



Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

2024 WWBIC TRAINING & LENDING PROGRAMS CATALOG

Greater Milwaukee

Milwaukee, Waukesha, Wauwatosa & West Allis



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and we can assist you with the
best products and services
for you and your business!



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

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INTRODUCTION

INTRO

Contents

About WWBIC

Entrepreneurial
Journey

CALENDAR

WISCONSIN SAVES

TRAINING SESSIONS

LENDING

SPEAKER SERIES

WWBIC PROGRAMS

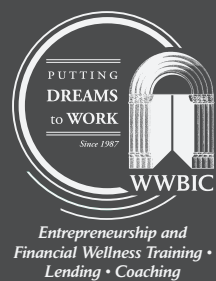


Table of Contents

CALENDAR OF EVENTS

Training Sessions Calendar.....4

WISCONSIN SAVES.....5

TRAINING SESSIONS

Exploring Entrepreneurship
& Personal Finance.....6

Planning for Your Business
& Personal Finance.....8

Managing for Your Business
& Personal Finance.....12

Exiting Your Business
& Retirement Planning.....15

LENDING

Lending Programs Overview.....15

SPEAKER SERIES

Strong Women, Strong Coffee.....16

Cup of Joe.....16

WWBIC PROGRAMS

VBOC.....17

Black Business Boost.....18

Make Your Money Talk.....18

Kiva.....20

mercadoMKE.....20

Clases en Español.....20

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 powered by the U.S.

Small Business Administration (SBA). SBA

programs are offered to the public on a nondiscriminatory basis.

Aeris, the nationally-recognized information service for community investors, provides a comprehensive, third-party assessment of community development financial institution (CDFI) loan fund fiscal strength, performance, and impact.

In 2022, WWBIC was given an improved rating of A-***.



Support local small
businesses when you

**SHOP WITH
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View the WWBIC client
directory or add your
business to the directory at

[www.wwbic.com/
client-directory](https://www.wwbic.com/client-directory)



THANK YOU

to our generous sponsors!



Scan in the QR code above or go to
www.wwbic.com/funders

to view a complete list of the generous
donors who make WWBIC's work possible

WWBIC Trainings Can Assist You Through Every Phase of Your Journey!

Phase 1 – EXPLORING

Exploring Personal Finance

Learn the basics of personal finance, including improving your credit, creating a budget and life insurance.

See page 6 for offerings

Exploring Entrepreneurship

Training sessions covering what steps are needed to start a business and assess whether your business idea is expandable.

See page 7 for offerings

Phase 2 – PLANNING

Planning Your Personal Finances

Learn about building generational wealth and preparing to buy a home.

See page 8 for offerings

Planning for Your Business

Get your business started off right! Learn about: accounting, business planning, lending, pricing, strategic planning & more.

See pages 8-11 for offerings

Phase 3 – MANAGING

Managing Your Personal Finances

Sessions on managing financial success, predatory lending, and student loan debt.

See page 12 for offerings

Managing Your Business

Keep your business thriving and growing with training sessions on certification, human resources and marketing.

See pages 12-14 for offerings

Phase 4 – EXITING

Retirement Planning

Get your financial house in order so you can retire and enjoy your golden years!

See page 15 for offerings

Exiting Your Business

Get guidance on how to sell or exit your business.

See page 15 for offerings

Phase 5 – GIVING BACK

WWBIC couldn't succeed without the efforts of donors and volunteers. Help us continue our work in serving the community and "putting dreams to work" for the next generation.



Donate online at wwbic.com/donate



Sign up to volunteer at wwbic.com/volunteer

INTRO

Contents

About WWBIC
Entrepreneurial
Journey

CALENDAR

WISCONSIN
SAVES

TRAINING
SESSIONS

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS



CALENDAR OF EVENTS

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING
SESSIONS

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS

Training Sessions Calendar

JANUARY

- 1/9 - Turning Your Skills Into a Business
- 1/16 - **Introduction to Kiva and Crowd-Funded Loans**
- 1/16 - Is Your Business Idea Expandable?
- 1/18 - Budgeting That Works
- 1/22 - Developing Your Marketing Plan
- 1/23 - Small Business: Access to Capital
- 1/26 - **No Credit or Bad Credit? No Problem!**
- 1/29 - Branding Your Business to Stand Out!
- 1/29 - **Building Generational Wealth: Credit Success Summit**
- 1/30 - Discover Which Business Structure Is Right for You
- 1/30 - **Kiva Loan Application Workshop**
- 1/31 - QuickBooks (3-part series)

FEBRUARY

- 2/5 - How to Tell Your Business Story
- 2/6 - The Importance of Financial Statements Beyond the "Shoebox"
- 2/8 - **Cup of Joe**
- 2/8 - How to Build Financial Security
- 2/10 - **Make Your Money Talk Bootcamp**
- 2/13 - Funds in Motion: Money In and Out
- 2/15 - **Speed Coaching**
- 2/15 - Projections and Cashflow Management Workshop
- 2/20 - Who Is Your Customer?
- 2/23 - Recruiting, Interviewing and Hiring 101
- 2/27 - Introduction to Building Out a Business Plan
- 2/29 - Life Insurance Simplified
- 2/29 - **Turning Your Skills Into a Business**

MARCH

- 3/1 - How to Be a First-Time Boss
- 3/5 - Building Out a Business Plan (start of 9-Week series)
- 3/6 - **Strong Women, Strong Coffee**
- 3/7 - **Is Your Business Idea Expandable?**
- 3/8 - The Rules We Live By
- 3/9 - **Make Your Money Talk Bootcamp**
- 3/13 - Navigating the Health Services Industry Roundtable
- 3/15 - Managing Supply Chain Interruptions for Your Business
- 3/18 - Take Your Business Online with Digital Marketing
- 3/21 - **Small Business: Access to Capital**
- 3/21 - What Is Generational Wealth and How Do I Build It?
- 3/25 - Social Media 101

APRIL

- 4/4 - Cybersecurity
- 4/4 - **Discover Which Business Structure Is Right for You**
- 4/8 - How to Advertise on Social Media Platforms
- 4/11 - Ways to Prep for Home Ownership
- 4/12 - Retirement Planning 101
- 4/15 - Email Marketing
- 4/18 - **The Importance of Financial Statements Beyond the "Shoebox"**
- 4/19 - Build an Exit Strategy for Your Small Business
- 4/20 - **Make Your Money Talk Bootcamp**
- 4/23 - QuickBooks (3-part series)
- 4/25 - **Speed Coaching**
- 4/26 - **No Credit or Bad Credit? No Problem!**
- 4/26 - Selling Your Business
- 4/27 - Turning Your Skills Into a Business
- 4/29 - **Building Generational Wealth: From Loans to Legacies**

MAY

- 5/2 - **Funds in Motion: Money In and Out**
- 5/2 - How to Avoid Predatory Lending
- 5/4 - Is Your Business Idea Expandable?
- 5/7 - Projections and Cashflow Management Workshop
- 5/11 - **Make Your Money Talk**
- 5/11 - **Small Business: Access to Capital**
- 5/16 - Employee Performance Management Methods
- 5/16 - **Who Is Your Customer?**
- 5/17 - Pricing 101
- 5/18 - Discover Which Business Structure Is Right for You
- 5/20 - **Introduction to Building Out a Business Plan**
- 5/21 - Student Loan Debt 101
- 5/23 - Benefits and Insurance for Micro-Businesses
- 5/30 - How to Lead a Team Virtually
- 5/31 - Pricing for a Product-Based Business

JUNE

- 6/1 - The Importance of Financial Statements Beyond the "Shoebox"
- 6/3 - **Building Out a Business Plan (start of 9-week series)**
- 6/7 - Pricing for a Service-Based Business
- 6/8 - Funds in Motion: Money In and Out
- 6/10 - Website Builders for Your Small Business
- 6/12 - Navigating the Childcare Industry Roundtable

JUNE (continued)

- 6/13 - Managing Your Financial Success
- 6/13 - **Turning Your Skills Into a Business**
- 6/15 - Who Is Your Customer?
- 6/17 - Introduction to Google Sites
- 6/18 - Introduction to Building Out a Business Plan
- 6/24 - Decode SEO
- 6/25 - Building Out a Business Plan (start of 9-week series)
- 6/26 - Strategic Planning for Your Small Business (5-week series)
- 6/27 - **Is Your Business Idea Expandable?**

JULY

- 7/8 - **Business Plan Review Lab**
- 7/9 - QuickBooks (3-part series)
- 7/11 - Budgeting That Works!
- 7/11 - **Small Business: Access to Capital**
- 7/15 - Developing Your Marketing Plan
- 7/22 - Branding Your Business to Stand Out!
- 7/25 - **Discover Which Business Structure Is Right for You**
- 7/29 - How to Tell Your Business Story
- 7/29 - **Initiate Prosperity: Building Generational Entrepreneurial Knowledge**

AUGUST

- 8/6 - How to Build Financial Security
- 8/8 - **The Importance of Financial Statements Beyond the "Shoebox"**
- 8/9 - **Introduction to Kiva and Crowd-Funded Loans**
- 8/14 - Recruiting, Interviewing and Hiring 101
- 8/17 - **Make Your Money Talk**
- 8/21 - How to Be a First-Time Boss
- 8/22 - **Funds in Motion: Money In and Out**
- 8/23 - **No Credit or Bad Credit? No Problem!**
- 8/23 - Turning Your Skills Into a Business
- 8/29 - Projections and Cashflow Management Workshop
- 8/28 - The Rules We Live By
- 8/29 - Life Insurance Simplified
- 8/30 - Is Your Business Idea Expandable?
- 8/30 - **Kiva Loan Application Workshop**

**Bold type =
In person training**



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Financial Wellness Training •
Lending • Coaching

CALENDAR OF EVENTS

SEPTEMBER

- 9/5 - Managing Supply Chain Interruptions for Your Business
- 9/5 - **Who Is Your Customer?**
- 9/6 - Small Business: Access to Capital
- 9/11 - Navigating the Food Industry Roundtable
- 9/13 - Discover Which Business Structure Is Right for You
- 9/16 - Take Your Business Online with Digital Marketing
- 9/19 - **Introduction to Building Out a Business Plan**
- 9/19 - What Is Generational Wealth and How Do I Build It?
- 9/20 - The Importance of Financial Statements Beyond the "Shoebox"
- 9/21 - **Make Your Money Talk Bootcamp**
- 9/23 - **Building Out a Business Plan (start of 9-week series)**
- 9/23 - Social Media 101
- 9/27 - Funds in Motion: Money In and Out
- 9/30 - How to Advertise on Social Media Platforms

OCTOBER

- 10/3 - Cybersecurity
- 10/4 - Who Is Your Customer?
- 10/7 - Email Marketing
- 10/8 - Introduction to Building Out a Business Plan
- 10/10 - Ways to Prep for Home Ownership
- 10/15 - Building Out a Business Plan (start of 9-week series)
- 10/17 - Employee Performance Management Methods
- 10/19 - **Make Your Money Talk Bootcamp**
- 10/22 - QuickBooks (3-part series)
- 10/23 - Benefits and Insurance for Micro-Businesses
- 10/25 - **No Credit or Bad Credit? No Problem!**
- 10/28 - **Building Generational Wealth: Collaborating and Elevating**
- 10/29 - How to Avoid Predatory Lending
- 10/31 - How to Lead a Team Virtually

NOVEMBER

- 11/1 - **How to Build Financial Security**
- 11/4 - **Business Plan Review Lab**
- 11/6 - Retirement Planning 101
- 11/7 - Pricing 101
- 11/8 - Projections and Cashflow Management Workshop
- 11/13 - Build an Exit Strategy for Your Small Business
- 11/14 - Pricing for a Product-Based Business
- 11/15 - **Life Insurance Simplified**
- 11/18 - Website Builders for Your Small Business
- 11/20 - Selling Your Business
- 11/21 - Pricing for a Service-Based Business
- 11/22 - Student Loan Debt 101
- 11/25 - Introduction to Google Sites

DECEMBER

- 12/2 - Decode SEO
- 12/9 - Navigating the Trucking Industry Roundtable
- 12/13 - **Managing Your Financial Success**
- 12/19 - Managing Your Financial Success

TRAINING SESSION FORMATS

Unless otherwise noted online, all **IN PERSON** training sessions in this guide take place in the WWBIC office at:
1533 N RiverCenter Dr, Milwaukee

All **ONLINE** sessions are held on Zoom. A link will be provided to registrants before the start of the training session.

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. 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



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

INTRO

CALENDAR

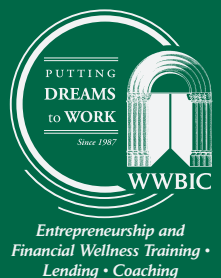
WISCONSIN
SAVES

TRAINING
SESSIONS

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS



TRAINING SESSIONS

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING SESSIONS

Exploring
Sessions

Planning Sessions

Managing Sessions

Exiting Sessions

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS



Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

Exploring Entrepreneurship & Personal Finance

EXPLORING PERSONAL FINANCE

All WWBIC financial wellness training sessions are available for NO FEE to attendees.

Budgeting That Works!

January 18th	6:00-7:00 pm	ONLINE
July 11th	12:00-1:00 pm	ONLINE

Learning and understanding where you are spending and saving your money is one of the most important things you can do. Creating a budget is your road map to reach your financial goals! Join us to learn how to spend within your means and create savings goals.

How to Build Financial Security

February 8th	12:00-1:00 pm	ONLINE
August 6th	6:00-7:00 pm	ONLINE
November 1st	12:00-1:30 pm	IN PERSON

Building a strong financial foundation is essential to build your generational wealth. In this overview training, we will go over budgeting, the importance of emergency funds, debt management tools, and saving and life insurance plans for the future.

Life Insurance Simplified

February 29th	6:00-7:00 pm	ONLINE
August 29th	12:00-1:00 pm	ONLINE
November 15th	12:00-1:30 pm	IN PERSON

There are many things to consider when it comes to getting a life insurance policy that can help protect your future financial needs. In this training, we cover the basics about how life insurance works, types of coverage available, why you need it, and how to go about choosing a plan that is right for you.

No Credit or Bad Credit? No Problem!

Understanding and Building Credit

January 26th

Training Session	12:00-1:30 pm	IN PERSON
1-on-1 Coaching	1:45-4:00 pm	IN PERSON

April 26th

Training Session	12:00-1:30 pm	IN PERSON
1-on-1 Coaching	1:45-4:00 pm	IN PERSON

August 23rd

Training Session	12:00-1:30 pm	IN PERSON
1-on-1 Coaching	1:45-4:00 pm	IN PERSON

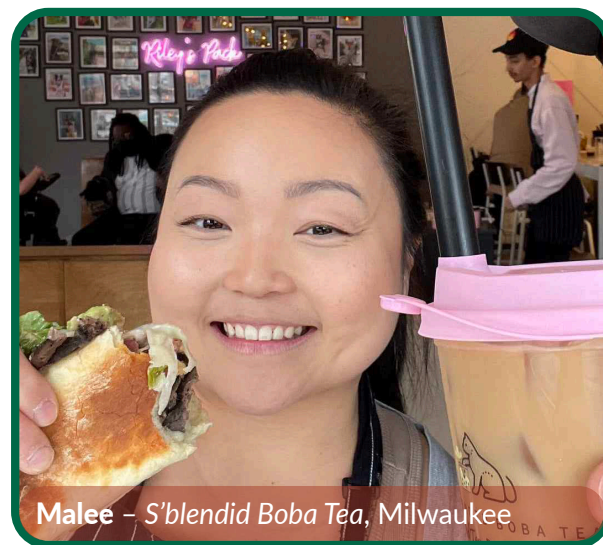
October 25th

Training Session	12:00-1:30 pm	IN PERSON
1-on-1 Coaching	1:45-4:00 pm	IN PERSON

If you've had credit challenges in the past, it won't take the rest of your life to recover. Join us to learn practices with the most impact on your credit score and how you can take control.

PLEASE NOTE

More training sessions may be added as the year progresses; stay tuned to [wwbic.com/trainings](https://www.wwbic.com/trainings) for additional dates and times



Malee - S'blendid Boba Tea, Milwaukee

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EXPLORING ENTREPRENEURSHIP

Is Your Business Idea Expandable?

Let's Expand Your Business Idea

January 16th	6:00-7:30 pm	ONLINE
March 7th	12:00-1:30 pm	IN PERSON
May 4th	10:00-11:30 am	ONLINE
June 27th	6:00-7:30 pm	IN PERSON
August 30th	12:00-1:30 pm	ONLINE

Do you have a hobby, a business idea, or home-based business that you are looking to expand? In this training, an expert facilitator will discuss how to test if your business idea is ready to grow and guide you through the following questions:

- Is there a need for your product or service?
- Can you make money from it?
- Are you and your team the right people to bring this to market?
- Is this business compatible with your personal goals?
- What rules, laws and licensing apply to my business?

NO FEE

Navigating Your Industry Roundtable

Health Services Industry

March 13th	6:00-8:00 pm	ONLINE
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Childcare Industry

June 12th	6:00-8:00 pm	ONLINE
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Food Industry

September 11th	6:00-8:00 pm	ONLINE
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Trucking Industry

December 9th	6:00-8:00 pm	ONLINE
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Want to start a business venture in the health services, childcare, food-based, or trucking industry? This rotating topic series outlines the basic topics and steps involved in starting and operating a health service, childcare, food-based, or trucking business. Industry experts, government officials, and entrepreneurs will discuss operational elements, licensing requirements, regulations, and how businesses got started. NO FEE

Creating a Successful Childcare Business

Date to be determined; watch our website for details: wwbic.com/trainings

In this three-part training, our expert facilitator will share advice on optimizing your operations for efficiency and excellence. You'll learn how to streamline administrative processes, leverage technology to your advantage, and maintain compliance with regulatory requirements. Additionally, we'll equip you with marketing strategies to enhance your reputation, attract clients, and establish a strong market presence.

Small Business: Access to Capital

January 23rd	6:00-7:30 pm	ONLINE
March 21st	12:00-1:30 pm	IN PERSON
May 11th	10:00-11:30 am	ONLINE
July 11th	6:00-7:30 pm	IN PERSON
September 6th	12:00-1:30 pm	ONLINE

In this workshop, you will learn the several 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

Turning Your Skills Into a Business

January 9th	6:00-7:30 pm	ONLINE
February 29th	12:00-1:30 pm	IN PERSON
April 27th	10:00-11:30 am	ONLINE
June 13th	6:00-7:30 pm	IN PERSON
August 23rd	12:00-1:30 pm	ONLINE

Are you interested in starting a business, but not sure if you have the skills to start? In this training, we will go through a personal skills assessment, hear from someone who has turned their skills and passions into a business, and the steps they took to turn their dream into a reality. NO FEE

INTRO

CALENDAR

WISCONSIN SAVES

TRAINING SESSIONS

Exploring Sessions

Planning Sessions

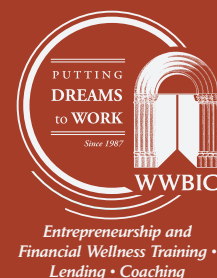
Managing Sessions

Exiting Sessions

LENDING

SPEAKER SERIES

WWBIC PROGRAMS



TRAINING SESSIONS

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING SESSIONS

Exploring Sessions

**Planning
Sessions**

Managing Sessions

Exiting Sessions

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS

Planning for Your Business & Personal Finance



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PLANNING YOUR PERSONAL FINANCES

All WWBIC financial wellness training sessions are available for NO FEE to attendees.

What Is Generational Wealth... and How Do I Build It?

March 21st	12:00-1:00 pm	ONLINE
September 19th	6:00-7:00 pm	ONLINE

In this training, we will discuss what generational wealth is, and strategies to build generational wealth.

Ways to Prep for Home Ownership

April 11th	6:00-7:00 pm	ONLINE
October 10th	12:00-1:00 pm	ONLINE

Walk through the process of what it takes to become a homeowner in this training session. Learn how to get access to grants and down payment assistance. You'll also get tips on how to get approval, how to negotiate, and what it takes to close on your new home.

PLANNING FOR YOUR BUSINESS

Discover Which Business Structure Is Right for You

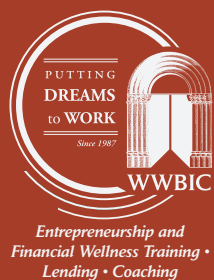
January 30th	6:00-7:30 pm	ONLINE
April 4th	12:00-1:30 pm	IN PERSON
May 18th	10:00-11:30 am	ONLINE
July 25th	6:00-7:30 pm	IN PERSON
September 13th	12:00-1:30 pm	ONLINE

Selecting the type of legal structure for your company can be complicated. This class goes over all business structures: LLC (Limited Liability Company), S-Corporations, Partnership, Sole Proprietorship, and Corporations. Find out which structure is right for your business and the steps to take to become a legal business entity. NO FEE

Who Is Your Customer?

February 20th	6:00-7:30 pm	ONLINE
May 16th	12:00-1:30 pm	IN PERSON
June 15th	10:00-11:30 am	ONLINE
September 5th	6:00-7:30 pm	IN PERSON
October 4th	12:00-1:30 pm	ONLINE

In this training, we will explore the world of customers! Clearly identifying who your customers are is the most effective way to focus your marketing efforts and increase sales. In this training, we will cover value proposition, customer segments, customer relationships, and how to utilize data and conduct market research. NO FEE



PLANNING FOR YOUR BUSINESS *(continued)*

Accounting Series

Funds in Motion: Money In and Money Out

February 13th	6:00-7:30 pm	ONLINE
May 2nd	12:00-1:30 pm	IN PERSON
June 8th	10:00-11:30 am	ONLINE
August 22nd	6:00-7:30 pm	IN PERSON
September 27th	12:00-1:30 pm	ONLINE

When it comes to owning a business, understanding how cash flows in and out of your business is vital. Join us and discuss what makes up your cashflow, how to enhance your business's financial strategy and decrease financial risk. NO FEE

Register Now!
wwbic.com/trainings
414.263.5450

The Importance of Financial Statements Beyond the "Shoebox"

February 6th	6:00-7:30 pm	ONLINE
April 18th	12:00-1:30 pm	IN PERSON
June 1st	10:00-11:30 am	ONLINE
August 8th	6:00-7:30 pm	IN PERSON
September 20th	12:00-1:30 pm	ONLINE

Knowing your numbers will help you manage your cashflow, empower your decision-making process, and give you the confidence you need to take your business to new heights. Having your bills, payments, and sales documented and organized will help you understand your financial statements. In this training, we will go over the importance of organized record keeping and terminology that is used in profit & loss and cashflow statements. NO FEE

Lending Series

Introduction to Kiva and Crowd-Funded Loans

January 16th	12:00-1:00 pm	IN PERSON
February 6th	12:00-1:00 pm	ONLINE
May 14th	6:00-7:00 pm	ONLINE
July 18th	12:00-1:00 pm	ONLINE
August 9th	12:00-1:00 pm	IN PERSON
November 7th	12:00-1:00 pm	ONLINE
December 5th	12:00-1:00 pm	ONLINE

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. Join our interactive discussion with a Kiva Capital Access Manager to learn more about applying for a Kiva Loan. Gain insight on the process and the preparation needed to meet your micro-financing needs. NO FEE

See page 20 for more details on Kiva@WWBIC

Kiva Loan Application Workshop

January 30th	12:00-1:00 pm	IN PERSON
February 27th	12:00-1:00 pm	ONLINE
May 28th	6:00-7:00 pm	ONLINE
July 25th	12:00-1:00 pm	ONLINE
August 30th	12:00-1:00 pm	IN PERSON
November 21st	12:00-1:00 pm	ONLINE
December 19th	12:00-1:00 pm	ONLINE

You have decided a Kiva loan is right for you and now it is time to apply! Spend an hour with a Kiva Capital Access Manager working on your applications including crafting your stories, visualizing your payment plans, and coming up with crowdfunding strategies. NO FEE

Please note: Kiva Loans require no minimum credit score, collateral, or business plan.

Looking for More?

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

INTRO

CALENDAR

WISCONSIN
SAVES

**TRAINING
SESSIONS**

Exploring Sessions

**Planning
Sessions**

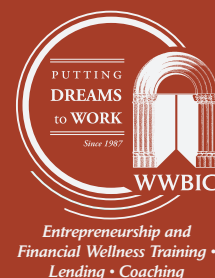
Managing Sessions

Exiting Sessions

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS



TRAINING SESSIONS

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING SESSIONS

Exploring Sessions

**Planning
Sessions**

Managing Sessions

Exiting Sessions

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS



Entrepreneurship and
Financial Wellness Training •
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Planning for Your Business & Personal Finance

PLANNING FOR YOUR BUSINESS *(continued)*

Business Planning Series

Introduction to Building Out a Business Plan

February 27th	6:00-7:30 pm	ONLINE
May 20th	6:00-7:30 pm	IN PERSON
June 18th	10:00-11:30 am	ONLINE
September 19th	6:00-7:30 pm	IN PERSON
October 8th	6:00-7:30 pm	ONLINE

A business plan is not a document to complete and stick in a drawer. If used properly, it should be an ongoing resource to help you launch, manage, and grow your business. LivePlan is a business plan software that will help you to do that successfully. Join us and learn about what information goes into a business plan, and an overview of LivePlan. NO FEE

Please note: This training is a prerequisite for the "Building Out a Business Plan" session

Building Out a Business Plan

9-Week Series of Training Sessions

March 5th	6:00-9:00 pm	ONLINE
June 3rd	6:00-9:00 pm	IN PERSON
June 25th	6:00-9:00 pm	ONLINE
September 23rd	6:00-9:00 pm	IN PERSON
October 15th	6:00-9:00 pm	ONLINE

Need funding and/or a roadmap for your business? In nine weeks (including graduation), learn the basics of developing and completing a business plan to run a successful business. This virtual series utilizes the online LivePlan and Zoom platforms. Access to a computer, basic technology skills and completion of "Introduction to Building Out a Business Plan" are required. FEE: \$225**

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

Business Plan Review Lab

Powered by SCORE

July 8th	6:00-8:00 pm	IN PERSON
November 4th	6:00-8:00 pm	IN PERSON

Want to get your business plan reviewed, but not sure where to go? At this event, you will be paired one-on-one with a business expert to review your business plan, go over feedback, and determine the next steps. NO FEE

Speed Coaching

Powered by SCORE

February 15th	6:00-8:00 pm	IN PERSON
April 25th	6:00-8:00 pm	IN PERSON

SESSIONS ANYTIME, ANYWHERE

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



Sonia – Vive la Fitness, Milwaukee

PLANNING FOR YOUR BUSINESS *(continued)*

Strategic Planning Series

Managing Supply Chain Interruptions for Your Small Business

March 15th	12:00-1:00 pm	ONLINE
September 5th	6:00-7:00 pm	ONLINE

Managing, predicting, and adapting to supply chain interruptions can make or break a small business. The good news is there are strategies all businesses can use to remain resilient and drive business growth. In this training, you will learn how to understand timing for resources needed to keep the business operating without interruptions, determine pricing changes, and develop a financial forecast model to anticipate changes in cashflow. NO FEE

Strategic Planning for Your Small Business

Start of 5-Week Series of Training Sessions

June 26th	6:00-8:00 pm	ONLINE
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This multi-part training course will help small business owners develop and implement key elements of strategic planning. We will explore the importance of strategic planning, define the components of an effective strategic plan – and how to get started. The course will review the process of writing a strategic plan and provide a template for attendees to use in construction of their plan. NO FEE

Pricing Series

Pricing 101

May 17th	12:00-1:30 pm	ONLINE
November 7th	6:00-7:30 pm	ONLINE

Discover the best practices for pricing products and services, the key differences between each, and learn how to confidently choose prices with complexities of competition, channels, and market condition. NO FEE

Pricing for a Product-Based Business

May 31st	12:00-1:30 pm	ONLINE
November 14th	6:00-7:30 pm	ONLINE

In this training, we will cover in-depth pricing strategies for a product-based business and ways to keep your pricing competitive to meet your sales goals. NO FEE

Pricing for a Service-Based Business

June 7th	12:00-1:30 pm	ONLINE
November 21st	6:00-7:30 pm	ONLINE

In this training, we will cover in-depth pricing strategies for a service-based business and ways to keep your pricing competitive to meet your sales goals. NO FEE

Projections and Cashflow Management Workshop

2-Part Series of Training Sessions

February 15th	11:00 am-1:00 pm	ONLINE
May 7th	6:00-8:00 pm	ONLINE
August 29th	11:00 am-1:00 pm	ONLINE
November 8th	11:00 am-1:00 pm	ONLINE

The pricing forecasts and cashflow course is a two-part, hands-on financial accounting training. Small business owners will learn how to price their products and services based on their own market research of average and standard industry prices. This information will help the business owner create a budget and financial forecast for the next three fiscal periods. The three-year financial plan will be broken down into quarterly and monthly cash flow plans to assist the business owner with monthly financial management. The business owner will leave this course with a three-year cash flow plan and accompanying formal financial statements that they can use for any financial endeavor the business will encounter. NO FEE

Please Note: This is a series training; you have to attend the first training to receive the Zoom link for the second training.

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING SESSIONS

Exploring Sessions

**Planning
Sessions**

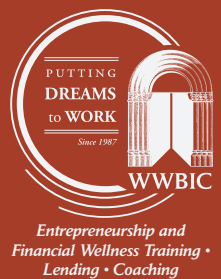
Managing Sessions

Exiting Sessions

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS



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

TRAINING SESSIONS

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING SESSIONS

Exploring Sessions

Planning Sessions

**Managing
Sessions**

Exiting Sessions

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS



Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

Managing for Your Business & Personal Finance

MANAGING YOUR PERSONAL FINANCES

All WWBIC financial wellness training sessions are available for NO FEE to attendees.

How to Avoid Predatory Lending

May 2nd	12:00-1:00 pm	ONLINE
October 29th	6:00-7:00 pm	ONLINE

Borrowing money can be intimidating. Join us to learn smart borrowing tips, your rights as a borrower, and how to avoid being a victim of predatory lending.

Managing Your Financial Success

June 13th	12:00-1:00 pm	ONLINE
December 13th	12:00-1:30 pm	IN PERSON
December 19th	6:00-7:00 pm	ONLINE

You've built a strong financial foundation, but don't know what to do next? Learn more about investing, purchasing assets, wealth management tools and more in this session.

Student Loan Debt 101

Understanding and Managing Your Loans

May 21st	6:00-7:00 pm	ONLINE
November 22nd	12:00-1:00 pm	ONLINE

Learn the basics of student loans. In this training, you'll learn the difference between federal and private loans, administrative discharge of federal loans, strategies to deal with defaulted loans, defending federal and private loan lawsuits, and more.

Register Now!

wwbic.com/trainings
414.263.5450

MANAGING YOUR BUSINESS

Cybersecurity

April 4th	12:00-1:00 pm	ONLINE
October 3rd	6:00-7:00 pm	ONLINE

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

QuickBooks

3-Part Series of Training Sessions

January 31st	6:00-7:30 pm	ONLINE
April 23rd	12:00-1:30 pm	ONLINE
July 9th	6:00-7:30 pm	ONLINE
October 22nd	12:00-1:30 pm	ONLINE

Join us to explore QuickBooks online! In this 3-part series, a QuickBooks Certified Advisor will go through setting up an account, basic accounting terms, linking bank and credit card accounts, workflow management, generating accounts, and more! NO FEE



Abigail - Little Village Play Café, Wauwatosa

MANAGING YOUR BUSINESS *(continued)*

Marketing Series

Join us for WWBIC's exciting marketing training sessions. 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

Digital Marketing Sessions

Email Marketing

Create an Email Strategy to Grow Your Business

April 15th	6:00-7:00 pm	ONLINE
October 7th	12:00-1:00 pm	ONLINE

How to Advertise on Social Media Platforms

April 8th	6:00-7:00 pm	ONLINE
September 30th	12:00-1:00 pm	ONLINE

Marketing Strategy Sessions

Branding Your Business to Stand Out!

January 29th	12:00-1:00 pm	ONLINE
July 22nd	6:00-7:00 pm	ONLINE

Social Media 101

March 25th	6:00-7:00 pm	ONLINE
September 23rd	12:00-1:00 pm	ONLINE

Take Your Business Online with Digital Marketing

March 18th	6:00-7:00 pm	ONLINE
September 16th	12:00-1:00 pm	ONLINE

Developing Your Marketing Plan

January 22nd	12:00-1:00 pm	ONLINE
July 15th	6:00-7:00 pm	ONLINE

How to Tell Your Business Story

February 5th	12:00-1:00 pm	ONLINE
July 29th	6:00-7:00 pm	ONLINE

Website Sessions

Decode SEO

June 24th	12:00-1:00 pm	ONLINE
December 2nd	6:00-7:00 pm	ONLINE

Introduction to Google Sites

Create and Host a Business Site

June 17th	12:00-1:00 pm	ONLINE
November 25th	6:00-7:00 pm	ONLINE

Website Builders for Your Small Business + Improving Your Website's Experience

June 10th	12:00-1:00 pm	ONLINE
November 18th	6:00-7:00 pm	ONLINE

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INTRO

CALENDAR

WISCONSIN
SAVES

**TRAINING
SESSIONS**

Exploring Sessions

Planning Sessions

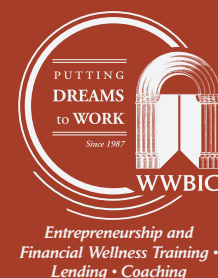
**Managing
Sessions**

Exiting Sessions

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS



TRAINING SESSIONS

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING SESSIONS

Exploring Sessions

Planning Sessions

**Managing
Sessions**

Exiting Sessions

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS

Managing for Your Business & Personal Finance

MANAGING YOUR BUSINESS *(continued)*

Human Resources 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. NO FEE

Benefits and Insurance for Micro-Businesses

May 23rd	6:00-7:00 pm	ONLINE
October 25th	12:00-1:00 pm	ONLINE

Employee Performance Management Methods

May 16th	6:00-7:00 pm	ONLINE
October 17th	12:00-1:00 pm	ONLINE

How to Be a First-Time Boss

March 1st	12:00-1:00 pm	ONLINE
August 21st	6:00-7:00 pm	ONLINE

How to Lead a Team Virtually

May 30th	6:00-7:00 pm	ONLINE
October 31st	12:00-1:00 pm	ONLINE

Recruiting, Interviewing, and Hiring 101

February 23rd	12:00-1:00 pm	ONLINE
August 14th	6:00-7:00 pm	ONLINE

The Rules We Live By *Developing an Employee Handbook*

March 8th	12:00-1:00 pm	ONLINE
August 28th	6:00-7:00 pm	ONLINE

Certification Series

Certifying your business can have a huge impact on the growth of your business. In this series, experts will share detailed information on the various types of certifications, certification requirements, and steps to getting certified. Procurement experts from the DOT, WE Energies, Northwestern Mutual, and more will discuss their procurement process, business opportunities, and how to stand out when bidding for government and private proposals. NO FEE

Overview to Certification

Steps to Getting Locally Certified

Steps to Getting Certified with the State (WBE, DBE)

Steps to Getting Certified with the WI Dept. of Transportation

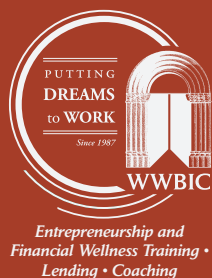
Steps to Getting Certified with the Federal Government

Steps to Getting LGBTE Certification

My Business Is Certified; Now What?

NOTE: The above trainings will take place in July and December 2024.
Watch our website for specific dates as they become available at:

wwbic.com/trainings



Connect with Us
on Social Media



Exiting Your Small Business & Retirement Planning YOUR PERSONAL FINANCES

All WWBIC financial wellness training sessions are available for NO FEE to attendees.

Retirement Planning 101

April 12th	12:00-1:00 pm	ONLINE
November 6th	6:00-7:00 pm	ONLINE

Having the retirement of your dreams takes planning. Learn how much you should plan on saving and what the steps are to get there.

EXITING YOUR BUSINESS

Build an Exit Strategy for Your Small Business

April 19th	12:00-1:00 pm	ONLINE
November 13th	6:00-7:00 pm	ONLINE

Learn what is needed to create a thorough exit strategy. Whether you plan to transfer ownership to family members, sell your business, or close your business, this training will build a foundation of knowledge. NO FEE

Selling Your Business

April 26th	12:00-1:00 pm	ONLINE
November 20th	6:00-7:00 pm	ONLINE

Are you ready to pass on the torch by selling your business in the future? Selling your business takes planning. Join us to explore when to start planning, solid exit strategies, and resources to guide your decision. NO FEE

Lending Programs Overview

One of the biggest challenges that entrepreneurs face when starting or growing their business is finding the money to do it! WWBIC, an equal opportunity lender, is the state's largest microlender – providing access to fair capital for business start-ups and expansions.

From free initial training sessions to give you the background information you need to start a business, to \$1,000 - \$350,000 capital investment loans, and everything in between, WWBIC can help!

Eligibility

If you answer “yes” to the following statements, there is a good possibility you could qualify for a loan from WWBIC:

- Do you have a written business plan?
- Does your business/will your business operate in the state of Wisconsin?
- Do you own an established business with a successful track record, and you're ready to grow/expand?
- Are you a start-up business owner with extensive experience in your industry?
- Do you have a good understanding of business operations practices (management, financing, human resources, marketing, etc.)?
- Do you have an explanation for any imperfections in your credit history such as low credit scores, collections or bankruptcies? (Note: WWBIC invites all credit histories to apply)

If you feel that you need support in any of these areas, we invite you to consider the entrepreneurial and financial wellness training sessions listed in this booklet before you apply.

In addition, please review the Borrower FAQ on our website at wwbic.com/faq.

When you are ready to apply for a WWBIC loan, go to wwbic.com/business-lending.



INTRO

CALENDAR

WISCONSIN SAVES

TRAINING SESSIONS

Exploring Sessions

Planning Sessions

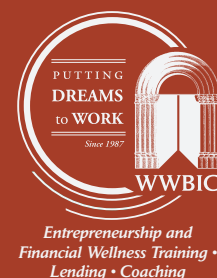
Managing Sessions

Exiting Sessions

LENDING

SPEAKER SERIES

WWBIC PROGRAMS



SPEAKER SERIES

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING
SESSIONS

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS

Strong Women, Strong Coffee



More *Strong Women, Strong Coffee* sessions will be scheduled soon.



See the latest dates at:

[wwwbic.com/
strong-women-
strong-coffee](http://wwwbic.com/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! NO FEE

Brenda Hines

Sponsored by BMO

March 6th 8:00-9:30 am IN PERSON

Maysee Herr

April 10th 6:00-7:30 pm IN PERSON

Shakkiah Curtis

July 17th 8:00-9:30 am IN PERSON



Strong Women, Strong Coffee attendees in Milwaukee

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. NO FEE

Joah Tucker

Sponsored by BMO

February 8th 8:00-9:30 am IN PERSON

Jason Rae

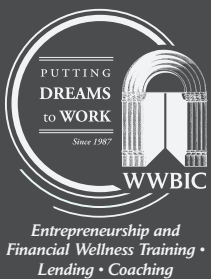
June 6th 12:00-1:30 pm IN PERSON



More *Cup of Joe* sessions will be scheduled soon.

See the latest dates at:

wwwbic.com/cup-of-joe



WWBIC PROGRAMS

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**
- **Military spouses**



BOOTS TO BUSINESS PROGRAM

Boots to Business 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. NO FEE

Boots to Business

Meant for Active Duty Military & Their Spouses

2-Day In Person Training Sessions

Watch the SBA website for details on upcoming in-person sessions at military bases at:

sba.mysite.com/s/b2b-course-information



Boots to Business: Reboot

Meant for Post-Transition Veterans & Their Spouses

Series of 7-Week (Virtual) Training Sessions

Thursdays 11:30 am - 12:30 pm ONLINE

Weekly from January 4th - February 15th

Weekly from February 29th - April 11th

Weekly from April 25th - June 6th

Weekly from June 20th - August 8th

Weekly from August 22nd - October 10th

Weekly from October 24th - December 12th



Day-Long In Person Training Sessions

Watch the SBA website for details on in-person sessions in the Milwaukee area at

sba.mysite.com/s/reboot-course-information



For more information on VBOC@WWBIC, contact:

Phone:
414-395-4556

Email:
vboc@wwbic.com

Online:
wwbic.com/veterans



INTRO

CALENDAR

WISCONSIN SAVES

TRAINING SESSIONS

LENDING

SPEAKER SERIES

WWBIC PROGRAMS

VBOC

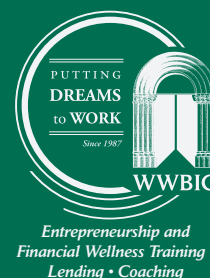
Black Business Boost

Make Your Money Talk

Kiva

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WWBIC PROGRAMS

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING
SESSIONS

LENDING

SPEAKER
SERIES

WWBIC
PROGRAMS

VBOC

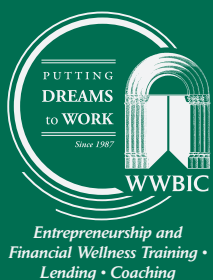
Black Business
Boost

Make Your
Money Talk

Kiva

mercadoMKE

Spanish
Language
Programming



Black Business Boost

Black Business Boost is a unique and unprecedented initiative that offers a holistic four-pillar approach to providing critical support to local Black-owned businesses and aspiring entrepreneurs in Milwaukee with access to key supportive services to start, strengthen, or expand their business ventures.

Please note: Businesses must be based in the City or County of Milwaukee.

Black Business Boost program participants receive:

- Expert-guided credit recovery coaching and support
- Comprehensive entrepreneurship training & business coaching
- Equity & loan support including technical assistance
- Cost support for growth accelerator programs, and co-working spaces

WWBIC, in collaboration with the Housing Authority of the City of Milwaukee (HACM), administer Black Business Boost programming. PNC Bank is a foundational partner.

Questions? Contact:

Angelique Sharpe
Black Business Boost
Program Manager
414-395-4537
asharpe@wwbic.com



Get more details on the
Black Business Boost program at:
bit.ly/blackbusinessboost



Black Business Boost

*Training and Lending Program
to Strengthen and Expand
Black Business Ventures*



Make Your Money Talk

In Partnership with HACM and Bader Philanthropies

Would you like to:

- **IMPROVE** your credit score?
- **END** your debt cycle?
- **SAVE** your money wisely?

Then join us for a financial empowerment series to learn:

- How to create a household budget
- Tips & tricks to improve your credit score
- Planning household SMART goals
- Identifying spending leaks
- ...and more!

Participation in this course can count towards Housing Authority of the City of Milwaukee (HACM) community service required hours. Current HACM residents may be eligible for a match savings account (restrictions apply).

A prepackaged lunch is provided. You'll receive a gift card upon course completion!

*All sessions are in person and
take place from 10:00 am - 3:00 pm*

Spring 2024 Sessions

2/10 – Becher Court: 1802 W Becher St
3/9 – Lapham Park: 1902 N 6th St
4/20 – Hillside Resource Center: 1452 N 7th St
5/11 – WWBIC Milwaukee: 1533 N RiverCenter

*A graduation for these spring sessions
will be held on June 18th*

Fall 2024 Sessions

8/17 – WWBIC Milwaukee: 1533 N RiverCenter
9/21 – Victory Manor: 5556 N 68th St
10/19 – Hillside Resource Center: 1452 N 7th St

*A graduation for these fall sessions
will be held on January 9, 2025*

Register or get more details on
Make Your Money Talk at:
bit.ly/makemoneytalk



WWBIC Presents

BUILDING BLACK GENERATIONAL WEALTH

Effective business ecosystems can counter structural barriers for Black Entrepreneurs. This series unpacks the four pillars of WWBIC's Black Business Boost program, showcasing its distinct approach in fostering a community that cultivates generational wealth for local Black entrepreneurs. All sessions include a hot breakfast and take place in the Schlitz Park Auditorium at 1555 N RiverCenter Dr, Milwaukee. NO FEE

Building Generational Wealth: Credit Success Summit

January 29th 8:30-11:00 am IN PERSON

Join us for an inspiring showcase featuring real success stories from our panel of entrepreneurs. Learn how these driven individuals transformed their financial futures through credit coaching, enabling them to better position their businesses to secure crucial capital. Be empowered by their journeys and discover how you too can pave a path to financial success.

Business Goal: Funding preparation via credit recovery

Building Generational Wealth: From Loans to Legacies

April 29th 8:30-11:00 am IN PERSON

Join us for a powerful workshop featuring success stories from entrepreneurs who are building their generational wealth by harnessing WWBIC's diverse lending products to kickstart, expand, or elevate their businesses. Hear directly from these clients as they share their transformative journeys of accessing essential capital to build generational wealth.

Business Goal: Equity support and lending



Initiate Prosperity: Building Generational Entrepreneurial Knowledge

July 29th 8:30-11:00 am IN PERSON

In the absence of access to sufficient entrepreneurship training and business mentorship, many Black-owned businesses inadvertently make choices that hinder their potential for growth. Attend our forum where Black Business Boost entrepreneurs reveal how they honed their business acumen by partaking in WWBIC's 350+ entrepreneurship trainings, including our dynamic business accelerators. Learn how these entrepreneurs have amplified their business knowledge and strengthened their ventures through our dedicated coaching support.

Business Goal: Scale up your business acumen through training and coaching

Building Generational Wealth: Collaborating and Elevating

October 28th 8:30-11:00 am IN PERSON

Explore how coworking spaces offer a supportive environment for Black entrepreneurs to test business models, products, and market reception, with cost-saving benefits. Join our panel of innovative clients as they discuss their valuable experiences leveraging WWBIC's co-working space scholarships to nurture business growth and trial their models in their quest to build generational wealth.

Business Goal: Consider co-working space as an option to help grow your business

INTRO

CALENDAR

WISCONSIN SAVES

TRAINING SESSIONS

LENDING

SPEAKER SERIES

WWBIC PROGRAMS

VBOC

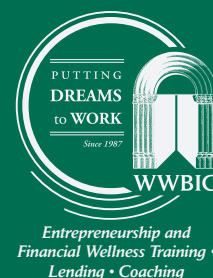
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Kiva

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For more information or to register for training sessions, go to [wwbic.com](https://www.wwbic.com)

WWBIC PROGRAMS

INTRO

CALENDAR

WISCONSIN
SAVES

TRAINING
SESSIONS

LENDING

SPEAKER
SERIES

WWBIC PROGRAMS

VBOC

Black Business
Boost

Make Your
Money Talk

Kiva
mercadoMKE

Spanish
Language
Programming



Entrepreneurship and
Financial Wellness Training •
Lending • Coaching

Kiva@WWBIC

Kiva offers nano-loans through an online crowdfunding platform, offering loans from \$1,000-\$15,000 at 0% interest and fee-free. Kiva is often the first step towards access to capital. Unlike traditional lending, Kiva's holistic social underwriting provides an opportunity to see beyond traditional lending requirements. Kiva does not require a minimum credit score, collateral, or a business plan. Kiva believes that successful businesses have rich community networks, are good at marketing their businesses, and are tech-savvy. Kiva loans provide an opportunity for businesses to establish business credit. WWBIC supports Kiva in Wisconsin, and our Kiva Capital Access Managers provide the personal touch to help borrowers through the application/loan life cycle.

kiva

See page 9 for details on Kiva training sessions

Contact Us to Learn More

- Email wisconsin@local.kiva.org
- Visit kiva.org/borrow



Programas y Servicios de WWBIC en Español

Cursos de Educacion para Negocios

Entrenamiento en persona o en línea sobre una variedad de temas de negocios como: la planificación de negocio, finanzas, marketing, medios de comunicación social, diseño de página web, etc.

Para más información vaya a:
wwbic.com/en-espanol



Prestamos para Pequeños

Prestamos para Pequeños negocios de \$1,000 a \$350,000. Para empresas en Wisconsin y aquellos que pueden tener problemas de crédito o de finanzas personales.

Asistencia para Pequeños Negocios

Asistencia de uno a uno está disponible a través de nuestro grupo de Consultores de Pequeños Negocios.



mercadoMKE

mercadoMKE es un esfuerzo colaborativo en asociación con WWBIC y el Colaborativo Hispano. Es un mercado en línea GRATUITO y un directorio de negocios latinos. Está patrocinado por organizaciones sin fines de lucro y creado específicamente para negocios latinos.

¿Interesado en Vender?

Contacte con
Adrian Hernandez
ahernandez@wwbic.com
414-254-9492



WWBIC
eMarketplace
mercadoMKE