

City of La Crosse  
Planning and Development  
**2020 CDBG/HOME Program**  
1/16/2020 deadline

**Wisconsin Women's Business initiative Corporation**  
**Job Title: BUSINESS OWNER**

Jump to: [Pre-Application](#) [Application Questions](#) [Budget Summary](#) [Timeline & Experience](#) [Documents](#)

**\$ 35,000.00** Requested

Submitted: 1/15/2020 1:00:33 PM (Pacific)

**Project Contact**

Barb Kueny  
[barb.kueny@wwbic.com](mailto:barb.kueny@wwbic.com)  
Tel: (414) 395-4553

**Additional Contacts**

Julie.Emslie@wwbic.com,julie.emslie@wwbic.com

**Wisconsin Women's Business  
initiative Corporation**

1533 N. RiverCenter Drive  
Milwaukee, WI 53212

Telephone(414) 263-5450  
Fax (414) 263-5456  
Web [www.wwbic.com](http://www.wwbic.com)

**Regional Project Manager & Small  
Business Consultant**

Julie Emslie  
[julie.emslie@wwbic.com](mailto:julie.emslie@wwbic.com)

**Pre-Application** [top](#)

**1. Type of Applicant**

*Please answer this question first before proceeding.*

- ☒ Non-profit organization
- ☐ La Crosse County
- ☐ La Crosse School District
- ☐ Private Organization

**2. Does your organization receive an independent audit every year?**

*Must upload copy of audit for application. An independent audit is an examination of the financial records, accounts, business transactions, accounting practices, and internal controls of a charitable nonprofit by an independent auditor*

- ☒ We are independently audited
- ☐ We are not independently audited but have another type of independent financial review, explain more in 15
- ☐ No, please explain more in 15

**3. Describe your agency's accounting procedures (budgeting, cash management, processing payments, drawing funds) and software used with relevance to the proposed project.**

WWBIC's Financial Policies and Procedures are regularly updated and approved by our Board of Directors. Financial policies ensure that management completes their collective financial duties under the least amount of risk and are guided by the accounting concept of internal control as defined by the American Institute of Certified Public Accountants. WWBIC deposits all income into a financial institution insured by the Federal Deposit Insurance Corporation.

**4. Describe your agency's (fiscal agents) system of internal controls to prevent waste, fraud, and abuse of proposed funds.**

WWBIC's Financial Policies and Procedures deal with all aspects of internal controls such as Budgeting, Safeguarding of assets and physical controls and Expense Reporting and Cost Allocations. To ensure that all funds associated with the either federal or non-federal programs are expended properly, WWBIC uses the guidelines in accordance with 2 CFR Part 230, Appendix A and B. All costs approved in the budget must meet the test of necessity, reasonableness, allowability and allocability.

**5. Will CDBG funds and grant be managed in a separate or segregated account?**

*This account must be separate from other agency accounts for purposes of tracking expenditures of grant funds. CDBG funds may not be tracked as part of the general budget for the organization. This is not applicable if the funds are a loan.*

- ☒ Yes
- ☐ Not Applicable, we are requesting a loan.
- ☐ Unsure, explain in question 15

**6. How does your Board of Directors exercise fiscal oversight over agency?**

*A list of Board of Directors must be attached upon application completion.*

WWBIC's Board exercises fiscal oversight in accordance with WWBIC's bylaws through its Finance and Audit Committee chaired by the Board Treasurer. The Finance and Audit Committee reviews Financial Statements on a periodic basis, ensures compliance with grant and loan documents, reviews the annual budget and proposes its adoption by the board, engages independent certified public accountants to audit the books, records and financing transactions of WWBIC and carries out other related duties.

**7. Does your agency have a conflict of interest statement?**

☒ Yes

☐ No

**8. Does your agency have the capacity to undertake its own environmental reviews with review and signature from the CDBG Administrator? Or will you require the Planning staff conduct your project's environmental review?**

*No HUD funding can be released without an environmental review of your project. If your project is a historic building, in the flood plain, or in a noisy area, this may subject it to additional reviews.*

☐ Our agency is trained to do our own environmental reviews

☒ We will need the Planning Staff to perform our environmental review

**9. Does your agency have a drug-free workplace policy?**

☒ Yes

☐ No

**10. Does your agency have a non-discrimination service policy?**

☒ Yes

☐ No

**11. Does your agency have written policies and procedures for the program in which you are applying for funds?**

*Note: This is not your employee handbook, it's your "program policies". Your agency will be required to attach a copy of your policies and procedures upon completion of application.*

☒ Yes

☐ No, we are not operating a program

☐ Does Not Apply (Please Explain in #15 below)

**12. Will all personnel being paid with CDBG/HOME funds complete timesheets that are approved by a supervisor?**

*If staff has duties outside of the program for which the grant is being requested, the agency must have separate time codes on the timesheets or documented evidence of how grant is being appropriately charged for their time on the project.*

☒ Yes

☐ No

☐ N/A if no personnel will be paid with the funds

**13. Does your agency (fiscal agent) have formally adopted written procurement policies and procedures?**

*i.e. process for evaluating cost for purchases, these must be attached in the application as evidence of meeting this requirement.*

☒ Yes

☐ No

☐ Does Not Apply (Please explain in #15 below)

**14. Describe how your agency will meet requirements for income eligibility of beneficiaries of the program. Write N/A if this does not apply and explain why in #15.**

WWBIC has received many successful site visits (i.e. no findings) from CDBG municipalities and we understand how to maintain individual project case files with documentation of eligibility through our detailed client and business information forms tracked in our database. WWBIC documents the size and annual income of each individual's family at the time the individual is served through the program. The correct Section 8 income limits for family size and income are used.

**15. If a question was answered "does not apply", please explain. If you wish to explain any other responses, you may also do so here. Additionally, if you are a city department, please specify what department you are from.**

*You must answer this question in order to successfully submit.*

N/a

**Application Questions** [top](#)

Some answers will not be presented because they are not part of the selected group of questions based on the answer to #2.

## PROJECT SUMMARY

---

### 1. SUMMARIZE THE PROJECT:

1) Who will carry out the project? 2) What are unique aspects of the project? 3) Where is it? 4) Who will benefit and how? 5) Why is it important?

This funding will advance WWBIC financing, education, and 1:1 small business consulting; continue WWBIC's 1:1 technical assistance to the City's RLF borrowers and MOBA recipients; and will allow us to refine our educational resources, trainings, and classes to better meet the needs of La Crosse existing and aspiring entrepreneurs and business owners. This will be the 3rd year of the project for WWBIC's Julie Emslie, Regional Project Manager.

CDBG funding for this "Job Title: BUSINESS OWNER" will impact entrepreneurship far beyond WWBIC. Our growing presence in La Crosse has brought WWBIC into contact with other City entrepreneurship initiatives through partners, advocacy, Public Market support, etc. CDBG funds provide a foundation from which WWBIC can deliver results in La Crosse, while filling a unique gap unmet by other small business advocates.

We will cater primarily to low-wealth individuals, women, people of color, and Veterans. Responding to priority areas identified in the Community Survey and new CDBG 5-year plan, we will specifically focus some of our resources on childcare and food-based businesses, and will also direct our work in the designated LMI neighborhoods.

### Consolidated Plan Priority - Please answer Question 2 first before proceeding below as some questions will be hidden (and therefore not required) depending upon your selection

---

#### 2. Which City of La Crosse Consolidated Plan Priority does your project meet?

If your project meets more than one priority, select the best fit. For the goal "Homeless families or chronically homeless sustain long-term housing", there is no funding available for tenant-based rental assistance available.

- ☐ Construct or significantly rehab new affordable owner-occupied homes in distressed neighborhoods
- ☐ Rehabilitate and repair existing rental housing
- ☐ Build mixed-income, affordable rental housing, with units set-aside for people who have experienced long-term homelessness
- ☐ Expand access to licensed child care or early learning opportunities for LMI persons.
- ☒ Support businesses that create economic opportunities in LMI neighborhoods, with an emphasis on food access.
- ☐ Improve public infrastructure to enhance livability and attractiveness of Strategy Areas
- ☐ Homeless families or chronically homeless sustain long-term housing

### National Objective

---

#### 3. Please select which option describes how your project meets a CDBG National Objective.

*all projects must meet a national objective*

- ☐ AREA BENEFIT: Open to all residents or children living in a low and moderate-income area as defined by HUD
- ☒ LIMITED CLIENTELE: Limited to a specific group, where at least 51% of whom are Low and Moderate Income (LMI) persons (must be able to document income eligibility for each person)
- ☐ HOUSING: Housing units, limited to persons who are low and moderate-income (must be able to document income eligibility)
- ☐ SLUM / BLIGHT ELIMINATION
- ☐ JOB CREATION: At least 51% of jobs created will be made available to Low-Moderate Income Persons

### Service Area

---

#### 4. Please describe the service area your program or project is serving (be specific, include neighborhood and census tracts). Please also describe the program participants and any program guidelines (if applicable).

*Write N/A if not applicable to your project.*

Project will cover the entire City of La Crosse, with an emphasis on LMI neighborhoods including the Powell-Poage Hamilton, Washburn/Downtown, and Lower Northside Depot neighborhoods.

#### 5. Is your project located in one of these target revitalization areas? Check all that apply.

- ☒ Powell-Poage Hamilton Neighborhood (Census Tract 9)
- ☒ Washburn Neighborhood/Downtown (Census Tract 4)
- ☒ Lower Northside Depot Neighborhood (Census Tract 2)
- ☒ Other City of La Crosse area

#### 6. Provide the number of households served by your project (no symbols please i.e. "#" or "%").

*-answer not presented because of the answer to #2-*

#### 7. Number and types of housing units created

**8. Provide the number of people or who will be served by your project over one year ? Write N/A or 0 if not applicable.**

*Not all of these categories will be applicable to your project. NO symbols please i.e. "#" or "%".*

60	Total number of beneficiaries to be served with CDBG/HOME funds
31	Of total, number of persons who are Low-Moderate Income
6	Of total, number of persons who are racial or ethnic minority
30	Of total, number of businesses assisted
2	Of total, number of people with a disability
129.00	<b>TOTAL</b>

## OUTCOMES

**9. What outcomes will you use to measure the success of your project?**

*Note: you will be asked to report on these in your performance reports*

WWBIC will track service to aspiring entrepreneurs to clarify their business vision, acquire business acumen, or decide whether to move forward with their business plans. We will also track service to existing entrepreneurs who start, strengthen or expand businesses. We plan to serve 60 individuals, 51% of which will be LMI, through our educational programming, financing, and one-on-one small business consulting.

**10. If your organization previously received funding, please write the outcomes indicators you said you would measure in your previous grant application (under question 19). Indicate your progress to date in meeting those outcomes.**

*Mark N/A if this is the first time you have applied for CDBG funding.*

Our previous application, question 19 stated WWBIC would serve at least 45 entrepreneurs or small business enterprises through training or counseling. This number reflects expected in-depth and intensive services of seven or more counseling hours per client to some of the business owners within the City and County revolving loan funds.

As of December 31, 2019, we have served 109 businessowners and or aspiring entrepreneurs (55 of which were LMI) and 56 businesses during the two program years. About 8% of those served were racial/ethnic minorities, reflective of the La Crosse population. These numbers are the combined total of our efforts and are unduplicated between Year 1 and 2. With still one quarter remaining in Year 2, we have every indication that we will further exceed projected outcomes.

## NEED

**11. Why is there an urgent need for this project in the City of La Crosse?**

*Please use available data, such as surveys, Census data, or other sources to support this need.*

Business ownership overall declined by .6% in La Crosse County from 2007 to 2012 (figures from the U.S. Census Survey of Business Ownership.) However during the same period, the number of businesses owned by people of color increased by 34%. In 2012, there were a significant number of businesses owned by African Americans and Native Americans compared with none recorded in 2007. Asian business ownership also showed strong growth by 11%. In 2012, there were 8,313 businesses in La Crosse County, with 6,116 of these have no employees. These small but mighty firms, many of which undoubtedly are microenterprises, generated \$240 million in revenue.

## COLLABORATION

**12. How will you partner with other organizations on this project?**

*Include letters of support under documents of this collaboration. Letters should describe role in project.*

As a cornerstone of how WWBIC operates, WWBIC will continue to collaborate with partner organizations to positively impact La Crosse entrepreneurship and business ownership. WWBIC maintains regular contact with 30+ established partners, who help inform our work and provide key insight into gaps in resources. Regular communication allows us to connect each client or inquiry with the relevant local resources beyond our own organization. Partners also refer their clients/inquiries to WWBIC in a symbiotic way.

We have worked hand-in-hand with many partners to leverage our combined resources, both to serve an individual business owner, and also larger groups, e.g. the initiative with the SBDC and YWCA to bring a cohort of La Crosse-based entrepreneurs to the Governor's Annual Marketplace Conference in Milwaukee. When developing our programs, we look to partners first to reach common goals and build on each other's strengths and unique knowledge.

## SELF-SUFFICIENCY/POVERTY

**13. How does your project lead to greater self-sufficiency for individuals or families? How does it provide a long-term solution to challenges faced by the City?**

*Write N/A if this does not apply to your project.*

WWBIC is a leading innovative statewide economic development corporation celebrating thirty-plus years of impact. We open opportunities for pursuit of dreams and economic well-being with business education, one-on-one business assistance, financial capability programming and access to fair, responsible capital. Services are open to anyone in Wisconsin, but our focus is women, racial and ethnic minorities and people of lower wealth and incomes. Other targeted groups include veterans & formerly incarcerated.

Traditional financing for emerging entrepreneurs can be challenging. They may have fewer assets, lower credit ratings, and less robust networks. Yet they can and do start and run successful businesses. Entrepreneurship is not the answer for every low-income person or displaced worker, but is a lifesaver for many. Owning a business can help families gain greater self-sufficiency, financial stability, additional income, enhanced personal security, and lifestyle flexibility.

## PROJECT DESIGN

---

### 14. How does this project contribute to neighborhood revitalization or urban renewal?

A thriving small business can provide an economic anchor for a neighborhood, as well as a beacon of hope for those residing there. The microbusiness enterprise owners and prospective owners that we assist create employment for themselves and others, often hiring from within their own community. Long-term impacts will include reduced crime, increased property values, increased economic vitality and improve neighborhood quality of life.

15. Architectural design of this project will be important, especially ones that enhance the character of the neighborhoods. What architectural design elements will be included in your project that meet this criteria? Please describe total square footage of this project any square footage of any commercial or non-residential spaces.

*-answer not presented because of the answer to #2-*

16. Do you own the site where the proposed project will be or do you have it under an offer to purchase?

*-answer not presented because of the answer to #2-*

17. If project site unknown, describe the criteria for selection of properties to re-develop including property condition, area, location.

*-answer not presented because of the answer to #2-*

18. How does the design of the project contribute to environmental sustainability? What type of energy certifications will it obtain? If applicable, how will your project sustain itself to pay for maintenance and operational costs once completed?

*-answer not presented because of the answer to #2-*

## ORGANIZATIONAL CAPACITY

---

19. Describe your organizations capacity to successfully manage the project from planning phase to execution. Describe any other experience relevant to this application.

*Will also provide additional information on prior experience under "Timeline & Experience" tab.*

WWBIC has a long history of successful and repeat CDBG awards and other government grants. Since 1987, WWBIC has trained or counseled 67,000 individuals, assisted in 6,200 business start-ups or expansions, and loaned more than \$74 million statewide to small and micro business owners who have created and retained more than 11,585 jobs.

WWBIC was started as a U.S. Small Business Administration Women's Business Center and Micro Lender. In 1994 we launched our business education programming and expanded our target market from women alone to include low-income and minority entrepreneurs. In 1998 WWBIC became Wisconsin's first nonprofit certified Community Development Financial Institution funded by the U.S. Dept. of the Treasury, and has been continuously certified and funded.

20. Describe a qualitative outcome or success story as a result of previously completed projects or programs by your organization

*Write N/A if this does not apply to your project.*

Last spring Couleecap referred an individual struggling to obtain capital to grow his nascent business to WWBIC. This client was previously incarcerated and homeless in his teens, and now as an adult, wanted to give his 4 daughters more opportunity than he had growing up.

WWBIC was able to assist by obtaining a microloan from another one of our partner organizations, Kiva. To date the client is current on his loan payments and has already paid back 22% of what he originally borrowed. To quote the client, "Building this business will allow me to not only become self-sufficient and get off public assistance, but also be among the first in my family to leave something behind for my children." WWBIC continues to support this client in reaching his goals.

## FINANCIAL

**21. Please provide an answer below related to past funding.**

*Numbers only please.*

<input type="text" value="2"/>	Number of years your organization has received CDBG funding
<input type="text" value="2"/>	If, applicable provide the number of years this specific project has received CDBG funding
<input type="text" value="0"/>	Current Balance of Unspent 2019 Funds
<input type="text" value="4.00"/>	<b>TOTAL</b>

**22. Based on numbers provided in the budget, answer the following:**

*No symbols please. Total project costs should match your budget. Percentage of CDBG funds as they related to the projects costs, not your organizations entire budget. Please disregard the total that will automatically appear at the bottom.*

<input type="text" value="35000"/>	Total CDBG/HOME funds requested
<input type="text" value="70000"/>	Total Development Costs (CDBG/HOME + All Other Sources)
<input type="text" value="50"/>	Percentage of Total Costs Paid for by CDBG/HOME
<input type="text" value="60"/>	Total Beneficiaries
<input type="text" value="583.33"/>	Total Cost per Beneficiary/Household Assisted (total cost/ total household assisted)
<input type="text" value="105,693.33"/>	<b>TOTAL</b>

**23. How will CDBG/HOME funding help your organization attract or leverage additional financial resources?**

In 2020 and 2021, WWBIC will leverage City of La Crosse CDBG funds with those from additional sources. Specifically, we will use funds from our 2019 award from the U.S. Department of Treasury Certified Financial Institutions Fund (CDFI Fund) and the SBA Microloan Program, and the Wisconsin Economic Development Corporation. These awards help to support the salaries of the personnel who will carry out Job Title: Business Owner in La Crosse. With 2020 funds from the SBA PRIME program (Program for Investment in Microentrepreneurs Act), WWBIC will add additional personnel support to our Southwest Region which includes La Crosse. We will also approach local financial institutions or foundations for additional support and partnership during the course of the CDBG award. Repeatedly meeting and exceeding performance goals has won us multi-year support from public and private funders.

**24. Describe your ability to obtain all the necessary financing for project. Indicate dollar amount of financing not yet secured and describe ability to obtain this financing. Indicate by what date all financing will be secured**

*If funding is not secured by the date indicated here, the City reserves the right to decommit funds to your project.*

WWBIC already has in-hand funding from the CDFI Fund, the SBA PRIME program, and the SBA Microloan program. In addition to consistently applying for CDBG funds in all of the geographic areas in which we work, WWBIC annually solicits banks, corporations, foundations and individuals, and applies for competitive government funding. We have multiple programs from four federal sources supporting our work statewide: The SBA, the CDFI Fund, the DHHS Office of Community Services, and the USDA.

**25. Provide a narrative explanation of the proposed financial plan (operating expenses pro-forma) for covering operating and maintenance expenses for 10 years. Describe anticipated income received. Describe your property management plan.**

*For multi-family projects, provide details on operating plan through form. For businesses or non-profits, please upload operating pro-forma. Write N/A if the property will be sold.*

N/a

**26. If you were only allocated half your requested funds, would you be able to carry out your project? What are the effects to your program/project if funded only half of you request?**

We have based our request on our track record, along with ongoing demand for our services and ability to meet it. WWBIC has always successfully met or exceeded our CDBG goals. WWBIC is proposing service at \$583.33 per client. For every \$583.33 in funding that is not received, we will serve one fewer entrepreneur. With funding of \$17,500, we would serve only 30 clients.

**27. If your project receives a 25% cut in requested amount of grant funds, what would be the effect on your project?**

The requested \$35,000 will directly benefit 60 entrepreneurs, of whom 51% or 31 will be LMI individuals. According to the rate of \$583.33 per client served noted above, a 25% cut in the amount of grant funds would result in funding of \$26,250 or 45 clients served.

**28. Owner occupied housing must include a second mortgage component with a portion of the funds returned to the City when home is sold. Funding for rental projects or businesses must be in the form of a loan. Describe how you will meet this requirement.**

*Include the proposed interest rate and payment structure of loan or the anticipated dollar amount of the second mortgage. Include the anticipated sale price of home.*

N/a

**29. For projects that support salaries OR capital projects > \$5 million, the Committee will consider grant requests for 2 years of funding. Would you like to make a request for 2-years of funding?**

*Include only one year of funding in your budget but the Committee will consider a 2-year commitment for your project. Please note: year 2 of funding is subject to Committee approval.*

- ☒ Yes
- ☐ No
- ☐ I am not requesting funding for staff salaries or a major capital project

**30. Please estimate the starting assessed value (before construction/rehabilitation) and post-project assessed value.**

Please write 0s if this project will not be taxable or it does not involve construction/rehabilitation. Write "SAME" if project is 1 unit under "total project" questions. Please disregard the total that will automatically appear at the bottom.

<input type="text" value="N/a"/>	Per unit starting assessed value
<input type="text" value="N/a"/>	Per unit final assessed value
<input type="text" value="N/a"/>	Added value per unit
<input type="text" value="N/a"/>	Total project starting assessed value
<input type="text" value="N/a"/>	Total project final assessed value
<input type="text" value="N/a"/>	Total project added value
<input type="text" value="0.00"/>	<b>TOTAL</b>

**31. If you would like to offer any further explanation of any of your responses in your application, you may do so here.**

**Please indicate the question # to which you are providing further explanation.**

Write N/A if you do not wish to provide additional explanation to any of your responses.

Question #12: Our goal is to ensure that WWBIC is as beneficial and relevant as possible to the underserved of La Crosse. Partners position us to accomplish this goal. Please note 3 Letters of Support and other supplemental documents that illustrate our partnerships.

Question #20: WWBIC has also included the success stories we submitted as part of our regular reporting for this grant. We hope this gives a more wholistic view of some of our work than one story alone might provide.

**INSURANCE****32. In the spaces below, provide the expiration date and amount next to each insurance instrument. If government agency, type N/A below.**

Note: boxes below are limited to 10 characters. The following date format is required: Month (First three letters). Year (four digits).

Example Nov 2014. Please disregard the total that will automatically appear at the bottom.

<input type="text" value="Aug 2020"/>	General Liability (Date i.e. Oct 2017)
<input type="text" value="2000000"/>	General Liability (Amount)
<input type="text" value="Aug 2020"/>	Workman's Compensation (Date)
<input type="text" value="500000"/>	Workman's Compensation (Amount)
<input type="text" value="2,500,000.00"/>	<b>TOTAL</b>

**33. Does your Organization have any outstanding legal issues or unresolved audit findings?**

If so, please attach a document to this application that explains why and a copy of the audit or legal issues.

☐ Yes

☒ No

**ACKNOWLEDGEMENT****34. I am authorized to represent my organization. I agree that if the project does not proceed according to the established timeline, the CDBG Committee will rescind the funding. I understand that my project may be subject to Davis-Bacon Wage Requirements. All statements made in the pre-application and application are true.**

Pursuant to 18 USC § 1001, 31 USC § 3729, et seq., 24 CFR Part 28, false or fraudulent statements or claims are subject to up to 5 years imprisonment and civil penalties up to \$10,000 plus up to 3 times the amount of damages sustained by the Govnt

☒ Yes, I agree to these terms. All statements are true.

☐ No, I do not agree to these terms.

**Budget Summary [top](#)**

Funding Sources/Revenues	Committed	Non-Committed
City of La Crosse CDBG		\$ 35,000.00
SBA Microloan	\$ 8,500.00	
CDFI (Community Dev Financial Institutions Fund)	\$ 14,500.00	
Wisconsin Economic Development Corporation	\$ 12,000.00	
<b>Total</b>	<b>\$ 35,000.00</b>	<b>\$ 35,000.00</b>

Funding Uses/Expenses	HUD (CDBG/HOME)	Other Federal	State/Local	Private Funds
Acquisition				
Engineering				
Architectural Designs				
Demolition / Excavation				
Construction (New or Rehabilitation)				
Site work/infrastructure				
Landscaping				
Realtor fees				
Staff Salaries	\$ 26,811.00		\$ 0.00	
Staff Benefits	\$ 8,189.00		\$ 0.00	
Communication		\$ 7,950.00		
Trainings		\$ 5,000.00	\$ 2,500.00	
Rent, Utilities, Postage		\$ 2,500.00	\$ 2,500.00	
Legal or Loan Fees				
Marketing				
Other Describe:Travel & Supplies		\$ 3,150.00	\$ 3,150.00	
Other Describe: Printing		\$ 3,250.00	\$ 3,250.00	
Audit Fees		\$ 1,150.00	\$ 600.00	
<b>Total</b>	<b>\$ 35,000.00</b>	<b>\$ 23,000.00</b>	<b>\$ 12,000.00</b>	<b>\$ 0.00</b>

## Timeline & Experience [top](#)

### Timeline

Month	Activity
April 2020	Notice of award, contacting partners, creating a joint workplan or establishing meeting schedules
Ongoing, 2020	Regular partner meetings and outreach
June, September 2020	Hold classes, outreach meetings and events such as Strong Women, Strong Coffee
April 2020 – March 2021	Provision of 1:1 technical business assistance to borrowers – includes in-person, via phone, email or internet, or through the WWBIC Initiate online assistance platform
May 2020 - March 2021	Identification of additional borrowers for City, County, and/or WWBIC Revolving Loan Funds depending on client need and best fit.
May 2020 - March 2021	Provide networking opportunities
May 2020 - March 2021	Connect clients with volunteer networks and legal, accounting services etc.
August 2020	Invitation to WWBIC's annual event at the State Capitol or Governor's Executive Residence
December 2020	Invitation to WWBIC Annual Luncheon Celebration (1,200 attendees) to showcase business
May 2020 - March 2021	Collection of client and business data forms
March/April 2020	Internal evaluation and external reporting

### Experience

Project Title	Number/Description	Location	Total Costs	Sources of Funds	Start Date - End Date	Reference Name	Reference Title	Reference E-Mail	Reference Phone No.
City of Kenosha CDBG - Job Title Business Owner	1,006 LMI business owners assisted	City of Kenosha	\$381,790	City of Kenosha CDBG	1/1/2015- 12/31/2019	Tony Geliche	Community Dev Specialist	tgeliche@kenosha.org	262-653-4039
City of Milwaukee CDBG - Job Title	49 New FT jobs created by micro business owners	City of Milwaukee	\$657,000	City of Milwaukee	1/1/2015- 12/31/2019	Matt Balistrieri	Community Dev Grants Admi	mbalis@milwaukee.gov	414-286-2337



Business Owner									
Milwaukee County CDBG - Job Title: Business Owner	486 LMI business owners assisted	Milwaukee County	\$567,486	Milwaukee County	1/1/2015-12/31/2019	Diane Tsounis	CDBG Project Coordinator	does not fit	414-278-5250
City of Wauwatosa - Job Title: BUSINESS OWNER	101 LMI business owners assisted	City of Wauwatosa	\$170,102	City of Wauwatosa	1/1/2015-12/31/2019	Amy L. Bennett AICP	Assistant Planner	abennett@wauwatosa.net	414-479-3522
<b>Total</b>									

## Personnel Experience

Name	Title	Years of Experience	Phone	email	Other Info
Julie Emslie	Regional Project Manager	7	6,086,328,041	jemsle@wwbic.com	Julie Emslie, Small Business Consultant - South West, comes to WWBIC with four years of experience as a project manager at Fairbanks Economic Development Corporation (Alaska) with an expertise in agriculture, forestry/biomass, rural outreach, cold-weather testing and tech-led development, business tenton and expansion, and Kiva Zip. Julie provided technical assistance and support to gevetable farmers in developing a food hub; managed a food market study, and facilitated "chef at the Market" to teach local consumers how to prepare local produce. She was a member of the Alaska Community Agriculture Association. She was also a school coordinator for Big Brothers Big Sisters of Alaska. Prior to that, Julie served in as a Community Development Specialist in the U.S. Peace Corp in Jamaica. She has received specialized training in Participatory Analysis for Community Action, Project Design Management and Behavior Change Communication. She holds an M.A. in Rural Development from the University of Alaska at Fairbanks, and a B.A. in Psychology with minors in Political Science, Communications and Spanish from Olivet Nazarene University.
Athena Agoudemos	Small Bus Consultant Mgr	17	4,143,954,553	aagoudemos@wwbic.com	Athena Agoudemos, Small Business Consultant Manager, oversees consulting support to WWBIC's portfolio of small business borrowers and provides direct assistance to business owners with financial management, marketing, human resources and strategic planning management. She connects clients to volunteers, educational opportunities, accelerator programs, and mentors that have resulted in improved operations, increased revenue and improved cash flow positions. Athena has experience in all aspects of small business management, including financing, project management, operations, inventory and human resources. She started with WWBIC in 2013 as a Small Business Consultant and was promoted to Small Business Consultant Manager in 2017. Prior to joining WWBIC in 2013, Athena was associated director The Faith to Act Project in Milwaukee, and managed business projects in Pakistan, Bangladesh and Haiti. She gained small business experience relevant to this project in her former role as Vice President of Retail Operations, Stone Creek Coffee, a Milwaukee business with multiple locations. Athena grew store revenues by 15% while, overseeing human resources, scheduling and ordering. She holds a degree in political science from the University of Wisconsin-Milwaukee.
David Smulyan	Small Business Consultant	18	4,143,954,560	dsmulyan@wwbic.com	David Smulyan. David Smulyan, Small Business Consultant, is the founder and principal of a high tech consulting firm, collaborating with leadership of Fortune 1000 Companies to refine business strategies. He has served as an Adjunct Instructor, Entrepreneurship/Small

					Business Development, at the University of Wisconsin Milwaukee. He holds a B.A. degree with a joint major in economics and history from Washington University in St. Louis, MO, and an MBA from Northwestern University Kellogg School of Management.
Kevin Vang	Client Data Analyst	7	4,143,954,547	kvang@wwbic.com	Kevin Vang, Client Data Analyst, maintains and oversees WWBIC's client/contact database (VistaShare's online Outcome Tracker) including data entry, creating requested and ongoing queries. report format and generation.; analysis of business statistics and trend. and system improvements. Kevin helps to ensure accurate tracking of all client income and other demographic information for each program outcome. Prior to joining WWBIC he was a database analyst for a Milwaukee for-profit firm. He has a Bachelor's degree in Computer Science from Cardinal Stritch University.
Open Position	Staff Accountant				
Open Position	Outreach				

## Documents [top](#)

### Documents Requested \*

Evidence of 501c3 Status (If applicable)

Articles of Incorporation

List of Board of Directors or List of Oversight Committee

IRS 990

Pictures of other successful projects your organization has undertaken (optional)

Letters of support (optional)

Architectural Designs or Concepts of your your proposed project.

Copy of previous year's audit

Program policies and procedures (this is not your employee policies, it's your program-specific policies). This is applicable only to project requesting funds for a program.

Budget/Pro-Forma Forms. Required for Multi-Family or Capital Projects (new construction or rehabilitation of \$500,000 or more, includes operating pro-forma. Other projects requiring an operating pro-forma may use this template or their own.

[download template](#)

Organization's Procurement Policies. Please include the date adopted by Board of Directors.

Required?



### Attached Documents \*

[WWBIC IRS 501c3](#)

[WWBIC Articles of Incorporation](#)

[WWBIC Board of Directors](#)

[WWBIC Form 990](#)

[WWBIC photos and success stories](#)

[WWBIC Letters of Support](#)

[WWBIC 2018 Audited Financial Statements](#)

[WWBIC Program Policies](#)

[WWBIC Procurement Policies & Procedures](#)

\* ZoomGrants™ is not responsible for the content of uploaded documents.

Application ID: 155442