

WHAT IS NEEDED TO SUBMIT AN APPLICATION?

1. Application Form

First, obtain an application form by contacting CWED. Include information on the application about the project, and document the need.

The following items must be included with the application form:

2. Business Plan

Includes company history; industry trends; marketing/sales plans; identification of customers, suppliers, and competitors.

3. Financial History (existing businesses)

Balance sheet, and profit & loss statements for the preceding three-year period (and interim periods, as necessary).

4. Financial Projections (new and existing businesses)

Profit & loss related to projections for three years into the future.

5. Other

Information such as resumes, personal financial statements for principal owners, documentation of commitments from private sources, environmental review, and construction contracts.

For additional information on doing business in the CWED region contact: Andrew Soucek, Loan Fund Specialist at

715-340-7930 or
asoucek@cwedfund.com

CENTRAL WISCONSIN
ECONOMIC DEVELOPMENT (CWED)
1245 Main St, Suite 200
Stevens Point, WI 54481

For general business assistance in your area, use the list below.

Local Economic Development Contacts:

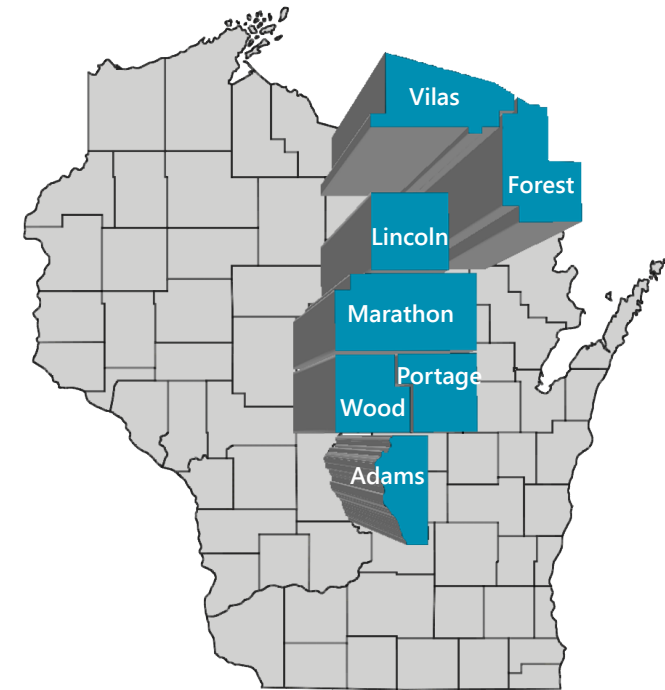
Adams County	608-339-6945
Forest County	715-478-3450
Lincoln County	715-539-1024
Marathon County	715-845-6231
Portage County	715-346-1334
Vilas County	715-891-2099
Wood County	715-421-8468
Village of Athens	715-257-9170
City of Marshfield	715-486-2074
City of Merrill	715-536-4880
City of Mosinee	715-693-2275
Village of Plover	715-345-5250
Town of Rib Mountain	715-842-0983
City of Schofield	715-845-6231
City of Stevens Point	715-346-1568
Village of Weston	715-359-6114
City of Wisconsin Rapids	715-421-8242



CAP Services

CWED is administered by
CAP Services, Inc.

REVOLVING LOAN FUND PROGRAM



Participating counties:

Adams, Forest, Lincoln, Marathon, Portage, Vilas, and Wood.

CWED

Central Wisconsin Economic Development Fund Inc.



Central Wisconsin Economic Development Fund Inc.

The **Central Wisconsin Economic Development Fund (CWED)** works with entrepreneurs and their lenders to structure financing packages for start-up and expanding businesses to encourage economic growth in the area. CWED loans usually have low interest rates, reduced collateral requirements, and flexible terms. CWED does not seek to compete with banks for projects, but rather complement them and other programs in a total financial structure.

OBJECTIVES OF THE FUND

- Encourage business development that supports job creation;
- Raise personal incomes by providing opportunities for employee growth;
- Promote creation, retention, and expansion of existing businesses;
- Leverage private investment throughout the region.

ELIGIBLE APPLICANTS

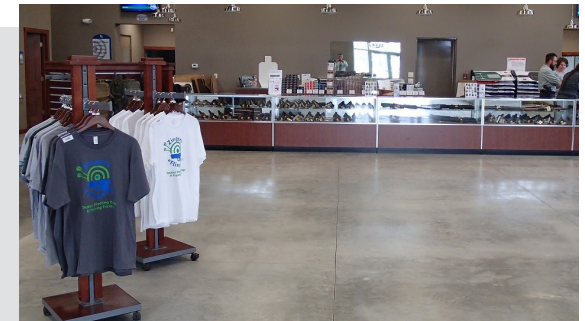
For-profit businesses in the CWED region that have a financial need associated with business start-up or expansion with an emphasis on job creation for the area. Owners must have 10% equity in the project. CWED will match new project funding provided by the owner and other sources.

ELIGIBLE ACTIVITIES

- Acquisition of land, buildings, and fixed equipment
- Site preparation, construction or remodeling
- Equipment financing
- Working capital
- Investment in technology, without job creation, to keep the business competitive

INELIGIBLE ACTIVITIES

- Refinancing
- Funding to compensate for business weakness
- Reimbursement for expenditures prior to loan approval
- Residential construction
- Routine maintenance
- Relocation within the CWED region without extenuating circumstances
- Real estate investment (less than 50% owner occupied) or speculation (flipping properties)
- Gambling activities
- Adult bookstores, entertainment and escort services
- Lending institutions
- Rent-to-own businesses
- Businesses not serving the interest of Central Wisconsin



Central Wisconsin Economic Development (CWED) is a 105(a)(15), non-stock, non-profit entity



Central Wisconsin Economic Development Fund Inc.