A LOOK AT THE PRESENT, A VISION FOR THE FUTURE

APRIL 2018

Mayor Rahm Emanuel
Dear Chicagoans,

Chicago’s innovators, entrepreneurs, and small business owners are what make this city and its neighborhoods thrive. I understand the vital role played by businesses, particularly small neighborhood enterprises, in making Chicago the world class city it is. We are committed to creating an environment that provides support to all types of business owners, allows innovators the room they need to flourish, and encourages healthy and prosperous communities.

I am extremely proud of all that has been accomplished since 2011. In response to issues raised by the small business community, we have created the one-stop-shop Small Business Center, cut our total number of business licenses from 117 to 40, and moved many of our processes online. We have encouraged innovation through the Emerging Business Permit and by reducing fees for over 10,000 business owners. Our community groups have expanded their connection to neighborhood businesses by offering free resources and services to tens of thousands of Chicagoans. As part of our commitment to invest in all areas of the city, we have granted over $11 million to fund neighborhood businesses in the South and West Sides.

All Chicagoans should look with pride at our flourishing business community, but I am not satisfied. There is more we can do to support business growth. Therefore, I am committing to a series of initiatives to help small business and entrepreneurs thrive:

• A reduced “start-up” fee for new business licenses that cuts the cost in half
• An expansion of the sidewalk café season to allow for full year operations
• The publication of a license issuance clock to increase transparency and accountability
• The creation of a pop-up permit
• A reduction of the inspection burden through new checklists, cross-training, increased technology, and the elimination of unnecessary regulations and inspections.

To all of our entrepreneurs, the City is your partner. Chicago has always been and will continue to be open for business.

Sincerely,

Mayor Rahm Emanuel
Dear Chicagoans,

Chicago’s business community is thriving, with over 60,000 active business licenses. As the Commissioner of the Department of Business Affairs and Consumer Protection (BACP), it is my job to support businesses across the city and I am dedicated to doing everything possible to help small business owners achieve their dreams.

Through the support of Mayor Emanuel, my Department has spearheaded numerous initiatives to support the business community of Chicago. However, we are not alone – this report features the efforts undertaken by all City Departments and community organizations, from the Department of Public Health’s efforts to improve inspection success rates, to the Department of Buildings’ work to reduce the building code burden, to the business grants offered by the Department of Planning and Development to ignite business growth in every neighborhood, to the incredible work done by our partner agencies in the community. Chicago is all in for small business.

Chicago is a city of neighborhoods, and our communities thrive because of its businesses. In this report, we highlight some of the small business owners that make our communities extraordinary. The entrepreneurial experience provides context for everything we do at BACP, and we are excited for the new initiatives that will make it even easier to launch and grow your business in Chicago.

Thanks to all of the City Departments and community organizations that made this report possible by working tirelessly to support Chicago’s businesses. More importantly, thanks to Chicago’s small business owners. Your innovation, hard work, and entrepreneurial spirit are what make this city great. We have your back and are committed to continuing to create a welcoming, supportive, and strong business environment.

Sincerely,

Commissioner Rosa Escareno
The priority areas listed below have provided direction to all our past initiatives and will shape our future endeavors. This report highlights the key initiatives from BACP, City Departments, and community partners within the four areas that have ensured a thriving small business ecosystem in Chicago.

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Showcased throughout the report are testimonials from Chicago business owners and the community groups that have helped them succeed. The report also charts Mayor Emanuel’s commitment to continue our progress in the coming months, through the implementation of specific initiatives and the achievement of long-term goals.
Chicago is fortunate to have many entrepreneurs looking to take their creative and innovative ideas and turn them into prosperous businesses. We are committed to ensuring a regulatory environment that is welcoming to innovation and growth and open to new business ideas. We encourage Chicago’s many burgeoning entrepreneurs to invest in their ideas and we will work together to make your concept a reality.

EMERGING BUSINESS PERMIT

We know that the private sector can innovate faster than any government. That is why we created the Emerging Business Permit to license new businesses that do not fall under our existing regulatory framework. Instead of saying “no,” we find a way to make it work. Innovators such as Juana Ryan, a mobile boutique operator, have used this tool to succeed in Chicago.

“THE CITY HAS MY BACK”

“The consultants were enthusiastic and supportive about my business venture and made me feel that they truly cared about the success of StellaLily. I am truly grateful that I chose to open a new business in Chicago.”

Juana Ryan, StellaLily
START-UPS
Starting a business is tough! We are here to support entrepreneurs as they work tirelessly to launch their business.

Home-Based Businesses
Many of the world’s most successful businesses began in the home. Chicago understands that innovators need the freedom to test out certain ideas before investing in a brick and mortar location. In 2017, we reformed the home-occupation license to remove limitations and prohibitions, making it easier to launch a business out of your home and partner with brick and mortar storefronts.

- 2,600 home-based businesses can now operate under modernized regulations
- Home-based business activity increased by 34% in 2017

Restaurant Start-Up Program
Chicago is a global destination for anyone who loves food, and we intend to grow that reputation by making it easier to open a restaurant. Chicago has made a significant effort to reduce the confusion and complexity related to this process. The Restaurant Start-Up Program, spearheaded by the Department of Public Health, is designed make the start-up process easier by creating a hub of information, reducing wait times through a team-based approach, reducing the number of inspection visits while helping restaurants pass their inspections, and making the rules easier to understand.

- Due to the Restaurant Start-Up Program, inspection passage rates for restaurants have increased by 133%, and restaurants are opening 45 days earlier
ENTREPRENEURS AROUND CHICAGO

Chicago promotes our many talented entrepreneurs at City events and festivals throughout the year. In addition to hundreds of Neighborhood Festivals, in 2017 alone the City showcased:

✔ 81 restaurants at Taste of Chicago
✔ 170 vendors through the City Markets Program
✔ 38 Food Trucks at Daley Plaza and Pioneer Court Food Truck Fest

“Chicago has an immense amount of resources and support that makes starting a business relatively seamless.”

“As I grow my business, I’ve developed close working relationships with several individuals at the Department of Business Affairs and Consumer Protection. These people are not just doing their jobs and fulfilling their roles, they are truly invested in the success of my business.”

Maya-Camille Broussard, Justice of the Pies

COLLEGE TO CAREERS

Chicago has made efforts to ensure that businesses have everything they need to be successful, including quality employees. City Colleges of Chicago created the College to Careers Program to train Chicagoans for the realities of the modern economy. This focused curriculum prepares students to join the 21st Century workforce and leads to innovative graduates ready to provide value to Chicago’s businesses.

✔ 4,000 students and graduates have landed internships or jobs in College to Careers industries
DOING BUSINESS WITH THE CITY

Obtaining City contracts is an important step for many small businesses looking to grow. The Department of Procurement Services (DPS) has created over twenty programs to increase the pool of bidders on City contracts, incentivize the use of small, minority, and women-owned businesses, build capacity of local businesses, and encourage the employment of local residents. DPS also offers over fifteen different classes on procurement and certification programs, free to the public, for entrepreneurs to learn about a wide variety of topics, including Procurement Fundamentals, How to Become Certified, and How to Navigate the DPS Website.

NEXT STEPS

1. PROMOTE GROWTH THROUGH A REDUCED START-UP LICENSE FEE

Opening a new business poses a significant financial challenge to business owners. Mayor Emanuel is proposing a fee reduction for start-ups – we will grant all new Limited Business License applicants a 2-year license for a 1-year fee. This will provide financial relief to a broad array of up and coming business owners and allow them to pump more money into their new business.

2. ENCOURAGE ENTREPRENEURS THROUGH POP-UP PERMITTING

All entrepreneurs would benefit greatly from the opportunity to test the market and their concept and get a feel for a location before acquiring a lease. We will be creating a “pop-up” permit that allows for certain retail food activities in pre-approved pop-up locations and work with our chambers and community partners to promote general retail and food pop-ups.

3. FURTHER DEVELOP OUR FRAMEWORK TO SUPPORT AND ENCOURAGE INNOVATIVE BUSINESSES

Based on the successful operation of the Emerging Business Permit, we are creating a new business activity under the Regulated Business License to allow mobile boutique operators to operate under a permanent licensing category. This proves the success of the Emerging Business Permit: the City will work with you, even if your business doesn’t fit into a category under the current regulation. We will continue to seek new license categories that will expand our regulatory structure to encourage innovative businesses.
Sometimes government just needs to get out of the way. Chicago has the hardest working entrepreneurs in the world, and City Hall is committed to making it easier to access City services and secure the necessary licenses and permits. We are dedicated to modernizing City processes and making interactions with your City government stress-free.

**ONE STOP SHOP BUSINESS CENTER**

Launched in 2013, the Small Business Center (SBC) is a “One Stop Shop” for business owners to have all their business needs met in one place. Partnerships between the Departments of Business Affairs and Consumer Protection, Buildings, Public Health, Procurement, and Planning and Development allow an entrepreneur to streamline all their interactions with City government. Additionally, applicants can receive free business, legal, and financial counseling services from outside experts at the same location they meet with City officials.

- 14,400 applicants have received a Health Consultation at the SBC, eliminating a step in the licensing process
- 2,600 entrepreneurs have received free 1:1 counseling at the SBC

“**The team at the City helped make the process far less challenging. I always felt like they were on my side and working hard to make sure I would succeed in getting the shop open.**”

“**I LOOKED FORWARD TO WORKING WITH THE CITY TEAM AND WAS NEVER DISAPPOINTED.**”

*Michael Aldrich, vomFASS*
LICENSE REFORM
In 2011, Chicago had more license types than Los Angeles, Philadelphia, Phoenix, and Atlanta combined. Today, we have eliminated and consolidated license types to reduce total licenses from 117 to 40, reducing confusion and saving time and money for business owners.

PUBLIC WAY PERMIT STREAMLINING
We heard the suggestions of our community partners and have streamlined the permitting process for all uses of the public way, including signs, canopies, awnings, benches, and marquees. We know that a delay on a sign permit can have a significant impact on opening time for a business, and we are committed to improving the process.

✔ We have reduced issuance time by 30 days for 6,098 permits
✔ We have expedited issuance time for signs by 60%
PAPERLESS INITIATIVE
Today, all primary licenses can be applied for and renewed online. This reduces unnecessary paperwork and wait time for entrepreneurs that could better use their time investing in their business. This is part of our ongoing efforts to make all interactions with the City paperless. As our next step, business owners can now pay all public way use permit fees online.

✔️ 3,400 businesses applied for their license online in 2017 – 6 times more than 2016!
✔️ We have created an online payment system for all 19,000 annual public way use permits

PERMITTING AND INSPECTION REFORMS
The Department of Buildings has enacted numerous reforms aimed at making the permitting process as simple, fast, and straightforward as possible.

✔️ Created a conditional approval program that allows businesses to open an average of 30 days faster
✔️ Streamlined the inspection schedule to reduce the total number of inspections for over 2,000 businesses
✔️ Created an easy to use permit guide for building and sign permits
✔️ Provided tablets for all inspectors, which has expedited time to permit by 16%

Additionally, BACP has enacted a series of technology reforms to complete inspections more quickly and get back to the business faster:

✔️ Increased inspection efficiency by nearly 150% in particular divisions by converting to an automated, paperless process
✔️ Smart phones for all inspectors have increased time in the field by 30% by reducing inspectors’ time at their desks filling out paperwork
NEXT STEPS

1. INCREASE ACCOUNTABILITY THROUGH A BUSINESS LICENSE ISSUANCE CLOCK
   Transparency is good government. While over 60% of business licenses are issued within one day, the City should be responsible to the public to issue licenses as quickly as possible. BACP will publish a business license issuance clock online, displaying the number of licenses issued in one day and the average time of issuance. This will hold the City accountable to further reduce time to license while providing entrepreneurs greater predictability.

2. EXPAND THE SIDEWALK CAFÉ LICENSE TO A FULL YEAR
   Sidewalk Cafes are a prime attraction for restaurants and an important part of Chicago’s culinary scene. We will allow business owners to operate their sidewalk café year-round instead of the current 9-month “season” at no additional cost to the business owner. Combined with rule reforms to make it easier to operate in the winter, this will give restaurant owners the opportunity to increase their profit season without increasing their cost to permit and provide Chicago residents and visitors more dining options.

3. REDUCE THE BURDEN OF INSPECTIONS
   While much has been done to reduce the inspection burden on new business owners, we will continue to look for ways to make the inspection process straightforward, painless, and quick. This will be achieved through a cross-training program, increasing the use of technology for inspectors, and eliminating antiquated regulations and inspection requirements.

4. ENHANCE THE ONLINE SERVICES OFFERED ON CHICAGO’S SMALL BUSINESS WEBSITE
   The Mayor’s Paperless Initiative has made applying for a license easier than ever. We will enhance our online resources so business owners can renew a license, pay taxes, change an existing business location, seek resources, and check the progress of their application all in one place.
It takes more than just hard work and a good idea to launch a successful business. To thrive, entrepreneurs need to know their product or service inside and out while also being fluent in accounting, marketing, taxes, social media, finances, and countless other complicated subjects. Together with our strong neighborhood and community organizations, the City is committed to ensuring that business owners are connected to the resources they need to be successful.

WORKSHOPS / CERTIFICATE PROGRAM
The City offers free business workshops two times a week at City Hall, connecting business owners to content experts in everything ranging from digital marketing to writing a business plan to cybersecurity. Entrepreneurs that attend a curriculum of workshops over six months can receive a Business Start-up Certificate, which makes them eligible for a low-interest, fee-free loan from the CIBC US in Chicago.

TOP 5 MOST POPULAR WORKSHOPS:
1 | HOW TO START A BUSINESS
2 | WRITING A BUSINESS PLAN
3 | FINANCE FOR YOUR BUSINESS
4 | SOCIAL MEDIA 101
5 | CITY INSPECTIONS: ASK QUESTIONS, GET ANSWERS

✓ Since 2011, we have offered free trainings to 19,000 individuals

“The certification program provided both broad range business training and helped secure me with a CIBC loan which helped my company establish credit and jump started our cash flow.”

“THE RESOURCES I RECEIVED WENT SO FAR BEYOND MY EXPECTATIONS!”

Chyanne Husar, Husar Architecture
CITY GOVERNMENT ON THE ROAD
We realize not everyone can come to City Hall, so we have extended City Hall and its partners throughout the City. The Small Business Center “On the Road” Expo Series brings our free workshops and resources to five neighborhoods every year, connecting new and existing entrepreneurs to everything they need to start or grow their business. City Departments, including Buildings, Public Health, and BACP, head out into the community regularly to speak at chambers, community groups, and special service areas and share their how-to guides on permitting, licensing, and inspections. We are committed to making it easy for all business owners to gain what they need to thrive.

10,000 SMALL BUSINESSES
In 2011, Mayor Emanuel and Goldman Sachs partnered to bring the 10,000 Small Businesses (10KSB) program to Harold Washington College, one of the City Colleges of Chicago. Participants in the 10KSB program complete more than 100 instructional hours with the curriculum that covers accounting, human resources, negotiation, and marketing, among other topics. The program also includes one-on-one business advising, accounting workshops and advice from Goldman Sachs professionals. In 2017, Chicago was the first city that Goldman re-invested in with an additional $10 million in support, allowing the program to continue in Chicago through 2020 and serve at least 300 more businesses.

✓ 570 small businesses have graduated from 10KSB Chicago.
✓ Alumni of the Chicago program represent half a billion dollars in local revenue and support more than 8,000 jobs across the region

“The rationale for our additional investment in 10,000 Small Businesses in Chicago is proven by the small businesses’ results and the strength of the City Colleges System. We and Mayor Emanuel have seen how more support for local small businesses can help fuel the local economy. We’re pleased to be able to reach even more Chicago businesses with this extended commitment.”

Lloyd Blankfein, Chairman and CEO of Goldman Sachs.
COMMUNITY ORGANIZATIONS
The City is proud to partner with and support over 70 organizations through its Neighborhood Business Development Center (NBDC) Program. These organizations serve every neighborhood and specialized population by providing counseling tailored to help businesses start and grow. NBDCs help with all aspects of starting or growing a business—from developing a business plan, accessing capital, and connecting with other businesses and customers, they are doing it all! Here’s a brief snapshot of some of their successes:

LGBT Chamber of Commerce
“This year alone, the LGBT Chamber of Commerce provided networking for nearly 200 business owners and business consultations for nearly 40 local small businesses”

Jeromé Holston, Executive Director

Bethel New Life
“Bethel New Life continues to support and assist small businesses on Chicago’s westside. In the past year we’ve been able to expand our services through our small business Xcelerator, a new program that integrates technology and includes a maker lab for entrepreneurs.”

Curtis Roeschley, Director

West Loop Community Organization
“The West Loop Community Organization’s newest initiative, Fulton Market Expo (FMX), is a revitalization of the former Fulton Street Wholesale Market, located on Fulton Market between Peoria and Green Streets. Spanning five months between June and October, FMX celebrates local farmers, artists, and makers.”

Carla Agonstinelli, Executive Director

Far South Community Development Corporation
“The Far South Community Development Corporation has assisted over 180 businesses on Chicago’s Far South Side in the process of starting and growing their business. Far South also developed a cohort based business training entitled “Advancing the Development of Minority Entrepreneurship” supporting up to 15 entrepreneurs through the start-up process.”

Abraham Lacy, Executive Director

Quad Communities Development Corporation
“A pillar in the Bronzeville community, QCDC has helped to drive the development of commercial projects, while also marketing, attracting and retaining small businesses. We look forward to the future for continued growth.”

Rhonda McFarland, Executive Director
NEXT STEPS

1. REDUCE CONFUSION THROUGH A LICENSE INSPECTION CHECKLIST
   One of the primary complaints from business owners is that they regularly receive different feedback from different City Departments. We will create standard, license-specific checklists that business owners can use as a reference to help them know what to expect from different City inspections.

2. PROVIDE BETTER SUPPORT TO ALL BUSINESSES LOOKING TO GROW
   Resources abound to encourage new businesses. Once a business launches, however, the need for ongoing support does not end. We will enhance our workshops and delegate agencies to provide more support to businesses looking to take the next steps and expand their business. This will be done by creating mentorship programs to connect up-and-coming entrepreneurs with successful business owners and connecting new organizations with successful chambers, ensuring that support is offered in all areas of the city. We will also expand our outreach efforts to offer more workshop services in all of the primary languages spoken in Chicago, including Spanish, Mandarin, Hindi, Arabic, and Polish.

3. CREATE INDUSTRY-SPECIFIC WORKING GROUPS
   To ensure an ongoing dialogue and sharing of resources, we will establish formal working groups with specific industries. This will help us better understand the industries and work together to support the needs of small business owners. We will begin by creating a Hospitality Working Group to have proactive and regular conversations with a group representing the restaurants and bars of Chicago.
EXPANDING ACCESS TO CAPITAL

Finding the financial capital needed to launch or grow a business is often the biggest stumbling block for entrepreneurs. Too often, innovators with great ideas are unable to acquire the funds they need. This is especially the case in neighborhoods that have historically seen less economic growth – these communities need businesses more than any others, yet their entrepreneurs often struggle the most to acquire capital. The City and its community organizations are committed to reversing this trend and making it easier for business owners to acquire funds.

NEIGHBORHOOD OPPORTUNITY FUND

In 2016, Mayor Rahm Emanuel implemented reforms to the City’s Zoning Code to ensure that the growth of downtown drives development throughout the City. These changes leverage new development in and around the Loop to generate funds that will catalyze investment on Chicago’s West, Southwest, and South Sides. In its first 18 months, the Neighborhood Opportunity Fund has received more than $47.8 million in commitments pending building permits from 24 downtown construction projects. Another $60 million in commitments from 23 projects are forthcoming.

✓ $6.4 million has been granted to 57 business owners through the Neighborhood Opportunity Fund

“The NOF is allowing us to change with the times. The tap room was a concept we had had for a couple years. The Neighborhood Opportunity Fund was the push we needed and now we are set to open it in October.”

“We want the people of Little Village to know they don’t have to leave the area to socialize or have a drink. Instead I want this to be a destination. I want people to come here and go ‘Wow, this is thriving’.”

Mike Moreno, Jr., Moreno’s Liquor

RETAIL THRIVE ZONES

Our neighborhoods are what make Chicago great, and commercial corridors are the lifeblood of neighborhoods. The Retail Thrive Zone initiative offers small businesses in targeted areas on the South and West Sides business improvement grants and property tax abatements, and pairs businesses with local partner organizations to help them succeed. Along with the Neighborhood Opportunity Fund, this is part of Mayor Emanuel’s passionate commitment to invest millions of dollars into historically underinvested neighborhoods.

✓ $5.1 million has been granted to 51 business owners through the Retail Thrive Zones Initiative
SMALL BUSINESS IMPROVEMENT FUND
The Small Business Investment Fund (SBIF) uses Tax Increment Financing (TIF) revenues to help owners of commercial and industrial properties within specific TIF districts repair or remodel their facilities for their own business or on behalf of tenants. Program participants can receive matching grants to cover up to half the cost of remodeling work, with a maximum grant amount of $150,000. Since 2011, we’ve granted 1,636 SBIF grants to 867 small businesses or landlords of small business properties for a total of $67.3 million in awarded grant funds, impacting over 24,000 jobs. In the next year, we expect to fund 130 more businesses representing over $7 million in funding, impacting 1,700 jobs.

PROPERTY TAX INCENTIVES
We have provided 200 tax incentives to small and medium sized businesses totaling over $120 million, leading to investments in our communities of over $1.4 billion. These incentives added or retained 13,751 jobs. We are currently working on 26 additional projects with an estimated total of $16.5 million in incentives and 1,660 additional jobs impacted.

TIFWORKS
Through our TIFWorks program, the City has supported 393 small and medium sized businesses with workforce-training grants totaling $12.4 million – creating 984 jobs and helping to support and retain over 7,000 employees since 2011. For 2018, we project an additional $1.02 million in grant funds and the creation of 84 jobs.

SMALL BUSINESS OPPORTUNITY CENTERS
The Small Business Opportunity Centers (SBOC) Program was launched in 2015 to provide services to small businesses in need of assistance acquiring traditional loans in the $50,000-$250,000 range. SBOC has leveraged a network of 6 neighborhood partners to prepare business owners for borrowing, provide one-on-one financial coaching, and connect businesses to capital.

Small Business Opportunity Centers:
- Greater Englewood CDC
- The Resurrection Project
- Sunshine Gospel Ministries
- Latin American Chamber of Commerce
- Rogers Park Business Alliance
- Women’s Business Development Center

✓ 75% of entrepreneurs successfully apply for loans after completing the SBOC training, compared to 20% without the program
COMMUNITY SPOTLIGHT: ACCION

Accion helps neighborhood entrepreneurs grow. We provide the coaching, capital, and connections small business owners need to create wealth and jobs, particularly in underserved neighborhoods. The City has been an important partner for years, and we look forward to working together to help even more entrepreneurs thrive.

With City funding assistance, Accion is partnering with ICNC to open the Hatchery in late 2018, a non-profit food and beverage business incubator in East Garfield Park. This will enable local entrepreneurs to take advantage of the resources offered them by Accion and ICNC to build and grow successful businesses. The Hatchery is expected to create or retain 900 jobs over the next five years.

CHICAGO MICROLENDING INSTITUTE

Accion is one example of the many strong community organizations that provide vital services to Chicago’s business community. Women’s Business Development Center and Chicago Neighborhood Initiatives (CNI) work with Accion to manage the Chicago Microlending Institute, a first-in-the-nation program created by Mayor Emanuel in 2012. The City provided seed funding for these organizations to operate a $2 million revolving loan fund, helping businesses access small amounts of capital outside the scope of traditional lenders. To date, 286 businesses have received loans totaling over $3.4 million.

Manny’s Grocery is a new ethnic grocery store located in Chicago’s south side South Shore neighborhood. The grocery store will sell fresh vegetables, fresh and frozen meats, dry foods, rice, yam, seasoning and spices and other staple items that cater to Chicago’s diverse African population. Emmanuel A. Tandong, the owner of the business, received a Chicago Microlending Institute loan of $20,000 from CNI to purchase food and other inventory for his business.

1,200 jobs have been created or maintained through the Chicago Microlending Institute
NEXT STEPS

1. INVIGORATE NEIGHBORHOODS THROUGH CONTINUED INVESTMENT
   Through the Neighborhood Opportunity Fund, Retail Thrive Zones, SBIF, Tax Incentives, and TIFWorks, the City has invested $211.2 million in small and medium sized businesses, supporting 1,568 businesses and impacting over 44,000 jobs. In the coming years, we are planning to invest more than $65.4 million and support over 13,500 jobs.

2. PROVIDE MORE RESOURCES TO ALL TYPES OF CAPITAL SEEKERS
   The Access to Capital Workshops are our most popular. We will expand our workshops to offer a greater number and variety of access to capital programs. We will also use our delegate agencies and workshops to better prepare all business owners for the Neighborhood Opportunity Fund and Retail Thrive Zone applications. Additionally, we will leverage our relationships with microlenders and Small Business Opportunity Centers to help build financial literacy for all of Chicago’s entrepreneurs.
In March 2018, BACP convened the first meeting of the Chicago Mayoral Business Council (CMBC). Led by Kenya Merritt, the Chief Small Business Officer of Chicago, this Council will meet regularly to provide suggestions and feedback for initiatives to support small business growth in Chicago. Members of this council come from all different business types, across neighborhoods, but they have one thing in common: they have found success as business owners in Chicago. This Council is part of the Mayor’s ongoing commitment to listen to the community and learn from those that have experience with City processes. As we work to make the proposed initiatives a reality, we will lean on the Council for their advice and suggestions. Through their help, we are hopeful that we can make this a business community where entrepreneurs have everything they need to be successful.

"As a born-and-bred Chicagoan, contributing to both the small business sector and cultural fabric of the city has always been a true calling for me. Through Metro and Smartbar, I’m able to engage with my community, support local artists, and partake in important cultural dialogues—all through the lens of music."

Joe Shanahan, Metro Chicago and Smartbar

"Chicago is a world class city with world class talent. Establishing Honey Baby Naturals in Chicago was important for me not only because my family is rooted here, but it has everything I need for a growing business. I am proud to call Chicago home and to be a business that is thriving in our city."

Aisha Ceballos-Crump, Honey Baby Naturals
**CMBC MEMBERS:**

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<td>RACHEL BERNIER-GREEN</td>
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<td>THE FIFTY/50 RESTAURANT GROUP</td>
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<td>STEPHANIE HART</td>
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<td>THERESA PAUCAR</td>
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A LOOK AT THE PRESENT, A VISION FOR THE FUTURE