VILLAGE OF GERMANTOWN
N112 W17001 MEQUON ROAD
GERMANTOWN, WI 53022

MEETING:	**ECONOMIC DEVELOPMENT COMMISSION**
DATE AND TIME:	**TUESDAY, October 27, 2015 at 6:00 p.m.**
LOCATION:	**Germantown Village Hall Board Room N112 W17001 Mequon Road**

I. **CALL TO ORDER:** This meeting has been given public notice in accordance with Wisconsin Statutes, Section 19.83 and 19.84, in such form that will apprise the general public and news media of subject matter that is intended for consideration and action.

II. **ROLL CALL:** Chairperson Daniels, Trustee Hughes, Trustee Miller, Members Bergeron, Grgich, Sedgwick, Yokes

III. **APPROVAL OF MINUTES:** January 5, 2012 and May 21, 2012

IV. **PUBLIC COMMENT:** Please be advised per State Statute Section 19.84(2), information will be received from the public. It is the policy of this municipality that there be a three minute time period, per person, with time extensions per the Chief Presiding Officer's discretion; be further advised that there may be limited discussion on the information received, however, NO ACTION will be taken under public comments.

V. **REPORTS:**
- A. Chamber Report: Business Openings/Closings, Other Chamber happenings
- B. Business Park Updates: Barry Chavin, MLG Commercial
- C. Washington County Economic Development: Christian Tscheschlok, EDWC

VI. **UNFINISHED BUSINESS:**

VII. **NEW BUSINESS:**
- A. Election of Secretary for Economic Development Committee
- B. First Bank Financial Centre Loan Pool
  1. Sample File
  2. Target Businesses and Village Locations

VIII. **NEXT MEETING DATE AND TIME:**

IX. **ADJOURNMENT:**

UPON REASONABLE NOTICE, efforts will be made to accommodate the needs of disabled individuals through appropriate aids and services. For additional information or to request this service, please contact the Clerk's Office at (262)250-4740 at least 2 days prior to the meeting.

Notice is given that a majority of the Village Board may attend this meeting to gather information about an agenda item over which they have decision-making responsibility. This may constitute a meeting of the Village Board per State ex rel. Badke v. Greendale Village Board, even though the Village Board will not take formal action at this meeting.

ECONOMIC DEVELOPMENT COMMISSION
MEETING MINUTES
January 5, 2012

CALL TO ORDER: Chairman Kaminski called the meeting to order at 6:05 p.m.

ROLL CALL: Chairman Terri Kaminski, Trustee Representative Jeff Hughes, Commissioners Brad Van Dam, Lynn Grgich and Jim Sedgwick. Commissioners Turner and Foster were absent. Also in attendance were Village Administrator Dave Schornack, Barry Chavin, MLG Commercial and Planning Assistant Lori Johnson.

PREVIOUS MINUTES: ***MOTION Hughes second Van Dam to Approve the minutes from September 8, 2011.***
MOTION carried unanimously. (Sedgwick abstained)

PUBLIC INPUT: None

Chamber Report: Lynn Grgich reported on new business openings and closings.

Business Park Update: Administrator Schornack reviewed current lot sales and the occupancy status of recent building activity in the Business Park.
Barry Chavin, MLG Commercial, also commented on current negotiations for lots in the Business Park. He proposed inviting business owners to a breakfast to talk about the Business Park, discuss the market, provide information and create a relationship as a marketing strategy for the Park. Chairman Kaminski agreed to discuss the idea at the next EDC meeting.
Commissioner Van Dam suggested MLG advertise positive comments from companies who have already gone through the process to promote the experience they received while working with the Village.

Review of Dumpster Enclosures Section 10.065(7) Commissioner Kaminski said the proposed revisions were discussed recently at a Village Board meeting and then forwarded to the Economic Development Commission for discussion. She said the EDC should discuss if the revisions are needed.

Dave Gundrum, W164 N11479 Squire Drive, spoke on behalf of the residents of Lake Park. He said Lake Park cannot afford the cost of bringing the dumpsters up to code and said they will go with the containers provided by Waste Management if the revisions are approved.

Commissioner Van Dam said requiring dumpster enclosures be constructed of the same materials as the building including landscaping and decorative block was a burden on businesses. He was opposed to the ordinance and said the Village should lighten up the requirements, look at what other communities are doing and be more business friendly.

There was discussion about garbage not being contained and flying around when Waste Management empties and when containers are full. Trustee Hughes understood the goal of the revisions, but did not agree with the provision that existing businesses come into compliance with the new ordinance within a year. He said the concern is with an apartment building that has an old couch left for garbage and is not picked up by Waste Management. Commissioner Sedgwick agreed the architectural requirements are over the top. Chairman

Kaminski said the revised ordinance was too costly, and doesn't solve the problem.

MOTION Van Dam second Hughes to not accept the proposed revisions to Ordinance 10.065 and send the existing ordinance back to the Village Board with the recommendation to look more deeply into making the existing architectural requirements for new business more user friendly.

Trustee Hughes agreed the revisions should not be accepted and also recommended revising the requirements for new buildings be more user friendly. Commissioner Sedgwick said there should be a provision in the ordinance to manage existing buildings in violation of the code.

MOTION carried unanimously.

Discuss future Development North of Freistadt Road. Administrator Schornack said Plan Commission is in the process of reviewing the 2020 Land Use Plan, but at this time, the review is on hold because MMSD is proposing to change the way they assess the Village for capital costs. The change could result in the Village taking land out of the MMSD district. The primary area being discussed for future development is at the 41/45 Holy Hill corridor. A location for a new business park is also being addressed.

Chairman Kaminski asked the EDC to review the resident survey conducted in 2000 and make a recommendation to the Plan Commission whether to proceed with a new consumer survey. The EDC agreed a new survey should be done, if funds are available. Commissioner Sedgwick commented that the old survey was anti-business and anti-development. The EDWC and Paul Roback, UW Extension, were referred for assistance with the survey.

ADJOURNMENT: There being no further business the meeting was adjourned at 7:00 p.m.

Respectfully submitted,

Lori Johnson
Planning Assistant

DRAFT

ECONOMIC DEVELOPMENT COMMISSION
MEETING MINUTES
May 21, 2012

CALL TO ORDER: President Wolter called the joint meeting to order at 6:00 p.m.

ROLL CALL: Chairman Terri Kaminski, Trustee Representative Jeff Hughes and Commissioner Jim Sedgwick. Commissioners Brad Van Dam, Lynn Grgich, Kerry Turner and David Wendler were absent. This meeting did not have a quorum but the following discussion ensued.

Economic Development Update: Christian Tscheschlok, Executive Director Economic Development Washington County, gave an update on the economic development tools they have available and developments that have occurred in Germantown that Economic Development Washington County has been a part of.

ADJOURNMENT: There being no further business the meeting was adjourned at 7:00 p.m.

Respectfully submitted,

Dave Schornack
Village Administrator

DRAFT

Downtown Hartland Business Loan Pool

Downtown Hartland Business Loan Pool
Provided By:

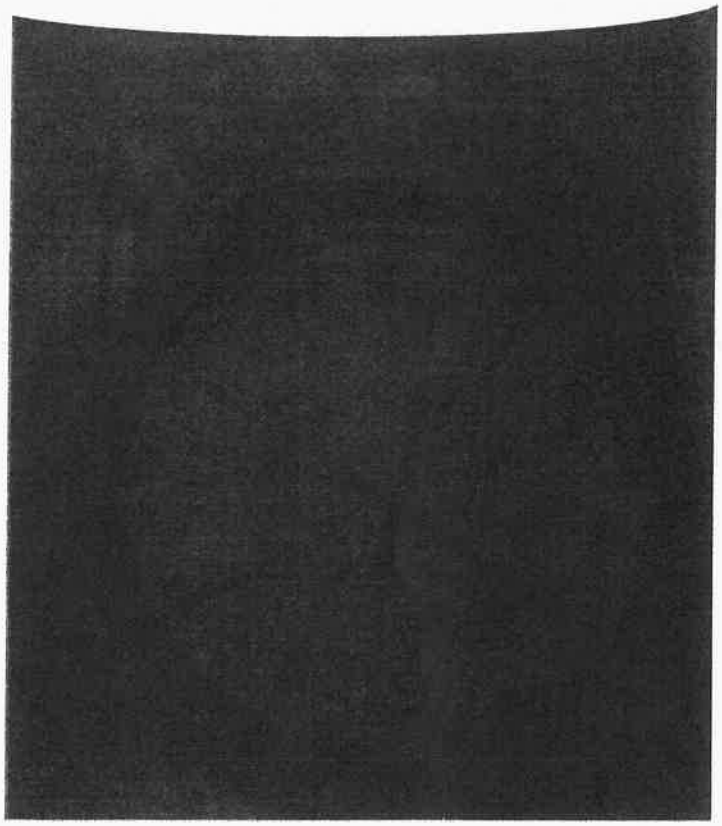
FIRST BANK
FINANCIAL CENTRE

FIRST BANK FINANCIAL CENTRE

In Conjunction With:

Downtown Hartland

THE HARTLAND BUSINESS IMPROVEMENT DISTRICT



Hartland Business Improvement District
300 Cottonwood Avenue
Hartland, WI 53029

Phone: 262-367-6560
Web: www.hartlandbid.com

EQUAL HOUSING LENDER

The Business Loan Pool Program has been established to help revitalization efforts, increase capital investments and provide support for new and existing businesses in the Downtown Hartland Business Improvement District area. The fund was established through a commitment from First Bank Financial Centre, the Village of Hartland and the Hartland Business Improvement District. These organizations have partnered together to promote business growth in downtown Hartland.

Eligible Businesses Include:

- Commercial, retail or restaurant businesses
- Business must be located within the Hartland Business Improvement District

Eligible Expenses:

- Acquisition of land/building
- Building improvements/construction
- Equipment purchases
- Environmental or safety compliance

How Do I Apply?

1. Call the Hartland Business Improvement District for business loan guidance at (262) 367-6560
2. Complete a business plan and submit a loan package
3. Your loan application will be confidentially reviewed by the Business Loan Pool Program Review Committee. Loan approval generally takes 30 days once your loan package is submitted.

Loan Structure:

The Downtown Hartland Business Loan Pool is available to be used in conjunction with other loans and financing to aid in permitting project completion. Interest rates are fixed at 1.00%. Each loan is evaluated separately on collateral, risk and terms. Loans are generally not less than $10,000, or more than $15,000.

First Bank Financial Centre has committed $150,000 of capital to begin the venture. Loan decisions are made by the Business Loan Pool Program Review Committee and the Board of Directors of the Hartland Business Improvement District. The Review Committee and the Board of Directors will maintain the authority to modify, change or negate the terms of the provisions of the loan requirements to best meet the objectives of the community and Downtown Hartland.

Thank you for your interest in the Downtown Hartland Business Loan program.

The Village of Hartland is a vibrant and involved community located in the heart of Waukesha County's desirable "Lake Country" area. The Village boasts a strong business climate with easy accessibility, superior municipal services, low tax rates and a quality workforce.

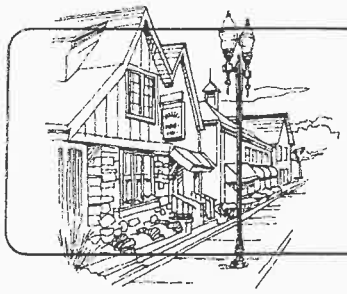
The Hartland Business Improvement District is committed to providing support and help to new and existing businesses and to help in revitalization efforts throughout the downtown business area. We firmly believe that Hartland is a great place to do business and we are happy to provide this loan program to aid in that endeavor.

Please complete the enclosed application and additional required documentation and return to the Hartland BID office. Your information will be confidentially examined and considered by our Program Review Committee and recommendations passed on to the BID's Board of Directors. Loan approval decisions generally occur within 30 days of application package submission.

Feel free to contact me at anytime with your questions and comments regarding the Downtown Business Loan program. We are excited about the possibilities that await our community and your business through this new program and look forward to speaking with you again in the very near future.

Regards,

Jon Wojciechowski
Vice-President, Hartland Business Improvement District
Co-Chairperson, BID Economic Development Committee
Cell# 262-719-2656



Downtown Hartland

BUSINESS LOAN POOL PROGRAM APPLICATION

I. Application Information

Name_____ Telephone_____

Home Address_____

Social Security Number_____

II. Proposed Project

Legal Name of Business_____

Business Address_____

Contact Person_____ Telephone_____

Type of Business_____

Year Business was Established_____

Years Under Current Management_____

Number of Employees_____

Business Ownership:

___Sole Proprietorship ___Corporation ___General Partnership

___Limited Liability Co. ___"S" Corporation ___Limited Partnership

Present Landlord:

Name_____

Telephone_____

Lease Expiration_____ Current Rent_____

Any relationship between business and landlord? ___ Yes ___No

III. Loan Request

Amount Requested_____ Term Requested_____

Describe the purpose for this loan_____

_____

How will business repay this loan?_____

_____

Is business subject to either seasonal or cyclical cash flow variations? ___Yes ___No

If yes, please explain_____

_____

IV. Purpose of Loan

Describe the scope of the work which these funds are proposed for and the anticipated benefits to be realized from the proposed project. Please be as specific as possible by presenting a detailed outline of all proposed work, including all renovations, equipment, start-up costs and training costs, etc. If applicable, the design proposal should accompany the application.

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V. Financial Information

Does this business currently pay taxes to the Village of Hartland? ___Yes ___No
If yes, what is the amount? _____
(Please enclose copies of tax bills; Real estate, personal property if applicable)

Have you received any assistance from the Village of Hartland, State of Wisconsin or any federal programs for the above presented project or any other property? ___Yes ___No
If yes, please describe_____

Please provide copy of deed or legal description of property, purchase and sales agreement or lease, whichever applies regarding use of loan proceeds.

Please provide business financial statements for the past three (3) years if the business is already in existence. If the business is new, a business plan is required which must include projections at least two years into the future.

Please provide interim financial statements if six (6) months have passed since the last fiscal year-end.

Please provide business tax returns for the past three (3) years, including all schedules.

Please provide a Personal Financial Statement for each proposed borrower, owner, partner or guarantor.

Please provide personal income tax returns for the past three (3) years, including all schedules, for each proposed borrower, owner, partner or guarantor.

Please read this:

The information contained in this application is provided to induce The Business Loan Pool Program (BLPP) to extend credit to you. You acknowledge and understand that BLPP is relying on the information provided in this application in deciding whether to extend credit to the applicant. Each of you represent, warrant and certify that the information provided in this application is true, correct and complete. Each of you agree to notify BLPP immediately of any materially adverse change in;

1) any of the information contained in this application or
2) your or any proposed guarantor's financial condition.

BLPP is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained in this application. You authorize any person or credit reporting agency to give BLPP any information it may have about you. Each of you signing below do authorize BLPP to obtain credit checks on you, including consumer credit checks through credit reporting agencies and direct inquiries of business(es) where you have accounts, where you worked, or other sources;

a) to contact these sources at any time whether before, during or after the term of any agreement between you and BLPP to update information or to assist BLPP in enforcing any obligations you owe to BLPP; and
b) to properly report any performance with regard to cerdit extended to any one who may properly receive such information.

Please sign here:

Corporation of partnership applicant: Individual, Sole Proprietor and Guarantor:

_____	X_____
Name of Entity	Authorized Signature
X_____	_____
Authorized Signature	Print Name Date
_____	X_____
Print Name	Authorized Signature
_____	_____
Title	Print Name Date
	X_____
	Authorized Signature
	_____
	Print Name Date

BUSINESS LOAN POOL: CASE STUDY

Oconomowoc, Wisconsin

OVERVIEW

The Downtown Oconomowoc Business Loan Pool was established in 2010 to help revitalize an ailing downtown in Oconomowoc, Wisconsin. The business loan pool provides investment seed capital for local startups.

The loan pool works in partnership with First Bank Financial Centre (FBFC), and commercial lenders, to provide gap resources for new and expanding businesses. The loan pool is available when full, private financing or credit is not available on terms and conditions which would permit project completion. The pool offers loans, ranging from $10,000 to $25,000, at 1 percent for either a five- or 10-year term.

Businesses eligible for loan pool funds include commercial, retail, or restaurants, and must be located within downtown Oconomowoc. Eligible expenses include acquisition or land/building, building improvements/construction, equipment purchases, and environmental or safety compliance.

To date, the low-cost loans have allowed nine businesses to open or expand in the last few years, and the downtown vacancy rate has been reduced by 55 percent. The pool opened up funds to people who were considering opening or expanding a downtown business.

As of January 2013, nine businesses have participated in the program and are open and thriving, these include: Ambiance Salon, Fiesta Cancun, Laci Boutique, Le Cheval, The Gallori, The Petite Chef, The Pub, The Roots Coffeebar & Café, and Vino Etc.

Continue reading below to learn about the individual business' stories.

BUSINESS LOAN POOL: CASE STUDY

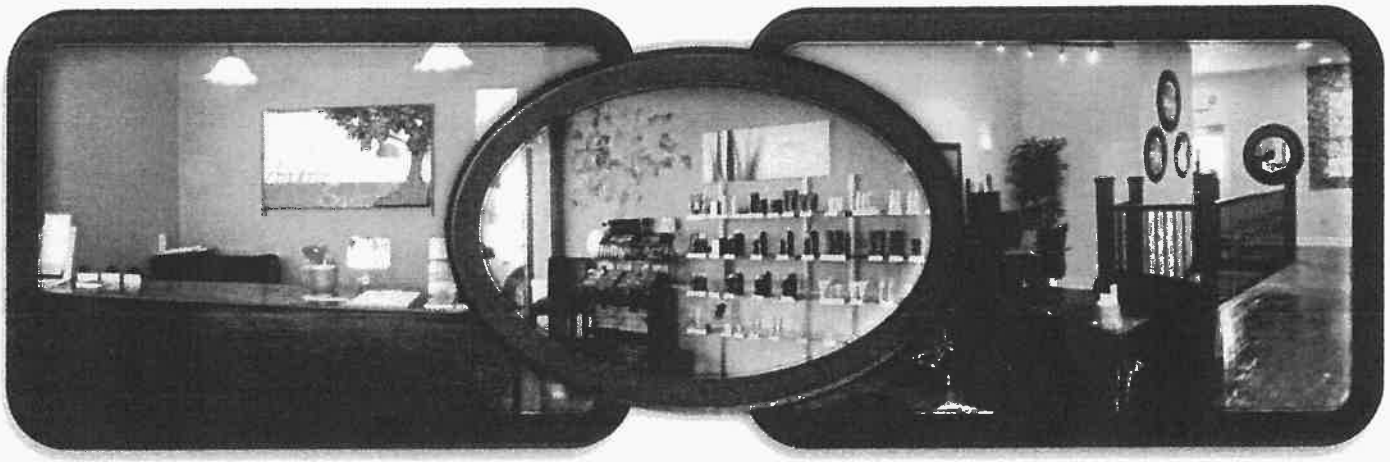
Oconomowoc, Wisconsin

AMBIANCE SALON

When the lease on her business' former building expired, Jen Simons, owner of Ambiance Salon in Oconomowoc, needed to plan for her salon's future. "While attending a Downtown Oconomowoc Merchant Association (DOMA) meeting, I learned about the Downtown Oconomowoc Business Loan Pool program established by the City of Oconomowoc and First Bank Financial Centre (FBFC). Given the 'buyer's market' and my need to establish a permanent, secure residence for my salon, I began the application process." To her benefit, Jen already had a solid business plan in place (a requirement to obtain Loan Pool funds), allowing her to be approved for funding within a short time. In conjunction with the Loan Pool funds, Jen also partnered with FBFC to obtain an SBA loan in order to purchase a building on Wisconsin Avenue.

Funds will also be used to purchase furniture, equipment, signage, and products for her newly expanded, full-service salon. "I'm very excited for the opportunity to own my own building, and expand my salon's services, product line, and operating hours," states Simons.

As a loyal downtown Oconomowoc business owner, Jen expressed, "I think it's great that the City of Oconomowoc partnered with our local, community bank (FBFC) to offer this low-financing program to fund the needs of small businesses in our city".



FIRST BANK FINANCIAL CENTRE

EMBER FDIC

BUSINESS LOAN POOL: CASE STUDY

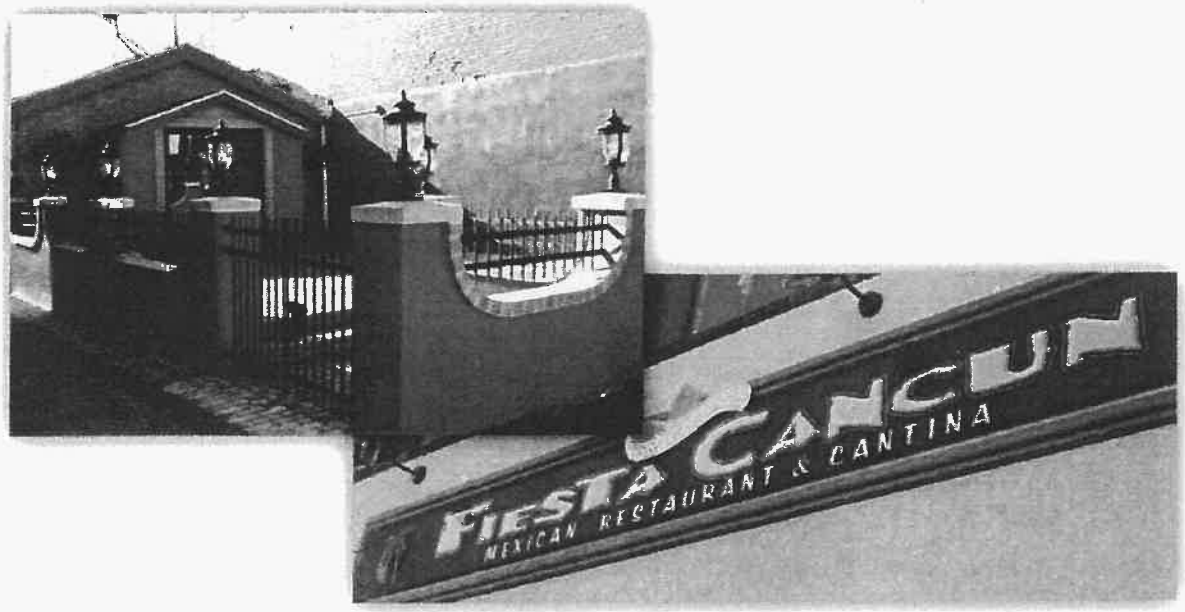
Oconomowoc, Wisconsin

FIESTA CANCUN

Debbie and Marcos, owners of Fiesta Cancun, Oconomowoc's downtown Mexican cantina, are very excited about their current expansion project. They've been considering increasing their restaurant's physical space for some time, and with a chain of fortunate events, including the inception of the Downtown Oconomowoc Business Loan Pool, their dream is coming true. Fiesta Cancun is now renting – and will soon occupy – the vacant building next door (west of their existing facility). "We plan to utilize the new space for expanded dining and bar areas, a banquet room, and a new outdoor patio", states Debbie.

Their loan pool funds will be used for remodeling expenses, updating the facade, new outdoor signage, and a new point-of-sale system. Debbie is a strong advocate of the Downtown Oconomowoc Business Loan Pool and offers, "the effort being put forth by the City, along with the financial support of First Bank Financial Centre, has truly helped us achieve our goal of expanding our restaurant business."

Debbie and Marcos also shared that the process of obtaining funds was extremely user-friendly and efficient, and they highly recommend the program to other [potential] small business owners.



FIRST BANK
FINANCIAL CENTRE

EMBER FDIC

BUSINESS LOAN POOL: CASE STUDY

Oconomowoc, Wisconsin

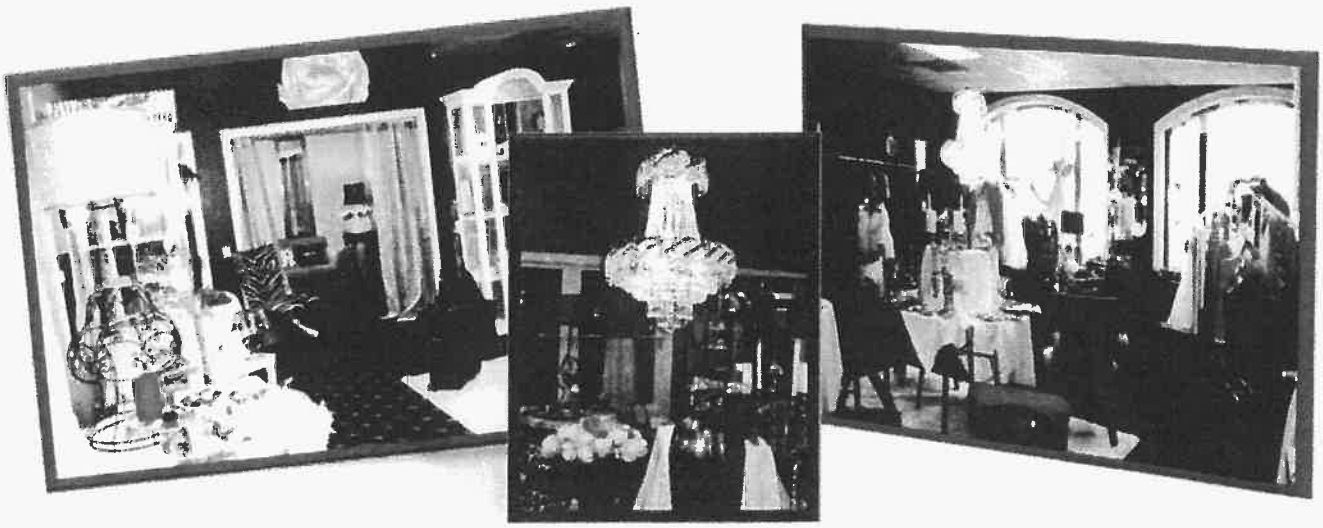
LACI BOUTIQUE

Laci Boutique boasts itself as Lake Country's premier women's clothing boutique, offering formal wear, casual wear, and accessories from some of the world's top designers. In November 2011, Jan Meress opened the doors to her beautiful store located in the heart of downtown Oconomowoc.

Although the lease had already been signed and plans in motion, Jan was informed of the Downtown Loan Pool by other local merchants, and decided to give the city's Bureau of Economic Development a call to get the details. "It was a very pleasant surprise to learn of such a wonderful program being offered to new business owners," Jan shared. Within days of speaking with the city, Jan had all the information she needed to pursue loan pool funds.

"Bob Duffy was kind enough to set me up with SCORE – a nonprofit association dedicated to educating entrepreneurs and helping small businesses start, grow, and succeed – in order to develop my business plan," said Jan. Within a short time frame, Jan received the funds and utilized them to expand her product line, finish interior renovations, and develop marketing/advertising materials. To date, Laci Boutique has far exceeded the goals set forth in their business plan, and Jan is very excited for the future of her store.

Jan's overall experience with this program was wonderful. From the short turn-around time, to the friendly service and assistance she received, this initiative is one that she will definitely share with family, friends, and potential business owners looking to pursue their entrepreneurial dreams.



FIRST BANK FINANCIAL CENTRE

MEMBER FDIC

BUSINESS LOAN POOL: CASE STUDY

Oconomowoc, Wisconsin

LE CHEVAL

Le Cheval, a niche equine supply and product store, started as an *online only* business in 2009. By August of 2012, owner Mary Pratt decided to open a brick and mortar store in downtown Oconomowoc. "Online sales were good, but many of my customers were located within the Lake Country area, and really wanted a local storefront, where they could try on apparel and see products in person," shared Pratt. Hence why, Linda Valetic, horse trainer, and Mary, a small animal veterinarian, are now running this new business; catering to the Oconomowoc area horse community.

Although Mary had already signed the lease for the building, she was grateful to learn of the downtown loan pool from another downtown business owner, Lori Boldig, who had also taken advantage of the program. Pratt shared that the loan funds will help refurbish the interior of the building that once housed the Chamber of Commerce, and also be utilized to make more room to display growing inventory.

Le Cheval boasts more than 45 years of combined showing, breeding, and veterinary experience, and offer fine products at competitive prices. "Everything we do is to make it easier on our clients. We treat our customers how we want to be treated when we go into a store," said Valetic.

BUSINESS LOAN POOL: CASE STUDY

Oconomowoc, Wisconsin

THE GALLORI

For the past several years, Lori Boldig aspired to own her own framing business, and after learning of the ***Downtown Oconomowoc Business Loan Pool*** in 2010, she decided to put her 25 years of experience and a plan in motion. As luck may have it, her new framing shop would be located just a few buildings west of the fine art gallery where Lori formerly worked for years. "I needed financing in order to open my new framing business, and the low-cost funds made available through the loan pool made it possible for me to do so," Boldig said.

Lori shared that once Tom Stapleton, of First Bank Financial Centre, helped her write a solid business plan, the process of obtaining loan pool funds was very easy. She plans to purchase equipment, signage, product samples, fixtures, a computer, and software for The Gallori. "I look forward to being able to build a profitable framing business that provides framing expertise to Lake Country residents. I have many years of experience in this field, and I will be able to serve as a framing consultant for customers with specific needs and requests," shared Lori.

As a true supporter of the program, Lori has already personally recommended this program to an existing business owner in the downtown area who is looking to expand and remodel.

FIRST BANK FINANCIAL CENTRE

MEMBER FDIC

BUSINESS LOAN POOL: CASE STUDY

Oconomowoc, Wisconsin

THE PETITE CHEF

The Petite Chef opened its doors in March of 2011 in downtown Oconomowoc with one goal in mind – to introduce children, specifically, to the art of cooking. Their primary focus is to teach cooking skills using fresh, local ingredients to create healthy meals. Since its inception, their vision has expanded to include cooking classes for people of all ages.

The owner of The Petite Chef, Nancy Kopperud, came up with the concept for her business while teaching Girls Scouts to cook. "Several mothers asked me to host cooking parties for their children, and from this, my business concept was born," shared Nancy.

Prior to learning about the loan pool, Nancy planned to fund her new business venture with an SBA loan and grant money. The demographics outlined in her original business plan also placed her business in the Pewaukee/Brookfield area. When she learned of available funds being offered through the Oconomowoc Community Development Authority, her business took a different direction, literally. Nancy did her homework on the program, and got the process rolling. Within a short amount of time, Nancy's business had taken root in downtown Oconomowoc.

"The loan pool definitely determined the location of my business in downtown Oconomowoc versus further east," said Nancy. And like other loan pool recipients, she found the process to be efficient, allowing her to start up her business very quickly.

"I am hopeful for the overall success of downtown Oconomowoc as a destination with an array of diverse businesses to attract consumers not only from the Lake Country area, but beyond. I think the city has a good vision to accomplish this. I would definitely recommend the loan pool program to other business owners," Nancy said.

EMBER FDIC

BUSINESS LOAN POOL: CASE STUDY

Oconomowoc, Wisconsin

THE PUB

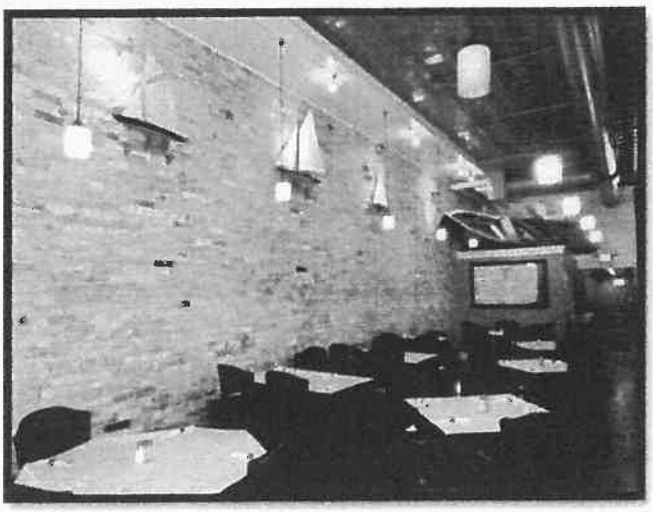
Since 2001, The Pub, located in the heart of downtown Oconomowoc, has been the place where Irish hospitality meets contemporary American cuisine in a setting you simply must see to believe. Proprietors Aelred and Bernie Gannon, who hail from Sligo, Ireland, have created a truly Irish establishment in the middle of the American heartland.

After 11 years of successfully serving the Lake Country community, The Pub experienced a tragic fire in July of 2012. The five-alarm fire started at the rear of the more than 100-year-old building adjacent to The Pub. More than 100 firefighters battled the blaze, successfully containing it from spreading to adjacent buildings. Unfortunately, The Pub was not spared severe smoke and water damage.

As the community came together to help the Gannon's and others affected by the fire, Aelred learned of the Downtown Loan Pool from Bob Duffy, Oconomowoc's Director of Economic Development. "Given the beneficial terms of the loan, it seemed the right time to also update our antiquated HVAC system," shares Aelred. "The entire loan obtainment processes was painless, which was incredibly welcomed, given the exhausting and daunting task of rebuilding our restaurant we were experiencing at the time."

After being closed four months, The Pub reopened for business in November of 2012, and is happy to report they are back to business as usual; they have even experienced an increase in patrons.

Aelred said, "I'm very grateful for the commitment that FBFC has shown to local business owners, and their participation in the loan pool program."



BUSINESS LOAN POOL: CASE STUDY

Oconomowoc, Wisconsin

THE ROOTS COFFEEBAR & CAFÉ

As lifelong residents of the Oconomowoc community and experienced baristas, the sister duo, Hilary and Heidi, dreamed of owning their own cafe. "This was always something we talked about, but until the loan pool was developed, we just didn't have access to funds", shares Hilary.

In 2011, thanks to the loan pool, Hilary and Heidi were able to pursue this new business venture, and began developing plans to open a café inside a 16,000-square-foot building located in downtown Oconomowoc -- Roots also shares this space with a studio that offers art classes, yoga, and photography.

"Our goal was to build a business that would bring people back to the streets of downtown Oconomowoc. We wanted to make our coffeebar a 'destination spot' for local residents and visitors alike", said Heidi. "We believe in this town, and its community-like culture, and we want others to know what a great place it is to live, work, shop, and enjoy", explained Hilary.

Hilary and Heidi agreed that the loan pool process to obtain funds went very smoothly and very swiftly. This program allowed them to bring a lifelong goal to fruition, and further strengthened their commitment to their hometown.

FIRST BANK
FINANCIAL CENTRE

BUSINESS LOAN POOL: CASE STUDY

Oconomowoc, Wisconsin

VINO ETCETERA

In 2011, Bill Winkels, and his daughter-in-law Corienne, opened Vino Etcetera, a new lake country destination where visitors can enjoy a glass of wine and relax with friends. Vino Etcetera was built in the lower level of Bill's pre-existing business, Accentuate, which holds the second longest tenure of any downtown Oconomowoc business. In 2010, through local connections, Bill learned of the downtown loan pool, and decided to bring their vision of opening a premier wine shop to fruition. "Without low-cost funding from this program, Vino Etcetera would've remained just a vision," Bill shares.

As an avid proponent of the loan pool program, Bill said that his experience was an efficient, effective one. "In fact, the process was so efficient, that I actually had access to the funds before I needed them," stated Bill.

Bill utilized funds for the new construction of the store, inventory, a new computer system, and marketing/advertising expenses. Vino Etcetera offers everything from wine, wine accessories, and gourmet chocolates, to wine barrel furniture and wine racks. They provide an unmatched atmosphere for their customers, and cater to wine lovers looking for a friendly, relaxing environment.

FIRST BANK
FINANCIAL CENTRE