



# Resources to Start, Run and Grow Your Business

## V.06.01.18

CITY OF CHICAGO  
DEPARTMENT OF BUSINESS AFFAIRS & CONSUMER PROTECTION

# Agenda



About BACP & NBDC Program

Resources To Start Your Business

Resources To Run Your Business

Resources To Grow Your Business

Q&A

# About BACP

## BACP

- Small Business Center (SBC) Business Licenses & Permits
- Business Compliance & Enforcement
- Small Business Advocacy
- Local Liquor Control
- Outreach, Education & Municipal Television
- Hearings & Disciplinary Actions
- Public Vehicle Licenses & Administration

## SMALL BUSINESS ADVOCACY

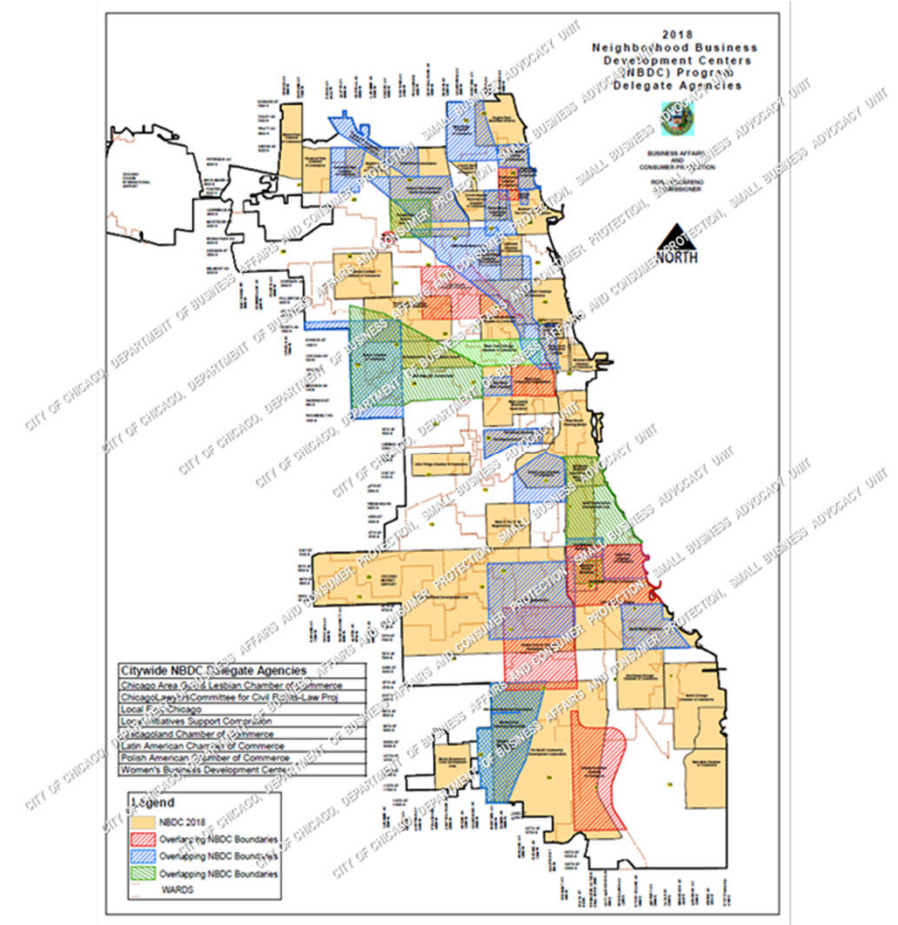
- Neighborhood Business Development Centers (NBDC) Program



# About NBDC Program

## Neighborhood Business Development Centers (NBDC) Program

- Provide grants to Chicago-based chambers of commerce and business support organizations to assist in the development of small businesses in Chicago
- Serve as liaison between local businesses and the City of Chicago
- Provide neighborhood business development services





## Resources To Start Your Business

# START

# Start Resources Overview



# Entrepreneur Counseling

## ILLINOIS SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

- Located throughout the state, SBDCs provide information, confidential business guidance, training and other resources to start-up and existing small businesses;
- Services Include one-on-one business advice and management assistance, assistance with the development of business plans, help with accessing market information and the development of marketing plans, assistance with accessing business financing programs, assistance with financial analysis and planning, access to business education and training opportunities, specialized services in technology, innovation and entrepreneurial development;
- Located at the following NBDC delegate agencies: Women's Business Development Center, Chicagoland CC, Little Village CC, Bethel New Life, Greater Englewood CDC, Greater Southwest Development Corp. , Far South CDC.

## WOMEN'S BUSINESS DEVELOPMENT CENTER (WBDC)

- The WBDC serves clients from all walks of life with a focus on women, minorities, and veterans with the majority from low-to-moderate income areas;
- Plan for Profit is WBDC's newest and most comprehensive training program for people learning to work on their business whether they are start up or emerging businesses. Comprised of 3 modules of 4 sessions, the program helps you draft your business plan;
- Provides capacity building to scale businesses to compete in the marketplace, technical assistance, financial support, direct lending and debt equity placement, Woman Business Enterprise (WBE) certification, corporate and public sector procurement opportunities, Veterans' business development services, and Latina Entrepreneurial Accelerated Development Program (LEAD);
- 8 S. Michigan Ave., 4th Fl., Chicago, IL, 60603 | (312) 853.3477
- [www.wbdc.org](http://www.wbdc.org) | [wbdc@wbdc.org](mailto:wbdc@wbdc.org)

# Entrepreneur Counseling

## IIT - JULES F. KNAPP ENTREPRENEURSHIP CENTER

- Assists with company entity formation and structure, business plan development, cash-flow projections, development, real estate and understanding your lease, employment and staffing, understanding licensing needs, knowledge about insurance, legal, accounting, banking, and other professional services, and financing options.
- IIT Tower, 10 West 35th St., Chicago, IL 60616 | (312) 567-3893
- [web.iit.edu/knapp-center](http://web.iit.edu/knapp-center) | [knappcenter@iit.edu](mailto:knappcenter@iit.edu)

## DUMAN ENTREPRENEURSHIP CENTER

- Provides advising, financing, business mentorship, and skills development workshops to support early stage and in-business entrepreneurs, accelerator for early-stage startups, and startup primer for idea-stage entrepreneurs.
- 216 W. Jackson Blvd., Ste. 700, Chicago, IL 60606 | 855.INFO.JVS (855) 463-6587
- [DumanCenter.org](http://DumanCenter.org) | [duman@jvschicago.org](mailto:duman@jvschicago.org)



# Entrepreneur Counseling

## SCORE CHICAGO

- The Service Corps of Retired Executives (SCORE) a national nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship., and is supported by the U.S. Small Business Administration (SBA);
- SCORE provides advice for a small business loan, starting a business, drafting a business plan, and free management consulting; SCORE Chicago's 120+ mentors and consultants provide services from over 45 locations in Cook, Lake and part of Will County.
- 500 W. Madison St., Ste. 1150, Chicago, IL, 60661 | (312) 353-7724
- [chicago.score.org](http://chicago.score.org) | [info@scorechicago.org](mailto:info@scorechicago.org)

## THE LAW PROJECT

- The Community Law Project of Chicago Lawyers' Committee for Civil Rights provides legal assistance to help low and moderate-income entrepreneurs through the Small Business Legal Assistance Program;
- Startups and existing businesses are assisted with a variety of transactional matters including negotiating lease provisions, determining corporate structure, reviewing trademark or other intellectual property issues, addressing insurance issues, investigating licensing requirements, managing employment issues, negotiating and preparing contracts, and more.
- 100 N. LaSalle St., Suite 600, Chicago, IL, 60602 | (312) 630-9744
- [www.clccrul.org](http://www.clccrul.org) | [info@clccrul.org](mailto:info@clccrul.org)

# Legal Resources

## THE JOHN MARSHALL LAW SCHOOL - BUSINESS ENTERPRISE LAW CLINIC

- The Business Enterprise Law Clinic (BELAW) is committed to providing access to quality business and transactional legal representation to persons with limited financial resources to engage a lawyer in connection with their business and transactional matters, preferably from an underserved community and not-for-profit organizations.
- 315 S. Plymouth Court, Chicago, IL, 60604 | (312) 427-2737 ext. 829
- [www.jmls.edu/clinics/below/](http://www.jmls.edu/clinics/below/) | [rhatche@jmls.edu](mailto:rhatche@jmls.edu)

## CHICAGO-KENT LAW OFFICES - ENTREPRENEURIAL LAW CLINIC

- The Entrepreneurial Law Clinic represents entrepreneurs in transactional matters common to early-stage and small companies, including but not limited to choice of entity and entity formation, contract review and drafting, corporate governance issues, review of leases, researching legal issues as appropriate, and trademark searches and filing.
- 565 W. Adams St., Ste. 600, Chicago, IL, 60661 | (312) 906-5038
- [www.kentlaw.iit.edu/seeking-legal-help/client-legal-services/entrepreneurial-law](http://www.kentlaw.iit.edu/seeking-legal-help/client-legal-services/entrepreneurial-law) | [hharper@kentlaw.iit.edu](mailto:hharper@kentlaw.iit.edu)

# Business Registration

## COOK COUNTY CLERK - ASSUMED NAMES

- For Sole Proprietors or General Partnerships
- If using an assumed name, then obtain an Assumed Name Certificate

## ILLINOIS SECRETARY OF STATE - FILE NUMBER

- For Limited Partnerships, Corporations, LLCs, or NFPs
- When registering a new legal entity, you will be provided with a File Number

## INTERNAL REVENUE SERVICE - EIN

- For any type of legal entity
- An Employer Identification Number (EIN) is required to file/pay federal taxes

## ILLINOIS DEPARTMENT OF REVENUE - ACCOUNT ID NUMBER

- For any type of legal entity
- If conducting business in Illinois, then obtain a Certificate of Registration

# Financial Resources

## SMALL BUSINESS OPPORTUNITY CENTERS (SBOCS)

- SBOCs prepare you for borrowing and match you with the right lenders;
- Part of the NBDC Program.

## CURRENT LIST OF SBOCS

- Greater Englewood CDC | [www.engagewoodportal.org](http://www.engagewoodportal.org) | (773) 651-2400
- Latin American Chamber of Commerce | [www.laccusa.com](http://www.laccusa.com) | (773) 252-5211
- Rogers Park Business Alliance | [www.rogers-park.com](http://www.rogers-park.com) | (773) 508-5885
- Sunshine Enterprises | [www.sunshineenterprises.com](http://www.sunshineenterprises.com) | (773) 904-9800
- The Resurrection Project | [www.resurrectionproject.org](http://www.resurrectionproject.org) | (312) 666-1323
- Women's Business Development Center | [www.wbdc.org](http://www.wbdc.org) | (312) 853-3477



# Loans Under \$50K

## ACCION CHICAGO

- Accion Edge (up to \$15,000)
- 1436 W. Randolph St. #300, Chicago, IL 60607 | (312) 275-3000
- [us.accion.org/small-business-loans/](https://us.accion.org/small-business-loans/)

## CHICAGO NEIGHBORHOOD INITIATIVES (CNI)

- Up to \$25,000; credit builder loans ranging from \$500 to \$3,500
- 1000 East 111th Street, 10th Fl., Chicago, IL, 60628 | (773) 341-2072
- [cnimfg.org/apply/overview-loan-program/](https://cnimfg.org/apply/overview-loan-program/) | [eking@cnigroup.org](mailto:eking@cnigroup.org)

## NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

- Up to \$35,000
- 1011 W. Lawrence Ave., Chicago, IL 60640 | (773) 769-5800
- [northsidecu.org/small-business-loans/](https://northsidecu.org/small-business-loans/) | [info@northsidecu.org](mailto:info@northsidecu.org)

# Over \$50K

## ACCION CHICAGO

- SBA Community Advantage - \$50,000 to \$250,000
- 1436 W. Randolph St. #300, Chicago, IL 60607 | (312) 275-3000
- [us.accion.org/small-business-loans/](https://us.accion.org/small-business-loans/)

## LOCAL INITIATIVES SUPPORT CORPORATION (LISC)

- Community Advantage Loans - \$50,000 to \$250,000
- 168 N. Clinton St., 4th Fl., Chicago, IL 60661 | (312) 697-6440
- [liscsmallbusiness.org/get-a-loan](https://liscsmallbusiness.org/get-a-loan)

## COMMUNITY REINVESTMENT FUND, USA

- \$50,000 - \$4 million
- 801 Nicollet Mall, Ste. 1700 West, Minneapolis, Minnesota 55402
- <https://www.connect2capital.com/Business-Loans/start-a-new-business> | [maddie@crfusa.com](mailto:maddie@crfusa.com)



# Other Financing Options - DPD

## GRANTS – DEPARTMENT OF PLANNING AND DEVELOPMENT (DPD)

### SMALL BUSINESS IMPROVEMENT FUND (SBIF) - SOMERCOR

- Grants for permanent building improvements for small business properties in TIFs
- Rebate of 25%, 50% or 75% of SBIF-eligible costs
- \$100,000 max per commercial applicant or landlord
- \$150,000 max per industrial applicant
- \$50,000 max per applicant in multi-tenant property with limit of \$250K per property

### RETAIL THRIVE ZONES

- Mayor Rahm Emanuel's Retail Thrive Zones initiative aims to create and support inclusive, vibrant neighborhood commercial corridors.
- Targeted at specific geographies
- Enhanced incentives and targeted programs to spur retail development
- Focused attention on vacant real estate
- Limited to a three year pilot
- Willingness to employ new ideas and scale those that are successful

### NEIGHBORHOOD OPPORTUNITY FUND (NOF)

- Modifications to zoning code were made to redirect density bonus payments to neighborhood commercial development projects
- All projects must be located in a Qualified Investment Area
- Projects requesting \$250,000 or less must be located on either an Eligible Commercial or a Priority Investment Corridor

# Other Financing Options

## CROWDFUNDING PLATFORMS (EXAMPLES)

- Seed Chicago
- Kickstarter
- Indiegogo
- GoFundMe

## ANGEL INVESTMENT (EXAMPLES)

- Cornerstone Angels
- Hyde Park Angels
- Chicago Ventures



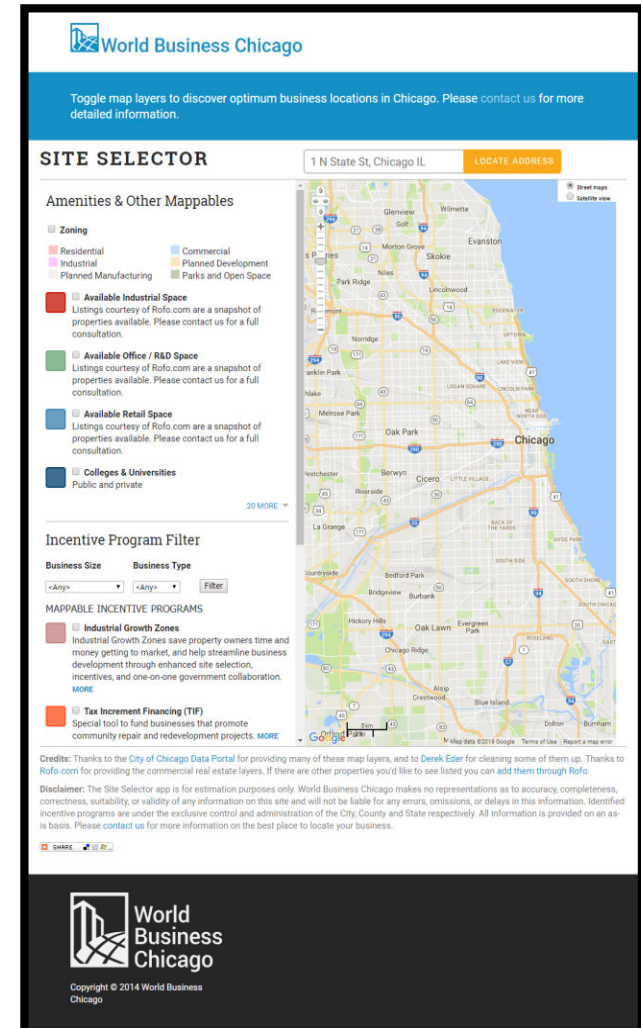
# Find a Location

## SITE SELECTOR

- A free web-based application hosted by World Business Chicago to find available industrial, office, and retail properties throughout Chicago and includes mappable layers of incentives and characteristics throughout the City.

## NBDC – GEOGRAPHIC

- Delegate agencies maintain listings of available commercial properties of the area they service.



# Neighborhood Resources

## SPECIAL SERVICE AREAS (SSA)

- SSAs are geographic districts that fund expanded programs and services within a City-designated area through property tax levies.
- Before contacting an SSA Provider, first check if your business is in an SSA district.
- SSA Providers can support services include public property beautification and maintenance, safety, building rehab rebates, and district marketing, public meetings and information about SSA decision-making processes, and more information about SSA budgets.

## LOCAL INDUSTRIAL RETENTION INITIATIVE (LIRI) COUNCILS

- LIRI agencies are City-contracted non-profits that provide economic development services to companies located in and around industrial corridors.
- They can help you with information about a particular industrial corridor, neighborhood or business industry, getting a new small business started, troubleshooting, City-related issues for small businesses, connecting you to financial resources, business-to-business networking resources and employment and workforce development assistance.

# Other Neighborhood Resources

## ALDERMEN'S OFFICES

- Aldermen and their staff provide assistance to businesses interested in doing business in their community.
- They guide a business through their local zoning and planning process.
- Aldermen also connect businesses with local resources such as available space, business and community organizations, and market opportunities in their ward.

## LIBRARIES

- Harold Washington Library Center has small business experts on hand to assist you.
- Additionally, your local branch of the Chicago Public Library is an excellent place to begin your business research.
- With a Chicago Public Library card, you can also access these online resources anywhere internet access is available at [www.chicagopubliclibrary.org](http://www.chicagopubliclibrary.org).
- The library also provides access to many specialized business databases including ones for business plans, industry news and company directories.
- The Small Business Popular Topics Page highlights these databases plus provides links for business events, selected business books, and additional business resources.

## Resources To Run Your Business

# RUN



# Run Resources Overview



Business Licensing

How to Apply for a Business License

License Zoning & Inspections

Business Education

Hiring & Training Resources

Permitting

# Business Licensing – SBC

## BUSINESS LICENSE REQUIREMENT

- Most businesses operating in Chicago require a City of Chicago business license

## BUSINESS LICENSE EXEMPTION

- Some businesses licensed by the State of Illinois are exempt
- Ex.: Doctors, Attorneys, Architects, CPAs

## TRADE LICENSES ISSUED BY DOB

- Department of Buildings issues General Contractor, Electrician, Plumbing, & Carpenter licenses



# How to Apply for a Business License

## Online Application

### CHICAGO BUSINESS DIRECT

- [www.cityofchicago.org/sbc](http://www.cityofchicago.org/sbc)
- “Apply for a Business License”

### SYSTEM AVAILABILITY

- Accessible anytime
- Processed during business hours

### APPLICATION ASSISTANCE

- Call 312-74-GOBIZ (744-6249)
- Monday-Friday; 8AM-5PM

## In-Person Application

### SMALL BUSINESS CENTER

- City Hall, 8<sup>th</sup> Floor
- 121 N. LaSalle St., Room 800

### WALK-IN SCHEDULE

- Monday - Friday
- 8:30 AM - 4:30 PM

### APPOINTMENT WITH BC

- Call 312-74-GOBIZ (744-6249)
- Online scheduling available soon

# License Zoning & Inspections

## SBC – One Stop Shop

### ZONING REPRESENTATIVES

- Real-time Zoning review for license applications
- TIP: Before taking out a business loan, signing a lease, or applying for a business license, ensure that the site is appropriately zoned.

### HEALTH SANITARIAN

- Consultation on food-related business license applications

### CRIMINAL HISTORY UNIT

- Fingerprint-based background check

## Onsite Inspections

### DEPARTMENT OF BUILDINGS

- DOB conducts building inspections and processes and issues building permits.

### FIRE DEPARTMENT

- CFD ensures that fire safety and fire prevention measures are in place.

### DEPARTMENT OF PUBLIC HEALTH

- CDPH ensures food safety and sanitation to prevent the spread of food-borne disease.

# Business Education - BACP

## BUSINESS EDUCATION WORKSHOPS

- BACP offers free [Business Education Workshops](#) every Wednesday and Friday.
- The classes are open to the public and hosted at City Hall, 121 N. LaSalle St. in Room 805.
- Class topics focus on start-up operations, financing, marketing, social media and more.
- Classes are taught by industry professionals, not for profit agencies, and city employees.

## SMALL BUSINESS CENTER (SBC) ON THE ROAD

- The City of Chicago's Office of New Americans and BACP invite small business owners and entrepreneurs to a series of free expos offering business resources on financing, licensing process, tax laws and business networking.
- More information at the [City of Chicago's Small Business Center on the Road](#) web page.

## THE BUSINESS START-UP CERTIFICATE PROGRAM

- The [Business Start-Up Certificate Program](#) is free and designed to teach business owners the essential elements of starting and growing a business.
- Entrepreneurs can earn a Business Start-Up Certificate when they complete a curriculum of BACP Business Education Workshops.

## SMALL BUSINESS CENTER (SBC) SOLUTION STATION

- The [Small Business Solution Station](#) offers free one-on-one business counseling for entrepreneurs.
- This is where you can talk to an expert about planning, legal issues, small business loans, tax matters or just get expert advice.



# Hiring & Training Resources

## MANUFACTURING BUSINESS SECTORAL CENTER

- ManufacturingWorks partners with community-based organizations, workforce groups, area technical training providers, and other associations.
- These partners refer candidates to ManufacturingWorks for assessment and testing.
- 2800 S. Western Ave. | (773) 523-2516

## WIA WORKFORCE CENTER

- Chicago ServiceWorks offers a wide variety of human capital solutions to local businesses in the hospitality industry.
- Through ServiceWorks, businesses hire and retain reliable employees.
- 500 N. Dearborn St., Suite 850 | (312) 494-9346

# Permitting

## BUILDING PERMITS - DOB

- A building permit is required for new building construction, renovations, the installation of heating and cooling systems, or any plumbing or electrical work.
- If construction is necessary, you need to apply for building permits through Department of Buildings.

## PUBLIC WAY USE PERMITS - SBC

- Public Way Use Unit (PWU) issues permits to business owners who have any items (e.g. signs, canopies, awnings, benches, sidewalk cafes, etc.) that extend out (i.e. over, under, or on) to the public way from their business locations.
- There are many different types of public way uses, and, the process to obtain the permit requires City Council approval.

## LOADING ZONES - CDOT

- Loading zones are designated areas in the parking lane for the loading and unloading of deliveries to buildings.
- These zones are for commercial vehicles or vehicles that have a valid Non-Commercial Loading Zone Permit only. These zones are not designated to reserve parking for business patrons or employees. Any commercial vehicle may park in any loading zone to load and unload for up to thirty minutes.

## Resources To Grow Your Business

# GROW

# Grow Resources Overview



Opportunities

Business Owners Education

Business Resource

Stay Connected

# Opportunities

## CITY CONTRACT OPPORTUNITIES

- The Department of Procurement Services (DPS) is the contracting, certification and compliance authority for the City of Chicago.

## M/W/DBE CERTIFICATION

- DPS utilizes certified businesses to promote opportunities in the contracting process by contract award to or use as a subcontractor.
- List of current certification types:
  - Airport Concessionaire Disadvantage Business Enterprise (ACDBE)
  - Business Enterprises owned by People with Disabilities (BEPD)
  - Disadvantaged Business Enterprise (DBE)
  - Minority Business Enterprise (MBE)
  - Veteran Business Enterprise (VBE)
  - Women Business Enterprise (WBE)



# Business Owners Education

## GOLDMAN SACHS 10,000 SMALL BUSINESSES

- With 10KSB, you will gain practical business skills to help you take your business to the next level.
- In professional workshops, you will learn from some of the brightest minds in business, learn about access to financial capital, and build a powerful network of professional support.
- If accepted, program tuition will be at no cost to you.
- Requirement:
  - Owner or co-owner of a business that has been in operation for at least two years
  - Business has a minimum of \$150K - \$8M+ in revenues
  - Employ at least 4 full-time staff (including the owner)
- [www.10ksbchicago.com](http://www.10ksbchicago.com) | [kwynne@ccc.edu](mailto:kwynne@ccc.edu) | (312) 553-3127

# Business Owners Education

## INNER CITY CAPITAL CONNECTIONS (ICCC) / BMO HARRIS BANK

- ICCC is designed for busy executives of all expertise levels, and its impact is proven to strengthen businesses and the inner-city communities where they operate.
- It helps bridge the gap for the 75% of inner-city businesses that are in need of capital, but that cite lack of knowledge and relationships as key barriers to obtaining it.
- Criteria:
  - Independent, for-profit or non-profit corporation, partnership or proprietorship
  - Headquartered, 51%+ of physical operations, or have 40% or more of employees residing in an economically distressed area.
  - ICCC also includes distressed areas as defined by the city or state.
  - Be in the growth-to-exit stage with established sales revenue in 2017
- <http://icic.org/urban-business-initiatives/inner-city-capital-connections/chicago/>
- Read more about ICCC's regional and national impact in the [2017 Impact Report](#).
- Apply to the Chicago site on their [application page](#).
- Nominate a business for the Chicago site on their [nomination page](#).

# Business Resources

## CHICAGO COOK WORKFORCE PARTNERSHIP

- Engages the business community to identify industry-hiring trends and industry-recognized credentials
- Supports industry-specific "sector centers" designed to facilitate in-depth focus on particular industries with business partnerships in these areas.
- Analyzes and disseminates labor market information to project job growth, wages, and training requirements
- 69 W. Washington St., Suite 2860 | Chicago, IL 60602 | Tel: (312) 603-0200
- Phaedra M. Leslie, Director | Email: [pleslie@workforceboard.org](mailto:pleslie@workforceboard.org) | Phone: (312) 603-7066
- [www.workforceboard.org/employers](http://www.workforceboard.org/employers)

## WORLD BUSINESS CHICAGO

- WBC is a public-private, non-profit partnership that drives inclusive economic growth and job creation, supports business, and promotes Chicago as a leading global city.
- Startup – Innovation ecosystem
- Grow – Workforce initiatives
- Expand/Locate – Site selection services
- 177 N. State St., Ste. 500, Chicago, IL 60601 | (312) 553-0500
- [www.worldbusinesschicago.com](http://www.worldbusinesschicago.com) | [wbc@WorldBusinessChicago.com](mailto:wbc@WorldBusinessChicago.com)

# Stay Connected



## Websites

- [www.cityofchicago.org/BACP](http://www.cityofchicago.org/BACP)
- [www.cityofchicago.org/SBC](http://www.cityofchicago.org/SBC)
- [www.cityofchicago.org/NBDC](http://www.cityofchicago.org/NBDC)

## Facebook

- [/ChicagoBACP](https://www.facebook.com/ChicagoBACP)
- [/ChiSmallBiz](https://www.facebook.com/ChiSmallBiz)



## Twitter

- [@ChicagoBACP](https://twitter.com/ChicagoBACP)
- [@ChiSmallBiz](https://twitter.com/ChiSmallBiz)

