



35 and **THRIVING**

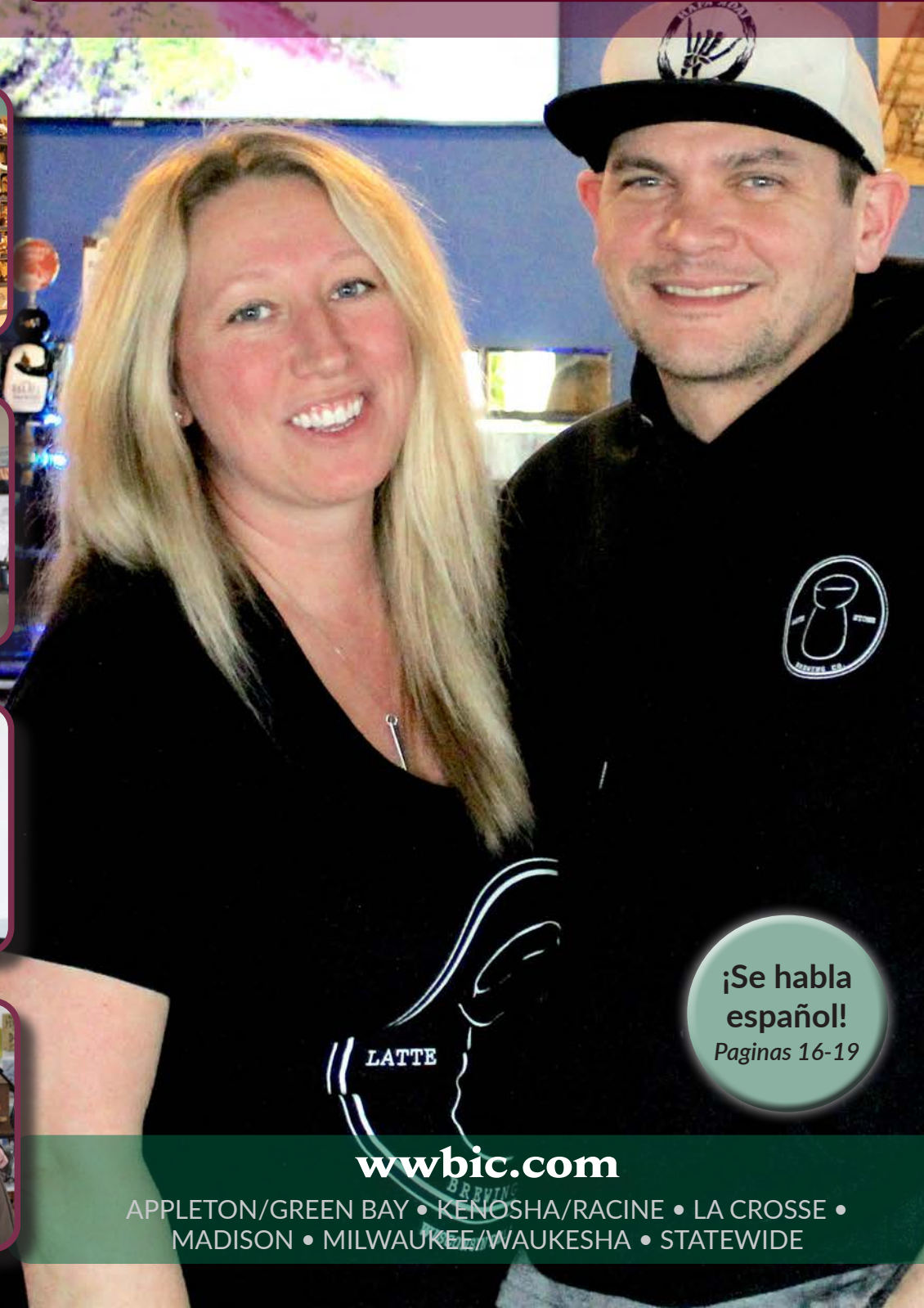
Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

WWBIC TRAINING & LENDING PROGRAMS CATALOG

July-December 2022

South Central Wisconsin

Greater Madison & Surrounding Area



¡Se habla
español!

Paginas 16-19

wwbic.com

APPLETON/GREEN BAY • KENOSHA/RACINE • LA CROSSE •
MADISON • MILWAUKEE/WAUKESHA • STATEWIDE

INTRODUCTION

INTRO

Welcome

About WWBIC

Contents

CALENDAR

TRAINING
PROGRAMS

LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU

Welcome from the WWBIC Leadership Team

Dear WWBIC Client,

It is our pleasure to present to you our July-December 2022 WWBIC Training & Lending Programs Catalog. Inside, you'll find details about the loans we provide to small businesses, as well as all the training programs we provide for entrepreneurs and our personal financial wellness training. WWBIC also provides an excellent technical assistance component to our loans in the form of one-on-one coaching from our fantastic small business consultants and volunteers.

We're celebrating our 35th anniversary this year, and we're so proud of the services WWBIC is able to provide in order to reduce the barriers to lending that exist for many of those looking to start or expand their own business. We're confident that whatever type of training, guidance, or assistance you need, you'll find something useful amongst our offerings. If there's anything you're looking for that you don't find here, please don't hesitate to reach out by calling us 414-263-5450 or email info@wwbic.com.

WWBIC is truly "35 and Thriving," and we look forward to serving you and our communities across Wisconsin for many years to come!



Wendy Baumann
President &
Chief Visionary
Officer



Jon Gaines
Vice President,
Business Services
& Finance



Kamaljit Jackson
Vice President,
Programs &
Operations



Christina Knudsen
Vice President,
Development &
Communications

WWBIC Can Assist You Through Every

Step 1 – Financial Wellness Training

See page 6

Learn how to reduce your debt, improve your credit, and save money to help get your business off the ground down the road.

Step 2 – Entrepreneurial Training Sessions

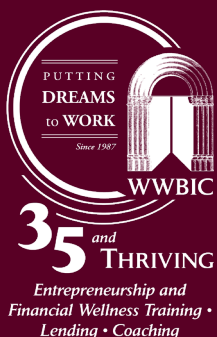
See pages 8-19

Create a business plan and increase your knowledge of accounting, marketing, getting your business certified, and more.

Step 3 – Crowdfunded Nano Loans from Kiva@WWBIC

See page 22

Get a 0% interest fee-free Kiva loan from \$1,000 to \$15,000. These loans require no credit score, collateral, business plan or financial statements.



About WWBIC

Who We Are

WWBIC is a leading innovative statewide economic development corporation that is "Putting Dreams to Work."

What We Do

We open the doors of opportunity by providing underserved individuals who are interested in starting, strengthening or expanding businesses with access to critical resources such as responsible financial products and quality business and personal financial training.

Who We Care About

WWBIC focuses on individuals who face barriers in accessing business financing and training support, including women, people of color, veterans, rural, and lower-wealth individuals.



WWBIC is AERIS-rated and is powered by the U.S. Small Business Administration (SBA)

SBA programs are offered to the public on a nondiscriminatory basis.

Table of Contents

CALENDAR OF EVENTS

Training Sessions Calendar	4
Other Dates of Note	5
Annual Celebration	5

TRAINING & FINANCIAL WELLNESS PROGRAMS

Financial Wellness Training	6
Wisconsin Saves	7
Exploring & Prospecting	
Entrepreneurs	8
Practicing Entrepreneurs	12
VBOC Training Sessions	14
Strong Women, Strong Coffee	15
Cup of Joe	15
Clases en Español	16
24/7 Online Resource Portal	20

LENDING

Lending Overview	21
Kiva@WWBIC.	22
VBOC@WWBIC.	22

COACHING

Small Business Consulting	23
Volunteers	23

DIRECTORY

HIGHLIGHTS

THANK YOU

INTRO

Welcome

About WWBIC
Contents

CALENDAR

TRAINING
PROGRAMS

LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU

Phase of Your Entrepreneurial Journey...

Step 4 – Business Loans from WWBIC

See page 21

WWBIC works with small businesses to provide loan capital from \$10,000 - \$250,000 & guides them through the loan process.

Step 5 – Free Coaching from Business Experts

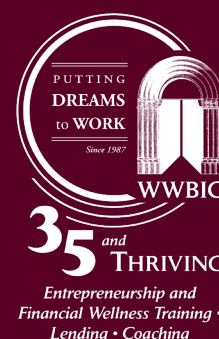
See page 23

All WWBIC loan clients receive free small business coaching from a WWBIC small business consultant and other volunteer business coaches.

Step 6 – Give Back to the Community

See pages 23 & 26

WWBIC couldn't succeed without the efforts of donors and volunteers. Help us put dreams to work for the next generation of entrepreneurs.



CALENDAR OF EVENTS

INTRO

CALENDAR

Training Calendar

Mark Your Calendar
Annual Celebration

TRAINING PROGRAMS

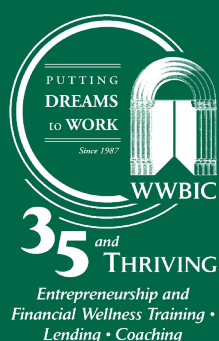
LENDING PROGRAMS

COACHING

CLIENT DIRECTORY

HIGHLIGHTS

THANK YOU



Training Sessions Calendar

JULY

7/7: Boots to Business Reboot (Half Day)
7/7: Boots to Business Reboot (Start of 7-Week Series)
7/9: QuickBooks Español
7/12: Start, Run, Grow Your Business
7/13: Human Resources – Recruiting & Hiring
7/14: Contabilidad I
7/18: Como Usar Facebook Para tu Negocio
7/18: Marketing Playbook
7/20: Human Resources – The Rules We Live By
7/20: What Would WWBIC Do?
7/21: Constitución de Una Sociedad
7/21: How to Become a Homeowner
7/23: Estrategias de Mercadeo En-Línea Para tu Negocio
7/25: El Movimiento de Dinero
7/28: Contabilidad II
7/28: Cup of Joe
7/30: So You Want to Start a Business

AUGUST

8/3: Human Resources – Performance Management
8/4: Introduction to Business Growth Acceleration
8/4: Poliza de Seguros Para tu Negocio
8/5: The ABCs of Business Planning
8/8: Que Puede Hacer WWBIC Por Ti?
8/10: Human Resources – Benefits and Insurance
8/10: Strong Women, Strong Coffee
8/13: Cashflow, Cashflow, Cashflow
8/16: En Que Productos o Servicios Se Tiene Que Pagar Sales Tax
8/18: Couponing & Meal Planning
8/20: Como Usar Facebook Para tu Negocio
8/20: How to Start a Home Care Business (Start of 2-Week Series)
8/22: El Plan de Negocios Esencial (start of weekly series)
8/29: So You Want to Start a Business
8/30: Start, Run, Grow Your Business

SEPTEMBER

9/1: Boots to Business Reboot (Start of 7-Week Series)
9/7: Introduction to Certification
9/10: Como Empezar un Carrito de Comida
9/12: Speaking Powerfully
9/13: The ABCs of Business Planning
9/13: Permisos y Licencias de Camiones de Comidas
9/14: Steps to Getting Your Business Certified
9/15: Guia Paso a Paso Para Obtener un Prestamo de WWBIC
9/15: The Power of Credit
9/19: Specialty Foods
9/20: Lista de Verificacion de Equipo de Camiones de Comida
9/21: Introduction to QuickBooks
9/21: My Business Is Certified; Now What?
9/23: Cashflow, Cashflow, Cashflow
9/26: Food Halls & Markets
9/28: Small Business – Access to Capital
9/28: Strong Women, Strong Coffee
9/29: Marketing Para Camiones de Comidas
9/29: Social Media Calendar/Content

OCTOBER

10/3: Food Trucks
10/4: Start, Run, Grow Your Business
10/5: Como Iniciar un Restaurante
10/6: What Would WWBIC Do?
10/8: Contabilidad I
10/10: Opening a Restaurant
10/11: So You Want to Start a Business
10/13: Cup of Joe
10/14: Post-COVID Cyber Security Threats
10/19: How to Start a Childcare Business (Start of 4-Week Series)
10/20: The ABCs of Business Planning
10/20: El Movimiento de Dinero
10/20: I Had a Foreclosure/Bankruptcy: Now What?
10/22: Contabilidad II
10/22: QuickBooks Level 1
10/27: Boots to Business Reboot (Half Day)
10/27: Como Calcular el Costo de Mano do Obra en tu Restaurante
10/31: How to Sell on Amazon

NOVEMBER

11/2: How to Start a Home Care Business (2-Week Series)
11/3: Boots to Business Reboot (Start of 7-Week Series)
11/3: Cashflow, Cashflow, Cashflow
11/5: Pasos Para un Negocio de Catering
11/7: Introduction to Kiva Lending
11/7: Scenario Planning for the Health of Your Business
11/9: Strong Women, Strong Coffee
11/10: QuickBooks Español
11/17: The Power of Credit
11/18: So You Want to Start a Business
11/19: Haciendo Resposteria y Panaderia Su Hogar
11/19: QuickBooks Level 2
11/21: How to Sell on Etsy & Redbubble
11/28: Pasos Para Abrir un Local Comercial

DECEMBER

12/1: The ABCs of Business Planning
12/3: Creciendo Su Empresa Artisanal
12/3: Manufacturing Resiliency
12/7: Cashflow, Cashflow, Cashflow
12/7: Strong Women, Strong Coffee
12/10: QuickBooks Level 3
12/12: How to Develop a Square Space and GoDaddy Website
12/13: Estrategias de Mercadeo En-Línea Para tu Negocio
12/15: Budgeting That Works

Register Now!

wwbic.com/trainings

608.257.5450

CALENDAR OF EVENTS

Mark Your Calendar

AUGUST

Black Business
Month

OCTOBER

Women's Small
Business Month

NOVEMBER

National Small
Business Month

NOV. 15

WWBIC Annual
Celebration

NOV. 26

Small Business
Saturday

NOV. 29

Giving
Tuesday

WWBIC Annual Celebration

Every year, WWBIC hosts an annual celebration in Milwaukee to shine a light on our clients and bring nationwide industry leaders to Wisconsin to help inspire and inform our funders, partners, community leaders and clients. Make plans now to attend the 2022 Annual Celebration on Tuesday, November 15th at the Potawatomi Hotel & Casino!

EXTRA, EXTRA!

WWBIC ANNUAL CELEBRATION



35 and
THRIVING

**SAVE THE
DATE**

November 15

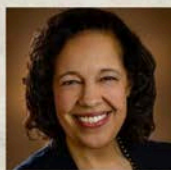
The WWBIC Times



Connie Evans



Daniel Betancourt



Lisa Mensah

**OPEN for
BUSINESS**

*Expanding Economic
Equity and Empowerment*

MILWAUKEE - Wisconsin Women's Business Initiative Corporation (WWBIC) will be presenting its 2022 annual celebration on November 15th at Potawatomi Hotel & Casino. National thought leaders Connie Evans, Dan Betancourt, and Lisa Mensah will be the featured speakers, sharing progress and needed action steps to increase opportunities for all in accessing affordable, responsible financial products and services.

Stay tuned for more details coming soon at
wwbic.com

**Connect with Us
on Social Media**



@WWBIC Across All Platforms

For more information or to register for training sessions, go to wwbic.com

INTRO

CALENDAR

Training
Calendar

**Mark Your
Calendar**

**Annual
Celebration**

TRAINING
PROGRAMS

LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



35 and
THRIVING

Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

TRAINING & FINANCIAL WELLNESS PROGRAMS

INTRO

CALENDAR

TRAINING PROGRAMS

Financial Wellness

Entrepreneurial Training
Veteran Training
Strong Women, Strong Coffee
Cup of Joe
Clases en Español
Online Portal

LENDING PROGRAMS

COACHING

CLIENT DIRECTORY

HIGHLIGHTS

THANK YOU



35 and THRIVING
Entrepreneurship and Financial Wellness Training • Lending • Coaching

Financial Wellness Training

All WWBIC financial wellness programs are available for **NO FEE** to attendees.



How to Become a Homeowner

In Partnership with JP Morgan Chase

July 21st 12:00-1:00pm ONLINE

In this training, we will walk through the process of what it takes to become a homeowner. You will learn all the steps in the home buying process, including how much you can afford, what financing options are available, how to become preapproved, and how to successfully negotiate in the purchasing process.

I Had a Foreclosure/Bankruptcy: Now What?

October 20th 6:00-7:00pm ONLINE

A major setback like a foreclosure or bankruptcy can be devastating and leave you feeling helpless. There is life after these financial setbacks. Come learn key principles that will help rebuild your life, refurbish your bank accounts, and reignite your dreams.

Coupons and Meal Planning

August 18th 6:00-7:00pm ONLINE

Get creative to stay within your household budget! Learn how to use coupons and meal-prep strategies to save money.

The Power of Credit

In Partnership with JP Morgan Chase

September 15th 12:00-1:00pm ONLINE

November 17th 12:00-1:00pm ONLINE

The purpose of having a great credit score goes beyond low interest rates. It holds weight in every financial and business decision made on your behalf. In this training, you will learn what it takes to establish and maintain a great credit score and how and when to use it. You'll learn the steps to improve your credit score, no matter where you start.

Budgeting That Works

December 15th 6:00-7:00pm ONLINE

Analyzing and understanding where you are spending and saving your monthly income is one of the most important things you can do. Whether you are making a budget for yourself, your household, or your business, a budget is your road map to reach your financial goals. Join us to learn how to spend within your means, and still plan!

Register Now!

wwbic.com/trainings

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TRAINING & FINANCIAL WELLNESS PROGRAMS

Wisconsin Saves

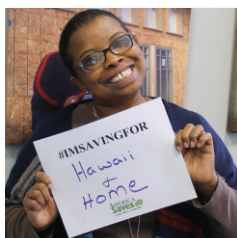
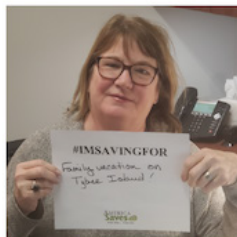
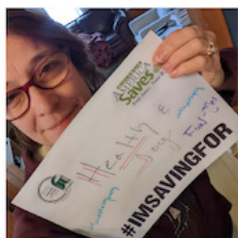
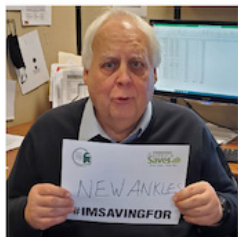
Wisconsin Saves, the local initiative of the national **America Saves**, is a social marketing campaign that encourages individuals to save money, reduce debt, and build wealth. Our goal is to reach as many Wisconsinites as possible with one powerful message: ***saving more will build wealth!***

Across the country, we want to help create a nation of savers not spenders. More than 300,000 people just like you are proving that you don't have to be rich to build wealth.

Wisconsin Saves provides tips and tools to help you set goals, pay off debt, and start saving today.

Overall management of the America Saves campaign is provided by the Consumer Federation of America. Numerous partners are joining WWBIC to spread the message, including Wisconsin State Treasurer Sarah Godlewski. Additionally, awareness of the campaign continues to grow through several collaborative partnerships with financial institutions, appearances at community events, and proclamations from various state officials.

You can become a Wisconsin Saver at wwbic.com/savings-pledge



WWBIC Employees Are Wisconsin Savers!



americasavesweek.org • [#imsavingfor](https://twitter.com/imsavingfor)

INTRO

CALENDAR

TRAINING PROGRAMS

Financial
Wellness

Entrepreneurial
Training

Veteran Training

Strong Women,
Strong Coffee

Cup of Joe

Clases en
Español

Online Portal

LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



35 and THRIVING
Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

For more information or to register for training sessions, go to wwbic.com

TRAINING & FINANCIAL WELLNESS PROGRAMS

INTRO

CALENDAR

TRAINING PROGRAMS

Financial
Wellness

Entrepreneurial
Training

Veteran Training

Strong Women,
Strong Coffee

Cup of Joe

Clases en
Español

Online Portal

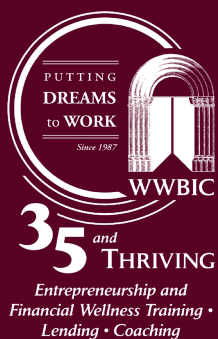
LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



Exploring & Prospecting Entrepreneurs

You must pre-register for all WWBIC training sessions at wwbic.com

What Would WWBIC Do?

July 20th	9:00-10:00am	IN PERSON
October 6th	8:00-9:00am	ONLINE

Join us & learn what services WWBIC offers such as: quality business training, business loans, one-on-one coaching support, and financial wellness training. Whether you are exploring, prospecting, or are a practicing entrepreneur, let us guide you to pivot, grow, or strengthen your business and your financial wellness. NO FEE

So You Want to Start a Business

July 30th	10:00-11:00am	ONLINE
August 29th	12:00-1:00pm	IN PERSON
October 11th	6:00-7:00pm	ONLINE
November 18th	12:00-1:00pm	ONLINE

Is entrepreneurship for you? Join us to learn what it takes to start and run a business. NO FEE

ABC's of Business Planning

August 5th	12:00-1:00pm	ONLINE
September 13th	6:00-7:00pm	ONLINE
October 20th	9:00-10:00am	IN PERSON
December 1st	8:00-9:00am	ONLINE

Your business plan is key for launching, managing, and growing your business and necessary to secure business financing. Join us to learn why a strong business plan is vital and where to find the resources to help you successfully complete your plan. NO FEE

Start, Run, Grow Your Business 9-Week Business Planning Series

July 12th	6:00-9:00pm	ONLINE
August 30th	6:00-9:00pm	ONLINE
October 4th	6:00-9:00pm	ONLINE

In nine weeks (including graduation), learn the basics of developing and completing a business plan in order to run a successful business. This virtual series utilizes the online LivePlan and Zoom platforms. Access to a computer and basic technology skills are required. FEE: \$225**

**Scholarships and reduced fees available. Space is limited and a deposit is required to secure a spot.

Cashflow, Cashflow, Cashflow

August 13th	10:00-11:00am	ONLINE
September 23rd	12:00-1:00pm	ONLINE
November 3rd	6:00-7:00pm	ONLINE
December 7th	12:00-1:00pm	IN PERSON

When it comes to owning a business, understanding how cash flows in and out of your business, how to complete a cashflow statement, and how to review cashflow and projections are vital to your success. Join us and learn how to enhance your business's financial strategy and decrease financial risk. NO FEE

A Note on Training Sessions

All in-person trainings noted in this guide take place at WWBIC's regional office at the address provided below. All online sessions are held via Zoom, and a link will be provided to registrants before the start of the training session.

Location:

2300 S Park St Suite 113, Madison

If you wish to attend an in-person training online, or you have other questions, please contact us at info@wwbic.com or call 608-257-5450

Connect with Us on Social Media



@WWBIC Across All Platforms

TRAINING & FINANCIAL WELLNESS PROGRAMS

FOOD-BASED BUSINESS TRAINING SESSIONS

In partnership with Food & Beverage Wisconsin (FAB) and/or Wisconsin Restaurant Association (WRA)

Specialty Foods: Get Your Product on a Shelf

September 19th 6:00-7:30pm ONLINE

Are you known by family and friends for that favorite barbeque sauce or those amazing cookies? The specialty food business is about getting your product on the shelf and in the hands of the consumer. Knowledge of safe food-handling practices, licensing, health regulations, and product liability laws will be covered, and industry experts will answer all your questions. NO FEE

Food Halls and Markets: Explore the Benefits of Taking Your Food Business to a Marketplace

September 26th 6:00-7:30pm ONLINE

Are you looking for unique ways to start a food-based business? Come learn the advantages and opportunities of opening your business in a food hall or market. Industry experts will cover a wide range of topics including cost structure, risks, benefits, licensing, knowledge sharing, and best practices. NO FEE

Food Trucks: Take Your Passion for Food on the Road

October 3rd 6:00-7:30pm ONLINE

Is starting a food truck business in your future? Before spending any of your dollars or time, come learn from experts and discover if this industry is right for you. You will learn the Success Formula, including the role of your business plan, customer experience, licensing, and unique business niche. NO FEE

Opening a Restaurant: What You Need to Know

October 10th 6:00-7:00pm ONLINE

Thinking about taking the leap of turning your "home cooking skills" into a full-blown restaurant? Come learn from expert restauranteurs and get your questions answered. Learn the steps to get licensed, and how to plan, start, and succeed in the restaurant industry. NO FEE



Huma - White Jasmine, Madison

For more information or to register for training sessions, go to wwbic.com

INTRO

CALENDAR

TRAINING PROGRAMS

Financial
Wellness

Entrepreneurial
Training

Veteran Training

Strong Women,
Strong Coffee

Cup of Joe

Clases en
Español

Online Portal

LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



35 and THRIVING
Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

TRAINING & FINANCIAL WELLNESS PROGRAMS

INTRO

CALENDAR

TRAINING PROGRAMS

Financial
Wellness

Entrepreneurial Training

Veteran Training

Strong Women,
Strong Coffee

Cup of Joe

Clases en
Español

Online Portal

LENDING PROGRAMS

COACHING

CLIENT DIRECTORY

HIGHLIGHTS

THANK YOU



35 and **THRIVING**
Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

Exploring & Prospecting Entrepreneurs

CHILDCARE & RESIDENTIAL SERVICES TRAINING SESSIONS

How to Start a Childcare Business 4-Week Series

October 19th	6:00-7:30pm	ONLINE
October 26th	6:00-7:30pm	ONLINE
November 2nd	6:00-7:30pm	ONLINE
November 9th	6:00-7:30pm	ONLINE

There have been many changes in the child care industry. This four-part series outlines the basic topics and steps involved in starting and operating a childcare business. Experts will guide you on examining operational elements, licensing requirements and regulations, and the steps it takes to get started. NO FEE

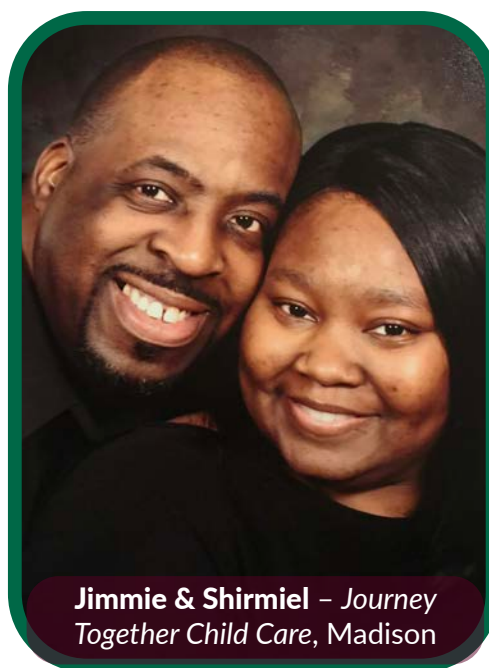
How to Start a Home Care Business 2-Week Series

August 20th	6:00-7:30pm	ONLINE
August 27th	6:00-7:30pm	ONLINE

There have been many changes in the home care industry. This two-part series outlines the basic topics and steps involved in starting and operating a home care business. Experts will guide you on examining operational elements, licensing requirements and regulations, and the steps it takes to get started. NO FEE

SESSIONS ANYTIME, ANYWHERE

Can't make it to a training session? No problem! Many WWBIC sessions are available "on-demand." See something you would like to take? Call **414.395.4546** & request an on-demand training.



Jimmie & Shirmiel – Journey
Together Child Care, Madison

TRAINING & FINANCIAL WELLNESS PROGRAMS



Forrest – Metric Forrest Studio, Madison

QUICKBOOKS ACCOUNTING SOFTWARE SERIES

Introduction to QuickBooks

September 21st 12:00-1:00pm IN-PERSON

Join us to explore QuickBooks Online. You will learn about its capabilities and find out if it's right for your business. NO FEE

QuickBooks Level 1

October 22nd 9:00-10:30am ONLINE

Join QuickBooks Level 1 for an introduction to setting up QuickBooks Online, navigating the program, and basic functions. FEE: \$25

QuickBooks Level 2

November 19th 9:00-10:30am ONLINE

Join QuickBooks Level 2 for a hands-on learning opportunity that will cover basic accounting terms, linking bank and credit card accounts, a variety of workflows, and generating accounts. FEE: \$25

QuickBooks Level 3

December 10th 9:00-10:30am ONLINE

The Level 3 course will cover topics provided by Level 2 participants including more advanced functionalities and other areas for additional learning. FEE: \$25

LENDING SERIES

Introduction to Kiva Lending

November 7th 12:00-1:00pm IN-PERSON

Learn about Kiva@WWBIC and the unique system of social underwriting. Kiva US offers crowdfunded business loans from \$1,000 to \$15,000 that are 0% interest and fee-free. Kiva loans require no minimum credit score, collateral, business plan, or financial statements. NO FEE

See page 22 for more details on Kiva

Small Business Access to Capital

In Partnership with Huntington Bank

September 28th 12:00-1:00pm ONLINE

In this workshop, you will learn the different types of capital resources, how to be application and loan ready, how to interview and be interviewed by a banker, and how to present to a loan committee. Bank and WWBIC lending experts will lead the session and answer all your questions. NO FEE

INTRO

CALENDAR

TRAINING PROGRAMS

Financial
Wellness

Entrepreneurial
Training

Veteran Training

Strong Women,
Strong Coffee

Cup of Joe

Clases en
Español

Online Portal

LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



35 and **THRIVING**
Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

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TRAINING & FINANCIAL WELLNESS PROGRAMS

INTRO

CALENDAR

TRAINING PROGRAMS

Financial
Wellness

Entrepreneurial Training

Veteran Training

Strong Women,
Strong Coffee

Cup of Joe

Clases en
Español

Online Portal

LENDING PROGRAMS

COACHING

CLIENT DIRECTORY

HIGHLIGHTS

THANK YOU



35 and **THRIVING**
Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

Practicing Entrepreneurs



Donella & Josh – The Circa Room, Madison

Scenario Planning for the Health of Your Business

November 7th 6:00-7:00pm ONLINE

In an ever-changing world, scenario planning is vital to the success of your business. Business owners must plan for both positive and challenging situations. In this training, you will learn how to look at future scenarios, how to identify threats, trends, and potential growth areas, and how to build strategies and procedures for successful long-term outcomes. NO FEE

Manufacturing Resiliency: Expediate Recovery & Gain Competitive Advantage

December 3rd 10:00am-12:00pm ONLINE

Manufacturing businesses were faced with many challenges during the pandemic. Although every manufacturer faced its own unique experience, supply chain issues, demand changes, rising costs, and federal and international regulations have been consistent challenges for most manufacturers. In this training, a manufacturing expert will provide information on how to thrive post pandemic, and a panel of successful manufacturers will share best practices. Time will also be allotted for Q & A. NO FEE

Post-COVID Cyber Security Threats: Is Your Business Protected?

October 14th 12:00-1:00pm ONLINE

This training will focus on cybersecurity for micro and small businesses in the post pandemic landscape. Small businesses have become increasingly vulnerable to cyberattacks, ransomware attacks, and phishing. In this session, you will learn about cybersecurity threats, best practices to avoid an attack, and cybersecurity tools available to protect your business. NO FEE

Introduction to Business Growth Acceleration

August 4th 12:00-1:00pm IN PERSON

Join us for an overview of WWBIC's 10-week Growth Accelerator and learn how it will help you to strengthen and grow your business! If you are ready to scale your existing small or micro business and to gain a deeper understanding of your value proposition and customer base, this introduction training is recommended for you. After this mandatory training, interested business owners will need to apply for the 10-week Growth Accelerator series. NO FEE

TRAINING & FINANCIAL WELLNESS PROGRAMS

CERTIFICATION SERIES

Certifying your business as a Disadvantaged Business Enterprise (DBE), Minority-Owned Business Enterprise (MBE), Women-Owned Business Enterprise (WBE), and/or Service-Disabled Veteran-Owned Business Enterprise (DVBE), can have a huge impact on the growth of your business. In this series, experts from the DOA and WBDE will share detailed information on the various types of certifications, certification requirements, business opportunities, and tips for successfully bidding on government contracts. NO FEE

Introduction to Certification

September 7th 12:00-1:00pm ONLINE

Steps to Getting Your Business Certified

September 14th 12:00-1:00pm ONLINE

My Business Is Certified; Now What?

September 21st 12:00-1:00pm ONLINE

HUMAN RESOURCE SERIES

A business owner's focus is on running the business. However, as the business grows, the need to attract, hire and retain employees becomes critical. The owner must understand policies, procedures, legal requirements, benefits, and performance management, as all are vital to the success of the business. Join us and learn from expert HR professionals. NO FEE

Recruiting & Hiring

July 13th 6:00-7:00pm ONLINE

The Rules We Live By

July 20th 6:00-7:00pm ONLINE

Performance Management

August 3rd 6:00-7:00pm ONLINE

Benefits and Insurance for Micro-Businesses

August 10th 6:00-7:00pm ONLINE

MARKETING & e-COMM MONDAYS

Join us for WWBIC's exciting Marketing and e-Comm Mondays. Learn how to leverage and use different marketing strategies and digital platforms, no matter the size of your business. Come ready for an insightful conversation with a leading marketing or e-Commerce expert. NO FEE

Marketing Playbook

July 18th 12:00-1:00pm ONLINE

Speaking Powerfully: Maximize Your Public Speaking

September 12th 12:00-1:00pm ONLINE

How to Create Your Social Media Calendar & Content Library

September 29th 12:00-1:00pm ONLINE

How to Sell on Amazon

October 31st 12:00-1:00pm ONLINE

How to Sell on Etsy & Redbubble

November 21st 12:00-1:00pm ONLINE

How to Develop a Square Space and Go Daddy Website

December 12th 12:00-1:00pm ONLINE

INTRO

CALENDAR

TRAINING PROGRAMS

Financial Wellness

Entrepreneurial Training

Veteran Training

Strong Women, Strong Coffee

Cup of Joe

Clases en Español

Online Portal

LENDING PROGRAMS

COACHING

CLIENT DIRECTORY

HIGHLIGHTS

THANK YOU



35 and THRIVING
Entrepreneurship and
Financial Wellness Training •
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For more information or to register for training sessions, go to wwbic.com

TRAINING & FINANCIAL WELLNESS PROGRAMS

INTRO

CALENDAR

TRAINING PROGRAMS

Financial
Wellness

Entrepreneurial
Training

Veteran Training

Strong Women,
Strong Coffee

Cup of Joe

Clases en
Español

Online Portal

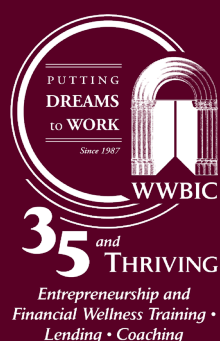
LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



Training Sessions for Veterans (VBOC@WWBIC)

Powered by the U.S. Small Business Administration, the Veterans Business Outreach Center (VBOC) Program is designed to provide entrepreneurial development services such as business training, counseling and resource partner referrals to transitioning service members, veterans, National Guard & Reserve members and military spouses interested in starting or growing a small business.

WWBIC is honored to be one of the U.S. Small Business Administration's Veterans Business Outreach Centers (VBOC) providing business development services in Wisconsin, Illinois and Minnesota to men and women who are:

- **Active duty** service members, including Guard and Reserve
- **Veterans**
- **Family members** of the above

See page 22 for veteran loan program details

Contact VBOC@WWBIC at:

Email vboc@wwbic.com

Online wwbic.com/veterans

Facebook facebook.com/VBOCatWWBIC



Boots to Business: Reboot

Meant for Post-Transition Veterans

Half-Day Training Sessions

July 7th	9:00am-1:00pm	HYBRID
October 27th	9:00am-1:00pm	HYBRID

Seven-Week Training Session Series

Thursdays	11:30am-12:00pm	ONLINE
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Weekly from July 7th - August 18th

Weekly from September 1st - October 6th

Weekly from November 3rd - December 15th

Boots to Business Reboot is an entrepreneurial training program offered by the U.S. Small Business Administration (SBA). The training provides an overview of entrepreneurship and applicable business ownership fundamentals. This training is offered in two different timeframes, a 7-week 30-minute series and a half-day hybrid option. Veterans of all eras, active duty service members (including National Guard and Reserve), and spouses are eligible to participate. NO FEE

Presented by VBOC@WWBIC

Powered by the U.S. Small Business Administration

U.S. SMALL BUSINESS ADMINISTRATION



TRAINING & FINANCIAL WELLNESS PROGRAMS

Strong Women, Strong Coffee

Fueled by entrepreneurs, this FREE seminar will feature a live interview with a strong woman who has achieved success in business or entrepreneurship. The audience will hear her story of success and feel a connection with other strong women on their own journeys, finding inspiration along the way.



All are welcome. Join us to connect with other entrepreneurs and get inspired.

August 10th	8:00-9:00am	IN PERSON
September 28th	8:00-9:00am	IN PERSON
November 9th	8:00-9:00am	ONLINE
December 7th	8:00-9:00am	ONLINE

For speaker information, please visit our website at

[wwbic.com/
strong-women-strong-coffee](http://wwbic.com/strong-women-strong-coffee)

Cup of Joe

Fueled by entrepreneurs, this FREE networking event is for people who are focused on growing their business, expanding their business networks, and getting fresh ideas for their business. This networking event will feature a local speaker and his journey!

All are welcome. Join us to connect with other entrepreneurs and get inspired.

July 28th	8:00-9:00am	ONLINE
October 13th	8:00-9:00am	IN PERSON

For speaker information, visit our website at

wwbic.com/cup-of-joe



Looking for More?

Look through this guide or visit our website for our full list of trainings & events at wwbic.com/trainings

For more information or to register for training sessions, go to wwbic.com

INTRO

CALENDAR

TRAINING PROGRAMS

Financial Wellness

Entrepreneurial Training

Veteran Training

Strong Women, Strong Coffee

Cup of Joe

Clases en Español

Online Portal

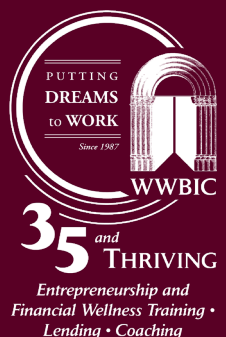
LENDING PROGRAMS

COACHING

CLIENT DIRECTORY

HIGHLIGHTS

THANK YOU



PROGRAMAS DE CAPACITACIÓN Y BIENESTAR FINANCIERO

INTRODUCCIÓN

CALENDARIO

PROGRAMAS DE
ENTRENAMIENTO

Bienestar
Financiero

Formación
Emprendedora

Entrenamiento
de veteranos

Mujeres Fuertes,
Café Fuerte

Taza de Café

**Clases en
Español**

Portal en línea

PRÉSTAMO
PROGRAMAS

ENTRENAMIENTO

CLIENTE
DIRECTORIO

DESTACAR

GRACIAS



35^a
PROSPERANDO
Emprendimiento y Bienestar
Financiero • Entrenamiento •
Préstamos • Tutoría

16

Clases en Español

EMPEZANDO UN NEGOCIO

Que Puede Hacer WWBIC Por Ti?

8 de agosto 5:00-6:00pm EN-LINEA

Aprenda sobre los servicios que WWBIC puede ofrecerle, incluyendo información sobre los cursos en educación para pequeños negocios y sobre los recursos financieros disponibles para todo tipo de negocio existente o en planes de ejecución. GRATIS

Guia Paso a Paso Para Obtener un Prestamo de WWBIC

15 de septiembre 6:00-7:00pm EN-LINEA

El proceso de obtener un préstamo para su negocio puede intimidar en un principio: conlleva un compromiso serio por tu parte, pero también puede hacerte la vida más fácil si sabes manejarlo adecuadamente. En esta clase te explicamos como hacerlo paso a paso y te ayudamos a que el proceso sea más fácil. GRATIS

Constitución de Una Sociedad

21 de julio 6:00-7:30pm EN-LINEA

La constitución de una sociedad es una de las primeras actividades para la creación de un negocio y permite a una persona o a un grupo de ellas, organizar su negocio por medio de la definición de una serie de aspectos como son, la determinación del objeto social, la especificación del capital social y la participación de los socios en él, la división de roles, la delegación de derechos y la responsabilidad de cada uno de los socios en el funcionamiento de la sociedad, entre otros. Aprenda si este tipo de constitución le conviene a su negocio. GRATIS

Poliza de Seguros Para tu Negocio

4 de agosto 6:00-7:30pm EN-LINEA

Como dueño de una pequeña empresa, trabajas duro para tener éxito. Lo último que deseas es que pase algo que te atrase financieramente. Entiende que tu negocio es único, y hay opciones para la protección que abordan los riesgos específicos para tu negocio. Aprende sobre la póliza que más le conviene a tu pequeño negocio. GRATIS

En Que Productos o Servicios Se Tiene Que Pagar Sales Tax

16 de agosto 7:00-8:30pm EN-LINEA

Cómo funciona los sales tax en Wisconsin. Cada estado tiene un conjunto único de reglas y regulaciones cuando se trata de WI no se tiene que pagar taxes en todo por igual. Aprenda como funciona esto en los productos y servicios. GRATIS

El Movimiento de Dinero

25 de julio 6:00-7:30pm EN-LINEA

20 de octubre 6:00-7:30pm EN-LINEA

Cuando se trata de ser dueño de un negocio, comprender cómo entra y sale el efectivo de su negocio, cómo completar un estado de flujo de efectivo y cómo revisar el flujo de efectivo y las proyecciones son vitales para su éxito. Únase a nosotros y aprenda cómo mejorar la estrategia financiera de su negocio y disminuir el riesgo financiero. GRATIS



Conéctese con WWBIC en las redes sociales en
facebook.com/wwbicspanish

INTRODUCCIÓN

CALENDARIO

PROGRAMAS DE
ENTRENAMIENTO

Bienestar
Financiero

Formación
Emprendedora

Entrenamiento
de veteranos

Mujeres Fuertes,
Café Fuerte

Taza de Café

Clases en
Español

Portal en línea

PRÉSTAMO
PROGRAMAS

ENTRENAMIENTO

CLIENTE
DIRECTORIO

DESTACAR

GRACIAS



35 y PROSPERANDO
Emprendimiento y Bienestar
Financiero • Entrenamiento •
Préstamos • Tutoría



ADMINISTRANDO UN NEGOCIO

Pasos Para Abrir un Local Comercial

28 de noviembre 5:00-6:00pm EN-LINEA

En este taller te explicaremos de la manera más clara y sencilla cuáles son los trámites que debes llevar a cabo para abrir al público tu propio negocio sin que se convierta en un verdadero calvario. Responderemos a las siguientes preguntas:

- ¿Qué necesidades tengo?
- ¿Son todos los locales válidos para montar mi negocio?
- ¿Cuáles son los trámites necesarios para empezar a trabajar?
- ¿Qué permisos debo solicitar para abrir?
- Y más.

GRATIS

Contabilidad I

14 de julio 5:00-7:00pm EN-LINEA

8 de octubre 10:00am-12:00pm EN-LINEA

Introducción a la contabilidad, conceptos básicos de Activo, Pasivo, Patrimonio Neto, Pérdidas y Ganancias. Diferentes Estados Contables. Estado Financiero o de Pérdidas y Ganancias (utilizara hoja de Excel). GRATIS

Contabilidad II

28 de julio 5:00-7:00pm EN-LINEA

22 de octubre 10:00am-12:00pm EN-LINEA

La contabilidad es una herramienta para la toma de decisiones sobre tu negocio. Usando una hoja de cálculo Excel elaboraremos un Estado de Flujo de Fondos (Cash-flow) y explicaremos la utilidad que tiene esta hoja para todos los empresarios. GRATIS

El Plan de Negocios Esencial

Los Lunes 6:00-9:00pm HIBRIDO

Semanal del 22 de agosto al 7 de noviembre

El plan de negocios es un documento escrito que incluye básicamente los objetivos de su empresa y las estrategias para conseguirlos. Obtén una introducción abarcada de como emprender una pequeña empresa. Esta serie de 11 semanas ofrece una amplia perspectiva sobre todos los aspectos de iniciar y administrar tu propio negocio. Se proveerá información completa sobre financiación empresarial y propiedad empresarial, estudios de mercadeo, estrategias de comercialización, mantenimiento de registros y flujo de caja. COSTO \$125

PROGRAMAS DE CAPACITACIÓN Y BIENESTAR FINANCIERO

INTRODUCCIÓN

CALENDARIO

PROGRAMAS DE
ENTRENAMIENTO

Bienestar
Financiero

Formación
Emprendedora

Entrenamiento
de veteranos

Mujeres Fuertes,
Café Fuerte

Taza de Cafe

Clases en
Español

Portal en línea

PRÉSTAMO
PROGRAMAS

ENTRENAMIENTO

CLIENTE
DIRECTORIO

DESTACAR

GRACIAS



35 y PROSPERANDO
Emprendimiento y Bienestar
Financiero • Entrenamiento •
Préstamos • Tutoría

Clases en Español

HACIENDO CRECER UN NEGOCIO

Como Usar Facebook Para tu Negocio

18 de julio 6:00-8:00pm HIBRIDO
20 de agosto 10:00am-12:00pm EN-LINEA

Facebook es la red social donde mejor funciona la publicidad. Ofrece una gran cantidad de opciones para segmentarla. Cuenta con varios formatos publicitarios adaptables a tu negocio. En esta clase aprenderás hacer una página de Marketing de Facebook, Páginas, grupos, ads y más. GRATIS

Creciendo Su Empresa Artesanal

3 de diciembre 10:00am-12:00pm EN-LINEA

¿Estás listo para vivir de su oficio/su artesanía? Aprenda a diseñar un plan financiero, expandir la producción, automatizar la distribución, abordar asuntos legales y mucho más para crear su empresa artesanal. GRATIS

¡REGÍSTRATE AHORA!

wwbic.com/trainings

608.257.5450

QuickBooks Español

9 de julio 10:00am-12:00pm HIBRIDO
10 de noviembre 6:00-8:00pm HIBRIDO

La estructura de costos de tu negocio es fundamental para asegurar que todo marche como esperas. Instrúyete en cómo realizarla esta estructura paso a paso. aprenderás a definir tus costos fijos y costos variables y lo más importante; ¡como establecer el punto de éxito! GRATIS

Estrategias de Mercadeo En-Línea Para tu Negocio

23 de julio 10:00am-12:00pm EN-LINEA
13 de diciembre 5:00-6:30pm EN-LINEA

Las estrategias de marketing son esenciales para cualquier empresa, sea cual sea el tipo de productos o servicios que ofrece su negocio, ya que son un eslabón de la cadena de valor. Aprende aquí qué son y cómo implementar las que van mejor con el negocio que manejas. GRATIS

CLASES PARA INICIAR UN FOOD TRUCK

Como Empezar un Carrito de Comida

10 de septiembre 10:00am-12:00pm EN-LINEA

Información sobre como tener un carrito ambulante y los requerimientos de los condados, el condado de Dane en específico, como también todos los documentos necesarios para los permisos requeridos y como tener acceso de las incubadoras como el FEED. GRATIS

Lista de Verificación de Equipo de Camiones de Comida

20 de septiembre 6:00-7:30pm EN-LINEA

Una vez que compre un camión de comida, su próximo paso es elegir qué tipo de equipo pondrá en él. Ya sea que su camión de comida tenga equipo existente o esté comenzando desde cero, es importante aprovechar al máximo su espacio compacto y asegurarse de que tendrá todo lo que su negocio necesita. Aprenda que equipo necesita su camión. Proporcionamos una lista completa de equipos para camiones de comida para ayudarlo a preparar su camión para el servicio. GRATIS

NEGOCIOS DE ALIMENTOS

Como Iniciar un Restaurante

5 de octubre 6:00-7:30pm HIBRIDO

Hay algunas licencias y permisos que son absolutamente necesarios para abrir un restaurante. El no obtenerlos puede resultar en multas de varias agencias o incluso impedirle abrir su ubicación. Aprenda como iniciar un restaurante de la manera correcta. GRATIS

Como Calcular el Costo de Mano de Obra en tu Restaurante

27 de octubre 6:00-7:30pm EN-LINEA

Dirigir un restaurante tiene sus propios desafíos. Hay varias cosas que hay que considerar para mantener el negocio en funcionamiento, la gestión de los costos es una de las más importantes. En este artículo, obtendrá respuestas a: ¿Cuáles son los costos principales de un restaurante? ¿Cómo se calculan los costos de un restaurante? ¿Cuál es la relación ideal de costo de la prima? ¿Por qué debería preocuparme por los costos principales de mi restaurante? GRATIS

Marketing Para Camiones de Comidas

29 de septiembre 6:00-7:30pm EN-LINEA

Aprenda maneras de fortalecer la presencia de mercadeo para un camión de comida • Establecer una marca sólida • Establecer un sitio web • Entrar en las redes sociales para promover tu camión de comida. GRATIS

Permisos y Licencias de Camiones de Comidas

13 de septiembre 6:00-7:30pm EN-LINEA

Absolutamente todos los Food Trucks deben contar con sus licencias. Aprenda que permisos y licencias necesita para su camión de comida. GRATIS

Pasos Para un Negocio de Catering

5 de noviembre 10:00am-12:00pm EN-LINEA

¡Si estas cocinando de casa esta clase es para ti! Aquí te explicaremos como poner en marcha tu negocio de Catering de Comida, donde puedes cocinar y que requisitos tienes. Que costo real vas a tener y que obligaciones impositivas tendrás. Se proporcionará un listado organizado de todos los pasos a seguir y su análisis. GRATIS

Haciendo Reposteria y Panaderia Desde Su Hogar

19 de noviembre 10:00am-12:00pm EN-LINEA

El proceso de cómo iniciar un negocio de repostería/panadería hogareña. El taller incluye información de que se puede cocinar, cuáles son los requisitos, como debe manejar y comercializar su producto, que permisos y licencias son requeridas o no para hacerlo en el estado de Wisconsin. GRATIS



Olga – I Love Tamales, Racine

INTRODUCCIÓN

CALENDARIO

PROGRAMAS DE
ENTRENAMIENTO

Bienestar
Financiero

Formación
Emprendedora

Entrenamiento
de veteranos

Mujeres Fuertes,
Café Fuerte

Taza de Cafe

Clases en
Español

Portal en línea

PRÉSTAMO
PROGRAMAS

ENTRENAMIENTO

CLIENTE
DIRECTORIO

DESTACAR

GRACIAS



35^a PROSPERANDO
Emprendimiento y Bienestar
Financiero • Entrenamiento •
Préstamos • Tutoría

TRAINING & FINANCIAL WELLNESS PROGRAMS

INTRO

CALENDAR

TRAINING PROGRAMS

Financial
Wellness

Entrepreneurial
Training

Veteran Training

Strong Women,
Strong Coffee

Cup of Joe

Clases en
Español

Online Portal

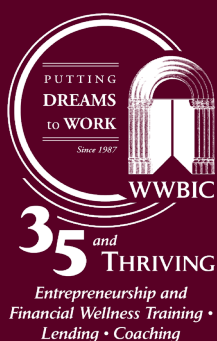
LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



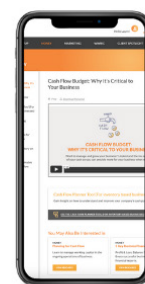
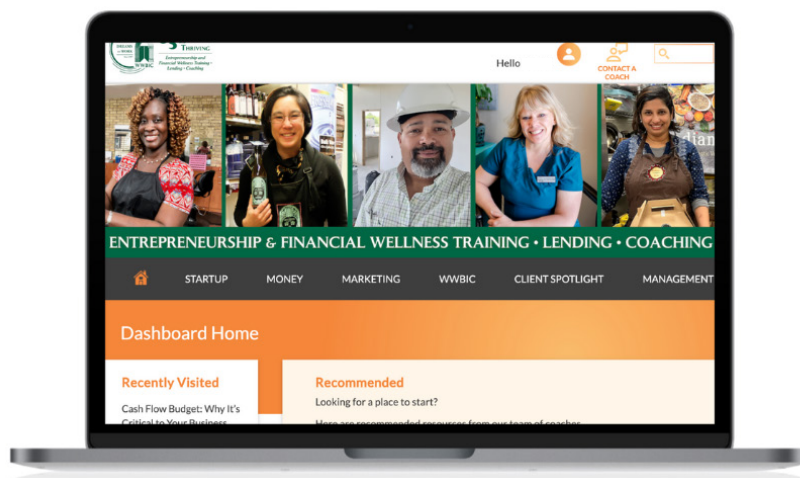
20

24/7 Online Resource Portal

On-demand business resources. **Anywhere. Any time.**



initiate
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The Initiate Portal, powered by WWBIC, is an online, no fee business resource with over 300 interactive tools, templates, videos, and guides. Initiate offers WWBIC clients online access to:

- Expert training **videos**
- Hands-on **tools and templates**
- **Event information**
- **One-on-one coaching** that leverages tools and resources to help you identify specific goals

Money and Know-How

Every business owner needs both. Initiate provides you with the following:

MONEY

Financial tools and videos to help guide your bottom line.

MARKETING

Templates and tools to focus your sales and marketing efforts.

MANAGEMENT

Guides to navigate the managerial side of every business.

Grow Your Business

Initiate resources focus on topics that matter to every business owner:

MONEY

Accounting Basics
Cash Flow
Financial Management
Personal Credit
Profitability
Taxes

MARKETING

Digital Advertising
Email Marketing
Marketing Basics
Sales
Social Media
Website

MANAGEMENT

Business Management
Cybersecurity
Human Resources
Risk Management

Now available to all WWBIC clients!

Contact us to get started today

South Central Wisconsin • WWBIC Training & Lending Programs Catalog • July-December 2022

Lending Programs Overview

One of the biggest challenges that entrepreneurs face when starting or growing their business is finding the money to do it! Some business owners will rely on their personal savings, others will bootstrap their financing together through friends and family, and others may get funding through banks or credit unions.

Others may look for investors that may require ownership in your company based upon their monetary injection and expect return on their investment (angel investors or venture capital investors, similar to “Shark Tank”).

In some situations, there is another option... WWBIC. We are the state’s largest micro-lender providing access to fair capital for business start-ups and expansions.

Every borrower, business, financial portfolio, business plan and entrepreneurial goal is different. From free initial training sessions to give you the background information you need to start a business, to \$1,000 - \$250,000 capital investment loans, and everything in between, WWBIC can help!

WWBIC is an equal opportunity lender.

Eligibility

The following statements will help you determine if your business could qualify for a loan from WWBIC:

Do You...

- Have a written business plan
- Will operate in the state of Wisconsin
- Be an existing business with a successful track record & who is staged for growth
- Be a start-up business whose owner has extensive experience in the industry
- Understand general business operations (management, financing, human resources, marketing, etc.)
- WWBIC welcomes all types of credit histories; however, explanations for low credit scores, collections and bankruptcies are necessary

If you feel that you need support in any of these areas, we invite you to consider our entrepreneurial and financial wellness training sessions before you apply. In addition, please review the Borrower FAQ on our website at wwbic.com/faq. For additional questions or information on WWBIC loans, contact:

Michael Hetzel

Director of Lending

414-395-4562

mhetzel@wwbic.com



Grand Opening for Overt Space, Stoughton



INTRO

CALENDAR

TRAINING
PROGRAMS

**LENDING
PROGRAMS**

**Lending
Overview**

Kiva Loans

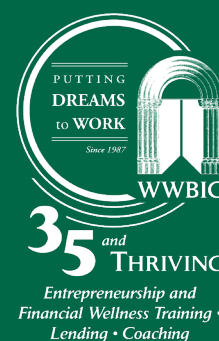
Veteran Loans

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



LENDING PROGRAMS

INTRO

CALENDAR

TRAINING
PROGRAMS

**LENDING
PROGRAMS**

Lending
Overview

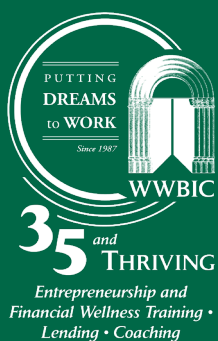
Kiva Loans
Veteran Loans

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



Kiva@WWBIC

Kiva US offers access to capital for small businesses and entrepreneurs to build their borrowing potential and empower them to reach their business goals. WWBIC is the hub for all Wisconsin Kiva loans. Unlike loans from traditional lenders, other microlenders, or other crowdfunding platforms, Kiva@WWBIC offers loans from \$1,000 to \$15,000 that are 0% interest, fee free, and the application process does not require a credit score, collateral, business plan or financial statements.

See page 11 for Kiva training session info



Contact Us to Learn More

- Email kivausers@wwbic.com
- Visit kivaushub.org
- Facebook: facebook.com/kivawisconsin



Shawn – The Baked Lab, Madison

VBOC@WWBIC

Veteran Loan Fund

WWBIC is honored to be one of twelve Community Development Financial Institutions who have created the Veteran Loan Fund, with Bank of America as the lead capital investor.



This fund includes a network of veteran service organizations focused on technical assistance and formal business coaching coupled with a network of CDFIs. Eligible veterans benefit from free business coaching and loans with interest rates of 10% or less.



Kat – Mala Yoga Center, Monona

VBOC Training

For details on our “Boots to Business” training sessions for military service members, veterans or military-connected family members, see page 14.

Questions? Contact Us!

VBOC@WWBIC is honored to serve veterans, active duty military members and their families in Wisconsin, Illinois & Minnesota.

Phone: **414-395-4556**

Email: vboc@wwbic.com

Online: wwbic.com/veterans

Facebook: facebook.com/VBOCatWWBIC



Small Business Consulting

Coaching. Capital. Collaboration.

We are proud of the way we sustain relationships with our clients. Our Small Business Consultants and professional volunteers provide ongoing support to WWBIC loan clients. In-depth business assistance for WWBIC borrowers ensures that business owners have access to the tools and skills they need to grow profitable and sustainable businesses.

Throughout the term of a loan we provide:

- Annual site visits & one-on-one coaching
- Promotional & networking opportunities
- Resource referral network
- 24/7 access to WWBIC's Initiate Portal

Our clients' success is important to us, and our Small Business Consultants are here to assist and build a relationship that truly benefits each client's business.

Are you a loan client, but not sure who your assigned Small Business Consultant is?
Contact:

Joe Mutranowski

Director, Small Business Consulting

414-395-4533

jmutranowski@wwbic.com



John – Sookies Veggie Burgers, Madison

Volunteers

Like most nonprofit organizations, WWBIC relies heavily on volunteers. Without the hundreds of volunteers we work with, it would be impossible to fulfill our mission.

More and more new businesses and new entrepreneurs are emerging in 2022 – which means we need volunteers now more than ever to ensure the success of our clients.

From business mentors and coaches to training session leaders to committee members to assisting with administrative tasks in one of our five statewide offices, WWBIC needs YOU!

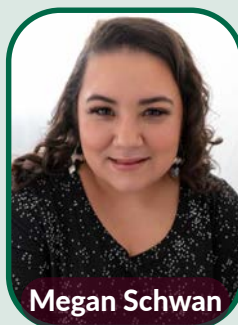
To become a WWBIC volunteer, contact:

Brianna Welch

Education & Volunteer Program Manager

414-395-4546

bwelch@wwbic.com



Megan Schwan

I volunteer because as a Hispanic woman business owner, I have faced my own challenges in growing a business. The support we need is essential. I volunteer to help give that support through my experiences and expertise to help other businesses be successful too.

– Megan Schwan

INTRO

CALENDAR

TRAINING
PROGRAMS

LENDING
PROGRAMS

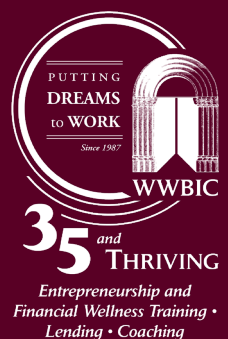
COACHING

Small Business
Consulting
Volunteers

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU



INTRO

CALENDAR

TRAINING
PROGRAMS

LENDING
PROGRAMS

COACHING

**CLIENT
DIRECTORY**

HIGHLIGHTS

THANK YOU

Online Client Directory

Shop Small with WWBIC

Need a plumber, caterer, or a place to pick up a great gift? We've got you covered!*

WWBIC is always eager to support our clients and ensure their success. The client directory on our website is intended to help connect those who believe in WWBIC's mission to businesses that have directly benefited from our programs & services.

Using the Directory

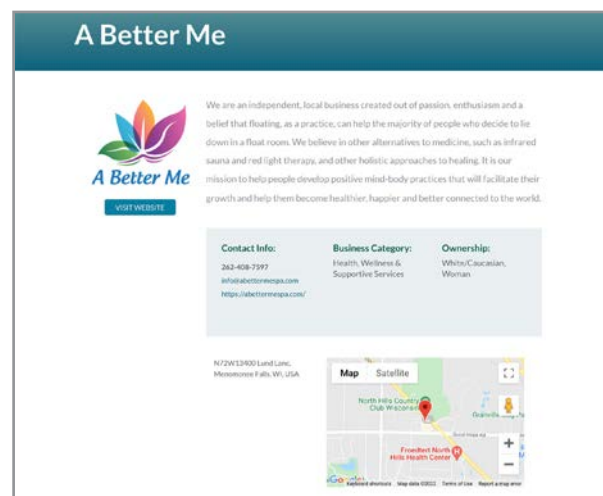
You can find the WWBIC client directory at wwbic.com/client-directory. Once there, you can narrow down which clients you want to find according to:

- Business Type
- County
- Ownership Type
- General Search Field

**These listings may not be used for soliciting, marketing or canvassing purposes. Inclusion in this listing is not an endorsement by WWBIC*

Add/Edit Your Directory Listing

If you're a WWBIC client, we'd love to add your business to our directory. At the bottom of the client directory, a link is provided to add your business, and another to edit your listing. Below is a sample of what appears on a client directory listing.



Access the client directory online at
wwbic.com/client/directory



WWBIC Shop Small Catalog

If you'd rather refer to a printed catalog as opposed to an online directory, check out our Shop Small Catalog featuring products and listings from over 200 WWBIC clients!

<https://bit.ly/wwbiccatalog>



Impact Summary

In 2021, WWBIC served **5,413 clients** and closed **\$8,914,924 in small business loans**, which comprises of WWBIC loan products (\$5,921,500), the SBA Paycheck Protection Program (PPP) loans (\$1,117,424), Community Development Block Grant (CDBG) forgivable loans (\$1,110,000), and Kiva loans (\$766,000).

Our clients started, strengthened, or expanded **2,218 businesses** creating or retaining **5,273 jobs**. All of this work is made possible by our WWBIC team and volunteers who provided **24,726 counseling and training hours**.

Thank you to all that made this impact possible!

Social Performance Since 1987



35 and Thriving

WWBIC was incorporated on October 8, 1987 in the midst of the women's economic empowerment movement, as well as the micro-lending movement, and has been "Putting Dreams to Work" ever since.

Over the years, WWBIC has lent over \$90 million in micro and small business loans, and were recently ranked #18 on the *Milwaukee Business Journal* list of Wisconsin's largest Small Business Administration lenders.

Five regional offices for WWBIC are now set up across the state to serve clients. WWBIC also serves as the statewide hub for Kiva US crowdfunding loans and the VBOC for Wisconsin, Illinois and Minnesota.

WWBIC is poised to continue to provide quality business and financial training, lending and wrap-around services to the small business community, and leverage the talent and expertise of staff across all 72 counties in Wisconsin.



For more information or to register for training sessions, go to wwbic.com

INTRO

CALENDAR

TRAINING PROGRAMS

LENDING PROGRAMS

COACHING

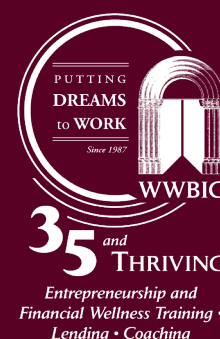
CLIENT DIRECTORY

HIGHLIGHTS

Impact Summary

35 and Thriving

THANK YOU



THANK YOU

INTRO

CALENDAR

TRAINING
PROGRAMS

LENDING
PROGRAMS

COACHING

CLIENT
DIRECTORY

HIGHLIGHTS

THANK YOU

Donor Listing

WWBIC Thanks Our Donors

WWBIC thanks all those who have helped promote opportunity and hope by investing in

Financial Institutions

Associated Bank
Baird
Bank Five Nine
Bank of America
Bank of the West
BMO Harris Bank
Byline Bank
CIBC
CIBM Bank
Community State Bank
Country Financial
Educators Credit Union
Federal Home Loan
Bank of Chicago
First Bank Financial Centre
First Business Bank
First Citizens Bank
First Midwest Bank
Horicon Bank
Huntington Bank
Investors Community Bank
Ixonix Bank

Johnson Financial Group
JPMorgan Chase
Landmark Credit Union
Midwest Bank
Monona State Bank
North Shore Bank
Northern Trust Bank
Old National Bank
PNC Bank
PyraMax Bank
State Bank of Cross Plains
Summit Credit Union
TCF Bank
Town Bank
Tri-City National Bank
U.S. Bank
UW Credit Union
Waterstone Bank
Waukesha State Bank
Wells Fargo Bank
Wells Fargo Diversi
Community Capital
Wells Fargo Open
for Business

Corporations & Foundations

AARP Foundation
Advocate Aurora Health, Inc.
American Family Insurance
Anon Charitable Trust
Bader Philanthropies
Otto Bremer Trust
Brewers Community
Foundation
Charter Communications
Community Foundation for
the Fox Valley Region &
United Way Fox Cities
Dohmen Company Foundation
The Evjue Foundation, Inc.
Forest County Potawatomi
Foundation
Froedtert Health
Greater Milwaukee Committee
Greater Milwaukee Foundation
Green Bay Packers Foundation
Herzing University

Those Supporting Our Mission

WWBIC receives generous support from a range of public and private organizations, including funders, service delivery partners, and volunteers.

FUNDERS:

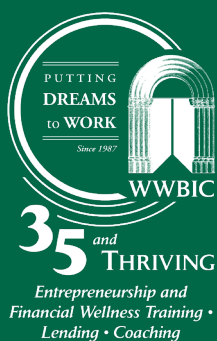
WWBIC receives funding from more than 100 different sources. Our public sources include federal, state, and local governments. Our private sources include corporations and foundations, organizations, financial institutions, and individuals.

SERVICE DELIVERY PARTNERS:

WWBIC works closely with agencies, organizations, and individuals to deliver services. Our partners include educational institutions, businesses and corporations, community groups, public libraries, and local service providers.

VOLUNTEERS:

WWBIC receives in-kind support from a network of hundreds of individuals, organizations, and groups that donate their time, resources, and expertise to support WWBIC's clients. (See page 23)



our mission. We can only help our clients put their dreams to work with your support!

Corporations & Foundations (continued)

Jrue & Lauren Holiday Foundation
Charles D. Jacobus Family Foundation
Johnson Controls Foundation
Kenosha Community Foundation
John J. & Ruth F. Kloss Charitable Trust
Krause Family Foundation
The Kroger Co. Foundation
M&I Foundation
Madison Gas and Electric
Milwaukee Bucks
Network Health
Pick 'n Save/Metro Market
Racine Community Foundation
SC Johnson
Southwest Airlines
Wangard Partners, Inc.
Waukesha County Community Foundation
Women & Girls Fund of Waukesha County
Joseph & Vera Zilber Family Foundation

Faith-Based Organizations

First Unitarian Society of Madison
First Unitarian Society of Milwaukee
Housing Ministries
Religious Communities Impact Fund
School Sisters of Notre Dame
Seton Enablement Fund
Sinsinawa Dominicans
Sisters of Charity of Nazareth
Sisters of St. Dominic: Racine Dominicans
Wisconsin Council of Churches

Other Organizations

America Saves
Housing Authority of the City of Milwaukee (HACM)
King Drive BID
Local Initiatives Support Corporation (LISC)
Milwaukee 7 Regional Economic Development Partnership
Milwaukee Urban Strategic Investment Corp (MUSIC)
Oberlin Student Cooperative Association
Wisconsin Business Development (WBD)

Individual Loan Funds

Impact Revolving Loan Fund
Rosenberg Opportunity Fund
Southeast Wisconsin Sustainable Food Fund

Community Development Block Grants (CDBGs)

City of Appleton
City of Beloit
City of Kenosha
City of La Crosse
City of Madison
City of Milwaukee
City of Racine
City of Wauwatosa
City of West Allis
Calumet & Outagamie County CARES CV
Dane County
Milwaukee County
Racine County
Waukesha County

Federal Government

U.S. Department of Health & Human Services, Office of Community Services
- *Community Economic Development Program*

U.S. Department of Agriculture
- *Intermediary Relending Program*
- *Rural Business Development Grant*
- *Rural Microentrepreneurs Assistance Program*

U.S. Small Business Administration (SBA)
- *Community Advantage*
- *Microloan*
- *PRIME*
- *Veterans Business Outreach Center*
- *Women's Business Centers*

U.S. Department of the Treasury
- *Community Development Financial Institutions Fund*

State of Wisconsin

Wisconsin Department of Workforce Development
Wisconsin Economic Development Corporation (WEDC)
Wisconsin Housing & Economic Development Authority (WHEDA)

Want to make a donation to WWBIC?
Visit our website at wwbic.com/donate

For more information or to register for training sessions, go to wwbic.com

INTRO

CALENDAR

TRAINING PROGRAMS

LENDING PROGRAMS

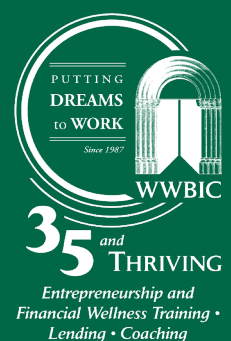
COACHING

CLIENT DIRECTORY

HIGHLIGHTS

THANK YOU

Donor Listing



What Our Clients Are Saying...

"WWBIC was the only place that was willing to work with us and provide a line of credit. This was needed to bid on bigger contracts and not be worried about having the cash on hand to buy needed items."

– *Savage Clark*
About You Solutions, Lodi



35th and THRIVING

*Entrepreneurship and
Financial Wellness Training •
Lending • Coaching*



"WWBIC is especially skilled at providing you comfort and encouragement to help you achieve your goals. They have truly turned my business dream into reality."

– *Lakesha Davis*
Lovingkindness, Racine

"Estamos logrando nuestro sueño y estamos plenamente seguros de que muchos más pueden alcanzar sus sueños al llegar a WWBIC para obtener ayuda.."

– *Jesús Ramírez y Pedro García*
*Todo Postres y Panaderia
Milwaukee*



"Trust WWBIC to help walk you through all the stages of getting your business to perform at a peak level. Their support is not just financial, but educational as well."

– *Carl Gardner*
*WI Academy of Sports
Grand Chute*

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