



## PROGRAM GOAL

The WisDOT Loan Mobilization Guaranty Program is designed to help certified Disadvantaged Business Enterprises (DBEs) obtain working capital to participate on Wisconsin Department of Transportation (WisDOT) highway construction projects as a prime or subcontractor.

To qualify, certified DBE firms must have a contract or subcontract for work let by WisDOT and have demonstrated the ability to complete the work. To begin the process DBE firms must complete the Capacity Building Business Assessment (CBBA).

The American Indian Chamber of Commerce of Wisconsin (AICCW) is the Business Organization who provides the Guaranty on behalf of the Wisconsin Department of Transportation.

For A Program Referral Contact:

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AICCW  
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Rosalind Roberson, DBESS Coordinator  
DBE Program Support  
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WISCONSIN DEPARTMENT  
OF TRANSPORTATION

DISADVANTAGED  
BUSINESS ENTERPRISE

**LOAN**  
MOBILIZATION  
GUARANTY PROGRAM

Helping DBEs  
obtain working capital  
to participate on  
WisDOT projects

# What's in it for you?



WisDOT Loan Guaranty helped Arrow Crete during critical times in improving our cash flow. The application process in its current set-up of having a third independent party assist DBEs in going through the application is excellent, because when one bank denied us, the DBESS consultant was able to identify other banks for us to do business with.

**ANN NESHEK, VICE PRESIDENT  
ARROW-CRETE CONSTRUCTION LLC**

WisDOT Loan Guaranty Program has helped DAAR Engineering tremendously, we would not have been able to grow to where our company is today without it. As our company participated in the Marquette Interchange Project, this loan guaranty was a very important component in developing and growing our business capacity.

**ABDUL HAMID ALI, PRESIDENT  
DAAR ENGINEERING INC.**

When Bloom Consultants was growing rapidly, hiring additional staff and our receivable was coming in rather slow, WisDOT Loan Guaranty program helped us in paying our payroll and bills on time. With the start of Marquette Interchange Project, the guaranty program is a necessity for DBEs such as ours to assist us with our cash flow.

**MATTHEW THARANIYIL, OWNER  
BLOOM COMPANIES LLC**

The Wisconsin DOT Mobilization Loan Guaranty program played a tremendous role in the startup cost of our company. The loans gave me the opportunity to fund the cost of materials we needed on multiple projects, as well as help cover wages for employees working on the projects Five Star Rebar was awarded. The application process was extremely easy with the help of the DBE Support Services Coordinator who then connected me with Bill, Gary, and Bev of AICCW-FACC. The future for Five Star Rebar LLC looks very bright knowing that I have the support of the DBE Program and FACC as a resource!

**CEDRIC MURPHY SR, PRESIDENT  
FIVE STAR REBAR LLC**



## PROGRAM ELEMENTS

- Each loan is collateralized by a single WisDOT contract or subcontract.
- A qualified participant may receive guarantees up to 90% of the loan amount.
- Each loan cannot exceed 50% of the prime contractor sub-contract amount.
- Terms of the loan is for six months, which can be extended for another six months.
- Loans to any DBE may not exceed \$100,000 at any given time.
- Loan proceeds are used as working capital necessary to mobilize a WisDOT project.
- Joint paychecks will be issued to the lender and DBE until the loan is paid in full.
- Any Wisconsin bank or credit union is eligible to receive this guarantee for loans granted under the program.
- WisDOT will follow up with the lending institution and the DBE on a regular basis until the loan is repaid.