



SEMMA'S SUNFLOWER ORGANICS

At 5'8, Semma stands tall, but it was not always this way. As a tall black woman with "hair that grows towards the sun", she spent the majority of her life straightening her hair, and in doing so, keeping her voice, and who she is, quiet. It was not until her daughter, Chloe, was born that she said, "No more." At only one pound, thirteen ounces, her daughter became her greatest inspiration. In fact, Semma made a promise to herself: she would not let her daughter grow up believing that her own hair, just as it naturally grows, was not professional or good enough... she would break the cycle of racism and generational trauma that told young black women that in order to be seen and fit into this world, they had to use unhealthy chemicals in their hair to curtail its natural growth.

And so, she decided to live the life she wanted her daughter to live and cut off all of her hair so that it would grow back, the way God intended. But how? There were very few choices. So, she began her research. She looked to the oils of India and Africa, experimenting here and there. With time, she found the perfect concoction and **Semma's Sunflower Organics** was born.

It is the healing properties of sunflowers that set her oils apart. She and her daughter, now 12, co-collaborate to create oils that are healing and cross-cultural, catering not only to black women, but those from all cultures. Their oils provide grounding and help reduce anxiety. They are made with love and the intention to help anyone who uses them tap into who they are.

Without WWBIC and Black Business Boost, **Semma's Sunflower Organics** would not be where it is today. It was through the credit classes and coaching that Semma was able to drastically improve her credit and develop a business plan. She also received a laptop scholarship, participated in Scale-Up, was selected as a Brew City Match recipient, and has been able to apply for grant funding.

"I have always known that WWBIC was a staple in the community. Black Business Boost enrolled me in classes and started coaching me. I got a huge confidence boost. Not only do they support me, they buy from me. The things that happened with WWBIC amazed me and kept me interested. My FICA score is in the 700s because of WWBIC & Black Business Boost— they are big on closing the gap. Without WWBIC, I never would have imagined applying for a grant."

Semma's Sunflower Organics continues to grow and offer new products such as candles and a lovely re-branded lavender oil, but the heart of the business is and will always be Semma's daughter, Chloe, and the sunflower.

“ My FICA score is in the 700s because of WWBIC and Black Business Boost -- they are big on closing the gap!”

<https://semmas-sunflower-organicsllc.square.site/>



Owner:
Semma McCrary

Business Location:
Milwaukee

Employees at Business:
1

WWBIC Support:
Black Business Boost, Trainings



Black Business Boost

Training and Lending Program to Strengthen and Expand Black Business Ventures

WWBIC

WWBIC is a leading innovative economic development corporation "Putting Dreams to Work" since 1987 by assisting micro-enterprise and small businesses throughout our 72 counties in Wisconsin. WWBIC opens 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. WWBIC serves all individuals with a focus on those who face barriers in accessing business financing and training support, including women, people of color, veterans, and lower-wealth individuals.

In 2022, WWBIC served **5,233 clients** while approving **\$10,613,333** in capital and closing **\$8,511,667** in small business loans. WWBIC supported nearly 100 Kiva (crowd-sourced) loans totaling \$720,000 and provided \$240,000 of forgivable loans to 25 businesses through Community Development Block Grant support. WWBIC's clients started, strengthened or expanded **2,162 businesses** creating or retaining **5,019 jobs**. All of this work is made possible by the WWBIC team and volunteers who provided 24,495 counseling and training hours.

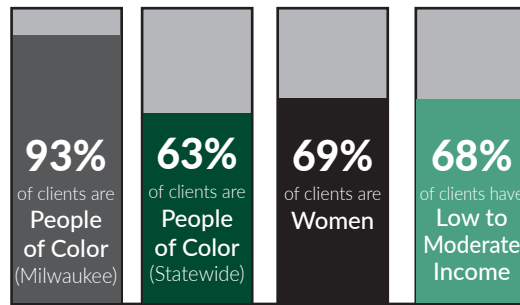
During the health and economic crisis, WWBIC was a front-line economic first responder and leveraged millions of dollars in additional COVID-related resources for small businesses including **\$4.86 million** in pass-through grants, **\$2.7 million** in SBA Paycheck Protection Act (PPP) funds, and **\$2.2 million** in state and local forgivable loan funds. At the same time, \$18.4 million (2020: \$4.3 million; 2021: \$5.9 million; 2022: \$8.2 million) was dispersed in WWBIC's loan portfolio serving over 5,000 unduplicated individuals annually with financial products and technical assistance.

Thank you to all who made this impact possible!

Five regional offices across Wisconsin:
GREATER MILWAUKEE • NORTHEAST •
SOUTH CENTRAL • SOUTHEAST • SOUTHWEST

wwbic.com

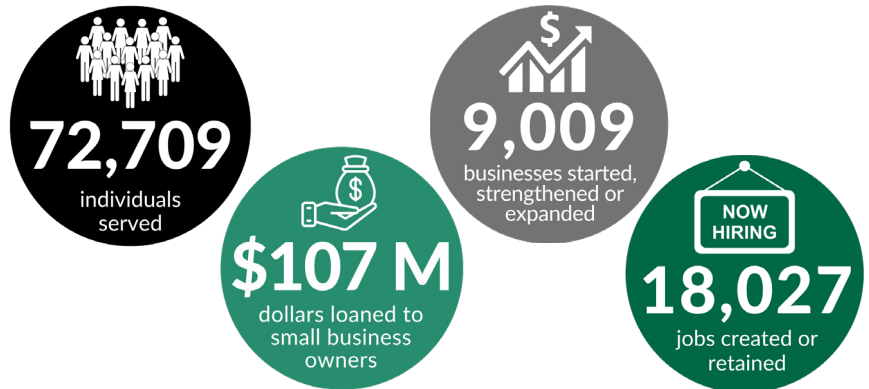
...by the numbers



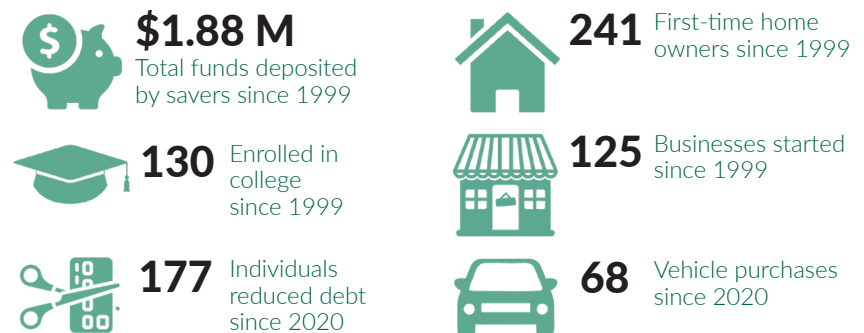
WHO WE SERVE



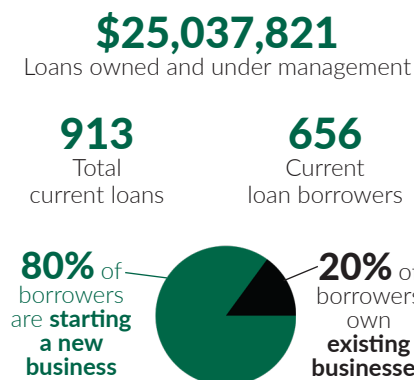
SOCIAL PERFORMANCE Since 1987



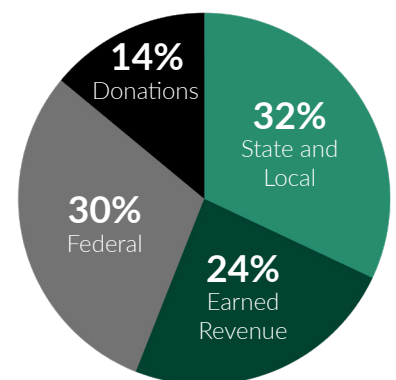
FINANCIAL WELLNESS & MATCH SAVINGS



PORTFOLIO SNAPSHOT



FUNDING SOURCES



Auditor: Ritz Holman, LLP

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