



**Meet
SBA 100
page 35**

Counseling	PAGE 10
Capital	PAGE 18
Contracting	PAGE 36

contents

2012 WISCONSIN

FEATURES

- 4 Introduction**
 - 4 Administrator’s Letter
 - 6 Region V Administrator’s Letter
 - 8 Director’s Message

- 10 Counseling**
Getting help to start up, market and manage your business.
 - 10 SBA Resource Partners
 - 14 SBA’s Online Tools and Training
 - 15 Reaching Underserved Communities
 - 16 Are You Right for Small Business Ownership?
 - 17 Writing a Business Plan

- 18 Capital**
Financing options to start or grow your business.
 - 18 SBA Business Loans
 - 20 What to Take to the Lender
 - 21 Lenders List
 - 31 Small Business Investment Company Program
 - 31 Small Business Innovation Research Program
 - 31 Small Business Technology Transfer Program
 - 32 Surety Bond Guarantee Program
 - 33 SBA Loan Program Chart

- 35 Feature: Meet the SBA 100**
- 36 Contracting**
Applying for Government Contracts.
 - 36 How Government Contracting Works
 - 37 SBA Contracting Programs
 - 40 Getting Started in Contracting

- 43 Disaster**
Knowing the types of assistance available for recovery.

- 44 Advocacy and Ombudsman**
Watching out for small business interests.

- 45 Additional Resources**
Taking care of start up logistics.
 - 49 Business Organization: Choosing your Structure

- 50 Other Assistance**

- 50 Websites of Interest**



“ Everything you need to know about setting up, marketing and managing the revenue of your business. ”



Publishers of Small Business Resource

Advertising

Phone: 863-294-2812 • 800-274-2812
Fax: 863-299-3909 • www.sbaguides.com

Staff

President/CEO
Joe Jensen jjensen@reni.net

English Small Business Resource Advertising
Nicky Harvey nharvey@reni.net
Martha Theriault mtheriault@reni.net
Kenna Rogers krogers@reni.net

Production
Diane Traylor dtraylor@reni.net

SBA’s Marketing Office:

The Small Business Resource Guide is published under the direction of SBA’s Office of Marketing and Customer Service.

Director of Marketing
Paula Panissidi paula.panissidi@sba.gov

Editorial Content
marketinghq@sba.gov

Graphic Design
Gary Shellehamer gary.shellehamer@sba.gov

SBA’s participation in this publication is not an endorsement of the views, opinions, products or services of the contractor or any advertiser or other participant appearing herein. All SBA programs and services are extended to the public on a nondiscriminatory basis.

Printed in the United States of America

While every reasonable effort has been made to ensure that the information contained herein was accurate as of the date of publication, the information is subject to change without notice. Neither the contractor, the federal government, or agents thereof shall be held liable for any damages arising from the use of or reliance on the information contained in this publication.

SBA Publication # MCS-0018

This publication is provided under SBA Contract # SBAHQ11C0005.

WISCONSIN BUSINESS DEVELOPMENT



LENDING SUPPORT TO BUSINESS



WBD – PROMOTING WISCONSIN ECONOMIC DEVELOPMENT FOR 30 YEARS.

YOU ARE NOT ALONE IN YOUR EFFORTS TO EXPAND YOUR BUSINESS.

Wisconsin Business Development works with lending partners to help hundreds of small businesses each year to fund growth and cultivate success.

Real estate acquisition, new construction, renovation or capital purchases — discover your options from Wisconsin's premier SBA 504 lender. WBD Finance Corporation can help you preserve working capital while growing your business.

For more information, contact us.
WWW.WBD.ORG | 800 536 6799



FROM THE ADMINISTRATOR



Over the past two years, I've met dozens of entrepreneurs who used the tools in this guide – information on capital, contracts, counseling, and more – to build their companies and create thousands of good jobs. You can read similar success stories in the back of this issue as part of the SBA 100, which

we rolled out in August.

Since the credit crisis hit in 2008, the SBA has supported over \$50 billion in lending to small businesses through programs like 7(a) and 504, our top two loan programs. During that same time, SBA counselors have helped more than 2 million entrepreneurs and small business owners through networks such as our Small Business Development Centers, Women's Business Centers, and our SCORE volunteers. And, we've helped deliver nearly \$100 billion each year in federal contracts into the hands of small business owners.

Today, we continue to empower America's job creators with highly-targeted programs and initiatives aimed at helping both Main Street small businesses and high-growth small firms. This work is crucial, because half of working

Americans own or work for a small business, and two of every three new jobs are created by small businesses.

In addition to the great information in this guide, check out our online tools. For example, at www.sba.gov/direct you can type in your zip code and a few details about yourself and your business, and you'll immediately get information on SBA resources and contacts in your local area. Also, you can quickly get local permit and licensing information for various types of businesses at www.sba.gov/permits.

America's small businesses are gearing up to expand and hire once again. Our commitment at SBA and throughout the Obama Administration is to make sure they have the tools they need to stay on that path. Please feel free to contact your local SBA office if you have any questions. We stand ready to help in whatever way we can.

Warm regards,

A handwritten signature in black ink that reads "Karen G. Mills". The signature is written in a cursive, flowing style.

Karen G. Mills
Administrator
Small Business Administration

About the SBA

www.sba.gov

Your Small Business Resource

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

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

SBA offers help in the following areas:

- *Counseling*
- *Capital*

- *Contracting*
- *Disaster Assistance*
- *Advocacy and the Ombudsman*

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

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

There's nothing small about small business.

It might be called a small business, but it's a big deal to you. BMO Harris Bank shares that mindset. And our full range of small business services can help your business succeed. Working together, we'll help keep your small business right where you want it.

Call us at 1-866-276-5116, visit your local M&I location or go to mibank.com/smallbusiness.



BMO  A part of BMO Financial Group

BMO  Harris Bank

**FROM THE REGION V
ADMINISTRATOR
MARIANNE MARKOWITZ**

Welcome to the 2012 edition of the *Wisconsin Small Business Resource Guide*.

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

SBA Region V—which includes Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin—continue to create growth opportunities for small businesses through a variety of lending, procurement, and training programs and services. SBA loan guarantees and loan programs help compliment the banking industry's service delivery to small businesses. The SBA is a small Agency with a big mission which we accomplish in Wisconsin by leveraging local resource partners including 8 SCORE Chapters with 21 counseling sites, 3 Women Business Centers in 7 locations and 12 Small Business Development Centers (SBDC) and 3 SBDC Specialty Centers. The other key cornerstone to our program is our growing network of SBA banks. Please continue to frequent our website www.sba.gov/wi for our ever expanding list of these banks.

Under President Obama's Small Business Jobs and Credit Act, small businesses continue to receive critical resources that help them to drive economic recovery and create jobs. This Bill builds on our successful SBA Recovery loan programs by extending them further, and it offers billions more in lending support and tax breaks for small business.

In addition to stimulating lending, the Jobs Bill will encourage many banks from across the country to join or in some cases reengage in our lender portfolio. This increase in our active bank network will strengthen and broaden the reach of our lending programs over the long term.

SBA Region V will continue to provide entrepreneurs with the necessary tools to succeed in today's global marketplace.

I encourage you to contact the Wisconsin District Office for any questions you may have about developing your business.

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

Sincerely,

Marianne Markowitz
Region V Administrator



Meet Dan.

Dan is one of thousands of small business owners that need YOUR products and services.

Small Business Resource magazine is distributed to small business owners, providing information on lending, services, and solutions that help small business owners start and expand their businesses.

ADVERTISE TODAY!

800-274-2812

Small business owners like Dan need to...

- Hire new staff
- Rent or buy an office building
- Purchase a sign
- Create marketing materials
- Develop a website
- Hire a lawyer
- Find an accountant
- Purchase office equipment
- Buy office furniture
- Lease or purchase vehicles
- Find insurance
- Open a bank account

...and they start their search in this magazine!

www.sba.gov/wi
Milwaukee/Madison

District Director
Eric Ness
eric.ness@sba.gov
414-297-1471 Milwaukee
608-441-5205 Madison
202-481-1881 Fax

Program Support Assistant/8a
Cartina Austin
cartina.austin@sba.gov
414-297-1092
202-481-0664 Fax

District Counsel
Bradley Trimble
bradley.trimble@sba.gov
414-297-4090
202-481-0518 Fax

Lender Relations Specialist
Becky Freund
becky.freund@sba.gov
608-441-5519
202-481-0411 Fax

Paralegal Specialist
Peg Hitt
margaret.hitt@sba.gov
608-441-5520
202-481-4305 Fax

Economic Development Specialist/Veteran Representative
Joseph Rosner
joseph.rosner@sba.gov
414-297-1178
202-481-2736 Fax

Supervisory Lender Relations Specialist
John Mirenda
john.mirenda@sba.gov
608-441-5512
202-481-2602 Fax

Economic Development/ Women's Business Ownership Representative/ International Trade
Mary Trimmier
mary.trimmier@sba.gov
414-297-1093
202-481-4497 Fax

Lead Lender Relations Specialist
James Simelton
james.simelton@sba.gov
414-297-4089
202-481-2364 Fax

Assistant to District Director, PSA/Web/Cashier
Robin Dittberner
robin.dittberner@sba.gov
608-441-5521
202-481-5307 Fax

Economic Development Specialist SBDC Project Officer Admin. & Disaster Coord.
Patricia Pettey
patricia.pettey@sba.gov
414-297-1231
202-481-4836 Fax

District Support Assistant
Betsy Jorgensen
betsy.jorgensen@sba.gov
608-441-5263
202-481-0441 Fax

Lead Business Opportunity Specialist/Native American Representative
Robert Giesfeldt
robert.giesfeldt@sba.gov
414-297-1455
202-481-6334 Fax

District Support Assistant
Gloria Hloucal
gloria.hloucal@sba.gov
414-297-1091
202-481-2132 Fax

Business Opportunity Specialist/8a
Cheryl Jordan
cheryl.jordan@sba.gov
414-297-3951
202-481-0766 Fax

Program Support Assistant
Yolanda Lassiter
yolanda.lassiter@sba.gov
414-297-1090
202-481-5885 Fax

Business Opportunity Specialist/8a
Cindy Merrigan
cindy.merrigan@sba.gov
608-441-5560
202-481-0815 Fax

Regional Advocate Office of Advocacy
Henry Sanders
henry.sanders@sba.gov
608-441-5264



Rules For Success

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

Today, small businesses are more important than ever. Facing unprecedented economic challenges, entrepreneurs with a creative, resilient, and innovative spirit, are expected to lead Wisconsin's vital recovery. Nearly 65% of the jobs created here result from a dream fulfilled, a vision expanded, or a big idea that became a household name. With a diverse and dynamic economy fueled by strategic alliances, partners across the state are committed to helping your small business succeed.

The Wisconsin Small Business Resource Guide is designed to connect you with our partners and the SBA team to help your business develop and create jobs. Whether it is taking the first step to start a business or expanding to the next level, the Small Business Development Centers, Women's Business Centers and SCORE, each partially funded by the SBA, provide free counseling and technical assistance. As the nation's largest single financial backer of small businesses, SBA guaranteed loans and SBA micro loans are made by lenders, certified development companies and micro lenders located throughout the nation. To help prepare for a mutually beneficial banking experience, SBDC, WBC and SCORE partners can evaluate your financing options, review a proposed business acquisition or help with a fixed asset purchase.

In addition to guaranteeing loans, learn how government contracting may add value to your business. SBA's Government Contracting Program creates an opportunity for small businesses owned by socially and economically disadvantaged individuals, Women owned Small Businesses, Small Businesses located in Historically Underutilized Business Zones (HUBZone), Service Disabled Businesses and Small Businesses to grow through the education of the procurement process.

SBA also plays a major role in the government's disaster relief efforts by making low-interest recovery loans to both homeowners and businesses.

These are just a few examples of how our staff, experienced counselors, and valued financial partners can be accessed through this Guide to support your business. A visit to our website www.sba.gov/wi or a call to 414-297-3941 or 608-441-5263, may quickly provide the connection you need to get started.

Best,

Eric Ness

*District Director of
SBA's Wisconsin District Office*

Doing Business in Wisconsin

■ The SBA helps business owners grow and expand their businesses every day.

THE WISCONSIN DISTRICT OFFICE

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

CONTACTING THE WISCONSIN DISTRICT OFFICE

Below is a listing of Wisconsin SBA personnel assigned to specific Wisconsin counties to assist you when contacting Wisconsin's SBA offices:

Becky Freund, Lender Relations

608-441-5519 • 202-481-0411 Fax

E-mail: becky.freund@sba.gov

Counties: Buffalo, Chippewa, Clark, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, Rock, St. Croix, Taylor, Trempealeau, Dane.

Under Dane: Cross Plains, DeForest/Windsor, McFarland, Middleton, Monona, Oregon, Stoughton, Sun Prairie, Waunakee/Dane

John Mirenda, Lender Relations

608-441-5512 • 202-481-2602 Fax

E-mail: john.mirenda@sba.gov

Counties: Adams, Columbia, Crawford, Grant, Green, Green Lake, Iowa, Juneau, Lafayette, Marquette, Portage, Richland, Sauk, Vernon, Waupaca, Waushara, Winnebago, Dane.

Under Dane: Belleville, Black Earth, Cambridge, Cottage Grove, Deerfield, Marshall, Mazomanie, Verona

Joe Rosner, Marketing & Outreach

414-297-1178 • 202-481-2736 Fax

E-mail: joseph.rosner@sba.gov

Counties: Dodge, Jefferson, Kenosha, Ozaukee, Racine, Walworth, Washington

Jim Simelton, Lender Relations

414-297-4089 • 202-481-2364 Fax

E-mail: james.simelton@sba.gov

Counties: Ashland, Barron, Bayfield, Burnett, Douglas, Iron, Lincoln, Marathon, Milwaukee, Oneida, Outagamie, Polk, Price, Rusk, Sawyer, Vilas, Washburn, Wood

Mary Trimmier, Marketing & Outreach

414-297-1093 • 202-481-4497 Fax

E-mail: mary.trimmier@sba.gov

Counties: Brown, Calumet, Door, Florence, Fond du Lac, Forest, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Shawano, Sheboygan, Waukesha

Cheryl Jordan, Government Contracting/8a

414-297-3951 • 202-481-0766 Fax

E-mail: cheryl.jordan@sba.gov

Covers entire state

Cindy Merrigan, Government Contracting/8a

608-441-5560 • 202-481-0815 Fax

E-mail: cindy.merrigan@sba.gov

Covers entire state

Robert Giesfeldt, Government Contracting/8a

414-297-1455 • 202-481-6334 Fax

E-mail: robert.giesfeldt@sba.gov

Covers entire state.

SERVICES AVAILABLE

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

Free counseling, advice and information on starting, improving or expanding a small business through SCORE "Counselors to America's Small Business;" Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs). They also conduct training events throughout the district – some require a nominal registration fee.

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

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

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

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



SUCCESS STORY

Crystal Finishing Systems, Inc. SBA 100

Mark and Laurie Matthiae started Crystal Finishing Systems, Inc. in June of 1993. Crystal Finishing Systems provides a variety of industrial, architectural and commercial coating applications. The types of coatings include air-dry dip, baked enamel, Kynar architectural, protective, Teflon, thermoplastic powder and plasite and aluminum extrusion.

In a short amount of time, Mark & Laurie needed to come up with money, a facility, equipment and a few dependable people in order to get things rolling. The two of them rounded up a small amount of money and the necessary financing to purchase the initial ingredients. They were entering into an incredibly risky venture with only one customer lined up, knowing that if they were

unable to please that customer, they were in big trouble. Reality, common sense and general business rules were challenged and redefined. With a second mortgage on their home, Mark and Laurie had put it all on the line to fulfill a dream.

With his already established role as general manager and half owner of Precision Body and Frame, Mark was ready to leap out on his own. With his small business knowledge, confidence, perseverance and insane schedule, Mark was determined to start his own business. He began with three employees, a simple dip line for coating and one small spray line for top coating all size parts with air dry wet spray.

During its first anniversary year, Crystal Finishing Systems, Inc.'s customer base was on the rise. Mark began checking out options for expanding the current facility but found out that the building was located in a wellhead protection area. With the assistance of the SBA 504 Loan Program along with the bank, they were able to make an offer to purchase the facility at 2608 Ross Avenue in Schofield, Wisconsin. At that time, they had five employees.

In 2000, Crystal maximized their building space to 100,000 square feet and in 2001

continued on page 46

We Welcome Your Questions

For extra copies of this publication or questions please contact:

Milwaukee District Office

310 W. Wisconsin Avenue, Suite 400
Milwaukee, WI 53203

Tel.: 414-297-3941 Fax: 414-297-1377
TDD: 608-441-5333

Website: www.sba.gov/wi

Madison District Office

740 Regent Street, Suite 100
Madison, WI 53715

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

Website: www.sba.gov/wi

COUNSELING

Getting Help to Start Up, Market and Manage Your Business



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

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

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

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

SBA'S RESOURCE PARTNERS

In addition to our district offices which serve every state and territory, SBA works with a variety of local resource partners to meet your small business needs. These professionals can help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, and recovering from disaster. To find your local district office or SBA resource partner, visit www.sba.gov/sba-direct.

SCORE

SCORE is a national network of nearly 14,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small businesses. SCORE has helped more than 8.5 million entrepreneurs nationwide by leveraging decades of expertise from seasoned business professionals to help entrepreneurs start businesses, grow companies and create jobs in local communities.

With more than 370 offices throughout the country, SCORE matches you with a mentor whose personality, experience, and skills are a good fit for your business needs. Whether you are a start-up business or growing company, SCORE mentors offer free and confidential advice. As members of your community, SCORE mentors understand local business licensing rules, economic conditions and lending standards. SCORE also offers local small business workshops at modest fees on popular topics such as increasing sales, managing cash flow and marketing your business.

You can count on SCORE as a trusted resource to offer in-depth mentoring, sound advice and guidance, and tools and resources that can help you succeed

as a business owner. In fiscal year 2010, SCORE served over 400,000 clients through individual counseling, workshops and online sessions by leveraging the expertise and experience of nearly 14,000 business mentors. For 24/7 access to advice and online webinars on topics such as starting, growing, marketing and e-commerce for small business, visit SCORE online at www.score.org or call 1-800-624-0245 for the office nearest you.

Wisconsin SCORE Counseling Centers

CENTRAL WISCONSIN - CHAPTER 535

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

5501 Vern Holmes Dr.
Stevens Point, WI 54481
715-344-1940

EAU CLAIRE - CHAPTER 362

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

FOX CITIES - CHAPTER 382

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

120 Jackson St.
Oshkosh, WI 54901
920-303-2266

ON THE UPSIDE

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

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- Earnings and growth potential are unlimited.
- Running a business will provide endless variety, challenges and opportunities to learn.

GREEN BAY – CHAPTER 508

Advance Business & MFG. Center
2701 Larsen Rd.
Green Bay, WI 54303
920-496-8930
cgokey@titletown.org
Counties Served: Brown, Door, Oconto,
Kewaunee, Manitowoc, Marinette and
Menomonie.

EDC of Manitowoc County:
202 N. Eight St.
Manitowoc, WI 54220
920-482-0540

LA CROSSE – CHAPTER 409

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

MADISON – CHAPTER 145

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

Platteville
c/o Platteville CoC
275 Hwy. 151 E.
Platteville, WI 53818
608-348-8888

UW-Platteville
512 Pioneer Tower
Platteville, WI 53818
608-348-3050

ROCK COUNTY – CHAPTER 574

Rockford Area Chamber of Commerce
515 N. Court St.
Rockford, IL 61103
815-962-0122
Counties Served: Rock

SOUTHEAST WISCONSIN – CHAPTER 28

Reuss Federal Bldg.
310 W. Wisconsin Ave., Rm. 425
Milwaukee, WI 53202
414-297-3942 • 414-297-1377 Fax
score@scoresewisconsin.org
www.scoresewisconsin.org
Counties Served: Dodge, Fond du Lac,
Kenosha, Jefferson, Milwaukee, Racine,
Ozaukee, Sheboygan, Walworth, Washington
and Waukesha.

207 N. Main St.
Fond du Lac, WI 54935
920-921-9500

c/o COC
N88 W16621 Appleton Ave.
Menomonee Falls, WI 53052
262-251-2430

Olympia Resort & Conf. Center
1350 Royale Mile Rd.
Oconomowoc, WI 53066
414-297-3942

1515 16th St.
Racine, WI 53403
262-632-3274

712 River Front St., Ste. 101
Sheboygan, WI 53081
920-457-9491

710 N. 8th St.
Sheboygan, WI 53081
920-457-9491

400 University Ave.
West Bend, WI 53095
262-338-2666

WAUSAU – CHAPTER 447

200 Washington St., Ste. 120
Wausau, WI 54402
715-848-5950

score@wausauchamber.com
Counties Served: Clark, Florence, Forest, Iron,
Langlade, Lincoln, Marathon, Oneida, Price,
Shawano, Taylor and Vilas.

3375 Airport Rd.
Rhineland, WI 54501
715-369-9110

DON'T GET **SQUEEZED** BY THE CREDIT CRUNCH

AS A PREFERRED LENDER, we review your loan on behalf of the Small Business Administration (SBA), for a quick response to your loan request. We have a proven track record of providing solutions for local businesses (like yours) through SBA financing – and a knowledgeable Citizens Banker works with you every step of the way.

DON'T WAIT. APPLY NOW! Contact us at **1-877-660-6080** or visit **CITIZENSBANKING.COM/SBA** to apply today.



 **CITIZENS**
BANK.
CITIZENSBANKING.COM

SMALL BUSINESS DEVELOPMENT CENTERS

The Small Business Development Center (SBDC) program has been vital to SBA's entrepreneurial outreach for more than 30 years. It has become one of the largest professional small business management and technical assistance networks in the nation. With nearly 900 locations across the country, SBDCs offer free one-on-one expert business advice and low-cost training by qualified small business professionals to existing and future entrepreneurs.

The SBDC program includes special focus areas such as, green business technology, disaster recovery and preparedness, import and export assistance, veterans assistance, procurement assistance, electronic commerce, technology transfer and regulatory compliance. A number of SBDC networks have specialized programs or centers dedicated to these focus areas.

During the past thirty years, through a unique mix of federal, state and private sector resources, the SBDC program has increased its return on investment. Through federal grants, SBDCs in every state and territory provide the foundation for the economic growth of small businesses. These small businesses, in turn, advance local and regional economic development through the generation of business revenues, job creation and job retention. This return on investment is demonstrated by fiscal 2010 outcomes, where SBDCs:

- Assisted more than 13,600 entrepreneurs to start new businesses – an estimated 37 new business starts per day.
- Provided counseling services to over 107,000 emerging entrepreneurs and nearly 102,000 existing businesses.
- Provided training services to approximately 380,000 clients.

The efficacy of the SBDC program has been validated by a nationwide impact study. Of the clients surveyed, more than 80 percent reported that the business assistance they received from the SBDC counselor was worthwhile. Similarly, more than 50 percent reported that SBDC guidance was beneficial in making the decision to start a business. More than 40 percent of long-term clients, those receiving 5 hours or more of counseling, reported an increase in sales and 38 percent reported an increase in profit margins.

For information on the SBDC program, visit www.sba.gov/sbdc. To schedule an appointment for counseling or to see the seminar schedule, contact the center nearest you from the list below.

Wisconsin Small Business Development Centers

Wisconsin SBDC State Office

Gayle R. Kugler, State Director
University of Wisconsin-Extension
432 N. Lake St.
Madison, WI 53706
608-263-7794 • 608-263-7830 Fax
gayle.kugler@uwex.edu
www.wisconsinsbdc.org
Wisconsin's SBDC Business Answer Line:
800-940-7232
Get immediate assistance from experienced business telephone counselors

Eau Claire SBDC

Counties Served: Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Rusk and Taylor.
Jim Mishefske, Director
UW Eau Claire Continuing Education
210 Water St.
Eau Claire, WI 54702-4004
715-836-5811 • 715-836-5263 Fax
mishefj@uwec.edu
www.uwec.edu/CE/cbs/aboutsbdc.htm

Green Bay SBDC

Counties served: Brown, Calumet, Door, Forest, Florence, Kewaunee, Manitowoc, Marinette, Menominee, Oconto and Shawano.
Christina Trombley, Director
University of Wisconsin Green Bay
2701 Larsen Rd., Ste. A3
Green Bay, WI 54303
920-496-2117 • 920-496-6009 Fax
tromblec@uwgb.edu
www.uwgb.edu/sbdc/home.html

La Crosse SBDC

Counties Served: Buffalo, Jackson, Juneau, La Crosse, Monroe, Trempealeau and Vernon.
Anne Hlavacka, Director
120 W. Carl Wimberly Hall
1725 State St.
La Crosse, WI 54601
608-785-8782 • 608-785-6919 Fax
hlavacka.anne@uwlax.edu
www.uwlax.edu/sbdc

Madison SBDC

Counties Served: Columbia, Dane and Sauk.
Neil Lerner, Director
University of Wisconsin Madison
Grainger Hall, 975 University Ave., Rm. 3260
Madison, WI 53706
608-263-7680 or 800-940-7232
608-263-0818 Fax
nslerner@wisc.edu
<http://sbdc.wisc.edu/>

Milwaukee SBDC

Counties Served: Milwaukee, Ozaukee and Washington.
Tim Peterson, Director
UWM School of Continuing Education
161 W. Wisconsin Ave., Ste. 6000
Milwaukee, WI 53203
414-227-3240 • 414-227-3142 Fax
timp@uwm.edu
www4.uwm.edu/SCE/dci.cfm?id=15

Oshkosh SBDC

Counties Served: Fond du Lac, Green Lake, Marquette, Outagamie, Sheboygan, Waushara and Winnebago.
Robert O'Donnell, Director
549 High Ave.
Oshkosh, WI 54901-4710
800-232-8939 or 920-424-1453
920-424-2005 Fax
odonnellr@uwosh.edu
www.uwosh.edu/cob/sbdc

UW Parkside SBDC

Counties Served: Kenosha and Racine.
900 Wood Rd.
Molinar Hall, Rm. D127
Kenosha, WI 53144
262-595-3363
Contact: Jim McPhaul
mcphaul@uwp.edu
www.parksidebdc.com/

Platteville SBDC

Counties Served: Crawford, Grant, Green, Iowa, Lafayette and Richland.
Gary Smith, Program Director
Southwest Wisconsin SBDC
University of Wisconsin – Platteville
1 University Plaza
510 Pioneer Tower
Platteville, WI 53818-3099
608-342-1038 • 608-342-1599 Fax
smithga@uwplatt.edu
www.uwplatt.edu/swsbdc/

River Falls SBDC

Counties Served: Pierce, Polk and St. Croix.
Steve DeWald, Director
College of Business and Economics
University of Wisconsin-River Falls
410 S. Third St., South Hall, Rm. 128
River Falls, WI 54022
715-425-0620 • 715-425-0707 Fax
steven.e.dewald@uwrf.edu
www.uwrf.edu/CBE/SBDC.cfm

Stevens Point SBDC

Counties Served: Adams, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas, Waupaca and Wood.
Vicki Lobermeier, Director of Entrepreneurship Activities/SBDC/WLC
2100 Main St., 103 Old Main Building
Stevens Point, WI 54481
800-898-9472 or 715-346-3838
715-346-3504 Fax
vloberme@uwsp.edu
www.uwsp.edu/conted/sbdc/

Superior SBDC

Counties Served: Ashland, Bayfield, Burnett, Douglas, Iron, Price, Sawyer and Washburn.
Julianne Raymond, Director
University of Wisconsin-Superior
Erlanson 305
Belknap and Catlin
Superior, WI 54880
715-394-8351 or 800-410-8351
715-394-8592 Fax
jraymond@uwsuper.edu
www.uwsuper.edu/sbdc/index.cfm

SBDC Whitewater

Counties Served: Dodge, Jefferson, Rock, Walworth and Waukesha.
Bud Gayhart, Director
University of Wisconsin Whitewater
1200 Hyland Hall
Whitewater, WI 53190
262-472-3217 • 262-472-1600 Fax
ask-sbdc@uww.edu
http://www.uww.edu/sbdc/

SPECIALTY CENTERS

Center for Advanced Technology and Innovation (CATI)

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

Stout Technology Transfer Institute

Randy Hulke, Director
715-232-5024
discoverycenter@uwstout.edu
278 Jarvis Hall
University of Wisconsin-Stout
Menomonie, WI 54751
715-232-2565
www.uwstout.edu/stti/index.cfm

Wisconsin Innovation Service Center

Bud Gayhart, Director
1200 Hyland Hall
UW - Whitewater
Whitewater, WI 53190
262-472-1365
innovate@uww.edu
http://wisc.uww.edu/

WOMEN'S BUSINESS CENTERS

The SBA's Women Business Center (WBC) program is a network of approximately 110 community-based centers which provide business training, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. WBCs are located in nearly every state and U.S. territory and are partially funded through a cooperative agreement with the SBA.

To meet the needs of women entrepreneurs, WBCs offer services

at convenient times and locations, including weekends. Most WBCs are located at non-profit host organizations that offer a wide variety of services in addition to the services provided by the WBC. Many of the WBCs also offer training and counseling and provide materials in different languages in order to meet the diverse needs of the communities they serve.

WBCs often deliver their services through long term training or group counseling, both of which have shown to be effective. WBC training courses are often free or offered at a small fee. Some centers will also offer scholarships based on the client's needs.

While most WBCs are physically located in one designated location, a number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

WBCs have a track record of success. In fiscal year 2010, the WBC program counseled and trained more than 160,000 clients, creating local economic growth and vitality. Of the WBC clients who have received 3 or more hours of counseling, 15 percent indicated that

the services led to hiring new staff, 34 percent indicated that the services led to an increased profit margin, and 47 percent indicated that the services led to an increase in sales.

In addition, the WBC program has taken a lead in preparing women business owners to apply for the Women-Owned Small Business (WOSB) Federal Contract program that authorizes contracting officers to set aside certain federal contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses. For more information on the program, visit www.sba.gov/wosb.

To find the nearest SBA WBC, visit www.sba.gov/women.

WOMEN BUSINESS CENTERS

Northeast Entrepreneur Fund's Women Business Center

Serves Douglas County
202 W. Superior St., Ste. 311
Duluth, MN 55802
POC - Nicole D. Wilde, Center Director
218-623-5729
nicolew@entrepreneurfund.org
www.EntrepreneurFund.org



David P. Werner
President

Standing the Test of Time.
"Park Bank is proud to receive Preferred Lender Program status with the SBA. PLP status allows us to be even more responsive to the needs of business owners, which we believe is a critical factor in today's market."

Locally owned for 96 years | MMAC member for 83 years | Preferred Lender Program status with SBA

PARK BANK

414.466.8000 | WWW.PARKBANKONLINE.COM

Member FDIC 

Superior Office
(old post office bldg.)
1401 Tower Ave., Ste. 302
Superior, WI 54880
715-395-6087 or 800-422-0374
info@entrepreneurfund.org

Western Dairyland Women's Business Center (WDWBC)

418 Wisconsin Ave.
Eau Claire, WI 54702
POC: Renee Walz
715-782-1063

23122 Whitehall Rd.
Independence, WI 54747
715-985-2391 ext. 211 or
800-782-1063 ext. 211 • 715-985-3239
Fax
www.successfulbusiness.org

WI Women's Business Initiative Corp. (WWBIC)

Kenosha Chamber of Commerce
600 52nd St., Ste. 130
Kenosha, WI 53140
Heather Lux, Center Director
262-654-1234 ext. 114 • 262-654-4655
Fax
hlux@wwbic.com
info@wwbic.com
www.wwbic.com

2745 N. Dr. Martin Luther King Jr. Dr.
Milwaukee, WI 53212
Karen Wells, Center Director
414-263-5450 • 414-263-5456 Fax
kwells@wwbic.com
www.wwbic.com

2300 S. Park St., Ste. 004
Madison, WI 53713
Contact: Ruth Rohlich, Program Director
608-257-5450
www.wwbic.com
rrohlich@wwbic.com

Hope Center of Racine
506 7th St.
Racine, WI 53403
Heather Lux, Center Director
262-898-2940
hlux@wwbic.com
www.wwbic.com

OTHER WOMEN BUSINESS RESOURCES

Women's Business Owner Network

P.O. Box 270085
Milwaukee, WI 53227
POC: Cheryl Muskus
414-563-0200
cmuskus@muskusmgmt.com

National Association of Women Business Owners (NAWBO)

Greater Milwaukee Area
P.O. Box 26124
Wauwatosa, WI 53226
414-358-9290
www.nawbo-gm.org/

Wisconsin Women Entrepreneurs, Southcentral, Inc.

2110 Luann Ln.
Madison, WI 53713
608-442-1924
contact@wwsouthcentral.org
wwsouthcentral.com/

Wisconsin Women Entrepreneurs

Kenosha/Racine
P.O. Box 132
Racine, WI 53401
262-632-7993
www.wwe.org/

Wisconsin African American Women, LTD (WAAW)

3020 W. Vliet St.
Milwaukee, WI 53208
POC: Josephine Hill, President/Founder
414-933-1652
http://waawcenter.com/

EMERGING LEADERS

SBA's Emerging Leaders initiative is currently hosted in 27 markets across the country using a national demonstrated research-based curriculum that supports the growth and development of small firms that have substantial potential for expansion and community impact. A competitive selection process results in firm executives participating in high-level training and peer-networking sessions led by professional instructors and local economic development organizations. Post-training, social and economic

impact results from responding executives who attended the 2008 – 2010 training classes indicate:

- More than half of participating businesses reported an increase in revenue, with an average revenue of \$1,879,266.
- Participating businesses averaged \$2 million in revenue, with new cumulative financing of \$7.2 million secured in 2010.
- Nearly half of the participants secured federal, state, local and tribal contracts with a cumulative total of \$287 million.
- Approximately half of the participants have hired new workers, creating 275 new jobs in 2010.
- All participants were introduced and trained on becoming SBA 8(a) certified firms; nearly 25 percent of respondents are currently certified as SBA 8(a) firms, while other participants reported a focused intention on applying to the 8(a) program.
- Nearly 50 percent of participating respondents were female executives and 70 percent were minority business executives.
- 85 percent of responding executives were Satisfied or Very Satisfied with the overall training series and results.

To find out more about this executive-level training opportunity, please visit www.sba.gov/e200 for host cities, training schedules, and selection criteria.

SBA'S ONLINE TOOLS AND TRAINING

SBA's Small Business Training Network is a virtual campus complete with free online courses, workshops, podcasts, learning tools and business-readiness assessments.

Key Features of the Small Business Training Network:

Training is available anytime and anywhere—all you need is a computer with Internet access.

- More than 30 free online courses and workshops are available.
- Templates and samples to get your business planning underway.
- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Course topics include a financial primer keyed around SBA's loan-guarantee programs; a course on exporting; courses for veterans and women seeking federal contracting opportunities; and an online library of podcasts, business publications, templates and articles.

Find these free resources at www.sba.gov/training.



REACHING UNDERSERVED COMMUNITIES

SBA also offers a number of programs specifically designed to meet the needs in the underserved communities.

WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. In the 1970s, women owned less than five percent of the nation's businesses.

Today, they are majority owners of about a third of the nation's small businesses and are at least equal owners of about half of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women.

The SBA's Office of Women's Business Ownership (OWBO) serves as an advocate for women-owned businesses. OWBO oversees a nationwide network of 110 women's business centers that provide business training, counseling and mentoring geared specifically to women, especially those who are socially and economically disadvantaged. The program is a public-private partnership with locally-based nonprofits.

Women's Business Centers serve a wide variety of geographic areas, population densities, and economic environments, including urban, suburban, and rural. Local economies vary from depressed to thriving, and range from metropolitan areas to entire states. Each Women's Business Center tailors its services to the needs of its individual community, but all offer a variety of innovative programs, often including courses in different languages. They provide training in finance, management, marketing, and the Internet, as well as access to all of the SBA's financial and procurement assistance programs.

CENTER FOR FAITH-BASED AND NEIGHBORHOOD PARTNERSHIPS

Faith-based and Neighborhood Partnerships know their communities, and they have earned their people's trust. Because of their credibility, they are uniquely positioned to build awareness of programs that encourage entrepreneurship, economic growth and job creation.

SBA is committed to reaching out to faith based and community organizations that are eligible to participate in the agency's programs by informing their congregants, members and neighbors about SBA's programs. In particular, many faith-based and community non-profit organizations can provide a local financing option for entrepreneurs by becoming SBA Microloan Intermediaries. An SBA Microloan Intermediary often acts as a bank for entrepreneurs and small businesses that might otherwise be unable to find access to capital.

VETERANS AND RESERVISTS BUSINESS DEVELOPMENT

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all of SBA's entrepreneurial programs and resources, the SBA has established an Office of Veterans Business Development (OVBD). Each year, OVBD reaches thousands of veterans, Reserve Component members, transitioning service members and others who are – or who want to become – entrepreneurs and small business owners. OVBD develops and distributes informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, and Getting Veterans Back to Work. In addition, there are 16 Veterans Business Outreach Centers strategically located throughout the country that provide both online and in-person training, counseling, mentoring, workshops, referrals, and more. Each of the SBA's 68 District Offices also has a designated veteran's business development officer.

The SBA offers special assistance for small businesses owned by activated Reserve and National Guard members. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office loan payment deferrals, interest rate reductions and other relief after they receive their activation orders. In addition, the SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury

Disaster Loan Program (MREIDL) provides loans up to \$2 million to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard.

Among the SBA's unique services for veterans are: an Entrepreneurship Boot Camp for Veterans with Disabilities in partnership with 6 top U.S. universities (www.whitman.syr.edu/ebv), a program to reach women veteran-entrepreneurs (www.whitman.syr.edu/vwise), and a program for Reserve Component family members called Operation Endure and Grow (www.whitman.syr.edu/endureandgrow).

For more information about small business lending programs for veteran business owners and Reserve or Guard members who are activated, including Patriot Express, microloans, and Advantage loans, see the section on Access to Capital. To learn more about the Veterans Business Outreach program or find the nearest SBA VBOC, visit the SBA Web site at www.sba.gov/vets.

Wisconsin's SBA Veteran Representative is Joe Rosner, he can be reached at 414-297-1178 or joseph.rosner@sba.gov.

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA Office of Native American Affairs (ONAA) ensures American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending, and contracting programs. ONAA provides a network of training (including the online tool "Small Business Primer: Strategies for Growth") and counseling services and engages in numerous outreach activities, such as tribal consultations, development and distribution of educational materials, attendance and participation in economic development events and assisting these small businesses with SBA programs.

More information is at www.sba.gov/naa.

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

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

IS ENTREPRENEURSHIP FOR YOU?

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

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

own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

- **How will the business affect your family?** The first few years of business start-up can be hard on family life. It’s important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Once you’ve answered those questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, online businesses, brick-and-mortar stores or any combination of those.

FRANCHISING

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

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

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

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

For more information visit www.sba.gov/franchise.

HOME-BASED BUSINESSES

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

Getting Started

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

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

Ask yourself these questions:

- Can I switch from home responsibilities to business work easily?
- Do I have the self-discipline to maintain schedules while at home?
- Can I deal with the isolation of working from home?

Legal Requirements

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

Some general areas include:

- **Zoning regulations.** If your business operates in violation of them, you could be fined or shut down.
- **Product restrictions.** Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

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

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

WRITING A BUSINESS PLAN

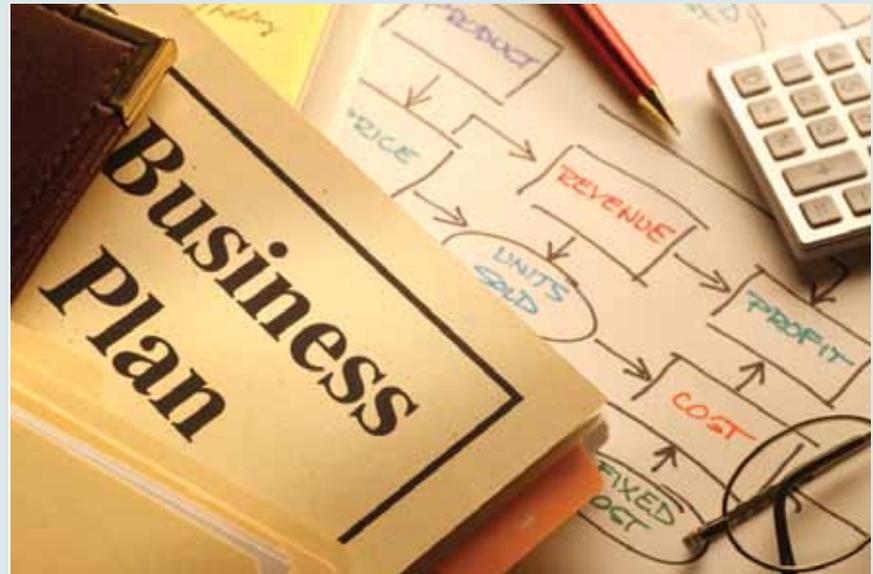
After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers, and SCORE, have the expertise to help you craft a winning business plan. SBA also offers online templates to get you started.

In general, a good business plan contains:

Introduction

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



Marketing

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

Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.

Provide projected income statements, and balance sheets for a two-year period.

- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to potential problems.

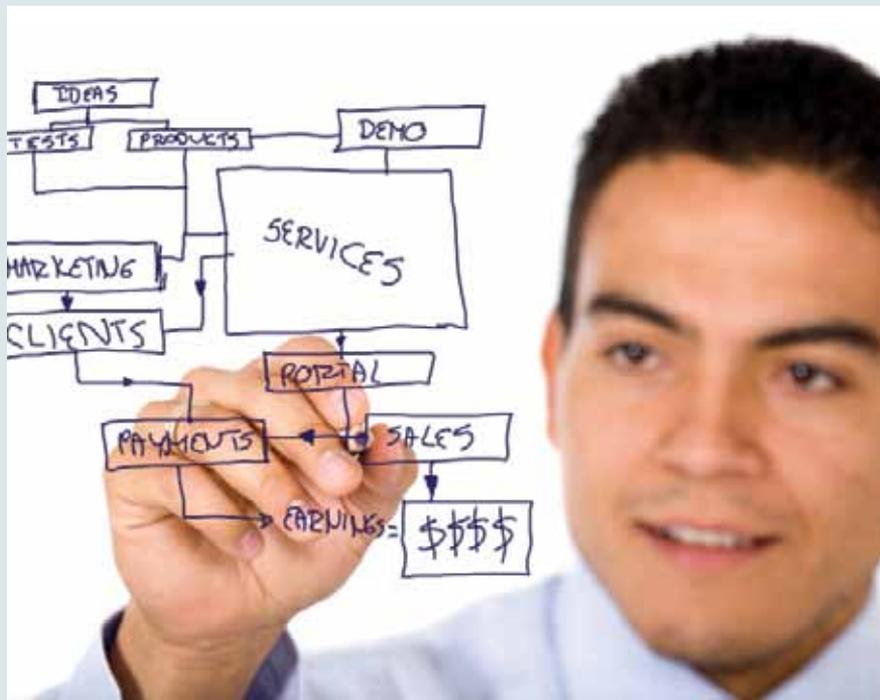
Operations

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

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE, WBC or SBDC representatives, SBA district office business development specialists or veterans business development specialists.

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



CAPITAL

Financing Options to Start or Grow Your Business



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

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

Note: The SBA does not offer grants to individual business owners to start or grow a business.

SBA BUSINESS LOANS

If you are contemplating a business loan, familiarize yourself with the SBA's business loan programs to see if they may be a viable option. Keep in mind the dollar amount you seek to borrow and how you want to use the loan proceeds. The three principal players in most of these programs are the applicant small business, the lender and the SBA. SBA guarantees a portion of the loan (except for Microloans). The business should have its business plan prepared before it applies for a loan. This plan should explain what

resources will be needed to accomplish the desired business purpose including the associated costs, the applicants' contribution, use of loan proceeds, collateral, and, most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria and SBA's requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan. In the case of microlenders SBA loans these intermediaries funds at favorable rates to re-lend to businesses with financing needs up to \$50,000. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential but cannot qualify for long-term, stable financing.

7(a) LOAN PROGRAM

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

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

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

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

Percentage of Guaranties and Loan Maximums

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion, giving the lender a certain amount of exposure and risk on each loan. The percentage SBA guarantees depends on either the dollar amount or the program the lender uses to obtain its guaranty. For loans of \$150,000 or less the SBA may guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent.

The maximum 7(a) loan amount is \$5 million. (Loans made under the SBAExpress program, which is discussed later in this section, have a 50 percent guaranty.)

Interest Rates and Fees

The actual interest rate for a 7(a) loan guaranteed by SBA is negotiated between the applicant and lender and subject to SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate is comprised of two parts, a base rate and an allowable spread. There are three acceptable base rates (Wall Street Journal Prime*, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years, the maximum spread will be no

more than 2.25 percent. For loans with maturities of seven years or more, the maximum spread will be 2.75 percent. The spread on loans under \$50,000 and loans processed through Express procedures may be higher.

Loans guaranteed by SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total loan amount. The guaranty fee is generally paid by the borrower and can be included in the loan proceeds.

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

*** All references to the prime rate refer to the base rate in effect on the first business day of the month the loan application is received by SBA.**

7(a) Loan Maturities

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

Structure

Most 7(a) loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same, whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals, as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments. Balloon payments or call provisions are not allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will

charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

Collateral

The SBA expects every 7(a) loan to be fully secured, but the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available collateral is offered. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

Eligibility

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at www.sba.gov/size.

SBA Size Standards:

- Manufacturing — from 500 to no more than 1,500 employees
- Wholesaling — No more than 100 employees
- Services — from \$4.5 million to no more than \$35.5 million in average annual receipts
- Retailing — from \$7 million to no more than \$35.5 million in average annual receipts
- General construction — from \$7 million to no more than \$33.5 million in average annual receipts
- Agriculture — from \$750,000 to no more than \$17.5 million in average annual receipts

There is also an alternate size standard that is based on a net worth (\$15 million or less) and average net income (\$5 million or less). This new alternate makes more businesses eligible for SBA loans and applies to all SBA non-disaster loan programs.

Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses

involved in gambling and any illegal activity.

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

Use of Proceeds

The third eligibility factor is use of proceeds. 7(a) proceeds can be used to make leasehold improvements or purchase machinery; equipment; fixtures; supplies; or land and/or buildings that will be occupied by the business borrower.

Proceeds can also be used to:

- Expand or renovate facilities;
- Acquire machinery, equipment, furniture, fixtures and leasehold improvements;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Acquire businesses;
- Start up businesses;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

SBA 7(a) loan proceeds cannot be used for the purpose of making investments. SBA proceeds cannot be used to provide funds to any of the owners of the business except for ordinary compensation for actual services provided.

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test and utilization of personal assets requirements, where the business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and restrictions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses. Generally, SBA loans must meet the following criteria:

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

For more information, go to www.sba.gov/apply.

What To Take To The Lender

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

Common requirements include the following:

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

How the 7(a) Program Works

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is required, the lender will also review eligibility. The applicant should be prepared to complete some additional documents before the lender sends the request for guaranty to the SBA. Applicants who feel they need more help with the process should contact their local SBA district office or one of SBA's resource partners for assistance.

There are several ways a lender can apply for a 7(a) guaranty from SBA. The main differences between these methods are related to the documentation the lender provides, the amount of review the SBA conducts, the amount of the loan, and the lender's responsibilities in case the loan defaults and the business' assets must be liquidated. The methods are:

- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- Rural Lender Advantage
- SBA *Express*
- Patriot Express
- Export Express
- Small Loan Advantage
- Community Advantage

For the Standard, Certified and Preferred methods, the applicant fills out SBA Form 4, and the lender completes SBA Form 4-1. When requests for guarantees are processed using Express or Advantage methods, the applicant uses more of the regular forms of the lender and just has a few federal forms to complete. When SBA receives a request that is processed through Standard or Certified Lender Program procedures, it either reanalyzes or reviews the lender's eligibility and credit analysis before deciding to approve or reject. For requests processed through Preferred Lender Program or Express programs, the lender is delegated the authority to make the credit decision without SBA's concurrences, which helps expedite the processing time.

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

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

What the SBA Looks for:

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

SPECIAL PURPOSE 7(a) LOAN PROGRAMS

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

SBAExpress

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

Patriot Express and Other Lending Programs For Veterans

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

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

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

up to \$500,000. For loans above \$350,000, lenders are required to accept all available collateral.

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

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

Self-employed Reserve or Guard members with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders. The SBA also offers special low-interest-rate financing of up to \$2 million when an owner or essential employee is called to active duty through the Military Reservist Economic Injury Disaster

Loan program (MREIDL) to help cover operating costs due to the loss of an essential employee called to active duty.

Advantage Loans

In early 2011, SBA rolled out two Advantage loan initiatives aimed at helping entrepreneurs and small business owners in underserved communities gain access to capital. Both offer a streamlined loan application process and the regular 7(a) loan guarantee for loans under \$250,000.

The Small Loan Advantage program is available to lenders participating in the Preferred Lenders Program. SBA lenders who are not participating in the Preferred Lenders Program can contact their local district office to apply.

The Community Advantage pilot program opens up 7(a) lending to mission-focused, community-based lenders – such as Community Development Financial Institutions (CDFIs), Certified Development Companies (CDCs), and microlenders – that provide technical assistance and economic development support in underserved markets.

More information on both programs is available at www.sba.gov/advantage.

Wisconsin PLP, SBAExpress and Patriot Express Lenders

In Alphabetical Order by Lender

AbbyBank, Abbotsford SBAExp

www.abbybank.com/
Craig Stuedman, Senior Loan Officer
715-223-2345 ext. 102
715-223-6385 F

Altra Federal Credit Union, La Crosse PLP, SBAExp, PatriotExp

www.altra.org
Michael Nickel, VP of Business Lending
608-787-4500 or 800-755-0055
608-787-7106 F

American Bank & Trust Wisconsin, Platteville SBAExp

www.americanbankwi.com
Robert Stauffacher, Sr. VP
608-348-4300

American National Bank Fox Cities, Appleton PLP, SBAExp, PatriotExp

<http://americannationalbank.org>
Lon Rupnow, VP
920-739-1040 • 920-739-9216 F

Convenient. Local. Community.

- Conveniently located in your backyard
- Preferred SBA Lender
- Award-Winning customer service
- Local decision making
- #2 SBA Lender in Wisconsin in our Asset Class

**CB COMMUNITY
BANK & TRUST**

communitybankandtrust.com

Member FDIC



From business to personal accounts, we have the solution for all of your financial needs.

888-582-4440

Sheboygan • Sheboygan Falls • Plymouth • Elkhart Lake
Chilton • Appleton • Glendale • Greenfield

**Associated Bank, N.A., Kimberly
PLP, SBAExp, PatriotExp**
www.associatedbank.com
Jeff Sheffler, VP/SBA Program Manager
920-727-5480 • 920-727-5487 F

**Bank First National, Manitowoc
SBAExp, PLP, PatriotExp**
www.bankfirstnational.com
David LaDuke, AVP Business Banking
920-694-1907 • 920-694-1921 F

Bank Mutual, Milwaukee SBAExp
www.bankmutual.com
Greg Larson, SVP
414-371-8272 • 414-371-8305 F

Bank of Cashton SBAExp, PatriotExp
www.bankofcashton.com
Loan department 800-205-7203

**Bank of Galesville, Galesville
SBAExp, PatriotExp**
www.bankofgalesville.com
Daniel Mueller, Senior Loan Officer
608-582-2233 • 608-582-4511 F

Bank of Lake Mills SBAExp
www.bankoflakemills.com
Erling Jackson, Sr. VP, Lake Mills
920-648-8336 • 920-648-3270
Joe Schuch, VP, Watertown
920-206-9480 • 920-206-9488 F

**Bank of Mauston, Mauston
SBAExp, PatriotExp**
www.bankofmauston.com
Mike Lindert, Executive VP
608-847-6200 ext. 230
Jackie Myers, Dells Delton Branch Mngr.
608-253-7030
Karen Bell, New Lisbon Branch Mngr.
608-562-6200
JK Walsh, Necedah Branch Mngr.
608-565-6200

Bank North, Crivitz SBAExp, PatriotExp
http://banknorthwis.com
John Llinas, Executive VP
715-854-2541 • 715-854-2649 F

**Bank of Prairie du Sac, Prairie du Sac
SBAExp**
www.bankpds.com
Steve Ploetz, President and CEO
Mike Jones, Senior Vice President Lending
Noel McCormick, Senior Vice President
Mike Olson, Vice President Lending
608-643-3393 • 608-643-2282 F

Bank of the West, Spooner PLP, SBAExp
www.bankofthewest.com/
Donald Strunk
715-635-2161 • 715-635-8905 F

**Baraboo National Bank, Baraboo
PLP, SBAExp, PatriotExp**
https://www.baraboonational.com/
Chuck Winegarden, VP, Credit Admin.
608-356-7703 or 800-559-0011
608-356-3044 F

Bay Bank, Green Bay SBAExp
www.baybankgb.com
Gregg Halvorsen, VP
920-490-7600 • 920-490-0930 F

Baylake Bank, Sturgeon Bay PLP, SBAExp
www.baylake.com
Jeff Miller, VP Cmrl Banking Officer
920-743-5551 ext. 1039
Jamie Alberts, Business Banker
920-431-3690
Keith Appleton, Business Banker
920-431-3686
Bud Brown, Business Banker
715-256-0050 ext. 4254
Dave Englebert, Business Banker
920-430-9800 ext. 3684
Leslie Gast, Business Banker
920-743-5551 ext. 1041
Ken Glasheen, Business Banker
920-854-2326
Tom Schmidt, Business Banker
920-431-3689
Jim Smidel, Business Banker
920-388-2040

Blackhawk Bank, Beloit SBAExp
www.blackhawkbank.com/
Dale Reeves, Sr. VP Bus. Banking
608-299-3422
Nathan Bolin, VP Bus. Banking
608-299-3421

**BMO Harris Bank National Association
PLP, SBAExp, PatriotExp**
https://www4.harrisbank.com/
888-489-2265

**Borrego Springs Bank, N.A. FL
PLP, SBAExp, PatriotExp**
www.borregospringsbank.com
Fred Crispen, Executive VP
866-644-0042 • 866-717-7718 F

**Branch Banking and Trust Company, NC
PLP, SBAExp, PatriotExp**
www.bbt.com
336-733-2500 or 336-733-1104

**Bremer Bank, NA, Menomonie
PLP, SBAExp**
www.bremer.com/Home/Home.aspx
Greg Hohlen, President/Market Manager
320-255-7185

Business Lenders, LLC, Hartford, CT PLP
www.businesslenders.com/index.html
877-345-6267 or 860-244-9202

Capitol Bank, Madison SBAExp
www.capitolbank.com
Ken Thompson, President/CEO
608-836-4100
Derek E. Moehring, Sr. VP/Sr. Lender
608-836-4304
Todd Geltemeyer, VP/Commercial Loans
608-836-4302
Kevin Mahaney, VP/Commercial Loans
608-836-4305
Gary Kuter, VP/Commercial Loans
608-836-4301
Justin Hart, Commercial LO
608-836-4129

**Charter Bank, Eau Claire
SBAExp, PatriotExp**
www.charterbanke.com
David Pokrandt, VP
715-832-4254 or 800-471-4510
715-831-2198 F

**Choice Bank, Oshkosh
SBAExp, PatriotExp**
www.choicebank.com
Stanley Leedle, Executive VP/CCO
920-230-1303

**Citizens Bank, Flint, MI
PLP, SBAExp, PatriotExp**
www.citizensbanking.com
517-337-4135 or 800-676-6276

**CitizensFirst Credit Union, Oshkosh
SBAExp**
www.citizensfirst.com
Becky Towne, Business Loan/ACH Specialist
920-230-3058

**Citizens State Bank, La Crosse
SBAExp, PatriotExp**
www.citizensstatebank.us
Dustin Hundt, AVP Commercial Lending
608-785-2265 • 608-785-2275 F

**Citizens State Bank of Loyal, Neillville
SBAExp**
www.csbloyal.com
Greg Glisczinski, VP & Agricultural LO
715-743-7494 • 715-743-7495 F
Rick Symanski VP, Loan Officer
715-255-8526
Tim Huth, VP/Commercial LO
715-659-5159

**Citizens State Bank of Mukwonago
SBAExp**
www.citizenbank.com
James Bodendorfer, VP
262-363-6500 • 262-363-6515 F

**CIT Small Business Lending, Livingston, NJ
PLP, PatriotExp**
www.smallbizlending.com
800-713-4984

**Comerica Bank, IL
PLP, SBAExp, PatriotExp**
www.comerica.com
Thomas Meyer, BD Officer WI Contact
847-381-5959 • 847-381-2536 F

**Commerce State Bank, West Bend
SBAExp**
www.commercestebank.com/
Luke Hagel, Commercial Lender
262-247-2805 • 262-247-2888 F

**Community Bank & Trust, Sheboygan
PLP, SBAExp, PatriotExp**
www.communitybankandtrust.com
Paul Kuplic, VP
920-459-4444 • 920-459-4450 F

**Community Business Bank, Sauk City
SBAExp**
Gerard L. Schaller, Vice President Loan
Quality & Compliance
608-643-6300 • 608-643-5444 F
www.cbbwi.com

**Community Financial Bank, Prentice
SBAExp, PatriotExp**
www.communityfinancialbank.net/
Howard Heikkinen, Business Dev. Officer
715-428-2801 • 715-428-2827 F

**Community First Credit Union, Appleton
PLP, SBAExp, PatriotExp**
www.communityfirstcu.org/
Michael Vedder, Business Lender
920-830-7232

**Community State Bank, Union Grove
SBAExp, PatriotExp**
www.communitystatebank.net
Dennis Berg, SRVP
262-878-3763 ext. 253 • 262-878-3009 F

**Cornerstone Community Bank, Grafton
PLP, SBAExp**
www.bankwithcornerstone.com/
Dave Cwiklinski, in Menomonee Falls
262-437-7233
Rick Novotny, in Grafton 262-546-1131

Coulee Bank, La Crosse SBAExp
www.couleebank.net
Karen Dunn, SRVP/Chief Credit Officer
608-784-9550 • 608-784-1069 F
Tim Willenbring
608-783-6000 • 608-783-6602 F

CoVantage Credit Union, Antigo SBAExp
www.covantagecu.org/
Steve Wilder 715-627-4336 ext. 2239
Chad Matuszewski 715-627-4336 ext. 2243
Terri Devore 715-627-4336 ext. 2306
Jeffrey Spindler 715-524-8200 ext. 3227
Shawn Sukup 715-842-8469

Cumberland Federal Bank, F.S.B. SBAExp
www.cumberlandfederal.com
Barry Ranallo
715-822-2249 • 715-822-2279 F

**Denmark State Bank, Denmark
SBAExp, PatriotExp**
www.denmarkstate.com
Carl Laveck, Chief Credit Officer
920-863-2161 • 920-863-6159 F

DMB Community Bank, De Forest SBAExp
www.deforestbank.com
Bill Stewart, EVP Commercial/Ag Lending
Lynn Duesing, VP Commercial Lending
Tom Jenks, VP Commercial Lending
608-846-3711 or 800-915-3711

**Educators Credit Union, Racine
SBAExp, PatriotExp**
www.ecu.com
Linda Hoover, VP Lending
262-886-5900 or 800-236-5898

**Farmers & Merchants Bank, Berlin
SBAExp, PatriotExp**
www.fmberlin.com/
Bob Thorsen, Commercial Lender
920-361-1454 ext. 2226 • 920-361-0500 F

**Farmers & Merchants Bank, Tomah
SBAExp, PatriotExp**
https://fmnetbank.com/
Tony Abney, SRVP
608-372-2126 • 608-372-5385 F

Farmers & Merchants Bank & Trust,

Marinette SBAExp
www.fmmarinette.com
Dale Halfmann, Commercial LO
715-735-4226 • 715-735-4224 F

**Farmers & Merchants State Bank,
Waterloo SBAExp**
http://fandmstbk.com/
David Stronach, Sr. VP, Commercial LO
920-478-7000
Barbara J. Hennessy, VP Commercial LO
920-478-7018
Scott Cochems, VP, Business Dev. Officer
608-655-1473
Jena Eternick, Credit Analyst
920-478-7016
Tiffany Warren, Credit Analyst
920-478-7011

**First American Bank, NA, Hudson
SBAExp, PatriotExp**
www.fa-bank.net
Dennis at 715-377-5312
Ed at 715-377-5314
Dave at 715-377-5327

First Bank of Baldwin, Baldwin SBAExp
www.firstbankbaldwin.com/
Steve Perry or John Larson
715-684-3366 or 800-499-4362

**First Bank Financial Centre, Oconomowoc
PLP, SBAExp, PatriotExp**
www.fbcwi.com/
Sarah Andritsch 262-338-9900
Tom Stapleton 262-569-9900
Brent Benjamin 608- 834-4040
Ryan Kauth 262-490-7572

First Bank, Tomah SBAExp
www.fbtomah.com
Cynthia Erdman, President/CEO
608-372-7525 • 608-372-4451 F

First Business Bank, Madison SBAExp
www.firstbusiness.com/about/madison/
Erik Gretebeck, Commercial Banking Officer
608-232-5964 • 608-232-5920 F

**First Business Bank, Milwaukee,
Brookfield SBAExp**
www.firstbusiness.com/about/milwaukee/
Lynn Sigfred, VP/CTP
262-792-7116 • 262-792-7129 F
Craig Cerbins, Commercial Lending Assoc.
262-792-7102

**First Citizens State Bank, Whitewater
PLP, SBAExp, PatriotExp**
www.firstcitizensww.com/
James K. Caldwell, President
262-473-2112 • 262-473-5769 F

Entrepreneurial? We want to talk to you!

**Milwaukee
Department of City
Development**
mkedcd.org

and

**Milwaukee Economic
Development Corporation**
medonline.com

809 North Broadway,
Milwaukee, WI 53202
414-286-5840

Business Financing
State and Federal Tax Credits
Revenue Bonds
Brownfield Grants
Facade Improvement
Retail Business Grants
Land and Building Site Assistance



First National Bank Fox Valley, Menasha and Neenah PLP, SBAExp, PatriotExp

www.fnbfvalley.com
Peter Prickett, President/CEO
920-729-6900
Wenda Roycraft, SRVP-Commercial Banking
920-729-6960
John Hintze – VP Commercial Banking
920-426-6228
Timothy Vogelsang, VP Commercial Banking
920-426-6220
David Kruck, AVP Commercial Banking
920-729-6941

First National Bank of Hartford SBAExp

www.fnb-hartford.com
Timothy Miller, SRVP
Benjamin Becker, VP
800-945-0195 or 262-673-5800

First National Bank of River Falls SBAExp

www.fnbrf.com/
Connie Ruppert, Vice President
715-426-3145
Jack Cullen, Vice President
715-426-3144
Melissa Godden, Vice President
715-426-3169
Matt Russell, Ex. VP/Chief Credit Officer
715-426-3122
Richard Smith, Vice President
715-426-3143
John Carlson, Vice President
715-262-8354

First National Community Bank, New Richmond SBAExp, PatriotExp

www.fn-cb.com
Mark Casey 715-243-6158
Dave Neale 715-381-7121
Dave Hirstein 715-243-6133

First State Bank, New London SBAExp, PatriotExp

www.bankfirststate.com/
William Hodgkiss, SRVP Business Banking
920-531-2808
Tim Pritzl, VP Business Banking
920-531-2829
Peter Kurth, VP Business Banking
920-531-2853
Tod Severson, VP Agri./Business Banking
920-531-2825

Forward Financial Bank, SSB, Marshfield PLP, SBAExp, PatriotExp

www.forwardbank.com/index.cfm
David Krause 715-389-6484
Dave Clark 715-389-5300
Gene Knoll 715-785-5300

Foundations Bank, Pewaukee PLP, SBAExp, PatriotExp

www.foundationsbank.com
Joseph G. Schaefer, First Vice President
262-691-9400

Fox Communities Credit Union, Appleton SBAExp

www.foxcu.org
Jason Behling
920-993-3789
Don Vanevenhoven
920-993-3733

Heartland Credit Union, Madison SBAExp, PatriotExp

www.heartlandcu.org
Stu Charland or Robin Marohn
608-282-7000 or 800-362-3944

Heritage Bank, NA, MN PLP

www.heritagebankna.com
800-344-7048

Hometown Bank, Fond du Lac PLP, SBAExp

www.hometownbancorp.com/
Linda DeBraal, Portfolio Admin. Officer
920-907-0788

Horicon Bank, Horicon SBAExp

www.horiconbank.com
Business Bankers at:
Allen Schwab 920-887-8350
Terry O'Connor 920-887-8350
Paul Huebner 920-887-8350
Thomas Dunham 920-954-6565
Jeffrey Liddicoat 920-921-3070
Michael Wollner 920-625-3515
Steven Glish 920-232-7420
Thomas Dunham 920-232-7420
Jeffrey Liddicoat 920-745-2265
Michael Fleischman 262-334-3040

Investors Community Bank, Manitowoc PLP, SBAExp, PatriotExp

www.investorscommunitybank.com
Tim Schneider, VP
920-686-5604 • 920-686-5688 F

John O. Melby & Co. Bank, Whitehall SBAExp

http://melbybank.com/
Paul R. Lorenz or Kurt Johnson
715-538-4358 or 866-566-2265

Johnson Bank, Racine PLP, SBAExp, PatriotExp

www.johnsonbank.com/
Deb Armann, SVP Corporate Credit Services
262-619-2659 • 262-619-8403 F

JPMorgan Chase Bank, NA Wisconsin PLP, SBAExp, PatriotExp

www.chase.com
Anthony Leach or Joel Redeker
262-783-3902 • 262-783-3849 F

Kohler Credit Union, Saukville SBAExp

www.kohlercu.com
John Ross, Director of Business Services
262-268-7240 or 920-459-2595

Ladysmith Federal Savings & Loan Association, Ladysmith SBAExp, PatriotExp

www.ladysmithfederal.com
Commercial Lender
715-532-3389 or 888-532-5375
715-532-7680 F

Lakeview Credit Union, Neenah SBAExp

www.lakeviewcu.org
Chip Coenen, VP Bus. Development
920-729-5131
Joe Heath, VP Lending
920-729-5108

Landmark Credit Union SBAExp

www.landmarkcu.com/home/
Dave Wagner 262- 367-6420 ext. 3914
Kent Eliason 262- 796-4500 ext. 3570

Laona State Bank, Lakewood SBAExp, PatriotExp

www.laonastatebank.com
Andrew School, VP
715-674-2911 or 715-276-7636

Layton State Bank, Milwaukee SBAExp

www.laytonstatebank.com
Jennifer Walmer, VP - Commercial Banking
Dennis Winchell, VP - Commercial Banking
Sherry Saiki, AVP - Commercial Banking
Matt Maigatter, Commercial Banking Officer
Mike Summerfield, Senior Credit Officer
262-821-6200 • 414-645-9870 F

Marine Bank, Waukesha PLP, SBAExp, PatriotExp

www.marinebank.com
Paul Melnick
262-695-6000

Marine Credit Union, La Crosse SBAExp

www.marinecu.com/
Business Banker
608-791-1323 or 800-923-7280
608-784-5220 F

McFarland State Bank, McFarland SBAExp, PatriotExp

www.msbonline.com/
Sean Carney 608-838-5048
Jim Walker 608-838-5025

Merchants Bank, Onalaska PLP, SBAExp, PatriotExp

www.merchantsbank.com/onalaska/
Steve Christiansen
608-779-8200 • 608-779-8282 F

M&I, a part of BMO Financial Group, Milwaukee PLP, SBAExp, PatriotExp

www.mibank.com
Sharon Jardas, VP/SBA Specialist
262-783-1016 • 262-783-1078 F

Mid America Bank, Janesville SBAExp, PatriotExp

www.bankmidamerica.com
Brad Palubicki, President
262-754-6846
Williams Bay 262-245-6541
Madison 608-827-2600
Waukesha 262-754-6840

Middleton Community Bank, Middleton SBAExp, PatriotExp

www.middletonbank.com
Richard Cooper, ExeVP/Commercial Banking
608-824-3233
Matt Hill, Asst. VP Commercial Banking
608-824-3232
ADD Tommy Brennan, VP Commercial Lending
608-643-2265

Mid-Wisconsin Bank, Medford SBAExp
www.midwisc.com
Dean Lindner, Loan Operations Officer
715-748-8300 or 800-643-9472
715-748-6574 F

Monona State Bank, Monona SBAExp, PatriotExp
www.mononabank.com/
Arlyn Steffenson, Sr. VP, Business Banking
608-223-5149
Michael Flynn, Vice President, Business Banking 608-223-5148
Ted Gunderson, Vice President, Business Banking 608-223-5159
Pete Graven, Vice President, Business Banking 608-223-6245
Mark Kraemer, Vice President, Business Banking 608-223-5155
Paul Schlumberger, Vice President, Business Banking 608-395-2306

Mound City Bank, Platteville SBAExp, PatriotExp
www.moundcitybank.com
John Arendt, VP Cmml Lending
608-348-2685
Chad Bahr, Ag/Cmml Lending 608-987-3800
Shane Bowdish, Cmml Lending/Bus. Dev. Officer 608-437-2685
Jeff Miesen, AVP-Lending 608-348-2685
Jeffrey Stange, AVP-Cmml Lending 608-348-2685
Joe Witmer, Sr. VP-Lending Services 608-348-2685

National Bank of Commerce, Superior SBAExp
www.nbofc.com/
Bruce Thompson, Sr. VP/Chief Lending Officer
715-394-5531

Newtek Small Business Finance, Inc., NY PLP, SBAExp, PatriotExp
Carmen Mouchacca,
Sr. VP/Loan Processing Operations
212-356-9510 ext 139

North Shore Bank, FSB, Brookfield SBAExp
www.northshorebank.com/
Christopher Brock, VP/SBA Administrator
262-787-6934

Northern State Bank, Ashland SBAExp
www.nsbashland.com/
John Beirl, VP Commercial Lending
715-682-2772

Oak Bank, Fitchburg SBAExp, PatriotExp
www.oakbankonline.com
Business Banker
608-441-6000 or 877-625-2265
608-441-6001 F

Oostburg State Bank, Oostburg SBAExp
www.oostburgbank.com
Eric Glewen, VP Business Banking
920-564-2336 • 920-564-3889 F

Palmyra State Bank, Palmyra SBAExp
www.palmyrastatebank.com/
Michael Mikklesen, VP
262-495-2101 • 262-495-2104 F

Park Bank, Milwaukee & Brookfield PLP, SBAExp, PatriotExp
www.parkbankonline.com
Jack Walden, VP/Commercial Banking
414-616-4430 • 414-393-9033 F

Park Bank (The), Madison SBAExp, PatriotExp
www.parkbank.com
Rob Reichert, Sr. VP Lending 608-278-2813
Darwin Lynde, Sr. VP/Business Bkg 608-278-2850
David Mills VP/Business Bkg 608-283-6866
Michael Johnston, VP/Business Bkg 608-662-9405
Mike Phillips, VP/Business Bkg 608-845-0207
Mike Lawrence, VP/ Business Bkg 608-278-2848

Peoples Bank, Elkhorn SBAExp, PatriotExp
www.peoplesbankwi.com/
Alan Larsen, VP
262-723-4200 • 262-743-1500 F

Peoples Bank of Wisconsin, Hayward SBAExp, PatriotExp
www.pnbnet.com/
Robert Binczak, VP
715-634-2674 or 800-575-8528
715-634-8027 F

Peoples State Bank, Prairie du Chien SBAExp, PatriotExp
www.peoplesfinancial.com
Michael Higgins, Loan Officer
608-326-3526
Robert L. Standorf, Loan Officer
608-326-3531
Duane Rogers, Sr. Vice President
608-326-3529

Peoples State Bank, Wausau SBAExp, PatriotExp
www.psbwi.com/
Patrick Heier, SRVP Commerical Banking
715-842-2191 or 715-848-0299

Peshtigo National Bank, Peshtigo SBAExp, PatriotExp
www.peshtigonationalbank.com/
Richard Cromell, VP
715-582-4512 or 920-897-2104

Pigeon Falls State Bank, Pigeon Falls SBAExp
www.pigeonfallsstatebank.com/
Debbie J Fremstad, VP Ag/Commercial
715-983-2295 • 715-983-5898 F

Pioneer Credit Union, Green Bay SBAExp
www.pioneercu.org
Randy Glaser, VP/Lending
920-494-2828 or 800-728-4294
920-494-5720 F

PNC Bank, N.A. PA PLP, SBAExp, PatriotExp
www.pncbank.com
PNC Business Banker 800-762-5684

Imagine Start Grow

Start your own business,
and grow beyond what
you imagine. SBA
guaranteed loans
offer the financing
you need with the
fast turnaround and
personalized service
you want and can only
get with an authorized
SBA Lender like Summit!

Do more. Start here.

SummitCreditUnion.com

608-243-5000

800-236-5560



Port Washington State Bank, Port Washington SBAExp, PatriotExp

www.pwsb.com/
Rob Helm, VP Commercial Lending
262-284-4416 • 262-284-6024 F

Premier Community Bank, Marion SBAExp

www.premiercommunity.com
Jeffrey Wilke, Asst. VP
715-754-2535 • 715-754-1348 F

Prospera Credit Union, Appleton SBAExp

www.myprospera.com
Mary Lornson, VP Lending/Operations
920-882-4800 ext. 4805
920-882-5258 F

PyraMax Bank, fsb, South Milwaukee SBAExp

www.pyramaxbank.com/
Jim Bomberg 414-858-2911
Mike Bradburn 414-858-2971
Ted Gurzynski 414-421-8200
Eric Hurd 414-858-2970
Scott Krisman 414-858-2926
David Rosenwald 414-858-2927
Jack Spoerl 414-858-2970

RidgeStone Bank, Brookfield PLP, SBAExp

www.ridgestone.com/
Bruce Lammers, Chairman & CEO
262-789-1011 or 888-789-1012
262-860-2099 F

RiverBank, La Crosse SBAExp, PatriotExp

www.riverbank.biz/
Phil Moen, VP
608-788-6300 • 608-788-3607 F

River Cities Bank, Wisconsin Rapids SBAExp, PatriotExp

www.rivercitiesbank.com
Lonnie Reetz, Asst. VP
715-422-1100 or 877-525-7155
715-422-1150 F

River Valley State Bank, Wausau PLP, SBAExp

www.rivervalleybank.com/
Paul Rudersdorf
Dan Sherfinski
Peter Mouw
715-845-5522

Royal Credit Union, Wausau SBAExp, PatriotExp

www.rcu.org
Larry Accola, Sr. VP
715-833-8268 ext. 8268
Diane Barneson, VP
715-858-5248 ext. 5248

Security Financial Bank, Durand SBAExp

http://securityfinancialbank.com/
George Hauser, EVP/CCO
715-672-4237

Settlers Bank, De Forest SBAExp

www.settlerswi.com/
David Fink, President and Sr. Lender
608-842-5000 • 608-842-5001 F

Shoreline Credit Union, Manitowoc SBAExp

www.shorelinecu.org/
Tim Ascher, Commercial Loan Officer
920-482-3721

Spring Bank, Brookfield SBAExp

www.springbankwi.com
Dean Zwick, Exec.VP/Business Banking
262-754-5552
Glenn Michaelsen, Sr. VP/Business Banking
262-754-5563
Heather Nelson, Sr. VP/Business Banking
262-754-5569

State Bank of Arcadia, Arcadia SBAExp

www.rkdbank.com
Bruce A. Salzman, Ex. VP
Keith V. Witte, Asst. VP
608-323-3331 or 800-869-8021

State Bank Financial, La Crosse SBAExp

www.statebankfinancial.com
Kevin Leslie, EVO/Chief Credit Officer
608-791-4204 or 800-880-7151

State Bank of Cross Plains, Cross Plains PLP, SBAExp, PatriotExp

www.crossplainsbank.com
David Earll, VP Business Relationship Mgr.
608-826-3502 • 608-826-3535 F

State Bank of Florence, Wausaukee SBAExp, PatriotExp

www.florencestatebank.com
Clyde R. Nelson, Sr. VP & Chief Lending Officer
715-528-4844 or 715-696-3956

Stearn's Bank, NA, St. Cloud, MN PLP, SBAExp, PatriotExp

www.stearns-bank.com
Dave Kahlhamer, SBA Operations Supervisor
320-258-4816 • 320-258-4815 F
Tom Ethen, Vice President/SBA Lending
800-320-7262

Summit Credit Union, Madison SBAExp, PatriotExp

www.summitcreditunion.com
Dana Hoffmann, VP Business Services
608-243-5000 ext. 2862
608-236-5560 F

Superior Financial Group, CA SBAExp, PatriotExp

www.superiorfg.com
877-675-0500 • 925-296-0510 F

The Business Bank, Appleton SBAExp

www.thebusinessbank-frv.com
Brian Haddock, Business Banking Officer
920-884-1166 • 920-884-1165 F

The Farmers State Bank of Waupaca SBAExp

www.fsbwaupaca.com
Larry Krebs, VP Commercial Loans
Don Volkman, Vice President
Dick Phillipsen, AVP Commercial Loans
715-258-1400

The First National Bank of Berlin SBAExp

https://www.firstnationalbanks.biz
Eric Cerbins, Ex. Leader, Business Banking
855-876-1500

The First National Bank of Park Falls SBAExp

www.firstnationalbankparkfalls.com/
Tom Armstrong, President
715-762-8311

The First National Bank and Trust Company, Beloit SBAExp

www.bankatfirstnational.com/
Aaron Bussan, AVP/Commercial Loan Officer
800-667-4401 or 608-363-4401
608-363-8174 F

The Greenwood's State Bank, Lake Mills SBAExp, PatriotExp

www.greenwoodsstatebank.com/
Mike Weber, President
920-648-2324 • 920-648-2473 F

The Peoples Community Bank, Mazomanie SBAExp

www.thepeoplescommunitybank.com/
Lisa Alt Ruhland, First VP
608-795-2120 or 800-795-2151
608-795-2133 F

The Stephenson National Bank & Trust, Marinette SBAExp, PatriotExp

www.snbtc.com
John Reinke or Dan Peterson or Charlie Cappaert or John Kakuk, Jr. or Diane Becker
715-732-1732 or 800-924-1732

Timberwood Bank, Tomah SBAExp, PatriotExp

www.timberwoodbanks.com/
David Taylor, VP/Commercial Lending
608-372-2265 • 608-372-3757 F

Tomahawk Community Bank, S.S.B., Tomahawk SBAExp, PatriotExp

www.tomahawkcommunitybank.com
Kathy Rankin, Chief Operating Officer
715-453-2144 • 715-453-8135 F

Town and Country Bank, Watertown SBAExp

www.tandcbank.com/
Dan Voell
920-262-2900 • 920-262-2963 F

Tri City National Bank, Oak Creek SBAExp

www.tcnb.com
Stephen Grebe, Vice President
414-874-2489 or 888-874-2489

Thrivent Financial Bank, Appleton SBAExp, PatriotExp

www.thriventfinancialbank.com
Tim Tafe, SVP & Business Banking
920-628-5520
Heidi Giuliani, AVP
612-844-8048

**Union Bank & Trust Company, Evansville
SBAExp, PatriotExp**

www.ub-t.com
Teri Martin, Loan Support Officer/VP
608-882-5200 ext. 1123 • 608-882-6889 F

**Union National Bank & Trust Company,
Sparta SBAExp**

http://unbsparta.com
Walt Weiland, Vice President
608-269-6737 • 608-269-7805 F

Union State Bank of West Salem SBAExp

www.usbwestsalem.com
Steven Zeman, President
608-786-0600 • 608-786-6200 F

**United Central Bank, Garland, TX
PLP, SBAExp**

www.ucbt.com
Commercial Loan Officer
800-787-0755

United Midwest Savings Bank PLP

www.midwestbusinesscapital.com
Dale Morgan, VP 614-783-1648
Jon Tonjes, Ex. VP 614-638-1995
Andrea Shato, VP 614-946-7143

Unity Bank, Augusta SBAExp

www.unitybanking.com/ub/index.html
Terry Szydel, VP
715-286-2223 or 877-440-2223
715-286-5766 F

**UPS Capital Business Credit, Hartford, CT
PLP, SBAExp**

www.upscapital.com
469-522-4817 or 877-263-8772

**U.S. Bank, National Association, WI
PLP, SBAExp, PatriotExp**

www.usbank.com
Kate Haugom - South Milwaukee
414-817-3660
Dan Curtis - Milwaukee
414-765-4742
Bill Benson - West Milwaukee
262-650-2119

**Waukesha State Bank, Waukesha
PLP, SBAExp**

www.waukeshabank.com
Paula Neis, VP
262-549-8551 • 262-574-4104 F

**Wells Fargo Bank Minnesota NA
PLP, SBAExp, PatriotExp**

www.wellsfargo.com
Thomas W. Burke, VP
612-667-2753 or 800-545-0670
612-667-3558 F

**Wells Fargo Bank Wisconsin NA
PLP, SBAExp, PatriotExp**

www.wellsfargo.com
Joan Kinate, VP
920-436-6103

Westbury Bank, West Bend SBAExp

www.westburybankwi.com/
Mark Holsapple, Sr. VP
262-334-5563 • 262-334-5306 F

**WESTconsin Credit Union, Menomonie
SBAExp**

www.westconsinu.org
Jeffrey McCardle, Business Loan Manager
715-425-8113 ext. 7489 • 715-425-8597 F

**Wisconsin Community Bank, Madison
PLP, SBAExp**

www.wisconsincommunity.com
Madison
608-203-1200 • 608-203-1210 F
Cottage Grove
608-839-5171 • 608-839-9210 F
Fitchburg
608-298-1700 • 608-298-1710 F
Middleton
608-829-0500 • 608-829-0518 F
Monroe
608-328-4000 • 608-328-4083 F

Woodford State Bank, Monroe SBAExp

www.woodfordstatebank.com
Michelle Davis, Loan Officer
608-329-2067

**WoodTrust Bank, N.A., WI Rapids
SBAExp**

www.woodtrust.com/index.htm
Jeffrey E. Gellerman
William K. Fields
Carson L. Heinecke
Jeffrey A. Meyers
Lori Van Asten
715-423-7600 • 715-422-0300 F

CAPLines

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

- The **Contract Loan Program** is used to finance material, labor, and overhead needs for a specific contract or contracts.
- The **Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory.
- The **Builders Line Program** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property.
- The **Working Capital Line** is a revolving line of credit that provides short term working capital.

EXPORT ASSISTANCE

The SBA has several programs to help existing small businesses wanting to export goods and services. A brief description of each can be found below.

Export Working Capital Program

The SBA's Export Working Capital program (EWCP) assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines of credit. The maximum dollar amount of an export line of credit under this program is \$5 million. SBA guarantees up to 90 percent of a loan amount or \$ 4.5 million, whichever is less. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through a new application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time. For information, see www.sba.gov/exportloans.

Eligibility of Exporter

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

Eligibility of Foreign Buyers

The foreign buyer must be a creditworthy entity and the methods of payment must be acceptable to the SBA and the export lender.

Use of EWCP Proceeds

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.

- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a warranty letter of credit.

Collateral Requirements

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

How to Apply

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

International Trade Loan Program

The SBA's International Trade Loan program (ITL) helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for a maximum loan amount of \$5 million. The international trade loan provides an SBA guarantee up to \$ 4.5 million for a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. It may also be used for working capital or in conjunction with any SBA working capital loans, including the EWCP. The SBA guaranty fee and interest rates are the same as for any standard 7(a) loans.

Eligibility of Exporter

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

Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing

facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.

- Refinancing a facility/building is also permissible if the original loan on the property could have been refinanced under regular 7(a).

Collateral Requirements

See pg. 19 for collateral requirements.

How to Apply

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

Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$500,000. SBA guarantees 90 percent for loans of \$350,000 and under and 75 percent for loans greater than \$350,000 up to the maximum of \$500,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

Eligibility of Exporter

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

Eligibility of Foreign Buyers

The foreign buyer must be a creditworthy entity and the methods of payment must be acceptable to the SBA and the export lender.

Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;

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

Ineligible Use of Proceeds

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

How to Apply

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

U.S. Export Assistance Center (USEAC)

U.S. Export Assistance Centers are a network of facilities around the U.S. staffed by SBA, the U.S. Department of Commerce and the Export-Import Bank of the U.S. to provide trade promotion and export-finance assistance for small businesses in a single location. The USEACs also work closely with other federal, state and local international trade organizations. To find the nearest USEAC, go to www.export.gov/eac.

John A. Nevell

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

CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

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

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

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

The maximum debenture, or long-term loan, is:

- \$5 million for businesses that create a certain number of jobs or improve the local economy;
- \$5 million for businesses that meet a specific public policy goal, including veterans; and
- \$5.5 million for manufacturers and energy public policy projects.

Recent additions to the program allow \$5.5 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$5.5 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$5.5 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio average is at least \$65,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old), and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.

- Two-tiered project financing: A lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100 percent SBA-guaranteed debenture) finances up to 40 percent of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate.
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10- or 20-year term and are self-amortizing.

Businesses that receive 504 loans are:

- Small — net worth under \$15 million, net profit after taxes under \$5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 certified development companies serve their communities by financing business expansion needs. Their professional staffs work directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For information, visit www.sba.gov/504.

CDC Intermediary List

Great Lakes Asset Corporation

1317 Lombardi Access Rd., Ste. 103
Green Bay, WI 54304
800-281-6444 • 920-499-7331 Fax
www.greatlakesasset.com/index.html
cdcglac@aol.com
Cindy Esterling, Executive Director
Service Area: Statewide

Job Title: Business Owner



We know that it takes more than simply having a good idea to achieve your dream of business ownership. At WWBIC, we partner with anyone who is interested in launching or expanding a successful small business in Wisconsin.

Contact WWBIC if "Business Owner" is your next job title.

- Business loans
- Financial and Business Workshops
- Business Planning

Milwaukee | Madison | Racine | Kenosha | Statewide

414-263-5450 | www.wwbic.com



25 YEARS
WISCONSIN
WOMEN'S
BUSINESS
INITIATIVE
CORPORATION

PUTTING DREAMS TO WORK



Greater Wisconsin Development Corporation

147 Lake Almena Dr.
Almena, WI 54805
715-357-6282 or 715-357-3334
715-357-6233 Fax
impact@chibardun.net
http://impactseven.org/
William Bay, General Manager
Paul Ammerman, Business Development Director
Service Area: Statewide

Racine County Economic Development Corporation

2320 Renaissance Blvd.
Sturtevant, WI 53177
262-898-7420 • 262-898-7401 Fax
Carolyn Engel, Business Finance Manager
Business Lending Partners, A Division of RCEDC
www.businesslendingpartners.org
Service Area: Statewide

Southeastern Minnesota 504 Development Corporation

220 S. Broadway, Ste. 100
Rochester, MN 55904
507-288-6442 • 507-282-8960 Fax
www.504corporation.com/
Dwayne Lee, Director of Business Development
Service Area: La Crosse

SPEDCO

3900 Northwoods Dr., Ste. 225
Arden Hills, MN 55112
651-631-4900 • 651-631-9498 Fax
www.spedco.com
Kristin M. Wood, Executive Director
Service Area: Barron, Buffalo, Dunn, La Crosse, Pepin, Pierce, Polk, St. Croix and Trempealeau Counties.

Twin Cities Metro Certified Development Company

3495 Vadnais Center Dr.
Vadnais Heights, MN 55110
651-481-8081 ext. 13 • 651-481-8280 Fax
www.504lending.com/
pete.ingebrand@tcmcdc.com
Pete Ingebrand, Vice President
Service Area: Barron, Buffalo, Dunn, LaCrosse, Pepin, Pierce, Polk, St. Croix and Trempealeau Counties.

Wisconsin Business Development Finance Corporation (WBDFC)

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

Additional Locations for WBDFC

3610 Oakwood Mall Dr., Ste. 201
Eau Claire, WI 54701
715-834-9474 • 715-834-9482 Fax
Jeremy Price, VP/Loan Officer
Mike Dieckman, VP/Loan Officer

2701 Larsen Rd.
Green Bay, WI 54303
920-496-2109 • 920-496-5909 Fax
Jason Monnett, VP/Loan Officer
Dan Schneider, EVP Lending

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

2390 State Hwy. 44, Ste. C
Oshkosh, WI 54904
920-231-5570 • 920-231-5474 Fax
Dan Schneider, EVP Lending
Jason Monnett, VP/Loan Officer
Rich Diemer, VP/ED Loan Officer

6011 Durand Ave.
Racine, WI 53406
262-598-9488 • 262-598-9489 Fax
Steve Kohl, VP/Loan Officer

2417 Post Rd.
Stevens Point, WI 54481
715-343-9082 ext. 5000
715-343-9083 Fax
Dan Timm, VP/Loan Officer

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

MICROLOAN PROGRAM

The Microloan program provides small loans ranging from under \$500 to \$50,000 to women, low-income, minority, veteran, and other small business owners through a network of approximately 160 intermediaries nationwide. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the small loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, or the purchase of furniture, fixtures, machinery, supplies, equipment, and inventory. Microloans may not be used for the purchase of real estate. Interest rates are negotiated between the borrower and the intermediary. The maximum term for a microloan is 7 years.

The program also provides business based training and technical assistance to microborrowers and potential microborrowers to help them be

successful at starting or growing their businesses. Such training and technical assistance may include general business education, assistance with business planning industry-specific training, and other types of training support. Entrepreneurs and small business owners interested in small amounts of business financing should contact one from the list below or go to www.sba.gov/microloans.

Microloan Intermediary List

Advocap

19 W. First St.
Fond du Lac, WI 54936
920-922-7760 • 920-922-7214 Fax
Kathy Doyle
kathyd@advocap.org
Service Area: Fond du Lac County

2929 Harrison St.

Oshkosh, WI 54901
920-426-0150 • 920-426-3071 Fax
Kathy Doyle
kathyd@advocap.org
Service Area: Green Lake and Winnebago Counties.

First American Capital Corp.

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

Impact Seven, Inc.

147 Lake Almena Dr.
Almena, WI 54805
715-357-3334 • 715-357-6233 Fax
www.impactseven.org
impact@impactseven.org
Service Area: Statewide with exceptions of Fond du Lac, Green Lake, Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Waukesha, Washington, Winnebago Counties and inner City of Milwaukee.

Lincoln Neighborhood Redevelopment

2266 S. 13th St.
Milwaukee, WI 53215
414-671-5619
Hilde Dewulf
Service Area: Milwaukee County

Northeast Entrepreneur Fund, Inc.

1401 Tower Ave., Ste. 302
Superior, WI 54880
800-422-0374 • 715-392-6131 Fax
www.entrepreneurfund.org
Bob Voss (Duluth Office)
bobv@entrepreneurfund.org
Service Area: Douglas County in Wisconsin.
Workshop Location:
Superior Business Center
1423 N. 8th St.
Superior, WI 54880

WI Women's Business Initiative Corp.

2745 N. Dr. Martin Luther King Jr. Dr.
Milwaukee, WI 53212
414-263-5450 • 414-263-5456 Fax
www.wwbic.com
2300 S. Park St., Ste. 004, Villager Mall
Madison, WI
608-257-5450 • 608-257-5454 Fax
Kenosha Chamber of Commerce
600 52nd St., Ste. 130
Kenosha, WI 53140
262-654-1234 ext. 114 • 262-654-4655
Fax
Service Area: Statewide

Hope Center of Racine

506 7th St.
Racine, WI 53403
262-898-2940
Mary Fischer-Tracy, Loan Officer
www.wwbic.com
Service Area: Statewide

SMALL BUSINESS INVESTMENT COMPANY PROGRAM

There are a variety of alternatives to bank financing for small businesses. The Small Business Investment Company (SBIC) program fills the gap between the availability of private capital and the needs of small businesses for growth capital. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying U.S. small businesses at attractive rates. The funds raise private capital and can receive SBA-guaranteed leverage up to 3x private capital paid-in, with a leverage ceiling of \$150 million per SBIC and \$225 million for two or more licenses under common control. Licensed SBICs are for-profit investment firms whose incentive is to share in the success of a small business. The SBIC program provides funding for a broad range of industries. Some SBICs invest in a particular field or industry while others invest more generally. For more information, visit www.sba.gov/inv.

M&I Ventures, L.L.C.

Sharon R. Jardas, President
M&I Bank, 124th & Burleigh Office
3155 N. 124th St.
Brookfield, WI 53005
ASC-098-0271
262-783-1016 • 262-783-1078 Fax
Sharon.Jardas@micorp.com
Jackie Tsolak, Assistant
262-783-1091

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The Small Business Innovation Research (SBIR) program encourages small businesses to advance their technical potential from funds committed by federal agencies with large extramural research and development budgets. The SBIR program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

SBIR Requirements

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

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

For more information on the SBIR Program visit www.sba.gov/sbir.

Participating Agencies

Each year, the following eleven federal departments and agencies are required to reserve 2.5 percent of their extramural R&D funds for award to small businesses through the SBIR program: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

The Small Business Technology Transfer (STTR) program reserves a specific percentage of federal R&D funding for award to small business and non-profit research institution partners. Central to the program is expansion of the public/private sector partnership to include the joint venture opportunities for small business and the nation's premier nonprofit research institutions. Small business has long been where innovation and innovators thrive, but the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Non-profit research laboratories are also instrumental in developing high-tech innovations, but frequently innovation is confined to the theoretical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

STTR Requirements

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

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

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

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.
- Federally funded R&D center.

Participating Agencies

Each year the following five Federal departments and agencies are required by STTR to reserve 0.3 percent of their extramural R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human

Services; National Aeronautics and Space Administration; and National Science Foundation.

SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee program is a public-private partnership between the federal government and surety companies to provide small businesses with the bonding assistance necessary for them to compete for public and private contracting and subcontracting opportunities. The guarantee provides all incentives for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the working capital or performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and ancillary bonds issued by surety companies for individual contracts and subcontracts up to \$2 million. The SBA reimburses sureties between 70 and 90 percent of losses sustained if a contractor defaults on the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonded contracts greater than \$100,000 that are awarded to socially and economically

disadvantaged concerns, HUBZone contractors, and veterans, and service-disabled veteran owned small businesses. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under Plan B, SBA guarantees 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

Surety Bond Program Agents

Aon Risk Services Central, Inc.

111 N. Washington St., Ste. 300
Green Bay, WI 54301
920-431-6321
Kelly Cody
kelly.cody@aon.com

Arthur Gallagher Risk Management Services, Inc.

The Gallagher Center
Two Pierce Place
Itasca, IL 60243-3141 (licensed in WI)
630-694-5460 • 630-694-5499 Fax
Randy Moon
randy_moon@aig.com

Assurance Brokers, LTD

95 N. Research Dr. STE 100
Edwardsville, IL 62025 (Licensed In WI)
618-692-9800 • 618-692-9865 Fax
debbie@assurancebrokers.com

CB Insurance, LLC

1 S. Nevada Ave., Ste. 105
Colorado Springs, CO 80903 (licensed in WI)
719-477-4278 • 719-228-1071 Fax
Jason Yezek
www.centralbancorp.com
jason.yezek@centralbancorp.com

CCI Surety, Inc.

1710 N. Douglas Dr., Ste. #110
Golden Valley, MN 55422 (licensed in WI)
763-543-6993 • 262-521-2970 Fax
www.ccisurety.com

Contractors Bonding & Insurance Company

11188 Tesson Ferry Rd., Ste. 201
Saint Louis, MT 63123 (licensed in WI)
314-729-1334
www.cbic.com
stevey@cbic.com

D.S. Blum, Inc.

9449 S. Kedzie Ave.
Evergreen, IL 60805 (licensed in WI)
773-445-8070
dsblum@dfsbluminc.com

Gerald J. Wilkoff, Inc.

95 Main St.
Mineola, NY 11501 (licensed in WI)
516-747-0200

Insurance Source, Inc.

4111 Telegraph Rd.
St. Louis, MO 63129 (licensed in WI)
314-416-2602 • 314-416-1011 Fax
marke@theinsuranceresource.com

J. Ryan Bonding, Inc.

2920 Enloe St., Ste. 103
Hudson, WI 54016
800-535-0006 • 800-501-0989 Fax
bdowney@jryanbonding.com

R&R Insurance Services, Inc.

N80W14824 Appleton Ave.
Menomonee Falls, WI 53051-3879
414-581-2919
greg.barney@rrins.com

Shorewest Surety Services, Inc.

2626 49th Dr.
Franksville, WI 53126
262-835-9576 • 262-884-9096 Fax
www.shorewestsurety.com/html/index.html

The Brehmer Agency

12800 W. Silver Spring Dr.
Butler, WI 53007
262-781-3714 • 262-781-6049 Fax

The Surety Group Agency, LLC

1900 Emery St., Ste. 120
Atlanta, GA 30318 (licensed in WI)
404-352-8211 • 404-351-3237 Fax
Kelly@suretygroup.com
www.suretygroup.com

Viking Bond Service, Inc.

22601 N. 19th Ave., Ste. 210
Phoenix, AZ 85027 (licensed in WI)
623-933-9334 ext. 16
cynthiab@vbsbond.com

Wells Fargo Insurance Services USA, Inc.

5755 Mark Dabling Blvd., Ste. 300
Colorado Springs, CO 80919 (licensed in WI)
719-592-1177
Christina_schulman@wellsfargo.com



SBA.GOV

Go to SBA's new website today,
featuring:

- Faster, better search capabilities
- SBA Direct to customize your search
- SBA Community for news and information

Some pages may change URLs on the upgraded site. Please consult www.sba.gov or your local SBA district office for assistance.



7(a) Loan Program

Program	Maximum Amount	Use of Proceeds	Maturity	Maximum Interest Rate	Structure	Who Qualifies	Benefit to Borrowers
Standard 7(a): Applicant applies for business loan to lender; Lender applies to SBA for guaranty of their proposed loan if they determine it is necessary. Loan from lender, not SBA.	\$5 million to any one business, including affiliates	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; inventory, business acquisition, start-ups and refinancing under certain conditions (discuss with lender).	Depends on use of proceeds and ability to repay. Generally working capital and machinery & equipment loans have 5-10 years; real estate is up to 25 years. Term negotiated with lender.	SBA sets a maximum rate for both variable and fixed rate loans (discuss with lender or local SBA District Office for current information).	Term loan with one payment of principal and interest (P&I) each month. Interest variable or fixed as negotiated with lender. Cannot be revolving. SBA charges a Guaranty Fee **	Must be for-profit and meet SBA size standards; show good character, credit, management, and ability to repay; must be an eligible type of business, use proceeds for eligible purpose, and demonstrate that credit is not otherwise available.	Business able to obtain financing which otherwise would not be provided due to term, collateral, equity, and/or time in business. Fixed maturity; No balloons; No prepayment penalty if maturity under 15 years. Establish or re-affirm business relationship with a lender.
International Trade: Long term financing to help businesses engaged in exporting or adversely impacted by imports.	Same as Standard 7(a).	Acquire, renovate, modernize facilities or equipment used in making products or services to be exported, plus permanent working capital and refinance debt not structured with reasonable terms.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a). Maximum SBA guaranty amount for working capital is \$4 million.	Same as Standard 7(a) plus businesses must be engaged or preparing to engage in international trade or adversely affected by competition from imports.	Same as Standard 7(a) plus long-term financing for fixed assets used to produce products or services for export.
Export Working Capital Program: Single transaction or Revolving Working Capital lines of credit for exporters.	Same as Standard 7(a).	Short-term, working-capital for exporters. Can be single transaction or revolving. Standby Letters of Credit for export purposes.	Generally one year, but can be up to 3 years to match a single transaction cycle.	Established by lender. No SBA established maximums.	Short term revolving line of credit based on borrowing base or export purchase orders. Monthly interest payments; principal payments based on collection of foreign receivables.	Same as Standard 7(a) plus must have been in business for at least one year and preparing to engage in or increase international trade.	Same as Standard 7(a) plus provides working capital to American Exporters to perform on export transactions and/or finance export receivables. Ability to finance standby letters of credit for export purposes.
CAPLines: Four different Revolving Lines of Credit, a/k/a Seasonal, Contract Builders, Working Capital	Same as Standard 7(a).	Finances: seasonal working capital needs, direct cost to perform assignable contracts, construction costs of structure for resale, or advances against existing inventory and receivables.	Up to 10 years.	Same as Standard 7(a).	Revolving line of credit with monthly interest and principal payments based on when the business receives the cash for doing the activity the loan proceeds financed.	Same as Standard 7(a) plus a business that needs the specialized proceeds this program offers.	Same as Standard 7(a) plus provides revolving working capital not otherwise available to perform on an assignable contract, to cover seasonal needs, to build or renovate personal or commercial space, and to obtain funds against existing current assets. Also structured to meet business needs.
SBAExpress: Lender approves the loan.	\$350,000.	Same as a Standard 7(a) or may be used for a revolving working capital line of credit.	Same as Standard 7(a) for term loans, Revolving lines of credit up to 7 years.	Loans \$350,000 or less: Prime + 6.5%. Loans over \$50,000: Prime + 4.5%.	Same as Standard 7(a) except lender has more leeway to structure repayment under their own rules.	Same as Standard 7(a).	Same as Standard 7(a) plus Streamlined process; Easy-to-use line of credit and allows for a revolving feature which Standard 7(a) does not.

** The SBA charges the lender a guaranty fee based on the loan's maturity and the dollar amount which is initially guaranteed. The lender can pass this expense to the borrower and loan proceeds can be used to reimburse the lender. The following chart explains the Agency's guaranty fee charges

7(a) Loans, continued

Program	Maximum Amount	Use of Proceeds	Maturity	Maximum Interest Rate	Structure	Who Qualifies	Benefit to Borrowers
Export Express: Lender approves the loan.	\$500,000.	Same as SBA Express plus can be used for Standby Letters of Credit for Export Purposes. Debt Refinance is not allowed.	Same as SBA Express.	Same as SBA Express.	Same as SBA Express.	Same as SBA express plus loan proceeds must be used to support export development activity.	Same as SBA Express plus provides lenders with a higher percentage guaranty which can encourage them to make more loans to finance export development activities of small businesses. Standby Letters of Credit are also authorized.
Patriot Express: Lender approves the loan.	\$500,000.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a).	Same as SBA Express.	Same as Standard 7(a) plus must be owned & controlled by one or more of the following groups equaling at least 51% total ownership: veteran, active-duty military, reservist or National Guard member or spouse of any of these groups, or widowed spouse of service member or veteran who died during service or of service connected disability.	Same as SBA Express plus provides lenders with a higher percentage of guaranty which can encourage them to make more loans to qualified businesses.
Community Advantage: Alternative Lenders assisting businesses located in areas with high needs.	\$250,000.	Same as Standard 7(a) except cannot be used to refinance loans made by or guaranteed by the Dept. of Agriculture or loans by SBA Micro-Lenders using their SBA intermediary loan.	Same as Standard 7(a).	Same as Standard 7(a) except allowable "Spread" is + 4% over the base rate.	Allows mission-oriented lenders focused on economic development in underserved markets to apply for 7(a) guaranty on loan they propose to make to an eligible small business.	Loan eligibility requirements are same as for Standard 7(a) loans, but the business should be located in an underserved market .	Borrowers in underserved markets get more choices on the types of lenders who can provide them financing if their financing needs an SBA guaranty and the technical assistance needs of the applicant are assessed by the lender.

Non 7(a) Loans

504 Loans: Fixed Asset Project Financing provided from three sources.	SBA portion up to \$5.0 million.	For the acquisition of long-term fixed-assets, refinancing long term fixed asset debt under certain conditions, and working capital on a limited basis.	Either 10 or 20 year term on the SBA/ CDC portion.	Check with local SBA District Office for current information.	Financing from 1. <i>The CDC Certified Development Company</i> 2. <i>Third Party Lenders</i> 3. <i>Applicant</i>	For profit businesses that do not exceed \$15.0 million in tangible net worth and do not have an average net income over \$5 million for the past 2 years.	Fees under 3 percent; long-term fixed rate; low down payment; full amortization; no balloons.
Micro-Loans	\$50,000 total to one small business borrower.	Furniture, fixtures, supplies, inventory, equipment, and working capital.	Shortest term possible, not to exceed 6 years.	Check with local SBA District Office for locations of locally available intermediary lenders and then check with them.	Loans through non- profit lending organizations; technical assistance also provided.	Same as 7(a) – plus loans can be made to non-profit day care businesses.	Direct loans from nonprofit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available.

7(a) Guaranty Fee Reference Chart	Gross Size of Loan	Fees	Notes
	Loans of \$150,000 or less (See Note 1).....	2% of guaranteed portion, Lender is authorized to retain.....	Maturities that exceed 12 months
\$150,001 to \$700,000	3% of guaranteed portion.....	Maturities that exceed 12 months	
\$700,001 to \$5,000,000 (See Note 2)	3.5% of guaranteed portion up to \$1,000,000 PLUS 3.75% of.....	Maturities that exceed 12 months	
Short Term Loans – up to \$5 million	0.25% of the guaranteed portion	Maturities of 12 months or less	

NOTE 1: The guaranty fee on a \$100,000 loan with an 85% guaranty would be 2% of \$85,000 or \$1,700, of which the lender would retain \$425.

NOTE 2: The guaranty fee on a \$2,000,000 loan with a 75% guaranty (\$1.5 million guaranteed portion) would be, 3.5% of \$1,000,000 (\$35,000) PLUS 3.75% of \$500,000 (\$18,750), for a total of \$53,750

MEET THE SBA 100

The U.S. Small Business Administration provides small businesses with the tools and the resources they need to grow and create jobs. This includes access to capital, opportunities in government contracting, and counseling and training—otherwise known as the “Three C’s” of capital, contracting, and counseling. Since its inception in 1953, the SBA has used the Three C’s to help millions of businesses, from shops on Main Street to high-growth, high-impact firms.

In August, 2011, the SBA announced the SBA 100. These one hundred businesses all used SBA products to grow, and since then, each one has created at least one hundred jobs—no small feat for a small business. You can find them at www.sba.gov/100.

The SBA 100 is a cross section of the diverse array of businesses that stand to benefit from SBA products. Some of the businesses in the SBA 100 have grown to become household names. Others may not be familiar, but they are still cornerstones of their communities and drivers of job creation. There are businesses in a variety of industries, from construction, to food and beverage, to manufacturing. There are Main Street businesses—the shops and restaurants that we visit every day—as well as high-growth, high-impact firms that are transforming our economy. Each business received SBA support, in the form of capital, contracting, or counseling, before going on to create at least 100 jobs.

A few businesses in the SBA 100 worked with the SBA decades ago. For example, Columbia Sportswear used an SBA loan in 1970 to increase its production capacity. At the time, it had forty employees. Today Columbia Sportswear has over 3,000 employees and generates over \$1 billion dollars in revenue. Hard work and a little help from the SBA has made Columbia Sportswear into a global leader in outdoor apparel.

Meanwhile, one of the youngest companies in the SBA 100 is the Boathouse at Rockett’s Landing in Richmond, Virginia. Owner Kevin Healy got an SBA 7(a) loan in 2009 to renovate an old power plant on the James River to open up his second restaurant. He said the process was “quick, easy and painless and done within approximately 60 days.” His business has been growing steadily for the past two years, and the Boathouse at Rockett’s Landing now

employs over 100 people.

The SBA 100 isn’t just businesses that have received SBA loans. In 1985, Qualcomm was a small company proving R&D to the federal government, but not for long. In 1989, the company received funding from the Small Business Innovation Research (SBIR) program to hire engineers and begin developing microchips. This funding gave them the freedom to innovate, explore, and transition from contract research to consumer applications. In twenty years, Qualcomm has gone from 35 people to a global workforce of 16,000 employees. The chip department initially funded by the SBIR program now makes up two-thirds of the company’s revenue.

There are also businesses that have benefited from SBA’s support for small business contracting. Missouri’s World Wide Technology (WWT) enrolled in SBA’s 8(a) Business Development program in 1992. The 8(a) program gave the company the tools it needed to compete for and win government contracts. Now, WWT has over 1,300 employees in 48 states and six countries, and its sales exceed \$68 million.

The fact is, the SBA has something to offer, no matter what kind of support you need or what kind of business you own. Whether you’re just starting out, or you have been in business for decades, the SBA can help you take your business to the next level. If you own a restaurant on Main Street, you can get a loan to expand. If you own a high-growth firm, you can get the investment capital you need. If you are looking to get into government contracting, SBA can help you get started. And for every business, SBA counselors are standing by to help you along the way.

This Resource Guide is a great place to learn more. In here, you can find details on all of SBA’s programs, from loans and capital, to contracting and counseling. You can also find SBA online at www.sba.gov. SBA recently revamped its website, making the information and resources you need much easier to find. Meanwhile, the SBA online Community, which you can find at community.sba.gov, puts the advice of thousands of small business owners like you at your fingertips. You can also visit www.sba.gov/direct to find your SBA district office or local resource partner.

Thanks for reading, and we’ll see you soon.

CONTRACTING

Applying for Government Contracts



The U.S. government is the largest single purchaser of goods and services in the world, buying everything from armored tanks to paper clips. Every year, the federal government awards more than \$500 billion in contracts, and a significant share of those contracts are specifically allotted to small businesses.

The SBA works with agencies to award at least 23 percent of all prime government contracts to small businesses, with specific statutory goals for small disadvantaged businesses, businesses that are women-owned or service-disabled veteran-owned, or businesses that are located in historically underutilized business zones (HUBZone).

The agency ensures that small businesses have access to long-lasting development opportunities, which means working with small businesses to help them stay competitive, as well as encouraging federal agencies to award more contracts to small businesses. The SBA features outreach programs, matchmaking events, and online training opportunities; and helps agencies identify opportunities for small businesses.

HOW GOVERNMENT CONTRACTING WORKS

Sealed bidding vs. Negotiation

There are two methods the government uses to purchase goods and services, sealed bidding and negotiation. The first method, sealed bidding, involves issuing an invitation for bid by a procuring agency. Under the sealed bidding method, a contract is usually awarded to the lowest priced bidder that can meet the quantity, quality and delivery requirements of the procurement. The second method, negotiation, involves issuing a request for proposal or request for quotation.

The business with the best proposal in terms of technical content, price and other factors generally wins the contract.

Types of Contracts

Firm fixed price contracts place the responsibility for the costs and risk of loss on the contractor. Firm fixed price contracts do not permit any adjustment on the basis of the contractor's costs during the performance of the contract. This type of contract is used in all sealed bid and some negotiated procurements.

Cost reimbursement contracts provide for the payment of allowable costs incurred by the contractor, to the extent stated in the contract. The contract establishes a ceiling price, above which a contractor may not exceed without the approval of the contracting officer. Cost reimbursement contracts are used in research contracts that have commercial applicability.

Some contracts do not fit neatly into these two categories, such as time and material contracts (prices for hourly wages are fixed but the hours are estimated) and letter contracts (authorizes a contractor to begin work on an urgent requirement).

Small Business Set-Asides

A "set-aside" for small businesses reserves an acquisition exclusively for small business participation. There are two ways in which set-asides can be determined. First, if an acquisition of goods or services has an anticipated dollar value of at least \$3,000 but not exceeding \$150,000, it is automatically reserved for small businesses. The acquisition will be set aside only if the contracting officer determines there are two or more responsible small businesses that are competitive in terms of market prices, quality and delivery. Second, if an acquisition of goods or services is more than \$150,000, and if it's likely offers will be obtained

from at least two responsible small businesses, and if awards will be made at fair market prices, the acquisition is reserved exclusively for small business. Reasonable expectations of small business competition may be evaluated using past acquisition history of an item or similar items.

There are several exceptions and unique rules for specific kinds of small businesses and industries. For R&D small business set-asides, there must be a reasonable expectation of obtaining from small businesses the best scientific and technological sources consistent with the demands of the proposed acquisition. For small business set-asides other than for construction services, any business proposing to furnish a product that it did not itself manufacture must furnish the product of a small business manufacturer unless the SBA has granted either a waiver or exception to this requirement. In industries where the SBA finds that there are no small business manufacturers, it may issue a waiver to the non-manufacturer rule. Waivers permit small businesses to provide any domestic firm's product.

Subcontracting

Subcontracting opportunities are a great resource for small businesses, especially to those not ready to bid as prime contractors. Experience gained from subcontracting with a federal prime contractor can better prepare businesses to bid for prime contracts.

Current regulations stipulate for contracts offering subcontracting opportunities over \$650,000 for goods and services, or \$1.5 million for construction, large business prime contractors must offer maximum practicable subcontracting opportunities to small businesses. Large business prime contractors must submit a subcontracting plan describing how they will successfully subcontract to small businesses.

To find subcontracting opportunities, a list of Federal prime contractors is available through SBA's Subcontracting Directory at www.sba.gov and www.gsa.gov. Research the list of prime contractors and determine which are best suited for your business. Develop a marketing strategy, and then contact the Small Business Liaison Officer listed for each prime to schedule an appointment.

What You Should Know About Your Business

To be eligible to bid on a federal contract, you must know your business. Answer the following three questions:

1. Are you a small business?

Is your small business:

- Organized for profit?
- Located in the U.S.?
- Operated primarily within the U.S. or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor?
- Independently owned and operated?
- Not dominant in the field of operation in which it is bidding for government contracts?
- A sole proprietorship, partnership, corporation, or any other legal form?

If the first six criteria apply to your business, ask yourself the second important question to find out if your business meets size standard requirements.

2. What is the size standard for your business?

Size standards are used to determine whether a business is small or “other than small.” Size standards vary depending upon the industry. To determine the size standard for your business, you will need a NAICS code. Every federal agency uses these codes when considering your business. To determine your NAICS code, go to www.census.gov/eos/www/naics/.

Some SBA programs require their own unique size standards. To find out more about these requirements and other size standard information, go to

www.sba.gov/size.

3. Do you fall under a specific certification?

Under the umbrella of “small business,” SBA has outlined several specific certifications that businesses may fall under. These certifications are divided into two categories: SBA-Certified and Self-Certified.

The SBA-Certified Programs were created to assist specific businesses in securing federal contracts and therefore can only be issued by SBA administrators. For the Self-Certified Programs, you can determine for yourself if your business meets the requirements by referring to the Federal Acquisition Regulations (FAR).

Just as Congress has given federal agencies a goal of procuring 23 percent of federal contracts from small businesses, so too must federal agencies meet specific contracting goals for other categories of small firms.

These goals are:

- 5 percent of contracts go to Small Disadvantaged Businesses
- 5 percent go to Women-Owned Small Businesses
- 3 percent go to Service-Disabled Veteran-Owned Small Businesses
- 3 percent go to HUBZone Small Businesses

Federal agencies have a strong incentive to fulfill these contracting goals. You should apply for those SBA-Certified and Self-Certified programs for which you qualify to take advantage of contracting opportunities.

- It must be a small business by SBA size standards
- It must be owned and controlled at least 51 percent by U.S. citizens, or a Community Development Corporation, an agricultural cooperative, or an Indian tribe
- Its principal office must be located within an “Historically Underutilized Business Zone,” which includes lands considered “Indian Country” and military facilities closed by the Base Realignment and Closure Act
- At least 35 percent of its employees must reside in a HUBZone. Existing businesses that choose to move to qualified areas are eligible to apply for certification. To fulfill the requirement that 35 percent of a HUBZone firm’s employees reside in a HUBZone, employees must live in a primary residence at a place for at least 180 days, or as a currently registered voter, and with intent to live there indefinitely.

SBA is responsible for:

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

For additional information, visit www.sba.gov/hubzone.

Procurement Assistance

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

Business Procurement Assistance Center MATC

askbpac@madisoncollege.org
<http://madisoncollege.org/bpac>

302 S. Gammon Rd., Ste. 207
Madison, WI 53717
608-243-4490, press 3

827 Banker Rd.
Fort Atkinson, WI 53538
608-243-4490

330 W. Collins St.
Portage, WI 53901
608-212-3546

Wisconsin Procurement Institute

10437 Innovation Dr., Ste. 228
Milwaukee, WI 53226
414-270-3600
www.wispro.org and
www.b2gconnect.com

Tribal Procurement Technical Assistance Center

Oneida Skenandore Complex
909 Packerland Dr.
Green Bay, WI 54155
Gail Garrity-Reed, FACCPAC Govt. Affairs Specialist
920-737-4269
gail@faccpac.org

OTHER PROCUREMENT OPPORTUNITIES

City of Madison

Contracting & Purchasing
608-266-4521
www.cityofmadison.com/business/contractingPurchasing.cfm

City of Milwaukee

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

Dane County

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

SBA CONTRACTING PROGRAMS HUBZONE

The HUBZone program helps small businesses located in distressed urban and rural communities, known as Historically Underutilized Business Zones, gain access to federal set-aside contracts and sole source contracts, as well as a price evaluation preference in full-and-open contract competitions. There is a statutory requirement that HUBZone small business concerns be awarded not less than 3 percent of the total value of all prime contract awards. The HUBZone program also establishes preference for award of federal contracts to small businesses in these areas. To qualify for the program, a business must meet the following criteria:

Federal Acquisition JumpStation

Your link to federal acquisitions on the Internet <http://prod.nais.nasa.gov/pub/fedproc/home.html>

Milwaukee Area Technical College

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

Milwaukee County

Procurement
414-223-8100
<http://county.milwaukee.gov/Procurement7902.htm>

Milwaukee Metropolitan Sewerage District

Procurement
414-272-5100
<http://v3.mmsd.com/Procurement.aspx>

State of Wisconsin, Bureau of Procurement

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

University of Wisconsin Procurement

Office of Procurement Campus Contacts
www.uwsa.edu/proc/campuscontacts.htm

Wisconsin Department of Public Instruction

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

Wisconsin Department of Transportation

Procurement Manual
www.dot.wisconsin.gov/localgov/docs/procurement.pdf

Wisconsin Minority Supplier Development Council

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

8(a) BUSINESS DEVELOPMENT PROGRAM

The 8(a) Business Development program is a nine year program established to assist eligible socially and economically disadvantaged individuals develop and grow their businesses. Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance. There is a statutory requirement that small disadvantaged business concerns be awarded not less than 5 percent of the total value of all prime contract awards. All firms that become eligible for SBA's 8(a) business



development assistance are also considered small disadvantaged business concerns for federal contracting. To be eligible for the 8(a) Business Development program, a business must meet the following criteria:

- It must be a small business by SBA size standards;
- It must be owned (at least 51 percent) by one or more individuals who qualify as socially and economically disadvantaged, and who are US citizens of good character;
- It must be controlled, managed, and operated by one or more individuals who qualify as disadvantaged, and;
- It must demonstrate potential for success (generally by being in business for at least two full years) before applying.

Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives or Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. An individual who is not a member of one of these groups must establish individual social disadvantage by a preponderance of evidence. Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

Firms owned by Alaska Native Corporations, Indian Tribes, Native Hawaiian Organizations, and Community Development Corporations can also apply to the SBA for 8(a) business development assistance.

So that approved firms can obtain training, counseling, and business

development assistance, SBA designates a staff person at a local SBA District Office - geographically near the business. SBA is responsible for:

- Determining whether a business qualifies for the 8(a) Business Development program
- Determining whether a business continues to qualify, during the nine-year term.
- Approving Mentor/Protégé agreements between 8(a) firms and large businesses.

For additional information, visit www.sba.gov/8a.

SMALL DISADVANTAGED BUSINESS

A Small Disadvantaged Business (SDB) is defined as a small business that is at least 51 percent owned and controlled by one or more individuals who are socially and economically disadvantaged.

There is a federal government-wide goal of awarding at least 5 percent of prime contracting dollars to SDBs each year. Large prime contractors must also establish a subcontracting goal for SDBs in their Subcontracting Plans.

Firms self-certify as SDB without submitting any application to SBA; however, firms approved by SBA into the 8(a) Business Development program are automatically certified as an SDB. To self-certify, firms should update their Central Contractor Registration (CCR) profiles and their Online Representations and Certifications Application (ORCA) profiles, at www.bpn.gov/ccr/ and <https://orca.bpn.gov>, making sure that both profiles reflect their SDB status.

SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

The Service-Disabled Veteran-Owned Small Business (SDVOSB) program has a federal government-wide

goal of awarding at least 3 percent of prime and subcontracting dollars to Service-Disabled Veteran-Owned Small Businesses each year. Large prime contractors must also establish a subcontracting goal for Veteran-Owned Small Businesses in their Subcontracting Plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and SBA prior to the award of a contract.

When a business's SDVOSB self-certification is challenged, SBA determines if the business meets the status, ownership, and control requirements. The SDVOSB Protest is administered by SBA to ensure that only businesses owned by service-disabled veterans receive contracts reserved exclusively for them.

To determine your eligibility, contact your local veterans business development officer, visit the various program websites, or contact SBA's Office of Veterans Business Development at www.sba.gov/vets.

WOMEN-OWNED SMALL BUSINESS FEDERAL CONTRACT PROGRAM

On October 7, 2010, the SBA published a final rule effective February 4, 2011, aimed at expanding federal contracting opportunities for women-owned small businesses. The Women-Owned Small Business Federal Contract program authorizes contracting officers to set aside certain federal contracts for eligible women-owned businesses and economically disadvantaged women-owned small businesses.

To be eligible, a firm must be at least 51 percent owned and controlled by one or more women. The women must be U.S. citizens. The firm must be "small" in its primary industry in accordance with SBA's size standards for that industry. To be deemed "economically disadvantaged" its owners must demonstrate economic disadvantage in accordance with the requirements set forth in the final rule. For additional information, visit www.sba.gov/wosb.

Wisconsin Entrepreneurs' Network

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

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

Wisconsin Angel Network

The Wisconsin Angel Network (WAN) fuels the growth of entrepreneurial, early stage financing.

WAN does not operate a fund or make recommendations on investments. Find out more at:

www.wisconsinangelnetwork.com/

Wisconsin Innovation Network (WIN)

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

www.wisconsintechcouncil.com/win/

Wisconsin Economic Development Corp. Technology Business Development

Programs are available through the WEDC to help Wisconsin technology-based businesses grow. Visit their website at: <http://commerce.wi.gov/wedc/>.

WISCONSIN SBA 2011 AWARD WINNERS

NATIONAL WINNER

Small Business Person of the Year

Deborah Carey
New Glarus Brewing Company
New Glarus, WI

REGIONAL AND STATE WINNER

Financial Services Champion

Steve Burgess
State Bank Financial
La Crosse, WI

Small Business Person of the Year

Honorable Mention

Raymond J. Mandli
Mandli Communications, Inc.
Madison, WI

Small Business Exporter

Bill MacFarlane
MacFarlane Pheasants, Inc.
Janesville, WI

Emerging Small Business

Keith Morgan
Neurotech, LLC
Elm Grove, WI

Jeffrey Butland Family Owned Small Business

Greg and Joyce Huffman
L H Holdings, Inc. dba Legendary Whitetails
Slinger, WI

Minority Small Business Person

Manisha Dotson
The Nisha Group
Milwaukee, WI

Women in Business Champion

Carol Dunn
State of Wisconsin/Women's Certification Program
Madison, WI

Minority Small Business Champion

Aggo Akyea
Bureau of Minority Business Development
Madison, WI

Veteran Small Business Champion

Connie Clayton
Disabled Veteran Outreach
Department of Work Force Development
Marinette, WI

Small Business Development Center Service Excellence Award

Bud Gayhart
Small Business Development Center
UW-Whitewater
Whitewater, WI

Women's Business Center of Excellence Award

Wendy Baumann
Wisconsin Women's Business Initiative Corporation (WWBIC)
Milwaukee, WI

District Director's Award

Steve Cahalan
Small Business Journalist
La Crosse Tribune
La Crosse, WI

District Director's Award

Jan Gallagher
Small Business Champion
La Crosse, WI

GETTING STARTED IN CONTRACTING

Once you have identified the important information regarding your business, it is time to start the process of procuring a government contract.

1. Identify your DUNS (Data Universal Numbering System) number

To register your business, obtain a DUNS number used to identify and track millions of businesses. You can obtain your free DUNS number when registering with the CCR (Central Contractor Registration) at www.ccr.gov or by contacting Dun & Bradstreet at www.dnb.com.

2. Identify your EIN (Employer Identification Number)

An EIN, otherwise known as a federal tax identification number, is generally required of all businesses. For more information, go to www.irs.gov.

3. Identify your NAICS (North American Industry Classification) codes

The NAICS codes are used to classify the industry a particular business occupies. You will need at least one NAICS code to complete your registration, but be sure to list as many as apply. You may also add or change NAICS codes at any time. To find NAICS code, visit www.census.gov/eos/www/naics/.

4. Identify your SIC (Standard Industrial Classification) codes

The SIC codes are four-digit numbers that are used to classify the industry a particular business occupies. While NAICS codes have largely replaced SIC codes, you will still need to provide your SIC code. SIC codes can be found at www.osha.gov/pls/imis/sicsearch.html.

5. Register with the CCR (Central Contractor Registration)

The CCR is an online federal government-maintained database of companies wanting to do business with the federal government. Agencies search

the database for prospective vendors. The CCR is at www.ccr.gov.

After completing registration, you will be asked to enter your small business profile information through the SBA Supplemental Page. The information will be displayed in the Dynamic Small Business Search.

Creating a profile in CCR and keeping it current ensures your firm has access to federal contracting opportunities. Entering your small business profile, including your business information and key word description, allows contracting officers, prime contractors, and buyers from state and local governments to learn about your company.

6. Use ORCA (Online Representations and Certifications Application)

Prospective contractors must complete (electronically or through submission of paperwork) representations and certifications for small business size and program status as part of the process that registers the business for federal contracting opportunities. To make this process easier for everyone involved, the government developed ORCA, where generally, businesses can complete all of the paperwork online. To begin this process, first register your firm in CCR, then go to www.orca.bpn.gov.

7. Register with the GSA Schedule

The GSA (General Services Administration) Multiple Award Schedule (aka Federal Supply Schedule) is used by GSA to establish long-term, government-wide contracts with commercial firms. Once these contracts are established, government agencies can order the supplies and services they need directly from the firms through the use of an online shopping tool. Becoming a GSA schedule contractor increases your opportunity for contracts across all levels

of government. Businesses interested in becoming GSA schedule contractors should review the information available at www.gsa.gov/schedules.

8. Make Sure Your Business is Financially Sound

This critical step is absolutely necessary to make sure that your business is financially prepared for the journey ahead. Even if you are able to obtain a government contract, you will not be receiving all of the money at once. It helps to have a clear plan of how your business will stage the benefits of the contract.

9. Search FedBizOpps for contracting opportunities

Federal Business Opportunities, or FedBizOpps, is an online service operated by the federal government that announces available business opportunities. FedBizOpps helps identify the needs of federal agencies and available contracting opportunities. To begin searching for contracting opportunities, go to www.fbo.gov.

10. Marketing Your Business

Registering your business is not enough to obtain a federal contract; you will need to market your business to attract federal agencies. Tips for good marketing are:

- Determine which federal agencies buy your product or service, and get to know them;
- Identify the contracting procedures of those agencies;
- Focus on opportunities in your niche and prioritize them.

Although not required, you may want to obtain a PSC (Product Services Code) and/or a FSC (Federal Supply Classification). These codes provide additional information about the services and products your business offers.

ADDITIONAL PROCUREMENT RESOURCES

The following federal procurement resources may also be of assistance:

- **The Certificates of Competency program** allows a small business, that is the apparent successful offeror, to appeal a contracting officer's non-responsibility determination that it is unable to fulfill the requirements of a specific government contract. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the capability to perform, the SBA issues a Certificate of Competency to the contracting officer, requiring award of that contract to the small business.

- **PCRs (Procurement Center Representatives) and CMRs (Commercial Marketing Representatives):** PCRs work to increase the small business share of federal procurement awards. CMRs offer many services to small businesses, including counseling on how to obtain subcontracts. To find a PCR or CMR near you, go to www.sba.gov/sba-direct.
- **PTACs (Procurement Technical Assistance Centers):** PTACs provide assistance to businesses that want to sell products and services to federal, state, and/or local government. To find a PTAC in your

- state, go to www.wisconsininsbdc.com.
- **Department of Defense** (The DoD is the largest purchaser of goods from small businesses): www.acq.osd.mil/sadb
- **Office of Federal Procurement Policy:** www.whitehouse.gov/omb/procurement
- **Acquisition Forecast:** www.acquisition.gov/comp/procurement_forecasts/index.html
- **Federal Supply Schedule (FSS):** www.gsa.gov
- **GSA Center for Acquisition Excellence:** www.gsa.gov/portal/content/103487

COMPARISON OF VARIOUS WISCONSIN BUSINESS CERTIFICATION PROGRAMS

STATE AND LOCAL PROGRAMS						
	Milwaukee Metropolitan Sewer District	Wisconsin Department of Commerce	City of Milwaukee	County of Milwaukee	City of Madison	County of Dane
Legislative or Certifying Authority	Administrative policy 1-78.01	Wisconsin Statute 560.036	Milwaukee Code of Ordinances Chapter 360	"49 CFR Part 26 and 23 (Subparts DF&E on Federal and County funded projects." Milwaukee County is 1 of 4 certifiers in the state. UCP is mandated in the federal projects	SBE(Madison General Ordinance (MGO) 3.58 DBE-49CFR Part 26 MBE & WBE-24CFR 84 44(d). DBE-CFR 85.36(e) 85.36(c).	49CFR Part 26 (Subparts D&E) Also Dane County Ordinance Chapter 19
Business Size	SBA size standards	Not Applicable	SBA Size Standards	49 CFR part 26 recipients only up to a statutory cap of \$20,410,000. SBA's Size Standards	SBA Size Standards SBE- \$750,000 MBE-WBE-none	SBA Size Standards
Citizenship	Must be owned/controlled by a US citizen.	US citizen or permanent resident	US citizens	"U.S. Citizens or Lawful Admitted Permanent Residents"	Owned and Controlled by US citizens	Owned and Controlled by US citizens
Ethnicity	Not Applicable	Ethnic minorities only	Strictly race and gender neutral	Gender and race neutral for DBE	Yes for DBE & MBE	MBE, ESBE, Gender and race neutral DBE
Gender	Not Applicable	Not Applicable	Not Applicable	Gender and race neutral for DBE	Yes for WBE & DBE	MBE, ESBE, Gender and race neutral for DBE
Ownership	Not Applicable	At Least 51 %	At Least 51 %	At Least 51 %	At Least 51%	At Least 51%
Management and Control	Must be US citizen.	At Least 51 %	Must be by the 51 % owner deemed disadvantaged	At Least 51 %	At Least 51%	At Least 51%
Social Qualifications	Not Applicable	Not Applicable	Three of 5 criteria including economic disadvantage. Ask for explanation	Socially disadvantaged person(s) who owns and controls at least 51%	Socially disadvantaged person (s) (DBE) not applicable (WBE SBE MBE)	Socially disadvantage person (s) (DBE) MBE 51% Minority owned WBE 51% Women owned ESBE must be in business for 1 year, less than 25 employees and history of completing projects.
Economic Qualifications	<Less than 2 Million	Not Applicable	Mandatory qualifying criteria EBE Certification.	\$750K personal net worth at time of application and during participation	\$750K personal net worth (DBE) Not applicable (WBE SBE MBE)	\$750K personal net worth (DBE) also USDOT Regulations ESBE sells may not exceed \$3 Million. Not applicable (MBE & WBE)
Age of Business	Not Applicable	At Least 1 year	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Fee	None	None	\$50	None	None	None
Participation Limit	None	None	None	None	None	None
Eligibility Review	Every two years	Every year with annual statements of change	Every 3 years	Every five years	Every three years (WBE SBE MBE) Every five years (DBE)	DBE every 5 years.
Major Benefits	Eligible to receive mmsd notification of projects	5% of state purchasing and contracting is targeted for Certified minority-owned businesses. Business can receive technical training	Technical Assistance Revolving Loan Program Performance Bond Program Listed on city's website	Technical Assistance Performance bond on Statewide UCP website. Contact Opportunities with 24 UCP Member Municipalities	Eligible to participate toward State goals in federally and city funded contracts. TA, listing in directories and other services	Eligible to participate toward State WisDot goals for DBE Concession Aires. Dane County targeted Business goals.
Application Submission	MMSD SWMBE Coordinator 260 West Seeboth Street Milwaukee, WI 53204	Minority Business Development 101 E Wilson St, 6th Floor P.O. Box 7970 Madison, WI 53707	Emerging Business Enterprise Program Milwaukee City Hall 200 East Wells Street, Room 606 Milwaukee, WI 53212	Milwaukee County Office of Community Business Development Partners - 2711 West Wells Street, 8th Floor, Room 830 Milwaukee, WI 53208	Affirmative Action Division 215 Martin Luther King Jr. Blvd., Suite 130 Madison, WI 53703	Dane County 210 Martin Luther King Jr. Blvd City/County Building 421 Madison, WI 53703
Contact Person, telephone number, e-mail addresses.	Jose Galvin (414) 225-2238 jgalvan@mmsd.com	Tru Mwololo, Area Development Manager (608) 261-2510 truhosa.mwololo@wisconsin.gov	Ossie Kendrix (414) 286-5553 OKENDR@milwaukee.gov Rayna Andrews (414) 286-8781 Rayna.andrews@milwaukee.gov Gabriel DeVougas (414) 286-8749 Gabriel.devougas@milwaukee.gov	Mildred Hyde- Demoze (414) 278-5037 Donya Saffold (414) 278-4749 donya.staffold@milwcnty.com Ruby Brooks (414) 278-4613 ruby.brooks@milwcnty.com	Colier McNair (608) 266-6510 cmcnair@cityofmadison.com Norman Davis (608) 267-8759 ndavis@cityofmadison.com Stephanie Oyler (608) 267-1411 soyler@cityofmadison.com	Wesley Sparksman (608) 266-5623 Sparkman@co.dane.wi.us
Goals	20% SWMBE participation= 13% MBE, 2% WBE, 5% SBE	5% State Procurement goal	50 firms per year	10.25% Federally-funded projects 17.25% County-funded projects	DBE-8.39% SBE-10% MBE&WBE-11.3%	10% participation
Reciprocity	Yes, accepts copies of Certifications and supporting Documentation from certifiers	None	None	None	Yes, (UCP)	Yes, accepts copies of certifications and supporting documentation from certifiers within the state of WI where applicable
Definitions for Abbreviations: UCP = Unified Certified Program MBE = Minority Business Enterprise WBE = Women Business Enterprise DBE = Disadvantage Business Enterprise SBE = Small Business Enterprise CFR = Code of Federal Regulation HUB = Historically Underutilized Business ESBE = Emerging Small Business Enterprise TA = Technical Assistance						

COMPARISON OF VARIOUS WISCONSIN BUSINESS CERTIFICATION PROGRAMS

FEDERAL PROGRAMS				NON GOVERNMENTAL AGENCY		
	SBA 8(a) Business Development Program	SBA Small Disadvantaged Business Program	Women Owned Small Business (WOSB) Program Certification	SBA HUBZone Program	U. S. Dept. of Transportation	WI National Minority Supplier Development Council
Legislative or Certifying Authority	13 CFR Part 124	13 CFR Part 124.101	13 CFR & 127.505	13CFR Part 126		
Business Size	Determined by SBA size standards	Determined by SBA size standards	Determined by SBA size standards	Determined by SBA size standards	Not applicable	Not applicable
Citizenship	Owned and controlled by US citizen (s)	Owned and controlled by US citizen (s)	Owned and controlled by US citizen (s)	Owned and controlled by US citizen (s)	US citizen or legal permanent resident	U.S. Citizens
Ethnicity	Designated groups or preponderance of evidence	Designated groups or preponderance of evidence	Not applicable	Not applicable	Yes, Women and Ethnic minorities	Ethnic Minorities
Gender	None	None	Women Only	None	Yes for Women	Race & Gender Specific MBE
Ownership	At least 51%	At least 51%	At least 51%		At Least 51%	At Least 51%
Management and Control	Disadvantaged full-time manager must hold the highest officer position, in addition, disadvantaged must own, control and manage concern. Control is not the same as ownership.		Owned and controlled by one or more women, and primarily managed by one or more women.	U.S. Citizen must own, control, and manage the business.	Socially and economically disadvantaged persons must have competence and experience in the firm's operations	At Least 51%
Social Qualifications	Socially disadvantaged person(s)		Women owned small businesses Economically disadvantaged women owned small businesses	Principal office in HUBZone. At least 35% of employees must reside in a Hubzone.	Socially disadvantaged persons (women, members of minority groups, and socially disadvantaged individuals)	Not Applicable
Economic Qualifications	\$250K Personal net worth after exclusions at time of application. \$750K personal net after exclusions thereafter.	\$750K Personal net worth at time of application and during participation	\$750K personal net worth at time of application and during participation.	Not Applicable	Personal Net Worth does not exceed \$1.32M (excluding equity in primary residence and value of the DBE firm)	Not Applicable
Age of Business	At Least 2 years	Not Applicable	Not Applicable	Not Applicable	Brand new startup businesses can apply	Not Applicable
Fee	None	None	None	None	None	Initial Certification Cost = \$250 (Annual Re-Certification Cost = \$150)
Participation Limit	9 years maximum	None	None	None	None	None
Eligibility Review	Annually	Every 3 Years	May Be Conducted at Anytime	Annually	Certification period is indefinite, but a certification eligibility update is performed every five years. Also, firms must submit a No-Change Affidavit annually	Annually
Major Benefits	SBA training and business development sole source contracting Mentor-Protégé program	10% price evaluation preference Meets 2nd tier goals for prime contracts Listed in Sub-Net	Set Aside Contracts Sole Source Contracts	Sole Source Contracting. 10% price adjustment against large bidders (evaluation)	Eligible to participate toward Wisconsin Unified Certification Program (UPC) DBE goals on USDOT- funded projects	Corporate membership in marketing to companies seeking MBE's; Listing in NMSDC Directory; Technical Assistance
Application Submission	US Small Business Administration Division of Program Certification and Eligibility 455 Market St. San Francisco, CA 94105 Contact local SBA for appl. & counseling on application process or http://sba8a.simplicity.com	US Small Business Administration Office of Small Disadvantaged Business Certification & Eligibility 409 Third Street SW, Washington, DC 20416 Contact same as previous box	Office of Women's Business Ownership 409 3rd Street, S.W., Suite 6600 Washington, DC 20024	US Small Business Administration Office of Small Disadvantaged Business Certification & Eligibility 409 Third Street, S.W., MC 8800, SDB 8th Floor Washington, D.C. 20416	Submit to the WisDOT regional office closest to the firm's office.	Wisconsin Iowa and Central Illinois Minority Supplier Development Council P.O. Box 8577 Madison, Wisconsin 53708-8577
Contact Person, telephone number, e-mail addresses.		Cheryl Jordan (414) 297-3951 cheryl.jordan@sba.gov Cindy Merrigan (608) 441-5560 cindy.merrigan@sba.gov Carlina Austin (414) 297-1092 carlina.austin@sba.gov			John Franklin (608) 264-8721 john.franklin@dot.state.wi.us Rochelle Codlyn (608) 266-6961 rochelle.codlyn@dot.state.wi.us Vincent Fisher (608) 266-8216 vincent.fisher@dot.state.wi.us	Floyd Rose, Ph.D. – President (608) 241-5858 wsdscrose@aol.com Heather Olson, Manager, Customer Relations & Certifications heather_olson@wicimcdc.org
Goals		Federal agencies goals are established by the Office of Government contracting on a yearly basis.			varies	
Reciprocity		None			None	36 Regional NMSDC Councils in the United States and Puerto Rico.
NON GOVERNMENTAL AGENCIES: Milwaukee Public Schools (MPS) - MPS accepts listed agency certifications programs - Renee Taylor, (414) 438-3622 taylorrx@milwaukee.k12.wi.us Milwaukee Area Technical (MATC) - MATC accepts listed agency Certifications Programs - Kristen Phelps (414) 297-6641 phelpsk@matc.edu						

SBA DISASTER ASSISTANCE

Knowing the Types of Assistance Available for Recovery

The Disaster Assistance Program is SBA's largest direct loan program, and the only form of SBA assistance not limited to small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, nonprofit organizations following declared disasters. By law, governmental units and agricultural enterprises are ineligible.

The SBA offers two types of disaster loans—Physical and Economic Injury Disaster Loans.

Home Physical Disaster Loans up to \$200,000 are available to eligible homeowners to repair or replace to its pre-disaster condition damaged or destroyed real estate not fully covered by insurance. Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, etc., that were damaged or destroyed in the disaster.

Business Physical Disaster Loans up to \$2 million are available to qualified businesses or private, nonprofit organizations of any size to help restore or replace damaged real estate, inventory, machinery, equipment and other business assets to its pre-disaster condition.

The SBA can also lend additional funds to homeowners and businesses to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring again.

Economic Injury Disaster Loans (EIDLs) are working capital loans available to qualified small businesses, private nonprofit organizations of all sizes and small agricultural cooperatives that suffered financial losses because of the disaster, regardless of physical damage. The SBA can lend up to \$2 million to provide the necessary working capital to help small businesses pay fixed debts, payroll, accounts payable and other bills that could have been covered had the disaster not occurred. The loan is not intended to replace lost sales or profits. The combined limit for economic injury and physical damage assistance for businesses is \$2 million.

Military Reservist Economic Injury Disaster Loans (MREIDLs) are working capital loans for small businesses adversely affected when an essential employee is called up to active duty by the National Guard or Reserves. An "essential employee" is defined as an individual (whether or not the owner of the small business) whose managerial or technical skill is critical to the successful daily operation of the business. The loan limit is \$2 million, and the funds may be used to pay necessary operating expenses as they mature until operations return to normal after the essential employee is released from active military duty. The MREIDLs cannot be used to replace lost profits.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay the loans. The loan terms are established in accordance with the borrower's repayment ability. The law gives SBA several powerful tools to make disaster loans affordable: low interest rates (around 4 percent), long terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether the applicant has credit available elsewhere (the ability to borrow or use their own resources to recover after the disaster).

More information on all of SBA's disaster assistance programs, including information for military reservists, is available at www.sba.gov/disaster.

Disaster Preparedness

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

With proper planning, surviving begins long before the disaster strikes—or before active-duty orders are received. Your planning should include insurance coverage, emergency power, protection of company records, fire safety, medical emergencies, taking care of your employees and continuity planning—how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the disaster preparedness page of SBA's website at www.sba.gov/content/disaster-preparedness.

The page provides links to resources to help you put together your own emergency plan, preparedness tips, and fact sheets about SBA recovery assistance for homeowners, renters, businesses of all sizes and private, nonprofit organizations.

Additionally, to help small businesses with their preparedness planning, SBA has teamed up with Agility Recovery Solutions to offer business continuity strategies for entrepreneurs via their "PrepareMyBusiness" website. In addition to offering practical disaster preparedness tips, Agility is the co-host (with SBA) of a monthly disaster planning webinar for business owners. Previous webinar topics have included discussions on crisis communications, testing your recovery plan, and using social media to enhance business recovery. Visit www.preparemybusiness.org to get the schedule for future webinars, view archived webinars, and for more disaster planning tips.

As small businesses are leading America's economic recovery, many of them are investing time and money into their plans to grow and create jobs. Developing a strong disaster preparedness plan should be a critical and integral piece of those efforts. Planning for a disaster is the best way of limiting its effects.

Additional Resources

The SBA has partnered with the American Red Cross to increase awareness in the business community about the Red Cross Ready Rating™ program. Ready Rating (www.readyrating.org) is a free, self-paced, web-based membership program that helps a business measure its ability to deal with emergencies, and gives customized feedback on how to improve those efforts.

Additional information on developing an emergency plan is available at the federal government's preparedness website www.ready.gov.

The Institute for Business and Home Safety (www.disastersafety.org) has useful tips on protecting your home or business.

ADVOCACY AND OMBUDSMAN

Watching out for small business interests



OFFICE OF ADVOCACY

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

Headed by the Chief Counsel for Advocacy, the office also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small

governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

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

OFFICE OF THE NATIONAL OMBUDSMAN

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

The Ombudsman receives comments regarding federal regulatory

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

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

The Ombudsman also coordinates 10 Regional Regulatory Fairness Boards which meet regularly to receive comments about federal regulations affecting small businesses.

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

ADDITIONAL RESOURCES

Taking care of start up logistics



Even if you are running a small home-based business, you will have to comply with many of the local, state, and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS LICENSES

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

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

FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might want to use the same

name. For more information, contact the county clerk's office in the county where your business is based. If you are a corporation, you'll need to check with the state.

WI Department of Financial Institutions (DFI)

345 W. Washington Ave., 3rd Fl.
Madison WI 53707-7846.
608-261-7577
<http://www.wdfi.org/>

BUSINESS INSURANCE

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

Liability Insurance – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

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

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

“Key Man” – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider “key man” insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other “key” employee.

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

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

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

TAXES

Taxes are an important and complex aspect of owning and operating a successful business. Your accountant, payroll person, or tax advisor may be very knowledgeable, but there are still many facets of tax law that you should know. The Internal Revenue Service is a great source for tax information.

Small Business/Self-Employed Tax Center: www.irs.gov/businesses/small/index.html

When you are running a business, you don't need to be a tax expert. However, you do need some tax basics. IRS Small Business/Self-Employed Tax Center gives you the information you need to stay tax compliant so your business can thrive.

Small Business Forms and Publications www.irs.gov/businesses/small/article/0,,id=99200,00.html

Download multiple small business and self-employed forms and publications.

FEDERAL PAYROLL TAX (EIN NUMBERS)

An Employer Identification Number (EIN), also known as a Federal Employer Identification Number (FEIN), is used to identify a business entity. Generally, businesses need an EIN to pay federal withholding tax.

You may apply for an EIN in various ways, one of which is to apply online. www.irs.gov/businesses/small/article/0,,id=102767,00.html. This is a free service offered by the Internal Revenue Service. Call 800-829-1040 if you have questions. You must check with your state to determine if you need a state number or charter.

FEDERAL SELF-EMPLOYMENT TAX

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

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

SALES TAX EXEMPTION CERTIFICATE

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

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business.

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

SUCCESS STORY

Crystal Finishing Systems, Inc.

continued from page 9

purchased the property next to them. The newly acquired building added 20,000 square feet to the total operational space. Another 14,000 square feet was added to their manufacturing space and an additional paint line to their Color Coating facility. With the help of a 504 revolving loan and bank financing, they were able to continue to grow their lines of credit, equipment and facilities. Full and part-time employees reached 157. The rest is history.

In 2002, Crystal added a 2,250 ton 8-inch Aluminum Extrusion Press. To accommodate this new business addition, another 20,000 square feet of building was added to the 2610 Ross Ave. facility. Employees now number 170. In 2004, Crystal completed another warehouse of 12,000 square feet (this addition joined the 2608 Ross Facility to the 2610 Ross Ave Facility). Crystal also added an additional seven inch Aluminum Extrusion Press.

2005 was a very busy year for Crystal. They completed another 40,000 square feet of additions bringing their facilities growth to 260,000 square feet. In May of 2005, Mark was the Wisconsin SBA Runner Up Small Business Person of the Year. In 2006, Crystal acquired another Powder Coating Job shop in Chippewa Falls, WI, purchased Wiremaid Manufacturing and the staff at Crystal reached 325 employees. They also entered into the trucking arena with nine Semi tractors and 22 trailers and added a thermal oxidizer to become a Green company with emissions.

2007 saw Crystal purchasing Cequent Trailer Products Zinc Plating Line, the Wausau Supply Distribution Center and another capacity and facility for coating with the addition of Royal Finishing of River Falls, WI. Facility size was increased to 800,000 square feet and employee levels rose to 430 full time employees. Crystal Freight increased to 14 semi tractors and 39 trailers. Mark & Laurie were also awarded Citizens of the Year for the Village of Weston and made one of the Inc 5000 fastest growing companies in America. 2008 found Crystal sales on target and they added another 10,000 square feet addition. Employee staffing hit 439 and Crystal was again named in the top 5000 fastest growing companies by Inc. 5000.

Crystal's plan to increase their transportation business has worked with a fleet size of 20 tractors and 45 trailers. They were again named one of the 5000 fastest growing companies by Inc. 5000. Unfortunately, 2009 saw one of Crystal's first years of sales decline due to the declining economy. Facility size stayed at 810,000 square feet and employment levels dropped to 305 full time staff. A bright spot, Crystal reached the honor of preferred supplier status with Mercury Marine for 2009-out of 1500 vendors, Crystal was one of 22 to reach that honor. 2010 saw Crystal remodeling their Powdered Paint line in Schofield. Crystal was again honored with Mercury Marine as preferred supplier with only 11 total vendors reaching that status

with only three of them repeating for two years as well as making the Inc 5000 fastest growing companies for the fourth year. 2010 was a tremendous year for new business and Crystal is predicting a record year for 2011 and hoping to employ approximately 500 people by 2012.

The innovative efforts towards continuous improvement that Crystal Finishing Systems, Inc. has made in the past several years have proven to be successful in establishing a solid business, making a strong impact on the job market, producing steady growth in sales and variety of top quality products and services and responding to adversity as well as exhibiting a commitment to current Crystal team members. In three to four years, Mark envisions sales reaching \$100 million. His visions are possible because of Crystal Finishing Systems, Inc.'s commitment to quality products and services, flexibility, adaptability, employee appreciation and Mark and Laurie's courage to follow a dream! Mark continues to fill his mornings, afternoons and evenings with diligent hard work to attain his lofty goals while maintaining a healthy balance of church, family and leisure activities. Laurie has retired from the day to day operations but continues to support and provide input to all major expansion and financial decisions. Watch them continue to grow and prosper!

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

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

FEDERAL PAYROLL TAX

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

Wisconsin Department of Revenue

For Wisconsin small businesses, find information business registrations; licensing, permits, sales and use taxes, electronic tax filing, forms and publications for your business. Visit www.dor.state.wi.us/html/business.html or call 608-266-2776 for businesses.

Submit a Question to <https://ww2.revenue.wi.gov/internet/dorhelp.html>

IRS WEB PRODUCTS FOR SMALL BUSINESSES

For the most timely and up-to-date tax information, go to www.irs.gov/businesses/small/index.html.

VIRTUAL SMALL BUSINESS WORKSHOP

www.tax.gov/virtualworkshop/

The Virtual Small Business Tax Workshop is the first of a series of video products designed exclusively for small business taxpayers. This workshop helps business owners understand federal tax obligations. The Virtual Small Business Workshop is available on CD

www.irs.gov/businesses/small/article/0,,id=101169,00.html and online

www.irsvideos.gov/virtualworkshop/ if you are unable to attend a workshop in person. Small business workshops are designed to help the small business owner understand and fulfill their federal tax responsibilities. Workshops are sponsored and presented by IRS

partners who are federal tax specialists.

Workshop topics vary from a general overview of taxes to more specific topics such as recordkeeping and retirement plans. Although most are free, some workshops have fees associated with them. Fees for a workshop are charged by the sponsoring organization, not the IRS.

The IRS's **Virtual Small Business Tax Workshop** is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This educational product, available online and on CD, consists of nine stand-alone lessons that can be selected and viewed in any sequence. A bookmark feature makes it possible to leave and return to a specific point within the lesson. Users also have access to a list of useful online references that enhance the learning experience by allowing them to view references and the video lessons simultaneously.

Tax Calendar for Small Businesses and Self-Employed (Publication 1518) www.irs.gov/businesses/small/article/0,,id=176080,00.html

The Tax Calendar for Small Businesses and Self-Employed contains useful information on general business taxes, IRS and SSA customer assistance, electronic filing and paying options, retirement plans, business publications and forms, common tax filing dates, and federal legal holidays.

SOCIAL SECURITY CARDS

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

Each payday, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be presented in a variety of ways, including on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

EMPLOYEE CONSIDERATIONS Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments towards, and/or file

quarterly reports about payroll taxes and other mandatory deductions. You may contact (for information, assistance and forms.)

Social Security Administration

800-772-1213
www.ssa.gov

Federal Withholding

U.S. Internal Revenue Service
800-829-1040
www.irs.gov

Social Security's Business Services Online

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

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

Health Insurance

Compare plans in your area at www.healthcare.gov.

Employee Insurance

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

WORKPLACE DISABILITY PROGRAMS

Americans with Disabilities Act (ADA): For assistance with the ADA, call 800-669-3362 or visit www.ada.gov.

U.S. CITIZENSHIP AND IMMIGRATION SERVICES

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

Citizenship and Immigration Services

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

E-Verify: Employment Eligibility Verification

E-Verify, operated by the Department of Homeland Security in partnership

with the Social Security Administration, is the best--and quickest--way for employers to determine the employment eligibility of new hires. It is a safe, simple, and secure Internet-based system that electronically verifies the Social Security number and employment eligibility information reported on Form I-9. E-Verify is voluntary in most states and there is no charge to use it.

If you are an employer or employee and would like more information about the E-Verify program, please visit www.dhs.gov/E-Verify or contact our Customer Support staff: 1-888-464-4218 Monday – Friday 8 am – 5 pm. E-mail: e-verify@dhs.gov

SAFETY & HEALTH REGULATIONS

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

Safety and Health Resource Guide for Small Businesses

www.cdc.gov/niosh/

Appleton Area Office

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

Eau Claire Area Office

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

Madison Area Office

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

Milwaukee Area Office

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

Wisconsin State Laboratory of Hygiene WisCon Program

Onsite health and safety consultation - The Wisconsin State Laboratory of Hygiene WisCon Program is a part of the UW-Madison, in conjunction with the U.S. Department of Labor that offers on-site consultation services to assist Wisconsin employers in meeting the obligations and responsibilities covered under the federal Occupational Safety and Health Act.

For more information visit:
www.slh.wisc.edu/wiscon/

Bureau of Cooperative Environmental Assistance (CEA)

Helps businesses and communities develop innovative, flexible programs that exceed current standards for preventing pollution and minimizing waste. <http://dnr.wi.gov/org/caer/cea/>

BUILDING CODES, PERMITS AND ZONING

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

BAR CODING

Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. There are several companies that can assist businesses with bar-coding needs. You may want to talk with an SBDC, SCORE or WBC counselor for more information.

Federal Registration of Trademarks and Copyrights

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

U.S. Patent and Trademark Office:

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

Trademark Information Hotline

703-308-9000

STATE REGISTRATION OF A TRADEMARK

Trademarks and service marks may be registered in a state.

Wisconsin Build Your Business

www.wdfr.org/Notary_Public_and_TradeMarks/defaultTrademark.htm

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

Patents

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

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

U.S. Patent and Trademark Office

800-786-9199 • www.uspto.gov

Exporting

For information on regulations concerning international trade contact:

Wisconsin Economic Development Corporation

www.wedc.org

Eau Claire – Investment and Export Division Northern WI Office

c/o Chippewa Valley Technical College
2322 Alpine Rd., Ste. 3, Rm. 202C
Eau Claire, WI 54703

Pewaukee – Investment and Export Division Southeast WI Office

Waukesha County Technical College
800 Main St., C210
Pewaukee, WI 53072

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

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

U.S. Commercial Service Wisconsin

1235 N. Milwaukee, R01
Milwaukee, WI 53202
For export assistance, please contact the team of International Trade Specialists at: 414-297-3473 or e-mail at: Milwaukee.Office.Box@mail.doc.gov

Division of International Development

Wisconsin Economic Development Corporation
201 W. Washington Ave.
Madison, WI 53703
608-266-1480 • 608-266-5551 Fax

Wisconsin International Agri-Business Center

Wisconsin Department of Agriculture, Trade and Consumer Protection
2811 Agriculture Dr.
Madison, WI 53718 USA
800-462-5237
International@wisconsin.gov
www.datcp.state.wi.us/mktg/business/marketing/international/index.jsp

Copyrights

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

U.S. Copyright Office

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



BUSINESS ORGANIZATION: Choosing Your Business Structure

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

The most common organizational structures are sole proprietorships, general and limited partnerships, “C” and “S” corporations and limited liability companies.

If you're uncertain which business format is right for you, you should discuss options with a business counselor or attorney.

Sole Proprietorship

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

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly

easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, and what happens when a partner dies. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

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

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

“C” Corporation

A “C” corporation is a legal entity created under state law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming

the corporation. It's the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is a separate legal entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and offer the owners the advantage of limited liability, but not total protection from lawsuits.

Subchapter “S” Corporation

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

LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. The limited liability partnership is similar to the LLC, but it is for professional organizations.

OTHER ASSISTANCE

OTHER SOURCES OF ASSISTANCE

Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information. www.2chambers.com/wisconsin1.htm

BUSINESS PROCUREMENT ASSISTANCE CENTER (BPAC)

302 S. Gammon Rd., Ste. 207
Madison, WI 53717
To speak to a Government Contract Specialist 608-243-4490, press 3
askbpac@madisoncollege.org
<http://madisoncollege.org/bpac>
The Business Procurement Assistance Center (BPAC) provides technical and marketing assistance to Wisconsin businesses interested in selling their products and services to the government. Our mission is to provide Wisconsin businesses the necessary tools to be competitive in the contracting arena.
BPAC Services

- One-on-One Business Consultations
- Market Research
- Bidmatch Service
- Agency Registration Assistance
- Training
- Past Procurement Data & Federal Specs

Other information and guidance necessary to successfully compete for government contracts.

VETBIZCENTRAL, INC.

711 S. Saginaw St. Ste. 206
Flint, MI 48503
POC: Edward Ronders, Director
866-716-8387 or 810-767-8387
www.vetbizcentral.org
info@vetbizcentral.org
Assisting Wisconsin, Michigan, Minnesota, Ohio, Indiana and Illinois Veterans, Guard and Reserve Members in the Formation and Expansion of Veteran Owned Businesses.

CENTERGY - CENTRAL WISCONSIN ALLIANCE FOR ECONOMIC DEVELOPMENT

Barb Fleisner, Executive Director
500 First St., Ste. 15
Wausau, WI 54403
715-843-9563
www.centergy.net/
Focused on targeted growth industries and entrepreneurial development to retain, expand, attract, and innovate.
Centergy, serves as a central resource, bringing together the efforts of many entities, and providing a unified voice to be heard by our state and local governments and the greater business community. Our work continues, to encourage business cluster development, support local businesses, attract new businesses, achieve growth for our higher education facilities, and improve life in general for all central Wisconsin residents.

- Advanced Manufacturing Strategies
- Bio-Science Strategies (Includes Energy, Agriculture, Food Processing, Paper and Forestry) - Priorities
- Entrepreneurship Strategies - Priorities
- Medical Sciences Strategies - Priorities

NEW NORTH

www.thenewnorth.com/thenewnorth/home/default.asp
New North, Inc is a 501(c)3 non-profit organization fostering collaboration among private and public sector leaders throughout Northeast Wisconsin. Our mission is to harness and promote the region's resources, talents and creativity for the purposes of sustaining and growing our regional economy. The New North is the 18 county region in Northeast Wisconsin. The New North brand unites the region both internally and externally, signifying the collective economic power behind our 18 counties. The counties that make up the New North region include Outagamie, Winnebago, Calumet, Waupaca, Brown, Shawano, Oconto, Marinette, Door, Kewaunee, Sheboygan, Manitowoc, Fond du Lac, Green Lake, Marquette, Florence, Menominee, and Waushara.

TRIBAL PROCUREMENT TECHNICAL ASSISTANCE CENTER

Oneida Skenandore Complex
909 Packerland Dr.
Green Bay, WI 54155
Gail Garrity-Reed, FACCPACT Govt. Affairs Specialist
920-737-4269
gail@faccpactac.org

WISCONSIN BUSINESS OPPORTUNITY CENTER

1915 N. Dr. Martin Luther King Jr. Dr.
Ste. 213-F
Milwaukee, WI 53212
414-372-3773
<http://wisconsinmboc.org/>
The Wisconsin MBOC™ is funded by the U.S. Department of Commerce, Minority Business Development Agency (MBDA). MBDA is the only federal agency created specifically to foster the establishment and growth of minority owned businesses in America. MBDA is an entrepreneurially focused and innovative organization committed to wealth creation in minority communities. In conjunction with this strong leadership and recognition in supplier diversity, the Wisconsin MBOC™ serves as a catalyst in nurturing and expanding these relationships towards the ultimate goal of advancing significant employment and sustainable economic growth. Our mission is to increase business ownership opportunities for minority business enterprises and to positively impact their ability to obtain contracts, financing, and a greater market presence.
MBOC Services

- Promotional Services
- Capital Access Resources
- Corporate Supplier Diversity

Program Development

- Buyer-Seller Networking Events/Bid and

Outreach Conference Coordination

- Organization of Industry Specific Roundtables/Forums

WISCONSIN ECONOMIC DEVELOPMENT ASSOCIATION (WEDA)

10 East Doty St., Ste. 500
Madison, WI 53703
608-255-5666
<http://weda.org/>
weda@weda.org
WEDA is Wisconsin's Voice for Economic Development. Statewide association is a 450+ member organization whose primary objective is to increase the effectiveness of individuals involved in the practice of economic development in Wisconsin by encouraging cooperation, exchange of information and promotion of professional skills. With a proactive board and involved membership support, we will continue to advance the professionalism of Wisconsin's economic development efforts.

WISCONSIN PROCUREMENT INSTITUTE (WPI)

10437 Innovation Dr., Ste. 228
Milwaukee, WI 53226
414-270-3600
www.wispro.org/
The Wisconsin Procurement Institute is a non-profit organization established in 1987 to "bridge the gap" for Wisconsin companies interested in supplying their products and/or services to federal, state, local agencies and prime contractors. WPI guides, trains and provides hands-on assistance to firms in developing government business and improving process and technical capabilities to access and compete in the Government marketplace. WPI helps firms:

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

WEBSITES OF INTEREST

BUSINESS RESOURCES

Acquisition Central	www.acquisition.gov/	Consumer Credit Counseling Center	www.consumercredit.com	Milwaukee Business Resources	www.mkedcd.org/business/
American Indian Chamber of Commerce	http://www.aiccw.org/	Federal Business Opportunities	www.fbo.gov	National Association of Women Business Owners	www.nawbo.org/
Annual Free Credit Report	www.annualcreditreport.com/cra/index.jsp	Federal Citizen Information Center	www.pueblo.gsa.gov/	National Contract Management Association	www.ncmahq.org
Business Calculators	www.dinkytown.net/business.html	Federal Marketplace	www.fedmarket.com	National Minority Supplier Development Council	www.nmsdonline.com/
Business Madison	www.businessmadison.com/	Federal, State, Local Government RFPs and Bids in WI	www.findrfp.com/service/search.aspx?S=ett=WI&x=26&y=12	SCORE - Counselors to America's Small Business - National	www.score.org
Business Procurement Assistance Center	http://matcmadison.edu/bpac/	Federal Trade Commission	www.ftc.gov/	Small Business Development Center-Wisconsin (SBDC)	www.wisconsin sbdc.org/
Catalog of Federal Domestic Assistance	www.cfd.a.gov/	Fed World	www.fedworld.gov	Social Security Administration	www.ssa.gov
Central Contracting Registration	www.bpn.gov/ccr/	Forward Wisconsin	www.forwardwi.com/	Tax Number (EIN)	www.irs.gov/businesses/small/article/0,,id=98350,00.html
Choose Milwaukee	www.choosemilwaukee.com	General Service Administration (GSA)	www.gsa.gov	Thomas Register	www.thomasnet.com/
Commonwealth Development	www.cwd.org/	Grant Opportunities	www.grants.gov/	UW Madison Family Business Center	http://fbc.wisc.edu/
		Internal Revenue Service	www.irs.gov		
		Madison Office of Business Resources	www.cityofmadison.com/business/OBR/		
		MATC Business Industry Department	www.matcmadison.edu/bics		

All the credit goes to you.



Associated Bank was recently named Wisconsin's #1 Small Business Administration lender for the seventh consecutive year. There are hundreds of reasons for this. We call them clients. And we'd like to thank each and every one of them.

For more information, visit an Associated branch or AssociatedBank.com.



WISCONSIN'S #1 SBA LENDER, 7 STRAIGHT YEARS.

Loans subject to credit approval. Equal Opportunity Lender. Member FDIC and Associated Banc-Corp (10/11) 9136