



U.S. Small Business  
Administration

1/24/2022  
*WI District Office*

# → The U.S. Small Business Administration Mission

## Welcome!

The SBA is a Federal Agency that was created to aid, counsel, assist and protect the interests of small businesses. The agency helps Americans start, build and grow businesses through an extensive network of field offices and partnerships with public and private organizations across the Nation.

**Our mission is clear:** to help small businesses grow, expand, recover. We Make Connections, open doors, focus on small businesses, spark change.

We are the catalyst for growth —powering the American dream.  
We are SBA—U.S. Small Business Administration

**Learn more at [SBA.gov](https://www.sba.gov)**



## How can the SBA Wisconsin District Office Help Your Business?

- Capital
- Contracting Certifications and Programs
- Connecting to Resources



# Small Business Financing



# Funding Programs

The SBA works with approved lenders to offer **SBA-backed loans** and **microloans** with:

- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education

These are 3 main SBA sources of small business loans:



7(a) Loan Program



504 Loan Program

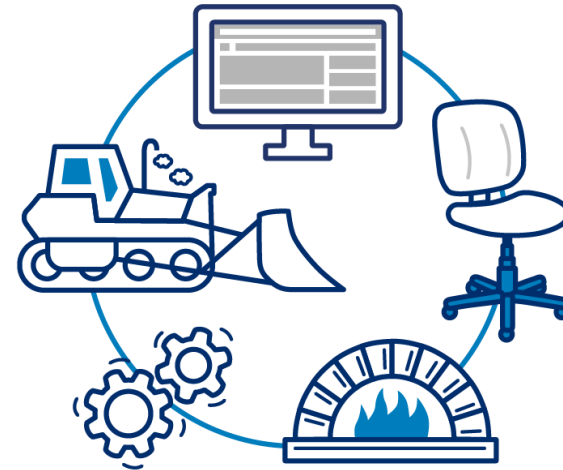


Microloans

# How Can an SBA-backed Loan Help You?



- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-to-day expenses



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service

# Benefits for Borrowers

- Reasonable term loans for which they may not otherwise qualify
- Smaller equity requirements mean lower down payments
- Longer repayment terms mean lower monthly payments and increased cash flow
- Fully amortized loan structure
- Longer maturity
- Less stringent collateral requirements





U.S. Small Business  
Administration

# Small Business Federal Government Contracting Certifications

# Set-Aside for Certification Programs and Socio-Economic Categories

Targeted set-asides and acquisition goals (increases through FY 2025):

**Women-Owned Small Businesses  
(5%)**

**Small Disadvantaged Businesses  
(including 8(a) certified) (11%)**

**HUBZone Businesses (3%)**

**Service-Disabled Veteran-Owned  
Small Businesses (3%)**



Set-asides are reserved for small business between \$10,000 (Micro-purchase Threshold) to \$250,000 (Simplified Acquisition Threshold)



U.S. Small Business  
Administration

# Small Business Connections to SBA Resource Partners

# SBA Partner Advising and Loan Help

All locations are working remotely. Contact by phone or email.

ORGANIZATION	LOCATIONS	PHONE	EMAIL/WEBSITE
SBA	Milwaukee Madison	414-297-1099	Wisconsin@sba.gov
SBDC Network	13 offices statewide	Answer Line 800-940-7232	Find local contacts & loan assistance <a href="https://business.wisconsin.edu/about/covid-19/">https://business.wisconsin.edu/about/covid-19/</a>
WI Women's Business Initiative Corp.	Milwaukee, Madison, Racine, Kenosha, Appleton, Green Bay, La Crosse		<a href="mailto:info@wwbic.com">info@wwbic.com</a> <a href="http://www.wwbic.com">www.wwbic.com</a>  En Espanol: Lily Alvarado, <a href="mailto:Lily.alvarado@wwbic.com">Lily.alvarado@wwbic.com</a>
Western WI Women's Business Center	Independence, Eau Claire- Jacob Haupt	715-836-7511	<a href="mailto:jacob.haupt@wdeoc.org">jacob.haupt@wdeoc.org</a> <a href="http://www.successfulbusiness.org">www.successfulbusiness.org</a>
SCORE  Find mentors <a href="https://www.score.org/coronavirus-sba-loans">https://www.score.org/coronavirus-sba-loans</a>	Milwaukee  Madison  Marshfield  Fox Cities (Appleton)  Green Bay	414-297-3942    920-303-2266  920-222-2167	<a href="mailto:Score.28@scorevolunteer.org">Score.28@scorevolunteer.org</a> <a href="mailto:Counseling.28@scorevolunteer.org">Counseling.28@scorevolunteer.org</a> <a href="mailto:madison.Score@scorevolunteer.org">madison.Score@scorevolunteer.org</a>  <a href="mailto:ch.admin0535@scorevolunteer.org">ch.admin0535@scorevolunteer.org</a>  <a href="mailto:score.foxcities@scorevolunteer.org">score.foxcities@scorevolunteer.org</a>  <a href="mailto:greenbayscore@gmail.com">greenbayscore@gmail.com</a>
Veterans Business Outreach Center	Statewide-Dan Newberry	608-204-8909	<a href="http://wwbic.com/veterans">wwbic.com/veterans</a> <a href="mailto:vboc@wwbic.com">vboc@wwbic.com</a>

# Stay In Touch with Wisconsin SBA

Have a question for us? Email the WI District office at [wisconsin@sba.gov](mailto:wisconsin@sba.gov)

E-news signup—[www.sba.gov/updates](http://www.sba.gov/updates)—email and zip code, or **text SBA** to **GOV311** to get there

## Social media

- Twitter: @SBA\_Wisconsin--Follow us!
- Facebook: U.S. Small Business Administration
- Instagram: @SBAgov
- LinkedIn: U.S. Small Business Administration



**Website** [www.sba.gov/wi](http://www.sba.gov/wi) — e-news sign-up; business success stories, press releases, e-news updates, calendar of events, loan and program information, office staff and responsibilities, online resource guide.



# SCORE Small Business Mentoring and Training for Ag. Producers

March 15, 2022



**SCORE** 

FOR THE LIFE OF YOUR BUSINESS

*What is SCORE?*

*How does SCORE help small businesses and agricultural producers?*

*How do you connect with SCORE?*

# What is SCORE?

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## **Mission**

- Foster vibrant small business communities through mentoring and education.
- A 501 c3 resource partner of the U.S. Small Business Administration.

## **Vision**

- Every person has the support necessary to thrive as a small business owner.

## **SCORE and USDA Partnership**

- Strengthen America's agricultural businesses, particularly farms, ranches and rural businesses through mentoring and business education.

\*Source: Gallup & Price Waterhouse Cooper SCORE Client Outcomes Survey 2009 - 2013

# The SCORE Story

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This is possible through the effort of our volunteers nationwide.



Who We Are:  
**Over 10,000**  
**Volunteers**  
serving clients in over  
1,500 communities

# Who are SCORE Mentors?



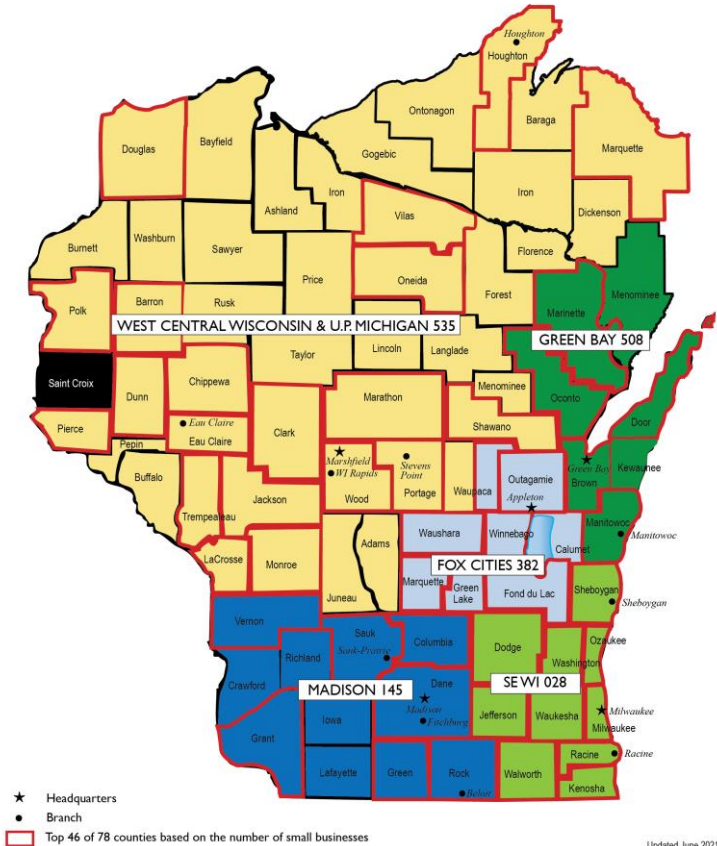
- Men and Women
- Both Retired and Working
- Diverse
- Successful Business owners and Corporate Executives
- Real World Experience
- Mentors with Ag. Experience
- Trained and Certified in mentoring
- EMPATHY

# SCORE In Wisconsin

- Five Chapters
- 190+ SCORE Volunteers



District 563 Region 30  
Wisconsin & Michigan Upper Peninsula  
County Coverage





# The SCORE Story

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Thanks to our volunteers, last year SCORE helped:



Create 45,027  
new businesses



Create 74,535  
non-owner jobs



Create 119,562  
total jobs

# SCORE Capacity By Location

<b>Location</b>	<b>Volunteer s</b>	<b>Small Businesses</b>	<b>Start-Ups and Jobs Added</b>
SE Wisconsin (Milwaukee)	59	168,124	374
West Central WI & UP MI (Marshfield)	28	117,806	134
Madison	43	83,107	336
Fox Cities (Appleton)	36	42,095	444
Green Bay	24	35,760	178
Total Wisconsin and UP MI District	190	446,892	1,466



# How Can SCORE Help?

## You Don't Have to Go It Alone

**Mentoring** provides improved chances for success through one-on-one business coaching – in person or virtual.

### **Workshops and Webinars**

provide training on critical topics in an environment where you can learn from experts and cohorts of similar business owners.

**Online Resources** can be your playbook to provide step-by-step outlines for small business strategies.



# How Can SCORE Help? Workshops and Webinars

The screenshot shows a web browser window displaying the SCORE website. The browser's address bar shows the URL: [score.org/event/women-owned-startups-rural-america-learn-about-useful-tools-resources](https://score.org/event/women-owned-startups-rural-america-learn-about-useful-tools-resources). The website header features the SCORE logo on the left and navigation links: Translate, Find a Location, Donate, Volunteer, and Log In. A search bar with the placeholder text "Enter Terms" and a "SEARCH" button is positioned to the right of the logo. Below the header is a dark blue navigation bar with links: FIND A MENTOR, TAKE A WORKSHOP, BROWSE THE LIBRARY, OUR PROGRAMS, GET INVOLVED, and WHO WE ARE. The main content area has a breadcrumb trail: Home / Take a Workshop / Women-Owned Startups in Rural America - Learn About Useful Tools & Resources. The title of the page is "Women-Owned Startups in Rural America - Learn About Useful Tools & Resources". Below the title, there are details for the webinar: "RECORDED WEBINAR | DURATION: 1 Hour | DATE & TIME: October 14, 2020, 1:00pm EDT | EVENT LANGUAGE: English". To the right of these details is a "SHARE THIS:" section with social media icons for Facebook, Twitter, LinkedIn, Email, Print, and a plus sign for more options. Below the share section is a five-star rating. A "View Webinar" button is prominently displayed. To the left of the button is a photograph of a woman in a blue plaid shirt crouching in a barn next to a cow. Below the photo, a text box states: "Viewing this webinar requires some basic information. This data is only used within SCORE and will not be distributed to any third parties." Below this text, another line of text reads: "80% of rural small business owners believe the quality of life and cost of living are much better in rural areas, BUT they cite challenges." In the bottom right corner of the content area, there is a blue circular chat icon. The Windows taskbar is visible at the bottom of the screenshot, showing the time as 8:46 PM on 1/21/2022.

**SCORE**  
*Business Planning  
for Farm  
Entrepreneurs*

AG TRANSITIONS

**FSA**  
*New  
Borrower  
Training*

agplan

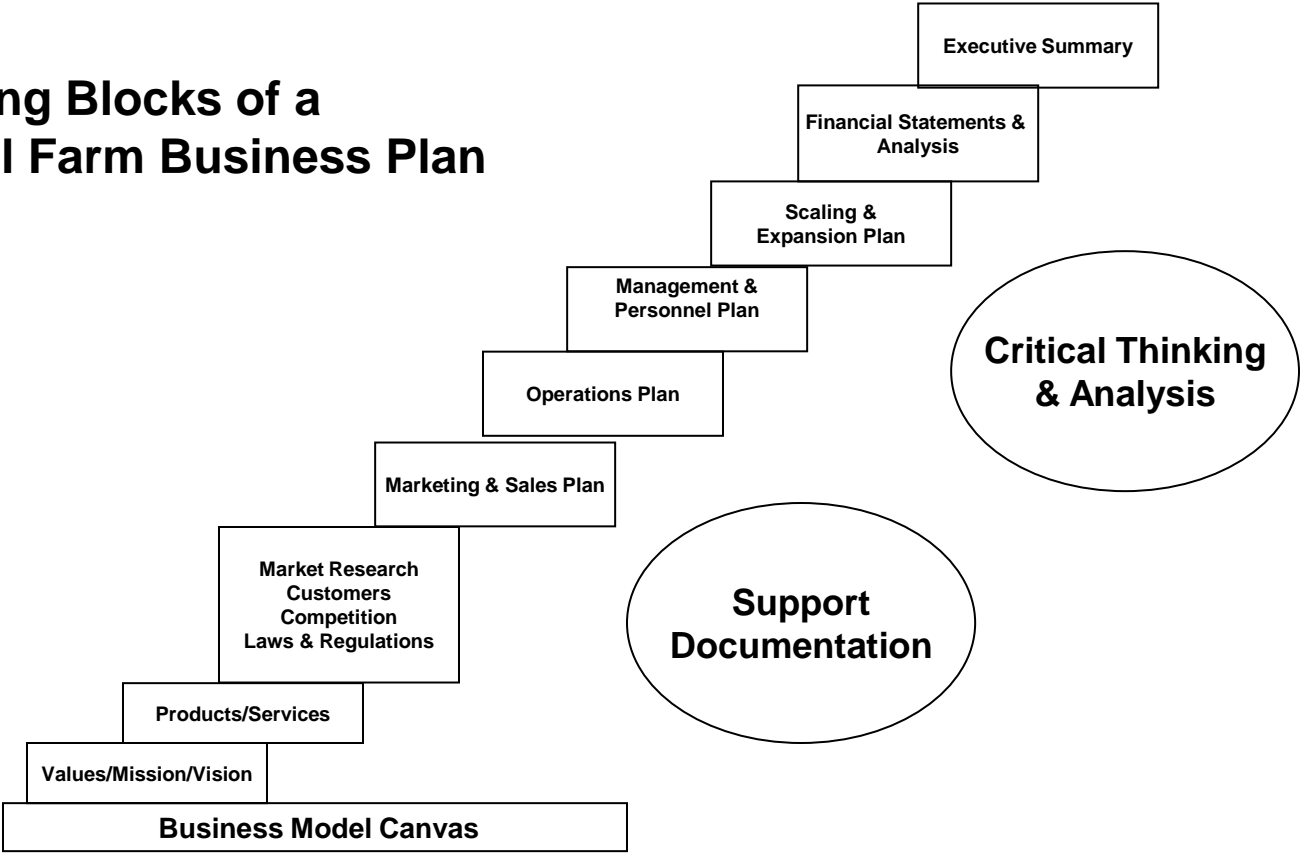
**FINBIN**

**IFSAM**

Interpreting Financial  
Statements and Measures

# How Can SCORE Help?

## The Building Blocks of a Successful Farm Business Plan



# SCORE Ag. Success Story

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## Zeponic Farms –

- Urban agriculture, hydroponic farming, son with Autism
- Podcast, video, blogs

<https://www.score.org/zeponic-farms>

[https://www.youtube.com/watch?v=pFx\\_DO3BNJk](https://www.youtube.com/watch?v=pFx_DO3BNJk)

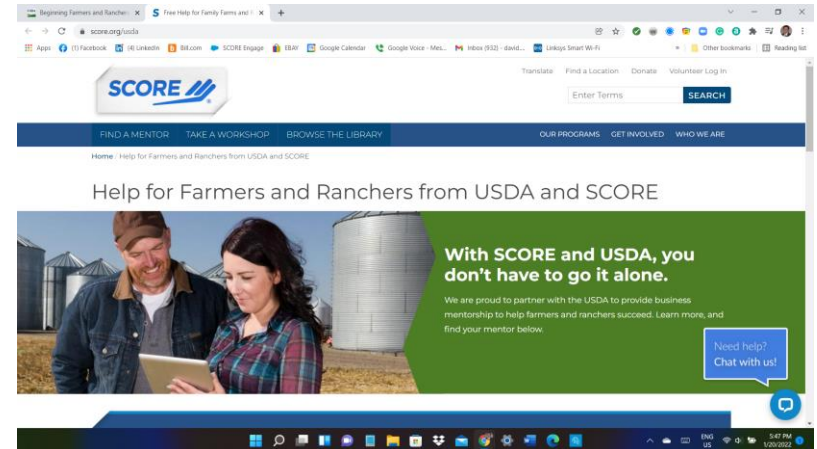
# How do You Connect with SCORE?

Chapter	Website	Email	Phone
<b>Southeast Wisconsin (Milwaukee)</b>	<a href="https://sewisconsin.score.org/">https://sewisconsin.score.org/</a>	<a href="mailto:Score.28@scorevolunteer.org">Score.28@scorevolunteer.org</a>	(414) 297-3942
<b>West Central Wisconsin (Marshfield)</b>	<a href="https://centralwisconsin.score.org/">https://centralwisconsin.score.org/</a>	<a href="mailto:ch.admin0535@scorevolunteer.org">ch.admin0535@scorevolunteer.org</a>	(715) 384-3454
<b>Fox Cities (Appleton)</b>	<a href="https://foxcities.score.org/">https://foxcities.score.org/</a>	<a href="mailto:score.foxcities@scorevolunteer.org">score.foxcities@scorevolunteer.org</a>	(920) 841-4199
<b>Green Bay</b>	<a href="https://greenbay.score.org/">https://greenbay.score.org/</a>	<a href="mailto:GreenBayScore@gmail.com">GreenBayScore@gmail.com</a>	(920) 222-2167
<b>Madison</b>	<a href="https://madison.score.org/">https://madison.score.org/</a>	<a href="mailto:Madison.score@scorevolunteer.org">Madison.score@scorevolunteer.org</a>	(608) 441-2820

# How do You Connect with SCORE?

Go to  
[www.usda.gov/newfarmers](http://www.usda.gov/newfarmers)

- Learn more about mentorship
- Sign up for a mentor
- Discover USDA programs and services



Or find a mentor directly go to [www.score.org](http://www.score.org)

# How do You Connect with SCORE?

Go to SCORE.org

The screenshot shows a web browser window with the URL [score.org/find-mentor](https://score.org/find-mentor). The page content includes:

- A header: "To easily find a SCORE small business mentor that best fits your goals and needs, use one of these three ways to get connected."
- Three main action cards:
  - REQUEST A MENTOR MATCH** (blue background): "Complete the SCORE mentoring request form and SCORE will match you to a mentor based on your questions and needs." Includes an input field for "Enter Zip Code" and a "REQUEST MY MATCH" button.
  - SEARCH FOR A MENTOR** (green background): "Browse mentor profiles to find the expertise, experience and best partner fit for you." Includes an input field for "Enter Keyword" and a "SEARCH MY MENTORS" button.
  - FIND YOUR SCORE CHAPTER** (dark grey background): "Find your local SCORE chapter to get the expertise and resources in your local area." Includes an input field for "Enter City, State, or Zip" and a "FIND MY CHAPTER" button.
- A section titled "Entrepreneurs Succeed with SCORE Mentors" with a paragraph: "What is better than one very passionate, forward-thinking entrepreneur working to make a business highly successful? How about two very passionate, forward-thinking entrepreneurs working on your business ownership goals? That is what SCORE offers to all small business owners: mentors who work alongside entrepreneurs to realize their small business ownership dreams." Below this is a link: "See how SCORE mentors have made a difference for other small business owners like you."
- A chat icon in the bottom right corner.

The browser's taskbar at the bottom shows the Windows logo, search icon, and various application icons. The system tray on the right indicates the language is "ENG US", the time is "5:53 PM", and the date is "1/20/2022".

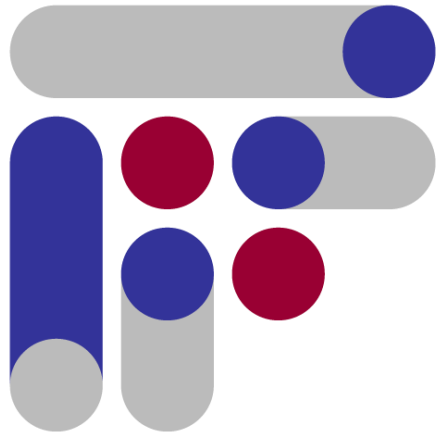


# Primary Contact

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**Dave Maaske, SCORE Wisconsin**

**[David.Maaske@SCOREVolunteer.org](mailto:David.Maaske@SCOREVolunteer.org)**



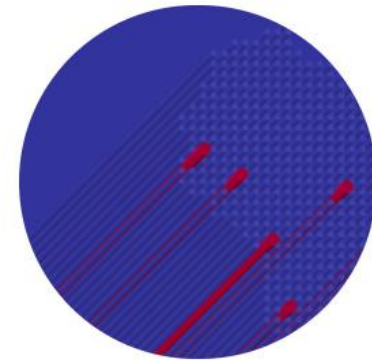
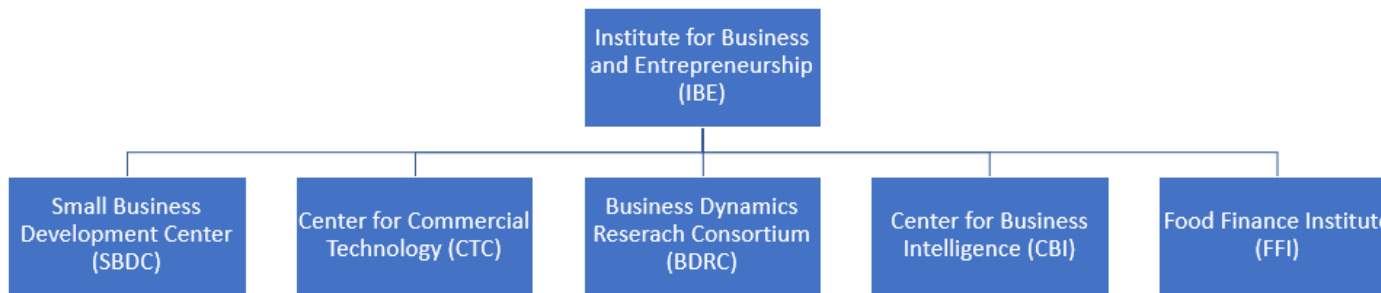
# Food Finance Institute





# Institute for Business & Entrepreneurship

University of Wisconsin System



## Other UWIBE programs

The Food Finance Institute is one of five programs at the Institute for Business & Entrepreneurship, which provides specialized resources and helps clients craft personalized plans to grow their businesses. The Institute performs outreach on behalf of the world-class University of Wisconsin System.





We help food and farm businesses  
raise the money they need to grow.

## Our Niche

- Industry specific, national reach:
  - FFI helps move money into food and ag economic development.
- We do this by helping food businesses, value-added farms, and food systems enterprises grow and scale via:
  - programming/coaching like our **Fellows Program**
  - connecting entrepreneurs to consultants, service providers & other resources or peers
  - cultivating investors and knowing the financing landscape
  - **Our Edible-Alpha Learning Center** which includes Immersion training like boot camp, scenario planning, raising equity, online “Deep Dive” courses and resources like our Edible-Alpha podcast and insights newsletter



Your Source For Making Money In Food

# Our Team



Penny Molina  
Partnership Manager



Sarah Larson  
Interim Director



Brad Rostowfske  
FFI Fellows Program Manager



Andy Larson  
Farm Outreach Specialist

## Plus, Experts in Residence on

- Food Brands & Processing
- Raising Equity
- Scenario Planning
- Building a Brand that Stands Out



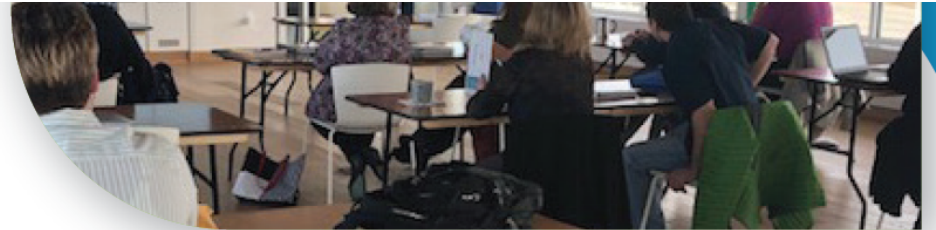
Shelbie Blank  
Program Coordinator

# Training

## IMMERSION TRAININGS

Multi-day in-person or live online training for small groups designed to take you out of the day-to-day operations of your business to focus on strategic work. Combining one-on-one consulting, work sessions, and business presentations. Immersion Trainings are customizable to food brands, farms, and food systems.

- **Financial Management Boot Camp**  
Designed for early stage companies, Boot Camp gives you the food industry fundamentals you need to optimize your business model, plan for profitability, and finance growth.
- **Raising Equity**  
Developed by FFI Founder Tera Johnson, Raising Equity prepares you to raise both debt and equity legally and effectively.
- **Scenario Planning**  
Developed by Scenario Planning expert and Harvard Business Law graduate, Eric Deluca, Scenario Planning helps businesses plan for uncertainty and develop skills to map, adapt and respond to the resulting potential outcomes and paths.



## WORKSHOPS

One day in-person or live online training sessions designed to create business development and financing fundamentals expertise in entrepreneurs.

**MVP Series: six core workshops designed to help your maximize your businesses value.**

- Financial & Accounting Processes
- Sales & Distribution Planning
- Marketing & Branding Planning
- Operations & Organization Planning
- Sources & Uses of Capital Finance Planning
- Food Safety & GFSI Planning

## ON-DEMAND TRAINING

Deep Dives and Focused Foundations dig in deeper to targeted topics from industry experts across key areas of your business from Accounting to Branding.



# Fellows Program

## FFI Fellows Program Overview

### All Fellows receive:

- Financial Management Boot Camp
- 1-on-1 Coaching
- Full access to [Edible Alpha Learning Center](#) offerings, including:
  - Deep Dive (on-demand) courses
  - Immersion Trainings (ex: [Building a Brand that Stands Out](#), [Raising Equity](#), [Scenario Planning](#))
- [Expert Industry Connections and Introductions](#)
- Bi-monthly Fellows Only Cohort Meetings with Training on:
  - Accounting, Sales Management, eCommerce, Branding & Marketing
  - Operations Development, Process & Supply Chain Optimization
  - Food Safety, Quality & GFSI, Legal/Risk Management
  - Financial Planning, Raising Equity, Sources & Uses of Capital
  - Investor Pitch Presentations
- Fellows Alumni meetings: Including new Fellows in and outside of WI
- FFI Broader Network access: investors, UW and UW-System IBE
- Exclusive access to [FFI Partners](#) Products & Services
- [More details here!](#)



As a Fellow, you receive access to over \$10,000 in support, training, and services from FFI and our network! Check out the full program details [here](#).



## EDIBLE-ALPHA<sup>®</sup> | FOOD FINANCE INSTITUTE



Before you can raise money you need to get your financial house in order and develop a solid business model. Both can seem overwhelming, but Edible-Alpha<sup>®</sup> offers a suite of resources and training opportunities that will help your vision take root and grow.



### EDIBLE-ALPHA<sup>®</sup> PODCAST

Tera interviews entrepreneurs and service providers to help you glean insights on what it really takes to make money in food.



### INSIGHTS NEWSLETTER

Our bi-weekly digital newsletter is the best resource for food-focused finance news, events, and podcasts on the web.



### TRAINING

Designed to move businesses forward via a mix of live and on-demand training opportunities.



### UNLIMITED LEARNER PASS

Gain access to all workshops and deep dives for one year – only \$300!





# Farm Outreach Specialist

- Target audience:
  - Entrepreneurial farmers seeking capital to grow their business
  - Producers looking to improve their business model and become better farm financial managers
- Services offered:
  - One-on-one coaching/consulting
  - Financial projections to bring to a lender
  - Educational programming mentioned earlier

The background of the entire image is a close-up, slightly blurred view of the American flag, showing the red and white stripes and the blue field with white stars. The flag is oriented vertically, with the top of the flag at the top of the image.

**U.S. SMALL BUSINESS ADMINISTRATION**

**VBOC**

**VETERANS BUSINESS OUTREACH CENTERS**

U.S. SMALL BUSINESS ADMINISTRATION

**VBOC**

VETERANS BUSINESS OUTREACH CENTERS

# Veterans Business Outreach Center

Empowering Veteran Entrepreneurship  
from Transition to Small Business Success



GUAM

AMERICAN  
SAMOA

HAWAII

ALASKA

PUERTO  
RICO

US VIRGIN  
ISLANDS



**BOOTS to  
BUSINESS**  
from the U.S. Small Business Administration



**BOOTS to  
BUSINESS | REBOOT**  
with the U.S. Small Business Administration



ASSOCIATION OF  
WOMEN'S BUSINESS CENTERS



MISSISSIPPI STATE  
UNIVERSITY

The Boots to Business entrepreneurship training program is provided through the coordinated efforts of the SBA and its valued partner network. All SBA services are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance.



# Veteran → Entrepreneur

- Mission-Focused
- Critical thinker
- Problem Solver
- Team Management
- Values Relationships
- Flexible
- Resilient
- Persistent
- Ethical
- Reliable



# Veterans & Business Ownership

**perotsystems**<sup>®</sup>

Ross Perot, USN



Phil Knight, USA



Bob Parsons,  
USMC



George Steinbrenner,  
USAF



Michael Ilitch, USMC



S. Truett Cathy, USA



James Kimsey, USA



Fred Smith, USMC

# Numbers and statistics:

- Veterans are 45% more likely to be self-employed
- 9% of United States Businesses are owned by Veterans
  - 2.5 Million Veteran Owned Businesses in the United States
  - Employing 5.8 Million Americans
  - \$195 Billion in annual payroll

Veteran Owned Business generate  
\$1.1 Trillion in cash receipts

# What are the challenges?

*Veteran entrepreneur challenges can include:*

- Accessing appropriate capital
- Business & management skills
- Identifying and developing successful mentorships
- Growing, managing, & sustaining business



# How does the VBOC assists our Veterans?

**Business Education**

**Access to Capital**

**Networking/Peer network**

**Social Media/Website**

**Mentorship**

**Marketing Strategies**

**Information on conferences and workshop**

**Business Planning/Business Plan Write-Up**

U.S. SMALL BUSINESS ADMINISTRATION

**VBOC**

VETERANS BUSINESS OUTREACH CENTERS



# Contact

**Dan Newberry**

*VBOC Director*

Phone: 414.469.9449

[dnewberry@wwbic.com](mailto:dnewberry@wwbic.com)





**35** *and* **THRIVING**

*Entrepreneurship and  
Financial Wellness Training •  
Lending • Coaching*



**35** *and* **THRIVING**

*Entrepreneurship and  
Financial Wellness Training •  
Lending • Coaching*



**WWBIC AGILITY 2022**



## We Will Cover:

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- Who is WWBIC
- WWBIC's Financial Wellness and Business Training
- WWBIC's Lending Support
- Technical Assistance Services Tied to Lending
- Kiva Lending Support
- Q & A





# MISSION & IMPACT



# WWBIC

- Statewide economic development organization
- 501(c) 3; founded 1987; 35 Years of Impact
- Offices in Milwaukee, Madison, Racine, Kenosha, Appleton, Green Bay & La Crosse
- Local, Regional, National and International Partnerships
- Emphasis: women, low-wealth individuals, people of color, veterans







## WWBIC SERVICES

- Quality Business Training
- Financial Wellness Programs
- Micro & Small Business Loans
- 1:1 Business Technical Assistance





T	W	T	F	S
ing 27	Total	40-43	41-43	
morning	Assemble shipping boxes	-Make	delivery	
the weekly	Deliver	Labels	-Pack 1	
pack 2	Deliver	-Make	-Pack 2	
pack 2	Deliver	Labels	Assemble & Deliver	

from the year that remember that from me  
love you forever. May you for always as long as you  
ing my mommy boys will be.

# Indian Meal Kit

Authentic Vegetarian Indian Food At Home

# BUSINESS TRAINING

**PALAK PANEER RICE & PARATHA**  
Make Authentic Vegetarian Indian Food At Home

Includes:  
• 1/2 cup Paneer  
• 1/2 cup Rice  
• 1/2 cup Paratha  
• 1/2 cup Palak

Handmade with LOVE

# Business Training Overview

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- Over 400 workshops and events; Currently all offerings are online with hybrid options. Learn more and register at <https://www.wwbic.com/classes/>
- Topics cover: Entrepreneurship, business planning, marketing, financing, bookkeeping, technology, and personal finance.
- MANY new offerings dealing with pivoting your business model and recovering from a crisis.
- Foundation Classes: ABC's of Business Planning, So You Want to Start a Business and Cashflow, Cashflow, Cashflow!
- Se habla Español: Classes available in Spanish





# WRITING A BUSINESS PLAN

## Start, Run, and Grow Your Biz

- Series Class (8 weeks) Web Based
- LivePlan Online Platform
- Results in a completed plan and let's you explore your business model!
- \$225 (scholarships available)
- Deposit required, payment plans and partial scholarships may be available
- Running 6:00-9:00PM for 9 weeks including business plan review lab and graduation.



# Spring Class Highlights

- 3/24/2022 – Cup of Joe
- 3/18/2022 – Cashflow, Cashflow, Cashflow
- 3/31/2022 – Small Business: Access to Capital
- 4/21/2022 – ABCs of Business Planning
- 4/26/2022 – Start, Run, Grow Your Business







# FINANCIAL WELLNESS



# Upcoming Financial Wellness Sessions

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- 3/24/2022 – Let's Build Generational Wealth
- 4/21/2022 – Low Income? Level Up!
- 5/19/2022 – The Power of Credit



Wisconsin Saves is an online resource that helps you reach your savings and debt reduction goals.

Set a goal. Make a plan. Save automatically.

**Take the pledge:** [wisconsin-saves.org](http://wisconsin-saves.org)





# SMALL BUSINESS LOANS





# WWBIC LENDING OVERVIEW

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- Loans up to \$250,000
- Fixed loan rates, vary according to Prime Rates (Prime + 5%)
- Terms: Up to 10 years (Vary with loan size and purpose: Avg. 4-6 years)
- Borrowers must be actively involved in the business
- Funds can be used for: start up costs, inventory, equipment, business expansion, working capital and business support (typically WWBIC does not loan for real-estate needs)
- Apply online (available in Spanish)
- More Info: On Demand Session - WWBIC Loan Process A- Z Workshop



# APPLICATION PROCESS

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- Complete an online loan application at <https://www.wwbic.com/business-lending/loans/>
- \$100 non-refundable application fee
- Intake process (turnaround based on applicant submitted all documents required for review) Includes: complete business plan, 12-month cashflow statement, 3 years projections, 3 years personal taxes, and credit report will be pulled.
- Complete underwriting & review (5-9 week turnaround)
  - Work with Loan Officer to provide additional documents as necessary
- Closing of loan (2-3 week turnaround)



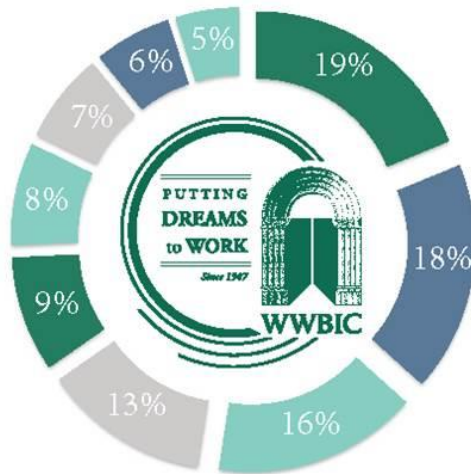
# SMALL BUSINESS CONSULTING

**ALL borrowers receive 1:1 business consulting**

- Annual site visits & 1:1 coaching
- Promotional & networking opportunities
- Resource referral network
- 24/7 online resource;  
WWBIC Initiate Portal



# LOAN DIVERSITY



- 19% Other Services
- 18% Food Related Services
- 16% Manufacturing
- 13% Retail & Wholesale Trade
- 9% Professional Services
- 8% Construction & Waste Management
- 7% Arts, Entertainment & Recreation
- 6% Transportation & Warehousing
- 5% Healthcare Related Services





## PARTNERSHIP

# kiva

- Crowdfunded
- Nanoloans
- 0% Interest
- Up to \$15,000
- No Fees
- WWBIC Endorsement
- Kivaushub.org

Kivaushub.org |





## LOCATIONS:

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### **Greater Milwaukee/Waukesha**

Phone: 414.263.5450

### **South Central**

*Greater Madison*

Phone: 608.257.5450

### **Southwest**

*Greater La Crosse*

Phone: 608-632-8041

### **Southeast**

*Kenosha*

Phone: 262.925.2850

*Racine*

Phone: 262.898.5000

### **Northeast**

*Greater Appleton*

Phone: 920.944.2700

General information:

[info@wwbic.com](mailto:info@wwbic.com)



**35** *and* **THRIVING**

*Entrepreneurship and  
Financial Wellness Training •  
Lending • Coaching*