



What Can WWBIC Do For You?



*Entrepreneurship
Financial Impact*

Education • Lending • Coaching



Wisconsin Women's Business Initiative Corporation ("WWBIC")



Who We Are: A leading innovative statewide economic development corporation "Putting Dreams to Work" since 1987.

Who We Care About: Individuals who face barriers of traditional means.



Wisconsin Women's Business Initiative Corporation ("WWBIC")

What We Do: Open doors of opportunity by providing targeted individuals who are interested in starting, strengthening or expanding businesses with access to necessary resources and tools such as quality financial and business education, and responsible financial products





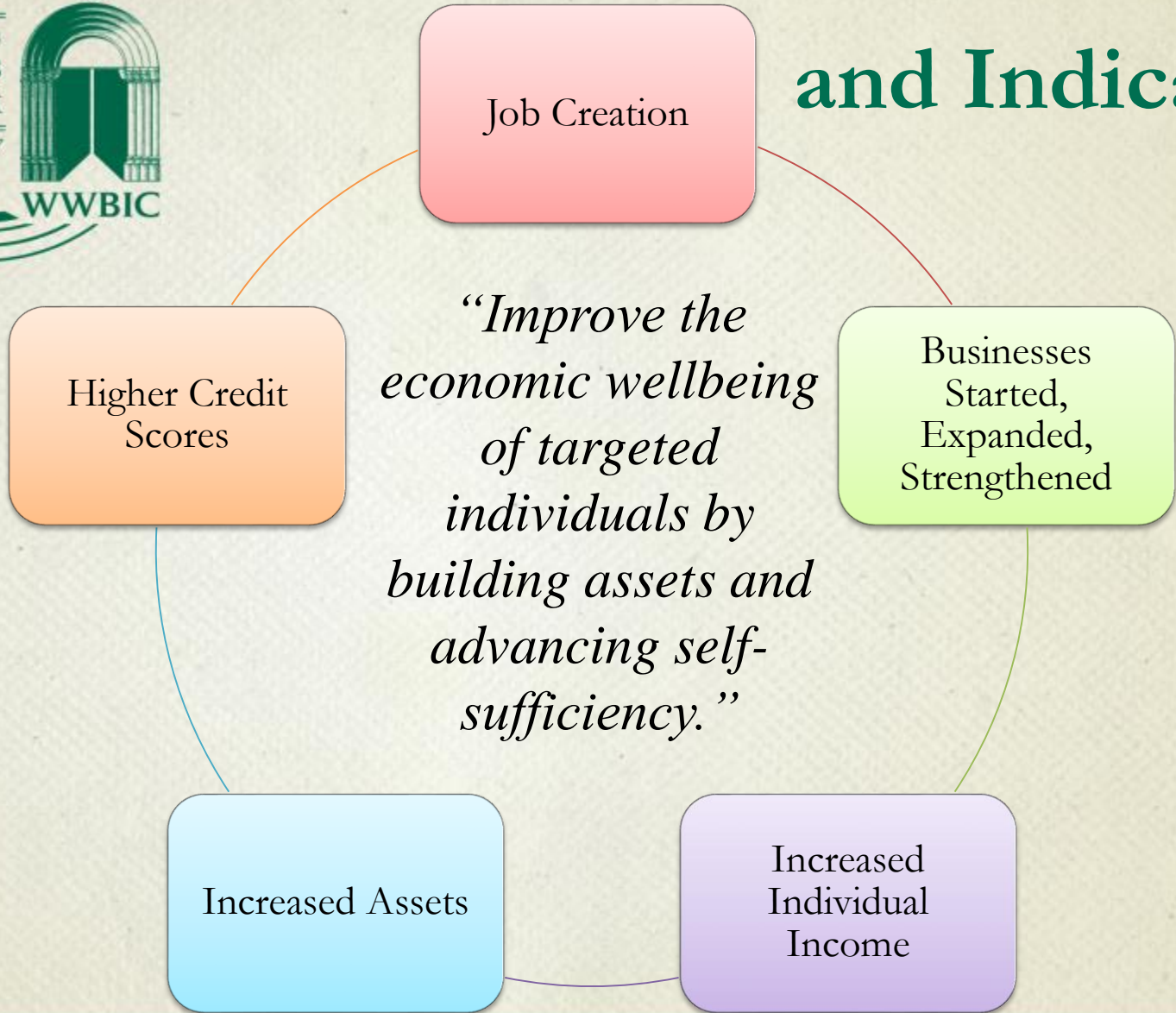
WWBIC's Strategic Plan

2014-2017

Defining Our Social Goals



Social Goal and Indicators





Microbusiness



- Microbusinesses compromise 85% of all business in Wisconsin (462,000) and employ large numbers of individuals*
- If each microbusiness in the United States would simply hire one more individual- we would be at full employment in our nation!

**Association Enterprise Opportunity*



WWBIC's Mission

Our Primary Services

- Business and Financial Education Programming
- Micro and Small Business Loans
- One-on-One Business Technical Assistance
- Financial Capability Programs and Individual Development Accounts (IDAs)





WHO WE SERVE



LOW-TO-MODERATE
HOUSEHOLD INCOME

62%



GENDER



71%



29%



Statewide

RACIAL/ETHNIC MINORITIES

54%



Milwaukee

RACIAL/ETHNIC MINORITIES

80%



WWBIC's Business Education

- Classes held statewide and online
- Topics on: Entrepreneurship, business planning, marketing, financing, bookkeeping, technology, social media & financial capability classes
- Experiential, hands on, guest expertise
- All class fees offer a sliding scale
- You can register online by going to www.wwbic.com or call your local WWBIC office



Educational Impact 2014

Job Creation

Businesses
Started,
Expanded,
Strengthened

1:1 Counseling Hours	18,909
Jobs Created or Retained	2,456
Total Workshops	531





Start Smart & Small Biz

Start Smart/Small Biz

- 🏠 Multi-session series
- 🏠 Hands on
- 🏠 Professional Speakers
- 🏠 Result in a completed business plan
- 🏠 Sliding fee scale

Business Plan Review

- 🏠 One on one individual counseling
- 🏠 Appointment required





Signing Up For Additional Classes

- Sign up by calling your local WWBIC office
- Sign up online: www.wwbic.com/classes/
 1. Hover your mouse over the class you want to sign up for:



2. Click "Register"



Signing Up For Additional Classes

START OR GROW YOUR BUSINESS | CLASS DETAILS

Lunch and Learn Roundtables

Register For Event

Date: December 4, 2014
Time: 12:00pm - 1:30pm
Cost: 50.00
Market: Milwaukee

3. Create or login to your existing account

START OR GROW YOUR BUSINESS | FINISH CLASS SIGN UP

Log in or register to finish registering for Lunch and Learn Roundtables

Log In		Signup	
		<i>All fields required</i>	
Username	<input type="text" value="Email"/>	Email	<input type="text" value="Email"/>
Password	<input type="password" value="Password"/>	Password	<input type="password" value="Password"/>
	Remember Me <input type="checkbox"/>	Password Confirm	<input type="password" value="Password Confirm"/>
	<input type="button" value="Log in"/>	First Name	<input type="text" value="First Name"/>
		Middle Initial	<input type="text" value="Middle Initial"/>
		Last Name	<input type="text" value="Last Name"/>
			<input type="button" value="Register"/>



Signing Up For Additional Classes

4. Fill out your contact information

START OR GROW YOUR BUSINESS | FINISH CLASS SIGN UP

Please fill out your contact information before you sign up for this class.

Address	<input type="text" value="Address"/>
City	<input type="text" value="City"/>
State	<input type="text" value="State"/>
Zip	<input type="text" value="Zip"/>
Phone	<input type="text" value="Phone"/>

5. You will get a message stating you are successfully registered for the class



Signing Up For Additional Classes

6. Login at any time to see the classes for which you are registered, or pay a class fee
7. When you are logged in, you can view your events under the “Members” section

TAKE A CLASS »

APPLY FOR A LOAN »

STORIES OF SUCCESS »

DONATE »

Members

Welcome, Emily Lundquist
Member Home | Logout

Member Links:
Loan Checklist »
Your Events »
Your Profile »

Loan Application

1. Terms and Conditions
2. Prequalification

Your Events

Upcoming

Cost	Selected Events	Class Name	Class Date	Details
Free Class	<input type="checkbox"/>	Lunch and Learn Roundtables	December 4, 2014	View »
Free Class	<input type="checkbox"/>	The Language of Business Finance	December 9, 2014	View »

Remove Selected Events

Program Cancellation/Refund Policy: A full refund is issued to program participants if WWBIC cancels a program for any reason. Otherwise all class material and fees are non-refundable

Past

You have no past events registered.



WWBIC Volunteer Program

- 200+ volunteers statewide
- Experts in the community including: accountants, attorneys, bankers, entrepreneurs, marketing specialists, etc.
- Facilitate and guest speak at classes
- Assist clients one-on-one





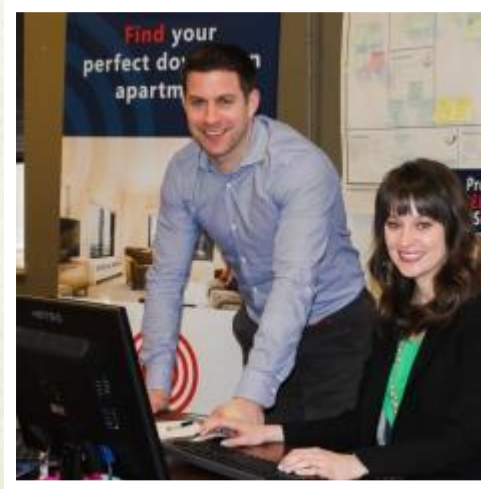
Microcredit... What is it?

- A successful, proven tool in poverty alleviation
- Practice of extending small loans and other financial services
- Promotion of self-employment



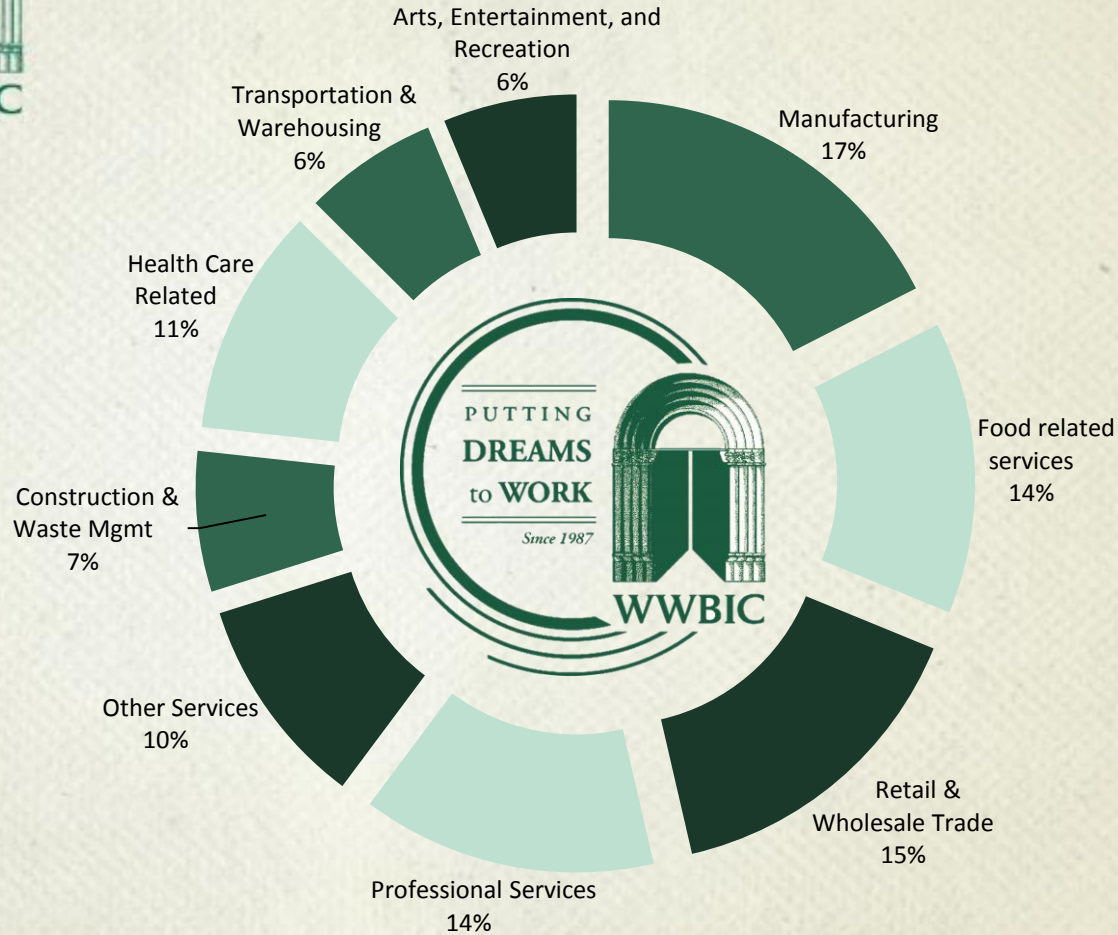
Access to Capital

- 🕒 Business owners who can't borrow from a traditional financial institution
- 🕒 Start-up business; growth
- 🕒 Gap financing for bankable customers





BUSINESSES IN OUR LOAN PORTFOLIO





WWBIC's Micro Loan Details

- Loans range from \$1,000 to \$100,000 and can range up to \$200,000 utilizing an SBA Community Advantage Guarantee
- Follow SBA business eligibility standards (for-profit)
- Fixed loan rates, vary according to prime rates
- Cannot be used for property
- Terms vary with loan size and purpose; Maximum term is 72 months (120 months with SBA Community Advantage Guarantee)
- Business owners must be actively involved in the business



Micro Loans and Small Business Loans Process

- Complete an online loan application
- \$75 application fee & completed business plan
- Preliminary review (5-7 business day turnaround)
 - Experience
 - Credit
 - Viability
- Complete review (4-8 week turnaround)
- Access to technical assistance programs



Lending Impact 2014

WWBIC'S Creative Financing Solutions

Businesses
Started,
Expanded,
Strengthened

Job Creation

Increased Assets

Loans Approved	149	\$6,437,013
Loans Closed	133	\$5,485,515





Role of Business Technical Assistance

All WWBIC Loan Clients Receive 1:1 Business Technical Assistance

- WWBIC Small Business Consultants
- Focus on Building Business Management Acumen
- Use of Volunteers and Consultants on behalf of our Loan Clients





Financial Capability

- **One session courses**, Budgeting, Identity Theft, Credit Repair and more!
- **Make Your Money Talk**, a Financial Education Series designed to educate, empower, and assist you in creating a spending and savings plan

We Focus On:

- Determining Need vs. Want
- Understanding and using credit the best way
- Consumer Rights and Responsibilities
- Developing and Implementation of a Savings and Spending Plan





Individual Development Accounts (IDA)

- 🏠 IDAs are matched savings accounts that enable low-income American families to save, build assets, and enter the financial mainstream
- 🏠 IDAs reward the monthly savings of working families who are building towards purchasing an asset (home, education, or college)
- 🏠 Open to the Housing Authority City of Milwaukee Residents





Wisconsin Saves



Wisconsin SAVE\$ (part of America SAVE\$) is a statewide initiative devoted to promoting financial awareness and encouraging financial action among people of all economic levels.





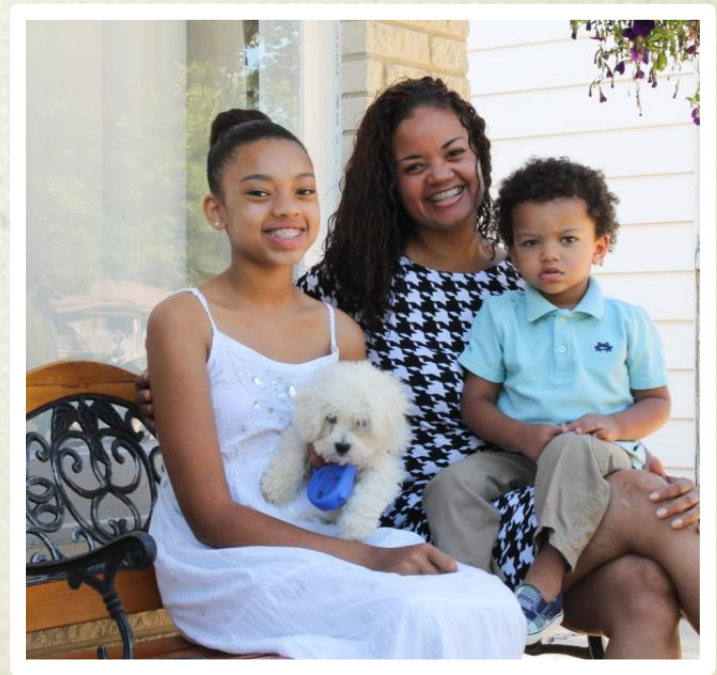
Financial Capability 2014

Increased
Assets

Increased
Individual
Income

Higher Credit
Scores

Active IDAs	142
Assets Acquired	16
TOTAL Homes	142
TOTAL Education	91
TOTAL Businesses	84



COFFEE WITH A CONSCIENCE®



www.coffeewithaconscience.net

COFFEE

WITH A CONSCIENCE®



Coffee

Coffee With A Conscience is sensitive to human beings worldwide. In purchasing green coffees from around the world, our roasters have consistently recognized the value of buying fair trade and certified organic coffees.

Entrepreneurship

WWBIC owns and manages Coffee With A Conscience, a revenue-generating source for both WWBIC and our clients. WWBIC is committed to providing education, lending and coaching opportunities to individuals seeking economic independence.

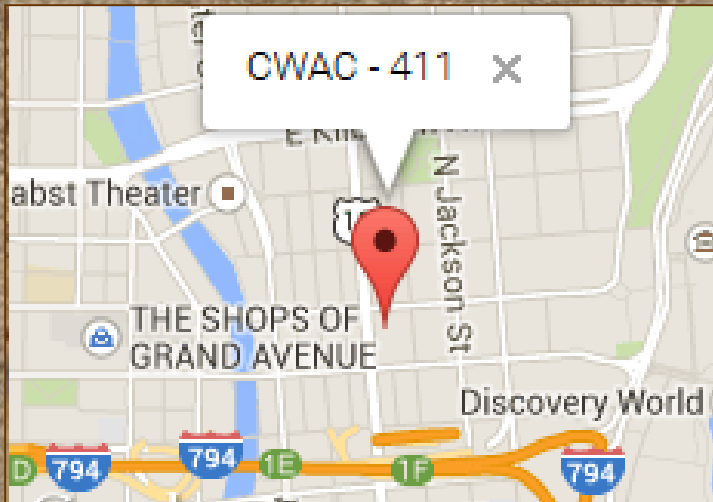
Hope & Opportunity

Clients who have participated in WWBIC's business training or loan programs make some of the bakery and confection products you enjoy at our two locations.

COFFEE

WITH A CONSCIENCE®

Visit Our 2 Convenient Milwaukee Locations



411 E. Wisconsin Center
411 E. Wisconsin Ave.
Milwaukee, WI



Schlitz Park
1555 RiverCenter Dr.
Milwaukee, WI

www.coffeewithaconscience.net



WWBIC Awards

- 2014 SBA Wisconsin Women's Business Center Service Excellence Award
- 2014 Shepherd Express Economic Energizer Award
- 2013 SBA National Women's Business Center Excellence Award
- 2013 SBA Wisconsin Micro Lender of the Year Award





Who Have We Helped?

WWBIC Online Client Directory

- 🏠 Purple Door Ice Cream, Milwaukee
- 🏠 Cupcakes a Go-Go, Madison
- 🏠 Becky's Blissful Bakery, Pewaukee
- 🏠 Testudo, Madison
- 🏠 Antigua Latin Restaurant, West Allis
- 🏠 Just Like Home, Colby
- 🏠 Wheels, Brown Deer
- 🏠 Hi-Hat Lounge, Milwaukee





How to Contact WWBIC

Milwaukee: 414.263.5450

Madison: 608.257.5450

Kenosha: 262.925.2840

Racine: 262.898.5000

info@wwbic.com

www.wwbic.com



Thank You!

