



## WISCONSIN SBA MICRO-LENDERS

Micro Loan Lenders	Service Area
<p><b>Advocap</b> - <a href="http://advocap.org">http://advocap.org</a>            19 West First Street, P.O. Box 1108, Fond du Lac, WI 54936            920/922-7760 or 800-631-7760</p> <p>Kathy Doyle, Business Development Director Or Ger Xiong  <a href="mailto:kathyd@advocap.org">kathyd@advocap.org</a></p>	<p>Fond du Lac, Green Lake, and Winnebago Counties</p>
<p><b>CAP Services, Inc.</b> <a href="https://capservices.org/">https://capservices.org/</a>            1608 W. River Drive, Stevens Point, WI 54482   715-343-7100            Laura West, Director of Business Development - <a href="mailto:lwest@capmail.org">lwest@capmail.org</a></p>	<p>Calumet, Marathon, Marquette, Outagamie, Portage, Waupaca, Waushara and Wood Counties</p>
<p><b>Entrepreneur Fund, Inc.</b> <a href="https://www.entrepreneurfund.org/">https://www.entrepreneurfund.org/</a></p> <p>202 West Superior Street, Suite 311            Duluth, MN 55802 218/623-5747  <a href="mailto:Sascha.Mansson@wbc.com">Sascha Mansson</a>, WBC Director, 218-623-5730  <a href="mailto:Carla.Tichy@wbc.com">Carla Tichy</a>, CFO, 218-735-6021  <a href="mailto:Stephen.Peterson@wbc.com">Stephen Peterson</a>, Sr. Senior Business Loan Officer, 218-735-6025  <a href="mailto:Michael.Lattery@wbc.com">Michael Lattery</a>, Director of Business Finance, 218-623-5734  <a href="mailto:Zack.Hoy@wbc.com">Zack Hoy</a>, Business Loan Officer, 218-623-5758</p> <p>In Wisconsin Serves: Douglas County including City of Superior</p> <p>Superior Office (<i>by appt. only</i>) (Located in Post Office Building)            1401 Tower Ave., Suite 302, Superior, WI 54880 800/422-0374</p>	<p>Douglas County and City of Superior in Wisconsin.</p>
<p><b>First American Capital Corp. (FACC)</b> - <a href="http://www.faccloans.com">http://www.faccloans.com</a>            Subsidiary of the American Indian Chamber of Commerce of Wisconsin            10710 West Scharles Avenue, Hales Corners, WI 53130            414/604-2044 Fax: 414/604-2070</p> <p>Craig Andersen, Executive Director of both AICCW/FACC - <a href="mailto:craiga@aiccw.org">craiga@aiccw.org</a></p>	<p>Adams, Ashland, Barron, Bayfield, Brown, Burnett, Columbia, Douglas, Fond du lac, Forest, Iron, Jackson, Juneau, Langlade, Menominee, Milwaukee, Outagamie, Portage, Sauk, Sawyer, Shawano, Trempealeau, Vilas, Washburn, Waukesha, and Wood Counties</p>

<p><b>Impact Seven, Inc.</b> – <a href="http://www.impactseven.org/">http://www.impactseven.org/</a>  147 Lake Almena Dr., Almena, WI 54805  715/357-3334 Fax: 715/357-6233  Milwaukee Office: 624 West North Avenue, Milwaukee, WI 53205  414/445-6883  Tom Patzman, VP Business Development <a href="mailto:tom.patzman@impactseven.org">tom.patzman@impactseven.org</a>  Bob Meyer, Credit Manager, <a href="mailto:bob.mayer@impactseven.org">bob.mayer@impactseven.org</a>  Sandy Schiefelbein, Loan Portfolio Mgr. <a href="mailto:sandy.schiefelbein@impactseven.org">sandy.schiefelbein@impactseven.org</a></p>	<p>Statewide</p>
<p><b>Northwest Regional Planning Commission</b> - <a href="http://www.nwrpc.com/">http://www.nwrpc.com/</a>  1400 South River Street, Spooner, WI 54801  715/635-2197  Ken Pearsons, Business Development Specialist/Loan Fund Manager  <a href="mailto:kpearson@nwrpc.com">kpearson@nwrpc.com</a></p>	<p>Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer,  Taylor, Washburn   Tribal Nations: Bad River, Red Cliff, Lac du Flambeau, Lac Courte  Oreilles, St. Croix</p>
<p><b>Wisconsin Women's Business Initiative Corp. (WWBIC)</b> <a href="http://www.wwbic.com">http://www.wwbic.com</a>  1533 North Rivercenter Drive, Milwaukee, WI 53212 414/395-4562   Michael Hetzel, Director of Lending <a href="mailto:Michael.Hetzel@wwbic.com">Michael.Hetzel@wwbic.com</a>  Darian Lockett, Sr. Loan Officer <a href="mailto:Darian.Lockett@wwbic.com">Darian.Lockett@wwbic.com</a>  Lynne Keckeisen, Loan Officer, <a href="mailto:Lynne.Keckeisen@wwbic.com">Lynne.Keckeisen@wwbic.com</a>  Maria Lara, Loan Officer, Statewide/Hispanic <a href="mailto:Maria.Lara@wwbic.com">Maria.Lara@wwbic.com</a>  Kristeen Morgenroth, Loan Officer, SouthEast <a href="mailto:Kristeen.Morgenroth@wwbic.com">Kristeen.Morgenroth@wwbic.com</a>  An Nguyen, Loan Officer, South Central <a href="mailto:An.Nguyen@wwbic.com">An.Nguyen@wwbic.com</a>  Christopher Orr, Loan Officer <a href="mailto:Christopher.Orr@wwbic.com">Christopher.Orr@wwbic.com</a></p>	<p>Statewide</p>

Intermediary lenders make loans to small businesses in need of \$50,000 or less. Loans for start-up, expansion, and refinancing of small business entrepreneurs.

- The maximum loan term for a microloan is six (6) years.
- Intermediaries may not charge more than 7.75% over their cost of funds on microloans of more than \$10,000, and may not charge more than 8.50% over their cost of funds on microloans of \$10,000 or less.
- The SBA does not review, underwrite, or have the authority to approve or deny a microloan. As such, each intermediary will, within the above parameters, determine the loan terms to the micro-borrower.
- Use of Proceeds can be used for; working capital, supplies, machinery & equipment, fixtures; etc. Intermediary may choose to refinance debt. Cannot be used for real estate or a line of credit.
- Contact one of the Micro Lenders listed to apply.

Visit: <https://www.sba.gov/business-guide/plan/fund-your-business> or <https://www.sba.gov/funding-programs/loans>