



*Credit/  
Financial  
Wellness*



# WWBIC 2026 Resources



*Classes/  
Trainings*



*Capital/  
Lending*

*Putting  
Dreams  
to Work*  
Since 1987



*Connections/  
Coaching*

[wwbic.com](http://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-\*\*\*.



### Federal Funding Disclosure:

In accordance with Section 632 of Public Law 117-328:

Federal Funding – \$2,281,870 (29%)

State Funding – \$475,000 (6%)

Earned Revenues – \$2,940,277 (37%)

Donations/Contributions – \$2,289,127 (28%)

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 state entities (like the Wisconsin Economic Development Corporation and Wisconsin Department of Veterans Affairs), local entities (like Community Development Block Grants), 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 multi-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

Many banks find startups or small business owners with imperfect credit too great of a risk for loan approval; but at WWBIC, this kind of lending is our specialty. We tell our banking partners: “Don’t say no...say WWBIC!”

[See pages 8-9 for more details](#)

## Connections/ Coaching

Over the life of their loan, WWBIC provides our loan clients with technical assistance through an assigned Small Business Consultant. We also work with a network of hundreds of professional volunteers who assist our clients.

[See page 10 for more details](#)



# WWBIC'S IMPACT IN 2025

## 2025 Highlights

Impact numbers calculated 12/2025

In 2025, WWBIC served 4,373 unduplicated clients and almost 2,000 businesses across Wisconsin. Our work also assisted our clients in creating or retaining 4,484 jobs. We were also able to approve 66 loans for \$6.7 million, closing 47 of those loans for \$5 million. In conjunction with our many business partners, WWBIC was also able to provide over \$200,000 in grants that area businesses were able to use as equity to continue and grow their service to their local communities.

WWBIC also marked several significant milestones in 2025, including the Grand Opening of our North Central Office in Hayward, Wisconsin; welcoming our new President and Chief Visionary Officer, Kathryn J. Dunn; and earning the SBA Wisconsin's Award for the Community Advantage Lender with the most 7(a) loans approved during the year: the 13th time WWBIC has earned this award.

In addition, WWBIC celebrated our clients all year long through a Small Biz Market featuring over 80 clients at our annual luncheon; client pop-up markets; business plan and Make Your Money Talk graduations; pitch competitions; and more.

	2025 Totals
Make Your Money Talk Clients with Active Individual Development Accounts	304
Match savings assistance in 2025 for Make Your Money Talk Clients	\$250,817
Kiva loans who received funding	78 for \$698,500
WWBIC Loans approved	66 for \$6.7 million
WWBIC Loans closed	47 for \$5 million
WWBIC Loans managed	352
WWBIC Loan portfolio value	\$19.5 million
Training hours	5,906
Counseling hours	22,053
Veterans served in WI, IL, MN	385
Volunteers who assisted WWBIC	285
Businesses served	1,962
Unduplicated clients assisted	4,373
Jobs created or retained	4,484

## WWBIC Over Time

	Cumulative Totals
<b>Make Your Money Talk</b> - Clients who have started businesses - Clients who have enrolled in college - Clients who have purchased/repared vehicles - Clients who have become 1st time homeowners - Clients who have reduced their debt	100 since 2004 106 since 2004 180 since 2018 199 since 2004 574 since 2018
Kiva loans in Wisconsin	\$6.1 million since 2013
WWBIC loans for small businesses	\$130 million since 1987
Businesses served	11,336 since 1987
Jobs created or retained	16,895 since 1987
Clients served	78,743 since 1987

WWBIC has been serving entrepreneurs and small businesses since 1987 by "Putting Dreams to Work." It is deep within WWBIC's foundation to ensure that WWBIC is strategic in our operation and aligns with the ever-changing world and needs of clients so they can be successful and create their next big thing.

WWBIC's work in the small business community continues to grow and evolve to meet the changing needs of our clients.



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

### 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

### Make Your Money Talk (Milwaukee only)

"Make Your Money Talk" bootcamp sessions are a financial empowerment series where you can learn:

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

NO FEE

Visit WWBIC online at  
[wwbic.com](http://wwbic.com)



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

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

WWBIC is committed to fostering an accessible environment and in making needed accommodations for employees, clients, and visitors. To help us improve our accessibility standards, we welcome feedback at [info@wwbic.com](mailto:info@wwbic.com).



WWBIC 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



WWBIC clients attend a cashflow training session in our Madison office

### 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

#### ¿Habla español?

##### Cursos de educación para negocio

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

##### Lily Alvarado

Gerente estatal de educación y alcance comunitario  
414.395.4536 • [lily.alvarado@wwbic.com](mailto:lily.alvarado@wwbic.com)

## FOR VETERANS

### BOOTS TO BUSINESS PROGRAM

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](http://sba.mysite.com/s/b2b-course-information)



from the U.S. Small Business Administration

#### 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](http://sba.mysite.com/s/reboot-course-information)

U.S. SMALL BUSINESS ADMINISTRATION

# VBOC

VETERANS BUSINESS OUTREACH CENTERS

See page 11 for more details on WWBIC services for veterans

“Putting Dreams to Work” since 1987 • [wwbic.com](http://wwbic.com)





Summer 2025 Business Plan series graduates in Milwaukee

## 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 [wwwbic.com/trainings](http://wwwbic.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” multi-week series

### Building Out a Business Plan

Need funding and/or a roadmap for your business? Over several 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 [wwwbic.com](http://wwwbic.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**
- **Manufacturing & Rural resources**
- **Marketing**
- **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](http://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 providing 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](http://wwbic.com/faq).



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

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 2025, WWBIC assisted 862 Kiva clients in securing \$6.12 million in loans!

### Contact us to learn more:

- Email [wisconsin@local.kiva.org](mailto:wisconsin@local.kiva.org)
- Visit [kiva.org/borrow/WWBIC](http://kiva.org/borrow/WWBIC)

## 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.



Kiva borrower Donna, Owner of Sweetlove Artisan Chocolates in Coloma, WI

# kiva



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

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

Visit WWBIC online at [wwbic.com](http://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.

## 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 SBC Kristine meets with La Crosse client Tommie of Driftless Aesthetics

## SHOP LOCAL WISCONSIN

Shop Local Wisconsin is WWBIC's initiative to encourage our stakeholders – and the public at large – to support our clients' businesses. Whether it's at a pop-up market, deciding where to dine out for your next meal, or purchasing a gift online – when you "Shop Small" with WWBIC clients, you're making a positive impact!



Pop-up market featuring WWBIC clients at Schlitz Park Milwaukee



### Pop Up Markets

WWBIC routinely organizes indoor and outdoor pop-up markets featuring our client businesses in our local communities. We also hold a Small Biz Market featuring over 75 client businesses at our annual luncheon fundraiser toward the end of the year. We proudly provide these opportunities at no charge to our clients. They are the perfect opportunity to "Shop Small" while networking and getting to know the inspiring stories of our clients.

**Sign up** – If you are a client wishing to have a booth at a pop up market, please sign up at [bit.ly/wwbicshoplocal](http://bit.ly/wwbicshoplocal)

**Shop** – Go to [wwbic.com/ShopLocalWis](http://wwbic.com/ShopLocalWis) for the date of our next pop up market or visit Facebook or Instagram at "ShopLocalWis"

### Client Directory

In 2026, WWBIC will be publishing our first annual Shop Local Wisconsin Client Directory with logos, names and contact information to help you know where to find our clients in your community as well as online. The directory will be organized by type of business as well as geographically to make finding the business you'd like to support quick and easy!

**Sign up** – If you are a client wishing to include your business in the client directory, please fill out our online submission form at [bit.ly/shoplocalwisdirectory](http://bit.ly/shoplocalwisdirectory)

**Shop** – Once our client directory is published, you can find it online any time at [wwbic.com/clientdirectory](http://wwbic.com/clientdirectory)

# 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](mailto:vboc@wwbic.com)

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

## 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.



For more details on veteran programming at WWBIC, go to: [wwbic.com/veterans](http://wwbic.com/veterans)



Veterans at the VA in Milwaukee attended a VBOC Boots to Business Reboot session

Visit WWBIC online at [wwbic.com](http://wwbic.com)



## 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](http://wwbic.com/volunteer)



# CONTACT US

## Online

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

## Social Media:

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

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

[linkedin.com/company/wwbic](https://linkedin.com/company/wwbic)

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

## Phone

414-263-5450

## Statewide Headquarters

1533 N. RiverCenter Drive  
Milwaukee, WI 53212

WWBIC serves all 72 counties in Wisconsin, segmented into six regions.



### Map Legend

- = Milwaukee Region
- = North Central Region
- = Northeast Region
- = South Central Region
- = Southeast Region
- = Southwest Region

# INVEST IN IMPACT

WWBIC's many endeavors would not be possible without the generous support of individuals, funders, donors, investors, foundations, and corporations. Your contribution enables us to further our economic impact throughout Wisconsin.

Financial donations of any size are appreciated to assist in our mission of "Putting Dreams to Work." WWBIC is a nonprofit 501(c)3 organization, so your donation may be tax-deductible.

What kind of impact can your contribution make?  
Here are a few examples:



Invest today at:  
[www.wwbic.com/donate](http://www.wwbic.com/donate)



**\$50** sponsors a client to start an IDA (Individual Development Account) as part of the "Make Your Money Talk" financial wellness program.



**\$250** sponsors a client for our multi-week business plan development series with a six-month LivePlan subscription.



**\$1,000** sponsors a client with a laptop which includes a 6-month subscription to QuickBooks.



**\$2,500** sponsors a client with a small business grant to inject capital directly into their business.



**\$10,000** allows you to join the Invest in Impact WWBIC Social Impact Fund. This fund features 3-5 year terms with 2% interest back for mission-based work. Contact us for more details.