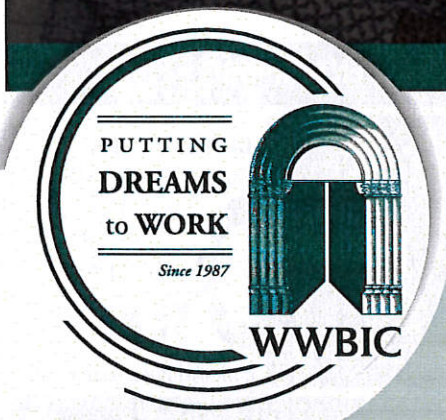




"I wouldn't have been able to keep my employees without WWBIC."



SMALL BUSINESS SUCCESS:

ZOE ENGINEERING

Milwaukee, Wisconsin

OWNER: Daphne Wilson

WWBIC CONNECTION: Education, Coaching, Lending **WEB:** ZoeEng.com

WWBIC INVESTMENT: \$50,000 **EMPLOYEES:** 4 **PHONE:** 414.475.2715

QUICK FACTS: Woman & Minority owned business

THIRTY YEARS OF IMPACT

Daphne Wilson opened her business in October of 1999, Zoe Engineering provides electrical power, instrumentation and controls and plant automation engineering services. When the economic downturn hit, some of Zoe Engineering's customers were slow to pay, and cash was tight. Daphne was turned down by two banks – including her own – with few other options available, she turned to WWBIC where she secured a \$50,000 loan. The loan and technical assistance provided by a WWBIC small business consultant helped the 17-year-old firm weather the recession and retain its three full-time engineers.

Zoe Engineering has strong relationships with the country's top engineering firms and is WBE, MBE, DBE, and EBE certified. Current contracts include the Milwaukee Metropolitan Sewerage District and the Milwaukee Public Museum. Since its inception, Daphne has expanded Zoe's services to include the Commercial and Industrial markets.

WWBIC SOCIAL PERFORMANCE IMPACT AND 2016 HIGHLIGHTS

WWBIC is a leading innovative statewide economic development corporation that has been "Putting Dreams to Work" since 1987. WWBIC focuses on individuals who face barriers in accessing traditional financing or resources. We open the doors of opportunity by providing the access to necessary resources and tools such as quality financial and business education, and responsible financial products.

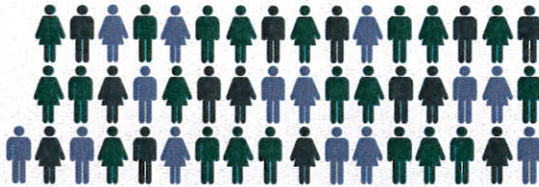
In 2016 alone, WWBIC provided **19,274** counseling hours and **7,024** training hours to more than **3,548** clients, and closed over **\$7,100,000** in small business loans. These WWBIC clients started, strengthened, or expanded **1,100** businesses creating and retaining **3,357** Wisconsin jobs!

SOCIAL PERFORMANCE SINCE 1987

Unduplicated Clients

57,405

INDIVIDUALS SERVED



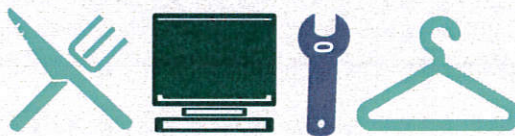
4,385

BUSINESSES STARTED, STRENGTHENED OR EXPANDED



9,884

JOBS CREATED & RETAINED



\$53,200,000

LOANED TO SMALL BUSINESS OWNERS



FINANCIAL COACHING AND INDIVIDUAL DEVELOPMENT ACCOUNTS (IDA) ASSIST LOW-WEALTH INDIVIDUALS TO SAVE AND BUILD A BETTER FUTURE.

Impact Since 1999

163

FIRST-TIME HOME OWNERS

91

BUSINESSES STARTED OR EXPANDED

99

INDIVIDUALS ATTENDED COLLEGE

WHO WE SERVE

LOW-TO-MODERATE HOUSEHOLD INCOME **68%**

GENDER **67%** **33%**

Statewide RACIAL/ETHNIC MINORITIES **59%**

Milwaukee RACIAL/ETHNIC MINORITIES **85%**

PORTFOLIO GROWTH

\$16.8 MILLION

SOCIAL ENTERPRISE



COFFEE WITH A CONSCIENCE® HAS SUPPORTED SMALL BUSINESSES FOR OVER 20 YEARS.



coffeewithaconscience.net

STATEWIDE IMPACT GOAL

72 COUNTIES

OUR GOAL IS TO EXTEND WWBIC'S REACH TO ALL 72 WISCONSIN COUNTIES

FUNDING SOURCES

31%

EARNED REVENUE

24%

FEDERAL GOV'T

22%

STATE & LOCAL GOV'T

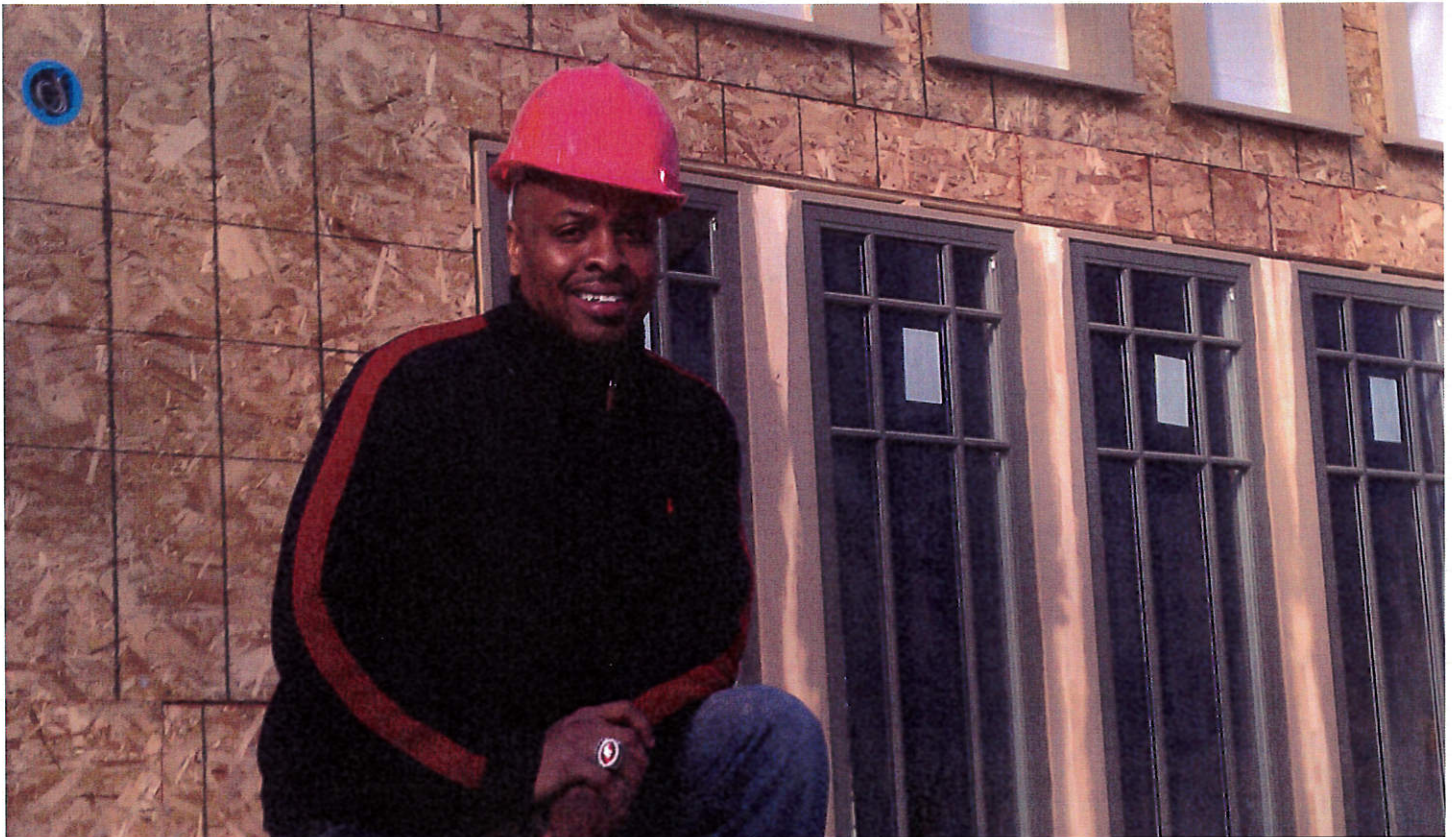
23%

DONATED REVENUE



GREATER MILWAUKEE | MADISON | KENOSHA | RACINE | STATEWIDE
info@wwbic.com | wwbic.com | 414.263.5450





"Thanks to the assistance from WWBIC I was ready when the next big project came along. My crew was fully employed through the whole winter, which we all really needed."

SMALL BUSINESS SUCCESS:



GSI GENERAL INC.

Milwaukee, Wisconsin

OWNERS: Benjamin Clark

WWBIC CONNECTION: Education, Coaching, Lending **WEB:** gsigeneral.com

WWBIC INVESTMENT: \$100,000 **EMPLOYEES:** 29 **PHONE:** 414.264.4548

QUICK FACTS: Minority Owned Business; Veteran Owned Business

THIRTY YEARS OF IMPACT

Benjamin Clark's family has been in the construction and restoration business for years. Ben worked in the trades and was trained as an electrician. He wanted his own business, and in 2002 created GSI General, Inc., specializing in fire and water damage restoration. In the next nine years Ben continued to grow his business. He now employs large crews of workers on multiple job sites throughout Wisconsin. Ben's 2010 WWBIC loan and business assistance helped him secure a large contract with WHEDA to rebuild a destroyed multi-unit housing complex. When completed, the units became new homes for low income residents.

Since the first loan from WWBIC, Ben has continued to grow GSI by completing many construction and restoration projects, and was named Urban Entrepreneur of the Year in 2012. A second WWBIC loan in 2013 helped to sustain and expand his business.

WWBIC SOCIAL PERFORMANCE IMPACT AND 2016 HIGHLIGHTS

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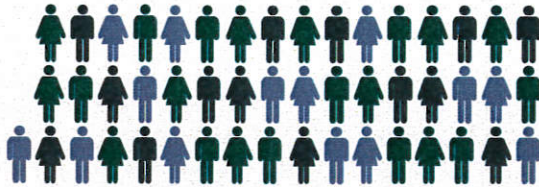
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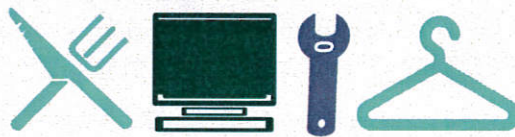
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Our dream has always been to open a retail store. Without WWBIC's support and guidance, we wouldn't be where we are today. They have been with us every step of the way from planning to growing our business. We appreciate all they have done for us.

Paul Tackes & Christine Bickham, Owners
House of Fashion

