

# **A Resource Directory for Minorities, Women, Veterans and Persons With Disabilities Starting or Owning a Business**

## **ILLINOIS DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY**



Illinois Small Business Development Center  
Illinois Entrepreneurship Network (IEN) Business Information Center  
Illinois Department of Commerce and Economic Opportunity  
620 E. Adams  
Springfield, Illinois 62701  
800/252-2923  
(TDD: 800/785-6055)  
[www.ienconnect.com](http://www.ienconnect.com)

## **INTRODUCTION**

*This directory will serve as a guide for start-up and existing minority, women, veterans and persons with disabilities business owners. It includes listings of services provided by both publicly-sponsored and nonprofit membership organizations. Minority, women, veteran and disabled business owners interested in assistance with starting a business, financing an existing business, or networking with other business owners will use this directory to contact an appropriate resource.*

*The contents of the “Resource Directory” have been compiled by the Illinois Entrepreneurship Network Business Information Center of the Illinois Department of Commerce & Economic Opportunity (DCEO) (formerly the Department of Commerce of Community Affairs - DCCA). If you have information on additional resources, amendments to future printings gladly will be made.*

*Please contact:*

*Illinois Department of Commerce and Economic Opportunity  
Illinois Entrepreneurship Network Business Information Center*

*620 E. Adams*

*Springfield, IL 62701*

*Phone: 800-252-2923*

*Fax: 217-524-0171*

*E-Mail: [support@ienconnect.com](mailto:support@ienconnect.com)*

*Web site: [www.ienconnect.com](http://www.ienconnect.com)*

## **TDD INFORMATION**

*All Illinois resources listed in this guide that do not contain a TDD (Telecommunications Device for the Deaf) telephone number can be reached through the Illinois Relay Center at 800-526-0844.*



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# I

## *STATE RESOURCES*



**PROGRAM**

**Illinois Entrepreneurship Network Business Information Center (IENBIC)  
(Formerly the First Stop Business Information Center)**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)

**PURPOSE**

Provides a single, statewide resource to help individuals and businesses obtain comprehensive regulatory and permit information and referral assistance. By making it easy for businesses to get the information they need, IENBIC cuts through the stifling red tape and helps businesses stay competitive.

**PROGRAM DESCRIPTION**

IENBIC offers several free business handbooks, including *Starting a Business in Illinois* that contains a feasibility checklist and business plan outline, as well as the many other requirements facing new business ventures. IENBIC identifies applicable regulations and services for individual businesses. Its comprehensive database inventories virtually every business license, permit, certificate and registration required by the State of Illinois. IENBIC links companies to state services and assistance programs, from financing to free consulting, business and employee training and how to apply for these programs.

**ELIGIBILITY**

Individuals starting a business, existing businesses, organizations or groups serving the small business community

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
Illinois Entrepreneurship Network Business Information Center  
620 East Adams St.  
Springfield, IL 62701  
Phone: 800-252-2923  
TDD: 800-785-6055  
Fax: 217-524-0171  
Email: [Support@ienconnect.com](mailto:Support@ienconnect.com)

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**PROGRAM**

**Illinois Small Business Development Center (SBDC)**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)

**PURPOSE**

In cooperation with the U.S. Small Business Administration, SBDCs provide technical and management assistance through one-on-one counseling and group training sessions to Illinois business owners and entrepreneurs to help increase their success and profitability.

**PROGRAM DESCRIPTION**

The Illinois Small Business Development Center Program provides free management and technical assistance, low cost training programs and specialized assistance in areas such as business loan guidance, business plan development, marketing, management issues, etc., to Illinois small businesses. Forty-four SBDCs are located throughout the state. To find the SBDC in your area call the telephone number listed below.

**ELIGIBILITY**

Start-ups and established businesses

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
Illinois SBDC  
620 E. Adams  
Springfield, IL 62701  
Toll-free: 800-252-2923; TDD: 800-785-6055

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**PROGRAM**

**Illinois Procurement Technical Assistance Centers (PTAC)**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)

**PURPOSE**

To increase the number and value of Illinois businesses through contracts with governments entities and/or related prime contractors thereby increasing small business’s profitability.

**PROGRAM DESCRIPTION**

Procurement Technical Assistance Centers (PTACs) located throughout the state provide in-depth, hands-on assistance to meet specific needs of individual firms trying to sell to the government or prime contractors.

The range of services available from PTACs includes:

- v Matching of the firm's product, manufacturing or service capabilities with major military and civilian buying agencies.
- v Providing assistance for the completion of bidder application forms.
- v Identifying defense and civilian agency contracting opportunities and providing automated bid matches to Illinois firms.
- v Providing specifications, standards, bar coding, packaging and other information needed to bid on government contracts.
- v Reviewing bid packages to ensure the company understands the bid requirements.
- v Providing information regarding contract administration, quality assurance and other post-award assistance as needed.

The PTAC Program is jointly funded through DCEO and the U.S. Department of Defense and local host institutions. To find the PTAC near you call the number listed below.

**ELIGIBILITY**

Established businesses

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
620 E. Adams, 4<sup>th</sup> floor  
Springfield, IL 62701  
800/252-2923                    TDD: 800/785-6055

## **PROGRAM**

### **Illinois Trade Office: International Trade and NAFTA Opportunity Centers**

## **ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)

## **PURPOSE**

The International Trade Office's aim is to increase the number and value of exports from Illinois small businesses through counseling and training.

## **PROGRAM DESCRIPTION**

International Trade Centers and NAFTA Opportunity Centers provide existing small businesses with professional advice and resources for entering the international marketplace. Trade specialists help to train and educate business owners through individualized, one-on-one counseling sessions and through group seminars and workshops. Services include: automated trade lead/bid-matching; international market/industry research; foreign buyer, agent and/or distributor searches; export finance, logistics, documentation, and payment information; specialized NAFTA Certificate of Origin and cross-border assistance; personalized trade/catalog show matching services; and one-on-one international business and marketing plan assistance. Most of these state and federally-subsidized services are offered either free or on a cost-recovery basis. International trade and catalog shows are offered to qualified Illinois companies at a substantial cost savings.

## **ELIGIBILITY**

Established businesses

## **CONTACT INFORMATION**

### **International Trade & NAFTA Opportunity Center c/o North Business & Industrial Council (NORBIC)**

5353 W. Armstrong Avenue

Chicago, IL 60646-9292

Tel: 773-594-9518 Fax: 773-594-9416

E-mail: [erring@norbic.org](mailto:erring@norbic.org), [lelder@norbic.org](mailto:lelder@norbic.org)

www: <http://www.illinoisbiz.biz/bus/ito/index.html>

### **International Trade Center at College of DuPage**

425 22<sup>nd</sup> Street

Glen Ellyn, IL 60137-6599

Tel: 630-942-3052 Fax: 630/942-3789

E-mail: [tolers@cdnet.cod.edu](mailto:tolers@cdnet.cod.edu)

www: <http://www.illinoisbiz.biz/bus/ito/index/html>

### **International Trade and NAFTA Opportunity Center at Bradley University**

1501 West Bradley Avenue

141 Jobst Hall

Tel: 309-677-3075 Fax: 309-677-3386

E-mail: [itc@bradley.edu](mailto:itc@bradley.edu) [noc@bradley.edu](mailto:noc@bradley.edu)

www: <http://www.illinosbiz.biz/bus/ito/index/html>

**International Trade Center at the University of Illinois, Urbana-Champaign**

430 Wahlers Hall  
1206 S. 6<sup>th</sup> Street  
Champaign, IL 61820  
Tel: 217-244-1585 Fax: 217-333-7410  
E-mail: [tmorriso@uiuc.edu](mailto:tmorriso@uiuc.edu)  
www: <http://www/illinoisbiz.biz/ito/index/html>

**International Trade Center at Southern Illinois University – Edwardsville**

Campus Box 1107  
Edwardsville, IL 62026-1107  
Tel: 618-650-2452

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**PROGRAM**

**Participation Loan Program**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)  
Business Finance Division (BFD)

**PURPOSE**

The purpose of the program is to help small businesses that would otherwise not receive loans to obtain access to capital in order to create or retain substantial employment in Illinois or for the purpose of improving the competitiveness of the firm through modernization.

**PROGRAM DESCRIPTION**

Through the Participation Loan Program, the Department may purchase participation interests in loans extended to small businesses for business start-up, expansion and modernization. Principal and interest payments from the loans revert back to the Department and are used to maintain a state revolving loan fund for use by other eligible participants. The Department may purchase participation interests in loans extended to small businesses up to 25 percent of the total amount of a new project, subject to a minimum of \$10,000 and a maximum \$750,000 participation. The primary lender will be responsible for the review and approval of the credit, collateral, security documentation, determination of eligibility and for the verification of the information in the application. The lender will also set the interest rate to the borrower.

**ELIGIBILITY**

Any qualified lender may apply to the Department for a loan participation on behalf of a small business operating in the State of Illinois. A small business includes any for-profit business in Illinois organized as a sole proprietorship, partnership, corporation, limited liability company, joint venture, association, or cooperative. For the purpose of this program, a small business is one which has, including its affiliates, less than 500 full-time employees or is determined by the Department not to be dominant in its field. Retail and service industry projects are generally ineligible under this program.

**USE OF FUNDS**

Money can be used for the acquisition of land and buildings, construction, renovation or leasehold improvements, purchase and installation of machinery and equipment, inventory and working capital.

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
620 E. Adams

Springfield, IL 62701  
217-782-3891  
TDD: 800-785-6055

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**PROGRAM**

**Minority, Women and Disabled Participation Loan Program**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)  
Business Finance Division (BFD)

**PURPOSE**

The Minority, Women and Disabled Participation Loan Program is a variation of the Participation Loan Program. This program is designed to enhance the lender's flexibility in providing economic development assistance to Illinois businesses owned and managed by persons who are minorities, women or have disabilities.

**ELIGIBLE APPLICANTS**

The definition of a minority, women or disabled business is a business which is at least 51 percent owned by one or more minority, women, or persons with disabilities and the management and daily operation of the business is controlled by one or more of the minority, women or disabled persons who own it. Minority shall mean a person who is a citizen or lawful permanent resident of the United States and who is African American, Hispanic, Asian American, American Indian or Alaskan Native. Disabled shall mean a person with a physical or mental impairment that substantially limits one or more of the major life activities of an individual.

**FUNDING CRITERIA**

The criteria for the Participation Loan Program also applies to the Minority, Women and Disabled Participation Loan Program. However, the Department may purchase up to a 50 percent participation interest in a loan extended to a minority, women or disabled-owned small business, subject to a minimum of \$10,000 and maximum of \$50,000.

**APPLICATION INFORMATION**

The application and documentation procedures for the Minority, Women and Disabled Participation Loan Program are identical to those for the Participation Loan Program except the Minority, Women and Disabled Participation section must be completed on the Applicant's Project Proposal for all owners and managers of the applicant business.

**INTEREST RATE**

The lender will set its rate according to its normal lending guidelines. The Department's interest rate will be Prime minus 1 1/2% for variable rate loans. Its rate for fixed and adjustable rate loans will be established at the time of loan commitment, and will provide inducements comparable to this program's variable rate pricing. In no event shall the Department's rate be less than three percent. The Department's subordination fee will be waived under this program.

**TERM**

The lender will set its terms according to its normal lending guidelines. The Department will match these terms, but typically will not participate for more than ten (10) years.

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
620 E. Adams  
Springfield, IL 62701  
217-782-3891 TDD: 800-785-6055

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**PROGRAM**

**Contractor Loans Within the Minority, Women and Disabled Participation Loan Program**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)  
Business Finance Division (BFP)

**PURPOSE**

The Participation Loan Program allows the Illinois Department of Commerce and Economic Opportunity (DCEO) to participate in contractor based loans to small Illinois contractors that qualify as minority, women and disabled small businesses. This aspect of the Participation Loan Program is designed to encourage lenders to make contract based loans to small Illinois contractors owned and managed by persons who are minorities, women or individuals with disabilities.

**CONTRACTOR LOAN SPECIFICS:**

- Applications must include a contract description and a cash flow projection for the contract.
- The project amount may not exceed the contract amount on which the loan is based.
- The lender is required to retain at least 25% of its loan.
- The Department may purchase up to a 75 percent interest in the loan provided the Department’s participation does not exceed 50 percent of the project (contract amount) or \$50,000 whichever is less.
- Loans may not be lines of credit.
- The Department’s participation will be limited to no more than one (1) year, or the length of the contract, whichever is less.
- The loan security must include the contract and its proceeds.
- The lender, or a third party acceptable to the lender and the contractor, will control all loan disbursements and contract proceeds. The funds control shall include limiting loan disbursements to direct contract expenses, including documented labor, materials, supplies and contractor overhead.
- The lender must structure the funds control so the contract proceeds will be applied to loan payments in a manner that will repay the loan in full from the first seventy five percent (75%) of the contract proceeds unless a different percentage of contract proceeds is specified in the Department’s approval letter.
- The costs of funds control may be charged to the contractor and may be paid as overhead expense either from loan proceeds or contract proceeds provided all other terms are met.
- The lender, at its option, may request DCEO to disburse all participation funds after the first loan disbursement provided the lender holds DCEO’s funds pending proportional disbursement with lender funds. If the lender does not exercise this option, DCEO’s funds will be disbursed after all loan proceeds have been disbursed.

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
620 E. Adams  
Springfield, IL 62701  
217-782-3891

**PROGRAM**

**Community Development Corporation Participation Loan Program**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)  
Business Finance Division (BFD)

**PURPOSE**

The purpose of the program is to help small businesses that would otherwise not receive loans to obtain access to capital in order to retain substantial employment in Illinois or for the purpose of improving the competitiveness of the firm through modernization.

**PROGRAM DESCRIPTION**

Through the Community Development Corporation Participation Loan Program, the Department may purchase participation interests in loans extended to small businesses start-up, expansion, modernization and competitiveness improvement. The Department may provide financial assistance through a Development Corporation in the form of a participation and shall be limited to a maximum of 50 percent of the Community Development Corporation’s loan in a qualified local project, not to exceed 25 percent of the total project or \$750,000 maximum. The Community Development Corporation will be required to retain at least 50 percent of the amount of the loan.

**ELIGIBILITY**

Any qualified Community Development Corporation may apply to the Department for a loan participation on behalf of any small business in Illinois. A small business includes any for-profit business in Illinois organized as a sole proprietorship, partnership, corporation, limited liability company, joint venture, association, or cooperative. For the purposes of this program, a small business is one which has, including its affiliates, less than 500 full-time employees or is determined by the Department not to be dominant in its field.

**USE OF FUNDS**

Money can be used for the acquisition of land and building, construction, renovation, or leasehold improvements, purchase and installation of machinery and equipment, inventory and working capital.

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
620 E. Adams  
Springfield, IL 62701  
217-782-3891 TDD: 800-785-6055

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**PROGRAM**

**Enterprise Zone Participation Loan Program**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)  
Business Finance Division (BFD)

**PURPOSE**

The purpose of this program is to encourage economic development and neighborhood revitalization in enterprise zones designated by the state of Illinois. It is also intended to help small businesses that would otherwise not receive loans, to obtain access to capital in order to create or retain substantial employment

in the enterprise zone or for the purpose of improving the competitiveness of the firm through modernization.

**PROGRAM DESCRIPTION**

Through the Enterprise Zone Participation Loan Program, the Department may purchase participation interests in loans extended to small businesses operating or locating in Illinois enterprise zones for business start-up, expansion or for the purpose of improving the competitiveness of the firm through modernization. The Department may provide below-market interests in participation loans extended to small businesses up to 25 percent of the total amount of a new project subject to a minimum of \$10,000 and a maximum of \$750,000 participation. The lender will be required to retain at least 50 percent of the amount of its loan.

**ELIGIBILITY**

Any qualified lender may apply to the Department for a loan participation on behalf of any small business operating or locating in an Illinois enterprise zone. A small business includes any for-profit business in Illinois organized as a sole proprietorship, partnership, corporation, limited liability company, joint venture, association, or cooperative. For the purposes of this program, a small business is one which has, including its affiliates, less than 500 full-time employees or is determined by the Department not to be dominant in its field.

**USE OF FUNDS**

Money can be used for the acquisition of land and buildings, construction, renovation or leasehold improvements, purchase and installation of machinery and equipment, inventory and working capital.

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
620 E. Adams  
Springfield, IL 62701  
217-782-3891 TDD: 800-785-6055

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**PROGRAM**

**Capital Access Program**

**ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)  
Business Finance Division (BFD)

**PURPOSE:**

To foster economic development in Illinois by enhancing the availability of credit to small and medium-sized businesses from private sources of capital, for a business start-up or the expansion or retention of an existing firm.

**PROGRAM DESCRIPTION**

The Capital Access Program (CAP) is designed to encourage lending institutions to make loans to new and small businesses that do not qualify for conventional financing. CAP is based on a portfolio insurance concept where a borrower and the Illinois Department of Commerce and Economic Opportunity (DCEO) each contribute a percentage of the loan amount into a reserve fund located at the lender's bank. This reserve fund enables the financial institution to make loans beyond its conventional risk threshold and is available to draw upon to recover losses on loans made under the program.

**ELIGIBILITY**

Any for-profit small business operating in Illinois may make an application for financial assistance under this program. A small business includes any for-profit business in Illinois organized as a sole proprietorship, partnership, corporation, limited liability company, joint venture, association, or cooperative. For the purposes of this program, a small business is one which has, including its affiliates, less than 500 full-time employees or is determined by the Department not to be dominant in its field.

**USE OF FUNDS**

Money can be used for the acquisition of land and buildings; construction; renovation or leasehold improvements; purchase and installation of machinery and equipment; inventory; and, working capital. Debt financing and contingency funding are ineligible uses of loan proceeds.

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
620 E. Adams  
Springfield, IL 62701  
217-782-3891 TDD: 800-785-6055

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**PROGRAM**

**Business Enterprise Program For Minorities, Females And Persons With Disabilities**

**ADMINISTERING AGENCY**

Illinois Department of Central Management Services

**PURPOSE**

To promote and encourage economic development of minority, female and persons with a disability-owned and operated businesses. Also, to assist those businesses that participate in the state’s procurement process.

**PROGRAM DESCRIPTION**

Nineteen percent of the total dollar amount of contracts has been established as a goal to be awarded to minority, female and persons with a disability-owned business, who are certified with the state.

**BEP CERTIFICATION ELIGIBILITY**

The state has adopted the following definitions for eligibility into the program:

**Minority** - A person who is a citizen or lawful permanent resident of the United States, and who is:

- v **African American** - A person having origins in any of the Black racial groups in Africa.
- v **Hispanic** - A person of Spanish or Portuguese culture with origins in Mexico, South or Central America or the Caribbean Islands, regardless of race.
- v **Asian American** - A person having origins in any of the original people of the Far East, Southeast Asia, the Indian Subcontinent or the Pacific Islands.
- v **Native American** - A person having origins in any of the original people of North America.
- v **Female** - A person who is a citizen or lawful permanent resident of the United States and is of the female gender.
- v **Person with a Disability** - A person qualifying as being disabled under Public Act 88-597 (30 ILCS 575/2.1).

A business enterprise wishing to participate in the program must meet the following five requirements:

1. Legislation places a cap of \$27 million in gross sales on businesses eligible for the program. However, businesses with gross sales over \$27 million can apply for a waiver to participate in the program if the contract will provide significant employment and/or subcontracting opportunities for minorities, females and persons with a disability.
2. The business must be owned and controlled by a person who is a citizen or lawful permanent resident.
3. The business must be owned and controlled by a minority, female or person with a disability.
4. The business must be at least 51 percent owned by at least one minority, female or person with a disability. The ownership shall be real, substantial and continuing.
5. The minority, female or person with a disability must be in direct control of the day-to-day operations of the firm as well as have the power to make major decisions on management, policy, fiscal and operational matters.

### **CONTACT INFORMATION**

Illinois Department of Central Management Services  
Business Enterprise Program  
James R. Thompson Center  
100 W. Randolph St., Suite 4-400  
Chicago, IL 60601  
312-814-4190           Voice/TDD: 800-356-9206 (In Illinois only)  
312-814-6664 (Fax)  
www: <http://www.BEP.cms@cms.state.il.us>  
-or- <http://www.state.il.us/cms>

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### **PROGRAM**

#### **Surety Bond Guaranty Program**

### **ADMINISTERING AGENCY**

Illinois Department of Commerce and Economic Opportunity (DCEO)  
Business Finance Division (BFD)

### **PURPOSE**

The purpose of this program is to empower Illinois small and disadvantaged contractors and subcontractors to secure construction and service contracts through bonding related technical assistance and financially facilitate their bonding by guaranteeing bonds obtained through surety companies. The program's goal is to enable the small contractor to be able to acquire bonding without assistance.

### **PROGRAM DESCRIPTION**

The Surety Bond Guaranty Program (SBGP) provides Illinois' small, minority and women contractors with technical assistance and assists them in obtaining bid, performance and payment bonds for government, public utility and private contracts. The technical assistance offered to a small contractor is free and may vary according to the Program's assessment of the contractor's needs relative to bonding. Technical assistance services may include group training workshops and/or one-on-one assistance. Examples of workshop topics are Bonding Process Overview, Bonding Requirements and Obtaining Contract Financing. Examples of One on One Assistance are Bond Sources, Bond Application Assistance, and Bond Guaranty Application Completeness Reviews.

**ELIGIBILITY**

Generally, any small for-profit contractor is eligible, with an emphasis on reaching minority, women and disabled small contractors.

**CONTACT INFORMATION**

Illinois Department of Commerce and Economic Opportunity  
620 E. Adams Street  
Springfield, IL 62701  
217-524-0165 TDD: 800-785-6055

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**PROGRAM**

**Fair Employment Practices for Non-Highway Construction Projects**

**ADMINISTERING AGENCY**

The Capital Development Board (CDB)

**PURPOSE**

To encourage the employment of minority/female employees and the use of minority/female businesses.

**PROGRAM DESCRIPTION**

The Fair Employment Practices (FEP) section of the Capital Development Board is responsible for the monitoring of both minority/female business enterprise participation and the hiring of minority/female employees. The monitoring is done under the guidelines of the Department of Human Rights and the Minority and Female Business Enterprise Program (a division of Central Management Services). Using basic guidelines from both agencies the FEP section has implemented a system to monitor both minority/female programs.

**ELIGIBILITY**

The Minority Business Enterprise (MBE) and Female Business Enterprise (FBE) pool is made up of firms which are certified by the Illinois Department of Transportation and/or Central Management Services. The CDB does not certify minority/female firms. The FEP section assists contractors in finding minority/female firms by offering a book which lists all certified firms. There are MBE/FBE goals on all projects over \$500,000.

Minority/female employees used on CDB projects are placed in the minority/female tradesperson directory. This allows the FEP unit to assist contractors in the hiring of minority/female employees.

**CONTACT INFORMATION**

Capital Development Board  
Third Floor, Wm. G. Stratton Bldg.  
401 S. Spring Street  
Springfield, IL 62706  
217-524-5435 TDD: 217-524-4449



## II

# *FEDERAL RESOURCES*



## **PROGRAM**

### **8(a) Business Development Program**

#### **ADMINISTERING AGENCY**

U.S. Small Business Administration (SBA)

Office of Minority Small Business and Capital Ownership Development

#### **PURPOSE**

Foster business ownership and the competitive viability of firms owned by individuals who are socially and economically disadvantaged and to expand their participation in federal procurement of equipment, products and services.

#### **PROGRAM DESCRIPTION**

The 8(a) Business Development Program provides federal government contracts and other assistance to small companies owned by socially and economically disadvantaged persons. The U.S. Small Business Administration (SBA) acts as a prime contractor and enters into contracts with other federal departments and agencies, negotiating subcontracts with small companies in the 8(a) program. Generally, contracts with an anticipated award value, including options of less than \$5 million for North American Industry Classification System (NAICS) codes involving manufacturing and \$3 million for all other SIC codes, are awarded on a noncompetitive basis. Contracts greater than those amounts are awarded after competition among eligible 8(a) participants.

#### **ELIGIBILITY**

To participate in the 8(a) program, a business must be at least 51 percent unconditionally owned by either an individual(s) who is a socially and economically disadvantaged citizen of the United States or an economically disadvantaged Indian tribe, including an Alaskan native or Hawaiian organization.

Management and daily business operations must be controlled by an individual or individuals who have been identified as socially and economically disadvantaged and such individual(s) must be engaged in the daily management and operation of the business. The individual must have management or technical expertise directly related to the primary product or service (according to NAICS codes) of the business.

An applicant firm must qualify as a small business based on industry classification size standards and, except for tribe-owned concerns, must have been in business for two full years. Brokers, packagers and franchises are ineligible for 8(a) program participation.

Socially disadvantaged are individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities. Without evidence to the contrary, the following individuals are presumed to be socially disadvantaged: African Americans, Native Americans, Hispanic Americans, Asian Pacific Americans, Subcontinent Asian Americans and members of other groups designated from time to time by the SBA. Individuals who are not members of the above-named groups must establish their social disadvantage on the basis of clear and convincing evidence.

#### **ECONOMIC DISADVANTAGE**

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities, as compared to others in the same or similar line of business and competitive market areas who are not socially disadvantaged.

In determining the degree of economic disadvantage, the SBA considers the financial condition of the business, its access to capital, credit and markets, as well as the applicant's personal financial worth and access to capital and credit.

An individual whose personal net worth exceeds \$250,000, excluding ownership interest in the applicant firm and equity in his or her personal residence, will not be considered economically disadvantaged for the purposes of program eligibility.

**TERM OF PROGRAM PARTICIPATION**

Every 8(a) certified business participates in the program for nine years from the date of approval participation.

**ILLINOIS SMALL BUSINESSES 8(a) ORIENTATION SESSIONS**

Applications for certification in the SBA Minority Small Business Section 8(a) Program are normally available by attending an 8(a) orientation (approximately 2 hours) held the first and third Wednesday of every month at 9:30 a.m.

For reservations call: 312-353-4528                      TDD: 312-886-5108

**CONTACT INFORMATION**

U.S. Small Business Administration (SBA)  
500 W. Madison, Suite 1250  
Chicago, IL 60606  
312-353-4528                      TDD: 312-886-5108

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**PROGRAM**

**United States Department of Transportation's (USDOT)  
Disadvantaged Business Enterprises (DBE) Program**

**ADMINISTERING AGENCY**

Illinois Department of Transportation  
Office of Finance and Administration  
Bureau of Small Business Enterprises

**PURPOSE**

To carry out USDOT's policy of supporting the fullest possible participation of firms owned and controlled by minorities and women in Department programs. This includes assisting DBEs throughout the life of contracts in which they participate.

**PROGRAM DESCRIPTION**

The Disadvantaged Business Enterprise (DBE) Program, mandated by Congress in 1982, requires that not less than ten percent of the funds authorized by the Intermodal Surface Transportation Efficiency Act of 1991 is expended with small business concerns owned and controlled by socially and economically disadvantaged individuals.

**USE OF FUNDS**

This program applies to all DOT-assisted contracts for the Federal Highway Administration, Federal Transit Administration and Federal Aviation Administration.

**ELIGIBILITY**

DBE Program applicants must meet the definitions of a small business concern; a disadvantaged business and a socially and economically disadvantaged individual; as well as eligibility standards. See 13 Code of Federal Regulations (CFR) Part 121 and 49 CFR Part 23.

**CONTACT INFORMATION**

Illinois Department of Transportation  
Bureau of Small Business Enterprises  
Attn: Certification Section  
2300 South Dirksen Parkway, Room 319  
Springfield, Illinois 62764  
217-785-5947



# III

## *CITY OF CHICAGO RESOURCES*



## **PROGRAM**

### **Industrial Development Revenue Bonds**

## **ADMINISTERING AGENCY**

Department of Planning & Development

## **PROGRAM DESCRIPTION**

The City of Chicago issues tax-exempt Industrial Development Revenue Bonds (“IDB’s”) and lends the proceeds of the IDBs to manufacturing companies to finance qualified projects consisting of the acquisition of fixed assets such as land, buildings and equipment. IDBs proceeds may be used for either new construction or renovation. Tax exempt bond financing offers long-term financing at rates lower than conventional financing.

## **ELIGIBILITY**

Qualified projects are limited to facilities which are primarily used to manufacture or process tangible products. Final determination of project eligibility and the tax-exempt status of the IDBs are subject to a legal opinion issued by Co-Bond Counsel appointed by the City.

## **TERMS AND CONDITIONS**

**v Use of Proceeds:** Purchase of Land or Building; Rehabilitation or New Construction; Purchase of Machinery or Equipment.

**v Amount:** Up to one hundred percent of eligible project costs. Due to issuance costs, IDBs issued for less than \$2 million generally are not cost effective.

**v Security:** The IDBs are payable from regular payments from the user of the facility of a credit enhancer (usually a bank Letter of Credit).

**v Interest Rate:** Interest on the IDBs will be exempt from most federal income tax; therefore the interest rates are generally lower than conventional financing.

**v Term:** Up to One hundred and twenty percent of the expected economic useful life of the project.

**v Fee:** The City’s administrative fee equal to 25 basis points on the par amount of the IDBs is due at closing, with a minimum fee of \$2,500.

## **CONTACT INFORMATION**

Applicants for Industrial Development Bonds are encouraged to meet with representatives of the City’s Department of Planning & Development, Finance Division, at their earliest opportunity to identify eligibility. The city reserves the right to appoint or approve the financing and legal team on each transaction. To arrange a meeting and to receive an application, please contact:

Chicago Department of Planning & Development  
312-744-4389

**PROGRAM**  
**501(c)(3) BONDS**

**ADMINISTERING AGENCY**  
Department of Planning & Development

**PROGRAM DESCRIPTION**  
The City of Chicago issues tax-exempt bonds ("Bonds") to finance certain qualified not-for-profit projects located in the City. Bonds may be used to finance buildings, equipment and land.

This bond program offers long-term tax-exempt financing at rates lower than conventional financing (usually below Prime).

**TERMS AND CONDITIONS:**

**v Use of Proceeds:** Purchase of Land or Building; Rehabilitation or New Construction; Purchase of Machinery or Equipment.

**v Amount:** One hundred percent of eligible project costs.

**v Security:** The Bonds are payable from the user of the facility or a credit enhancer (usually a bank letter of credit).

**v Interest Rate:** Interest on qualified Bonds will be exempt from most federal income tax; therefore, the interest rates are generally lower than conventional financing.

**v Fee:** The City charges an administrative fee equal to 25 basis points of the par amount of the bonds, is payable at closing, with a minimum fee of \$2,500.

**CONTACT INFORMATION**

Applicants for 501(c)(3) Bonds are encouraged to meet with representatives of the City's Department of Planning & Development, Finance Division, at their earliest opportunity to determine potential eligibility. The City reserves the right to appoint or approve the financing and legal team on each transaction. To arrange a meeting and to receive an application, please contact:

Chicago Department of Planning & Development  
312-744-4389

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**PROGRAM**  
**Micro Loan Program**

**ADMINISTERING AGENCY**  
Department of Planning & Development

**PROGRAM DESCRIPTION**  
The City of Chicago's Department of Planning & Development provides direct loans up to \$20,000 to credit worthy local businesses for projects that create or retain jobs for low- or moderate- income Chicago residents. This program addresses the needs of very small businesses that do not have access to conventional loans.

**ELIGIBILITY**

For-profit small businesses located in Chicago.

Terms and conditions are established on an individual basis.

Other federal and local eligibility requirements may apply such as job creation, area benefit, or limited clientele.

Additionally, the company must be in compliance with all City of Chicago license requirements, and must not be delinquent on any city, state or federal obligations.

**TERMS AND CONDITIONS**

v **Use of Proceeds:** Purchase of machinery and equipment; building rehabilitation; working capital.

v **Amount:** \$5,000 to \$20,000

v **Term:** Up to 5 years (depending on project)

v **Interest Rate:** 3% (fixed)

**COLLATERAL/CONTACT INFORMATION**

Collateral is determined on a case-by-case basis. Generally, the company should provide one hundred percent collateral coverage. Personal guarantees are required of anyone owning ten percent or more of the business. If you have any questions, contact the Finance Division at 312- 744-4389.

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**PROGRAM**

**Bank Participation Loan Program**

**ADMINISTERING AGENCY**

Department of Planning & Development

**PROGRAM DESCRIPTION**

The City’s Bank Participation Loan program is a unique program designed to “purchase” participation in bank loans to businesses which require low-interest, long-term financing, and are creating jobs. Through the program, the City can participate in financing a portion of a project’s cost (20-50%), at rates as low as three percent, and subordinate to a bank’s collateral position.

**ELIGIBILITY**

The program was designed to effectively respond to refinancing needs to expanding Chicago businesses, with an emphasis on assisting businesses which have the potential to create jobs for low- and moderate-income persons. Substantial efforts have been made to reduce the approval process and paperwork, standardize documents, and allow for the greatest participation of Chicago banks.

**CONTACT INFORMATION**

Chicago Department of Planning & Development  
Finance Division  
312-744-4389

**PROGRAM**

**Bank Participation Loan Program  
(Industrial Retention and Expansion Loan)**

**ADMINISTERING AGENCY**

Department of Planning & Development

**PROGRAM DESCRIPTION**

The City of Chicago’s Department of Planning & Development provides economic development assistance through banks to Chicago industrial businesses which are expanding within the City limits and creating jobs for Chicago residents.

By “purchasing” a participation in a conventional bank loan, the City of Chicago can offer attractive long-term, below-market financing to many of Chicago’s manufacturing and industrial companies.

**ELIGIBILITY**

Any industrial company located in or moving to the City of Chicago may qualify, provided it is creating jobs. Terms and conditions are established on an individual basis. Other federal and local eligibility requirements may apply.

**TERMS AND CONDITIONS**

**v Use of Proceeds:** Purchase of land or building; rehabilitation or new construction; purchase of machinery and equipment; working capital.

**v Maximum Participation:** 20 to fifty percent of total project costs up to \$500,000 subject to qualifying criteria, such as location, job creation, area benefit and/or limited clientele.

**v Interest Rates:** Fixed at three percent or the prevailing Federal Reserve Discount rate. Actual rate dependent on location and/or potential economic impact of the project.

**v Term:** 3 to 15 years (depending on project)

**CONTACT INFORMATION**

City of Chicago  
Department of Planning & Development  
312-744-4389

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**PROGRAM**

**Bank Participation Loan Program  
(Commercial Business Development Loan)**

**ADMINISTERING AGENCY**

Department of Planning & Development

**PROGRAM DESCRIPTION**

The City of Chicago’s Department of Planning & Development provides economic development assistance through banks to commercial Chicago industrial businesses which are expanding within the City limits and creating jobs for Chicago residents.

By “purchasing” a participation in a conventional bank loan, the City of Chicago can offer attractive long-term, below-market financing to many of Chicago’s retail and services businesses.

**ELIGIBILITY**

Any retail and service businesses located in or moving to the City of Chicago may qualify, provided it is creating jobs. Terms and conditions are established on an individual basis. Other federal and local eligibility requirements may apply.

**TERMS AND CONDITIONS**

**v Use of Proceeds:** purchase of land or building; rehabilitation or new construction; purchase of machinery and equipment.

**v Maximum Participation:** 20 to fifty percent of total project costs up to \$250,000 subject to qualifying criteria, such as location, job creation, area benefit and/or limited clientele.

**v Interest Rates:** Fixed at three percent or the prevailing Federal Reserve Discount rate. Actual rate dependent on location and/or potential economic impact of the project.

**v Term:** 3 to 15 years (depending on project)

**CONTACT INFORMATION**

City of Chicago  
Department of Planning & Development  
312-744-4389

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**PROGRAM**

**CD Float Loan Program**

**ADMINISTERING AGENCY**

Department of Planning & Development

**PROGRAM DESCRIPTION**

The City of Chicago’s Department of Planning & Development provides short-term, low-interest financing for projects which will create jobs for Chicago residents.

**ELIGIBILITY**

Any private developer, not-for-profit organization, or individual business which can obtain an irrevocable letter of credit from a qualified bank may apply. Additionally, all projects must comply with all city and federal regulations associated with the program.

**TERMS AND CONDITIONS**

**v Use of Proceeds:** purchase of land or building; rehabilitation or new construction; purchase of machinery and equipment.

**v Amount:** One hundred percent of eligible project costs, up to maximum available “float”.

**v Interest Rates:** Forty percent of prime, fixed.

v **Term:** 2 years (All principal and accrued interest due at the end of the term.)

**CONTACT INFORMATION**

Applicants for CD Float loans are encouraged to meet with representatives of the City’s Department of Planning & Development, Finance Division, at their earliest opportunity to identify eligibility and anticipated funding levels.

City of Chicago  
Department of Planning & Development  
312-744-4389

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**PROGRAM**

**Industrial Development**  
**Class 6(b) Real Estate Tax Incentive**

**ADMINISTERING AGENCY**

Department of Planning & Development

**PROGRAM DESCRIPTION**

To encourage industrial development throughout the City of Chicago by offering a real estate tax incentive for the development of industrial projects.

**PROGRAM BENEFITS**

In Cook County, industrial properties are normally assessed at Thirty -six percent. Qualifying properties can receive a 10 year reduction in real estate assessments. In the first 8 years, a qualifying property will be assessed at sixteen percent then at twenty-three percent in the ninth year, and at thirty percent in the tenth year.

**ELIGIBILITY**

Real estate must be used for industrial purposes and the project must involve new construction, substantial rehabilitation, or the re-occupancy of industrial property that has been vacant for at least 24 months.

**PROGRAM APPLICATION PROCESS**

**City Guidelines:**

- v The applicant must meet program eligibility requirements.
- v The applicant must complete documents required by the City.
- v The application must be reviewed by DPD and the local alderman.
- v The Resolution must be adopted by the City Council.

**Cook County Assessor’s Office Guidelines:**

- v A certified copy of the adopted Resolution must be submitted to the Cook County Assessor’s Office along with the application.

v After construction or re-occupancy, the applicant must file a “Real Estate Assessed Valuation Complaint” form with the Assessor’s Office.

**CONTACT INFORMATION:**

City of Chicago  
Department of Planning & Development  
312-744-4389

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**PROGRAM**

**Commercial Development  
Class 7(b) Property Tax Incentive**

**ADMINISTERING AGENCY**

Department of Planning & Development

**PROGRAM DESCRIPTION**

To encourage commercial development in areas determined to be “in need of commercial development,” by offering real estate tax incentives for commercial projects with total development cost over \$2 million.

**PROGRAM BENEFITS**

In Cook County, commercial properties are normally assessed at thirty-eight percent. Qualifying properties can receive a 10-year reduction in real estate assessments. In the first 8 years, a qualifying property will be assessed at sixteen percent; then twenty-three percent in the ninth year, and at thirty percent in the tenth year.

**ELIGIBILITY**

Real estate must be used for commercial purposes and the project must involve new construction, substantial rehabilitation, or the re-occupancy of commercial property that has been vacant for at least 24 months.

**EVALUATION FACTORS**

- v The area must be designated as a “Redevelopment Area or Empowerment Zone” by a Federal, State or Local Municipality.
- v A real estate tax analysis must be completed showing that in the last 6 years, taxes have declined or remained stagnant.
- v Project must show viability and timeliness.
- v Project must include a comprehensive development plan.
- v Project must show need for real estate tax incentive assistance.

**PROGRAM APPLICATION PROCESS**

**City Procedures Guidelines:**

- v The applicant must meet program eligibility requirements and evaluation factors.

- v The application must be reviewed by DPD and the local Alderman.
- v The Ordinance must be adopted by the City Council.

**Cook County Assessor’s Office Guidelines:**

- v A certified copy of the Ordinance, along with a completed application and supporting documents, must be submitted to the Assessor’s Office. These forms must be reviewed by the Assessor’s Office and approved prior to construction or re-use of the property.
- v The Assessor’s Office appoints a hearing officer to arrange a public hearing within 30 days of receipt of the application.
- v A hearing officer will submit findings to the Assessor’s Office for review no later than 21 days after the public hearing.
- v The Assessor’s Officer will review the application and a final recommendation will be made within 75 days.

**CONTACT INFORMATION**

City of Chicago  
Department of Planning & Development  
Finance Division  
312-744-4389

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**PROGRAM**

**Industrial and Commercial Development  
Class 8 Real Estate Tax Incentive**

**ADMINISTERING AGENCY**

Department of Planning & Development

**PROGRAM DESCRIPTION**

To encourage industrial and commercial development in areas of the City of Chicago that are experiencing severe economic depression.

**PROGRAM BENEFITS**

Qualifying properties can receive a 12- year reduction in real estate assessments. For the first 10 years, qualifying property will be assessed at sixteen percent; during the 11th year, property will be assessed at twenty-three percent; and during the 12th year, property will be assess at thirty percent. Normally, industrial property is assessed at thirty-six percent and commercial property is assessed at thirty-eight percent.

**ELIGIBILITY**

The Class 8 project area must be defined as “severely bighted”.

- v The City must file the Class 8 application.

v The Class 8 property tax reduction can only benefit the industrial or commercial properties that meet the following criteria: new construction, substantial rehabilitation, or re-occupancy of commercial or industrial property that has been abandoned for 24 months.

**EVALUATION FACTORS**

- v Project area size must be at least 10 continuous acres.
- v Project area must show substantial unemployment.
- v Project must be located within a low income area.
- v Project area must include aggravated abandonment, deterioration, and underutilized properties.
- v Project area must lack viable industrial and commercial buildings.
- v Project area must show a clear pattern of decline in real estates taxes.
- v Project must illustrate that development will not move forward without public assistance.

**PROGRAM APPLICATION PROCESS**

- v The application must be filed by the City.
- v The Ordinance must be adopted by the City of Chicago.
- v Assessor’s Office will review the application to determine certification.
- v If project is approved, the certification will be effective for five years and extended for one additional year if local government reapply for extension.
- v After certification, individual property owners and developers within the project area must apply for Class 8 assessment separately.
- v Individual application must include copy or certified ordinance.
- v After completion of construction or reuse of building, applicant must submit, in triplicate, “Real Estate Assessed Valuation Complaint” form.

**CONTACT INFORMATION**

City of Chicago  
Department of Planning & Development  
Finance Division  
312-744-4389

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**PROGRAM**  
**Empowerment Zone Facility Bonds**

**ADMINISTERING AGENCY**  
Department of Planning & Development

**PROGRAM DESCRIPTION**

The City of Chicago issues tax-exempt Empowerment Zone Facility Bonds (“EZ Bonds”) to finance certain “qualified businesses” located in federally designated Empowerment Zones in the City. EZ Bonds (up to \$230,000,000 per Empowerment Zone) may be used to finance buildings, equipment and land. EZ Bonds offer long-term (up to 120% of the expected economic useful life of the project), tax-exempt financing at rates lower than conventional financing (usually below Prime).

**ELIGIBILITY**

A qualified business includes almost any commercial or manufacturing business, subject to limited exclusions and special rules for certain rental property and certain businesses involving intangibles. Final determination of project eligibility and the tax-exempt status of the EZ Bonds are subject to a legal opinion issued by the Bond Council.

**TERMS AND CONDITIONS**

**v Use of Proceeds:** Purchase of land or building; rehabilitation or new construction; purchase of machinery or equipment.

**v Amount:** 100% of eligible project costs up to \$3,000,000

**v Security:** The EZ Bonds are payable from the user of the facility or a credit enhancer (usually a bank letter of credit).

**v Interest Rate:** Interest on qualified EZ Bonds will be exempt from most federal income tax; therefore, the interest rates are generally lower than conventional financing.

**v Term:** Up to 120% of the expected economic useful life of the project.

**v Fee:** The City charges an administrative fee equal to 25 basis points of the par amount of the EZ Bonds, is payable at closing, with a minimum fee of \$2,500.

**CONTACT INFORMATION**

Applicants for Empowerment Zone Facility Bonds are encouraged to meet with representatives of the City’s Department of Planning & Development, Finance Division, at their earliest opportunity to determine potential eligibility. The City reserves the right to appoint or approve the financing and legal team on each transaction. To arrange a meeting and to receive an application, please contact the Chicago Department of Planning & Development at 312-744-4389.

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**PROGRAM**

**Enterprise Zone Program**

**ADMINISTERING AGENCY**

Department of Planning & Development

**PROGRAM DESCRIPTION**

An Enterprise Zone is a specific area designated by the City of Chicago and certified by the state of Illinois to receive various tax incentives and other benefits. Enterprise zones are designated to stimulate economic activity and revitalize targeted areas in the City of Chicago. Existing businesses or businesses relocating within an enterprise zone can lower their operating expenses and increase their profits by

taking advantage of the many incentives offered under the Enterprise Zone Program. Within the City of Chicago, there are six designated enterprise zones.

## **ENTERPRISE ZONE INCENTIVES**

**Sales Tax Exemption:** A combined Chicago, Cook County and Illinois Sales Tax exemption is available on building materials *purchased from* a Chicago retailer for the renovation or new construction of real estate located within a Chicago Enterprise Zone. **Contact the Department of Planning & Development, Finance Division 312-744-4389** to obtain a letter verifying that the property is located within a City of Chicago Enterprise Zone and a Purchaser's Agreement Statement. Present the letter and a completed Purchaser's Agreement Statement to your local retailer each time material is purchased in order to receive the exemption on sales tax.

**Investment Tax Credit(s):** An Illinois Tax credit of 0.5% is available for investment in machinery, equipment, and/or buildings in an enterprise zone. Examples of qualified property include buildings, structural components of buildings, elevators, tanks, boilers, and major computer installations. This investment tax credit is in addition to the 0.5% available to businesses located within Illinois that increase their employment by 1%. Companies may also obtain a Replacement Tax Investment Credit of 0.5% for the qualified property placed in service in Illinois. Call the **Illinois Department of Revenue at 1-800-356-6302 for the appropriate form(s).**

**Jobs Tax Credit:** A \$500 Illinois Income Tax credit is available for each job created by a business in an enterprise zone. In order to claim the tax credit on its State Income Tax, a business must hire at least 5 individuals *certified* by the State as dislocated workers or disadvantaged individuals. The certification can be done through the **Mayor's Office or Workforce Development at 312-744-8787 before the person is hired.** Some City of Chicago enterprise zones overlap the City of Chicago Federal Empowerment Zone ("Empowerment Zone"). If your company is located in the Empowerment Zone, contact the Department of Planning and Development at 312-744-9696 to determine if you are eligible for a Jobs Tax Credit through that program. **Please note: Companies can only participate in one Jobs Tax Credit Program.**



# IV

## *PRIVATE RESOURCES*



## **PROGRAM**

### **Procurement and Certification**

#### **ADMINISTERING AGENCY**

Chicago Minority Business Development Council, Inc. (CMBDC)

#### **PURPOSE**

To increase corporate purchasing for minority business.

#### **PROGRAM DESCRIPTION**

The Chicago Minority Business Development Council Inc. (CMBDC), is a privately funded, not-for-profit organization established in 1972 to increase corporate purchasing for minority businesses. Today, CMBDC is comprised of over 125 private and public sector buying organizations and over 700 certified minority enterprises throughout Illinois and northern Indiana. CMBDC provides a unique partnership in minority business development by consolidating the interests and resources of majority and minority-owned businesses. CMBDC is a member of the National Minority Supplier Development Council.

CMBDC's programs and activities give minority businesses, corporate and government-buying personnel varied opportunities to build mutual and productive working relationships. For the minority firm, CMBDC is a catalyst for increasing sales to buying organizations. For major buyers, CMBDC serves as a credible source for identifying qualified minority businesses and as a consulting and networking group for establishing and/or improving minority business development programs.

#### **PROGRAMS AND SERVICES**

***Computerized Business Referral System*** - A computerized data base of certified minority firms in over 300 commodity and service areas expedites the referral of local and national minority companies to major buyers.

***The Greater Chicago Minority Business Directory*** - Published annually by CMBDC - is a reference tool for over 500 buying locations seeking information on certified minority sources, including supplies, services, consulting and construction contracting.

***Minority Business Certification*** - One of the nation's most credible minority ownership verification programs.

***The Business Consortium Fund*** - A working capital loan fund for eligible minority firms with firm contracts from major buying members.

***Chicago Business Opportunity Fair*** - The oldest and one of the largest trade fairs dedicated solely to minority-owned businesses in the country.

***Corporate Bridges*** - A series of educational seminars and courses that link big business with the minority business community in Chicago.

***Corporate Program Assistance and Buyer Orientation*** - Seminars, workshops, publications and audio/visual materials for purchase by personnel and department heads.

***Chicago's Minority Business (CMB)*** - A newspaper published by CMBDC's Minority Business Sub-council covers issues impacting the minority business community. *CMB* also offers a competitively priced advertising medium for minority companies and major buyers.

**ELIGIBILITY**

Established minority businesses

**CONTACT INFORMATION**

Chicago Minority Business Development Council, Inc.  
One East Wacker Drive, Suite 1200  
Chicago, IL 60601  
312-755-8880 TDD: 800-526-0844  
312-755-8890 fax

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**PROGRAM**

**Consultant/Technical Assistance**

**ADMINISTERING AGENCY**

Small Business Development Center at the Latin American Chamber of Commerce

**PURPOSE**

To foster the growth of Hispanic-owned small businesses.

**PROGRAM DESCRIPTION**

The Small Business Development Center at the Latin American Chamber of Commerce (LACC) is an economic development organization fostering the growth of small, minority-owned Hispanic businesses in the Chicagoland area.

The LACC programs and services are designed to assist small businesses in the following areas:

- v Preparing Loan Packages and Business Plans**, as well as providing business consulting services.
- v Sales** - Certifying companies as minority- and female-owned businesses and providing technical assistance to procure government contracts with local, state and federal agencies.
- v Management Quality** - Providing management education and training in the following areas: bank financing, tax law, strategic planning, international trade, contract negotiation and marketing.

**ELIGIBILITY**

Start-up and established businesses

**CONTACT INFORMATION**

Small Business Development Center  
Latin American Chamber of Commerce  
3512 W. Fullerton  
Chicago, IL 60647  
773-252-5211 TDD: 800-526-0844  
773-252-7065 fax

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**PROGRAM**

**Consultant/Technical Assistance**

**ADMINISTERING AGENCY**

Small Business Development Center at the Illinois Hispanic Chamber of Commerce  
(formerly the Mexican American Chamber of Commerce)

**PURPOSE**

To foster the growth of Hispanic-owned small businesses.

**PROGRAM DESCRIPTION**

The Small Business Development Center at the Illinois Hispanic Chamber of Commerce is an economic development organization fostering the growth of small, minority-owned Hispanic businesses in the Chicagoland area.

The programs and services are designed to assist small businesses in the following areas: assistance in Preparing Loan and Business Plans, as well as providing business management counseling services; providing management education and training in the following areas: bank financing, tax law, strategic planning, international trade, contract negotiation and marketing.

**ELIGIBILITY**

Start-up and established businesses

**CONTACT INFORMATION**

West Side Technical Institute  
2800 S. Western Ave., Office 1314A  
Chicago, IL 60608  
Phone: 773-843-4500                      Fax: 773/247-7576  
Fax: 773-843-4518

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**PROGRAM**

**Consultant/Technical Assistance**

**ADMINISTERING AGENCY**

The Women's Business Development Center (WBDC) Small Business Development Center

**PURPOSE**

To provide services and programs that support and accelerate women-owned businesses.

**PROGRAM DESCRIPTION**

Under a cooperative agreement with the U.S. Small Business Administration (SBA), the Women's Business Development Center Small Business Development Center provides services and programs that support and accelerate women's business ownership and strengthen the impact of women on the economy. The goal of the WBDC is to assist women with the development and expansion of their businesses, thereby stimulating the economy, increasing employment opportunities, and expanding the tax base of Chicago and Illinois. The WBDC is a part of the Illinois Small Business Development Center Network.

**ELIGIBILITY**

Start-up and established women-owned businesses

**CONTACT INFORMATION**

Small Business Development Center  
Women's Business Development Center  
8 S. Michigan, Suite 400  
Chicago, IL 60603  
Phone: 312-853-3477, ext. 18  
Fax: 312-853-0145

**PROGRAM**

**Consultant/Technical Assistance**

**ADMINISTERING AGENCY**

Small Business Development Center at the Asian American Alliance

**PURPOSE**

To foster the growth of Asian-owned small businesses.

**PROGRAM DESCRIPTION**

The Small Business Development Center at the Asian American Alliance is an economic development organization fostering the growth of small Asian-owned businesses in the Chicagoland area. The Small Business Development Center at the AAA provides services and programs that support and accelerate Asian business ownership and strengthen the impact of Asians on the economy. It also enhances the development and expansion of Asian-owned businesses, thereby stimulating the economy, increasing employment opportunities and expanding the tax base of Chicago and Illinois.

**ELIGIBILITY**

Start-up and established businesses

**CONTACT INFORMATION**

Asian American Alliance  
2169B South China Place  
Chicago, IL 60616  
Phone: 312-225-9320 Fax: 312-225-9340

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**PROGRAM**

**Business and Financing Assistance**

**ADMINISTERING AGENCY**

ACCION-CHICAGO

**PURPOSE**

Providing access to credit and business-related services to individuals who are striving to support themselves and their families through self-employment. With ACCION-Chicago’s support, these hardworking microentrepreneurs stabilize their businesses, increase their incomes and create new jobs in their neighborhood.

**PROGRAM DESCRIPTION**

ACCION-Chicago offers small “microloans” which range from \$500 - \$25,000 to emerging and growing businesses within the City of Chicago who are unable to access bank financing.

**ELIGIBILITY**

- v Applicants who are at least 18 years of age
- v Business in operation for at least one year
- v Live and operate their business in the City of Chicago

- v Have limited access to bank credit
- v Business must be primary source of household income. Income must be sufficient to pay new debt.
- v Business activity must be legal.
- v Purpose of the loan must be used for working capital/investment into the business.
- v Strong commitment to business and to repaying ACCION-Chicago.

**CONTACT INFORMATION**

ACCION-Chicago  
1618 West 18<sup>th</sup> Street, Suite 200  
Chicago, Illinois 60608  
Phone: 312/275-3000  
Fax: 312-275-3010  
E-mail: [info@accionchicago.org](mailto:info@accionchicago.org)

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**PROGRAM**

**Business Assistance Small Business Loan**

**ADMINISTRATING AGENCY**

Small Business Development Center - Elgin Community College  
Fox Valley Micro Loan Program

**PURPOSE**

To foster small business development by providing products and services that aid in small business start-ups among minority and under-served populations that do not meet traditional lending requirements and to support existing business by providing products and services that aid in the growth and development of these enterprises.

**PROGRAM DESCRIPTION**

Provides business related services including counseling to individuals who are interested in starting or expanding their business. Loan funds are available from \$500 - \$50,000 to emerging and growing businesses in the collar counties.

**CONTACT INFORMATION**

Small Business Development Center  
Elgin Community College  
1700 Spartan Drive  
Elgin, IL 60123  
Phone: 847-214-7488



V

*IMPORTANT TERMS*



## IMPORTANT TERMS

**Minority Business Enterprise:** In Illinois, as per state law (1984 Minority and Female Business Enterprise Act), a minority-owned business is defined as a business which is at least 51 percent owned by one or more minority or persons with a disability, or in the case of a corporation, at least 51 percent of the stock of which is owned by one or more minority or persons with a disability and the management and daily business operations of which are controlled by one or more of the minority individuals who own it.

**Female Business Enterprise:** In Illinois, as per state law (1984 Minority and Female Business Enterprise Act), a female-owned business is defined as a business which is 51 percent or more owned by one or more females, or in the case of a corporation, at least 51 percent of the stock of which is owned by one or more females and the management and daily business operations of which are controlled by one or more of the females who own it. Female business owners are not minorities and minority females are defined as females.

**Disability:** The definition of disability set forth in the Americans with Disabilities Act of 1990 (ADA) does not distinguish between type, severity, or duration of the disability. It states: *“The term “disability” means, with respect to an individual – a) a physical or mental impairment that substantially limits one or more of the major life activities of such individual; b) a record of such impairment; or 3) being regarded as having such an impairment.”* (P.L. 101-336)

**Small Business Advocacy Profile:** The Illinois Department of Commerce and Economic Opportunity (DCEO) is responsible for the representation, support, interaction, networking, advisory and referral resources for small, minority and women-owned businesses in the state of Illinois. It is part of the Illinois Entrepreneurship Network (IEN) services and its functions include providing data and assistance on small business issues, initial counseling for small business start-ups, governmental problem solving assistance for existing entrepreneurs, and responding to the needs of minority, women and disabled small business owners and other targeted business populations.



VI

*CHAMBERS OF COMMERCE  
AND BUSINESS  
ORGANIZATIONS*



## **CHAMBERS OF COMMERCE AND BUSINESS ORGANIZATIONS**

The groups listed are chambers of commerce and business organizations whose main mission is to assist minority-, women- and disabled-owned firms. The organizations are also familiar with the language and cultural background of the clients they serve.

For a general listing of Chambers of Commerce, refer to: <http://www.ienconnect.com/coc>

For a general listing of Business Organizations, refer to: <http://www.ienconnect.com/associations>

## **MINORITY CHAMBERS OF COMMERCE**

Aurora Hispanic Chamber of Commerce

P. O. Box 7111

Aurora, IL 60507

630-264-2422

[www.ahcc-il.com](http://www.ahcc-il.com)

Chicago Korean-American Chamber of Commerce

5601 N. Spaulding

Chicago, IL 60659

773-583-1700

[www.luc.edu/depts/asian\\_st/resource/korean.html](http://www.luc.edu/depts/asian_st/resource/korean.html)

Chinatown Chamber of Commerce

2169-B S. China Place

Chicago, IL 60616

312-326-5320

[www.chicagochinatown.org](http://www.chicagochinatown.org)

Cosmopolitan Chamber of Commerce

1900 S. Michigan Ave.

Chicago, IL 60616

312-674-1900

[www.cchamber.org](http://www.cchamber.org)

Ecuadorian Chamber of Commerce

2804 W. Belmont Avenue

Chicago, IL 60618

312-478-3993

Guatemalan Chamber

2814 North Kedzie Avenue

Chicago, IL 60647

773-227-7330

Haitian American Chamber

520 N. Michigan Ave.

Chicago, IL 60611

Japanese Chamber of Commerce

541 North Fairbanks Court

Chicago, IL 60611

312/661-0151

Japan Information Center  
Olympia Center, Suite 1000  
737 N. Michigan Ave.  
Chicago, IL 60611  
312/280-0430  
[www.chicago.us/emb-japan.go.jp/jic.html](http://www.chicago.us/emb-japan.go.jp/jic.html)

Latin American Chamber  
3512 W. Fullerton  
Chicago, IL 60647  
773-252-5211  
[www.lacc1.com](http://www.lacc1.com)

Illinois Hispanic Chamber of Commerce  
(formerly Mexican American Chamber)  
West Side Technical Institute  
2800 S. Western Ave., Office 1414A  
Chicago, IL 60603  
773-247-7504  
[www.maccbusiness.com](http://www.maccbusiness.com)

Philippine Chamber of Commerce  
2457 W. Peterson  
Chicago, IL 60659  
773-271-8008

Puerto Rican Chamber of Commerce  
2450 W. Division St.  
Chicago, IL 60622  
773-486-1331  
[www.prcci.com](http://www.prcci.com)

National Black Chamber of Commerce  
1350 Connecticut Ave., NW, Suite 405  
Washington, DC 20036  
202-466-6888  
[www.nationalbcc.org](http://www.nationalbcc.org)

Vietnamese Chamber of Commerce  
4753 N. Broadway  
Chicago, IL 60640  
773-334-0369

## **MINORITY BUSINESS ORGANIZATIONS**

American Indian Center  
1630 W. Wilson Ave.  
Chicago, IL 60644  
773-275-5871

Asian American Small Businessman Association  
5023 N. Broadway  
Chicago, IL 60640  
773-728-1030  
[www.luc.edu/depts/asian\\_st/resource/asiagen.html](http://www.luc.edu/depts/asian_st/resource/asiagen.html)

Asian American Alliance  
2169B South China Place  
Chicago, IL 60616  
312-225-9320

Asian American Institute  
4753 N. Broadway, Suite 904  
Chicago, IL 60640  
773-271-0899  
[www.aaichicago.org](http://www.aaichicago.org)

ASPIRA of Illinois, Inc. (Puerto Rican and Latino)  
2435 N. Western Avenue  
Chicago, IL 60647  
773-252-0970  
[www.aspira.org/Illinois.html](http://www.aspira.org/Illinois.html)

Black Contractors United  
400 W. 76th St., Suite 200  
Chicago, IL 60620  
773-483-4000

Chicago Minority Business Development Council  
One East Wacker Drive, Suite 1200  
Chicago, IL 60601  
312-755-8880  
[www.cmbdc.org](http://www.cmbdc.org)

Hispanic Alliance for Career Enhancement (HACE)  
25 E. Washington Blvd., Suite 1500  
Chicago, IL 60602  
312-435-0498  
[www.hace-usa.org](http://www.hace-usa.org)

Hispanic American Construction Association (HACIA)  
901 W. Jackson Blvd., Suite 205  
Chicago, IL 60607  
312-666-5910  
[www.hacia.org](http://www.hacia.org)

Mexican American Chamber Small Business Development Center  
111 West Washington Street  
Chicago, IL 60602  
312-641-1131

National Association for the Advancement of Colored People  
800 E. 78th St.  
Chicago, IL 60619  
773-487-9600  
[www.naacp.org](http://www.naacp.org)

Operation PUSH  
930 Est. 50th St.  
Chicago, IL 60615  
773-373-3366  
[www.rainbowpush.org](http://www.rainbowpush.org)

Springfield Minority Business Council  
P. O. Box 1941  
Springfield, IL 62705  
217-753-3240

Urban League  
4510 S. Michigan Ave.  
Chicago, IL 60653  
773-285-5800  
[www.CUL-chicago.org](http://www.CUL-chicago.org)

Vietnamese Association of Illinois  
5252 N. Broadway  
Chicago, IL 60640  
773-728-3700  
[Www.viachicago.org](http://Www.viachicago.org)

## **WOMEN'S BUSINESS ORGANIZATIONS**

Business and Professional Women/USA  
1900 M Street, NW, Suite 310  
Washington, DC 20036  
202-293-1100  
[www.bpwusa.org](http://www.bpwusa.org) (and search for local affiliates)

Chicago Business Women's Coalition  
P. O. Box 11814  
Chicago, IL 60611  
312-664-8150

Illinois Federation of Business and Professional Women's Clubs  
PMB 366 2743 South Veterans Parkway  
Springfield, IL 62704

Illinois Women's Business Ownership Council  
IL. Dept. Of Commerce and Economic Opportunity  
100 W. Randolph, Ste. 3-400  
Chicago, IL 60601

312-814-8841  
National Association of Women Business Owners  
P. O. Box 9515  
Springfield, IL 62791-9515  
217-753-4020  
[www.nawbo.org](http://www.nawbo.org)

National Association of Women Business Owners/Chicago Chapter  
216 West Jackson Blvd., Suite 625  
Chicago, IL 60606  
312-609-1300  
[www.nawbo.org](http://www.nawbo.org)

U.S. Women's Chamber of Commerce  
1210 Pennsylvania Ave., NW, Suite 300  
Washington, DC 20004  
202-661-4701  
[www.thewomenschamber.com](http://www.thewomenschamber.com)

Women's Business Development Center  
8 S. Michigan, Suite 400  
Chicago, IL 60603  
312-853-3477, ext. 14  
[www.wbdc.org](http://www.wbdc.org)

Women's Self-Employment Project of Greater Chicago  
11. S. LaSalle St., Suite 1850  
Chicago, IL 60603  
312-606-8255  
[www.wsep.net](http://www.wsep.net)

Zonta International  
557 W. Randolph St.  
Chicago, IL 60661  
312-930-5848  
[Www.zonta.org](http://Www.zonta.org)

## **PERSONS WITH DISABILITIES BUSINESS ORGANIZATIONS**

American Association of People with Disabilities  
1629 K Street, NW, Suite 503  
Washington, DC 20006  
202-457-0046 (V/TTY)  
800-840-8844 (V/TTY)  
[www.aapd-dc.org](http://www.aapd-dc.org)

American Disability Association  
2201 Sixth Ave. S  
Birmingham, AL 35233  
Via email: [adanet@adanet.org](mailto:adanet@adanet.org)  
205-328-9090  
[www.adanet.org](http://www.adanet.org)

National Council on Independent Living  
1710 Rhode Island Avenue, NW, 5<sup>th</sup> Floor  
Washington, DC 20036  
202-207-0334  
TTY: 202-207-0340  
[www.ncil.org](http://www.ncil.org)

National Federation of the Blind/Illinois  
3527 12<sup>th</sup> Avenue  
Moline, IL 61265-3402  
309-762-6324  
[www.nfboillinois.org](http://www.nfboillinois.org)

Disabled Businesspersons Association  
3590 Camino del Rio North  
San Diego, CA 92108-1716  
619-594-8805  
[www.disabledbusiness.com](http://www.disabledbusiness.com)

Independent Living Research Utilization  
2323 South Shepherd, Suite 1000  
Houston, TX 77019  
713-520-0232

VII  
*Additional*  
***GOVERNMENT AGENCIES***  
***PROVIDING ASSISTANCE***

## **GOVERNMENT AGENCIES PROVIDING BUSINESS ASSISTANCE**

### **FEDERAL**

#### **U.S. Department of Defense (DOD)**

1523 W. Central Rd.  
Arlington Heights, IL 60005-2451  
224-625-8203

#### **U.S. Department of Energy (DOE)**

9700 Cass Ave.  
Argonne, IL 60439  
630-252-2001

#### **U.S. Department of Housing and Urban Development (HUD)**

77 W. Jackson Blvd.  
Chicago, IL 60604-3507

#### **U.S. Environmental Protection Agency (EPA)**

77 W. Jackson Blvd.  
Chicago, IL 60604  
312-886-6017

#### **U.S. General Services Administration (GSA)**

230 S. Dearborn, Room 3714  
Chicago, IL 60601  
312-353-5383

#### **U.S. Minority Business Development Agency (MBDA)**

Regional Office  
55 E. Monroe  
Chicago, IL 60603  
312-353-0182

#### **U.S. Small Business Administration (SBA)**

Regional Office, Chicago District Office  
500 W. Madison, Suite 1250  
Chicago, IL 60661-5429  
312-353-4528

### **STATE**

#### **Illinois Capital Development Board (CDB)**

James R. Thompson Center  
100 W. Randolph, Suite 14-600  
Chicago, IL 60601  
312-814-6000

William G. Stratton Building, 3rd Floor  
Springfield, IL 62706  
217-782-2864 TDD: 217-524-4449

**Illinois Department of Central Management Services (CMS)**

James R. Thompson Center  
100 W. Randolph, Suite 4-400  
Chicago, IL 60601  
312-814-2141 TDD: 312-814-4190

William G. Stratton Building, Room 715  
Springfield, IL 62706  
217-782-2141 TDD: 217-524-5115

**Illinois Department of Commerce and Economic Opportunity (DCEO)**

James R. Thompson Center  
100 W. Randolph, Suite 3-400  
Chicago, IL 60601  
312-814-8841 TDD: 800-419-0667

**Illinois Department of Human Rights (DHR)**

James R. Thompson Center  
100 W. Randolph, Suite 10-100  
Chicago, IL 60601  
312-814-6245 TDD: 312-263-1579

222 S. College  
Springfield, IL 62704  
217-785-5100 TDD: 217-785-5125

**Illinois Department of Veterans' Affairs**

James R. Thompson Center  
100 W. Randolph, Suite 4-650  
Chicago, IL 60601  
312-814-2460 TDD: 217-524-4645

**LOCAL**

**Chicago Board of Education (CBE)**

125 S. Clark, 16th Floor  
Chicago, IL 60603  
773-553-2800

**Chicago Department of Purchases, Contracts and Supplies**

City Hall, Room 403, 121 N. LaSalle St.  
Chicago, IL 60602  
312-744-9773

**Chicago Transit Authority (CTA)**

DBE Program/Contracts Compliance Department  
222 Merchandise Mart Plaza  
Room 790  
Chicago, IL 60654  
312-664-7200, ext. 3515 or 3555

**Metropolitan Pier and Exposition Authority (MPEA)**

2301 S. Lake Shore Dr.  
Chicago, IL 60606  
312-791-7500, ext. 6231

**Metropolitan Water Reclamation District of Greater Chicago**

111 E. Erie  
Chicago, IL 60611  
312-751-4035

# VIII

## ***PRIVATE INDUSTRIES WITH MINORITY- AND WOMEN-OWNED ENTERPRISE PROGRAMS***



**PRIVATE INDUSTRIES WITH MINORITY- AND WOMEN-OWNED ENTERPRISE PROGRAMS**

**American Airlines**

Office of Minority and Women-Owned Businesses  
O'Hare International Airport  
P.O. Box 66033  
Chicago, IL 60666  
312/686-4436

**American Honda Motors**

Midwest Parts Distribution Center  
2015 W. Lake Blvd.  
Davenport, IA 52804  
319/381-3320

**Ameritech**

30 S. Wacker Dr., Suite 3400  
Chicago, IL 60606  
1/800-257-0902

**Amoco Corporation**

Purchasing Planning & Operations  
Mail Code 3905  
200 E. Randolph Dr.  
Chicago, IL 60601-7125  
312/856-3200

**Amtrak Minority Business Development**

National Railroad Passenger Corporation  
60 Massachusetts Avenue, NE.  
Washington, DC 20002  
202/906-3600

**AT&T**

Office of Minority and Women's Business Enterprise  
227 W. Monroe  
Chicago, IL 60606  
312/230-2406

**Burger King Corporation**

9200 Arboretum Parkway, Suite 104  
Richmond, VA 23236  
804/649-

**Chrysler Corporation**

16430 Woodward Avenue  
Highland Park, MI 48203-2818  
313/868-3300

**DuPont Materials & Logistics**

Minority Supplies  
Wilmington, DE 19880-0723  
302/774-1000

**Fannie Mae**

1 S. Wacker Dr., Suite 3100  
Chicago, IL 60606-4667  
312/368-6200

**Ford Motor Corporation**

Dearborn Capital Corporation  
Ford Credit – MD 7500  
One American Road  
Dearborn, MI 48126  
313/337-8577

**GTE North, Inc.**

Purchasing Department  
2827 Rupp Dr.  
Fort Wayne, IN 46815  
260/480-2549

**Hewlett Packard**

824 Fairwinds Court  
Naperville, IL 60563  
630/579-1138

**International Franchise Association**

Minority and Women's Affairs  
1501 K Street, NW, Suite 350  
Washington, DC 20005  
202/628-8000

**K-Mart Corporation**

Minority Opportunity Department  
3250 W. Big Beaver Rd., Suite 329  
Troy, MI 48084  
313/643-5238

**McDonald's Corporation Diversity Department**

Kroc Drive  
Oak Brook, IL 60521  
630/575-5283

**Motorola Small Business Development**

Land Mobile Products Sector  
1303 E. Algonquin Rd.  
Schaumburg, IL 60196  
847/576-4973

**Northern Illinois Gas Company**  
Minority Vendor Purchasing Program  
P.O. Box 190  
Aurora, IL 60507-0190  
630/305-9500

**Peoples Gas**  
1200 West Waveland Avenue  
Chicago, IL 60613  
773/296-0138

**Pepsi-Cola Company**  
Minority Business Enterprise Program (MBE)  
1 Pepsi Way  
Sommers, NY 10589  
914/767-6616

**Procter & Gamble Company**  
Minority Business Development  
P.O. Box 599  
Cincinnati, OH 45201-0599  
513/983-1100

**United Airlines**  
Minority and Women-Owned Business  
P.O. Box 66100  
Chicago, IL 60666