



Entrepreneurship and  
Financial Wellness Training •  
Lending • Coaching

# 2024 WWBIC TRAINING & LENDING PROGRAMS CATALOG

## Southeast Wisconsin

Kenosha, Racine, Rock and Walworth Counties



### NEW TO WWBIC?

Fill out our client information form  
and we can assist you with the  
best products and services  
for you and your business!



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

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# INTRODUCTION

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*Top left - Marie, Equinox Botanical Boutique, Kenosha  
Center left - Willie & Michael, Hip Hop Stylez,  
Beloit*

*Bottom left - Kevin & Jeff, R'Noggin Brewing Co.,  
Kenosha*

*Right - Jasmine, Abrazo Coffee, Racine*



Support local small  
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View the WWBIC client  
directory or add your  
business to the directory at

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



## 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-\*\*\*.

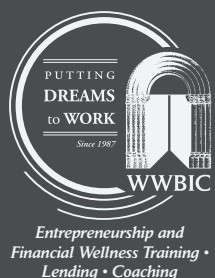
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to our generous sponsors!



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to view a complete list of the generous  
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## 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 12-15 for offerings*

### Phase 4 – **EXITING**

#### Retirement Planning

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

*See page 16 for offerings*

#### Exiting Your Business

Get guidance on how to sell or exit your business.

*See page 16 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](http://wwbic.com/donate)



Sign up to volunteer at [wwbic.com/volunteer](http://wwbic.com/volunteer)

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## Training Sessions Calendar

### JANUARY

- 1/9 - Turning Your Skills Into a Business
- 1/16 - Introduction to Kiva Lending
- 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
- 1/24 - Strong Women, Strong Coffee**
- 1/29 - Branding Your Business to Stand Out!
- 1/30 - Discover Which Business Structure Is Right for You
- 1/30 - Kiva Loan Application Workshop
- 1/31 - QuickBooks (3-Part Series)
- 1/31 - Small Business: Access to Capital**

### FEBRUARY

- 2/5 - How to Tell Your Business Story
- 2/6 - The Importance of Financial Statements Beyond the "Shoebox"
- 2/8 - How to Build Financial Security
- 2/13 - Funds in Motion: Money In and Out
- 2/13 - The Power of Video Marketing: Part 1**
- 2/15 - Projections and Cashflow Management Workshop
- 2/16 - Introduction to Kiva Lending
- 2/20 - The Power of Video Marketing: Part 2**
- 2/20 - Who Is Your Customer?
- 2/23 - Recruiting, Interviewing and Hiring 101
- 2/27 - Introduction to Building Out a Business Plan
- 2/28 - Cup of Joe**
- 2/29 - Life Insurance Simplified

### MARCH

- 3/1 - How to Be a First-Time Boss
- 3/1 - Kiva Loan Application Workshop
- 3/5 - Building Out a Business Plan (start of 9-Week series)
- 3/8 - The Rules We Live By
- 3/13 - Navigating the Health Services Industry Roundtable
- 3/14 - Turning Your Skills Into a Business**
- 3/15 - Managing Supply Chain Interruptions for Your Business
- 3/18 - Take Your Business Online with Digital Marketing
- 3/20 - Strong Women, Strong Coffee**
- 3/21 - What Is Generational Wealth and How Do I Build It?
- 3/25 - Social Media 101
- 3/28 - Is Your Business Idea Expandable?**

### APRIL

- 4/4 - Cybersecurity
- 4/4 - Discover Which Business Structure Is Right for You**
- 4/8 - How to Advertise on Social Media Platforms
- 4/8 - Introduction to Building Out a Business Plan**
- 4/11 - Guidance for Adults Looking to Return to School**
- 4/11 - Ways to Prep for Home Ownership
- 4/12 - Retirement Planning 101
- 4/15 - Building Out a Business Plan (9-Week Series)**
- 4/15 - Email Marketing
- 4/19 - Build an Exit Strategy for Your Small Business
- 4/23 - QuickBooks (3-Part Series)
- 4/26 - Selling Your Business
- 4/27 - Turning Your Skills Into a Business

### MAY

- 5/2 - How to Avoid Predatory Lending
- 5/4 - Is Your Business Idea Expandable?
- 5/7 - Projections and Cashflow Management Workshop
- 5/8 - The Importance of Financial Statements Beyond the "Shoebox"**
- 5/11 - Small Business: Access to Capital
- 5/14 - Introduction to Kiva Lending
- 5/15 - Cup of Joe**
- 5/16 - Employee Performance Management Methods
- 5/17 - Pricing 101
- 5/18 - Discover Which Business Structure Is Right for You
- 5/21 - Student Loan Debt 101
- 5/22 - Funds in Motion: Money In & Out**
- 5/23 - Benefits and Insurance for Micro-Businesses
- 5/28 - Kiva Loan Application Workshop
- 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
- 6/5 - Strong Women, Strong Coffee**
- 6/7 - Pricing for a Service-Based Business
- 6/8 - Funds in Motion: Money In & Out
- 6/10 - Website Builders for Your Small Business
- 6/12 - Navigating the Childcare Industry Roundtable
- 6/13 - Managing Your Financial Success
- 6/15 - Who Is Your Customer?
- 6/17 - Introduction to Google Sites
- 6/18 - Introduction to Building Out a Business Plan

### JUNE (continued)

- 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)

### JULY

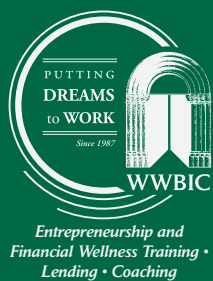
- 7/9 - QuickBooks (3-part series)
- 7/11 - Budgeting That Works!
- 7/15 - Developing Your Marketing Plan
- 7/18 - Introduction to Kiva Lending**
- 7/22 - Branding Your Business to Stand Out!
- 7/25 - Kiva Loan Application Workshop**
- 7/29 - How to Tell Your Business Story

### AUGUST

- 8/6 - How to Build Financial Security
- 8/6 - Turning Your Skills Into a Business**
- 8/8 - Guidance for Adults Looking to Return to School
- 8/9 - Introduction to Kiva Lending
- 8/13 - Is Your Business Idea Expandable?**
- 8/14 - Recruiting, Interviewing and Hiring 101
- 8/21 - How to Be a First-Time Boss
- 8/23 - Turning Your Skills Into a Business
- 8/27 - Discover Which Business Structure Is Right for You**
- 8/28 - The Rules We Live By
- 8/29 - Life Insurance Simplified
- 8/29 - Projections and Cashflow Management Workshop
- 8/30 - Is Your Business Idea Expandable?
- 8/30 - Kiva Loan Application Workshop

### SEPTEMBER

- 9/5 - Managing Supply Chain Interruptions for Your Business
- 9/6 - Small Business: Access to Capital
- 9/9 - Introduction to Building Out a Business Plan**
- 9/11 - Navigating the Food Industry Roundtable
- 9/13 - Discover Which Business Structure Is Right for You
- 9/16 - Building Out a Business Plan (9-Week Series)**
- 9/16 - Take Your Business Online with Digital Marketing
- 9/19 - What Is Generational Wealth and How Do I Build It?
- 9/20 - The Importance of Financial Statements Beyond the "Shoebox"
- 9/23 - Social Media 101
- 9/25 - Strong Women, Strong Coffee**
- 9/27 - Funds in Motion: Money In & Out
- 9/30 - How to Advertise on Social Media Platforms



# CALENDAR OF EVENTS

## OCTOBER

- 10/3 - Cybersecurity
- 10/4 - Who Is Your Customer?
- 10/7 - Email Marketing
- 10/8 - Introduction to Building Out a Business Plan
- 10/9 - The Importance of Financial Statements Beyond the "Shoebox"**
- 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
- 10/22 - QuickBooks (3-Part Series)
- 10/23 - Funds in Motion: Money In and Money Out**
- 10/25 - Benefits and Insurance for Micro-Businesses
- 10/29 - How to Avoid Predatory Lending
- 10/31 - How to Lead a Team Virtually

## NOVEMBER

- 11/6 - Retirement Planning 101
- 11/7 - Introduction to Kiva Lending
- 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
- 11/18 - Website Builders for Your Small Business
- 11/20 - Selling Your Business
- 11/21 - Kiva Loan Application Workshop
- 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
- 12/5 - Introduction to Kiva Lending
- 12/9 - Navigating the Trucking Industry Roundtable
- 12/12 - Guidance for Adults Looking to Return to School**
- 12/19 - Kiva Loan Application Workshop
- 12/19 - Managing Your Financial Success

Green type =  
In person training in Racine

Purple type =  
In person training in Kenosha



Vivian - Dream Nacion, Beloit

## TRAINING SESSION FORMATS

Unless otherwise noted online, the in person trainings listed in this guide all take place at one of our WWBIC Southeast offices.

All **RACINE** sessions are held at 245 Main St., Ste. 102

All **KENOSHA** sessions are held at 600 52nd St., Ste. 130

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](http://wwbic.com/savings-pledge)



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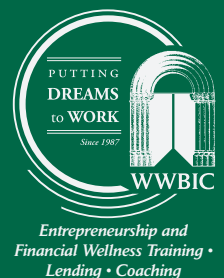
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## Exploring Entrepreneurship & Personal Finance

### 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.

#### Guidance for Adults Looking to Return to School

April 11th	12:00-1:00 pm	KENOSHA
August 8th	6:00-7:00 pm	ONLINE
December 12th	12:00-1:00 pm	RACINE

Are you an adult looking to go back to school? The Educational Opportunity Center (EOC) is here to help navigate admissions and remove obstacles to successfully complete a degree. EOC services are free and include career and college planning, financial aid resources, application support, innovative programming, and more. The EOC understands the unique concerns and needs of adults continuing their education and offers neutral guidance. EOC services are intended for adults who have not completed a Bachelor's degree and is funded by the TRIO grant from the Department of Education.

#### PLEASE NOTE

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

#### How to Build Financial Security

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

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

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

In person trainings will take place  
Watch [www.bic.com/trainings](https://www.bic.com/trainings) for dates coming soon!

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.

#### 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.

**Register Now!**  
[www.bic.com/trainings](https://www.bic.com/trainings)  
262.898.5000



# TRAINING SESSIONS

## EXPLORING ENTREPRENEURSHIP

### Is Your Business Idea Expandable?

#### Let's Expand Your Business Idea

January 16th	6:00-7:30 pm	ONLINE
March 28th	6:00-7:30 pm	RACINE
May 4th	10:00-11:30 am	ONLINE
August 13th	6:00-7:30 pm	KENOSHA
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 your 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

### Small Business: Access to Capital

January 23rd	6:00-7:30 pm	ONLINE
January 31st	12:00-1:30 pm	RACINE
May 11th	10:00-11:30 am	ONLINE
September 6th	12:00-1:30 pm	ONLINE

In this workshop, you will learn about 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
March 14th	6:00-7:30 pm	RACINE
April 27th	10:00-11:30 am	ONLINE
August 6th	6:00-7:30 pm	KENOSHA
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



Natalie – Barista Cats Cafe, Whitewater

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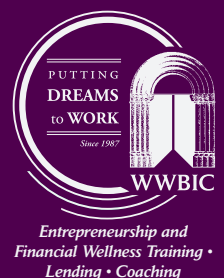
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## Planning for Your Business & Personal Finance



Paquita – Blessed Divine Creations, Milton

### 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	6:00-7:30 pm	RACINE
May 18th	10:00-11:30 am	ONLINE
August 27th	6:00-7:30 pm	KENOSHA
September 13th	12:00-1:30 pm	ONLINE

Selecting the type of legal structure for your company can be complicated. This training covers 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
June 15th	10:00-11:30 am	ONLINE
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



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## PLANNING FOR YOUR BUSINESS *(continued)*

### Accounting Series

### Funds in Motion: Money In and Money Out

February 13th	6:00-7:30 pm	ONLINE
May 22nd	12:00-1:30 pm	RACINE
June 8th	10:00-11:30 am	ONLINE
September 27th	12:00-1:30 pm	ONLINE
October 23rd	12:00-1:30 pm	KENOSHA

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

### The Importance of Financial Statements Beyond the "Shoebox"

February 6th	6:00-7:30 pm	ONLINE
May 8th	6:00-7:30 pm	RACINE
June 1st	10:00-11:30 am	ONLINE
September 20th	12:00-1:30 pm	ONLINE
October 9th	6:00-7:30 pm	KENOSHA

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	ONLINE
February 16th	12:00-1:00 pm	ONLINE
May 14th	5:00-6:00 pm	ONLINE
July 18th	12:00-1:00 pm	KENOSHA
August 9th	12:00-1:00 pm	ONLINE
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

### Kiva Loan Application Workshop

January 30th	12:00-1:00 pm	ONLINE
March 1st	12:00-1:00 pm	ONLINE
May 28th	5:00-6:00 pm	ONLINE
July 25th	12:00-1:00 pm	KENOSHA
August 30th	12:00-1:00 pm	ONLINE
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](http://wwbic.com/trainings)

See page 20 for more details on Kiva@WWBIC

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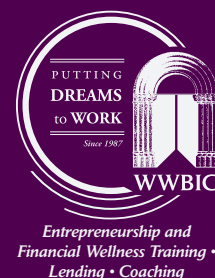
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## Planning for Your Business & Personal Finance

### PLANNING FOR YOUR BUSINESS *(continued)*

#### *Business Planning Series*

#### Introduction to Building Out a Business Plan

February 27th	6:00-7:30 pm	ONLINE
April 8th	6:00-7:30 pm	RACINE
June 18th	10:00-11:30 am	ONLINE
September 9th	6:00-7:30 pm	KENOSHA
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
April 15th	6:00-9:00 pm	RACINE
June 25th	6:00-9:00 pm	ONLINE
September 16th	6:00-9:00 pm	KENOSHA
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*



Joshua & Samantha – The Spanish Center of Racine

## 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

This 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.*

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



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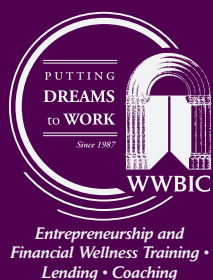
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## Managing for Your Business & Personal Finance

### 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 19th	6:00-7:00 pm	ONLINE

Have you 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](http://wwbic.com/trainings)

262-898-5000



Jenny – East View Coffee Co., Kenosha

## 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 an 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

## 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

#### Connect with Us on Social Media



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## 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



Ebony – Divine Melanin Beauty Supply, Racine

### Connect with Us on Social Media







Sebghatullah & Shamim – Mazar Afghan Cuisine, Kenosha

## MANAGING YOUR BUSINESS *(continued)*

### The Power of Video Marketing – Part 1

February 13th 6:00-7:30 pm RACINE

Discover how video marketing can help you build your brand, attract new customers, engage existing customers, and increase sales! This training will share the benefits of video marketing, resources and tools available to successfully add videos to marketing plans, and review successful small business video campaigns.

### The Power of Video Marketing – Part 2

February 20th 6:00-7:30 pm RACINE

Understanding the various types of video marketing and the pros and cons of each is very important to your overall marketing plan. In this training, you will learn about the various types of video marketing such as educational, demo, personalized, testimonial, and many more and what forms, content, and messaging is right to grow your small business.

### 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 LBTE 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](http://wwbic.com/trainings)



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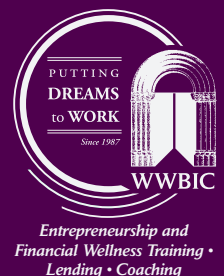
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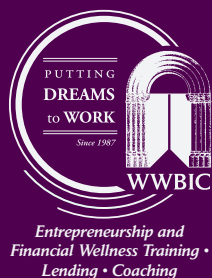
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## Exiting Your Small Business & Retirement Planning YOUR PERSONAL FINANCES

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

## 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

Once you get to the client directory, you can narrow down which clients you want to find according to:

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

Access the client directory online at  
[wwbic.com/  
client-directory](http://wwbic.com/client-directory)



### 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.

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



## 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.

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 microlender 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 - \$350,000 capital investment loans, and everything in between, WWBIC can help! WWBIC is an equal opportunity lender.

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](http://wwbic.com/faq).

For additional questions or information on WWBIC loans, contact:

**Michael Hetzel**  
Director of Lending  
414-395-4562  
[mhetzel@wwbic.com](mailto:mhetzel@wwbic.com)



### 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)*



When you are ready to apply for a WWBIC loan, go to [wwbic.com/business-lending](http://wwbic.com/business-lending).



Kaylor – Boltz Strength, Janesville

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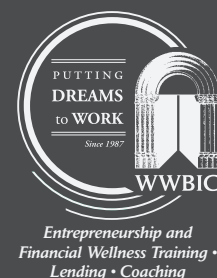
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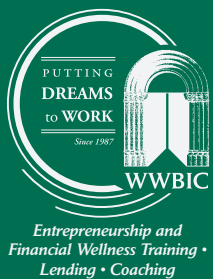
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## Strong Women, Strong Coffee



**Jenny Ulbricht**

January 24th 8:00-9:30 am IN PERSON

**Nicole Ryf**

March 20th 8:00-9:30 am IN PERSON

**Bethany Larsen**

June 5th 8:00-9:30 am IN PERSON

**Amanda Roman-Espinoza**

September 25th 8:00-9:30 am IN PERSON

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

## 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

**Aydan Massey**

February 28th 8:00-9:30 am IN PERSON

**Scott Grace**

May 15th 5:30-7:00 pm IN PERSON



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

See the latest dates at:

[wwwbic.com/cup-of-joe](http://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**

For more information on VBOC@WWBIC, contact:

Phone: **414-395-4556**

Email: [vboc@wwbic.com](mailto:vboc@wwbic.com)

Online: [wwbic.com/veterans](http://wwbic.com/veterans)

U.S. SMALL BUSINESS ADMINISTRATION



VETERANS BUSINESS OUTREACH CENTERS

POWERED BY



U.S. Small Business Administration



Aloysius – Master Chief ATD  
Hand Car Wash, Kenosha

## 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](http://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

Kenosha County Job Center

January 30th 9:00 am-3:00 pm IN PERSON

March 26th 9:00 am-3:00 pm IN PERSON

May 28th 9:00 am-3:00 pm IN PERSON

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

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## 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.

**Contact Us to  
Learn More:**

[wisconsin@local.kiva.org](mailto:wisconsin@local.kiva.org)  
[kiva.org/borrow](https://kiva.org/borrow)

*See page 9 for details on  
Kiva training sessions*

kiva



Sergio – Esperanza Coffee Collective, Racine

## 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](https://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.



LeeAnna & Milton  
The Checkpoint Bar, Kenosha

## Contact Us!

The WWBIC Southeast office is here to serve you. Reach out to us weekdays from 8:30 am to 5:00 pm at:

**Racine Office:** 245 Main Street, Suite 102

**Kenosha Office:** 600 52nd Street, Suite 130

262-898-5000

[facebook.com/wwbicse](https://facebook.com/wwbicse)

**Connect with Us  
on Social Media**

