

KENOSHA & RACINE



Business Education & Financial Awareness

January-June 2010

Contributing to the Bottom Line
Socially Responsible Organization (SRO)

Start Building Your Future

SOUTHEAST OFFICES

WWBIC Kenosha
600 52nd Street, Suite 130
Kenosha, WI 53140
262-654-1234, ext. 118

WWBIC Racine
506 7th Street
Racine, WI 53403
262-898-2940, ext. 2223

Business Start-Up Workshops

ARE YOU AN ENTREPRENEUR?

Thinking About Starting a Business?

Racine	Thursday, February 25	6-8pm
CEDCO of Racine		
Kenosha	Tuesday, March 9	6-8pm
CEDCO of Kenosha		

All Classes below are held at the Racine County Workforce Development Center in Room C.

Friday, January 15	10am-Noon
Friday, February 19	10am-Noon
Friday, March 19	10am-Noon
Friday, April 16	10am-Noon
Friday, May 14	10am-Noon
Friday, June 18	10am-Noon

¿PIENSA COMENZAR SU PROPIO NEGOCIO?

(Thinking About Starting a Business?)

Racine	Friday, May 7	10am-Noon
Racine County Workforce Development Center -Room C		

WILL MY BIZ IDEA WORK?

Racine	Thursday, March 25	6-8pm
CEDCO of Racine		
Kenosha	Tuesday, April 20	6-8pm
CEDCO of Kenosha		

SMALL BUSINESS DISCUSSION CIRCLES

All Classes held at WWBIC-Kenosha.

Tuesday, January 15	Noon - 1pm
Tuesday, February 2	Noon - 1pm
Tuesday, March 2	Noon - 1pm
Tuesday, April 6	Noon - 1pm
Tuesday, May 4	Noon - 1pm
Tuesday, June 1	Noon - 1pm

Business Planning Series

SMALL BIZ ORIENTATION

Kenosha	Thursday, February 4	6-8pm
WWBIC-Kenosha		
Racine	Monday, March 1	6-8pm
CATI—Auditorium		

SMALL BIZ: BUSINESS PLANNING SERIES

Offered in Collaboration with the Racine/Offered in Collaboration with the Racine/Kenosha SBDC Partnership. Fees discussed at Orientation.

10 Week Series:

Thursdays, February 11- April 15	
WWBIC-Kenosha	6-9pm

14 Week Series:

Mondays, March 8- June 7	
CATI - Auditorium	6-9pm

Financing / Money Management

BUSINESS FINANCE SEMINAR

Kenosha	Tuesday, February 23	6-8pm
Bank Mutual Kenosha		
Racine	Thursday, May 20	6-8pm
US Bank Racine		

FINANCIAL EDUCATION SERIES

All Classes held at the Racine County Workforce Development Center in Room E from 1-2:30pm.

BANKING 101	Monday, February 22
BUDGETING/SAVINGS	Monday, March 1
CHECKING IT OUT	Monday, March 8
TO YOUR CREDIT	Monday, March 15
CONSUMER LOANS	Monday, March 22
CREDIT/ID THEFT	Monday, March 29

MONEY MATTERS

2 Week Series

Racine	Tuesday, May 4	6-8pm
US Bank of Racine		

Racine	Tuesday, May 11	6-8pm
US Bank of Racine		

Management / Operations

BUSINESS BASICS OF ACCOUNTING

Kenosha	Wednesday, March 24	6-8pm
WWBIC-Kenosha		

CERTIFICATION FOR WOMEN & MINORITY OWNED BUSINESSES

Racine	Tuesday, May 18	6-8pm
CEDCO of Racine		

MARKETING IN A TOUGH ECONOMY

Racine	Tuesday, March 23	6-8pm
WWBIC-Racine/HOPES Center		

Burlington	Thursday, May 6	6-8pm
Burlington Gateway		

TOP NOTCH CUSTOMER SERVICE

Burlington	Thursday, April 22	6-8pm
Burlington Gateway		

Racine	Wednesday, May 12	6-8pm
WWBIC-Racine/HOPES Center		

Technology

QUICKBOOKS™ 101

Kenosha	Saturday, February 13	9am-Noon
WWBIC-Kenosha		

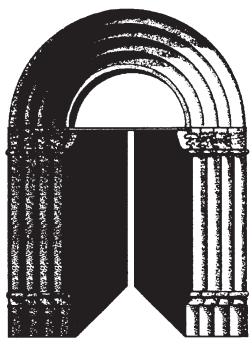
Kenosha	Wednesday, April 7	6-9pm
WWBIC-Kenosha		

QUICKBOOKS™ ADVANCED

Kenosha	Saturday, February 13	1-3pm
WWBIC-Kenosha		

For more information or to register for classes, call (262) 654-1234, ext 118

OR visit our website: 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