

An aerial photograph of a town square in Wisconsin Rapids, WI. The square features a large green lawn, a paved walkway, and a river flowing through it. A bridge crosses the river, and several buildings are visible in the background. The image is overlaid with a blue banner at the top left and a colorful geometric design at the bottom.

**June 16-18, 2025**  
**Wisconsin Rapids, WI**

**WISCONSIN'S 2ND  
CONNECTING  
ENTREPRENEURIAL  
COMMUNITIES  
CONFERENCE**



Community Economic Development  
DIVISION OF EXTENSION  
UNIVERSITY OF WISCONSIN-MADISON

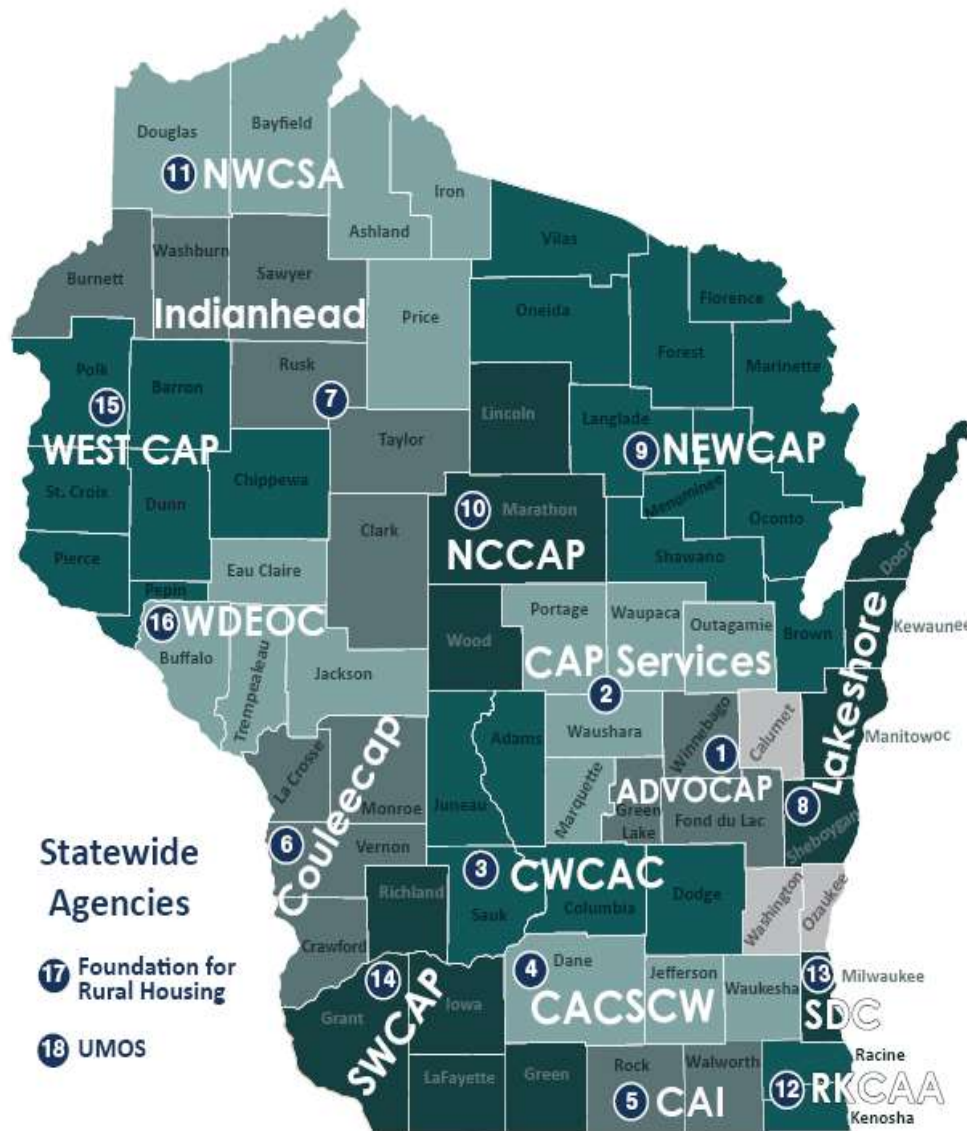


Mandy Bowe - Vice President of Lending



► WISCAP is Wisconsin's official, and only, statewide network of poverty fighting agencies. Alongside our members, our network is responsible for operating food banks and pantries, homeless and domestic violence shelters, Headstart and early childhood programs, and many, many more.

► <https://www.youtube.com/watch?v=UoN6smbLBkQ>







## **CAP Services' mission is to transform people and communities to advance social and economic justice**

CAP Services, Inc. has been on the front-line of the war on poverty since 1966. CAP, a private, non-profit corporation, offers programs in Marquette, Outagamie, Portage, Waupaca, and Waushara counties. CAP Services is headquartered in Stevens Point, Wisconsin with offices in each of the five counties it serves.

More than two dozen programs are offered by CAP Services to support people in attaining economic and emotional self-sufficiency.

# Services by Focus



# What is a CDFI?

► A Community Development Financial Institution (CDFI) is a private-sector financial organization, certified by the Treasury Department's CDFI Fund, that focuses on providing financial services and capital to underserved communities, promoting economic opportunity and community development.



# Business Lending - What we do...

Stimulate creation of value-added businesses and living-wage jobs

A light blue downward-pointing arrow indicating a flow from the first step to the second.

One-on-one Technical Assistance  
(both before and after business starts)

A light blue downward-pointing arrow indicating a flow from the second step to the third.

Provide loans for local entrepreneurs and business expansion

# What makes us different



SBA Microlender - Average SBA loan amount below \$10,000



Income eligibility and/or Target Market area requirements



Working Capital Loans - Helping people get funds to open their business prior to showing an income



Flexible Downpayment - Flexible terms and payments to fit budget needs



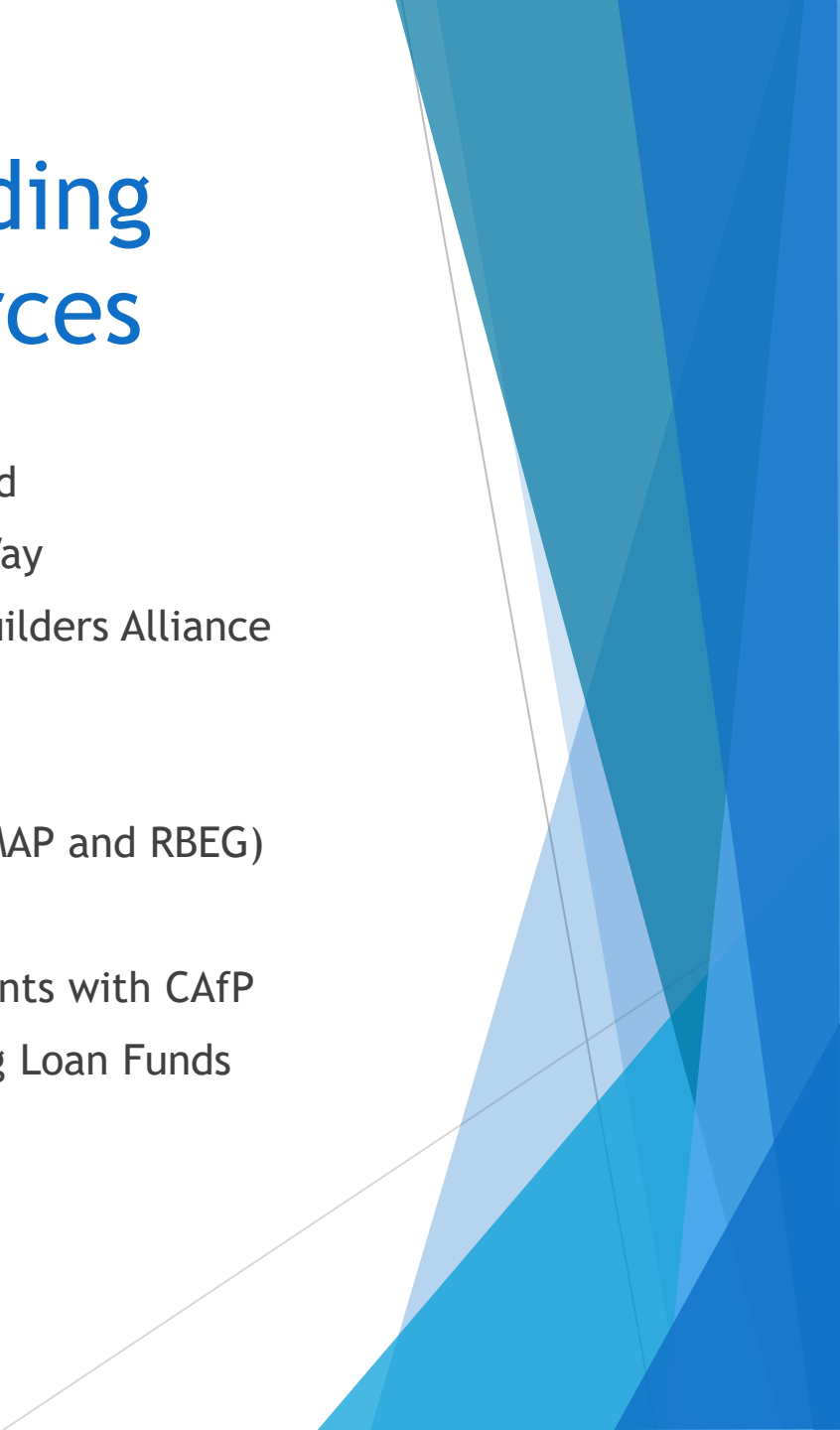


# Loan Packaging...

- ▶ Find best financial products for business
- ▶ Develop comprehensive financing to maximize financial efficiency
- ▶ Work with local commercial lenders on joint deals
- ▶ Use CAfP's revolving loan fund to provide gap financing where needed



# Funding Sources

- ▶ CDFI Fund
  - ▶ United Way
  - ▶ Credit Builders Alliance
  - ▶ WISCAP
  - ▶ SBA
  - ▶ USDA (RMAP and RBEG)
  - ▶ DOA
  - ▶ Investments with CAfP
  - ▶ Revolving Loan Funds
- 

# Partnering with other area financials



CAP will take a 1<sup>st</sup> position Lien on the business inventory and assets being purchased.

Bank will have a 1<sup>st</sup> position lien on the real estate and CAP will have a 2<sup>nd</sup> position lien on the real estate.

Assets	Market value	Advance	Current Liens	Loan Value
Business Assets being purchased				
Real estate located South, Wisconsin Rapids, WI	599,000	85%		\$509,150
Equipment and inventory	5,000	50%		\$ 2,500
TOTALS	\$605,000			\$511,650
Bank				\$385,000
CAP Loan for business assets				\$125,000
Collateral Excess				\$1,650

\$385,000.00	63%	Bank loan
\$99,000.00	16%	Owner investment
\$125,000.00	21%	CAP
\$609,000.00		Purchase Price



# 2024 Outcomes

## ▶ *Business*

- ▶ 15 Loans for \$352,100
- ▶ 2 Grants for \$9,993
- ▶ 10 Full Time Jobs created

## ▶ *Consumer*

- ▶ 35 Loans for \$106,213

## ▶ *Auto Loans*

- ▶ 35 Loans for \$240,544
- ▶ 12 In a Fix Grants for \$5,943






**THANK YOU**

Mandy Bowe

[mbowe@capmail.org](mailto:mbowe@capmail.org)

715-343-7141





Office of  
**BUSINESS &  
ENTREPRENEURSHIP**

## **TRACK 1: BUILD YOUR BENCH**

Colleen S Merrill: Strategic Projects Director

[Colleen.merrill@business.wisconsin.edu](mailto:Colleen.merrill@business.wisconsin.edu)

## UNIVERSITIES OF WISCONSIN'S OFFICE OF BUSINESS & ENTREPRENEURSHIP (OBE)

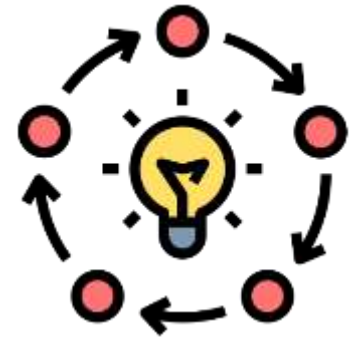
The Office of Business and Entrepreneurship (OBE) is a proud part of the [Universities of Wisconsin](#), which embodies The Wisconsin Idea through statewide business outreach.

Core program units:



## OBE STRATEGIC PROJECTS

- Specialized in developing and implementing externally sourced grants and funding programs
- Collaborate with OBE programs to enhance existing offerings and to introduce new initiatives
- Serving small businesses throughout Wisconsin
- Partnered with the U.S. Dept. of Treasury, WEDC, Economic Development Organizations, Regional Planning Commissions (RPCs), financial institutions, CDFIs, etc.



STRATEGIC PROJECTS OVERVIEW

## CURRENT PROJECTS

- Main Street Bounceback Technical Assistance Program
  - Small Business Clinics, Digital Marketing Clinic, C
- SSBCI Technical Assistance Center
- Student Initiatives/Clinics:
  - Financial Projections Team
  - Digital Marketing Clinic
  - AI Clinic (In Process)
- Learn more – [business.wisconsin.edu/initiatives](https://business.wisconsin.edu/initiatives)



Initiatives - Office of Business and  
Entrepreneurship  
[business.wisconsin.edu](https://business.wisconsin.edu)

STRATEGIC PROJECTS OVERVIEW



# MAIN STREET BOUNCEBACK PROGRAM

- Exclusive access to no-cost training, educational resources, and technical assistance (TA) resources
- Open to Main Street Bounceback grant recipients and eligible small businesses
- Custom training, Digital Marketing Clinic, Small Business Clinics, and many other small business support resources
- Learn more – [business.wisconsin.edu/msbb](https://business.wisconsin.edu/msbb)



Main Street Bounceback Technical Assistance - Office of Business and Entrepreneurship

[business.wisconsin.edu](https://business.wisconsin.edu)



Small Business Clinics - Office of Business and Entrepreneurship

[business.wisconsin.edu](https://business.wisconsin.edu)



Digital Marketing Clinic - Office of Business and Entrepreneurship

[business.wisconsin.edu](https://business.wisconsin.edu)

STRATEGIC PROJECTS OVERVIEW

# DIGITAL MARKETING CLINIC

*SUPPORTED BY THE MAIN STREET BOUNCEBACK TA PROGRAM*

- Provides tailored support to small businesses seeking to strengthen their digital marketing and online presence
- Since 2022 -- over 600 applications received, and 550+ clients served (average ~14 hours/engagement)
- Most Popular Services: Social Media, Website Audit, Keyword Analysis/SEO
- Learn more – [business.wisconsin.edu/dmc](https://business.wisconsin.edu/dmc)



STRATEGIC PROJECTS OVERVIEW

# SMALL BUSINESS CLINICS

*SUPPORTED BY THE MAIN STREET BOUNCEBACK TA PROGRAM*

- A full day of FREE workshops and educational sessions; attendees can also sign up for 30-min quick consults with expert consultants in marketing, legal, finance, and more!
- “Choose Your Own Adventure” – Come and go as you please throughout the day
- Hosted monthly; primarily in-person at rural locations throughout Wisconsin
- Learn more - [business.wisconsin.edu/small-business-clinics](https://business.wisconsin.edu/small-business-clinics)



STRATEGIC PROJECTS OVERVIEW

# SBDC CAPITAL ACCESS CLINIC

*SUPPORTED BY THE MAIN STREET BOUNCEBACK TA PROGRAM*

- Open to all in business entrepreneurs with less than 500 employees
- Access to financial experts who have created over 1,000 sets of financial projections
- Coaching through the financial process



STRATEGIC PROJECTS OVERVIEW



# SSBCI TECHNICAL ASSISTANCE

- State Small Business Credit Initiative (SSBCI)
- No COST technical assistance with objective of preparing businesses to access capital.
- Eligible Businesses:
  - Very Small; Under 10 Employees
  - Socially or Economically Disadvantaged Individuals (SEDI)
- Business should be currently (or will be) seeking capital, or those who need capital but were denied
- Learn more – [business.wisconsin.edu/ssbci](https://business.wisconsin.edu/ssbci)



STRATEGIC PROJECTS OVERVIEW





# SSBCI TECHNICAL ASSISTANCE

## Financial Advisory Services:

- Establishing relationships with banks and other financial institutions.
- Guidance for applying to government business programs, including creating financial analyses.
- Identifying funding opportunities like grants, credit, or venture capital.
- Developing financial presentations, models, and business plans.

## Accounting Services:

- Preparing audits, financial statements, and other business records.
- Digitizing financial records for better management.
- Training on accounting practices, tools, and software.



## Legal Services:

- Assistance with forming a business and developing corporate governance.
- Support with licenses, registrations, and certifications.
- Contract preparation and negotiation guidance.
- Legal support for funding, including term sheets, purchase agreements, and ESOP development



STRATEGIC PROJECTS OVERVIEW



Office of  
**BUSINESS &  
ENTREPRENEURSHIP**  
UNIVERSITIES **OF** WISCONSIN

**THANK YOU! ANY QUESTIONS?**

Colleen Merrill, Strategic Projects Director  
[colleen.merrill@business.wisconsin.edu](mailto:colleen.merrill@business.wisconsin.edu)

Dan Brosman, Strategic Projects Associate Director  
[dan.brosman@business.wisconsin.edu](mailto:dan.brosman@business.wisconsin.edu)

STRATEGIC PROJECTS OVERVIEW



Wisconsin Technical Assistance Referral Tool



## → About us

The Ethnic & Diverse Business Coalition works to improve the business environment in Wisconsin in order to build stronger socially and economically businesses who can compete in a global economy.



The EDBC has developed the first ever statewide registry of Technical and Financial Assistance Providers



## What is “Technical Assistance” (TA)

Technical Assistance is the process of providing targeted support to a business with a growth need or problem, which is typically delivered over an extended period of time.







## Effective TA Should Be:



### **COLLABORATIVE**

Work jointly with the business to identify underlying needs.

### **SYSTEMATIC**

Use an orderly approach

### **TARGETED**

Determine where technical assistance will have the greatest impact.

### **ADAPTIVE**

Be flexible.

### **CUSTOMIZED**

Respond to the unique needs of the organization.

### **RESULTS-DRIVEN**

Identify measures that indicate improvement.



**WI-TART** is powered by Salesforce. This software relationship allows for seamless integration of demographics as well as data mining and reporting abilities , further increasing the reliability and results of the referral process.

## Key Features

- Seamless integration for efficient referrals.
- Up-to-the-minute visibility on business progress.
- Secure platform and unique user credentials for communication and collaboration.
- Built on Salesforce.



This platform tracks success rates, failure rates, and eliminates “pain points” within the current referral process. Within the record you are able to see past and current referral activity for a business. Prior to **Wi-TART**, referrals were initiated via email, paper mailings, video conferencing, text, phone call, word of mouth, and in person meetings. All those methods are still valid but we know have condensed the transfer and communication of the referrals onto one platform allowing for high level and complete visibility. All communication related to the referral is conducted and recorded through the platform providing visibility to all parties involved in the referral process.



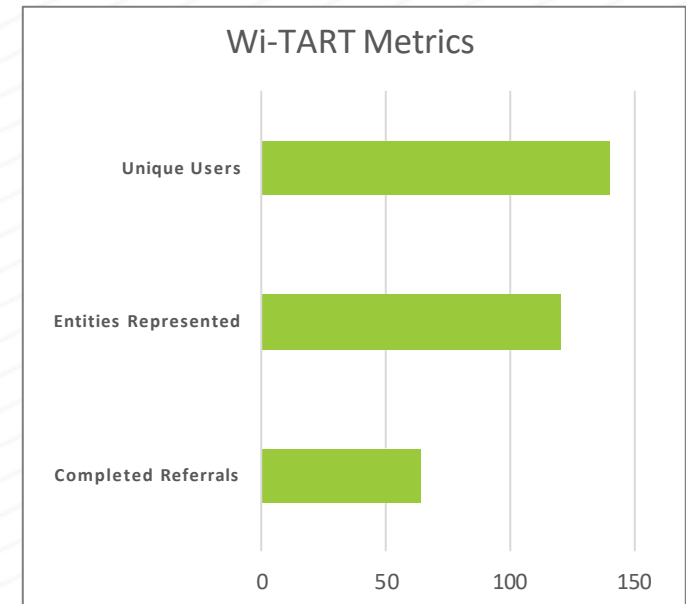


**Wi-TART** is rapidly expanding its reach and impact within the technical and financial assistance community

There are currently **142 unique users** credentialed on the system

These users represent over 120 technical and financial assistance entities, demonstrating the tool's broad applicability

Since inception, **Wi-TART** has facilitated over **62 completed referrals**, connecting those in need with vital resources



Business owners **do not** have access to **Wi-TART**. This is a resource for TA and financial assistance providers only



The Wisconsin Technical Assistance Referral Tool increases engagement and users through digital media, social and business gatherings, existing relationships, online communications, and other “grassroots” marketing strategies. Our mission is to connect Wisconsin Businesses and Organizations with the resources necessary for growth and scaling.

*Sample TA Provider  
Information Collection*

Filters are available on TA  
industry and location



Submitting and receiving referral information is streamlined. Once the referral is created, the TA Provider the organization is referred to is notified via e-mail and with a notification within the platform.



*Sample Referral Submission*

**New Referral**

**Information**

Referral Name	Referral From	Search Partners..
Referral First Name	Referral To	Search Partners..
Referral Last Name	Referral Phone	
Referral Email	Referral Sent Date	4/17/2022
Referral Phone	Referral Received Date	
	Referral Received By	

**Referral Address**

Search Address

Referral Address (Country/Territory)  
United States

Referral Address (Street)

Referral Address (City)

Referral Address (State/Province)  
--None--

Referral Address (ZIP/Postal Code)

Referral Status  
View

Cancel Save & New Save



TA Providers on both sides of the referral have access to the record and are notified of status changes and activity that takes place on the referral





Clearly defined  
process flow

Add notes, attach documents,  
view upcoming, overdue, and  
past activities. Tasks and  
events can be scheduled here  
also. The tool even allows for  
reminders for those scheduled  
activities!

Example Referral

Home | Contact | Help | Referrals | Reports | + Add New Referral

Post

Share an update...

B I U L T [Icons]

To: All with access ▼

To link to a record, enter / then start typing the record name.

Share

Activity

[Calendar] [Calendar] [Calendar] [Calendar] [Calendar]

Filters: All time • All activities • All types [Filter Icon]

Refresh • Expand All • View All

Upcoming & Overdue

> [Calendar] ☐ Call for update Apr 22 ▼  
You have an upcoming task

April • 2023 This Month

> [Calendar] Call Today ▼  
You logged a call

No more past activities to load.



**Questions?**



**[www.wi-tart.org](http://www.wi-tart.org)**



**DeVarrio Raines**

(414) 502-8497

[draines@tbcmke.org](mailto:draines@tbcmke.org)

**[www.wi-tart.org](http://www.wi-tart.org) | [www.edbcwisconsin.org](http://www.edbcwisconsin.org)**