



**Helping
Small Business
Start, Grow
and Succeed**

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2009 WISCONSIN

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WELCOME

America is a country of entrepreneurs. It was built by entrepreneurs, and over the years, our economy has grown on the strength of our entrepreneurs. America has an economy that regenerates, is flexible, and adapts to opportunity. And this is due in large part to the entrepreneurial spirit and drive of small business owners like you.

The U.S. Small Business Administration plays a vital role in enabling America's entrepreneurs and small business owners. Some of America's corporate icons, in fact, received some help from SBA along the way – companies like Intel, Apple, Staples, FedEx, Nike, and Under Armour, to name a few.

Through our wide array of services – loan guaranties, assistance for small businesses in federal contracting, and business counseling – the SBA has helped millions of entrepreneurs start and grow their small businesses. The agency continues to expand our support for small businesses. We currently guarantee more than \$75 billion in loans and investments; our resource partners' network of more than 1,500 centers provide counseling to more than 1 million entrepreneurs every year; and we helped small businesses secure close to \$80 billion in prime federal contracts.

This resource guide is your roadmap to all of our valuable products and services. We hope that you'll read it closely; the SBA team has worked hard to ensure the information here is useful and up to date. In addition, we encourage you to visit your local SBA District Office, which is a great portal to SBA assistance and can help you start and grow your business.

"Our Nation's strength lies in the freedom to pursue dreams and turn ideas into enterprises," President Bush stated recently. "By taking risks and starting new ventures, America's entrepreneurs are creating jobs, growing our economy, and helping secure our country's place as a leader in the global economy."

Entrepreneurs and small business owners will continue to drive our economy, and the SBA and our network of resource partners will continue to enable their success. In the pages of this resource guide, you'll be able to find important information about all of the products and services that the SBA offers to help you.

Running your own business is challenging: the hours are long and the demands are high. But it is also rewarding. As you work to realize your small business dreams, we hope that you'll keep in mind all that SBA can offer, and let us help you succeed.

About the SBA

www.sba.gov

Your Small Business Resource

Every day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.

Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.

SBA offers help in the following areas:

- *Starting a Business*
- *Financing a Business*

- *Growing a Business*
- *Opportunities in Contracting*
- *Recovering From Disaster*
- *A Voice for Small Business in Government*

Visit SBA online at www.sba.gov for 24/7 access to small business news, information and training for entrepreneurs.

All SBA programs and services are provided on a nondiscriminatory basis.

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Message From The District Director

Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.

Welcome to the 2009 Wisconsin Small Business Resource Guide. This Resource Guide provides an overview of programs and services offered by the SBA as well as a listing of statewide resources available from our partners. The guide will provide you with valuable information to help you start, expand or finance a business in Wisconsin.

The Wisconsin SBA Office goal is to promote a better understanding of the many products and services available to small business owners and to help you succeed in either growing an existing business or starting

a new business. SBA sponsors many resource partners that include Small Business Development Centers, SCORE and Women's Business Centers as well as other affiliated service providers. We are also actively engaged in developing strategic partnerships with city, state and federal agencies.

I would like to thank each of the advertisers in the Resource Guide for making this publication possible and for their ongoing support of the small business community. We hope this Guide will be a valuable tool when starting and growing your own successful small business.

Contact us today and find out how we can assist you. Additionally, the SBA's Website, www.sba.gov, is a great place to learn more about SBA's services and to find out more about SBA's partners in Wisconsin. Check out www.sba.gov/wi.

Sincerely,

Eric Ness

*District Director of
SBA's Wisconsin District Office*



Message From The Region V Administrator

Welcome to the 2009 edition of the Wisconsin Small Business Resource Guide.

The Resource Guide is your one-stop shopping tool to information on starting and growing a successful business in the state of Wisconsin. The guide contains information on valuable resources such as SBA's Wisconsin District Office. This office is one of several SBA offices throughout the country designed to assist you with your day to day business needs including financing, marketing and technical assistance.

Region V – which includes Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin – continues its rich history of financing small business dreams for Midwest entrepreneurs at a record pace. During fiscal year 2008, the SBA's Region V Office provided over 3 billion dollars in financing assistance to small businesses.

The Region will continue to serve as the premier economic development team empowering entrepreneurs throughout Wisconsin and the industrial Heartland of over 50 million people.

If you have specific questions or need additional information about the programs described in this guide, I encourage you to contact the Wisconsin District Office. A

qualified staff is there to help you. You may also find the Wisconsin District Office web page: www.sba.gov/wi a helpful tool.

Owning a business is an exciting and challenging experience. Let SBA's experienced team of partners guide you as you build a successful future for you and your business.

Sincerely,

Patrick E. Rea

Region V Administrator

We Welcome Your Questions

For extra copies of this publication or questions please contact:

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Madison, WI 53715

Tel.: 608-441-5263 Fax: 608-441-5541
TDD: 608-441-5333

Website: www.sba.gov/wi

Doing Business in Wisconsin

THE WISCONSIN DISTRICT OFFICE

The Wisconsin District Office is responsible for the delivery of SBA's many programs and services. The District Director is Eric Ness. The District Offices are located at 310 W. Wisconsin Avenue, Room 400, Milwaukee, WI 53203 and 740 Regent Street, Suite 100, Madison, WI 53715. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

CONTACTING THE WISCONSIN DISTRICT OFFICE

For program and service information, please contact James Simelton at 414-297-4089, e-mail: james.simelton@sba.gov or John Mirenda at 608-441-5512, e-mail: john.mirenda@sba.gov.

SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, improving or expanding a small

business through SCORE "Counselors to America's Small Business;" Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please contact Joseph Rosner at 414-297-1178 or e-mail: joseph.rosner@sba.gov.

Receive Wisconsin SBA's News & Views, a free monthly newsletter that provides lenders and small businesses with up-to-date information on SBA programs and small business issues. Sign up at: <http://web.sba.gov/list/>

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SUCCESS STORY

Klondike Cheese Company

Klondike Cheese Company located in Monroe, Wisconsin, manufactures some of the finest cheese in the country and is a third generation family owned and operated business that has been manufacturing cheese since 1925. Three Buholzer brothers, Ron, Steve and Dave, with help from fourth-generation family members, operate Klondike today.

In 1946, the factory was taking in about 8,000 pounds of milk, based on the recollection that one kettle of Swiss production held roughly 2,000 pounds of milk. Klondike has come a long way from the copper kettle to a vast factory that is high-tech all the way with a computer-driven, fully automated coagulator and other equipment needed to produce Feta. The coagulator takes most of the brute work out of the process. Klondike had to expand their facility to accommodate their growth and SBA was able to assist with this expansion through their 504 program.

Over the years, because of economic pressures, Klondike has made transitions from one type of cheese production to another. These transitions, all gradual, began with Swiss, going from wheel to block, to Cheddar, to Colby and Monterey Jack, to Colby horns, then Muenster, then Mozzarella and Provolone. In 1988, the brothers began making Feta cheese. Feta is a Greek-style cheese, originally made from goat's or sheep's milk and now made from cow's milk with an enzyme added to attain the desired tangy taste. They gave a sample to two Greek brothers who were Chicago cheese buyers. The brothers liked the cheese but said it wasn't creamy enough. The Buholzers worked on their cheese and came back with another sample and this time they had it right and, now had a market. Beginning at a modest 1,000 pounds of Feta sold the first week; the volume has continued to grow ever since and now has over 100 buyers for the 80,000 pounds of Feta made daily. Feta now comprises seventy-five percent of Klondike's output.

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INTRODUCTION

GETTING STARTED

The SBA Can Help You Start And Expand Your Own Business



Every day the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the U.S. Small Business Administration and its partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at www.sba.gov or visit one of our local offices for assistance.

Resources To Get You Started

Our resources include the SBA's district offices serving every state and territory, nearly 400 offices of SCORE – Counselors to America's Small Businesses, more than 1,000 Small Business Development Centers primarily located on college campuses, and approximately 114 Women's Business Centers located across the country. More information about SCORE, SBDCs and the WBCs is detailed later in this publication, or you can click on www.score.org,

www.sba.gov/aboutsba/sbaprograms/sbdc/index.html for SBDCs or www.sba.gov/services/ and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

These professionals can also help you with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, recovering from disaster or acting as advocates for small businesses with Congress and regulatory agencies.

The SBA has programs for helping special audiences, such as women and veterans, become small business owners.

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First, you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business - but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- Are you a self-starter? It will be entirely up to you to develop projects, organize your time, and follow through on details.
- How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- How good are you at making decisions? Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.
- Do you have the physical and emotional stamina to run a business? Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?
- How well do you plan and organize? Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.

ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are far less limited.
- Running a business will provide endless variety, challenge and opportunities to learn.

EVALUATE

Start by evaluating your strengths and weaknesses

1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

- Is your drive strong enough? Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.
- How will the business affect your family? The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk in the short-term.

Once you've answered those questions, you should consider what type of business you want to start.

FRANCHISING

There are more than 3,000 franchised businesses. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including franchising.

For more information visit the SBA Web site at:

www.sba.gov/smallbusinessplanner/start/ and click on "Buy a Franchise" from the menu on the right side; or visit the Franchise Registry at www.franchiseregistry.com/ or call your local SBA office.

HOME-BASED BUSINESS CONSIDERATIONS

Going to work used to mean traveling from home to a plant, store or office. Today many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs – the home-based business person.

Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Ask yourself these questions – and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

Ask yourself:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

Finding Your Niche

Choosing a home business must be approached carefully.

Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?
- Is there a demand for that product or service?
- Can I successfully run the business from home?

Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- Zoning regulations. If your business operates in violation of them, you could be fined or shut down.
- Product restrictions. Certain products cannot be produced in the home. Most

states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local, city and state departments of labor to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that working from home is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs and WBCs can help make the process easier.

REACHING UNDERSERVED AUDIENCES

Women Business Owners

Women entrepreneurs are changing the face of America's economy. In the 1970's, women owned less than five percent of the nation's businesses. Today, they are at least equal owners of nearly half the nation's businesses and are majority owners of about a third of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and service, some of which are designed especially for women. Many of these are overseen by SBA's Office of Women's Business Ownership.

Women's business ownership representatives in every SBA district office coordinate services for women, helping them access appropriate training, counseling, mentoring, federal contracting opportunities, financing, and more. They can also provide information on other local resources, including SBA resource partners and lenders.

The SBA's Women Business Centers are a nationwide network of 114 community-based centers that provide business training, counseling, mentoring and other assistance geared to women, particularly those who are socially and economically disadvantaged. To meet the needs of women entrepreneurs, the WBCs offer their services at convenient times and locations. Some offer child care during training and many provide assistance and materials in different languages, depending on the needs of the individual communities they serve. Classes are either free or offered at a small fee, and scholarships are often available to those who need them.

A number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

Both SBA district offices and women's business centers offer mentoring roundtables. If there is not an existing roundtable nearby, women's business centers may be able to help women entrepreneurs set them up.

To find the nearest women's business ownership representative or women's business center, and to learn more about SBA programs and services, visit the Office of Women's Business Ownership at www.sba.gov/women.

WOMEN BUSINESS CENTERS

Northeast Entrepreneur Fund's Women Business Center

8355 Unity Dr., Ste. 100
Virginia, MN 55792
POC: Dawn Johnson
218-749-4191 or 800-422-0374
218-749-5213 Fax
dawnj@entrepreneurfund.org
www.entrepreneurfund.org

Western Dairyland Women's Business Center (WDWBC)

P.O. Box 125
Independence, WI 54747
POC: Renee J. Walz
800-782-1063 ext. 211 Toll Free
rwalz@westerndairyland.org

418 Wisconsin Ave.
Eau Claire, WI 54702
POC: Renee J. Walz
715-836-7511
www.successfulbusiness.org

WI Women's Business Initiative Corp. (WWBIC)

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600 52nd St.
Kenosha, WI 53140
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www.wwbic.com

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414-263-5450
www.wwbic.com

2300 S. Park St., Ste. 21, Villager Mall
Madison, WI 53713
POC: Julann Jatczak
608-257-5450
www.wwbic.com

OTHER WOMEN BUSINESS RESOURCES

Women's Business Owner Network

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Milwaukee, WI 53227
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414-453-4500 ext. 102
cmuskus@muskusgmt.com

National Association of Women Business Owners (NAWBO)

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262-784-7570
www.nawbo-gm.org

Wisconsin Women Entrepreneurs

Racine/Kenosha
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262-632-7993
www.wwe.org

Women Entrepreneurs of Wisconsin

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www.weofwisconsin.org/

WI African American Women's Center

Milwaukee
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VETERANS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from service member to small business owner. Each of SBA's 68 district offices throughout the country has designated a Veterans Business Development Officer to help veterans prepare, plan and succeed in entrepreneurship. The Veterans Business Outreach Center Program provides online and face-to-face entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide targeted management assistance to veterans who are current or prospective small business owners. SCORE also provides resources and counseling services online at: www.score.org.

The SBA offers special assistance for activated Reserve and National Guard members and the small businesses they work in or own. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

The SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans to

eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the reserves or National Guard. Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: <http://www.sba.gov/aboutsba/sbaprograms/reservists/index.html>.

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established a fully staffed Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: www.sba.gov/VETS/.

For more information or special assistance with government contracting, including programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication, and the Web site above.

SBA's Patriot Express Initiative has new and enhanced programs and services for veterans and members of the military community wanting to establish or expand small businesses. See the Financing section for more information on Patriot Express.

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA is also working to ensure that entrepreneurship opportunities are available for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. Wisconsin's SBA Native American Representative is Linda Krysiak and she can be reached at 414-297-1455 or linda.krysiak@sba.gov. More information is at: <http://www.sba.gov/aboutsba/sbaprograms/naa/index.html>

WRITING A BUSINESS PLAN

After you've thought about your business, the next step is to develop a business plan. The business plan is a formal document explaining in some detail your plans to develop a financially successful business. It's vitally important for two reasons:

- Preparing a business plan forces you to think through every aspect of your business. If you need outside money, your

WEBSITE Business plan help

The nearest SCORE chapter can be located at: www.score.org. For business plan help at the SCORE Web site, click on "Business Tools" from the left-hand menu, then click on "Template Gallery."

You can find the nearest VBOC at: www.sba.gov/vets.

To find WBCs, click on: www.sba.gov/services/ and choose "Women's Business Centers" from the "Counseling and Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at: <http://www.sba.gov/smallbusinessplanner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.)

- business plan will be one of the first things the lender or investor wants to see.
- A business plan serves as an assessment tool for you.

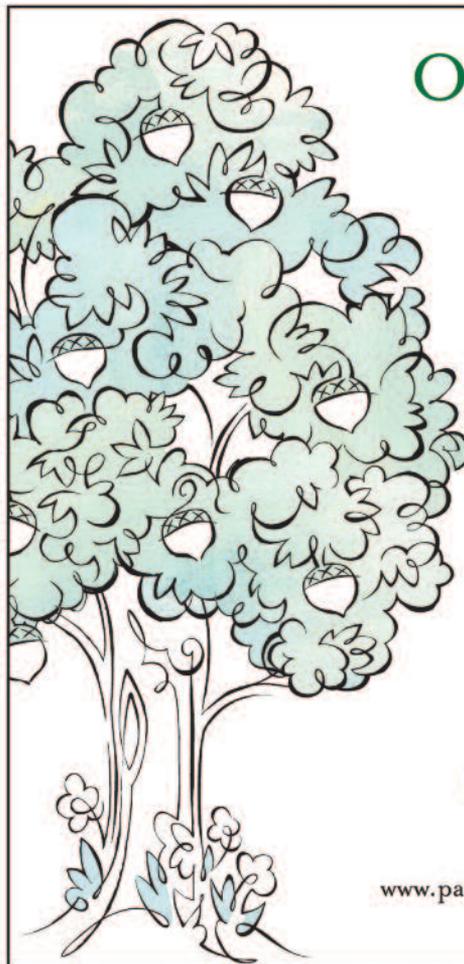
A comprehensive business plan is not done on the spur of the moment. It can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers located on many college campuses, Veterans Business Outreach Centers, SCORE, Counselors to America's Small Business, and Women's Business Centers, have the expertise to help you craft a winning business plan.

You can find the nearest SBDC at: <http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html>.

IN GENERAL, HERE'S WHAT A GOOD BUSINESS PLAN CONTAINS:

Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.



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Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide “what if” statements addressing alternative approaches to problems that may develop.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate or SCORE counselor or Small Business Development Center representative.

Remember, the business plan is a flexible document that should change as your business grows.

SCORE

SCORE is a 10,500-member volunteer nonprofit association which operates under a cooperative agreement with the U.S. Small Business Administration. SCORE, with more than 40 years experience helping small businesses succeed, matches volunteer business-management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors, whose collective experience spans the full range of American enterprise, share their management and technical expertise with both current and prospective small business owners.

Most SCORE volunteers are retired business owners or managers, though some members are still actively employed. Volunteers work in or near their home communities to provide management counseling and training to first-time entrepreneurs and current small business owners. They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE. Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal. You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and counseling before a business start-up is an important part of SCORE's service.

Wisconsin SCORE Counseling Centers

www.sba.gov/idc/groups/public/documents/wi_milwaukee/wi_score.pdf

Eau Claire SCORE

Federal Bldg., Rm. B11
500 S. Barstow St.
Eau Claire, WI 54701
715-834-1573
score@score-eauclaire.org
www.score-eauclaire.org
Counties served: Barron, Chippewa, Dunn, Eau Claire, Pepin, Pierce, Polk, Rusk and St. Croix.

Fond du Lac SCORE

207 N. Main St.
Fond du Lac, WI 54935
920-921-9500
info@fdlac.com
County served: Fond du Lac

Fox Cities SCORE

125 N. Superior St./P.O. Box 1855
Appleton, WI 54912
920-734-7101
score@foxcitiesbusiness.com
Counties served: Calumet, Green Lake, Marquette, Outagamie, Waupaca, Waushara and Winnebago.

Green Bay SCORE

2701 Larsen Rd.
Green Bay, WI 54303
920-496-8930
cgokey@titletown.org
Counties served: Brown, Door, Oconto, Kewaunee, Manitowoc, Marinette and Menominee.

La Crosse SCORE

712 Main St.
La Crosse, WI 54601
608-784-4880
scorelax@centurytei.net
Counties served: Buffalo, Crawford, Jackson, La Crosse, Monroe, Trempealeau and Vernon.

Madison SCORE

505 S. Rosa Rd., Rm. 37
Madison, WI 53719
608-441-2820
scoreoffice@scoremadison145.org
Counties served: Columbia, Dane, Grant, Green, Iowa, Lafayette, Richland and Sauk.

Manitowoc SCORE

1515 Memorial Dr.
Manitowoc, WI 54220
920-684-5575
jill@lakefield.net
County served: Manitowoc

Marshfield SCORE

P.O. Box 868
Marshfield, WI 54449
715-384-3454
info@marshfieldchamber.com
Counties served: Adams, Clark, Juneau, Portage, Taylor and Wood.

Menomonee Falls SCORE

Menomonee Chamber of Commerce
N88 W16621 Appleton Ave.
Menomonee Falls, WI 53052
262-251-2430
Wednesdays - By Appointment
Counties served: Washington and Waukesha.

S.E. Wisconsin SCORE

Reuss Federal Bldg.
310 W. Wisconsin Ave., Rm. 425
Milwaukee, WI 53203
414-297-3942
Mon.-Fri. 9 am - 3 pm
score@scoresewisconsin.org
www.scoresewisconsin.org
Counties served: Dodge, Fond du Lac, Kenosha, Jefferson, Milwaukee, Racine, Ozaukee, Sheboygan, Walworth, Washington and Waukesha.

Oconomowoc SCORE

Olympia Resort & Conference Center
1350 Royale Mile Rd.
Oconomowoc, WI 53066
414-297-3942
Wednesdays - By Appointment

Oshkosh SCORE

120 Jackson St.
Oshkosh, WI 54901
920-303-2266
info@oshkoshchamber.com
County served: Winnebago

Platteville SCORE

512 Pioneer Tower
Platteville, WI 53518
608-348-3050
Counties served: Crawford, Grant, Iowa and Richland.

c/o Platteville Chamber of Commerce
275 Hwy. 151 E.
Platteville, WI 53818
608-348-8888
Counties served: Crawford, Grant, Iowa and
Richland.

Racine & Kenosha SCORE

Racine Industrial Bldg.
1515 16th St., Rm. 2569
Racine, WI 53403
262-532-3274
By Appointment Only
Counties served: Racine, Kenosha and
Walworth.

Rhinelanders SCORE

3375 Airport Rd.
Rhinelanders, WI 54501
715-369-9110
County served: Oneida

Sheboygan SCORE

Mead Public Library
710 North 8th St.
Sheboygan, WI 53081
920-457-9491 or 920-467-6206
By Appointment Only
gottsacker@sheboygan.org
County served: Sheboygan

Stevens Point SCORE

5501 Vern Holmes Dr.
Stevens Point, WI 54481
715-344-1940
bdoudna@portagecountybiz.com
Counties served: Adams, Juneau, Portage and
Wood.

Wausau SCORE

200 Washington St., Ste. 120
Wausau, WI 54402
715-848-5950
Roger Zimmerman
score@wausauchamber.com
Counties served: Clark, Florence, Forest, Iron,
Langlade, Lincoln, Marathon, Oneida, Price,
Shawano, Taylor and Vilas.

West Bend SCORE

UW West Bend
400 University Dr.
West Bend, WI 53095
262-335-5218
2nd & 4th Tuesdays
County served: Washington

Wisconsin Rapids SCORE

1120 Lincoln St.
Wisconsin Rapids, WI 54494
715-423-1830
chamber@wctc.net
Counties served: Adams, Juneau, Portage and
Wood.

SCORE's Presence on the Internet

SCORE can also be found on the Internet at www.score.org. SCORE's presence on the Internet makes it possible to reach more small business clients than ever with online mentoring and counseling services.

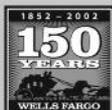
Business owners are now turning to the technology of the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering e-mail counseling, maps to local SCORE chapters, hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyber-chapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs, including special counseling for veterans, service-disabled veterans and Reserve component members. Log on to SCORE's Internet site at www.score.org to take advantage of the many services SCORE has to offer your business.

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SBA Lending

Preferred Lender

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SMALL BUSINESS DEVELOPMENT CENTERS

As the SBA's largest non-finance program, Small Business Development Centers meet the needs of small businesses and promote economic development in local communities by helping to create and retain jobs. Partially funded by a cooperative agreement with SBA, SBDCs meet the counseling and training needs of more than 650,000 start-ups or existing business clients annually.

SBDCs provide services such as development of business plans, manufacturing assistance, financial packaging assistance, contracting assistance and international trade assistance. Special emphasis areas include e-commerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, disaster recovery assistance and market research. Based on client needs, SBDCs tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to prospective and existing small businesses using an effective business education network of 63 lead centers and more than 1,000 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, Puerto Rico, American Samoa and the U.S. Virgin Islands.

There are specialized programs for small businesses owned by individuals who are socially and economically disadvantaged, women, veterans, Reservists, people with disabilities and persons in low- and moderate-income urban and rural areas.

For more information, visit the Web site at www.sba.gov/aboutsba/sbaprograms/sbdc/index.html.

Wisconsin SBDC Offices

Wisconsin SBDC State Office

UW Extension
423 Extension Bldg., 432 N. Lake St.
Madison, WI 53706
608-263-7794 • 608-263-7830 Fax
Gayle Kugler, State Director
www.wisconsin-sbdc.org

Eau Claire SBDC

UW-Eau Claire Continuing Education
210 Water St.
Eau Claire, WI 54702-4004
715-836-5811 • 715-836-5263 Fax
Jim Mishefske, Director
www.uwec.edu/ce/business/sbdc.htm

Green Bay SBDC

2701 Larsen Rd., A3
Green Bay, WI 54303
920-496-2117 • 920-496-6009 Fax
Christina Trombley, Director
www.uwgb.edu/sbdc

La Crosse SBDC

Rm. 120 W. Carl Wimberly Hall
1701 Badger St.
La Crosse, WI 54601
608-785-8782 • 608-785-6919 Fax
Jan Gallagher, Director
www.uwlax.edu/sbdc

Madison SBDC

975 University Ave., Rm. 3260
Madison, WI 53706
608-263-7680 • 608-263-0818 Fax
Neil Lerner, Director
<http://exed.wisc.edu/sbdc/default.asp>

Milwaukee SBDC

161 W. Wisconsin Ave., Ste. 6752
Milwaukee, WI 53203
414-227-3240 or 800-222-3623
414-227-3146 Fax
Tim Peterson, Director
www4.uwm.edu/sce/dci.cfm?id=15

Oshkosh SBDC

347 City Center
Oshkosh, WI 54901
920-424-1453 or 800-232-8939
920-424-2005 Fax
Bob O'Donnell, Director
www.uwosh.edu/sbdc

Parkside SBDC

Renaissance Business Park
2320 Renaissance Blvd.
Sturtevant, WI 53177
262-898-7414 • 262-898-7401 Fax
Matt Wagner, Director
www.parksidesbdc.com/

Platteville SBDC

1 University Plaza
Platteville, WI 53818
608-342-1038 • 608-342-1599 Fax
Gary Smith, Director
www.uwplatt.edu/swsbdc

River Falls SBDC

University of Wisconsin, River Falls
410 S. Third St., South Hall, Rm. 128
River Falls, WI 54022
715-425-0620 • 715-425-0707 Fax
Steve DeWald, Director
www.uwrf.edu/sbdc

Stevens Point SBDC

UW-Stevens Point
2100 Main St., 032 Main Bldg.
Stevens Point, WI 54481
715-346-3838 or 800-898-9472
715-346-3504 Fax
Vicki Lobermeier, Director
www.uwsp.edu/conted/sbdc/

Superior SBDC

305 Erlanson, Belknap & Catlin
Superior, WI 54880
715-394-8351 • 715-394-8592 Fax
Julianne Raymond, Director
www.uwsuper.edu/cee/bed/sbdc/index.cfm

Whitewater SBDC

402 McCutchan Hall
UW-Whitewater
Whitewater, WI 53190
262-472-3217 • 262-472-1600 Fax
Bud Gayhart, SBDC Program Director
www.uwu.edu/sbdc

Wisconsin SBDC Business Answer Line

800-940-7232

Specialty Centers

Center for Advanced Technology and Innovation (CATI)

2320 Renaissance Blvd.
Sturtevant, WI 53177
262-898-7512 • 262-898-7401 Fax
Matt Wagner, Executive Director
www.thecati.com

Center for Innovation and Development (CID)

UW-Stout
278 Jarvis Hall
Menomonie, WI 54751
715-232-1548 or 866-880-2262
715-232-1105 Fax
Jerry Johnson, Director
<http://stti.uwstout.edu/centers/cid.asp>

Wisconsin Innovation Service Center (WISC)

402 McCutchan Hall
UW-Whitewater
Whitewater, WI 53190
Bud Gayhart, Director
gayhartr@mail.uwu.edu
<http://academics.uwu.edu/business/innovate/>

U.S. EXPORT ASSISTANCE CENTER (USEAC)

U.S. Export Assistance Centers, which consist of SBA staff and the U.S. Department of Commerce in a single location, provide trade promotion and export-finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations. To find the USEAC nearest to you, go to: <http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/useac/index.html>.

John A. Nevell

Export Development Regional Manager
U.S. Export Assistance Center
Xerox Center
55 W. Monroe St., Ste. 2440
Chicago, IL 60603
312-353-8065

REGULATIONS

KNOWING THE RULES

Paying Attention to Detail Can Save Time and Money



It may be inconceivable to you that your home-based consulting service or hand-knit sweater business would have to comply with any of the numerous local, state, and federal regulations, but in all likelihood it will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Below is a checklist of the most common requirements that affect small businesses, but it is by no means exhaustive. Bear in mind that regulations vary by industry. If you're in the food service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS.GOV

Business.gov is the official business link to the U.S. government providing a one-stop shop for federal resources from the federal government agencies that regulate or serve businesses.

Business.gov's new "Permit Me" feature provides a single source for obtaining federal and state permits and professional licenses for businesses. While most businesses in the United States are required to obtain a

permit, professional license, or identification number to operate, finding the right license can be a major challenge for potential business owners.

"Feature Topics" focuses on common business concerns. It provides context to the compliance information provided on the site and helps business owners understand in plain language the regulatory requirements their businesses face. Additional topics will be added on a regular basis in response to the most frequent searches on the site.

The Content Partners Program formalizes relationships with government agencies, trade associations and professional organizations to develop compliance assistance tools and resources for small- and medium-sized businesses. Partner organizations provide domain specific compliance information featured on the site's Feature Topics and Compliance Guides pages. Business.gov is managed by the SBA in partnership with 21 other federal agencies. You're just a computer click away from help 24-hours a day at: www.business.gov.

BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. The most common structures are Sole Proprietorships, General and Limited Partnerships, C and S Corporations and Limited Liability Companies. Each legal structure offers organizational options which are appropriate for different personal situations and which

affect tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures. The most common organizational structures are sole proprietorships, general and limited partnerships, "C" and "S" corporations and limited liability companies.

Each structure offers unique tax and liability benefits. If you're uncertain which format of business is right for you, contact your local SBA office, SBDC, SCORE or WBC for assistance.

Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rates. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership is recommended to address potential conflicts such as, who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, what happens when a partner dies, and so on. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more individuals. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and the liability is similarly limited in proportion to their investment.

“C” Corporation

A “C” corporation is a legal entity created under State law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming the corporation. It’s the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is an entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and it offers the owners the advantage of limited liability, but not total protection from lawsuits.

Subchapter “S” Corporation

Subchapter “S” references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter “S” status. Contact the IRS for more information.

LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is for professional organizations.

BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and departments. Consult your state or local government for assistance.

Licenses are administered by a variety of departments. First check with the license office in the city or town where you plan to do business. If you need to apply for a license, permit, registration, or certification, start at Wisconsin License, Permit and Registrations Services at: <http://ww2.wisconsin.gov/state/license/> to find out how to apply for these types of services. The Business Wizard covers licensing, permitting and regulatory requirements for the state of Wisconsin. It also covers certain federal and local regulations. When reviewing your results page, be aware that the list of licensing permitting and regulatory requirements may not be complete. Depending on your specific business type and geographic location, additional federal and local regulations may apply. You can also access the following websites to assist you:

- www.wdfr.org/ - The State of Wisconsin Department of Financial Institutions regulates and licenses financial service providers who do business in Wisconsin.
- www.wisconsin.gov/state/core/business.html links to Wisconsin agencies, resources, programs and information

FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might be using the same name. For more information, contact the county clerk’s office in the county where your business is based.

Office of the Secretary of State

30 W. Mifflin., 10th Fl.
Madison, WI 53703
608-266-8888, then press 2
statesec@sos.state.wi.us
www.sos.state.wi.us/index.html

BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

Liability Insurance – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries.

Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

Property – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

Business Interruption – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or “business income”) insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

“Key Man” – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider “key man” insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death or incapacitation of an owner or other “key” employee.

Automobile – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called “non-owned automobile coverage”) if you use your personal vehicle on company business. This policy covers the business’ liability for any damage which may result for such usage.

Officer and Director – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

Home Office – If you are establishing an office in your home, it is a good idea to contact your homeowners’ insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner’s policy.

In Wisconsin, log onto: http://oci.wi.gov/pub_list/pi-085.pdf for Consumers Guide to Insurance for Small Business Owners.

EMPLOYER IDENTIFICATION NUMBER

An EIN, Form SS-4, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, fax. Taxpayers can call a toll-free number, 800-829-4933, to get an EIN. Internal Revenue Service customer service representatives are available to answer calls Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS Campus' that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: www.irs.gov/businesses/small/index.html, click on New Businesses. Faxed applications are processed in four days. The IRS Campus' accepting faxed applications are:

Holtsville, NY 631-447-8960
Cincinnati, OH 859-669-5760
Philadelphia, PA 215-516-3990

IRS accepts third party Form SS-4's. Tax practitioners complete the new "Third Party Designee" section on their client's behalf by obtaining the client's signature on Form SS-4. IRS no longer requires that practitioners file a Form 2848, Power of Attorney or Form 8821, Tax Information Authorization to get an EIN for their clients.

FEDERAL SELF-EMPLOYMENT TAX

Everyone must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040.

BUSINESS TAX INFORMATION

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the IRS. To obtain the registration form and reference documents, contact the IRS at 800-829-1040 or visit their website: <http://www.irs.gov/businesses/small/index.html> for complete information.

The Business and Speciality Tax Line is specifically geared to assist small businesses, small corporations, partnerships, and trust customers with their business returns and tax accounts. The help line covers requests for Employee Identification Numbers (EIN), questions about various business forms; excise tax returns; 940/941, 943, 944, 945, 1041, 1065, 1120S, W-2 and W-4s plus excise tax, estate and gift tax returns and Federal Tax deposits. The number is 800-829-4933.

SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, visit your state's Web page.

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business. The following procedures must be considered:

Sole Proprietorship: You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

Partnership: You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

Corporation: You must file a Federal Corporation Income Tax (Form 1120). You will also be required to report our earning from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

Wisconsin Department of Revenue

For Wisconsin small businesses, find information business registrations; licensing, permits, sales and use taxes, electronic tax filing, forms and publications for your business. Visit <http://www.dor.state.wi.us/html/business.html> or call 608-266-2772.

SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each pay day, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in. No deductions may be made by any employer for any reason unless the employee has previously signed a paper authorizing the deduction. There are no exceptions.

EMPLOYEE CONSIDERATIONS

Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

Social Security Administration

800-772-1213
<http://www.ssa.gov>

Federal Withholding

U.S. Internal Revenue Service
800-829-1040
<http://www.irs.gov>

Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at www.socialsecurity.gov/employer/. Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online, and
- verify Social Security Numbers through the Social Security Number Verification Service, which can be used for all employees prior to preparing and submitting Forms W-2.

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

WORKPLACE PROGRAM

Americans with Disabilities (ADA): For assistance or clarification with the ADA, call 800-669-3362 or visit them at: <http://www.ada.gov>.

USCIS

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099.

Citizenship and Immigration Services

USCIS Application Support Center
310 E. Knapp St., 1st Fl., Rm. 154
Milwaukee, WI 53202

SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration outlines specific health and safety standards adopted by the U.S. Department of Labor.

Appleton Area Office

1648 Tri Park Way
Appleton, WI 54914
920-734-4521 • 920-734-2661 Fax

Eau Claire Area Office

1310 W. Clairemont Ave.
Eau Claire, WI 54701
715-832-9019 • 715-832-1147 Fax

Madison Area Office

4802 E. Broadway
Madison, WI 53716
608-441-5388 • 608-441-5400 Fax

Milwaukee Area Office

Henry S. Reuss Bldg., Ste. 1180
310 W. Wisconsin Ave.
Milwaukee, WI 53203
414-297-3315 • 414-297-4299 Fax

Wisconsin State Laboratory of Hygiene WisCon Program – a part of the University of Wisconsin – Madison – in conjunction with the U.S. Department of Labor currently offers on-site consultation services to assist Wisconsin employers in meeting the obligations and responsibilities covered under the federal Occupational Safety and Health Act. Visit www.slh.wisc.edu/wps/wcm/connect/extranet/wiscon/ for more information.

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. If you need information about air, water, land uses, solid waste and hazardous materials, call or write:

The Wisconsin DNR Central Office

101 S. Webster St./P.O. Box 7921
Madison, WI 53707
608-266-2621 • 608-261-4380 Fax
608-267-6897 TTY
<http://dnr.wi.gov/org/aw/wm/hazard/>

BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

BAR CODING

GS1 US™ (not a government agency) provides a unique company number to create bar codes (including UPCs) for your products. Many stores require bar coding on packaged products. Many industrial and manufacturing companies also use bar coding to identify items they receive and ship. GS1 US, formerly the Uniform Code Council, Inc., provides tools and assistance to help you meet these requirements. For information, visit www.gs1us.org/pc. For additional questions, contact:

GS1 US

7887 Washington Village Dr., Ste. 300
Dayton, OH 45459-8605
937-435-3870

Federal Registration of Trademarks and copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

Patent and Trademark Office:

P.O. Box 1450
Alexandria, VA 22313-1450
800-786-9199
<http://www.uspto.gov/>

Trademark Information Hotline

703-308-9000

State Registration of a Trademark

Trademarks and service marks may be registered in a state.

Office of the Secretary

301 W. Mifflin, 10th Fl.
Madison, WI 53702
608-266-5653 • 608-266-3159 Fax
statsec@sos.state.wi.us

Caution: Federally registered trademarks may conflict with and supersede state registered business and product names.

Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

U.S. Patent and Trademark Office

800-786-9199 • <http://www.uspto.gov>

Exporting

For information on regulations concerning international trade contact:

Department of Commerce

201 W. Washington Ave.
Madison, WI 53703
608-266-1018
<http://www.commerce.state.wi.us/IE/>

Regional Manager, International Trade Programs U.S. Export Assistance Center

200 Adams St., Ste. 2450
Chicago, IL 60606
312-353-8065 • 312-353-8098 Fax
john.nevell@sba.gov

The Commercial Service U.S. Department of Commerce Milwaukee Export Assistance Center

1235 N. Milwaukee St.
Milwaukee, WI 53202
414-297-3473 • 414-297-3470 Fax

Division of International Development

Wisconsin Department of Commerce
201 W. Washington Ave.
Madison, WI 53703
608-266-1480 • 608-266-5551 Fax

Copyrights

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyright does not protect facts, ideas and systems, although it may protect the way these things are expressed. For general information contact:

U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
Washington, DC 20559
202-707-9100 - Order Line
202-707-3000 - Information Line
www.copyright.gov

FINANCING

GETTING APPROVED

Financing Options to Start or Grow Your Business



Many entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the MicroLoan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amount that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

Note: The SBA does not offer grants to individual business owners to start or grow a business. The only grants the SBA is authorized to provide are for entities to provide businesses management technical assistance to other businesses.

When you seek a business loan familiarize yourself with the SBA's business loan programs to see if they may be a viable option. The three principal players in each of these programs are — the small business, the lender and the SBA. SBA guarantees a portion of the loan. The business should have its business plan prepared before it applies

for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as SBA requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources.

7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other lenders. The loans are funded by these organizations and they make the decisions to approve or not approve the requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the lender must be eligible creditworthy and the loan structured under conditions acceptable to SBA.

PERCENTAGE OF GUARANTY

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk. The percentage of guaranty depends on either the dollar amount or the method by which the lender obtains its guaranty. For 7(a) loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. The maximum loan amount is \$2 million and the maximum guaranty amount to any one business is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can provide a maximum guaranty of \$1.75 million.

Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

INTEREST RATES AND FEES

Both fixed and variable interest rates are available. Rates are set based on the lowest prime rate* and maturity. For loans with maturities of less than seven years the rate will be fixed or start at prime plus no more than 2.25 percent. For loans with maturities of seven years or more the rate can be as high as prime plus 2.75 percent. For loans

under \$50,000 and for loans processed through SBAExpress, rates are permitted to be higher.

The fee is based on the size of the guaranty percentage associated with the SBA loan whether the loan is short-term (12 months or less) or long-term (over 12 months). You can finance the fee.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

*** All references to the prime rate refer to the lowest prime rate as published in the Wall Street Journal on the day the application is received by the SBA.**

7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to 10 years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

STRUCTURE

Most loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate the income to start repaying the loan. There are no balloon payments or call provisions allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the



loan has a maturity of 15 or more years and is pre-paid during the first three years.

COLLATERAL

The SBA expects every loan to be fully secured, however, in most cases, the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, if all available collateral is offered. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available, to adequately secure the loan. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as “small” by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at: <http://www.sba.gov/services/contractingopportunities/index.html> then select “Size Standards” from the “Contracting Opportunities” menu in the right hand column.

SBA Size Standards:

- Manufacturing from 500 to 1,500 employees
- Wholesaling — 100 employees
- Services from \$4.5 million to \$32.5 million in average annual receipts
- Retailing from \$6.5 million to \$26.5 million
- General construction from \$6.5 million to \$32 million
- Agriculture from \$750,000 to \$16.5 million in average annual receipts

Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers

it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

Use of Proceeds

The third eligibility factor is what the loan proceeds can and cannot be used for 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used (except for compensation for services rendered) for floor plan financing or to have funds for the purpose of making investments.

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA’s credit elsewhere test and utilization of personal assets requirements where the applicant business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA’s anti-discrimination rules and prohibitions on lending to agricultural enterprises because

there are other agencies of the federal government with programs to fund such businesses.

However, some factors here are the SBA's most important eligibility rules, including:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

More can be found out about SBA's eligibility requirements at:

<http://www.sba.gov/services/> then select "Loan Eligibility" from the "Financial Assistance" list along the bottom.

What to Take to the Lender

Documentation requirements may vary; contact your lender for the information you must supply.

Common requirements include the following:

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as the assumptions.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

How the 7(a) Program Works

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender

will also review eligibility, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

SBAEXPRESS

SBAExpress is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years. For a list of lenders in your area, contact your local SBA office available at:

www.sba.gov/localresources/index.html

SUCCESS
STORY

Klondike Cheese Company

continued from page 7

Changes at Klondike have been explosive, resulting in a transformation from traditional cheese making and marketing to high-tech production and selling to niche markets throughout the United States. Klondike's Feta sells nationwide and markets it under many labels. Klondike presently markets around 35 million pounds of feta, muenster, brick, and Havarti cheese annually. To turn out this volume of cheese, Klondike buys about 1.28 million gallons of milk monthly from its 85 family owned dairy farms.

Klondike is always looking for better ways to do things. One of the biggest projects the company has undertaken the past two years is a new wastewater treatment system. Construction of a lagoon system for waste treatment is complete and operational. The system is made up of three lagoons that hold a total of eleven million gallons of liquid. Wastewater is transferred from anaerobic to aerobic lagoons as bacteria break down waste material. The finished product is used to irrigate several hundred acres of farmland.

Klondike always buys locally whenever possible to support the local economy and other small family owned businesses in the community. They work in cooperation with other cheese companies in Wisconsin to strengthen the Wisconsin cheese industry. They are members of the several cheese associations and other industry organizations and are currently or have previously served on the boards of several of these organizations. Klondike

also believes in reinvesting in the community by giving generously to many local charities and organizations to improve the quality of life in their community.

Buholzer brothers Ron, Steve and Dave, the Klondike Cheese Company team, are SBA's Wisconsin and Region V 2008 Butland Family Owned Small Business award winners. To win this state and region award, the Buholzer brothers were judged on their success as measured by sales and profits and increased employment opportunities for family members and non-family members for the business. They also had to demonstrate their potential for long-term business success and economic growth and voluntary efforts to strengthen family-owned businesses within the company.

The end product is what is important to the Buholzers. Making cheese, even with the automated equipment, is still an art. It's not something you can learn out of a book. It takes years and years of doing. Experience gives you the feel for what is going to happen, what needs to happen and how to adjust for different conditions.

Klondike Cheese Company is the kind of small business that is the bedrock of America and SBA looks forward to watching Klondike grow and prosper to feed the many cheese lovers in Wisconsin.

SBAExpress Lenders

AbbyBank

401 E. Spruce St.
Abbotsford, WI 54405-0648
715-223-2345 ext. 229
715-223-6385 F
<https://www.abbybank.com/>
Gary Thielman, VP/Loans

Alliance Bank

2728 Mall Dr.
Eau Claire, WI 54701
715-834-5327 • 715-834-3818 F
www.alliancebanks.com/
Bridget Hoffman, Credit Analyst

Altra Federal Credit Union

28 Copeland Ave.
La Crosse, WI 54603
608-787-4500 • 608-787-7106 F
www.altra.org
Michael Nickel, VP Bus. Lending

AMCORE Bank, N.A.

100 S. First St.
Mt. Horeb, WI 53572
815-961-2792 • 866-451-1147 F
www.amcore.com
Kristin King, VP & Gov't Guaranteed
Lending Mgr.

American Bank & Trust Wisconsin

130 McGregor Plaza
Platteville, WI
608-348-4300
www.americanbankwi.com
Robert Stauffacher, Sr. Vice
President

American National Bank – Fox Cities

2200 N. Richmond St.
Appleton, WI 54911
920-739-1040 • 920-739-9216 F
<http://americannationalbank.org>
Lon Rupnow, VP/PLP Contact

AnchorBank

25 W. Main St.
Madison, WI 53703
608-259-4101 • 608-252-8833 F
www.anchorbank.com/
Linda Zimdars

Associated Bank, N.A.

600 W. Kimberly Ave.
Kimberly, WI 54136
920-727-5480 • 920-727-5487 F
www.associatedbank.com
Jeffrey Sheffler, VP/SBA Program
Manager

Bank First National

402 N. Eighth St.
Manitowoc, WI 54221
920-652-3115 • 920-652-3140 F
www.bankfirstnational.com
Jeff Jagodinsky, Vice President

Bank Mutual

4949 W. Brown Deer Rd.
Milwaukee, WI 53224
414-371-8272 • 414-371-8230 F
www.bankmutual.com
Joseph Martin, Vice President

Bank of Galesville

16893 S. Main St.
Galesville, WI 54630
608-582-2233 • 608-582-4511 F
www.bankofgalesville.com/
Daniel Mueller, Senior Loan Officer

Bank of Luxemburg

630 Main St.
Luxemburg, WI 54217
920-845-2345 • 920-845-5759 F
www.bankoflux.com/index.htm
Tim Treml, Senior Vice President

Bank of Mauston

503 State Rd. 82 E.
Mauston, WI 53948
608-847-6200 ext. 230
608-847-5372 F
www.bankofmauston.com/commercial
loans.html
Mike Lindert, Executive VP

Bank of Prairie du Sac

555 Park Ave.
Prairie du Sac, WI 53578
608-643-3393 • 608-643-2282 F
www.bankpds.com
John Pechan, Senior VP

Bank of Wausau

220 Stewart Ave.
Wausau, WI 54401
715-845-8680 • 715-849-4252 F
www.bankofwausau.com/index.htm
Connie Vachowiak, Assistant Vice
President

Bank of the West

118 Elm St.
Spooner, WI 54801
715-635-7713 ext. 227
715-635-8905 F
www.bankofthewest.com/
Brooke Fairbanks

Baraboo National Bank

101 3rd St.
Baraboo, WI 53913
800-559-0011 • 608-356-3044 F
www.baraboonational.com/
Chuck Winegarden, VP, Credit
Administration

Bay Bank

2555 Packerland Dr.
Green Bay, WI 54313
920-490-7600 • 920-490-0930 F
www.baybankgb.com
Gregg Halvorsen, VP

Baylake Bank

217 N. 4th Ave.
Sturgeon Bay, WI 54235
920-743-5551 • 920-743-7422 F
www.baylake.com
Tom Herlache, President/CEO

Blackhawk Bank

400 Broad St.
Beloit, WI 53511
815-986-7173 or 800-209-2616
www.blackhawkbank.com/index.cfm
Cliff Kieser, Sr. VP of Business
Banking

BLC Community Bank

206 E. Main
Little Chute, WI 54140
920-788-4141 • 920-788-4592 F
www.blccb.com/
Gary Vanden Heuvel, President

Branch Banking & Trust Company

Atlanta, GA
770-551-8822 or 800-226-5228
770-551-8781 F
www.bbt.com
Robert Quinton, Sr. VP

Bremer Bank, NA

605 2nd St. E.
Menomonie, WI 54751
715-235-2144
www.bremer.com/Home/Home.aspx
Neal Frey, President/Market Mgr.

Business Bank of Fox River Valley

5643 Waterford Ln.
Appleton, WI
920-739-2660 • 920-739-2698 F
www.thebusinessbank-frv.com
Michael R. Waters, Commercial
Loan Officer

Capitol Bank

710 N. High Point Rd.
Madison, WI 53717
608-836-1616 • 608-836-9045 F
www.capitolbank.com/
Kenneth Thompson,
President/Comm Loan Officer

Capital One, F.S.B.

Glen Allen, VA
804-284-1035 • 804-284-1866 F
Susan Streich, SBA Loan Manager

Charter Bank

1010 W. Clairmont Ave.
Eau Claire, WI 54701
715-830-5145 • 715-831-2198 F
www.charterbankec.com
David Pokrandt, VP

Citizens Bank

Flint, MI
800-946-2264 • 810-768-4822 F
www.citizensbanking.com/default
aspx
Dennis Hodges, Vice President

Citizens First Credit Union

250 N. Sawyer St.
Oshkosh, WI 54902
920-236-7040 • 920-236-7703 F
www.citizensfirst.com
William Wuske, Vice President

Citizens State Bank

304 N. Main St.
Cadott, WI 54727
715-289-4253 • 715-289-4323 F
www.csbankcadott.com/
Neil Mathwig, Financial
Officer/Comm Loan Officer

Citizens State Bank

2212 Crestview Dr.
Hudson, WI 54016
715-386-9050 • 715-386-1051 F
www.csbn.net/index.htm
Jeremy Price, AVP Commercial
Lending

Citizens State Bank of Clayton

101 Prentice St. S.
Clayton, WI 54004
715-948-2142 • 715-948-2151 F
www.citizensstatebank.us/index.htm
Dustin Hundt, Loan Officer

Citizens State Bank of Loyal

400 N. Main St.
Neillsville, WI 54496
715-743-7494 • 715-743-7495 F
www.csbloyal.com/
Greg Glisczynski, Vice President

Commerce State Bank

508 Shepherds Dr.
West Bend, WI 53090
262-247-2800 • 262-247-2888 F
www.commercestaebank.com/
Luke Hagel, Commercial Lender

Community Bank of Central Wisconsin

1122 N. Division St.
Colby, WI 54421
715-223-3998 • 715-223-8899 F
www.communitybankofcentral
wisconsin.com/
Jesse Nelson, Vice President

Community Bank & Trust

604 N. 8th St.
Sheboygan, WI 53082
920-459-4444 • 920-459-4450 F
www.communitybankandtrust.com
Joel Sandee, Senior Vice President

Community Business Bank

1111 Sycamore St.
Sauk City, WI 53583
608-643-6300 • 608-643-5444 F
www.cbbwi.com
Gerald Schaller, Loan Quality
Officer

Community First Bank

275 W. Grand Ave.
Rosholt, WI 54473
715-677-4523 • 715-677-4099 F
<http://cfbwi.com/index.htm>
J. G. Rosholt, President/CEO

Community First Credit Union
2626 S. Oneida St.
Appleton, WI 54915
920-830-7200 • 920-968-1051 F
www.communityfirstcu.org/
Todd Miller, Vice President,
Business Services

Community South Bank
2800 Enterprise Dr., Ste. 12
Appleton, WI 54913
920-560-4506 • 920-560-4508 F
www.communitysouthlending.com
Richard Flamang, First VP/Business
Development Officer

Community State Bank
1500 Main St.
Union Grove, WI 53182
262-878-3763 • 262-878-3637 F
www.communitystatebank.net
Dennis Berg, Vice President

Cornerstone Community Bank
2090 Wisconsin Ave.
Grafton, WI 53024
262-375-9150 • 262-375-9484 F
www.bankwithcornerstone.com/
Craig Bauer, Vice President

Coulee Bank
1516 Losey Blvd. S.
La Crosse, WI 54602
608-784-9550 • 608-784-1069 F
www.couleebank.net
Karen Dunn, VP/Senior Loan
Officer

CoVantage Credit Union
723 Sixth Ave.
Antigo, WI 54409
715-627-4336 • 715-623-3219 F
www.covantagecu.org/
Chad Matuszewski, AVP/
Commercial Lending

Cumberland Federal Bank, F.S.B.
1390 Second Ave./P.O. Box 338
Cumberland, WI 54829
715-822-2249 • 715-822-2270 F
www.cumberlandfederal.com
Thomas Maas, Loan Officer

DMB Community Bank
321 N. Main
De Forest, WI
608-846-3711 • 608-846-9677 F
www.deforestbank.com
William Stewart, Sr. Vice President

Eagle Valley Bank, N.A.
102 N. Washington St.
St. Croix Falls, WI 54024
715-483-3241 • 715-483-3114 F
www.eaglevalleybank.com
Business Banking

Evergreen State Bank
1075 S. Forrest St.
Stoughton, WI 53589
608-877-7756 • 608-873-6920 F
www.fnbstoughton.com/
Leslie Grenzow, Vice President

Farmers & Merchants Bank
123 W. Huron St.
Berlin, WI 54923
920-361-1454 ext. 2226
920-361-0500 F
www.fmberlin.com/
Bob Thorsen, Vice President

Farmers & Merchants Bank
1001 Superior Ave.
Tomah, WI 54660
608-372-2126 • 608-372-5385 F
www.fmnetbank.com/default.asp
Terry Winchal, Sr. Vice President

**Farmers & Merchants Bank
& Trust**
1644 Ludington St.
Marinette, WI 54143
715-735-6617 • 715-735-4234 F
www.fmmarinette.com
Greg Goetzman, Vice President

**Farmers & Merchants State
Bank**
210 W. Madison
Waterloo, WI 53594
920-478-2181 • 920-478-3592 F
www.fandmstbk.com/
Dave Stronach

First American Bank NA
2424 Monetary Blvd., Ste. 107
Hudson, WI 54016
715-381-8330 • 715-377-5330 F
www.fa-bank.net
Dennis Martodam, Senior VP

First Bank of Baldwin
990 Main St.
Baldwin, WI 54002
715-684-3366 • 715-684-2624 F
www.firstbankbaldwin.com/
Robert Wurtzel, Commercial
Lender

First Bank Financial Centre
155 W. Wisconsin Ave.
Oconomowoc, WI 53066
262-569-9900 • 262-569-9909 F
<http://www.fbfzwi.com/>
Linda Daul

First Banking Center
8700 75th St.
Kenosha, WI 53142
262-697-9110 • 262-697-9635 F
www.firstbankingctr.com/
William Laba, Vice President

First Citizens State Bank
207 W. Main St.
Whitewater, WI 53190
262-473-2112 • 262-473-3039 F
www.firstcitizensww.com/default.asp
James K. Caldwell, President

First Community Bank
202 Merchant Row
Milton, WI 53563
608-868-7644 • 608-868-7746 F
www.fcbmilton.com/
William Albright, President & CEO

First National Bank Fox Valley
550 S. Green Bay Rd.
Neenah, WI 54956
920-729-6901 • 920-729-6999 F
www.fnfoxvalley.com
John Hintze, VP Commercial
Lending

First National Bank of Hartford
116 W. Sumner St.
Hartford, WI 53027
262-673-5800 • 262-673-8925 F
www.fnb-hartford.com
Timothy Miller, VP & Sr. Loan
Officer

**First National Bank
of River Falls**
104 E. Locust
River Falls, WI 54022
715-425-2401 • 715-425-9018 F
www.fnbrf.com/
Joel Larson, Vice President

First National Community Bank
109 E. Second St.
New Richmond, WI 54017
715-246-6901 • 715-246-7181 F
www.fn-cb.com
Mike Borgen

First State Bank
113 W. N. Water St.
New London, WI 54691
920-982-3300 or 800-994-2500
920-982-4998 F
www.bankfirst.com
Robert Van Asten Sr., Vice
President

Fortress Bank Minnesota
Houston, MN
507-896-3179 • 507-896-3243 F
www.fortressbankmn.com/
Dennis Meyer, President/CEO

Foundations Bank
N35 W23877 Highfield Ct., Ste. 100
Pewaukee WI 53072
262-691-9400
www.foundationsbank.com
Christopher Brock, First V.P.

Fox Communities Credit Union
3401 E. Calumet St.
Appleton, WI 54915
920-882-8400 • 920-882-8399 F
www.foxcu.org
Russ Van Zeeland, Vice President

Grafton State Bank
101 Falls Rd.
Grafton, WI 53024
262-377-5511 • 262-377-6328 F
www.graftonstatebank.com
Jeff Larson, President

Great Wisconsin Credit Union
6420 Cottage Grove Rd.
Madison, WI 53718
608-244-2400 ext. 2139
608-271-6982 F
www.greatwisconsininc.org
Dana Hoffman, VP Business
Services

Guaranty Bank
Milwaukee
952-854-5366 • 888-677-2985 F
www.guarantybanking.com/
Erin Procko, SBA Lending
Manager/AVP

Heartland Business Bank
4706 S. Taylor Dr.
Sheboygan, WI 53081
920-803-6816 • 920-793-6001 F
<http://www.thehbb.com/>
Mark Maurer, Market President

Heartland Credit Union
5325 High Crossing Blvd.
Madison, WI 54718
608-282-7000
www.heartlandcu.org/index.asp
Steve Farnsworth, Vice President
of Lending

Heritage Bancshares Group, Inc.
410 1st St. S.W.
Wilmer, MN 56201
800-344-7048 ext. 108
320-235-2234 F
www.heritagebancshares.com
Thomas Kelleher

Hometown Bank
1200 Main St.
St. Cloud, WI 53079
Fond Du Lac Office Phone/Fax:
920-999-3563 • 920-907-8743 F
St. Cloud Phone:
920-922-1640
www.hometownbancorp.com
Linda DeBraul

Horicon Bank
326 E. Lake St.
Horicon, WI 53032
920-485-3040 • 920-485-3056 F
www.horiconbank.com/index2.asp
Sharon Kirsch, Vice President

Innovative Bank
Headquarters
Oakland, CA
866-812-1216
<http://www.innovativebank.com/>

Investors Community Bank
860 N. Rapids Rd.
Manitowoc, WI 54421
920-686-5604 • 920-686-5688 F
www.investorscommunitybank.com/
Tim Schneider, VP

Johnson Bank

555 Main St.
Racine, WI 53403
www.johnson.bank.com/
Chris Woods, AVP/Corp. Credit
Office Manager II
414-287-6488 • 414-287-6458 F
Deb Armann
262-619-2659 • 262-619-8403 F

**JPMorgan Chase Bank, N.A.
Wisconsin**

East/Midwest/Central
614-248-7163 • 614-244-8794 F
www.chase.com
Brian Myers, SBA Product Manager

JPMorgan Chase Bank, NA

Dallas, TX
877-717-6738 • 214-904-3986 F
www.chase.com
Larry Conley, Sr. Vice President

KimCentral Credit Union

625 Deerwood Ave.
Neenah, WI 53957
920-720-2572 • 920-720-2538 F
www.kimcentral.org
Tonni Larson, CEO/President

**Ladysmith Federal Savings &
Loan Association**

119 W. Fourth St.
Ladysmith, WI 54848
715-532-3389 • 715-532-7680 F
www.ladysmithfederal.com
Thomas Hegeholz, CEO/President

Lakeview Credit Union

110 Bell St.
Neenah, WI 54956
920-729-5100 • 920-729-5110 F
www.lakeviewcu.org
Joe Heath, VP of Lending

Landmark Credit Union

2775 S. Moorland Rd.
New Berlin, WI 53151
262-796-4500 • 262-796-4532 F
www.landmarkcu.com/home/
Jay Magulski, Senior Vice President

Layton State Bank

2740 W. Forest Home Ave.
Milwaukee, WI
262-821-6200 • 414-645-9870 F
http://secured.goldleaf.com/2699/
mirror/index.htm
Stephen Grebe, Sr. Vice President

Lincoln State Bank

2266 S. 13th St.
Milwaukee, WI 53215
414-671-6510 • 414-671-5622 F
www.lincolnstatebank.com/
Jean Pollnow, Executive VP

Marine Bank

N27 W24025 Paul Ct.
Pewaukee, WI 53072
262-695-4303
www.marinebank.com/commercial
lending.html
Paul C. Melnick, Sr. Vice President

Marshfield Savings Bank

207 W. Sixth St.
Marshfield, WI 54449
715-387-1122 • 715-387-3035 F
www.marshfieldbank.com
William Sennholz, CEO/President

McFarland State Bank

5990 Hwy. 51
McFarland, WI 53558
www.msbonline.com
Vince Hartmann 608-838-5026
Brad McDowell 608-838-5027
Brent Stuhley 608-838-5048
Jim Walker 608-838-5025

Merchants Bank

3140 Market Place
Onalaska, WI 54650
608-779-8200 • 608-779-8282 F
www.merchantsbank.com/onalaska/
Chad Hill or Steve Christiansen

M&I Marshall & Ilsley Bank

Milwaukee, WI
414-443-3303 • 414-443-3396 F
www.mibank.com
Jim Ebben, VP/SBA Finance
Manager

Middleton Community Bank

3207 W. Beltline Hwy.
Middleton, WI 53562
608-824-3200 • 608-831-3738 F
www.middletonbank.com
Richard Cooper, Sr. VP & Sr. Lender

Mid-Wisconsin Bank

132 W. State St.
Medford, WI 54451
715-748-8300 • 715-748-6574 F
www.midwisc.com
Dean Lindner, Loan Operations
Officer

Mitchell Bank

1039 W. Mitchell St.
Milwaukee, WI 53204
414-645-0600 • 414-645-4020 F
www.mitchellbank.com
Jeff Bowman, President

Monona State Bank

5515 Monona Dr.
Monona, WI 53716
608-223-5159 • 608-223-3007 F
www.mononabank.com/
Ted Gunderson, VP Business
Banking

Mound City Bank

25 E. Pine St.
Platteville, WI 53818
608-348-2685 • 608-348-8035 F
www.moundcitybank.com
Joseph Witmer, Sr. Vice President
of Lending

National Bank of Commerce

1127 Tower Ave.
Superior, WI 54880
715-394-5531
www.nbofc.com/
Bruce Thompson, Senior VP

**Newtek Small Business Finance,
Inc.**

744 N. 4th St.
Milwaukee, WI
800-749-8707
www.newtekbusinessservices.com
Carmen Mouchacca, Sr. VP/Loan
Processing Operations

North Shore Bank, FSB

Brookfield, WI
262-797-3858
www.northshorebank.com/
David Potter, Senior VP

Northern State Bank

321 W. Main St.
Ashland, WI
715-682-2772
www.nsbashland.com/index.html
John Beirl, Vice President

Oak Bank

5951 McKee Rd.
Fitchburg, WI 53719
608-441-6000 • 608-441-6001 F
www.oakbankonline.com
Elise Constantini

Oostburg State Bank

905 Center Ave.
Oostburg, WI 53070
920-564-2336 • 920-564-3889 F
www.oostburgbank.com
Eric D. Veldhorst, Vice President

Palmyra State Bank

111 E. Main St.
Palmyra, WI 53156
262-495-2101 • 262-495-2104 F
www.palmyrastatebank.com/
Michael Mikkleisen, VP

**Park Bank-Milwaukee
& Brookfield**

330 E. Kilbourn Ave.
Milwaukee, WI 53202
262-827-5105 • 262-827-1077 F
http://www.parkbankonline.com/
Susan Eick, VP Commercial
Lending

Park Bank

Madison
608-845-0205 • 608-240-3203 F
www.parkbank.com
Laura Smith, VP/Business Banking

Peoples Bank

837 N. Wisconsin St.
Elkhorn, WI 53121
262-723-4200 • 262-743-1500 F
https://www.peoplesbankwi.com/
Alan Larsen, Vice President

Peoples Bank of Wisconsin

10583 Main St.
Hayward, WI 54843
715-634-2674 • 715-634-8027 F
www.pnbnet.com/
Robert Binczak, VP

Peoples State Bank

301 E. Blackhawk Ave.
Prairie du Chien, WI 53824
608-326-3500 • 608-326-2929 F
www.peoplefinancial.com
Steve Esser, Loan Officer

Peoples State Bank

1905 Stewart Ave.
Wausau, WI 54401
www.psbwi.com/
Andy Kochendorfer, AVP
715-847-4041 • 715-842-3418 F
Patrick Heier, Sr. VP
715-847-4077

Pigeon Falls State Bank

40214 S. Ekern Ave.
Pigeon Falls, WI 54760
715-983-2295 • 715-983-5898 F
www.pigeonfallsstatebank.com/
James L. Thompson, President

Pioneer Credit Union

1651 Main St.
Green Bay, WI 54302
920-494-2828 or 800-728-4294
920-494-5720 F
https://www.pioneercu.org
Randy Glaser, VP/Lending

PNC Bank

Indianapolis, IN
317-267-8887
www.pnc.com
Scott Burns, Sr. Vice President

Port Washington State Bank

206 N. Franklin St.
Port Washington, WI 53074
262-284-4416 ext. 1105
www.pwsb.com/
Gene Shaver, SVP, Sr. Loan Officer

Premier Community Bank

230 Mavis Rd.
Marion, WI 54950
715-754-2535 • 715-754-5905 F
www.premiercommunity.com
Jeffrey Wilke, Assistant VP

PyraMax Bank, FSB

1015 Marquette Ave.
South Milwaukee, WI 53172
414-571-6900
www.pyramaxbank.com/
K. Alan Larsen, VP Business
Banking

Ridgestone Bank

13925 W. North Ave.
Brookfield, WI 53005
262-789-1011 • 847-805-9806 F
www.ridgestone.com/
Bruce Lammers, Chairman & CEO

River Bank

4401 Mormon Coulee Rd.
La Crosse, WI 54601
608-788-6300 • 608-788-3607 F
www.riverbank.biz/
Phil Moen, Vice President

River Cities Bank

1601 Lincoln St.
Wisconsin Rapids, WI 54494
715-422-1100 • 715-422-1150 F
www.rivercitiesbank.com
Lonnie Reetz, Assistant VP

River Valley Bank

327 N. 17th Ave.
Wausau, WI 54401
715-845-5522
www.rivervalleybank.com/
Paul Rudersdorf, Business Banking
Officer

Royal Credit Union

2211 S. Hastings Way
Eau Claire, WI 54701
715-833-8111 • 715-833-8178 F
www.rcu.org
John Kulig, Vice President

Rural American Bank

206 N. Main St.
Luck, WI 54853
715-472-2161 • 715-472-2170 F
www.bankluck.com
Tammany Howie, Sr. Vice President

Securant Bank & Trust

6001 W. Capitol Dr.
Milwaukee, WI 53216
262-532-6124
www.securantbank.com/
Mike Fleming

Shoreline Credit Union

4400 Calumet Ave.
Manitowoc, WI
920-482-3721
Tim Ascher, Commercial Loan
Officer

State Bank of Arcadia

131 W. Main St.
Arcadia, WI 54612
608-323-3331
www.rkdbank.com
Bruce Salzmann, EVP
Commercial/Ag Lending

State Bank of Cross Plains

1205 W. Main St.
Cross Plains, WI 53528
608-849-2710 • 608-849-8941 F
www.crossplainsbank.com
David Earll, Vice President

State Bank Financial

401 Main St.
La Crosse, WI 54601
608-784-4600
www.statebankfinancial.com/sbl.php
Kevin Leslie, Chief Lending Officer,
EVP

State Bank of Viroqua

101 N. Main St.
Viroqua, WI 54665
608-637-3127 • 608-637-3394 F
www.statebankviroqua.com
Tom Trautsch, AVP

Stearn's Bank, NA

4191 2nd St.
St. Cloud, MN 56301
877-320-2899 • 320-258-4815 F
www.stearns-bank.com
Dave Kahlhamer, SBA Operations
Supervisor

The First National Bank of Park Falls

110 N. 2nd Ave.
Park Falls, WI 54552
715-762-8311
www.firstnationalbankparkfalls.com/
Tom Armstrong, President

The First National Bank & Trust Company

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Clinton, WI 53525
608-676-5552 • 608-363-8174 F
www.bankatfirstnational.com/
Aaron Bussan, AVP/Commercial
Loan Officer

The Peoples Community Bank

222 W. Commercial St.
Mazomanie, WI 53560
608-795-2120 • 608-795-2133 F
www.thepeoplescommunitybank.com/
Lisa Alt Ruhland, First Vice
President

The Reedsburg Bank

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Reedsburg, WI 53959
608-524-8251 • 608-524-8375 F
www.reedsburgbank.com
Connie Suemnicht, Sr. V.P.

Timberwood Bank

110 W. Veterans St.
Tomah, WI 54660
608-372-2265 • 608-372-3757 F
David Taylor, VP/Commercial
Lending

Tomahawk Community Bank, S.S.B.

15 E. Wisconsin Ave.
Tomahawk, WI 54487
715-453-5354 • 715-453-8135 F
www.tomahawkcommunitybank.com
Kathy Rankin, Chief Operating
Officer

Town Bank

400 Genesee St.
Delafield, WI 53018
262-646-6888 • 262-646-6889 F
www.delafieldbank.com
Christine Rauch, Asst. VP

Town and Country Bank

104 W. Main St.
Watertown, WI 53094
920-262-2900 • 920-262-2963 F
www.tandcбанк.com/Welcome.htm
Todd Scheid, Vice President

Union Bank & Trust Company

2 E. Main St.
Evansville, WI
608-882-5200 ext. 1123
608-882-6889 F
www.ub-t.com
Teri Martin, Loan Support Officer

Union State Bank of West Salem

120 S. Mill St.
West Salem, WI 54669
608-786-0600 or 608-786-6200
608-786-0603 F
www.uswestsalem.com
Steven L. Zeman, Vice President

UPS Capital Business Credit

Hartford, CT
800-637-0620
www.upscapital.com
Patrick Kenney, Credit
Underwriting Mgr.

U.S. Bank, National Association

SBA Division Office
888-722-3948
www.usbank.com
Dominic Karaba
414-765-6061

WaterStone Bank SSB

11200 W. Plank Ct.
Wauwatosa, WI 53226
414-761-1000 or 888-686-7272
www.wsbonline.com/
Andrew Boario, Vice President

Waukesha State Bank

100 Bank St.
Waukesha, WI 53187
262-549-8551 • 262-574-4104 F
www.waukeshabank.com/bus/index
bus.htm
Paula Neis, Assistant V.P.

Wells Fargo Bank Minnesota NA

612-667-2753 • 612-667-3558 F
www.wellsfargo.com
Thomas W. Burke, Vice President

Wells Fargo Bank Wisconsin NA

Milwaukee & LaCrosse
100 E. Wisconsin Ave.
Milwaukee, WI 53202
414-224-7152 • 414-224-3796 F
www.wellsfargo.com
Larry Berning, Business Dev.
Officer

West Bend Savings Bank

201 S. 5th Ave.
West Bend, WI 53095
262-334-5563 • 262-334-5306 F
www.wbsavings.com
Mark Holsapple, Sr. Vice President

WESTconsin Credit Union

444 Broadway
Menomonee, WI 54751
800-924-0022 • 715-232-4999 F
www.westconsinu.org
Jeffrey McCordle, Business Loan
Manager

Wisconsin Community Bank

8240 Mineral Point Rd.
Madison, WI 53719
608-203-1200 • 608-203-1210 F
www.wisconsincommunity.com

Wisconsin State Bank

201 Allen St.
Random Lake, WI 53075
920-994-4362 • 920-994-9679 F
www.onlinewsb.com
Terry Van Engen, Sr. Vice President

WoodTrust Bank, N.A.

181 2nd St. S.
Wisconsin Rapids, WI 54494
715-423-7600 • 715-422-0300 F
www.woodtrust.com/index.htm
Carson Heinecke, Vice President

Woodford State Bank

945 W. 7th St.
Monroe, WI 53566
608-325-7766 • 608-325-7895 F
www.woodfordstatebank.com
Thomas Rowe, Vice President

PATRIOT EXPRESS

The Patriot Express Initiative pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans
- Service-disabled veterans
- Active-duty service members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above, including a service member
- Widowed spouse of a service member or veteran who died during service or of a service-connected disability

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above

\$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is at:

<http://www.sba.gov/patriotexpress> or
www.sba.gov/localresources/district/wi/financing/wi_patriotexpress.html.

COMMUNITYEXPRESS PILOT LOAN PROGRAM

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The CommunityExpress program is offered through hundreds of selected SBA lenders throughout the nation. Under CommunityExpress, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However, borrowers must receive technical assistance to qualify for this program.

CommunityExpress Lenders

Associated Bank, N.A.

600 W. Kimberly Ave.
Kimberly, WI 54136
920-727-5480 • 920-727-5487 F
www.associatedbank.com
Jeffrey Sheffler, VP/SBA Program Manager

Community Bank & Trust

604 N. 8th St.
Sheboygan, WI 53082
920-459-4444 • 920-459-4450 F
www.communitybankandtrust.com
Joel Sandee, Senior Vice President

Community State Bank

1500 Main St.
Union Grove, WI 53182
262-878-3763 • 262-878-3637 F
www.communitystatebank.net
Dennis Berg, Vice President

First Banking Center

8700 75th St.
Kenosha, WI 53142
262-697-9110 • 262-697-9635 F
www.firstbankingctr.com/
William Laba, Vice President

Innovative Bank

Headquarters
Oakland, CA
866-812-1216
www.innovativebank.com

JPMorgan Chase Bank, NA Wisconsin

East/Midwest/Central
614-248-7163 • 614-244-8794 F
www.chase.com
Brian Myers, SBA Product Manager

J.P. Morgan Chase Bank, NA

Dallas, TX
877-717-6738 • 214-904-3986 F
www.chase.com
Larry Conley, Sr. Vice President

Ladysmith Federal Savings & Loan Association

119 W. Fourth St.
Ladysmith, WI 54848
715-532-3389 • 715-532-7680 F
www.ladysmithfederal.com
Thomas Hegeholz, CEO/President

Lincoln State Bank

2266 S. 13th St.
Milwaukee, WI 53215
414-671-6510 • 414-671-5622 F
www.lincolnstatebnk.com/
Jean Pollnow, Executive VP

McFarland State Bank

5990 Hwy. 51
McFarland, WI 53558
608-838-5026 • 608-838-2275 F
www.msbonline.com/
Vince Hartmann, Commercial Lender

M&I Marshall & Ilsley Bank

Milwaukee, WI
414-443-3303 • 414-443-3396 F
www.mibank.com
Jim Ebben, SBA Finance Manager

Mitchell Bank

1039 W. Mitchell St.
Milwaukee, WI 53204
414-645-0600 • 414-645-4020 F
www.mitchellbank.com
Jeff Bowman, President

National Bank of Commerce

1127 Tower Ave.
Superior, WI 54880
715-394-5531
www.nbofc.com/
Bruce Thompson, Senior VP

Park Bank – Milwaukee & Brookfield

330 E. Kilbourn Ave.
Milwaukee, WI 53202
262-827-5105 • 262-827-1077 F
www.parkbankonline.com
Susan Eick, VP Commercial Banking

Peoples State Bank

1905 Stewart Ave.
Wausau, WI 54401
www.psbwi.com/
Andy Kochendorfer, AVP
715-847-4041 • 715-842-3418 F
Patrick Heier, Sr. VP
715-847-4077

PNC Bank

Indianapolis, IN
317-267-8887
www.pnc.com
Scott Burns, Sr. Vice President

Superior Financial Group

442 Diablo Rd., Ste. 137
Danville, CA 94526
925-899-8449 • 925-831-3217 F
www.strategiesforsmallbusiness.com/
Sue Malone

The First National Bank of Park Falls

110 N. 2nd Ave.
Park Falls, WI 54552
715-762-8311
www.firstnationalbankparkfalls.com/
Tom Armstrong, President

Town Bank

400 Genesee St.
Delafield, WI 53018
262-646-6888 • 262-646-6889 F
www.delafieldbank.com
Christine Rauch, Asst. VP

U.S. Bank, N.A., Wisconsin

Dominic Karaba 414-765-6061
SBA Division 888-722-3948
www.usbank.com

Wells Fargo Bank Minnesota NA

612-667-2753 • 612-667-3558 F
www.wellsfargo.com
Thomas W. Burke, Vice President

Wells Fargo Bank Wisconsin NA

Milwaukee & LaCrosse
100 E. Wisconsin Ave.
Milwaukee, WI 53202
414-224-7152 • 414-224-3796 F
www.wellsfargo.com
Larry Berning, Business Development Officer

Special Purpose 7(a) Loan Programs

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very applicable to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

CAPLines

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. There are five loan programs under the CAPLines umbrella. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction; finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides up to an 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Payment from the contract award must be sent directly to the lender.
- **The Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have a definite established seasonal pattern and thus must have been in business for a period of 12 months in order to establish that pattern. The loan does not revolve during the season but may be used over again after a "clean-up" period of 30 days. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- **The Builders Line Program** Provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years if necessary. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- **The Small Asset-Based Line** is a revolving line of credit used to support an increase in accounts receivable or inventory. The loan can be used for revolving lines up to \$200,000 to purchase inventory, pay direct labor or finance accounts receivable and is advanced against existing inventory or accounts receivable. Repayment comes from the

collection of accounts receivable or sale of inventory. It does require periodic servicing and monitoring of the collateral for which the lender can charge up to two percent annually to the borrower. These lines are generally used by businesses providing credit to their customers.

- **The Standard Asset-Based Line** is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring and the lender may pass these costs along to the borrower.

EXPORT TRADE FINANCING

Export Working Capital Program
www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html

The SBA's Export Working Capital Program assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$2 million. SBA guarantees up to 90% of a loan amount or

\$1.5 million, whichever is less. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time.

Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable foreign country, to both the lender and SBA.

Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support Standby Letters of Credit related to export transactions.

FEDERAL tax Savings

Does your business address qualify?

- A family-owned grocery chain saved enough to upgrade their computer systems.
- One of the largest banks in the state found it a worthwhile investment.
- A high-tech manufacturer on the northwest side engineered big savings.
- A metal polishing firm took such a shine to the potential savings, it influenced their decision on a new location.

If your business and employees are within Milwaukee's Renewal Community boundaries, you, too, can save big on your tax bill.

Go to www.RCaddresscheck.com.

Type in your business address. If it's in the Renewal Community area, you could start saving on your federal taxes too!

For additional info, go to www.MilwaukeeTaxInfo.com or call a Renewal Community specialist at the Department of City Development **414-286-5840**.

MILWAUKEE

Form **8844** Employer's Credit for Paid Employer's Tax on Qualified Employee's Salary
Department of the Treasury
Internal Revenue Service
Name(s) shown on return

Part I Current Year

1 Enter the total qualified employee
a Qualified employee
b Add lines 1a
2 Form 8844
3 credits from pass-through entities:



- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

Same as the SBA EWCP.

Discounted Credit Insurance Premiums

The Export-Import Bank of the United States and the SBA provide SBA export loan recipients with a 25 percent discount on export credit insurance premiums. Ex-Im Bank export credit insurance protects your company against nonpayment and enables you to sell on the competitive “Open account” terms. You can enter new markets and increase sales in existing markets and have the ability to match the credit terms offered by your foreign competitors. Ex-Im Bank provides up to 95 percent coverage for both commercial risks, for example buyer insolvency and default, and political risks, war, revolution, and the cancellation of an export or import license.

How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA’s 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital program.

INTERNATIONAL TRADE LOAN PROGRAM

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for an increased maximum dollar amount of SBA guaranty outstanding to any one business (and affiliates) from \$1.5 million to \$1.75 million. In order to reach the \$1.75 million SBA guaranty ceiling, the borrower must have an international trade loan as well as an SBA working capital loan or line of credit. The international trade loan provides an SBA guarantee up to \$1.5 million of a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. In addition a borrower may have a separate working capital loan (term or line of credit) with a maximum SBA guarantee of \$1.25 million. When combined,

- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

Ineligible Use of Proceeds

- To support the applicant’s domestic sales.
- To acquire fixed assets or capital goods for the applicant’s business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

How to Apply — A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S.

exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee, cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity, a borrower may reapply for a new guarantee. The guarantee fee SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is 0.25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

Eligibility of Exporter

The same as for the SBA EWCP Program.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank’s Country Limitation Schedule.

Use of Proceeds

Same as the SBA EWCP.

Ineligible Use of Proceeds

- Goods or services with less than 50 percent U.S. content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant’s domestic sales.
- To acquire fixed assets or capital goods for the applicant’s business.

the maximum SBA guaranty outstanding to any one business is \$1.75 million. The SBA guarantee fee and interest rates are the same as for any standard 7(a) loans.

Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.

Collateral Requirements – Collateral requirements are the same as regular 7(a) loans.

- **How to Apply** - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

Eligible Buyers – The foreign buyer must be a creditworthy entity located in an acceptable country.

Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional

activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;

- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

Community Adjustment and Investment Program

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

SBA's non-7(a) Loan Programs

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

CERTIFIED DEVELOPMENT COMPANY LOANS (504 LOAN PROGRAM)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The maximum debenture is:

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
- \$2 million for businesses that meet a specific public policy goal, including veterans; and
- \$4 million for manufacturers.
- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.
- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100% SBA-guaranteed debenture) finances up to 40% of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate. A recent history of debenture rates may be found at www.nadco.org.
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.



- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.

Businesses that receive 504 loans are:

- Small — net worth under \$7.5 million, net profit after taxes under \$2.5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 Certified Development Companies serve their communities by financing business expansion needs. Their professional staff works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

CDC Intermediary List

Great Lakes Asset Corporation

1317 Lombardi Access Rd., Ste. 103
Green Bay, WI 54304
800-281-6444 • 920-499-7331 Fax
cdcgla@aol.com
Cindy Esterling, Loan Officer/Manager
Service Area: Statewide

Milwaukee Economic Development Corporation

809 N. Broadway
Milwaukee, WI 53201
414-286-5840 • 414-286-5778 Fax
mmorri@mkedcd.org
Martha Morrison, Senior Loan Officer
Service Area: Statewide

Racine County Economic Development Corporation

2320 Renaissance Blvd.
Sturtevant, WI 53177
262-898-7432 • 262-898-7401 Fax
info@racinecountyedc.org
Gordon M. Kacala, Executive Director
Service Area: Statewide

Southeastern Minnesota 504 Development Corporation

220 S. Broadway, Ste. 100
Rochester, MN 55904
507-288-6442 • 507-282-8960 Fax
Dwayne Lee, President
Service Area: La Crosse

SPEDCO

2459 15th St. N.W.
New Brighton, MN 55112
651-631-4900 • 651-631-9498 Fax
Kristen M. Wood, Executive Director
Service Area: Barron, Buffalo, Dunn, La Crosse, Pepin, Pierce, Polk, St. Croix and Trempealeau Counties.

Twin Cities Metro Certified Development Company

3495 Vadnais Center Dr.
Vadnais Heights, MN 55110
651-481-8081 ext. 13 • 651-481-8280 Fax
pete.ingebbrand@tcmcdc.com
Peter Ingebbrand, VP/Assist. Executive Director
Service Area: Barron, Buffalo, Dunn, LaCrosse, Pepin, Pierce, Polk, St. Croix and Trempealeau Counties.

Western Wisconsin Development Corporation

147 Lake Almena Dr.
Almena, WI 54805
715-357-6282 • 715-357-6233 Fax
impact@chibardun.net
William Bay, General Manager
Angela Kazmierski, Director
Service Area: Statewide

Wisconsin Business Development Finance Corporation (WBDFC)

100 River Pl., Ste. 1
Monona, WI 53716
608-819-0390 • 608-819-0393 Fax
wbd@wbd.org
Joe Wolfe, President
John Macke, Sr. Vice President
Larry Schwenn, VP/Loan Officer
Diane Pasley, VP/Loan Officer
Service Area: Statewide

Additional Locations for WBDFC

3610 Oakwood Mall Dr., Ste. 201
Eau Claire, WI 54702
715-834-9474 • 715-834-9482 Fax
Jeremy Price, Loan Office
Mike Dieckman, Loan Officer

2701 Larsen Rd.
Green Bay, WI 54303
920-496-2109 • 920-496-5909 Fax
Jason Monnett, VP/Loan Officer
Rich Diemer, Economic Development Loan Officer

1810 Crest View Dr., Unit 5B
Hudson, WI 54016
715-381-6719 • 715-381-6776 Fax
Jeremy Price, VP/Loan Officer

2930 State Hwy. 44, Ste. C
Oshkosh, WI 54904
920-231-5570 • 920-231-5474 Fax
Dan Schneider, Executive Vice President
Jason Monnet, VP/Loan Officer
Rich Diemer, Economic Development Loan Officer

2417 Post Rd.
Stevens Point, WI 54481
715-343-9082 • 715-343-9083 Fax
Dan Timm, VP/Loan Officer

W229 N1433 Westwood Dr., Ste. 206
Waukesha, WI 53186
262-970-8533 • 262-970-8535 Fax
David Kircher, Sr. VP/Loan Officer
Steve Bonnell, VP/Loan Officer
Steve Kohl, Loan Officer

MICROLOAN PROGRAM

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans."

Microloan Intermediary List

Advocap

19 W. First St.
Fond du Lac, WI 54936
920-922-7760 • 920-922-7214 Fax
Morton Gazerwitz
Service Area: Fond du Lac County

2929 Harrison St.
Oshkosh, WI 54901
920-426-0150 • 920-426-3071 Fax
Morton Gazerwitz
Service Area: Green Lake and Winnebago Counties

First American Capital Corp.

Subsidiary of the American Indian Chamber of Commerce of Wisconsin
10809 West Lincoln Ave., Ste. 102
West Allis, WI
414-604-2044 • 414-604-2070 Fax
Jeff Bowman, President
Service Area: Adams, Ashland, Barron, Bayfield, Brown, Burnett, Columbia, Douglas, Fond du Lac, Forest, Iron, Jackson, Juneau, Langlade, Menominee, Milwaukee, Outagamie, Portage, Sauk, Sawyer, Shawano, Trempealeau, Vilas, Washburn, Waukesha and Wood Counties.

Impact Seven, Inc.

147 Lake Almena Dr.
Almena, WI 54805
715-357-3334 • 715-357-6233 Fax
www.impactseven.org
William Bay, President
Angela Kazmierski, Director
Service Area: Statewide

Lincoln Neighborhood Redevelopment

2266 S. 13th St.
Milwaukee, WI 53215
414-671-5619
Matthew Maigatter, SBA Coordinator
Service Area: Milwaukee County

Northeast Entrepreneur Fund, Inc.

1401 Tower Ave., Ste. 302
Superior, WI 54880
(Old post office bldg.)
800-422-0374
www.entrepreneurfund.org/

Workshop Location:
Superior Business Center
1423 N. 8th St.
Superior, WI 54880

WI Women's Business Initiative Corp.

2745 N. Dr. Martin Luther King Jr. Dr.
Milwaukee, WI 53212
414-263-5450 • 414-263-5456 Fax
www.wbic.com/
2300 S. Park St., Ste. 21, Villager Mall
Madison, WI
608-257-5450 • 608-257-5454 Fax
Service Area: Brown, Dane, Dodge, Jefferson, Kenosha, Milwaukee, Ozaukee, Racine, Rock, Walworth, Washington and Waukesha Counties

SMALL BUSINESS INVESTMENT COMPANY PROGRAM

There are a variety of alternatives to bank financing for small businesses, especially business start-ups. The Small Business

Investment Company Program fills the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guarantees. SBICs are for-profit firms whose incentive is to share in the success of a small business. In addition to equity capital and long-term loans, SBICs provide managerial assistance. The SBIC Program provides funding for a broad range of industries and stage of investment, in areas across the country. Some SBICs invest in a particular field or industry while others invest more generally. Most SBICs concentrate on a particular stage of investment such as start-up or expansion and focus on a specific geographic area. For more information contact your nearest SBA office or the Web site at www.sba.gov/services, then choose "Financial Assistance" from the menu below. From there, click on "Equity Capital" and choose "SBA's Investment Program."

You work hard to make sure your business succeeds.

Bank Mutual works just as hard for you.

At Bank Mutual we know that there are not enough hours in the day to do all you need to do to run your business. We can help. With **cash management, credit, online banking, electronic transactions and remote deposit capture**, Bank Mutual can match the right solution to your banking needs.



Commercial Banking Centers

Milwaukee – 414-257-8210
2600 N. Mayfair Road

Green Bay – 920-437-7101
201 N. Monroe Avenue

Eau Claire – 715-838-7667
319 E. Grand Avenue

Neenah – 920-729-1361
101 W. Wisconsin Avenue

Banc One Stonehenge Capital Fund WI LLC

Kent Velde, Manager
3424 N. Shepard Ave.
Milwaukee, WI 53211
414-906-1702 • 414-906-1703 Fax

M&I Ventures, L.L.C.

Randall Erickson, General Partner
770 N. Water St.
Milwaukee, WI 53202
414-765-8116
worthober@masonwells.com

THE SURETY BOND GUARANTEE PROGRAM

Although it is not a business loan program, the Surety Bond Guarantee Program is a public-private partnership between the federal government and the surety industry providing small businesses with the bonding assistance necessary for them to compete for government and

private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. They typically lack the combination of working capital and a performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and necessary ancillary bonds issued by surety companies for individual contracts of up to \$2 million on behalf of eligible small construction, service, and supply contractors. The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan

B). In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HUBZone contractors and veterans and service-disabled veterans. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under the PSB Program, SBA guarantees only 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Program, visit SBA's web site at www.sba.gov and choose "Services." From there, select "Financial Assistance" and click on "Surety Bond."

Surety Bond Program Agents

Arthur Gallagher Risk Management Services, Inc.

Two Pierce Place, 6th Fl. – Bonds
Itasca, IL 60243-3141
630-694-5460 or 630-694-5445
630-694-5499 Fax
Randy Moon
randy_moon@ajg.com

Brower Insurance Agency

P.O. Box 37
Dayton, OH 45401
800-949-1167 or 937-228-4135

CCI Surety, Inc.

1710 N. Douglas Dr., Ste. #110
Golden Valley, MN 55422
763-543-6993 or 866-317-3294
262-521-2970 Fax
Andrea J. Michael, Assistant Bond Manager
amichael@ccisurety.com
www.ccisurety.com

J.M. Wilson Corporation

650 E. Carmel Dr., Ste. 320
Carmel, IN 46082
317-571-7700 or 800-538-4796
surety@jmwilson.com
<http://www.jmwilson.com/>
and

In Wisconsin

6601 Grand Teton Plaza, Ste. C
Madison, WI 53719
608-833-3442 or 800-695-0059

The Brehmer Agency

12800 W. Silver Spring Dr.
Butler, WI 5307
262-781-3714 • 262-781-6049 Fax
Terry Geszvain or Larry Michael

WISCONSIN SBA 2008 AWARD WINNERS

Women in Business Champion – NATIONAL CHAMPION

Julann Jatzak, Vice President
WI Women's Business Initiative Corp.
Milwaukee, WI

Jeffrey Butland Family Owned Small Business – REGION WINNER

Ronald Buholzer, President
Steve Buholzer, Vice President
David Buholzer, Treasurer
Klondike Cheese Co.
Monroe, WI

Small Business Person of the Year

John Petek, President
Robert Beach, Vice President
James Jourdan, Operations Manager & Executive Vice President
Marvel Manufacturing Company, Inc.
Oshkosh, WI

Honorable Mention Small Business Persons

Neil Peters-Michaud, CEO
Jessica Peters-Michaud, President
Cascade Asset Management, LLC
Middleton, WI

Small Business Exporter of the Year

Bruce Swing, President
Wisconsin Knife Works
Beloit, WI

Minority Small Business Person of the Year

Baly Ambegaoker, President
IDL Solutions, Inc.
Germantown, WI

Emerging Small Business Person

Jill Kenehan-Krey, President
Interpreting Solutions, Inc.
Milwaukee, WI

Minority Small Business Champion

Ylonda Glover, President
Tri-Success Management Institute, Inc
Milwaukee, WI

Small Business Journalist

Diane Chamness, President
Chamness Group
Milwaukee, WI

Young Entrepreneur

Casey Frisch
Advanced Exteriors, Inc.
Middleton, WI

Veteran Small Business Person

Stanley Kogutkiewicz
Veterans Employment Representative
Milwaukee Job Center
Milwaukee, WI

Financial Services Champion

Joseph Wolfe, President & CEO
WI Business Development Finance Corporation
Madison, WI

SBA District Director Awards

Jules Matsoff, SCORE
Rubin Sharpe, SCORE

QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS

(Information current as of October 2008)

Program	Maximum Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
7(a) Loans								
SBA approves	\$2 million gross (\$1.5 million guaranty)	Maximum guaranty of 75% up to \$1.5 million; 85% if gross loan is \$150,000 or less.	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & machinery & equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Loans less than 7 years: max. prime +2.25%; 7 yrs. or more: prime +2.75%; under \$50,000, rates can be higher by 2% for loans of \$25,000 or less; & 1% for loans between \$25,000 and \$50,000. Prepayment penalty for loans with maturities of 15 years or more if prepaid during 1st 3 years.	(Fee charged on guarantied portion of loan only.) Maturity 1 year or less 0.25% guaranty fee; over 1 year: \$150,000 gross amount or less = 2%; \$150,001 - \$700,000 = 3.0%; over \$700,000 = 3.5%. 3.75% on guar. portion over \$1 million. Ongoing fee of 0.494%.	Must be for profit & meet SBA size standards, show good character, credit, management, & ability to repay. Must be an eligible type of business.	Long-term financing; Improved cash flow; Fixed maturity; No balloons; No prepayment penalty (under 15 years)
www.sba.gov/services/financialassistance/sba.oantopics/7a/index.html								
SBAExpress Lender approves. Minimal SBA paperwork.	\$350,000	50%	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Loans \$50,000 or less prime + 6.5%; \$50,000 + Prime + 4.5%.	See 7(a)	See 7(a)	Faster turnaround; Streamlined process; Easy-to-use line of credit
www.sba.gov/services/financialassistance/7alenderprograms								
Community Express Lender approves. Minimal SBA paperwork.	\$250,000	Same as 7(a)	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Same as 7(a)	See 7(a)	HUBZones; LMI areas; All loans of \$25,000 or less	Faster turnaround; Streamlined process; Easy-to-use line of credit Technical assistance provided
www.sba.gov/services/financialassistance/7alenderprograms								
Patriot Express Lender approves loan. Minimal additional SBA paperwork.	\$500,000	Same as 7(a)	See 7(a)	See 7(a)	Same as 7(a)	See 7(a)	See 7(a). In addition, small business must be owned & controlled by one or more of the following groups: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service connected disability.	Lower rate maximums than other SBA Express programs Less paperwork Fast turnaround Expanded eligibility Electronic application
www.sba.gov/services/financialassistance/7alenderprograms								
CAPLines: Short-term/Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	75% if more than \$150,000; 85% if total loan is \$150,000 or less.	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts.	Up to 5 years	Same as 7(a) except the Standard Asset-Based no fee restriction, but fee disclosure to SBA required.	See 7(a)	See 7(a) Existing business	Funds short-term working capital; Various lines of credit; Allows business to obtain contracts; Larger in size for business growth; Can be used to create current assets; Can be used to finance existing current assets
www.sba.gov/services/financialassistance/SpecialPurposeLoans								
International Trade	\$2 million (Separate working-capital loan + IT loan together may have \$1.75 million combined guaranty.)	75% if more than \$150,000; 85% if total loan is \$150,000 or less	IT loan must be used only for the acquisition of long-term, fixed assets. A separate working-capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	Same as 7(a)	See 7(a)	Small businesses (see 7(a) for qualifications) engaged/preparing to engage in international trade/adversely affected by competition from imports.	Long-term financing for land and building where assets are used to produce products for export.
www.sba.gov/services/financialassistance/SpecialPurposeLoans								
Export Working Capital Program 1-page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	90% up to \$1.5 million maximum guaranty	Short-term, working-capital loans for exporters	Matched single transaction cycle or generally 1 yr. for line of credit.	No cap	See 7(a)	Small businesses 7(a) for other qualifications, those who need short-term working capital.	Short-term working capital for export needs; Inexpensive minimum guaranty fee 1/4 of 1%; Revolving or transaction based; Allows specific financing for exporting without disrupting domestic financing & business plan
www.sba.gov/services/financialassistance/SpecialPurposeLoans								
Non-7(a) Loans								
Microloans Loans through non-profit lending organizations; technical assistance also provided.	\$35,000 (total loan amount to small business borrower)	Not applicable	Purchase machinery & equipment, fixtures, lease-hold improvements; finance increased receivables; working capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Negotiable with intermediary; Subject to either 7.75 or 8.5% above intermediary cost of funds.	No guaranty fee	Same as 7(a) except non-profit day care	Direct loans from non-profit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available
www.sba.gov/services/financialassistance/sbaloantopics								
504 Loans Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 million to \$4.0 million depending on type business.	Project costs financed by: 504 Loan up to 40% Lender: 50% Equity 10-20%.	Long-term, fixed-asset loans; Lender (non-guarantied) financing secured by first lien on project assets. 504 loan provided from SBA 100% guarantied debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term; Lender (unguarantied) financing may have a shorter term.	Fixed rate on 504 Loan established when debenture backing loan is sold. Declining prepayment penalty for 1/2 of term.	Ongoing guaranty fee on 504 loan (FY 2008) is 0.021% of principal O/S. Ongoing fee % does not change during term.	For profit businesses that do not exceed \$7.5 million in tangible net worth and do not have average net income over \$2.5 million for past 2 years.	Fees under 3%; Long-term fixed rate; Low down payment; Full amortization; no balloons
www.sba.gov/services/financialassistance/sbaloantopics								

BUSINESS PREPARATION

SMALL BUSINESS TRAINING NETWORK

How to Get Equipped With Business Intelligence



The Small Business Training Network is an Internet-based training site. It provides small businesses with free online courses, workshops, learning tools and direct access to electronic counseling and other forms of technical assistance.

Key Features of the SBTN:

- Training is available anytime and anywhere—all you need is a computer with Internet access.
- More than 23 free online courses and workshops available
- Offers a comprehensive e-library with hundreds of e-publications, electronic tools and information resources.

- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Find the SBTN at
www.sba.gov/training.

CONTRACTING OPPORTUNITIES

FEDERAL PROCUREMENT OPPORTUNITIES

How to Apply for Government Contracts



The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

For more information, visit: www.sba.gov/gc

THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to increase small business' share of government prime contracts. SBA Procurement Center Representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, recommend contracting sources, and provide one-to-one counseling and training to small businesses seeking to do business with the federal government.

Visit the SBA's Office of Government Contracting home page at: www.sba.gov/gc for a listing of PCRs and buying installations nationwide.

The Subcontracting Assistance Program

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's Commercial Market Representatives

work with large businesses to identify and expand subcontracting opportunities for small businesses. CMRs conduct compliance reviews to ensure that large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs also work with agencies to ensure subcontracting with small and disadvantaged businesses, women-owned small businesses, HUBZone firms and small businesses owned by service-disabled veterans through inclusion of subcontracting evaluation factors and sub-factors.

THE CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific

government contract on which it is the apparent low bidder. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a Certificate of Competency to the Contracting Officer, requiring award of that contract to the small business.

SMALL BUSINESS SIZE STANDARDS

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, www.sba.gov/size/indexableofsize.html) implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.

See more at: <http://www.sba.gov/services/>, then click on "Size Standards" under the "Contracting Opportunities" menu across the bottom.

Size Determination

The Size Determination Program, administered by SBA's six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small business. When a firm's claim that it is small is challenged, the SBA determines if the firm does, in fact, meet established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above "Size Standards" site.

SMALL BUSINESS VENDOR DATABASE

As part of the Integrated Acquisition Environment Initiative, the SBA works with the General Services Administration and Department of Defense to provide a database of vendors, including small business. The Central Contractor Registration System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development, HUBZone and Small Disadvantaged Business programs and provides the small business size status against each North American Industry Classification code listed in a registrant's profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves

as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA's files and other available databases plus additional business and marketing information on individual firms.

To search the DSBS for small businesses, click on: http://dsbs.sba.gov/dsbs/search/dsp_dsbs.cfm or select the "Dynamic Small Business Search" at the CCR Web site at: <http://www.ccr.gov>.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration.

SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then submit bids/proposals targeting these potential subcontracting opportunities.

SUB-Net is available at the SBA Web site by visiting: <http://web.sba.gov/subnet>

HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas.

SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns, and therefore eligible to receive HUBZone contracts;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program; and
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business by SBA size standards;
- Its principal office must be located within a HUBZone, which includes lands on federally recognized Indian reservations and covered by phrase "Indian Country";
- It must be owned (at least 51 percent) by one or more U.S. citizens, Community Development Corporation, an agricultural cooperative, an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a primary residence within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit: <http://www.sba.gov/services/contractingopportunities/contracting/hubzone/index.html/>.

Procurement Assistance

The Procurement Technical Assistance Centers help small businesses win government contracts by providing services such as market research, electronic bid matching and bid preparation assistance. They are located at:

Business Procurement Assistance Center

T.E.C. Center, Bldg. 3
3513 Anderson St., #108
Madison, WI 53704
608-243-4490
<http://matcmadison.edu/bpac/default.htm>

Wisconsin Procurement Institute

756 N. Milwaukee St.
Milwaukee, WI 53202
414-270-3600
www.wispro.org/

Business Procurement Assistant Center Regional Office

Moraine Park Technical College's
West Bend Campus
2151 N. Main St.
West Bend, WI 53090
262-335-5893

Other Procurement Opportunities

City of Madison

Contracting & Purchasing
608-266-4521
www.ci.madison.wi.us/business/contractingPurchasing.cfm

City of Milwaukee

Procurement Services
414-286-3501
www.ci.mil.wi.us/ProcurementServices327.htm

Dane County

Purchasing Division
608-266-4131
www.danepurchasing.com/

Milwaukee Area Technical College

Purchasing, Shipping and Receiving
414-297-6358
www.matc.edu/administration/purchasing.html

Milwaukee County

Procurement
414-223-8100
www.county.milwaukee.gov/Procurement7902.htm

Milwaukee Metropolitan Sewage District

Procurement
414-225-2099
<http://v2.mmsd.com/Procurement.aspx>

State of Wisconsin, Bureau of Procurement

VendorNet
800-482-7813
<http://vendornet.state.wi.us/vendornet/default.asp>

University of Wisconsin

Procurement
www.uwsa.edu/proc/

Wisconsin Department of Public Instruction

Procurement
<http://dpi.wi.gov/fns/procurement.html>

Wisconsin Department of Transportation

Southwest Region	608-242-8040 or 608-785-9051
Southeast Region	262-548-5668
Northeast Region	920-492-5715
North Central Region	715-421-8332
Northwest Region	715-395-3036

www.dot.wisconsin.gov/business/engrserv/dbe-main.htm

Wisconsin Minority Supplier Development Council

P.O. Box 8577
Madison, WI 53708
608-241-5858
www.suppliercouncil.org/

ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES

8(a) Business Development Program

The SBA's Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned by socially and economically disadvantaged individuals. SBA assists these businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain access to the resources necessary to develop their businesses and improve their ability to compete in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to 8(a) program participants.

Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- a small business concern
- owned by a U.S. citizen
- at least 51 percent unconditionally owned and controlled by one or more an individual(s) who qualify as socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)

Social disadvantage:

Socially disadvantaged is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social disadvantage by a preponderance of the evidence. Anyone may apply for 8(a) Program certification.

For additional information regarding evidence of social disadvantage, please visit: <http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>.

Economic disadvantage:

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant business and the equity in the primary residence.

Day-to-Day Management:

- Management and daily business operations must be controlled by the disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise.

For additional information on the 8(a) Business Development Program, please visit: <http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>.

Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Firms seeking to be SDB-certified by SBA, may certify themselves for federal prime contracts and federal subcontracts without submitting any application to SBA for SDB certification.

To self-represent as small disadvantaged businesses, firms should:

- 1) Update their Central Contractor Registration (CCR) profile, ensuring they select they are a self-certified Small Disadvantaged Business; and
- 2) Update their company's Online Representation and Certification Application - specifically, 52.219-1(b)(2), where they would also check the box that they are a self-certified Small Disadvantaged Business.

Other than its list of certified 8(a) firms, SBA will no longer maintain a list of certified SDB firms. The 8(a) Business Development Program is not affected by this rule. Firms may continue to apply on-line for 8(a) Certification. Criteria for 8(a) certification differs from the criteria for SDB certification, as outlined in the eligibility requirements. Please review the 8(a) eligibility criteria and instructions (<http://training.sba.gov:8000/assessment>) before applying for SBA's 8(a) program.

Online 8(a)/SDB Application

The online 8(a)/SDB application allows small companies to apply for 8(a) Business Development and Small Disadvantaged Business certification directly from SBA's Web site. The 8(a)/SDB online application incorporates features including context sensitive help, real-time validation, printer-friendly versions and integrates with the CCR/DSBS.

You may access the electronic 8(a)/SDB application by visiting: <https://sba8a.symplicity.com/applicants/guide>

If you have difficulty with SBA's General Login System, please contact ITSecurity@sba.gov.

If you have difficulty with the Central Contractor Registration, please go to <http://www.ccr.gov/help.asp> for contact information.

If you are having difficulty with the Dynamic Small Business Search (DSBS), please contact the DSBS Help Desk at 202-205-9984 or e-mail PRONET@sba.gov.

For Small Disadvantaged Business E-application, please contact SDB@sba.gov.

For 8(a) Business Development E-application, please contact 8ABD@sba.gov.

The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector relationships and broadens efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For more information, visit: http://www.sba.gov/services/contracting_opportunities/bdp/8a/index.html.

MANAGEMENT AND TECHNICAL ASSISTANCE

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such low-income individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- Marketing and presentation analysis
- Advertising
- Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

<http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>

SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

In 1999, public law established federal procurement opportunities for veterans and service-disabled veterans. In 2003, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans.

Contracting officers may award a sole-source or set-aside contract to a small business owned by a service-disabled veteran if:

- The business is a responsible contractor able to perform the contract, and the contracting officer does not reasonably expect two or more small businesses owned and controlled by service-disabled veterans will submit offers.
- The anticipated award price of the contract (including options) won't exceed \$5 million in case of a contract opportunity assigned a North American

Industry Classification System code for manufacturing; or

- \$3 million in the case of any other contract opportunity;
- In the estimation of the contracting officer, the contract award can be made at a fair and reasonable price.

Additionally, a contracting officer may award contracts after competition restricted to small business concerns owned and controlled by service-disabled veterans if the contracting officer reasonably expects two or more small businesses owned and controlled by service-disabled veterans will submit offers and that the award can be made at a fair market price.

Veterans and service-disabled veterans may participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer in your nearest SBA district office, visit the various program Web sites or contact the SBA's Office of Veterans Business Development at www.sba.gov/vets.

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit www.sba.gov/services, then scroll down the "Contracting Opportunities" menu along the bottom and click on

“Contracting Program.” From there, select “SBIR/STTR Programs” from the menu that appears on the right-hand side.

Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researcher need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.



- Federally funded R&D center.
- The research institution must conduct at least 30 percent of the work.

Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

TECH-NET

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards, Small Business Technology Transfer awards, Advanced Technology Program awards, and Manufacturing Extension Partners centers.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal and local government officials, a marketing tool for small firms and a potential “link” to investment opportunities for investors and other sources of capital.

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at:
<http://tech-net.sba.gov/index.cfm>.

Wisconsin Entrepreneurs' Network

The WEN Resource Connection www.wenportal.org/ can help you connect with organizations that provide business assistance in your area. You will be asked to answer a few questions about your business and the assistance that you seek. Based on your questions, the Resource Connection will then compile a list of organizations that you can then contact directly or submit a form that requests them to get in touch with you.

If you don't find the information you need, please email them at info@wenportal.org or call a Wisconsin Business AnswerLine counselor at 1-800-940-7232, Monday through Friday 8:30am to 4:30pm.

Wisconsin Angel Network

WAN offers services to create and strengthen angel networks and to enhance cooperation among early-stage investors. www.wisconsin technologycouncil.com/angel_network/

Wisconsin Innovation Network (WIN)

The Wisconsin Innovation Network (WIN) is The Tech Council's membership subsidiary - a community-based economic development organization dedicated to fostering innovation and entrepreneurship. In association with the Tech Council, WIN programs focus on the needs and challenges faced by new and growing technology-based businesses in Wisconsin.

www.wisconsin technologycouncil.com/win/

Wisconsin Department of Commerce Technology Business Development

Programs are available through the Department of Commerce to help Wisconsin technology-based businesses grow. Visit their website at:

www.commerce.state.wi.us/BD/BD-TechnologyBiz.html

DISASTER RECOVERY

DISASTER ASSISTANCE

Knowing the Types of Assistance Available for Recovery



The disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, non-profit organizations following declared disasters. By law, neither governmental units nor agricultural enterprises are eligible.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and private nonprofit organizations of all sizes. The loan limit for personal property (for homeowners and renters) is \$40,000 and the loan limits for real estate are \$200,000 for homeowners and \$2 million for businesses.

Economic Injury Disaster Loans

Economic injury disaster loans provide the necessary working capital until normal operations resume after a declared disaster. The law restricts economic injury disaster

loans to small businesses, small agricultural cooperatives and private nonprofit organizations of all sizes. The loan limit for economic injury, as a direct result of the disaster event, is \$2 million. These working capital loans are intended to be made to entities without credit elsewhere, as determined by SBA, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. The limit for physical and EIDL loans combined is \$2 million.

In addition to disaster loans, the SBA also provides loan support to Military Reservists:

Military Reservist Economic Injury

Military Reservists Economic Injury Disaster Loans are available for up to \$2 million to assist eligible small businesses meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay all loans. The terms of each loan are established in accordance with each borrower's ability to repay. The law

gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether each applicant does or does not have credit available elsewhere (the ability to borrow or use their own resources to overcome the disaster).

More information on all of SBA's disaster assistance programs is at:

www.sba.gov/services/disasterassistance/index.html.

Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

Surviving begins long before the disaster strikes – with proper planning. Your planning should include insurance coverage, emergency power, company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the SBA's Disaster Preparedness Web site at: www.sba.gov/services/disasterassistance/disasterpreparedness/index.html. The site includes a wealth of information on the SBA's disaster recovery programs for homeowners and renters, and businesses of all sizes. There are articles on emergency planning for disasters, descriptions of SBA's programs, and links to government and industry Web sites with great planning information.

There is also a link to www.ready.gov, the Department of Homeland Security's Web site for home and business disaster planning.

Small- to medium-sized businesses are the most vulnerable in an emergency. A plan can help protect your company and enhance its potential to recover after an emergency.

The ready.gov site contains downloadable publications detailing the planning you'll need to stay in business after a disaster strikes. One publication, the Ready Business Mentoring Guide – User Edition, contains worksheets, checklists, testimonials and a sample emergency plan to use for study. You can order the publication or download it free.

Planning for a disaster is the best way of limiting its effects.

ADVOCACY

WATCHING OUT FOR YOU

The SBA is Your Voice in Washington



OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Advocacy also funds outside research into small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level. Finally, the office is headed by the Chief Counsel for Advocacy who is appointed by the President and confirmed by the U.S. Senate.

Learn more about the Office of Advocacy at: www.sba.gov/advo.

OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement from small business owners, nonprofit organizations and small government entities.

Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owner. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this by fax at 202-481-5719; online at the Ombudsman's Web page: <http://www.sba.gov/aboutsba/sbaprograms/ombudsman/index.html>; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 regional regulatory fairness boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call 888-REG-FAIR.

OTHER ASSISTANCE

OTHER SOURCES OF ASSISTANCE

CHAMBERS OF COMMERCE

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information.

www.2chambers.com/wisconsi1.htm

BUSINESS PROCUREMENT ASSISTANCE CENTER (BPAC)

T.E.C. Center, Bldg. 3
3513 Anderson St., Ste. 108
Madison, WI 53704
608-243-4490
<http://matcmadison.edu/bpac/>

The Business Procurement Assistance Center (BPAC) provides technical and marketing assistance to Wisconsin businesses interested in selling their products and services to the government. Our mission is to provide Wisconsin businesses the necessary tools to be competitive in the contracting arena.

BPAC Services

- Business Consultants
- Market Research & Analyses
- Agency Registration/Guidance
- Federal Specs & Standards
- Past Procurement Data
- Procurement Training Seminars

MILWAUKEE URBAN ENTREPRENEUR PARTNERSHIP

435 W. North Ave.
Milwaukee, WI 53212
414-264-2906

The Milwaukee Urban Entrepreneur Partnership (UEP) combines private, public and nonprofit sector resources to foster minority entrepreneurship, business development and job creation in historically underserved urban areas. Through partnerships with local service providers, the UEP will network entrepreneurs with business training, coaching, access to financing and procurement opportunities.

WISCONSIN BUSINESS OPPORTUNITY CENTER

1915 N. Dr. Martin Luther King Jr. Dr.
Ste. 213-F
Milwaukee, WI 53212
414-372-3773

www.wisconsinmboc.org
The Wisconsin Minority Business Opportunity Center™ (Wisconsin MBOC™) is funded by the U.S. Department of Commerce, Minority Business Development Agency (MBDA). MBDA is the only federal agency created specifically to foster the establishment and growth of minority owned businesses in America. MBDA is an entrepreneurially focused and innovative organization committed to wealth creation in minority communities. In conjunction with this strong leadership and recognition in supplier diversity, the Wisconsin

MBOC™ serves as a catalyst in nurturing and expanding these relationships towards the ultimate goal of advancing significant employment and sustainable economic growth. Our mission is to increase business ownership opportunities for minority business enterprises and to positively impact their ability to obtain contracts, financing, and a greater market presence.

MBOC Services

- Promotional Services
- Capital Access Resources
- Corporate Supplier Diversity Program Development
- Buyer-Seller Networking Events/Bid and Outreach Conference Coordination
- Organization of Industry Specific Roundtables/Forums

WISCONSIN ECONOMIC DEVELOPMENT ASSOCIATION (WEDA)

4600 American Pkwy., Ste. 208
Madison, WI 53718
608-255-5666
800-581-4941 Toll Free
www.weda.org/

A statewide non-profit organization dedicated to expanding the economy of the State of Wisconsin. Since 1975, WEDA has successfully represented the collective economic development interests of both the private and public sectors by providing leadership in defining and promoting statewide economic development initiatives.

WEDA maintains Executive and Legislative Directors to administer and direct WEDA's ambitious activities and programs.

WISCONSIN PROCUREMENT INSTITUTE (WPI)

756 N. Milwaukee St.
Milwaukee, WI 53202
414-270-3600

www.wispro.org/about.asp

The Wisconsin Procurement Institute is a non-profit organization established in 1987 to "bridge the gap" for Wisconsin companies interested in supplying their products and/or services to federal, state, local agencies and prime contractors. WPI guides, trains and provides hands-on assistance to firms in developing government business and improving process and technical capabilities to access and compete in the Government marketplace.

WPI helps firms:

- Locate Government contracting opportunities
- Identify grants and other sources of funding
- Navigate the Government procurement process
- Prepare proposals and subcontracting plans.
- Understand proposal, contract, and subcontracting issues
- Integrate Electronic Commerce in the procurement process.

WEBSITES OF INTEREST

BUSINESS RESOURCES

Acquisition Central www.arnet.gov
Annual Free Credit Report www.annualcreditreport.com/cra/index.jsp
Business Assistance Center www.mybusinesshelp.org/
Business Calculators www.dinkytown.net/business.html
Business Procurement Assistance Center <http://matcmadison.edu/bpac/>
Catalog of Federal Domestic Assistance www.cfda.gov/
Central Contracting Registration www.ccr.gov
Choose Milwaukee www.choosemilwaukee.com
Commonwealth Development www.cwd.org/
Consumer Credit Counseling Center www.consumercredit.com
Federal Acquisition Jumpstation <http://prod.nais.nasa.gov/pub/fedproc/home.html>
Federal Business Opportunities www.fbo.gov
Federal Citizen Information Center www.pueblo.gsa.gov/
Federal Marketplace www.fedmarket.com
Federal Trade Commission www.ftc.gov/
Fed World www.fedworld.gov
Forward Wisconsin www.forwardwi.com/
General Service Administration (GSA) www.gsa.gov
Grant Opportunities www.grants.gov/
Internal Revenue Service www.irs.gov
Madison Office of Business Resources www.cityofmadison.com/business/
Milwaukee Business Resources <http://www.mkedcd.org/business/>

Minority Business Development Agency www.mbda.gov/
National Association of Women Business Owners www.nawbo.org/
National Contract Management Association www.ncmahq.org
National Minority Supplier Development Council <http://www.nmsdconline.com/>
Office of Business Resources (City of Madison) www.businessmadison.com/
SCORE - Counselors to America's Small Business - National www.score.org
SCORE - Counselors to America's Small Business - Wisconsin www.sba.gov/idc/groups/public/documents/wi_milwaukee/wi_score.pdf
Small Business Development Center-Wisconsin (SBDC) www.wisconsinmboc.org/
Social Security Administration www.ssa.gov
Tax Number (EIN) www.irs.gov/businesses/small/article/0,,id=98350,00.html
Thomas Register www.thomasnet.com/index.html
Veterans Corporation www.veteranscorp.org/
University of Wisconsin Office of Procurement www.uwsa.edu/proc/
U.S. Chamber of Commerce Small Business Center www.uschamber.com/sb/default
U.S. Citizenship and Immigration Services www.uscis.gov
U.S. Copyright Office www.copyright.gov/
U.S. Dept. of Agriculture www.usda.gov/wps/portal/usdahome
U.S. Dept. of Commerce www.commerce.gov
U.S. Dept. of Labor www.dol.gov
U.S. Government Web Portal Firstgov www.usa.gov/

U.S. Hispanic Chamber of Commerce <http://www.usbcc.com/>
U.S. Patent & Trademark Office www.uspto.gov/
U.S. Securities & Exchange Whitehouse www.sec.gov/
www.whitehouse.gov
Wisconsin Chambers of Commerce Directory www.globalindex.com/chamber/wi.shtml
Wisconsin Department of Administration State Procurement www.doa.state.wi.us
Wisconsin Procurement Institute (Contracting) www.wispro.org/
Wisconsin Register of Deeds Association www.wrdaonline.org/
Wisconsin Rural Partners www.wirural.org/
Wisconsin Women's Business Initiative Corp. www.wbpic.com
Women's Business Center (National) www.sba.gov/aboutsba/sbaprograms/onlinewbc/index.html
Women's Business Enterprise National Council <http://wwwbernc.org/Default.aspx>
Women Owned Business Selling to the Federal Government www.womenbiz.gov/

WISCONSIN GOVERNMENT

Agriculture, Trade & Consumer Protection <http://datcp.state.wi.us/index.jsp>
Build Your Business <http://www.wisconsin.gov/state/byb/>
Business Wizard for Wisconsin <http://ww2.wisconsin.gov/state/license/>
Consumers Guide to Insurance http://oci.wi.gov/pub_list/pi-085.pdf
Department of Commerce www.commerce.state.wi.us/
Department of Financial Institutions www.wdfi.org/

OTHER ASSISTANCE

Department of Regulation & Licensing
<http://drl.wi.gov/index.htm>

Department of Revenue Business Area
www.dor.state.wi.us/html/business.html

Department of Veterans Affairs (National) www.va.gov

Department of Veterans Affairs (Wisconsin) <http://dva.state.wi.us>

Department of Workforce Development
<http://dwd.wisconsin.gov/>

Early Planning Grant (EPG) Program
www.wenportal.org/financing_grants/index.aspx?id=132

Labor and Industry Review Commission
<http://dwd.wisconsin.gov/lirc/>

Naming Your Business (WI)
www.wisconsin.gov/state/byb/name.html

Office of the Insurance Commissioner
<http://oci.wi.gov>

Sales and Use Tax Permits (Wisconsin)
www.revenue.wi.gov/html/sales.html

State Legislature www.legis.state.wi.us

State of Wisconsin Business Services
www.wisconsin.gov/state/core/business.html

State of Wisconsin Forms
www.wisconsin.gov/state/core/business_forms.html

State of Wisconsin VendorNet System
<http://vendornet.state.wi.us/vendornet/default.asp>

Wisconsin Build your Business www.wisconsin.gov/state/byb/

Wisconsin Business Forms www.wdfr.org/corporations/forms/

Wisconsin Dept. of Justice www.doj.state.wi.us/

Wisconsin DNR Small Business Permit Primer
www.dnr.state.wi.us/permitprimer/

Wisconsin Franchise Investment Law
www.wdfr.org/fi/securities/franchise/bdgerreg.htm

Wisconsin Safety and Buildings Division
<http://commerce.wi.gov/SB/>

Wisconsin Small Business Ombudsman
<http://commerce.wi.gov/BD/BD-SBO.html>

Wisconsin Unemployment <http://dwd.wisconsin.gov/ui/>

Wisconsin Workers Compensation
<http://dwd.wisconsin.gov/wc/>

SBA INTERNET RESOURCES

Answer Desk www.sba.gov/contactus/index.html

Americans with Disabilities Act Guide for Small Businesses
www.sba.gov/ada/

Business Matchmaking www.businessmatchmaking.com/

Business Plan www.sba.gov/smallbusinessplanner/index.html

Business Plan Training
www.sba.gov/services/training/onlinecourses/index.html

Business Resource Links <http://app1.sba.gov/hotlist/default.cfm>

Certification Programs
www.sba.gov/services/contractingopportunities/certifications/index.html

Contracting Opportunities
<http://www.sba.gov/services/contractingopportunities/index.html>

Credit Factors
www.sba.gov/smallbusinessplanner/start/financestartup/SERV_CREDITFACTORS.html

Eligible Businesses
www.sba.gov/services/financialassistance/introsbafinance/sbarole/serv_eligible.html

Buy a Franchise
www.sba.gov/smallbusinessplanner/start/buyfranchise/index.html

Export Assistance
www.sba.gov/aboutsba/sbaprograms/internationaltrade/exportlibrary/index.html

Faith Based Community Initiatives
www.sba.gov/aboutsba/sbaprograms/faithbased/index.html

Federal Agency Procurement Forecasts
www.sba.gov/aboutsba/sbaprograms/gc/index.html

Federal Grant Resources
www.sba.gov/services/financialassistance/grants/index.html

Federal Procurement
www.sba.gov/aboutsba/sbaprograms/gc/bd/index.html

Financing Basics
www.sba.gov/services/financialassistance/basics/index.html

Financing Programs and Contacts WI
www.sba.gov/localresources/district/wi/financing/index.html

First Stop for Women's Business Programs
www.sba.gov/services/specialaudiences/women/index.html

Frequently Asked Questions <http://app1.sba.gov/faqs/>

Government Contracting (National)
www.sba.gov/services/contractingopportunities/index.html

Government Contracting (WI)
www.sba.gov/localresources/district/wi/opportunities/index.html

Green Guide
www.business.gov/guides/environment/energy-efficiency/index.html

HUBZone Empowerment Contracting Program
www.sba.gov/services/contractingopportunities/contracting/hubzone/index.html

Lenders Resource Page (WI)
www.sba.gov/localresources/district/wi/WI_LENDERS.html

Marketing Basics
www.sba.gov/smallbusinessplanner/manage/marketandprice/index.html

Mentor-Protégé Program
www.sba.gov/aboutsba/sbaprograms/8abd/index.html

Minority Entrepreneurs
www.sba.gov/services/specialaudiences/index.html

National Ombudsman Fair Enforcement of Federal Regulations
www.sba.gov/aboutsba/sbaprograms/ombudsman/index.html

Native American Entrepreneurs
www.sba.gov/aboutsba/sbaprograms/naa/index.html

Preparing and Presenting Loan Proposal
www.sba.gov/smallbusinessplanner/start/financestartup/SERV_LOANPROPOSAL.html

SBA Advocacy www.sba.gov/advo

SBA Assessment Tool
<http://www.sba.gov/assessmenttool/index.html>

SBA Banking Site www.sba.gov/banking

SBA Disaster Assistance (National)
www.sba.gov/services/disasterassistance/index.html

SBA Disaster Assistance (WI)
www.sba.gov/localresources/district/wi/disaster/index.html

SBA Financing Basics
www.sba.gov/services/financialassistance/basics/index.html

SBA Forms www.sba.gov/tools/Forms/index.html

SBA FREE Newsletter and Publication Subscription Center
<http://web.sba.gov/list/>

SBA Glossary
www.sba.gov/services/contractingopportunities/sizestandards/topics/glossary/index.html

SBA Management for Growth
www.sba.gov/smallbusinessplanner/manage/index.html

SBA's Natural Resources Sales Assistance Program
www.sba.gov/aboutsba/sbaprograms/gc/index.html

SBA Ombudsman Office
www.sba.gov/aboutsba/sbaprograms/ombudsman/index.html

SBA Podcasting
www.sba.gov/tools/audiovideo/Podcasts/index.html

SBA Region V
www.sba.gov/localresources/regionaloffices/region5/index.html

SBA's Small Business VOICE online chat
www.sba.gov/tools/monthlywebchat/index.html

SBA Training Area www.sba.gov/services/training/index.html

SBA Training Area (WI)
www.sba.gov/localresources/district/wi/counselingt/index.html

SCORE (Wisconsin)
www.sba.gov/idc/groups/public/documents/wi_milwaukee/wi_score.pdf

SCORE (National) www.score.org

Small Business Development Centers (WI)
www.sba.gov/localresources/district/wi/WI_WISBDC.html

Small Business Eligibility
www.sba.gov/services/financialassistance/eligibility/index.html

Small Business Size Standards
www.sba.gov/services/contractingopportunities/sizestandards/topics/index.html

Small Business Innovation Research
www.sba.gov/aboutsba/sbaprograms/sbir/index.html

Small Disadvantage Business
www.sba.gov/aboutsba/sbaprograms/sdb/index.html

Start-Up Basics www.sba.gov/smallbusinessplanner/index.html

Subcontracting Opportunities
www.sba.gov/services/contractingopportunities/index.html

Surety Bond Program
www.sba.gov/services/financialassistance/suretybond/index.html

Surety Bond Agents (WI)
www.sba.gov/localresources/district/wi/financing/WI_WISURETY.html

Tax Information for Small Business
www.sba.gov/smallbusinessplanner/manage/paytaxes/index.html

U.S. Small Business Administration (National) www.sba.gov

U.S. Small Business Administration (Spanish)
www.sba.gov/espanol

U.S. Small Business Administration (WI)
www.sba.gov/localresources/district/wi/index.html

U.S. Small Business Administration Government Contracting Resources
www.sba.gov/aboutsba/sbaprograms/gc/index.html

Veterans Business Development
www.sba.gov/aboutsba/sbaprograms/ovbd/index.html

Veteran and Service Disabled Veterans' Procurement Programs
www.sba.gov/aboutsba/sbaprograms/ovbd/index.html

Veterans' Small Business Resources
www.sba.gov/aboutsba/sbaprograms/reservists/index.html

Wisconsin Business Counseling Information
www.sba.gov/localresources/district/wi/counselingt/index.html

Wisconsin Women's Business Centers
www.sba.gov/localresources/district/wi/counselingt/WI_WIWBC.html

Women Entrepreneurs
www.sba.gov/aboutsba/sbaprograms/onlinewbc/index.html

Young Entrepreneurs
www.sba.gov/services/specialaudiences/youngentrepreneurs/index.html

CREDIT INFORMATION

Annual Free Credit Score
<https://www.annualcreditreport.com/cra/index>

Consumer Credit Center www.consumercredit.com/

Equifax www.equifax.com/home/

Experian www.experian.com/

TransUnion www.transunion.com/

Federal Trade Commission Credit and Loans
www.ftc.gov/bcp/menus/consumer/credit.shtm



OTHER ASSISTANCE

COMPARISON OF VARIOUS WISCONSIN BUSINESS CERTIFICATION PROGRAMS

STATE AND LOCAL PROGRAMS						
	Milwaukee Metropolitan Sewer District	Wisconsin Department of Commerce	City of Milwaukee	County of Milwaukee	City of Madison	County of Dane
Legislative or Certifying Authority	Administrative policy 1-78.01	Wisconsin Statute 560.036	Milwaukee Code of Ordinances Chapter 360	"49 CFR Part 26 and 23 (Subparts DR&E on Federal and County funded projects." Milwaukee County is 1 of 4 certifiers in the state. UCP is mandated in the federal projects	SBE(Madison General Ordinance (MGO) 3.58.DBE-49CFR Part 26 MBE & WBE-24CFR 84 44(d). DBE-CFR 85.36(a).	49 CFR Part 26 (Subparts D&E) Also Dane County Ordinance Chapter 19
Business Size	SBA size standards	Not Applicable	SBA Size Standards	49 CFR part 26 recipients only up to a statutory cap of \$19,520,000. SBA's Size Standards	SBA Size Standards SBE- \$750,000 MBE-WBE-none	SBA Size Standards
Citizenship	Must be owned/controlled by a US citizen.	US citizen or permanent resident	US citizens	"U.S. Citizens or Lawful Admitted Permanent Residents"	Owned and Controlled by US citizens	Owned and Controlled by US citizens
Ethnicity	Not Applicable	Ethnic minorities only	Strictly race and gender neutral	Gender and race neutral for DBE	Yes for DBE & MBE	MBE, ESBE, Gender and race neutral DBE
Gender	Not Applicable	Not Applicable	Not Applicable	Gender and race neutral for DBE	Yes for WBE & DBE	MBE, ESBE, Gender and race neutral for DBE
Ownership	Not Applicable	At Least 51 %	At Least 51 %	At Least 51 %	At Least 51%	At Least 51%
Management and Control	Must be US citizen.	At Least 51 %	Must be by the 51 % owner deemed disadvantaged	At Least 51 %	At Least 51%	At Least 51%
Social Disadvantaged Qualifications	Not Applicable	Not Applicable	Three of 5 criteria including economic disadvantage. Ask for explanation	Socially disadvantaged person(s) who owns and controls at least 51 %	Socially disadvantaged person (s) (DBE) not applicable (WBE SBE MBE)	Socially disadvantage person (s) (DBE) MBE 51% Minority owned WBE 51% Women owned ESBE must be in business for 1 year, less than 25 employees and history of completing projects.
Economic Disadvantaged Qualifications	<Less than 2 Million	Not Applicable	Mandatory qualifying criteria EBE Certification.	\$750K personal net worth at time of application and during participation	\$750K personal net worth (DBE) Not applicable (WBE SBE MBE)	\$750K personal net worth (DBE) also USDOT Regulations ESBE sells may not exceed \$3.Mil Not applicable (MBE & WBE)
Age of Business	Not Applicable	At Least 1 year	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Fee	None	None	\$50	None	None	None
Participation Limit	None	None	None	None	None	None
Eligibility Review	Every two years	Every year with annual statements of change	Every 3 years	Every five years	Every three years (WBE SBE MBE) Every five years (DBE)	DBE every 5 years.
Major Benefits	Eligible to receive mmsd notification of projects	5% of state purchasing and contracting is targeted for certified minority-owned businesses. Business can receive technical training	Technical Assistance Revolving Loan Program Performance Bond Program Listed on city's website	Technical Assistance Performance bond Listing in website County contracts	Eligible to participate toward State goals in federally and city funded contracts. TA, listing in directories and other services	Eligible to participate toward State WisDot goals for DBE Concession Aires. Dane County targeted Business goals.
Application Submission	MMSD SWMBE Coordinator, 260 West Seeboth Street Milwaukee, WI 53204	Wisconsin Department of Commerce Bureau of Minority Business Development P.O. Box 7970 Madison, WI 53707-7970	Milwaukee City Hall 200 East Wells Street, Room 606 Emerging Business Enterprise Program	Milwaukee County Office of Community Business Development Partners" 2711 West Wells Street, 8th Floor, Room 830; Milwaukee, WI 53208"	Affirmative Action Division 215 Martin Luther King JR Blvd., Suite 130 Madison, WI 53703	Dane County 210 Martin Luther King JR Blvd City/County Building 421 Madison, WI 53703
Administration Staff	1 (one)	1 (one)	3 (three)	5 (five)	3 (three)	1 (one)
Contact Person, telephone number, e-mail addresses.	Jose Galvin (414) 225-2238 jgalvan@mmsd.com	Aggo Akyea (MBE) (608) 267-9550 aakyea@commerce.state.wi.us	Eunice Harris (414) 286-5552 eharris@Milwaukee.gov	Mildred Hyde- Demoze (414) 278-5037 MHydeDemoze@milwcnty.com Donya Saffold (414) 278-4749 DSaffold@milwcnty.com	Collier McNair (608) 266-6510 cmcnair@cityofmadison.com Norman Davis (608) 267-8759 ndavis@cityofmadison.com Bertha Gaona (608) 267-8786 bgaona@cityofmadison.com	Wesley Sparksman (608) 266-5623 Sparkman@co.dane.wi.us
Goals	20% participation	Varies	50 firms per year	10 % Federally-funded projects	DBE-8.39%2007) SBE-10% MBE&WBE-11.3%	10% participation
Reciprocity	Yes, accepts copies of Certifications and supporting Documentation from certifiers	None	None	None	Yes, (UCP)	Yes, accepts copies of certifications and supporting documentation from certifiers within the state of WI where applicable

Definitions for Abbreviations:

UCP = Unified Certified Program
MBE = Minority Business Enterprise
WBE = Women Business Enterprise
DBE = Disadvantage Business Enterprise
SBE = Small Business Enterprise

CFR = Code of Federal Regulation
HUB = Historically Underutilized Business
ESBE = Emerging Small Business Enterprise
TA = Technical Assistance

OTHER ASSISTANCE

COMPARISON OF VARIOUS WISCONSIN BUSINESS CERTIFICATION PROGRAMS

FEDERAL PROGRAMS				NON GOVERNMENTAL AGENCY	
	SBA 8(a) Business Development Program	SBA HUBZONE Program	U.S. Dept. of Transportation	Milwaukee Public Schools (MPS)	Milwaukee Area Technical (MATC)
Legislative or Certifying Authority	13 CFR Part 124	13 CFR Part 126	49 CFR Parts 23 and 26	MPS accepts listed agency certifications programs	MATC accepts listed agency Certifications programs
Business Size	Determined by SBA size standards	Determined by SBA size standards	SBA size standards		
Citizenship	Owned and controlled by US citizen (s)	Owned and controlled by US citizen (s)	US citizen or legal permanent resident		
Ethnicity	Designated groups or preponderance of evidence	Not applicable	Yes, Women and Ethnic minorities.		
Gender	None	None	Yes for Women		
Ownership	At least 51%		At Least 51%		
Management and Control	Disadvantaged full-time manager must hold the highest officer position, and disadvantaged must own, control and manage concern. Control is not the same as ownership.	U.S. Citizen must own, control and manage the business.	Minorities and or Women must control day to day operations.		
Social Disadvantaged Qualifications	Socially disadvantaged person(s)	Principal office in Hubzone. At least 35% of employees must reside in a Hubzone	Women and members of minority groups.		
Economic Disadvantaged Qualifications	<\$250K Personal net worth after exclusions at time of application. \$750K personal net after exclusions thereafter.	Not Applicable	Less than \$750K, excluding equity in home. And value of DBE company		
Age of Business	At Least 2 years	Not Applicable	Brand new start up businesses can apply		
Fee	None	None	None		
Participation Limit	9 years maximum	None	None		
Eligibility Review	Annually	Annually	Certification period is for five years, along with annual capitol no change affidavit.		
Major Benefits	SBA training and business development sole source contracting Mentor-Protégé program	Sole Source Contracting. 10% price adjustment against large bidders (evaluation)	Eligible to participate toward WisDot goals on federally US DOT funded contracts.		
Application Submission	US Small Business Administration Division of Program Certification and Eligibility 455 Market St. San Francisco, CA 94105 Contact local SBA for appl. & counseling on application process or http://sba8a.simplicity.com	US Small Business Administration Office of Small Disadvantaged Business Certification & Eligibility 409 Third Street, S.W., MC 8800, SDB 8th Floor Washington, D.C. 20416	Submit to nearest WisDot office.		
Administration Staff	Processed Washington DC	Processed Washington DC	3 (three)		
Contact Person, telephone number, e-mail addresses.	Linda Krysiak (414) 297-1455 Cheryl Jordan (414) 297-3951 Joe Rosner (414) 297-1178	linda.krysiak@sba.gov cheryl.jordan@sba.gov joseph.rosner@sba.gov	John Franklin (608) 264-8721 john.franklin@dot.state.wi.us	Renee Taylor (414) 438-3622 taylorrx@milwaukee.k12.wi.us	Kristen Phelps (414) 297-6641 phelpsk@matc.edu
Goals	Federal agencies goals are established by the Office of Government contracting on a yearly basis.		Varies		
Reciprocity	None		None		
Definitions for Abbreviations: UCP = Unified Certified Program MBE = Minority Business Enterprise WBE = Women Business Enterprise DBE = Disadvantage Business Enterprise SBE = Small Business Enterprise CFR = Code of Federal Regulation HUB = Historically Underutilized Business ESBE = Emerging Small Business Enterprise TA = Technical Assistance					

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Kristin King, Vice President &
Government Guaranteed Lending
Manager
www.amcore.com

AMERICAN NATIONAL BANK FOX CITIES

2200 N. Richmond St.
Appleton, WI 54911
920-739-1040 • 920-739-9216 F
Contact: Lon Rupnow, VP/PLP
http://americannationalbank.org

ASSOCIATED BANK, N.A.

600 W. Kimberly Ave.
Kimberly, WI 54136
920-727-5480 • 920-727-5487 F
Jeff Sheffler, VP/SBA Program
Manager
www.associatedbank.com

BANK FIRST NATIONAL

402 N. Eighth St.
Manitowoc, WI 54221
920-652-3115 • 920-652-3140 F
Jeff Jagodinsky, Vice President
www.bankfirstnational.com

BANK OF THE WEST

118 Elm St.
Spooner, WI 54801
715-635-7713 ext. 227
715-635-8905 F
Brooke Fairbanks, Senior VP
www.bankofthewest.com/

Sacramento, CA
Applicant Inquiries
866-306-7254
www.bankofthewest.com/BOW/home

BARABOO NATIONAL BANK

101 3rd St.
Baraboo, WI 53913
608-356-7703 or 800-559-0011
608-356-3044 F
Chuck Winegarden, VP, Credit
Administration
www.baraboonational.com/

BAYLAKE BANK

217 N. 4th Ave.
Sturgeon Bay, WI 54235
920-743-5551 • 920-743-7422 F
Tom Herlache, President/CEO
www.baylake.com

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Atlanta, GA
770-522-0582 • 770-551-8781 F
Vincent Dailey
www.bbt.com

BREMER BANK, NA

605 2nd St. E.
Menomonie, WI 54751
715-235-2144
Neal Frey, President/Market Mgr.
www.bremer.com/Home/Home.aspx

BUSINESS LENDERS, LLC

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877-345-6267 or 860-244-9202
Penn Ritter, President & CEO
www.businesslenders.com/index.
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CITIZENS BANK

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Dennis Hodges, Vice President
www.citizensbanking.com/default.
aspx

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973-353-3782 • 973-422-6130 F
Beth Taylor (PLP Contact)

COMERICA BANK

847-381-5959 • 847-381-2536 F
Thomas Meyer, BD Officer
www.comerica.com

COMMERCE BANK, NA

Flemington, NJ
Tom Thompson or Tom Ort at
800-722-2005
http://bank.commerceonline.com/
business_banking/sba_lender.cfm

COMMUNITY BANK & TRUST

604 N. 8th St.
Sheboygan, WI 53082
920-459-4444 • 920-459-4450 F
Joel Sandee, Senior Vice President
www.communitybankandtrust.com

COMMUNITY FIRST CREDIT UNION

Todd Miller, Vice President
920-830-7200 or 866-273-2328
www.communityfirstcu.com

COMMUNITY SOUTH BANK

2800 Enterprise Dr., Ste. 12
Appleton, WI 54913
920-560-4506 • 920-560-4508 F
Richard Flamang, First VP/
Business Development Officer
www.communitysouthlending.com

CORNERSTONE COMMUNITY BANK

2090 Wisconsin Ave.
Grafton, WI 53024
262-375-9150 • 262-375-9484 F
Erik Stanton, VP (PLP Contact)
www.bankwithcornerstone.com/

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102 N. Washington
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Thomas Kelleher
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Linda DeBraul
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Fond du Lac Office 920-906-9405
www.hometownbancorp.com

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Tim Schneider, Vice President
www.investorscommunitybank.com

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262-619-2659 • 262-619-8403 F
Deb Armann, SVP Corporate
Credit Services
www.johnsonbank.com/

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Brian Myers, SBA Product Mgr.
www.chase.com

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Larry Conley, Sr. Vice President
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www.midwestbusinesscapital.com/

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Jim Ebben, SBA Finance Mgr.
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Scott Burns, Sr. Vice President
www.pnc.com

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Bruce Lammers, Chairman & CEO
www.ridgestone.com/

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Paul Rudersdorf, Business
Banking Officer
www.rivervalleybank.com/

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www.swcbank.com/sbaloans.shtml

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Dave Kahlhamer, SBA Operations
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Larry Berning, Business
Development Officer
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www.wisconsincommunity.com

SUCCESS
STORY

IDL Solutions, Inc.



A powerhouse! That's the image that comes to mind when pondering the enormity of the IDL Solutions story. This woman-owned, SBA 8(a) Certified business has served a formidable list of clients since its inception in 1993. That list includes the U.S. Departments of Health and Human Services, Housing and Urban Development, Justice, and Veterans Administration; the Wisconsin Departments of Administration, Corrections, and Revenue; Wisconsin Lottery, Miller Brewing Company, and numerous others.

IDL Solutions was founded by Baly Ambegaoker who was, and is, the driving force behind the company. Baly was a first generation immigrant to the United States and didn't speak any English when she started high school. Baly had to overcome the obvious obstacles that this caused during her academic education as well as establishing herself as a professional in the business world.

IDL's focus is always on helping to catapult the client to its maximum efficiency and success. To that end, quality and defined processes are paramount in the

IDL approach. IDL boasts a successful appraisal at the SEI CMMI Level 2—an honor that can only be claimed by 95 organizations worldwide.

Combining expertise, care, experience, and insight, IDL delivers to its customers dynamic and thoughtful software consulting, web design, internet/intranet design, LAN design and implementation, and business intelligence. IDL also packs key partnerships with Peregrin, IBM and Novell—partnerships all designed to offer IDL clients targeted, results driven technology.

IDL clients benefit from Baly's leadership skills and professional experience and the power that automatically derives from employing only the most experienced professionals. IDL's consultants, engineers, analysts and managers are among the most credited and experienced that employers can hire in today's IT market. To further drive IDL's ever-growing presence in the IT industry, corporate management ensures continued training, as well as long-term, team-building cohesiveness for all its professionals.

As a leader, Baly is active in professional and charitable organizations. She has served as

chairperson of the Wisconsin Women's Board of Directors by the Department of Defense, a board member of the African American Cultural Council, the Council of Small Business Executives, the Governor's E-Government Council, Goodwill Industries Technology Business Advisory Council and an executive board member of Wisconsin Women's Entrepreneurs. As an active participant in the international arena, she accompanied the then Governor of Wisconsin, Tommy Thompson, on missions to India, Australia and New Zealand. She has received the 40 Under 40 Award for Entrepreneurs in recognition of her business skills.

A new office in McLean, Virginia, to house IDL's Division of Government Solutions, and an array of appointments of industry veterans to key senior positions, continue to emphasize what IDL President and CEO Baly Ambegaoker set out to build – a Powerhouse!

SBA is pleased to have IDL as a member of its 8(a) portfolio and looks forward to the company's successful transition to the full and open market in 2009.

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