

Business Update

A Concept That Works

The U.S. Small Business Administration agreed with Wisconsin Business Bank's nomination of Paul Arsenault (pictured right, with Bank President Kevin Tenpas left) as the 2003 Michigan Small Business Administration Financial Services Advocate of the Year. Paul is also the SBA's 2003 Midwest Regional Advocate award winner and is now being considered for the national award. Paul Arsenault is President and owner of Concepts Consulting, Inc., a company that specializes in assisting small business owners to obtain financing for "difficult-to-place" loans. Paul's "can-do" attitude, loan structuring expertise, and his partnerships with government loan programs have been instrumental in his success. This success can be directly measured through the economic benefit to local communities as a result of the \$60 million in loan funds that his clients have received over the past 10 years. Paul's motto "Success is failing forward" can be seen through his instrumental efforts in the re-development of the K.I. Sawyer Air Force Base that has resulted in the creation of 1100 new jobs at 67 new employers since 1996.



Entrepreneurial Leaders

Congratulations to Russ Schuler, Chairman of Wisconsin Business Bank, and Kevin Tenpas, President, for being selected as **FINALISTS** in the 2003 Wisconsin Ernst & Young Entrepreneur of the Year awards program in the Financial Category. The awards program recognizes entrepreneurs who have demonstrated excellence and extraordinary success in financial performance, innovation, and personal commitment to their businesses and communities.

Finalists were selected by a panel of judges at a meeting held on May 6th. Wisconsin award recipients will be announced at the awards banquet on Thursday, June 26th at the Midwest Airlines Center in Milwaukee. The state winners become eligible for National Entrepreneur of the Year honors, won by Herbert Kohler Jr. last year. Comedian Jay Leno will be the Master of Ceremonies for the national event to which finalist and award recipients will be invited to attend. The Entrepreneur of the Year Institute International Conference will be held in Palm Springs, California on November 20-23, 2003.



NMC's Success Continues

"Even though we have state of the art equipment and modern facilities, we realize that our most important assets are our employees and the more they learn, the more our customers benefit from it." These words are the mantra by which Wisconsin's SBA 2003 Small Business Person of the Year winners, the management group (Stuart Varner, Lester Gaunt, Randy Brookens and Mark Schaap) of Non-Metallic Components, Inc. (NMC), operates. (pictured below from left to right)

Nominated by Mark Maurer and Pam Dekker, NMC, located in Poynette, Wisconsin, is a leader in the fields of custom injection of molded thermo-plastic products, engineering and tool design and serves industries that include water conditioning, medical, appliance automotive and small engines. In 1993, NMC was originally founded by its four current owners that make up the management group along with Robert Stamstad who retired in 1996. Together, they purchased the company from Suratco Products Company. In December of 1996, the four minority shareholders took complete ownership of the firm. The transition left many customers with uneasy feelings of skepticism. To combat this, the four owners candidly addressed these concerns by marketing and remarketing not just NMC but also themselves. This continuous customer contact coupled with high quality service quickly garnered the new NMC the respect of its customers.



NMC has a strong commitment to the communities in which they are located. They have worked extensively with the Wisconsin Department of Commerce to bring jobs to repressed areas of the state. The Cuba City facility was built in Grant County because it was considered a targeted development zone by the State. NMC committed to bring 26 jobs to the community within three years of opening the facility and has exceeded this commitment. This venture between the State, NMC, and Cuba City has proven extremely successful and brought jobs back to an economically depressed area.

As Wisconsin's Small Business Persons of the Year, NMC's management team was judged on their staying power, growth in number of employees, increase in sales and/or unit volume, current and past financial reports, innovations of product or service, response to adversity and contributions to aid community-oriented projects.

Wisconsin Business Bank

www.wisbusbank.com

Your Bank...Your Partner

June 2003

Government Website – www.women-21.gov

The federal government has launched a new Web site to help women small business owners deal with the ever-changing business climate and identify federal government resources for women.

“No business group in America is moving more faster or more efficiently than women-owned businesses; they are doing a fantastic job contributing to our economy and creating jobs,” said Hector V. Barreto, administrator of the U.S. Small Business Administration. Highlights of the web site feature up-to-date information on key issues for women entrepreneur, including:

- Access to capital
- Healthcare for small businesses
- Government procurement and contracting opportunities
- Retirement security, and
- Technology

Women-owned businesses are driving the American economy by producing more and more jobs for American workers. The numbers continue to grow at twice the rate of all U.S. businesses. There are more than 9.1 million women-owned businesses.

Team Tribute



We would like to introduce you to one of our behind the scene teammates--Karen Burgard, Office Manager at our Sheboygan office. Karen's work may go unnoticed by many, but not by the WBB staff. She has shown outstanding work ethic, provides superior service to our clients and is one of the original members of our Wisconsin Business

Bank team. Karen attended Lakeshore Technical College and has experience in loan processing, bank operations, human resources, and supervision. Karen, her husband Art and their son Kyle, reside in Sheboygan.

Smiling with Success

American Orthodontics is smiling as they received the 2002 Wisconsin Manufacturer of the Year Award in the 100 to 300-employee category. During the last four years American Orthodontics has increased the company's productivity by 24% through automation and has become a low-cost leader for orthodontics supplies. Founded by Dan Merkel in 1968, he credits the firm's 240-person workforce for the company's success. James Haney, President of Wisconsin Manufacturers and Commerce, said “American Orthodontics illustrated that Wisconsin manufacturers...make good-quality products here in Wisconsin and have established themselves as community and global leaders.” Congratulations to the American Orthodontics Corporation team!

A Special Thanks...

Many of you participated in our Client Satisfaction Survey conducted by Lakeland College this past fall. We thought we would share with you the results of this survey.

Wisconsin Business Bank received an overall satisfaction rating of 4.39 on a 5.0 scale. We received our highest ratings in the areas of creativity, responsiveness, flexibility, and overall industry knowledge. We were thrilled that you rated us strong in the areas that are our basic corporate core values. Although the overall responses from you were highly positive, it also helped us to identify the areas where we can serve you better. As always, we encourage and look to you for feedback to help us continually improve. After all, our improvement and success is your success as well.

With your cooperation and the help of Lakeland College, we were able to attain a 67% response rate on this survey. Thank you for participating in our survey and a special thanks to Lakeland College for making this project a success.

Lakeland College was an excellent partner--helping us develop, deliver, and complete the survey. They offer many business assistance programs and if you are interested in learning how Lakeland College could help you, please contact Hal Wissink, Director of Lakeland College's Business and Leadership Development Institute at 920-565-1477.

Are YOU Registered?

Would you like to sharpen your business management skills in:

- Financial statement analysis?
- The use of break-even analysis in decision making?
- Cash flow planning?
- Budgeting and profit planning?
- Preparation of bank credit requests?
- Estate planning?

These topics and more are addressed in **Managing and Financing Independent Business**, a practical, “hands-on” seminar for owners and managers of independent businesses. Along with other owners and managers, you'll analyze actual business problems and situations. And together, you'll find useful solutions in a stimulating exchange of ideas. You'll leave with a process to evaluate the performance of your business and a strategy to implement change.

When: October 15—16, 2003

Where: Holiday Inn, 4601 Calumet Avenue, Manitowoc, WI

Call Carol Brazzale at 920-803-6001 for more information about this dynamic new program. We want to help you get and keep that competitive edge for success!

We appreciate your comments! If you prefer to receive our “Business Update” via e-mail or be taken off the mailing list, please call toll free 1-877-983-5001, fax (920) 983-2980 or email: partner@wisbusbank.com.



WISCONSIN BUSINESS BANK

A Branch of Wisconsin Community Bank

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