



Photo: Scott Anderson © The Journal Times

True Story of SUCCESS

Nicole Urquhart developed Baby Express to help reduce Racine's infant mortality rate. Baby Express provides reliable, on-demand transportation for women covered by Medicaid who need prenatal care and well-baby checkups.

Nicole credits WWBIC's Small Biz class with helping her launch the business with a solid business plan. In addition to her own full-time job as owner, she has two employees. "I was skeptical about the class," she said.

"I thought I knew how to write a business plan because I had written grants and had purchased business plan software. "I found out I had more to learn."



"One of the greatest things I took from the class was the value of relationships with others in the business community."

*– Nicole Urquhart
Baby Express*

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Linking Service to SUCCESS

Our Mission – Since 1987

The Wisconsin Women's Business Initiative Corporation (WWBIC) is a statewide economic development organization focused on business creation, expansion, sustainability, job creation and retention in urban and rural areas. 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; our mission supports women, people of color, and people of lower wealth and incomes --those most likely to be underserved by traditional financial institutions.

WWBIC Statewide Achievements Over the Past 25 Years

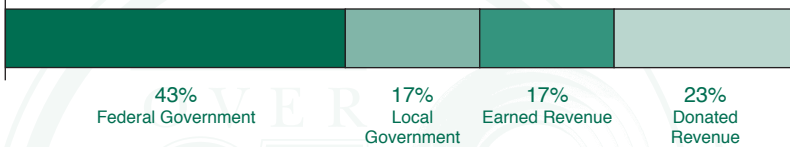
- 1,661 businesses directly financed.
- 7,628 jobs created and retained by WWBIC clients statewide.
- \$29.6 million loaned to small business owners.
- 46,910 individuals served.

Economic Development Achievements in 2012 alone

- 397 businesses assisted with startup, expansion or sustainability.
- 878 jobs created or retained by WWBIC clients.
- 2.7 jobs on average created by each WWBIC loan client.
- 4.0 jobs on average retained by each WWBIC loan client.
- \$3.5 million approved in direct loans to 126 business owners.
- 2,910 people received classroom or individualized education.

Achievements through Financial Education Programming

- 125 low-wealth individuals have become first-time home owners, leveraging more than \$12 million in Milwaukee housing sales.
- 76 people have started or expanded their businesses adding \$2.63 million to the local economy.
- 77 people have returned to school for post-secondary education enhancing potential earned income by \$1.3 million per year.



Coffee With A Conscience®

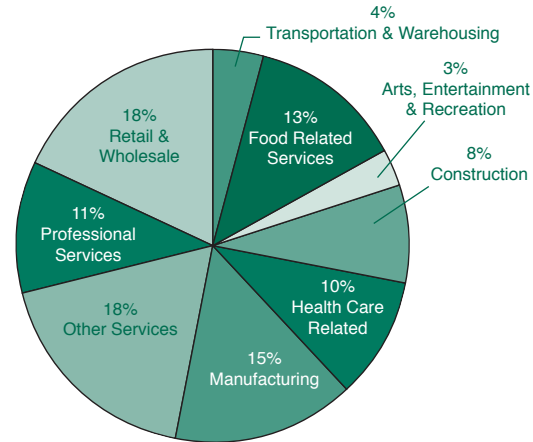
Our Milwaukee-based social business venture, Coffee With A Conscience®, provides a hands-on learning lab and showcase for our clients, while contributing to WWBIC's earned revenues.



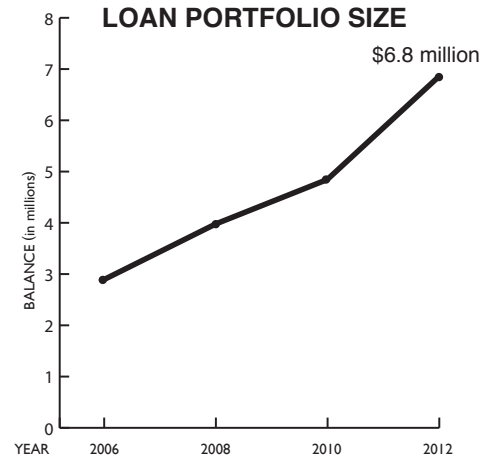
Milwaukee Location:

Coffee With A Conscience®
Schlitz Park Business Center
1555 River Center Drive

BUSINESSES IN OUR LOAN PORTFOLIO



LOAN PORTFOLIO SIZE



A SNAPSHOT OF OUR CLIENTS



WWBIC's financial statements are audited by Ritz Holman



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