

Financing Resources for Grant Recipients

Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP)

This document serves as a resource for DATCP grant recipients and stakeholders. It identifies several Wisconsin Community Development Financial Institutions and other institutions that may provide capital and bridge loan financing for grant-funded purchases prior to receiving reimbursement through a DATCP grant program.

Bay Bank

What: [Small Business Loans](#)

For Whom: Small businesses in the Green Bay area

Key Details:

- Business loans to finance expansions, rental properties, and equipment/vehicles

Compeer Financial

What: [Food & Agribusiness Financing](#)

For Whom: Commercial producers and businesses that process, manufacture, market, distribute, and transport agricultural products

Key Details:

- Seasonal and operating loans: Fund seasonal inventory and accounts receivable.
- Term loans: Finance capital projects such as purchasing fixed assets, expanding facilities, mergers and acquisitions, and/or building working capital.
- Revolving loans: Support temporary working capital shortages or provide flexible repayment terms for capital projects with a revolving loan.
- Project finance: Can be used as interim financing for facilities construction and are generally converted to long-term financing upon project completion.

First American Capital Corporation

What: [Small Business Administration Community Advantage and Microloans Programs](#)

For Whom: Native-American-owned businesses located in Wisconsin, other minority-owned enterprises specific to respective funding source requirements, and individuals and business eligible to participate in the SBA microloan program

Key Details:

- Options up to \$250,000 for working capital, equipment purchases, and construction/renovation projects

First Nations Community Financial

What: [Wooruwi Business Program](#)

For Whom: Native American entrepreneurs in Wisconsin

Key Details:

- Designed for business start-up, expansion, working capital, or equipment
- Between \$3,000 to \$50,000

Forward Community Investments

What: [General Lending and New Markets Tax Credits](#)

For Whom: Nonprofits, co-ops, and community organizations

Key Details:

- Lending for mission-focused projects that will work to reduce racial and socioeconomic disparities across the state
- New Markets Tax Credits: Financing for high-cost, socially impactful community facilities projects with low-cost, low-interest loans

Hmong Wisconsin Chamber of Commerce

What: [Revolving Loan Fund](#)

For Whom: Focus on underserved minority communities such as Wisconsin Hmong and Asian communities

Key Details:

- Small loan: Up to \$9,999 primarily for small equipment
- Large loan: Between \$10,000 and \$50,000 for business expansion

Impact Seven

What: [Business Lending](#)

For Whom: Any emerging, expanding, or existing business in Wisconsin

Key Details:

- Designed for construction or improvements, working capital, supplies, and equipment
- Between \$10,000 and \$5,000,000

MAD Capital

What: [Equipment and Infrastructure Loans](#)

For Whom: Regenerative and organic (or organic transitioning) farmers

Key Details:

- On-farm equipment and infrastructure purchases
- Between \$100,000 and \$5,000,000

Milwaukee Economic Development Corporation

What: MEDC [Loan Program](#)

For Whom: Small businesses throughout Milwaukee, Kenosha, Racine, Ozaukee, Walworth, Waukesha, and Washington Counties

Key Details:

- Options for renovating or expanding existing facilities and purchasing equipment

Royal Credit Union

What: [Small Business Loans](#)

For Whom: Small businesses in Northwestern Wisconsin (headquartered in Eau Claire)

Key Details:

- Up to \$500,000

U.S. Department of the Interior

What: [Indian Loan Guarantee and Insurance Program](#)

For Whom: Business entity with no less than 51% ownership by federally recognized American Indian individuals

Key Details:

- Loans must be used to finance projects benefiting the economy of a reservation or tribal service area. Funds may be used for operating capital, equipment purchases, building construction, and lines of credit

U.S. Small Business Administration (SBA)

What: Microloans through SBA intermediary lenders in your area

For Whom: Small businesses

Key Details:

- Loans up to \$50,000

- For working capital, inventory, supplies, furniture, fixtures, machinery, and/or equipment
- Not for existing debt or real estate
- For information on SBA programs and lenders in your area, contact your local SBDC - [Small Business Development Centers \(SBDC\) | U.S. Small Business Administration \(sba.gov\)](#).

WBD Inc.

What: [Small Business Administration 504 Loans](#)

For Whom: Most businesses qualify

Key Details:

- Projects between \$350,000 and \$20,000,000
- Can be used for construction and large equipment with 10+ years useful life

Wisconsin Native Loan Fund

What: [Business Loans](#)

For Whom: Native American small businesses in Wisconsin

Key Details:

- Micro Business Loans: Up to \$49,999 for purchasing and repairing equipment and operating capital
- Small Business Loans: Up to \$250,000 for purchasing and repairing equipment and operating capital
- Business Construction Loans: Up to \$250,000 for business construction

Woodland Financial Partners

What: [Microloans, Small Business Loans, and Community Organization Loans](#)

For Whom: Native American entrepreneurs, small businesses, and 501(c)(3) organizations in Wisconsin

Key Details:

- Super Micro Loans: Under \$2,000; require minimal documentation
- Micro Loans: \$2,000 - \$50,000; require projections, market analysis, and a business plan
- Small Business Loans: Greater than \$50,000; require more extensive financial information
- Community Organization Loans: strictly for not-for-profit 501(c)(3) organizations
- Collateral and security requirements for all loan products are determined on a case-by-case basis.