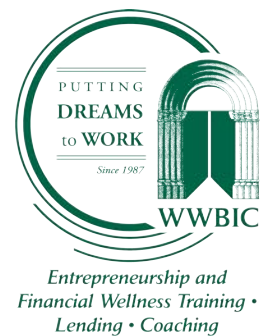


WWBIC NORTH CENTRAL FALL 2024 UPDATE

Ashland, Bayfield, Burnett, Iron, Lincoln, Marathon, Oneida,
Price, Rusk, Sawyer, Taylor, Vilas & Washburn Counties



In-Person Training Sessions

WWBIC 101: Exploring Entrepreneurship

Tuesday, October 8th 3:30-5:00 pm
Hayward Area Chamber of Commerce
15805 US Hwy 63 Hayward

Tuesday, December 10th 3:30-5:00 pm
Location To Be Determined

Join us and learn what services WWBIC offers such as: quality business training courses, business loans, technical assistance, and financial wellness programing. WWBIC is here to support and guide you through every stage from exploring entrepreneurship and crafting your business plan to growing your business and planning for its future. NO FEE

Small Business Access to Capital

Wednesday, October 9th 3:30-5:00pm
Sherman & Ruth Weiss Community Library
10788 State Hwy 22/77, Hayward

Wednesday, December 11th 12:00-1:30 pm
Location To Be Determined

In this workshop, you will learn the different types of capital resources, how to be application and loan ready, details on crowd-funded Kiva nanoloans, and more. A WWBIC expert will lead the session and answer all your questions. NO FEE

The ABCs of Marketing

Tuesday, October 22nd 12:00-1:30 pm
Location To Be Determined

Do you want to grow your business and boost sales but don't know where to start with marketing? Learn how to create a marketing plan, use social media effectively, and find affordable marketing ideas. NO FEE



Mark & Annette –
Northwoods Bar & Grill, Sanborn

Turning Your Skills and Hobbies Into a Business

Thursday November 14th 12:00-1:30pm
Location To Be Determined

Are you interested in starting a business, but not sure if you have the skills to start? Do you have a hobby that you want to take to the next level? This training goes through a personal skills assessment and covers the steps needed to turn your dream into a business. NO FEE

SPEAKER SERIES

Fueled by entrepreneurs, these FREE networking events are for people who are focused on growing their business, expanding their business networks, and getting fresh ideas for their business. These events will feature a local speaker and their journey. All are welcome – join us to connect with other entrepreneurs and get inspired. NO FEE

Cup of Joe

featuring Jeff Johnson of Potawatomi Ventures

Wednesday, October 23rd 12:00-1:30pm
Location To Be Determined

Strong Women, Strong Coffee

featuring Ariana Johnson of
The Lot and Sweetgrass & Sage

Wednesday, November 13th 8:30-10:00am
Location To Be Determined

**WWBIC
North Central:
Opening soon in
Hayward!**

We invite you to our
welcome reception:

**Thursday,
October 10th**

9:00-11:00 am

Hayward Area

Chamber of Commerce

15805 U.S. Hwy 63

Hayward, WI

Contact Us:

(715) 638-7052

info@wwbic.com

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

**Check out our
online trainings!**

See the back page
of this document



**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!

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

WWBIC INFORMATION

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.

**AERIS
RATED**



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-***.



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, it's possible 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.



Dana - The Fiber Attic, Thorp

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

WWBIC PROGRAMS

Kiva@WWBIC



Cassidy - Musky Joe's
Twin Pines Resort, Hayward

kiva



Contact Us:

Email

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

Visit

kiva.org/borrow

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 loan life cycle.

U.S. SMALL BUSINESS ADMINISTRATION



VETERANS BUSINESS OUTREACH CENTERS

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, contact:

Phone: 414-395-4556

Email: vboc@wwbic.com

Online: wwbic.com/veterans



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. *Boots to Business* is designed for transitioning military, and *Boots to Business: Reboot* sessions are designed for post-transition veterans and their spouses. NO FEE



Boots to Business: Reboot

October 24th - December 12th
Thursdays 11:30 am - 12:30 pm

Register now on the SBA website at
[sba.mysite.com/s/
reboot-course-information](http://sba.mysite.com/s/reboot-course-information)

Wisconsin Women's Business Initiative Corporation (WWBIC) • Fall 2024 North Central Update

ONLINE TRAINING SESSIONS

Entrepreneurship Training Sessions

OCTOBER

Email Marketing

October 7th 12:00-1:00 pm

Introduction to Building Out a Business Plan

* This session is a prerequisite to "Building Out a Business Plan"

October 8th 6:00-7:30 pm

Building Out a Business Plan

9-Week Series - \$225 Fee

October 15th 6:00-8:00 pm

Employee Performance Management Methods

October 17th 12:00-1:00 pm

QuickBooks (3-Part Series)

October 22nd 12:00-1:30 pm

Benefits and Insurance for Micro-Businesses

October 25th 12:00-1:00 pm

How to Lead a Team Virtually

October 31st 12:00-1:00 pm

NOVEMBER

Introduction to Kiva and Crowdsourced Loans

November 7th 12:00-1:00 pm

Pricing 101

November 7th 6:00-7:30 pm

Projections and Cashflow Management Workshop

November 8th 11:00 am - 1:00 pm

Build an Exit Strategy for Your Small Business

November 13th 6:00-7:00 pm

Pricing for a Product-Based Business

November 14th 6:00-7:30 pm

Website Builders for Your Small Business

November 18th 6:00-7:00 pm

Kiva Loan Application Workshop

November 19th 12:00-1:00 pm

Selling Your Business

November 20th 6:00-7:00 pm

Pricing for a Service-Based Business

November 21st 6:00-7:30 pm

Introduction to Google Sites

November 25th 6:00-7:00 pm

DECEMBER

Decode SEO

December 2nd 6:00-7:00 pm

Overview to Certification

December 3rd 6:00-8:00 pm

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

December 5th 6:00-8:00 pm

Navigating Your Industry Roundtable: Trucking

December 9th 6:00-8:00 pm

Steps to Getting Certified with the Wisconsin Dept. of Transportation

December 10th 6:00-8:00 pm

Steps to Getting Certified with the Federal Government

December 11th 6:00-8:00 pm

Steps to Getting LGBTE Certification

December 12th 6:00-8:00 pm

Creating a Successful Childcare Business

December 16th 11:00 am - 1:00 pm

My Business Is Certified; Now What?

December 18th 6:00-8:00 pm



Financial Wellness Training Sessions

OCTOBER

Ways to Prep for Home Ownership

October 10th 12:00-1:00 pm

How to Avoid Predatory Lending

October 29th 6:00-7:00 pm

NOVEMBER

Retirement Planning 101

November 6th 6:00-7:00 pm

Student Loan Debt 101

November 22nd 12:00-1:00 pm

DECEMBER

Managing Your Financial Success

December 19th 6:00-7:00 pm

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 **715.638.7052** or email info@wwbic.com for on-demand trainings.