



A Certified Community
Development Financial
Institution (CDFI)

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May 13, 2002

Mir Qader
Afghan Small Business Development Institute
1351 South Street, Suite 15
Madison, WI 53715

Dear Mir:

I applaud your efforts to open new avenues for self-sufficiency for the women of Afghanistan. I would be pleased to collaborate on your project as it moves forward

I am an advocate of microentrepreneurship and opening of new marketplaces for women across the world. I have consulted with numerous delegations from women's business centers in The United States and across the globe. I look forward to the growth of your initiative.

Currently, I am President of The Wisconsin Women's Business Initiative Corporation (WWBIC). We are a statewide non-profit economic development corporation providing quality business education, training and access to capital for low-income individuals, minorities and women. It is a certified Community Development Financial Institution (CDFI).

Since our inception, WWBIC has stayed true to its mission by focusing on two mutually important and intrinsically linked areas: access to capital and quality business education. We believe in entrepreneurship as a means to financial self-sufficiency for individuals and their families.

Mission: To promote economic development by providing access to capital, quality business education and business assistance for entrepreneurs throughout the state of Wisconsin, with a **primary focus on minorities, women and low-income individuals.**

WWBIC is achieving our mission and fulfilling our vision by concentrating on five core actions:

- Train, consult, advise and mentor small and micro-businesses throughout Wisconsin,
- Promote economic development through personal and financial comprehension and growth,
- Encourage and support self-employment as a means to self-sufficiency,
- Create, expand and diversify business initiatives through business assistance and access to capital,
- Provide innovative business assistance and support through our business laboratory, *Coffee with a Conscience*, and business incubation programs.

WWBIC has a proven track record. Over the past thirteen years, WWBIC has served over 12,000 individuals; directly financed more than 150 business start-ups; supported over 120 business expansions in local communities; and assisted in creating over 1000 jobs by providing small business assistance. WWBIC has lent more than \$3.5 million to small business owners across the state. We succeed in reaching and serving our target audience.

WWBIC is a leader in the micro lending industry. WWBIC has earned this reputation as a quality provider by its dedication, innovation and persistence. Over the last 13 years, WWBIC's increased its lending capacity and continually raises the capital needed to offer loans to its target community. Additionally, WWBIC has developed a wide array of support activities to increase the success of our loan clients. These activities include business assistance programs, one-on-one counseling with experts, networking opportunities and educational seminars on issues facing start-up and growing businesses.

Given WWBIC's growth and innovation in product design, we have developed a very active consulting division that provides operations and programmatic assistance to emerging business centers in the United States and internationally.

I have found my experiences in international development very worthwhile. These would include work in Latin America, Europe, Africa (Nigeria, Tanzania, Ghana), and most recently in Egypt. Most of this work has specifically centered on the advancement of micro enterprise development, micro credit, and women. I have attached a current copy of my resume.

Through WWBIC, we have hosted delegations and provided in-depth training to numerous delegations. We have been contracted as a sub-contractor through USAID funding, US Small Business Administration, and other non-government organizations in the past. Our management team has both interest and experience in consulting and contract fulfillment.

I wish your great success with your venture.

Sincerely,

A handwritten signature in black ink, appearing to read "Wendy K. Werkmeister". The signature is fluid and cursive, written over a white background.

Wendy K. Werkmeister
President