

# Resource Guide for DBE Firms

*Updated: 10/5/2023*

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## **Rise Opportunity Fund**

### **Overview**

The African American Chamber of Commerce of Wisconsin (AACCW) is pleased to accept applications for the RISE Opportunity Fund (ROF). The ROF is designed to provide capital to assist with recovery efforts for underutilized businesses disproportionately impacted by the COVID-19 pandemic.

These funds were made available through the American Rescue Plan Act (ARPA) administered by the Wisconsin Department of Administration and part of the \$5 M grant the AACCW was awarded in 2022. This project is being supported, in whole or in part, by federal award number SLFRP0135 awarded to The AACCW via the Wisconsin Department of Administration by the U.S. Department of the Treasury.

### **Grant Amount**

- Up to \$10,000 per applicant
- Any amount awarded is at the discretion of the AACCW ROF Selection Committee.
- The availability of the grant is subject to the availability of funds, and once the funds are exhausted, the grant will no longer be available.

In order to apply for funds, you must complete the preliminary application, and provide the required supporting documentation upon request. After the initial review, which could take up to sixty (60) days, additional information may be required.

### **Questions about the ROF or application?**

Please contact: [riseopportunityfund@aaccwi.org](mailto:riseopportunityfund@aaccwi.org)

For other resources provided by AACCW contact: [info@aaccwisconsin.org](mailto:info@aaccwisconsin.org) (414) 462-9450



### **FACC Loan**

The Loan Application process starts with a phone call to [FACC](#). Ask to speak with a Loan Officer to discuss your project.

Be prepared to discuss the following things in the initial conversations;

- Is this a new business – Or is it an existing business
- Who owns the business
- Where is it located
- Is a corporation, LLC, sole proprietorship
- Why do you need a loan – Be prepared to explain how you would use the loan, for example;  
Explain your product or service
  - Working capital
  - Equipment purchases
  - Be prepared to discuss the details
- Do you have a business plan
- Can you provide financial statements (existing business) or projections (for a new business)
- How many employees do you have
- Are you creating any new jobs
- Is the business minority certified
- Who are your customers
- Who are your competitors
- What proof is there that this company's services or products are wanted or needed

After these initial conversations, the applicant will complete the [FACC Inquiry Form](#) and submit it to FACC via the OTIS database. You will then receive an email invitation to your personal and secure FACC Client Portal. Thru this portal you will have access to the FACC loan application, other forms, and FACC business management resources.

Including in the FACC business management resources is the Native Business Development Center. The NBDC includes short self-directed videos covering a wide range of useful business management guidelines and materials. Check out our [intro video](#) for more information.

[S4 Financial Projections Excel Spreadsheet](#) is designed to provide those starting a business or already running a business with information that will allow them to make a “go /no-go” decision. It will help a potential entrepreneur project operating profit, develop a projected income statement, balance sheet and cash flow forecast.

### Loan Conditions

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**Borrowers** - Borrowers in the Targeted Markets

**Location** - State of Wisconsin

**Loan Size** - \$5,000 to \$250,000

**Use of Proceeds** - See eligible loan purposes

**Equity** - Borrowers may be required to invest equity in the form of cash or other business assets into the project of at least 5% of the total business capitalization.

**Collateral** - Collateral is required for all loans and is typically in the form of a 1st or 2nd lien on the project assets and all other assets owned by the business. Personal assets outside the business can also be pledged as collateral. Life insurance on the owner and key people is sometimes required.

**Guarantees** - All individuals owning 20% or more of the business must personally guarantee the loan. Guarantees from third parties are acceptable.

**No prior defaults** - Applicants who have defaulted on previous loans from FACC will not be eligible for additional loans.

Business Plan - All applicants must have a business plan acceptable to FACC that properly explains their business and the project being financed. The depth and detail required in the business plan will vary by applicant and the Loan Officer will be responsible for determining the exact requirements of the business plan.

Criteria for Selection of Projects:

The criteria for funding projects and providing a loan will be based on the merit of the proposed project, financial need of the applicant, availability of funds and ability to meet FACC's program guidelines. FACC has a limited amount of funds to lend and therefore the staff has to underwrite the loans that create the most impact, both economically and socially.

Criteria for the selection of projects include:

- Availability of funds
- Size of the loan request
- Eligibility of applicants
- Eligibility of the project
- Extent to which private funds are leveraged
- Extent to which jobs are created
- Extent to which the loan can be collateralized
- Evidence of ability to repay the loan
- Completeness of the loan application
- Ability of the project to meet the deliverables required by the funding sources
- Other factors as deemed appropriate

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### Loan Terms

FACC will offer flexible loan terms to its applicants. Specific terms of the loan such as the interest rate, length of the note, length of the amortization period and the collateral requirements will vary from loan to loan. FACC needs to work with the applicant to accomplish a loan structure that will benefit all parties. The exact terms of each loan are explained in the written Credit Presentation when submitting a loan for approval.

Note Terms - Note terms up to 6 years are available for SBA Microloans. All other loans will have a maximum term of 3-6 years.

Interest Rates - Minimum rate of 6% and Maximum rate of 12%.

Amortization - Maximum amortization is 7 years for equipment and working capital needs. A amortization of 10 years is acceptable if the useful life of the collateral is at least 10 years. Amortizations longer than 10 years are usually reserved for real estate related projects and when real estate outside the project is pledged as collateral. The objective is to provide the business with a longer term source of capital, balanced with the need to return funds to FACC so that they can be deployed into other projects/loans.

Loan Application Fee - The standard loan application fee is \$500. When using SBA Microloan funds, we ask for a \$500 contribution to FACC. The loan application fee is usually paid up front when the loan application is presented to FACC. There will be cases when the loan application can be paid at the closing. Proceeds from the loan can be used to pay the loan application fee.

Closing Expenses - The Borrower is responsible for all out of pocket expenses associated with the loan application and the loan closing. This includes legal fees, real estate title searches, UCC lien searches, lien recording costs and appraisals.

Late Charges - 5% of the past due payment amount.

### Eligible Borrowers

FACC will serve the following customer groups:

1. Native American – owned businesses located in Wisconsin & UP, both on and off the reservations.
2. Tribal-owned, non-gaming, business enterprises.
3. Other minority-owned enterprises (specific to respective funding source requirements).
4. Individuals and businesses eligible to participate in the SBA Microloan program.

Applicants for a loan can be an individual or any type of business ownership structure (Corporation (C or S), Limited Liability Company – LLC) Note: NO “Sole Proprietors”

If you have any questions about eligibility, please call FACC and ask to speak with a Loan Officer at 414-604-2044.

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### Eligible Projects

Eligible Loan purposes:

FACC will make loans that have a legal business purpose. The emphasis is to support businesses in the Target Markets. Every loan request is different and requires the Loan Officer to make a judgment call as to whether the project and loan request is feasible. The following is a list of the most common projects that will be funded by FACC, but by no means is the list complete. We are willing to consider any valid business loan request that makes sense and where repayment of the loan is likely. The most common loan requests are as follows:

- Starting a new business.
- Expanding an existing business.
- Working capital.
- Purchase of equipment, machinery, furniture and fixtures.
- Purchase of inventory.
- Gap lending projects where we participate with a commercial bank on a project and FACC provides the subordinate piece of funding.
- Down payment on equipment, where a conventional lender funds a larger piece of the project.
- Improvements to real estate or other real property (except SBA Microloans in which case real estate is a prohibited use of loan funds).
- Contract financing where FACC provides working capital to bridge the gap between the performing of the contract and the receipt of funds.
- Other transactions where the mission is to foster the growth of a business in the Target Markets where job creation and retention is the goal.

Ineligible loan purposes:

- Loans with a speculative purpose.
- Loans for purchasing or improving owner-occupied residential real estate.
- Consumer loans for personal purchases and/or expenses.
- Loans to political parties or to persons running for public office or delegates to any convention convened for the selection of public office holders.
- Loans for any illegal or immoral activities.
- Financial business primarily engaged in the business of lending, such as finance companies.
- Businesses located in a foreign country.
- Pyramid sale distribution plans.
- Businesses deriving its revenues from gambling activities.
- Businesses engaged in any illegal activity.
- Private clubs and businesses which limit the number of memberships for reasons other than capacity.
- Businesses principally engaged in teaching, instructing, counseling or indoctrinating religion or religious beliefs, whether in a religious or secular setting.



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- Businesses with an associate or principal who is incarcerated, on probation, on parole, or has been indicted or convicted for a felony crime, or a crime of moral turpitude.
- Businesses which are adult orientated.

#### Non-Discrimination Policy

FACC is committed to lending fairness and fair lending practices. FACC or any employee thereof, shall not discriminate against any credit request on the basis of race, color, religion, national origin, marital status, age, sex, sexual orientation, disability, and familial status. All loan products of FACC shall be available to all applicants on a consistent and fair basis provided the applicants meet our loan policy requirements.

The limiting factor of this policy is mandatory compliance with funding partner's conditions of sub-fund levels which must be invested into the specified targeted markets per the grant or loan requirements.

#### **KIVA PARTNERSHIP**

FACC will serve the following customer groups:

1. Native American – owned businesses located in Wisconsin & UP, both on and off the reservations.
2. Tribal-owned, non-gaming, business enterprises.
3. Other minority-owned enterprises (specific to respective funding source requirements).
4. Individuals and businesses are eligible to participate in the SBA Microloan program.

#### **Kiva's Crowdfunded Loans**

Kiva.org is a non-profit that enables passionate and determined entrepreneurs throughout the U.S. to access 0% interest small business loans. We reinsert relationships into the financial system by facilitating lending through Kiva's community of over 1.5 million potential customers, business advisors, and brand ambassadors. Expanding Access To Capital and Customers for Entrepreneurs.

The Loan:

- 0% interest, Loans Up to \$10,000
- Terms up to 36 months, grace periods are available for agriculture businesses
- Opportunity to build your business credit score
- Funded by hundreds of lenders from around the world, in increments of \$25
- Who is Eligible? A Kiva U.S. Borrower Must...
- Be at least 18 years old
- Not currently be in bankruptcy or foreclosure
- Use the loan for a legal business
- We care about your Character, not your Credit Score:
- No credit score, collateral, business plan or financial statements required
- You establish your reputation and community of support by inviting lenders from your network
- Unlike other crowdfunding platforms, our community of 1.5 million lenders funds the majority of the loan amount

#### Contact Information

Wisconsin business owners self-identifying as Native American may apply for a Kiva loan [here](#).

Contact [Gary Mejchar](#) at 414.604.2044 - Business Loan/Kiva Funding Program page - for more information about matching funds.

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### **SBA Community Advantage Loan Program**

First American Capital Corp. (FACC) is among a select group of SBA lenders in the nation to offer this program, designed to encourage business growth and job creation. We fund long-term loans of \$50,000 to \$250,000 to start-up (in operation less than two years) and established businesses in Wisconsin.

With low down payments and flexible collateral requirements, Community Advantage loans can help you grow your business when you can't qualify for conventional financing.

Because the SBA provides us with a guarantee on a portion of the loan amount, we are able to approve loans that otherwise would not be eligible. However, applicants must still clearly demonstrate an ability to repay the entire loan amount.

#### **Who can apply?**

Generally, for-profit businesses that meet the SBA's small business size definition are eligible to apply. Non-profit entities, religious institutions, real estate investors, and financial institutions do not qualify.

#### **How can the loan be used?**

Funds can be used for a wide variety of purposes including:

- working capital;
- furniture/fixtures, machinery and equipment;
- renovation, purchase or construction of land and building
- leasehold improvements (100% borrower occupied)
- business acquisition
- refinancing of debt for compelling reasons

#### **What will this cost me?**

Several elements go into determining the cost of borrowing in the Community Advantage loan program. Some of these costs are unique to the program and others are typical of any business loan process.

**Interest Rate:** Rates are set at Prime + 3 – 4%, based upon credit quality, and are adjusted quarterly.

**Term:** 7 – 10 years with the exception of real estate, which has a 20-year term. No prepayment penalties for loans under 15 years.

**Equity Contribution:** Borrowers are expected to contribute a minimum of 10% (certain circumstances will warrant a higher contribution). This is a significant cash flow benefit to the borrower as most commercial lenders require 20-30%. Closing costs and fees can be applied to the equity contribution. Excess costs and fees (above 10%) can be financed as part of the loan.

**Collateral:** The SBA requires that all personal and business assets and personal guarantees are offered to secure the loan. However, insufficient collateral will not necessarily preclude approval.

**Packaging Fee:** \$1,500 to \$2,500 depending on the amount of the loan and complexity of the transaction. This fee is payable upon submission of a completed loan application and is non-refundable once we agree to move forward with your application.

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**SBA Guarantee Fee:** If your loan application is approved, you will be charged a one-time fee, payable to the SBA. That fee is based on a percentage of the guaranteed portion only of the loan amount.

**Other Expenses:** Depending on the nature of the project or use of funds, other expenses could include business valuations, commercial property appraisals, and environmental assessments. Additionally, attorney closing costs can range from \$1,500 to \$3,500.

What paperwork will I have to submit?

FACC and the SBA are looking for evidence that your business is well-run, that you have the ability to pay back the loan, and that the loan proceeds will be used constructively to grow your business.

In addition to the SBA loan application form, you will be asked to complete other SBA forms, provide copies of various records, and submit supporting materials. The following is a list of documents that typically accompany a completed SBA application package:

- Personal background and financial statements
- Business Financial Statements, including Profit & Loss and Financial Projections
- Ownerships and Affiliations
- Business Certificate/License
- Loan application history
- Income tax returns
- Resumes of principals
- Business overview and history, including why loan is needed and how it will help the business
- Business lease

What's the next step?

We will work with you to determine if the Community Advantage loan is right for you and your business. Loan applications and other information about FACC can be found on our website at [www.aiccw-facc.org](http://www.aiccw-facc.org).

## Ashland Area Development Corporation (AADC)



### **The Diverse Business Assistance Grant Program**

The Diverse Business Assistance Grant Program is administered by the Wisconsin Department of Administration (DOA). The purpose of the program is to provide funding to assist chambers and non-profit organizations providing assistance to businesses owned by individuals from diverse communities. These communities have been denied access to capital in the past or are underbanked and have been disproportionately impacted by the Covid-19 pandemic. The program is supported by American Rescue Plan Act of 2021 (ARPA) Federal funding.

Ashland Area Development Corporation (AADC) submitted a grant application to the DOA and was selected to receive a Diverse Business Assistance grant award. AADC's application proposed to deliver entrepreneurial instruction, individualized consulting, a mentoring network, access to capital (grants), and guidance in forming professional networks. The intended diverse businesses to be assisted by AADC's entrepreneur program include those owned by Ashland County entrepreneurs who are Native American, people of color, women, and/or LGBTQ+. AADC has named this program "**FUNDiversity**".

### Timeline

This grant will end on **December 31, 2024**. All expenses must be incurred prior to that date.

### Eligibility Requirements

- Program participants may be a current business owner or aspire to be a future business owner.
- Entrepreneurial experience is not required to participate.
- The diverse community businesses to be served are those which are 51% owned, controlled, and actively managed by a woman, a member of a qualifying minority, or a person who identifies as a member of the LGBTQ+ community.
- Program participants will be required to sign an affidavit and provide articles of incorporation or other documentation proving ownership of business.
- At least one of the business owner(s) who meet the 51% threshold must also have resided in Ashland County for at least 90 days prior to the disbursement of the down payment grant award.
- **Businesses must currently be located, or will be located, in Ashland County.**
- Individuals applying for capital must be at least 18 years old.
- Nonprofit organizations and government entities are not eligible to participate in this program.

### Program Components

Interested residents of Ashland County may register for the grant program by calling Ashland Area Development Corporation at 715-682-8344 to schedule an appointment for a simple interview with a staff member. Eligible program participants will then meet with a staff member to determine the entrepreneur's business goals and what types of support services are needed. Together, the staff member and the program participant will develop an action plan which will be supported by one or more of the following three primary service components:

1. Entrepreneur training classes and/or one-on-one coaching
2. Mentorship from local, experienced, business owners

Ashland Area Development Corporation (AADC) con't

3. Capital to be used as a down payment to improve eligibility for a business loan from a commercial lender (such as a bank or credit union), or business loans from regional economic development agencies (such as Ashland Area Development Corporation and Northwest Regional Planning Commission)

#### Entrepreneur Training Classes and One-on-One Coaching

The goal of the classes is to teach entrepreneurs how to develop a strong, effective business plan. Classes will be held at the Ashland Area Enterprise Center located at 422 3rd St. West in Ashland. Instruction will be available to entrepreneurs regardless of their level of business experience. Topics will include business legal structure, small business bookkeeping, budgeting, pricing, marketing, and planning for retirement. Program participants will be encouraged to participate in one-on-one coaching sessions with trained staff and other qualified, approved professionals. This will provide opportunity for program participants to receive feedback on their business plan drafts throughout the process of developing the plans. Additionally, program participants who need to confer with a professional for legal or accounting advice will receive services paid for by the program.

#### Mentorship

Mentorship from successful business owners, especially those familiar with local diverse communities, will help support the development of new entrepreneurs. Mentors will share their skills, knowledge, and enthusiasm with program participants. AADC has developed a list of local business owners who have agreed to participate as mentors.

#### Funding for Program Participants

Program participants may apply for grant funds to use as down payments for loans when purchasing property or equipment needed for their business. The down payment will be in the form of a grant and will not need to be repaid. A program participant who wishes to apply for a down payment grant will submit application materials to AADC staff. AADC staff will present applications to AADC's Review Committee, which will be responsible for reviewing the application and recommending approval to AADC's Board of Directors. AADC's Board of Directors will be responsible for the final approval of applications. To be considered for a down payment grant, applicants must submit the following materials to AADC staff:

- An application form
- A complete and fully-developed business plan
- Articles of incorporation or other proof of existence
- Evidence that a business loan application has been submitted to a qualified lender
- Other materials as requested to support the applicant's funding request

#### Contact Information

Please contact refer to FAQs linked [here](#) or AADC at 715-682-8344.



AWBC is a national non-profit 501(c)(3) organization founded in 1998. The AWBC works to secure economic justice and entrepreneurial opportunities for women by supporting and sustaining a national network of over 100 Women's Business Centers (WBCs).

Our vision is to be the leading advocate for the national network of Women's Business Centers and ignite the entrepreneurial spirit of female entrepreneurs.

### **WOMEN'S BUSINESS CENTERS**

Women's Business Centers (WBCs) represent a successful public-private partnership between the United States Small Business Administration (SBA) and non-profit entrepreneurial development organizations across the country. WBCs serve clients that are economically and socially disadvantaged in 38 different languages.

### **Upskilling, funded by AARP Foundation (2023 Cycle)**

#### **Accepting Applications Now!**

For small businesses that intend to train and upskill low-wage workers age 50+, this grant program will reimburse employers up to \$2,000-\$2,500 per employee for training, provided the grantee meets the following criteria:

#### **Grant Eligibility Criteria:**

1. Applicant is a small business with qualifying employee(s) 50+ years of age
2. Applicant intends to train qualifying employee(s) to improve or add to their job skills
3. Qualifying employee(s) currently earn \$16/hour or less on average, and work at least 30 hours per week, and are W-2 employees.
4. Training to be completed and reported by November 30, 2023
5. Applicant must demonstrate evidence increasing wage at least

\$2/hour once training is completed (\$2.50/hour min. increase to earn the maximum grant award)

Step 1 - Use the secure form below to Apply Step 2 - Once approved, conduct training Step 3 - Submit reimbursement form

Step 4 - Receive award payment View the recorded info session [HERE!](#)

## [BizStarts Milwaukee, Inc.](#)



### **Community Bootcamp for Entrepreneurs**

BizStarts Milwaukee, Inc. is a one-stop resource center that helps entrepreneurs launch and grow their businesses. Work with a coach or a mentor and make connections to reach your goals. BizStarts has been serving entrepreneurs in the Milwaukee region for over a decade. Seeing the need in our community for a credentialed system of learning “Entrepreneurship in Adversity”, we started the BizStarts Institute. Since 2020 BizStarts has held 4 cohorts in English, 1 in Spanish and we are excited to announce that we are now offering accommodations for people who are Deaf and Hard of Hearing! In creating this program BizStarts sought support from the University of Notre Dame Professor, Michael Morris. Michael’s programs are renowned for creating companies from people in poverty throughout the world. BizStarts Institute is intense, hands-on exposure to the fundamentals of launching and growing a successful venture, taught by seasoned faculty, subject matter experts, and successful entrepreneurs. The bootcamp occurs on six consecutive Saturday mornings. Year long mentorship is available after the initial 6-week program!

Topics covered in the Community Bootcamp:

- Address all facets of a successful venture
- Ranging from the development of a viable business concept to understanding your market
- Designing your profit model
- Setting up operations properly
- Marketing your venture
- Understanding the basic numbers

Our underlying focus is how to think and act in entrepreneurial ways—including how to do more with less—and how to grow a venture when you have little in the way of resources. The approach will be interactive, so participants will be encouraged to bring business ideas and challenges into the weekly discussions.

We have a teach by doing approach:

- You won’t just learn accounting but will put your numbers into books.
- You won’t just learn marketing but will run social media pages.
- You won’t just learn sales but will know where to find customers.

### Timeline

September 9<sup>th</sup> to October 14<sup>th</sup> 2023

### Contact Information

Link to website [here](#).

## Community Assets for People



### **Business Lending**

CAP Services' Community Assets for People (CAfP) provides low-cost capital to households and businesses owned by, or providing significant benefit to, low-income and moderate-income individuals.

Start-ups face difficulty accessing financing because they lack the financial track record most lenders require. When business financing is needed, our [Small Business Assistance](#) staff works with clients to identify sources that might include CAfP, local economic development corporations and/or local banks. CAfP also provides gap financing to ensure thriving businesses are able to expand when those businesses already have a bank relationship.

Staff underwrite loans just as a bank might but, by design, may take on riskier deals to ensure opportunity for low-income business owners or to facilitate job creation for low-income individuals. Rates and terms are determined by the business and need but generally fall in a 4 – 8% range.

Business lending includes both micro-lending for business starts, and lending for expansions.

CAP Services' Business Development staff provides technical assistance services to business start-ups and expansions that can include business plan development, market/feasibility assessment and understanding business financials (both pre- and post-loan).



## Construction Business Group



Our purpose, as a Joint Labor-Management company, is to enhance business opportunities and a quality of life by ensuring fairness, equity and standards of excellence in the construction industry of Wisconsin.

- Provide up-to-date wage and employee benefit data
- Provide current wage and hour law information and requirements
- Track federally-funded construction projects for prevailing wage coverage and compliance
- Monitor public and private construction projects to ensure labor standards and safety laws are being followed
- Review public construction contracts to ensure legal compliance
- Help contracting agencies properly follow the required bid processes and develop prevailing wage compliance protocol
- Assist contracting agencies, employers and employees with fair contracting compliance complaints to determine whether a violation has occurred and provide guidance on how to resolve a violation
- Provide educational programs on fair contracting laws and the benefits of compliance
- No less than annually, CBG Investigators visit contractors, counties, cities, villages and towns to provide them with information on recent fair contracting law changes and offer assistance with fair contracting compliance

### **What is the DBE Master Class?**

The Master Class is the vehicle in which [CBG](#) will provide strategic resources for DBEs who are eager to either enter the road-paving industry or build capacity in the existing business. CBG will be using their established internal expertise and external partnerships to develop an industry- specific training that will be targeted to the DBE's capacity.

Some of the subjects that will be explored include:

- WisDOT Certification Process
- Establishing a Strategic Vision
- Employment & Labor Law/Labor Management Agreements
- Aligning Strategy with Business Development
- Performance Awareness Workshop
- Cash Flow Strategies & Income Statements/Balance Sheets
- Practical Problem Solving & the Art of Communication
- Business Law & Contracts for Contractors
- Organizational Effectiveness
- Project Planning and Scheduling
- Change Order Management & Supply Chain Management
- Risk Management and Crisis Control
- Bidding & Quoting the Accurate Project for Your Company

### **DBEDI PURPOSE**

The purpose of the Construction Business Group's Disadvantaged Business Enterprise Development Initiative (DBEDI) is to build further capacity, support growth, and provide development opportunities for selected Disadvantaged Business Enterprises (DBE) who seek certification in the State of Wisconsin's transportation industry. The goal of DBEDI is to work with at least 15 small businesses that are currently certified or have been seeking their certification in 2022.

CBG con't

**Working closely with WisDOT's Office of Business Equity and Opportunity Compliance, DBEDI facilitated various opportunities for DBE utilization.**

Our commitment to the road building industry is to build better DBEs for utilization by applying the following strategy:

- Creates development opportunities for selected DBEs
- Provides technical support for WisDOT certification
- Assists with growth strategies
- Provides assessments on where the DBE can upscale
- Strategizes entry points into the roadbuilding industry
- Determines selection into the DBEDI Master Class

The last bullet point is at the heart of our purpose which we will identify successful participants that will become part of the DBEDI partnership of minority, women, veteran and other historically disadvantaged-owned businesses Master Class.

Contact Information

CBG WISCONSIN

4702 S. Biltmore Lane Madison, WI 53718-2106

Office Hours: M-F 7:30am-4pm CST Phone (608) 240-4170

Fax (608) 240-4179

Joseph L. Davis, Sr.

DBE Development Director Construction Business Group

4702 S. Biltmore Lane Madison, WI 53718

608-310-8353 – Office

414-343-6025 – Cell

[j.davis@cbgwi.com](mailto:j.davis@cbgwi.com)



## Business Loans

**Many types of loans. One goal: To help your business achieve more.**

You have the vision for your small business or big company. We can help you get where you want to be. Whether you need to build a new headquarters, buy office computers, or stock up on inventory for your busy season, CoVantage Credit Union offers a wide range of attractive financing options for Wisconsin, Michigan, and Illinois business owners. If you're not yet a member, access application information for [Partnerships/Corps/LLCs](#), [Sole Proprietors](#), and [Trust/Benefit/Organization/Public Deposits](#).

## Commercial Real Estate Mortgage Loans

- Long-term loans for the purchase of new property in Wisconsin, Michigan, and Illinois
- Financing to improve or refinance real estate currently owned, including rental properties
- [Construction](#) mortgage loans
- Fixed or variable interest [rates](#) available

## Business Term Loans

- Loans for the purchase of machinery, equipment, vehicles, livestock, furniture and fixtures
- [Refinancing](#) of existing capital loans
- Fixed or variable interest [rates](#) available

## Single Payment Notes

- Short-term notes with a single payment of principal and interest due at maturity

## Special Financing

- Loans to businesses that do not qualify for credit under conventional underwriting standards.
- CoVantage Credit Union offers [government-guaranteed loans](#) from the [Small Business Administration](#), Farm Service Agency and Wisconsin Housing and Economic Development Authority.
- Loans may include commercial [mortgages](#) or term loans for machinery, equipment, and fixtures, as well as working capital, accounts receivable and inventory loans.
- Terms vary depending on the purpose of the loan and the program being utilized.

## Letters of Credit

- A payment or performance guarantee used, for example, to guarantee repayment of loans, ensure fulfillment of a contract, or secure payment for goods delivered by third parties.
- The beneficiary to a standby letter of credit can cash it on demand.
- Terms vary based on needs.

## Business Lines of Credit

- A revolving loan for crops or cyclical operating needs.
- After the initial application is approved, funds can be easily accessed through our [MyCoVantage Business](#) online banking service.
- Loans may require a 30-day consecutive pay down period.
- Terms include monthly or annual repayment options and fixed or variable interest [rates](#).

## Business Kwik Cash

- An automatic loan advance that covers any potential [overdrafts](#) on your [business checking account](#) up to a predetermined loan limit.

CoVantage con't

- Transfers from the loan to the checking account will be made for the exact amount needed to cover the checks that would otherwise bounce.
- There is no charge to have a Kwik Cash Loan available to you. You will only be charged interest when your loan is active and you have a balance outstanding.

**To apply for a business loan, fill out the secure form below or call our Commercial Lending team at 715-627-4336, ext. 1125.**

You may be required to provide the following:

- Personal and business tax returns from the last three years, including all schedules and K-1s
- [Current Personal Financial Statement](#)
- [Current Business Financial Statement](#)



### Develop Wisconsin

Develop Wisconsin is committed to providing businesses in Wisconsin a highly responsive business development ecosystem that supports the development and growth of businesses. Small businesses now have a partner that can assist them in moving beyond the obstacles and challenges that stifle business growth. BIPOC-owned businesses, in particular, often face significant challenges in starting and growing a business.

To address the business development challenges facing minority-owned businesses, Develop Wisconsin works to create a more effective and efficient ecosystem to ensure that Minority owned businesses and entrepreneurs have access to the resources, networks and market opportunities they need to grow.

The Develop Wisconsin Business Development Ecosystem model works with local organizations, business service providers and business networks to ensure that BIPC-owned businesses are connected to the resources they need.

## [Ethnic & Diverse Business Coalition \(EDBC\)](#)



### **About the Ethnic & Diverse Business Coalition**

The Ethnic & Diverse Business Coalition works to improve the business environment in Wisconsin to build stronger ethnically diverse businesses who can compete in a global economy. Member organizations of the EDBC are focused on working collaboratively together to facilitate entrepreneurship and growth, to advocate collectively on shared issues, and to increase each member's organizational efficiency.

The vision of the EDBC is to elevate Wisconsin to a Top 10 State for ethnically diverse businesses and create more diverse business communities that collaborate together.

For information on joining the Ethnic & Diverse Business Coalition, please contact us at [info@edbcwi.org](mailto:info@edbcwi.org).

### **Members of Ethnic & Diverse Business Coalition**

Organizations that have signed a memorandum of understanding and committed to working jointly to pursue the mission and vision of the EDBC include:

- [African American Chamber of Commerce Greater Racine](#)
- [African American Chamber of Commerce of Wisconsin](#)
- [American Indian Chamber of Commerce of Wisconsin](#)
- [Greater Milwaukee Chamber of Commerce](#)
- [Hmong Wisconsin Chamber of Commerce](#)
- [Latino Chamber of Commerce of Dane County](#)
- [Latino Chamber of Commerce of Southeastern Wisconsin](#)
- [Latino Entrepreneurial Network](#)
- [Madison Black Chamber of Commerce](#)
- [National Association of Minority Contractors - Wisconsin](#)
- [The Business Council, Inc.](#)
- [Wisconsin Chinese Chamber of Commerce](#)
- [Wisconsin Indigenous Economic Development Corporation \(WIEDC\)](#)
- [Wisconsin LGBT Chamber of Commerce](#)
- [Wisconsin Veterans Chamber of Commerce](#)



### **Wooruwi Business Program**

The [Wooruwi Business Program](#) is available to all Native American Entrepreneurs in the state of Wisconsin. Whether you're a start-up, developing your business or expanding your business, we have something for everyone. Ask about how you may be eligible for up to 50% forgiveness on your business loan when you complete your technical assistance plan with First Nations Community Financial.

The Wooruwi Business Loan designed for business start-up and expansion, working capital, or equipment. The lending amount is \$3,000 – \$35,000. The terms are 12 – 60 months with interest rates between 4%- 7.5% and a loan fee of \$250. This loan can cover up to 95% of business collateral with FNCF taking first lien position on all business assets. Credit checks will be done on all with 20% or more ownership. Financial coaching with a loan officer is a requirement for receiving this loan. Please note that for start-ups, completing our Indianpreneurship class is required for this loan.

First Nations Community Financial has elected to utilize the funds to help tribal members gain access to capital for their business regardless of which stage they are in.

This may include:

- Start-Up Phase
- Development Phase
- Growth Phase
- Expansion Phase

Benefits of the Program:

- Pre-Planning Support & Guidance
- Access to Business Loans
- Up to 50% Loan Forgiveness
- 6-Months Technical Assistance

### **Contact Information**

Contact us at (715) 284-2470 or email us at [fncfloans@ho-chunk.com](mailto:fncfloans@ho-chunk.com)



### Community Facility Impact Fund - [The Fund](#)

FCI's Community Facility Impact Fund (The Fund) is designed to provide capital to nonprofit partners working to create a more equitable Wisconsin through reducing racial and socio-economic disparities across the state.

The Fund leverages New Markets Tax Credits (NMTC) to provide financing to qualified organizations looking to **acquire, construct, or rehabilitate facilities** to expand and improve services and/or build out administrative spaces. You can learn more about NMTC [here](#).

In order to be approved for loans from The Fund, projects must be:

1. Qualified Low Income Community Investments (QLICs)
2. Less than \$4 million in total development costs
3. Located in qualified low-income census tracts (*to find out if your project is qualified, enter your project address [here](#)*)

Examples of previous projects that have accessed this funding include community kitchens, early childcare centers, rehabilitation of school facilities, and food co-ops.

Borrowers of The Fund will receive more flexible borrowing terms and conditions, including:

- Below market fixed interest rates
- Higher than standard loan-to-value ratios
- Longer than standard amortization and interest only periods
- No origination fees or ongoing management fees paid to FCI



Forward Community Investments, Inc., con't



## INVEST IN WISCONSIN

### **Access to affordable capital helps build thriving communities**

Invest in Wisconsin (IIW) is a collaborative of four Wisconsin-based CDFI's: FCI, [Community Assets for People](#), [First American Capital Corporation](#) and [Wisconsin Women's Business Initiative Corporation](#). In 2015, IIW was awarded a \$2.68 million grant by the JPMorgan Chase Foundation; the grant was made possible via JPMC'S "Partnership for Raising Opportunity (PRO) Neighborhoods" Program. Monies from the grant are expanding the capacity of the IIW partners to act in concert as a collaborative of lenders making loans that promote economic opportunity and reduce disparities in five Wisconsin hub cities and in the rural areas that surround them: Appleton, Eau Claire, Green Bay, Madison and Racine.

Driving sustainable change

Invest in Wisconsin partners are strong and active CDFIs that are delivering positive social improvement throughout Wisconsin.

Equitable access to economic opportunity can transform lives!

Invest in Wisconsin's goals are to improve the economic well-being of individuals and communities by building assets and capacity to enable our partners to provide access to capital for everyone.

[Learn More!](#)

### **Technical Assistance**

The Greater Milwaukee Chamber of Commerce's Technical Assistance Program offers business development services to startup and small businesses within Milwaukee by:

- Providing confidential consultative analysis services free-of-charge
- Equipping businesses with the tools needed to grow and succeed
- Connecting Milwaukee startups and small businesses to outside assistance resources

The Technical Assistance Program will offer to connect your business with services such as:

- Business Assistance
- Mentoring & Coaching
- Educational Seminars
- Entrepreneur Training
- Resource network
- Fine-tune the Business Strategy
- Develop & Coach Presentation Skills
- Create Programs & Activities to Facilitate Networking
- Social Events
- Business Coaching
- Programs for Entrepreneurial Assistance
- Programs for Business Assistance Providers
- Links to Professional Service Providers
- Marketing Assistance
- Mentor-Partnering Programs
- Funding Assistance
- Connections to Venture Capital Sources
- Resource Libraries



### **Forgivable Loan Program**

HWCC has a new **Forgivable Loan Program** designed for new and existing HWCC clients. This program offers loan forgiveness of up to 25% of the approved loan for new clients, and up to 25% of the original loan amount with a maximum of \$10,000 for existing clients (not to exceed \$10,000).

To be eligible for a forgivable loan, recipients must maintain good standing with HWCC and the [Wisconsin Department of Financial Institutions](#) (WDFI).

To apply and learn more about the Forgivable Loan Program, please reach out to the business development team at [business@hmongchamber.org](mailto:business@hmongchamber.org).

\*\*\*This program is subject to the availability of funds, and once the funds are exhausted, the forgivable loan program will no longer be available.

HWCC works with the Small Business Association (SBA) and other financial institutions and government entities to provide loans to small businesses. Thanks to this partnership, HWCC is able to lend money directly to small business owners. HWCC helps small businesses grow with business loans, providing funds from \$1,000 to \$300,000. Providing business owners with much-needed capital to start and/or grow their business! HWCC provides a few different business loan products for your startup and business needs. Go to the next page for information on each loan.

### **Emergency Fund/Technical Assistance Loan**

This fund is to be used only for business emergency repairs or replacements or new business to use for technology or business plan underwriting.

- Dollar amount of \$1,000.00-\$4,999.99
- Term- 1 Year max, fully amortized
- Unsecured loan

### **Revolving Loan Fund- Small Loan**

The Revolving Loan Fund (RLF) Small Loan is primarily used for small equipment, seasonal agricultural businesses, and public market vendors.

- Dollar amount of \$5,000.00-\$9,999.99
- Term- Up to 2 Year max, fully amortized
- Typically unsecured loan with an option to take GBSA/lien on asset (equipment loan)

### **Revolving Loan Fund- Large Loan**

The Revolving Loan Fund (RLF) Large loan is primarily used to provide capital for business start-ups and expansions.

- Dollar amount of \$10,000.00-\$50,000.00
- Term- Up to 4 years maximum, 8 years amortization maximum, with annual reviews
- Secured loan – GBSA (can use 1st/2nd mortgage lien as an abundance of caution)

### **To Apply**

Applying is simple and easy!

1. Start the application process by filling out the online business form: [Submit Business Help Form](#)
2. Once the form is submitted, a HWCC staff will contact you to discuss your business and loan amount and have you fill out the rest of the application

## Hmong Chamber con't

3. After submitting your application, it will go to an underwriting review. If any other documents are needed, we'll reach out to you.
4. If approved, sign your loan agreement and you will receive your funds to help grow your business!



## **Business Lending**

We serve as a trusted lender to businesses looking to grow and thrive. As an experienced lender, we are a statewide, private non-profit Community Development Financial Institution that works diligently to help borrowers, businesses and communities in Wisconsin reach their full potential. We provide flexible, affordable loans to a wide variety of business types, specializing in commercial and mixed-use real estate and affordable housing. From large catalytic development projects to Main Street businesses, Impact Seven invests in the people and places that build community.

### **Eligible Borrowers:**

Any emerging, expanding or existing business in the state of Wisconsin not considered a “sin business” by Federal Regulations.

### **Finance Instrument:**

Direct loans from Impact Seven to your business.

### **Uses Of Funds:**

Land and building purchase, construction or improvements; working capital, inventory, supplies, machinery and equipment.

### **Rate And Terms:**

Rate and terms will vary depending upon the project quality, use of funds, and collateral offered.

### **Range Of Available Financing:**

Loans from this fund can range anywhere from \$10,000 to \$5,000,000. Impact Seven can help to facilitate additional funding needs with trusted partners for projects of any size. Please contact a business developer directly if you question whether or not your project will qualify.

### **Application Process:**

If you are at the point of being ready to apply for any of our loan funding sources [click here to access our application](#) and supporting documents needed or [contact one of our business lending professionals](#) directly.



### **For-profit Loans**

[LRC](#) provides strategic lending solutions for Milwaukee’s underserved markets. Since originating our first loan in 2003, we are the only U.S. Treasury-certified Community Development Financial Institution (CDFI) with a focus on housing and commercial real estate in Milwaukee’s central city.

Eligible Borrowers: Any City of Milwaukee for-profit business or individual.

Borrower must:

- Have a primary mission of promoting community development or facilitating positive social impact among low-income people or communities
- Show that the use of the loan is consistent with LRC’s mission
- Demonstrate the ability to use LRC’s capital productively and repay LRC
- Have inadequate access to capital through traditional sources

Borrower’s target population served:

- Low-to moderate-income individuals
- Minorities or female-headed entities
- People with disabilities or the homeless
- Senior citizen

Please note that LRC does not make grants. All loans must be repaid with interest.

[Download a for-profit loan application.](#)

[Download a personal financial statement.](#)

Your loan application also requires these documents:

- Debt schedule
- Article of incorporation and bylaws for corporate entities
- Articles of organization and operating agreement
- Borrowing resolution

LRC charges a one-time \$50 fee per loan application. For your convenience, you may securely pay this amount through PayPal and send your application documents using the form and button on the right. Once we receive your payment and completed documents, an LRC team member will contact you for additional information to advance your application to underwriting.

**Questions on the above? Call (414) 343-0163**

## [Lendistry](#)

### **Lendistry Business Loan Program**

Lendistry is a minority-led small business lender that helps small businesses grow by offering loans as well as administering government and private grant programs. If you are interested click the links below to learn more and to complete the application.

[Lendistry | Business Lending](#)

[Lendistry Lending \(mylendistry.com\)](https://mylendistry.com)





## **A Typical MEDC Loan**

MEDC works in partnership with area banks and other non-profit lenders to provide low interest loans to businesses in Milwaukee, Kenosha, Racine, Ozaukee, Walworth, Waukesha, and Washington Counties. Due to our commitment to continuous improvement, our loan fund has grown to over \$100 million, allowing us to increase the number of businesses we serve every year, particularly those in hard-to-serve or underserved markets. Typical MEDC loans are between \$50,000 to \$750,000, with catalytic projects ranging from \$2.5 million to \$15 million.

At MEDC, we help entrepreneurs, and small- and medium-sized business throughout Milwaukee, Kenosha, Racine, Ozaukee, Walworth, Waukesha and Washington Counties access the funds, technical assistance, and resources needed to find success. Loan dollars might be used to purchase real estate, renovate or expand existing facilities, buy equipment, acquire a business, and more. Ultimately, our goal is to help you complete your business project, so that together, we can create and retain jobs, and stabilize neighborhoods. In most instances, MEDC teams with a bank, credit union, or lending partner to provide the financing your project needs. Talk to your current banker, or we can refer you to one of our lender partners.

### Purpose

- Real estate - acquisition
- Real estate - improvements
- Real estate - new construction
- Business acquisition
- Business expansion
- Equipment

### Terms

- 1–7 year term loans
- Amortization and terms to match banking partner loan or the estimated life of the asset
- Interest rates at, or below, market rates
- No prepayment penalty
- No application fees

### Requirements

- 10% equity investment into the project
- Life Insurance on owners, which are assigned to MEDC
- Satisfactory credit report
- Secured personal guarantees of owners with 20% or more ownership

To expedite the process, complete our [loan information form](#) and a MEDC loan expert will contact you.

### Contact Information

David Latona (414) 269-1445





### **Small Business Loans**

Woodland Financial Partners (WFP), formerly known as Nijii Capital Partners (NiiCaP), provides financing and development services for Native American entrepreneurs and small businesses for Members of Wisconsin's 11 federally recognized Tribes.

WFP is a **U.S. Treasury Department certified Community Development Financial Institution (CDFI)**. Our financing services include business loans, and our development services include technical assistance and training.

We are located on the Menominee Indian Tribe's Reservation in Keshena, Wisconsin.

WFP is a highly specialized lending agent, offering an integrated, one-stop small business loans and training programs.

Our services and programs specialize in small business loan products and development services.

#### **Loan Products:**

- **Super Micro Loan**  
Under \$2,000. Loans in this category require minimal documentation.
- **Micro Loans**  
\$2,000 - \$50,000. Loans in this category fall within this area, and requires projections, market analysis and a business plan.
- **Small Business Loans**  
Greater than \$50,000. Loans in this category require more extensive financial information.
- **Community Organization Loans**  
These loans are strictly for not-for-profit 501(c)(3) organizations.

Collateral and security requirements for all loan products are determined on a case-by-case basis.



## Northwest Side Community Development Corporation



As a certified Community Development Financial Institution (CDFI), NWSCDC works to support and empower economically distressed areas in Milwaukee by making financial products and services more available. Our business loan fund provides low-interest financing to help grow local small businesses and attract mid-size companies that will bring new jobs to our community. In addition, some loans are reserved for community development projects. Our business technical assistance explores a wide range of practices and principles needed to help small business owners grow and sustain their business both operationally and financially. Some of the business support and programs include:

- Business Planning: Entity Structure, Draft Business Plan;
- Financial Planning: Accounting & Bookkeeping, Financial Projections<sup>1</sup>
- Marketing & Sales Strategies: Website Design, Sales Pitch
- Job-Focused: Employee Recruitment, Workforce Development

Place-based community economic development has been a fundamental practice at NWSCDC since its founding in 1983. To best serve the economic development needs of Milwaukee's low-income neighborhoods, we have adapted our approach over the years to include neighborhood strategic planning, land use planning and development, and numerous business and workforce development programs. NWSCDC builds wealth in Milwaukee's Northwest Side neighborhoods by moving the needle on economic parity, safety and unemployment. NWSCDC leverages resources and forges partnerships to bring about positive change as demonstrated by:

- Entrepreneurs and smaller-to-mid sized businesses led by women, people of color, people with disabilities & veterans accessing capital
- Local businesses remain and grow in the NWS Milwaukee area
- NWS Milwaukee residents obtain employment through opportunities created by local businesses as well as new businesses attracted to the area.
- Resources needed by residents are available and accessible.
- Neighborhoods are stable and more environmentally sustainable.

We exist to create economic opportunities, build partnerships and strengthen communities on the Northwest Side of Milwaukee. NWSCDC will lead the transformation of the Northwest Side of Milwaukee into a preferred destination for businesses and residents.

### Contact Information

Antoinette Nelson at 414-444-8200 or [anelson@nwscdc.org](mailto:anelson@nwscdc.org)

4201 N 27th St, 7th Floor South, Milwaukee, WI 53216, USA



### **Small Business Loans**

When it comes to small business loans at Royal Credit Union, you'll find our credit union values and our friendly, personal, and professional service set us apart. We don't do one-size-fits-most financing – instead, we ask questions to determine your needs and deliver a solution that makes sense for your small business.

**Royal considers any business loans or credit options for amounts of \$500,000 or less to be small business loans.** We have different loan and credit options available for your specific business situation. Small business loans might mean traditional business loans, a business credit card, or a business line of credit depending on your needs.

### **Small Business Loans**

Royal's traditional business loans are available for a variety of purposes, like purchasing commercial real estate, constructing new business property, or buying business vehicles or equipment. Royal's experienced team provides assistance with every step of your loan application and follows through with fast loan decisions. We also service our business loans at Royal after closing, so you can keep working with the people you trust.

### **Business Credit Cards & Lines of Credit**

For some small businesses, a loan might not be the best solution. A business credit card can be a way to control cash flow or provide spending power. Other businesses might benefit from our business lines of credit. It all starts with a discussion where we listen to your needs and work with you to provide specific options for your business.

Call us at 800-341-9911 ext. #3001

## Service Corps of Retired Executives (SCORE)

As a catalyst for business and job creation, SCORE helps strengthen our local economy.

SCORE helps small businesses achieve their goals through our mentoring and training. Every year, SCORE partners with PricewaterhouseCoopers to survey our clients and understand our impact on their business and the nation.

Offers many resources: recorded webinars, online courses, templates, articles, WI business connections (Attorneys, Insurance, Accountants, IT/Marketing/Design, Banking)

### **SE Wisconsin**

- 310 W Wisconsin Avenue #585
- Milwaukee, WI 53203
- (414) 297-3942
- [score.28@scorevolunteer.org](mailto:score.28@scorevolunteer.org)

### **Madison**

- PO Box
- Madison, WI 53715
- (608) 535-4978
- [scoremadison@scorevolunteer.org](mailto:scoremadison@scorevolunteer.org)

### **Fox Cities**

- 532 W College Avenue
- Appleton, WI 54911
- 920-841-4199
- [score.foxcities@scorevolunteer.org](mailto:score.foxcities@scorevolunteer.org)

### **Green Bay**

- 2701 Larsen Road Room 105
- Green Bay, WI 54303
- (920) 222-2167
- [ch.admin0508@scorevolunteer.org](mailto:ch.admin0508@scorevolunteer.org)

### **West Central Wisconsin & UP of Michigan**

- 700 S. Central Ave.
- Marshfield, WI 54449
- (715) 384-3454
- [info.wcwisconsinupmichigan@scorevolunteer.org](mailto:info.wcwisconsinupmichigan@scorevolunteer.org)



## [Small Business Development Centers \(SBDC\)](#)

The [Wisconsin Small Business Development Center \(SBDC\)](#) is a statewide network supporting entrepreneurs and business owners through **no-cost, confidential consulting and business education**. Our regional expertise is accessible to anyone anywhere across more than a dozen locations.

The Wisconsin SBDC is one of five programs at the **Institute for Business & Entrepreneurship**, which provides specialized resources and helps clients craft personalized plans to grow their businesses. **The Institute is part of the world-class University of Wisconsin System.**

We are a nationally accredited member of America's SBDC, the most comprehensive small business assistance network in the United States.

Our professional consultants can help guide you through the challenges of small business startup and management operations. Through one-on-one, confidential meetings, you end up with customized solutions that work for you. We can assist with financial management, business planning and startup, management and operations, marketing and sales and more.

SBDC Centers are located on UW Campuses throughout Wisconsin.

## Urban League of Greater Madison

### Our Mission

The mission of the Urban League of Greater Madison is to ensure that African Americans and other community members are educated, employed, and empowered to live well, advance professionally, and contribute to the common good in the 21st Century.

### Our Vision

To make Greater Madison the “Best [place] in the Midwest”? for everyone to live, learn, and work.

### Our Agenda

**Educate:** To support and enhance the learning experiences of our youth in the classroom and the community so that they are prepared to realize their full potential in life.

**Employ:** To ensure that African Americans and others of working age are able to identify, train for and secure employment in stable and emerging industries.

**Empower:** To ensure that people of color are adequately empowered with the opportunity to transform their own communities, participate in social and cultural activities, and contribute to the common good of our region.

### Our Core Values

**Quality:** We take pride providing quality services to our customers.

**Human Dignity:** We are sensitive to the needs and capabilities of our culturally diverse customers and staff.

**Human Development:** We have an environment that provides support, resources, and opportunities for high staff achievement.

**Accountability:** We provide effective management, strong leadership and responsible stewardship of our organization and resources.

**Integrity:** We always act in accord with our values and commitments thereby leading to a reputation for high credibility.

### About The Hub

The Black Business Hub will be the Madison region’s premiere enterprise center devoted to incubating, accelerating, and networking Black and other BIPOC entrepreneurs. The Hub is a 4-story, 76,000 square foot, state of the art center of commerce and entrepreneurship led by Black business owners and entrepreneurs. The Hub is strategically located at the southernmost gateway into downtown Madison, visible from the Beltline Highway, and located in the heart of Madison’s oldest multi-cultural neighborhood.

The Hub will be home to retail and other businesses owned by Black and other entrepreneurs of color ranging from start-ups to established business looking to expand and/or take on storefront locations for the first time. The Hub will also integrate mission-based commercial and retail uses including a wide variety of innovative economic and entrepreneurship activities including food, personal care, financial services, entertainment, technology, co-working space, a rentable commercial kitchen, and much

Urban League con't

more. The Black Business Hub Accelerator will offer a place-based system of entrepreneurial supports including loans, grants, technical assistance, networking, and more.

The following six Guiding Principles for The Hub were developed by a team of nearly two dozen community advisors and collaborators to ensure that the Hub will embody, in all aspects, the following:

- Local Economy
- Mixed Use
- Non-Profit Ownership & Management
- Attractive & Agile Design
- Sustainability

Over the next few years, it's estimated that the Hub will support a minimum of 100 Black-owned businesses and entrepreneurs, create or relocate over 150 jobs, create at least 250 temporary construction jobs, train Black real estate developers, and much more. Construction of the Hub is scheduled to begin in December 2021 and be completed for occupancy by the end of 2022.



## U.S. Department of Transportation (DOT) Small Business

### Transportation Resource Center (SBTRC)

The Illinois Hispanic Chamber of Commerce (IHCC) is a grantee of the U.S. Department of Transportation and hosts the Great Lakes Small Business Transportation Resource Center (SBTRC). The Great Lakes Region SBTRC serves the states of Ohio, Illinois, Indiana, Michigan, Minnesota, and Wisconsin.

The IHCC empowers entrepreneurs to start and grow their businesses. The IHCC is a community of business owners, entrepreneurs and professionals committed to empowering individuals through economic growth. With decades of combined business experience, the organization engages entrepreneurs through community advocacy, networking, and innovative one-on-one training designed to help them be leaders and agents of change in today's world. We contribute to the financial strength of the economy by helping businesses create jobs, increase their revenue and be more profitable.

#### Services

The Great Lakes Region SBTRC provides an array of technical assistance to build the capacity of small and disadvantaged businesses that include:

- Business Analyses
- Market Research and Procurement Assistance
- General Management & Technical Assistance
- Business Counseling & Coaching
- Regional Planning Committees
- Liaison between Prime Contractors and Sub-Contractors
- Outreach/Conference Participation
- Capital Access and Surety Bond Assistance
- Women & Girls In Transportation Initiative (WITI)

#### Contact Information

*Jaime di Paulo*

*Executive Director*

*Phone: (312) 425-9500*

*Email: [jaime@ihccbusiness.net](mailto:jaime@ihccbusiness.net)*

*Mia Mendez*

*Project Director*

*Phone: (312) 528-5420 ext. 105*

*Email: [mia@sbtrcgreatlakes.us](mailto:mia@sbtrcgreatlakes.us)*



## [U.S. Small Business Administration \(SBA\)](#)



Our office provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. We can also connect you to our partner organizations, lenders, and other community groups that help small businesses succeed.

### Milwaukee

310 W. Wisconsin Ave., Suite 580W  
Milwaukee, WI 53203 [View Map](#)

Phone: [414-297-3941](tel:414-297-3941)

Hours of operation: Staff available remotely Monday-Friday 8:00-4:30 pm. Closed on all federal holidays.

Serving all 72 counties in Wisconsin.

### Madison

740 Regent St., Suite 100  
Madison, WI 53715 [View Map](#)

Phone: [608-441-5263](tel:608-441-5263)

Hours of operation: Staff available remotely Monday-Friday 8:00-4:30 pm. Closed on all federal holidays.

Serving all 72 counties in Wisconsin.

### **Microloans**

The microloan program provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers start up and expand. The average microloan is about \$13,000.

SBA provides funds to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries administer the Microloan program for eligible borrowers.

Am I eligible?

Each intermediary lender has its own lending and credit requirements. Generally, intermediaries require some type of collateral as well as the personal guarantee of the business owner.

How do I use a microloan?

Microloans can be used for a variety of purposes that help small businesses expand. Use them when you need less than \$50,000 to rebuild, re-open, repair, enhance, or improve your small business.

Examples include:

- Working capital
- Inventory
- Supplies
- Furniture
- Fixtures
- Machinery
- Equipment

Proceeds from an SBA microloan cannot be used to pay existing debts or to purchase real estate.

What do I need to apply?

Microloans are available through certain nonprofit, community-based organizations that are experienced in lending and business management assistance. Individual requirements will vary.

To apply for a microloan, work with an [SBA-approved intermediary in your area](#). SBA-approved lenders make all credit decisions and set all terms for your microloan.

## Wauwatosa Revolving Loan Fund Corporation



### **Revolving Loan Fund**

Start-up and existing businesses in Wauwatosa may be eligible for loans up to \$100,000 through the WRLFC. The Board of Directors of WRLFC manages and administers the lending program.

Principle objectives of the WRLFC include:

- Improve existing businesses and business neighborhoods in the City of Wauwatosa.
- Increase the number of individual businesses within the City of Wauwatosa.
- Increase jobs and job opportunities within the City of Wauwatosa.

Eligible projects include:

- Land/Building Acquisition
- Construction
- Remodeling
- Expansion
- Machinery & Equipment
- Leasehold Improvements

Please review the application and checklist for additional information:

- [WRLFC Application](#)
- [WRLFC Checklist](#)
- [WRLFC Loan Policy](#)

### Contact Information

Jen Ferguson, Economic Development Manager, at (414) 479-3520 or [jferguson@wauwatosa.net](mailto:jferguson@wauwatosa.net)



## **Bootcamps**

Our [bootcamps](#) are designed to provide you with the necessary tools to empower you along your entrepreneurial journey. Each bootcamp is a dynamic and informative eight (8) hour event. To be awarded the grant, you must attend all 8 hours and successfully score 90 percent on the evaluations related to each topic of discussion. You must be willing and prepared to learn new ways of seeing business, thinking about business, and operating in business. **This is not a lending program.** If you are in need of funds for capacity building, there is no grant to be awarded. We will, however, work to position and advise you on how to best approach our Community Development Financial Institutions (CDFI) and traditional lenders. If you are not successful in receiving a grant, you may reapply and attend a future bootcamp.

Bootcamps take place on the 1st and 3rd Saturdays of each month. ***You only need to attend one (1) Saturday bootcamp.*** Invitations to the bootcamps will be based on the application narrative below. Surveys will also help us guide you through the process. We are evaluating additional weekday bootcamp offerings, as the need presents itself. If you have business partners, all partners are recommended to attend the bootcamp together (if possible). There is no cost to attend any bootcamp. Please include the total number of partners when you register for the bootcamps. We will make provisions for partner groups because space will be limited at each camp. Please do not bring children or anyone who is not an active part of your business.

According to the United States Census Bureau, there are around 130,000 African-American-owned businesses, approximately 15,000 of these organizations are located in Wisconsin. We are passionate about increasing this number. The 3000 Black Business Challenge is an initiative by the Wisconsin Black Chamber of Commerce Inc. solely focused on birthing 3000 black-owned businesses in the Milwaukee area before the year 2024. Through our high- quality capacity building workshops and events, new businesses can reach greater heights.

## Contact Information

The Wisconsin Black Chamber of Commerce  
3020 W. Vliet Street Milwaukee, WI 53208  
(414) 306-6460  
[admin@twbcc.com](mailto:admin@twbcc.com)

## **WisDOT Regions**

### **WisDOT North Central Region**

Counties include: Adams, Florence, Forest, Green Lake, Iron, Langlade, Lincoln, Marathon, Marquette, Menominee, Oneida, Portage, Price, Shawano, Vilas, Waupaca, Waushara and Wood

#### **Contacts**

##### **Rhineland Office**

Michael Wendt, Deputy Director  
510 Hanson Lake Rd.  
Rhineland, WI 54501  
(715) 365-3490  
WI Telecommunications Relay System (TTY): 711  
Fax: (715) 365-5780  
[ncr.dtsd@dot.wi.gov](mailto:ncr.dtsd@dot.wi.gov)

##### **Wisconsin Rapids Office**

Matt Bronson, Director  
1681 Second Ave. South  
Wisconsin Rapids, WI 54495  
(715) 421-8302  
WI Telecommunications Relay System (TTY): 711  
Fax: (715) 423-0334  
[ncr.dtsd@dot.wi.gov](mailto:ncr.dtsd@dot.wi.gov)

### **WisDOT Northeast Region**

Counties include: Brown, Calumet, Door, Fond du Lac, Kewaunee, Manitowoc, Marinette, Oconto, Outagamie, Sheboygan and Winnebago

#### **Contacts**

##### **Green Bay Office**

Tom Buchholz, Director  
Chad DeGrave, Deputy Director  
944 Vanderperren Way  
Green Bay, WI 54304-5344  
(920) 492-5686  
WI Telecommunications Relay System (TTY): 711  
Fax: (920) 492-5640  
[ner.dtsd@dot.wi.gov](mailto:ner.dtsd@dot.wi.gov)

### **WisDOT Northwest Region**

The Northwest Region consists of Ashland, Barron, Bayfield, Buffalo, Burnett, Chippewa, Clark, Douglas, Dunn, Eau Claire, Jackson, Pepin, Pierce, Polk, Rusk, St. Croix, Sawyer, Taylor, Trempealeau and Washburn counties.

#### **Contacts**

**Eau Claire Office**

Jerry Mentzel, Director  
718 W. Clairemont Ave.  
Eau Claire, WI 54701  
(715) 836-2891 or toll-free at (800) 991-5285  
WI Telecommunications Relay System (TTY): 711  
Fax: (715) 836-2807  
[nwr.dtsd@dot.wi.gov](mailto:nwr.dtsd@dot.wi.gov)

**Superior Office**

Brent Pickard, Deputy Director  
1701 N. 4th St.  
Superior, WI 54880  
(715) 392-7925  
WI Telecommunications Relay System (TTY): 711  
Fax: (715) 392-7863  
[nwr.dtsd@dot.wi.gov](mailto:nwr.dtsd@dot.wi.gov)

**WisDOT Southeast Region**

The Southeast Region consists of Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington and Waukesha counties.

Waukesha Office  
Bob Gutierrez, Director  
Emlynn Grisar, Deputy Director  
141 NW Barstow St.  
P.O. Box 798  
Waukesha, WI 53187-0798  
(262) 548-5902  
WI Telecommunications Relay System (TTY): 711  
Fax: (262) 548-5662  
[ser.dtsd@dot.wi.gov](mailto:ser.dtsd@dot.wi.gov)

**WisDOT Southwest Region**

The Southwest Region consists of Columbia, Crawford, Dane, Dodge, Grant, Green, Iowa, Jefferson, Juneau, La Crosse, Lafayette, Monroe, Richland, Rock, Sauk and Vernon counties.

For more information, contact:

**La Crosse Office**

*Vacant*, Deputy Director  
3550 Mormon Coulee Rd.  
La Crosse, WI 54601-6767  
(608) 246-3800  
Fax: (608) 246-7996  
[swr.dtsd@dot.wi.gov](mailto:swr.dtsd@dot.wi.gov)

**Madison Office**

Brett Wallace, Director  
2101 Wright St.  
Madison, WI 53704-2583  
(608) 246-3800  
WI Telecommunications Relay System (TTY): 711  
Fax: (608) 246-7996  
[swr.dtsd@dot.wi.gov](mailto:swr.dtsd@dot.wi.gov)

## [Wisconsin Department of Workforce Development \(DWD\)](#)



### **Help for Small Businesses and Entrepreneurs**

Small business development is vital to the Wisconsin economy and workforce. The Department of Workforce Development is available to assist you with learning about responsibilities and resources available to you as a new business startup, and as an emerging entrepreneur. DWD [divisions, including Equal Rights, Employment & Training, Unemployment Insurance, Vocational Rehabilitation and Worker's Compensation are here to](#) help you find what is needed to help your business grow and connect you with other state agencies to ensure you have the information need.

The [Downloadable Resource Packet](#) for Wisconsin Small Businesses and Entrepreneurs compiles relevant services to increase the accessibility of Wisconsin Department of Workforce Development and Job Center of Wisconsin. The resources are listed individually and available as a single download below.

### [Business Services \(Employment & Training\)](#)

Contact Business Services at your local Job Center to access effective, low and no-cost talent development solutions available through the Wisconsin Department of Workforce Development and local partners.

### [Employee or Independent Contractor: Why It Matters?](#)

Worker classification is important to employers because the correct classification determines whether the employer has legal obligations for Unemployment Insurance, Worker's Compensation and multiple other employment related topics.

### [Business Services \(Vocational Rehabilitation\)](#)

Employers connect to DVR's NO COST valued-added services to recruit qualified workers with disabilities, build staff diversity and a host of other services.

### [New Hire Reporting](#)

To help ensure the integrity of the Unemployment Insurance program and locate parents with Child Support obligations.

### [Worker's Compensation – Employer Facts](#)

Worker's compensation is a system of no-fault insurance that pays benefits to employees for injuries or diseases related to the employee's work. In return for prompt and certain payment of benefits to an employee, an employer's liability is limited.

### [Work Opportunity Tax Credit \(WOTC\)](#)

The Work Opportunity Tax Credit (WOTC) is a federal income tax credit designed to help people gain on-the-job experience and achieve better employment outcomes. The WOTC program offers federal tax credits to employers as an incentive to hire people in several specific target groups. Online Resources Wisconsin eServices are available to businesses to manage unemployment requirements, apply for the Work Opportunity Tax Credit, report new hires and navigate the next steps for business development.





## Wisconsin Economic Development Association (WEDA)



### **About WEDA**

The Wisconsin Economic Development Association (WEDA), founded in 1975, is a statewide non-profit organization dedicated to expanding Wisconsin's economy. Driven by the needs of our 450-plus members, we represent the economic development interests of both the private and public sectors through leadership on statewide initiatives to advance economic development in Wisconsin.

Through advocacy, networking, and education, we provide members with the resources and tools to strengthen their skills in economic development, help achieve their professional goals, and promote economic growth in communities throughout the state.

### **Vision**

Make Wisconsin a better place to live and work through economic advancement.

### **Mission**

Enhance economic development in Wisconsin through professional development, networking, and advocacy.

### **Our members are professionals from every area of economic development:**

- Bankers
- Chamber of Commerce Staff
- City, County, Town and Tribal Officials
- Community Planners
- Construction Companies
- Economic Development Consultants
- Engineering Companies
- Local and Regional Economic Developers
- Residential, Commercial, and Retail Developers
- State Agency Staff
- University and Technical College Representatives
- Utility Company Staff
- Workforce Development Professionals

WEDA is committed to an inclusive approach where equal opportunities exist for all our members and partners.

We strive to support a diverse, equitable, and inclusive community that creates a sense of belonging and a work environment that includes all backgrounds and perspectives.

## **BRING YOUR VISION TO LIFE IN WISCONSIN**

Wisconsin Economic Development Corporation is passionate about helping you bring your vision to life. Whether you're creating a groundbreaking clean-energy technology startup or the next innovation in personal agriculture or personal care, we're with you on the full path from startup to commercialization.

Working with our statewide network of partners, we can provide direct capital infusions, incant investments through angel and venture tax credits, and give you access to mentoring, training and other important resources. Plus, we can help you access to the location you want, the talent you need, and the investment in research and development that will keep you at the forefront of innovation.

## **STRENGTHENING MINORITY BUSINESS GROWTH**

WEDC works collaboratively with other agencies, corporations and nonprofit minority business associations to provide financial and operational assistance, resources and statewide networking opportunities to minority entrepreneurs and business owners.

Hundreds of businesses each year are served by WEDC, including the Latino Chambers of Commerce, the African-American Chamber of Commerce of Wisconsin, the Hmong Chamber of Commerce and First-American Capital Corporation, the business financing arm of the American Indian Chamber of Commerce of Wisconsin. By working with minority business associations and their partners, WEDC helps support the attraction, development and growth of diverse companies in Wisconsin.

## **USE BIG DATA INTELLIGENCE TO GROW YOUR BUSINESS**

Sophisticated business intelligence can be a huge differentiator. [SizeUpWI](#) is a free customized platform for small and midsize business owners and entrepreneurs that provides the market research and business intelligence needed for growth and success. Get industry data analysis that empowers you to:

- Discover potential customers and suppliers
- Optimize advertising and marketing to ideal customers
- Analyze the characteristics and spending of consumers in the area
- Validate or reject your assumptions about future business performance
- Rank your industry performance across multiple measurements

## **SUPPORTING INVESTMENT IN WISCONSIN'S YOUNG COMPANIES**

Wisconsin's Qualified New Business Venture (QNBV) Program offers incentives for investment in early-stage Wisconsin businesses with the potential for significant economic impact and job growth. This program creates mutually beneficial outcomes for investors, businesses and Wisconsin's economy.

### **HOW IT WORKS**

Early-stage businesses developing innovative products, processes or services may apply to the Wisconsin Economic Development Corporation (WEDC) for QNBV certification. When an angel investor, angel investment network or Qualified Venture Fund (QVF) invests in a QNBV company, the entity making the investment is eligible to receive a tax credit equal to 25% of the amount of the equity investment.

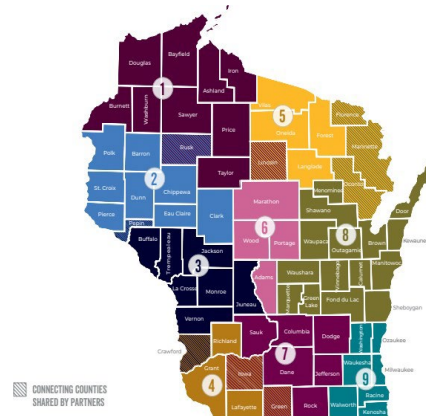
WEDC, the state's lead economic development agency, works closely with nine regional economic development partners around the state to facilitate and coordinate resources and support for local businesses. Together, we can help you find the part of Wisconsin that offers the greatest benefit for your company and the community.

WEDC con't

### Contact Information

Sheldon Johnson, Executive Director, at 715.635.2197 or [sjohnson@nwrpc.com](mailto:sjohnson@nwrpc.com) or [visionsnorthwest.org](http://visionsnorthwest.org)

1. [VISIONS NORTHWEST](#)
2. [MOMENTUM WEST](#)
3. [7 RIVERS ALLIANCE](#)
4. [PROSPERITY SOUTHWEST](#)
5. [GROW NORTH](#)
6. [CENTERGY](#)
7. [MADISON REGION ECONOMIC PARTNERSHIP](#)
8. [THE NEW NORTH](#)
9. [MILWAUKEE 7](#)



### **BUILDING RURAL COMMUNITIES**

As part of the Wisconsin Economic Development Corporation (WEDC), the Office of Rural Prosperity seeks to foster vibrant, prosperous and resilient rural communities across Wisconsin. We aim to be a one-stop shop to help rural stakeholders navigate programs and resources serving rural communities and businesses.

The Office of Rural Prosperity was formed in January 2020, along with Governor Tony Evers' Blue Ribbon Commission on Rural Prosperity. The commission was charged with gathering public input on the long-term, recent and future economic challenges facing Wisconsin's rural communities. The role of the Office of Rural Prosperity is to increase economic activity and improve the quality of life for future generations of rural Wisconsinites by putting the ideas and input gathered by the commission into action.

### **WHO WE SERVE**

Wisconsin's rural landscape is integral to our state's identity, both for the quality of life it affords its residents and for the escape it offers to those seeking to partake of Wisconsin's natural splendor. Maintaining the vibrancy of Wisconsin's rural economies requires an understanding of the diversity of its industries, from agricultural production and working forests to main street businesses. The variety of rural Wisconsin's economic assets must be reflected in a coordinated statewide approach to building and maintaining rural prosperity throughout the state.

### **OUR SUPPORT ORGANIZATIONS**

The Wisconsin Economic Development Corporation (WEDC), its economic development partners and other organizations around the state offer a range of resources on all aspects of economic well-being, from childcare and education to businesses and housing. The support organizations listed here have all contributed programs to our [resource directory](#).

**Office of Rural Prosperity** (608) 210-6700

Wisconsin Economic Development Corp. 201 West Washington Ave Suite 1801 Madison, WI 53703

## Wisconsin Innovation Service Center



University of Wisconsin  
**Whitewater**

Wisconsin Innovation  
Service Center

Wisconsin Innovation Service Center (WISC) market research and analysis informs key business and product development decisions for clients in Wisconsin and throughout the United States. The center connects small businesses, entrepreneurs, and inventors with the resources of the College of Business and Economics through expert consulting and customized projects completed by university student research analysts and digital marketing specialists. WISC projects help clients assess market feasibility, identify opportunities for diversification and growth, learn about customer characteristics and preferences, better understand the competitive landscape, and chart a clear path for marketing success.

Entrepreneurs, business owners, and inventors looking for insights and action plans for marketing their products and services may contact **WISC at (262) 472-1703 or [innovate@uww.edu](mailto:innovate@uww.edu)**

Clients rely on WISC market research and analysis to understand their customers, market demand trends, and competition. Companies turn to WISC when they want to explore a new product idea, launch a new business, get more customers, increase sales, and gain a competitive advantage.

When it comes to B2B business decisions, nothing beats hearing directly from industry representatives, and WISC student market research analysts specialize in conducting interviews and reporting on the results. Want to know how target customers think about sourcing and supplier selection? WISC researchers will call and ask them. Market assessment research projects investigate the top market opportunities for companies.

Diversification assessments look for new industries for company expansion and sustainability.

Wondering if there is a market for a new product or service idea? Need to assess the feasibility of your business concept before investing too much of your savings into it? WISC offers custom solutions to help you explore market opportunities before you put too much time or money into your idea. For consumer products and services, WISC will contact store representatives who know your target customers' preferences and interview them. WISC also conducts "look-alike" business interviews to help inform your new business launch by finding similar companies in similar communities far enough away that they are not your competitor, then calling to ask them key questions on you want answered.

WISC expertise comes from conducting more than 8,000 feasibility studies since the center was founded in 1980. Over the years, the market feasibility study research method has evolved to incorporate more in-depth interviews with representatives in a position to know about market demand and competition. WISC provides a unique service to inventors and entrepreneurs who need to make important decisions about what direction to take their new product, service, or business idea.

Director Russ Kashian oversees strategic research plan development and guides student researchers and analysts through each stage of the project. WISC specialists handle the market research for companies and inventors, so clients can keep doing what they do best. Then, report in hand, clients find it much easier to make informed product and business development decisions.

## Wisconsin Procurement Institute (WPI)

The Wisconsin Procurement Institute (WPI), a non-profit organization established in 1987, is an outgrowth of then Congressman Les Aspin's efforts to help Wisconsin businesses win federal contracts, especially defense contracts.

WPI's mission is to assist Wisconsin businesses in all of Wisconsin's 72 counties to create, develop and grow their Federal, State and Local Government sales, revenues, profits and jobs. We do this by providing:

1. Strategic, objective, and practical business advice and technical expertise as it relates to entering or growing the Government market.
2. Technical training and education in locating and analyzing market intelligence and process.
3. Knowledge and training required for small and disadvantaged businesses to increase their competitiveness and success in the Government market.
4. Supplement organizational capabilities and value by:
  1. Providing access to current and focused technical expertise, education and training to businesses and their staff in the areas of marketing, sales, contract administration, Government specific requirements, and other.
  2. Providing access to professional and knowledgeable counseling and individual assistance.
  3. Providing current market information and intelligence to State firms.
  4. Providing access to Government Prime Contractors and Government agencies.
  5. Providing access to market leadership, policy creators and decision makers.
  6. Providing access to unique expertise and jobs skills needed to support Government contracts and associated supply chains.

Not only does WPI provide technical and professional expertise and experience to Wisconsin's business community, we have successfully engaged our State's most successful government contractors to mentor and teach developing small business suppliers. In addition, WPI actively engages our Congressional delegation and staff in the process. WPI provides services to 1200 businesses and organizations each year.

WPI co-hosts and supports over 100 conferences, technical training and outreach events annually in support of this mission, including:

- Government Opportunities and Business Conference – Volk Field / Ft. McCoy (14 years)
- Annual Washington DC Federal Contractor Forum
- Annual Meeting and In-State Federal Contractor Forum
- Governor's Annual Marketplace for Diverse Businesses
- Acquisition Hour Webinar Series
- Technical webinars
- End of Year Contractor Update with NCMA
- DOD Contract Administration Conference with NCMA
- The Contracting Academy (TCA)
- Small Business Academy

WPI con't

- Participation in various events throughout the State with a broad range of established partners and industry

*The Wisconsin Procurement Institute (WPI) serves as Wisconsin's APEX Accelerator. The APEX Accelerator is funded in part through a cooperative agreement with the Department of Defense. WPI is also funded in part by the Wisconsin Economic Development Corporation (WEDC). The content of any written materials or verbal communications of the APEX Accelerator does not necessarily reflect the official views of or imply endorsement by our funders.*

### **SERVICES OFFERED BY WPI**

- FREE Bid Matching Services
- Individual Counseling and Assistance
- Locating Local, State and Federal Opportunities
- Government Market Strategy Development
- Training in use of Government websites and tools
- Assistance with System for Award Management (SAM) Registration
- Assistance with Market Research Process – including use of the Federal Procurement Data System (FPDS)
- Development of Market Profile
- Small Business Subcontracting Plans Development, Outreach and Reporting
- Small Group Training
- Outreach and training with Local, State and Federal agencies
- Assist with Pre and Post Award Functions
- Assistance with Agency Specific Contracting Requirements
- Assistance with Contracting Regulations and Requirements, including FAR, DFAR, CFR
- Assistance with GSA Schedule Preparation and Administration
- Assistance with Local, State and Federal Certifications, in
- Proposal review and Submission Assistance
- Capabilities Statement and Related Government Marketing Material Development
- Assistance in Locating and Developing Teaming Partners and Subcontractors
- Updated Government Market Information
- Assistance with International Traffic in Arms (ITAR) registration and application
- Assistance with understanding and applying contractor related Cyber security requirements



## **Wisconsin Supplier Diversity Program (SDP)**

The Wisconsin Supplier Diversity Program (SDP) certifies Minority-Owned (MBE), Service-Disabled Veteran-Owned (DVB) and Woman-Owned (WBE) businesses to provide better opportunity for them to do business with the State of Wisconsin and to assist the State of Wisconsin in achieving its goal of **purchasing 5% with MBEs and 1% with DVBs**. The SDP verifies that businesses are at least 51% owned, managed, and controlled by a member or members of selected population. WI certified MBE and DVB businesses may receive a permissive 5% bid preference when they bid on state contracts.

**The Minority-Owned Business Enterprise (MBE) Program** was the first diverse business certification program for the State of Wisconsin. It was created in 1983 when the Wisconsin Legislature passed Wisconsin Act 390 that set a 5% participation goal for State Agencies and University of Wisconsin Campuses for purchases of goods and services with certified MBEs. Act 390 also established a permissive 5% bid preference for certified MBE firms responding to bids for State contracts.

The MBE Program was originally housed in the now disbanded Department of Commerce. In 2011 the MBE Program moved to the Department of Administration under what is now known as the Wisconsin Supplier Diversity Program. Businesses, who are certified as MBE, are at least 51% owned, controlled, and actively managed by an identified racial or ethnic minority and serve a useful business function. The MBE Certification Program is governed by § 16.287, Wis. Stats. and Admin. Code 84.

In 2010, the Legislature enacted Wisconsin Act 299 that provided a participation goal of a portion of state contracts for **Disabled-Veteran Owned Businesses (DVBs)** certified by the State of Wisconsin. It also provided a permissive 5% bid preference to such firms. The Service-Disabled Veteran-Owned Business Program was established in 2011. In 2014, the Legislature enacted an amendment under 2013 Wisconsin Act 192 to establish a 1% participation goal for DVBs. Businesses, who are certified as DVB, are at least 51% owned, controlled, and actively managed by an identified service-disabled veteran and serve a useful business function. The service-disabled veteran owner has demonstrated that they: 1) Have a certificate of release or discharge from active duty (Form DD214); 2) Reside in Wisconsin; and 3) Have a disability rating of at least 0% with the Department of Veteran's Affairs or an Armed Services Branch. The DVB Certification Program is governed by § 16.283, Wis. Stats. and Admin. Code 82.

### **There is a \$150 Application Fee for DVB Certification Applications.**

In 2006, the Wisconsin Legislature enacted a woman-owned business bill that requires the Department of Administration "to develop, maintain, and keep a computer database of businesses in the state that are owned by women." According to the Act, firms wishing to participate in the program must be certified by the Wisconsin Department of Administration. One of the many benefits of being certified is being listed in the State's Certified Business Database. This directory provides firms with a broader business reach to corporate buyers, prime contractors and agencies of local, state and federal governments beyond the borders of Wisconsin. Currently there are no diverse spend goals or permissive bid allowances for WBEs. Businesses, who are certified as WBE, are at least 51% owned, controlled, and actively managed by a woman or women and serve a useful business function. The WBE Certification Program is governed by § 16.285, Wis. Stats. and Admin. Code 83.

### **There is a \$150 fee for new WBE Certification Applications.**

Frequently Asked Questions: <https://supplierdiversity.wi.gov/Pages/FAQs.aspx>





WWBIC makes loans to small and micro start-up and established businesses up to \$350,000. We work with both women and men in analyzing their business' financial needs and guiding them through the loan process. Before applying for a loan from WWBIC, please review the following information to ensure you are ready. *ALL documents shared below are required for a loan application to move forward.*

- Review [Borrower FAQ](#).
- Review the required document checklist:
  - [Start-up business](#)
  - [Established business](#)
- Have a completed business plan with three years of financial projections; the financial projections must have the first year broken down by month. (Templates for each are shared in the [Borrower FAQ](#))
- If you are not ready to apply and need assistance with your business plan, financial projections, trainings, the required documents, and/or the application process, then contact one of our offices:
  - **Greater Milwaukee** – Our [Downtown Milwaukee](#) office also serves as our statewide headquarters
  - **Northeast** – [Appleton](#) (many training sessions take place at the Green Bay Startup Hub)
  - **South Central** – [Madison](#)
  - **Southeast** – [Kenosha](#) and [Racine](#)
  - **Southwest** – [La Crosse](#)

#### Loan Eligibility

- Have a written business plan
- Will operate in the State of Wisconsin
- Existing business with a successful track record that is staged for growth
- Start-up businesses whose owner has extensive experience in the industry
- Understand general business operations (management, financing, human resources, marketing, etc.)

#### Ready to apply for a WWBIC loan?

Please note this information is entirely confidential. We do not sell any information to third parties, and we look forward to working with you.

Please be informed that our loan application process will involve information about you, your business, and an overview of your business finances, a business plan, and other information that could help us with approving your loan. This includes a credit report as well as a criminal background check (the results of these may or may not impact approval for a loan). The application process may take up to 40 minutes to complete.





## **Wisconsin Native Loan Fund**

Wisconsin Native Loan Fund, Inc is a certified Native American Community Development Financial Institution (CDFI) located in Lac du Flambeau, Wisconsin. We are a non-profit 501 (c) (3) organization looking to better our community by providing affordable lending to Native Americans.

Through the use of generous donations we are a revolving loan fund that supports the renovations of distressed homes for people in need; we also provide down-payment assistance and debt consolidation loans.

As you browse through our website you will find that we have collected a large list of resources and regularly update our blog with helpful financial information. We hope our passion for educating the community solves your financial questions & needs. And please feel free to reach out to us. We look forward to hearing from you soon! Miigwetch!

### Our Services

#### **Financial Education**

[Learn More](#)

#### **Small Business**

[Learn More](#)

#### **Business Loans**

[click here for more information](#)

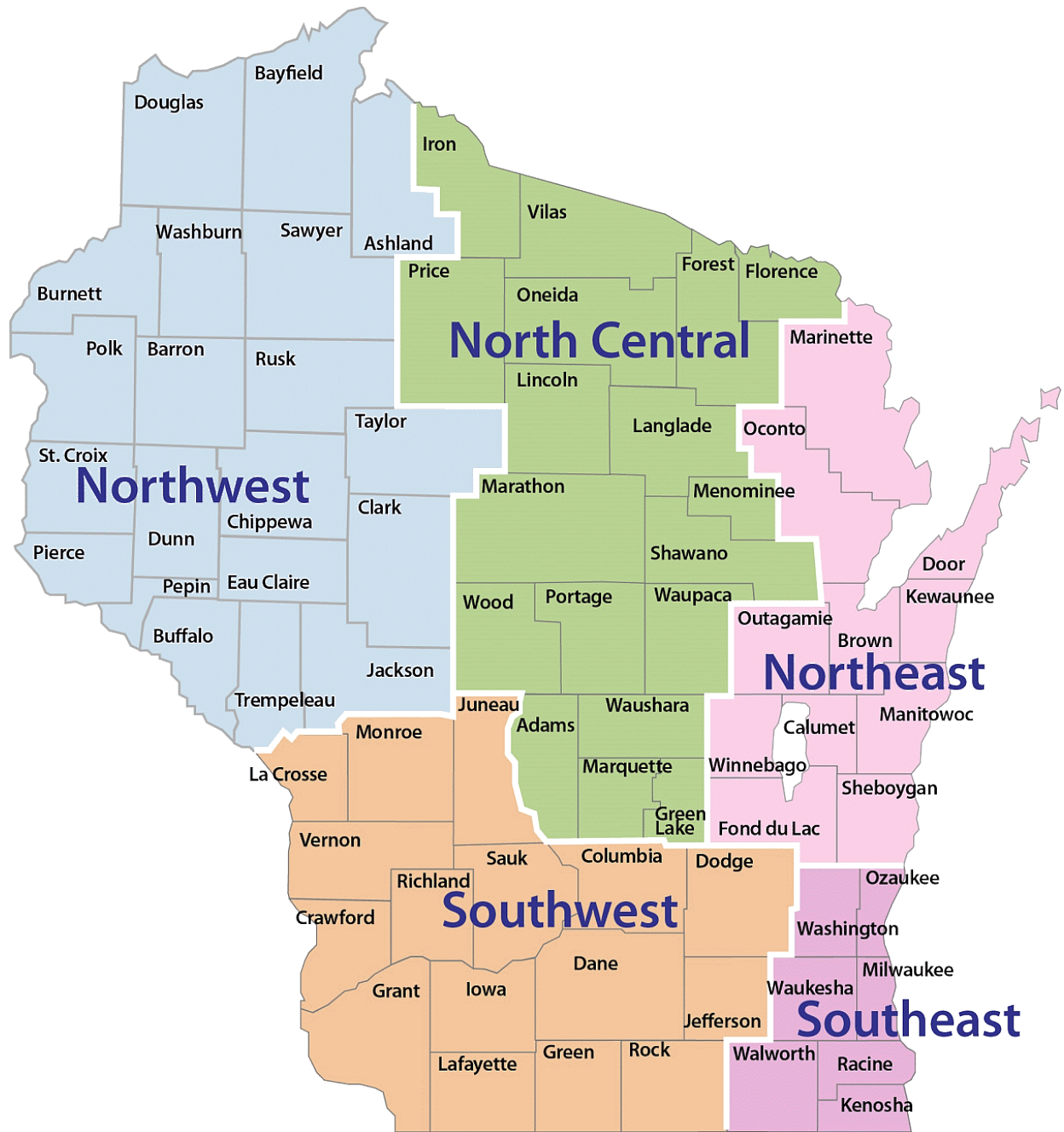
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- [Small Business](#)
- [Business Construction](#)

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**\*Note this is a non-exhaustive list of resources. Please use these examples as a starting point for identifying more opportunities. Let us know what you find!**



## Adams County



The purpose of the **Revolving Loan Fund RLF** is to provide business financing that promotes economic growth in Adams County through recruitment, expansion, and retention of business and industry. The RLF shall provide financing to fill gaps in the local markets and to stimulate private sector capital investments. The RLF shall not be the primary source of financing for projects and will work in partnership with lending institutions.

**Eligibility** - The RLF shall address all requests not addressed by other funds, and shall look at projects that provide a public economic benefit to a community. Determining public benefit varies within the CWED Region. There are both direct and indirect benefits that can be considered. Examples follow:

**RLF Terms and Conditions** - Loan terms and conditions shall be based on need and ability to repay. It is the intent of the RLF to be as flexible as possible while operating in accordance with prudent lending policies. Standards shall include the following:

**Loan Size** - Loan amounts are subject to fund availability and the scope and type of project being undertaken. Generally, loans shall range in size from \$25,000 to \$200,000 and should represent no more than 40% of a project's total cost. Loan amount shall not exceed amount of funds provided by the senior lender. The maximum loan per project is \$1,000,000.

**Owner Equity** - A minimum of 10% equity injection of total project cost is required. For new businesses a minimum of 10% must be cash injection.

**Interest Rate & Fees** - The target interest rate is 4.5% on loans of 10 years or less and 5.0% on loans over 10 years. The interest rate floor is 3%. The loan administrator may negotiate the interest rate as appropriate given the risk level, qualitative job creation, community impact, and competitive financing terms. An application fee of \$100 should be submitted with the application and is non-refundable. In addition, the closing fee is 1.0% of the loan amount. Late fees will be 5.0% with a minimum of \$25 and maximum of \$250. The CWED Board will have final review and approval of the rate when the loan is presented.

**Loan Terms** -

- Working capital loans shall not exceed a term of 5 years
- Loans for machinery, equipment, and fixtures are typically structured over 5 to 7 years and shall not exceed a term of 10 years, or the life of the pledged assets, the lesser thereof.
- Real estate loans shall not exceed a term of 10 years, but may be amortized for a maximum of 20 years.
- Balloon payment may be utilized.

**Guarantees** - Unlimited personal guarantees are required from any person with a 20% or greater ownership interest in the business. Corporate guarantees are required, if applicable.

**Jobs Created/Retained** - Typically, one full-time job is created/retained for each \$35,000 loaned. The maximum time permitted to create jobs is 3 years. Businesses may be allowed up to 5 years to create jobs upon written request and board approval.

**Repayment** - Monthly payments required. Under special circumstances, payment of interest and/or principal may be deferred for a period of time not to exceed twelve (12) months.

Adams County con't

### **CWED MICRO LOAN FUND**

The Micro Loan Fund is designed to provide small loans to start-up, newly established, or growing small businesses. A key objective of the program is to assist business owners who have traditionally had difficulty accessing debt financing.

**Eligibility** - Each Applicant is expected to have good character, strong commitment to their business idea, signs of feasibility and economic viability, and a credit history to suggest a reasonable assurance the loan will be repaid. The applicant should have some management skills or relevant industry experience to support the project's purpose.

**Use of Funds** - Funds may be used for working capital, inventory purchases, machinery and equipment, furniture, fixtures, supplies, leasehold improvements, minor building renovation/rehabilitation, or natural disaster recovery.

**Micro Loan Terms and Conditions** - Loan terms and conditions shall be based on need and ability to repay. It is the intent of the Micro loan to be as flexible as possible while operating in accordance with prudent lending policies.

**Loan Size** - \$5,000 to \$50,000

**Matching Funds** - Private funds must be invested with a minimum of 20% matching requirement.

**Interest Rate** - The interest rate shall be established by CWED Board.

**Loan Terms** - Not to exceed 7 years. Working capital loan terms not to exceed 5 years.

**Collateral** - Collateral is required and will usually take the form of a security interest in all of the applicant's assets. Real estate and equipment are common assets pledged. Personal Guarantees. Unlimited personal guarantees are required from any person with a 20% or greater ownership interest in the business.

**Repayment** - Monthly payments required. Under special circumstances, payment of interest and/or principal may be deferred with Board approval for a period of time not to exceed twelve (12) months.

### **Adams County Economic Development**

Physical address: 636 S. Main Street, Adams WI 53910 Mailing address: PO Box 236, Friendship, WI 53934 Phone: 608-339-6945 / Cellular: 608-548-7432

Email: [aced@maqs.net](mailto:aced@maqs.net)



## Barron County

Barron County realizes the importance of economic growth and has established its official Office of Economic Development. The [Barron County Economic Development Program](#) markets Barron County as the best place for business location, retention, and expansion, being impartial among specific communities for the mutual best interest of the business and Barron County.

### **BizStart Barron County – START A BUSINESS PROGRAM**

- Barron County EDC and our regional Small Business Development Center at UW-Eau Claire partnered to create a business start-up program called “BizStart Barron County”. This comprehensive program assists individuals who are interested in starting a business.
- BizStart provides all the resources a potential entrepreneur needs to start a new business.

### **ECONOMIC GARDENING/BUSINESS INTELLIGENCE PROGRAM**

- Economic gardening represents a way of supporting growth companies that provides local CEOs strategic information customized for his or her company. The goal is top line revenue growth and additional jobs. This program is offered in conjunction with UW- Extension and the National Center for Economic Gardening and hosted by the Edward Lowe Foundation.
- To do this, teams of skilled researchers mine sophisticated databases and use high-end tools related to search engine optimization, geographic information systems and social media marketing.

### **TALENT DEVELOPMENT**

- Quality employee training is available through several sources in the Barron County area. Local workshops, academy’s seminars, conferences, and customized training are available for our area employers.
- WAT Grant funds (administered through Northwoods Technical College) may be available to help off-set the cost of customized training. Please feel free to contact Northwoods directly for more information regarding employee training and guidance on how to develop the talent in your organization.

### **DOWNTOWN FACADE LOAN SUMMARY: Maximum loan size in the program has increase from \$30,000 to \$60,000 and now allows for renovations to back entrances.**

The Downtown Facade Loan Program provides financial assistance to encourage property and business owners in core downtown areas to revitalize downtown commercial buildings within the towns, cities, and villages of Barron County. Eligible uses include facade renovation, signs, exterior doors, windows, awnings, exterior graphics, exterior lighting, and other facade or landscape improvements. **Facade funds can also be used for renovation to any customer entrance points, include entrances and drive-throughs.** Building code violations such as roofing, structural repair and necessary mechanical systems upgrades are eligible but only as a part of an approved facade improvement

#### Contact Information

Mark Servi  
Highway Commissioner Barron County Highway Dept. 260 N 7th St  
Barron, WI 54812  
(715) 637-3755  
(715) 637-3061 (Fax)  
[bachwy@co.barron.wi.us](mailto:bachwy@co.barron.wi.us)



Listed below are 2023 initiatives for each of our six (6) core functions and our continued development of organizational excellence. Core Function Initiatives were developed by the BCEDC Board of Directors during a strategic planning workshop facilitated by Amy Hubbell, founder, Boreal Leadership LLC October 11, 2022.

**1) Organizational Excellence and Board Development Initiatives**

1. Develop and publish organizational core values to guide strategic initiatives and actions, public policy advocacy, and organizational decision-making.
2. Develop overall vision (direction) of the organization.
3. Build awareness of BCEDC in the communities we serve through educational presentations, small mixers, and listening sessions.
4. Recruit a broader representation of Bayfield County stakeholder groups to be represented on the BCEDC board of directors while taking into consideration skills, knowledge, and experience needed to grow the organization.
5. Clarify relationship with and expectations Bayfield County government.
6. Improve BCEDC's Communication of Mission, Vision, Values, and Goals with Circles of Influences.
7. Identify and develop tools and resources to support Strategic Plan Implementation and Evaluation.
8. Review organizational structure and staff needed to continue growth and expansion of BCEDC.

**2) Business Support and Advocacy Initiatives**

1. Create a plan for prospective and existing businesses thrive in Bayfield County.
2. Identify specific professional services and economic resources needed (and desired) by businesses in Bayfield County and make those service connections directly accessible (links to resources) on BCEDC website.
3. Encourage business to business collaborations in Bayfield County.
4. Advocate for Bayfield County businesses and become a trusted liaison representing their needs and interests for Local and State level policy making. (i.e., rules, regulations, taxes, permitting, and infrastructure development)

**3) Economic Development Initiatives**

1. Connect businesses in Bayfield County and regional developers to financial incentive resources.
2. Provide economic development education opportunities for business owners and organizational and community leadership in Bayfield County.
3. Continue to support and market Broadband availability and expansion.
4. Continue to support organizations focusing on tourism industry.
5. Begin tracking economic trends via established state and local economic data resources, business and stakeholder surveys, and local economic data collection activities.
6. Collaborate and align BCEDC economic development activities with Bayfield County government economic development plan, and other existing regional organizational economic development plans for jobs, housing, projects, development projects, transportation, and capital investment.



(Bayfield County, con't)

#### **4) Workforce Solutions Initiatives**

1. Collaborate with and engage consistently with existing regional organizations for housing, diversity, and immigrant populations.
2. Align Executive Director workforce solutions activities with existing Bayfield County government workforce development initiatives and existing regional and state workforce development organizations.

#### **5) Community Development Initiatives**

1. Identify, support, and attend community development activities and events occurring in Bayfield County (local and regional) that align with BCEDC mission.
2. Promote and assist with core community housing issues and needs, including additional aging and retired population needs.

#### **6) Public Policy Initiatives**

1. Identify and support existing regional organizations involved with policy making for childcare, housing (workforce and aging population) and broadband solutions that are mitigating workforce shortages.
2. Advocate for local projects, organizations, and policies that protect our natural resources.

#### **Our Commitment to Progress**

The Executive Director, Board President, and Executive Committee will review work plan progress monthly, starting in May of 2023 and will adjust and adapt work plan actions and the strategic initiatives as needed. The initiatives and actions outlined in this strategic plan are fluid and will continue to evolve with specific measurable outcomes for core function initiatives to be developed by the Executive Committee and the Executive Director by the end of April 2023.

#### **[Bayfield County Highway Department](#)**

PO Box 704

Washburn, Wisconsin, 54891

Located inside Washburn Public Library 307 Washington Avenue

#### **[Bayfield County Economic Development Council](#)**

117 E 5th Street

P.O. Box 878

Washburn, WI 54891

[715-373-6100](tel:715-373-6100)

## **Brown County**

The economic development program is designed to encourage and assist the private sector in growing, creating jobs, and contributing to Brown County's overall economy and quality of life

### **Economic Development Revolving Loan Fund**

The City of Green Bay offers the [Economic Development Revolving Loan Fund](#) (EDRLF) to support businesses owned by minorities, women, and disabled veterans.

The EDRLF is funded from excess stadium tax dollars, as allocated by the Common Council. The objective of the EDRLF is to create and retain employment opportunities in the City of Green Bay, with major emphasis on employment for persons from low- to moderate-income households. See our [informational brochure](#) for more information, or contact Wendy Townsend at (920) 448-3086.

## **Buffalo County**

### **[Buffalo County Business Resources](#)**

### **[Buffalo County Highway Department](#)**

#### **Contact Information**

Bob Platteter, Highway Commissioner  
bob.platteter@buffalocountywi.gov

#### **Location**

S1672 State Road 37 Alma, WI 54610  
Ph: 608-685-6226  
Fx: 608-685-9613



## **Burnett County**

### **Economic Development**



- Burnett County Economic Development assists individuals to start new businesses, helps existing businesses to grow, provides training to entrepreneurs and business, works with business and education to create career pathways from Kindergarten through 12 to business and works with other organizations in the county, region and state to create a stronger economic climate.
- A strong partnership with the Burnett County Development Association (BCDA) allows us to provide a wide variety of resources to grow Burnett County's economy now and into the future.

### **Our Purpose**

- Our purpose is to promote economic opportunities for the residents, businesses, and communities of Burnett County through assistance with:
  - Business planning
  - Obtaining financing
  - Infrastructure development
  - Land use planning
  - Workforce development

### Contact Information:

7410 County Road K, Number 120

Siren, WI 54872

Phone: 715-349-2979

Fax: 715-349-2102

### **Burnett County Highway Department**

**Joshua Kelch**, Highway Commissioner

8150 State Road 70

Siren, WI 54872

In addition to the Siren facility, there are two garage / tool house sites located throughout the County:

- Danbury on Center Street
- Grantsburg on Madison Avenue

Phone: 715-349-2285

Fax: 715-349-5677

Monday through Thursday

- 6:30 am to 4:30 pm



## Calumet County

### [Calumet County Community Economic Development](#)

Works to support the community economic development needs of businesses, entrepreneurs, and communities in Calumet County and we look forward to serving you.

#### **Growing an Existing Business**

Sometimes it's difficult to know if your business is running at its full potential. Maybe there's more business than you can manage or maybe you'd like to sell more product. Whether you're considering a physical expansion, expanding business hours, hiring employees, or something else, contact us.

Our assistance can run the gamut from answering your questions about taxes or business registration, to more complicated issues like a business plan update.

Through Calumet County's partnership with the UW Green Bay Small Business Development Center, start-up and existing companies in the county have access to expertise provided by Entrepreneurship Specialist [Ray York](#).

In addition, the [OneStop Business Portal](https://onestop.wi.gov) (<https://onestop.wi.gov>) is a good source of online information that helps identify many state and federal sources of help.

Contact Information:

#### **Ray York**

Entrepreneurship Specialist

Small Business Development Center Phone: 920-946-9379

E-mail: [york@sheboygancountyedc.com](mailto:york@sheboygancountyedc.com) <[york@sheboygancountyedc.com](mailto:york@sheboygancountyedc.com)>

#### **Jason Pausma**

Economic Development Director

[jason.pausma@calumetcounty.org](mailto:jason.pausma@calumetcounty.org)



## **Chippewa County**

The primary mission of the Chippewa County Economic Development Corporation ([CCEDC](#)) is to foster a strong economic environment which supports businesses and nurtures growth and new investment in the region. The CCEDC is dedicated to promoting and facilitating economic development and to improve the quality of life in Chippewa County by increasing its economic base. Although an independent entity, the CCEDC contracts with the County to promote economic development efforts.

“Chippewa County is a dynamic and prosperous area, in perpetual renewal and fueled by a can do attitude, imagination, innovation, and community involvement. We will lead the state of Wisconsin and the Upper Midwest with an innovative and sustainable economy, while attracting new innovative businesses and expertise, to enjoy our unique lifestyle. CCEDC will set the standard in economic growth and be a leader towards promoting investment and development in western Wisconsin.” *(Quoted from the CCEDC website)*

### **[Chippewa County Highway Department](#)**

801 East Grand Avenue  
Chippewa Falls, WI 54729

**Office:** 715-726-7914

**Shop:** 715-726-7915

**Fax:** 715-726-7918

**Email:** [cchighway@co.chippewa.wi.us](mailto:cchighway@co.chippewa.wi.us)

### **BUSINESS HOURS:**

**Monday - Thursday 6:00 AM - 4:00 PM**

**Chippewa County Economic Development Corporation**

<https://chippewa-wi.com/> 770 Technology Way Chippewa Falls, WI Phone: (715) 723-7155

E-mail: [staff@chippewa-wi.com](mailto:staff@chippewa-wi.com)

**Clark County**



[Clark County Highway Department](#)

Brian Duell, Clark County Highway Commissioner  
(715) 743-3680

[Clark County Economic Development Corporation & Tourism Bureau](#)

301 North Main Street  
P.O. Box 236  
Loyal, WI 54446  
(715) 255-9100

## **Columbia County**

### **[Columbia County Economic Development Corporation – CCEDC](#)**

#### **Main Street Bounce Back Grants**

The Main Street Bounce back Grants program provides \$10,000 to new or existing businesses and non-profit organizations moving into vacant properties in Wisconsin's downtowns and commercial corridors. The program is open to new or existing businesses opening a new location or expanding operations in a vacant commercial space as of January 1, 2021. Grant funds are available as part of the American Recovery Plan Act and will be distributed by the Wisconsin Economic Development Corporation (WEDC) [regional partners](#). Businesses must apply through the partner organization for the region in which they are located. Applications are open through June 30, 2022 – closing earlier if funds are depleted.

Additional information about the Main Street Bounce Back Grant is available here: <https://wedc.org/programs-and-resources/mainstreet-bounceback-grants/>

#### **MISSION**

[CCEDC](#) fosters economic growth and diversity that results in an enriched quality of life for all.

#### **VISION**

A collaborative partner with stakeholders in leading strategic change in Columbia County, leveraging opportunities to be the gateway location for vocation, education, recreation, and avocation.

CCEDC shared values:

Catalyst for economic development:

- communities – support vital agricultural rural communities and close knit villages and cities
- entrepreneurship – provide resources, support and networks for new and existing businesses
- diversity – embrace the multi-cultural heritage, natural beauty, tourism, manufacturing, agriculture, and educational assets that abound in Columbia County
- collaborate – mutually work together with key stakeholders

#### **Contact Information**

Cheryl Fahrner  
608-742-6161 [ccedc6161@gmail.com](mailto:ccedc6161@gmail.com)  
1800 Kutzke Road, Suite 110  
PO Box 323  
Portage, WI 53901



**Crawford County****[Crawford County Economic Development Corporation](#)**

Resources for Crawford, Richland, Iowa, Grant, Lafayette and Green Counties.

**The Wisconsin Supplier Network (WSN)**

The Wisconsin Supplier Network ([WSN](#)) is an online directory platform designed to connect suppliers and service providers to new business growth opportunities. Companies are expanding or relocating to Wisconsin use WSN to help identify a local supply chain, while companies already based in Wisconsin rely on WSN to source new services or products. In addition, WSN is a communication platform that provides regular newsletters and alerts to promote new business opportunities, supplier development resources and industry networking initiatives.

**Crawford County Highway Department**

21515 State Hwy 27

P.O. Box 39

Seneca, WI 54654

(608) 734-9500

<https://www.facebook.com/crawfordcountyhwy/>

### **Become a Best Value Contractor for Dane County**

The [Dane County Department of Public Works](#) requires all contractors and subcontractors to be pre-qualified as a Best Value Contractor prior to bid due date. Subcontractors must become pre-qualified ten (10) days prior to commencing work under any Dane County Public Works Contract. Potential subcontractors are urged to become pre-qualified as early as possible.

Please complete the online or downloadable application and submit with all the necessary attachments. Dane County requires all submitted information to be complete and accurate for the welfare of the public in the performance of a county contract.

Contractors or subcontractors of any tier who attain pre-qualification status will retain that status for a period of three (3) years from the date of qualification.

Please notify the Dane County Department of Public Works within 15 days of any changes to your business or operations that are relevant to the prequalification process. Failure to do so could result in suspension, revocation of your pre-qualification, debarment from county contracts for up to three (3) years, and / or other sanctions under the law.

No contracts will be awarded for construction work performed on Dane County projects unless you are currently approved as a Wisconsin Trade Trainer. You may also apply for approval as an Apprenticeship Trade Trainer to the Wisconsin Department of Workforce Development and agree to an acceptable apprenticeship program. If you are not currently approved as a Wisconsin Trade Trainer or have not applied for approval as an Apprenticeship Trade Trainer, please contact the Department of Workforce Development: Bureau of Apprenticeship Standards at [\(608\) 266-3133](tel:6082663133) or visit their website [here](#).

### **Complete the Online BVC Application**

The [online application](#) takes 5-10 minutes and includes space to attach additional materials. You will automatically be added to the Best Value Contracting list once your application is approved.

Additional Resources

[Dane County Community Development Block Grant](#)

[Economic Development Offices](#)

[UW Extension – Economic Development Resources](#)

[Dane County Grants and Loans](#)



## **Dodge County**

### **[Dodge County Community & Economic Development Department](#)**

[SIZEUPWI](#) is a free customized platform for small and midsize business owners and entrepreneurs that provides the market research and business intelligence needed for growth and success.

### [Business Development and Government Relations - Helping Your Wisconsin Business Thrive](#)

Business Development and Government Relations (BDGR) connects the dots to federal, state and local resources that help your Wisconsin business grow and thrive.

### [Wisconsin Small Business Development Center \(Whitewater\) - Working to Support Your Success](#)

### [Small Business Development Center - UW Oshkosh - Help Entrepreneurs Succeed At Any Stage](#)

[WEDC - Office of Rural Prosperity \(ORP\)](#) with the intent of helping rural Wisconsin communities connect to available funding and resources. BIL, also known as the Infrastructure Investment and Jobs Act, is a once-in-a-generation \$550 billion funding package for general infrastructure (e.g., bridges, roads, and railroads) and workforce development. The law also contributes dollars to other important aspects of life such as expanding access to broadband, removal of lead pipes, public safety, clean energy, and a healthy environment.

Dodge County Highway Department:

2311 E. Center Street Juneau, WI 53039-1309

Brian R. Field, Highway Commissioner Phone: 920-386-3650

Fax: 920-386-3525



## Door County

The [Door County Economic Development Corporation \(DCEDC\)](#) is a public/private partnership dedicated to improving the economic vitality of the county and its residents. Founded in 1989, DCEDC has been successful in helping existing businesses create and retain thousands of jobs through a myriad of programs and initiatives. Additionally, DCEDC places strong emphasis on fostering entrepreneurial instincts in county residents as well as those who vacation in Door County.

DCEDC partners with companies and entrepreneurs to help build successful businesses in Door County and continuously improve the area's economic climate. It's a relationship that allows businesses to tap into the expertise of area leaders, and provides them with access to a variety of local, state and federal resources.

Our team is a collaborative group of economic development professionals committed to attracting, growing and retaining business, industry, and labor force to Door County. Team DCEDC provides expert site selection services inclusive of: operational cost analysis, incentive comparisons, workforce studies, connectivity to key resources, and project management.

Contact Us:

Door County Economic Development Corporation

**185 East Walnut Street Sturgeon Bay, WI 54235 920.743.3113**

[korey@doorcountybusiness.com](mailto:korey@doorcountybusiness.com) [livedoorcounty.org](http://livedoorcounty.org)

## Douglas County

### Douglas County Revolving Loan Fund



The purpose of the Douglas County Revolving Loan Fund is to promote economic growth in Douglas County through recruitment, expansion and retention of business and industry by providing the necessary financing to fill gaps in local markets and thereby stimulate private sector capital formation and to serve as a 'pump primer' rather than a replacement for private commercial lending.

- Since 1986, the Douglas County Revolving Loan Fund loaned or granted over \$4.5 million to over 64 businesses and/or organizations. The loan fund provides gap financing, incentive financing and equity enhancements for industrial projects. Repayments and interest earned allowed the loan fund to revolve over two times.
- The Development Association manages the fund for Douglas County. The responsibilities include: ensuring that loan portfolio customers are current on loan payments, providing technical and financing assistance to new applicants, keeping loan and meeting records, developing loan contracts, collateral security filings and other pertinent information pertaining to the loan fund.

### Lending Guidelines

- Maximum loan size is \$100,000 per business, unless the company is a manufacturing firm (SIC 2000-3999) with at least a three year operating history.
  - \* Job/Cost Ratio - must create at least one job per \$20,000 of RLF financing.
  - \* DCRLF funds must be necessary to the completion of the project. Each applicant shall obtain a letter from the participating financial institution specifying why DCRLF participation is needed. Appropriate needs statements include the existence of a financial "gap" between the feasible project site and available financing, of a situation where additional jobs can be created with added financing, of the need for an inducement for a company to locate or expand in Douglas County, etc.
  - \* The RLF Board will not consider jobs created prior to their final approval for job creation; investment prior to their approval as equity contribution; or financing disbursed prior to their approval as participating financing.
  - \* SHOULD THE BUSINESS RELOCATE OUTSIDE DOUGLAS COUNTY, THE LOAN WILL BECOME IMMEDIATELY DUE AND PAYABLE.

### Contact Information

Jim Caesar - Executive Director - Development Association [info@wegrowbiz.org](mailto:info@wegrowbiz.org)

### Highway Department

Jason Jackman, Highway Commissioner [jason.jackman@douglascountywi.org](mailto:jason.jackman@douglascountywi.org)

Craig Plummer, Operations Manager [craig.plummer@douglascountywi.org](mailto:craig.plummer@douglascountywi.org)

**Dunn County**

[Highway - Dunn County, WI \(dunncountywi.gov\)](http://dunncountywi.gov)

**Contact Information Dunn County Highway Division**

3303 US Highway 12 East

Menomonie, WI 54751

Office Phone: (715) 232-2181

Shop Phone: (715) 232-2361

Fax: (715) 232-3888

Email: [hwy@co.dunn.wi.us](mailto:hwy@co.dunn.wi.us)



**Dunn County Economic Development Corporation**

<http://www.dunnedc.com/>

Dunn County Economic Development Corporation 800 Wilson, Suite 219 Menomonie, WI 54751 Tel

715.232.4009

Fax 715.232.4034 [director@dunnedc.com](mailto:director@dunnedc.com)

## Eau Claire County



### [Eau Claire Area Economic Development Corporation](#)

We advance the economic prosperity in Altoona, Augusta, Eau Claire, Fairchild & Fall Creek by providing a wide range of free services for entrepreneurs and businesses. Our activities center around strengthening our local businesses, supporting our local talent pool, recruiting new businesses to our community, and supporting local entrepreneurs.

#### **Economic Development Has No "One-Size-Fits-All Solution"**

That's why our programs and initiatives focus on various aspects including Business Recruitment, Critical Talent, Business Retention and Expansion, and Entrepreneurial Services. Through these, the Eau Claire Area EDC generates significant economic impacts on our community. Roll over images below to reveal how we help businesses, entrepreneurs, and our community every day.

P.O. Box 1108 Eau Claire, WI 54702 (715)471-6142

(office hours) M-Th: 8:00 am - 5:00 pm, F: 8:00 am - 4:00 pm

#### **Small Business Resources**

- [Chippewa Valley Innovation Center \(CVIC\)](#) is a business incubator that offers not only a below market rent, but also resources to assist with business planning.
- [Jumpstart Downtown Business Competition](#)
- [How to Write a Business Plan](#)
- [Start-Up Checklist](#)
- [SCORE](#)
- [Small Business Development Center](#)
- [Western Dairyland Business Center](#)
- [Pop-Up Business Toolkit](#)

### [Eau Claire County Highway Department](#)

**Jon Johnson, Highway Commissioner** 5061 US Highway 53 Eau Claire, WI 54701

**Office Hours** Monday - Friday 7:30 AM to 4:00 PM

**Operations Hours** Monday - Thursday 6:00 AM to 4:00 PM

**Phone** 715-839-2952

**Email** [ecchwy@eauclairecounty.gov](mailto:ecchwy@eauclairecounty.gov)

## Florence County

### Florence County Economic Development



- **Helping Business Grow**

If you want to start a new business in Northern Wisconsin, expand your existing business or find new business opportunities, Florence County Economic Development is here to help. Our mission is to retain, expand and recruit a diversified business population providing broad and varied job opportunities while safeguarding the area's natural surroundings.

#### **In a nutshell we facilitate job growth by:**

- Helping current businesses find resources/money to succeed and grow
- Guiding new entrepreneurs to resources, business loans and site options
- Attracting new businesses to grow a cluster or fill a local void
- **Location:** The Economic Development office is in the lower level Room 134 of the historic 1889 Florence County Courthouse on 501 Lake Ave, 1 block south of US 2 in downtown Florence.

Eric Printz, Director FCEDC  
Florence County Economic Development  
P. O. Box 410 (501 Lake Avenue – Courthouse) Florence, Wisconsin 54121  
Office: 715-528-3294 (Fax: 715-528-5071)

### Florence County Highway Department

Joe Witvnski, Highway Commissioner  
Phone: 715-528-4253  
Location:  
5471 CTH N  
Florence, WI 54121-9379





### **Fond du Lac County**

Promote and facilitate [economic development](#) within Fond du Lac County and work closely with Envision Greater Fond du Lac, Inc. and Fond du Lac County Capital Resources in that effort. Review all Community Development Block Grant and Milk Volume Production loans and make recommendation to the Board.

#### Contact Information:

City County Government Center 160 S. Macy Street  
Fond du Lac, WI 54935 920-929-3124

### **[Envision Greater Fond du Lac](#)**

#### **Loan Services:**

Fond du Lac Economic Development Corporation, doing business as Fond du Lac County Capital Resources (FCCR), provides loan funding for county businesses to create employment opportunities, encourage private investment, and provide a financing alternative for new business start-ups or expanding businesses in the county. The loan process consists of Envision Greater Fond du Lac developing the loan packages and guiding the business through the approval process. Once approved, FCCR develops the loan documents and handles all tasks including payment collection and all other loan related activities.

#### **Loans available through FCCR include:**

- Fond du Lac County Revolving Loan Fund (RLF) — provides funding for new business start-ups or expanding businesses in Fond du Lac County.
- Fond du Lac County Special Allocation RLF — provides funding to support high-impact economic development projects in Fond du Lac County.
- Small Business RLF — provides funding for new small business start-ups or expanding small businesses in Fond du Lac County.
- Fond du Lac County Extraterritorial Loan Fund — provides funding for economic development projects that benefit Fond du Lac County but are located outside of the county.

#### Contact:

23 S. Main St. Suite 101  
Fond du Lac, WI 54935  
Phone: (920) 921-9500

**Forest County**

**Forest County Highway Department**

William Anderson, Highway Commissioner Phone: 715-478-3516

e-mail: [banderson@co.forest.wi.us](mailto:banderson@co.forest.wi.us)

Location: 5350 County Hwy W Crandon, WI 54520

Fax: 715-478-5395



**Forest County Economic Partnership**

P. O. Box 96

116 South Lake Avenue Crandon, WI 54520

Phone: 715-478-3450

Fax: 715-784-6062

E-mail: [chris.visitforestcounty@gmail.com](mailto:chris.visitforestcounty@gmail.com)

A Guide to Getting Started Brochure - <http://www.co.forest.wi.gov/docview.asp?docid=18709>

Membership Brochure - <http://www.co.forest.wi.gov/docview.asp?docid=18708 &locid=145>



## **Grant County**

### **Grant County Revolving Loan Fund**

The Grant County WI Revolving Loan Fund (RLF) is intended to assist businesses planning to locate in the county as well as existing businesses who are planning expansions. The Revolving Loan Fund program offers low interest loans (3-5%) for equipment purchases, land acquisition, existing building purchases, and working capital, with term limits up to 10 years.

The RLF program leverages funds based on full-time job creation by the business within 2 years of the expansion or relocation, up to \$10,000 per full-time position created.

Grant County's RLF requires that the business create at least 3 full-time positions in order to apply to the program. Full-time equivalent positions (2 part-time equals one full-time) are not eligible for leveraging of funds.

**Other Revolving Loan Funds available in Grant County:** Southwestern Regional Planning, City of Boscobel, City of Cuba City, Village of Livingston, City of Lancaster, Village of Muscoda, Village of Potosi, and the City of Platteville. Note: Each Communities' RLF program may have differing rules pertaining to the leveraging and lending of their funds.

#### **The application process:**

Contact Ron Brisbois, [608-822-3501](tel:608-822-3501), to discuss the business project and the application process. In general, a simple application is completed and submitted with a business plan, the revolving loan fund committee reviews the applications and will make a funding determination. If the committee approves funding, the application is then presented to the Grant County Board for final approval.

#### **Grant County Economic Development Corporation**

Ron Brisbois, Executive Director 916 E Elm St., Ste C  
Lancaster, WI 53813

Phone: [608-822-3501](tel:608-822-3501)

Email: [gcedc@grantcounty.org](mailto:gcedc@grantcounty.org)



## **Green Lake County**

### **Green Lake County Highway Department**

Derek Mashuda, Highway Commissioner Location:  
570 South Street Green Lake, WI 54940  
Phone: 920-294-4060  
Fax: 920-294-4066

### **Green Lake County Economic Development Corporation**

The Mission of the Green Lake County Economic Development Corporation is to Promote, Attract, Stimulate, Rehabilitate and Revitalize Commerce, Industry, and Manufacturing in Green Lake County.

The Economic Development Corporation was established in 1990 as a non-profit separate corporation to apply for and administer grants and loans for the purpose of economic development in Green Lake County. The purpose of the Corporation is to promote industrial and other economic development in the County that will create jobs.

Government Center 571 County Road A Green Lake, WI 54941

## Iowa County Economic Development

### Business Resources

Information and resources to assist [Iowa County](#) businesses and entrepreneurs grow. Here you will find economic and demographic data, workforce profiles, and incentive information, or contact us for a customized proposal to meet your specific needs

We know the importance of businesses and the valuable role you play in our communities To assure that we can properly address your specific needs, contact us to discuss your specific questions and/or requirements.

Key resources:

- [Economic & Demographic Profiles](#): labor market statistics and community profiles for communities within Iowa County.
- [Available Sites and Buildings](#)
- [Getting Started](#) resources for new businesses, diversifying businesses, and businesses exploring their future.
- [WI One-Stop Business Portal](#)

### State & Regional Resource Links

Businesses in Iowa County have access to many resources within the Madison MSA and southwest Wisconsin.

- [Madison Region Economic Partnership](#) (MadREP), the lead economic development agency for the eight-county Madison Region with a vision to create a dynamic environment where people and businesses thrive.
- [Southwest WI Workforce Development Board](#) (SWWDB), a private, non-profit corporation dedicated to promoting innovation and providing quality local workforce development programs and services to business and residents in Southwest Wisconsin.
- [Southwest WI Regional Planning Commission](#) (SWWRPC) is an extension of local government in Southwestern Wisconsin, providing low-cost expert planning and economic development services to the county, city, village, and town governments of our five-county jurisdiction (Grant, Green, Iowa, Lafayette, and Richland counties).
- [WEDC Business Resources](#) , the Wisconsin Economic Development Corporation (WEDC) has resources to support growing businesses and those looking to relocate to the state.
- [Wisconsin Department of Workforce Development](#) : information about hiring incentives, average wages, job posting services, and more. [Wisconsin Business Development \(WBD\)](#) : a business finance resource that provides the knowledge, services and access to capital needed to create jobs, grow business and build communities. The cornerstone of WBD's success is the delivery of the SBA 504 product. Sold nationwide exclusively by not-for-profit Certified Development Companies (CDC), the SBA 504 loan fulfills the U.S. Small Business Administration's (SBA) public policy objective to support small businesses and create jobs in our communities through long-term, fixed-rate financing.

**Iron County**

**[Iron County Highway Department](#)**

Mike Swartz, Highway Commissioner Location:

607 3rd Avenue N, Suite 1

Hurley, WI 54534

Phone: 715-561-4965

Fax: 715-561-4431

E-mail: [secretary@ironcountywi.org](mailto:secretary@ironcountywi.org)



**Iron County Resource Development Association, Inc.**

The purpose of the ICRDA is to promote development in Iron County through assistance in site development, financing, planning and working with local units of government. The ICRDA operates with a volunteer board of directors under Wisconsin's non-profit corporation law.

Location:

100 Cary Road

Hurley, WI 54534

phone: 715-561-4488

email: [kelly@ironcountywi.com](mailto:kelly@ironcountywi.com) website: [www.ironcountywi.com](http://www.ironcountywi.com)

**Jackson County**

[Highway Department](#)

Jay Borek, Highway Commissioner [Jay.Borek@Jacksoncountywi.gov](mailto:Jay.Borek@Jacksoncountywi.gov)

Administration Building 119 Harrison Street

Black River Falls, WI 54615

Office SUMMER Hours effective 04/10/2023: Monday-Thursday

6:00 a.m. - 4:30 p.m.

Shop Office

23 Harrison Street

Black River Falls, WI 54615 (715) 284-5615

(715) 284-5129 fax

Shop Office SUMMER Hours effective 04/10/2023: Monday-Thursday

6:00 a.m. - 4:00 p.m.

[Black River Country - Economic Development](#)



## Jefferson County

### Thrive Economic Development



The Jefferson County Revolving Loan Fund (JCRLF) provides gap financing to businesses within Jefferson County. The fund support business growth and the economic vibrancy of Jefferson County by:

- Encouraging investments that enhance a business' productivity or operational efficiency
- Supporting investments that enhance a business' ability to compete in a global marketplace
- Encouraging and financially supporting investments that are necessary to retain or create jobs that pay at least Jefferson County average annual wage which equates to \$22.29/hr (2020BLS data)

The Jefferson County Revolving Loan Fund has the capacity to provide gap financing of up to 25% of total project costs, with a cap of \$275,000. The minimum loan considered by the fund will be \$25,000.

- Loans shall generally provide gap financing for eligible projects that will result in creating or retaining jobs in Jefferson County. Gap financing may be used for the following activities:
- The acquisition of land, buildings and fixed equipment
- Site preparation and the construction or reconstruction of buildings, or the installation of fixed equipment
- Clearance, demolition or the removal of structures or the rehabilitation of buildings and other such improvements
- The payment of assessments for sewer, water, street and other public utilities if the provision of the facilities will directly create or retain jobs
- Working capital for inventory and/or direct labor costs
- Purchase of machinery or equipment necessary to increase long-term productivity or efficiency outcomes
- Purchase of hardware, software or services necessary for businesses to enhance their digital presence and/or ability to complete sales utilizing a digital platform

### **Thrive Economic Development**

920-674-8711

864 Collins Rd, Ste 111

Jefferson, WI, 53549



## **Juneau County**

### **[Juneau County Economic Development Corporation](#)**

While strategies may have shifted over the years, JCEDC's focus remains the same. Today, Juneau County Economic Development Corporation has taken a multi-faceted approach to further business development in order to create jobs and community wealth. JCEDC works collaboratively within the region to enhance the physical environment, increase the economic vitality and to improve the quality of life for everyone.

Located in Wisconsin's upper Midwest, Juneau County boasts a pro-business culture at the state, county and local levels of government, offering many public and private incentives.

### **Contact Information**

Tamaya Loewe, Executive Director  
122 Main Street  
Camp Douglas, WI 54618  
Website: <http://www.juneaucounty.com> Phone: 608-427-2070

### **Juneau County Highway & Public Works Department**

Travis Schultz, Highway Commissioner 608-847-9543  
[tschultz@co.juneau.wi.us](mailto:tschultz@co.juneau.wi.us)  
930 E. State Street Mauston, WI 53948  
Phone:  
608-847-5874 Office  
608-847-6039 Shop  
608-847-5106 Fax

## Kewaunee County



### [Kewaunee County Economic Development Corporation \(KCEDC\)](#)

The [Kewaunee County Economic Development Corporation](#) (KCEDC), a 501(c)(3), tax-exempt, non-profit corporation, is the primary organization dedicated to advancing our investor's ability to achieve excellence in facilitating economic services to our Kewaunee County communities and businesses.

Vision: To be a catalyst to stimulate economic growth that will strengthen our community, benefit our residents, and enhance our overall quality of life.

Mission: Through public & private partnerships, we will develop forward-thinking strategies and tactics to retain existing businesses, promote sustainable, diversified business growth & entrepreneurial opportunities in Kewaunee County.

#### Contact Information:

Mailing Address: PO BOX 361, Luxemburg, WI 54217 Phone: (920) 255-1661

Ben Nelson, Executive Director Email: [admin@kcedc.org](mailto:admin@kcedc.org)

Offers access to multiple resources for businesses.



LA CROSSE COUNTY

## **La Crosse County Business Assistance Program**

### **Business Assistance Programs**

La Crosse County encourages business growth through a variety of business assistance programs. Below is a brief description of the programs that we offer, along with links to application materials for each program.

#### **Revolving Loan Funds - Participation Loans**

These funds were formed to provide affordable financing to new business start-ups and business expansions that create jobs and contribute to economic growth in La Crosse County. These funds can be used for affordable, flexible loans that leverage other private financing and equity investment. Application can be found on their website.

#### **Revolving Loan Fund - Micro Loans**

This fund was formed to provide small loans to start-up, newly established, and growing small businesses. The objective is to provide flexible loans for small businesses that have typically had difficulty getting access to traditional lending. Brochure, Application and Professional Assistance Form can be found on their website.

#### **Innovation & Diversification Grants**

This program was created to assist businesses in gaining customized consulting assistance to complete innovative projects with the goal of expanding their product lines and/or markets and achieving greater diversification and job growth. Brochure and application can be found on their website.

#### **Contact Information**

Samuel Bachmeier  
Community Development Specialist  
[sbachmeier@lacrossecounty.org](mailto:sbachmeier@lacrossecounty.org)  
608-785-5792

Dillon Constant  
County Planner  
[dconstant@lacrossecounty.org](mailto:dconstant@lacrossecounty.org)  
608-789-7806

## Lafayette County Economic Development



Do you need low interest money - on average 4% - to help grow your business?

[The Regional Revolving Loan Fund](#) has loaned out close to \$1.8 million and is ready to loan out more. The loan was created to assist business development and expansion projects that address unmet regional and community needs in the southwest Wisconsin area. Under Southwestern Wisconsin Regional Planning Commission's administration, this fund has been recirculated into local communities repeatedly, helping countless businesses in the southwest Wisconsin area start up or expand. SWWRPC's Bryce Mann serves as an administrator on the Southwestern Wisconsin Business Development Fund Committee and welcomes your calls or emails.

Think your business could qualify for the Revolving Loan Fund? [Start an application today!](#)

### Contact Information

**Name:** Bryce Mann

**Title:** Administrative Assistant

**Office Phone:** [608-342-6065](tel:608-342-6065)

**Email:** [b.mann@swwrpc.org](mailto:b.mann@swwrpc.org)

Allison Taylor

627 Washington Street

Darlington, Wisconsin 53530

Email [allison.taylor@lafayettecountywi.org](mailto:allison.taylor@lafayettecountywi.org)

Phone Number 608-776-4860

## Langlade County



### [Langlade County Highway Department](#)

Brian Braun, Highway Commissioner Phone: 715-627-6272

Fax: 715-627-6357

Location:

1521 Arctic Street

Antigo, WI 54409

### [Langlade County Economic Development Corporation](#)

Located in the heart of northern Wisconsin, Langlade County Economic Development Corporation represents the communities of Antigo, Elcho, Pickerel, Pearson, Wolf River Territory, and White Lake. We take a structured, proactive approach to enhance the viability of existing businesses and to recruit new enterprises to Langlade County. We meet one-on-one with business owners and entrepreneurs to focus on ways we can assist a business in achieving its goals.

#### **Angie Close, Executive Director**

Phone: [715-623-5123](tel:715-623-5123)

Email: [aclose@co.langlade.wi.us](mailto:aclose@co.langlade.wi.us)

#### **Keri Beck, Assistant Director**

Phone: [715-623-2085](tel:715-623-2085)

Email: [kbeck@co.langlade.wi.us](mailto:kbeck@co.langlade.wi.us)

#### **Address**

Northcentral Technical College - Antigo Campus 312 Forrest Avenue

Antigo, WI 54409



## **Lincoln County**

### **Lincoln County Highway Department**

John Hanz, Highway Commissioner Location:  
100 Cooper Street  
Merrill, WI 54452  
Phone: 715-539-2500  
Fax: 715-536-2901

### **Lincoln County Economic Development Corporation (LCEDC)**

**Lincoln County Economic Development Corporation is a sec. 501(c)(6) nonprofit entity organized under the Internal Revenue Code.**

LCEDC offers free and confidential assistance in the areas of financial packaging, site planning, business planning, and workforce development to businesses located in Lincoln County and to those seeking to do business here.

The LCEDC stands ready to assist your business to locate to or expand. Whether your need is specialized financing, demographic data, or access to attractive tax incentive programs and other means of assistance, the Lincoln County EDC is ready to serve you.

The Central Wisconsin Economic Development Fund (CWED) Revolving Loan Program works with entrepreneurs and their lenders to structure financing packages for start-up and expanding businesses to encourage economic growth in the area. CWED loans usually have low interest rates, reduced collateral requirements, and flexible terms.

CWED does not seek to compete with banks for projects, but rather complement them and other programs in a total financial structure.

Participating counties include Adams, Forest, Lincoln, Marathon, Portage, Vilas, and Wood.

#### **Fund Objectives**

- Encourage business development that supports job creation
- Raise personal incomes by providing opportunities for employee growth
- Promote creation, retention, and expansion of existing businesses
- Leverage private investment throughout the region.

#### **Lincoln County Micro Loans**

Micro loans can be used for acquisition of fixed equipment, working capital, marketing, and sales materials.

- \*Must leverage funds in an amount equal to the loan request
- \*No more than \$10,000 per loan per business
- \*Micro-loans and other working capital loans should have a maximum term of 7 years
- Contact us for more information: [ecdev.lincolnco.wi@gmail.com](mailto:ecdev.lincolnco.wi@gmail.com)

Bill Bialecki, Director Phone: 715-539-1024

**Location:** 801 N Sales Street, Suite 200 Merrill, WI 54452



**Manitowoc County**

**Manitowoc Co. Highway Dept.**

Greg Grotegut, Director Phone: 920-683-4353

Fax: 920-683-4366

Location Information

[Manitowoc County Highway Department](#) 3500 State Highway 310

Manitowoc , WI 54220

**City of Manitowoc Loan Fund**

The *Propel Manitowoc* Loan Fund was created to promote local economic development throughout the community, but with an emphasis on the downtown. It focuses on loan terms that encourage business expansion and attraction, supporting job retention and growth, and strengthening an entrepreneur-friendly environment.

Adam Tegen, Director

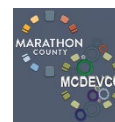
Community Development Department Physical Address

900 Quay Street

Manitowoc, WI 54220

Phone: (920) 686-6930

Fax: (920) 686-6939



## Marathon County Development Corporation, Inc. MCDEVCO

### MCDEVCO Revolving Loan Funds

#### **Eligibility & Guidelines:**

- Loan funds can be used to finance acquisition of existing businesses, land, building, and equipment; working capital; or construction/expansion projects
- The business shall be obligated to maintain operations within Marathon County for the term of the loan.
- A minimum of 50% of the project cost must be funded by a private lender and at least 10% by personal equity.
- Job creation is typically one full-time position for every \$35,000.00 loaned out by MCDEVCO.
- Interest rates vary and terms range between 5 and 10 years.
- Personal Guaranties are required.
- Not eligible for refinancing.

#### **The Revolving Loan Funds provide *GAP* Financing for:**

- New small businesses
- Existing small businesses that are expanding
- Investment financing of larger projects that will support significant community/economic development
- Projects that create and retain jobs (to include low-to-moderate income individuals)
- Improvement of underserved and/or distressed areas
- Development of Community Services

MCDEVCO, Inc.

715.298.0084

[info@mcdevco.org](mailto:info@mcdevco.org)

Location:

100 N 72nd Avenue Wausau, WI 54401

### Marathon County Highway Department

James Griesbach, Highway Location:

1430 West Street

Wausau, WI 54401

Phone: 715-261-1800

Fax: 715-261-1810





**Marinette County**  
**Marinette County Highway Department**

Eric Burmeister, Highway Commissioner Phone: 715-583-3771

Location  
501 Pine Street  
Peshtigo, WI 54157

**Marinette County Economic Development & Tourism Department**

Jennifer Short, Economic Development & Tourism Director  
Phone: 715-732-7503

Location:  
1926 Hall Avenue  
Marinette, WI 541.43

**Marquette County**



**Marquette County Highway Department**

Brian Trebiatowski, Highway Commissioner

Office & Main Shop Location - 328 Underwood Ave., Montello, WI

Mailing Address - PO Box 398, Montello, WI 53949

Phone: 608-297-3068

**Economic Development**

Are you interested in starting or expanding a business in Marquette County? We can help you find a property, financing and other assistance you may need!

Contact Keri Solis, Marquette County Economic Development and Tourism Coordinator at [ksolis@co.marquette.wi.us](mailto:ksolis@co.marquette.wi.us) or 608-297-1000.



## **Menominee County**

### **Menominee County – UW-Madison-Extension Community Development Program**

University of Wisconsin-Madison Extension educational programs in Community, Natural Resource and Economic Development help Wisconsin communities deal with their own unique challenges. These include:

- Comprehensive Planning Initiatives
- Indigenous food sovereignty and community food systems
- Local government operations
- Community engagement and the built environment
- Community decision-making and leadership development
- Menominee language and cultural arts revitalization
- Backed by University of Wisconsin research, Community Development Educators work with local governments, civic organizations, businesses and community leaders to help people identify critical local concerns, set goals and work on solutions.

Jennifer Gauthier - Community Development Extension Educator Phone: 715.799.6226 Ext. 5713  
TTY: 771 (Wisconsin Relay)  
PO Box 279  
Keshena, WI 54135-0279  
College of Menominee Nation Community Technology Center N172 Hwy 47/55  
Keshena, WI 54135

### **Menominee County Highway Department**

Jeremy C. Weso - Highway Commissioner  
Phone: 715-799-3369  
TTY: 771  
Fax: 715-799-3789  
W2703 Chief Carron Keshena, WI 54135

## Milwaukee County

### County Administrative Services – [Economic Development](#)

[Metropolitan Milwaukee Association of Commerce](#)

[Milwaukee Economic Development Corporation \(MEDC\)](#)

**MEDC provides responsible, affordable funding to businesses throughout Milwaukee, Kenosha, Racine, Ozaukee, Walworth, Waukesha, and Washington Counties. We focus on job creation and retention, particularly in underserved neighborhoods.** Since our doors opened in 1971, MEDC has been a participating lender in thousands of investment projects throughout the Milwaukee 7 region. Combined, these projects have generated more than two billion dollars in new investment and thousands of new jobs. Today, close to half of MEDC's annual loan investments support minority-owned businesses and more than a third fund women-owned companies

[City of Milwaukee Economic Development](#)

[Scale up Milwaukee](#)

Scale Up Milwaukee, an initiative of the [Greater Milwaukee Committee](#), is transforming the culture of growth in the region. We host impactful events and accelerators designed to infuse growth into every corner and help spread inclusive economic prosperity.

We believe that by working directly with ambitious business owners, CEOs, and the stakeholders that support them, companies will grow, thus accelerating the environment that makes growth a core, self-sustaining part of the fabric of the region.

To achieve these tangible results, Scale Up focuses on membership, accelerators, and networking events.

**Monroe County**

[Monroe County Economic Development](#)

[Monroe County Highway Department](#)

**Highway Commissioner**

David H. Ohnstad

803 Washington Street

Sparta, WI 54656

Phone

(608) 269-8740

Fax

(608) 269-8831

Email [Highways@co.monroe.wi.us](mailto:Highways@co.monroe.wi.us)

Office Hours: Monday - Friday 7:30 a.m. - 4:00 p.m.

## **Oconto County**

### **Oconto County Highway Department**

Brandon Hytinen, Highway Commissioner Location  
202 Van Dyke Street Oconto, WI 54153  
Phone: 920-834-6886  
Fax: 920-834-6887

### **Oconto County Business Innovation Development Program**

**Next Level: Technical Assistance** – An experienced consultant will work with you one-on-one to assess, identify and generate priorities for your business.

We provide service and tools that help you assess and develop your business concept, sales and marketing strategies, revenue models and business operations that allow you to address business challenges and opportunities. We help you build business success by offering technical and financial assistance, networking connections and mentoring opportunities.

This program is reserved for Oconto County businesses with 25 or fewer employees and less than \$1 million in annual revenues.

**Next Level Peer Advisory Groups** – This initiative was designed to foster professional growth among business leaders. These peer groups provide a unique opportunity for individuals to connect, learn and share insights within a confidential setting of similar sized companies.

Key features of the Next Level Peer Advisory Group program include:

1. Professionally facilitated bi-monthly meetings to address challenges, explore opportunities and share knowledge.
2. One-on-one technical assistance meetings on opposite months of Peer Advisory Group meetings.
3. Free access to the Next Level Strategic Growth Platform to develop an interactive annual work plan. Peer Groups are made up of 4 to 8 business leaders or owners from a variety of industries that do not compete in the marketplace.

Cost to participate in the Next Level Peer Advisory Group program is \$150 per month.

**Next Level Strategic Growth Platform** – A web-based tool that provides a systematic approach to a culture of growth within business. An experienced facilitator will assist you and your team in developing a single-page plan so that your entire business will be on the same page. Our facilitator will assist you in assessing your business, creating and single-page plan and deploying that plan. This tool provides features such as the 30/60/90 day forecast, Must Do, Can't Miss Items, a Sales War Room and file storage for critical documents.

Contact: [Mark D. Higgins](#) Program Manager

## **Oneida County**



### [Oneida County Economic Development Corporation](#)

To achieve the mission of the Oneida County Economic Development Corporation mission, the Corporation has a staff consisting of a full time executive director, a part time business manager and a 17 member board of directors and ex-officios from various aspects of area business, industry and government.

As a nonprofit 501(c)(3) Corporation, we act as an economic development coordinator for all of Oneida County. Oneida County Economic Development Corporation assists individuals investigating the feasibility of going into business, works with existing business to expand and retain economic viability and works to attract new business in an effort to expand our economic base and provide employment alternatives to the citizens of Oneida County. We are also a conduit between business and government on a local, regional, state, and federal level.

### **Oneida County Economic Development Corporation**

3375 Airport Road  
P.O. Box 682  
Rhineland, WI 54501  
Phone: 15-369-9110

### [Oneida County Highway Department](#)

Alex Hegeman, Highway Commissioner E-mail: [ahegeman@co.oneida.wi.us](mailto:ahegeman@co.oneida.wi.us) Phone: 715-369-6131  
P.O. Box 696, 730 W. Kemp St.  
Rhineland, Wisconsin 54501  
Office Phone: 715-369-3184  
Fax: 715-369-2790

## **Outagamie County**

[Outagamie County](#)



### **How to become a vendor for the county**

Contact Purchasing Coordinator Nicole Schoultz at 920-832-6083 or email her at [Nicole.Schoultz@outagamie.org](mailto:Nicole.Schoultz@outagamie.org) for information about how to become a vendor for the County.

Outagamie County 320 S. Walnut Street Appleton, WI 54911

### **Status Of Bids & Proposals**

The County does not manually notify vendors when bids and proposals are released or awarded. It is the vendor's responsibility to check this website for updates.

However, if a vendor wants to be notified through email when a bid or proposal is released, [click here to fill out the notification form](#). Note, this is notification for all bids and proposals released, we do not have the capability to narrow it down for a specific product or service.

### **[Click here for a listing of all open, under review and awarded Bids and Proposals](#)**

If a vendor does not use email / internet, contact Nicole Schoultz at 920-832-6083 for other accommodations.



## Ozaukee County

### [Ozaukee County Business Development](#)



### Revolving Loan Fund Programs

There are four Revolving Loan Fund (RLF) Programs within Ozaukee County. These programs were established to create employment opportunities, encourage private investment and provide a financing alternative for existing businesses or new businesses. The RLF programs offer interest rates and loan maturities that are designed to encourage business development, while providing for recapitalization and growth of the RLF.

More information on the programs is available through the following links. Each program is designed to serve its specific area.

For additional assistance with any of these programs, contact Kathleen Cady Schilling at OED (262-238-7730).

- [Village of Grafton Revolving Loan Fund Program](#)
- [City of Mequon Revolving Loan Fund Program](#)
- [City of Port Washington Revolving Loan Fund Program](#)
- [Village of Saukville Revolving Loan Fund Program](#)

### Local Incentives

Several Communities within Ozaukee County have local incentives for specific areas within their communities. For more information from other OED communities:

Village of Belgium - Contact Julie Lesar at 262-285-7931 or [jlesar@village.belgium.wi.us](mailto:jlesar@village.belgium.wi.us)  
City of Cedarburg - Contact Mikko Hilvo at 262-375-7197 or [mhilvo@ci.cedarburg.wi.us](mailto:mhilvo@ci.cedarburg.wi.us)  
Town of Cedarburg - Contact Eric Ryer at 262-377-4509 or [eryer@town.cedarburg.wi.us](mailto:eryer@town.cedarburg.wi.us)  
Town of Fredonia - Contact Janis Stemper at 262-692-9673  
Village of Fredonia - Contact Sandra Tretow at 262-692-2883 or [stretow@village.fredonia.wi.us](mailto:stretow@village.fredonia.wi.us)  
Town of Grafton - Contact Lisa Kien at 262-377-8500 or [lkien@townofgrafton.org](mailto:lkien@townofgrafton.org)  
Village of Grafton - Contact Jessica Wolff at 262-375-5303 or [jwolff@village.grafton.wi.us](mailto:jwolff@village.grafton.wi.us)  
City of Mequon - Contact Kim Tollefson at 262-236-2902 or [ktollefson@ci.mequon.wi.us](mailto:ktollefson@ci.mequon.wi.us)  
City of Port Washington - Contact Bob Harris at 262-284-2600 or [rharris@cpwwi.org](mailto:rharris@cpwwi.org)  
Town of Port Washington - Contact the town at 262-284-5235 or [clerk@town.port-washington.wi.us](mailto:clerk@town.port-washington.wi.us)  
Village of Saukville - Contact Dawn Wagner at 262-284-9423 or [dwagner@village.saukville.wi.us](mailto:dwagner@village.saukville.wi.us)  
Village of Thiensville - Contact Colleen Landish-Hansen at 262-242-3720 or [clandish@village.thiensville.wi.us](mailto:clandish@village.thiensville.wi.us)

### Additional Incentive Programs

Several local banks offer low-interest loan programs within Ozaukee County.

(Ozaukee County con't)

Port Washington State Bank offers a program called the Ozaukee County Business Loan Program. The program offers low interest loans up to \$50,000 at a fixed rate of 2% for up to a ten year term. The program's goal is to encourage new investment in your business and strengthen our communities by assisting with start-up and expansion costs. Dollars can be utilized for land or building purchases, equipment purchases, leasehold improvements or redevelopment of business properties. For more information on this program, contact Kathleen Schilling at 262-238-7730.

Bank Five Nine offers a low interest loan program for the Village of Grafton's Downtown and the City of Mequon's Town Center areas. The program offers loans ranging from \$10,000 to \$25,000 at a 1% interest rate. The goal of the program is to help revitalization efforts, increase capital investments, provide support for new and existing businesses in these specific neighborhoods. For more information on these loan programs, contact Jessica Wolff for the Village of Grafton program or Kim Tollefson for the City of Mequon program.

## **Pepin County**

### [Pepin County Highway Department](#)

N5585 County Road N

Arkansaw, WI 54721

715-285-5550

Chris Bates, Highway Commissioner

[cbates@co.pepin.wi.us](mailto:cbates@co.pepin.wi.us)

### [Pepin County Economic Development Department](#)

#### **Local Programs and Resources**

- **Pepin County Land Conservation and Planning staff** can help direct individuals to resources that may be available. Both the City of Durand and Village of Pepin have tax increment finance districts. We can help connect you to the appropriate contact at local, regional, state, federal, or other organizations that provide economic development programs, funding, or other initiatives. We strive to promote Pepin County as an inviting community that offers opportunities for all.
- [Wisconsin Small Business Development Center](#) is an organization that operates out of UW-Eau Claire which assists business owners and entrepreneurs through free training, consulting, and other initiatives to help small and midsize companies develop into successful enterprises.
- **Mississippi River Regional Planning Commission (MRRPC)** serves Pepin County by augmenting planning resources available to local units of government. Pepin County residents can contact the MRRPC to seek gap funding from the "Business Capital Fund" which provides start up and expansion financing to businesses. More information about the loan program and the organization's services can be found on their [website](#).
- [Momentum West](#) is a regional economic development organization that serves Pepin County. They focus on marketing and branding Western Wisconsin for business and talent attraction, development, and retention.
- [7 Rivers Alliance](#) is an economic development organization for the Upper Mississippi River that is dedicated to economic development across geographic and state boundaries. They strive to provide workforce solutions to the entire region, offer useful and relevant seminars, and create more opportunities for our region.

#### **State Agencies**

- [Wisconsin Economic Development Corporation](#) works to promote Wisconsin as a place to live, work, and do business. They offer a number of programs targeted towards business growth, supporting entrepreneurs, and financial incentives. [WEDC Website](#)
- [Department of Workforce Development](#) is a state agency charged with building and strengthening Wisconsin's workforce.
- [Wisconsin Housing and Economic Development Authority](#) strives to provide affordable housing financing throughout Wisconsin, it also has economic development programs that help to expand business and agricultural activities through low cost lending.

Contact: [LeAnna Kavanaugh](#) 715-672-7242 ext.146 [lkavanaugh@co.pepin.wi.us](mailto:lkavanaugh@co.pepin.wi.us)

## **Pierce County**

### **[Pierce County Economic Development Corporation](#)**



Business location and investment decisions are serious and multifaceted, and we view our job as providers of the best possible information to support those decisions. We take pride in our ability to discuss with you the long term strategic implications of potential investments. We work closely with the UW – River Falls College of Business and Economics, other regional Wisconsin System campuses, and state Extension specialists to customize our research reports to your specific requirements. Our regional manufacturing and business service directory provides a wealth of information about our regional firms' capabilities and local networking opportunities.

### **[Pierce County Highway Department](#)**

#### **Location and Office Hours**

621 W. Cairns St. PO Box 780

Ellsworth, WI 54011

**General Office Hours** Monday - Friday 8:00am - 4:30pm ([Closed Holidays](#))

**Phone:** 715.273.5096

**Fax:** 715.273.6857

**Email:** [highwaydept@co.pierce.wi.us](mailto:highwaydept@co.pierce.wi.us)

Chad Johnson. Highway Commissioner EXT 6791

[chad.johnson@co.pierce.wi.us](mailto:chad.johnson@co.pierce.wi.us)

Construction Superintendent Elliott Check - EXT 7308



## **Polk County**

### **Incentive Programs**

#### **Downtown Façade Loan Program**

The Downtown Façade Loan Program provides financial assistance to encourage property and business owners in core downtowns to revitalize downtown commercial buildings within towns, cities, and villages of West Central Wisconsin. Eligible activities include facade renovation, exterior lighting, doors, graphics, signage, windows, and awnings, other facade or landscape improvements. Applicants must provide acceptable facade design plans that comply with approved general design guidelines based on the National Trust or suitable design guidelines prepared and adopted by local governments.

#### **EDA Revolving Loan Fund Program**

The Economic Development Administration (EDA) Loan Fund has been managed by the RBF, Inc. since 1995. The program provides low-interest loan funds to expanding businesses that are creating jobs and making a capital investment.

#### **Micro Loan Fund Program**

The Micro Loan Fund Program provides small loans to startup, newly established, or growing small businesses. The key objective is to assist business owners, who have traditionally had difficulty assessing debt financing, by affording them another alternative to obtaining credit. Eligible activities include new working capital, inventory purchases and supplies, acquisition of equipment, machinery, furniture and fixtures, leasehold improvements, building renovation and rehabilitation, real estate acquisition, natural disaster recovery.

#### **Technology Enterprise Fund (TEF)**

Companies locating, or agreeing to locate, their primary operation to Barron, Chippewa, Clark, Dunn, Eau Claire, Polk, or St. Croix County, may be eligible for TEF Funds – a revolving loan fund that provides creative financing to new and emerging technology companies. The goal of the program is to leverage private investment dollars and enhance sustainable economic development opportunities within the region. Eligible technologies include any business engaged in the activities of research, development or manufacturing of advanced products or materials for use in factory automation, biotechnology, chemicals, computer hardware, computer software, and similar technologies.

#### **Contact Us:**

Terry Hauer

Executive Director, Polk County Economic Development Corporation 100 Polk Plaza, Suite 226 Balsam Lake, WI 54810

715-405-3400

[director@polkcountyedc.com](mailto:director@polkcountyedc.com)

Polk County Highway Department 900 Pheasant Lane

PO Box 248

Balsam Lake, WI 54810

**Phone:** 715-485-8700

**Fax:** 715-500-6508

**Email:** [hwyinfo@polkcountywi.gov](mailto:hwyinfo@polkcountywi.gov)

#### **Office Hours:**

M-Th, 6:30 AM to 4:00 PM

## Portage County



### Portage County Highway Department

Nathaniel Check, Highway Commissioner E-mail: [checkn@co.portage.wi.gov](mailto:checkn@co.portage.wi.gov)

Location:

800 Plover Road

Plover, WI 54467

Phone: 715-345-5230

Fax: 715-345-5356

### City of Portage Business Development

The City of Portage offers an Economic Development Revolving Loan Fund program and a new Building Facade Revolving Loan program to help businesses meet their financing and capital needs.

The Portage Enterprise Center -- a business assistance center, incubator, and accelerator located in the Portage Industrial Park

-- offers a variety of workforce training and development programs at the Madison Area Technical College/Advanced Manufacturing Training Center satellite campus located on site. Manufacturing and other workforce training can be custom made with potential grant funding available.

**Steven Sobiek**, Director | Business Development and Planning City of Portage

1800 Kutzke Road, Suite 102

Portage, WI 53901

608.617.7121

608.745.0038 ext. 113

[Steven.Sobiek@Portagewi.gov](mailto:Steven.Sobiek@Portagewi.gov)

## Price County - Park Falls Area Community Development Corporation

### FINANCIAL RESOURCES



**Revolving Loan Fund (RLF)** These funds assist local entrepreneurs with start-up or expanding business ventures. The regional and local RLFs provide gap financing to encourage investment, facilitate the creation of permanent year-round jobs, encourage retention and expansion of existing businesses, attract new businesses, and encourage development of modern industrial technology. For more information, please call 715-744-4700 or visit our website.

**The Xcel Energy Loan Fund** Xcel Energy is committed to being a valuable partner to the businesses in the communities they serve. Xcel offers a variety of programs and services for expanding companies or new industries wishing to relocate in their service area. Recognizing that each business is unique, Xcel Energy offers customized programs designed to help businesses and communities grow. For more information, call Xcel Energy's Economic Development Department at 715-836-1106 or visit the website:

<https://wi.my.xcelenergy.com/s/>

Located in City Hall 400 4th Avenue  
P. O. Box 408  
Park Falls, WI 54552  
Phone: 715-744-4700

### Price County Highway Department

Roger Petrick, Highway Commissioner Location:  
Price County Highway Building  
704 N Lake Ave PO Box 169  
Phillips, WI 54555  
Phone: 715-339-3081  
Fax: 715-339-2381

## Racine County

### Racine County Economic Development Corp.



Business Lending Partners (BLP) provides up-front eligibility screening services to determine if a small business meets the general criteria to qualify for an SBA loan.

### RACINE COUNTY MATCHING GRANT

**Grant reimburses up to 50% of eligible cost – up to \$5,000 per applicant.** Through funding from the County of Racine, a Matching Grant Program (MGP) was established with the goal of providing a means for existing small and medium-sized companies to obtain the professional services necessary for a strong foundation for continued business growth and to provide jobs for Racine County residents.

### BURLINGTON MATCHING GRANT

**Grant reimburses up to 50% of eligible cost – up to \$10,000 per applicant.** Through funding from the City of Burlington, a Matching Grant Program (MGP) was established with the goal of providing a means for small and medium- sized **for-profit** and **non-profit** organizations to establish a new operation, expand an existing operation or construct or improve a facility for lease to business(es) located in the City of Burlington.

### STURTEVANT MATCHING GRANT

Matching grants **up to \$25,000** are available to **businesses in TID #4** wishing to establish a new operation, expand an existing operation or construct or improve a facility for lease to business(es) located in the Village of Sturtevant. Current with all financial obligations. Have no outstanding fines, penalties, taxes or other financial obligations owed to with Racine County and/or the Village of Sturtevant, Wisconsin.

### Contact Information

#### RACINE OFFICE

2320 Renaissance Blvd. Sturtevant, WI 53177 **262.898.7420**

#### GREEN BAY OFFICE

2830 Ramada Way #202 Green Bay, WI 54304 **920.737.0077**



## **Richland County**

Richland Center Economic Development Office offers information on [financing](#) and services offered by other agencies.

### **Business Financing Programs**

**Land Purchasing Assistance Program:** Contact Aaron Joyce for more information at 608-647-3466

**TIF – Tax Increment Financing:** TIF is a financing tool used to accommodate and support selected new industrial and commercial development projects that generate additional property taxes. Taxes generated by the increased property values pay for land acquisition or needed public works. Generally, businesses using a TIF are required to enter into a Development Agreement that outlines the project’s impact on the community. All TIF decisions are ultimately approved by the City Council and must be in compliance with State of Wisconsin TIF regulations. Tax Increment Financing helps cities in Wisconsin attract industrial and commercial growth in underdeveloped and blighted areas.

**Community Job Training:** The City of Richland Center works with UW-Richland, UW-Platteville and Southwest Wisconsin Technical College in Fennimore to develop customized labor training programs.

**Customized Labor Training Programs – Gold Collar Program:** This Gold Collar Program provides training grants to businesses that are implementing new technology or production processes. The program can provide up to 50 percent of the cost of customized training through Southwest Wisconsin Technical College in Fennimore. Other Options offered through the [State of Wisconsin](#).

### **City of Richland Center Municipal Building**

450 South Main Street Richland Center, WI 53581

### **Josh Elder, Highway Commissioner**

Office: 608-647-4707

Shop: 608-647-2208

Fax: 608-647-3231

### **Office Location**

Richland County Highway Department

120 Bowen Circle

Richland Center, WI 53581



## Rock County

### Rock County's Small Business and Non-Profit COVID-19 Fund

The COVID-19 Grant Program (CGP), which was launched fall 2021, is funded through the American Rescue Plan Act, and its rules are in accordance with federal guidelines. The maximum CGP award is capped at \$10,000 per applicant; and the actual grant amount will be equal *to the demonstrated amount of economic losses* attributed to the pandemic. For example, if the documentation shows an economic loss of \$800 dollars, compared to business operations pre-COVID, an applicant would be eligible for an \$800 grant. If the documentation shows a \$7,500 economic loss, comparing pre-COVID to its current operations, then an applicant would be eligible for a grant in the amount of \$7,500. In any event, the maximum grant award per applicant will not exceed \$10,000.

Meanwhile, the COVID-19 Emergency Small Business Loan Fund (SBLF) - which was originally released in spring 2020 and subsequently modified later that year - is funded through the countywide sales and use tax. Eligibility is primarily determined by an applicant's ability to document a 25% decline (or greater) in revenue / sales (income) due to the pandemic. Maximum loan amounts are capped \$20,00, with interest rates up to two percent and terms not to exceed five years.

As a condition of receiving CGP funding, businesses/organizations agree to work with the University of Wisconsin Small Business Development Center(s) and/or their contracted designated service provider(s). While the scope of this work is designed to primarily address the applicant's post-COVID related business development, disaster preparedness and/or sustainability planning - these TBD services (which will be provided free of charge) may include any combination of coaching, mentoring, training, business plan development, etc.

The SBLF and the CGP are administered by Rock County's Planning, Economic & Community Development Department. Grant, as well as loan, proceeds are intended to be applied toward the following obligations: payroll; mortgage / rent; utility bills; usual and customary business operating expenses; future disaster and sustainability preparedness; etc. A small business owner (or group of owners with more than 20% ownership interest) and non-profits may only apply once to each program – regardless of how many different businesses are affiliated, managed and/or owned by said individual(s) or group(s).

Apply [here](#).

The Rock County Development Alliance has compiled several resources may be helpful to you during this time. Information about these programs can be found [HERE](#).

### Contact Information

James Otterstein: [JAMES.OTTERSTEIN@co.rock.wi.us](mailto:JAMES.OTTERSTEIN@co.rock.wi.us)



## **Rusk County**

Starting a business is never easy, but it's a whole lot easier in Rusk County. There is very little red tape to be navigated and no business licenses are required. Rusk County Development and other organizations in the county offer the full range of tools you need to start or expand your business. Whether you're creating a business plan for the first time or you are an experienced entrepreneur, you need to consider Rusk County. From business counseling and assistance, resources, and funding, we've got the information you need. There's a lot of potential here. Tap into it!

- [Northwest Regional Planning Commission- Business Resources](#)
- [Northwest Regional Planning Commission- Economic Development](#)
- [Wisconsin Department of Financial Institutes](#)
- [Wisconsin Economic Development Corporation- SizeUp](#)
- [Wisconsin Department of Revenue](#)

## **Business Relocation/Expansion**

Rusk County is an excellent place to relocate or expand your business. The county offers a high quality of life, a strong sense of community, a good workforce and a low cost of doing business. There is a small-town feel to the community that can't be found in larger urban areas. Businesses seeking to expand in Rusk County will find ample room to grow and affordable land and square footage. It's a county that's poised for growth and serious about supporting new and existing businesses. Rusk County is the right place to be.

- [Building & Sites](#)
- [Wisconsin Economic Development Corporation- SizeUp](#)
- [Wisconsin Economic Development Corporation- LocateinWi](#)
- [Resources](#)

## **Rusk County Highway Department**

### Contact Us

**Scott Jones, Commissioner**

N4711 Highway 27

Ladysmith, WI 54848

(p) 715-532-2633

(f) 715-532-2641

(shop) 715-532-2634

**Sauk County**

**Sauk County Development Corporation**

The [Sauk County Revolving Loan Fund \(RLF\)](#) is a flexible source of supplemental financing for businesses expanding or locating to Sauk County. This fund was created to enable businesses to grow, create jobs, and improve the local economy.

For start-up businesses or companies needing capital to expand, the RLF can help. The RLF provides an additional source of funds when others have been exhausted and can even increase private lender interest by reducing their risk exposure.

The Baraboo Community Development Authority (CDA) administers the Economic Development Revolving Loan Fund (RLF) program on behalf of the City of Baraboo. The primary objective of the loan program is to assist in the creation of new jobs within the City of Baraboo. The secondary objective of the loan program is to assist in the retention of existing jobs within the City, enabling existing business to be more competitive with similar businesses outside of the Baraboo area.

**Contact Information**

Thomas Cox - Executive Director (970) 889-3740  
201 8th Avenue  
P.O. Box 33  
Baraboo, WI 53913-0033  
Telephone: (608) 355-2084  
[director@scdc.com](mailto:director@scdc.com)



**Sawyer County**

[Sawyer County Highway Department](#)

15460W State Road 77E

Hayward, Wisconsin 54843

Sawyer County/Lac Courte Oreilles Economic Development Corporation

<https://www.sawyercountygov.org/606/Sawyer-CountyLCO-Econ-Dev-Corp>

Sawyer County Courthouse

10610 Main Street

Hayward, WI 54843

Phone: 715-634-4866



## **Shawano County**

### **Shawano County Highway Department**

Grant Bystol, Highway Commissioner Location:  
3035 E. Richmond St. Shawano, WI 54166

Phone: 715-526-9182  
Fax: 715-524-4162

### **Shawano County Economic Progress Inc.**

#### **Small Business Owner Grow Grant**

This two-part program series is designed to help small business owners grow their business beyond the "first stage" or microenterprise level. Business owners will participate in a valuable workshop series that will identify key entrepreneurial talents, focus on developing and directing skills, as well as composing an effective One Page Business Plan.

[Peter Thillman](#)

[Email: peter.thillman@scepi.org](mailto:peter.thillman@scepi.org) Phone: 715-526-5839

Fax: 715-524-3127



## **Sheboygan County**

The [Sheboygan County Economic Development Corporation \(SCEDC\)](#) is a countywide private/public partnership, to grow the local economy. The SCEDC provides commentary services for businesses and entrepreneurs seeking to invest in the community including:

### **Entrepreneurship**

- Business plan development (including financial statement projections)
- Introductions to industry experts
- Market research

### **Non-Traditional Finance**

- Knowledge of available loan programs
- Navigate federal, state and local incentives
- Solution-oriented financing and loan structures

### **Site Selection (Business Location Consulting)**

- Comprehensive list of available industrial, retail and office property
- Maps of incentive districts
- Industry-specific cooperative initiatives
- Provide local market information (tax & utility rates, demographics, etc.)

### **Workforce Development**

- Hiring incentives
- Employee training programs & grants
- Job marketing consultation
- Results-orientated HR evaluation and solutions
- 

Contact the SCEDC at 920-452-2479 or [sheboygancountyedc.com](http://sheboygancountyedc.com)

## St. Croix County



### [Highway Department](#)

300 Oak Ridge Pkwy Baldwin, WI 54002

Phone: [715-245-4200](tel:715-245-4200)

Fax: 715-245-4199

### [Contact Us](#) **Robbie Krejci**

Highway Commissioner [Email Robbie Krejci](mailto:Robbie.Krejci@stcroixcounty.gov) Phone: [715-245-4200](tel:715-245-4200)

## St. Croix Economic Development Corporation

[Revolving Loan Fund Program](#) > A flexible source of loan funds for commercial and industrial projects.

The goal of the fund is to encourage the creation of quality jobs and also increase the tax base.

[Growth Loan Fund](#) > For existing newly founded companies with financial needs that cannot be met by traditional financing. These are companies that are too old for the Micro Loan program, but their financing needs are not large enough to structure through the RLF program.

[Micro Loan Fund](#) > Provides small loans to start -up, newly established, and growing small businesses. The objective is to assist business owners who have traditionally had difficulty accessing debt financing by providing them with an alternative to obtain credit.

[Downtown Façade Loan Program](#) > Provides financial assistance to encourage property and business owners to revitalize downtown commercial buildings within the towns, cities, and villages of west central Wisconsin.

[Technology Enterprise Fund](#) > A “quasi-equity,” or a patient debt, revolving loan fund that provides creative financing to new and emerging technology companies.

### [Early Stage Business Investment Program and Qualified New Business Venture Program \(QNBV\)](#) >

[These programs work together to spur investment in early -stage](#) Wisconsin businesses with the potential for significant economic impact and job growth. Early-stage businesses developing innovative products, processes or services may be designated as QNBVs. Investments in QNBVs made by angel investors, angel investment networks and qualified venture capital funds are eligible through the Early-Stage Business Investment Program to receive a tax credit equal to 25% of the amount of the equity investment.

[Business Development Tax Credit Program \(BTC\)](#) > Assisting business expansion and relocation in Wisconsin. This program supports job creation, capital investment, training and the location or retention of corporate headquarters by providing companies with refundable tax credits that can help to reduce their Wisconsin state income tax liability or provide a refund.

[Global Business Development Grants](#) > Offered to assist a company’s ability to expand into global markets by providing appropriate training and education to those employees directly involved with implementing the companies export strategy.

(St. Croix County con’t)

[Manufacturing and Agriculture Credit](#) > Available for income derived from manufacturing and agricultural property located in Wisconsin and will off-set a significant share of Wisconsin income taxes.



St. Croix County con't

[Technology Development Loan Program](#) > Lending options targeting the critical stages of new business development. One chief focus is helping innovative companies with promising economic futures clear the hurdles associated with bringing new technologies, products, and concepts to market.

[Workforce Training Grant Program](#) > Aids businesses in workforce retention and expansion into new markets and technology. Funds are for businesses to upgrade or improve the job-related skills of a business' full- time employees and may be used to provide training to employees in full- time jobs.

Contact:

Bill Rubin | Executive Director | [bill@stcroixedc.com](mailto:bill@stcroixedc.com) Nita Dusek | Admin Assistant | [nita@stcroixedc.com](mailto:nita@stcroixedc.com)

(715) 690-2110

**St. Croix Economic Development Corporation**  
2424 Monetary Blvd #117, Hudson, WI 54016



**Taylor County**

**Taylor County Highway Department**

Benjamin Stanfley, Highway Commissioner

*Location:*

*208 N 8th Street Medford, WI 54451*

*Mailing Address:*

*PO Box 89*

*Medford, WI 54451*

*Phone: 715.748.2456*

*Email: [hwytaylor@co.taylor.wi.us](mailto:hwytaylor@co.taylor.wi.us)*

**Taylor County UW-Extension- Entrepreneur and Small Business Support**



## **Trempealeau County**

### **Trempealeau County Highway Department**

Neil Olson, Highway Commissioner

#### **Office Address**

[P.O. Box 97](#)

[20699 State Road 121 Whitehall, WI 54773](#)

#### **Shop Address**

[20703 State Road](#)

[121 Whitehall, WI 54773](#)

### **Trempealeau County Economic Development Department**

Vibrant communities, a labor force that embodies the Midwestern work ethic, a high quality of life, and a beautiful natural unglaciated landscape that draws destination visitor traffic makes Trempealeau County, Wisconsin an ideal location for a wide variety of business opportunities.

With a diverse economy in our county, there are diverse opportunities. Some of these include:

- Proximity to major interstates
- Rail service through much of the county
- Skilled workforce to meet your labor needs
- Historic downtowns with unique character for creative businesses, maker spaces, offices, niche retail, or dining establishments
- Close proximity to three universities: University of Wisconsin-La Crosse, University of Wisconsin-Eau Claire, and Winona State University in Minnesota
- Beautiful natural environment that would be perfect for tourism related businesses or for providing a high quality of life to your team members
- Rich agricultural lands that can support a variety of sustainable uses such as specialty crop or livestock production

If you are considering starting or relocating a business to Trempealeau County, please contact our Economic Development and Tourism Coordinator, for how we can support your efforts.

#### **Dave Carlson**

[dave.carlson@co.trempealeau.wi.us](mailto:dave.carlson@co.trempealeau.wi.us)

715-538-2311 ext 251

Economic Development and Tourism Coordinator

[36245 Main Street](#)

[P.O. Box 67](#)

[Whitehall, WI 54773](#)

### **Vernon County Economic Development Loan Program**

Vernon County's Economic Development [Loan Program](#) (formerly Revolving Loan Fund) was established to retain and create employment opportunities, encourage private investment, and provide a financing alternative for small start-up or expanding businesses in the County. The program includes interest rates and loan maturities that are designed to encourage business development, while providing for the recapitalization and growth of the program. Since its inception in 1999, the County has loaned \$3.7 million dollars to 65 businesses. These businesses have added jobs and additional tax dollars to our local economy. As the businesses repay their loans, those funds then provide an ongoing source of funds for other businesses in the County.

For start-up businesses or companies needing capital to expand, the Economic Development Loan Program can help; offering terms based on the individual businesses.

Click [HERE](#) for further information - Finance Terms & Conditions, Loan Manual & Application.

#### Contact Information

Christina Dollhausen

608-209-7727

[christina.dollhausen@vernoncounty.org](mailto:christina.dollhausen@vernoncounty.org)

400 Courthouse Square, Box 007

Viroqua, WI 54665



## Vilas County

### Vilas County Highway Department

Troy Schalinske, Highway Commissioner (Ext 3) Phone: 715-479-4641

Shop: 715-479-8969 (direct number)

Fax: 715-479-9162

Email Us: [vchwy@vilascountrywi.gov](mailto:vchwy@vilascountrywi.gov)

Address:

2104 North Railroad St. (USH 45 N)

P. O. Box 1568

Eagle River, Wisconsin 54521

### Vilas County Economic Development Corporation

#### **Resources For Businesses in Vilas County**

The VCEDC is a public-private partnership—a 501(c)(3) non-profit corporation—dedicated to business growth in Vilas County, Wisconsin. Our staff and "working" board members are committed to your success and:

- Provide complimentary mentoring and consulting for new and existing businesses in Vilas County
- Work to attract new business to the north woods.
- Offer support for succession planning.
- Continue to support the development of robust broadband infrastructure.
- Working together as a community to support and promote a diverse, welcoming business community.

Kathy Schmitz, Executive Director Email: [kathy@vilascountryedc.org](mailto:kathy@vilascountryedc.org) Phone: (715) 337-0061

Location: 330 Court St. P. O. Box 1621 Eagle River, WI 54521

## Walworth County Economic Development Alliance (WCEDA)

### [Hometown Entrepreneur Loan Program \(HELP\)](#)



Are you having trouble getting a loan? Are your revenues under \$1 million? WCEDA may be able to HELP. We have a loan program through the USDA for small businesses called the **Hometown Entrepreneur Loan Program (HELP)** that aims to help small business access capital. Many times we can work with banks or other programs like SBA or WHEDA to make a loan work for companies.

CONTACT:

[info@walworthbusiness.com](mailto:info@walworthbusiness.com)

The Hometown Entrepreneur Loan Program is a small revolving loan fund pool managed by the Walworth County Economic Development Alliance, Inc. It was acquired in 2008 from the United States Department of Agriculture - Rural Development for the use of providing small loans to new and emerging businesses in Walworth County. Under HELP entrepreneurs can secure funds for start-up, business acquisition, and expansion.

Eligibility To be eligible to borrow funds from HELP, business must be:

- Located in Walworth County
- Have fewer than 50 employees
- Have gross sales under \$1,000,000 Eligible Use of Funds

Funds from Help may be used to:

- Real Estate Acquisition
- Equipment Purchases
- Working Capital
- Construction or renovation

Funds from Help may not be used to:

- Produce agricultural products except for commercial nurseries
- Timber Operations
- Limited agricultural production related to technical assistance projects
- Programs operated by cable television systems
- Funds can only be used for planning given projects and cannot be used for area wide type planning
- Funds may not be used to refinance existing debt

## **Washburn County**

### **Washburn County Highway Department**

Brian Danielsen, Highway Commissioner  
Adam Gronning, Highway Operations Manager  
Location

1600 County Highway H Spooner, WI 54801 (715) 635-4480

Fax: (715) 388-7945

E-mail: [highway@co.washburn.wi.us](mailto:highway@co.washburn.wi.us)



Washburn County is an amazing place to live and work. Growing villages and cities, beautiful countryside along with lakes, streams and rivers for all types of recreational enjoyment.

[Washburn County Economic Development Corporation \(WCEDC\)](#) welcomes you to the “Future of the North” with its abundant natural scenic beauty and its numerous outdoor recreational opportunities. Washburn County is not only a great tourist destination, but is also a great place to work, live and raise a family. WCEDC can assist you in starting a new business, expanding your business or relocating your business to Washburn County.

Business planning and technical assistance to new and existing business

- WCEDC can help you put your business plan together or get you the help you need to put together a viable business plan. We can steer you toward other services such as accounting and legal. We can help research what incentives are available from a variety of resources to help you start, expand and maintain your business.

Referral to business resources

- WCEDC works with local, state and federal agencies to provide direction and assistance in new business development and business expansion.

Work with area lenders on innovative approaches to finance business

- WCEDC works with area lenders as well as the Washburn County Industrial Development Agency (WCIDA) for financing opportunities for businesses. WCEDC can assist in providing direction and making application for a WCIDA loan through the Revolving Loan Fund.

Assist in finding industrial/commercial sites and facilities

- WCEDC works with area realtors, city, village and township leaders to provide information on industrial and commercial sites, area Tax Incremental Districts and Industrial Parks.
- Business training needs
- WCEDC provides coordination and collaboration in developing and implementing business training programs often in collaboration with local technical colleges, Wisconsin Workforce Development and the University of Wisconsin Extension System. WCEDC works with local school districts and the business community to establish a line of communication on education needs and issues.

### **Washburn County Economic Development Corporation**

*208 Vine Street*

*Spooner WI 54801 Email: [director@washburncountyedc.org](mailto:director@washburncountyedc.org)*

*715-635-8242 (office)715-645-0768 (cell)*

### REVOLVING LOAN FUND FOR BUSINESSES

[EDWC](#) provides **low-cost financing** primarily to existing companies growing or relocating their businesses in Washington County. Our funds are readily available in amounts \$100,000 – \$1,000,000.

- Funds often count as equity when making a purchase
- Terms and amortizations of up to 25 years
- Fixed rates for extended periods
- No pre-payment penalties in most cases
- Reasonable fees
- Flexible, creative and/or subordinate collateral options
- Local decision making

### HOW CAN YOU USE EDWC FUNDS?

- Purchase or build a new facility
- Remodel, reconfigure or expand an existing facility
- Buy a Washington County business to retain local ownership
- Purchase additional, new or more advanced equipment
- Train and develop employees for future growth and expansion
- Brownfield Redevelopment

### AND MORE . . .

We have established connections with local community leaders and a history of working with all banks in Washington County. Beyond financing, we provide consulting services to:

- Identify additional resources to move your project forward
- Help you find the employees you need
- Determine where to relocate your business or expand where you are
- Provide access to real-time databases that address your need for current information

### Contact Information

E.D.W.C. 2151 North Main Street West Bend, WI 53090 262-335-5769



## **Waukesha County Center for Growth GROW Fund**



[The Center for Growth](#) serves as a one-stop-shop to help existing and prospective businesses locate, grow and thrive in Waukesha County. We work with local, regional, and state partners to help businesses:

Find real estate options, Navigate permitting processes, Access incentive programs and financing tools, Explore customizable talent pipeline solutions, Address challenges

The Center for Growth is here to help your business access capital to support your growth. We work with your business to develop financial packages tailored to the needs of your project, from Main Street retail to the largest corporate office and industrial projects. We have a gap financing tool, the GROW Fund, to assist businesses and workforce housing projects.

Additionally, we can help you navigate local, state, and federal loan and incentive programs to meet your needs. We can also introduce your business to our robust network of banking and finance partners.

A \$6.5 million economic development fund which support business expansion and innovative housing solutions in Waukesha County, the Generating Resources and Opportunity in Waukesha County (GROW) Fund was created by the Waukesha County Center for Growth to give businesses access to financial resources, while allowing contributing banks to meet federal lending guidelines.

The GROW Fund seeks to compliment lead lenders and other programs in a total financial structure, sharing the risk with all participants in the project. The fund offers:

- Competitive interest rates Fixed rate availability
- Flexible amortization to match project terms
- Gap financing during construction, expansion or on equipment

### Contact Information

2717 N. Grandview Blvd., Suite 300 Waukesha, WI 53188  
262.542.4249

Additional resources:

[Waukesha County Business Alliance](#)

[UW Extension – Small Business Development](#)

[Waukesha County Capital Projects Plan](#)

**Waupaca County**

**[Waupaca County Highway Department](#)**

Casey Beyersdorf, Highway Commissioner Highway Office  
2670 County Road A  
Waupaca WI 54981  
715-258-7152



**[Waupaca County Economic Development Corporation \(WCEDC\)](#)**

Business financing requires partnerships. WCEDC works for your business to help locate the best mix of private and public financing. In addition to the WCEDC Revolving Loan Fund, there are multiple financing sources available via the public and non-profit sectors. Please [contact us](#) to discuss your project. We can help you figure out which options best suit your business.

Jeff Mikorski, Executive Director  
Waupaca County Economic Development Corporation  
P.O. Box 52  
N3512 Dawn Drive  
New London, WI 54961 (920) 982-1582 – office Email: [Mikorski@wcedc.org](mailto:Mikorski@wcedc.org)



**Waushara County**

**[Waushara County Highway Department](#)**

Brian Freimark, Highway Commissioner  
Highway Department 1001 East Main Street Wautoma, WI 54982  
Phone: (920) 787-3327  
Fax: (920) 787-4403  
Email:  
[Wausharacounty.highway@co.waushara.wi.us](mailto:Wausharacounty.highway@co.waushara.wi.us)

**[Waushara County Economic Development](#)**

Courthouse Building, Lower Level P O Box 487  
209 S. Saint Marie Street Wautoma, WI 54982-0489  
Phone: (920) 787-0416  
TTY 1-800-947-3529

## Wauwatosa Revolving Loan Fund Corporation



### Revolving Loan Fund

Start-up and existing businesses in Wauwatosa may be eligible for loans up to \$100,000 through the WRLFC. The Board of Directors of WRLFC manages and administers the lending program.

Principle objectives of the WRLFC include:

- Improve existing businesses and business neighborhoods in the City of Wauwatosa.
- Increase the number of individual businesses within the City of Wauwatosa.
- Increase jobs and job opportunities within the City of Wauwatosa.

Eligible projects include:

- Land/Building Acquisition
- Construction
- Remodeling
- Expansion
- Machinery & Equipment
- Leasehold Improvements

Please review the application and checklist for additional information:

- [WRLFC Application](#)
- [WRLFC Checklist](#)
- [WRLFC Loan Policy](#)

### Contact Information

Jen Ferguson, Economic Development Manager, at (414) 479-3520 or [jferguson@wauwatosa.net](mailto:jferguson@wauwatosa.net)

**Rural Revolving Loan Fund**

The [Winnebago County Rural Revolving Loan Fund](#) (RRLF) is designed to assist small and startup businesses grow in the rural Winnebago area. This flexible gap financing tool with lower interest levels promotes job growth and economic development countywide.

The Winnebago County Rural Revolving Loan Fund was created with a grant from the USDA and funds from the Winnebago County Industrial Development Board. The program allows for any single business enterprise designated rural by the USDA to obtain project financing in the form of a loan. Check your business address [here](#) to verify rural eligibility.

[Download RRLF Application https://greateroshkosh.com/wp-content/uploads/RURAL-REVOLVING-LOAN-FUND-PROGRAM-APPLICATION-FILLABLE.pdf](https://greateroshkosh.com/wp-content/uploads/RURAL-REVOLVING-LOAN-FUND-PROGRAM-APPLICATION-FILLABLE.pdf)

[View RLF & Capital Catalyst Handout http://greateroshkosh.com/wp-content/uploads/FinancingFlyer\\_goedc.pdf](http://greateroshkosh.com/wp-content/uploads/FinancingFlyer_goedc.pdf)

**Eligible Activities**

1. Acquisition of land, buildings, and fixed equipment
2. Feasibility studies, consulting fees, legal fees associated with project development
3. Site preparation and construction or reconstruction of buildings (including leasehold improvements)
4. Installation of fixed equipment
5. Working capital for inventory and direct labor costs
6. Marketing of new products/emergence into new markets
7. Other activities that the Revolving Loan Fund Committee may identify during the administration of the program

**Financing Guidelines**

- The Greater Oshkosh RLF Committee will use the following guidelines to evaluate each loan application:
- Private Funds: One and a half dollar of private sector investment shall be provided for each dollar of RRLF investment.
- Loan Amount: The amount of funds available for any single business enterprise shall range from a minimum of \$10,000 to a maximum of \$40,000.
- Loan Terms: The specific term of the loan will be determined on a case-by-case basis, designed around generating maximum success and outcomes.
- Interest Rates: The interest rate on each loan shall be determined on a case-by-case basis by the RLF Committee, balancing risk and return for the fund, as well as applicable margins to cover associated costs.
- Repayment: Deferral of principle payments may be provided, but will be determined on a case-by-case basis designed around generating maximum project success and outcomes.
- Collateral: Collateral requirements shall be determined on an individual basis by the RLF Committee.
- Qualification: Applicants shall not be disqualified based on age, race, religion, color, handicap, sex, physical condition, development disability as defined in s. 51.01(5), sexual orientation or national origin.

For more information contact Tricia Rathermel at (920) 230-3326 or [tricia.rathermel@greateroshkosh.com](mailto:tricia.rathermel@greateroshkosh.com)



## Wood County

### [Wood County Revolving Loan Fund](#)

Wood County began the revolving loan fund program in March, 2002 when the County Board adopted the Revolving Loan Fund Manual. The manual was approved by the Wisconsin Department of Commerce in May, 2002 and Wood County was notified of the first application that September.

Revolving Loan Funds are available to businesses and industries for projects that create new jobs, leverage additional private investment in the County and expand the County's tax base. Eligible and ineligible projects are listed in the Revolving Loan Fund Manual and the Revolving Loan Fund Brochure . The minimum loan amount is \$20,000 because loans are structured to allow \$20,000 for each FTE position created or retained (the owner is not counted as an employee for the purpose of the loan). The maximum amount of any loan will be 50% of the fund balance. Any type of legitimate, viable business is eligible to apply.

A five-member Loan Review Board reviews applications for loans much the same as a bank or other lender. After considering the application and negotiating terms and conditions of the loan, the Loan Review Board forwards their recommendation to the County Board of Supervisors for final approval.

Minimum requirements of the program, spelled out in detail in the Revolving Loan Fund Manual, include a commitment of owner equity and commercial loans, creation and retention of jobs that are available to low- and moderate-income persons and the project must be deemed to be economically viable in our community. More information can be obtained by contacting the Revolving Loan Fund Administrator, Jason Grueneberg, in the [Planning & Zoning Office](#). 715-421-8466 or [jason.grueneberg@woodcountywi.gov](mailto:jason.grueneberg@woodcountywi.gov)

Wood County Courthouse 400 Market Street Wisconsin Rapids, WI 54494

### [Wood County Highway Department](#)

Roland Hawk, Highway Commissioner

Wood County Highway Department 555 17th Avenue North

Wisconsin Rapids, WI 54495

Phone: 715-421-8875

Fax: 715-421-8874