



*Credit/
Financial
Wellness*



WWBIC 2025 Resources



*Classes/
Trainings*



*Capital/
Lending*

*Putting
Dreams
to Work
Since 1987*



*Connections/
Coaching*

wwbic.com

WHO WE ARE

The Wisconsin Women’s Business Initiative Corporation (WWBIC) is a leading innovative statewide economic development corporation whose mission is “Putting Dreams to Work”

WWBIC is a 501(c)(3) organization and a certified CDFI (Community Development Financial Institution) that has attained an Aeris rating of A-***.



WWBIC is funded by the **U.S. Small Business Administration, U.S. Department of the Treasury, U.S. Department of Agriculture,** and the **U.S. Department of Housing & Urban Development** as well as many other state and local entities, financial institutions, private foundations, investors and individual donors.



WHAT WE DO

We open the doors of opportunity by providing anyone who is interested in starting, strengthening or expanding their small business with access to resources such as financial products and quality business and personal financial training.

Credit/ Financial Wellness

Improving your credit and establishing good saving habits is crucial to enable small business owners and all individuals to achieve their financial goals. That’s why financial wellness and recovery through credit and savings assistance is the first pillar of WWBIC’s services.

See page 4 for more details

Classes/ Trainings

WWBIC offers entrepreneurship and business training sessions statewide including our popular 9-week course on building a business plan. Online sessions as well as in-person trainings are offered year-round, many at no fee or cost.

See pages 5-7 for more details

Capital/ Lending

One of the biggest challenges that entrepreneurs face is finding loan capital to allow them to “put their dreams to work.” Many banks find startups or small business owners with imperfect credit too great of a risk to be approved for a loan; but at WWBIC, this kind of lending is our specialty. As we tell bankers every day, “Don’t say no...say WWBIC!”

See pages 8-9 for more details

Connections/ Coaching

WWBIC is proud of the way we sustain relationships with our clients. WWBIC provides all of our loan clients with a Small Business Consultant who can provide them technical assistance over the life of their loan. WWBIC also has a network of professional volunteers who can assist clients as needed. This in-depth assistance ensures that entrepreneurs have access to the tools and skills they need to grow profitable, sustainable businesses.

See page 10 for more details





WWBIC = IMPACT

Impact numbers calculated 2/2025

“Putting Dreams to Work” Since 1987

WWBIC has been working for the last 38 years to assist micro-enterprise and small business in Wisconsin, as well as serving as the Veterans Business Outreach Center for Wisconsin, Illinois and Minnesota. (See page 11 for more details on our services for veterans)

WWBIC hosts six offices across the state in Milwaukee (statewide headquarters), Appleton, Hayward, Kenosha, La Crosse, Madison, and Racine. Find contact information for these offices on the back cover of this resource guide.

2024 Highlights

In 2024, WWBIC served 4,603 unduplicated clients throughout the state of Wisconsin (in partnership with funders, stakeholders, and community partners). WWBIC also secured funding to open a regional office in Hayward to better serve our rural communities in northern Wisconsin with training, technical assistance, and access to capital.

WWBIC also established a new record in 2024 – surpassing \$1 million in Kiva (crowd-sourced) loans over the course of the year, supporting 145 Kiva borrowers. The year closed out with a brand refresh – providing a new look while maintaining the mission of hope and opportunity that WWBIC has become known for.

Financial Wellness Impact

WWBIC has been providing financial wellness support through training and coaching as well as **\$1.92 million in match savings assistance since 1999**. This support has resulted in the impact numbers shown at right.

2025 & Beyond

WWBIC’s work in the service of the small business community continues to grow and evolve to meet the needs of our business clients and the ever-changing environment through financial wellness and entrepreneurship training, lending, and coaching. WWBIC’s business model incorporates vital business training and one-on-one consulting for every borrower which is demonstrated through an increase of jobs supported by our business clients, growth in their sales and markets, and an exemplary repayment rate on loans. We collaborate with our borrowers throughout the life of their loan to ensure a win-win scenario occurs for the business owner.

Since 1987, WWBIC has:

- **76,923 clients** served
- **10,827 businesses** served (verified in business)
- **15,734 jobs** created or retained
- **Loaned \$125 million** to small businesses

- **4,599 businesses** served
- **4,654 jobs** created/retained
- **81 loans approved** totaling over **\$8.5 million**
- **61 loans closed** totaling over **\$7.3 million**
- **551 loans** managed in a **\$25.4 million portfolio**
- **280 volunteers** provided **29,636 counseling and training hours**

- **520 individuals reduced debt** since 2018
- **193 first time homeowners** since 2004
- **158 vehicles** purchased since 2018
- **106 students** enrolled in college since 2004
- **99 businesses** started since 2004



Whether it be getting an education, purchasing a vehicle or a new home, or starting a new business, improving your credit and establishing good savings habits is crucial to enable Wisconsinites to achieve their financial goals. That’s why financial wellness through credit recovery and savings assistance is the first pillar of WWBIC’s services.

FINANCIAL WELLNESS TRAINING

All financial wellness sessions are provided free of charge.

Budgeting That Works!

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. NO FEE

Life Insurance Simplified

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 FEE

No Credit or Bad Credit? No Problem!

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.. NO FEE

Understanding and Building Your Credit Score

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. NO FEE

Retirement Planning 101

Having the retirement of your dreams takes planning. Learn how much you should plan on saving and what the steps are to get there. NO FEE



Find dates and times for these sessions and register online now at: wwbic.com/trainings

Visit WWBIC online at wwbic.com



WWBIC credit recovery clients attend a training session in Milwaukee

WWBIC offers entrepreneurship and business training sessions statewide – many at no fee or cost. Online sessions as well as in-person trainings are offered, and session topics will be added throughout the year.

EXPLORING ENTREPRENEURSHIP

Can Your Skills and Hobbies Become a Business?

Are you interested in starting a business but are unsure of where to start? If you have a hobby, business idea, or home-based business that you want to expand, an expert facilitator will help guide you through a personal assessment and will go over 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 it to market?*
- *Is this business compatible with your personal goals?*
- *What rules and licensing apply?*

Discover what it takes to start and run a business – entrepreneurship might be for you! NO FEE

Discover Which Business Structure Is Right for You

Selecting the type of legal structure for your company can be complicated. This training goes over all business structures including LLC, Partnerships, and Sole Proprietorship. Find out which structure is right for your business and the steps to take to become a legal business entity. NO FEE



WWBIC clients take an entrepreneurship training session in our La Crosse office



BOOTS TO BUSINESS PROGRAM For Veterans

Boots to Business is an entrepreneurial training program offered by the U.S. Small Business Administration (SBA) through the Veterans Business Outreach Center. The training provides an overview of entrepreneurship and applicable business ownership fundamentals. NO FEE

Boots to Business For Active Duty Military & Their Spouses

2-Day In-Person Training Sessions
Watch the SBA website for details on in-person sessions at military bases at: sba.mysite.com/s/b2b-course-information

Boots to Business: Reboot For Post-Transition Veterans & Their Spouses

Find dates and times for this series of online training sessions over seven weeks, or day-long in-person training sessions at: sba.mysite.com/s/reboot-course-information

See page 11 for more details on WWBIC services for veterans



Find dates and times for these sessions and register online now at: wwbic.com/trainings





Carl, Owner of Wisconsin Academy of Sports in Appleton, WI

LOOKING FOR MORE?

More training sessions covering specific topics will be added to our calendar as the year progresses. Go to our website for the latest training session calendar at www.wbic.com/trainings

WWBIC offers entrepreneurship and business training sessions statewide – many at no fee or cost. Online sessions as well as in-person trainings are offered, and session topics will be added throughout the year.

BUSINESS PLANNING

Small Business Access to Capital

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

Understanding Cashflow and Financial Statements

Knowing your numbers will help you manage your cash, 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 review what effects cashflow, the importance of organized record keeping, and terminology used in Profit and Loss Statement, Cashflow Statement, and Balance Sheet. NO FEE

Introduction to Building Out a Business Plan

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. In this training, an expert facilitator will walk through LivePlan, which is a business plan software, business plan, the sections of a business plans, and information that is needed. NO FEE

Please note: This training is a prerequisite for our "Building a Business Plan" 9-week series

Building Out a Business Plan

Need funding and/or a roadmap for your business? In 9 weeks (including graduation), learn the basics of developing & completing a business plan to run a successful business. This series utilizes the business planning software Liveplan. Over the course of these sessions, there will be two opportunities for review and feedback with business experts. Access to a computer and basic technology skills are required. The "Introduction to Building a Business Plan" training is a prerequisite. \$225 FEE*

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

Visit WWBIC online at
www.wbic.com



MANAGING & GROWING YOUR BUSINESS

Managing your day-to-day business, navigating changes in the marketplace and expanding your customer base are all challenges that business owners face. WWBIC offers a variety of no-fee trainings on subjects including:

- **Childcare businesses**
- **Financing your business**
- **Human Resources**
- **Marketing**
- **Pricing**
- **Resources for veterans**
- **Strategic planning**
- **Technology**
(e.g. AI, ChatGPT, Google, SEO, etc.)
- *...and more!*

Refer to our quarterly training schedule for a full list of offerings of both in-person and online courses.

Several trainings are offered on the different types of capital available, how to craft your story for crowd-funding, and how to prepare a loan application. Please visit our website for a listing on learning how to be “loan-ready.”



Find dates and times for these sessions and register online now at:

wwbic.com/trainings



Jenny, Owner of East View Coffee in Kenosha leads a WWBIC Strong Women, Strong Coffee session

COMMUNITY CONNECTIONS with Business Leaders

WWBIC frequently hosts events to connect our clients to resource providers, successful entrepreneurs and other important networking opportunities.

We offer two series, **Strong Women, Strong Coffee** and **Cup of Joe**, in all of our regions. These sessions feature a live interview with a strong leader who has achieved success in their business, career or field. All are welcome – join us to connect with other entrepreneurs and get inspired!

NO FEE

Strong Women



Strong Coffee

CUP of JOE



WWBIC LOANS

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

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

If clients feel they need support in any of these areas, we suggest they consider attending the entrepreneurial (see pages 5-7) and financial wellness (see page 4) training sessions listed in this guide before applying.

In addition, it is helpful to review the Borrower FAQ at wwbic.com/faq.



For more details or to access our online loan application, go to: wwbic.com/business-lending



Chris, Veteran and Owner of Bucket of Bread in La Crosse poses with his product



Hyacinth, Owner of Tropic in Milwaukee closes on her WWBIC loan

Loan Financing Eligibility

If a potential borrower answers “yes” to the following statements, there is a good possibility they will qualify for a WWBIC loan.

- Do you have a written business plan?
- Does or will your business operate in the state of Wisconsin?
- Are you a start-up business owner with extensive experience in your industry?
- Do you own an established business with a successful track record, and you're ready to grow or expand?
- 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? (We invite all credit histories to apply!)

WWBIC presents the VETERAN LOAN FUND

WWBIC is honored to be one of twelve Community Development Financial Institutions who have created the Veteran Loan Fund. Eligible veterans who receive capital from this fund benefit from free business coaching and loans with lower interest rates.



VETERAN LOAN FUND

KIVA LOANS

Kiva offers loans through an online crowd-funding platform, offering loans from \$1,000-\$15,000 at 0% interest and no fee.

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.

HOW A KIVA LOAN WORKS:

Step 1: Apply

Potential borrowers follow step-by-step application to create a profile that will be used in crowdfunding a loan. WWBIC provides support if needed.

Step 2: Review

Kiva Capital Access Managers review applications and provide borrowers assistance prior to Kiva review. Kiva handles underwriting, establishes loan size, loan term and private lenders required.

Step 3: Fundraise

For up to 45 days, individual lenders support borrower's loan for as little as \$25 through the Kiva platform.

Private: Borrowers are given 15 days to crowdfund within their personal network.

Public: Loan profiles are posted on Kiva website offering exposure to 2 million Kiva lenders worldwide.

Step 4: Repay

Fully funded loans are disbursed electronically through PayPal. Repayments begin one month after receiving the loan. As borrowers make monthly loan payments, individual lenders are repaid.

WWBIC supports Kiva in Wisconsin, and our Kiva Capital Access Managers provide the personal touch to help borrowers through the application/loan life cycle.

From 2014 to 2024, WWBIC assisted 784 Kiva clients in securing \$5.42 million in loans!

Contact us to learn more:

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



Kiva borrower Erica, Owner of Happy Llamas in Madison, WI

kiva



For more details on borrowing or lending through Kiva, go to:

wwbic.com/kiva

Visit WWBIC online at wwbic.com



Providing valuable individualized feedback to our clients through technical assistance is the integral fourth pillar of WWBIC's business. WWBIC is proud of the way we sustain relationships with our clients, and strives to ensure that they have access to the tools and skills they need to grow profitable, sustainable businesses.

ONLINE 24/7 TRAINING WITH INITIATE

An online, on-demand resource

WWBIC's 24/7 online business portal called "Initiate" allows our clients to log in and get quality business tips and information ... when it works for them!



Clients like Ostassia, Owner of Urbanly Cultured in Milwaukee, can receive access to Initiate's 24/7 online training platform.

Money • Marketing • Management

...these are the top three areas entrepreneurs and business owners need to learn about, utilize and advance as they start and/or grow their business. That's why these are the focus of this 24/7 training platform. WWBIC staff can set up clients with a link to access the Initiate interface.

SPEED COACHING

WWBIC's trainings are often accompanied by individual and group speed coaching – quick, in-person advice from experts in fields including accounting, financing, legal, marketing, technology and more. With local business support partners, WWBIC provides one-on-one coaching support to advance our clients' businesses.

BUSINESS PLAN ASSISTANCE

WWBIC is known and respected in Wisconsin for its business planning support and assistance for our clients. Clients looking for someone to assist them in reviewing and refining their business plan are paired one on one with a business expert to review their plan, go over feedback, and determine the next steps.

SMALL BUSINESS CONSULTANTS

WWBIC loan clients are matched with regional Small Business Consultants (SBCs) who work with them for the life of the loan. One-on-one support via their WWBIC SBC provides a sounding board for the owners of startup and expanding businesses. In addition, SBCs leverage WWBIC's many volunteer mentors and coaches to provide expertise when needed. This often includes legal, accounting, finance, and marketing support.



WWBIC SUPPORT FOR VETERANS

WWBIC supports veterans and military-connected families through business training sessions, coaching, and access to capital through the Veteran Loan Fund. All of WWBIC's financial wellness and entrepreneurship trainings are also available and accessible to veterans. Additional and dedicated support is available through WWBIC's Veteran's Business Outreach Center as well as the Wisconsin Department of Veterans Affairs.

Veterans Business Outreach Center



Powered by the US Small Business Administration,

WWBIC serves as the Veterans Business Outreach Center (VBOC) for Wisconsin, Illinois and Minnesota. VBOC 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. For more information on VBOC, call 414-395-4556 or email vboc@wwbic.com



For more details on veteran programming at WWBIC, go to: wwbic.com/veterans



Veterans in Madison with VBOC Senior Director Irma

See page 5 for details on the dedicated support VBOC offers through their Boots to Business trainings.

Visit WWBIC online at wwbic.com

Veteran Loan Fund

WWBIC is one of twelve Community Development Financial Institutions (CDFIs) who have created the Veteran Loan Fund.

See page 8 for details



Department of Veterans Affairs

WWBIC provides additional support to veterans through our partnership with the Wisconsin Department of Veterans Affairs (WDVA). The WDVA enhances access to technology and more resources to Wisconsin veterans.



VOLUNTEERS NEEDED

Do you have expertise that could benefit the Wisconsin business community? WWBIC uses content experts for all of our programs to facilitate training sessions and meet with clients individually to expand their business acumen. If you have a passion for serving your community and believe entrepreneurs could benefit from your knowledge, please complete a volunteer application.

Get more details and fill out an application at wwbic.com/volunteer



Veteran Programs • Volunteers



WWBIC REGIONAL OFFICES

**Greater Milwaukee/
Statewide Headquarters**
(Includes Waukesha,
West Allis, Wauwatosa)
Phone: 414-263-5450

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600 52nd St, Suite 130
Kenosha, WI 53140
facebook.com/wwbicse

Southwest Region
Phone: 608-668-4400
3500 State Road 16
La Crosse, WI 54601
facebook.com/wwbiclax

WWBIC CLIENT DIRECTORY

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

WWBIC is eager to support our clients and ensure their success. Our online directory features more than 450 WWBIC clients and is intended to help connect those who believe in WWBIC's mission to businesses that have directly benefited from our programs and services.



Jennifer's Salon/Boutique in Tomahawk, WI (Owner Jennifer is pictured above) is included in the WWBIC client directory.



Access and/or sign up for the WWBIC website directory at:
[wwbic.com/
client-directory](https://wwbic.com/client-directory)

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

DONATE TO WWBIC

WWBIC's many endeavors would not be possible without the generous support of individuals, foundations and corporations. Donations of time, items and finances are significant in helping us meet the needs of the communities we serve. Your contribution enables us to further our economic impact throughout Wisconsin. WWBIC is a nonprofit 501(c)3 organization.



To make a donation to WWBIC or for more details, go to:
wwbic.com/donate

