



Third Thursday's Masterclass

CITYWIDE RESOURCES FOR SMALL BUSINESSES

Thursday February 15, 2018

Karen Goldner
Women's Business Development Center



Karen Goldner is Managing Director of Established Business Services and Director of the Illinois SBDC at the Women's Business Development Center. She leads the WBDC's established business practice, providing counseling to established businesses including certified Women Business Enterprises (WBEs), as well as startup and emerging entrepreneurs.

Her passion is helping entrepreneurs reach their dreams.

Karen has spent twenty years working with, in and for small businesses. She has worked in for-profit and non-profit early stage investment organizations, including creating and managing the first for-profit technology-focused angel fund in Northeast Indiana. Karen served as Interim President of a \$6 million defense manufacturer that was owned by her investors. Prior to that, she managed a community development loan program for the City of Fort Wayne, and served as Fort Wayne's Director of Economic Development.

Karen earned her Master of Public Affairs from Indiana University's School of Public and Environmental Affairs, and her Bachelor of Arts at the University of Nebraska.

Managing Director, Established Business Services
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Women's Business Development Center
8 South Michigan, Suite 400 | Chicago, IL 60603 | www.WBDC.org

Elliot Richardson
Small Business Advocacy Council



Elliot Richardson is the Founder and President of the Small Business Advocacy Council, an organization laser-focused on improving the economic environment for small businesses in the State of Illinois. The SBAC strives to empower the small business community by bringing business owners, professionals and entrepreneurs together to speak with a unified, and strong voice. Elliot Richardson is also a partner at the law firm of Korey & Richardson, handling a variety of commercial litigation matters

in both federal and state court.

Founder and President of SBAC
(312) 548-8608 | elliott@sbacil.org
Small Business Advocacy Council
120 W. Madison St., Ste. 520 | Chicago, IL 60602

Guide to your Resources: Business Owners, Finance, Legal, Employment, and Marketing

Business Owners

Chicagoland Chamber of Commerce

The Chamber is a community of business and civic leaders working on behalf of Chicagoland businesses. Members represent a diverse cross-section of our economy, including small and emerging businesses, mid-market companies, large corporations, and multi-nationals.

410 North Michigan Avenue, Suite 900 | Chicago, Illinois 60611 | (312) 494-6700
www.chicagolandchamber.org

City of Chicago Dept. of Business Affairs and Consumer Protection

Small Business Center (Free Workshops)

Don't know where to start? The Small Business Center is a website designed to help businesses succeed in the City of Chicago. Resources include: city licensing requirements, finding a location, financial assistance, tax registration, license renewal, building permits, contract opportunities and employee training.

Have questions about starting or running a business in the City of Chicago? Talk with a BACP business consultant. In an effort to better serve Chicago's business community, appointments can be made in advance to address your business needs and reduce potential wait times. They have business consultants who can assist you with most of your business needs in several languages.

BACP's business consultants can assist you with:

- Business Start-Up Information

- Business Licensing

- Resolving violations and citations issued to your business

- City Permits

- City Service, Programs and Resources

121 N. LaSalle Street, Room 800 | Chicago, Illinois 60602 | (312) 744-6249 |
www.cityofchicago.org/city/en/depts/bacp/sbc/small_business_centerhome

Chicagoland Entrepreneurial Center

The Chicagoland Entrepreneurial Center (CEC) is a nonprofit affiliate of the Chicagoland Chamber of Commerce that seeks to make a perceptible and lasting economic impact on the Chicago region by helping entrepreneurs and high-growth businesses build viable, sustainable, and profitable enterprises. The CEC works with entrepreneurs to create and sustain opportunities for business success, job growth, and profitability. The CEC:

Works with entrepreneurs located throughout the six counties of Northeastern Illinois.

Works primarily with businesses in the early-growth stage.

Offers entrepreneurs advisory services and face-to-face introductions to help with their financing and sales needs.

Provides guidance through our extensive network of experienced entrepreneurs and business leaders.

Hosts events at which entrepreneurs can learn strategies necessary to succeed in a competitive marketplace.

222 W. Merchandise Mart Plaza, Suite 1212 | Chicago, Illinois 60654 | (312) 239-0310 | 1871.com/cec/

Service Corps of Retired Executives (SCORE/SBA)

SCORE – Counselors to America's Small Business – is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business in the US. SCORE Chicago provides free business counseling, management consulting, and low cost workshops. They advise on how to get a business loan and offer other resources like templates for a business plan. SCORE counselors can help the entrepreneur start a business or a small business owner grow and prosper. The organization has more than 25 locations in the Chicago area. They also counsel by email nationwide.

500 W. Madison St., Suite 1150 | Chicago, Illinois 60661 | (312) 353-7724 | chicago.score.org

Women's Business Development Center

The Women's Business Development Center (WBDC) is a nationally and internationally recognized not-for-profit organization established in 1986 to work with women to launch new businesses and strengthen existing businesses in the Chicago area. WBDC services are available in Spanish and English, and include business assessments, loan packaging, public and private sector procurement assistance, classes/workshops, and individualized counseling on all aspects of business development, management, and strategy. Now in their third decade, the WBDC serves diverse entrepreneurs at all stages of development through the following programs and services:

- Targeted entrepreneurial training in workshops and seminars

- Industry-specific programs

- Multicultural Outreach Programs

- Professional business counseling

- Financial assistance

- Women's Business Enterprise (WBE) certification

- Procurement and business opportunity assistance

- Advocacy on women's business ownership and economic development

- Regional and national events and conferences

Access to information and resources covering all aspects of business ownership.

Its programs and services are open to both women and men.

8 S. Michigan Avenue. 4th Floor. | Chicago, Illinois 60603 | (312) 853-3477 | www.wbdc.org

JVS Chicago – Illinois SBDC Duman Microenterprise Center

Improving life through employment and productivity recognizing that personal development is a lifetime endeavor. The SBDC at the Duman Microenterprise Center provides one-on-one counseling at no charge for start-ups and existing small businesses in the Chicago metropolitan area. The Center offers entrepreneurial training, business assistance, mentoring and access to capital. The Center has been helping small business owners since 2001.

216 West Jackson Blvd., Suite 700 | Chicago, Illinois 60606 | (773) 275-0866
jvschicago.org/duman-entrepreneurship-center

DePaul University Coleman Entrepreneurship Center

The Coleman Entrepreneurship Center empowers students, alumni and our community members to build sustainable businesses that do good and do well in Chicago. We are the hub to connect, advise and inspire entrepreneurship and innovation in creating businesses with purpose and passion. Our experiential programs, vibrant ecosystem and academic curriculum cultivate a foundation for entrepreneurial success for our entire DePaul community.

Angel investment preparation and fundraising assistance

Business modeling and planning

Maximizing sales with practical marketing strategies

Exit and owner transition planning

1 E. Jackson Blvd., Suite 7900 | Chicago, Illinois 60604 | (312) 362-6480 | cec@depaul.edu

Chicago Sustainable Business Association

The CSBA supports members in integrating sustainable business principles to generate a more profitable, environmentally respectful, and socially responsible Chicago economy. This mission is achieved through:

Networking to create business opportunities

Education to enable informed decision-making

Promotion of a more sustainable business environment with the government, media, and public

Fostering a community of information, referrals, and peer-based learning

29 E Madison St, Suite 1700 | Chicago, Illinois 60602 | (312) 252 0440 | cclfchicago.org

Finance/ Legal

Accion Chicago

Accion is a nonprofit community lender dedicated to helping entrepreneurs generate income, build assets, create jobs and achieve financial success through business ownership. Our network serves small businesses in communities across the U.S. and is made up of four certified Community Development Financial Institutions (CDFIs).

1436 W. Randolph Street, Suite 300 | Chicago, Illinois 60607 | (312) 924-2172 | accionchicago.org

Chicago Community Ventures (CCV)

CCV works with established small businesses in the Chicagoland area with a focus on companies in low and moderate income areas, and firms owned by minorities or women. CCV provides its services at little or no cost to small businesses to help them achieve growth so they in turn can provide opportunities within their communities. We partnered with employer lawyers to bring legal advice for employers.

We are committed to help small businesses grow and succeed. Our charity was founded with the purpose of contributing to the community of entrepreneurs and family owned businesses to learn how to take their idea and make it even more solid, bigger and better.

Here you have access to multiple seminars, information and tools regarding important subjects such as:

Loans

One-on-one advising

Improve Employee Performance

Work Atmosphere

How to handle customer feedback

Effective marketing content in your website

www.chiventures.org

Legal Clinics for Small Businesses

The Law Project and the City of Chicago's Neighborhood Business Development Centers (NBDC) are offering Free Legal Clinics in order to assist small businesses with legal matters.

The Law Project of the Chicago Lawyers' Committee for Civil Rights provides free legal assistance, education and training to community based nonprofit organizations, low/moderate income entrepreneurs and low-income first time homebuyers.

100 North LaSalle Street, Suite 600 | Chicago, Illinois 60602 | (312) 630-9744 | (312) 939-3638
thelawproject.org

Employment

Local Economic and Employment and Development (LEED) Council

LEED Council offers Entrepreneurship Development to start-up and small businesses with classes, workshops, coaching, and referrals to resources and financing.

www.oecd.org/employment/leed

Northside American Job Center

Northside American Job Center at Truman College. This is a partnership with the Cook Workforce Partnership (a non-profit agency formed under the leadership of Chicago Mayor Rahm Emanuel and Cook County Board President Toni Preckwinkle), that assists in the federally-funded employment training programs in Chicago. Northside American Job Center's On the Job Training program reimburses employers for wages paid to new hires, up to \$8,000. Learn about this and other human resources services available to local businesses. We can help you by providing the following services at no charge.

- Pre-screen candidates to meet your business' needs.

- Provide access to diverse pools of candidate.

- Host on-site or virtual hiring events for your business (large or small).

- Provide free training courses and subsidized "on-The-Job" training.

- Offer business-based recruiting incentive programs.

- Partner with businesses to provide "On-The Job" training – providing customized, skills and work experience training.

- Provide follow-up support to businesses and employees after candidates are hired.

1145 W. Wilson Avenue, Suite 1917 | Chicago, Illinois 60640 | (773) 334-4747 Ext 231
www.rescare.com/workforce

Marketing

Andersonville Chamber of Commerce

The Andersonville Chamber of Commerce has an incredible reach with our social media arm and marketing campaigns. We host a variety of lectures and can connect solutions to your marketing questions as part of your membership package (to recap our Discover our Digital Marketing video, please refer to the Andersonville Chamber Members Facebook group page). Please reach out to the chamber with marketing questions at info@andersonville.org.

5217 North Clark Street, #3 | Chicago, Illinois 60640 | (773) 728-2995 | Andersonville.org

Non-Profit Focused

Lumity, which provides low-cost information technology training to non-profits in Chicago.

www.lumity.org

Community Media Workshop helps non-profits use the media more effectively through workshops and regular trainings.

www.newstips.org

Jane Addams Hull House Small Business Development Center (SBDC)

The Hull House Small Business Development Center provides a wide range of small business training and counseling programs to new and existing businesses. Hull House offers specific business programs aimed at the community. These include projects that help refugees obtain micro-loans to start or expand a business, or programs that encourage youth entrepreneurship at a local public high school. Programs and services include:

- Individual counseling

- Small Business Training

- Small Business Workshops

- Networking events

- Special project with Latino and Refugee entrepreneurs

500 East 67th Street | Chicago, IL 60637 | www.hullhouse.org

WBE Certification Application Process

The first step to becoming certified is completing the online application. In order to do this, you will need to go to www.wbencink.org, and the website will guide you through the process. For companies headquartered in **Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota and Wisconsin** your application will be assigned to the WBDC – Chicago.

Current processing fees are:

- Revenues under 1 million: \$350
- Revenues \$1 million – \$5 million \$500
- Revenues \$5 million – \$10 million \$750
- Revenues \$10 million – \$50 million \$1,000
- Revenues \$50 million + \$1,250

Once the online application package is complete, the timeframe for processing is 90 days.

For a complete list of required documentation by business type and WBENC Standards & Procedures, please visit www.wbenc.org

WBENC is an approved third party certifier for Women Owned Small Business (WOSB) certification as part of the United States SBA's WOSB Federal Contracting Program. For more information, please visit www.wbenc.org/ government



About the WBDC

The Women's Business Development Center (WBDC) is nationally recognized for its responsive, innovative and effective programs and advocacy efforts.

Established in 1986, the WBDC has assisted over 78,000 women. The WBDC serves entrepreneurs and veterans at all stages of development through targeted training, eLearning modules, professional business counseling, financial assistance, and access to information and resources. The WBDC has a yearly service base of approximately 3,500, and certifies over 1,600 women-owned businesses annually. The WBDC also offers its programs and services in Spanish to better serve the diverse spectrum of business owners.

The WBDC is a non-profit 501(c)3 organization, a certifying partner of the Women's Business Enterprise National Council (WBENC) and a proud partner of many corporations, foundations and contributors who help make our dreams a reality.

For more information please visit www.WBDC.org

Contact Us

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WOMEN'S
**BUSINESS
DEVELOPMENT
CENTER**
Your growth is our business.

WBE Certification

The mission of the Women's Business Development Center (WBDC) is to support and accelerate business development and growth, targeting women and serving other underserved communities and veterans, in order to strengthen their participation in, and impact on, the economy.



Facebook: [Facebook.com/WBDC.Chicago](https://www.facebook.com/WBDC.Chicago)
Follow us on Twitter: [Twitter.com/WBDC](https://twitter.com/WBDC)
LinkedIn: [LinkedIn.com](https://www.linkedin.com)

What is WBE Certification?

WBE stands for Women's Business Enterprise, a certification designation sought by women-owned companies to help leverage contracts with major corporations and government agencies. The Women's Business Development Center (WBDC) provides qualified women-owned businesses with a nationally recognized WBE Certification through our partnership with the Women's Business Enterprise National Council (WBENC).

WBENC Certification is the most widely recognized and respected WBE Certification in the nation. It is accepted by over **1,000 corporations** across the country, and a number of federal, state and local government agencies. As the largest certifying partner of WBENC, the WBDC's WBE Certification Program covers a nine state Midwestern region including: **Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota and Wisconsin.**

WBENC WBE certification can be an important marketing tool for expanding your company's visibility with procurement decision-makers.

Is Certification Right for Me?

Though there are many benefits to being certified, not all businesses are candidates for certification. Take this short self-assessment to determine if your business would benefit from WBE Certification.

- 1. Are you looking to do business with corporations and/or government agencies?**
Typically only corporations and government entities request certification.
- 2. Does your business have the capacity to fulfill large contracts?**
Corporate and government contracts tend to be larger than the contracts many small businesses are accustomed to fulfilling. Your business must be prepared to demonstrate the ability to deliver on these larger contracts, either independently or in alliance with another woman or minority-owned business.
- 3. Are you willing to share the intimate details of your business — including capital investments, tax returns and compensation records?**
The certification committee must analyze proprietary documents in order to determine the eligibility of your business. All information and documents submitted by your business are kept completely confidential.
- 4. Do you have a clear understanding that WBE Certification is a marketing tool and does not entitle your company to corporate/government contracts?**
Even if your business is certified, you will still need to invest time and energy developing a marketing campaign that targets corporations and government agencies that need your product or service.

If you answered yes to all the questions listed above, your business is a candidate for certification.

WBE Certification Criteria

All applicants seeking WBE Certification need to meet the following criteria:

- 1. Ownership** — business must be at least 51% owned by a woman or woman
- 2. Contribution** — female owner(s) must be able to provide proof of contribution of capital and/or expertise
- 3. Operation and Control** — female owner(s) must provide proof of management of the business (operating position, by/laws, hire-fire and other decision-making roles)
- 4. Independence** — female owner(s) must be able to provide evidence that she has the ability to perform in the area of specialty or expertise without the reliance on either the finances or resources of a non-female owned firm.
- 5. US Citizenship or US Resident Alien Status**

WBE Certification Benefits

As a WBENC Certified WBE, you will receive the following benefits:

- Listing as a certified WBE in the WBENCLink national database accessed by member corporations and government agencies;
- Access to supplier diversity contact information within WBENCLink for all member corporations.
- Use of the widely-recognized WBENC certified WBE seal on your company's marketing materials to designate your certification status;
- Opportunities to participate in WBENC national and regional affiliate trade shows and events;
- Opportunity to participate in the national and local WBE Leadership Forums to serve as a voice for other WBEs; and
- Opportunity to participate in the national Done Deals™ and local Contract Connections programs one-on-one meetings with corporate and government procurement decision-makers



David Oakes <doakes@andersonville.org>

Google videos

Karen Goldner <kgoldner@wbdc.org>
To: David Oakes <doakes@andersonville.org>

Tue, Feb 13, 2018 at 12:56 PM

<https://www.wbdc.org/events-e-learning/online-learning/archived-webinars/>

https://www.youtube.com/watch?v=E-qfx_pOcg4&feature=youtu.be

https://www.youtube.com/watch?v=IGoCww_uWVg&feature=youtu.be

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SBAC 2018 Illinois Legislative Agenda

Workers' Compensation Reform: Proportional Causation Standard

The SBAC urges legislators to pass fair workers' compensation reform. Illinois was named the No. 7 costliest workers' comp state in the 2014 Oregon Workers' Compensation Premium Rate Ranking Summary. The manner by which Illinois handles causation is one of the reasons for our state's high workers' compensation premiums. Currently, Illinois has a 1 percent causation standard, meaning that if the workplace is responsible for the injury in any way, the employer pays in full.

The SBAC and several coalition partners have been advocating for a workers' compensation proposal that charges arbitrators with apportioning damages and compensating injured workers to the extent a work-related accident caused their injuries. For example, if an arbitrator determines 20% of an injury was caused at work and the remaining condition was caused by other factors, a petitioner would collect 20% of the award for damages. If an arbitrator determines that an injury was 80% attributed to a work injury, and 20% to other factors, an employee would recover 80% of the damages award. More than half the states have adopted percentage-based or proportional causation systems.

[No legislation previously introduced]

Term Limits on Leadership

The SBAC urges legislators to support limiting a person's total service in the office of Speaker of the House of Representatives, President of the Senate, Minority Leader of the House of Representatives and Minority Leader of the Senate. Reform is important to ensure no one individual accumulates too much power or influence over our state's government. It will also help curb the influence of entrenched interests in the political process and give it back to voters.

[100th GA Legislation: [SJRC0002](#)]

Constitutional Pension Reform - Accelerated Benefit Program

The SBAC urges legislators to introduce and support a bi-partisan pension bill previously introduced by Representative Mark Batinick. Under this proposal, eligible retirees will be offered the option to take a lump sum payment in exchange for all or a portion of their annuity, at a 25% discount to the state. Only those retiring will be presented this option. While Illinois faces a growing \$111 billion pension shortfall, this bill could potentially net the state billions in long-term savings. Most importantly, this legislation provides a voluntary and constitutional approach to addressing the state's pension obligations, while giving retirees greater control over their money. We ask our elected officials to make it a top priority to pass constitutional pension reform in 2018.

[100th GA Legislation: [HB0315](#)]



Restaurants can Serve Alcohol 100 ft within a church

We urge our elected officials to support allowing restaurants that are within 100 ft. of a church to sell alcohol. Under State law, a liquor license cannot be issued when a licensee is within 100 feet of a church or place of worship. Every community is unique and faces different challenges, therefore, the SBAC supports giving local governments' discretion over this standard. Eliminating this requirement will help spur economic development and job growth, especially in underserved communities, who experience a high concentration of places of worship. It is important to note that such an exemption would be strictly limited to restaurants where the sale of alcoholic liquor is incidental or secondary to the business' primary activity.

[No previous legislation introduced]

Small Business Job Creation Act

Illinois small businesses employed 2.4 million people, or 46.4% of the private workforce in 2013. Encouraging job growth to our state's largest economic contributor is vital to ensure economic growth in the state. Under the Small Business Job Creation Tax Credit Act, employers under 50 employees qualify for a tax credit for each new job created encouraging small businesses to create jobs however that act did sunset. We encourage Springfield to bring back this widely used program.

Previous Act: [Illinois Small Business Job Creation Act](#)

Regulatory Fairness Act

Many regulations imposed by state agencies disproportionately impact small business owners, causing many business owners to make tough decisions on cutting employees and changing business procedures to compile with newly imposed regulations. Due to these costly impacts on small businesses the SBAC is advocating that consideration must be taken into account when applying new rules that may impact the small business community. By requiring an agency to submit a small business impact report including how proposed regulations will impact business under 100 employees by using one or more of the following for comparing cost: cost per employee, cost per hour of labor, cost per \$100 dollars of sale and comparing that to companies in the top 10% in size. The report would also include how the agency took steps to mitigate the cost on small businesses, a description in how the agency involved small business advocates in the development of the rule, a list of industries that will have to compile with rule.

Similar Legislation: [Washington State Title 19 Chapter 19.85](#)

Redistricting Reform

In order to have a level playing field for small business, competitive elections are important to business owners being able to make a decision on who will support their interest. In order to allow for competitive elections the SBAC has joined the Redistricting Collaborative to advocate for a constitutional amendment to set up an independent commission to draw legislative district for state officials. The SBAC will be looking to support a legislative measure to tackle redistricting reform.

Previous Legislation: [HJRCA0058 \(99th General Assembly\)](#)



Make Chicago the Best City for Small Business

OPEN FOR BUSINESS

Empowering Chicago's small business community through common-sense reforms

Chicago's economy is fueled by small and local businesses. They are the engines of economic growth and job creation, and are integral parts of our local communities. Therefore, eliminating barriers that make it difficult to start and operate a business is crucial. Creating an environment where small businesses and entrepreneurs can thrive will support communities throughout the City.

The following recommendations are proposed by the Small Business Advocacy Council and a city-wide coalition of chambers, civic, and trade associations.

Acting on these recommendations will help improve the business climate for Chicago small businesses and spark the City's economy.

We encourage the Mayor and Chicago City Council members to support and enact these recommendations.



Expand Public Way Use Opportunities for Small Businesses

The responsible use of the public way for private enterprise supports small businesses and provides a revenue opportunity for the City of Chicago. Where sidewalk widths are sufficient, we recommend expanding the amount of space a restaurant can use for a sidewalk café.

Allowing a sidewalk café to extend past the borders of the restaurant will allow local restaurants to service more customers and increase the vibrancy of local communities. Of course, more revenue for local businesses equates to more revenue for the City.



Proposal #1:

1. As part of the existing sidewalk café permit application, allow restaurants to extend their sidewalk cafés beyond the edge of their storefront, if they have the support of the neighboring business owner and landlord.

Allow A-Frame or Sandwich Signs

A-Frame or sandwich signs are significant and inexpensive marketing tools for small and local businesses. Small businesses with limited retail frontage need extra exposure and rely on A-frame signs in front of their storefronts to draw consumers inside.

However, there is presently no system to permit these signs and business owners using them run the risk of receiving fines.

The City of Chicago could generate additional revenue by implementing a permitting system, allowing for responsible placement of A-frame signs, and charging a reasonable annual fee. Increased commercial activity also increases sales tax revenue for the City.



Proposal #2:

1. To ensure that A-Frame signs are placed in a way that does not block walkways or create a safety hazard, the City can create simple criteria governing size, height, number, timing, and location.
2. Require that an application be completed, that the business owner provide general liability insurance and a COI listing the address and location of the sign with the City of Chicago listed as additional insured.

This is the way in which kiosks, awnings, and other permanent structures in the public way are permitted and insured to protect the City from liability.



In Chicago, putting up window signage, such as a Yelp sticker or hours of operation, requires a sign construction building permit. Obtaining such a permit can be a costly and time-consuming proposition.

Make it easier to put up simple window signage

Also, stickers and temporary signs are unable to be attached to a window for more than 60 days without such a permit.

One reason all signs require a building permit is to allow zoning to review the total sign area of signs. Zoning rules include a cap on the number of square footage of signage that is legible from the

public way. This process creates long delays and added costs for small businesses looking to put up simple window signage.

Proposal #3:

1. Allow business owners to apply for sign construction building permits for simple window signage that is non-

structural and non-electrical. Currently, only a licensed sign erector can apply for the building permit, so a business owner must pay the erector to pursue the permit.



Running a home-based business offers individuals an inexpensive entry point into the world of business ownership.

Home-based businesses have become a hub of business activity, entrepreneurship, and business creation. Companies like Amazon, Google, and Yankee Candle Company were all started in someone's garage.

So, whether folks are starting a business in a garage or a kitchen office, our laws ought to support entrepreneurs at every stage of their business development. Let's allow industrious people to work from home as long as they are doing no harm to their neighbors.

Proposal #4:

1. Allow more than one non-resident employee in conjunction with a home occupation. Chicago's Zoning Code prohibits more than one non-resident employee, even if the employee does not come to the home.
2. Allow making products in the home when the home is not the point of sale. Under current law, you cannot make jewelry or greeting cards in your home if the jewelry or greeting cards are to be sold elsewhere. You are also not allowed to display the goods on shelves or racks at home, either.
3. Allow business activities in garages or sheds. Some of the greatest success stories in America started out in a garage. Let's not outlaw the iconic entrepreneur from building a business in Chicago.

Simplify Payment for Violations

Now that incorporated businesses need lawyers in administrative hearings, it is even more expensive to appear for a hearing. If businesses' minor violations were treated more like traffic tickets, the City and the businesses could save a lot of money and time.

Proposal #5:

1. Reduce the number of violations that require an appearance in person. Give business owners options to pay a fine without appearing. Inform business owners if the ticket will be nonsuited.
2. Where possible, allow the officers of a business or designated representatives to appear, instead of a lawyer.

Small Business

FAST FACTS

Chicago has 77 community areas containing more than 100 neighborhoods

Small businesses support nearly half of Chicago's workforce

Chicago has more than 7,300 restaurants



FOR MORE INFORMATION, CONTACT BLANCA CAMPOS, SBAC COO OF ADVOCACY, AT BLANCA@SBACIL.ORG.

