

# How to Write a Business Plan



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**The following handout was partially assembled using the following resources:**

*Business Plans and Profiles Index*, Carnegie Library of Pittsburgh. Online at <http://216.183.184.20/subject/business/bplansindex.html>.

Greene, Glen (2006). *How to Develop and Use a Business Plan*, Edward Lowe Foundation. Found online at Biz Info Library, [www.bizinfo.org](http://www.bizinfo.org).

*An Introduction to Business Plans*, Entrepreneur.com, Inc., 2007. Online at [www.entrepreneur.com/startingabusiness/businessplans/article38290.html](http://www.entrepreneur.com/startingabusiness/businessplans/article38290.html).

Pinson, Linda and Jerry Jinet (1993). *How to Write a Business Plan*, U. S. Small Business Administration Managing and Planning Series. Found online at [www.sba.gov/library/pubs/mp-32.pdf](http://www.sba.gov/library/pubs/mp-32.pdf).

*Understanding Where You Stand: A Simple Guide to Your Company's Financial Statements*, Illinois Department of Commerce and Economic Opportunity, Illinois Entrepreneurship Network. This and other resources are online at [http://business.illinois.gov/management\\_guides.cfm](http://business.illinois.gov/management_guides.cfm).

**Other useful resources for writing your business plan at the following web sites:**

**FOR SAMPLE BUSINESS PLANS AND OUTLINES**

United States Small Business Administration (SBA): Small Business Management Publications. [www.sba.gov/library/pubs.html](http://www.sba.gov/library/pubs.html). General business plans for retail, construction, and manufacturing start-ups.

Small Business Administration and Palo Alto Software. [www.bplans.com/samples/sba.cfm](http://www.bplans.com/samples/sba.cfm).

The Illinois Entrepreneurship Network also has a business plan outline and other resources for starting a business in Illinois. See [www.ienconnect.com/resources/index.asp](http://www.ienconnect.com/resources/index.asp).

**ONLINE INTERACTIVE BUSINESS PLAN PROGRAMS**

Create an account for an online business plan writing program at the **Minority Business Development** website: [www.mbda.gov](http://www.mbda.gov). Rather than just providing sample business plans, this program helps you write a comprehensive business plan. Click the link to “Business Development” at the top, and then go to “Preparing Your Business Plan.” Scroll down through the article and click on the link to “Free Business Plan Writer.”

Also at **Canada Business Service Centers**, the interactive business planner: [www.cbcs.org/ibp/](http://www.cbcs.org/ibp/). As the site above, this site helps you write a business plan.



Hull House Small Business Development Center offers an **Entrepreneurial Training Program** twice a year. ETP is a 10 week course that assists prospective or current business owners in compiling a comprehensive business plan. Contact Curt Roeschley (North: 773-561-3500) or Kathleen Robbins (South: 773-955-8027) for details.

## Why Write a Business Plan?

- The goals of a business plan are to:
  - **Create a strategy** that you can revisit often to see whether you are meeting your goals or whether you need to rethink your approach.
  - **Convince others of your expertise.** Business plans are prepared as a necessary instrument for raising capital from potential investors, bankers, and other lenders.
  - **Minimize risk** by increasing your knowledge of potential pitfalls and how they might be overcome, or how you can take advantage of opportunities.
  - **Improve your business's chance of survival.** Without the necessary research and planning, businesses have a higher rate of failure.
- The business plan is an operating tool that will help you manage the business more effectively in order to achieve success. You'll be able to identify areas of weakness and strength to pinpoint needs you might otherwise overlook or to spot opportunities early on.
- A banker's job is to assess the degree of risk for each proposed loan and to be satisfied that the loan can be repaid.
  - Is there sufficient demand for your product or service? Is it sustainable? You'll need to provide evidence that there is a customer base and competitive advantage for the product or service you want to offer.
  - Provide market data, market share breakdown, sales history and sales projections for the product/service. An analytical, objective business plan convinces lenders that you are capable, organized and prepared.
  - Are you being realistic? Are your projections too good to be true?

## Tips for Creating a Good Business Plan

- Very few people would argue that planning is unnecessary. Be prepared to spend weeks – or months – completing your plan.
- Don't get discouraged. Break the project into manageable chunks.
- Aim for a plan that is brief and succinct but includes everything important to the business. The plan may be 10-15 typed pages, double-spaced.
- Focus on your intended reader. Investors or lenders are interested in determining whether you will be able to achieve your—and their—objectives.
- Avoid highly technical descriptions of your products, processes, and operations.
- Be realistic – base your projections on the results gathered from your analysis. Be honest about positive and negative findings.
- Discuss your company's business risks. Your credibility can be seriously undermined if existing risks and problems are uncovered by lenders or investors on their own.

## The Business Plan is a Work in Progress

A good business plan follows generally accepted guidelines for both form and content. There are four primary parts to a business plan:

- The first is the **business concept**, where you discuss the industry, your business structure, your particular product or service, and how you plan to make your business a success.
- The second is the **marketing section**, in which you describe and analyze potential customers: who and where they are, what makes them buy and so on. Here, you also describe the competition and how you'll position yourself to beat it.
- The **operations and management section**, where you trace the product or service development, the location of your business, its hours of operation, and the management team/key personnel and other staff.
- Finally, the **financial section** contains your income and cash flow statement, balance sheet and other financial ratios, such as break-even analyses. This part may require help from your accountant and a good spreadsheet software program.

Breaking these major sections down even further, a business plan consists of seven key components:

1. Executive summary
2. Business & industry description
3. Market strategies
4. Competitive analysis
5. Design and development plan
6. Operations and management plan
7. Financial factors

In addition to these sections, a business plan should also have a cover page, title page, and table of contents. There may be as many appendices or exhibits at the back of the plan as are necessary.

A business plan is a "living" document. Update it as your knowledge grows and whenever your strategies become more concrete.

# Detailed Outline

## Executive Summary

This is a one to one and a half page summary of your entire business plan and should be written last. Briefly describe the following.

- if this is a new business venture, expansion of an existing business or the purchase of an existing business;
- the type of business activity in which you are engaged (manufacturing, wholesale, retail, food processing, service, high technology, etc.);
- your product or service and its uniqueness;
- the market to be served;
- your advantage over the competition;
- the main objectives of your organization;
- your management background; and
- the project time frames involved.

In addition, briefly describe what form of business structure you have chosen (sole proprietorship, type of partnership, corporation, LLC). Also include the following information:

- date the business was registered/incorporated;
- business name and address;
- business phone number;
- principal(s) name(s) and telephone number(s);
- percentage of business or number of shares held by each (in partnership or corporation); and
- web site address and relevant e-mail addresses.

## Startup Costs and Funding

Identify the costs of the proposed business venture and the sources of the project funding. If you are asking for a loan, say how much and include a statement showing the startup or expansion costs (see below):

## Startup Cost Summary \*

Land and Buildings	_____
Leasehold Improvements (renovations)	_____
Equipment/Furniture	_____
Other Assets (goodwill, franchise, etc.)	_____
Vehicles (if used in the business)	_____
Inventory (opening cost)	_____
Other Start Up Expenses (accounting, taxes and licenses, insurance, rent, supplies, advertising)	_____
Working Capital	_____
<b>Total Startup Costs</b>	_____
<b>Funding</b>	
Equity	_____
- cash	_____
- contributed assets	_____
Land and Building Mortgage	_____
Equipment Loan	_____
Other Loan	_____
Line of Credit (L/C)	_____
Grant/Subsidy	_____
<b>Total Project Funding</b>	_____

## **\*Total Project Costs and Project Funding must be Equal**

### **Business Description**

- May include objectives and/or mission statement

### **Product and/ or Service**

- Describe the products to be produced or the services or good to be provided.
- What makes your product or service unique, or, how is your business different from others in the industry?
- What are the features and advantages that will entice customers to buy from you (i.e., convenience, service, performance)?
- Will you offer any product or service guarantees or warranties?
- Provide information on any patents, trade secrets, or other technical advantages over the competition.

### **Industry Profile**

- Give an overview of the industry sector your business is part of, including industry trends and estimated industry sales for the current year and expected future years.

### **Marketing & Advertising**

- Identify the total market for your product or service.
- To whom are you targeting your product or service?
- Identify your competition detailing their strengths and weaknesses and your opportunities and threats relative to them.
- How will your competition react to you entering the market?
- What are your past sales (if applicable) and future projections?
- What price (manufacture, wholesale, retail, etc.) do you intend to charge for you product/service and how does it compare to the competition?
- What are your selling terms (cash or credit)?
- Identify promotional campaigns that will be used.

### **Operating Requirements**

- Identify your facility requirements as to the size, location, and type of premises. Include drawings of the proposed building layout. Attach the most recent real estate appraisal, offers to purchase or lease agreement, supplier quotations, etc.

- Indicate why you have selected this location.
- Provide details relating to special requirements as to water, power, compressed air, ventilation, heat, air conditioning, drainage, disposal, Department of Health requirements, etc. Attach most recent approvals from Public Health, Liquor Licensing, City zoning, etc.
- Provide a detailed listing (including legal descriptions) of the land and building(s), leasehold improvements, equipment and furniture, vehicles, inventory and other assets. The listing should include the proposed purchase price of each asset.
- Provide a general description of the day-to-day operations of the business (include hours of business, days open, seasonality of business, suppliers and their credit terms, etc.).
- Provide product or manufactured cost estimates (if applicable).

### **Management**

- What is the proposed organization chart of the company (i.e. who does what)? Include a brief job description for each position.
- Provide brief management biographies of the key personnel (include their ages and backgrounds in this type of business). The resumes may be put in the appendices or exhibits at the end of the business plan.

### **Personnel**

- List employees (not owner or manager) by whether they are full- or part-time, and permanent or temporary:
- Provide a job description for each position, identifying the responsibilities and duties involved. Include what skill level is needed.
- If job training is required, identify the duration and the cost of the training.

### **References**

Identify your accountant, banker, business counselor or consultant, and insurance company.

### **Financial Projections**

Provide a projected (pro-forma) Three Year Cash Flow, Balance Sheet and Profit or Loss Statement (see below for examples). The cash flow should show a break-even point, that is, where the money coming in from sales can pay all the costs.

## Appendices or Exhibits

Any additional information that will help establish the credibility of your business idea, such as marketing studies, photos of your product, and contracts or other legal agreements. The financial projections are typically included here also.

It is common for a financial institution to request that the principal(s) submit, with a loan application, a statement of personal net worth. This form is usually provided by the financial institution. If applicable, historical financial statements on the business venture may also be requested.

# Financial Basics for the Start-Up Business



## Start-up Costs

This statement is a list of all the equipment, inventory, professional services, deposits, and the like that you will need to purchase or have done before your business can start up.



## Pro forma, or estimated, balance sheet

This is a snapshot of the company's proposed financial standing at an instant in time. The balance sheet shows the company's financial position, what it owns (assets) and what it owes (liabilities/debts). The net worth of a company is the value of that company—all the assets it has. The "bottom line" of a balance sheet must always balance (i.e. assets = liabilities + net worth). The individual elements of a balance sheet change from day to day and reflect the activities of the company.



## Pro forma income statement (or "profit and loss" statement)

This is a summary of a company's profit or loss during any one given period of time, such as a month, three months, or one year. The income statement records all revenues for a business during this given period, as well as the operating expenses for the business.



## Cash flow projection

These statements are used to analyze the cash inflows and outflows (where the money went) during a designated time period. These are usually shown monthly for the first year projections, and then quarterly or annually for Years 2 & 3.

For a loan proposal you will usually have to provide actual or projected financial statements for two to three years. You will also have to provide a statement listing your start-up costs (if the company is just beginning), documents showing your personal finances and proving collateral that you are willing to pledge to secure your loan (house, property, etc.)

## Examples of Small Business Financial Statements \*

Retail Store, Inc. Years 1 & 2 Projected Income Statement				
	Year 1		Year 2	
<b>Net Sales</b>	294,140	100.0%	432,000	100.0%
<b>Cost of Sales</b>	123,539	42.0%	173,000	40.0%
<b>Gross Margin</b>	<b>170,601</b>	<b>58.0%</b>	<b>259,000</b>	<b>60.0%</b>
<b>Expenses</b>				
Officer's Salary	20,000	6.8%	42,000	9.7%
Wages	45,200	15.4%	64,000	14.8%
Payroll Taxes	3,390	1.2%	4,860	1.1%
Rent	18,000	6.1%	18,900	4.4%
Utilities	7,536	2.6%	8,400	1.9%
Telephone	1,200	0.4%	1,400	0.3%
Maintenance & Garbage	8,400	2.9%	9,500	2.2%
Insurance	1,380	0.5%	1,500	0.3%
Advertising	6,450	2.2%	7,000	1.6%
Supplies	840	0.3%	900	0.2%
Professional Fees	2,250	0.8%	250	0.1%
License & Permit Fees	125	0.0%	1,925	0.4%
Bank Fees	1,925	0.7%	2,000	0.5%
Security System	1,740	0.6%	1,900	0.4%
Equipment Depreciation	1,920	0.7%	2,400	0.6%
Interest	2,510	0.9%	912	0.2%
Contingency	15,250	5.2%	20,000	4.6%
<b>Total Expenses</b>	<b>138,116</b>	<b>47.0%</b>	<b>187,847</b>	<b>43.5%</b>
<b>Net Income Before Taxes</b>	<b>32,485</b>	<b>11.0%</b>	<b>71,153</b>	<b>16.5%</b>

### Assumptions:

- Depreciation based on straight line over 5 years
  - Bank charges include merchant fees
  - Sales revenue estimated to average \$36,000 per month in Year 2
  - No product cost or selling price increases are assumed in Year 2
  - A loan of \$40,000 at 8 percent for a two-year term
  - A 2-year lease of the retail store space for \$1,500 per month
- (Note that projected inflation rates are also often utilized to calculate rise in certain costs.)

\* The financial statements presented here are taken from Norrington, Ullmann, et al., *TAP Basics: Technical Assistance Providers Handbook*, Federal Reserve Bank of Chicago (2005)

Retail Store, Inc.														
First Year Cash Flow Projection														
	Startup	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
Beginning Cash	15,000	21,935	15,837	11,219	6,633	4,137	3,226	4,008	6,428	9,950	14,250	20,235	27,845	
Sales Receipts		5,540	8,100	12,000	16,000	19,500	23,000	27,000	30,000	33,000	36,000	40,000	44,000	294,140
Loan	40,000	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Cash Inflows</b>		<b>5,540</b>	<b>8,100</b>	<b>12,000</b>	<b>16,000</b>	<b>19,500</b>	<b>23,000</b>	<b>27,000</b>	<b>30,000</b>	<b>33,000</b>	<b>36,000</b>	<b>40,000</b>	<b>44,000</b>	
<b>Available Cash Balance</b>	<b>55,000</b>	<b>27,475</b>	<b>23,937</b>	<b>23,219</b>	<b>22,633</b>	<b>23,637</b>	<b>26,226</b>	<b>31,008</b>	<b>36,428</b>	<b>42,950</b>	<b>50,250</b>	<b>60,235</b>	<b>71,845</b>	
Cost of Sales	15,000	2,327	3,402	5,040	6,720	8,190	9,660	11,340	12,600	13,860	15,120	16,800	18,480	123,539
Officer's Salary	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	20,000
Wages	0	1,200	1,600	2,000	2,400	3,000	3,500	4,000	4,500	5,000	5,400	6,000	6,600	45,200
Payroll Taxes	0	90	120	150	180	225	263	300	338	375	405	450	495	3,390
Rent	3,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
Utilities	800	556	556	556	556	556	556	700	700	700	700	700	700	7,536
Telephone	500	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Maintenance & Garbage	0	700	700	700	700	700	700	700	700	700	700	700	700	8,400
Security System	0	145	145	145	145	145	145	145	145	145	145	145	145	1,740
Insurance	115	115	115	115	115	115	115	115	115	115	115	115	115	1,380
Supplies	0	70	70	70	70	70	70	70	70	70	70	70	70	840
Advertising	400	1,500	1,250	1,000	750	500	250	200	200	200	200	200	200	6,450
Professional Fees	800	250	150	150	150	150	150	150	150	500	150	150	150	2,250
License & Permit Fees	450	125	0	0	0	0	0	0	0	0	0	0	0	125
Bank Fees	0	150	150	150	150	150	150	150	200	225	150	150	150	1,925
Remodeling	5,000	0	0	0	0	0	0	0	0	0	0	0	0	0
Furniture & Fixtures	4,000	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan Payment	0	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810	21,720
Contingency	3,000	1,000	1,050	1,100	1,150	1,200	1,250	1,300	1,350	1,400	1,450	1,500	1,500	15,250
<b>Total Expense</b>	<b>33,065</b>	<b>11,638</b>	<b>12,718</b>	<b>16,586</b>	<b>18,496</b>	<b>20,411</b>	<b>22,219</b>	<b>24,580</b>	<b>26,478</b>	<b>28,700</b>	<b>30,015</b>	<b>32,390</b>	<b>34,715</b>	<b>278,945</b>
<b>Ending Cash Balance</b>	<b>21,935</b>	<b>15,837</b>	<b>11,219</b>	<b>6,633</b>	<b>4,137</b>	<b>3,226</b>	<b>4,008</b>	<b>6,428</b>	<b>9,950</b>	<b>14,250</b>	<b>20,235</b>	<b>27,845</b>	<b>37,130</b>	<b>15,195</b>
<b>Profit On a Cash Basis (B.T.)</b>		<b>-6,098</b>	<b>-4,618</b>	<b>-4,586</b>	<b>-2,496</b>	<b>-911</b>	<b>782</b>	<b>2,420</b>	<b>3,523</b>	<b>4,300</b>	<b>5,985</b>	<b>7,610</b>	<b>9,285</b>	

<b>Retail Store, Inc.</b>		
<b>Year 1 Balance Sheet</b>		
	End of first 6 months	Year 1
<b>ASSETS</b>		
Current Assets		
Cash	4,007	37,129
Inventory	15,000	25,000
Accounts Receivable	0	0
Supplies	200	300
Security Deposit	1,500	1,500
<b>Total Current Assets</b>	<b>20,707</b>	<b>63,929</b>
Fixed Assets		
Leasehold Improvements	4,500	4,000
Equipment (+ depr.)	2,700	2,400
Furniture & Fixtures (+ depr.)	3,600	3,200
<b>Total Fixed Assets</b>	<b>10,800</b>	<b>9,600</b>
Other Assets	0	0
<b>Total Assets</b>	<b>31,507</b>	<b>73,529</b>
<b>LIABILITIES</b>		
Current Liabilities		
Accounts Payable	0	0
Lease Payments	18,000	18,000
Portion of L-T Loan	21,720	21,720
<b>Total Current Liabilities</b>	<b>39,720</b>	<b>39,720</b>
Long-Term Liabilities		
Lease Payments	9,000	0
Bank Loan Payable	10,860	0
<b>Total Long-Term Liabilities</b>	<b>19,860</b>	<b>0</b>
<b>Total Liabilities</b>	<b>59,580</b>	<b>39,720</b>
Net Worth/Equity	-28,073	33,809
<b>Total Liabilities &amp; Equity</b>	<b>31,507</b>	<b>73,529</b>

Current Ratio (:1)	0.52	1.61
Quick Ratio (:1)	0.14	0.98
Debt/Equity (:1)	N/A	1.17

## Online Resources

- **Small Business Administration** [www.sbaonline.sba.gov](http://www.sbaonline.sba.gov), or Illinois office at [www.sba.gov/il](http://www.sba.gov/il). See financial resources at [www.sba.gov/library/forms.html#financial](http://www.sba.gov/library/forms.html#financial). ☎ 312-353-4528
- **Illinois Department of Commerce and Economic Opportunity** [www.commerce.state.il.us/dceo/Bureaus/Business\\_Development](http://www.commerce.state.il.us/dceo/Bureaus/Business_Development). See the Illinois Entrepreneurship Center at [www.ildceo.net/dceo/Bureaus/Entrepreneurship+and+Small+Business/](http://www.ildceo.net/dceo/Bureaus/Entrepreneurship+and+Small+Business/)
- **City of Chicago's Department of Business Affairs and Licensing** at [www.cityofchicago.org/businessaffairs](http://www.cityofchicago.org/businessaffairs) ☎ Information at 312-744-6249
- **Illinois Department of Revenue** for registration for Illinois Business Tax number [www.revenue.state.il.us/Businesses](http://www.revenue.state.il.us/Businesses) ☎ 800 732-8866 or 217 782-3336
- **Entrepreneur.com** and **BlackEnterprise.com** provide resources and informative articles for start-ups and existing businesses, both online and a monthly magazines
- **Chicago Area Demographics** can be found at, for example, <http://www.chicagobusiness.com/cgi-bin/portal.pl?id=37> (Crain's Chicago) and **Chicago Community Ventures' Chicago Prospector** (for demographics and retail information in "neighborhood analysis" link) [www.chicagoprosector.com/ed.asp?p=300&s=0](http://www.chicagoprosector.com/ed.asp?p=300&s=0)
- **Metro Facts Online** [www.mcfol.org](http://www.mcfol.org). Facts about Chicago, census details.
- **Crain's Chicago Business Small Business** <http://chicagobusiness.com/cgi-bin/portal.pl?id=47>. Also see their Small Business Resource Guide.
- **Business Owner's Idea Cafe** [www.businessownersideacafe.com](http://www.businessownersideacafe.com) (requires free subscription) and **Tannedfeet.com** [www.tannedfeet.com](http://www.tannedfeet.com)
- **Ewing Marion Kauffman Foundation's** small business starter kit [www.entreworld.org](http://www.entreworld.org)
- **The Chicago Public Library** branches also have guides and other research materials on industry, suppliers, and area demographics. Note the Business Information Center (BIC), ☎ 312-747-4400. Online at [www.chipublib.org/001hwlc/hwbst.html](http://www.chipublib.org/001hwlc/hwbst.html). Catalogue at [www.chipublib.org](http://www.chipublib.org) (look under Subject Guides). Check your local library branch for resources
- **Chicago Department of Procurement Services'** D/M/WBE program (for disadvantaged, minority and women-owned business enterprises) is at <http://egov.cityofchicago.org> (click on "Departments" and go to "Procurement Services"). ☎ 312-744-4900
- **Illinois Network of Child Care Resource & Referral Agencies** [www.ilchildcare.org](http://www.ilchildcare.org) and licensing standards at [www.daycare.com/illinois/state.html](http://www.daycare.com/illinois/state.html) and **Illinois Action for Children** [www.daycareaction.org](http://www.daycareaction.org). ☎ 773-769-8000
- **United States Trade and Patent Office** [www.uspto.gov](http://www.uspto.gov)
- **Knowthis.com** for free marketing information [www.knowthis.com](http://www.knowthis.com)

## Print Resources

### Periodicals

General business articles can be found in such magazines as: *Inc.*, *Entrepreneur*, *Black Enterprise*, and *Crain's Chicago Business*

### Industry Information

*Encyclopedia of Associations*—lists professional societies, trade associations, etc.

*National Trade and Professional Organizations of the U.S.*

*Standard and Poor's Industry Surveys* (online as *NetAdvantage*)

*Standard Rate and Data Service: Business Publications*

*NAICS Manual* (North American Industry Classification System)

*U.S. Industry and Trade Outlook*

### Competition/Suppliers/Sales Leads

*The Chicago Purchaser National Association of Purchasing Management Chicago Membership Directory*

*Greater Chicago Minority Business Directory*

*Illinois Manufacturers Directory*

*Illinois Services Directory*

*Inside Prospects*

*LaSalle Bank Guide*

*Sorkins Directory of Business & Government Chicago Edition*

*Thomas Register of American Manufacturers*

## City Resources

City of Chicago Department of Business Affairs & Licensing, 312-744-6249

U.S. Small Business Administration, 500 W. Madison, 312-353-4528

Department of Planning and Development, Business Assistance, 312-744-4190

Inventors' Council of Illinois, 312-939-3329

SCORE (Service Corps of Retired Executives), 312-353-7724

U.S. Export Assistance Center, 312-353-8065

Minority Business Development Agency, 312-353-0182

Neighborhood and Chicagoland Chambers of Commerce and Business Association