



CONGRESSWOMAN ROBIN KELLY
SMALL BUSINESS GUIDEBOOK

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Dear Friend,

Today, our nation is enjoying one of the greatest periods of economic growth in nearly a decade. In 2014, we added nearly 3 million jobs to the economy and our unemployment rate dropped to 5.6 percent. This success is in no small part thanks to America's small businesses.

Small businesses are the backbone of our economy. 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.

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 help you navigate through the local, state, and federal tools 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 that is driven by small businesses. 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

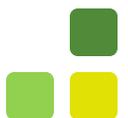
Sincerely,

A large, stylized handwritten signature in black ink that reads "Robin L. Kelly". The signature is fluid and cursive, with a long, sweeping underline that extends to the left.

Robin L. Kelly
Member of Congress

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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

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

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

312-755-2565

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

Funklinko
Vicky Linko
1633 Fifth Avenue
Chicago Heights, IL 60411

Funklinko, an advanced steel manufacturing business founded in 1925, is owned and operated by Vicky Linko who inherited the fourth generation family-owned enterprise. Vicky has been working at the Chicago Heights company for about 35 years and has had no formal training in business.

“A lot has changed since I began here,” she said. “The world has changed. In those days you could do a deal for 6 million dollars on a handshake, but today you have to dot your I’s and cross your T’s.”

Despite the challenges and changes Vicky has seen throughout the years, she remains a passionate self-motivator. “I think of my grandkids and the future of the American people, and I don’t want people to lose sight that the American dream is there. I want to be the one that makes it happen.”

Employing 48 people, the company provides high-quality products made with domestic steel, produced by American workers. Funklinko buys all of their materials from local businesses.

It hasn’t always been easy though, Vicky admitted. During the worst of the recession, the company had to lay off workers, going from 32 employees to just six. Fortunately, Funklinko was able to rehire all of them, and more, due in part to two grants made possible through the American Recovery Act.

Vicky was also able to use the money to purchase big robotic welders and CNC machines to remain competitive. “We put that money to good use,” Vicky recalled.

Funklinko has stayed competitive in other ways as well. The company has provided their employees with health insurance for over 60 years. Although it can become costly, Vicky highlighted the importance of providing for employees. “Without your supporting cast, you’re nothing,” she said.

“Have the passion. There’s nothing you can’t achieve if you put your mind to it, and if you have a vision.”

When asked what is most rewarding about owning a small business, Vicky replied, “Being able to pull through the tough times and coming out stronger for it.”

If you are looking to start your own business, Vicky has some parting words: “Have the passion. There’s nothing you can’t achieve if you put your mind to it, and if you have a vision.”

“Small businesses,” she added, “are the backbone of America. We have to support them.” ■

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.

Here are a few of their convenient locations:

Illinois SBDC at Governors State University

1 University Parkway
Room C3300
University Park IL, 60484
708-534-4929

<http://www.govst.edu/SBDC/>

Whether you need help writing a business plan and applying for a loan, or are looking for export counseling and planning, this location can assist you.

Illinois SBDC at Kankakee Community College

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

www.kcc.edu/coned/sbdc/Pages/default.aspx

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/

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 Joliet Jr. College

1215 Houbolt Road
Joliet IL, 60431
815-280-1400

www.sbdcjic.com/Pages/default.aspx

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.

Illinois SBDC at Chicagoland Chamber of Commerce

200 E. Randolph Street
Suite 2200
Chicago, IL 60601
312-494-6742

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. Contact the Chamber today!

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>)

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?

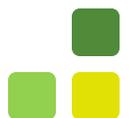
If you meet the following criteria, you may be qualified:

- An Illinois business
- Annual gross sales:
 - Retail / Services 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: www2.illinois.gov/cms/business/sell2/Pages/default.aspx

State of Illinois

Chief Procurement Office General Services
Attn: SBSP
401 South Spring Street
William G. Stratton Building, Suite 515
Springfield, IL 62706-0002
1-866-ILL-BUYS (1-866-455-2897)



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



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://www2.illinois.gov/cms/events/Pages/calendar.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

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

Learn about the SBA's Women's Business Centers

<https://www.sba.gov/tools/local-assistance/wbc>

WBDC Workshops and Events

www.wbdc.org/Events/UpcomingWorkshopsEvents.aspx

State of Illinois

Chief Procurement Office General Services

Attn: SBSP

401 South Spring Street

William G. Stratton Building, Suite 515

Springfield, IL 62706-0002

1-866-ILL-BUYS (1-866-455-2897)



Resources

For Women and Minorities

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

As a part of the U.S. Department of the Treasury's (Treasury) efforts to promote small businesses, Treasury provides contracting opportunities for **small, minority-owned, and women-owned businesses** to provide products and services to the agency.

Treasury has created a guide called *Access to Business Opportunities with Treasury* specifically to assist small, minority, and women-owned business owners navigate the process of conducting business with Treasury. You can view the full guide here:

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

Eligible small businesses are organizations that are:

- Qualified to participate in the Small Business Administration's (SBA) Section 8(a) Business Development Program
- Small Disadvantaged Businesses
- Women Owned Small Businesses
- HUBZone Businesses
- Service Disabled Veteran Owned Businesses
- Minority Owned Businesses
- Small Financial Services Businesses.

To see if your business qualifies, please visit pages 7-11 of the *Access to Business Opportunities with Treasury* guide (<http://www.treasury.gov/about/organizational-structure/offices/Documents/TreasuryAccess.web.pdf>).

Other Resources

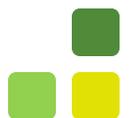
Starting on page 35 of the guide, there are categorized lists of resources. The categories include U.S. Treasury Department related contacts, Resources to Become a Treasury Contractor, Certification Resources, Small Business Resources, Procurement Resources, and Other Federal Government Agencies.

U.S. Department of the Treasury

1500 Pennsylvania Avenue NW

Washington D.C., 20220

www.Treasury.gov



Resources

For Minorities

There are many resources and programs available for your 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/

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 diásporas. 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/

www.wbdc.org/spanish/en-us/inicio.aspx

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

Illinois Hispanic Chamber of Commerce

855 West Adams Street, Suite 100
Chicago, IL 60607
312-425-9500

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

archive.sba.gov/aboutsba/sbaprograms/sbdc/SBDC_SBDC_EN_ESPANOL.html



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:

http://robinkelly.house.gov/sites/robinkelly.house.gov/files/wysiwyg_uploaded/Veterans%20Guide%20Book_0.pdf

U.S. Small Business Administration – Illinois District Office

500 West Madison Street, Suite 1150

Chicago, IL 60661

312-353-4528

www.sba.gov/content/veterans-business-outreach-centers-0

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/

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)

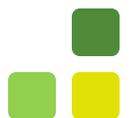
100 W. Randolph, Suite 4-100

Chicago, IL 60601a

www2.illinois.gov/cms/business/sell2/Pages/VeteranownedBusinesses.aspx

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.

To qualify for VBP, the Illinois business must have annual gross sales under \$75 million, and be 51% owned by one or more qualified service-disabled veterans or qualified veterans living in Illinois.



Resources

Navigating the Affordable Care Act

The Affordable Care Act has changed the way our businesses operate. These resources will help you understand and navigate the Affordable Care Act.

U.S. Small Business Administration – Illinois District Office

500 West Madison Street, Suite 1150

Chicago, IL 60661

312-353-4528

<http://www.sba.gov/healthcare>

The Small Business Administration has published a series of articles to assist small businesses in navigating the Affordable Care Act. Whether you are self-employed or manage a workforce comprised of dozens of employees, these articles will help you determine which provisions of the Act will impact you.

U.S. Department of Health and Human Services

233 North Michigan Avenue, Suite 1300

Chicago, IL 60601

312-353-2129

<http://www.hhs.gov/opa/affordable-care-act/index.html>

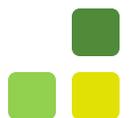
Affordable Care Act enrollment begins in October. At the US Dept of Health and Human Services website you can find up-to-date information about enrollment and implementation, the health care marketplace, and grants available to assist with implementation.

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/>



Further Reading

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

www.hhs.gov/healthcare/facts/bystate/il.html

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

www.hhs.gov/healthcare/facts/factsheets/index.html

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

www.hhs.gov/healthcare/facts/timeline/index.html

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

www.sba.gov/category/navigation-structure/contracting

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

www.sba.gov/about-offices-content/1/2895/resources/131371

