



FAARAL WOOD PALLETS
Milwaukee, WI



THE PARTY PALACE
Milwaukee, WI



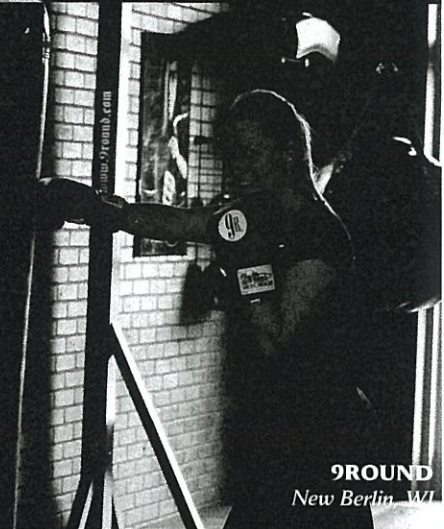
FIND MY SPOT
Milwaukee, WI



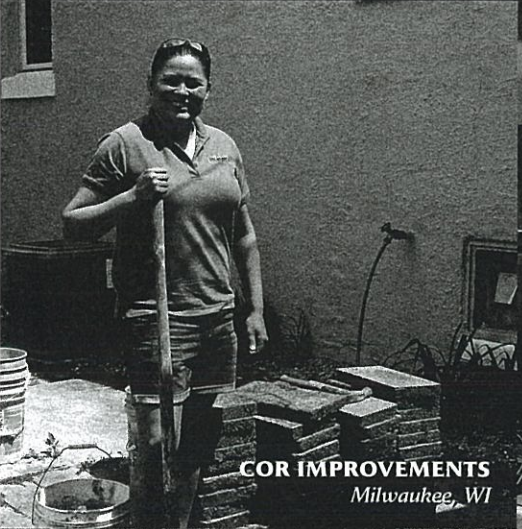
WWBIC CLASS SCHEDULE

Milwaukee Area | July - December 2014

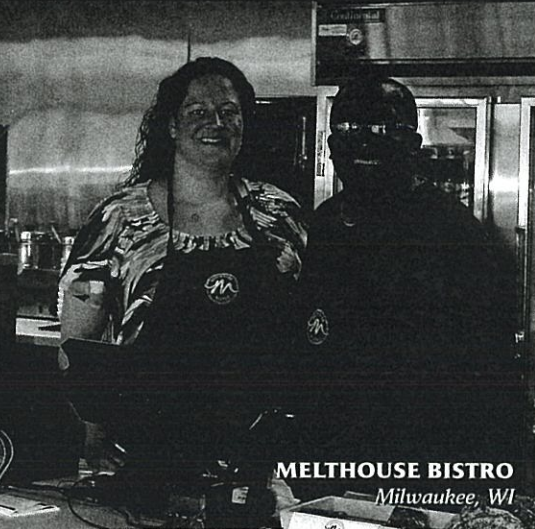
www.wwbic.com



GROUND
New Berlin, WI



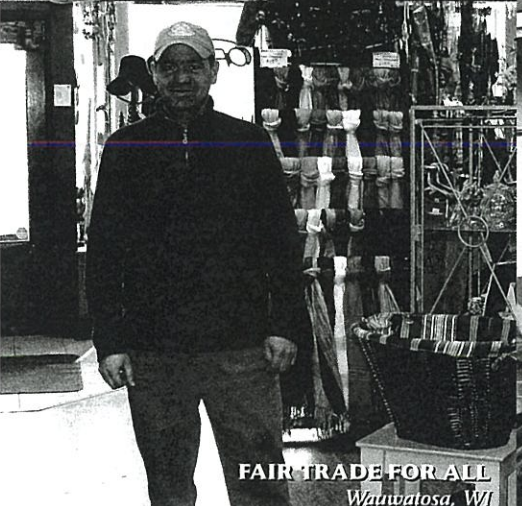
COR IMPROVEMENTS
Milwaukee, WI



MELHOUSE BISTRO
Milwaukee, WI

"WWBIC is a great partner to small business. Truly, so many of us owe our very start and any success thereof to WWBIC. Their resources are excellent and they know what we need."

*– Tina Beckett,
Owner of Massage Envy*



FAIR TRADE FOR ALL
Watwatosa, WI



HOTCAKES ON-THE-GO
Hartford, WI



MATHNASIUM
Menomonee Falls, WI

Who We Are

The Wisconsin Women's Business Initiative Corporation provides services to business owners through classes, one-on-one assistance, and access to responsible capital through direct lending programs.



Who We Assist

Women and Men throughout Wisconsin | Start-up businesses | Growing businesses

Loan Services

Our lending staff will help you identify what financial tools meet the needs of your small business. We understand traditional bank products, can describe appropriate non-traditional sources of capital and determine if guaranteed loan programs are applicable. Ask us for assistance by making an appointment with a member of our lending team.

Funding Your Small Business Workshops

Gain an understanding of the financing options available and the steps necessary to apply for a loan. You will meet representatives from traditional and alternative financing organizations to learn which program will best suit your business financing needs.

Business Assistance Program

WWBIC clients have access to our corps of professional volunteers in areas such as legal, marketing and accounting. These volunteers work as consultants and mentors, providing expertise as well as insight from their own experiences operating small businesses.

WHERE DO I START?

.....
Find the right class for your current stage of business ownership. Whether you are still dreaming about owning your own business or looking to grow it, WWBIC has the course for you!

Your DREAM

Are you considering starting your own business? Do you have a business idea but don't know how to get started? WWBIC has the resources you need to help you get started.

• **Business Plan Development**
• **Market Research**
• **Business Registration**

• **Business Insurance**
• **Business Financing**

Your FOUNDATION

Do you have a business plan but don't know how to get started? Do you need help with the legal and financial aspects of starting a business? WWBIC has the resources you need to help you get started.

• **Business Plan Development**
• **Market Research**

• **Business Registration**
• **Business Insurance**

• **Business Financing**

Your GROWTH

Do you have a business but don't know how to grow it? Do you need help with the legal and financial aspects of growing a business? WWBIC has the resources you need to help you grow.

• **Business Plan Development**

• **Market Research**
• **Business Insurance**

• **Business Registration**
• **Business Financing**

Reasonable accommodations for persons with disabilities will be made upon request, with at least two weeks notice. Please contact WWBIC for arrangements.

- Through a U.S. Small Business Administration (SBA) cooperative agreement, WWBIC is partially funded by the SBA.
- SBA's funding is not an endorsement of any products, opinions or services. All SBA funded programs are extended to the public in a nondiscriminatory basis.

WOMEN MEAN BUSINESS!

Jessie Cannizaro doesn't throw on fancy clothes when she heads into the office. She instead opts for steel-toe boots and passion for plumbing. Her dream to follow in her father's footsteps was made possible when WWBIC assisted Jessie in starting Milestone Plumbing in 2011. Female Entrepreneurs are taking the country by storm growing at 1.5 times the national average. However, the state of Wisconsin is still sorely behind the times. Wisconsin ranks 36th in the country based on the number of women-owned businesses in the state.



THE STATE OF WISCONSIN NEEDS YOU:

Launch Your Business Today!

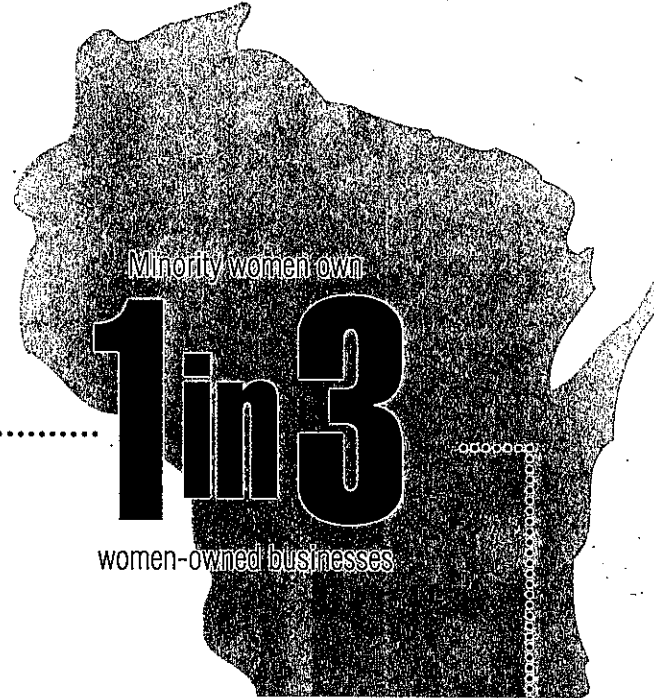
8.6 MILLION

Women-Owned
Businesses in the U.S.

The number of
women-owned businesses

HAS GROWN 1.5x

faster than the national
average since 1997



Women business owners
employ nearly

7.8 MILLION PEOPLE

Milwaukee Market

1533 N. Rivercenter Dr.
Milwaukee, WI 53212
Phone: 414-263-5450

South Central

2300 S. Park Street,
Suite 103
Madison, WI 53713
Phone: 608-257-5450

Southeast

600 52nd Street, Suite 130
Kenosha, WI 53140
Phone: 262-925-2850

245 Main Street, Suite 102
Racine, WI 53403
Phone: 262-898-5000



MILWAUKEE MARKET | MADISON | KENOSHA | RACINE | STATEWIDE

info@wwbic.com | www.wwbic.com

"Hi, I'm Heather and I'm a Wisconsin Saver.

I signed up to help myself stay on track and make better financial choices as I prepare for the arrival of my baby. Wisconsin Saves has helped me find new ways to save money and has great tools for tracking my spending. If you want to become a Wisconsin Saver too visit www.wisconsin-saves.org and learn more about this great no cost program!"



DO YOU NEED A **SMALL BUSINESS LOAN?**

Starting or Expanding a Business?

WWBIC Provides...

- Business loans for Small Businesses – even for those who may have credit or person finance issues
- WWBIC Small Business Loans range in size from \$1,000 to \$100,000 and can go up to \$200,000 in special circumstances
- Funds can be used for startup capital, inventory and equipment, business expansion, and business support
- One-on-one business coaching from a WWBIC Small Business Consultant to help you build solutions to business challenges

- ✓ *Working Capital*
- ✓ *Inventory & Equipment*
- ✓ *Business Startup*
- ✓ *Business Expansion*

Contact a WWBIC Loan Officer Today! 414-263-5450

✓ Business Success – WWBIC is Putting Dreams to Work!

¿Está Iniciando o ampliando un negocio?

WWBIC Provee...

- Los préstamos para las pequeñas empresas - incluso para aquellos que tengan problemas de crédito o de finanzas personales
- Préstamos de WWBIC para pequeña empresas varían en tamaño desde \$1,000 a \$100,000 y pueden llegar hasta los \$200,000 en circunstancias especiales
- Los fondos pueden ser utilizados para capital inicial, inventario y equipo, la expansión del negocio, y apoyo a las empresas
- Asesoramiento individual de un Consultor de pequeña empresa para ayudarle a construir soluciones a los retos empresariales

- ✓ *Capital de Trabajo*
- ✓ *Inventario y Equipo*
- ✓ *Inicio de Negocios*
- ✓ *Expansión de Negocio*

Póngase en contacto con un prestamista de WWBIC hoy! 414-263-5450

✓ Éxito Empresarial - WWBIC está Haciendo Sueños Realidad

Application Process

- ✓ Apply Online at www.wwbic.com
- ✓ Complete a WWBIC Client Information Form
- ✓ Complete a WWBIC Business Information Form
- ✓ Submit Your Completed Business Plan
- ✓ Complete a WWBIC Personal Finance Statement
- ✓ Submit \$75 Application Fee (*Non-refundable*)

Proceso de Solicitud

- ✓ Solicite por internet en www.wwbic.com
- ✓ Complete el Formulario de Información del Cliente de WWBIC
- ✓ Complete el Formulario de Información de Negocios de WWBIC
- ✓ Entregue su Plan de Negocios Completo
- ✓ Complete un Estado Financiero Personal de WWBIC
- ✓ Pague Cuota de Solicitud de \$75 (no reembolsable)

RETAIL RALLY

— RETAILERS — IT'S YOUR TURN! —

Education Series

The Retail Rally Initiative was started in early 2013 by a group of Milwaukeeans who recognized it was time to focus support on retail in our area! Organized by The Wisconsin Women's Business Initiative Corp. (WWBIC), Milwaukee Downtown, Retailworks Inc., Local First Milwaukee, and Visit Milwaukee.

Webpage: <http://retailrallymke.wordpress.com/>



September 17th Schedule – 8am - 9:30am

Outpost Natural Foods - Bayview
2826 South Kinnickinnic Avenue
Milwaukee, Wisconsin 53207

Networking Breakfast

Topic: Working With the Media to Promote Your Business

Working with the media is an essential part of marketing your business. Whether it's written publications, radio, or television stations the media is a part of our daily lives. Join us during this networking breakfast as we explore the secrets of promoting your business through media channels from local experts. Our guests will teach you how to strategically target your communications to media contacts to gain real results! A television feature, or a small article in a local newspaper can make a real difference in traffic and revenue! Refreshments will be provided for attendees.

December 1st Schedule – 6pm - 8pm

ONLINE (When registering for online classes, please include email address.)

Online Workshop

Topic: Visual Media Marketing

Do you have a visual media strategy? Increasingly small business owners and marketers are turning towards visual media platforms instead of traditional social media platforms to promote their business. Platforms like Instagram and Pinterest can send your brand and business viral! In this workshop we will explore the different ways to use these platforms to increase sales and build your client base. Decide which platforms make sense for your business and how best to use them to gain actual results. After taking this course you will be able to develop a strategy that works for you!

FEE \$20/session – 2 sessions for \$30

Reduced fee scholarships available. Please contact WWBIC at 414.263.5450 for details.

Thanks to the supporting partners



CLASS LOCATIONS



Alianza Latina Aplicando Soluciones
1615 S. 22nd Street
Milwaukee, WI 53204

Ascencion Lutheran Church
1236 S. Layton Blvd
Milwaukee, WI 53215

Associated Bank – West Allis
10701 W. National Ave.
West Allis, WI 53227

Bay View Library
2566 S. Kinnickinnic Ave.
Milwaukee, WI 53207

BMO Harris Bank
2701 W. National Ave.
Milwaukee, WI 53215

Central Library
814 W. Wisconsin Ave.
Milwaukee, WI 53233

Cudahy Family Library
3500 Library Ave.
Cudahy, WI 53110

Forest Home Library
1432 W. Forest Home Ave.
Milwaukee, WI 53215

Greenfield Public Library
5310 W. Layton Ave.
Greenfield, WI 53220

Heritage Credit Union
225 W. Greenfield Ave.
Milwaukee, WI 53204

Journey House
2110 W. Scott St.
Milwaukee, WI 53204

Layton Boulevard West Neighbors
15455 S. Layton Blvd.
Milwaukee, WI 53215

Pakeng Palace
3726 W. National Ave.
Milwaukee, WI 53215

PyraMax Bank
1605 W. Mitchell St.
Milwaukee, WI 53204

Schlitz Park RiverCenter
1555 RiverCenter Drive
Milwaukee, WI 53212

Shorewood Village Center North
3920 N. Murray Avenue
Shorewood WI 53211

Summit Credit Union
10015 W Greenfield Ave.
West Allis, WI 53214

Tri-City National Bank – West Allis
6767 W. Greenfield Ave.
West Allis, WI 53214

UMOS Corporate
2701 S. Chase Ave.
Milwaukee, WI 53207

Wauwatosa Library
7635 W. North Ave.
Wauwatosa, WI 53213

West Allis Library
7421 W. National Ave.
West Allis, WI 53214

Wilson Senior Center
2601 W. Howard Ave.
Milwaukee, WI 53221

WWBIC
1533 N. Rivercenter Dr.
Milwaukee, WI 53212

Zablocki Library
3501 W. Oklahoma Ave.
Milwaukee, WI 53215



We are proud of the way we sustain relationships with our clients. Our corps of Small Business Consultants and professional volunteers provide ongoing support to WWBIC loan clients. In-depth business assistance for WWBIC borrowers ensures that business owners have access to the tools and skills they need to grow profitable and sustainable businesses.

Throughout the term of a loan we provide:

- *Annual Site Visits & "One on One" meetings*
- *Numerous promotional and networking opportunities*
- *Resource Referral Network*

Our clients' success is important to us and our Small Business Consultants are here to assist and build a relationship that truly benefits their business!

PROTECT YOUR PUMPS - the story

In 2011, Protect Your Pumps was founded by self-proclaimed "shoe addict" Kathryn Jackson. At the time she was a sales associate at a luxury department store. She shared the same frustrations as many of her customers in that she was spending tons of money on shoes only to see the soles destroyed quickly. She wanted to come up with a solution for shoe lovers and in that moment the idea for Protect Your Pumps was born! With a loan from WWBIC, one on one assistance, and education courses Kathryn was able to officially launch the business.

Today Protect Your Pumps is loved by women in over 60 countries. The product has been featured on the TODAY Show, SHAPE Magazine, Chicago Sun Times, Refinery29 and a host of other publications. She has future plans to further expand her business and hire additional employees!

"WWBIC is an incredible resource for small businesses. The support they have provided to both myself and my business has helped with growth and development. WWBIC lives their mission and truly helps people put their dreams to work!" - Kathryn Jackson, Protect Your Pumps

Kathryn Jackson, Owner
Protect Your Pumps
 Milwaukee, Wisconsin



What Can WWBIC Do For You?

July 30 th	12-1pm	ONLINE
August 20 th	9-10am	WWBIC
September 18 th	6-7pm	ONLINE
October 21 st	12-1pm	WWBIC
November 12 th	9-10am	ONLINE
December 16 th	6-7pm	WWBIC

Learn about WWBIC's services, including business education courses and business loans. Interested in starting or expanding your business and don't know where to start? Talk directly with the small business experts! This session will introduce you to the range of services and support offered by WWBIC for small businesses like yours, including high quality business and financial education classes and access to fair capital to grow your business. **NO FEE.**

Exploring Entrepreneurship: Do You Have What It Takes?

July 30 th	6-7pm	ONLINE
September 23 rd	6-7:30pm	Journey House
November 18 th	6-7:30pm	Bay View Library

Discover whether becoming an entrepreneur is for you. Thinking about starting a business? If you're just exploring, attend this session to learn the personal considerations to starting your own business, where to find an idea, how to conduct market research and how to judge if your idea is financially feasible. Plus, take home a packet of great resources on licensing, regulations and local organizations that provide classes, financing and business assistance. **NO FEE.**

Exploring Entrepreneurship - Childcare Business

August 28 th	6-8pm	Schlitz Park
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Discover whether being a childcare provider is for you. Before making the decision to open a child care business, it is a good idea to look carefully at your life situation, family needs, career goals and skills, and decide if entrepreneurship is right for you. We will discuss the steps needed to become a licensed childcare provider, and together will evaluate how well suited you are to running a childcare business. **NO FEE.**

Starting a Food-Based Business: Regulations, Licenses and Permits

October 7 th	6-8pm	Outpost Bayview
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The product and recipe are in place, but you are not sure about the different legal guidelines you need to figure out how to become an official food based small business owner. This class will go over the process it takes to start up a small business; where/how your product needs to be handled/marketed, as well as the legal documentation you need to take care of before selling your products to the public. In partnership with Food Enterprise Development Network. **NO FEE.**

WWBIC Loan Process - A to Z

July 29 th	12-1pm	ONLINE
August 26 th	6-7pm	ONLINE
September 30 th	12-1pm	ONLINE
October 28 th	6-7:30pm	WWBIC
November 18 th	12-1pm	ONLINE
December 16 th	9-10am	ONLINE

Learn the ins-and-outs of the WWBIC business loan program. Join our interactive roundtable discussion with a WWBIC loan officer and learn what to expect when applying for a WWBIC business loan. Discover what distinguishes a WWBIC loan from a traditional bank loan, our application process and the information you will need to prepare. Bring your questions! **NO FEE.**

Is Your Biz Plan Feasible?

September 25 th	6-8pm	ONLINE
November 6 th	6-8pm	Wauwatosa Library

Explore the potential of your business idea. This class will focus on examining the feasibility of your business idea, and identifying resources to aid in starting your business, including basic guidelines of writing a business plan. **NO FEE.**

Start Smart - The Essential Business Plan (Accelerated)

Orientation and First Class:

October 20 th	6-9pm	WWBIC
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Class:

October 20 th - December 15 th	6-9pm	WWBIC
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(Meets weekly on Mondays)

An accelerated, 9-week introduction to starting and running a small business. Put your business idea to the test in this accelerated 9-week series. Participants will explore all major aspects of starting and running a small business. In this course, students can plan to move at a quick pace and will work to complete a thorough business plan.

The free orientation session is required for all participants, offering the opportunity to meet the instructor and learn about what will be covered in this 9-week series.

FEE: \$300.00

Start Smart - The Essential Business Plan

Orientation:

August 5 th	6-8pm	Tri-City National Bank-West Allis
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Class:

August 7 th - October 2 nd	6-9pm	Tri-City National Bank-West Allis
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(Meets every Tuesday & Thursday)

An introduction to starting and running a small business. This comprehensive series provides in-depth learning about all major aspects of starting and running a small business. Extensive information will be provided on business financing and ownership, market research, marketing strategies, record keeping, cash flow, business operations and management. Participants will be expected to complete weekly worksheets and exercises to complete a real-life business plan. **FEE: \$300.00**

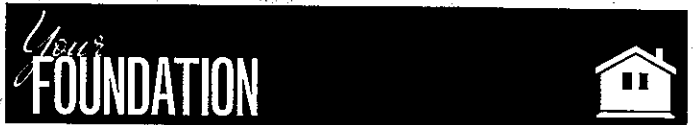
The free orientation session is required for all participants, offering the opportunity to meet the instructor and learn about what will be covered in this 9-week series.

FEE: \$300.00

How to Start A Business and Succeed

August 21 st	6-7pm	ONLINE
October 23 rd	12-1pm	ONLINE

Taking entrepreneurship to the next level. When starting a business, you should know the answers to some common questions. First, what is your business and what is the market? Who are your customers and how will you promote your products or services? What are your overall costs, etc.? In partnership with SCORE, learn how to assess your business in a way that will help you craft a winning business plan. **NO FEE.**



Encore Entrepreneurship

August 6 th	9-10:30am	Wilson Senior Center
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Discover whether becoming an entrepreneur is for you. Are you over 50 and thinking about starting a new career as an entrepreneur? Even if you're just exploring the idea, attending this session will give you the tools you need to understand whether it's right for you. From where to find an idea, to conducting market research and testing if your idea is financially feasible, this session provides a wealth of great resources and practical advice to get you started. **NO FEE.**

Options for Funding Your Small Business

August 13 th	6-7:30pm	West Allis Library
October 16 th	6-7:30pm	WWBIC

Learn about your options and what it takes to get a loan. Learn about a variety of financing options and the steps necessary to apply for a loan. Participants will meet representatives from several traditional and alternative financing agencies to learn which program will best suit their business financing needs. **NO FEE.**

Preparing Your Business Plan for Lending

August 25 th	12-1pm	ONLINE
October 29 th	6-7:30pm	WWBIC

Know in advance what lenders are looking for. Have you completed your business plan and want to seek financing? Now is the time to make sure you are prepared to present your plan to a financial institution! Learn what lenders look for during the review process and how you can make your business plan ready for approval. **NO FEE.**

Reduced scholarships available on certain classes. Please call the office to see if you are eligible. When registering for online classes, please include email address.

Smart Pricing For Your Business

October 8th 12-1pm ONLINE

Get the price right. We can all agree that the goal of business is to make a profit. Unfortunately, many small businesses fail at this because they aren't sure how to price their products or services. Don't let this happen to you! Learn a variety of strategies that can be used to select the right prices for your small business. **NO FEE.**

The Business Start-Up Checklist

September 16th 12-1pm ONLINE
November 13th 6-7pm ONLINE

Don't miss a step. Make sure you've completed every step of starting your business. Make a plan for success and learn the items you must complete in order to be a registered business! From business insurance to tax guidelines, this class will reveal the MUST HAVE list you need when starting your business! **NO FEE.**

The Language of Business Finance

September 24th 6-7pm ONLINE
December 9th 6-8pm Summit Credit Union

Understand financial statements. Do you speak the language of business? Most agree that the true language of business is accounting. The story of any company, small or large, is told through its financial statements. Improve your financial literacy and confidence to enter into numbers-based discussions and ask the right questions of the right people. **NO FEE.**



Small Business Taxes and Bookkeeping

August 7th 12-2pm Central Library
December 10th 6-7pm ONLINE

Know your rights and responsibilities as a small business owner. Small business owners and the self-employed need to know and understand their tax responsibilities. Take this session to get informed on important upcoming tax dates for small businesses and get helpful tips to assist with tax compliance. This session is a must for new entrepreneurs! **NO FEE.**

Minority and Women's Business Certification

August 12th 12-1pm ONLINE
November 5th 12-1pm ONLINE

Know the potential for your small business. For many minority and women-owned companies, acquiring state or national certification opens doors to business opportunities and can mean the difference between winning and losing a contract. In this workshop we will explore what certification is, the criteria to become certified, where to obtain certification and the paperwork involved. **NO FEE.**

The Power of QuickBooks™ – The Basics

August 30th 9am-12pm WWBIC
October 30th 6-9pm WWBIC

Learn how to best utilize the software for accounts payable, receivables, profit and loss reports and basic introduction to accounting. This hands-on training session will teach you the basics of how to use QuickBooks to manage your business financials. This includes paying sales tax, invoicing, recording a cash sale, depositing payments, creating customer statements, recording and paying bills. Following this session you will be able to track financial information from invoices and bills, track inventory and purchase orders and track who owes you money as well as what you owe. **FEE: \$50.00**

The Power of QuickBooks™ – Advanced

August 30th 1-4pm WWBIC
November 20th 6-9pm WWBIC

Learn the advanced features of QuickBooks to manage your business financials. Discover the tricks and advanced features of QuickBooks to manage your bookkeeping. You will learn how to use advanced features when creating estimates, invoices, receiving payments, paying bills, and managing customer and vendor accounts. This session is a hands-on opportunity to apply the class materials and ask specific questions that apply to your business. **FEE: \$75.00**

Time Management & Organizational Skills for Small Businesses

September 18th 12-1:30pm Zablocki Library

The key to finding balance in your business and personal life! Do you set yourself To-Do lists that you never get done? Learn how to prioritize those to-do's into completed tasks as well as managing projects and schedules in your life. Not only will this help out the small business owner, but help individuals and families learn tools to take hold of our life and start to get things done...NOW! **NO FEE.**

Lunch and Learn Roundtables

October 1st 12-1:30pm WWBIC
November 4th 12-1:30pm WWBIC
December 4th 12-1:30pm WWBIC

Topics:

October: Business Structure
November: Employment Law
December: Business Contracts

Take an hour to explore business topics with industry experts. Join in on the conversation with special expert guests during these roundtable discussions. Each session explores a different business topic and features a different panelist. Be sure to bring your questions! *Lunch is provided.* **NO FEE.**

Facebook Boot Camp

October 14th 6-8pm Schlitz Park
October 21st 6-8pm Schlitz Park

Learn how to use Facebook for your business. In this two session "boot camp," learn the ins and outs of how to use Facebook to effectively market your business and easily establish an online presence. **NO FEE.**

Session 1—The Basics: The first session in this series will explore how to create a Facebook page including: establishing your profile and page admins, information to include, how to build your custom page, and how to manage your page.

Session 2—Advanced: The second session in this series will delve deeper into the process of effectively managing your page including: scheduling posts, analyzing your page statistics, and more.

Maximizing Your Business's Web Presence

November 5th 5:30-7:30pm Shorewood Village Center North

Make your business known online. In this day and age, it is almost impossible to start a business without an online presence. Explore the variety of social media platforms available and receive tips on building a website for your small business. **NO FEE.**

TV Personality Katrina Cravy Presents:

"How to Get Your Business On TV"

September 10th 6-7:30pm Schlitz Park
October 23rd 6-7:30pm Schlitz Park

Learn how to successfully work with the media. Have you ever wondered why "that" company was featured in the story? How did "they" get booked on that show? Let Katrina Cravy show you why. For twenty years, this Emmy-Award winning journalist has been booking interviews and scheduling guests and now she's sharing what she and others in the media really want. Sign up and learn Katrina's system for successful TV segments and see if you have what it takes to get your message across to thousands of new customers. **NO FEE.**

Grow Smart: Don't Just Survive – THRIVE!

December 6th 9am-3pm WWBIC
December 13th 9am-3pm WWBIC

You've built your business and now you're ready to help it grow, but you're not sure where to start. Join us for this 2-part series as we explore the steps you can take to launch your business into the next stage of growth. This workshop will look at customer relations, operations, and your business organization. Whether you're ready to expand, hire employees, or really focus on marketing your business this course will help you better understand how to accomplish your business goals. Be ready to take a hard look at your business and set realistic goals that work for you and make sense for your business. *Lunch is provided.* **NO FEE.**

Program Cancellation/Refund Policy

A full refund is issued to program participants if WWBIC cancels a program for any reason. Otherwise all class material and fees are non-refundable.

NOTE: Online class registration closes 24 hours prior to class date.

Register for Classes 414-263-5450 | www.wwbic.com

financial CAPABILITY

Road to Credit Repair

September 9th 12-1pm ONLINE
 October 11th 10:30am-12pm Greenfield Library
 December 2nd 6-7:30pm Associated Bank

Create a path or plan to get your credit score to where you want it to be. Explore the simple, day-to-day things you can do to increase your credit score. Whether your credit is excellent, average or below average, you will benefit from this session with simple tactics to increase your credit score and credit rating! **NO FEE.**

Budgeting 101

July 24th 6-7pm ONLINE
 September 25th 12-2pm Cudahy Library

A guide to financial readiness. Saving money can be a touchy subject, as many people believe they have no option other than to live from paycheck-to-paycheck. But saving is a learned skill, and it can take a great deal of self-discipline to put a savings plan into action. Attend this session to learn practical ways to create a saving and spending plan. **NO FEE.**

Building Credit for Life

August 5th 12-1pm ONLINE
 October 9th 6-7:30pm Summit Credit Union

Build and establish credit. Having good credit has many positive benefits. Whether you are currently in good standing or are still having trouble understanding what exactly credit is, take this workshop to learn tips and tricks to build and establish your credit for life. **NO FEE.**

Financial Health Clinic

September 13th 10am-2pm Schlitz Park
 November 20th 2-5pm Schlitz Park

Receive advice from a financial counselor. In partnership with GreenPath Debt Solutions, make an appointment to receive a free one-on-one financial health check-up. Then, a credit counselor will review your credit report with you so you can make sure you are on the right path to great credit! **NO FEE.**

What You Need To Know About Bankruptcy

September 19th 6-7:30pm Greenfield Library

Weighing all options. If you are thinking about bankruptcy, this class will help you decide if it is right for you. Learn what bankruptcy is, what bankruptcy can and cannot do, the difference between Chapter 7 and Chapter 13 bankruptcy, alternatives, and more. **NO FEE.**

clases EN ESPAÑOL

Explorando el Mundo Empresarial

¿Posee lo que se necesita?

17 de julio 6-8pm UMOs
 15 de octubre 6-8pm UMOs

Descubra si es para usted ser un empresario. En este curso usted aprenderá a evaluar sus habilidades y podrá determinar si está preparado. **GRATIS/NO FEE.**

La construcción de un Plan de Negocio Perfecto

6 de noviembre 6-7:30pm Schlitz Park

Comprenda lo que requiere un gran plan de negocio! Revise cada sección necesaria detalladamente y aprenda y escribir su propio plan de negocios? **GRATIS/NO FEE.**

El Proceso para Préstamos de WWBIC

Paso por Paso

15 de septiembre 6-7pm Pyramax
 3 de noviembre 6-7:30pm Pyramax

Aprende los entresijos del programa de préstamo de negocios WWBIC. Atienda a nuestra mesa redonda interactiva con un prestamista de WWBIC y entérese de lo que se requiere para solicitar un préstamo de negocios de WWBIC. **GRATIS/NO FEE.**

Smart Start: El Plan de Negocio Esencial

Orientación 6-8pm
 Clases

de 20 de Agosto a 6 de Octubre
 5:30-8:30pm Ascension Lutheran Church

(Se reúne los lunes y miercoles)

Obtenga una introducción abarcada de como emprender una pequeña empresa. Esta serie de 7 semanas ofrece una amplia perspectiva sobre todos los aspectos de iniciar y administrar una pequeña empresa. Se proveerá información completa sobre financiación, propiedad empresarial, estudios de mercado, estrategias de comercialización, flujo de caja, y operaciones comerciales. **COSTO: \$300.00**

Mercadeo -Facebook 101

22 de septiembre 6-8pm Schlitz Park

En esta clase va a crear una cuenta de Facebook para su negocio. Facebook for Business le ofrece las últimas noticias, consejos y las mejores prácticas para ayudar a cumplir sus objetivos de negocio. **GRATIS/NO FEE.**

Administración Principal de Pequeños

Negocios

22 de octubre 6-8pm BMO Harris Bank

Para tener éxito, una empresa necesita un líder que posea un concepto claro de lo que es el negocio y de lo que hace. ¿Qué estás vendiendo? ¿Cómo estás vendiéndolo? ¿A Quién le está vendiendo? Si usted no sabe la respuesta a cada una de estas preguntas, su empresa está en un terreno inestable. **GRATIS/NO FEE.**

Mercadeo de Alto Impacto: 10 Estrategias de Bajo Costo para Grandes Ventas

5 de agosto 6-7:30pm Layton Blvd. W. Neighbors
 17 de noviembre 6-7:30pm Layton Blvd. W. Neighbors

Aprenda cómo comercializar con eficiencia su negocio con un presupuesto reducido. Este taller ofrece práctica, instrucciones paso a paso en el uso de marketing con bajos presupuestos. Vea crecer sus ingresos de ventas! **GRATIS/NO FEE.**

Google... Están Encontrando su negocio?

15 de julio 6-8pm Alianza Latina
 7 de octubre 6-8pm Alianza Latina

El uso y mejoramiento para buscar y dejar ver su empresa pequeña. Utilicé Google Adwords, junto con Google Analytics para ayudar a sus clientes a encontrar su negocio en línea! Esta clase le enseñará las herramientas clave de búsqueda para utilizar en su sitio web. **GRATIS/NO FEE.**

El Poder de QuickBooks™ - Los Conceptos Básicos

29 de octubre 6-9pm WWBIC

Aprenda como QuickBooks puede ayudarle a organizar sus registros de negocios y estados financieros. Esta sesión de entrenamiento práctico le enseñará los conceptos básicos de cómo usar el programa. **Costo: \$50.00**

El Banco y su negocio

18 de septiembre 6-7:30pm Heritage Credit Union
 13 de noviembre 6-7:30pm Heritage Credit Union

En esta clase se le explicara los beneficios de diferentes cuentas con su banco. Cuenta de cheques o cuenta de ahorros. Tarjetas de credito. **GRATIS/NO FEE.**

Opciones de seguro médico disponibles para las empresas pequeñas

17 de julio 12-2pm Journey House
 16 de Octubre 6-8pm Layton Blvd. W. Neighbors

Propietarios de empresas pequeñas pueden aprender los conceptos básicos de la Ley de Asistencia Económica y otras opciones de seguros para sus empleados y sus negocios. **GRATIS/NO FEE.**

Recursos Humanos Para Las Empresas Pequeñas

24 de septiembre 6-8pm Layton Blvd. W. Neighbors

Reglamentos y requisitos de Recursos Humanos para un negocio pequeño. Tres requisitos básicos para un programa de recursos humanos sensato y práctico. Creación y mantenimiento de archivos específicos de los empleados, publicación de un manual del empleado y la publicación de avisos estatales y federales requeridos **COSTO: \$10.00**

Impuestos para Pequeños Negocios y Contabilidad

2 de diciembre 6-8pm BMO Harris Bank

Conozca sus derechos y responsabilidades como propietario de una pequeña empresa. Tome esta sesión para informarse sobre fechas importantes de impuestos futuros para las pequeñas empresas y obtener consejos útiles para ayudar en el cumplimiento tributario. **GRATIS/NO FEE.**

Liderazgo- Desarrollo Profesional para la Mujer

28 de julio 7-8pm Forest Home Library

Analizar qué las convierte en líderes. Cuales son sus cualidades. Cualquier persona puede ser líder. Es una visión más humanizada del liderazgo, por la cual estás donde estás y te manejes en el ambiente que te manejes, ya sea la empresa, una comunidad, asociación, amigos o la familia, se puede ser una gran líder. **COSTO: \$10.00**

Información Básica sobre las Leyes de Empleo Para Dueños de pequeñas empresas

7 de Agosto 6-8pm Pakeng Palace

Esta presentación cubrirá sus obligaciones básicas como empleador cuando contrata o despida empleados. **GRATIS/NO FEE.**

WWBIC

values our partners

The Wisconsin Women's Business Initiative Corporation (WWBIC) receives generous support from a range of organizations and individuals, including funders, service delivery partners and volunteers. We thank all those who have helped put dreams to work by investing in our mission.

Funders:

WWBIC receives funding from more than 70 different sources. Our public sources include federal, state and local government. Our private sources include corporations and foundations, faith-based and non-faith-based organizations, financial institutions, and individuals.

Service Delivery Partners:

WWBIC works closely with many other agencies, organizations and individuals to deliver services. Our partners include educational institutions, businesses and corporations, community groups, public libraries, and a range of other local service providers.

Volunteers:

WWBIC receives in-kind support from a network of more than 250 individuals, organizations and groups that donate their time, resources, and expertise to support and develop WWBIC's programs.



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