



U.S. Small Business Administration

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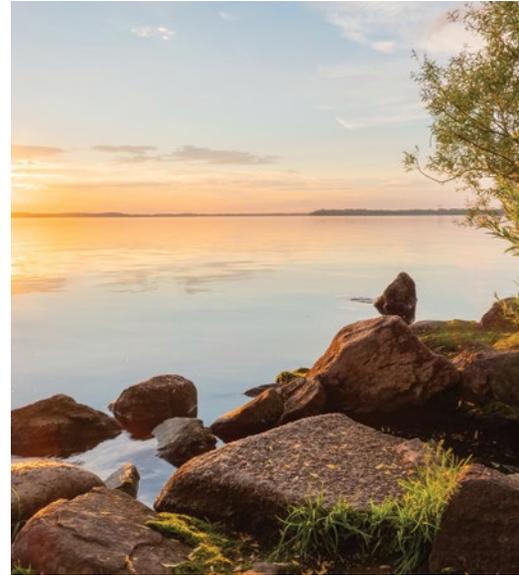
PROGRAMS FOR VETERANS funding, training, and federal contracting opportunities

8 TIPS FOR FINDING Government contracting Opportunities

Small Business

RESOURCE GUIDE

WISCONSIN EDITION 2018



SUCCESS STORIES FROM ACROSS THE COUNTRY





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ON THE COVER Clockwise from top: Milwaukee skyline, photo by Tom Barrett on Unsplash; Hunter Cattle, Brooklet, Georgia, courtesy of the SBA; Lake Mendota, photo by John Westrock on Unsplash; Miles Harter and Curt Greeno of Dynamic Recycling, photo courtesy of Dynamic Recycling; Hometown Trolley, Wisconsin, courtesy of Hometown Trolley; 21 Short Stop, Georgia, courtesy of the SBA

THE U.S. SMALL BUSINESS ADMINISTRATION

A MESSAGE FROM THE ADMINISTRATOR



This year the U.S. Small Business Administration marks its 65th year helping small businesses start, grow and succeed. The Agency remains committed to its core missions: advocating for entrepreneurs and helping them access capital, government contracts, counseling and disaster assistance. As Administrator of the SBA, I am honored to serve as a member of President Trump's cabinet and represent the interests of America's 30 million small businesses.

Small businesses truly are the engines of our economy—and our communities. Over half of the U.S. workforce either owns or works for a small business, and small businesses create two out of every three net new jobs in the private sector. Small businesses may not put their names on stadiums and skyscrapers, but they likely put them on the uniforms of their local Little League and bowling teams. They are the delis and salons and retailers and manufacturers that make each community special. Across our great country, neighborhoods and families depend on the success of small business.

Since taking leadership of the SBA in February 2017, I have had the privilege of meeting with entrepreneurs all over the country. My goal is to visit small businesses in every one of the SBA's 68 districts. So many of them tell me they simply would not exist without the help of the SBA—from the guaranteed loans that provided the capital they needed to realize their dreams of owning a small business, to the advice they got from our district offices and resource partners, to the disaster aid they received when it seemed all hope had been lost. Throughout this issue of our resource guide, you will read stories of successful entrepreneurs who received assistance from the SBA. These successes are the motivation for the work we do.

As SBA Administrator, I am proud to lead a team of professionals dedicated to helping entrepreneurs turn their visions into viable businesses. All of us share the joy of watching an entrepreneur go from having a simple idea and a business plan to living the American Dream—and often becoming an employer that empowers the dreams of others. It's clear that the strength of America's communities is often determined by the economic opportunities available to its citizens. Small businesses invigorate neighborhoods and cities, making them vibrant places to live, work and raise a family. And we at the SBA are working to ensure small

businesses have the tools and resources they need to make that happen at every stage, whether they are launching, expanding or getting through a tough time.

Of course, we can't do it alone. We are honored to have the expertise of our resource partners, including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers and SCORE chapters in communities nationwide.

As the President noted at an event he hosted at the White House with more than a hundred entrepreneurs from all over the country, "America is on the verge of a golden age for small business." The SBA is working to continue to revitalize a spirit of entrepreneurship in America and help America's small businesses compete in a global economy. Entrepreneurs find that owning a business is one of the most effective ways to secure a financial future for themselves, provide for their families, exercise their commitments to their communities, and drive our country's economic growth. I encourage all entrepreneurs to leverage the opportunities detailed in this resource guide to propel their businesses forward.

Regards,
Linda McMahon
SBA Administrator

A handwritten signature in black ink that reads "Linda McMahon".



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In 2008, after working in the magazine business in Chicago, Washington, D.C., and Mississippi for 10 years, I moved back to my home state of West Virginia to create my own media company, New South Media, Inc. It was the scariest thing I've ever done. I didn't know the first thing about starting a business, and I funded it myself by ransacking my retirement funds. When I started, I had one unpaid employee—me.

I had never heard of the U.S. Small Business Administration. I had no role model or support system to walk me through the process. All I had was a stack of dog-eared how-to books and a bucketload of grit and determination.

As an entrepreneur and a small business owner, I know firsthand the challenges small companies face. I live it everyday. I know what it is like to work 100-hour weeks, to pay your employees before yourself, and to need funding to grow your business, all while trying to raise educated and thoughtful children and still put dinner on the table. I know what it is like to be completely overwhelmed and to have doors slammed in your face, only to get up the next day and try, try again. I know what it feels like to fail. And I know what it feels like to succeed.

My goal when founding my company was to create publications that would be community builders, nurturing a culture that better encourages and supports small businesses by telling their stories. After all, small businesses outnumber corporations 1,162-to-one and are the lifeblood of our economy and culture.

As I look back on the past 10 years of business ownership, the thing I most wish I had known is what a valuable resource the SBA is to small businesses like my own. I can think of hundreds of mistakes I wouldn't have made and tons of tools I could have used in those early, difficult days. And I'm pretty sure I'd also have a few less grays in my hair.

When I first saw a copy of the SBA *Resource Guide*, I flipped through the pages eagerly. But as you can imagine, as an editor and publisher, I always read magazines with a critical eye, and I caught myself thinking what my company would do differently with the publication.

It was four years ago when I decided to find out how to go about competing for the contract to become the publisher of the *Small Business Resource Guide*. I was introduced to the world of government contracting and the opportunities available for small businesses. And to be honest, it was a bit intimidating. As I navigated the process, there were many times when I almost stopped. Sometimes I thought there was no way a woman-owned small business in the rural state of West Virginia could compete and win a federal contract. But every time I had a question, someone from my SBA West Virginia district office was quick to answer it, and I kept persevering. That's what we do as small business owners, right?

That's why my team at New South Media and I are really excited to be the new publisher of the SBA's *Small Business Resource Guides*. I'm inspired by the success stories we feature in each issue of this magazine, and it has been a pleasure to work with the SBA on redesigning and refocusing the content of these guides to better serve small businesses in all corners of the country. So, let's use this magazine to educate everyone so all small businesses can know about the resources available to them.

Wishing you much success,



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The U.S. Small Business Administration's Office of Marketing & Customer Service directs the publication of the Small Business Resource Guide under SBA Contract #SBAHQ-17-C-0018. SBA publication Spring 2018 National edition #mcs-0087.

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Welcome to the 2018-19 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. We are the only federal agency dedicated to helping the U.S.'s 30 million small businesses start, grow, expand, and recover after disaster strikes. SBA's Milwaukee and Madison offices, along with an extensive network of lenders, business advisers, and many other organizations, are here to help Wisconsin's 448,000 small businesses in every phase of development.

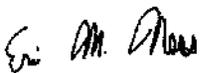
Last year we empowered Wisconsin's small businesses to:

- Access more than \$650 million in SBA-backed loans through more than 170 banks, credit unions, community-based lenders and microlenders. These 1,700 businesses, including approximately 600 new firms, then hired thousands of new employees, bought new equipment, and constructed new buildings.
- Find an ally, advocate, and mentor through our SBA Resource Partner network, which includes SCORE, the Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Obtain more than \$70 million in federal contract awards to small disadvantaged firms, with that number expected to grow in the coming year.

Stay up to date on SBA team events, conferences, and seminars in the Badger State and get valuable information to strengthen your business by following us on Twitter at @SBA_Wisconsin. Register for e-mail updates at sba.gov/updates. Use this guide to find information on writing your business plan, getting matched with a lender, and taking an online course at sba.gov.

I look forward to powering your dream of starting, growing, or expanding your small business here in Wisconsin.

Sincerely,



Eric Ness
District Director



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LOCAL BUSINESS ASSISTANCE



A Streetcar Named Persistence

Hometown Trolley has found success through determination, creativity, and a little help from friends at the U.S. Small Business Administration.

WRITTEN BY ZACK HAROLD

Kristina Pence-Dunow did not intend to become a businesswoman, a cornerstone of her small town's economy, and the nation's only female owner of a transit vehicle manufacturer. In the beginning, she just wanted to keep the family business going.

Pence-Dunow was a dental assistant for the first several years of her adult life. Then, after giving birth to her son in 1988, she joined her husband's family business. The company built fancy

horse trailers as well as the occasional trackless trolley—a public transit vehicle designed to look like an old-timey streetcar but set on a bus chassis. She started out doing bookkeeping and upholstery work. It was a small shop, so everyone wore several hats.

Then, in the early 1990s, Pence-Dunow and her husband moved to Crandon, Wisconsin, so he could pursue a career in off-road racing. They took the trolley business with them. A few years later, her husband decided to devote his

full attention to racing.

The couple eventually divorced and Pence-Dunow became sole owner of the business.

"I kept the trolleys going and raised my two children," she says. The company made a few dozen vehicles each year, selling them through a distributor in Florida. Things were going well. At the time, all the nation's trolley manufacturers were small, family-owned businesses. "We all just had our same customers and everybody stayed small."

But then competition arrived. A large bus manufacturer began making trolleys, too. "They flooded the market. They had the capital behind them," Pence-Dunow says. "I was being starved for sales."

Other trolley companies shut their doors, but Pence-Dunow didn't have a backup plan. She still had two kids to raise. So she did the only thing she could—she kept going.

Still rolling

Since she knew her company could not compete with the bus manufacturer on volume, Pence-Dunow knew she would have to out-innovate them. She rebuilt the business from the ground up. She cut ties with her Florida distributor and created her own network of dealerships. She rebranded the company as Hometown Trolley.

These changes came at a cost. Pence-Dunow had to lay off all her employees. She racked up debt. "I went six months with no work," she says. But she was able to weather the storm, thanks to assistance from the U.S. Small Business Administration.

About the time she was rebuilding and rebranding her company, Pence-Dunow met Chuck Brys of the Small Business Development Center at the University of Wisconsin-Green Bay. Brys connected her to a local bank with an in-house SBA specialist, who guided her through getting an SBA-guaranteed loan to help cover her debt.

Brys also helped Pence-Dunow develop a business plan and put together three-year projections for Hometown Trolley's growth. He encouraged her to be aggressive with those projections. To Pence-Dunow's surprise, her company did not just meet those projections—they exceeded them.

Slowly, Hometown Trolley's emphasis on innovation began to take hold. The company developed a handicap-accessible, low-floor trolley. The city of Virginia Beach, Virginia, ordered 15. The big bus manufacturer didn't have a comparable model.

Pence-Dunow began landing similar contracts around the country, slowly taking a lead in the trolley market. Then, in 2016, she was able to purchase the bus company's trolley division.

"I just kept sending the CEO an email," Pence-Dunow says. It took a year and a half but, finally, the company agreed to sell. As luck would have it, the company wanted out of the trolley business so it could focus on its commercial truck line.

It was a big expenditure for a small company, but Pence-Dunow knew from experience how to make it work. She took out another SBA-guaranteed loan.

Picking up speed

Hometown Trolleys can now be found everywhere from Roanoke, Virginia, to Miami, Florida, and Laguna Beach, California. The vehicles are also found on the campuses of universities, theme parks, and retirement villages.



CLOCKWISE FROM TOP

During the company's rebuilding period, Kristina Pence-Dunow had to lay off all her employees. Hometown Trolley now has more than 50 full-time employees and plans to add more soon.

Pence-Dunow poses with husband Joey, left, and SBDC President C.E. "Tee" Rowe after a ceremony in Washington, D.C., where she was named Wisconsin Small Business Person of the Year 2017.

Hometown Trolley's factory floor has expanded from 6,000 to 32,000 square feet—and the company is in the process of expanding again.

Pence-Dunow says riders enjoy trolleys for their old-timey craftsmanship.

“It’s an iconic American form of transportation,” Pence-Denow says. “A trolley is an experience. People will let a city bus go by and wait for a trolley.”

The company is still innovating. Pence-Dunow hopes to expand her line of electric and liquefied petroleum gas-powered trolleys. Hometown Trolleys also has designed bus bodies for its existing chassis and drivetrains. It’s a way of tapping a small but profitable market. Small municipalities often wait years for buses from large manufacturers, since major cities snatch up most of the supply. Hometown Trolley can fill those small orders in much less time.

By 2020, Hometown Trolleys plans to be making more than 200 buses and trolleys a year—far more than the dozen or so it was making when Pence-Dunow took over. “I can’t believe how much we’ve grown,” she says.

In the past four years alone, the company has gone from \$2 million in gross sales to \$15 million. It moved from a 6,000-square-foot shop to a 32,000-square-foot factory, which is now being expanded. And, best of all, the company has grown its workforce from a dozen people to 54 full-time employees and a few part-timers, with plans to add six more employees soon.

And it’s still a family business. Pence-Dunow’s daughter Jessica does marketing and graphic design for the company. Her son Dustin helps run the production floor.

Without help from the SBA, “I would have never stepped out and known what to do,” Pence-Dunow says. “All of that, it was great learning experience that I still use today. I’m doing a lot more on my own, because I have more resources, but I can refer back to that.”

But she says the most important resource was the moral support. “Someone saying, ‘You can do this.’”

SBA Resource Partners

To help your business flourish, the SBA’s Resource Partners are here to help guide you through every phase of the business cycle. They provide counseling and training, for free or low cost, nationwide. These independent organizations, funded through SBA cooperative agreements or grants, extend our reach.

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SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Center counselors can help entrepreneurs realize their dream of business ownership. SBDC counselors help your business remain competitive in an ever-changing global economy. You have access to free one-on-one counseling and low-cost training. Some of the counseling and training topics available: marketing, regulatory compliance, technology development and international trade. Find your local Small Business Development Center at sba.gov/sbdc.

WOMEN’S BUSINESS CENTERS

Women interested in starting their small businesses can tap into a national network of community-based Women’s Business Centers. The centers offer training and counseling to those looking to make their entrepreneurial mark. If you’re interested in starting or expanding your business, your local Women’s Business Center is a good place to start. Each center tailors services to its community, offering a variety of programs in finance, management and marketing. For your nearest Women’s Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

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.

Our Local SBA Resource Partners

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



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

SCORE

To schedule an appointment to start working on your business goals, contact your local SCORE chapter office.

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(414) 227-3101
wisconsinsbdc.org/milwaukee

UW-Oshkosh SBDC

835 High St., Sage Hall 1614
Oshkosh, WI 54901
(800) 232-8939 or
Director Colleen Merrill
merrillc@uwosh.edu
(920) 424-1456
wisconsinsbdc.org/oshkosh

UW-Parkside SBDC

900 Wood Road,
Molinaro Hall D127
Kenosha, WI 53144
(262) 595-3362
Director Jim McPhaul
mcphaul@uwp.edu
(262) 595-3363
wisconsinsbdc.org/parkside

UW-River Falls SBDC

St. Croix Valley Business Innovation Center
1091 Sutherland Ave.
River Falls, WI 54022
(715) 425-0620

Director Danielle Campeau
danielle.campeau@uwrf.edu
(715) 222-1024

wisconsinsbdc.org/riverfalls

Southwest Region

Senior Business Consultant Brock Waterman
brock.waterman@uwex.edu
(608) 574-1757

wisconsinsbdc.org/swwi

UW-Stevens Point SBDC

032 Old Main Building
2100 Main St.
Stevens Point, WI 54481
(715) 346-3838

Director Melissa Meschke
melissa.meschke@uwsp.edu
(715) 346-2288

wisconsinsbdc.org/stevenspoint

UW-Superior SBDC

Erlanson 108
Superior, WI 54880
(715) 394-8351

Director Andy Donahue
adonahue@uwsuper.edu
(715) 394-8352

wisconsinsbdc.org/superior

Waukesha County Center for Growth

2717 N. Grandview Blvd., suite 300
Waukesha, WI 53188
(262) 409-2622

Business Consultant Lucy Waldhuetter
lucy.waldhuetter@uwex.edu
(262) 278-5133

wisconsinsbdc.org/waukesha

UW-Whitewater SBDC

806 W. Starin Road, 1200 Hyland Hall
Whitewater, WI 53190
(262) 472-3217

Director Kevin Kaufman
kaufmank@uww.edu
(262) 472-1689

wisconsinsbdc.org/whitewater

State Office SBDC

432 N. Lake St., room 423, Madison, WI 53706
(608) 263-7794

State Director
Bon Wikenheiser
sbdc@uwex.edu
wisconsinsbdc.org

Center for Technology Commercialization

Director of Client Services
Dave Linz
dave.linz@uwex.edu
(414) 227-3106
wisconsinctc.org



Veterans Business Outreach Center

Wisconsin Women's Business Initiative Corp.

1533 RiverCenter Drive
Milwaukee, WI 53212
VBOC Director Ana Simpson
(414) 395-4555
wwbic.com/veterans



Women's Business Centers

Entrepreneur Fund's Women Business Alliance

Serving Douglas County

202 W. Superior St. #311, Duluth, MN 55802

(218) 623-5747

entrepreneurfund.org

Old Post Office

1401 Tower Ave., suite 302, Superior, WI 54880

(800) 422-0374 by appointment

megt@entrepreneurfund.org

Western Dairyland Women's Business Center

418 Wisconsin Ave., Eau Claire, WI 54703

Director of Jobs & Business Development Karman Briggs

(715) 836-7511 x1174

kbriggs@wdeoc.org

westerndairyland.org

womensbusinessconference.com

23122 Whitehall Road, Independence, WI 54747

(715) 985-2391 x1211 or (800) 782-1063 x1211

WI Women's Business Initiative Corp.

Project Director Amber Miller

1533 River Center Drive, Milwaukee, WI 53212

(414) 263-5450

info@wwbic.com

wwbic.com

WWBIC Madison

Project Director Andrea Hughes

2300 S. Park St., suite 103, Madison, WI 53713

(608) 257-5450

Fax (608) 257-5454

WWBIC Kenosha/Racine

Project Director Southeast Heather Lux

600 52nd St., suite 130, Kenosha, WI 53140

(262) 925-2850

Fax (262) 925-2855

245 Main St., suite 102, Racine, WI 53403

(262) 898-5000

WWBIC Appleton/Northeast

1195 N. Casaloma Drive, suite 2, Appleton, WI 54913

(920) 944-2700

Project Director Northeast Alyse Rust



TOM BARRETT/UNSPASH

How to Start a Business in Wisconsin

Thinking of starting a business? Here are the nuts and 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 the applicable 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.

U.S. Census Demographic & Business Data

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, cbb.census.gov. 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.



Del Ferguson, owner of Hunter Cattle, is a family-owned farm in Brooklet, Georgia, and was assisted by his local Small Business Development Center.

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.

- » **Wisconsin Department of Regulation & Licensing**
drl.wi.gov
- » **Wisconsin Sales and Use Tax Permits**
revenue.wi.gov/salesanduse/index.html
- » **Wisconsin Franchise Information and Filing**
wdfi.org/fi/securities/franchise/default.htm

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.
openforbusiness.wi.gov

Taxes

Any business with employees must register with the IRS and acquire an Employer Identification Number, also known as the Federal Tax ID Number, and pay federal withholding tax at least quarterly. The IRS Small Business/Self-Employed Tax Center: irs.gov/businesses. Here you can find the online tax calendar, forms and publication, and online learning.

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, irs.gov/businesses/small-businesses-self-employed/small-business-self-employed-virtual-small-business-tax-workshop.

For small business forms and publications, visit irs.gov/businesses/small-businesses-self-employed/small-business-forms-and-publications.

IRS TAX ASSISTANCE CENTERS

Call (844) 545-5640 for an appointment

- » **Appleton**
1901B East Capitol Drive, (920) 996-4860
- » **Eau Claire**
2403 Folsom St., (715) 930-1663

- » **LaCrosse**
425 State St., (608) 785-0246
- » **Madison**
1242 Fourier Drive, suite 200,
(608) 421- 7898
- » **Milwaukee**
211 W. Wisconsin Ave., (414) 231-2100
- » **Rothschild 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

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, socialsecurity.gov/employer or (800) 772-1213. 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 Services Office of Business Liaison offers information bulletins and assistance through its employer hotline. For forms call (800) 870-3676, for the employer hotline call (800) 357-2099.

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 dhs.gov/e-verify, call (888) 464-4218 or e-mail 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, (800) 321-6742 or visit osha.gov.

- » **Department of Workforce Development**
dwd.wisconsin.gov
- » **Wisconsin Unemployment**
dwd.wisconsin.gov/ui
- » **Wisconsin Workers Compensation**
dwd.wisconsin.gov/wc
- » **Wisconsin OSHA Health Consultation Program**
UW State Laboratory of Hygiene Environmental Laboratories
2601 Agriculture Drive, Madison, (800) 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, visit healthcare.gov. Wisconsin Office of the Insurance Commissioner oci.wi.gov.

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, 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

Jusak Bernhard and Jeff Manley, owners of TailsSpin, grew their business in Savannah, Georgia, with the help of an SBA microloan.



Disability Compliance

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

Child Support Program

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. “A Guide to an Employer’s Role in the Child Support Program” is available at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css/resource/a-guide-to-an-employers-role-in-the-child-support-program. 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, at acf.hhs.gov/css/employers. 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. Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.

U.S. Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks: Visit uspto.gov or call the U.S. Patent and Trademark Office Help Center at (800)786-9199.

Information and resources are available at the Elijah J. McCoy Midwest Regional Office in Detroit, Michigan, serving Illinois,

Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, Ohio, and Wisconsin, [uspto.gov/detroit](https://www.uspto.gov/detroit).

A patent for an invention is the grant of a property right to an inventor, issued by the 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.

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. For information visit [uspto.gov/inventors](https://www.uspto.gov/inventors).

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 with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit [uspto.gov/trademarks](https://www.uspto.gov/trademarks).

U.S. Copyrights

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 it may protect the way these are expressed. For general information contact:

» U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE, Washington, DC 20559
(202) 707-3000 or toll free (877) 476-0778
[copyright.gov](https://www.copyright.gov)

Economic Development Agencies

Wisconsin Economic Development Corp.
[inwisconsin.com](https://www.inwisconsin.com)
[wedc.org](https://www.wedc.org)

Wisconsin Housing and Economic Development Agency
[wheda.com](https://www.wheda.com)

Chambers of Commerce

Visit officialusa.com to find your local WI chamber.

African American Chamber
(414) 462-9450
[aaccwisconsin.org](https://www.aaccwisconsin.org)

American Indian Chamber
(414) 604-2044
[aiccw-facc.org](https://www.aiccw-facc.org)

The Milwaukee Urban League
(414) 374-5850
[tmul.org](https://www.tmul.org)

The Urban League of Greater Madison
(608) 729-1200
[ulgm.org](https://www.ulgm.org)

Hispanic Chamber
hccwtoday@hccw.org
[hccw.org](https://www.hccw.org)

Latino Chamber, Southeast
(414) 699-5723
[latinochambersew.org](https://www.latinochambersew.org)

Latino Chamber, Dane County
(608) 712-3522
[lccmadison.org](https://www.lccmadison.org)

Hmong Chamber
(414) 645-8828
[hmongchamber.org](https://www.hmongchamber.org)

Wisconsin LGBT Chamber
(414) 678-9275
[wislgbtchamber.com](https://www.wislgbtchamber.com)

Wisconsin Veterans
(920) 288-2646
[wiveteranschamber.org](https://www.wiveteranschamber.org)



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, the 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

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.

- 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.

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.

Miles Harter

CEO

Curt Greeno

PRESIDENT

DYNAMIC RECYCLING | *Onalaska, Wisconsin*

Industry demand and SBA assistance helped Dynamic Recycling grow at a dramatic rate since its founding in 2007. Miles Harter and Curt Greeno secured an SBA-backed 504 Certified Development Company Loan that enabled them to expand to a new location in Onalaska, Wisconsin. The company nets \$55 million annually and employs more than 200. Dynamic provides full-service recycling to some of the largest health care companies, state agencies, and Fortune 500 accounts in the United States. Curt and Miles practice profit sharing to ensure their employees directly benefit from Dynamic's success.

- **How has the SBA helped you grow your business?** We have used SBA financing twice for the purchase of new buildings. Using SBA-guaranteed funding programs, we were able to put only 10 percent down toward our new buildings, which allowed us to keep cash in the business to use for continued growth.
- **What are the biggest challenges you face as a small business owner?** Business owners are continually facing new challenges. When you get one thing taken care of there is the next thing that can be improved. The lifeblood of a business is its people. We're always focused on continuing to find more good people and improving our communications and human resources systems.
- **What advice do you have for other small businesses?** Don't be afraid to set your targets high. Set big goals, put a plan together to execute them and then continue the cycle of execution. Assess progress and learn from your mistakes. Whatever you do, continue to assess yourself and the business and improve. If you're not growing, you're dying.
- **Have you continued to utilize your local SBA district office? If so, how?** Yes, we recently reached out to learn more about how the SBA can help us with doing business abroad.
- **What are your future plans for expansion, if any?** We just invested in a large facility and processing equipment at our Wisconsin location. This will provide the capabilities for us to continue to grow for years to come. We are always looking for opportunities to serve our current customers in other ways. We're also looking to expand into other markets. We do plan to continue to grow geographically in the future.
- **What do you find are the satisfactions of small business ownership?** One of the biggest satisfactions I get is assembling a group of like-minded people, working together to set goals, and then watching them hit those goals. I love seeing people stretch their capabilities and grow skill sets all while enjoying themselves and their jobs.

**“
Don’t be
afraid to set
your targets
high. Set big
goals, put a
plan together
to execute
them and
then continue
the cycle of
execution.
Assess
progress
and learn
from your
mistakes.”**

Miles Harter & Curt Greeno
CEO & President, Dynamic Recycling



Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.



Business plans help you run your business

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart choice.

Pick a business plan format that works for you

- There's no right or wrong way to write a business plan. What's important is that your plan meets your needs.
- Most business plans fall into one of two common categories: traditional or lean startup.
- **Traditional business plans** are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
- **Lean startup business plans** are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

Which business plan format is right for you?



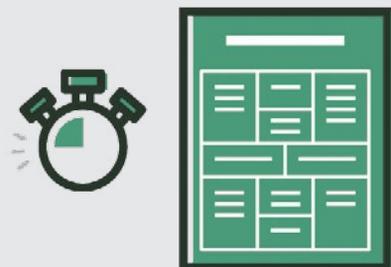
Traditional Business Plan

- This type of plan is very detailed, takes more time to write, and is comprehensive.
- Lenders and investors commonly request this plan.



Lean Startup Plan

- This type of plan is high-level focus, fast to write, and contains key elements only.
- Some lenders and investors may ask for more information.



TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

Executive Summary

Briefly tell your reader what your company is and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

Explain the competitive advantages that will make your business a success. Are there experts on your team? Have you found the perfect location for your store? Your company description is the place to boast about your strengths.

Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Tell your reader how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it in detail.

Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding Request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

Financial Projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections, and match them to your funding requests.

This is a great place to use graphs and charts to tell the financial story of your business.

Appendix

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

TRADITIONAL BUSINESS PLAN CHECKLIST

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix

LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan.

Lean startup formats are charts that use only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We'll discuss the nine components of the Business Model Canvas version here.

Key Partnerships

Note the other businesses or services you'll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

Key Resources

List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to leverage business resources that might be available to women, veterans, Native Americans, and HUBZone-certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer Segments

Be specific when you name your target market. Your business won't be for everybody, so it's important to have a clear sense of who your business will serve.

Channels

List the most important ways you'll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face pursuing it.

Revenue Streams

Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

Want to see
an example
of a business
plan?

View examples of both
business plan formats at
[sba.gov/business-guide/
plan/write-your-business-
plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

LEAN STARTUP PLAN CHECKLIST

- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams

“If you fail to plan, you are planning to fail.”

Benjamin Franklin

Jack Goodison, a veteran, grew his business in Rhode Island, J. Goodison Co., with the help of an SBA-guaranteed 504 loan.



Interested in doing business with the government?

Learn about the Service-Disabled Veteran-Owned Small Business Concern contracting program on page 56.

Programs for Veterans

If you are a veteran or a service-disabled veteran, there are many opportunities for you and your small business.

Entrepreneurship training is available through the SBA's programs for veterans, [sba.gov/veterans](https://www.sba.gov/veterans). This includes active duty service members, those transitioning out of service, National Guard and Reserve members, and military spouses in the United States and at military installations around the world. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs. Veterans Business Outreach Centers, [sba.gov/vboc](https://www.sba.gov/vboc), provide business training and counseling to those interested in starting or growing a small business.

Entrepreneurship Training Programs

Boots to Business is an entrepreneurial training program offered by the SBA as a training track within the Department of Defense's Transition Assistance Program. The curriculum provides valuable assistance to those transitioning out of service and their spouses. You explore business ownership and other self-employment opportunities while learning key business concepts. Participants learn how to access start-up capital using SBA resources. This program provides the foundational knowledge required to develop a business plan.

Boots to Business: Reboot delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities.

Veteran-owned and service-disabled veteran-owned businesses nationwide interested in federal contracting can receive entrepreneurship guidance from the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which has three training programs to assist veterans, **VIP START**, **VIP GROW**, and **VIP INTERNATIONAL**.

The **Women Veteran Entrepreneurship Training Program** serves women who are veterans, service members, and spouses of service members and veterans as they start or grow their business.

Loan Fee Relief

To encourage lending to veterans who want to start or grow their businesses, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran. To learn about this loan fee relief, contact your local SBA district office or ask your SBA Lender about the **Veterans Advantage program**.

Have an employee who was called to active duty?

Ask your SBA Lender about the Military Reservist Economic Injury Disaster Loan Program. It provides loans up to \$2 million to small businesses for working capital caused by the loss of an essential employee called to active duty in the National Guard or Reserve.

Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.



Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.

Business executives looking for their next challenge and the opportunity to take their business to the next level will find it with the SBA's **Emerging Leaders program**, [sba.gov/emergingleaders](https://www.sba.gov/emergingleaders).

Graduates of Emerging Leaders, an intense seven-month entrepreneurship program, reported that they have been able to grow their businesses and drive economic development within their communities. Emerging Leaders executives are chosen

through a competitive selection process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions.

Emerging Leaders graduates join a network of 5,000 alumni nationwide. Since the start of the program, graduates have reported gaining more than \$300 million total in new financing and securing over \$2.16 billion in government contracts.

Online Resources for Entrepreneurs



Find short courses and learning tools to start and grow your small business at the **sba.gov** Learning Center.

The SBA's free **Online Learning Center** courses help you start and grow your small business. The Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training. Courses available include:

- Writing your business plan
- Legal requirements for your small business
- Small business financing options
- Digital and traditional marketing to win customers
- Your options during a disaster
- Access the SBA's Learning Center at [sba.gov/learning](https://www.sba.gov/learning).

Aspiring entrepreneurs can learn how to launch a business with the **Business Smart Toolkit**. This online workshop lays the groundwork, teaching you how to build a business that is ready to take on credit.

- The three parts of the toolkit:
- Basics of business startup
- Building business credit
- How to find additional small business support and educational resources

The toolkit can be presented as a class, like within a community organization, or for small group or individual at-home use. The toolkit and instructor guide are written so that a community volunteer can feel comfortable presenting the information. Find the free download at [sba.gov/businessmart](https://www.sba.gov/businessmart).

Programs for Native Americans

The SBA helps American Indians, Alaska Natives, and Native Hawaiians start and grow their businesses.



American Indians, Alaska Natives, and Native Hawaiians seeking entrepreneurial development training can start and grow their business with the help of these SBA-supported programs. The SBA, [sba.gov/naa](https://www.sba.gov/naa), also consults with tribal governments prior to finalizing SBA policies affecting tribes.

The Cherokee Nation

Tahlequah, Oklahoma

Receive executive coaching in financial management, sales, marketing and product management. Visit [cherokee.org/contact.aspx](https://www.cherokee.org/contact.aspx).

Oregon Native American Business and Entrepreneurial Network

Portland, Oregon & Tulsa, Oklahoma

Develop your business on native lands and find peer mentoring that focuses on building native microenterprise throughout Oregon, Oklahoma, Texas and New Mexico. Visit [onaben.org](https://www.onaben.org).

Rural Enterprises of Oklahoma, Inc. (REI Oklahoma)

Durant, Oklahoma

Do you need business counseling, 8(a) certification assistance and

other training? The organization has two Native American business resource centers in Oklahoma. Visit [reiok.org](https://www.reiok.org).

The Native American Development Corporation

North Billings, Montana

Receive counseling in government contracting through the SBA's 8(a) program and other federal and state programs. Register to attend networking events, conferences and workshops at [nadc.ecenterdirect.com/signup](https://www.nadc.ecenterdirect.com/signup).

Hi'iilei Aloha LLC

Honolulu, Hawaii

Do you have an idea and want to see if it could become a successful business? For the next entrepreneurship course for Native Hawaiians, visit [hiilei.org](https://www.hiilei.org).

Indian Dispute Resolution Services, Inc.

Plymouth, California

Tribal members in California, Nevada, and Oregon can receive computer accounting and business training through the microenterprise initiatives at [idrsinc.org](https://www.idrsinc.org).

FUNDING PROGRAMS

Financing Your Small Business



A Good Risk

An SBA loan guarantee helps Hawaii entrepreneurs Garrett Marrero and Melanie Oxley hop up their brewing operation.

WRITTEN BY **PAM KASEY**

When Garrett Marrero and Melanie Oxley applied for loans to buy a brewpub in Maui in 2004, it didn't go well.

"We got laughed out of every bank in the state," Marrero likes to say.

As it turns out, they would have been a good risk. Over the past 14

years, Marrero and Oxley have built an operation that employs hundreds, sells internationally, and enriches its community. They were recognized by the U.S. Small Business Administration in 2017 as National Small Business Persons of the Year.

A California native, Marrero grew up in a family that appreciates craft beer. He

tried homebrewing in high school and had friends who brewed. "When I traveled, experiencing the local beer was always important to me," he says. "So when I came to Hawaii, I thought the local beer was ridiculous. I knew I could put people together to make great beer."

He and Oxley were living and working in California and, in 2004, decided to move to Hawaii and brew beer. They learned that the Fish and Game Brewing Company on Maui was for sale. Since banks wouldn't finance the inexperienced entrepreneurs, they sold and mortgaged everything they could, plundered retirement funds, and borrowed from parents and grandparents in order to buy the seven-barrel brewpub and restaurant.

Maui Brewing Company's
Kihei brewery



BRYAN BERKOWITZ



“I had that typical young male can’t-go-wrong kind of attitude, but I think Melanie was more nervous.” Marrero recalls. “It was a little scary. But we both took it as extra motivation to succeed—we couldn’t fail our family and our friends.”

The couple were new to entrepreneurship, but they applied a strong work ethic and good business sense to the task. They quickly set up a 25-barrel brewhouse and, in 2007, were among the earliest small breweries to distribute in cans—a move that craft breweries have since embraced as both financially and environmentally sound. And having savvily gotten a right of first refusal on adjacent units, they expanded. By 2012, they’d grown from 5,000 to 13,000 square feet. “We flat-out needed more space,” Marrero says.

This time, they approached the SBA for help. “The way it works is, you have to have the financing through an SBA lending partner—a local bank—and then the SBA guarantees part of the loan,” Marrero says. Maui Brewing took out a multimillion-dollar loan to buy land and build a building for 25- and 50-barrel brewhouses down the road in Kihei. “We would not have been approved for such a loan without the SBA.”

Maui Brewing Company’s six year-round beers include its signature Pineapple Mana Wheat and Coconut Hiwa Porter which, like many of its seasonal brews, use locally grown ingredients. “They always say small business is the backbone of America; I think farmers even more so,” Marrero says.

“We brew our seasonal POG IPA with passionfruit, orange, and guava juice, locally grown. Integrating that into a style that dates back to the 1600s, an IPA, makes it unique.”

Today the operation consists of the Kihei brewery and three restaurants: the original location, one established on the island of Oahu in 2017, and one opened at the brewery in early 2018. The company distributes in 23 states and internationally. By year-end, Marrero expects to have a fourth restaurant, employ 700 or more, and top \$20 million in revenue. Later ambitions include distilled spirits and craft cocktails in cans.

In addition to supporting Hawaii growers, Maui Brewing offers a share of sales to local nonprofits. It also plays an integral role in the Maui Brewers Festival, which draws visitors and raises money for the Maui Arts and Cultural Center.

And Marrero shares his hard-won expertise with aspiring entrepreneurs. His advice? “Work with several local lenders, but definitely involve the Small Business Development Center in your area. They’ll help with feasibility studies, putting together a good loan package,” he says. “Be clear and concise with your vision, and don’t rely on others to sell your story—you are your best advocate.”



SBA Guaranteed Loans

For small business entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. The lender works with applicants to determine the best option for the small business. For those who are eligible and cannot obtain conventional financing with reasonable rates and terms, the guarantee reduces a lender’s risk of loss in the event of a default on the loan. The SBA guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your SBA Lender in accordance with your terms.



Visit your local SBA office for a lender referral, or use Lender Match, [sba.gov/lendermatch](https://www.sba.gov/lendermatch).

The SBA's online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.



Local Funding Programs

For contact information on our SBA Lenders, visit [sba.gov/wi](https://www.sba.gov/wi).

Participating SBA Lenders

Abbybank, Abbotsford

John Opolka, Wausau
(715) 848-1610 x301
Craig Stuedman, Weston
(715) 241-6336 x102
[abbybank.com](https://www.abbybank.com)

Altra Federal Credit Union, La Crosse

Marcos Fredrick (608) 787-4597
[altra.org](https://www.altra.org)

American Bank & Trust Wisconsin, Platteville

Robert Stauffacher (608) 348-4300
Roger Dammen (608) 744-2125
[americanbankwi.com](https://www.americanbankwi.com)

American National Bank of Beaver Dam

Mark Heuer (920) 356-6996
Marie Jacobs
[anbnet.com](https://www.anbnet.com)

American National Bank Fox Cities, Appleton

Paul Northway (920) 739-1040
Brett Schroeder
[anbfc.bank](https://www.anbfc.bank)

Associated Bank NA, Green Bay

Amy Tremel (920) 727-8420
[associatedbank.com](https://www.associatedbank.com)

Badger Bank, Fort Atkinson

Mitch Weyer (920) 699-2905
[badgerbank.bank](https://www.badgerbank.bank)

Bank First National, Manitowoc

Brandon Suemnicht (920) 694-1900
[bankfirstnational.com](https://www.bankfirstnational.com)

Bank of Brodhead

Michael Olson (608) 897-2121
[bankofbrodhead.com](https://www.bankofbrodhead.com)

Bank of Cashton

John Daniels (608) 654-5121
[bankofcashton.com](https://www.bankofcashton.com)

Bank of Galesville

Daniel Mueller (608) 582-2233
[bankofgalesville.com](https://www.bankofgalesville.com)

Bank of Kaukauna

(920) 766-4674
[bankofkaukauna.com](https://www.bankofkaukauna.com)

Bank of Lake Mills

Kory Hampton (920) 945-0754
[bankoflakemills.com](https://www.bankoflakemills.com)

Bank of Mauston

Mike Lindert (608) 847-6200 x230
JK Walsh (608) 565-6200
[bankofmauston.com](https://www.bankofmauston.com)

The Bank of New Glarus

(608) 527-5205
[thebankofnewglarus.bank](https://www.thebankofnewglarus.bank)

Bank of Oakfield

John Sullivan (920) 688-5252
[bankofoakfield.com](https://www.bankofoakfield.com)

Bank of Prairie Du Sac

Mike Jones (608) 643-3393
Mike Phillips Sr.
[bankpds.com](https://www.bankpds.com)

Bank of Sun Prairie

Joseph Schuch (608) 327-4061
[bankofsunprairie.com](https://www.bankofsunprairie.com)

Bank of the West, Spooner

Donald Strunk (715) 635-2161
[bankofthewest.com](https://www.bankofthewest.com)

Bank of Wisconsin Dells

(608) 253-1111
[dellsbank.com](https://www.dellsbank.com)

Baraboo National Bank

Jody Jansen (920) 294-0658
or (800) 559-0011
baraboonational.com

Bay Bank, Green Bay

Christopher Coppens
(920) 490-7600
baybankgb.com

Blackhawk Bank, Beloit

Rick Bastian (800) 209-2616 x4229
Dale Reeves (608) 299-3422
blackhawkbank.com

BLC Community Bank, Little Chute

Adam Lange (920) 687-7840
Matthew Wilcox (920) 687-7836
blccb.com

BMO Harris Bank NA, Brookfield

Jim Ebben (262) 938-2626
bmoharris.com/us

Bremer Bank NA, Menomonie

Greg Hohlen (320) 255-7185
bremer.com

Byline Bank, Brookfield

Eric Manke (262) 860-2090
bylinebank.com/business-banking

Capitol Bank, Madison

Derek E. Moehring (608) 836-4304
Ken Thompson (608) 836-4303
capitolbank.com

Central Bank, St. Croix Falls

John Kimball (715) 257-7525
Angela Kazmierski (715) 483-2325
centralbnk.com

Charter Bank, Eau Claire

Dusty Hurtgen (715) 850-2306
Beth Crowell (715) 832-4254
charterbank.bank

Choice Bank, Oshkosh

Stanley Leedle (920) 230-1303
choicebank.com

CIBC Bank

Brittany Martin (414) 291-7115
cibc.com

Citizens Bank, Flint, MI

Commercial Loan Officer
(517) 337-4135 or (800) 676-6276
citizensbank.com

Citizens Community Federal NA

Altoona, (800) 590-9920
ccf.us

Citizens State Bank, Hudson

Shawn Tyler (715) 377-7014
csbnet.net

Citizens State Bank, La Crosse

Dennis Vogel (608) 785-2265
citizensstatebank.us

Citizens State Bank of Loyal

Mike Dieck (715) 659-5159
csbloyal.com

Citizens Bank of Mukwonago

James Bodendorfer (262) 363-6500
citizenbank.com

Clare Bank NA, Platteville

(608) 348-2727
clarebank.com

**Collins State Bank,
Random Lake**

Terry Van Engen (920) 994-9434
collinsstatebank.com

Comerica Bank, IL

Thomas Meyer (847) 381-5959
comerica.com

Commerce State Bank, West Bend

Luke Hagel (262) 247-2800
Tom Brickley (920) 395-7414
commercestatementbank.com

**Community Financial Bank,
Prentice**

Todd Waldhart (715) 428-2801
communityfinancialbank.net

Community First Bank, Boscobel

(608) 375-4117
cfbank.com

**Community First Credit Union,
Appleton**

Cindy Schlichting (920) 830-7293
Kim Van Osdol
communityfirstcu.org

**Community State Bank,
Union Grove**

Scott Huedepohl (262) 878-3763
David Albrecht
communitystatebank.net

Compeer Financial

(608) 825-2400
compeer.com

**Cornerstone Community Bank,
Grafton**

Dave Cwiklinski, Menomonee Falls
(262) 437-7233
Rick Novotny, Grafton
(262) 546-1131
bankwithcornerstone.com

Coulee Bank, La Crosse

Joe Zoellner (608) 784-9500
couleebank.net

Covantage Credit Union, Antigo

Rhonda Norrbom (715) 623-1343
covantagecu.org

CRF Small Business Loan Co., MN

Jennifer Ericson (800) 475-3050
crfusa.com

Cumberland Federal Bank

Barry Ranallo (715) 822-2249
cumberlandfederal.com

**Dane County Credit Union,
Madison**

(608) 256-5665
dccu.us

Denmark State Bank, Denmark

Mark Hoefs 920) 469-4700
 Ryan Johaneck (920) 732-4551
denmarkstate.com

Educators Credit Union, Racine

Linda Hoover (262) 886-5900
 or (800) 236-5898
edcu.com

Farmers & Merchants Bank, Berlin

Bob Thorsen (920) 361-1454 x2226
 Mark Klein (920) 361-1454 x2250
fmberlin.com

F&M Bank, Tomah

Gary Fish (608) 374-5509
 Greg Ellis (608) 374-5531
fmnetbank.com

**Farmers & Merchants Bank
& Trust, Marinette**

Thomas Maxwell II (715) 735-6617
 or (800) 789-6617
fmmarinette.com

**Farmers & Merchants State Bank,
Waterloo**

David Stronach (920) 478-7000
 Barbara Hennessy (920) 478-7018
 Scott Cochems (608) 655-1473
fandmstbk.com

Farmers State Bank of Waupaca

Don Volkman (715) 258-1400
 Dick Phillipsen
fsbwaupaca.com

First American Bank, IL

Alan Lane-Murcia (262) 942-4325
firsttambank.com

First American Bank NA, Hudson

Marilyn Gorham (715) 381-8330
 Marty Wold
fa-bank.net

First Bank of Baldwin, Baldwin

Shane Bauer (715) 684-3366
 or (800) 499-4362
 John Larson
firstbankbaldwin.com

**First Bank Financial Centre,
Oconomowoc**

Sarah Andritsch (262) 338-9900
 Tom Stapleton (262) 569-9900
 Brent Benjamin (608) 834-4040
fbfwi.com

First Business Bank, Madison

Jim Hartlieb (608) 232-5913
 Matt Karnick (608) 232-5926
firstbusiness.com

First Business Bank, Milwaukee

Dennis Sampson (262) 792-7110
 Craig Cerbins (262) 792-7102
 Lynn Sigfred (262) 792-7116
firstbusiness.com/milwaukee

**First Citizens State Bank,
Whitewater**

James K. Caldwell (262) 473-2112
firstcitizensww.com

First Community Bank, Milton

William Albright (608) 868-7644
 Brendon Wilkinson
fbcmilton.com

First Federal Bank

David Rosenwald (262) 548-8872
 Michael Berry
firstfederalwisconsin.com

**First National Bank & Trust Co.,
Beloit**

Aron Bussan (608) 363-8000
bankatfirstnational.com

First National Bank of Hartford

Aaron Lensink (262) 670-3886
fnb-hartford.com

First National Bank of Park Falls

Tom Armstrong (715) 762-2411
**firstnationalbank
parkfalls.com**

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
fnbrf.com

**First National Community Bank,
New Richmond**

Mark Casey (715) 243-6158
 Dave Neale (715) 381-7121
 Joe Green (715) 243-6113
fn-cb.com

First State Bank Of New London

Mike Morse (920) 531-2808
 Tod Severson (920) 531-2825
 Peter Kurth (920) 531-2853
bankfirststate.com

Fortifi Bank

Dave Mills (608) 286-3903
 Kale Unangst
fortifibank.com

Forward Bank, Marshfield

David Krausen (715) 389-6484
 Dave Clark (715) 389-5300
 Gene Knoll (715) 785-5300
forwardbank.com

**Fox Communities Credit Union,
Appleton**

Jason Behling (920) 933-3789
 Don Vanevenhoven
 (920) 920-993-3733
 Chris Cumicek (920) 884-7173
foxcu.org

Fox River State Bank
(262) 767-8600
foxriverstatebank.com

**Fox Valley Savings Bank,
Fond du Lac**
(920) 921-7220
fvsbank.com

Glacier Hills Credit Union
Mike Mallow (262) 438-1117
glacierhillscu.org

Great North Bank, Florence
(844) 688-4844
greatnorthbank.com

**Greenwoods State Bank,
Lake Mills**
Jim Seidl (920) 542-1460 x1121
greenwoods.bank

Guardian CU
(414) 546-7450
guardiancu.org

Heartland Credit Union, Madison
Lisa Schueler (608) 268-7329
heartlandcu.org

Heritage Bank NA
Business Relationship Managers
(800) 344-7048
heritagebankna.com

**Hiawatha National Bank,
Hager City**
Warren Salzbrenner (920) 395-9430
Jeremy Price (715) 377-9919
hnbank.com

Hometown Bank, Fond du Lac
Loree Shady (920) 907-0788
Tim Beno (920) 360-9550
htbwi.com

Horicon Bank, Horicon
Terry O'Connor (920) 887-8350
Rose Petite (262) 808-2670
Mike Fleischman (262) 808-2671
horiconbank.com

Huntington National Bank
Paula Cook (414) 531-5897
huntington.com

**Investors Community Bank,
Manitowoc**
Sharon Slager (920) 686-9998
investorscommunitybank.com

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

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

**JPMorgan Chase Bank NA,
Wisconsin**
Anthony Leach (262) 783-3902
Joel Redeker
chase.com

Kohler Credit Union, Sheboygan
Bob Meyers (262) 375-2675
kohlercu.com

**Ladysmith Federal Savings & Loan
Association, Ladysmith**
Joe Zaffino (715) 532-3389
ladysmithfederal.com

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

Laona State Bank
(715) 674-2911
laonastatebank.com

Lincoln Community Bank, Merrill
(715) 536-8301
lcbwi.com

Marathon Savings Bank, Wausau
Connie DeVoe (715) 845-7331 x321
marathonsavingsbank.com

McFarland State Bank
Matt Golden (608) 838-5048
Mark Schubring (608) 838-5290
Christina Smith-Wilkie (608) 838-5038
msbonline.com

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

Mid America Bank, Janesville
Sandy Lehman (262) 754-5493
bankmidamerica.com

Monona Bank, Monona
Arlyn Steffenson (608) 223-5149
Mike Flynn (608) 223-5148
Ted Gunderson (608) 223-5159
Laura Peterson (608) 443-1980
Mark Kraemer (608) 223-5155
mononabank.com

Mound City Bank, Platteville
Shane Bowdish (608) 437-2685
Jeff Miesen
Jeffrey Stange
moundcitybank.com

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

**National Exchange Bank & Trust,
Fond du Lac**
(920) 921-7700
nebat.com

Nicolet National Bank, Green Bay
Eric Dejardine (920) 617-5309
Shelly Henry (920) 617-8218
nicoletbank.com

Northern State Bank, Ashland

John Beirl (715) 682-2772
Mike Simon
nsbashland.com

Oak Bank, Fitchburg

Business Lending Services
(608) 441-6000 or (877) 625-2265
oakbankonline.com

Old National Bank, Evansville

(812) 464-1425
oldnational.com

Oostburg State Bank

Eric Glewen (920) 564-2336
Paul Kuplic (920) 565-4343
oostburgbank.com

Oregon Community Bank

(608) 835-3168
oregoncommunity.com

Palmyra State Bank

Michael Mikklesen (262) 495-2101
palmyrastatebank.com

Park Bank, Holmen

David R. Justus (608) 526-5501
Sarah Gilles (608) 269-2162
helloworldparkbank.com

Park Bank, Madison

Sam Huntington (608) 278-2851
Michael Johnston (608) 819-2405
Peter Benson (608) 845-0205
parkbank.com

Park Bank, Milwaukee

Tracy Meeks (262) 827-5117
parkbankonline.com

Partnership Bank, Cedarburg

Joe Nelson (262) 204-4607
mypartnershipbank.com

Peoples Bank

Elkhorn (262) 723-4200
Silver Lake (262) 889-4300
Waterford (262) 514-3240
peoplesbankwi.com

Peoples Bank Midwest, Hayward

Megan Willcoxon (651) 288-8991
Jason Olsen (715) 934-3167
pbmbank.com

Peoples Community Bank, Mazomanie

Brian Banker (608) 546-2810
David Jones (608) 795-2120
thepeoplescommunitybank.com

Peoples State Bank, Prairie Du Chien

Michael Higgins (608) 326-3526
Duane Rogers (608) 326-3529
peoplesfinancial.com

Peoples State Bank, Wausau

Darren Parker (715) 847-4019
Bankpeoples.com

Peshtigo National Bank

Glenn Sellen (715) 938-2104
peshtigonationalbank.com

Pigeon Falls State Bank

William DeBruyckere (715) 983-2295
pfsbank.com

Pioneer Bank of Ladysmith

James Loe, (715) 532-5551
Norbert Christman
pioneerbankwis.com

PNC Bank, Milwaukee

Harold Lewis (414) 270-7929
Richard Freeman (847) 566-2996
pncbank.com

Port Washington State Bank

Trent Rogahn (262) 268-7914
Patricia Weidert (262) 268-7968
pwsb.com

Premier Bank

Fort Atkinson (920) 563-6616
Jefferson North (920) 674-4500
Johnson Creek (920) 699-6900
Sullivan (252) 593-2227
bankwithpremier.com

Premier Community Bank, Marion

Jeffrey Wilke (715) 754-2535
premiercommunity.com

Prospera Credit Union, Appleton

John Schemm (920) 882-4800
myprospera.com

Pyramax Bank, Greenfield

Eric Hurd (414) 235-5894
pyramaxbank.com

River Bank, Stoddard

(608) 457-2100
riverbank.biz

River Cities Bank, Wisconsin Rapids

Nicholas Inman (715) 422-1100
rivercitiesbank.com

River Valley Bank, Wausau

Dan Timm (715) 348-1531
Kristin Ruonavar
Sarah Napgezok
rivervalleybank.com

Royal Bank, Elroy

Josh Esser (608) 623-2313
royalbank-usa.com

Royal Credit Union, Eau Claire

David Thoe (715) 833-8131
rcu.org

Securant Bank & Trust, Menomonee Falls

(414) 442-5800
securantbank.com

Security Financial Bank, Durand

George Brewe (715) 568-1100
 Mike Chilson (715) 672-4237
 Jennifer Jereczek
securityfinancialbank.com

Settlers Bank, De Forest

David Fink (608) 842-5000
 Ed Kinney (608) 842-5021
settlerswi.com

Spring Bank, Brookfield

Glenn Michaelsen (262) 754-5563
 Heather Nelson Sr. (262) 754-5569
springbankwi.com

State Bank of Arcadia

Paul Lorenz (715) 538-4358
 Kurt Johnston (608) 323-3331
 Bruce A. Salzmanm (800) 869-8021
rkdbank.com

State Bank of Chilton

(920) 849-9371
statebankofchilton.com

State Bank Financial, La Crosse

Jodi Ehrenberger (608) 784-4600
 Colin Fleming
statebankfinancial.com

State Bank of Cross Plains

Alan Langeteig (608) 849-2726
 Jeff Schleis (608) 826-3502
 Jeff Zwettler (608) 828-2287
crossplainsbank.com

State Bank of Florence, Wausaukee

Clyde Nelson (715) 528-4844
 or (715) 696-3956

State Bank of Gresham

(715) 787-3201
statebank.biz

State Bank of Newburg

(262) 675-2306
newburgbank.com

Stearn's Bank NA, St. Cloud, MN

Dave Kahlhamer (320) 258-4816
stearnsbank.com

Stephenson National Bank & Trust, Marinette

Charlie Cappaert
 (715) 735-2332 or (715) 735-2343
 Justin Wroblewski
snbt.com

Summit Credit Union, Madison

Jason Herlitzke (608) 243-5000 x1818
 Dana Hoffmann (608) 243-5000 x2862
summitcreditunion.com

Thrivent Federal Credit Union

Heidi Giuliani (612) 844-8048
 or (612) 844-8512
thrivent.com

Timberwood Bank, Tomah

David Taylor (608) 372-2265
timberwoodbanks.com

Tomahawk Community Bank, Tomahawk

PJ Childers (715) 453-2144
tomahawkcommunitybank.com

Town Bank, Hartland

Christine Rauch (262) 646-1749
townbank.us

Tri City National Bank, Oak Creek

Dan Franecki (414) 476-4500
tcnb.com

Union Bank & Trust Co., Evansville

Karl Allen (608) 882-5200
 Julie Johnson
 Mary Stenbroten
 David Wyttenbach
ub-t.com

Union National Bank & Trust Co., Sparta

Walt Weiland (608) 269-6737
unbsparta.com

Union State Bank of West Salem

Steven Zeman (608) 786-0600
usbwestsalem.com

United Bank, Eau Claire

Trevor Bohland (715) 835-6837
 Ernie Chambers (715) 834-3422
 Greg Dahl (715) 835-6846
 Randy Isaacson (715) 926-3882
unitedbankwi.com

United Midwest Savings Bank

Dale Morgan (614) 783-1648
 Jon Tonjes (614) 638-1995
midwestbusinesscapital.com

Unity Bank, Augusta

Terry Szydel (715) 286-2223
 or (877) 440-2223
unitybanking.com

U.S. Bank

Josh McCann (262) 650-2124
 Wendie Rehorst (414) 328-2918
usbank.com

Verve Credit Union, Oshkosh

John Hill (920) 252-0683
 Ken Buksnes (920) 230-3025
verveacu.com

Waldo State Bank

(920) 528-8385
waldostatebank.com

Waukesha State Bank

Paula Neis (262) 549-8551
waukeshabank.com

Waterstone Bank, Wauwatosa

(414) 761-1000
wsbonline.com

Wells Fargo Bank Wisconsin NA

Linda Hrdina (414) 294-8102
wellsfargo.com

Westbury Bank, Brookfield
 Joe Schaefer (262) 439-3338
westburybankwi.com

Westby Co-op CU
 (608) 634-3118
wccucreditunion.coop

West Pointe Bank, Oshkosh
 (920) 232-2260
westptebank.com

**Westconsin Credit Union,
 Eau Claire**
 Jim Wynn (715) 235-3403 x7240
 Christopher Brooke
 (715) 833-8305 x7367
westconsincu.org

**Wisconsin Bank & Trust,
 Madison**
 Steven Machotka (608) 203-1203
 Jasin Pasho (414) 930-7002
 Andrew Gunderson (608) 203-1212
 Stephen Marshall (920) 982-5012
wisconsinbankandtrust.com

**Wisconsin River Bank,
 Sauk City**
 Elizabeth Neumaier (608) 643-6300
 Jerry Schaller
wisconsinriverbank.com

**Wolf River Community Bank,
 Hortonville**
 Bill Keding (920) 779-5271
wolfriverbank.com

**Woodford State Bank,
 Monroe**
 Jason Kundert (608) 329-2052
woodfordstatebank.com

**Woodtrust Bank NA,
 WI Rapids**
 Jeffrey E. Gellerman (715) 423-7600
 Jeffrey A. Meyers
 Lori Van Asten
woodtrust.com/index.htm

Participating Certified Development Companies

**Racine County Economic
 Development Corp.,
 DBA Business Lending Partners**

Business Finance Manager
 Carolyn Engel (262) 898-7420
blp504.org

**Southeastern Minnesota 504
 Development Corp., Rochester**
*Serving La Crosse, Buffalo, Pepin,
 Pierce, St. Croix, and Trempealeau
 counties*

Director of Business Development
 Dwayne Lee

Loan Services
 Laura Hart

**Senior Business Development
 Officer**
 Mary Oudekerk
 (507) 288-6442 or
 (507) 625-6056
504corporation.com

SPEDCO, Arden Hills, MN
*Serving Barron, Buffalo, Dunn, La
 Crosse, Pepin, Pierce, Polk, St. Croix,
 and Trempealeau counties*

Executive Director
 Kristen Wood

Senior Loan Officer
 Andy Clausen

Loan Officer
 Chris Kaye

Business Development Officer
 Scott Hoeschen
 (651) 631-4900 or
 (866) 977-3326
spedco.com

**Twin Cities Metro Certified
 Development Company,
 St. Paul, MN**

*Serving Barron, Buffalo, Dunn, La
 Crosse, Pepin, Pierce, Polk, St. Croix,
 and Trempealeau counties*

Vice President
 Pete Ingebrand

Loan Originators
 Debby Gustafson, Sheila Nelson,
 Heidi Pautsch, Angie Way,
 Rachel Edgar

(651) 481-8081 or
 (651) 302-7225
504lending.com

WBD Inc., Oshkosh
 Jason Monnett (920) 231-5570
 Matt Wilcox (920) 966-1490

Madison
 Diane Byler (608) 316-7132

Waukesha
 Steve Kohl (262) 970-8533
 Nick Drewsen (262) 970-8533

Eau Claire
 Mike Dieckman (715) 834-9474

Stevens Point
 Kyle Kuntz (715) 575-5805

Stillwater
 April Nelson (715) 381-6719
wbd.org

Participating Nonprofit Community Lenders

First American Capital Corp.

Subsidiary of the American Indian Chamber of Commerce of Wisconsin

Executive Director

Craig Anderson

(414) 604-2044

aiccw-facc.org

LISC Small Business Milwaukee

Business Development Officer

Francisco Bravo, fbravo@lisc.org,

lisc.org/milwaukee/financing

LRC Strategic Urban Lending

CEO/President

Jose Mantilla

Chief Lending Officer

Terese Caro

(414) 343-3036

lrcmke.com

Milwaukee Economic Development Corp.

Serving Milwaukee County

Vice President

John Miller

(414) 269-1446

medonline.com

WBD Advantage Fund

Community Lending Manager

Vicki Stone

(920) 231-5570 or (800) 536-6799

wbd.org

Wisconsin Women's Business Initiative Corp.

Director of Lending

Michael Hetzel

(414) 395-4562

wwbic.com

Participating SBA Microlenders

Advocap

Serving Fond du Lac, Green Lake, and Winnebago counties

Fond du Lac

Business Development Director

Kathy Doyle

(920) 922-7760 or (800) 631-7760

Neenah

Wayne Griesbach, (920) 725-2791

Berlin

Larry Hutzler, (920) 361-9880

advocap.org

CAP Services Inc.

Serving Calumet, Marathon, Marquette, Outagamie, Portage, Waupaca, Waushara, and Wood counties

Director of Business Development

Laura West (715) 343-7141

capservices.org

Entrepreneur Fund Inc.

Duluth

Business Loan Officer

Zack Hoy

(218) 623-5758

Superior

Serving Douglas County and Superior

Call (800) 422-0374 for

an appointment

entrepreneurfund.org

First American Capital Corp.

Subsidiary of the American Indian Chamber of Commerce of Wisconsin

Executive Director

Craig Anderson

(414) 604-2044,

aiccw-facc.org

Impact Seven Inc.

Vice President of Business Development

Tom Patzman

Regional Director of Business

Development

Krista Paulus

Almena, (715) 357-3334

Milwaukee, (414) 445-6883

impactseven.org

Northwest Regional Planning Commission

Serving Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, and Washburn counties and Bad River, Red Cliff, Lac du Flambeau, Lac Courte Oreilles, and St. Croix tribal nations

Business Development Specialist

Jeff Dietrich

(715) 635-2197

nwrpc.com

Wisconsin Women's Business Initiative Corp.

Director of Lending

Michael Hetzel

Loan Officers

Adrian Ruddock, Darian Lockett,

and An Nguyen

(414) 395-4562

wwbic.com

Need Financing?

Visit your local SBA office or lender to learn about these SBA loan programs.



The 7(a) Loan

The 7(a) loan is the SBA's largest financing program because it can be used for almost any business purpose, and it offers reasonable rates and terms. If you're unable to get conventional financing and you meet the eligibility requirements, you could use a 7(a) loan to purchase real estate, equipment, working capital, or inventory for your small business. Loan proceeds may also be used 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 percent

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 percent

Caplines

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.

SBAExpress Loan

An SBAExpress loan is a small loan 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 percent; for loans of \$50,000 and greater, prime + 4.75 percent

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 percent

Community Advantage Program

Community Advantage lenders are community-based financial institutions focused on financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business

for a few years. The program can provide access to free business counseling at the same time you are putting together your financing.

INTEREST RATE: prime + 6 percent

TERMS: up to 25 years for real estate, and 10 years for equipment and working capital

GUARANTEE: 75 to 90 percent

SBA Microlenders

Entrepreneurs can borrow from \$500 to \$50,000 and access free business counseling from SBA microlenders. If you need working capital or funds for supplies, equipment, fixtures and furniture, a microloan can help eligible businesses start up and grow.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

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

MAX LOAN AMOUNT (UP TO 40 PERCENT 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 or 20 year terms

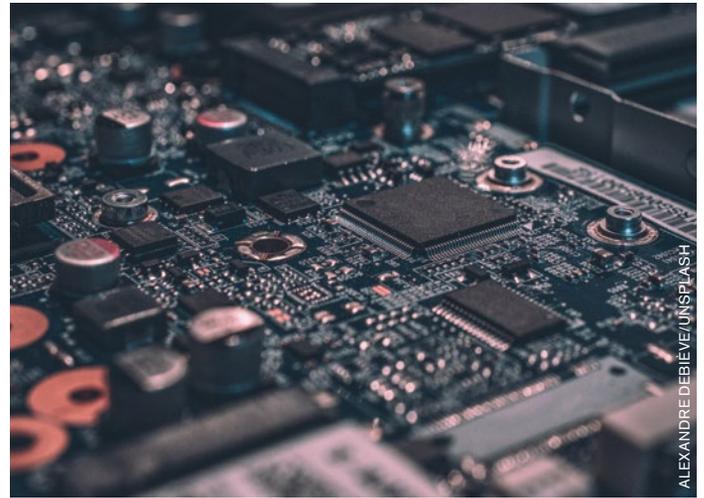
TERMS: 20 years for real estate or long term equipment; 10 years for general machinery and equipment

GUARANTEE: the SBA Lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent 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 percent

R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.



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 \$2.5 billion in early stage capital through more than 4,000 new awards annually.

How it works

Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

- » **Phase I**, the proof-of-concept stage, typically lasts from 6-12 months, often providing \$100,000-\$225,000
- » **Phase II**, the full R&D period, lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » **Phase III**, the commercialization stage, where you seek public or private funds for your venture

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit [sbir.gov](https://www.sbir.gov) to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

Participating agencies:

- » **Department of Agriculture**
- » **Department of Commerce**
- » **National Institute of Standards and Technology**
- » **National Oceanic and Atmospheric Administration**
- » **Department of Defense**
- » **Department of Education**
- » **Department of Energy**
- » **Department of Health and Human Services**
- » **Department of Homeland Security**
- » **Department of Transportation**
- » **Environmental Protection Agency**
- » **NASA**
- » **National Science Foundation**

Why Export?

You want to increase revenue. Exporting would make you less dependent on any one market. It's also a smart option for stabilizing sales if your product is seasonal.

Small businesses can enter and excel in the international marketplace using **State Trade Expansion Program** grants and training. To find out if your state is participating visit sba.gov/internationaltrade. 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

Ask your SBA Lender about the **Export Express Loan** for enhancing your export development.

Max loan amount: \$500,000

Interest rate: negotiated between lender and business, fixed or variable rate, typically not to exceed prime + 6.5 percent

Terms based on use of loan: for real estate, up to 25 years; for equipment, up to 10 years; for lines of credit, up to seven years

Guarantee: up to 90 percent

The **International Trade Loan** can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

Max loan amount: \$5 million

Interest rate: negotiated between lender and business, fixed or variable, not to exceed prime + 2.75 percent

Terms based on use of loan: for real estate, up to 25 years; for equipment, up to 10 years

Guarantee: up to 90 percent

Exporters looking to meet their short-term capital needs can use the **Export Working Capital Program**. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

Max loan amount: \$5 million

Interest rate: negotiated between lender and business, fixed or variable rate

Terms: typically one year, cannot exceed three years

Guarantee: up to 90 percent

Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world's purchasing power is in foreign countries. If you're a small business owner, here's how to work with the SBA for your trade needs.

STEP 1 GET COUNSELING



STEP 2 FIND BUYERS



STEP 3 GET FUNDING



One-Stop Exporting Shops

Find an SBA professional in one of these 21 U.S. Export Assistance Centers located in major metro areas, sba.gov/tools/local-assistance/eac. 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.

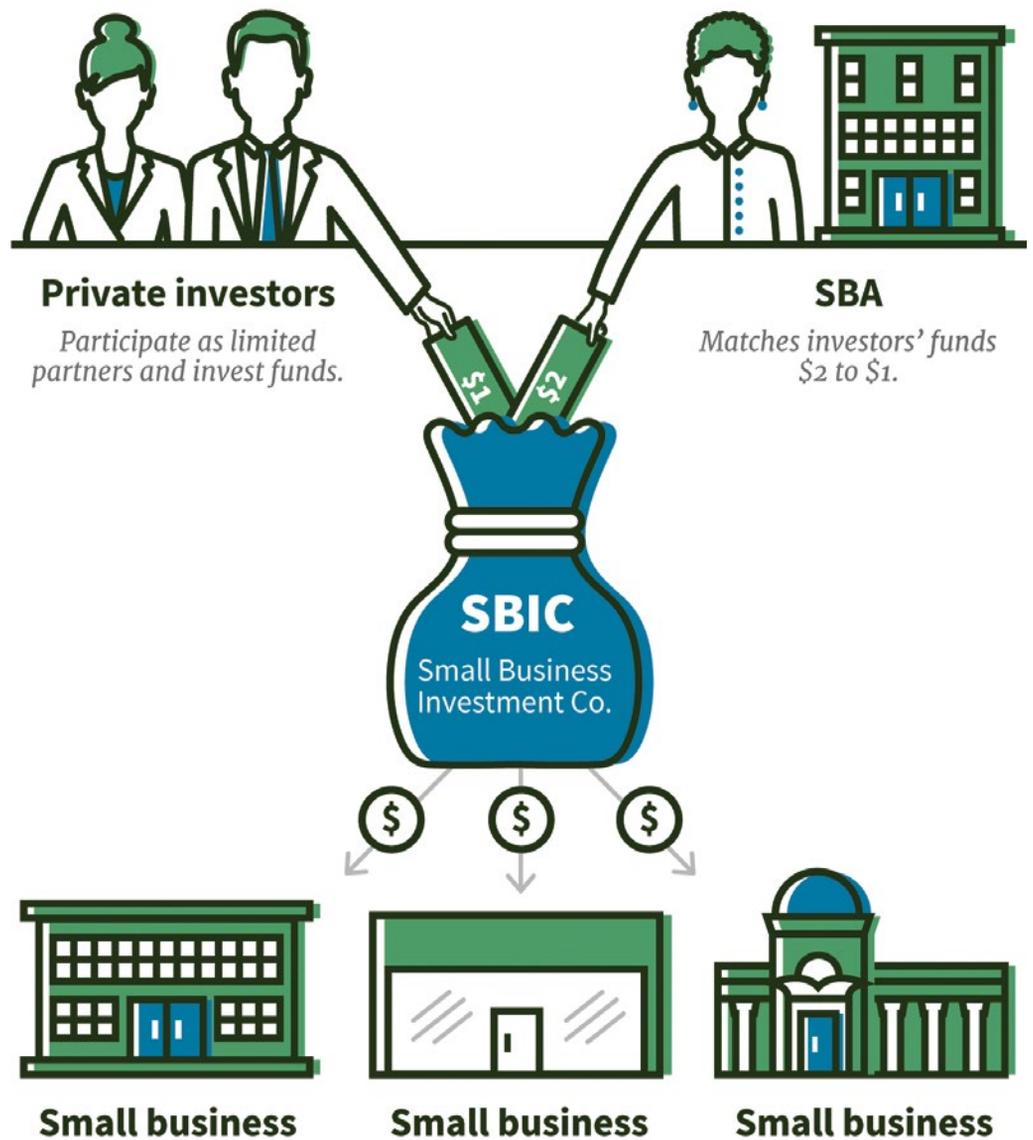
Visit your local Small Business Development Center (see page 8) for free exporting assistance from professional business counselors.

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 international@sba.gov. Include your name, company name, mailing address, and phone number, as well as a brief description of the trade problem or challenge you are encountering.

Investment Capital

Looking for investors? Consider a Small Business Investment Company.

If you own a U.S. small business, you could receive capital from a **Small Business Investment Company** that is regulated by the SBA. The agency provides guarantees to investment companies with financing expertise in certain sectors or industries. These investment companies then use private funds, along with SBA-guaranteed capital, to invest in qualifying small businesses. The small business then receives a loan, equity, or a combination of both. Equity is a share of ownership an investment company gets in a business. Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive capital from a Small Business Investment Company. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. To search the SBIC directory, visit **Investment Capital under Funding Programs at [sba.gov](https://www.sba.gov)**.





Brothers Frank, Greg, and Rob Leonardis rebuilt their company with an SBA loan after a devastating flood.

Rising Tide

Ember Industries receives SBA's 2017 Phoenix Award for its recovery after a disaster.

WRITTEN BY NIKKI BOWMAN

What is the American dream? To many, it is the ideal that every United States citizen has an equal opportunity to achieve success and prosperity through hard work, determination, and initiative. Ember Industries, Inc., a family-owned company in San Marcos, Texas, exemplifies that national ethos. Established in 1986 as a small contract design firm, Ember Industries has grown into a full-service contract manufacturing business that builds, tests, and calibrates electronic devices and wire and cable assemblies. The company's products are used to build things like above-ground tank monitors for oil fields and Lockheed military drones. In 2015, the company was on track to have one of its most profitable years, and then disaster struck.

"Things were going great. Honestly, the factory was going wonderfully. In June we were on pace for a record month,

but instead the Blanco River decided to come over its banks," says President Rob Leonardis.

In May 2015, the Blanco River flooded disastrously, overflowing its banks to record levels and destroying more than 1,000 homes. Ember Industries suffered catastrophic damages. "We had 32 inches of water in the entire building. Basically, it ruined all of our manufacturing equipment," says Vice President of Finance and Administration Frank Leonardis. "It shut us down. It was pretty devastating."

The flood destroyed about one-third of Ember's raw-material inventory and all of the work in progress as well as office furniture, computers and servers, and all of the company's high-tech production equipment. "A week into it, our dad came to us and asked, should we be trying to do this? Should we even be trying to rebuild this?" Rob Leonardis recalls. But instead of shutting the



doors, the company was approved for a \$2 million SBA disaster loan, and just six weeks after the flood, Ember Industries was back to full production.

In 2017, Ember Industries received the SBA Phoenix Award for Outstanding Small Business Disaster Recovery. "Without the SBA loan, we would not have been able to survive as a company," Rob Leonardis says.

"The Office of Disaster Assistance at the SBA looks at businesses that have suffered through a disaster, recovered, and put their employees back to work. And Rob's story about how SBA's disaster loan helped the business recover is one of preserving the American dream," explains Bill Koontz, public information officer for the Disaster Field Operations Center-West.

After the flood, Ember continued to



pay all its employees even though they were not able to resume operation immediately. “It is remarkable that Ember Industries has come back. It is remarkable they’ve been as successful in the wake of this as they have been,” says Koontz. “They haven’t just rebuilt, they’ve grown bigger and better.”

“I honestly believe we couldn’t have been able to rebuild without the SBA loan,” Rob Leonardis says. “It allowed us to continue to live the American dream.”

The SBA, the Federal Emergency Management Agency and other organizations work together to provide assistance to those affected by a disaster. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit sba.gov/disaster.

The President & the SBA Administrator Can Declare a Disaster

Who to contact after a disaster is declared by the President



Register with FEMA at 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.

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 agency cannot help you with a loan for all your needs, the SBA will, in most cases, refer you back to FEMA.

Who to contact after a disaster is declared by the SBA



Contact the SBA directly to apply for a disaster loan. Businesses of all sizes, nonprofits, homeowners and renters are eligible to apply:

- Online at <https://disasterloan.sba.gov/ela/>
- Visit a federal/state Disaster Recovery Center in your area
- Call our customer service center at (800) 659-2955 (TTY: 800-877-8339) and ask for an application package to be mailed to you

FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information needed to get started:

- Address of damaged residence or business and contact info
- Insurance information, including type of insurance, policy numbers, amount received
- Household and/or business income
- Routing and bank account numbers
- Description of disaster-caused damage and losses

How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster.

A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.

Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages

A business of any size and any nonprofit may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.

A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury

The SBA also offers Economic Injury Disaster Loans for up to \$2 million to help meet working capital needs caused by a disaster.

Who are eligible: small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most nonprofits.

Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to \$25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

Keep in mind

An SBA disaster 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. Be sure to check with other organizations 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 loan.

How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You'll be in a better position to contribute to the economic recovery of your community. **First steps include:**

Establish a protocol to communicate with employees outside of the office to ensure they and their families are safe. Test the procedures regularly.

Keep your plan and all related documents in a digital format or in an accessible, protected, off-site location.

Review your 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 after a disaster.

Establish a solid supply chain

If your vital vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover.

- Set yourself up to be able to get key supplies from companies outside your area, if possible.
- Create a contact list for important contractors and vendors you plan to use in an emergency
- Make sure you know your suppliers' recovery plans.

Plan for an alternate location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.
- Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



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.

Surety Bonds

Surety bonds help small businesses win construction, supply, and service contracts.

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. 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. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

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
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits



Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.



Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.



The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.



Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

For Public and Private Prime Contracts and all Subcontracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies

Cost of contract: up to \$6.5 million

SBA reimburses surety companies in case of default

90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000

80 percent for all other small businesses.

For Federal Contracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies—if a guarantee would be in the best interest of the government

Cost of contract: up to \$10 million

SBA reimburses surety companies in case of default

90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000

80 percent for all other small businesses.

SBA's QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the **SBA's QuickApp program**, which is for contracts below \$400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 31 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.



Questions?

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee Program or need to locate an SBA authorized agent? Contact a bonding specialist:

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

Kevin Valdes
Seattle, Wash.
(206) 553-7277

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

CONTRACTING

Doing Business with the Government



My Next Career Path

This small business has made it their business to provide quality staffing in the federal arena.

WRITTEN BY NIKKI BOWMAN

Renee Boyce, president and CEO of My Next Career Path Staffing, LLC, knows firsthand the challenges of small business ownership. “Some of the biggest challenges are getting capital and financing to allow us to grow,” he says. “Sometimes it is hard to get a seat at the table. As a small business, we just need a fair opportunity

to bid on contracts.”

Founded in 2014 in Las Vegas, Nevada, My Next Career Path Staffing (MNCP Staffing) is a consulting and staffing firm that provides resources to private businesses, public sector firms, and local, state, and federal government agencies nationwide. The company offers temporary and permanent recruitment or recruitment by project in the fields of

information technology; engineering; medical, clinical, and professional services; and sales and marketing, and it is known for its IT solutions. The company is a certified 8(a), Minority Business Enterprise, Disadvantaged Business Enterprise (DBE), and Emerging Small Business in Nevada as well as a certified DBE in Arizona, California, Maryland, Oregon, Texas, and Utah.

“My Next Career Path saves companies time and money,” Boyce says. “Companies often receive hundreds of resumes in response to job ads, and it's time-consuming to go through them. Reviewing resumes to locate the best candidates is another full-time job. We save time by honing in on the best matches for the firm.”

All business owners know that making a bad hire is expensive. Not only do you spend time and money training someone who isn't a fit for the job, but then you have to start another candidate search, My Next Career Path prides itself in locating the candidates who are a great match from the start.

In 2017, Boyce was chosen as the SBA Nevada District Office Minority-owned Business of the Year. “The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space,” says Boyce. My Next Career Path became a government contractor in 2016 and now reports more than 60 percent of the company's business is in the federal arena.

The SBA is a resource for small businesses that are interested in working with the government. Boyce says, “It takes time and patience to work in the federal space. It's certainly not for every business. But by establishing and



“

The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space.”

Renee Boyce,
MNCP Staffing president and CEO

building relationships and teaming with partners, we've learned how to navigate the federal arena.”

Running a small business can be challenging but it is also very rewarding. Boyce advises other small businesses to use the resources available like PTAC, SBA, and local business chambers. “It is important to build a strong network of relationships,” he points out. “Do not rule out opportunities to subcontract. It will allow you to understand the process and gain experience.”

Boyce has big plans for the future. “My goal is to continue to grow and expand the company globally with even more locations nationwide, while still delivering value-added services to the government and private businesses.”

How to do business with the government

1. Identify your product or service number at naics.com.
2. Search the FedBizOpps database (fbo.gov) or web.sba.gov/subnet to see if any federal agencies are looking for your product or service.
3. Attend an SBA district office workshop on contracting. Visit sba.gov/localassistance, or see pages 16-19, to find your local office.
4. Talk to a local Small Business Development Center counselor (page 8) or visit a Procurement Technical Assistance Program adviser for free counseling. Find your closest center at aptac-us.org.
5. Obtain a free DUNS number at <https://fedgov.dnb.com/webform>.
6. See if you're eligible for a contracting program and start the certification process. All required documents must be uploaded to certify.sba.gov before submitting an offer on a contract set aside for a specific program.
7. Register with the System for Award Management (sam.gov) to start doing business with the government.



Glenn Davis, an 8(a) program graduate, operates BranCore, a consulting business, out of Richmond, Virginia.

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.
- You must be certified as a small business within your NAICS industry classification and have experience in that field.
- Mentors and proteges must be organized for profit or as an agricultural cooperative.
- Mentors cannot own more than 40 percent equity in the protege's business.
- An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

8(a) Business Development Program

If you're an entrepreneur who is socially and economically disadvantaged, you could get business training and government contracting assistance through the **8(a) Business Development Program**, [sba.gov/8a](https://www.sba.gov/8a). The program includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, American 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 meet the following criteria:

- Qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character

SBA Contracting Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.

The federal government sets aside contracts for small business, and these contracting programs are designed to help you compete for and win federal contracts. Visit [SBA.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the **All Small Mentor-Protege Program**, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp). At the same time you're gaining invaluable direction and experience,

- Be controlled by a U.S. citizen who lives in the United States
- Demonstrate current capacity and potential for success

Socially disadvantaged: those who have been 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 of people are assumed to be socially disadvantaged: 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 they have suffered disadvantage.

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

The benefits:

- 8(a) businesses are assigned an SBA professional to help coordinate your 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.

What is an 8(a) sole-source contract?

A direct awarding of a contract to an 8(a) small business that can provide the needed services.

HUBZone

Businesses located in Historically Underutilized Business Zones, also called **HUBZones**, sba.gov/hubzone, must be certified to gain special access to federal contracts. **To qualify for the program, a small business must:**

- Be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe.

- Be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, <https://maps.certify.sba.gov/hubzone/map>.
- Have at least 35 percent of your employees residing in a HUBZone.

 **For 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 at 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.



Hops and Scotch owners David Ng and Darren Tow grew their business in Brookline, Massachusetts with the help of an SBA-guaranteed loan.

Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

How can a procurement assistance center help you?

» **A center adviser can help you determine if your business is ready for government contracting.**

» **An adviser can help you register in the System for Award Management (sam.gov).**

» **Your adviser will help you see if you are eligible for any small business certifications and programs.**

Wisconsin Procurement Institute
Executive Director Aina Vilumsons
10437 Innovation Drive, suite 320,
Milwaukee, WI 53226
(414) 270-3600, info@wispro.org
wispro.org

Regional/State Contracting Programs

State of Wisconsin contracting
supplier.wi.gov

North Central Minority Supplier Development Council

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President & CEO Heather Noel Olson
500 W. Silver Spring Drive, suite K-200
Glendale, WI 53217
(414) 847-6497
holson@northcentralmsdc.net
northcentralmsdc.net

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.

8 Tips for Finding Government Contracting Opportunities

Small businesses can benefit from government contracting opportunities.

Despite recent budget cuts, the U.S. federal marketplace remains a lucrative opportunity for small businesses. The federal government typically spends approximately \$500 billion in contracts every year and the law requires that 23 percent of these dollars be awarded to small businesses.

But doing business with the largest purchaser of goods and services in the world isn't easy. One of the biggest challenges that small businesses face is uncovering the right opportunities—ones that match their capabilities and growth plans.

Here are eight tips and resources to help you find government contract opportunities that make sense for your small business.

1 Familiarize yourself with the rules. Before a contract opportunity comes along that excites you, be prepared. Familiarize yourself with what's involved with selling to the federal government. It's quite different to the private sector with much longer lead times and strict bidding and product requirements.

2 Understand what the government is buying. Now it's time to get strategic. Every agency and department has unique goals. Identifying these can help you target a niche or opportunity for your products or services.

The good news is that the government offers potential contractors something that no other sector does—an insight into its budgetary priorities.

What the government intends to buy and how much it has to spend is all in the public domain. These budgets (actually they read more like mission strategy papers than budgets) offer sufficient context for savvy small businesses to identify opportunities and focus their contracting sales and marketing strategy. Each federal agency or department budget is listed on the Office of Management and Budget (OMB) website.

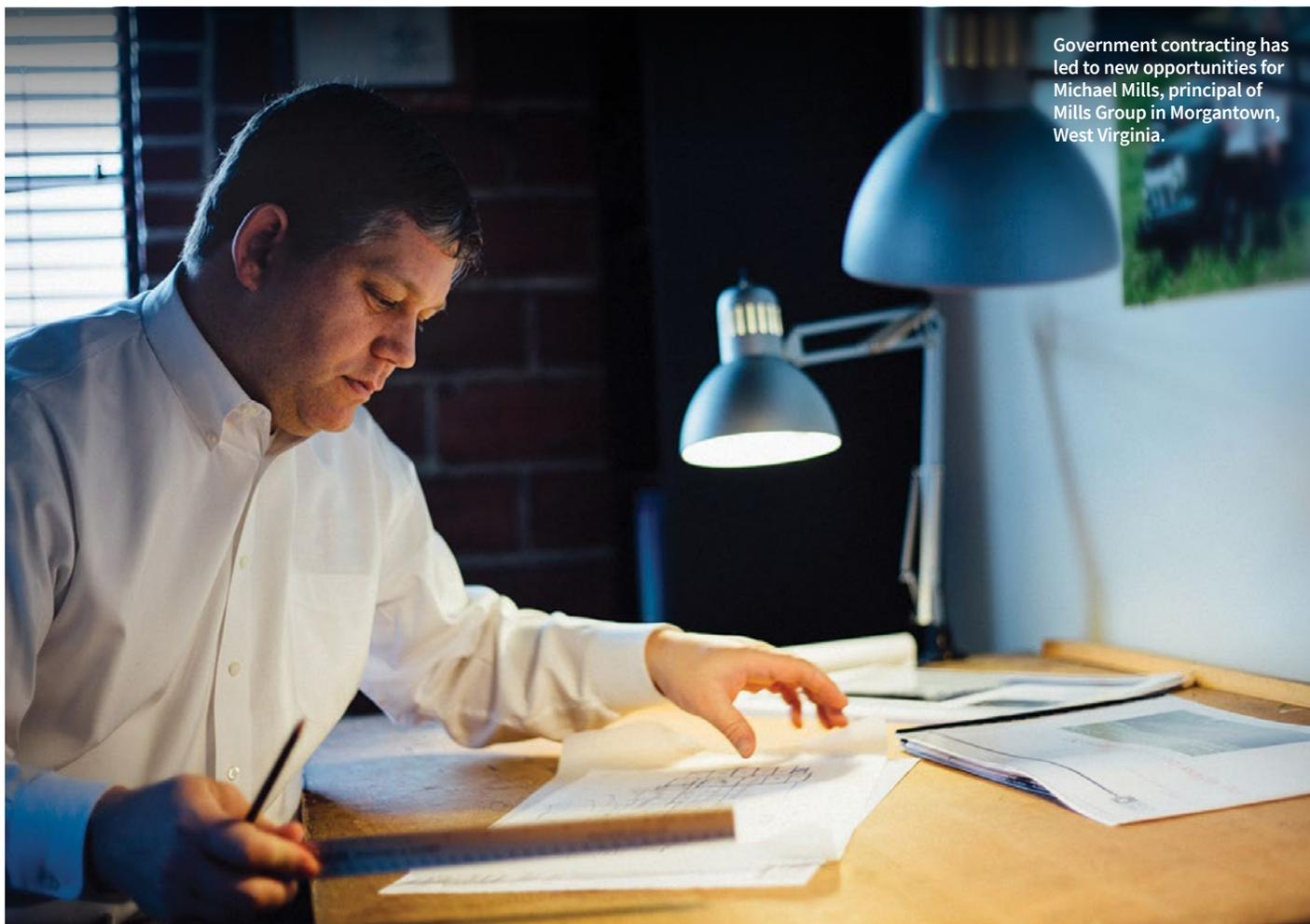
3 Zero in on agencies that aren't meeting their small business goals. Each year the SBA negotiates formal goals with individual agencies to ensure that small businesses get their fair share of federal contracts. For several consecutive years, many agencies have fallen short of their targets. So who made the grade and who didn't? The Federal Procurement Data System posts scorecards for each agency. Could there be an opportunity here for your small business to lend its services and goods to help these agencies hit their targets next year?

4 Research existing and upcoming opportunities. Once you've identified agency initiatives that align with what your business has to offer, start tracking contract opportunities and solicitations that align with these on sites such as [USAspending.gov](https://www.usaspending.gov) and [FedBizOpps.gov](https://www.fedbizopps.gov). Market intelligence firms like ONVIA or ImmixGroup can also do the work for you (ImmixGroup also has a useful blog that highlights upcoming opportunities as well as contracting tips).

5 Put boots on the ground. Make a point of attending agency- or industry-specific government events. These are hosted by the private sector but attract the procurement community, influencers and industry experts. Useful sites to explore for upcoming events include GovWin, GovEvents, and if you're interested in the lucrative IT government market Digital Government Institute, ACT-IAC and GovMark Council are worth checking out.

6 Find a partner and advocate in the OSDBU. Another excellent way of getting in front of government buyers is to take advantage of the Office of Small and Disadvantaged Business Utilization (OSDBU) outreach events and expos. These serve to connect business owners to government buyers. You can view the upcoming event calendar [here](#).

These events also offer guidance on how small businesses can break into the contracting market and take advantage of programs like the 8(a) Business Development Program—a business development tool, which helps thousands of aspiring entrepreneurs gain a foothold in contracting with financial assistance and teaming opportunities.



Government contracting has led to new opportunities for Michael Mills, principal of Mills Group in Morgantown, West Virginia.

7 Get help from SBA procurement reps.

Another vital government resource are SBA's local Procurement Center Representatives (PCRs). PCRs provide services that include training, counseling and business match-making events. Find the PCR in your area.

8 Don't go it alone – partner with a government mentor.

Anyone embarking on new ventures can benefit from a mentor. The SBA operates a notable mentor-protege program that can help you get access to contracts. The All Small Mentor-Protege Program (page 55) rewards protege small businesses and experienced mentor firms with government contracting opportunities. The program's objective is to motivate larger companies to lend their knowledge to smaller, less experienced businesses so they can together compete for government contracts.

WRITTEN BY **Caron Beesley**, CONTRIBUTOR

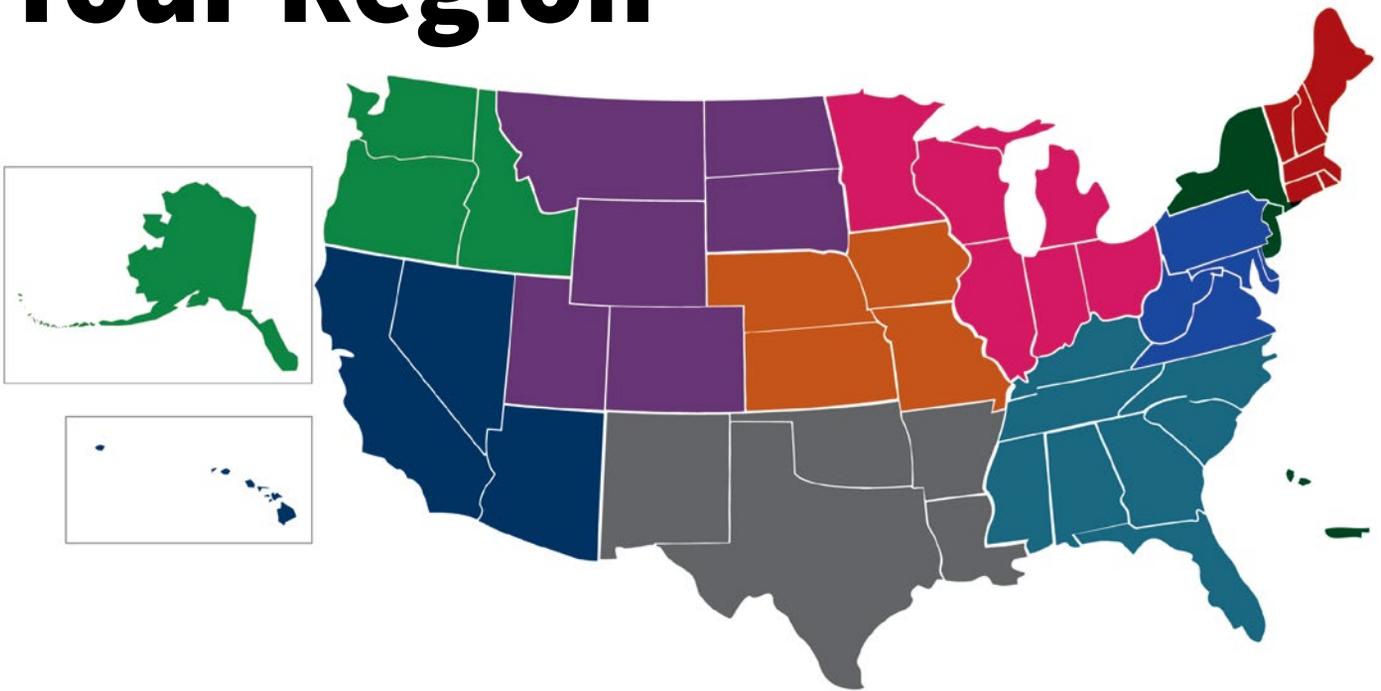
Additional Resources

For more tips and insights on breaking into and growing your business in the government contracting marketplace, check out these resources:

- **SBA Contracting Guide:** A deep dive into getting started, available resources and more. sba.gov/contracting
- **Contracting Blogs:** Learn about the latest resources and programs, and get tips on how to succeed. sba.gov/blogs/contracting
- **SBA Government Contracting Classroom:** Self-paced online courses on all aspects of the contracting process. sba.gov/contracting/resources-small-businesses/government-contracting-classroom

Reasons to Love Your Region

To further the mission of helping small businesses succeed, the SBA has regional offices across the country. Here are some fun facts about each region from [sba.gov](https://www.sba.gov)



Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont) New Hampshire was home to the first ski club in the United States. As of 2014, Region 1 had the **highest number of small business skiing facilities per square mile** in the country, and all six region 1 states had skiing facilities.

Region 2 (New York, New Jersey, Puerto Rico, Virgin Islands) Small businesses are of key importance to Puerto Rico's economy. **Four out of five Puerto Rican workers are employed at small businesses**, as compared to 48% for the United States as a whole.

Region 3 (District of Columbia, Delaware, Maryland, Pennsylvania, Virginia, West Virginia) Washington D.C., Maryland and Virginia are some of the best states for women-owned businesses. **Washington, D.C., and Maryland rank 1 and 3 respectively for the number of businesses owned by women.** These two states and the district are in the top 10 for the amount of sales and employment from women-owned businesses.

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee) Region 4 is a center of minority-owned businesses. **23% of all minority-owned businesses are located in region 4**, making it the second in the nation. This includes over 35% of all African American-owned businesses, the highest compared to any other region.

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin) Region 5 has an active veteran business community. **It ranks second in terms of the number of veteran-owned businesses**, with Ohio and Illinois in the top 10 states.

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas) **Region 6 leads the nation in long-term GDP growth** (2009–2016) with 22% over the seven-year period. Texas and Oklahoma experienced the largest growth in the region with 28% and 22% respectively.

Region 7 (Iowa, Kansas, Missouri, Nebraska) Region 7 has a booming small health care industry. The region has the **most hospitals, general health care, and social assistance small businesses per capita** than any other region.

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming) Region 8 is a great place for crafty entrepreneurs. **Montana ranks first in the nation in the number of small breweries per capita**; Colorado is third, and the region as a whole ranks second.

Region 9 (Arizona, California, Hawaii, Nevada, Guam) Region 9 is a diversity hub. Its **1.9 million minority-owned businesses amount to 24% of all U.S. minority owned businesses, placing it first in the United States** in this category. Hawaii tops the country in diversity: 64% of Hawaiian businesses are minority-owned.

Region 10 (Alaska, Idaho, Oregon, Washington) **Region 10 leads the country in coastline, fishing, and seafood exports.** The region's maritime endowment is led by Alaska, whose 6,640-mile-long coast is longer than those of the other 49 states combined. The region has the most small fishing operations of any region, and three of its ports—Portland, Seattle, and Anchorage—account for 67% of America's fish exports.



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