How to Grow Your BUSINESS in Wisconsin
Helping small business thrive.

As an entrepreneur, you're the expert when it comes to running your business. When it's time to get a loan to expand, turn to Park Bank. As an **SBA Preferred Lending Partner**, we offer a faster and more efficient approval process. We also have extensive experience working with the state of Wisconsin, city of Milwaukee and other local economic development programs.

We're available to meet with you personally, answer your questions directly and provide you with helpful resources. Contact Tracy to get the conversation started.

**Tracy Meeks**  
Vice President, Small Business Banking  
TracyM@ParkBankOnline.com | 262.827.5117
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ON THE COVER: Stacy Tuschl, photo courtesy of Academy of Performing Arts
Small business is no small task.

So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.

Local Agent | ProgressiveCommercial.com
“Fortifi has made it easy for us to bank. They visit us frequently and want to understand who we are.”

Madison Block & Stone | Madison, WI


No day is the same for you. We understand that better than most. Whether you are planning to expand your business or start fresh, we are here to guide you. As an SBA Preferred Lending Partner, Fortifi Bank is happy to share decades of combined experience and move quickly to make your dreams a reality. Not only meeting your financial needs today, but helping plan for tomorrow. And don’t worry about making it to the bank, we’ll come to you.

Let us help you navigate your SBA options.

Dave Mills
SVP Business Banking
Elite Lending Partner

Fortifi Bank
Growin’ Wisconsin
Welcome to the 2019-2020 edition of the U.S. Small Business Administration’s Wisconsin Small Business Resource Guide. The SBA helps make the American dream of small business ownership a reality. It is the only federal agency dedicated to helping this country’s 30 million small businesses start, grow, expand, and recover after a disaster. The SBA Milwaukee and Madison offices, along with an extensive network of lenders, counseling partners, and other economic development organizations, help Wisconsin’s 452,000 small businesses at every phase of the lifecycle. Across Wisconsin last year, we empowered small businesses to:

• Access more than $628 million in SBA-backed loans through 200 banks, credit unions, community-based lenders, and microlenders. The 1,500 small businesses that qualified for SBA financing then hired thousands of new employees, bought more equipment, and built or renovated new facilities.

• Receive mentoring and counseling at the 30 local locations of our SBA Resource Partners, including SCORE, Small Business Development Centers, Women’s Business Centers, and the Veterans Business Outreach Center.

• Receive federal contracts totaling nearly $780 million.

• Recover from flooding in southern and western Wisconsin in late 2018. Nearly 400 homeowners and business owners received SBA disaster assistance loans totaling $14.9 million.

The SBA team in the Badger State travels regularly to speak at events, conferences, and seminars. Stay up to date on what’s happening near you and get the tools you need to power your business by following us on Twitter at @SBA_Wisconsin. Register for email updates at sba.gov/updates.

Sincerely,

Eric Ness
Wisconsin District Director
Made to Last
Joyce and Jerado Reynolds used SBA support to succeed.

Written by Micaela Morrissette
Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

“At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that “things were not moving.” She wanted to scale up.

**Challenge**
The company wasn’t growing in part because it wasn’t certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she’d been wanting to make, but since her background was in health care, Joyce didn’t feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. “Never be afraid to ask questions,” she says. Joyce needed to find people with answers.

**Solution**
She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an SBA Resource Partner, where “from day one it was, Eureka! Everyone wanted to see us win.” Women entrepreneurs receive essential business counseling and training from this national network of community–based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (sam.gov), positioning the company for new federal contracts.

“Resources like the Entrepreneurial Center and the SBA will train you from bottom to top,” Joyce says. “They have finance classes that open your eyes regarding taxes. You’ll learn how to register your business. They’ll help with a contract or your website or accountability statements. Everything!”

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

**Benefit**
Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector.

“When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones.
SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at sba.gov/sbdc.

SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation’s largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at sba.gov/score.

WOMEN’S BUSINESS CENTERS

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

950+ Small Business Development Centers

300+ SCORE chapters

100+ Women’s Business Centers

20+ Veterans Business Outreach Centers
Your Advocates

The SBA’s offices of advocacy and ombudsman are independent voices for small business within the federal government.

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA’s regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:

» if your business could be negatively affected by regulations proposed by the government

» if you have contracting issues with a federal agency

» when you need economic and small business statistics

The SBA’s Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA’s national ombudsman.

The ombudsman’s office helps you:

» resolve regulatory disputes with federal agencies

» reduce unfair penalties and fines

» seek remedies when rules are inconsistently applied

» recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA’s national ombudsman. These events are posted periodically on the ombudsman website, sba.gov/ombudsman.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments.

The SBA’s offices of advocacy and ombudsman are independent voices for small business within the federal government.
Our Local SBA Resource Partners

SBA’s Resource Partners are independent organizations funded through SBA cooperative agreements or grants.

Heart of Wisconsin Chamber
1120 Lincoln St.
Wisconsin Rapids
(715) 423-1830

Federal Building
500 Barstow St., room B11
Eau Claire

Fox Cities #382
Serving Calumet, Fond du Lac, Green Lake, Marquette, Outagamie, Waupaca, Waushara, and Winnebago counties
120 Jackson St.
Oshkosh
(920) 303-2266
score.foxcities@scorevolunteer.org
Chapter Chair Robert Molitor
Vice Chair Cheryl Muskus
foxcities.score.org

Meeting locations:
Envision
23 S. Main St.
Fond Du Lac
(920) 921-9500

Green Bay #508
Serving Brown, Door, Kewaunee, Manitowoc, Marinette, and Oconto counties
Advance Business & Manufacturing Center
2701 Larsen Road
(920) 222-2167
greenbayscore@gmail.com
Chapter Chair Gary Lewins
greenbay.score.org

Meeting locations:
Progress Lakeshore
202 N. Eighth St.
Manitowoc
(920) 222-2167

InVenture North
Wisconsin Maritime Center of Excellence
1320 Main St.
Marinette
(715)732-1050

Madison #145
Serving Columbia, Crawford, Dane, Grant, Green, Iowa, Lafayette, Richland, Rock, Sauk, and Vernon counties
MG&E Innovation Center
505 S. Rosa Road, suite 37
(608) 441-2820
madison.score@scorevolunteer.org
Office Manager Tiffany Misko
Chapter Chair Mike George
madison.score.org

Meeting locations:
Dream Bank
1 N. Pinckney St.
Madison
(608) 286-3150

Evansville Area Chamber of Commerce
8 W. Main St.
Evansville
(608) 882-5131

Latino Chamber of Commerce
2881 Commerce Park Drive, suite E
Fitchburg
(608) 712-3522

Oregon Chamber of Commerce
117 Spring St.
(608) 835-3697

Sauk Prairie Area Chamber of Commerce
109 Phillips Blvd.
Sauk City
(608) 643-4168

Beloit Chamber of Commerce
635 Third St.
(608) 365-8835

Southeast Wisconsin #28
Serving Dodge, Kenosha, Jefferson, Milwaukee, Racine, Ozaukee, Sheboygan, Walworth, Washington, and Waukesha counties
The 310W
310 W. Wisconsin Ave., suite 585
Milwaukee
(414) 297-3942
Administrative Assistant Anita Knepel
score.28@scorevolunteer.org

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.

District Director David Maaske
david.maaske@scorevolunteer.org

West Central Wisconsin #535
Serving Adams, Clark, Florence, Forest, Iron, Juneau, Langlade, Lincoln, Marathon, Menomonie, Portage, Price, Shawano, Taylor, Vilas, Wood, Barron, Buffalo, Dunn, Chippewa, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, Polk, Rusk, St. Croix, and Trempealeau counties
Marshfield Area Chamber of Commerce and Industry
700 S. Central Ave.
Marshfield
(715) 384-3454
Administrative Assistant Karen Olson
Chapter Chair Peter Bushman
centralwisconsin.score.org

Meeting locations:
Portage County Business Council Inc.
5501 Vern Holmes Drive
Stevens Point
(715) 344-1940

SCORE
counseling.28@scorevolunteer.org
Chapter Chair Charyl Burke
Vice Chair Craig Ranger
sewiscisn.score.org

Meeting locations:
Gateway Technical College
iMET Center
2320 Renaissance Blvd.
Sturtevant
Call (414) 297-3942 for an appointment

Gateway Technical College
Launch Box
101 Main St.
Racine
Call (414) 297-3942 for an appointment

Hartford Area Chamber of Commerce
1246-A Sumner St.
Hartford
Call (414) 297-3942 for an appointment, first and third Tuesdays of the month

Menomonee Falls Community Chamber
N91 W17271 Appleton Ave., suite 2
Call (262) 251-2430 for an appointment

Oconomowoc Area Chamber of Commerce
175 E. Wisconsin Ave.
Oconomowoc
Call (414) 297-3942 for an appointment

Waukesha County Business Alliance
2717 N. Grandview Blvd. #204
Waukesha
Call 414-297-3942 for appointment

Small Business Development Centers

State Office SBDC
432 N. Lake St., room 423
Madison
(608) 263-7794 or (800) 940-7232
sbdc@uwex.edu
State Director Bon Wikenheiser
wiscinsbdc.org

Center for Technology Commercialization
Director of Client Services Dave Linz
dave.linz@uwex.edu
(414) 227-3106
wiscinsctc.org

UW-Eau Claire SBDC
7 S. Dewey St.
(715) 836-5811
Director Luke Kempen
(715) 836-5902
kempenls@uwec.edu
wiscinsbdc.org/eaucraile

UW-Green Bay SBDC
Advance Business & Manufacturing Center
2701 Larsen Road
(920) 496-2117
Director Tara Carr
(920) 496-2112
carrt@uwgb.edu
wiscinsbdc.org/greenbay

UW-La Crosse SBDC
120 W. Carl Wimberly Hall
1624 Farwell St.
(608) 785-8782
Director Anne Hlavacka
(608) 785-8782
ahlavacka@uwla.x.edu
wiscinsbdc.org/lacrosse

UW-Madison SBDC
975 University Ave., room 3260
(608) 263-2221
Director Michelle Somes-Booher
(608) 265-3051
michelle.somesbooher@wisc.edu
wiscinsbdc.org/madision

UW-Milwaukee SBDC
161 W. Wisconsin Ave., suite 6000
(414) 227-3240
Director Tim Peterson
(414) 227-3101
timp@uwsm.edu
wiscinsbdc.org/milwaukee

UW-Oshkosh SBDC
Sage Hall 1614
835 High St.
(800) 232-8939
Director Colleen Merrill
(920) 424-1456
merrillc@uwosh.edu
wiscinsbdc.org/oshkosh

UW-Parkside SBDC
Molinario Hall D127
900 Wood Road
Kenosha
(262) 595-3362
Director Jim McPhaul
(262) 595-3363
mcpaul@uw.edu
wiscinsbdc.org/parkside

UW-River Falls SBDC
St. Croix Valley Business Innovation Center
1091 Sutherland Ave.
(715) 425-0620
Director Danielle Campeau
(715) 222-1024
danielle.campeau@uwrf.edu
wiscinsbdc.org/riverfalls

Southwest Region SBDC
Senior Business Consultant Brock Waterman
(608) 574-1757
brock.waterman@uwex.edu
wiscinsbdc.org/swwi

UW-Stevens Point SBDC
032 Old Main Building
2100 Main St.
(715) 346-3838
Director Melissa Meschke
(715) 346-2288
melissa.meschke@uwsp.edu
wiscinsbdc.org/stevenspoint

UW-Superior SBDC
Erlanson 108
(715) 394-8351
Director Andy Donahue
(715) 394-8352
adonahue@uwsuper.edu
wiscinsbdc.org/superior

Waukesha County Center for Growth SBDC
2717 N. Grandview Blvd., suite 300
Waukesha
(262) 409-2622
Business Consultant Lucy Waldhuetter
(262) 278-5133
lucy.waldhuetter@uwex.edu
wiscinsbdc.org/waukesha

UW-Whitewater SBDC
1200 Hyland Hall
806 W. Starin Road
(262) 472-3217
Director Kevin Kaufman
(262) 472-1689
kaufmank@uw.edu
wiscinsbdc.org/whitewater
O’Connor Belting, a Delaware family-owned business, expanded with the help of an SBA-guaranteed 7(a) loan.

Veterans Business Outreach Center

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

Wisconsin Women’s Business Initiative Corp.
1533 RiverCenter Drive
Milwaukee
(414) 395-4555
Director Ana Simpson
wwbic.com/veterans

Women’s Business Centers

For your nearest Women’s Business Center, visit sba.gov/women.

Entrepreneur Fund’s Women Business Alliance
Serving Douglas County
202 W. Superior St. #311
Duluth
(218) 623-5747
entrepreneurfund.org

Western Wisconsin Women’s Business Center
418 Wisconsin Ave.
Eau Claire
Director of Jobs & Business Development
Karman Briggs
(715) 836-7511 x1174
kbriggs@wdeoc.org
23122 Whitehall Road
Independence
(715) 985-2391 x1211 or (800) 782-1063 x1211
successfulbusiness.org
westerndairyland.org
womensbusinessconference.com

WI Women’s Business Initiative Corp.
1533 River Center Drive
Milwaukee
(414) 263-5450
info@wwbic.com
wwbic.com

WWBIC Madison
2300 S. Park St., suite 103
(608) 257-5450
Fax (608) 257-5454
Project Director Andrea Hughes

WWBIC Kenosha/Racine
600 52nd St., suite 130
Kenosha
(262) 925-2850
Fax (262) 925-2855
245 Main St., suite 102
Racine
(262) 898-5000
Project Director Southeast Heather Lux

WWBIC Appleton/Northeast
1195 N. Casaloma Drive, suite 2
Appleton
(920) 944-2700
Project Director Alyse Rust
How to Start a Business in Wisconsin

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics
Even if you’re running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research
Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, https://cbb.census.gov/sbe. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning
Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Name Registration
Register your business name with the county clerk where your business is located. If you’re a corporation, also register with the state. wisconsin.gov/pages/business.aspx

Taxes
As a business owner, you should know your federal tax responsibilities and make some business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your
tax obligations may change. Visit the Tax Reform Provisions that Affect Businesses page on irs.gov for the latest tax reform updates that affect your bottom line.

» IRS Tax Assistance Centers
Call (844) 545-5640 for an appointment
Appleton
1901B E. Capitol Drive
(920) 996-4860

LaCrosse
425 State St.
(608) 785-0246

Madison
1242 Fourier Drive, suite 200
(608) 421-7898

Milwaukee
211 W. Wisconsin Ave.
(414) 231-2100

Wausau Virtual Assistance
(844) 545-5640

IRS Taxpayer Advocate Service
Milwaukee (414) 231-2390
Elsewhere (877) 777-4778

» State Taxes
Department of Revenue Business Area
revenue.wi.gov/pages/businesses/home.aspx

Wisconsin Sales and Use Tax Permits
revenue.wi.gov/salesanduse/index.html

Social Security
If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms, at (800) 772-1213 or visit socialsecurity.gov/employer. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification
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 Service offers information and assistance through uscis.gov/i-9-central. For forms call (800) 870-3676. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It’s the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety
All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit dol.gov for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit osha.gov.

» Wisconsin OSHA Health Consultation Program
UW State Laboratory of Hygiene
Environmental Laboratories
2601 Agriculture Drive, Madison
(608) 947-0553 or (608) 226-5240
slh.wisc.edu/occupational/wiscon

There are four regional OSHA offices in Wisconsin
Appleton area
1648 Tri Park Way
(920) 734-4521

Eau Claire area
1310 W. Clairemont Ave.
(715) 832-9019

Madison area
4802 E. Broadway
(608) 441-5388

Milwaukee area
310 W. Wisconsin Ave.
(414) 297-3315

Employee Insurance
Check with your state laws to see if you are required to provide unemployment or workers’ compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Department of Labor Association
Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

» Wisconsin Office of the
Insurance Commissioner
oci.wi.gov

» Wisconsin Unemployment
dwd.wisconsin.gov/ui

» Wisconsin Workers Compensation
dwd.wisconsin.gov/wc

Environmental Regulations
State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

» The Wisconsin Department of
Natural Resources/Office of
Business Support and Sustainability helps businesses and communities develop innovative, flexible programs that exceed current standards for preventing pollution and minimizing waste.
dnr.wi.gov/business

Accessibility and ADA Compliance
For assistance with the Americans with Disabilities Act, call the ADA Center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support
Employers are essential to the success of the child support program and are responsible for collecting 75 percent of support nationwide through payroll
deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer’s Role in the Child Support Program at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css > employer responsibilities. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

**Intellectual Property**

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov. Call the patent and trademark office help center at (800) 786-9199 or visit the Elijah J. McCoy Midwest Regional Office in Detroit, Michigan, uspto.gov/detroit.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit uspto.gov/inventors.

There are three types of patents:
- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, name, symbol, device, or any combination, used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks. Federally registered trademarks may conflict with and supersede those registered only at the state level. Visit uspto.gov/trademarks.

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

» **U.S. Copyright Office**
  U.S. Library of Congress
  James Madison Memorial Building
  101 Independence Ave. Southeast
  Washington, DC
  (202) 707-3000 or
toll free (877) 476-0778
copyright.gov

**Chambers of Commerce**

Visit officialusa.com to find your closest Wisconsin chamber.

- **African American Chamber**
  (414) 462-9450
  aaccwisconsin.org

- **Milwaukee Urban League**
  (414) 374-5850
tmul.org

- **Urban League of Greater Madison**
  (608) 729-1200
  ulgm.org

- **American Indian Chamber**
  (414) 604-2044
  www.aiccw-facc.org

- **Wisconsin Chinese Chamber**
  (414) 409-6288 x103
  wisccc.org

- **Latino Chamber, Southeast WI**
  (414) 699-5723
  latinochambersew.org

- **Latino Entrepreneurial Network, Southeast WI**
  (414) 383-4633
  lenwi.org

- **Latino Chamber, Dane County**
  (608) 712-3522
  lccmadison.org

**Hmong Chamber**
(414) 645-8828
hmongchamber.org

**Wisconsin LGBT Chamber**
(414) 678-9275
wislgbtchamber.com

**Wisconsin Veterans**
(920) 288-2646
wiveteranschamber.org

**Economic Development**

**Wisconsin Economic Development Corp.**
inwisconsin.com
wedc.org

**Wisconsin Housing and Economic Development Agency**
wheda.com

**Export Assistance**

**District International**
Trade Officer
Ellie Berg
(414) 297-1488
elvira.berg@sba.gov

**U.S. Commercial Service**
10437 Innovation Drive
Suite 305
Wauwatosa
(414) 217-8333
Director Koreen Grube
koreen.grube@trade.gov
trade.gov

**Wisconsin Economic Development Corp.**
VP International Business Development
Katy Sinnott
(608)210-6838
International Business Director
Mark Rhoda-Reis
Foreign Direct Investment
(608) 210-6757
Market Development Director
Stanley Pfirang
Europe, Middle East, Africa
(608) 210-6777
Market Development Director
Brad Schneider
Americas & Australia, New Zealand
(608) 210-6890
(608) 210-6734
wedc.org

**Wisconsin International**
Agribusiness Center
(800) 462-5237
international@wisconsin.gov
datcp.wi.gov/pages/growing_wi/
Entreprenurial Opportunities

Regional Innovation Clusters
Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join
Small businesses driving innovation in one of these tech industries:
- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works
Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you
Network with other industry innovators and connect with resources that will help your small business find funding. You’ll also receive guidance on how to better compete for government contracts and other opportunities so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved
Find an SBA Regional Innovation Cluster near you by visiting sba.gov/localassistance. Select the regional innovation clusters on the drop-down menu.

Online Resources
Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The free SBA Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.

Courses include:
- writing your business plan
- buying a business
- financing options
- digital and traditional marketing to win customers
- disaster recovery
- understanding your customer

Native American Workshops
Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting nativesmallbusiness.org.
Opportunities for Veterans

Members of the military community can start and grow their small businesses with the help of SBA programs.

**Need entrepreneurship training?**
In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense’s Transition Assistance Program.

**Who’s eligible?**
Service members transitioning out of active duty and military spouses. Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at [https://sbavets.force.com](https://sbavets.force.com).

For women veterans
Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members through these SBA-funded programs:
- Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
- LiftFund in San Antonio, Texas

For service-disabled veterans
Learn how to start and grow a small business using these SBA-funded programs:
- Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
- Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- Veteran Entrepreneurship Jumpstart at St. Joseph’s University in Philadelphia, Pennsylvania
- Dog Tag Inc., affiliated with Georgetown University in Washington, DC

**Need financing?**
**Loan Fee Relief**
To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. Ask your local SBA district office or SBA Lender about the Veterans Advantage program.

**Have an employee who was called to active duty?**
You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

**Interested in contracting?**
Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit [nationalvip.org](http://nationalvip.org).

- **VIP Start** Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.
- **VIP Grow** Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.
- **VIP International** Enter or expand your federal and commercial contracting opportunities overseas.

**Get certified**
Learn about the service-disabled veteran-owned small business certification program on page 49.

**For more assistance**
Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, [sba.gov/vboc](http://sba.gov/vboc). For veterans business information visit [sba.gov/veterans](http://sba.gov/veterans).

**HOW THE SBA HELPED US SUCCEED**
Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for $350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.
After volunteering for years as a dance coach, teaching children and teens in her parents’ backyard, Stacy Tuschl successfully launched her own dance studio in Oak Creek at the age of 21. When she decided to expand with affordable business financing, Stacy turned to the SBA. Stacy started providing music lessons in response to client demand. She positioned her small business for success even during the Great Recession. Stacy built a custom dance and performing arts facility in Oak Creek to replace the space she was fast outgrowing. She opened her second location in Franklin in 2013 and expanded her Oak Creek studio in 2018 thanks to SBA-backed financing.

- **What challenge did you have?** Managing growth and keeping up with demand have been the challenge, though a welcome one. After we rebuilt our studio, it started attracting students from the western suburbs of Milwaukee. I saw an opportunity to open another location, but I needed $1 million in capital to do it. Lenders are often hesitant to take a risk on young entrepreneurs invested in the creative fields—particularly right after the Great Recession. It was a hard decision to make—incredibly nerve wracking.

- **What was the SBA solution?** My small business secured an SBA-backed 7(a) loan from US Bank. I was able to qualify for the amount I needed to open the Franklin studio because of the SBA guarantee. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. US Bank worked with me to secure a low interest rate and terms that worked best for my business. It was a big step to take out a $1 million loan, but the risk brought more growth. Our client base has only grown with children and teens looking to have fun, express their creativity, and stay healthy with physical activity and a musical education. In 2018, we used the SBA 7(a) funding program again to expand and update the Oak Creek studio.

- **What benefit did this have for you?** Now a seven-figure business, the Academy of Performing Arts is a small business success story. We have two modern studios that can accommodate over 1,000 students—our weekly rosters. I employ 50 dance and music instructors. We’re continuing to grow and flourish thanks to the SBA.
I was able to qualify for the amount I needed to open the Franklin studio because of the SBA guarantee.

Stacy Tuschl
President, Academy of Preforming Arts
Crafting a Business

SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY BECKY BOSSHART
Jennifer and Jeff Herbert’s home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they’ve sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberths are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

**Challenge**
The Herberts wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn’t there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

**Solution**
Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than $600,000. The Herberts’ first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

**Benefit**
The Herberts started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of $2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders.

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**5 Tips for Success**

**Get guidance.**
Develop a working relationship with an SBA Resource Partner (see page 8) to help you find the funding that works best for you.

**Define your lending needs.**
Determine if a loan is right for you. Is this the right time? How much do you need? What are you going to use it for?

**Talk to multiple lenders.**
See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

**Check all options.**
Consult with your lender to see if you’re eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

**Be ready for the ups and downs.**
Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.
SBA-backed Loans
help small business owners and entrepreneurs who are creditworthy but don’t qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.
Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA’s Largest Financing Program
If you cannot get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: $5 million
INTEREST RATE: generally prime + a reasonable rate capped at 2.75%
TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital
GUARANTEE: 50 to 90%

Microloans
Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from $500 to $50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than $10,000, lender cost + 8.5%; loans $10,000 and greater, lender cost + 7.75%
TERMS: lender negotiated, no early payoff penalty

SBA Express Loan
Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: $350,000
INTEREST RATE: for loans less than $50,000, prime + 6.5%; for loans of $50,000 and greater, prime + 4.75%
TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital
GUARANTEE: 50%

504 Certified Development Company Loan
If you do not qualify for traditional financing, but would like to purchase or renovate real estate or buy heavy equipment for your business, ask about the 504 loan. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT): up to $5 million; $5.5 million for manufacturing or energy public policy projects
INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms
TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment
GUARANTEE: the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)
SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

CAPLines
Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

Community Advantage
A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6%
TERMS: up to 25 years for real estate, 10 years for equipment and working capital
GUARANTEE: 75 to 90%
SBA Lenders

Our participating SBA Lenders serve all of Wisconsin unless otherwise noted.
HAGER CITY
Hiawatha National Bank
Warren Salzbrenner
(920) 395-9430
Jeremy Price
(715) 377-9919
hnbank.com

HARTLAND
Town Bank
Christine Rauch
(262) 646-1749
townbankus.com

HAYWARD
Peoples Bank Midwest
Susan Fibert
(715) 634-2674
Rich McNamara
(651) 735-2265
Mark Seyer
(715) 832-8333
pbmbank.com

HOLMEN
Park Bank
Morgan Farmer
(608) 526-5501
Sarah Gilles
(608) 269-2162
helloparkbank.com

HORICON
Horicon Bank
Terry O’Connor
(920) 887-8350
Rose Petitte
(262) 808-2670
Mike Fleischman
(262) 808-2671
horiconbank.com

HORTONVILLE
Wolf River Community Bank
Bill Kedinger
(920) 779-5271
wolfriverbank.com

Hudson
Citizens State Bank
Shawn Tyler
(715) 377-7014
csnet.net
First American Bank
Deborah Malmbarg Smith
(715) 381-8330
Richard Sandquist
(715) 377-5304
Dennis Martodam
(715) 377-5312
fa-bank.net

Ixonia
Ixonia Bank
Wendy Sowinski
(262) 560-7304
ixoniabank.com

Kaukauna
Bank of Kaukauna
John Hendrickson
(920) 766-4674
bankofkaukauna.com

Kohler
Kohler Credit Union
David Dedrick
(262) 518-1786
kohlercu.com

La Crosse
Citizens State Bank
Dennis Vogel
(608) 785-2265
Jesse Storandt
citizensstatebank.us
Coulee Bank
Joe Zoellner
(608) 784-9500
couleebank.net
State Bank Financial
Rob Warren
(608) 784-4600
Colin Fleming
statebankfinancial.com

Lake Mills
Bank of Lake Mills
Kory Hampton
(920) 945-0754
bankoflake mills.com
Greenwoods State Bank
Jim Seidl
(920) 542-1460 x1121
greenwoods.bank

Laona
Laona State Bank
Andy School
(715) 276-7636
laonastatebank.com

Little Chute
BLC Community Bank

Loa
Citizens State Bank of Loyal
Mike Dieck
(715) 659-5159
csbloyal.com

Madison
Capitol Bank
Derek E. Moehring
(608) 836-4304
Justin Hart
(608) 836-4129
capitolbank.com
Dane County Credit Union
(608) 256-5665
dccu.us
First Business Bank
Marty Ferguson
(901) 341-4311
firstbusiness.com
Heartland Credit Union
Lisa Schueler
(608) 268-7329
heartlandcu.org
Park Bank
Michael Johnston
(608) 819-2405
Peter Benson
(608) 845-0205
parkbank.com

Summit Credit Union
Jason Herlitzke
(608) 243-5000 x1818
Dana Hoffmann
(608) 243-5000 x2862
summitcreditunion.com
Wisconsin Bank & Trust
Craig Aderhold
(920) 983-5005
Patrick Murphy
(920) 983-5029
Jasin Pasho
(414) 930-7002
Ron Markham
(608) 328-4080
wisconsinbankandtrust.com

Manitowoc
Bank First
Derek Klahn
(920) 694-1902
bankfirstwi.com

Investors
Community Bank
Sharon Slager
(920) 686-9998
investorscommunity
bank.com

Marinette
Farmers & Merchants Bank
& Trust
Thomas Maxwell II
(715) 735-6617 or
(800) 789-6617
fm marinette.com
Stephenson National Bank
& Trust
Charlie Cappaert
(715) 735-2332
Justin Wroblewski
(715) 735-2343
snbt.com

Marion
Premier Community Bank
Lucas McMahon
(715) 754-2535
Sam McMahon
premiercommunity.com
MARSHFIELD
Forward Bank
David Krause
(715) 389-6484
Dave Clark
(715) 389-5300
Gene Knoll
(715) 785-5300
forwardbank.com

MAUSTON
Bank of Mauston
Mike Lindert
(608) 847-6200 x230
JK Walsh
(608) 565-6200
Dave Swiergosz
(608) 847-6200
bankofmauston.com

MAZOMANIE
Peoples Community Bank
David Jones
(608) 588-9948
thepeoplescommunitybank.com

MCFARLAND
McFarland State Bank
Dan Carey (608) 838-5040
msbonline.com

MENOMONEE FALLS
Securant Bank
Sherry Saiki
(262) 532-6114
securantbank.com

MENOMONIE
Bremer Bank
Greg Hohlen
(320) 255-7185
bremer.com

MERRILL
mBank
Kurt Rust (715) 722-1401
bankmbank.com

MILWAUKEE
CIBC Bank
Brittany Martin
(414) 291-7115
cibc.com
First Business Bank
Dennis Sampson
(262) 792-7110
Craig Cerbins
(262) 792-7102
Lynn Sigfred
(262) 792-7116
firstbusiness.com/Milwaukee
Huntington National Bank
Paula Cook
(414) 531-5897
huntington.com
JP Morgan Chase Bank
Anthony Leach
(262) 783-3902
Joel Redeker
chase.com
Live Oak Bank
Bill Harrigan
(262) 510-5194
liveoakbank.com
PNC Bank
Harold Lewis
(414) 270-7929
Richard Freeman
(417) 566-2996
pncbank.com
U.S. Bank
Josh McCann
(262) 650-2124
Wendie Rehorst
(414) 328-2918
usbank.com
Wells Fargo Bank Wisconsin
Linda Hrdina
(414) 294-8102
wellsfargo.com

MONROE
Woodford State Bank
Jason Kundert
(608) 329-2052
woodfordstatebank.com

MOUNT PLEASANT
Educators Credit Union
Linda Hoover (262) 886-5900 or
(800) 236-5898
edcu.com

MUKWONAGO
Citizens Bank of Mukwonago
James Bodendorfer
(262) 363-6500
citizenbank.com

NEW BERLIN
Landmark Credit Union
Sandra Roadt
(262) 780-7118
Thomas Maas
(262) 780-7116
landmarkcu.com

NEWBURG
State Bank of Newburg
Craig Bauer
(262) 202-1012
newburgbank.com

NEW GLARUS
The Bank of New Glarus
Joe Klein (608) 527-5205
thebankofnewglarus.bank

NEW LONDON
First State Bank
Mike Morse
(920) 531-2808
Tod Severson
(920) 531-2825
Peter Kurth
(920) 531-2853
bankfirststate.com

NEW RICHMOND
First National Community Bank
Mark Casey
(715) 243-6158

Chuck Jerrick
(715) 381-7126
Sheri Soderquist
(715) 243-6133
fn-cb.com

OAK CREEK
Tri City National Bank
Dan Franke (414) 476-4500
tcnb.com

OAKFIELD
Bristol Morgan Bank
John Sullivan
(920) 688-5252
bristolmorganbank.com

OCONOMOWOC
First Bank Financial Centre
Sarah Andritsch
(262) 338-9900
Tom Stapleton
(262) 569-9900
Brent Benjamin
(608) 834-4040
fbfcwi.com

ONALASKA
Altra Federal Credit Union
Marcos Fredrick
(608) 787-4597
altra.org

Merchants Bank
Steve Christiansen
(608) 779-8200
merchantsbank.com

OOSTBURG
Oostburg State Bank
Eric Glewen
(920) 564-2336
Paul Kuplic
(920) 565-4343
oostburgbank.com

OREGON
Oregon Community Bank
John Breidenbach
(608) 835-3168
oregoncommunity.com

FUNDING PROGRAMS
**FUNDING PROGRAMS**

**OSHKOSH**
Choice Bank  
Stan Leedle  
(920) 230-1303  
choicebank.com

Verve Credit Union  
John Hill  
(920) 252-0683  
verveacu.com

West Pointe Bank  
Kurt Rheingans  
(920) 303-6047  
westptebank.com

**PALMYRA**
Palmyra State Bank  
Michael Mikklesen  
(262) 495-2101  
palmyrastatebank.com

**PESHTIGO**
Peshtigo National Bank  
Glenn Sellen  
(715) 938-2104  
peshtigonationalbank.com

**PIGEON FALLS**
Oakwood Bank  
William DeBruyckere  
(715) 983-2295  
pfsbank.com

**PLATTEVILLE**
Clare Bank  
Patrick Clare  
(608) 348-2727  
clarebank.com

Mound City Bank  
Shane Bowdish  
(608) 437-2685

Jeff Miesen

Jeffrey Stange  
moundcitybank.com

**PORT WASHINGTON**
Port Washington State Bank  
Trent Rogahn  
(262) 268-7914

Patricia Weidert  
(262) 268-7968  
pwsb.com

**PRAIRIE DU CHIEN**
Prairie National Bank  
Peoples State Bank  
Michael Higgins  
(608) 326-3526

Duane Rogers  
(608) 326-3529  
peoplesfinancial.com

Prairie National Bank  
Bank of Prairie Du Sac  
Bradley Prohaska  
(608) 644-2702

Mike Phillips Sr.  
(608) 643-3393  
bankpds.com

**PRENTICE**
Community Financial Bank  
Todd Waldhart  
(715) 428-2801  
communityfinancialbank.net

**RACINE**
CenTrust Bank  
Joshua Sopczak  
(262) 902-2136  
centrustbank.com

First American Bank  
Alan Lane-Murcia  
(262) 942-4325  
firstambank.com

Johnson Bank  
Mike Piku  
(414) 287-6452  
johnsonbank.com

**RIVER FALLS**
First National Bank of River Falls  
Matt Russell  
(715) 426-3122

Connie Ruppert  
(715) 426-3145

Melissa Godden  
(715) 426-3169

John Carlson  
(715) 262-8354  
fnbfr.com

**SAUK CITY**
Wisconsin River Bank  
Elizabeth Neumaier  
(608) 643-6300

Jerry Schaller  
wisconsinriverbank.com

**SCHOFIELD**
Intercity State Bank  
Randy Balk  
(715) 359-4231

Christopher Pfender  
(715) 241-0400  
Intercitystatebank.com

**SPARTA**
Union Bank of Sparta  
Walt Weiland  
(608) 269-6737  
ubsparta.com

**SPOONER**
Bank of the West  
Donald Strunk  
(715) 635-2161  
bankofthewest.com

**STODDARD**
River Bank  
Jerry Twinde  
(608) 784-8900  
riverbank.biz

**SUN PRAIRIE**
Bank of Sun Prairie  
Ron Blawusch  
(608) 467-1766

Larry Schwenn  
(608) 467-1769  
bankofsunprairie.com

**SUPERIOR**
National Bank of Commerce  
Brad Roden  
(715) 394-5531  
nbofc.com

**TOMAH**
Timberwood Bank  
Clint Baurichter  
(608) 374-1158

David Taylor  
(608) 372-2265  
timberwoodbanks.com

**TOMAHAWK**
Tomahawk Community Bank  
PJ Childers  
(715) 453-2144  
tomahawkcommunitybank.com

**UNION GROVE**
Community State Bank  
Scott Hudepohl  
(262) 878-3763

David Albrecht  
communitystatebank.net

**WAUKEESA**
First Federal Bank of Wisconsin  
David Rosenwald  
(608) 268-7972

Michael Berry  
(608) 268-7972

firstfederalwisconsin.com

**WAUPACA**
Farmers State Bank of Waupaca  
Don Volkman  
(715) 258-1400

Dick Phlipsen  
fsbwaupaca.com

**WAUSAU**
Marathon Bank  
Michelle Knopf  
(715) 845-7331  
marathonbank.com
WISCONSIN DELLS
Bank of Wisconsin Dells
Stephen Timm
(608) 254-3660
Sean Brennan
(608) 254-3629
Tanya Walsh-Laehn
(608) 254-3662
dellsbank.com

WISCONSIN RAPIDS
River Cities Bank
Nicholas Inman
(715) 422-1126
rivercitiesbank.com
Woodtrust Bank
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(715) 715-423-7600
Lori Van Asten
Derek Johnson
woodtrust.com

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comerica.com
Compeer Financial
Gayle Jones
(507) 386-4247
compeer.com
CRF Small Business Loan Co.
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(800) 475-3050
crfusa.com
Heritage Bank
Dave Henle
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Dwayne Lee
Loan Services Laura Hart
Senior Business Development Officer Mary Oudekerk
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Wayne Griesbach
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Berlin
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Laura West
(715) 343-7141
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Export Assistance Lenders

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bylinebank.com/small-business-cap

First American Bank
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  - Up to 25 years

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• Program works in partnership with local lenders. Make sure you ask your lender about using the 504 program.
• Best of all, WBD handles all of the interactions with the SBA for both you and your lender!

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SE WI
Mike Dieckman
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April Nelson
Twin Cities Area MN
Nick Drewsen
S Central WI
Kyle Kuntz
Central WI
Dan Timm
SW WI

For more information visit WBD.org/504 or call (800) 536-6799
Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.

Expand your Market
Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating. You can:

• learn how to export
• participate in foreign trade missions and trade shows
• obtain services to support foreign market entry
• translate websites to attract foreign buyers
• design international marketing products or campaigns

Financing for International Growth
Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. You can apply for lines of credit prior to finalizing an export sale or contract, so adequate financing is in place by the time you win your contract. If you’ve been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

Max loan amount: $5 million
Interest rate: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over $50,000 and maturity of seven years or more
Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment
Guarantee: up to 90%
Approval time: 36 hours or less

Expert Advice on Exporting
Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.
HOW THE SBA HELPED US SUCCEED

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business development Center Export Assistance Network.

Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.
R&D Opportunities for High Growth Startups

Engaged in high-risk research and development? Compete for funding to develop your cutting-edge technology.

Do you work in one of these areas?
» advanced materials
» agTech
» artificial intelligence
» biomedical
» cybersecurity
» energy
» first response
» national security
» space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America’s Seed Fund, provide more than $3.5 billion in early stage capital through a competitive awards process.

How it works
Every year, participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts. There are three phases:
» The proof-of-concept stage typically lasts from 6-12 months, and ranges from $100,000-$225,000.
» The full R&D period lasts about 24 months and typically provides $600,000-$1.5 million.
» The commercialization stage is when you seek public or private funds for your venture.

How your startup benefits
The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase III contracts.

Participating agencies:
» Department of Agriculture
» Department of Commerce
» National Institute of Standards and Technology

▲ HOW THE SBA HELPED US SUCCEED
Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research program. Dr. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators’ needs. The business has raised more than $1.2 million to support a team of full-time employees. Killer Snails’s tabletop, digital, augmented and virtual reality games have won national and international awards.
Investment Capital

Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

How an SBIC works
Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible
The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include relenders, real estate, project financing, and foreign investment.

Visit sba.gov and click on Funding Program and then Investment Capital.

Loans from the #1 SBA lender in our region.

Visit sbir.gov to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

SBIR Road Tour
Visit sbirroadtour.com to learn about national events connecting entrepreneurs working on advanced tech to the country’s largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually. Southwest U.S. stops in Arizona, Texas, New Mexico, and Colorado are planned for mid-August. Eastern stops in Vermont, New York, New Jersey, Pennsylvania, and Maryland are planned for mid-September. The road tour stops in Miami and Puerto Rico in November.
If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home," Stephanie says. "You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as...

How I Did It

Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

written by Jess Walker
Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge
Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

Solution
An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local Small

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**What to do after a Disaster Declaration**

*After a disaster is declared by the President*

Register with FEMA at [disasterassistance.gov](http://disasterassistance.gov), or call (800) 621-3362, TTY 800-462-7585, or visit a Disaster Recovery Center. Locations can be found at [fema.gov/drc](http://fema.gov/drc). Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the SBA cannot help you with a loan for all your needs, the SBA will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

**Express Bridge Loan Pilot Program**

Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA’s direct disaster loan program.

- **Loan Amount:** $25,000
- **Terms:** up to seven years
- **Guarantee:** 50%

*After a disaster is declared by the SBA*

Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit [disasterloan.sba.gov/ela](http://disasterloan.sba.gov/ela) to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

**Information you need to get started:**
- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses

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**When you’re affected by a disaster**

the SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded.
The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit sba.gov/disaster.

Keep in mind
Since an SBA disaster assistance loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.

Benefit
For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she’d like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. “My whole life is this. I’ve always felt a love for business ownership,” Vitori says. “That drive keeps you going.”

Get Ready
The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.
Getting Back to Business:
Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.

1. Establish a communications plan
   - Test your calling tree or communications list to reach employees to ensure they and their families are safe.

2. Protect your documents
   - Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.

3. Review insurance coverage
   - Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
   - Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.

4. Establish a solid supply chain
   - If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.

5. Plan for an alternative location
   - Identify several places to relocate your operations in case you must close your primary location for an extended time.
   - Consider creative options for available office space, including sharing space and resources with other businesses.
   - Allow employees to telecommute until your location reopens.

6. Practice your plan with your staff
   - Based on your location, assess your risk for every type of emergency.
   - Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.
Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit
Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work
Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?
Small businesses that often come to the SBA for surety bonds:
» startups and firms in business less than three years
» businesses with credit issues or internally prepared financial statements
» those who cannot secure bonding through regular commercial channels
» subcontractors with a desire to establish their own bonding as a prime contractor
» those wishing to increase their current bonding limits

HOW THE SBA HELPED ME SUCCEED
With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about $30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.
For all contracts and subcontracts up to $6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $10 million, the SBA makes a guarantee if it’s in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000 and 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under $400,000, the process is streamlined using the SBA’s QuickApp program.

» easy application
» no need to submit financials to the SBA
» online applications submitted to SBA authorized agents approved within hours

Ready to start?

The SBA partners with 36 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg.

Do you want to discuss the advantages of the SBA’s Surety Bond Guarantee program?

Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153
Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE
Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn’s career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned “everything it takes to run a machine shop. I naturally just picked it up and wanted it.”

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral. “He did not want to sell to a corporation that would bring in their own people or end up foreclosing,” Rahn says. “Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too.”

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include major government contractors. She’s grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She’s investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she’s able to do all of this.

**5 Tips for Success:**

**Find a mentor.**
I had a great mentor in my company, and I reached for opportunity when it was in front of me.

**Always move forward.**
The SBA has educational resources to improve your business know-how. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

**Compete smart.**

**Know your industry.**
I see everything; I have my hands in everything. I don’t want to expand to where I can’t do that anymore.

**Build a team.**
Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.
Identify your product or service number at naics.com.

Search the FedBizOpps database (fbo.gov) to see if any federal agencies are looking for your product or service.

Attend an SBA district office workshop on contracting. Visit sba.gov/localassistance to find your local office.

Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.

Obtain a free DUNS number at fedgov.dnb.com/webform.

Register with the System for Award Management (sam.gov) to start doing business with the government.

Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to certify.sba.gov.
Our focus was finding bankers who matched our passion for the long view. We discovered State Bank of Cross Plains.

Daniel & Margaret Hamilton Owners, Vortex Optics

To find a partner who shares your vision, schedule an appointment with your local commercial business banker today at 855-256-7328.

Member FDIC  Equal Housing Lender ©2018 State Bank of Cross Plains. All rights reserved.
Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit sba.gov/contracting to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit certify.sba.gov.

8(a) Business Development Program

If you’re an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, sba.gov/8a. It includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance. To be eligible for the 8(a) program, your small business must:

» be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged

» demonstrate at least a two-year track record and have potential for continued success

» have a net worth and adjusted gross income of less than $250,000 and assets under $4 million

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

» You are assigned an SBA professional to help coordinate business development assistance.

» You could be awarded an 8(a) sole-source contract up to $4 million for goods and services, $7 million for manufacturing, exceptions apply.

8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, sba.gov/allsmallmpp. At the same time you’re gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business. To qualify for this program:

» Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
Women-Owned Small Business Certification

If you’re a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here’s how to get certified:

1. Make sure you’re eligible

• Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
• A woman must hold the highest officer position and have managerial experience required to run the business.
• One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

• Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):
• El Paso Hispanic Chamber of Commerce
• National Women Business Owners Corporation
• U.S. Women’s Chamber of Commerce
• Women’s Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

• Update your status as a woman-owned small business in sam.gov.

5. Search the database

• Search the FedBizOpps database (fbo.gov) for your new business opportunity.

**HUBZone**

Businesses located in Historically Underutilized Business Zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

• be owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, Indian tribal government, Alaska Native Corporation, or a Native Hawaiian organization
• have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.
• have at least 35% of your employees living in a HUBZone

**Service-Disabled Veterans**

If you’re a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA’s Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership, and control requirements.
Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don’t have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov), and see if you’re eligible for any small business certifications and/or programs. One-on-one counseling is free or low cost. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Regional/State Contracting Programs

State of Wisconsin contracting vendornet.wi.gov

North Central Minority Supplier Development Council
Serving Wisconsin, Iowa, Minnesota, North Dakota, and South Dakota
President/CEO Heather Olson
111 Third Ave. South, suite 375
Minneapolis, MN
holson@northcentralmsdc.net
northcentralmsdc.net
www.nmsdc.org

Wisconsin Procurement Institute
Executive Director Aina Villumsons
10437 Innovation Drive, suite 320
Milwaukee
(414) 270-3600
info@wispro.org
wispro.org
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