
Entrepreneurship among Veterans in Ukraine: Current Status, Trends, and Prospects for Development

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Abstract: The article examines the contemporary state, prevailing trends, and development prospects of veteran entrepreneurship in Ukraine as a pivotal mechanism for the socio-economic reintegration of individuals who have participated in combat operations. The study provides a comprehensive analysis of the legal, institutional, and financial instruments of state support for veteran-owned enterprises, with particular emphasis on the activities of the Ministry of Veterans Affairs of Ukraine, the Ukrainian Veterans Fund, and the grant programs #VARTO and “eRobota.”

The research identifies the key motivational factors that encourage veterans to engage in entrepreneurial activity, notably the pursuit of self-fulfillment, financial autonomy, and the restoration of personal agency. Considerable attention is devoted to the socio-psychological dimensions of veteran entrepreneurship, including the development of leadership capacities, resilience under stress, and managerial decision-making competencies. The article further delineates the principal constraints hindering the expansion of veteran business initiatives. These include limited access to financial resources, insufficient managerial expertise, deficiencies in the regulatory environment, and the inadequate availability of educational and mentoring opportunities. The significance of the Law of Ukraine “On Veteran Entrepreneurship” (2025) is underscored as a landmark legislative act that establishes a legal framework for stimulating veterans’ economic activity and guarantees the protection of their rights. A comparative analysis of international experience—drawing on examples from the United States, Croatia, and the United Kingdom—demonstrates that effective support for veteran entrepreneurship is achieved through integrated mentoring programs, grant financing, preferential access to public procurement, and strong partnerships between state institutions and civil society organizations. Synthesizing this experience makes it possible to identify public policy models that can be adapted to the Ukrainian context. The findings indicate that veteran entrepreneurship constitutes a significant resource for post-war economic recovery, employment generation, and the enhancement of social stability within local communities. The effective implementation of coordinated governmental and civic initiatives in this domain will foster the creation of an inclusive socio-economic environment in which veterans can realize their full potential, thereby reinforcing the resilience and sustainability of Ukraine’s economic and social systems.

Keywords: veteran, veteran entrepreneurship, Ministry of Veterans Affairs of Ukraine, Ukrainian Veterans Fund, business project, grants, self-employment.

1. Introduction

Veteran entrepreneurship in contemporary Ukraine is emerging as a pivotal mechanism for the social reintegration of individuals who have participated in combat operations. Under the conditions of martial law, it functions not only as a means of supporting veterans' return to civilian life but also as a significant driver of national economic recovery and resilience. The establishment and development of private enterprises enable veterans to apply the competencies acquired during military service - strategic thinking, discipline, responsibility, leadership, and the capacity to operate under uncertainty and make risk-informed decisions. Moreover, veteran-owned businesses generate employment opportunities and contribute to the socio-economic development of local communities. Consequently, veteran entrepreneurship possesses substantial potential for fostering innovative business models and strengthening the economic sustainability of the state, particularly during the post-war reconstruction period.

2. Object and subject of the research

The object of this study is veteran entrepreneurship as a socio-economic phenomenon within the broader framework of state policies supporting veterans in Ukraine.

The subject of the research encompasses the mechanisms, instruments, and practices through which governmental and non-governmental actors promote veteran business development, as well as the socio-economic factors influencing the effectiveness of veterans' reintegration into civilian life through entrepreneurial activity.

3. Target of the research

The purpose of this research is to analyze the current state, dynamics, and prospects for the development of veteran entrepreneurship in Ukraine; to examine relevant international experience; and to identify strategic directions for improving the national system of support for veteran-owned businesses as an integral component of Ukraine's socio-economic recovery in the post-war context.

4. Literature analysis

In recent years, the issue of developing veteran entrepreneurship has gained increasing attention within Ukrainian academic discourse. Illarionov O. Yu. examines the formation and evolution of the legal foundations of veteran business, offering proposals for the formal incorporation of the term "veteran business" into existing legislation [1].

Petrunencko Ya. V. and Zlobin D. L. analyze the social dimensions of veteran entrepreneurship and identify key challenges facing veteran-led initiatives in Ukraine, including insufficient systemic state support, fragmented legal regulation, and limited access to financing. Their research also includes a comparative legal assessment of international support models in the United States, the United Kingdom, and Israel [2].

Liashenko V. I., Ivanov S. V., and Pidorycheva I. Yu. focus on the employment and reintegration of veterans, exploring their attitudes, employers' readiness to reintegrate defenders into the workforce, and relevant U.S. experience [3].

Tanchak Ya. A., in his monograph, conceptualizes veteran entrepreneurship as a fundamental mechanism for veterans' transition from military to civilian life. His work examines governmental and local support programs, develops national and regional management models for veteran entrepreneurship, and explores international best practices in this domain [4].

Kraus K. M., Ihnatiuk A. I., and Kraus N. M. analyze the institutional characteristics of veteran entrepreneurship formation under martial law. They identify financial support instruments,

determinants of entrepreneurial development, veterans' motivations for business creation, and barriers constraining their initiatives [5].

Despite a growing body of scholarship, limited attention has been devoted to the psychological characteristics required for veterans' entrepreneurial success and to the role of digital tools in financing and stimulating veteran business activity. These gaps underscore the need for further research aimed at evaluating current programs and integrating international experience into Ukraine's ecosystem of veteran entrepreneurship.

5. Research methods

To achieve the stated objectives, the study employs a combination of general scientific and specialized research methods: the analytical method is used to examine legislative acts, governmental programs, and statistical data related to the development of veteran entrepreneurship; the comparative-legal method is applied to analyze international experience from the United States, Croatia, and the United Kingdom regarding state support for veteran-owned enterprises; Sociological analysis is used to interpret survey data concerning veterans' motivations and the barriers they encounter in entrepreneurial activities. The systemic approach enables the evaluation of interconnections among the legal, economic, and social dimensions of veteran entrepreneurship. The method of generalization is employed to formulate conclusions and develop recommendations aimed at enhancing the effectiveness of state policy in this sphere.

6. Research results

A crucial precondition for the development of veteran entrepreneurship is the establishment of a favorable socio-economic environment that ensures access to financial resources, preferential credit programs, advisory services, and educational and mentoring initiatives. Within this context, particular attention should be paid to women veterans, who often simultaneously fulfill the roles of service members, entrepreneurs, and mothers. They face combined social and economic barriers; therefore, state policy must incorporate gender-sensitive support instruments.

At the institutional level, numerous non-governmental organizations and associations already operate to promote veteran entrepreneurship. These entities often include veterans themselves, which allows for more accurate representation of the community's needs and facilitates the adaptation of business initiatives. Comparative studies of countries that have experienced military conflicts confirm that veteran entrepreneurship can serve as a significant catalyst for economic recovery.

Entrepreneurship as a socio-economic phenomenon requires individuals to possess a specific set of competencies and psychological characteristics. Among the essential qualities of an entrepreneur are goal orientation, the ability to assess risks, make non-standard decisions, form teams, negotiate effectively, and defend their position. Many of these characteristics are inherently present in military personnel with combat experience. Veterans typically demonstrate high stress resilience, inner strength, analytical thinking, and a willingness to assume responsibility for outcomes. Demographic data indicate that the majority of veterans are of working age (27–48 years), representing approximately 68% of the veteran population [5], and thus constituting a high-potential group for entrepreneurial activity.

Sociological research shows that many veterans, after experiencing the realities of war, undergo profound changes in their value systems and worldviews. A significant share are reluctant to return to previous jobs or traditional employment and instead prefer self-employment, financial independence, and the realization of personal business ideas. Key motivations for starting a business include the desire for self-fulfillment, improved family well-being, autonomy in decision-making, and the pursuit of stability. According to survey data, 63.6% of veterans express definite interest in entrepreneurship, 15.1% do not, and another 15.1% prefer traditional employment. Notably, 6.2% of respondents already operate their own businesses [6].

At the same time, the development of veteran entrepreneurship is hindered by a range of barriers and risks. The most significant include a lack of specialized knowledge in economics and management, insufficient business experience, limited access to financial resources, and the absence of effective mentoring and consulting institutions. Veterans often face unreliable business partners or fraudulent schemes, complicating the establishment of their enterprises. Moreover, economic instability and legislative gaps increase the risks of capital loss and reduce motivation for business development.

Consequently, state support for veteran initiatives has become a strategic priority for the Ministry of Veterans Affairs of Ukraine, which focuses its efforts on two interrelated dimensions: legislative and practical. The legislative component involves developing regulatory frameworks that define key concepts, support mechanisms, and guarantees for veteran entrepreneurship. The practical component encompasses the implementation of financial and advisory instruments that create real opportunities for the establishment and growth of veteran-led business initiatives.

Support for veteran entrepreneurship is considered by public authorities as one of the key tools for implementing the Strategy for the Formation of a System for Transition from Military to Civilian Life for the Period up to 2033, developed by the Ministry of Veterans Affairs of Ukraine. Within this Strategy, Strategic Goal 1 – creating conditions for the implementation of the transition system – focuses on improving legal and regulatory acts aimed at strengthening the competitiveness of veteran-owned enterprises and facilitating the reintegration of participants within the transition system [7].

A significant step in this direction was the adoption of the Law of Ukraine “On Veteran Entrepreneurship” (No. 4563-IX of July 31, 2025), which enters into force on February 26, 2026. The law defines veteran entrepreneurship as “independent, proactive, systematic economic or professional activity conducted at one’s own risk by relevant entities for the purpose of achieving economic and social results, including profit generation” [8]. The law aims to preserve human capital, ensure sustainable economic development, mitigate the consequences of Russian aggression, and establish a comprehensive system of state support for combatants. Both individual entrepreneurs and private legal entities whose ultimate beneficial owners are war veterans are eligible for such activities.

The law outlines several core principles of state policy: support for veteran entrepreneurship, preferential access for veterans to public procurement programs (up to 5% of relevant contracts), and the provision of concessional loans, grants, and compensations. The state guarantees the protection of veteran entrepreneurs’ rights, including the prohibition of unlawful interference in their activities and compensation for damages in case of violations. Furthermore, the law provides for the creation of an information and consulting support system aimed at promoting education, innovation, and export development.

The strengths of the law lie in establishing a clear legal framework, introducing a system of incentives and guarantees that enable veterans to realize their entrepreneurial potential, promote social adaptation, generate employment, and stimulate regional economic revitalization. However, challenges remain regarding its practical implementation, including the complexity of verifying veteran status and beneficial ownership of legal entities, the sustainability of funding mechanisms, and the uneven effectiveness of local support programs. Scholars also highlight potential risks associated with limited coordination between legislative provisions and the actual support infrastructure, particularly the insufficient number of training programs and consulting centers.

The expected outcomes of the law’s implementation are multidimensional: for veterans – real opportunities to start a business with state support, increased employment, and improved well-being; for the state – activation of small and medium-sized enterprises, strengthening of human capital, and the emergence of new economic sectors; for the business environment – enhanced competition and the development of socially oriented companies; for regions – incentives for establishing local support programs tailored to community needs.

Thus, the Law of Ukraine “On Veteran Entrepreneurship” represents a foundational component of the system of socio-economic reintegration of Ukraine’s defenders.

A central role in implementing state veteran support policy is played by the Ukrainian Veterans Fund, established by Resolution No. 720 of the Cabinet of Ministers of Ukraine on July 14, 2021 [9]. Its primary mission is to provide financial, educational, and organizational support to veterans and their families, particularly through the competitive selection of business projects. Since 2022, the Fund has implemented a series of programs under the #VARTO brand, offering grants for the development of veteran entrepreneurial initiatives, including #VARTO, #VARTO+PO, #VARTO 2.0, #VARTO: Do Your Own Thing, #VARTO: Veteran Business Support, #VARTO: Golden Hands, #VARTO: Unity, Varto Starting Your Own Business, Varto the Path to Recovery, and Varto 11.0 (see Table 1).

Table 1. Grant programs for financing veteran business projects

Project	Year	The amount of funding, thousand UAH	The number of grantees
#VARTO	2022	500 – 1000	30
#VARTO+PO	2022	500 – 1000	8
#VARTO 2.0	2022	500 – 1000	23
#VARTO: Do Your Own Thing	2023	500 – 1500	10
#VARTO+PO	2023	500 – 1000	8
#VARTO: Veteran Business Support	2023	500 – 3000	54
#VARTO: Golden Hands	2023	500 – 3000	44
#VARTO: Unity	2023	800 – 2500	21
Varto Starting Your Own Business	2024	500 – 1500	85
Varto the Path to Recovery	2024	500 – 1000	16
Varto 11.0	2024	500 – 1500	79
Varto: Unity 2.0	2025	500 – 1000	16
Varto Diyaty	2025	500 – 1500	120
Varto: Robyty SVOYE 2.0	2025	600 – 1600	100
Total			614

Source: Compiled by the author based on [10].

Thus far, funding has been allocated to support 614 business entities, and this process remains ongoing. In 2025, the project “Varto Bilshe” (“Worth More”) was launched, with the announcement of its winners scheduled for December 1, 2025.

Depending on the objectives and funding parameters, veterans may submit their projects across a wide range of activity areas, including both entrepreneurial initiatives and community-based organizations (see Table 2).

Table 2. #VARTO programs implemented by the Ukrainian Veterans Fund in 2025

Program name	Program features	Examples of funded projects
VARTO: Do Your Own 2.0	The program aims to analyze application packages and select the most promising projects proposed by veterans and family members of fallen (deceased) service members. Funding is provided by the Ukrainian Veterans Fund, the Charitable Foundation MHP-Hromadi, and Kernel-Trade LLC.	Craft production of pâtés and sauces under the grocery brand Dim Varennia; Closed-Ground Cultivation: Productivity, Efficiency, and Safety; A Modern Tractor for a Veteran Farm on the Frontline Land; Production of Dried Vegetables and Spices Tarpan; Launch of a Longitudinal Sheet Metal Cutting Line, among others.

Continuation of Table 1

VARTO Diyaty	The program supports initiatives implemented by the Ukrainian Veterans Fund aimed at assisting war veterans, individuals with distinguished service to the nation, their family members, and the families of fallen veterans.	Strength After Loss: A New Breath for Ukrainian Grain Production; Reconstruction of a Car Service Station; Opening of an Offline Store and In-House Sewing Production for the Military and Patriotic Clothing Brand Shrapnel; Expansion and Scaling of the Batart_ua Veteran Craft Workshop, among others.
VARTO: Unity 2.0	The program provides support to legally registered public associations whose activities focus on protecting the rights and freedoms of veterans and their families, as well as addressing their social, cultural, and economic needs.	Adaptive Sports as a Career: A New Start for Veterans at the 4.5.0 Prykarpattia Rehabilitation Center; Code of Steel: IT Future for Veterans; Expanding Opportunities and Supporting Veterans in Acquiring New Professions; Educational Program for Veterans and Their Families in Digital and Communication Fields, among others.

Source: Compiled by the author based on [10].

In parallel with state initiatives, the team of the Ministry of Veterans Affairs of Ukraine, in cooperation with its partners, has implemented a number of successful practices aimed at supporting veteran-owned businesses, particularly in the areas of microfinancing and entrepreneurship development. One of the most significant steps in this direction was the creation of a specialized section titled “Veteran Business” on the Diia.Business portal. This resource was developed through a partnership between the Ministry of Veterans Affairs of Ukraine, the Ministry of Digital Transformation, together with the Office for Entrepreneurship and Export Development and the Ukrainian Veterans Fund (UVF).

The new informational section has a comprehensive structure and functions as a unified center of knowledge and practical tools for veterans, their families, and the families of fallen defenders. It provides up-to-date materials on business organization, including business registration, accounting, financial planning, investment attraction, brand promotion, and team building. Additionally, the platform contains a database of governmental and international institutions offering grant and consulting support. Thus, “Veteran Business” serves not only as an educational platform but also as an integral component of Ukraine’s digital infrastructure for veteran entrepreneurship support [11].

It is expected that with the further development of this section’s functionality, opportunities for online learning, experience exchange, and business networking among veterans will expand. Specialized programs for the families of fallen defenders and for individuals with disabilities resulting from the war are also planned. These initiatives will contribute to social adaptation and economic activity, aligning with the principles of the state’s inclusive policy, which seeks to ensure equal opportunities for all citizens regardless of life circumstances or physical limitations.

A noteworthy example of state support is the “eRobota” program, aimed at stimulating entrepreneurial activity among citizens through grants for business creation or expansion. The program’s objective is to generate new jobs, support self-employment, and facilitate national economic recovery. It includes six grant directions: microgrants for launching small businesses, grants for processing enterprises, funding for orchard development, support for greenhouse farming, IT start-up development, and training in IT professions [12].

For veterans and their families, participation in this program opens additional opportunities for financial assistance, professional skill development, and the creation of sustainable business models. These grants allow veterans not only to implement their entrepreneurial ideas but also to employ other

former servicemembers, thereby increasing community employment and strengthening local economic resilience.

The government's policy in this sphere pursues several interrelated goals: encouraging the registration of individual entrepreneurs, legalizing economic activities, increasing state budget revenues, expanding the base of self-employed individuals, and reducing unemployment and the shadow economy. Supporting veteran entrepreneurship also contributes to the formation of a positive public image of veterans as active and goal-oriented citizens capable of producing socially valuable products and services. This approach helps dispel stereotypes that portray veterans solely as recipients of state aid, instead emphasizing their role as drivers of economic and social development.

Overall, research into the formation and support of veteran entrepreneurship in Ukraine carries both economic and socio-political significance. It concerns the creation of a comprehensive reintegration model that combines financial, legal, psychological, and educational support instruments. The development of veteran-owned businesses enhances community resilience, stimulates regional economies, and promotes a culture of social responsibility within society.

An analysis of the experiences of countries that have undergone armed conflict and established effective systems for supporting veteran entrepreneurship—such as the United States, Croatia, and the United Kingdom—allows for the identification of key public policy models and support mechanisms that could be adapted to the Ukrainian context.

In the United States, veteran entrepreneurship is an integral component of national economic policy. Support is implemented through the U.S. Department of Veterans Affairs and the Small Business Administration (SBA). Key emphasis is placed on mentorship programs, access to financial resources, and preferential participation in public procurement. The Veterans Business Outreach Centers (VBOC) program offers consulting services, business management training, and assistance in developing business plans. An important feature of the U.S. system is the strong partnership between the government and veteran community organizations, which fosters a sustainable entrepreneurial environment [13].

The experience of Croatia demonstrates the effectiveness of combining social rehabilitation with economic support. After the end of military conflict, the Croatian government established the Fund for the Support of Veterans and War Victims, which finances grant programs, training courses, and business incubator initiatives. The Croatian model is characterized by close coordination among the Ministry of Veterans, local authorities, and business associations, ensuring targeted support and improving veterans' employment outcomes [14].

In the United Kingdom, veteran entrepreneurship support is based on the principle of transition to civilian life, emphasizing a gradual shift from military service to civilian economic activity. The government promotes veteran start-ups through programs such as Heropreneurs and X-Forces Enterprise, which combine training, mentorship, and access to investment opportunities. A distinctive feature of the British model is its focus on developing an entrepreneurial culture and utilizing public-private partnerships [15].

Synthesizing international experience, it can be concluded that successful policy for developing veteran entrepreneurship is grounded in three key pillars: institutional support, educational and mentorship programs, and integration of veteran businesses into the broader economic landscape. For Ukraine, these experiences are valuable in shaping a systemic model of economic reintegration based on principles of partnership, targeted assistance, and sustainable development.

7. Prospects for further research development

Future research should focus on:

- conducting a quantitative and qualitative assessment of the effectiveness of state programs supporting veteran entrepreneurship (e.g., #VARTO, eRobota);
- evaluating the economic impact of veteran-owned enterprises on regional development;
- examining the gender dimensions of veteran entrepreneurship, particularly with respect to female veterans and the families of fallen defenders;

- developing policy recommendations for establishing an integrated model of public–private partnership in the field of veteran entrepreneurship.

8. Conclusions

Veteran entrepreneurship in Ukraine represents a strategic direction of socio-economic policy, integrating the dimensions of reintegration, employment, and small business development. The adoption of the Law of Ukraine “On Veteran Entrepreneurship” has established a solid legal foundation for the institutional support of this social group. Veteran-owned enterprises combine individual aspirations for self-realization with the national objective of strengthening Ukraine’s economic potential.

The effective application of legislative and practical support mechanisms in this sector will become a cornerstone for building an inclusive, socially responsible, and competitive Ukraine – a state that honors its defenders and empowers them to build a prosperous and peaceful future.

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