# \*O\*HARE 21

# TECHNICAL ASSISTANCE GUIDE FOR SMALL BUSINESSES







# Commissioner's Statement

Dear Chicagoland Business owner,

On behalf of Mayor Lori E. Lightfoot and the Chicago Department of Aviation, we are proud to have the opportunity to partner with you as we embark on one of the biggest and most exciting projects in our City's history: O'Hare 21. This historic plan, a collaboration of the City of Chicago and our airline partners, will transform O'Hare with new facilities and modern infrastructure that further increases Chicago's connection to the world.

One of the primary avenues we have for lifting up and improving Chicagoland communities is by advocating for policies that empower small-, minority-, women-, and veteran-owned businesses, as well as those owned by people with disabilities. Through our unprecedented airport capital programs, we have a unique opportunity to put these policies and programs to work for all of our communities.

O'Hare serves more than 260 destinations around the world and is ranked number one in North America and third worldwide for connectivity. O'Hare is also the busiest airport in the world in terms of aircraft operations, with more than 900,000 flights moving 83 million passengers a year through the airport. Not to be outdone, Midway Airport serves more than 22 million passengers annually – meaning more than 105 million travelers use Chicago's airports every year.

By almost any metric you choose, Chicago's airports are booming, and there's never been a better time for a capital investment like O'Hare 21. The \$8.5 billion program is critical to the O'Hare's long-term viability, not to mention Chicago's standing as a destination and hub for commerce and tourism. By working together to deliver the airport of tomorrow, we will create economic opportunity for our communities while furthering momentum behind Chicago as a global leader in air travel.

This program represents an unprecedented opportunity for local participation, including contracting opportunities at all levels and tens of thousands of jobs. CDA is putting a priority on leveraging the scale and scope of this historic project so that businesses throughout Chicago and the Chicagoland area have the opportunity to participate in and benefit from O'Hare 21 and Midway's ongoing capital improvements. This emphasis on inclusion and empowering communities will foster economic growth in the region for years to come.

O'Hare and Midway are catalysts for growth for Chicago's 77 neighborhoods – and the entire region. I have the privilege of knowing firsthand just how hard-working and innovating our thriving CDA community is, and I'm thrilled at the prospect of having you onboard as a new O'Hare takes flight.

Jamie L. Rhee

Commissioner

Chicago Department of Aviation



#### **INTRODUCTION**

As the Chicago Department of Aviation (CDA) continues to implement O'Hare 21, we remain committed to achieving a positive economic impact through the myriad of contracting opportunities this Program presents. To that end, this *Technical Assistance Guide for Small Businesses* will provide small and emerging businesses with the tools to help them successfully compete to do work throughout the duration of the program. These opportunities can be used as a platform to grow small businesses across Chicago. It is our goal to increase the number of diverse businesses who compete for and are awarded contracts as we build the O'Hare of the future.

This Guide contains information regarding workshops, funding resources, information on compliance procedures, the procurement process, and invaluable information that will assist small and local businesses in gaining airport contracting experience. Additionally, due to the longevity of our O'Hare 21 development, there is a multitude of opportunity to use the skills that are acquired in our contracting opportunities. This Guide will be updated periodically to ensure that it provides the most up to date information to all who utilize it.

# **TECHNICAL ASSISTANCE GUIDE FOR SMALL BUSINESSES**

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## CHICAGO DEPARTMENT OF PROCUREMENT SERVICES (DPS)

The Department of Procurement Services (DPS) is the contracting, certification and compliance authority for the City of Chicago. DPS maintains the highest commitment to diversity, transparency, and innovation while continuously expanding the resources and programs that empower citizens to become involved in the contracting opportunities available at the City.

#### **WORKSHOPS**

#### DPS WORKSHOPS ARE GOING VIRTUAL!

We are now offering our workshops virtually. Pre-registration is required 24 hours in advance to receive the link to the workshop.

Click Here to **REGISTER** for Upcoming virtual workshops

Click here to download the Current virtual Workshop Schedule

The business community benefits from the many DPS workshops and events that facilitate learning the City's procurement process. Convenient times are available to firms wishing to learn, augment, or refresh their business acumen. Listed below are a number of workshops hosted by DPS. To find out more about dates and times for these workshops visit the following website:

www.chicago.gov/city/en/depts/dps/provdrs/events/svcs/DPSWorkshopDescriptionPowerPoints.html

#### I. PROCUREMENT WORKSHOPS

#### A. PROCUREMENT FUNDAMENTALS: DOING BUSINESS WITH THE CITY

121 North LaSalle Street

Information on the various procurement methods and the laws which govern the City's procurement process.

#### B. BUILDING CHICAGO! CONSTRUCTION CONTRACTING OVERVIEW

121 North LaSalle Street

Construction-focused workshop that provides an overview of the bidding process and highlights programs related to construction opportunities. This includes the Small Business Initiative (SBI), Mid-size Business Initiative (MBI), Equal Employment Opportunity (EEO), Apprentice Utilization Bid Preference, and many more. Additionally, learn about the Job Order Contract (JOC).

#### C. PROPELLING YOUR BUSINESS THROUGH AVIATION OPPORTUNITIES

121 North LaSalle Street

This workshop focuses on aviation-specific contracting opportunities in construction, work services, operations, and maintenance with the Chicago Department of Aviation and how to do business with the City of Chicago at its major airports.



#### D. DPS INCENTIVES & PROGRAMS: GETTING THE MOST FROM YOUR BIDS

121 North LaSalle Street

This workshop features incentives and programs created to increase the diversity of the businesses that bid on and earn City Contracts.

#### **E. INTRODUCTION TO ePROCUREMENT**

121 North LaSalle Street

Learn about supplier registration, how vendors will submit bids and proposals online, and how to view contracts and payments.

#### F. HOW TO COMPLETE AN ONLINE ECONOMIC DISCLOSURE STATEMENT (EDS)

30 North LaSalle Street

Economic Disclosure Statement (EDS) is required of all bidders seeking to do business with the City of Chicago. Through the EDS, applicants make disclosures required by State law and City ordinances and certify to compliance with various laws and ordinances.

#### **G.** WORKFORCE DEVELOPMENT INCENTIVES & PROGRAMS

121 North LaSalle Street

This workshop covers the Project Area Resident Ordinance and local hiring requirements, apprenticeship utilization and ex-offender bid incentives.



#### II. CERTIFICATION AND COMPLIANCE WORKSHOPS

#### A. COMPLIANCE 101: HONORING OBLIGATIONS TO CHICAGO TAXPAYERS

121 North LaSalle Street

An overview of vendor requirements, including information about paying correct wages, the City's Minority and Women-Owned Business Enterprise (M/WBE) program, and Chicago Residency and Project Area Resident contracting requirements.

#### B. TRACKING CONTRACT PAYMENTS: WHAT YOU NEED TO KNOW

121 North LaSalle Street

The Certification & Compliance (C2) Network System is a web-based tool that provides up-to-date tracking of payments made to prime contractors and sub-contractors. Prime contractors are responsible for reporting payments to all sub-contractors on a monthly basis. Come learn the roles and responsibilities of both the prime and subcontractor.

#### C. HOW TO BECOME CERTIFIED

121 North LaSalle Street

This workshop will provide detailed information on who is qualified to be a Chicago certified firm. DPS certifies the following programs: Minority-Owned Business Enterprise (MBE), Women-Owned Business Enterprise (WBE), Veteran-Owned Business Enterprise (VBE), Business Enterprise for People with Disabilities (BEPD), Disadvantaged Business Enterprise (DBE) and Airport Concessions Disadvantaged Business Enterprise (ACDBE).

#### D. YOUR BUSINESS IS CERTIFIED: NOW WHAT?

121 North LaSalle Street

This workshop will provide valuable information to newly certified firms on how to compete for City contracts as well as provide information on resources available to certified firms. Are you prepared to meet with prime contractors? Have you considered joint venturing on contracting opportunities?

#### E. THE ONLINE SCHEDULE A APPLICATION: MBE/WBE/VBE/BEPD

30 North LaSalle Street

As of January 1, 2016, DPS no longer accepts paper applications for M/W/VBE certification. This workshop will give a hands-on experience filling out the online MBE/WBE/VBE/BEPD Schedule A application.

#### F. THE ABCs OF DBE AND ACDBE CERTIFICATION

121 North LaSalle Street

This workshop provides a detailed overview of the City's Disadvantaged Business Enterprise (DBE) and Airport Concessions Disadvantaged Business Enterprise (ACDBE) programs and certifications.



#### III. TRANSPARENCY AND OUTREACH WORKSHOPS

#### A. WORKING WITH ASSIST AGENCIES

121 North LaSalle Street

City of Chicago Assist Agencies are comprised of not-for-profit agencies and/or chambers of commerce that represent the interests of small, local, minority, women, veteran, and disadvantaged- owned businesses within the Chicago's diverse communities. These organizations offer many resources to help businesses at every stage of their growth cycle as well as connect prime contractors with certified firms for subcontracting opportunities. This workshop will outline the role and responsibilities of an Assist Agency.

#### B. HOW TO NAVIGATE THE DPS WEBSITE

121 North LaSalle Street

This workshop will take you through the new look and feel of the website as well as all the resources that are available and how to find them. Learn how to: locate upcoming opportunities, bid tabulations, information about awarded contracts, how to identify primes and Chicago certified subcontractors, City auctions, upcoming outreach events and how to stay informed of all the latest news and updates.

#### C. ALL ACCESS TO MAYOR'S OFFICE FOR PEOPLE WITH DISABILITIES

121 North LaSalle Street

Meet the Mayor's Office for People with Disabilities as they discuss the programs they offer for the disabled community with a focus on entrepreneurs. Additionally, DPS will present an overview of the programs and incentives offered including the certification for Business Enterprises Owned or Operated by People with Disabilities (BEPD), which includes service-disabled veterans.

#### D. GOLDMAN SACH'S 10.000 SMALL BUSINESS INFORMATION SESSION

121 North LaSalle Street

Attend this workshop to learn more about this innovative program that can take your business to the next level. Learn what it takes to grow a business, how to increase your staff, create effective marketing strategies, and develop important business relationships. This class will teach you how to apply for this free, competitive application program sponsored by the Goldman Sachs Foundation.



Interested in learning more?

Visit the following websites for more information.

To Register for DPS Workshops, please see below:

www.chicago.gov/city/en/depts/dps/provdrs/events/svcs/DPSWorkshopDescriptionPowerPoints.html

To learn more about how to get certified, please see below:

www.chicago.gov/city/en/depts/dps/provdrs/cert.html

To review the City's Buying Plan, please see below:

www.chicago.gov/dps Scroll down to BUYING PLAN

To review current bid opportunities, please see below:

www.chicago.gov/city/en/depts/dps/provdrs/contract/svcs/current bid opportunities.html

To review contracts that have been previously and presently awarded, please see below:

www.chicago.gov/city/en/depts/dps/provdrs/contract/svcs/awarded contracts.html

To review Assist Agency List

www.chicago.gov/dps

Click on Quick Links. Click on City of Chicago Assist Agencies

## **DEPARTMENT OF PROCUREMENT SERVICES ASSIST AGENCY LIST**

Assist Agencies are comprised of not-for-profit agencies and chambers of commerce that represent the interests of small, minority, and/or women owned businesses.

51st Street Business Association 220 East 51st Street, Chicago, IL. 60615 Phone: 773.285.3401 Fax: 773.285.3407 Email: the51ststreetbusinessassociation@yahoo.com Web: www.51ststreetchicago.com Maintains list of certified firms: Yes Provides training for businesses: Yes	African American Contractors Association-AACA P.O. Box #19670, Chicago, IL. 60619 Phone: 312.915.5960 Email: aacnatlassoc@gmail.com Web: www.aacanatl.org Maintains list of certified firms: Yes Provides training for businesses: Yes
Angel of God Resource Center, Inc. 14527 South Halsted Street, Riverdale, IL. 60827 Phone: 708.392.9323 Fax: 708.880.0121 Email: info.aogrc@gmail.com; Web: www.angelofgodresourcecenter.org Maintains list of certified firms: Yes Provides training for businesses: Yes	Association of Asian Construction Enterprises (AACE) 712 West Root Street, Chicago, IL. 60609 Phone: 312.595.2010 Email: admin@aacechicago.com Web: www.aacechicago.com Maintains list of certified firms: Yes Provides training for businesses: No
Austin African American Business Networking Assoc. 5820 West Chicago Avenue, Chicago, IL. 60651 Phone: 773.626.4497 Email: info@aaabna.org Web: www.aaabna.org Maintains list of certified firms: No Provides training for businesses: Yes	Better Business Bureau 330 North Wabash Avenue, Suite 3120, Chicago, IL. 60611 Phone: 312.832.0500 Email: tjohnson@chicago.bbb.org Web: www.bbb.org/chicago Maintains list of certified firms: Yes Provides training for businesses: Yes
Black Contractors Owners and Executives 7811 South Stony Island Avenue, Chicago, IL. 60649 Phone: 773.346.5658 Fax: 773.346.5659 Email: admin@bcoechicago.org Web: www.bcoechicago.org Maintains list of certified firms: No Provides training for businesses: No	Black Contractors United 12000 South Marshfield Avenue, Calumet Park, IL. 60827 Phone: 708.389.5730 Fax: 708.389.5735 Web: www.blackcontractorsunited.com Maintains list of certified firms: Yes Provides training for businesses: Yes
BOP Project 5000 NFP 644 East 79th Street, Chicago, IL. 60619 Phone: 773.891.5939 Fax: 773.304.1903 Email: bopbizcenter@gmail.com Maintains list of certified firms: Yes Provides training for businesses: Yes	Business Leadership Council 230 West Monroe Street, Suite 2650, Chicago, IL. 60606 Phone: 312.628.7844 Fax: 312.628.7846 Email: info@businessleadershipcouncil.org Web: www.businessleadershipcouncil.org Maintains list of certified firms: Yes Provides training for businesses: Yes



Chatham Business Association Small Business Development

800 East 78th Street, Chicago, IL. 60619

Phone: 773.994.5006 Fax: 773.855.8905

Email: admin@cbaworks.org
Web: www.cbaworks.org

Maintains list of certified firms: Yes Provides training for businesses: Yes

**Chicago Minority Supplier Development Council Inc.** 

105 West Adams Street, Suite 2300,

Chicago, IL. 60603

**Phone:** 312.755.8880 **Fax:** 312.755.8890

**Email:** cjordan@chicagomsdc.org **Web:** www.chicagomsdc.org

Maintains list of certified firms: Yes

Provides training for businesses: Yes

**Chicago Urban League** 

4510 South Michigan Avenue,

Chicago, IL. 60653

Phone: 773.624.8810 Fax: 773.451.3579

Email: jjohnson@chiul.org

Maintains list of certified firms: Yes Provides training for businesses: Yes

**Chicago Women in Trades (CWIT)** 

2444 West 16th Street, Chicago, IL. 60608 **Phone:** 312.942.1444

Jayne Vellinga, Executive Director

Email: jvellinga@cwit2.org

**Web:** <u>www.chicgowomenintrades2.org</u>
Maintains list of certified firms: No
Provides training for businesses: Yes

**Contractor Advisors Business Development Corp.** 

1507 East 53rd Street, Suite 906,

Chicago, IL. 60615 **Phone:** 312.436.0301

**Email:** info@contractoradvisors.us **Web:** www.contractoradvisors.us

Maintains list of certified firms: Yes

Provides training for businesses: Yes

**Cosmopolitan Chamber of Commerce** 

1633 South Michigan Avenue, Unit 101

Chicago, IL. 60616 **Phone:** 312.971.9594

**Email:** <a href="mailto:eroper@cosmochamber.org">eroper@cosmochamber.org</a> **Web:** <a href="mailto:www.cosmochamber.org">www.cosmochamber.org</a>
<a href="mailto:Mailto

Council of Black Architecture and Engineering Companies (formally NOME)

1 South Wacker, Suite 2650,

Chicago, IL. 60606 **Phone:** 312.960.1239

Email: msutton@infrastructure-eng.com
Maintains list of certified firms: Yes
Provides training for businesses: Yes

Do For Self-Community Development Co.

8659 South Ingleside Avenue,

Chicago, IL. 60619

Phone: 773.356.7661

Email: dennis@doforself.org

Web: www.doforself.org

Maintains list of certified firms: No Provides training for businesses: Yes

**Elite Svc. Disabled Veteran Owned Business Network** 

410 Lake Cook Road, Suite 104,

Deerfield, IL. 60015 **Phone:** 847.453.8890 **Email:** jscifers@scigon.com **Web:** www.elitesdvob.org

Maintains list of certified firms: Yes Provides training for businesses: Yes

Far South Community Development Co.

9923 South Halsted Street, Suite D,

Chicago, IL. 60628

Phone: 773.941.4833 Fax: 773.941.5252

Email: lacy@farsouthcdc.org
Web: www.farsouthcdc.org

Maintains list of certified firms: No Provides training for businesses: Yes



**Federation of Women Contractors** 

4210 West Irving Park Road,

Chicago, IL. 60641 **Phone:** 312.360.1122

Email: <a href="mailto:info@fwcchicago.com">info@fwcchicago.com</a>
Web: www.fwcchicago.com

Maintains list of certified firms: Yes Provides training for businesses: Yes

**Greater Southwest Development Corporation** 

2601 West 63rd Street, Chicago, IL. 60629 **Phone:** 773.362.3373

**Email:** c.james@greatersouthwest.org **Web:** www.greatersouthwest.org/

Maintains list of certified firms: Yes

Provides training for businesses: Yes

**Illinois State Black Chamber of Commerce** 

411 Hamilton Boulevard, Suite 1404,

Peoria, IL. 61602 Phone: 309.740.4430 Fax: 309.672.1379 Email: finance@ILBCC.org

Web: www.ilbcc.org

Maintains list of certified firms: Yes Provides training for businesses: Yes

**JLM Business Development Center** 

2622 West Jackson Boulevard,

Chicago, IL. 60612

Phone: 773.826.3064 Fax: 773.359.4021

**Email:** <u>lady930@prodigy.net</u> **Web:** www.jlmcenter.org

Maintains list of certified firms: Yes Provides training for businesses: Yes

**Native American Chamber of Commerce of Illinois** 

100 North Riverside Plaza, Suite 1670,

Chicago, IL. 60606

Phone: 630.926.1700

Email: info@nacc-il.org

Web: www.nacc-il.org

Maintains list of certified firms: Yes Provides training for businesses: Yes

Fresh Start Home Community Development Corp.

5168 South Michigan Avenue, Suite 4N,

Chicago, IL. 60615

**Phone:** 773.312.3797 **Fax:** 855.270.4175

**Email:** info@FreshStartNow.us **Web:** www.FreshStartNow.us

Maintains list of certified firms: Yes

Provides training for businesses: Yes

Hispanic American Construction Industry Association

(HACIA)

650 West Lake Street, Unit 415,

Chicago, IL. 60661

Phone: 312.575.0389 Fax: 312.575.0389

Email: jperez@haciaworks.org
Web: www.haciaworks.org

Maintains list of certified firms: Yes Provides training for businesses: Yes

**Illinois Hispanic Chamber of Commerce** 

222 Merchandise Mart Plaza, Suite 1212, c/o 1871,

Chicago, IL. 60654 **Phone:** 312.425.9500

**Email:** info@ihccbusiness.net **Web:** www.ihccbusiness.net

Maintains list of certified firms: Yes

Provides training for businesses: Yes

LGBT Chamber of Commerce of Illinois

3179 North Clark Street, 2nd Floor,

Chicago, IL. 60657

**Phone:** 773.303.0167 **Fax:** 773.303.0168

**Email:** admin@lgbtcc.com **Web:** www.lgbtcc.com

Maintains list of certified firms: Yes Provides training for businesses: Yes

**NDIGO Foundation** 

329 West 18th Street, Suite 613,

Chicago, IL. 60616 **Phone:** 312.264.6272

Email: <a href="mailto:hhartman@ndigo.com">hhartman@ndigo.com</a>

Web: www.ndigo.com

Maintains list of certified firms: No Provides training for businesses: Yes



**Rainbow/PUSH Coalition** 

930 East 50th Street, Chicago, IL. 60615

Phone: 773.255.9067 Fax: 773.256.2768

Email: jmitchell@rainbowpush.org Web: www.rainbowpush.org Maintains list of certified firms: Yes Provides training for businesses: Yes 7415 East End, Suite 120,

Chicago, IL. 60649

**RTW Veteran Center** 

Phone: 800.974.2808 Fax: 866.873.2494

Email: rtwvetcenter@yahoo.com Web: www.rtwvetcenter.org Maintains list of certified firms: Yes Provides training for businesses: Yes

South Shore Chamber, Inc.

1750 East 71st Street, Suite 208,

Chicago, IL. 60649-2000

Phone: 773.955.9508 Fax: 773.955.9554

Tonya Trice, Executive Director

Email: info@southshorechamberinc.org Web: www.southshorechamberinc.org Maintains list of certified firms: Yes Provides training for businesses: Yes

Sustainable Options for Urban Living, Inc. (SOUL)

11603 South Throop Street,

Chicago, IL. 60643

Phone: 773.250.1770 Ext.702

Fax: 773.250.1770

Email: Cyndi@soul-program.org Web: www.soul-program.org Maintains list of certified firms: Yes Provides training for businesses: Yes

The Monroe Foundation

1547 South Wolf Road. Hillside, IL. 60162 **Phone:** 773.315.9720

Email: omonroe@themonroefoundation.org Web: www.themonroefoundation.org Maintains list of certified firms: No Provides training for businesses: Yes

**Turn 2 Growth** 

15475 South Park. South Holland, IL. 60473 Phone: 708.913.4700

Email: info@turn2growth.org Web: www.turn2growth.org Maintains list of certified firms: Yes Provides training for businesses: Yes

**US Minority Contractors Association, Inc.** 

1250 Grove Avenue, Suite 200,

Barrington, IL. 60010

Phone: 847.352.5010 Fax: 847.382.1787 **Email:** larry.bullock@usminoritycontractors.org

Web: www.USMinorityContractors.org Maintains list of certified firms: Yes Provides training for businesses: Yes

**Women's Business Development Center** 8 South Michigan Avenue, 4th Floor,

Chicago, IL. 60603

Phone: 312.853.3477x220 Fax: 312.853.0145

Email: edimenco@wbdc.org

Web: www.wbdc.org

Maintains list of certified firms: Yes Provides training for businesses: Yes

Women Construction Owners & Executives (WCOE)

**Chicago Caucus** 308 Circle Avenue, Forest Park, IL. 60130 Phone: 708.366.1250

Email: mkm@mkmservices.com

Web: www.wcoeusa.org

Maintains list of certified firms: Yes Provides training for businesses: No



# DEPARTMENT OF BUSINESS AFFAIRS AND CONSUMER PROTECTION (BACP)

BACP ensures a fair and vibrant marketplace for both businesses and consumers. BACP licenses businesses and public vehicles, provides business education and access to resources, enforces the Municipal Code, and protects consumers from fraud.

#### I. WORKSHOPS

BACP offers free business education workshops open to the public and hosted at City Hall, 121 North LaSalle Street in Room 805. Workshop topics focus on start-up operations, financing, marketing, social media, and more. Listed below are a number of workshops hosted by BACP. To find out more about dates and times for these workshops visit the following website,

www.chicago.gov/city/en/depts/bacp/provdrs/edu.html

#### A. DESIGNING PRODUCTS and SERVICES

City Hall, 121 North LaSalle Street - 11th Floor, Room 1103

This workshop is designed to help entrepreneurs craft out their businesses, which will position their companies for the next steps of launching a business.

#### B. CITY INSPECTIONS. – ASK QUESTIONS, GET ANSWERS

City Hall, 121 North LaSalle Street – 8th Floor, Room 805

Officials from several City departments will provide insight on how to operate safely, stay compliant, help prepare for inspections and highlight the do's and don'ts of operating a business.

#### C. MASTER PLAN WORKSHOP

City Hall, 121 North LaSalle Street – 11th Floor, Room 1103

In this workshop you will learn ways to navigate and create your Master Business Plan.

#### D. CONTRACTS 101 and NEGOTIATION TIPS

City Hall, 121 North LaSalle Street – 8th Floor, Room 805

Learn about what makes a contract, how to spot red flags, and important terms every contract should have. Prepare for and tackle contract negotiations before, during, and after you get to the table.

#### E. DIGITAL MINDSET for GROWTH 101

City Hall, 121 North LaSalle Street – 11th Floor, Room 1103

This workshop gives guidance on how to create goal-based strategies for your business that will help it become more "discoverable" and recognized online so you can connect with customers.

#### F. HOW to OPEN a CONCESSION at O'HARE or MIDWAY AIRPORT

City Hall, 121 North LaSalle Street – 8th Floor, Room 805

Come and learn about the Request for Proposals (RFP) process, how to operate a business at the airport, and a summary of the Airport Concessions Disadvantaged Business Enterprise (ACDBE) program.



#### **II. OTHER EVENTS**

#### A. SMALL BUSINESS CENTER ON THE ROAD

The Small Business Center on the Road Expo is free and open to the public. It provides new and existing entrepreneurs resources to start or grow their business here in Chicago.

For more information and to register go to: www.chismallbizexpo.com/

#### To locate the BACP Business Education Calendar go to:

www.chicago.gov/city/en/depts/bacp/sbc/business\_educationworkshopcalendar.html



#### **SMALL BUSINESS FINANCING OPPORTUNITIES**

The City of Chicago boasts a resource hub for small business owners seeking financial assistance. The City wants to play an active role in helping our small businesses thrive. Below, you will find information about the financial assistance resources available throughout Chicago.

#### I. LOAN ASSISTANCE PROGRAMS

To learn which financial resources would be most beneficial for your business, and for help accessing those resources, please contact any of the listed Small Business Development Centers within the following sections. Your local Neighborhood Business Development Centers may also be able to assist you.

#### A. LOANS UP TO \$50K

PROVIDER	AMOUNT	
Accion Accion Chicago is a not-for-profit micro lender that provides loans and free coaching to small business owners who lack access to traditional credit sources. Startup and existing small businesses can qualify for loans from \$500 to \$50,000. Accion offers fast turnaround and flexible requirements.	Up to \$50K	135 North Kedzie Avenue, Chicago, IL. 60612 Phone: 312.275.3000 Email: info@accionchicago.org
Chicago Neighborhood Initiatives (CNI) The Chicago Neighborhood Initiative's Micro Finance Group (CNIMFG) makes loans up to \$50,000 to new and existing small businesses operating primarily in economically underserved communities in Chicago. The Chatham Business Association Community Lending Initiative hosts monthly microlending workshops for those interested in the CNI loans. Please visit their website for workshop dates.	Up to \$50K	Chicago Neighborhood Initiatives 1000 East 111th Street, 10th Floor, Chicago, IL. 60628 Erica L. King Phone: 773.341.2072 Email: eking@cnigroup.org  Chatham Business Association QBG Foundation Building 800 East 78th Street, Chicago, IL. 60619 Phone: 773.994.5006 Email: richardwillis@CBAWorks.org



Duman Entrepreneurship Center Loan Fund makes loans up to \$15,000 to businesses who can demonstrate that the loan will help grow their business. These are 3-year term loans, with very low-interest rates and no penalty for early repayment. There is a low loan application fee and closing cost. The owners must personally guarantee the loan and the owners credit history will be reviewed.	Up to \$15K	Main Office 216 West Jackson Boulevard, Suite 700, Chicago, IL. 60606  Peterson Office 3525 West Peterson Avenue, Chicago, IL. 60659  Phone: 855.INFO.JVS Phone: 855.463.6587  Email: info@jvschicago.org
Kiva Zip Kiva Zip is an online platform that allows underserved entrepreneurs to access 0% interest small business loans up to \$5,000 (second loans up to \$10,000). Part of the nonprofit Kiva, Kiva Zip aims to expand financial opportunities for entrepreneurs, reduce the cost of capital, and enhance connections between lenders and borrowers.	Up to \$10K	Contact with questions.  Email: borrowers@kiva.org  Learn more and apply online at  Web: www.kiva.org
North Side Community Federal Credit Union If you are a small business owner or are planning on starting a small business, you may be eligible for a Small Business Loan from North Side Credit Union up to \$50,000 for a maximum 5-year term. (\$15,000 for a start-up). Rates vary based on income and credit history. You must be eligible for credit union membership and be at least 18 years old.	Up to \$50K	1011 West Lawrence Avenue, Chicago, IL. 60640 Phone: 773.769.5800 x 225 Email: info@northsidecu.org
Women's Business Development Center (WBDC) Loans up to \$25,000 are available for new and existing small businesses in the City of Chicago and are targeted towards businesses operating in low to moderate income communities.	Up to \$25K	8 South Michigan Avenue, Suite 400, Chicago, IL. 60603 Phone: 312.853.3477 x560 Email: ebrown@wbdc.org



## B. LOANS \$50K and UP

B. LUANS \$50K and UP		
Accion Chicago Accion Chicago is a not-for-profit micro lender that provides loans and training to small business owners who lack access to traditional credit sources. Startup and existing small businesses can qualify for loans that range from \$50,000 to \$100,000 with terms from two to 72 months. Accion offers fast turnaround and flexible requirements.  Accion Chicago Fast Facts Accion Chicago Fast Facts Spanish	\$50K-\$100K	1436 West Randolph Street, Suite 300, Chicago, IL. 60607 Phone: 312.275.3000 Email: info@accionchicago.org
VEDC/Chicagoland Business Opportunity Fund The Chicagoland Business Opportunity Fund provides small business loans for existing businesses that have not been able to obtain financing from a bank. National African-American Small Business Loan Fund VEDC Bankers Brief Veteran Small Business Loan Fund	\$50K-\$500K	Torrence Moore 200 East Randolph Street, Suite 1500, Chicago, IL. 60601 Phone: 312.577.7589 Email: tmoore@vedc.org
Community Reinvestment Fund, USA Community Reinvestment Fund, USA is a non-profit small business lender with more than 25 years of experience helping entrepreneurs in Chicago access the financing they need to grow and create jobs. As a mission-driven lender, we strive to deploy capital to underserved small business owners including minorities, women, veterans, and businesses located/or willing to locate in low-income communities.	\$50K-\$500K	At www.connect2capital.com, you can pre-apply for a loan with responsible terms and our staff will be there to help every step of the way.
Local Initiatives Support Corporation (LISC) LISC is an SBA Community Advantage lender, and provides loans to small businesses with a particular emphasis on businesses in low-to-moderate income areas, startup businesses (less than two years old), and veteran-owned businesses. Loan proceeds can be used for working capital, inventory purchases, equipment purchases, business acquisitions, tenant improvements, real estate purchases, building construction, debt refinancing, and startup costs.	\$50-\$250K	Mary Los Klasen Vice President, Small Business Lending 10 South Riverside Plaza, Suite 1700, Chicago, IL. 60606 Phone: 312.697.6456 Email: mlos@newmarkets.org



#### SomerCor 504, Inc.

SomerCor 504, Inc. assists small businesses with loans that often times might fall under the radar of commercial lending institutions. These loans assist in small business growth, job creation and economic development.

\$50K-\$250K | Carlissa Dunteman

601 South LaSalle Street, Suite 510,

Chicago, IL. 60605 Phone: 847.239.3406

Email: <a href="mailto:cdunteman@somercor.com">cdunteman@somercor.com</a>

#### C. SMALL BUSINESS ADMINISTRATION (SBA) LOAN PROGRAMS

G1 5117/122 25511/1255 7/2/11/11/511/511/51/61/7/257/7/257/11/11/51/61/7/257/7/257/11/11/51/7/557/7/257/7/257/7/	
SBA does not make loans directly, but it administers loan programs in Illinois through loca SBA Lender List	l lenders.
SBA 7(a) Loan Program  The 7(a) program is administered through local lenders. This is the SBA's primary business loan program. It has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs. To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition, the lender must certify that it would not provide this loan under the proposed terms and conditions unless it obtains an SBA guaranty.	Up to \$5 Million
SBA CDC/504 Loan Program  The CDC/504 program is administered through local lenders. This SBA program provides long-term, fixed-rate subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Virtually all types of small businesses are eligible for this program.	Up to \$5 Million

# **NEIGHBORHOOD BUSINESS DEVELOPMENT CENTERS (NBDC)**

The 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, serve as liaison between local businesses and the City of Chicago, and provide neighborhood business development services.

95th Street Business Association 2100 West 95th Street, Chicago, IL. 60643 Phone: 773.238.4094	Albany Park Community Center Inc. 5101 North Kimball Avenue, Chicago, IL. 60625 Phone: 773.509.5657
Web: www.95thstreetba.org	Web: www.apccchgo.org
Andersonville Chamber of Commerce	Austin African Business Networking Association
5217 North Clark Street,	5820 West Chicago Avenue,
Chicago, IL. 60640 <b>Phone:</b> 773.728.2995	Chicago, IL. 60651 <b>Phone:</b> 773.626.4497
Web: www.andersonville.org	Email: info@aaabna.org
web. www.andersonvine.org	
Back of the Yards Neighborhood Council	Belmont Central Chamber of Commerce
1823 West 47th Street, 2nd Floor,	5534 West Belmont Avenue,
Chicago, IL. 60609	Chicago, IL. 60641
Phone: 872.281.7832	Phone: 773.647.1644
Fax: 773.409.5741	Web: www.belmontcentral.org
Email: community@bync.org	
Web: www.bync.org	
Beverly Area Planning Association	The Chicago Area Gay & Lesbian Chamber of
1987 West 111th Street,	Commerce
Chicago, IL. 60643	3179 North Clark Street,
Phone: 773.233.3100	Chicago, IL. 60657
Web: www.bapa.org	Phone: 773.303.0167
	Web: www.lgbt.org
Chicagoland Chamber of Commerce	Chicago Urban League
410 North Michigan Avenue, Suite 900,	4510 South Michigan Avenue,
Chicago, IL 60611	Chicago, IL. 60653
Phone: 312.494.6700	Phone: 773.285.5800
Web: www.chicagolandchamber.org/	Web: www.chiul.org



**Devcorp North/Rogers Park East Edgewater Chamber of Commerce** 1448 West Howard Street, 1210 West Rosedale Avenue, Chicago, IL. 60626 Chicago, IL. 60660 **Phone:** 773.508.5885 Phone: 773.561.6000 Web: www.rpba.org Web: www.edgewater.org **Edgebrook Sauganash Chamber of Commerce Latin American Chamber of Commerce** 6023 North Cicero Avenue, 3512 West Fullerton Avenue, Chicago, IL. 60646 Chicago, IL. 60647 **Phone:** 773.545.9300 Phone: 773.252.5211 Web: www.escc60646.com **Web:** www.latinamericanchamberofcommerce.com **Lincoln Bend Chamber of Commerce Lincoln Park Chamber of Commerce** 5700 North Lincoln Avenue. 1925 North Clybourn Avenue, Chicago, IL. 60659 Chicago, IL. 60614 **Phone:** 773.334.0614 **Phone:** 773.880.5200 Web: www.lincolnbend.org **Web:** www.lincolnparkchamber.com **Little Village Chamber of Commerce Local Initiatives Support Corporation (LISC)** 3610 West 26th Street, 2nd Floor, 10 South Riverside Plaza, Suite 1700, Chicago, IL. 60623 Chicago, IL, 60606 Phone: 773.521.5387 **Phone:** 312.422.9550 Web: www.lavillitachamber.org Web: www.lisc.org/chicago/ **Logan Square Chamber of Commerce** Mid-South Business Association & Resource Center 3147 West Logan Boulevard, Suite 12, 4301 South Dr. Martin Luther King Drive, Chicago, IL. 60647 Chicago, IL. 60653 **Phone:** 773.489.3222 **Phone:** 773.949.6750 Web: www.loganchamber.org Web: www.msbarc.org **Mount Greenwood Community & Business** Morgan Park/Beverly Hills Association 10827 South Western Avenue, Association 3400 West 111th Street, Suite 496, Chicago, IL. 60643 **Phone:** 773.779.2530 Chicago, IL. 60655 Web: www.mpbhba.org **Phone:** 773.881.0622 Web: www.mgcba.org



Near South Planning Board	North Branch Works
2600 South Michigan Avenue,	2545 West Diversey Avenue, Suite 225,
Chicago, IL. 60616	Chicago, IL 60647
<b>Phone:</b> 312.987.1980	Phone: 773.929.5552
Web: www.thenearsouthplanningboard.org	Web: www.northbranchworks.org
North River Commission	Northwest Connection Chamber of Commerce
3403 West Lawrence Avenue, Suite 3625,	3924 West North Avenue,
Chicago, IL. 60625	Chicago, IL. 60647
Phone: 773.478.0202	<b>Phone:</b> 773.558.8743
Web: www.northrivercommission.org	Web: www.nwconnection.org
The 51 <sup>st</sup> Street Business Association	The Greater Englewood Community
220 East 51st Street,	Development Corporation
Chicago, IL. 60615	815 West 63rd Street,
Phone: 773.285.3401	Chicago, IL. 60621
Web: www.51ststreetchicago.com	<b>Phone:</b> 773.651.2400
	Web: www.gecdc.org
Uptown United West Central Association	West Humboldt Park Family & Community
4753 North Broadway Street, Suite 822,	Development
Chicago, IL. 60640	3620 West Chicago Avenue,
<b>Phone:</b> 773.878.1064	Chicago, IL. 60651
Web: www.uptownunited.org	<b>Phone:</b> 773.342.0036
	Web: www.whpdevelopmentcouncil.net
West Loop Community Organization	West Ridge Chamber of Commerce
159 North Sangamon Street, Suite 202,	6445 North Western Avenue, Suite 304,
Chicago, IL. 60607	Chicago, IL. 60645
Phone: 312.666.1991	Phone: 773.743.6022
Web: www.westloop.org	Web: www.westridgechamber.org
Most Cide Famurand	Mast Town Chicago Chamban of Community
West Side Forward	West Town Chicago Chamber of Commerce
4950 West Thomas Street,	1819 West Chicago Avenue,
Chicago, IL. 60651	Chicago, IL. 60622
Phone: 773.473.7870	Phone: 312.850.9390
Email: info@westsideforward.org	Web: www.westtownchamber.org
Web: www.westsideforward.org	
Wicker Park-Bucktown Chamber of Commerce	Women's Business Development Center
1414 North Ashland Avenue,	8 South Michigan Avenue, Suite 400,
Chicago, IL. 60622	Chicago, IL. 60603
Phone: 773.384.2672	<b>Phone:</b> 312.853.3477
Web: www.wickerparkbucktown.com	Web: www.wbdc.org



#### SMALL BUSINESS DEVELOPMENT CENTERS IN THE CITY OF CHICAGO

SBDCs provide businesses with free professional management, marketing and financial guidance to help them succeed. The SBDCs assist in the development of business and marketing plans, along with improving business ownership skills, financial analysis of businesses, accessing specialized services including export and government marketing and other business management needs. SBDCs are part of the State of Illinois' Department of Commerce & Economic Opportunity.

Chicago State University 9501 South King Drive, BHS 601, Chicago, IL. 60628 Phone: 773.995.3938 Email: i.conda@cus.edu	Chicagoland Chamber of Commerce 200 East Randolph Street, Suite 2200, Chicago, IL. 60601 Phone: 312.494.6790 Web: www.chicagolandchamber.org/
Illinois Hispanic Chamber of Commerce 222 West Merchandise Mart, Chicago, IL. 60654 Phone: 312.425.9500 Email: sbdc@ihccbusiness.net Web: www.ihccbusiness.net/	Industrial Council of Nearwest Chicago 320 North Damen Avenue, Suite 100, Chicago, IL. 60612 Phone: 312.421.3941 Fax: 312.421.1871 Email: merly@industrialcouncil.com Web: www.industrialcouncil.com/
IL SBDC/Duman Entrepreneurship Center @ JVS Chicago 216 West Jackson Boulevard, Suite 700, Chicago, IL. 60606 Phone: 312.673.3429 Email: sbdcdumancenter@jvschicago.org Web: www.illinoisinnovation.com/duman	IL SBDC/Duman Entrepreneurship Center @ JVS Chicago 3525 West Peterson Avenue, 4 <sup>th</sup> Floor, Chicago, IL. 60659 Phone: 773.516.5538 Email: sbdcdumancenter@jvschicago.org
North Business & Industrial Council (NORBIC) 8420 West Bryn Mawr Avenue, Chicago, IL. 60631 Phone: 777.594.9292 Email: sbdc@nobic.org	University of Illinois at Chicago College of Business Administration – Rice Building, 815 West Van Buren Street, Suite 400, Chicago, IL. 60607 Phone: 312.996.4057 Email: sbdc@uic.edu
West Side Forward 4950 West Thomas Street, Chicago, IL. 60651 Phone: 773.473.7870 Email: info@westsideforward.org Web: www.westsideforward.org	Women's Business Development Center 8 South Michigan Avenue, Suite 400, Chicago, IL. 60603 Phone: 312.853.3477 Web: www.wbdc.org

# ILLINOIS DEPARTMENT OF COMMERCE & ECONOMIC OPPORTUNITY (DCEO)

The State of Illinois, Department of Commerce and Economic Opportunity, has created a clearinghouse of information for entrepreneurs on starting a new business, a one-stop-shop for all things startup. Here are some popular topics for entrepreneurship and small businesses sponsored by DCEO. Each topic can be located using the website listed.

#### ADVANCING THE DEVELOPMENT OF MINORITY ENTREPRENEURSHIP (ADME)

ADME is an investment program developed to strengthen Illinois' start-up and small business community by tapping into the potential of minority entrepreneurs.

https://www2.illinois.gov/dceo/SmallBizAssistance/ADME/Pages/default.aspx

#### ADVANTAGE ILLINOIS – PARTICIPATION LOAN PROGRAM (PLP)

Participation loans are delivered through pre-approved Illinois financial institutions to accelerate investments and ease traditional credit underwriting standards for small businesses that may not otherwise qualify for traditional bank financing.

https://www2.illinois.gov/dceo/SmallBizAssistance/AdvantageIllinois/Pages/default.aspx

#### ILLINOIS SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

Illinois Small Business Development Centers are located throughout the state and provide information, confidential business guidance, training and other resources to start-up and existing small businesses. https://www2.illinois.gov/dceo/SmallBizAssistance/BeginHere/Pages/SBDC.aspx

#### ILLINOIS ANGEL INVESTMENT CREDIT PROGRAM

The Illinois Angel Investment Tax Credit Program encourages investment in innovative, early-stage companies to help obtain the working capital needed to further the growth of their company in Illinois. <a href="https://www2.illinois.gov/dceo/ExpandRelocate/Incentives/taxassistance/Pages/AngelInvestment.aspx">https://www2.illinois.gov/dceo/ExpandRelocate/Incentives/taxassistance/Pages/AngelInvestment.aspx</a>

#### FIRST STOP BUSINESS INFORMATION CENTER (BIC)

Illinois' First Stop Business Information Center (BIC) is a statewide resource for entrepreneurs and businesses operating in Illinois to obtain comprehensive regulatory and permitting information. https://www2.illinois.gov/dceo/SmallBizAssistance/BeginHere/Pages/BusinessInformationCenter.aspx

#### ILLINOIS PROCUREMENT TECHNICAL ASSISTANCE CENTERS (PTAC)

Illinois Procurement Technical Assistance Centers are located throughout the state and provide one-on-one counseling, technical information, marketing assistance and training to existing businesses interested in selling their goods and services to local, state, and/or federal government agencies. <a href="https://www2.illinois.gov/dceo/SmallBizAssistance/BeginHere/Pages/PTAC.aspx">https://www2.illinois.gov/dceo/SmallBizAssistance/BeginHere/Pages/PTAC.aspx</a>

#### ILLINOIS SMALL BUSINESS ENVIRONMENTAL ASSISTANCE PROGRAM (SBEAP)

The SBEAP provides free confidential information and services to help small businesses understand and comply with their environmental obligations.

https://www2.illinois.gov/dceo/SmallBizAssistance/EnvironmentalAssistanceProgram/Pages/default.aspx



#### **ILLINOIS STATE TRADE & EXPORT PROMOTION (ISTEP)**

The program provides eligible Illinois small businesses with financial and technical assistance to increase their exports.

https://www2.illinois.gov/dceo/SmallBizAssistance/Export/Pages/ISTEPProgram.aspx

#### ILLINOIS NEW MARKETS DEVELOPMENT PROGRAM (NMDP)

The program provides supplemental funding for investment entities that participate in the Federal New Markets Tax Credit (NMTC) program. The annual allotment of up to \$20 million in tax credits helps finance investments that create jobs and prosperity, revitalizing low-income communities throughout Illinois.

 $\frac{https://www2.illinois.gov/dceo/ExpandRelocate/Incentives/taxassistance/Pages/NewMarketsDevelopm}{entProgram.aspx}$ 

#### REGIONAL ECONOMIC DEVELOPMENT TEAM

The DCEO Regional Economic Development Team Assists businesses and consultants in the tax incentive and grant consultation and promotes other relevant DCEO small business programs across 10 Economic Development regions.

https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/default.aspx

#### **INTERSECT ILLINOIS**

DCEO partners with Intersect Illinois, a public-private partnership that assists businesses across state and out of state site selection and economic development assistance.

https://intersectillinois.org/

#### **OFFICE OF MINORITY ECONOMIC EMPOWERMENT**

The Office of Minority Economic Empowerment will focus and promote opportunities for all minority communities across the state through targeted programs, resources and advocates.

https://www2.illinois.gov/dceo/AboutDCEO/Pages/MinEcoEmp.aspx





# The New Bid & Resource Center (BRC) at CDA's Administrative Building

10510 West Zemke Road Chicago, IL 60666 Open to the public Monday through Friday, 8:30 AM to 4:30 PM.

The BRC provides hands-on technical assistance to contractors, tradespeople, and construction professionals. Representatives are onsite and ready to assist on one of our computer stations.

- Find out about upcoming bid opportunities
- Learn how to prequalify to bid with one of our Construction Managers at Risk
- Get copies of our latest How to Do Business Guidebooks and other publications
- Review construction plans for current bid opportunities
- Sign up for training and workshops

#### For further Inquiries, please contact

Chicago Department of Aviation 10510 West Zemke Road Chicago, IL 60666

Email: ORDMDWsmallbiz@cityofchicago.org

**Disclaimer:** The information in this guide is accurate as of the date published. It is best to confirm the information with the responsible organization listed. Version 1, June 2020