

ORGANIZATION:	The Wisconsin Women's Business Initiative Corporation (WWBIC)
PROGRAM/LETTER:	A The Microenterprise Development Continuum

PROGRAM BUDGET

1. 2010 BUDGETED

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	77,080	59,040	15,027	3,013	
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER	0	0	0	0	0
TOTAL REVENUE	77,080	59,040	15,027	3,013	0

2. 2011 PROPOSED BUDGET

REVENUE SOURCE	SOURCE TOTAL	PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	80,000	61,285	15,630	3,085	
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	0	0	0	0	0
TOTAL REVENUE	80,000	61,285	15,630	3,085	0

*OTHER GOVT 2011

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2011

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

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2012 PROGRAM CHANGE EXPLANATION

Complete only if you are requesting more than your 2011 request.

Note: Additional funding should only be requested where services or programming will change or expand in the second year.

3. PROGRAM UPDATE: If requesting more than 2011, describe any major changes being proposed for the program/service in 2012, i.e., expansions or narrowing in target population, scope and level of services, geographic area to be served, etc.).

200 characters (with spaces)

4. 2012 COST EXPLANATION

Complete only if significant financial changes are anticipated between 2011-2012.

Explain specifically, by revenue source, any significant financial changes that you anticipate between 2011 and 2012.

For example: unusual cost increases, program expansion or loss of revenue.

200 characters (with spaces)

5. 2012 PROPOSED BUDGET

REVENUE SOURCE	BUDGET TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	80,000	61,285	15,630	3,085	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	0	0	0	0	0
TOTAL REVENUE	80,000	61,285	15,630	3,085	0

*OTHER GOVT 2012

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2012

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

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PRIORITY STATEMENT:	CDBG: F. Business Development - Micro-business (CDBG)

DESCRIPTION OF SERVICES

6. **NEED FOR PROGRAM:** Please identify local community need or gap in service that the proposed program will address.

WWBIC respectfully requests \$180,000 annually for 2011 and \$180,000 for 2012 from City of Madison – CDBG funds (\$80,000 for programs and \$100,000 for loans annually) to build on our success with the Microenterprise Development Continuum. The Continuum offers interconnected services to help clients start and grow microenterprises and small businesses. Our proven program provides direct lending and access to other business capital, one-on-one business assistance, business education, and financial awareness and asset-building programming. Over the past five years, WWBIC has cumulatively served more than 830 individuals, with an average of 62% low-to-moderate income. In the city of Madison, we have made loans to help 24 businesses start up or expand which in turn have created 72 new jobs. We have helped many additional businesses retain jobs through education and counseling. These requested CDBG funds will continue strengthening this important Madison community resource.

7. **SERVICE DESCRIPTION -** Describe the service(s) provided including your expectations of the impact of your activities.

City of Madison small and micro businesses continue to seek out WWBIC for our Microenterprise Development Continuum of services. Based on our past experience with City of Madison CDBG funds, in 2011 and in 2012, WWBIC clients will start or expand four to seven new businesses, resulting in 12 FTE jobs taken or made available to low-income individuals each year. WWBIC has successfully administered CDBG funds since 2004, and we use these funds to leverage significant additional federal and local private dollars for the Madison Community. WWBIC's Microenterprise Development Continuum of services is like a funnel:

- 1) Inputs: Financial Awareness and Business Education. 2) Process: Business Education – Clients complete business plans through Start Smart and other classes. Start Smart graduates may open or expand a business without requiring a loan, or may apply for a WWBIC loan. Loan applicants receive business assistance throughout the application process. 3) Process: Financial Awareness – As clients gain control over personal finances, they begin saving. Clients apply for loans and receive business assistance. 4) Process: Loan clients continue to develop their skills and confidence through Business Education classes and Business Assistance, which are available to all of our loan clients at no charge. WWBIC recommends specific classes, such as Marketing or QuickBooks, to loan clients. 5) Outputs: Successful class graduates, business plan/marketing plan written; business startups and expansions; businesses sustained. 6) Outcomes: Jobs created and retained.

8. **PROPOSED PROGRAM CONTRACT GOALS:** Include clearly defined service goals and process objectives: number of unduplicated clients to be served, number of service hours to be provided etc.

WWBIC services are an interconnected continuum. A client may begin as a business education client and become a loan client; or begin as a loan client, and become an education client. We estimate serving 200 unduplicated individuals through business education, technical assistance and counseling, or financial awareness education. We will also serve 6 new loan clients. Our total estimated service hours will be 2,230.

9. **SERVICE HOURS:** Frequency, duration of service and hours and days of service availability.

Services take place at our offices, at the Villager Mall, as well as other venues easily accessible to clients, including those who are disabled, such as job centers, chambers, community organizations and the client's place of business. Office hours are Monday-Friday, 8:30am-5:00pm. Workshops are primarily on evenings and weekends. One-on-one counseling takes place at client's convenience.

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10. POPULATION SERVED: Please describe in terms of age, income level, LEP, literacy, cognitive or physical disabilities or challenges).

Female: 71% Male: 29% People of Color: Statewide: 54% Madison Area: 36% Average Age: 42 years
Marital Status: Single/Divorced/Widowed: 63% Married: 37%
Low-to-Moderate Income: 72% Receiving Public Assistance: 40%*
Veteran: 5% People with Disabilities: 13%
Entrepreneurial Status (of all clients): Exploring/Nascent 71% Existing/Start-up Business 29%
*We believe this statistic reflects distress due to the recession. Public Assistance includes unemployment. In 2008, this number was 26%.

11. LOCATION: Location of service and intended service area (Include census tract where service is tract specific).

This project will be based at our office at 2300 S. Park Street and will serve the entire City of Madison.

12. OUTREACH PLAN: Describe your outreach and marketing strategies to engage your intended service population.

WWBIC reaches out to our target market in many ways. Word-of-mouth is a powerful referral source. Our semi-annual class schedule is posted on our website, delivered in print form to individuals and community locations, and marketed through our partner agencies. Online class registration is available. Major outreach events include an annual reception at the Governor's residence and an annual luncheon event, attended last year by 700 representatives from government, banking and the non-profit sector. WWBIC clients are prominently featured as vendors and speakers.
WWBIC maintains an active presence in the Wisconsin Entrepreneurs Network, an Internet portal of 100 partners throughout the state. WWBIC was co-founded and continues to lead this initiative. We have strong partnerships with the Wisconsin Department of Commerce in all our program areas. We expect in 2010 to receive an increase in referrals from the State's TANF program and other public assistance programs.

13. COORDINATION: Describe how you coordinate your service delivery with other community groups or agencies.

WWBIC believes in strategic partnerships to fill gaps without duplication of effort. WWBIC is an active partner other microenterprise economic development organizations within the City, including the Latino Chamber of Commerce, the African American Black Business Association, the Urban League, the UW Small Business Development Center, and the MATC Multicultural business Resource Center.
WWBIC is an active partner in The Wisconsin Department of Commerce events of The Money Conference and Money Smart week. Other partners include the Department of Financial Institutions, The Financial Education Center, the Latino Support Network, The Wisconsin Business Incubation Association, Forward Community Investments, MAGNET of Madison, and Thrive, an economic development enterprise for the eight-county Madison region. WWBIC is also in our third year of administering the Wisconsin Minority Business Development Loan Fund.

14. VOLUNTEERS: How are volunteers utilized in this program?

Volunteers serve as guest speakers in our classes and as volunteer coaches and mentors. WWBIC draws on a cadre of 60 volunteers with expertise in banking, accounting, finance, marketing, technology and other fields. Volunteer coaches and mentors are connected to WWBIC loan clients through our business assistance coordinators who provide one-on-one, individualized business assistance.

15. Number of volunteers utilized in 2010?

90

Number of volunteer hours utilized in this program in 2010?

270

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16. BARRIERS TO SERVICE: Are there populations that are experiencing barriers to the service you are proposing, i.e., cultural differences, language barriers and/or physical or mental impairments or disabilities? Describe the ability of proposed program to respond to the needs of diverse populations.

Lack of access to capital is a significant barrier to many, if not most, microentrepreneurs. Startup capital from traditional mainstream financial institutions was rare before the recession, but now has all but disappeared. The economic and credit crises of 2008-2009 have created a whole new playing field. The tide of normal credit has receded, stranding many viable smaller businesses. With City of Madison CDBG funds, WWBIC will have the capital resources to fill these gaps.

Microentrepreneurs also face barriers to business education. WWBIC's business education classes are designed to be user-friendly for target audience. They address the audio, visual, and kinesthetic learning styles of diverse individuals. Our classes are affordable, with many of introductory classes offered at no charge. Classes are also free of charge to our loan clients. We provide low-income scholarships to qualified individuals. All classes take place in accessible locations – they are on bus lines and are handicapped-accessible. WWBIC is always prepared to make additional accommodations to ensure access to our programs.

Many microentrepreneurs also face barriers of personal credit. WWBIC's financial awareness education programming was created to help individuals overcome their personal financial issues that interfere with operating a successful business. We work in close partnership with the Financial Education Center, which is located next door to our offices on South Park Street. Understanding credit and credit repair are part of our financial awareness curricula.

17. EXPERIENCE: Please describe how your agency, and program staff experience, qualifications, and past performance will contribute to the success of the proposed program?

WWBIC has a history of outstanding performance with CDBG funds, generally meeting or exceeding our goals. WWBIC uses the city's CDBG funds to leverage additional hundreds of thousands of dollars to serve the Madison community. Other funding sources will include the U.S. Small Business Administration (SBA) Microloan and Office of Women's Business Ownership programs, and the U.S. Treasury Community Development Financial Institutions (CDFI). WWBIC Vice President/COO Julann Jatzczak has led our work in Madison over the past decade. She serves as Secretary of the national Social Enterprise Alliance Board of Directors. Ms. Jatzczak co-authored The NxLevel® Guide, the national curriculum WWBIC uses for its business planning classes, and is the author of Money Matters: the NxLevel® Guide to Money Management. Money Matters address the gap in financial literacy material targeted specifically to small business owners. Ruth Rohlich, Project Director, previously owned her own floral and gift business on Madison's East Side. Most recently she was Interim Executive Director of the Madison Area Growth Network (MAGNET) a non-profit organization dedicated to attracting and retaining young talent to Dane County. Katee Eliasson, Business Assistance Coordinator, formerly served as an economic development specialist for Racine County Economic Development Corporation, and as manager of the Small Business Development Center at University of Wisconsin-Parkside in Kenosha, Wisconsin, and director of business development for CAP Services in Stevens Point, Wisconsin.

18. LICENSING OR ACCREDITATION: Report program licensing, accreditation or certification standards currently applied.

NA

19. STAFF: Program Staff: Staff Titles, FTE dedicated to this program, and required qualifications for program staff.

Staff Title	FTE	City \$	Qualifications
Loan Officer	0.4	Yes	Madison office loan officer. BA or equivalent experience.
Business Assistant	0.2	Yes	Madison business assistant. BA or equivalent experience.
COO/VP	0.1	Yes	Oversees operations. BA plus 5-7 years experience
Compliance Specialist	0.15	Yes	Ensures contract compliance. BA or equivalent experience.
Administrative Assistant	0.15	Yes	Madison office admin. assistant. HS diploma or GED.
Controller	0.08	Yes	Oversees financial functions of grants. CPA preferred, 7 yrs exp
Project Director	0.13		Oversees Madison office. BA plus 4-7 years experience

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CDBG DESCRIPTION OF SERVICES SUPPLEMENT

Please provide the following information ONLY if you are applying for projects that meet the "CDD Community Development Program Goals & Priorities". If not applying for CDBG Office Funds, go to Community Resources Description of Services Supplement (p. 7), or go to Demographics (p. 8).

20. PARTICIPANT INCOME LEVELS:

Indicate the number of households of each income level and size that this program would serve in 2011-2012.

Income Level	Number of Households
Over 80% of county median income	70
Between 50% to 80% of county median income	30
Between 30% to 50% of county median income	30
Less than 30% of county median income	20
Total households to be served	150

21. If projections for 2012 will vary significantly from 2011, complete the following:

Income Level for 2012	Number of Households
Over 80% of county median income	0
Between 50% to 80% of county median income	0
Between 30% to 50% of county median income	0
Less than 30% of county median income	0
Total households to be served	0

22. AGENCY COST ALLOCATION PLAN: What method does your agency use to determine indirect cost allocations among programs?

WWBIC utilizes an indirect cost allocation method that is calculated using percentage of total agency full time equivalents (FTE's). Say of the seven employees allocated to Madison, employee X is allocated at .40 FTE's, employee Y at .15 FTE's and so on. So if City of Madison FTE's total 1.16, this number is divided by WWBIC's agency wide number of FTE's, or 28.5. This 4.07% is then applied to operating expenses in order to properly allocate an accurate percentage to CDBG – City of Madison.

23. PROGRAM ACTIVITIES: Describe activities/benchmarks by timeline to illustrate how your program will be implemented.

Activity Benchmark	Est. Month of Completion
Education & Technical Assistance	
Business Start-up Workshops (various throughout second semester)	Monthly
Piensa Comenzar Su Propio Negocio? (Start-up workshop in Spanish)	March
Start Smart Business Planning Series	Mar, Aug, Nov
Financial Awareness Education for Business Owners and Individuals	May, Oct
Technology classes, including Quickbooks 101 and Advanced	Apr, Dec
Management/Operations workshops (various throughout second semester)	Monthly
One on one business assistance	Ongoing
Lending	
Loan Applications	Ongoing
Loan Approvals, Closing & Disbursement	Ongoing
Job creation and retention	Ongoing

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COMMUNITY RESOURCES DESCRIPTION OF SERVICES SUPPLEMENT

Please provide the following information ONLY if you are applying for projects that meet the "Community Resources Program Goals & Priorities" If not applying for CR Funds, go to Demographics (p. 8).

24. CONTRIBUTING RESEARCH

Please identify research or best practice frameworks you have utilized in developing this program.

2000 characters (with spaces)

25. ACCESS FOR LOW-INCOME INDIVIDUALS AND FAMILIES

What percentage of this program's participants do you expect to be of low and/or moderate income?

0.0%

What framework do you use to determine or describe participant's or household income status? (check all that apply)

- Number of children enrolled in free and reduced lunch
- Individuals or families that report 0-50% of Dane County Median Income
- Individual or family income in relation to Federal Poverty guidelines
- Other

26. HOW IS THIS INFORMATION CURRENTLY COLLECTED?

400 characters (with spaces)

27. PLEASE DESCRIBE YOUR USER FEE STRUCTURE AND ANY ACCOMMODATIONS MADE TO ADDRESS ACCESS ISSUES FOR LOW INCOME INDIVIDUALS AND FAMILIES.

600 characters (with spaces)

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28. DEMOGRAPHICS

Complete the following chart for unduplicated participants served by this program in 2009. Indicate the number and percentage for the following characteristics. For new programs, please estimate projected participant numbers and descriptors.

PARTICIPANT DESCRIPTOR	#	%	PARTICIPANT DESCRIPTOR	#	%
TOTAL	272	100%	AGE		
MALE	79	29%	<2	0	0%
FEMALE	193	71%	2 - 5	0	0%
UNKNOWN/OTHER	0	0%	6 - 12	0	0%
			13 - 17	0	0%
			18 - 29	120	44%
			30 - 59	149	55%
			60 - 74	3	1%
			75 & UP	0	0%
			TOTAL AGE	272	100%
			RACE		
			WHITE/CAUCASIAN	125	46%
			BLACK/AFRICAN AMERICAN	60	22%
			ASIAN	17	6%
			AMERICAN INDIAN/ALASKAN NATIVE	10	4%
			NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%
			MULTI-RACIAL:	11	4%
			Black/AA & White/Caucasian	5	45%
			Asian & White/Caucasian	3	27%
			Am Indian/Alaskan Native & White/Caucasian	3	27%
			Am Indian/Alaskan Native & Black/AA	0	0%
			BALANCE/OTHER	49	18%
			TOTAL RACE	272	100%
			ETHNICITY		
			HISPANIC OR LATINO	37	14%
			NOT HISPANIC OR LATINO	235	86%
			TOTAL ETHNICITY	272	100%
			PERSONS WITH DISABILITIES	23	8%
			RESIDENCY		
			CITY OF MADISON	272	100%
			DANE COUNTY (NOT IN CITY)	0	0%
			OUTSIDE DANE COUNTY	0	0%
			TOTAL RESIDENCY	272	100%

Note: Race and ethnic categories are stated as defined in HUD standards

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29. PROGRAM OUTCOMES

Number of unduplicated individual participants served during 2009.	272
Total to be served in 2011.	206

Complete the following for each program outcome. No more than two outcomes per program will be reviewed.

If applying to OCS, please refer to your research and/or posted resource documents if appropriate.

Refer to the instructions for detailed descriptions of what should be included in the table below.

Outcome Objective # 1: Training & Counseling: WWBIC will provide technical assistance to potential, new and existing microenterprise owners.

Performance Indicator(s): 200 unduplicated participants will be served and at least 51% will be of low-to-moderate income. This includes counseling to 14 existing WWBIC loan clients.

Proposed for 2011:	Total to be considered in	200	Targeted % to meet perf. measures	100%
	perf. measurement		Targeted # to meet perf. measure	200
Proposed for 2012:	Total to be considered in	200	Targeted % to meet perf. measures	100%
	perf. measurement		Targeted # to meet perf. measure	200

Explain the measurement tools or methods: Each WWBIC client completes a Client Information Form, and when appropriate, a Business Information Form. These forms collect extensive demographic and income information which is entered into our customized Access database, where we also track dates of service, service location, time spent, and topics discussed.

Outcome Objective # 2: Business Development and Job Creation. WWBIC Loan will create 6 FTE jobs, at least 51% of which (4) will be taken by low-moderate income individuals.

Performance Indicator(s): Business owners who receive direct financing from WWBIC, will sign a Terms & Conditions letter detailing the proposed jobs to be created.

Proposed for 2011:	Total to be considered in	6	Targeted % to meet perf. measures	100%
	perf. measurement		Targeted # to meet perf. measure	6
Proposed for 2012:	Total to be considered in	6	Targeted % to meet perf. measures	100%
	perf. measurement		Targeted # to meet perf. measure	6

Explain the measurement tools or methods: Using \$100,000 in loan funds from CDBG, WWBIC will make loans to 4 to 6 businesses, which will in turn create 7 full-time equivalent jobs. The businesses will receive technical assistance before, during, and after the loan. Job creation/retention will be monitored by a WWBIC Business Assistance Coordinator and reported quarterly to CDBG.

1. AGENCY CONTACT INFORMATION

Organization	The Wisconsin Women's Business Initiative Corporation (WWBIC)		
Mailing Address	2300 S. Park St., Suite 004, Madison, WI 53713		
Telephone	(608) 257-5450		
FAX	(608) 257- 5454		
Admin Contact	Julann Jatczak, Vice President/COO		
Financial Contact	Julann Jatczak, Vice President/COO		
Website	www.wwbic.com		
Email Address	julann.jatczak@wwbic.com		
Legal Status	Select Status from Drop-Down		
Federal EIN:	39-1597954		
State CN:			
DUNS #	168726040		

2. CONTACT INFORMATION

A	The Microenterprise Development Continuum		
	Contact:	Julann Jatczak	Phone: 257-5450 Email: julann.jatczak@wwbic.com
B	Program B		
	Contact:		Phone: Email:
C	Program C		
	Contact:		Phone: Email:
D	Program D		
	Contact:		Phone: Email:
E	Program E		
	Contact:		Phone: Email:
F	Program F		
	Contact:		Phone: Email:
G	Program G		
	Contact:		Phone: Email:
H	Program H		
	Contact:		Phone: Email:
I	Program I		
	Contact:		Phone: Email:
J	Program J		
	Contact:		Phone: Email:
K	Program K		
	Contact:		Phone: Email:
L	Program L		
	Contact:		Phone: Email:

3. AGENCY REVENUE DETAILED BY PROGRAM

REVENUE SOURCE	2009 ACTUAL	2010 BUDGET	2011 PROPOSED	2011 PROPOSED PROGRAMS			
				A	B	C	D
DANE CO HUMAN SVCS	0	0	0	0	0	0	0
DANE CO CDBG	50,000	50,000	50,000	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0	0	0
MADISON-CDBG	77,080	77,080	80,000	80,000	0	0	0
UNITED WAY ALLOC	0	0	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0	0	0
OTHER GOVT	1,892,102	1,942,876	2,040,020	0	0	0	0
FUNDRAISING DONATIONS	415,983	477,500	501,375	0	0	0	0
USER FEES	384,978	672,664	672,664	0	0	0	0
OTHER	0	0	0	0	0	0	0
TOTAL REVENUE	2,820,143	3,220,120	3,344,059	80,000	0	0	0

REVENUE SOURCE	2011 PROPOSED PROGRAMS CONT.						
	E	F	G	H	I	J	K
DANE CO HUMAN SVCS	0	0	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0	0	0
MADISON-CDBG	0	0	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0	0	0
OTHER GOVT	0	0	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0	0	0
USER FEES	0	0	0	0	0	0	0
OTHER	0	0	0	0	0	0	0
TOTAL REVENUE	0	0	0	0	0	0	0

REVENUE SOURCE	2011 PROPOSED PROGRAMS CONT.						Non-City
	L						
DANE CO HUMAN SVCS	0						0
DANE CO CDBG	0						50,000
MADISON-COMM SVCS	0						0
MADISON-CDBG	0						0
UNITED WAY ALLOC	0						0
UNITED WAY DESIG	0						0
OTHER GOVT	0						2,040,020
FUNDRAISING DONATIONS	0						501,375
USER FEES	0						672,664
OTHER	0						0
TOTAL REVENUE	0						3,264,059

AGENCY ORGANIZATIONAL PROFILE

4. AGENCY MISSION STATEMENT

The Wisconsin Women's Business Initiative Corporation (WWBIC) is a state wide economic development organization focused on business creation, expansion, sustainability, and job creation and retention. We provide access to capital including direct lending, one-on-one business assistance, business education, and financial awareness education programming. Our services are open to anyone in Wisconsin, but our mission emphasis is women, people of color, and people of lower wealth and incomes – those most likely to be underserved by traditional financial institutions.

5. AGENCY EXPERIENCE AND QUALIFICATIONS

A WWBIC Client quote: "Ongoing business assistance from WWBIC has been crucial – not only for me, but for my 20 employees."--Jennie Capellaro, Owner, The Green Owl Café, Owner of Madison's only vegetarian/vegan restaurant in Madison. WWBIC is recognized locally, regionally and nationally as a leader in microenterprise development. Our services cover all phases of business development from business idea generation and evaluation, to business plan writing and access to capital. We generate job creation more cost-efficiently than many stimulus-funding programs to date, and also address barriers that individuals face on their journey to self-sufficiency, not only through business development, but also with financial awareness initiatives that help our clients put their personal finances in order and position themselves for wealth-building. WWBIC has had an active presence in Madison since 2000, and has been awarded CDBG grants since 2004. Our impact on the Madison community has been significant, with the creation or expansion of 24 businesses through our loan program that created a total of 72 jobs. Cumulatively, with our CDBG awards we have been able to serve more than 800 individuals in Madison, more than half of whom have been low-to-moderate income. Many of these individuals are business owners. Even though they may not have applied for a WWBIC loan, they have relied on our business education classes for timely, hands-on information not available anywhere else within the community. These business owners have also created and retained dozens of jobs. WWBIC has been very successful in leveraging the CDBG awards with the U.S. Small Business Administration and other federal and local funding sources to deliver a higher level of program and a larger volume of outcomes than would otherwise be possible. CDBG funds provide the keystone at the center of this array of funding. Tough times – recession, frozen credit, plant closings, record unemployment and growing poverty – are leading more individuals to pursue micro enterprise or small business development as a way to generate a livable income. Since the beginning of the current recession, Wisconsin has lost 13% of its jobs in manufacturing – the sector that has traditionally driven growth in this state. Yet despite these challenges, many individuals are driving ahead with their business dreams. We help them succeed. While enterprise development is not THE solution to poverty, it can still be a solution for many. During this difficult time of lagging recovery, helping business owners weather the recession and retain their employees has emerged as an important service. Our financial awareness programming helps our clients keep more of what they have earned. WWBIC state wide achievements over the past 23 years: § Directly financed nearly 1,000 businesses. § Assisted in the creation and retention of more than 5,000 jobs. § Loaned nearly \$18 million to small business owners. § Served more than 34,400 individuals. WWBIC economic development achievements in 2009 alone: § Assisted in the startup, expansion and sustainability of more than 200 businesses. § Boosted the economy through the creation and retention of 1,500 jobs. § Approved \$2.6 million in 96 direct loans to business clients. § Leveraged an additional \$2 million in loans from other financial sources for our business clients. In the City of Madison, with last year's CDBG funding level, in 2009, WWBIC: § Assisted 16 existing businesses. § Closed 4 new loans. § Created 18 jobs which were held by low-income individuals. § Trained 136 individuals, 88 of which (65%) were low-to-moderate income. Selected awards & achievements, 2010: § The U.S. Small Business Administration recently selected WWBIC for the Women's Business Center Service Excellence Award for the Midwest Region, as well as the State of Wisconsin. § WWBIC Board Member Laurie Benson received the 2010 Athena Award from The Business Forum in Madison, WI. This award is presented to an outstanding individual for her/his professional and community accomplishments, especially in opening the doors of opportunity to women. § In May 2010, Ms. Baumann traveled to Washington, D.C. at the invitation of the U.S. Small Business Administration to consult with a micro enterprise delegation from Oman. § In early 2010, Ms. Baumann spoke at the United Nations Headquarters in New York City. She attended high-level meetings as a micro finance expert, speaking on microcredit and economic development to representatives from World Bank, the International Monetary Fund, and the United Nations Department of Economic and Social Affairs. § Ms. Baumann and WWBIC Vice President/COO Julann Jatczak co-authored a chapter in Succeeding at Social Enterprise: Hard-Won Lessons for Nonprofits and Social Entrepreneurs, copyright 2010 by Jossey-Bass, San Francisco, CA. § WWBIC Loan Committee Chair Dave Latona will receive the U.S. Small Business Administration's Regional 2010 Financial Advocate of the Year. WWBIC is one of Wisconsin's first certified and funded Community Development Financial Institutions (CDFIs) through the U.S. Department of the Treasury. As a CDFI, we must

6. AGENCY GOVERNING BODY

How many Board meetings were held in 2009?	6
How many Board meetings has your governing body or Board of Directors scheduled for 2010?	6
How many Board seats are indicated in your agency by-laws?	10

Please list your current Board of Directors or your agency's governing body.

Name	William Coleman, Chairman			
Home Address	President			
Occupation	Coleman and Williams, LTD, 7127 N. Green Bay Road, Milwaukee, WI 53209			
Representing				
Term of Office	Calendar year	From:	mm/yyyy	To: mm/yyyy
Name	Michael McDonagh, Vice Chairman			
Home Address				
Occupation	attorney			
Representing	Mallery & Zimmerman, 731 N. Jackson Street, Suite 900, Milwaukee, WI 53202			
Term of Office	Calendar year	From:	mm/yyyy	To: mm/yyyy
Name	Karin Gale, CPA, Treasurer			
Home Address				
Occupation	Shareholder			
Representing	Schenck Business Solutions, 11414 W. Park Place, Suite 220, Milwaukee, WI 53224			
Term of Office	Calendar year	From:	mm/yyyy	To: mm/yyyy
Name	Phyllis Wilhelm, Secretary			
Home Address				
Occupation	Director of Economic Development			
Representing	Madison Gas & Electric Company, P.O. Box 1231, Madison, WI 53701-1231			
Term of Office	Calendar year	From:	mm/yyyy	To: mm/yyyy
Name	Wendy K. Baumann			
Home Address				
Occupation	President			
Representing	WWBIC, 2745 N. Dr. Martin Luther King Jr. Drive, Milwaukee WI 53212			
Term of Office	Calendar year	From:	mm/yyyy	To: mm/yyyy
Name	Laurie Benson, LB Unlimited			
Home Address				
Occupation	Entrepreneur			
Representing	LB Unlimited, 506 Nichols Road, Monona, WI 53716			
Term of Office	Calendar year	From:	mm/yyyy	To: mm/yyyy
Name	Michael Dries			
Home Address				
Occupation	Director of Communications			
Representing	Johnson Diversey, 8310 16th Street, Sturtevant, WI 53177			
Term of Office	Calendar year	From:	mm/yyyy	To: mm/yyyy
Name	Joyce L. Erickson			
Home Address	7802 38th St., Kenosha, WI 53142-2126			
Occupation	Community volunteer			
Representing				
Term of Office	Calendar year	From:	mm/yyyy	To: mm/yyyy

AGENCY GOVERNING BODY cont.

Name

Johnny L. Moutry Jr.

Home Address

Occupation

Executive Director

Representing

New Covenant Housing Corporation, Inc., 2331 N. 39th St., Milwaukee, WI 53210

Term of Office

Calendar year	From:	mm/yyyy	To:	mm/yyyy
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Name

Beth Wnuk

Home Address

Occupation

Market President

Representing

National City Bank, 411 E. Wisconsin Avenue, Suite 1400, Milwaukee, WI 53202

Term of Office

Calendar year	From:	mm/yyyy	To:	mm/yyyy
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Name

Home Address

Occupation

Representing

Term of Office

	From:	mm/yyyy	To:	mm/yyyy
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Name

Home Address

Occupation

Representing

Term of Office

	From:	mm/yyyy	To:	mm/yyyy
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Name

Home Address

Occupation

Representing

Term of Office

	From:	mm/yyyy	To:	mm/yyyy
--	-------	---------	-----	---------

Name

Home Address

Occupation

Representing

Term of Office

	From:	mm/yyyy	To:	mm/yyyy
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Name

Home Address

Occupation

Representing

Term of Office

	From:	mm/yyyy	To:	mm/yyyy
--	-------	---------	-----	---------

Name

Home Address

Occupation

Representing

Term of Office

	From:	mm/yyyy	To:	mm/yyyy
--	-------	---------	-----	---------

Name

Home Address

Occupation

Representing

Term of Office

	From:	mm/yyyy	To:	mm/yyyy
--	-------	---------	-----	---------

AGENCY GOVERNING BODY cont.

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

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Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

7. STAFF-BOARD-VOLUNTEER DEMOGRAPHICS

Indicate by number the following characteristics for your agency's current staff, board and volunteers.

Refer to application instructions for definitions. You will receive an "ERROR" until completing the demographic information.

DESCRIPTOR	STAFF		BOARD		VOLUNTEER	
	Number	Percent	Number	Percent	Number	Percent
TOTAL	30	100%	10	100%	90	100%
GENDER						
MALE	7	23%	4	40%	39	43%
FEMALE	23	77%	6	60%	51	57%
UNKNOWN/OTHER	0	0%	0	0%	0	0%
TOTAL GENDER	30	100%	10	100%	90	100%
AGE						
LESS THAN 18 YRS	0	0%	0	0%	0	0%
18-59 YRS	28	93%	9	90%	62	69%
60 AND OLDER	2	7%	1	10%	28	31%
TOTAL AGE	30	100%	10	100%	90	100%
RACE*						0
WHITE/CAUCASIAN	22	73%	8	80%	56	62%
BLACK/AFRICAN AMERICAN	5	17%	2	20%	8	9%
ASIAN	2	7%	0	0%	8	9%
AMERICAN INDIAN/ALASKAN NATIVE	1	3%	0	0%	4	4%
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%	6	7%
MULTI-RACIAL:	0	0%	0	0%	6	7%
Black/AA & White/Caucasian	0	0%	0	0%	3	50%
Asian & White/Caucasian	0	0%	0	0%	2	33%
Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & Black/AA	0	0%	0	0%	1	17%
BALANCE/OTHER	0	0%	0	0%	2	2%
TOTAL RACE	30	100%	10	100%	90	100%
ETHNICITY						
HISPANIC OR LATINO	2	7%	0	0%	8	9%
NOT HISPANIC OR LATINO	28	93%	10	100%	82	91%
TOTAL ETHNICITY	30	100%	10	100%	90	100%
PERSONS WITH DISABILITIES	0	0%	0	0%	1	1%

*These categories are identified in HUD standards.

8. AGENCY EXPENSE BUDGET

This chart describes your agency's total expense budget for 3 separate years.

Where possible, use audited figures for 2009 Actual. The 2010 Budget and 2011 Proposed Budget will autofill from information you provided elsewhere in the application.

Account Description	2009 ACTUAL	2010 BUDGET	2011 PROPOSED
A. PERSONNEL			
Salary	1,238,779	1,113,776	1,156,041
Taxes	94,287	126,509	131,310
Benefits	153,138	413,428	429,117
SUBTOTAL A.	1,486,204	1,653,713	1,716,467
B. OPERATING			
All "Operating" Costs	1,569,476	1,432,617	1,488,872
SUBTOTAL B.	1,569,476	1,432,617	1,488,872
C. SPACE			
Rent/Utilities/Maintenance	130,206	133,790	138,719
Mortgage (P&I) / Depreciation / Taxes	36,780	0	0
SUBTOTAL C.	166,986	133,790	138,719
D. SPECIAL COSTS			
Assistance to Individuals	0	0	0
Subcontracts, etc.	0	0	0
Affiliation Dues	0	0	0
Capital Expenditure	0	0	0
Other:	0	0	0
SUBTOTAL D.	0	0	0
SPECIAL COSTS LESS CAPITAL EXPENDITURE	0	0	0
TOTAL OPERATING EXPENSES	3,222,666	3,220,120	3,344,059
E. TOTAL CAPITAL EXPENDITURES	0	0	0

9. PERSONNEL DATA: List Percent of Staff Turnover

17.0%

Divide the number of resignations or terminations in calendar year 2009 by total number of budgeted positions.

Do not include seasonal positions. Explain if you had a 20% or more turnover rate in a certain staff position/category.

Discuss any other noteworthy staff retention issues, or policies to reduce staff turnover.

600 characters (with spaces)

10. PERSONNEL DATA: Personnel Schedule

List each individual staff position by title. Seasonal Employees should be entered at the bottom.

Indicate if the position meets the Living Wage Exception with an asterisk (*).

Indicate the number of 2011 Proposed Full-Time Equivalents (FTEs) in each staff position, across all agency programs.

Indicate the total salaries for all FTEs in that staff position. Do NOT include payroll taxes or benefits in this table.

Staff Position/Category	2010		2011		Hourly Wage	A FTE	B FTE	C FTE
	Est. FTE	Est. Salary	Proposed FTE	Proposed Salary				
Loan Officer - SC	0.40	52,225	1.00	53,792	0.00	0.40	0.00	0.00
Business Assistant - SC	0.20	36,050	0.50	37,132	0.00	0.20	0.00	0.00
Vice President	0.10	80,643	1.00	83,062	0.00	0.10	0.00	0.00
Compliance Specialist	0.15	28,924	1.00	29,791	0.00	0.15	0.00	0.00
Administrative Assistant - SC	0.15	29,995	1.00	30,895	0.00	0.15	0.00	0.00
Controller	0.08	82,400	1.00	84,872	0.00	0.08	0.00	0.00
Project Director - SC	0.13	41,042	1.00	42,273	0.00	0.13	0.00	0.00
	0.00	0	0.00	0	0.00	0.00	0.00	0.00
President	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Director of Lending	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Director of Compliance	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Director of Education	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Administrative Manager	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Technology Manager	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Loan Officer - Milw	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Loan Officer - Milw	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Loan Officer - SE	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Accounting Manager	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Project Director - SE	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Financial Awareness Coordinator	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Staff Accountant	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Education and Communications Coordinator	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Loan Administrator	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Outreach & Education Coordinator	0.00	0	1.00	0	0.00	0.00	0.00	0.00
IDA Program Specialist	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Business Assistant - Milw	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Business Assistant - Milw	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Administrative Assistant - SE	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Administrative Assistant - Milw	0.00	0	1.00	0	0.00	0.00	0.00	0.00
Assistant to President / Special Events	0.00	0	1.00	0	0.00	0.00	0.00	0.00
	0.00	0	0.00	0	0.00	0.00	0.00	0.00
TOTAL	1.21	351,279	28.50	361,817		1.21	0.00	0.00

TOTAL PERSONNEL COSTS: 361,817

Seasonal/Project Employee ONLY	Nbr of Weeks	Total Hours	Hourly Wage	Seasonal Earnings	A # HRS	B # HRS	C # HRS
	0	0	0.00	0	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00
TOTAL	0	0		0	0.00	0.00	0.00

2011 PROPOSED FTEs DISTRIBUTED BY PROGRAM									
D	E	F	G	H	I	J	K	L	Non-City
FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.90
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.85
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.85
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.92
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.87
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.29

D	E	F	G	H	I	J	K	L	Non-City
# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

ORGANIZATION:

The Wisconsin Women's Business Initiative Corporation (WWBIC)

PROGRAM BUDGET

1. 2010 BUDGETED

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	50,000	48,153	1,847	0	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT	1,942,876	971,438	874,294	97,144	0
FUNDRAISING DONATIONS	477,500	238,750	238,750	0	0
USER FEES	672,664	336,332	302,699	33,633	0
OTHER	0	0	0	0	0
TOTAL REVENUE	3,143,040	1,594,673	1,417,590	130,777	0

2. 2011 PROPOSED BUDGET

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	50,000	48,153	1,847	0	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	2,040,020	1,020,010	918,009	102,001	0
FUNDRAISING DONATIONS	501,375	250,688	250,688	0	0
USER FEES	672,664	336,332	302,699	33,633	0
OTHER**	0	0	0	0	0
TOTAL REVENUE	3,264,059	1,655,182	1,473,242	135,634	0

*OTHER GOVT 2011

Source	Amount	Terms
Federal & State Awards	2,040,020	OWBO, SBA, OCS, CDBG's
	0	
	0	
	0	
	0	
TOTAL	2,040,020	

**OTHER 2011

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	