

# BUSINESS PROGRAMS RESOURCE GUIDE



*Prepared by*

**Seize The Future's  
Business Expansion, Retention and Development Committee  
Aurora, Illinois**

**MARCH 2006**



Dear Business Owner:

On behalf of the Seize the Future's (STF), a Public/ Private Partnership, the Business Expansion, Retention and Development Committee (BERD) we would like to thank you for choosing Aurora, IL as the location for your business.

The BERD Committee was formed to address a key priority as defined by Aurora's business community - the expansion, retention and development of existing Aurora businesses.

To assist Aurora businesses in their continued growth, this committee developed this Business Programs Resource Guide, which provides comprehensive information of various programs that may be of value.

If you need further assistance or would like to schedule an appointment with our committee's visitation team to address any specific needs, you may contact Mr. David Fitzgerald at 630-897-5500 and he will answer any questions you may have.

Sincerely,

Dan T. Dolan, Chairman  
Business Expansion, Retention  
and Development Committee

David Fitzgerald, Staff Liaison  
Aurora Economic Development Commission



## **Business Expansion, Retention & Development Committee**

Aurora's business community identified that the expansion and retention of existing businesses within Aurora is a top priority. This committee is responsible for ensuring that this component of the Seize the Future program initiative is successfully addressed. Some of the objectives that the committee will focus on are:

- Develop and oversee a business visitation program to identify and respond to the needs of existing Aurora area businesses.
- Educate businesses on the various resources available to them, including business planning and securing of financing.
- Assist businesses located in targeted areas of Aurora towards their success and expansion.
- Review applicants for participation in the City of Aurora's Citywide Building Exterior Assistance Program
- Participate in the Greater Aurora Chamber of Commerce's Business Expo with the purpose of encouraging the use of local vendors and products.
- Host a Development Expo designed to facilitate the continued growth of Aurora's business community.
- Create systems to obtain continued business support and participation in Seize the Future.
- Enhance communications between the business community and with the city, county and state government and economic development entities.

### **Committee Members**

Dan T. Dolan, Chairman  
Dolan & Murphy

David Fitzgerald, Staff Liaison  
Aurora Economic Development Commission

Chuck Nelson  
City of Aurora

Roger Berres  
Ridge Property Trust

Dave Donka  
Aurora Tri-State

Jim Johnston  
Provena Fitness

Ralph Mooney  
Mooney & Thomas

Richard Peabody  
First Bank

Rob Prisco  
Prisco's Fine Foods

Kim Pearson  
National City Bank

Cal Thelin  
Farnsworth Offices

**TECHNICAL ASSISTANCE**

**FINANCING PROGRAMS**

**BUSINESS ASSISTANCE  
PROGRAMS**

**PROPERTY  
ENHANCEMENT  
PROGRAMS**

**WORKFORCE PROGRAMS**

**EXPORT ASSISTANCE  
PROGRAMS**

**HOMELAND SECURITY**

## **TECHNICAL ASSISTANCE**

### **Aurora Hispanic Chamber of Commerce and Waubonsee Community College CORE FOUR® Small Business Mentoring Program**

The Aurora Hispanic Chamber of Commerce in partnership with Waubonsee Community College provides CORE FOUR® Business Planning Course that teaches strategies on how to plan a business. It focuses on certain core business planning tools and concepts for planning any business; however, it is not a small business management course. After you have planned your business, your CORE FOUR® instructor can guide you to resources that will help you finance and operate your business.

Contact information: Aurora Hispanic Chamber of Commerce  
Phone: (630) 264-2422  
Email: Zchapa@aol.com

### **Aurora University**

Through the Aurora University's Dunham School of Business, MBA and undergraduate students obtain experiential learning and service to the community by assisting both start-up and existing companies in the preparation of business plans, performing market studies, evaluating and installing accounting software and performing SWOT analyses for companies located in the Aurora area.

Contact information: Aurora Economic Development Commission  
David Fitzgerald  
Phone: (630) 897-5500  
dfitzgerald@aurora-il.org

### **Chicago Manufacturing Center (CMC)**

The Chicago manufacturing center works with manufacturers to improve productivity, expand markets and retain high-wage and high-skill jobs. Using its own staff as well as a network of alliance partners, Chicago Manufacturing Center (CMC) offers a full range of consulting services tailored to the needs of small and mid-sized manufacturers and related technology based business.

Contact information: Phone: (312) 542-0500 or 866-2EMERGE  
WWW.CMCUSA.ORG/  
247 S. State Street, Suite 1000  
CHICAGO, IL 60604

### **Chicagoland Entrepreneurial Center**

Provides complimentary consulting and immediate access to over 2,600 Chicagoland businesses providing business solutions. As a client of the Center, you will gain access to the most powerful and connected organization that helps small to mid-sized businesses in the Chicagoland area.

Specially, the Center offers Chicagoland small businesses: one-2-one consulting, access to capital, we have answers workshops, CEO level programs, technology focused workshops, and outreach to volunteer consultants. The Center has direct access to over 2,600 Chicagoland companies through the Chicagoland Chamber of Commerce. Representatives from these companies serve as volunteer consultants to ensure that small businesses have the resources they need to grow and prosper in the Chicagoland marketplace.

Contact information: Phone: (312) 494-6777  
www.wehaveanswers.org  
330 N. Wabash, Suite 2800  
Chicago, Illinois 60611-3605

### **The Illinois Coalition**

Founded since 1989, the Illinois Coalition is a statewide public-private partnership established to drive Illinois' economic growth through science and technology. Whether you are an entrepreneur looking to commercialize a technology or an established business wanting to plug into the Illinois high-tech community, the Illinois Coalition is your one stop information resource. The Coalition works with the premier research universities and national labs to secure key scientific infrastructure, while assistance technology entrepreneurs with business building assistance and access to capital.

Contact information: Phone: (312) 229-1970  
www.ilcoalition.org/  
One East Wacker Drive, Suite 2410  
Chicago, IL 60601

### **Midwest Entrepreneurs' Forum (MEF)**

Midwest entrepreneur's forum MEF promotes and strengthens the process of starting and growing companies, which have a strong technology orientation by providing services that educate and inform entrepreneurs. MEF meets the second Monday in Chicago and the last Tuesday of the month in Wheaton. The MEF's meetings provide an entrepreneur with an opportunity to receive a complete and comprehensive panel review of their business plan.

Contact information: Phone: (312) 857-0301  
www.gss.net/mef/  
8 S. Michigan Avenue, Suite 1000  
Chicago, IL 60603

### **Procurement Technical Assistance Centers**

Procurement Technical Assistance Centers (PTAC) provide one-on-one counseling, technical information, marketing assistance and training to existing Illinois businesses that are interested in selling their products and/or services to local, state, or federal government agencies.

Contact Information: College of DuPage  
Rita Hatcher, Center Manager  
Phone: (630) 942-2184  
Email: hatcher@cdnet.cod.edu

### **Service Corps of Retired Executives (SCORE)**

SCORE is a non-profit organization dedicated to helping the small business community through no-fee mentoring and business counseling and low fee educational workshops. SCORE also operates an active online counseling initiative.

Contact information: Phone: (630) 692-1162  
www.score.org  
1444 N. Farnsworth Ave.  
Aurora, IL 60505

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

Free consulting services are available through an expansive network of Small Business Development Centers (SBDCs) that are sponsored in part by the Small Business Administration and by the State of Illinois's Department of Commerce & Economic Opportunity (DCEO). The SBDCs provide businesses and individuals with management, marketing and financial consulting, as well as assistance in the development of business plans, improving ownership skills and financial analysis.

Local SBDCs include:

College of DuPage  
David Gay  
Phone: (630) 942-2771  
Email: [gaydav@ednet.cod.edu](mailto:gaydav@ednet.cod.edu)  
425 Fawell Boulevard  
Glen Ellyn, IL 60137

Waubonsee Community College  
Aurora Campus  
Phone: (630) 906-4143  
5 E. Galena Boulevard  
Aurora, IL 60506

### **The State of Illinois' Department of Commerce & Economic Opportunity (DCEO) Illinois Technology Enterprise Centers Program (ITECS)**

A statewide network of centers to assist entrepreneurs, innovators, and start-up firms in high-growth, high-technology sectors in furthering the technical or managerial skills of owners; aid ventures in locating financing, and help new companies with product development and marketing in support of new venture formation within the state.

Contact information: West Suburban Technology Enterprise Center (WESTEC)  
Phone: (630) 587-0539  
E-mail: [gzielinski@niu.edu](mailto:gzielinski@niu.edu)  
[www.commerce.state.il.us/bus/](http://www.commerce.state.il.us/bus/)  
2700 International Drive, Suite 100  
West Chicago, IL 60185

### **The State of Illinois' Department of Commerce and Economic Opportunity (DCEO) Manufacturing Extension Partnership of Illinois (MEPI)**

Provides access for manufacturers to information and technology expertise enabling them to modernize their operations and become more efficient. With manufacturing professionals operating out of regional offices throughout the state, services range from assessments of a firm's overall competitive position to projects employing advanced technologies and modern business practices to

solve specific problems and enhance a firm's competitiveness. MEPI also funds projects to assist firms involved in environmental assessments or multi-company collaborative efforts

Contact information: Phone: (312) 814-2366  
[www.commerce.state.il.us/bus/](http://www.commerce.state.il.us/bus/)

**The State of Illinois' Department of Commerce and Economic Opportunity (DCEO)**  
**Surety Bond Guaranty Program**

The Surety Bond Guaranty Program is designed to provide Illinois' small, minority and women contractors technical assistance, help them receive experience in the industry and assist in obtaining bid, performance and payment bonds for government, public utility and private contracts. An assessment of each applicant's needs relative to bonding criteria determines the technical assistance available. In addition, the program may assist the contractor to obtain bonding by negotiating a bond guarantee with a surety company. The technical assistance is generally free, while the fee for the bond guaranty is one half percent (.5%) of the total contract amount.

Contact information: DCEO's Business Finance Division  
(217) 524-0165  
[www.commerce.state.il.us/bus/](http://www.commerce.state.il.us/bus/)  
620 East Adams  
Springfield, Illinois 62701

**The State of Illinois' Department of Commerce and Economic Opportunity (DCEO)**  
**Illinois Small Business Energy Assistance Program**

The Illinois Small Business Energy Program promotes energy efficiency to increase profits for Illinois business. Small Business Development Centers in Illinois use DCEO funds to expand their marketing, educational and training opportunities to include energy related educational and technical assistance to their commercial and industrial clients.

Contact information: Greg Lenaghan  
Phone: (217) 785-3983

**The State of Illinois' Department of Commerce and Economic Opportunity (DCEO)**  
**Industrial Energy Efficiency Demonstration Program**

DCEO promotes energy efficiency in Illinois industries and businesses through a variety of educational, technical and demonstration programs. The Department has conducted surveys of the Illinois plastics, die casting, metal fasteners, chemical and food and kindred products industries focusing on energy use and the potential for cost effective energy-efficiency investments. Based on survey results, the Department develops educational and demonstration grant programs. The results of these projects are used to developed industry-wide energy use guidelines.

Contact information: Byron Lloyd  
DCEO's Bureau of Energy and Recycling  
Phone: (217) 785-0201  
[www.commerce.state.il.us/bus/](http://www.commerce.state.il.us/bus/)  
620 East Adams Street  
Springfield, IL 62701

**United States Small Business Administration (SBA)**

In addition to providing local lenders with loan guaranties to help facilitate lending to small businesses, the SBA is a valuable resource of information for business owners and entrepreneurs. The resources, available at no charge, include guidance in starting-up a new business along with information to assist ongoing businesses in such topics as forecasting, financial management, contracting opportunities, special interests, advocacy laws and regulations, and employee issues. Additionally, resources are available to aid prospective franchises. These resources are available at the SBA's web site.

Contact Information: [www.sbc.gov](http://www.sbc.gov)

**Women's Business Development Center (WBDC)**

The Women's Business Development Center (WBDC) offers a full-service approach to launching emerging businesses and strengthening existing businesses owned by women in the Chicago area. The WBDC provides a variety of entrepreneurial training courses and seminars: one-to-one counseling; financial assistance and loan packaging for micro loans; the SBA Loan Pre-qualification Program, and other SBA and government loan programs, technology, e-business and equity finance programs; along with many other valuable services.

Contact information: Phone: (312) 853-3477  
[www.wbdc.org](http://www.wbdc.org)  
[wbdc@wbdc.org](mailto:wbdc@wbdc.org)

## **FINANCING PROGRAMS**

### **Aurora Township's Community Development Assistance Program**

A revolving loan program that lends up to one third (1/3) of a project at the rate of \$15,000 loan per low to moderate-income job created or retained. To qualify, the business will need to be located within Aurora Township's boundary area. This loan can take a subordinate position to a bank loan.

Contact information: Aurora Township  
James Murphy  
Phone: (630) 897-8777

### **City of Aurora and the Department of Housing and Urban Development's (HUD) Section 108 Loan Program for Job Creation**

The Section 108 Loan Program is a low-interest loan program based on creating jobs in Aurora's Neighborhood Revitalization Strategy Area (NRSA). The NRSA's geographical area comprises the Downtown District and the city's near east side. To qualify for this program, an applicant must have a location within the NRSA area that is creating new jobs along with providing a solid business plan. Additionally preferential hiring of NRSA residents is requested. An applicant will also need to satisfy all zoning and downtown design review requirements and be a business, which the city desires to attract to the downtown area.

Contact information: Aurora Economic Development Commission  
David Fitzgerald  
Phone: (630) 897-5500  
dfitzgerald@aurora-il.org

### **DuPage County's Business Loan Fund**

The purpose of the loan fund is to provide funding to entrepreneurs who wish to develop or expand a business with DuPage County and who are willing to create employment opportunities for low-income individuals. The program provides low interest loans for business development.

Contact information: DuPage County Office of Economic Development  
Josh Grodzin  
Phone: (630) 407-6670  
www.dupagebiz.org

### **Illinois Capital Access Program (CAP)**

The Illinois Capital Access Program (CAP) is designed to encourage lending institutions to make loans to new and small businesses that do not qualify for convention financing. The Maximum amount of a loan under this program is \$100,000. CAP is based on a portfolio insurance concept where the borrower and the State of Illinois' Department of Commerce & Economic Opportunity (DCEO) contribute a percentage of the loan amount into a reserve fund located at the lender's bank.

This reserve fund enables the financial institution to make loans beyond its risk threshold. All terms, fees, conditions, rates, and collateral, are determined by the lending bank.

Contact information: DCEO's Business Finance Division  
Phone: (312) 814-9303  
[www.commerce.state.il.us/bus/](http://www.commerce.state.il.us/bus/)  
100 W. Randolph, Suite 3-400  
Chicago, IL 60601

### **The Illinois Finance Authority (IFA)**

The IFA is a self-financed, state-authorized authority principally engaged in issuing taxable and tax-exempt bonds, making loans, and investing capital for businesses, non-profit corporations, and local government units statewide. IFA's operating income is exclusively derived from application and closing fees, interest income, and investment income.

Contact information: Phone(s): (312) 651-1300 or (800) 717-6066  
[www.idfa.com](http://www.idfa.com)

### **Illinois State Treasurer's Access to Capital Program**

The Treasurer's Access to Capital Program provides liquidity to Illinois based financial institutions at competitive rates. The financial institution then makes these funds available for community investment. The primary goal is to enhance local economic development activities and the overall business climate throughout Illinois.

Contact information: Illinois State Treasurer's Office  
Phone: (312) 814-1700  
[www.state.il.treas/programs](http://www.state.il.treas/programs)  
100 W. Randolph St., Suite 15-600  
Chicago, IL 60601

### **Illinois State Treasurer's Economic Program (STEP)**

The STEP program provides Illinois companies with access to affordable capital to expand their operations and retain or create jobs in the state. For each permanent full-time job that is created or retained, the Treasurer can deposit up to \$25,000 at below market rates into the borrower's financial institution. The terms of the loan range from 1 to 5 years. The borrower must have the financial ability to carry out the project, demonstrate the State will gain long-term benefits, and create a minimum of five full-time jobs.

Contact information: Chicago Office of Economic Development  
Phone: (312) 814-8310  
[www.state.il.us/treas/Programs](http://www.state.il.us/treas/Programs)  
100 W. Randolph St., Suite 4-100  
Chicago, IL 60601

### **Illinois State Treasurer's Economic Recovery Loan Program (ER)**

The program is designed to provide interim relief for victims who must wait for insurance settlements or for federal programs to be implemented. Loans cannot be made directly to victims, but must be originated by a financial institution. Participating financial institutions are required to make the funds available at a markup of two percent or less. Loans are for up to 12 months.

Contact information: Illinois State Treasurer's Office  
Phone: (312) 814-1700  
[www.state.il.treas/programs](http://www.state.il.treas/programs)  
100 W. Randolph St., Suite 15-600  
Chicago, IL 60601

### **Illinois Ventures for Community Action (IVCA)**

Illinois Ventures for Community Action (IVCA) is an organization whose membership is comprised of Community Action Agencies throughout the state. IVCA is a not-for-profit corporation whose purpose is to undertake job creation and economic development activities, and to distribute any profit generated to its member agencies to finance activities designed to eliminate poverty in Illinois.

IVCA offers loans at interest rates far below the traditional rates available through a conventional lender. Borrowers are for-profit companies who pass both initial criteria for that fund as well as financial screening to qualify then to receive credit. The initial criteria for qualification are listed on IVCA's website. The majority of loans provided by the IVCA are through the Community Service Block Grant (CSBG) Loan Program. The CSBG Loan Program is administered jointly by the Illinois Department of Commerce and Economic Opportunity (DCEO), statewide Community Action Agencies (CAAs) and IVCA. The Program provides long-term, fixed rate financing to new or expanding companies in exchange for job creation and employment for low-income individuals. CSBG funds usually make up between 20-49% of the entire loan project and have a low interest rate of 5% to 7.5%.

Additionally, IVCA also offers an equity program. This program is different from the loan program as that IVCA actually becomes a co-owner of your business. Rather than making scheduled payments to IVCA on a monthly basis, there would be a negotiated buy-out agreement where in time you would buy back IVCA's portion of your business.

Contact information: Phone: (217) 522-4553  
[www.ilventures.org](http://www.ilventures.org)  
P.O. Box 9285  
Springfield, IL 62791

### **Micro Loans**

Micro loans are a typical source of financing for entrepreneurs and start-ups in need of loans under \$50,000. Micro loans can feature either a fixed or variable interest rate and terms of less than five years. Listed below are two organizations that address this financing.

Acción Chicago  
(312) 275-3000  
[www.accionchicago.org](http://www.accionchicago.org)  
1618 West 18<sup>th</sup> Street Suite 200

Elgin Community College  
Small Business Development Center  
Fox Valley Micro Loan Fund  
(847) 214-7488

Chicago, IL 60608

www.elgin.edu  
Email: BusinessResourceCenter@elgin.edu  
1700 Spartan Drive  
Elgin, IL 60123

### **Small Business Administration (SBA)**

The Small Business Administration (SBA) is the largest source of long-term small business financing in the nation. Information pertaining to SBA's role in providing financial assistance to small businesses can be found at the SBA's web site at [www.sba.gov](http://www.sba.gov) or by contacting one of the SBA lenders listed below:

Harris Bank Aurora  
Bill Johnson  
(630) 801-7700  
Email: [c.johnson@harrisbank.com](mailto:c.johnson@harrisbank.com)  
2412 W. Indian Trail  
Aurora, IL 60506

National City Bank of MI/IL  
Todd Olsen  
(630) 637-3531  
Email: [todd.olsen@nationalcity.com](mailto:todd.olsen@nationalcity.com)  
400 E. Ogden Avenue  
Naperville, IL

Fifth Third Bank  
Tom Le  
(630) 844-6226  
Email: [tom.le@53.com](mailto:tom.le@53.com)  
34 S. Broadway  
Aurora, IL 60505

### **Small Business Administration's (SBA) 504 Program**

The 504 program gives healthy businesses the opportunity to receive 90% financing on fixed asset purchases, allowing them to maintain valuable working capital for the continued growth of the business. The 504 Program is long-term, fixed rate financing for small to medium size companies used for acquisition of land/building, construction, machinery and equipment. The program is provided through non-profit development companies licensed by the SBA. SomerCor 504 is the local development company serving the Chicagoland area.

Contact information: SomerCor 504 Inc.  
Phone: (312) 360-3163  
[www.somercor.com](http://www.somercor.com)

### **The State of Illinois' Department of Commerce & Economic Opportunity (DCEO) Participation Loan Program**

DCEO works with banks and other conventional lenders to provide financial assistance to small businesses that create significant employment or job retention. Through the program, the state may participate in loans up to 25% of the total amount of a project, but not less than \$10,000 or more than \$750,000. DCEO's terms will typically match those of the participating financial institutions in regard to interest rate and maturity. Funds can be used for the purchase of land and buildings, construction or renovation, purchase and installation of machinery and equipment, and working capital.

Contact information: DECO's Business Finance Division  
Phone: (217) 782-3891

**The State of Illinois' Department of Commerce & Economic Opportunity (DCEO)  
Minority, Women and Disability Participation Loan Program**

Similar to the Participation Loan Program, but expressly for loans made to minorities, women and persons with disabilities. Program funding may not exceed 50% of the project and is subject to a maximum of \$50,000. Funds available through this program can be used for the purchase and installation of machinery and equipment, working capital, purchase of land, construction or renovation of building. Funds cannot be used for debt refinancing or contingency funding.

Contact information: DCEO's Business Finance Division  
Phone: (312) 814-9303  
[www.commerce.state.il.us/bus/](http://www.commerce.state.il.us/bus/)  
100 W. Randolph Street Suite 3-400  
Chicago, IL 60601

**Technology Development Fund**

Invests in venture capital firms operating in Illinois to increase financing for local entrepreneurs. Sponsored by State of Illinois treasurer.

Contact information: Chicago Office of Economic Development  
Phone: (312) 814-8310  
[www.state.il.us/treas/Programs](http://www.state.il.us/treas/Programs)  
100 W. Randolph St., Suite 4-100  
Chicago, IL 60601

## **BUSINESS ASSISTANCE PROGRAMS**

### **Argonne National Laboratory's Technology Transfer Program**

The Argonne National Laboratory's technology transfer program is directed toward enhancing the Laboratory's research and development programs, meeting federal, national, and international research needs, and increasing the worldwide competitiveness of U.S. industry. Industrial firms and other organizations can benefit from Argonne's know-how and intellectual property in cutting-edge technologies, often leveraging their own in-house capabilities.

Contact information: Office of Technology Transfer  
Phone: (800) 627-2596  
E-mail: [partners@anl.gov](mailto:partners@anl.gov)  
[www.anl.gov/](http://www.anl.gov/)

### **Chicagoland Entrepreneurial Center**

#### **EC Grant Award Program**

Administered by the new Entrepreneurial Centers, this award program is to assist individual entrepreneurs or small businesses with obtaining professional services for comprehensive business planning assistance, the evaluation of proposed start-up or expansion, or other accelerated support purposes. Award funding must be targeted to the successful achievement of a significant business milestone for client firms.

Contact information: Phone: (312) 494-6777  
[www.wehaveanswers.org](http://www.wehaveanswers.org)  
330 N. Wabash, Suite 2800  
Chicago, Illinois 60611-3605

### **City of Aurora's New Car Dealership Sales Tax Rebate**

New car dealerships locating in Aurora can apply for development assistance in the form of a rebate for 10 years of one-half of the 1% retail sales tax received by the City of Aurora from new vehicle sales by the subject dealer. The dealer must agree to keep the new car dealership in the city for 20 years.

Contact information: Aurora Economic Development Commission  
David Fitzgerald  
Phone: (630) 897-5500  
[dfitzgerald@aurora-il.org](mailto:dfitzgerald@aurora-il.org)

### **City of Aurora's Property and/or Retail Sales Tax Rebates**

On a case-by-case basis, the City would consider discussing the rebating of a part of the City's portion of property and/or retail sales tax revenue. Typically, the project would need to be located within a targeted area of the City along with creating a substantial number of new jobs and capital investment.

Contact information: Aurora Economic Development Commission  
David Fitzgerald  
Phone: (630) 897-5500  
dfitzgerald@aurora-il.org

### **City of Aurora's Tax Increment Financing District (TIF)**

Aurora has several TIF districts that could potentially fund certain projects that satisfy TIF area goals and also the city could create a TIF to redevelop blighted areas.

Contact information: Aurora Economic Development Commission  
David Fitzgerald  
Phone: (630) 897-5500  
dfitzgerald@aurora-il.org

### **ComEd Electricity**

ComEd is the primary electric service company for Northern Illinois, delivering electricity to nearly 300,000 commercial and industrial customers. ComEd's Economic Development Department provides information and analysis to businesses that are considering moving to or expanding in the Aurora area. Programs include: financial assistance, electricity cost calculations and Brownfield Redevelopment Grants. Grant amounts made pursuant to the program will be at the discretion of ComEd and must be for phase I and/or phase II studies/analysis in connection with active redevelopment efforts.

Contact information: ComEd Economic Development Department  
Phone: (312) 394-3037  
Cheryl Hyman at commdev@exeloncorp.com

### **Department of Defense's Small Business Innovation Research (SBIR) Program and Small Business Technology Transfer Program (STTR)**

The SBIR and the STTR are highly competitive programs that encourage small business to explore their technological potential and provides the incentive to profit from its commercialization. These two programs provide seed capital without requiring reimbursement or equity position in the company. The purpose of SBIR and STTR is to harness the innovative talents of our nation's small technology companies for U.S. military and economic strength.

Contact information: Phone: (866) 724-7457  
www.acq.osd.mil/sadbu/sbir  
www.dodsbir.net

### **Grants.gov – The One-Stop Federal Grants Resource**

Grants.gov is the electronic storefront for the U.S. public to access all federal grants programs.

Contact Information: [www.grants.gov](http://www.grants.gov)

### **Industrial Revenue Bonds**

The City of Aurora has the ability to issue tax-exempt Industrial Revenue Bonds (IRBs) on behalf of manufacturing companies to finance the acquisition of fixed assets including land, buildings, and equipment. Bond proceeds also may be used for either new construction or renovation. IRBs offer long-term financing rates lower than conventional financing, fixed or variable rate financing, and financing for up to 100% of a project's costs. The Illinois Finance Authority and the Upper Illinois River Valley Development Authority also have the ability to issue IRBs

Contact information: Aurora Economic Development Commission  
David Fitzgerald  
Phone: (630) 897-5500  
dfitzgerald@aurora-il.org

### **Illinois Department of Transportation (IDOT)**

#### **Federally mandated Disadvantaged Business Enterprise (DBE) Program**

The DBE program is intended to provide contracting opportunities to small businesses owned and controlled by socially and economically disadvantaged individuals. Once certified, the firm's name is listed in the IDOT's DBE Directory for the purpose of providing a reference source to assist bidders in meeting the requirements.

Contact information: IDOT  
Phone: (217) 782-7820  
<http://dot.state.il>

### **The State of Illinois' Department of Commerce & Economic Opportunity (DCEO)**

#### **Economic Development for a Growing Economy (EDGE)**

Provides tax credits to qualifying businesses that make a capital investment of at least \$5 million and create a minimum of 25 new full-time jobs or for a company with 100 or fewer employees, the company must agree to make a capital investment of \$1 million and create at least 5 new full-time jobs, and be considering another state for the location of their company. Credits are calculated from the personal income tax collected on salaries paid to employees in the new jobs created, which may be taken as a non-refundable tax credit against corporate income taxes over a period not to exceed 10 taxable years.

Contact information: DCEO  
Michelle Michals  
Phone: (312) 636-4555  
mmichals@ildceo.net

### **The State of Illinois' Department of Commerce & Economic Opportunity (DCEO)**

#### **High Impact Business Program**

The High Impact Business Program provides investment tax credits, a state sales tax exemption on building materials, an exemption on utilities and expanded state sales tax exemption on purchased of personal property used or consumed in the manufacturing or assembly process or in the operation of a pollution control facility. Additionally, a minimum investment of \$12 million, which causes the

creation of 500 full- time jobs or make a \$30 million minimum investment that retains 1,500 full-time jobs, is required for participation in the program.

Contact information: DCEO  
Michelle Michals  
Phone: (312) 636-4555  
mmichals@ildceo.net

**The State of Illinois' Department of Commerce & Economic Opportunity (DCEO)  
Large Business Development Program (LBDP)**

The Illinois Large Business Development Program (LBDP) provides incentive financing to encourage large out-of-state companies to locate in Illinois. It also provides incentives for existing large companies to undertake substantial job expansion or retention projects. Funds available through the program can be used by large businesses (over 500 employees) for typical business activities, including financing the purchase of land and buildings, construction or renovation of fixed assets, and site preparation. LBDP funds are targeted to extraordinary economic development opportunities, that is, projects that will result in substantial private investment and the creation and/or retention of 300 or more jobs.

Contact information: DCEO  
Michelle Michals  
Phone: (312) 636-4555  
mmichals@ildceo.net

**State of Illinois' Department of Commerce & Economic Opportunity (DCEO)  
Illinois Recycling Grants Program**

The Illinois Recycling Grants are administered through the Illinois Department of Commerce and Economic Opportunity (DCEO) Bureau of Energy and Recycling and provides technical and financial assistance in order to divert post-consumer recyclable commodities from Illinois landfills. DCEO periodically solicits grant proposals for funding. All proposals must include an applicant investment of at least 50 percent of the project cost and are reviewed through a competitive process.

All entities (local governments, not-for-profit organizations, and private businesses) are eligible and encouraged to submit proposals that focus on the creation or expansion of recycling collection and/or processing efforts. Projects must be consistent with locally adopted solid waste plans.

Contact Information: Rene Bennett  
Phone: (217)785-1997  
Email: rbennett@ildceo.net

### **Trade Adjustment Assistance**

Designed for manufacturers that are adversely affected by imports. This U.S. Department of Commerce program offers cost shared assistance to help pay for projects aimed at improving a firm's competitive position. The program will pay up to \$75,000 with a 50 percent company match for consultants, engineers, or other outside professional service providers selected jointly with the firm to implement improvement projects in areas such as: manufacturing, marketing, engineering, information systems, quality systems (ISO & QS 9000, CE Marking).

Contact information: Applied Strategies International, LTD.  
Phone: (312) 368-4600 or (800) 333-2148  
[www.taacenters.org](http://www.taacenters.org)

### **Welfare-to-Work Tax Credit Program**

Employers can take as much as \$8,500 directly off their federal income tax by hiring and retaining a long-term welfare recipient. Members of families on public aid for the preceding 18 months earn their new employers up to \$3,500 for their first year on the job and up to \$5,000 for the second year at work

Contact information: (888) FOR-IETC or (312) 793-5280  
[www.ides.state.il.us/employer/uitax/credits.asp](http://www.ides.state.il.us/employer/uitax/credits.asp)

### **Work Opportunity Tax Credit Program (WOTC)**

The maximum tax credit under WOTC has been increased to \$2,400 per new worker, calculated at 40% of the first \$6,000 in wages. You must retain the worker in your employment for a minimum of 400 hours to qualify for the full 40 percent credit. New, eligible workers working for 120 to 399 hours earn you a 25 percent credit on any wages up to \$6,000.

Contact information: (888) FOR-IETC or (312) 793-5280  
[www.ides.state.il.us/employer/uitax/credits.asp](http://www.ides.state.il.us/employer/uitax/credits.asp)

### **United States Small Business Administration (SBA)**

#### **HUBZone Empowerment Contracting Program**

The term HUBZone comes from the phrase, "Historically Underutilized Business Zone. The HUBZone Empowerment Contracting Program is designed to stimulate economic development and create jobs in urban and rural communities by providing federal contracting preferences to small businesses. These preferences go to small businesses that obtain HUBZone certification by being located in a HUBZone designated area or employing staff who live in such area. To locate the HUBZone located in the City of Aurora, please refer to the [www.sba.gov/hubzone](http://www.sba.gov/hubzone) for information.

Contact information: Robert Conner  
Phone: (312) 353-9098  
Email: [Robert.Conner@sba.gov](mailto:Robert.Conner@sba.gov)  
Richard Nelson  
Phone: (312) 353-4495  
Email: [Richard.Nelson@sba.gov](mailto:Richard.Nelson@sba.gov)  
[www.sba.gov](http://www.sba.gov)

### **The Valley Industrial Association (VIA)**

The Valley Industrial Association (VIA) is exclusively for manufacturers and those businesses in Northern Illinois, which serve manufacturing in the Fox Valley area, including Kane, Kendall, DeKalb and Western DuPage counties. The VIA provides member companies with surveys of wages, salaries and personnel benefits in the Fox Valley; access research on demand with VIA's Human Resource Hotline for immediate answers and solutions; order customized research to meet your needs; and 14 to 20 management seminars annually covering the latest issues affecting manufacturers.

The VIA promotes the interests of manufacturing by partnering with manufacturing-oriented organizations such as the National Association of Manufacturers (NAM) and the Illinois Association of Manufacturers (IMA). Additionally, the VIA receives nearly \$500,000 in training grant money annually to be used by member companies. Your company can access from \$1,000 to \$20,000 in training grant money awarded VIA by the State of Illinois Department of Commerce and Economic Opportunity (DCEO).

Contact information: Colleen M. Ruddy, VIA President  
Phone: (630) 892-4228  
[www.valleyindustrialassociation.org](http://www.valleyindustrialassociation.org)

### **Chicago Community Ventures Entrepreneurship Grant Program**

Help your business grow with at **\$5,000 matching grant** from Chicago Community Ventures (CCV). This grant can be used to help pay for professional services that achieve a significant business milestone such as:

- Marketing strategy development
- Website development
- Executive education
- Trade group membership/conferences
- Patents
- Sales training
- Distribution strategy
- Packaging development
- Public relations
- Other growth-oriented project

Applications can be obtained by contacting Chicago Community Ventures (CCV). CCV reviews the applications and makes funding recommendations to the Awards Committee. Applications are evaluated based on growth potential, project validity, and merit.

Contact information: CCV

Tom McKone  
(773) 822-0315  
[tmckone@chventures.org](mailto:tmckone@chventures.org)

Jay Campbell  
(773) 822-0314  
[jcampbell@chventures.org](mailto:jcampbell@chventures.org)

## **PROPERTY ENHANCEMENT PROGRAMS**

### **City of Aurora's Citywide Building Exterior Assistance Program**

This program is intended to encourage the reinvestment in commercially zoned properties through the use of grants that are proportional to the project's scope of work, resulting in the upgrade and improvement of the exteriors of these buildings and the positive impact on the surround areas. The City of Aurora will provide grant funds for approved eligible costs that are calculated at a rate of twenty percent of the projects total approved eligible costs. To qualify for this program, a project will be required to have a minimum of \$10,000 of approved eligible costs. The maximum grant funding towards a single project is \$20,000. Projects are chosen based on the sheer impact of the scope of work. This program does not apply to buildings located in downtown Aurora.

Contact information: Aurora Economic Development Commission  
David Fitzgerald  
Phone: (630) 897-5500  
dfitzgerald@aurora-il.org

### **City of Aurora's Exterior Restoration Assistance Program**

Grants are available for the restoration of exteriors of building located in downtown Aurora. Grants that are available include: architectural assistance of \$4,000 per elevation and 1:1 matching grants for certain construction costs up to \$40,000. Eligible projects include wood windows, removal of façade panels or screens, restoration of storefronts and architectural elements, replacement of non-conforming, obsolete or inappropriate signs; addition of awnings, canopies or marquees; painting, masonry restoration etc.

Contact information: City of Aurora's Downtown Development  
Karen Christensen  
Phone: (630) 844-3670  
kchristensen@aurora-il.org

### **City of Aurora's Interior Rehabilitation Program**

Interior rehabilitation grants are made available to encourage the positive reuse of buildings that are located in the downtown Tax Increment Financing (TIF) 1 District. Grant applicants are required to submit a business plan, commit to a five-year minimum occupancy, and meet with Downtown Development Division staff annually to report business activity and status. For applicants who meet these requirements, the City of Aurora offers 1:1 matching grants to downtown residential, office, commercial and/or retail businesses that generate sales of property tax revenue. Eligible projects include plumbing, structural, fire code compliance, electrical, ADA compliance, roofing, sprinkler, and HVAC renovation. Grants are made for architectural and construction assistance according to project size.

Contact information: City of Aurora's Downtown Development  
Karen Christensen  
Phone: (630) 844-3670  
kchristensen@aurora-il.org

### **City of Aurora's Ward One Business Grant**

Any business located in Ward One may apply for a matching grant up to \$4,999.99, for the purpose of upgrading or improving exterior of their property. The business owner must have a business zoning or equivalent and be operated as such within the Ward One boundaries of the City of Aurora.

Contact information: Abby Schuler, Alderman – 1<sup>st</sup> Ward  
(630) 844-3619

### **Illinois Environmental Protection Agency (IEPA)**

#### **Land Restoration: Brownfield Cleanup in Illinois**

The IEPA defines a Brownfield as a parcel of land, or portion thereof that has actual or perceived contamination that impedes its potential for redevelopment. Brownfield sites vary in size, location, age, and past use. These properties can range from a closed gas station to a former multi-acre manufacturing facility. The IEPA offers a variety of programs to help communities and landowners reclaim their property from environmental contamination.

Contact information: Office of Brownfield Assistance  
Bureau of Land, Illinois Environmental Protection Agency  
Steve Colantino  
Phone: (217) 782-3397  
[www.epa.state.il.us/land](http://www.epa.state.il.us/land)

## **WORKFORCE PROGRAMS**

### **College of DuPage's Business and Professional Institute (BPI)**

The BPI at College of DuPage provides businesses and organizations with assistance and training support through customized contract training programs and business assistance programs.

Contact information: Joyce Abel, Director  
Phone: (630) 942-2196  
[www.cod.edu/BPI/](http://www.cod.edu/BPI/)

### **Illinois Employment & Training Centers (IETC)**

IETCs are one-stop service centers designed to link Illinois employers with qualified job seekers. IETCs are committed to developing the workforce in their respective community by helping employers meet their human resource needs. IETCs provide employment insurance, recruitment, counseling, outplacement, training and information services.

Contact information: Kitty Johnson  
Phone: (630) 844-6640  
[www.ides.state.il.us](http://www.ides.state.il.us)  
2 Smoke Tree Plaza  
North Aurora, IL 60542

### **Illinois' Secretary of State Literacy Grant Program**

The Workplace Skills Enhancement Project provides on-site instructional services to the employees of Illinois businesses to enable the employees to increase their basic reading, math, writing or language skills, maintain their employment and increase their eligibility for promotion. Eligible employees read at or below the 9th grade level. Grantees must match the grant award and may also provide instructional services to prospective employees. The fiscal agent and submitting agency may be either the educational partner or the business partner. In FY03, 1,246 employees received instruction through 41 grants awarded to businesses.

Contact information: Springfield Literacy Program Staff  
Cyndy Colletti, Manager  
Phone: (217) 524-3529  
[ccolletti@ilsos.net](mailto:ccolletti@ilsos.net)  
300 South Second Street  
Springfield, IL 62701

### **Metropolitan Planning Council's Employer-Assisted Housing Program**

Each employer-assisted housing (EAH) plan is different and customized to meet the needs of the employer. An EAH program typically includes counseling about home buying and financing, direct financial help with closing costs and mortgage payments, rental housing assistance, a real estate investment or any combination. Leveraging the employer's contribution, employees may qualify for a dollar-for-dollar down payment match from the State of Illinois.

Contact information: Kane County – Joseph Corporation at (630) 906-9400  
DuPage County – DuPage Homeownership Center at (630) 260-2500  
[www.metroplanning.org](http://www.metroplanning.org)

### **Northern Illinois University's Business and Industry Services**

The Business and Industry Services unit of Northern Illinois University (NIU) based in Naperville, Illinois has several employee programs, including basic employee skills, teamwork building, supervisory development, and executive leadership training.

Contact information: Mary Rose Hennessy, Executive Director  
John Conrath, Director  
Phone: (630) 505-4100  
[www.niubis.com](http://www.niubis.com)  
1120 E. Diehl Road, Suite 110  
Naperville, IL 60563

### **PACE**

Pace, the suburban bus division of the Regional Transportation Authority, provides fixed bus routes, Dial-a-Ride services, vanpools and special-event buses through Chicago's six-county suburban region. The Agency is the 14<sup>th</sup> largest bus service in the United States and Canada.

Contact information: [www.pacebus.com](http://www.pacebus.com)  
Vanpool Information – Phone: (847) 228-2416  
Customer Service – Phone: (847) 364-7223

### **River Valley Workforce Investment Board**

The River Valley Workforce Investment Board plays a key role in the economic development of our County. It is bringing together a myriad of employment, training, and educational services and transforms them into a comprehensive and easily accessed system that supports the development of a world-class workforce. The River Valley Workforce Investment Board serves Kane, DeKalb, and Kendall Counties.

Contact information: Pamela Fettes, River Valley Workforce Investment Board Manager  
Phone: (630) 844-6640, ext. 202  
2 Smoke Tree Plaza, North Aurora, IL 60542  
[www.rivervalleywib.org](http://www.rivervalleywib.org)

### **The State of Illinois' Department of Commerce & Economic Opportunity (DCEO) Employer Training Investment Program (ETIP)**

The Employer Training Investment Program (ETIP) helps keep Illinois workers' skills in pace with new technologies and business practices, which, in turn, helps businesses increase productivity, reduce costs, improve quality and boost competitiveness. ETIP grants can reimburse new or expanding companies for up to 50 percent of the cost of training their employees. Employers may select the workers that participate in the training; however, trainees must be employed by the

company prior to implementation of the training program. Instructors may be plant workers, public educators, private consultants or others possessing the required expertise. Grants may be awarded to individual businesses, to original equipment manufacturers sponsoring multi-company training for employees of their Illinois supplier companies, and to intermediary organizations operating multi-company training projects.

Contact information: Employer Training Investment Program /Large Company Component  
(250 & up)  
Phone: (217) 785-6284  
Email: rbailey@ildceo.net  
620 East Adams Street, 3<sup>rd</sup> Floor  
Springfield, IL 62701

Employer Training Investment Program /Small to Mid-Sized Company  
Component (250 & under)  
Tel: 312-814-2700  
Fax: 312-814-2703  
Email: clopez@ildceo.net  
100 W Randolph, Suite 3-400  
Chicago, IL 60601

**The State of Illinois' Department of Commerce & Economic Opportunity (DCEO)  
Job Training and Economic Development Demonstration Program (JTED)**

Creates partnerships between community-based providers and employers to provide customized training to low-skilled, low-wage employees and newly hired disadvantaged people. Community-based organizations work with employers with less than 250 workers. Employers must participate in curriculum development; training primarily disadvantaged people, coordinate job retention, and provide follow-up support.

Contact information: Phone: (217) 785-6219

**Workforce Investment Act (WIA) Training Programs**

The Workforce Investment Act (WIA) combines federally funded job training programs in Illinois into a "workforce development" system where individuals can find a job or train for a new career. Services are provided through the state's one-stop delivery system, the Illinois Employment & Training Center network, or IETC's. Individuals who wish to apply for available training programs, or obtain other services, should report to the nearest IETC for assistance..

Contact information: Kitty Johnson  
Phone: (630) 844-6640  
www.ides.state.il.us  
2 Smoke Tree Plaza  
North Aurora, IL 60542

**Waubonsee Community College's Business Services**

The Waubonsee Community College's Business Services provides workforce solution to area Businesses/Organizations through a myriad of services including: customized training, consulting, assessments, apprenticeships, traditional credit and non-credit classes, seminars and workshops.

Contact information: Phone: (630) 906-4179  
Norman Paul, Associate Dean  
[www.waubonsee.edu/business\\_org/](http://www.waubonsee.edu/business_org/)

# EXPORT ASSISTANCE

## **College of DuPage International Trade/NAFTA Opportunity Centers**

Funded in part by the U.S. Small Business Administration and the Illinois Department of Commerce & Economic Opportunity (DCEO), the International Trade Centers (ITC) provides information, counseling and training to existing new-to-export Illinois companies interested in pursuing international trade opportunities. The NAFTA Opportunity Centers (NOC) provide specialized assistance to those firms seeking to take advantage of the trade opportunities in Mexico and Canada made possible by the North American Free Trade Agreement

Contact information: Cassandra Keener, Center Manager  
Phone: (630) 942-3052  
[WWW.COD.EDU/BPI/ITE.HTM](http://WWW.COD.EDU/BPI/ITE.HTM)

## **Office of Trade & Investment**

Office of Trade and Investment of the Illinois Department of Commerce & Economic Opportunity (DCEO) is the lead advocate for improving competitiveness in today's global marketplace. The ITO provides a variety of programs to fulfill its mission of creating quality Illinois jobs through expert development, foreign direct investment and international tourism.

Contact information: Rajnder Bedi, Managing Director  
(312) 814-2828  
[www.commerce.state.il.us/bus/ito/index.html](http://www.commerce.state.il.us/bus/ito/index.html)

## **United States Department of Commerce**

For an overview of your market and industry and an introduction to the world of opportunity that exporting may represent for you and your business contact the following:

Contact information: U.S. Department of Commerce Government Export Portal  
Chicago U.S. Export Assistance Center  
Phone: (312) 353-8040  
[www.export.gov](http://www.export.gov)

## **U.S. Small Business Administration (SBA) Office of International Trade**

Sponsored by the SBA, Trade Mission Online is a database of American small businesses that seek to export their products. It is also a search engine for foreign companies that seek U.S. business alliances through direct product sales, licensing or franchising agreements.

Contact information: U.S. Export Assistance Center  
John Nevell, Regional Manager, International Trade Program  
(312) 353-8065  
[www.sba.gov/il/ildoopportunities.html](http://www.sba.gov/il/ildoopportunities.html)

# HOMELAND SECURITY

## **Homeland Security Market Development Innovative Product Grant (IPG) Program**

IPG Funds are intended to accelerate the commercialization, improvement and production of goods and services with an application in homeland security and a dual use in another commercial sector.

IPG Funds are intended to help generate employment growth and produce economic activity in Illinois by helping companies partnerships and joint venture agent complete milestone projects that will directory catalyze the production or application of goods and services that are either ready-for-market or in the later stages of development.

IPG provides funding\* for innovative homeland security products and services that can be developed, produces, commercialized or delivered from Illinois.

\* A dollar-for-dollar private capital match is required of all applicants

Contact Information: Homeland Security Market Development Bureau  
Michael Brody, Assistant Deputy Director  
100 W. Randolph Ste. 3-400  
Chicago, IL 60601  
(312) 814-8764  
mbrody@ildceo.net



Seize the Future  
43 W. Galena Blvd.  
Aurora, IL 60506  
Phone: (630) 897-5500  
Fax: (630) 897-0469  
[www.seizethefuture.com](http://www.seizethefuture.com)