Credit/Financial Wellness

Improving your credit and establishing good savings habits is crucial to enable Wisconsinites to achieve their financial goals, whether they are hoping to get an education; purchase a vehicle or new home; or start a new business. That's why financial wellness through credit recovery and savings assistance is the first pillar of WWBIC's services.

Training Sessions

All financial wellness sessions at WWBIC are provided free of charge. Visit our website at wwbic.com/trainings for a list of dates and times and/or to register for these sessions. Topics covered include: credit recovery, budgeting, retirement planning and more.



Financial Wellness Program Graduates

What Is WWBIC?

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***."

What We Do – We open the doors of opportunity by providing any individual interested in starting, strengthening or expanding a business with access to resources such as financial products and quality business, and personal financial training.

Aeris Rated – WWBIC is a certified Community Development Financial Institution (CDFI), and has attained an Aeris rating of A-***.

AERIS RATED

Contact Us

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Funders

*WWBIC is funded by the **U.S. Small Business Administration, U.S. Department of the Treasury, U.S. Department of Agriculture**, and **U.S. Department of Housing & Urban Development** (CDBG fudning) as well as many state organizations like the **Wisconsin Economic Development Corporation**, local entities, financial institutions, private foundations, investors and individual donors.*

POWERED BY SBA U.S. Small Business Administration

WISCONSIN ECONOMIC DEVELOPMENT

USDA

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

CERTIFIED CDFI U.S. Department of the Treasury

Federal Funding Disclosure - In accordance with Section 632 of Public Law 117-328
Federal Funding: $2,281,870 (29%) Earned Revenues: $2,940,277 (37%)
State Funding: $475,000 (6%) Donations/Contributions: $2,289,127 (28%)

Shop Small!

Shop Local Wisconsin Powered by WWBIC

Help support small businesses through your individual purchases every day! WWBIC's **Shop Local Wisconsin** program organizes local pop-up markets and publishes a client directory to provide visibility and opportunities for our clients' businesses.

All About WWBIC

"Putting Dreams to Work"
Since 1987


Credit/ Financial Wellness


Capital/ Lending

Classes/ Trainings



Connections/ Coaching



Classes/Trainings

WWBIC offers entrepreneurship and business training sessions statewide – most of them at no fee or cost. Trainings are available in person or online and are offered year-round. To register or for more information on our trainings, go to wwbic.com/trainings.

Creating a Business Plan

To get a business loan and create a roadmap for success, you will need to have a business plan in place. WWBIC can help! WWBIC provides a 9-week course on creating a business plan. There is a $225 registration fee for this course, but scholarships are available.

Topical Training Sessions

WWBIC provides training sessions on a variety of topics including: accounting, certification, human resources, lending, marketing, strategic planning, and more.



WWBIC training session

Capital/Lending



WWBIC client closes on a new loan

Most financial institutions consider startup businesses too great of a lending risk. At WWBIC, small business loans for startups or existing small businesses are our speciality. WWBIC provides access to capital as the state's largest microlender.

Kiva

WWBIC is the hub for Kiva nano-loans in Wisconsin. An online crowdfunding platform, Kiva offers loans from $1,000-$15,000 at 0% interest and fee-free. For more info on Kiva, email wisconsin@local.kiva.org or visit kiva.org/borrow.

WWBIC Loans

If you're seeking a larger business loan (up to $350,000) and your local bank has turned you down, applying for a WWBIC loan may be an option for you. Go to wwbic.com/business-lending for a Borrower FAQ, documentation requirements, and more.

Connections/Coaching

Providing valuable individualized feedback to our clients through technical assistance is the integral fourth pillar of WWBIC's services. 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 Assistance

Initiate is an online learning platform that provides small business resources. WWBIC staff assist our clients by providing access to this 24/7 on-demand platform. The resources in Initiate help small business owners grow their knowledge around money, marketing and management through guides, videos, templates, calculators and more.



Speed coaching with volunteers

How Do I Get Started?

If you own your own business or would like to start a new business and are seeking assistance from WWBIC, please reach out to the WWBIC office nearest you. You will find complete contact information for our seven locations across Wisconsin on the back panel of this brochure.

The U.S. Small Business Administration has designated WWBIC as a Veterans Business Outreach Center for Wisconsin, Illinois and Minnesota. For more details on our services specific to veterans, including the Veteran Loan Fund and assistance from the Wisconsin Department of Veterans Affairs, go to wwbic.com/veterans.

U.S. SMALL BUSINESS ADMINISTRATION
VBOC
VETERANS BUSINESS OUTREACH CENTERS

How Can I Help?

Time and Talent

WWBIC uses content experts to deliver training sessions and meet with clients to expand their business acumen. If you have a passion for serving your community and believe entrepreneurs could benefit from your knowledge, sign up to become a WWBIC volunteer at wwbic.com/volunteer.

Treasure

WWBIC's endeavors would not be possible without the generous financial support of individuals, foundations and corporations. WWBIC is a nonprofit 501(c)(3) organization, so your donation may be tax-deductible. For more details, visit wwbic.com/donate.

Real Impact

Since 1987, WWBIC's support and services have:

- Served **76,923 individuals**
- Provided over **$125 million** in loan capital
- Helped create or retain **15,734 jobs**
- Served **10,827 small businesses** verified in business
- Provided **$1.92 million** in financial wellness and match savings assistance to Wisconsin residents (since 1999)

In 2024 alone, WWBIC was able to:

- Approve **80 loans** valued at **$8.6 million**
- Maintain a **$22.8 million** loan portfolio of **525 loans**
- Serve **4,599 businesses** new to WWBIC, leading to the creation and retention of **4,654 jobs**
- Provide **29,636 counseling & training hours** from **280 volunteers**