

# MILWAUKEE & WEST ALLIS



## Business Education & Financial Awareness

January-June 2010

Contributing to the *Bottom Line*  
Socially Responsible Organization (SRO)

## Start Building Your Future

### MILWAUKEE / WEST ALLIS OFFICE

WWBIC Milwaukee  
2745 N. Dr. Martin Luther King Jr. Drive  
Milwaukee, WI 53212  
414-263-5450

### Business Start-Up Workshops

#### WWBIC ORIENTATION

All Classes held at WWBIC-Milwaukee.

Monday, January 11	9-10:30am
Thursday, February 11	1-2:30pm
Tuesday, March 23	9-10:30am
Wednesday, May 12	2-3:30pm

#### ARE YOU AN ENTREPRENEUR?

*Thinking About Starting a Business?*

Milwaukee	Wednesday, January 13
MLK Library	6-7:30pm
West Allis	Thursday, February 4
Tri-City National Bank	6-7:30pm
Milwaukee	Tuesday, June 15
Washington Public Library	2-3:30pm

#### DEVELOPING YOUR LEADERSHIP SKILLS

Milwaukee	Wednesday, April 14
Washington Public Library	6-8pm

#### SMALL BUSINESS DISCUSSION CIRCLES

<b>Insurance</b>	Tuesday, February 2
WWBIC-Milwaukee	Noon-1pm
<b>Investing</b>	Tuesday, April 13
WWBIC-Milwaukee	Noon-2pm
<b>How to Create a Handbook</b>	Tuesday, May 4
WWBIC-Milwaukee	Noon-1pm

#### WILL MY BIZ IDEA WORK?

Milwaukee	Thursday, January 21
WWBIC-Milwaukee	6-8pm
Milwaukee	Wednesday, February 10
MLK Library	6-8pm

### Business Planning Series

#### START SMART ORIENTATION

Milwaukee	Monday, January 25
WWBIC-Milwaukee	6-8pm
West Allis	Tuesday, March 2
Tri-City National Bank	6-8pm

#### START SMART: BUSINESS PLANNING SERIES

Milwaukee	Mondays, February 1 - May 10
WWBIC-Milwaukee	6-9pm
West Allis	Tuesdays, March 9 - June 8
Tri-City National Bank	6-9pm

### Financing / Money Management

#### BUSINESS FINANCING SEMINAR

West Allis	Thursday, March 25
Landmark Credit Union of West Allis	6-7:30pm
Milwaukee	Wednesday, April 28
Washington Public Library	6-7:30pm

#### WI SAVES: BUILD WEALTH NOT DEBT

Milwaukee	Monday, May 17
WWBIC-Milwaukee	6-7:30pm

### Wealth Builders

#### BUDGETING 101

Milwaukee	Wednesday, February 24
Capitol Library	6-7:45pm

#### BUDGETING FOR A SINGLE FAMILY INCOME

Milwaukee	Wednesday, April 21
MLK Library	2-4pm

#### MONEY MATTERS

Milwaukee	Monday, June 7
WWBIC-Milwaukee	6-8pm

### Management / Operations

#### CERTIFICATION FOR WOMEN & MINORITY

<b>OWNED BUSINESSES</b>	
Milwaukee	Wednesday, March 10
WWBIC-Milwaukee	6-8pm

#### IMPROVING YOUR CASH FLOW

Wauwatosa	Thursday, April 15
Heartland Information Research, Inc.	6-9pm

#### KEEPING THE BOOKS

West Allis	Thursday, March 4
Tri-City National Bank	6-9pm

#### MARKETING IN A TOUGH ECONOMY

Milwaukee	Wednesday, March 31
WWBIC-Milwaukee	6-9pm

#### PRICING FOR PROFIT

Wauwatosa	Wednesday, May 19
Heartland Information Research, Inc.	6-9pm

#### TOP-NOTCH CUSTOMER SERVICE

Milwaukee	Tuesday, February 9
WWBIC-Milwaukee	6-9pm

### Technology

#### DESIGNING WEBSITES & ONLINE STRATEGIES

Milwaukee	Saturday, May 1
UWM Lubar Hall, N333	10-3pm

#### FUNDAMENTALS OF INTERNET MARKETING

Milwaukee	Thursday, April 8
WWBIC-Milwaukee	6-8pm

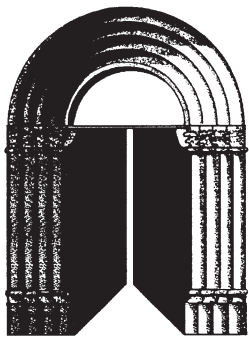
#### QUICKBOOKS™ 101

Classes held at WWBIC-Milwaukee from 9-Noon  
Saturday, March 27 & Saturday, May 1

#### QUICKBOOKS™ ADVANCED

Classes held at WWBIC-Milwaukee from 1-3pm  
Saturday, March 27 & Saturday, May 1

For more information or to register for classes, call (414) 263-5450 OR visit our website: [WWW.WWBIC.COM](http://WWW.WWBIC.COM)



WISCONSIN  
WOMEN'S  
BUSINESS  
INITIATIVE  
CORPORATION

# Starting or Growing a Business? Need a Business Loan?

## Who We Are

The Wisconsin Women's Business Initiative Corporation provides hands-on assistance to business owners through classes, one-on-one assistance, and access to capital through direct lending programs.

## Who We Assist

▸ Women *and* men throughout Wisconsin ▸ Start-up businesses ▸ Growing businesses

### Loan Services

Our staff is willing to help you identify what financial tools meet the needs of your small business. We understand traditional bank products, can describe appropriate non-traditional sources of capital and determine if guaranteed loan programs can be used. Ask us for assistance by making an appointment with a loan officer, send an email or enroll in one of the following programs.

#### "Can We Talk?" Sessions

Discuss your business plan and financing options with an experienced business consultant.

#### Business Financing Seminars

Gain an understanding of the financing options available and the steps necessary to apply for a loan. You will meet representatives from traditional and alternative financing organizations to learn which program will best suit your business financing needs.

#### Business Assistance Program

WWBIC loan clients have access to our corps of professional volunteers in areas such as legal, marketing and accounting. These volunteers work as consultants and mentors providing expertise as well as insight from their own experiences in operating small businesses.

### Loan Facts

- **Loan Size** – Up to \$100,000.
- **Interest Rate** – Fixed interest rates.
- **Terms** – Maturity depends on loan size and purpose. Maximum term of 72 months with no pre-payment penalty.
- **Collateral** – First lien on assets purchased with the proceeds of the loan and/or the assets of the business. Personal guarantee(s) of the owner(s) of the business. Pledge of personal assets of the business owner(s) may be required.
- **Loan Application Fee** – A non-refundable fee between \$50 to \$200, depending on the size of the loan request. (Additional closing fees will also be charged when the loan is closed).
- **Eligible Businesses** – For-profit businesses that follow SBA standards for business size and type.
- **Eligible Uses of Loan** – Machinery, equipment, furniture and fixtures, leasehold improvements, inventory, supplies and working capital.
- **Ineligible Use of Loan** – Loan proceeds cannot be used to purchase real estate or for business investment purposes.

Visit our Website for More Information!

▸ Business Plan Outline ▸ Loan Application ▸ Class Schedule ▸ Links to Other Business Planning Websites

[www.wwbic.com](http://www.wwbic.com)