



Resources to Start, Run and Grow Your Business

February 6, 2019

CITY OF CHICAGO
DEPARTMENT OF BUSINESS AFFAIRS & CONSUMER PROTECTION



About BACP & NBDC Program

Resources To Start Your Business

Resources To Run Your Business

Resources To Grow Your Business

Q&A

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

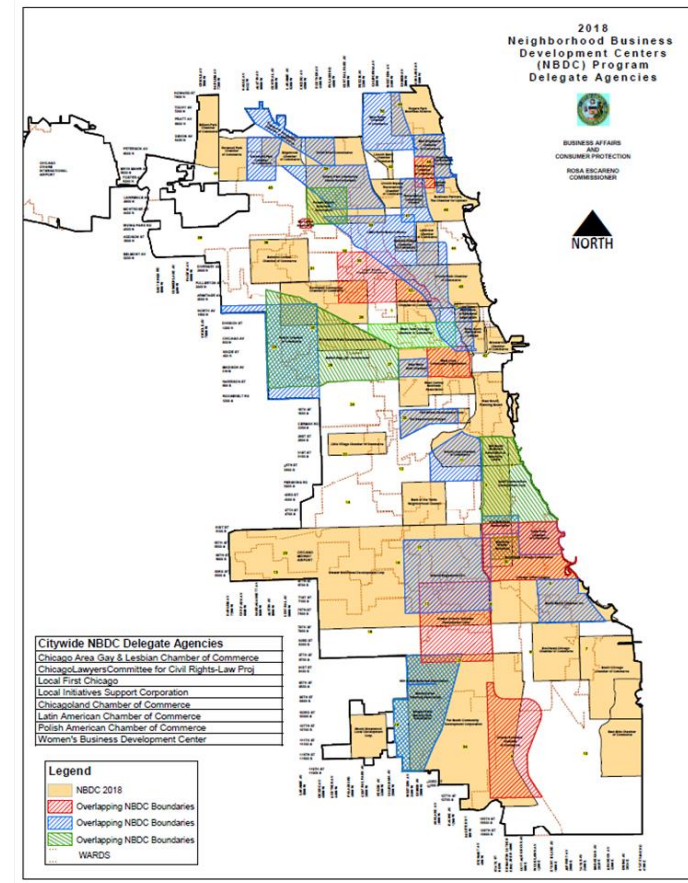
SMALL BUSINESS ADVOCACY

- Neighborhood Business Development Centers (NBDC) Program



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



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.

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.

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 | 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 | info@clccrul.org

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/belaw/ | 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 | hharper@kentlaw.iit.edu

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

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.engelewoodportal.org | (773) 651-2400
- Rogers Park Business Alliance | www.rogers-park.com | (773) 508-5885
- Sunshine Enterprises | www.sunshineenterprises.com | (773) 904-9800
- Women's Business Development Center | www.wbdc.org | (312) 853-3477

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/

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/

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/>

Additional Funding Resources

LOCAL INITIATIVES SUPPORT CORPORATION (LISC)

- Community Advantage Loans - \$50,000 to \$250,000
- liscsmallbusiness.org/get-a-loan

CHICAGO COMMUNITY LOAN FUND

- CCLF finances projects across metropolitan Chicago that revitalize neighborhoods, promise high positive social impact, incorporate sustainable design practices and have the potential to leverage significant additional investments from other sources.
- <https://cclfchicago.org/>

COMMUNITY REINVESTMENT FUND, USA

- \$50,000 - \$4 million
- <https://www.connect2capital.com>

GRANTS – DEPARTMENT OF PLANNING AND DEVELOPMENT (DPD)

- **Small Business Improvement Fund (SBIF)**

- Matching grants to cover half of the cost of remodeling work, with a max of \$150k for industrial and \$100k for commercial - <https://somercor.com/loans-grants/#smallbusiness>

- **Retail Thrive Zones**

- Mayor Rahm Emanuel's Retail Thrive Zones initiative aims to create and support inclusive, vibrant neighborhood commercial corridors. New or existing businesses in Retail Thrive Zones are eligible to receive up to \$250,000 in grants for commercial projects. Eligible costs include new construction, rehabilitation, and more – www.thrivezones.com

- **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. Application period ends March 5, 2019 – www.neighborhoodopportunityfund.com

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.

World Business Chicago

Toggle map layers to discover optimum business locations in Chicago. Please contact us for more detailed information.

SITE SELECTOR 1 N State St, Chicago IL

Amenities & Other Mappable

- Zoning
 - Residential
 - Industrial
 - Planned Manufacturing
 - Commercial
 - Planned Development
 - Parks and Open Space
- Available Industrial Space
Listings courtesy of Rofo.com are a snapshot of properties available. Please contact us for a full consultation.
- Available Office / R&D Space
Listings courtesy of Rofo.com are a snapshot of properties available. Please contact us for a full consultation.
- Available Retail Space
Listings courtesy of Rofo.com are a snapshot of properties available. Please contact us for a full consultation.
- Colleges & Universities
Public and private

20 MORE

Incentive Program Filter

Business Size: Business Type:

MAPPABLE INCENTIVE PROGRAMS

- Industrial Growth Zones
Industrial Growth Zones save property owners time and money getting to market, and help streamline business development through enhanced site selection, incentives, and one-on-one government collaboration. [MORE](#)
- Tax Increment Financing (TIF)
Special tool to fund businesses that promote community repair and redevelopment projects. [MORE](#)

Credits: Thanks to the City of Chicago Data Portal for providing many of these map layers, and to Derek Eder for clearing some of them up. Thanks to Rofo.com for providing the commercial real estate layers. If there are other properties you'd like to see listed you can add them through Rofo. Disclaimer: The Site Selector app is for estimation purposes only. World Business Chicago makes no representations as to accuracy, completeness, correctness, suitability, or validity of any information on this site and will not be liable for any errors, omissions, or delays in this information. Identified incentive programs are under the exclusive control and administration of the City, County and State respectively. All information is provided on an as-is basis. Please contact us for more information on the best place to locate your business.

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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

ALDERMANIC 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.
- 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 LICENSE REQUIREMENT

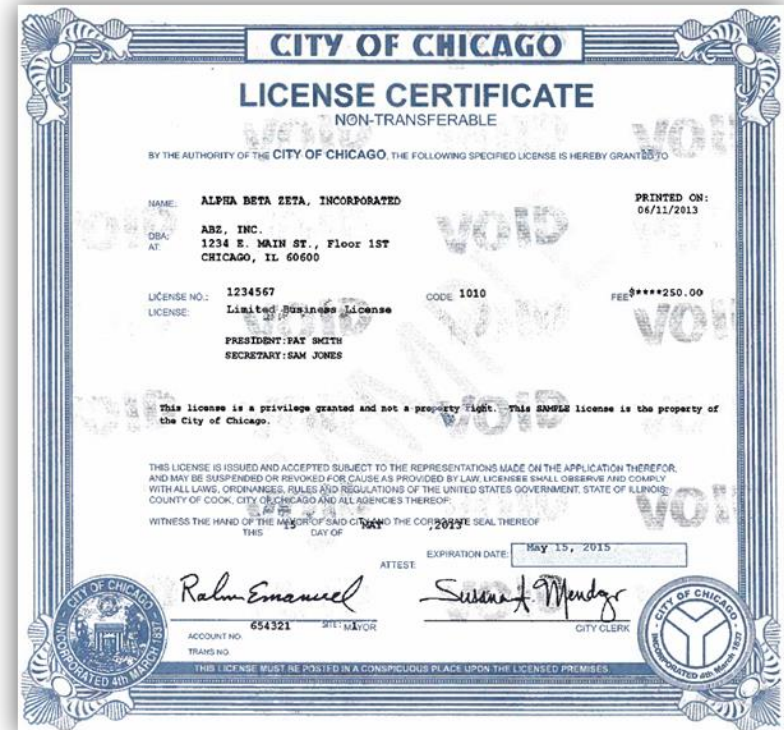
- Most businesses operating in Chicago require a City of Chicago business license

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



Online Application

ACCESSING CBLAS

- 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, 8th 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

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 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.
- Next one is Saturday, March 9th, from 10:00 - 2:00 p.m., at Kennedy King College

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.

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

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



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.
- The list of current certification types is:
 - 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)

CHICAGO ANCHORS FOR STRONG ECONOMY

- Administered by the World Business Chicago
- Provides contracting opportunities with anchor institutions, which includes hospitals and universities

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 | kwynne@ccc.edu | (312) 553-3127

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>

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

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) or \$75,000+ in revenue (Aurora cohort)
- 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.
- Startup – Innovation ecosystem
- Grow – Workforce initiatives
- Expand/Locate – Site selection services
- Chicago Anchors for a Strong Economy
- www.worldbusinesschicago.com | wbc@WorldBusinessChicago.com

Stay Connected



Websites

- www.cityofchicago.org/BACP
- www.cityofchicago.org/SBC

Facebook

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



Twitter

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