execute it. Participants were asked questions about the responsibility of various types of entities to support veterans' transition initiatives in general and then specific questions about the will of these same types of entities to provide small business development support to veterans.

1) **Federal Government:** Fifteen of the sixteen participants felt that there was a strong obligation on the part of the federal government to support veteran transition programs. The majority of the focus, mentioned by eleven participants was the need to ensure that veterans had a sustainable livelihood in the post-transition period of their lives. Several participants also mentioned that recognition of the sacrifice made by veterans obliges the federal government to adequately support veteran transition initiatives. Two participants specifically focused on the need to ensure that adequate compensation was in place for those ill and injured

as a result of military service. Notable quotes from these discussions include:

“SCAN seminars are ineffective and do not do much to prepare you for re-integration into civilian life. They prepare you well for exit from the CF, not for transition and the fundamentals are overlooked.” – (retired military participant)

“The Canadian Forces does not send itself abroad, the people of Canada send us. The nation has an obligation to ensure that there are opportunities to transition back into normal jobs and lives.” – (serving military participant)

“There has not been a conscientious effort to assist military transition into business. If the government has invested all of this money into training soldiers, they should do something with the sheer potential (of veterans) to have a positive impact on society.” – (purely civilian participant)

When specifically asked what the motivation or benefit would be for the government to develop business transition program for military personnel, the majority of participants stated that economic reasons (i.e. contributions to the economy – taxes, jobs and reduction of reliability on other forms of government assistance) and exploiting the investment already made in soldiers should be their primary motivators. Seven participants stated that this would demonstrate the government’s commitment to the Canadian Forces and encourage the same amongst

the public. Five participants asserted that this would simply be the government doing what it should be doing – offering comprehensive transition services for a new generation of veterans. Four participants alluded to the sociological benefits of this type of program, such as the continued sense of self-worth achieved by a self-sustaining veteran. Finally, two participants indicated that recruitment, retention and motivation would be positively influenced if soldiers knew that there were good programs to support them at the end of their service. One retired military participant cautioned: “This type of program should really depend on the vetting process. Participation should be a highly selective to minimize failure as there is no point throwing good money after bad for statistical purposes”.

2) **Provincial and Municipal Governments:** The Canadian Forces are a federally-run institution. Notwithstanding this fact, there are a number of benefits to the communities where the majority of military installations are based. Consequently, participants were asked their thoughts on the obligation of provincial and municipal level governments in supporting military transition.

Five participants stated that regional governments where military installations are concentrated could play some type of role in supporting transition while seven others indicated that there should be some level of support without making a regional distinction. Three participants did not see any connection with these levels of government while one participant did not offer input on this question.

When asked if it would be viable for these levels of government to establish military/veteran-focused small business initiatives, there was a variety of responses. The common thread amongst the majority of the participants was that investing in these types of initiatives might provide a creative opportunity for governments to address local-level issues within their economy or skilled labour shortages in a certain domain, but that this was very regionally dependent. Some regions, particularly those with no prominent military presence in their community, would have no obvious incentive to invest their limited resources into these types of initiatives. Where there is a military presence, given the existing trend of many military personnel remaining in the area of their final place of duty, it may be an additional way to encourage members to remain in the community. A number of participants also indicated that “grass-roots” programs are much more likely to be successful than federal programs.

3) **Private Sector:** The question of Canada’s private sector having an obligation to support the transition of military personnel back to civilian life was asked of participants. The majority answered that it was not a formal obligation but that it would be good to do as a common sense act of recognition or out of a sense of moral obligation and/or for the benefit of a company that may be involved in a specific industry. In addition, a number of participants stated that it would be sufficient if the private sector was simply more open-minded to the possibility of hiring military veterans and of learning how their considerable skills could complement their organizations. Five participants felt it was the private sector’s corporate

social responsibility and obligation to support transitioning military personnel, with one participant emphasizing that the freedoms and safe and prosperous lifestyle that Canadian society enjoys today are largely in part due to Canada's military and veterans.

"The private sector is becoming front and centre of veterans' transitions assistance; and that's where it should be." – (retired military participant)

"There is inherent respect for the military, but that does not necessarily translate into tangible contributions." – (retired military participant)

"Canadian divisions of US-based companies with veteran hiring policies are starting to proactively adopt these policies north of the border" – (retired military participant)

Why would the private sector invest in assisting transitioning military veterans in pursuing entrepreneurial interests? Six participants responded that it would give them some form of access to a skilled and talented pool of labour; five participants indicated that it would be for purely altruistic reasons or in line with an organization's corporate social responsibility mandate; three participants stated that it would be to gain a better understanding of the issues and challenges faced by the military community; while one participant each responded that it would be for profit or for the broader economic interests of a region.

4) **Other Observations on Transition Obligations:** Two participants stated that the Employment Equity Act of Canada should be extended to veterans. Conversely, three participants asserted that able-bodied veterans, leaving the CF voluntarily, should receive no form of preferential treatment.

“The skills that you learned in the military, not the fact that you were in the military, should give you the advantage. There should be no affirmative action-type of program.” – (retired military participant)

“There should be no preferential treatment for military members. We don’t want a leg up, just a leg in.” – (retired military participant)

“The greatest obligation is on the individual to take control of their transition planning. Career transition should not be a form of social assistance.” – (retired military participant)

E. Feasibility of Adopting US-Style Veteran to Small Business Programs in Canada

As identified in the literature review, the US has a wide variety of programs and incentives supporting military veteran transition into small business ownership. The participants were asked if certain types of these programs would be feasible to implement in Canada.

When asked if establishing a small business development resource centre within Veterans Affairs Canada was a good idea, the responses neatly fell into four categories:

- Supportive, but with a recommendation (i.e. that such an initiative should be private-sector led or partnered with private sector/existing small-business development organizations) (seven participants)
- Supportive (five participants)
- Receptive (i.e. do not know VAC's mandate, but seems reasonable) (two participants)
- No opinion (i.e. do not know VAC's mandate) (two participants)

Regarding whether the Business Development Bank of Canada (BDC) should offer preferential loan considerations, the majority (twelve participants) answered yes in some form, stating that offering a start-up loan at a preferred rate or some leniency on qualification standards were reasonable initiatives. One participant highlighted that their organization was already involved with the BDC and a CF-focused program, the Prince's Charity Operation Entrepreneur, is already benefiting to some extent from their services. Two participants stated that the BDC's services are there for everyone and that there should be no preferential treatment. Finally, two participants specified that the BDC is not the right organization to undertake such an initiative, but that it would be a good opportunity for a private sector financial institution.

With respect to proposing federal or provincial level laws that would prescribe preferential consideration for veteran-owned businesses, the majority of the participants (twelve) rejected this type of support initiative. Some stated that maintaining the open market is a higher priority while others mentioned that this would create inequalities in an equitable system that would be rejected by Canadian society and further create disturbances with other designated groups. Of the three participants that supported this idea, two were the same participants who suggested the notion that the Employment Equity Act be extended to veterans while the other participant simply supported the idea based upon existing competitive criteria. One remaining participant chose not to offer an opinion on this topic.

F. Canadian Support for Veteran-to-Business Focused Initiatives

In the beginning of the interviews, some background information on the perception of Canadian support for military personnel was collected from the participants, in order to put into perspective how they might extend that perceived general level of support into *specific support for initiatives* aimed at transitioning veterans into new businesses.

Many of the retired military participants cited the vast improvement in Canadian society's support for the Canadian Forces over the last ten years, naming the Afghan campaign as the catalyst for this support. Five participants made specific mention of the term "Decade of Darkness" coined by former Chief of Defence Staff, General Rick Hillier, to describe the state of the Canadian Forces throughout the 1990s. Quotes supporting these observations include:

“Until Afghanistan, no one thought about it or it was deplorable but it has since skyrocketed as we have been given a greater leadership role on the global stage.” – (retired military participant)

“Until Afghanistan, there was no debate at the government-level and the perception was that the military was just a peacekeeping corps more than anything else... Afghanistan was a turning point with the media starting to report more, especially the bodies coming back.” – (retired military participant)

“Military members in uniform in public is good to see and makes people proud” – (civilian participant)

“Despite negative press over Somalia and the Russell Williams incident, there is a recognition that people were held accountable and that these incidents have resulted in institutional change” – (civilian participant)

The quote from one retired military participant: “There is only a small segment of Canadian society that truly understands CF’s role and they support very well” was mostly confirmed by the civilian participants, who indicated that they were not well enough informed, that their perceptions were media-driven but that there was an overall pride in the CF and that it was a respected institution.

With this initial discussion as the background, near the end of the interviews, participants were then asked if they thought Canadians would support

initiatives and programs to assist military personnel and veterans to transition into small business ownership. The predominant common theme was that there is currently lots of goodwill and desire to support the military community, but the window of opportunity to leverage this opening is gradually closing as participation in the Afghanistan campaign has changed and is currently moving towards complete withdrawal. One civilian participant asserted that there should be an end date to any program established and the support should never be in perpetuity. A few retired military participants were skeptical of Canadians' support, stating that they would have mixed reaction regarding the use of taxpayer dollars to fund initiatives since there are many Canadians that want these same opportunities and that there are too many other competing interests.

VI. ANALYSIS

This section will address whether the research questions raised in this present study can be supported by the qualitative interview findings.

RQ1: Is there is a good level of understanding amongst Canadian society of the experiences faced by modern generation of military veterans as well as a favourable level of popular support?

From the qualitative data analysis, it is possible to confirm that there is currently a reasonably good level of understanding in Canadian society of the types of operations conducted by CF soldiers and the challenges that they face. Also, there is currently a level of support for the military and veterans that they have not experienced in generations. However, it is anticipated that the ability to

leverage this support will fade fairly quickly and that support will decline somewhat. Evidence of this is already starting to appear with the popular media's heavy scrutiny of Department of National Defence spending and the proposed procurement of the F-35 Joint Strike Fighter.

RQ2: Are the characteristics of military veterans consistent with those of specific types of entrepreneurs?

According to both the literature review and the interview data, there were a number of characteristics demonstrated to be consistent amongst entrepreneurs and military members. The ability to be resilient and persevere was identified by the research participants as having the closest correlation; followed closely by having a disciplined work ethic, drive and determination. Other consistencies included strong communication/interpersonal skills, as well as resourcefulness and adaptability. Whereas entrepreneurs are perceived to be calculated risk-takers, military members have a great deal of experience in assessing and managing risk. Entrepreneurs are passionate in their pursuits whereas military members demonstrate a passion and dedication to serve their country which could translate well into an entrepreneurial endeavour. Both entrepreneurs and military members need to excel in execution and be proficient in their respective skills to be successful.

RQ3: Is promoting entrepreneurial development amongst military veterans a viable investment of resources by different stakeholders?

For the private and public sectors, this question will be addressed in the responses to RQs 4 & 5. Remaining stakeholders therefore only include community organizations and veterans. For community organizations, this entirely depends upon the mandate of the organization. Social entrepreneur initiatives have been established specifically to support the military community since the CF's involvement in Afghanistan and they have demonstrated a growing inclination to nurture veteran transition into a stable, productive civilian life. It is certainly viable to include an entrepreneurial stream in these efforts. Long-standing veteran advocacy organizations and military camaraderie-focused associations are valuable resources that military personnel could take benefit from during their transition. Aspiring military entrepreneurs need mentors and other relations to flourish; therefore this is a viable service that these organizations could provide if properly oriented to do so. As for the military veteran, although there is a lot of goodwill and many different resources at their disposal, embracing the entrepreneurial spirit demands that they take control of their own fate and not expect 'hand-outs' (or the work to be done for them).

RQ4: Amongst the private sector, is there a will to provide support to military veterans seeking to pursue entrepreneurial initiatives?

As previously stated, there is plenty of will to provide support to military veterans. Social entrepreneurs such as the members of Canada Company and the True Patriot Love Foundation further demonstrate this observation.

Extending this will into fostering the entrepreneurial pursuits of transitioning veterans would enable partnerships with talented, motivated individuals and potential access to their networks of skilled and capable colleagues. The motives for these partnerships could be altruistic, for personal or organizational profit, to promote localized economic development or any combination thereof.

RQ5: Amongst public sector institutions, is there a will to provide support to military veterans seeking to pursue entrepreneurial initiatives?

In comparison to the very unique period when the original Veterans' Charter was enacted by the federal government on the foundation of the two equally important principles of compensation and recognition; the reality of today's generation of veterans does not equate. Therefore there is no justification, moral or otherwise, for the same scale of resources to be committed. Notwithstanding this fact, the two founding principles of this Charter have endured and remained applicable, as confirmed by the research participants. In lieu of a compensation principle, which suggests a form of reparation for a hardship endured, the more reasonable expectation for veterans transitioning out of an organization where they have been well compensated and have enjoyed good benefits is more along the lines of a "sustainability principle". Simply put, the quality of life of a veteran who has served for a reasonable amount of time or on deployed operations should not diminish when their service is complete. In addition, the notion of a sustainability principle also invokes preserving the significant resources invested into the training, development and experience acquisition of a soldier for the benefit of the nation. Investing in the entrepreneurial ambitions of a suitable veteran is likely to pay off many times

over in economic gains down the line and this should appeal to any level of government. The research participants also validated the “recognition principle”, where the unique sacrifice made by veterans should be recognized through comprehensive transition programs - including an entrepreneurial stream - if there is a demand for it.

Local governments have generally assessed and defined the economic needs of their community. Attracting and retaining talented workers will be a major challenge for communities and corporations given current demographic trends. If they are in reasonable proximity to a major military installation or community, this research suggests that it would be viable for them to develop focused entrepreneurial development programs for interested and capable military members. Alternatively, local governments could offer incentives to regionally operating corporations to sponsor such a program.

RQ6: What existing initiatives/resources are available or are intended for future development and how appropriate are they to foster entrepreneurial development amongst military veterans?

During the implementation of this research project, many different resources were discovered that would be useful for a military member considering small business ownership. The Treble Victor Group, the only formal Canadian military-business networking group identified, is an excellent source for mentors and other networking opportunities for those with military leadership experience. The emerging initiatives of the social entrepreneur organizations, such as a dedicated employment transition website and a veterans’ career

conference, offer excellent potential to evolve into also matching up aspiring veteran entrepreneurs with business knowledge development, mentorship, financing or other critical resources.

The three entrepreneurship educational programs identified in the research results above were only discovered after interaction with the research participants. Although these programs run independently from each other and are widely dispersed geographically, it is assessed that they all meet, to varying degrees, the educational, mentoring and implementation components of starting a new business.

RQ7: Are programs similar to those that have been developed by different levels of the US government to support small business/entrepreneurial development amongst their veterans also viable to develop in Canada?

According to interview participants, establishing the Canadian equivalent of a US Center for Veterans Enterprise within VAC should only occur if there is a close partnership with social entrepreneurs or experienced professionals from the private sector. In addition, the development of an initiative similar to the “Patriot Express” loan program would be welcome in Canada, whether it was developed by the BDC or any other financial institution as part of the Small Business Financing Program. Finally, the majority of interview participants felt that no new laws are required to support veteran-owned small businesses, nor would they likely be welcome or accepted by the Canadian public. Veteran small business owners should expect to compete equally on the free market. One classification of veteran, the ill and injured, is indeed already covered within one

of the four designated groups within Employment Equity legislation as well as priority hiring provisions within the Public Service Employment Regulations.

To conclude the Analysis section, it is important to address the limitations of this current research project. The findings and implications from this research were limited by several factors. First, the sample of interview participants was selected based upon criteria developed by the researcher that was felt would provide access to highly knowledgeable representatives from specialist organizations. This goal was accomplished but this type of “judgemental sampling” as well as the very small sample size cannot generate results that are completely representative of the ideas of the communities of various relevant stakeholders (i.e. transitioning military personnel, veterans, entrepreneurial resource providers, etc.).

In addition, the participants were geographically limited to Ontario and Manitoba. Although attempts were made to solicit participants from other regions of Canada, the researcher was not successful in including adequate representation from across the country. Although participants did acknowledge and mention regional differences, it certainly would have been beneficial to have direct representation from all different regions – particularly Quebec, Alberta, Vancouver Island and the Atlantic provinces given the presence of large military installations in these regions. The geographical concentration of study participants therefore also reduces the generalizability of study findings.

Finally, the project was also limited by a lack of participation of federal government representatives of different relevant departments who may have

more detailed knowledge of existing or intended programs. In spite of these limitations, the current research advances important preliminary insights which can be further examined in subsequent research studies.

VII. RECOMMENDATIONS

A. A Personal Entrepreneurial Model for Transitioning Veterans

For the military member thinking of transitioning into an entrepreneurial pursuit, the four-stage model at Figure 11 is proposed. This model integrates concepts presented in the literature review with some of the more prominent elements gleaned from the data analysis and interpretation.

Stage 1: Self-Preparation

The overwhelming responsibility for the veteran's successful transition is their own. This must start with self-preparation, ideally a few years prior to the anticipated transition date. The key elements of this stage are:

- Complete a self-assessment tool to assist in clarifying your personal characteristics, values, needs and goals. Identifying these elements is crucial in orienting yourself and determining if pursuing an entrepreneurial desire is a realistic objective. This will also help you identify if you resemble a certain type of entrepreneur. Are you a Lumberjack? A Visionary?

- Confirm that your primary relations support your entrepreneurial intention. Your close family and potentially some friends will need to support your decision if you are planning to rely on them for continued support. Their needs cannot be discounted in this process if you value these relations.
- Explore your different ideas in more details, decide on one and then focus on learning as much as possible about it.

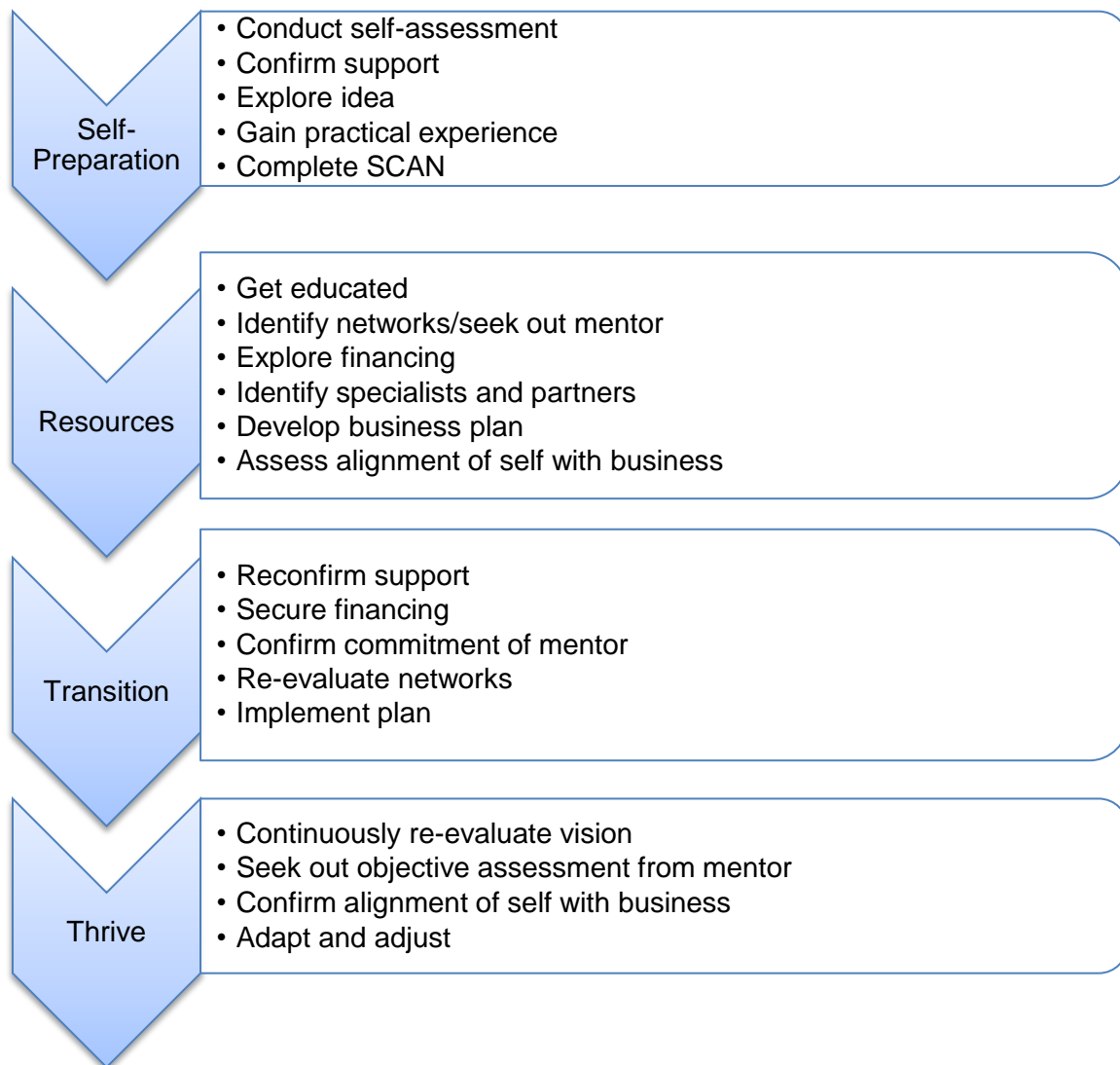


Figure 11 – Personal Entrepreneurial Model for Transitioning Veterans

- Gain as much practical experience as possible in your field of interest. Volunteer, intern, take on a second job – dedicate a significant amount of your discretionary time to gaining experience in the field that you are hoping to make a living in if you are not already an expert.
- Complete the SCAN seminar and be aware of your CF and VAC benefits. No process is perfect, SCAN included. However, you will learn what you need for the 'exit' part of your transition

Stage 2 – Assess/Acquire Resources

- Seek out the required business and field-specific education - apply for courses through the CF educational enhancement program as well as for available entrepreneurship educational programs such as Operation Entrepreneur, the Legion Military Skills Completion program and the New Business Start-Up Series.
- Identify available networks and seek out possible mentors through alumni groups; occupation-related associations; and joining a formal networking group in your area of interest.
- Explore different options for financing: see if your family is willing to give you a loan; apply to and benefit from the consulting services at the BDC; understand the Small Business Financing Program available through different banks; determine if micro-loans are available through local business incubators/entrepreneurship centres.
- Identify specialists and partners with complementary skillsets, such as accountants, lawyers and other any skill/service that you cannot perform on your own or do not have the time to.

- Develop your business plan and have it scrutinized by your mentors and professional advisors.
- Once the business plan is good-to-go, assess if the type of business and commitment level required to operate it successfully align with your self-assessment observations. If not, consider other transition options transition or alter your business plan accordingly.

Stage 3 – Transition

- Reconfirm the support of your primary relations prior to making the transition. Have any of their needs changed? Decide on your priorities.
- Secure financing – move forward with the best alternative(s) available identified in Stage 2.
- Confirm commitment of your mentor as you will need their guidance for an extended period of time once the transition has occurred.
- Re-evaluate networks and relations to ensure that different elements that will have an impact upon the success of your business are credible and reliable.
- Implement your business plan and “depart with dignity”.

Stage 4 – Thrive

- Continuously re-evaluate entrepreneurial vision to ensure that you are keeping pace with the developments of a rapidly changing world.
- Seek out objective assessment from your mentor; be very open to their advice; and willing to implement it.

- Once started, you will see if reality turns out to be how you envisioned it. You must continuously confirm the alignment of self with the business to ensure that your commitment will be sustainable; otherwise you should develop an exit strategy.
- Adapt and adjust – being flexible while quickly and decisively acting upon change will keep the business competitive and less exposed to emerging risks.

B. Recommendations to Stakeholders

It is readily acknowledged that the burden of responsibility to pursue an entrepreneurial endeavour rests with the individual. Considering current economic and employment trends, it is understood that discretionary resources are scarce and must be judiciously applied. Notwithstanding these facts, this project illustrates that it is a viable investment to facilitate the transition of some military veterans into entrepreneurship/small business ownership. The following recommendations are provided to the various stakeholders:

- 1) The Canadian Forces should dedicate more resources to foster outreach initiatives with educational partners and various resource providers to broaden the transition opportunities available to soldiers. Also, the different opportunities need to be publicized more clearly and on a more widespread basis via existing internal communication mechanisms. For example, of the three entrepreneurial streams identified in this project, only one has direct CF input. There are willing partners who have taken the initiative to establish programs specifically

targeted towards service members/veterans (i.e. Students in Free Enterprise chapters at BCIT and MUN). This goodwill on their part needs to be recognized by the most senior leaders of the CF, with necessary resources provided to build upon and enable these initiatives in order to replicate success across the country and improve access by more soldiers. The Canadian Forces, through the existing internal networks of educational/career consultants and transition specialists, should invest sufficient resources to partner with these and similar institutions and programs in order to actively promote their accessibility to serving military members.

2) Veterans' Affairs Canada needs to do more than work through their existing contracted service provider to enable veteran career transition services. Partnerships should be explored and established with existing economic resource and development centres in local communities, especially in locations where VAC workers have been integrated into military bases. Where there is a prominent military presence in the community, VAC should consider providing resources to local entrepreneurship centres to promote the development of programs focused uniquely on veterans. At a minimum, a centralized, clear, comprehensive and easily accessible repository of regionally-based entrepreneurial resource centres should be developed and made available on the VAC website rather than relying on the contracted service provider to provide this information. In addition, VAC needs to improve collaboration with the Canadian Forces to ensure that there is no confusion regarding the type, duration and amount of resources available

to assist able-bodied veterans' transition into meaningful civilian careers. From the author's personal experience, transition resources available, eligibility requirements, timelines and whom they are provided by are still all very ambiguous areas for a soldier to figure out.

3) Regional-level governments should work with Canadian Forces leaders to better understand the strengths and capabilities of the soldiers living in their communities. With this understanding, they can better forecast how soldiers can translate their military experience and training to contribute economically to their communities upon transition back to civilian life. With some foresight and resource commitment, mutually beneficial programs could be developed and talent retained.

4) Despite not sharing the same mandated responsibility of the federal government, private sector interests can wield significantly more influence over this type of initiative – both in terms of resources and mentorship. There are many existing gaps, including entrepreneurial funding available exclusively to veterans; formalized mentoring link-up; and entrepreneurial skill development seminars/workshops/etc. tailored to a military audience. These gaps represent opportunities for either social entrepreneurs or corporations attempting to leverage this access to the military community for some form of gain.

XIII. CONCLUSION

With the original Veterans' Charter, Canada has a historical legacy of effective veteran support that all Canadians have been benefited from and should be proud of. Understandably, that was a very unique initiative to address some urgent societal needs. Today's generation of veterans do not require the same scale of assistance as traditional veterans for their transition back to civilian life, but appropriate improvements are required – particularly for more junior members that will not have a pension as a safety net – as the New Veterans' Charter does not provide for clearly understandable, comprehensive and innovation transition program.

This research project demonstrates that there are many shared characteristics between successful entrepreneurs and Canadian military veterans. This is useful in highlighting a possible career transition option to veterans that they may not have been previously considered or imaginable to some CF members.

Entrepreneurs require the proper education, financing, mentoring and the access to appropriate networks and specialists to succeed. There are very few of these types of resources established specifically for veterans in Canada. However, there are more than sufficient resources available in most communities that are accessible to all Canadians, including veterans. Canada relies heavily, and will continue to do so in the foreseeable future, on entrepreneurship and small businesses to contribute significantly to job creation and the Canadian economy.

The federal government invests a significant amount of resources into the training and employment of CF members. For the continued benefit of Canada and the preservation of this investment, current programs to facilitate veteran transition should be more comprehensive and innovative. This can be accomplished through a better awareness and promotion of entrepreneurial resources to CF members as well as partnering with select organizations to develop entrepreneurial-focused programs to transitioning candidates that demonstrate the required aptitudes and motivation. Provincial and municipal level governments, although not bearing the same level of responsibility as their federal counterparts, can also play a proactive role in supporting entrepreneurship amongst veterans, but this is largely dependent upon regional needs and economic development objectives.

The private sector can have the biggest positive influence over this type of initiative. An increasing amount of corporate executives are recognizing the value that military personnel can bring to their organization, with many veterans already performing exceptionally well amongst their ranks. Small initiatives on their part can kick-start the development and success of many aspiring veteran entrepreneurs, while providing corporations with access to deep pool of talent in an increasingly competitive market for quality employees. These gestures can also serve to demonstrate the private sector's recognition of the many significant contributions made the CF over the last 20 years. Some prominent Canadian business leaders have already stepped forward and launched new and exciting social entrepreneurship initiatives that could provide the platform to support veteran small business owners.

Based upon the results of the research, the more prominent findings were integrated into a personal entrepreneurial model that is proposed for the consideration of transitioning military personnel with entrepreneurial ambitions and those that support them. It is a four-stage process that helps the veteran understand himself/herself; the resources required to succeed; and how to execute the start of their own business and sustain it. Reasonable recommendations have also been proposed for the different stakeholders.

IX. SUGGESTIONS FOR FURTHER RESEARCH

Initially when designing the research for this project, it was anticipated that interviews would be conducted with veterans who had successfully transitioned into small business ownership/self-employment. It was decided to keep the focus of this project on the organizations that provide resources to entrepreneurs and/or the military community. It would still be useful to conduct this exercise to compare the results of this project and improve upon the personal entrepreneurial model proposed.

Also, given the limitations identified in the analysis section of this document, a larger-scale study could be undertaken including representation from across the country to verify the findings of this project. This could include a large sample survey of military personnel within two years of their anticipated release date to gauge entrepreneurial interest and/or suitability; a much broader and more inclusive interaction with entrepreneurial resource/incubation centres across the country; and some more detailed interface with senior representatives

within VAC and DND to better understand the client needs, available resources, challenges and constraints when developing and implementing transition programs.

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Canadian Forces Personnel Appraisal System, 2009

Appendix A – Research Interview Protocol (Standard with all participants)

Introductory Questions

1. Can you describe your organization and the services that it offers?
2. What services offered are specifically directed toward military personnel? (If the organization is not specifically designed to serve a military organization)

Developing an Understanding of the Commitment to Serve the Veteran Community

3. Are you aware of the types of operations that Canadian Forces' members have participated in over the last 20 years? If so, can you please briefly describe them?
(RQ 1)

4. What are your general impressions of the level of support offered by Canadian society to military personnel? (RQ 1)

5. How has Canadian support to military personnel manifested itself recently?
(RQ 1)

6. What level of obligation do you feel that various entities have toward supporting the transition of today's generation of military veterans back into civilian life, including the (RQ 1, 2):

- a) federal government
- b) other levels of government (i.e. provincial; municipal)
- c) private sector
- d) community organizations?

7. Does your organization have any specific view regarding the re-integration of military members into Canadian society? (RQ 1)

8. Is your organization aware of the new Veterans' Charter, developed by the Department of Veterans' Affairs? If so, are you aware of the principal stipulations cited therein? (RQ 1)

Understanding Characteristics of Successful Entrepreneurs and Similarities to Those Commonly Possessed by Military Members

9. What personal characteristics do you feel entrepreneurs require in order to succeed (RQ 3)?

10. Are entrepreneurs naturally born or can certain characteristics be learned? If certain characteristics can be learned, please describe which ones and the best way to learn them (RQ 3)?

11. What are your perceptions of the characteristics typical of military personnel; and which of these characteristics would serve them well in pursuing entrepreneurial interests (RQ 2/3)?

Understanding Different Entrepreneurial Typologies

12. What types of entrepreneurs/small-business ownership opportunities do you feel will be generally more successful in today's economy (RQ 3)?

13. Do you feel that there is any distinct difference between entrepreneurs and small business owners? If so, can you please explain the difference? Also, can you please describe personal characteristics that are better suited for ownership of an existing small-business vice pursuing new venture creation (RQ 3)?

14. Do you feel that military members would be better suited to certain types of entrepreneurial and/or small-business ownership opportunities? If so, please explain why (RQ 2/3)?

Understanding Resources / Will and/or Mandate to Provide Resources

15. What types of resources are required for an aspiring entrepreneur/small-business owner to be successful (RQ 4/5)?

16. Are you aware of any of the following types programs that are specifically tailored toward military personnel and/or military veterans (RQ 4/5)?

- a. Networking groups?
- b. Personalized business mentoring?
- c. Entrepreneurial skill development seminars?
- d. Preferred small business loan considerations (i.e. qualification; rates)?
- e. Private sector subsidies?

17. Do you believe that private sector organizations would have anything to gain by developing entrepreneurial support services for veterans (RQ 2/4)?

18. Are the services that your organization offers to military personnel sufficient and/or appropriate? If not, what are the gaps? Are you aware of other organizations that adequately address these gaps? (RQ 4/6)

19. What barriers exist within your organization in developing veteran-specific programs? (RQ 2/4/6)

Developing an Understanding of Government Responsibility

20. Do you feel that the Canadian government should develop programs, such as (RQ 2/5):

- a. An office within Veterans' Affairs Canada that offers support services small business ownership and development by veterans?
- b. A program offered by the Business Development Bank of Canada geared specifically toward veterans?
- c. Programs offered by the Canada Business Network (Government of Canada organizations including Atlantic Canada Opportunities Agency; Canada Economic Development for Quebec Regions; Industry Canada; Canadian Northern Economic Development Agency; Western Economic Diversification Canada)
- d. Laws prescribing preferential treatment for veteran-owned businesses, including priority consideration for governmental contracts

21. If the government was to develop these types of veteran-focused initiatives, how would the government benefit (RQ 2/5)?

22. Do you feel that Canadians would support such initiatives (RQ 1/2/5)?

23. Do you feel that similar initiatives could be undertaken at the provincial/regional/municipal levels (RQ 1/2/5)?

Understanding Awareness of US-based Veteran-Specific Programs

24. The United States is Canada's closest geographical neighbour, largest trading partner and most prominent military ally. Their federal and state governments have passed laws that support entrepreneurial initiatives and small business ownership by veterans/transitioning military personnel. Are you aware of any such initiatives and if so, are you willing to comment on them? (RQ 7)

25. Please highlight below any relevant topics that you feel that I may not have adequately addressed in this questionnaire and/or any other points for consideration that you would like to add.