



## **RESOURCES TO STARTING A BUSINESS IN A PANDEMIC**

*City of Chicago Department of Business Affairs & Consumer Protection (BACP)*



# CITY OF CHICAGO DEPARTMENT OF BUSINESS AFFAIRS & CONSUMER PROTECTION

# Agenda



About BACP & NBDC Program

Resources for Entrepreneurs

Q&A

# About BACP

## BACP

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

## SMALL BUSINESS ADVOCACY

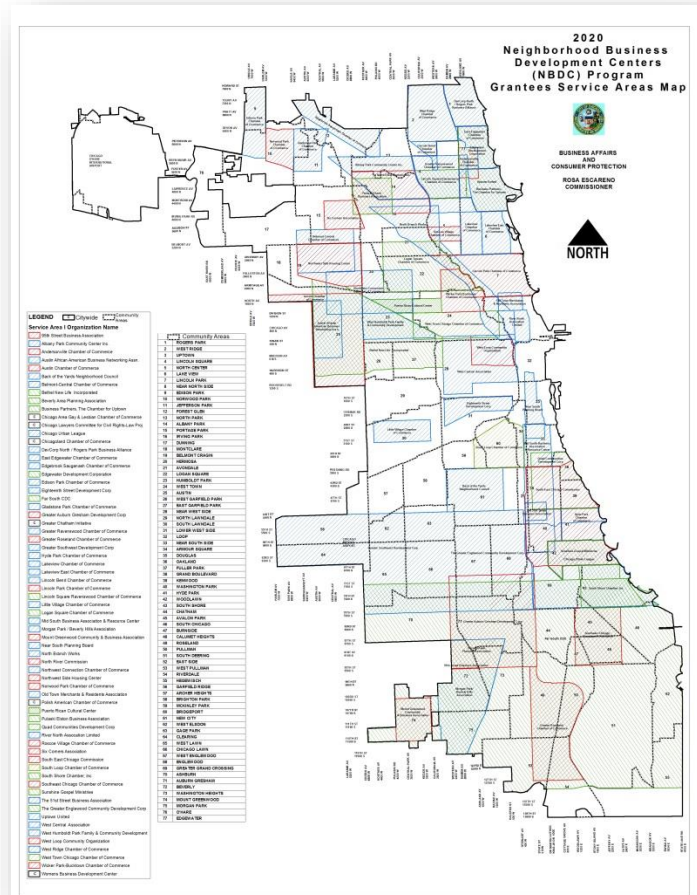
- Neighborhood Business Development Centers (NBDC) Program



# NBDC Program

## Neighborhood Business Development Centers (NBDC) Program

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



# Getting Started – 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, Rogers Park Business, South Shore Chamber and Build Bronzeville.

## CITY OF CHICAGO SMALL BUSINESS SOLUTION STATION

- Located at City Hall, 121 N. LaSalle, Room 800, The Small Business Center Solution Station is open Monday, Tuesday, Wednesday, and Thursday from 9:30 a.m. to 3 p.m. Counseling is provided by our partner organizations including SCORE, The Law Project, the Women's Development Center, IRS and ACCION Chicago.
- The Business Start-up Certificate Program requires the completion of the nine category curriculum within six months of the start date. Completion of the Business Start-Up Certificate Program provides entrepreneurs and the experienced business owners the basic fundamentals for licensing, opening and/or expanding a business. Workshops are held Wednesday 3:00 p.m. – 4:30 p.m. and Friday, 9:30 a.m. – 11:00 a.m.

# Getting Started - 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)

# Business Registration

## CITY OF CHICAGO

- Business License

## 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

# Business Licensing – SBC

## BUSINESS LICENSE REQUIREMENT

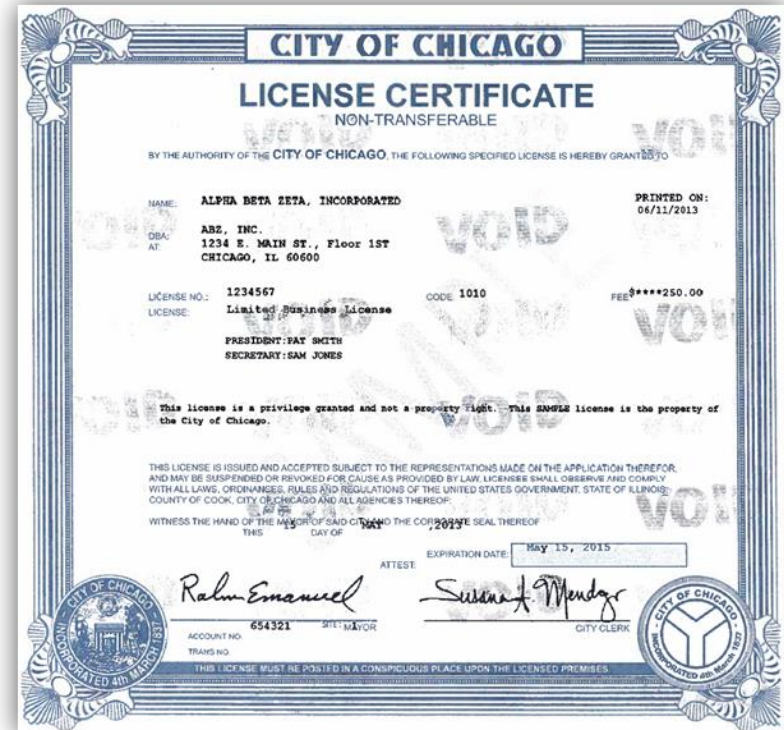
- Most businesses operating in Chicago require a City of Chicago business license

## 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

### ACCESSING CBLAS

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

### CBLAS 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)

# Business Education - BACP

## BUSINESS EDUCATION WORKSHOPS

- BACP offers free Business Education Workshops every Wednesday and Friday online at [cityofchicago.org/business-education](http://cityofchicago.org/business-education)
- 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 ON THE ROAD

- Virtual expos, that have included RhymeFest, John Rogers, Chef Cliff Rome, and most recently Sandra Cisneros

## 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 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.
- Regional Business Centers coming soon

# 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

## 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.

# Business Resources

## University of Chicago Polsky Center

- Workshops
- Business Education courses
- Incubator/Accelerator

## Northwestern Kellogg School of Business

- Ascend 2020 Business Growth Program - will engage a select cohort of 15-17 minority-owned and other businesses that hire a significant percentage of employees from Chicago's under-resourced neighborhoods. Firms with revenues of \$1 million+ or 20+ employees, although smaller companies with high growth potential will be considered.

## DePaul University – Coleman Entrepreneurship

- Women in Entrepreneurship Institute's Acceler8Her program
- Coleman Mentorship Program

# Business Resources

## WOMEN'S BUSINESS DEVELOPMENT CENTER

- ScaleUp is an intensive 8-week seminar that gives established businesses the tools to grow. Each week the class dives into a different side of the business, giving owners the opportunity to review, learn and push themselves to the next level.
- In business for more than 2 years
- Made \$50,000+ in revenue last year (Chicago cohorts)
- Have 2 or more employees
- Are working on the business full time

## 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.
- ChiBizHub - [chibizhub.com](http://chibizhub.com)
- Startup – Innovation ecosystem
- Grow – Workforce initiatives
- Expand/Locate – Site selection services
- Chicago Anchors for a Strong Economy
- [www.worldbusinesschicago.com](http://www.worldbusinesschicago.com) | [wbc@WorldBusinessChicago.com](mailto:wbc@WorldBusinessChicago.com)

# Incubators/Coworking spaces

- ICNC
- 1871
- Blue Lacuna
- 2112
- Sunshine Enterprises
- The Hatchery
- The Honeycomb Network

# Finding Capital

## 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)
- Little Village Chamber of Commerce | [www.littlevillagechamber.org](http://www.littlevillagechamber.org)
- Polish American Chamber of Commerce | [www.polishamericanchamber.org](http://www.polishamericanchamber.org)
- Puerto Rican Cultural Center | <https://prcc-chgo.org>
- West Humboldt Park Family and Community Development | <https://www.whpdevelopmentcouncil.net>
- West Town Chamber of Commerce | [www.westtownchamber.org](http://www.westtownchamber.org)
- Rogers Park Business Alliance | [www.rogers-park.com](http://www.rogers-park.com) |
- Women's Business Development Center | [www.wbdc.org](http://www.wbdc.org) |

# Chicago Microlending Institute

## ACCION CHICAGO

- Offers loans from \$300 to \$1M, These loans can be used for working capital, to purchase inventory, for equipment and other hard assets, for short-term business training, for promotions and advertising, to retire existing business debt, or for the purchase of an existing business.
- [us.accion.org/small-business-loans/](http://us.accion.org/small-business-loans/)

## CHICAGO NEIGHBORHOOD INITIATIVES MICROFINANCE GROUP (CNIMFG)

- CNIMFG provides credit to small businesses that do not have access to loans from commercial sources. CNIMFG offers loans of \$50,000 for established businesses and start-up businesses as well as credit builder loans ranging from \$500 to \$5,000 with terms from 6 to 72 months.
- [cnimfg.org/apply/overview-loan-program/](http://cnimfg.org/apply/overview-loan-program/)

## WOMEN'S BUSINESS DEVELOPMENT CENTER

- Loans are available for new and existing small businesses in the state of Illinois and targeted towards businesses in low to moderate income communities. Loans for existing businesses as well as start-ups
- Loans from \$1,000 to \$75,000
- <https://www.wbdc.org/entrepreneurial-programs/access-to-capital/>
- Kiva – [kiva.org](http://kiva.org)

# Grant Programs

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

- **Small Business Improvement Fund (SBIF)**
  - Matching grants to cover half o the cost of remodeling work, with a max of \$250k for industrial and \$150k for commercial - <https://somerco.com/loans-grants/#smallbusiness>
- **Neighborhood Opportunity Fund (NOF)**
  - NOF receives funds from that downtown development in order to support commercial corridors in Chicago's underserved neighborhoods. Business and property owners may apply for grant funding that will pay for the development or rehabilitation of real estate and projects that support new or expanding businesses or cultural assets. [www.neighborhoodopportunityfund.com](http://www.neighborhoodopportunityfund.com)

# Grant Programs

## Current grant opportunities

- **Business Interruption Grants – State of Illinois ([www2.illinois.gov/dceo](http://www2.illinois.gov/dceo))**
  - A \$220 million second round of BIG aims to provide relief for all types of small businesses, but with a particular focus on businesses downstate, in disproportionately impacted areas (DIAs), and for heavily impacted industry and regions – representing businesses that have been unable to reopen or operating at a severely diminished capacity since the spring
  - *Grant amounts will be calculated based on two months of eligible operating expenses for businesses in heavily impacted industries and two months of revenue losses for all other industries*
- **Distressed Communities**

## CROWDFUNDING PLATFORMS

- Kiva
- Kickstarter
- GoFundMe

# Programs and Initiatives



## ChiBizChat

ChiBizChat is the tri-annual NBDC Program meeting hosted by the Small Business Advocacy division of BACP



## ChiBizBlooms

Campaign to support Crain's Small Business Week and the Small Business Administration's National Small Business Week

An innovative new web platform that connects entrepreneurs and business owners to expert business support organizations in Chicago; collab w/ WBC, City Clerk, Accion Chicago & CRF USA

## ChiBizHub



Campaign celebrating, and highlighting, the contributions of the many LGBTQ+ owned and LGBTQ+ friendly businesses throughout Chicago

## ChiBizPride



## Chicago Riverwalk Community Marketplace

Assisted the Department of Fleet and Facility Management (2FM) in the solicitation to encourage minority and women-owned vendors to operate concessions on the Chicago Riverwalk



## ChiBizShops

Campaign aimed to boost small business commerce in every neighborhood while offering important holiday shopping and safety tips to protect consumers and help them make good choices

Provides artisans and businesses from throughout Chicago to set up shop at Navy Pier and offer items for sale while showing off the City's dynamic neighborhoods

## Navy Pier Neighborhood Artisan Market

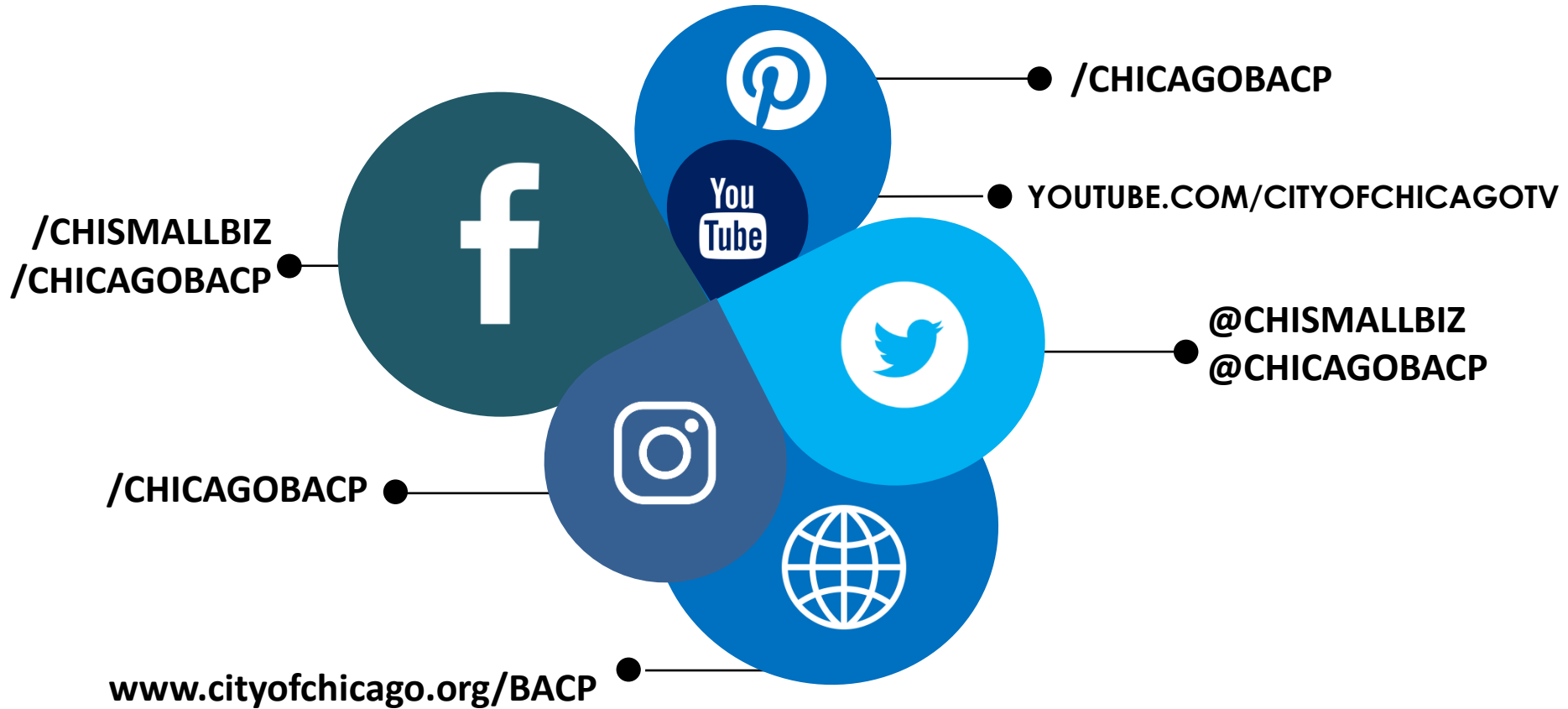


Campaign to support and celebrate local women-owned businesses in tandem with Women's Entrepreneurship Day

## ChiBizWomen



# Stay Connected



# THANK YOU

**KENYA MERRITT**  
**CHIEF SMALL BUSINESS OFFICER**  
**NBDC@CITYOFCHICAGO.ORG**

**CITY OF CHICAGO**  
**DEPARTMENT OF BUSINESS AFFAIRS AND**  
**CONSUMER PROTECTION**  
**CITY HALL, 121 N LASALLE ST.,**  
**ROOM 805**  
**CHICAGO, IL 60602**  
**312.744.6060**  
**CHICAGO.GOV/BACP**



## FOLLOW US ON SOCIAL MEDIA!



[FACEBOOK.COM/CHICAGODPS](https://www.facebook.com/CHICAGODPS)



[TWITTER.COM/CHICAGODPS](https://twitter.com/CHICAGODPS)



[YOUTUBE.COM/CHICAGODPS](https://www.youtube.com/CHICAGODPS)



[LINKEDIN.COM/COMPANY/CHICAGODPS](https://www.linkedin.com/company/CHICAGODPS)

