

# SMALL BUSINESS RESOURCES GUIDE



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Dear Friend,

About a decade ago, our nation suffered through the worst economic recession since the Great Depression. In the following years, we as a nation showed resolve and determination in rebuilding our economy. Unfortunately, we are experiencing a public health crisis that has devastated our economy, and small business have been hurt the most. If we are to emerge from this crisis, small businesses will lead the way.

Small businesses are crucial to securing gainful employment and driving innovation. There are over 20 million small businesses in America, generating about half of our nation's GDP. The U.S. Small Business Administration estimates that small businesses are responsible for two out of every three new jobs created. In fact, more than half of Americans either own or work for a small business. Growing our District's small businesses is a key component of sustainable economic recovery.

I've put together this guidebook for you to find the knowledge you need to start or grow your business. From identifying resources to finding mentors, this guidebook will walk you through the many resources that are at your fingertips. Together we can build a sustainable economy in Illinois' Second Congressional District, one that is defined by stable, reliable job growth. If you have any further questions, please do not hesitate to contact my office at any time at (202) 225-0773, or visit my website at [www.RobinKelly.house.gov](http://www.RobinKelly.house.gov).

Sincerely,



Robin L. Kelly  
Member of Congress

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# COVID-19 Resources

## **Covid-19 Resource Guide for Local Business Owners & Leaders**

As your congressional representative, my focus is on supporting families and small businesses during this crisis and ensuring that you can strive after this storm. Hopefully, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, passed on March 27, 2020, will offer assistance.

Through the CARES Act, we made major investments in resources for our nation's small business owners and employees who are strongly impacted by the COVID-19 pandemic. The CARES Act allocates over \$375 billion for small business support and \$260 billion for unemployment.

This guide provides a comprehensive list of resources for you to consider accessing or applying for during this time. My staff is always here to help you navigate federal agencies and resources. If you run into any roadblocks, please contact my office at 708-679-0078. As new information is released, we will post them on our website.

As of March 19, 2020, the SBA has declared Illinois an eligible disaster area and **Economic Injury Disaster Loans (EIDL)** are available. In addition to the loan provisions, the CARES Act provides \$10 billion in immediate disaster grants. Using the current economic injury disaster loan program, SBA can provide up to \$10,000 to applicants within 3 days of applicants self-certifying they are eligible.

More information regarding the Economic Injury Disaster Loan program can be found here: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loanresourcesinformation> , please visit: <https://www.sba.gov/funding-programs/loans/paycheckprotection-program>.

For more COVID related resources visit <https://robinkelly.house.gov/sites/robinkelly.house.gov/files/COVID-19%20RESOURCE%20GUIDE%20FOR%20LOCAL%20BUSINESS%20OWNERS%20492020.pdf>.

The **Paycheck Protection Program (PPP)** is designed to provide direct incentive for small business to keep their workers on payroll. Up to 100 percent of the loan is forgivable. The SBA is now accepting applications for the PPP Loans. You may apply here: <https://covid19relief.sba.gov/#/>.

For additional information or to obtain help preparing the loan application please contact the Illinois SBA Offices in Chicago at 312-353-4528 or by visiting their website: <https://www.sba.gov/offices/district/il/chicago>.

# Thinking of Starting a Business?

## Some Things to Consider

Starting a business can be challenging. If you're thinking about starting a business of your own, there are some things you should consider.

According to the Small Business Administration (SBA), there are certain characteristics that successful business owners usually display:

- Comfort with taking risks**
- Independence**
- Persuasiveness**
- Ability to Negotiate**
- Creativity**
- Supported by Others**

If you're still unsure, consider contacting the following about mentoring programs:

### **SCORE**

800-634-0245

[www.score.org/chapters-map](http://www.score.org/chapters-map)

SCORE is a program sponsored by the Small Business Administration (SBA) and provides free and confidential mentoring, counseling, and advice. Both in-person and online counseling are available.

### **Small Business Development Centers (SBDCs)**

More information on the SBDC mentoring programs and their locations can be found on page 7.

### **Women's Business Centers (WBCs)**

8 South Michigan Avenue, Suite 400

Chicago, IL 60603

312-853-3477 (x104)

\*Vetpreneurship Program available

Women's Business Centers are educational centers designed to assist women in starting and growing their small businesses.

### **VetBiz Central**

501 S. Averill Avenue

Flint, MI 48506

810-767-8387

<https://www.vetbiz.va.gov/>

VetBiz is a non-profit supported, in part, by the U.S. SBA. The organization is run by veterans, for veterans.

### **Minority Business Development Agency**

105 West Adams Street, Suite 2300

Chicago, IL 60603

312-755-2563

The Minority Business Development Agency is a part of the U.S. Department of Commerce and maintains a national network of business centers to assist minority owned businesses.

# Small Business Success

## Flavor Restaurant Rochelle & James Kemp 5091 Sauk Trail Drive Richton Park, IL 60471

Flavor is a destination restaurant started 11 years ago by Rochelle and James Kemp.

Rochelle Kemp is a “proud product of the Chicago public school system,” and a graduate of Chicago State University where she completed an undergraduate degree in business. Rochelle has worked for many Fortune 500 companies as well, giving her the experience needed to start her own business.

“My ultimate goal in starting the business was to cook some good food and make people happy. I think I’ve accomplished that,” she said. “I love cooking and I love people and I wanted to serve the community.” Rochelle said opening her own business was perhaps the most rewarding thing she has ever done.

Rochelle estimates about 50 percent of the customer base to be local, while the remaining comes from a 40-mile radius.

Despite its evident success, Flavor has seen its share of challenges. “Dealing with a lack of resources can be difficult,” said Rochelle. Flavor is currently unable to offer insurance to its 45 employees.

“I’ve learned that you have to really get out into the community to figure out what resources are available to small businesses,” she said.

What really makes a small business successful though, according to Rochelle, are the relationships built with the customer base. “Interacting with customers keeps me going,” she said.

To aspiring entrepreneurs, Rochelle recommends developing a clear, concise, and comprehensive business plan. “Stick to it,” she said. “Also, be sure to have your template set. Start with your social media in tact... Have everything set to advertise what you are.” ■

*“My ultimate goal was to cook some good food and make people happy. I think I’ve accomplished that...”*



# Resources

## From Start-Up to Growth

### Illinois Small Business Development Centers

Illinois Small Business Development Centers (SBDCs) are located throughout the state and can provide a variety of no-cost, confidential services to new and established businesses. The Illinois SBDCs are a part of the Illinois Department of Commerce and Economic Activity. These centers have great relationships with organizations in the community that can provide even more support and resources.

#### Illinois SBDC at Kankakee Community College

100 College Drive  
Kankakee IL, 60901  
815-802-8222

One-on-one counseling as well as group training can be found here. A volunteer group called SCORE provides free business counseling as well. SCORE members are successful business veterans. It is a collaborative project between SBDC and the Kankakee River Valley Chamber of Commerce.

#### Illinois SBDC at Chicago State University

9501 South King Drive  
BHS 601  
Chicago, IL 60628  
773-995-3938  
[www.csu.edu/sbdc/](http://www.csu.edu/sbdc/)

The no-cost services provided at this center include a variety of training and workshops on everything from QuickBooks to taxes, as well as counseling.

#### Illinois SBDC at Chicagoland Chamber of Commerce

200 E. Randolph Street  
Suite 2200  
Chicago, IL 60601  
312-494-6742  
[www.chicagolandchamber.org/wdk\\_cc](http://www.chicagolandchamber.org/wdk_cc)

The Chicagoland Chamber of Commerce has been around since 1904. It is considered one of the most influential business associations in the nation.

For more information about starting a business in Illinois, check out this publication by the Illinois Department of Commerce and Economic Opportunity: (<http://www.ildceo.net/NR/rdonlyres/568413EB-8E07-414C-BFB9-ED0678C6F32A/0/StartingYourBusinessinIllinois0611.pdf>)

#### Illinois SBDC at Joliet Jr. College

1215 Houbolt Road  
Joliet IL, 60431  
815-280-1400  
<http://sbdcjjc.com/>

This SBDC counsels nearly 600 small business and entrepreneurial clients per year. This center has many success stories to share with you.

#### Illinois SBDC at Duman Entrepreneurship Center - JVS Chicago

216 West Jackson Boulevard  
Suite 700  
Chicago, IL 60606  
855-463-6587  
<http://jvschicago.org/duman/>

The Duman Entrepreneurship Center's specialty is providing low cost business loans to eligible businesses in the Chicagoland area. Clients include those who may not be able to access loan funds through traditional lending channels.

# Resources

## From Start-Up to Growth

### Small Business Set Aside Program (SBSP)

Every year, Illinois sets aside millions of dollars for small businesses looking to contract with the government. Last year, small businesses in Illinois were awarded almost \$65 million through the Small Business Set-Aside Program.

The benefits to joining this program are numerous:

#### Grow your revenues

- 66 supply/service classifications set-aside
- All awards under \$50,000 set-aside for qualified small businesses
- All State procurements considered for set-aside program

#### Build your capacity

- You can count on steady demand from the State

#### Enhance your credentials

- Create a track record of service that can help your company win more government and private-sector business

#### Do you qualify?

If you meet the following criteria, you may be qualified:

- An Illinois business
- Annual gross sales:
  - Retail/Service less than \$6 million
  - Wholesale less than \$10 million
  - Construction less than \$10 million
  - Manufacturing less than \$10 million and less than 250 employees

**To apply, or for more information, visit the Illinois Department of Central Management Services website:** [https://www2.illinois.gov/cms/business/sell2/sbsp/Pages/Set\\_Aside.aspx](https://www2.illinois.gov/cms/business/sell2/sbsp/Pages/Set_Aside.aspx)

#### State of Illinois

Chief Procurement Office General Services  
Attn: SBSP  
401 South Spring Street  
Suite 712 Stratton Office Building  
Springfield, IL 62706-0002  
1-866-558-2231





# Resources For Women

## Women's Business Development Center (WBDC)

The Women's Business Development Center was founded in 1986. This non-profit organization takes a comprehensive approach to encourage the growth of women's business ownership and strengthen their impact on the economy. WBDC is a part of the U.S. SBA.

We are fortunate enough to have this unique organization located in downtown Chicago, though WBDC services nine states in the Midwestern region. Workshops and events are held in Chicago throughout the year.

Some of the services and programs provided by WBDC include:

### Course Offerings

Courses and workshops are offered by WBDC all year. Some of the topics covered include business planning, government contracts, minority- and women-owned business certification, financing, business start-up in Illinois, and more.

### Business Plan Writing Clinics

Taught by an expert WBDC business coach, these clinics provide an intimate learning opportunity, limited in group size.

### Individual Business Counseling

Once you have drafted your business plan, make an appointment for individual business counseling by calling 312-853-3477.

### Access to Capital Program

This program provides assistance to future business owners. WBDC helps in preparing financial projections. Telephone counseling is provided to those who cannot make the trip to the Chicago office.

### Child Care Business Program

This service is specifically geared towards aspiring and current child care entrepreneurs. Programs are offered in both English and Spanish.

### Latina Business Program

WBDC cares about providing business opportunities for Spanish speaking individuals as well. Contact WBDC for greater detail.

### Women Vetrepreneurship Program

Women veterans seeking self-employment or business ownership should contact WBDC about veteran training programs.

### WBE Certification

WBE, or Women's Business Enterprise, Certification has many advantages and can give your business an edge for receiving grants.

### Online Resources

WBDC has a variety of online resources for new and established businesses as well. To the left, you will find their contact information and website.

### Women's Business Development Center

8 South Michigan  
Suite 400  
Chicago, IL 60603  
312-853-3477  
[www.wbdc.org](http://www.wbdc.org)



# Resources For Women

## Business Enterprise Program (BEP)

The Business Enterprise Program (BEP) is a program for **minorities, women, and persons with disabilities** aimed at helping business increase their capacity, grow revenue, and enhance credentials.

You can learn more about the program through an upcoming event:  
<https://www.illinois.gov/cms/business/sell2/bep/Pages/Default.aspx>

### Do you qualify?

If you meet the following criteria, you may be qualified:

- At least 51 percent owned and controlled by persons who are minority, women or designated as disabled
- Must be a United States citizen or resident alien
- Annual gross sales of less than \$75 million

**To apply, or for more information, visit the Illinois Department of Central Management Services website:**  
[www2.illinois.gov/cms/business/sell2/bep/Pages/Default.aspx#tabitem1](http://www2.illinois.gov/cms/business/sell2/bep/Pages/Default.aspx#tabitem1)

### Additional online resources

Learn more about Women-owned Businesses  
<https://www.sba.gov/content/women-owned-businesses>

SBA Women's Business Resources Site WBDC Workshops and Events  
[www.sba.gov/content/womens-business-resources](http://www.sba.gov/content/womens-business-resources)

Learn about the SBA's Women's Business Centers  
<https://www.sba.gov/tools/local-assistance/wbc>

WBDC Workshops and Events  
<https://www.wbdc.org/events-e-learning/events-workshops-webinars/>

### State of Illinois

Department of Central management Services  
Business Enterprise Program  
100 West Randolph Suite 4-100  
Chicago, IL 60601-3218  
312-814-4190 or 1-800-356-9206



# Resources

## For Women and Minorities

### Access to Business Opportunities with U.S. Department of the Treasury

The U.S. Department of the Treasury (Treasury) is committed to providing **small, minority-owned, and women-owned businesses** with contracting opportunities to provide products and services throughout the agency as either prime contractors or subcontractors. Commitment to business diversity starts with its top leadership, as articulated by the Treasury Secretary. It is included in the strategic plan of the Department and progress is monitored by senior management on a regular basis. Additionally, attainment of small business goals is part of the performance objectives of all procurement officials.

In recent years, Treasury has met or exceeded the overall small business contracting statutory goal set by the SBA, as well as all four of the socioeconomic goals for small disadvantaged businesses, women-owned small businesses, Historically Underutilized Business Zones (HUBZone) businesses, and service disabled veteran-owned small businesses. In particular, Treasury's contract obligations to small disadvantaged businesses and to women-owned small businesses have far exceeded the statutory goals set by Congress.

**Access to Business Opportunities with Treasury** is designed to assist small, minority, and women-owned business owners to understand how to best market specific products and services and navigate the process of conducting business with Treasury. The information compiled in this guide is intended to facilitate access to business opportunities with Treasury.

You can view the full guide here:

<https://www.treasury.gov/about/organizational-structure/offices/Documents/TreasuryAccess.web.pdf>

### Other Resources

Starting on pg. 35 of the guide, there are categorized lists of resources. The categories include U.S. Treasury Department related contacts, Resources to Become a Treasury Contractor, Certification Resources, Small Business Resources, Procurement Resources, and Other Federal Government Agencies.

**U.S. Department of the Treasury**  
1500 Pennsylvania Avenue NW  
Washington D.C., 20220  
[www.Treasury.gov](http://www.Treasury.gov)



# Resources For Minorities

There are many resources and programs available for minority owned business to help with the unique obstacles and hurdles you may encounter.

## **Minority Business Development Agency (MBDA)**

105 West Adams Street, Suite 2300  
Chicago, IL 60603  
312-755-2565  
[www.mbda.gov/](http://www.mbda.gov/)

MBDA is an agency in the US Department of Commerce that aims to both create and maintain U.S. jobs by promoting business development of medium and small business that are owned and operated by minority and Diaspora communities. This Chicago location is a part of a national network of more than 40 business centers.

La Agencia de Empresas Minoritarias, es una agencia de el Departamento de Comercio de Estados Unidos que aspira a crear y mantener empleos en los Estados Unidos a través del desarrollo de pequeñas empresas que son propiedad y operadas por miembros de las comunidades minoría y diásporsionadas. Esta ubicación en Chicago es parte de la red de más de cuarenta centros de empresas.

## **Women's Business Development Center**

8 South Michigan Avenue, Suite 400  
Chicago, IL 60603  
312-853-3477  
[www.wbdc.org/](http://www.wbdc.org/)

WBDC offers a Latina Business Program for both start-ups and established businesses.

El Centro de Mujer Empresarial de Progreso ofrece una programa de Empresa Latina para nuevas y establecidas empresas.

## **El IRS en Español**

230 South Dearborn Street  
Chicago, IL 60604  
312-292-4912  
[www.irs.gov/Spanish](http://www.irs.gov/Spanish)

## **Illinois Hispanic Chamber of Commerce**

222 W. Merchandise Mart Plaza, Suite 1212  
Chicago, IL 60654  
312-425-9500  
[www.ihccbusiness.net](http://www.ihccbusiness.net)

The Illinois Hispanic Chamber of Commerce is the largest community of Hispanic business owners in Illinois and the Midwest. The organization provides free one-on-one counseling services, training, and capacity-building assistance to small business owners.

La Cámara de Comercio Hispana de Illinois, es la comunidad de negociantes hispana más grande en Illinois y el medio oeste. La organización proporciona asesoramiento servicios gratis, entrenamiento, y fortalecimiento de la capacidad asistencia a los propietarios de pequeñas empresas.

## **US Small Business Administration– Illinois District Office**

500 West Madison Street, Suite 1150  
Chicago, IL 60661  
312-353-4528  
[www.sba.gov/about-offices-content/2/3161](http://www.sba.gov/about-offices-content/2/3161)



# Resources For Veterans

There are a variety of small business opportunities and resources for veteran owned small businesses. For additional a comprehensive guide of resources available to Veterans, please see my Veterans Resource Guidebook:

<https://robinkelly.house.gov/resources/constituent-service-guidebooks>

## **U.S. Small Business Administration – Illinois District Office**

500 West Madison Street, Suite 1150

Chicago, IL 60661

312-353-4528

<https://www.sba.gov/offices/district/il/chicago>

The SBA has numerous resources and programs available to vets. Contact the SBA and ask about the Veterans Business Outreach Program, or simply visit the website listed above for a full list of the resources available

## **VetBiz Central**

501 S. Averill Ave.

Flint, MI 48506

810-767-8387

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

VetBiz is a non-profit supported, in part, by the U.S. SBA. The organization is run by veterans, for veterans.

## **State of Illinois**

Department of Central Management Services

Veteran Business Program (VBP)

100 W. Randolph, Suite 4-100

Chicago, IL 60601a

[www2.illinois.gov/cms/business/sell2/Pages/VeteranownedBusinesses.aspx](http://www2.illinois.gov/cms/business/sell2/Pages/VeteranownedBusinesses.aspx)

Through the *Veteran Owned Business Program (VBP)*, state agencies and universities are encouraged to spend at least 3% of their procurement budgets with certified Veteran-owned businesses.

## **Do you qualify?**

If you meet the following criteria, you may be qualified:

- At least 51 percent owned by one or more qualified service-disabled veterans or qualified veterans living in Illinois.
- Must be a United States citizen or resident alien
- Annual gross sales of less than \$75 million



# Resources

## Small Business Healthcare

### **Providing Healthcare for Yourself and Your Employees**

Small businesses need to find healthcare plans that work for them and their employees. The Affordable Care Act provides many options for small businesses looking for the right plan. Both the Department of Health and Human Services and HealthCare.gov have resources to help you out.

#### **U.S. Department of Health and Human Services**

233 North Michigan Avenue, Suite 1300

Chicago, IL 60601

312-353-2129

<https://www.hhs.gov/healthcare/about-the-aca/index.html>

Affordable Care Act enrollment generally begins in October. At the US Dept of Health and Human Services website you can find up-to-date information about enrollment and implementation, the health care marketplace, and grants available to assist with implementation.

#### **HealthCare.Gov**

Have questions about the Small Business Health Options Program (SHOP) Marketplace for businesses with 50 or fewer employees? Call 800-706-7893

(TTY users: 800-706-7915)

<https://www.healthcare.gov/small-businesses/learn-more/how-aca-affects-businesses/>

Other healthcare options for small businesses can be found at:

<https://www.healthcare.gov/small-businesses/learn-more/explore-coverage/>



# Further Reading

**U.S. Small Business Administration Business Guides**

<https://www.sba.gov/business-guide>

**U.S. Department of Health and Human Services. How the Health Care Law is Making a Difference for the People of Illinois.**

[http://www.americanbar.org/publications/gp\\_solo/2015/march-april/the\\_affordable\\_care\\_act\\_and\\_people\\_disabilities.html](http://www.americanbar.org/publications/gp_solo/2015/march-april/the_affordable_care_act_and_people_disabilities.html)

**U.S. Department of Health and Human Services. Fact Sheets.**

<https://www.hhs.gov/civil-rights/for-individuals/fact-sheets.html>

**U.S. Department of Health and Human Services. Features of the Health Law.**

<https://www.hhs.gov/regulations/>

**U.S. Small Business Administration. Contracting Support for Small Business.**

[www.sba.gov/category/navigation-structure/contracting](http://www.sba.gov/category/navigation-structure/contracting)

**U.S. Small Business Administration. Women Entrepreneurs Summit Series Report.**

<https://www.sba.gov/sites/default/files/Womens%20Entrepreneurs%20Summit%20Series%20FINAL.pdf>

