



State of Illinois Government Business Resources for Women-Owned Businesses & Future Women Business Owners & Entrepreneurs as of August 2023

powered by the Office of Minority Economic Empowerment (OMEE) at the Illinois Department of Commerce & Economic Opportunity (DCEO)

The [Office of Minority Economic Empowerment \(OMEE\)](#) at the [Illinois Department of Commerce & Economic Opportunity \(DCEO\)](#), is committed to providing minority-, women-, persons with disabilities and veteran-owned small businesses and entrepreneurs, overall marginalized owned businesses, across the state with equitable access to opportunities and resources. Through dynamic partnerships, targeted outreach, and tailored programs and initiatives, OMEE aims to create an inclusive business ecosystem for communities that have traditionally faced systemic barriers to entry and growth. This investment spurs local economic development in underserved areas resulting in a revitalized and thriving Illinois economy. To learn about upcoming OMEE events, [click here](#). To get connected with Team OMEE, [click here](#).

Sign-up for e-updates from the Office of Minority Economic Empowerment (OMEE) at DCEO by visiting <https://bit.ly/3lphbpi> to receive updates for your business.

The [Office of Regional Economic Development \(Team RED\)](#) at the [Illinois Department of Commerce & Economic Opportunity \(DCEO\)](#), lives and works in the communities they serve and are charged with facilitating economic development efforts in their regions, in addition to providing communities with front-line access to state programs and services. Team RED serves as an Economic Development Concierge for the State of Illinois. To help provide localized assistance, the State of Illinois is divided into 10 economic development regions. To learn about upcoming RED events, [click here](#). Download a copy of the Illinois Economic Development Regional by clicking this [map](#) and to get connected with Team RED members who are located throughout Illinois, [click here](#).

Additional DCEO & State of Illinois Government Resources Are Available for Businesses, Including:

Certifications

❖ [Business Enterprise Program \(BEP\)](#)

The Business Enterprise Program (BEP) which is administered by the State of Illinois Commission on Equity & Inclusion, assists businesses owned by minorities, women and people with disabilities gain access to the State of Illinois procurement process. The BEP certification with the State of Illinois can also open the door to opportunities with other public and private entities which are looking for diverse suppliers. The FastTrack certification process allows reciprocity with City of Chicago and Cook County to provide a pathway to BEP certification in 7 days or less. The BEP also has a [Mentor Protégé Program](#) to foster the development and mentoring of minority, women, and persons with disabilities-owned businesses and enables experienced firms to provide various types of support to create more equitable access for economic growth while meeting the State's BEP contracting goals.

❖ [Disadvantaged Business Enterprise \(DBE\)](#)

The Disadvantaged Business Enterprise (DBE) program which is administered by the Illinois Department of Transportation (IDOT), provides minorities, women, and other eligible small businesses an opportunity to participate in transportation contracts that utilize federal funds.

❖ [Veteran Business Program \(VBP\)](#)

The Veteran Business Program (VBP) which is administered by the State of Illinois Commission on Equity & Inclusion, assists businesses owned by qualified service disabled and veteran-owned business gain access to State of Illinois contracting opportunities and participation in the competitive procurement process.

❖ [Smart Business Illinois-Overview of the State of Illinois Certification Process](#)

presented by the Office of the Illinois State Comptroller Susana A. Mendoza

Business Advising/Small Business Support

❖ [The Illinois Small Business Development Centers \(SBDC\)](#)

Offering at no cost one-on-one business advising, the Illinois Small Business Development Centers (IL SBDCs) are centers located across the state which offer assistance with business, management, and marketing plans; financial assessment and guidance; in-depth business training and more. The IL SBDCs also provides specialized services in technology, innovation, and entrepreneurial development. Business consultation is available to businesses of all stages/sizes/industries/etc. as well as for future owners & founders. [Click here](#) to find the nearest IL SBDC by address or zip code. For upcoming IL SBDC events & webinars, [click here](#).

❖ [The Small Business Community Navigators Program](#)

The Small Business Community Navigators Program is a support program for small businesses in the State of Illinois which targets businesses in Illinois that are identified as underserved including minority, rural, veteran, and women- owned businesses. As community navigators provide 1:1 regional support service for small businesses, [click here](#) to find your community outreach with the B2B search which also includes listings by language or by Illinois county.

Doing Business with the Government

❖ [The Illinois APEX Accelerator](#)

The Illinois APEX Accelerator (*formerly known as the Illinois Procurement Technical Assistance Centers “PTAC”*) are a portal for small businesses looking to enter the world of government contracting. The centers provide one-on-one counseling, technical information, marketing assistance and training to existing businesses interested in selling their goods and services to local, state, and/or federal government agencies. The primary mission of the Illinois APEX Accelerator is to serve as the axis for existing and new business to enter and strengthen the Government Industrial Base (GIB) and Defense Industrial Base (DIB), by accelerating innovation, fostering ingenuity, and establishing resilient and diverse supply chains. [Click here](#) to find the nearest IL APEX Accelerator by address or zip code. For upcoming IL APEX Accelerator events & webinars, [click here](#).

❖ [Doing Business with Illinois](#)

presented by the Illinois Department of Central Management Services

❖ [Doing Business with the Illinois Tollway](#)

presented by the Office of the Illinois Secretary of State Alexi Giannoulas

❖ [Illinois BidBuy](#)

BidBuy is designed to streamline service, increase efficiency, reduce cycle times and transaction costs, improve availability of information, and modernize the tools and resources available to incorporate best practices in Illinois procurement.

❖ [Illinois Procurement Opportunities](#)

The Business Enterprise Program (BEP) at the Illinois Commission on Equity and Inclusion, assists businesses owned by minorities, women, and people with disabilities gain access to the state of Illinois procurement process. BEP certification with the State of Illinois can also open the door to opportunities with other public and private entities which are looking for diverse suppliers.

❖ [Smart Business Illinois-Overview of the State of Illinois Procurement Process](#)

presented by the Office of the Illinois State Comptroller Susana A. Mendoza

Grants

❖ [Grant Opportunities](#)

DCEO’s Grants Opportunities webpage includes a list of current [grant opportunities](#), a [grantee requirements](#) page which explains how to prepare in receiving a grant and how to be successful, and a [grant maintenance](#) page shares how to meet and maintain grant requirements after a business is awarded. The site also includes a [Grant Basics Learning Library](#) which presents short video tutorials introducing key terms and best practices for the beginning stages of the grant process and many other resources.

Loans

❖ [Advantage Illinois – State Small Business Credit Initiative \(SSBCI\) 2.0](#) (new program)

As the Advantage Illinois program supports small businesses by enhancing access to financial capital, the programs make eligibility as flexible as possible, maximizing the impact on Illinois economy and especially encouraging loans to [Socially and Economically Disadvantaged Individuals \(SEDI\) and Very Small Businesses \(VSB\)](#), or businesses with fewer than 10 employees.

- The **Advantage Illinois Participation Loan Program (PLP)** helps Illinois businesses get term loan financing at lower rates by purchasing a portion of the loan and lowering risk for lenders.
- The **Advantage Illinois Loan Guarantee Program (LGP)** will provide a guarantee of partial repayment to the lender if a loan goes into default.

As the [Advantage Illinois Participation Loan Program \(PLP\)](#) helps Illinois businesses get term loan financing at lower rates, the state purchases a portion of the loan, which lowers the risk for the lenders. Advantage Illinois fills the gaps that prevent businesses from obtaining financing due to:

- collateral and/or equity shortfalls
- lack of historical cash flow
- low credit scores
- negative net worth

One of the Advantage Illinois PLP loan types are for **Socially and Economically Disadvantaged Individual(s) (SEDI)**, which helps businesses owned/ controlled by individuals with diminished credit. The loan program supports the following business owners and entrepreneurs:

- membership of a group subjected to racial/ ethnic prejudice or cultural bias
- gender
- veteran status
- limited English proficiency
- long-term residence in an isolated environment from mainstream American society
- member of a federally or state-recognized Indian Tribe
- long-term residence in a rural community
- residence in a community undergoing economic transitions
- membership of another “underserved community” (Executive Order 13985)

Socially and Economically Disadvantaged Individual(s) (SEDI) program details

- Maximum participation is the lesser of:
 - 50% of the project (all sources of funding)
 - 50% of the loan
 - \$2 million
- Maximum term is 7 years
- Rate fixed at 2%
- Job creation and/or Retention: With each \$65,000 participated, one full time job should be created or retained in the next 2 years.

For additional information about the [Advantage Illinois – State Small Business Credit Initiative \(SSBCI\) 2.0](#) program, including the Socially and Economically Disadvantaged Individual(s) (SEDI) program, [click here](#).

❖ [INVENT Venture Capital Program \(VCP\) \(New Program\)](#)

The Innovation Venture Fund (INVENT) will operate as a direct equity investment program, investing in early- and late-stage businesses with a focus on underserved start-ups facing systemic barriers and key industries such as agriculture, energy, information technology, life sciences, manufacturing, quantum information sciences and technology, and transportation.

❖ [Climate Bank Finance Participation Loan Program \(New Program\)](#)

This new program will be overseen by DCEO and administered by the Illinois Finance Authority (IFA), which will partner with local lenders to issue the loans. As Illinois officially designated “Climate Bank”, IFA will be exclusively focusing on providing its SSBCI-supported financing for the start-up and/or expansion of ventures directly involving environmentally-supportive, “green” businesses, including those that address the adverse impacts of climate change.

❖ [Business Invest](#)

The Office of the Illinois State Treasurer Michael W. Frerichs partners with approved financial institutions to provide business loans -- either lower rate loans, or loans to a business or non-profit that would not otherwise qualify -- to facilitate capital to underserved communities. This provides an opportunity for the Treasurer’s Office to stimulate business growth and economic activity while earning a competitive return for the state.

❖ [Ag Invest](#)

Through a commitment to Ag Invest, the Office of the Illinois State Treasurer Michael W. Frerichs partners with approved financial institutions to provide qualified farmers, agri-business and agriculture professionals below-market rate loans to start, expand or add value to their farm operations. The loans provided by the financial institution can be used for the purchase of farm equipment, purchase of land, construction-related expenses, provide operating lines of credit or other costs related to conventional or sustainable farming.

❖ [Equity Agriculture Programs](#)

The Illinois Department of Agriculture has identified programs at both the state and federal level which either specifically support socially disadvantaged farmers, or which can be utilized by socially disadvantaged farmers. These programs offer options in commercial, large-scale agriculture as well as small-scale urban agriculture, agribusiness, and food programs.

Incentives, Tax Assistance, and Funds

❖ [Incentives and Tax Assistance](#)

Illinois offers a competitive range of incentives for locating and expanding your business, including tax credits such as the [Illinois Angel Investment Tax Credit Program](#) which encourages investment in innovative, early-stage companies to help obtain the working capital needed to further the growth of their company in Illinois and exemptions that encourage business growth and job creation. Additional grant programs and access to loans can assist your business with working capital, machinery and equipment, land acquisition, building construction and public infrastructure improvements. And for those looking to invest in Illinois companies, early-stage investment incentives are also available.

As the State of Illinois greatly expanded business incentives to attract and retain job creators looking to locate or expand their business in Illinois. Those new changes in 2023 include:

- \$400 Million Closing Fund: Discretionary cash assistance available for major job creators with significant investments through the Invest in Illinois Fund.
- Expanding and improving Illinois' premier incentive programs, including:
 - [Reimagining Energy and Vehicles \(REV Illinois\)](#)
 - [Economic Development for a Growing Economy \(EDGE\)](#)
 - [Manufacturing Illinois Chips for Real Opportunity \(MICRO\)](#)
 - [High Impact Businesses \(HIB\)](#)
 - [Enterprise Zone Expansion](#)

To learn more about the above programs and additional incentives and tax assistance that the State of Illinois offers such as the [Data Centers Investment Program](#), [Film Production Tax Credit](#), etc., please [click here](#).

❖ [Illinois Growth and Innovation Fund \(ILGIFT\)](#)

for technology-enabled businesses

The Office of Illinois State Treasurer Michael W. Frerichs makes targeted investments with venture capital, growth equity, and private venture debt funds that invest in technology-enabled businesses and are either based in Illinois or possess a significant workforce in Illinois. Tech-enabled businesses can be situated in industries such as, but not limited to: agricultural tech, bio tech, consumer tech, financial services tech, green tech, health care tech, logistics tech, manufacturing tech, and services tech.

International Trade & Exporting

❖ [Office of Trade & Investment \(OTI\)](#)

The Office of Trade & Investment (OTI) at DCEO provides export assistance to companies interested in growing their global footprint. Through a network of trade specialist located in Chicago and 7 well established regional foreign offices, OTI provides businesses with lead generation support and connects companies to foreign governments, chambers of commerce and other strategic partners around the world. Our expert team also leads trade missions, curated overseas tradeshows, and outreach events and seminars. The Office of Trade and Investment also administers the [Illinois State Trade & Export Program \(ISTEP\)](#), which is partially funded by the Small Business Administration (SBA) STEP grant, of which Illinois has been a top award recipient since 2011. The ISTEP program provides small businesses with both financial and technical assistance to increase their exports, including: Trade Missions (GTM), Individual Foreign Market Sales Missions (IFMSM), and Product Compliance (PC), Website Localization (WL) and Export Education Program (EEP). For upcoming Office of Trade & Investment (OTI) events & webinars, [click here](#).

❖ [Illinois SBDC International Trade Center \(ITC\)](#)

Illinois SBDC International Trade Centers specialize in providing information, advising, and training to existing and new export companies interested in pursuing international trade opportunities. [Click here](#) to find the nearest ITC by address or zip code. For upcoming events & webinars, [click here](#).

Environmental Advising

❖ [Small Business Environmental Assistance Program \(SBEAP\)](#)

The Small Business Environmental Assistance Program is a non-regulatory program which provides free, confidential assistance to Illinois small businesses to help them succeed. Services include a toll-free helpline 1-800-252-3998 for free and confidential regulatory questions, help in understanding how state and federal environmental regulations apply to your business, fact sheets summarizing various environmental rules, environmental recordkeeping tools, and resources for navigating environmental regulations.

Regulatory & Permits

❖ [First Stop Business Information Center](#)

First Stop is a single statewide resource for entrepreneurs and businesses to obtain comprehensive regulatory and permitting information. Business specialists provide professional guidance to entrepreneurs by helping them identify and navigate regulatory requirements for their business and link them to state and local resources. Business specialists can be reached in English and Spanish at 1-800-252-2923 or ceo.firststop@illinois.gov.

Workforce Employment & Training Advising for Businesses

❖ [Workforce Programs](#)

The Office of Employment and Training (OET) supports innovative workforce programs including training and employment services that connect employers to a highly skilled workforce, apprenticeship programs, much more such as [Illinois Works Contractor Resources](#). Providing assistance and resources for job seekers is central to Illinois' commitment to ensuring that businesses thrive. They also provide services for employers in the state of Illinois who are planning or have gone through a layoff.

Climate and Equitable Jobs Act (CEJA)

❖ [Climate and Equitable Jobs Act \(CEJA\) Implementation](#)

DCEO's Climate and Equitable Jobs Act (CEJA) programming such as the future [Clean Energy Contractor Incubator Program](#) and [Clean Energy Primes Contractor Accelerator Program](#) will help Illinois' workforce prepare for and train for jobs in the clean energy industry and to provide support to workers and communities facing plant closures. These programs prioritize Illinoisians who live in communities that have historically faced economic barriers and environmental damage, bolstering a diverse workforce in the clean energy industry. [Click here](#) to receive updates about CEJA program implementation.

Film

❖ [Illinois Film Office](#)

As Illinois is world class destination for film, television and advertising production and home to a thriving film industry with a nationally renowned crew base, actors, and industry vendors, Illinois offers a robust and sustainable 30% Film Tax Credit.

Promoting Small Businesses

❖ [Illinois Made](#)

Presented by the Illinois Office of Tourism, the Illinois Made program celebrates those makers, creators, and artisans who help craft Illinois by hand. Illinois Made also inspires visitors and fellow Illinoisans to discover more about the state by experiencing firsthand the passion that makes the makers, creators, and artisans thrive. Interested in becoming or nominating an Illinois Maker to be included in the [Illinois Made Guide](#) or featured [itineraries](#)? [Click here](#) for criteria and for the submission form.

❖ [Homegrown by Heroes](#)

Presented by the Illinois Department of Agriculture, the Homegrown by Heroes at no-cost program allows Illinois farmers, ranchers, fishermen and producers who have served or are still serving in any branch of the U.S. military to use a special logo on the agricultural products they sell to the public. This special designation sets these farmers apart in the market, allowing these heroes' products to be visible to consumers while giving them the chance to tell their story.

Additional DCEO & State of Illinois Government Resource Links for Businesses:

Below is not a complete list of all the state of Illinois agencies & offices supporting business owners and entrepreneurs.

Illinois Department of Commerce & Economic Opportunity (DCEO) | [link](#) | [upcoming events](#)

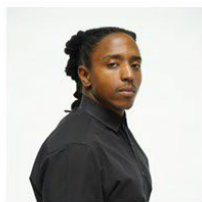
- Office of Minority Economic Empowerment (OMEE) at DCEO | [link](#) | [upcoming events](#)
- Office of Entrepreneurship, Innovation & Technology (EIT) at DCEO | [link](#) | [upcoming events](#)
- Office of Regional Economic Development (RED) at DCEO | [link](#) | [upcoming events](#)
- Office of Trade & Investment (OTI) at DCEO | [link](#) | [upcoming events](#)
- Illinois Biz Hub | [link](#) | [upcoming events](#) | to list/share your upcoming event, [click here](#)

- Starting your business in Illinois handbook-Illinois Department of Commerce & Economic Opportunity (DCEO) | [link](#)
- State of Illinois government resources for businesses (*includes links to other state agencies' resources*) | [link](#)
- Office of Illinois Governor J.B. Pritzker | [link](#)
- Office of Illinois Lieutenant Governor Juliana Stratton | [link](#)
- How to obtain a free credit report- Office of the Illinois Attorney General Kwame Raoul | [link](#)
- Business services-Office of the Illinois Secretary of State Alexi Giannoulias | [link](#)
- Smart Business Illinois-Overview of the State of Illinois Certification & Procurement Process- Office of the Illinois State Comptroller Susana A. Mendoza | [link](#)
- Support for veteran-owned businesses- Illinois Department of Veterans' Affairs | [link](#)
- Resources for businesses licenses- Illinois Department of Financial and Professional Regulation (IDFPR) | [link](#)
- Contact support for innovators and entrepreneurs regarding IDFPR regulations-Office of Innovation at IDRPR | [link](#)
- Business registration-Illinois Department of Revenue (IDOR) | [link](#)
- Resources for starting a business -Illinois Department of Employment Services (IDES) | [link](#)
- Small Business Resources-Illinois Department of Transportation's (IDOT) Bureau of Small Business Enterprises | [link](#)
- Utility procurement sites for doing business with utility companies- Illinois Commerce Commission (ICC) | [link](#)
- Energy Workforce Equity Portal for connecting clean energy companies with Equity Eligible Persons looking to work in the clean energy sector in Illinois- Illinois Power Agency (IPA) | [link](#)
- How to obtain a license- Illinois Department of Agriculture (IDOA) | [link](#)

- Farmers’ Markets- Illinois Department of Agriculture (IDOA) | [link](#)
- Illinois Product Events- Illinois Department of Agriculture (IDOA) | [link](#)
- Illinois 2022 Cottage Food Guide for farmers & food business owners & entrepreneurs- Illinois Department of Public Health (IDPH) | [link](#)

Please contact us anytime if you’re looking for a different State of Illinois government resource for your business. We’re here to support you!

- **Michelle Lura White** | Women’s Business Development Manager (Illinois’ liaison to women-owned businesses and future women business owners & entrepreneurs)
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- Team OMEE from the [Office of Minority Economic Empowerment \(OMEE\)](#) at the Illinois Department of Commerce & Economic Opportunity (DCEO)
 - [Click here](#) to connect with Team OMEE.



Office of Minority Economic Empowerment (OMEE)

Serving marginalized communities including minority, women, persons with disabilities, and veteran owned businesses.

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Edwin Tumlos
Asian American Pacific Islander (AAPI) Business Development Manager

Also supports Persons with Disabilities & LGBTQIA+ owned businesses

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Diana Alfaro
Latinx Business Development Manager

Also supports American Indian (Native American), Arab/MENA businesses

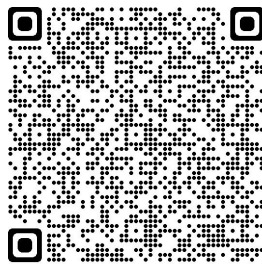
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- Team RED from the [Regional Economic Development \(RED\)](#) at the Illinois Department of Commerce & Economic Opportunity (DCEO)
 - Team RED is located throughout Illinois. [Click here](#) to connect with Team RED.
- Team OTI from the [Office of Trade & Investment \(OTI\)](#) at the Illinois Department of Commerce & Economic Opportunity (DCEO)
 - Team OTI is located in Illinois and abroad. [Click here](#) to connect with Team OTI.
- [Community Navigators](#)
 - Community Navigators are located throughout Illinois. [Click here](#) to find a Community Navigator.

Scan below to access the State of Illinois (state govt.) Resources Guide for IL Women-Owned Businesses on your phone or tablet:



Scan below to access different resources guides for Illinois women-owned business on your phone or tablet, which can also be found at the very bottom of the OMEE Business Library [webpage](#):

- Federal & Local Governments' Resources Guide for Illinois Women-Owned Businesses
- Financial Capital Resources Guide for Illinois Women-Owned Businesses
- Social Capital (mentoring & networking) Resources Guide for Illinois Women-Owned Businesses

