

Chicago Community Loan Fund supports the resiliency of community development efforts and created this resource guide for neighborhood scale real estate developers, small businesses and nonprofit organizations. You will find information for grants, low-cost loans and other resources offered by government and private sources that can help sustain your enterprise. Use it as a resource tool and share it broadly with peer networks. This resource guide is a living document and will be updated monthly.

If you know of a resource that should be part of this directory, or you would like additional information, please email: info@cclfchicago.org.



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Get Prepared to Apply For Assistance

While many of the resources available require less documentation, the following checklist would be helpful for you to start to gather to be able to apply for grants or loans.

- ✓ Document your financial hardship – document communication from government, from your suppliers, communication to your staff or employees
- ✓ Have copies of all payment arrangements for suppliers and vendors
- ✓ Payroll information, number of staff
- ✓ Copy of your business license
- ✓ Articles of organization/incorporation
- ✓ Last 12 months of bank statements
- ✓ 3 years of organizational tax returns
 - If your business is new, funders may ask for personal tax returns
 - If your business is 1 year old, they may ask for 2 years personal, totaling 3 years of tax returns
 - Include all pages/schedules of the return
 - If you do not have the returns, be prepared to request a tax transcript
- ✓ Ensure you're in good standing
 - [Secretary of State Business Search](#)
 - [City of Chicago Business License Look Up](#)
- ✓ Make sure that you don't owe the city of Chicago money
- ✓ No back child support

Check the credit of all owners/principals/partners (N/A for nonprofits) using

AnnualCreditReport.com

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FOR PROFIT FUNDING

Founders First Chicagoland Job Creators Grant

Resource Type

Grant ▾ Supplemental Resource ▾ Funders ▾

Deadline

February 6, 2024,

Provider

Founders First CDC, Rockefeller Foundation

Description

The Founders First CDC organization aims to build a more inclusive economy. In that interest it has launched the Job Creators Quest Fund to support businesses and job creation.

Applicant Type

For Profit ▾

Eligibility

- Must identify as Latinx, Black, Asian, Women, LGBTQIA+, Military Veteran or live in a middle to low-income area
- Must be a for-profit company (annual revenues \$100K - \$5 million)
- Must be B2B or B2G (G= Government)
- [More information on eligibility](#)

Approved Use of Funds

Requirements for the allocation of the funds are not directly stated but after receiving the funds, the awarded corporation must hire 1-2 new premium hires.

Amount

Grant size will vary, total fund amount is \$100,000

Application Link

[Founders First Job Creator Grant Information and Application](#)

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CrossRoad Fund Seed Fund

Resource Type

Grant ▾ Funders ▾

Deadline

February 12, 2024

Provider

Crossroad Fund

Description

The Seed Fund supports new, emerging, and/or small community-based organizations that are actively engaged in social change work.

Applicant Type

Non Profit ▾ General ▾

Eligibility

- Open to registered 501c3 and fiscally-sponsored organizations, or groups with organizational bank accounts
- Organizations with previous year annual expenses under \$500,000
- Crossroads Fund's [Funding Criteria](#)

Approved Use of Funds

Funding is approved for general operating, start-up costs, or project expenses.

Amount

Up to \$15,000

Application Link

[Crossroad Fund Grant](#)

This guide was compiled by



Equitable Transit-Oriented Development

Resource Type

Grant - Funders -

Deadline

February 24, 2024, at 11:59 PM CT

Provider

Connected Communities Ordinance and The City of Chicago

Description

The ETOD program will provide funding and technical assistance to support community-led equitable development near transit. Available grant funding will consist of equity-focused funding for capital investments to be awarded over the course of 2 years and paired with technical assistance.

Applicant Type

For Profit - Non Profit -

Eligibility

Must demonstrate equitable values in corporate engagement whether BIPOC leadership, employment of disabled persons and or accommodations, etc.

Near at least one public transit stop or providing multiple modes of transport.

Approved Use of Funds

Approved uses of funds include but are not limited to major exterior and interior renovations to existing buildings, build-outs for incoming business acquisition, site preparation, demolition, architectural and engineering fees, roofing, masonry, façade, windows, doors mechanical systems. For more information visit the link below.

Amount

Up to \$250,000

Application Link

[Individual Artist Performance Grant Application](#)

This guide was compiled by



Amber Grant

Resource Type

Grant Supplemental Resource

Deadline

February 29, 2024, at 11:59 pm CT

Provider

Womens Net

Description

WomensNet founded the Amber Grant in memory of Amber Wigdahl, giving away at least \$30,000 every month in Amber Grant money. In recognition of the diversity of businesses owned by women, they've also expanded our grant-giving to include "Startup Grants,"

Applicant Type

Individual Non Profit For Profit

Eligibility

Must be a woman owned business

Approved Use of Funds

No requirements set forth for the allocation of funds

Amount

\$10,000

Application Link

[Amber Grant Application](#)

This guide was compiled by



2024 CDBG Capital Improvement, Economic Development, and Demolition Grant

<u>Resource Type</u>	Grant ▾ Supplemental Resource ▾
<u>Deadline</u>	March 22, 2024, at 5:00 pm CT
<u>Provider</u>	Bureau of Economic Development, Department of Planning and Development
<u>Description</u>	The Community Development Block Grant (CDBG) Program is authorized under Title 1 of the Housing and Community Development Act (HCDA) of 1974. CDBG grew out of the consolidation of several categorical programs under which communities competed nationally for funds. The primary objective of Title I of the HCDA, is the development of viable urban communities. These viable communities are achieved by providing, principally for persons of low- and moderate-income.
<u>Applicant Type</u>	Non Profit ▾ For Profit ▾
<u>Eligibility</u>	<p>See here for all eligibility requirements; in these sections:</p> <ul style="list-style-type: none"> - Application Evaluation Criteria - Applicable Administrative Requirements - Eligible Areas
<u>Approved Use of Funds</u>	See 'Eligible Activities and Economic Development' section of document for approved use of funds
<u>Amount</u>	Non-profit- \$200,000 Municipal- \$400,000
<u>Application Link</u>	Application PDF & Preliminary Online Submission Form

This guide was compiled by



2024 CDBG Public Service/Planning Grant

Resource Type

Grant ▾ Supplemental Resource ▾

Deadline

March 22, 2024, at 5:00 pm CT

Provider

Bureau of Economic Development, Department of Planning and Development

Description

The Community Development Block Grant (CDBG) Program is authorized under Title 1 of the Housing and Community Development Act (HCDA) of 1974. CDBG grew out of the consolidation of several categorical programs under which communities competed nationally for funds. The primary objective of Title I of the HCDA, is the development of viable urban communities. These viable communities are achieved by providing, principally for persons of low- and moderate-income.

Applicant Type

Non Profit ▾ For Profit ▾

Eligibility

[See here for all eligibility requirements: in these sections:](#)

- Application Evaluation Criteria
- Applicable Administrative Requirements
- Eligible Areas

Approved Use of Funds

[See 'Eligible Activities and Economic Development' section of document for approved use of funds](#)

Amount

Non-profit- \$200,000 Municipal- \$400,000

Application Link

[Public Service/Planning Grant Application PDF](#) & [Preliminary Online Submission Form](#)

This guide was compiled by



Restaurant Relief Grant

Resource Type

Grant ▾

Deadline

March 29, 2024, 5:00 CDT

Provider

DoorDash

Description

This grant is for restaurant businesses that have experienced challenges related to a natural disaster.

Applicant Type

For Profit ▾

Eligibility

Be a restaurant, gastropub, or bakery with a brick & mortar location that:

Experienced a loss in revenue as a direct result of a state of emergency or federally-declared natural disaster which occurred within the last 12 months;

Has 3 or fewer total locations;
Has 50 or fewer employees per location;
Has been open for at least 6 months;
Has revenues of \$3M or less per location in 2022;
Is independently-owned.

Approved Use of Funds

N/A

Amount

\$10,000.

Application Link

[Apply Here](#)

This guide was compiled by



Galaxy Grant

Resource Type

Grant ▾

Deadline

March 31, 2024

Provider

Small Business Association

Description

Galaxy of Stars is a great online network for minority and women-owned businesses. They provide free tools to help these businesses succeed. These tools include free websites and free hosting, forums that provide a great, safe place to interact

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Must be a minority or female entrepreneur

Approved Use of Funds

There are no requirements for the use of funds

Amount

\$2,750

Application Link

[Galaxy Grant Application](#)

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American Dream Awards

Resource Type

Grant ▾ Funders ▾

Deadline

Apr 30, 2024 at 5:00pm CDT

Provider

American Dream Foundation

Description

The American Dream Awards shine a spotlight on small businesses that epitomize the modern American Dream through their innovative solutions, outstanding community contributions, and commitment to sustainable business practices.

Applicant Type

For Profit ▾ General ▾

Eligibility

Must be a for profit organization

Approved Use of Funds

No requirements set forth for the allocation of funds

Amount

\$1,0000

Application Link

[American Dream Awards Grant Application and Info](#)

This guide was compiled by



Nathan Cummings Foundation Grant and PRI

Resource Type

Grant ▾ Funders ▾

Deadline

April 30, 2024

Provider

Department of Cultural Affairs and Special Events, City of Chicago

Description

Over the last 34 years, NCF has awarded nearly half a billion dollars in funding to support movements, organizations, and individuals pursuing justice for people and the planet. They award both grants and program related investments (PRI's).

Applicant Type

Non Profit ▾ For Profit ▾ Individual ▾

Eligibility

Review NCF's [FAQs](#) and [racial justice](#), [economic justice](#), and [environmental justice](#) webpages to see if your organization aligns.

Approved Use of Funds

Must be used in support of research or racial justice/economic justice mission driven investments.

Amount

Grants \$50,000 - \$250,000
Program Related Investments \$200,000 - \$500,000

Application Link

[Nathan Cummins Foundation Application Portal](#)

This guide was compiled by



Corporate Counsel Women Of Color Entrepreneurial Grant

Resource Type

Grant ▾ Supplemental Resource ▾

Deadline

December, 2024

Provider

Corporate Counsel Women of Color

Description

The CCWC organization equips women of color entrepreneurs with the tools to compete in the 21st century marketplace. They award small business grants to individual applicants who are women of color entrepreneurs.

Applicant Type

For Profit ▾ General ▾

Eligibility

- Must be a BIPOC woman owned organization
- Organization must have at least \$25,000 in revenue
- Must be an established business since January 1, 2020
- Must be a for-profit organization
- Applicant must be 18 years of age at the time of application
-

Approved Use of Funds

No requirements set forth for the allocation of funds

Amount

\$2,500

Application Link

[CCWC Grant Application](#)

This guide was compiled by



Racial Equity & Capital Fund (RECF)

Resource Type

Grant - Supplemental Resource - Funders -

Deadline

July, 2026

Provider

Exelon Foundation

Description

Expand access to capital to minority businesses so they can create more jobs, grow their companies, and reinvest in their neighborhoods and communities.

Applicant Type

For Profit -

Eligibility

Must be a minority-owned business

Approved Use of Funds

No requirements set forth for the allocation of funds

Amount

\$100,000 and \$300,000 Loans and Equity Investments of nearly **\$1 million.**

Application Link

[Racial Equity Capital Fund](#)

This guide was compiled by



Federal Grant Business Support Program

<u>Resource Type</u>	Grant - Financial Assistance - Supplemental Resource -
<u>Deadline</u>	Rolling
<u>Provider</u>	Illinois Department of Commerce and Economic Opportunity
<u>Description</u>	<p>The Illinois Department of Commerce and Economic Opportunity (the “Department” or “DCEO”) is issuing this Notice of Funding Opportunity to set forth the requirements of the Department’s Federal Grant Support program. The Department administers grant programs designed to promote and enhance economic development as specified by the Department’s Fiscal Year 2023 budget Public Act 102-0698 enacted by the Illinois General Assembly</p>
<u>Applicant Type</u>	For Profit - Non Profit -
<u>Eligibility</u>	<ul style="list-style-type: none"> - Must be a business based in the state of Illinois or has committed to being a business based in Illinois - Applicant must commit to providing a financial contribution (cash) towards the project, which will be used to determine the State’s eligible matching award. - Must be registered with the DCEO - More information on criteria for NOFO Federal Grant Support Program
<u>Approved Use of Funds</u>	Use of funds must be specified as direct or indirect and the items the funds will be used to purchase.
<u>Amount</u>	\$10,000 - \$5,000,000
<u>Application Link</u>	NOFO Application information and Portal for Federal Business Grant Support

This guide was compiled by



The Pollination Project Daily Grant

<u>Resource Type</u>	Grant ▾ Supplemental Resource ▾
<u>Deadline</u>	Rolling Daily
<u>Provider</u>	The Pollination Project
<u>Description</u>	The Pollination Project Foundation provides seed funding for people who are driving transformational change in their communities, cultures and countries.
<u>Applicant Type</u>	For Profit ▾ Non Profit ▾ General ▾
<u>Eligibility</u>	<ul style="list-style-type: none"> - Organization must do less than \$50,000 in annual revenue - Project must have less than a \$10,000 start up budget - Must not have been a previous recipient of the TPP - All eligibility criteria
<u>Approved Use of Funds</u>	Funds must be used for proposed project
<u>Amount</u>	\$1,000
<u>Application Link</u>	The Pollination Project Daily Grant Application Portal

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The Awesome Foundation Grant

Resource Type

Grant ▾

Deadline

Rolling Monthly

Provider

The Awesome Foundation

Description

The Awesome Foundation is a global community advancing the interest of awesome, \$1000 at a time. Every chapter interprets "awesome" for itself. As such, awesome projects include initiatives in a wide range of areas including arts, technology, community development, and more. Many 'awesome' projects are novel or experimental, and evoke surprise and delight. Awesome sometimes challenges and often inspires. Browse some grants on the chapter pages of this site to see what we mean!

Applicant Type

Non Profit ▾

For Profit ▾

General ▾

Eligibility

- Must be working on a project that can be described as "awesome"
- [Browse some grants on the chapter pages of this site to see what they mean](#)

Approved Use of Funds

No requirements set forth for the allocation of funds

Amount

\$1,000

Application Link

[The Awesome Foundation Grant Application](#)

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Tech Rise

Resource Type

Funders ▼ Supplemental Resource ▼

Deadline

Rolling Weekly

Provider

Tech Rise

Description

Tech Rise is a Beta phase digital platform for entrepreneurs seeking equity capital. The \$5 Million fund is non-dilutive Friends & Family capital for Chicago's historically underfunded tech founders.

Applicant Type

Individual ▼ For Profit ▼ Non Profit ▼

Eligibility

- Pitches will be virtual via Zoom and live-streamed to YouTube so friends and family can watch!
- The format will be 4-minute pitches and 4-minute Q&A sections with the judges.
- No matter if you win or not, TechRise works to help you find additional resources to help your business grow.

Financial Products/Services

Incubators
 VC Funding
 Crowdfunding
 Direct Lending
[Learn more about Tech Rises' services and product here](#)

Amount

\$25,000 - \$50,000

Application Link

[Tech Rise Application](#)

This guide was compiled by



Small Business Improvement Fund (SBIF)

<u>Resource Type</u>	Grant - Supplemental Resource - Government Tax Credit -
<u>Deadline</u>	Monthly deadlines based on TIF Area, More Info Here
<u>Provider</u>	SomCor and The City of Chicago
<u>Description</u>	The Small Business Improvement Fund (SBIF) provides grant funding, offered to tenants and owners of industrial and commercial properties.
<u>Applicant Type</u>	General - For Profit - Non Profit -
<u>Eligibility</u>	<p>Business properties must be located in a TIF district where SBIF funds are available and open for applications</p> <p>Commercial businesses with gross annual sales up to \$9 million on average over the previous three years</p> <p>Commercial property owners with net worth up to \$ 9 million and liquid assets up to \$500,000</p> <p>Industrial businesses with up to 200 full-time employees</p>
<u>Approved Use of Funds</u>	Permanent building repairs and improvements
<u>Amount</u>	Grants will cover between 30% and 90% of the cost of remodeling work Max Grant for Commercial Property: \$150,000 Max Grant for Industrial Properties/ Businesses: \$250,000
<u>Application Link</u>	Small Business Improvement Fund Application

This guide was compiled by



Emergency Supplemental Victims Fund

Resource Type

Grant ▾

Deadline

Rolling Application

Provider

City of Chicago

Description

The City of Chicago's Emergency Supplemental Victims Fund (ESVF) pilot provides financial assistance in set amounts to survivors and their families to alleviate the immediate financial impacts of fatal and non-fatal shooting incidents.

Applicant Type

Individual ▾

Eligibility

You must be a City of Chicago resident who has a family member who experienced gunshot injuries in West Garfield Park, East Garfield Park, Englewood, West Englewood, or New City, on or after January 1, 2023, *provided they are not detained by law enforcement.*

Must be someone who lost a loved one to gun violence on or after January 1, 2023 in any of the designated neighborhoods.

Funds available until depleted

Immigrant Status does not affect eligibility*

Approved Use of Funds

Funeral Expenses, Medical recovery,

Amount

Up to \$6,000

Application Link

[Emergency Supplemental Victims Fund Info and Application](#)

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Standard Participation Loan Program (PLP)

Resource Type

Loan - Supplemental Resource - Funders -

Deadline

Rolling Application

Provider

There are a number of lenders in the Illinois and greater Chicagoland area are listed below, the full list is [here](#)

Description

The Standard Participation Loan Program was designed to enable small businesses to obtain medium to long-term financing, in the form of term loans, to help scale their businesses. Department participation is at the discretion of the lender and has a “below market” interest rate.

Applicant Type

For Profit - Non Profit -

Eligibility

For businesses to be eligible they must have fewer than 750 full-time employees.

Approved Use of Funds

Start-up costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the purchase, construction, renovation, or tenant improvements of an eligible place of business that is not for passive real estate investment purposes

[Additional information is here](#)

Amount

\$10,000 - \$200,000

Application Link

Apply with individual lenders [here](#)

This guide was compiled by



Chicago Community Loan Fund

<u>Resource Type</u>	Loan ▾ Supplemental Resource ▾ Funders ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	Chicago Community Loan Fund
<u>Description</u>	CCLF provides flexible loans to support housing, commercial and economic development, social enterprises, and community facility space for retailers and social enterprises.
<u>Applicant Type</u>	General ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	Entrepreneurs/Small Businesses focused on housing, commercial and economic development, social enterprises, and community facility space.
<u>Financial Products/Services</u>	Flexible Financing Products Activate Retail Predevelopment Loans Construction & Rehabilitation Loans' Housing Cooperative Loans Diverse Mortgages
<u>Amount</u>	Resource/Funding
<u>Application Link</u>	Chicago Community Loan Fund Products and Info

This guide was compiled by



Connect2Capital

Resource Type

Loan ▾ Funders ▾ Supplemental Resource ▾

Deadline

Open Application

Provider

Allies for Community Business

Description

Connect2Capital is an online network serving as a market place to bring mission-driven lenders and referral partners together to help small businesses find the funding they need to flourish.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

This is a marketplace for entrepreneurs, investors, financial institutions, and financial retailers.

Approved Use of Funds

Loans are to be used at your discretion

Amount

\$500 - \$5,000,000.

Application Link

[Connect2Capital Application](#)

This guide was compiled by



Local Initiatives Support Corporation (LISC)

Resource Type

Supplemental Resource ▾ Funders ▾ Loan ▾

Deadline

Open Application

Provider

Local Initiatives Support Corporation

Description

LISC has a variety of flexible lending products designed to help local groups bring development projects to fruition. Our loans cover every phase of development, from predevelopment to permanent financing.

Applicant Type

Non Profit ▾ For Profit ▾ General ▾

Eligibility

Eligibility for loans and services will change depending on the type of funding or service you are looking to receive. See below for more information.

Financial Products/Services

LISC has a variety of loans for enterprises, education, non-profit institutions, commercial real estate, personal real estate, and health. [See here for a full list](#)

Amount**\$10,000 - \$3,000,000**Application Link[LISC Loan Application and Info](#)

This guide was compiled by



SomerCor

Resource Type

Supplemental Resource ▾ Loan ▾ Funders ▾

Deadline

Open Application

Provider

SomerCor

Description

SomerCor offers a unique range of financial solutions to help grow your business. Our objective is to identify the best financial option for your business and guide you through the entire process.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

SomerCor mainly lends to registered small businesses

Financial Products/Services

Real estate purchase Loans, Renovation loans, fixed equipment SBA 7(a) Community Advantage Loans, and SBA 504 Loans

Amount

Up to \$5,500,000

Application Link

[SomerCor Loan Information](#)

This guide was compiled by



American Express

Resource Type

Funders ▾ Loan ▾

Deadline

Open Application

Provider

American Express

Description

The American Express Working Capital Program is a financial product offered by AMEX to its business card members to seamlessly streamline the payment of vendors. Amex handles the payment processing via ACH to give you access to capital in the form of a revolving short-term line of credit so you can focus on growing your business.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Must be an Amex Business cardholder or client

Financial Products/Services

Credit Lines
Business Credit Lines
Financial Solutions

[AMEX Business Financial Solutions and Products](#)

Amount

\$500 - \$150,000 (Revolving Credit line)

Application Link

[American Express Working Capital Assistance Application](#)

[Late fee & interest waiver](#)

This guide was compiled by



Honeycomb Credit - Crowdfunding Loan

Resource Type

Funders ▾ Loan ▾

Deadline

Open Application

Provider

Honeycomb

Description

Honeycomb is offering 45-day payment free periods, 6-month interest-only periods and reducing posting, success, and investor fees

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

All Businesses

Financial Products/Services

Crowdfunded Small Business Relief Loan

Amount

Varied

Application Link

[Crowdfunding App](#)

This guide was compiled by



Kiva - Crowdfunding Loan

Resource Type

Funders ▾ Loan ▾ Supplemental Resource ▾

Deadline

Open Application

Provider

Kiva

Description

Kiva is a crowdfunding platform that offers zero interest, crowdfunding loans

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

All Businesses

Financial Products/Services

Crowdfunded Small Business Loan

Amount

Up to \$15,000

Application Link

[Kiva Site](#)

This guide was compiled by



Minority/Women/Disabled/Veteran-Owned Business Advantage Illinois

Resource Type

Loan - Supplemental Resource - Funders -

Deadline

Rolling Application

Provider

Approved DCEO Lenders

Description

Businesses – similar to Standard PLP; however, the amount of financial support may range depending on loan term, MWDV majority control/ownership.

Applicant Type

General - For Profit - Non Profit -

Eligibility

Businesses must have fewer than 750 full-time employees

Must be majority-owned and/or controlled by minority persons, women, disabled persons, or veteran-owned

Approved Use of Funds

Start-up costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the purchase, construction, renovation, or tenant improvements of an eligible place of business **that is not** for passive real estate investment purposes.

Amount

\$10,000 - \$200,000

Application Link

Download a list of [lenders](#)

This guide was compiled by



DishRoulette Kitchen 2 Kitchen Grant

Resource Type

Grant ▾

Deadline

Rolling Application

Provider

Small Business Association

Description

This micro-grant program is aimed at providing monetary relief to the restaurant industry on a micro level.

Applicant Type

For Profit ▾

Eligibility

Applicants must be located in the Chicagoland area, majority minority-owned, less than \$500,000 annual revenue in business for at least one year and show a 25% decrease in revenue due to COVID-19

Recipients will be selected via a scoring system based on **TEAM, NEED, and GROWTH**.

[Click Here for Further Details.](#)

Approved Use of Funds

No requirements set forth for the allocation of funds

Amount

\$1,000

Application Link

[Dish Roulette Kitchen Grant Application!](#)

This guide was compiled by



Wish Local Empowerment Fund

Resource Type

Grant ▾ Supplemental Resource ▾

Deadline

Rolling Application

Provider

Wish

Description

Wish has created a \$2M dollar fund to give roughly 4,000 Wish Local small business partners financial support.

Applicant Type

For Profit ▾ Non Profit ▾

Eligibility

All of the criteria listed must be met in order to be eligible

You have a Black-owned business
 You are 18+ years of age
 Your store has 20 or fewer employees
 Your store is a brick-and-mortar shop within the United States
 Your store earns an average annual revenue under \$1M
 If selected for the program, you must join Wish Local

Approved Use of Funds

There are no specific requirements on the allocation of the funds, however the sponsor organization would like for the funds to be used to keep your workforce employed, paying rent, operation or inventory costs, marketing, or to provide opportunities for your community

Amount

\$500 - \$2000

Application Link

[Wish Local Empowerment Application](#)

This guide was compiled by



Cook County Property Tax Incentive Program

Resource Type

Government Tax Credit - **Financial Assistance** -

Deadline

Rolling Application

Provider

Cook County Assessor's Office, City of Chicago

Description

Cook County has designated property tax incentives for real estate and commercial development projects.

Applicant Type

For Profit - Non Profit - **General** -

Eligibility

Must be a capital project

Approved Use of Funds

Tax Incentive

Amount

Property Tax Incentives vary by location and affidavit requirements

Application Link

[Cook County Property Tax Incentives Information and Application](#)

This guide was compiled by



Tax Increment Financing (TIF)

Resource Type

Grant - Government Tax Credit - Funders -

Deadline

Rolling Application

Provider

Department of Planning and Development, City of Chicago

Description

Tax Increment Financing (TIF) is a special funding tool used by the City of Chicago to promote public and private investment across the city. Funds are used to build and repair roads and infrastructure, clean polluted land and put vacant properties back to productive use, usually in conjunction with private development projects.

Applicant Type

Non Profit - For Profit - General -

Eligibility

Proposed development site must show signs of

- Age
- Obsolescence
- Code violations
- Excessive vacancies
- Overcrowding of facilities
- Lack of ventilation, light, sanitary facilities

[Find more information on TIF eligibility here](#)

Approved Use of Funds

Rehabilitation, Construction, any and all hard cost associated with project.

Amount

TIF projects typically exceed \$1,000,000

Application Link

[Tax Increment Financing Information](#)

This guide was compiled by



Chicago Neighborhood Opportunity Fund

Resource Type

Grant ▾ Supplemental Resource ▾

Deadline

Rolling Application

Provider

Department of Planning and Development, City of Chicago

Description

The Neighborhood Opportunity Fund uses funds to support commercial corridors in Chicago's underserved neighborhoods. Business and property owners may apply for grant funding to pay for the construction or rehabilitation of real estate and projects that support new or expanding businesses or cultural assets.

Applicant Type

Non Profit ▾ For Profit ▾

Eligibility

The Neighborhood Opportunity Fund (NOF) awards grants to projects that have a catalytic impact on the neighborhood and lead to the construction or rehabilitation of new and existing, publicly accessible, commercial spaces (e.g. grocery stores, retail establishments, or restaurants) or cultural establishments.

Approved Use of Funds

- Land acquisition and assembly
- Building acquisition, demolition and environmental remediation
- Security measures
- Roofing, façade repair and mechanical system repairs
- Architectural and engineering fees
- Financing fees (related to securing a loan or other capital)
- Minor site improvements, such as fencing or planters, when a part of an eligible project
- Other soft costs associated with eligible hard costs

Amount

\$250,000 - \$2,500,000

Application Link

[Neighborhood Opportunity Fund Grant Info and Application](#)

This guide was compiled by



Businesses Reducing Impact on the Environment (BRITE) Program

Resource Type

Supplemental Resource ▾ Grant ▾

Deadline

Rolling

Provider

Cook County Department of Environment and Sustainability

Description

Businesses Reducing Impact on the Environment (BRITE) program helps businesses reduce their environmental impact while creating a healthier environment for their employees, customers and community by offering on-site assessments to reduce pollution. Once completed, eligible businesses will have the opportunity to apply for grant funding.

[More Info Here](#)

Applicant Type

For Profit ▾

Eligibility

- Must be a small business (less than 500 employees)
- Is located in suburban Cook County
- Is a dry-cleaning facility, auto body or auto repair shop, metal finisher or food and beverage manufacturer.
- Been financially affected by the COVID-19 pandemic with proven loss of revenue.
- Was in operation prior to January 1, 2020

Approved Use of Funds

This funding will go towards solutions that save money, reduce impact on the environment and modernize operations

Amount

Up to \$300,000

Application Link

[Complete Interest Survey here to become eligible to apply for Grant](#)

This guide was compiled by



Chicago Recovery Plan Community Development Grant

<u>Resource Type</u>	Grant ▾
<u>Deadline</u>	Rolling Application
<u>Provider</u>	Department of Planning and Development, City of Chicago
<u>Description</u>	<p>DPD is now accepting applications for grant funding to support local commercial, mixed-use, and light manufacturing development. All are welcome to apply. City staff will prioritize projects in areas of Chicago where there is a history of disinvestment or limited private investment.</p> <p>See all grants here</p>
<u>Applicant Type</u>	<input type="radio"/> For Profit ▾ <input type="radio"/> Non Profit ▾ <input checked="" type="radio"/> General ▾
<u>Eligibility</u>	<p>Grant funding can be used for pre-development, construction, or renovation costs for permanent capital improvement projects.</p> <p>Open to community developers, business owners and entrepreneurs, and property owners. Site control is preferred, but not required.</p> <p>Residential-only development is not eligible, but mixed-use projects are eligible.</p> <p>More Information on Eligibility</p>
<u>Approved Use of Funds</u>	Local commercial, mixed-use, and light manufacturing development
<u>Amount</u>	The City expects awards to be capped at \$5 million
<u>Application Link</u>	Chicago Recovery Grant Information and Application

This guide was compiled by



NON PROFIT FUNDING

Robert Wood Johnson Foundation Grant

Resource Type

Grant ▾ Funders ▾

Deadline

February 7, 2024, at 3:00 pm CT

Provider

The Robert Wood Johnson Foundation

Description

This Community funding program will provide funding for a new cohort of research studies to produce new, actionable evidence about how to help medical, social, and public health systems work together to address forms of systemic racism.

Applicant Type

Non Profit ▾

Eligibility

- Must be a 501(c)3 nonprofit organization
 - Organization must be based in the USA
 - Must demonstrate an ability to successfully manage funds
 - Organization should have team members who demonstrate an expertise in scientific research and data analysis methods
 - **Organizations with ties to BIPOC teams and underserved communities are incentivized to apply**
- [More information on eligibility here](#)

Approved Use of Funds

Expenses related to
Developmental Research
Impact Research

Amount

Up to \$100,000

Application Link

[Application Portal for RWJF Grant](#)

This guide was compiled by



CrossRoad Fund Seed Fund

Resource Type

Grant ▾ Funders ▾

Deadline

February 12, 2024

Provider

Crossroad Fund

Description

The Seed Fund supports new, emerging, and/or small community-based organizations that are actively engaged in social change work.

Applicant Type

Non Profit ▾ General ▾

Eligibility

- Open to registered 501c3 and fiscally-sponsored organizations, or groups with organizational bank accounts
- Organizations with previous year annual expenses under \$500,000
- Crossroads Fund's [Funding Criteria](#)

Approved Use of Funds

Funding is approved for general operating, start-up costs, or project expenses.

Amount

Up to \$15,000

Application Link

[Crossroad Fund Grant](#)

This guide was compiled by



Chicago Region Food System Fund

<u>Resource Type</u>	Grant ▾
<u>Deadline</u>	March
<u>Provider</u>	Small Business Association
<u>Description</u>	The round offers \$3 million in funding for organizations and projects that guide Chicago's food system away from extractive, commercial agriculture and food systems—which reward a small group of corporations and shareholders—and towards cooperative models and sustainability for both land and livelihoods. Learn More
<u>Applicant Type</u>	Non Profit ▾
<u>Eligibility</u>	<p>Must be a 501(c)(3) organization or fiscal sponsor</p> <p>Community associations such as block clubs or emerging projects that have not yet secured nonprofit status may partner with nonprofits that apply</p> <p>More on Eligibility found here</p>
<u>Approved Use of Funds</u>	No requirements set forth for the allocation of funds
<u>Amount</u>	Awarding \$3,000,000 in grants for Evolve the Food System. Grants will range from \$25,000 to \$150,000 in \$25,000 increments.
<u>Application Link</u>	Chicago Regional Food System Fund

This guide was compiled by



2024 CDBG Capital Improvement, Economic Development, and Demolition Grant

<u>Resource Type</u>	Grant ▾ Supplemental Resource ▾
<u>Deadline</u>	March 22, 2024, at 5:00 pm CT
<u>Provider</u>	Bureau of Economic Development, Department of Planning and Development
<u>Description</u>	The Community Development Block Grant (CDBG) Program is authorized under Title 1 of the Housing and Community Development Act (HCDA) of 1974. CDBG grew out of the consolidation of several categorical programs under which communities competed nationally for funds. The primary objective of Title I of the HCDA, is the development of viable urban communities. These viable communities are achieved by providing, principally for persons of low- and moderate-income.
<u>Applicant Type</u>	Non Profit ▾ For Profit ▾
<u>Eligibility</u>	<p>See here for all eligibility requirements; in these sections:</p> <ul style="list-style-type: none"> - Application Evaluation Criteria - Applicable Administrative Requirements - Eligible Areas
<u>Approved Use of Funds</u>	See 'Eligible Activities and Economic Development' section of document for approved use of funds
<u>Amount</u>	Non-profit- \$200,000 Municipal- \$400,000
<u>Application Link</u>	Application PDF & Preliminary Online Submission Form

This guide was compiled by



2024 CDBG Public Service/Planning Grant

<u>Resource Type</u>	Grant ▾ Supplemental Resource ▾
<u>Deadline</u>	March 22, 2024, at 5:00 pm CT
<u>Provider</u>	Bureau of Economic Development, Department of Planning and Development
<u>Description</u>	The Community Development Block Grant (CDBG) Program is authorized under Title 1 of the Housing and Community Development Act (HCDA) of 1974. CDBG grew out of the consolidation of several categorical programs under which communities competed nationally for funds. The primary objective of Title I of the HCDA, is the development of viable urban communities. These viable communities are achieved by providing, principally for persons of low- and moderate-income.
<u>Applicant Type</u>	Non Profit ▾ For Profit ▾
<u>Eligibility</u>	<p>See here for all eligibility requirements; in these sections:</p> <ul style="list-style-type: none"> - Application Evaluation Criteria - Applicable Administrative Requirements - Eligible Areas
<u>Approved Use of Funds</u>	See 'Eligible Activities and Economic Development' section of document for approved use of funds
<u>Amount</u>	Non-profit- \$200,000 Municipal- \$400,000
<u>Application Link</u>	Public Service/Planning Grant Application PDF & Preliminary Online Submission Form

This guide was compiled by



2024 Emergency Solutions Grant

Resource Type

Grant ▾ Supplemental Resource ▾

Deadline

March 22, 2024, at 5:00 pm CT

Provider

Bureau of Economic Development, Department of Planning and Development

Description

The Emergency Shelter Grant (ESG) has now been amended by the “Homeless Emergency Assistance and Rapid Transition to Housing” (HEARTH) Act to become the Emergency Solutions Grant (ESG). The HEARTH Act amends and reauthorizes the McKinney-Vento Homeless Assistance Act of 1987. The primary changes include a greater emphasis on homelessness prevention, the addition of rapid re-housing, the regulatory requirements for Homeless Management Information System (HMIS) use, increased emphasis on performance, and a requirement for greater coordination and collaboration between the recipient and the Continuum of Care.

Applicant Type

Non Profit ▾

Eligibility

[See here for all eligibility requirements: in these sections:](#)

- Application Evaluation Criteria
- Applicable Administrative Requirements
- Eligible Components and Activities
- Eligible Areas

Approved Use of Funds

[See ‘Eligible Components and Activities’ section of document for approved use of funds](#)

Amount

\$25,000 - \$125,000

Application Link

[Public Service/Planning Grant Application PDF](#) & [Preliminary Online Submission Form](#)

This guide was compiled by



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The Charitable Trust Stabilization Fund

Resource Type

Grant ▾ Supplemental Resource ▾

Deadline

March 31, 2024, at 11:59 pm CT

Provider

Illinois Charitable Trust

Description

The Charitable Trust Stabilization Fund (“Fund”) was created in 2007 to help small nonprofits across Illinois.

Applicant Type

Non Profit ▾

Eligibility

Open to community developers, business owners and entrepreneurs, and property owners.
Site control is preferred, but not required.
Residential-only development is not eligible, but mixed-use projects are eligible.

Approved Use of Funds

Pre-Development costs, Construction, Renovation, Permanent improvement projects

Amount

Grants up to **\$20,000**

Application Link

[Charitable Trust Stabilization Application](#)

This guide was compiled by

Project
Forward

&

CHICAGO
COMMUNITY
LOAN FUND

Unitarian Universalist Funding Program

Resource Type

Grant Supplemental Resource

Deadline

March 31, 2024

Provider

Unitarian Universalist Association

Description

The Unitarian Universalist Funding Program (UUF) is a denominational grantmaking program of the [Unitarian Universalist Association](#). The mission of the UUF is to promote the influence of Unitarian Universalist principles through grantmaking.

Applicant Type

Non Profit General

Eligibility

- uses community organizing to bring about systemic change* leading to a more just society; and
- mobilizes those who have been disenfranchised and excluded from resources, power and the right to self-determination; and has an active focused campaign to create systemic change; and
- has an annual operating budget under \$500,000. (It is fine if your fiscal sponsor has a larger budget.)

Approved Use of Funds

Generally, grants are not awarded for equipment, building renovations or improvements, capital campaigns, endowments, or feasibility studies. Grants are not made for activities that are considered to be part of the ongoing work of UU organizations or congregations.

Amount

\$8,000 - \$20,000

Application Link

[Unitarian Universalist Funding Application Portal](#)

This guide was compiled by



Nathan Cummings Foundation Grant and PRI

Resource Type

Grant ▾ Funders ▾

Deadline

April 30, 2024,

Provider

Department of Cultural Affairs and Special Events, City of Chicago

Description

Over the last 34 years, NCF has awarded nearly half a billion dollars in funding to support movements, organizations, and individuals pursuing justice for people and the planet. They award both grants and program related investments (PRI's).

Applicant Type

Non Profit ▾ For Profit ▾ Individual ▾

Eligibility

Review NCF's [FAQs](#) and [racial justice](#), [economic justice](#), and [environmental justice](#) webpages to see if your organization aligns.

Approved Use of Funds

Must be used in support of research or racial justice/economic justice mission driven investments.

Amount

Grants \$50,000 - \$250,000
Program Related Investments \$200,000 - \$500,000

Application Link

[Nathan Cummins Foundation Application Portal](#)

This guide was compiled by



MetLife Community Impact Grant Program

<u>Resource Type</u>	Grant ▾ Supplemental Resource ▾
<u>Deadline</u>	Rolling Application
<u>Provider</u>	MetLife Foundation
<u>Description</u>	MetLife Foundation is offering the Community Impact Grant Program to support local grassroots organizations who are on the front lines addressing emergency needs of people with low- to moderate- incomes and communities impacted by the growing income and wealth divide
<u>Applicant Type</u>	Non Profit ▾
<u>Eligibility</u>	<ul style="list-style-type: none"> - Must be a nonprofit - Must have operating budget between \$50,000 to \$5,000,000 - Organizations mission must align with MetLife mission - Full list of criteria and information
<u>Approved Use of Funds</u>	Grassroot programs that target: <ul style="list-style-type: none"> - Hunger Relief and Nutrition - Physical and Mental Well-Being - Environmental Sustainability - Quality of Life
<u>Amount</u>	\$5,000 - \$50,000
<u>Application Link</u>	MetLife Community Impact Grant

This guide was compiled by



Federal Grant Business Support Program

<u>Resource Type</u>	Grant ▾ Financial Assistance ▾ Supplemental Resource ▾
<u>Deadline</u>	Rolling
<u>Provider</u>	Illinois Department of Commerce and Economic Opportunity
<u>Description</u>	The Illinois Department of Commerce and Economic Opportunity (the “Department” or “DCEO”) is issuing this Notice of Funding Opportunity to set forth the requirements of the Department’s Federal Grant Support program. The Department administers grant programs designed to promote and enhance economic development as specified by the Department’s Fiscal Year 2023 budget Public Act 102-0698 enacted by the Illinois General Assembly
<u>Applicant Type</u>	For Profit ▾ Non Profit ▾
<u>Eligibility</u>	<ul style="list-style-type: none"> - Must be a business based in the state of Illinois or has committed to being a business based in Illinois - Applicant must commit to providing a financial contribution (cash) towards the project, which will be used to determine the State’s eligible matching award. - Must be registered with the DCEO - More information on criteria for NOFO Federal Grant Support Program
<u>Approved Use of Funds</u>	Use of funds must be specified as direct or indirect and the items the funds will be used to purchase.
<u>Amount</u>	\$10,000 - \$5,000,000
<u>Application Link</u>	NOFO Application information and Portal for Federal Business Grant Support

This guide was compiled by



The Pollination Project Daily Grant

<u>Resource Type</u>	Grant ▾ Supplemental Resource ▾
<u>Deadline</u>	Rolling Daily
<u>Provider</u>	The Pollination Project
<u>Description</u>	The Pollination Project Foundation provides seed funding for people who are driving transformational change in their communities, cultures and countries.
<u>Applicant Type</u>	For Profit ▾ Non Profit ▾ General ▾
<u>Eligibility</u>	<ul style="list-style-type: none"> - Organization must do less than \$50,000 in annual revenue - Project must have less than a \$10,000 start up budget - Must not have been a previous recipient of the TPP - All eligibility criteria
<u>Approved Use of Funds</u>	Funds must be used for proposed project
<u>Amount</u>	\$1,000
<u>Application Link</u>	The Pollination Project Daily Grant Application Portal

This guide was compiled by



The Awesome Foundation Grant

Resource Type

Grant ▾

Deadline

Rolling Monthly

Provider

The Awesome Foundation

Description

The Awesome Foundation is a global community advancing the interest of awesome, \$1000 at a time. Every chapter interprets "awesome" for itself. As such, awesome projects include initiatives in a wide range of areas including arts, technology, community development, and more. Many 'awesome' projects are novel or experimental, and evoke surprise and delight. Awesome sometimes challenges and often inspires. Browse some grants on the chapter pages of this site to see what we mean!

Applicant Type

Non Profit ▾ For Profit ▾ General ▾

Eligibility

- Must be working on a project that can be described as "awesome"
- [Browse some grants on the chapter pages of this site to see what they mean](#)

Approved Use of Funds

No requirements set forth for the allocation of funds

Amount

\$1,000

Application Link

[The Awesome Foundation Grant Application](#)

This guide was compiled by



Nonprofit Finance Fund

<u>Resource Type</u>	Loan Fundors Supplemental Resource
<u>Deadline</u>	Open Application
<u>Provider</u>	Nonprofit Finance Fund
<u>Description</u>	The Nonprofit Finance Fund (NFF) is a Community Development Financial Institution (CDFI) that provides loans, other financing, and consulting services to help nonprofits and social enterprises expand opportunities in their communities.
<u>Applicant Type</u>	General Non Profit
<u>Eligibility</u>	Nonprofits & Social Enterprise
<u>Financial Products/Services</u>	Acquisition & Construction loans, New Market Tax Credits Working capital Bridge Loans Consulting Services Investing
<u>Amount</u>	Varied
<u>Application Link</u>	Nonprofit Finance Fund - Loan Interest Form

This guide was compiled by



Chicago Community Loan Fund

Resource Type

Loan ▾ Supplemental Resource ▾ Funders ▾

Deadline

Open Application

Provider

Chicago Community Loan Fund

Description

CCLF provides flexible loans to support housing, commercial and economic development, social enterprises, and community facility space for retailers and social enterprises.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Entrepreneurs/Small Businesses focused on housing, commercial and economic development, social enterprises, and community facility space.

Financial Products/Services

Flexible Financing Products
 Activate Retail
 Predevelopment Loans
 Construction & Rehabilitation Loans'
 Housing Cooperative Loans
 Diverse Mortgages

Amount

Resource/Funding

Application Link

[Chicago Community Loan Fund Products and Info](#)

This guide was compiled by



Honeycomb Credit - Crowdfunding Loan

Resource Type

Funders ▾ Loan ▾

Deadline

Open Application

Provider

Honeycomb

Description

Honeycomb is offering 45-day payment free periods, 6-month interest-only periods and reducing posting, success, and investor fees

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

All Businesses

Financial Products/Services

Crowdfunded Small Business Relief Loan

Amount

Varied

Application Link

[Crowdfunding App](#)

This guide was compiled by



Kiva - Crowdfunding Loan

Resource Type

Funders ▾ Loan ▾ Supplemental Resource ▾

Deadline

Open Application

Provider

Kiva

Description

Kiva is a crowdfunding platform that offers zero interest, crowdfunding loans

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

All Businesses

Financial Products/Services

Crowdfunded Small Business Loan

Amount

Up to \$15,000

Application Link

[Kiva Site](#)

This guide was compiled by



Local Initiatives Support Corporation (LISC)

Resource Type

Supplemental Resource ▾ Funders ▾ Loan ▾

Deadline

Open Application

Provider

Local Initiatives Support Corporation

Description

LISC has a variety of flexible lending products designed to help local groups bring development projects to fruition. Our loans cover every phase of development, from predevelopment to permanent financing.

Applicant Type

Non Profit ▾ For Profit ▾ General ▾

Eligibility

Eligibility for loans and services will change depending on the type of funding or service you are looking to receive. See below for more information.

Financial Products/Services

LISC has a variety of loans for enterprises, education, non-profit institutions, commercial real estate, personal real estate, and health. [See here for a full list](#)

Amount

\$10,000 - \$3,000,000

Application Link

[LISC Loan Application and Info](#)

This guide was compiled by



Seaway

Resource Type

Supplemental Resource ▾ Funders ▾ Loan ▾

Deadline

Open Application

Provider

Seaway Bank

Description

A division of Self Help Federal Credit Union
Small Business; Consumer; Commercial and
Residential Real Estate

Applicant Type

Individual ▾ For Profit ▾ Non Profit ▾

Eligibility

Seaway accepts smaller loan applications from residents and businesses in Illinois and North Carolina. Applications outside of those states must exceed \$500,000

Seaway prefers to lend to community businesses, community based development projects, and account holders. [More on Seaway enterprise lending](#)

Financial Products/Services

Facilities; facilities improvement; vehicle and equipment; working capital for small businesses

Amount**\$15,000 - \$3,000,000**Application Link[Seaway Bank Information](#)

This guide was compiled by



SomerCor

Resource Type

Supplemental Resource - Loan - Funders -

Deadline

Open Application

Provider

SomerCor

Description

SomerCor offers a unique range of financial solutions to help grow your business. Our objective is to identify the best financial option for your business and guide you through the entire process.

Applicant Type

General - For Profit - Non Profit -

Eligibility

SomerCor mainly lends to registered small businesses

Financial Products/Services

Real estate purchase Loans, Renovation loans, fixed equipment SBA 7(a) Community Advantage Loans, and SBA 504 Loans

Amount

Up to \$5,500,000

Application Link

[SomerCor Loan Information](#)

This guide was compiled by



IFF

Resource Type

Supplemental Resource ▾ Loan ▾ Funders ▾

Deadline

Open Application

Provider

Intersection of Facilities and Finance (IFF)

Description

With experience in equity and deep sector expertise, IFF helps nonprofits to shape more equitable and vibrant communities through community-centered lending, development, and real estate consulting.

Applicant Type

Non Profit ▾ Government ▾

Eligibility

Must be a Non-Profit organization or have a social investing purpose with proposed projects.

Financial Products/Services

Low interest Loans
Data and Analysis services
Real Estate Consulting

Amount

\$10,000 - \$6,500,000

Application Link

[IFF Applications and Info](#)

This guide was compiled by



INDUSTRY SPECIFIC FUNDING

Good Jobs Institute

Resource Type

Supplemental Resource ▾ Funders ▾

Deadline

None

Provider

Good Jobs Institute

Description

The Good Jobs Institute aims to help companies thrive by creating good jobs and to redefine what it means to run a successful business. They work with leaders across industries interested in bringing the Good Jobs Strategy to their organizations. They have worked with companies across a variety of industries.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

This is a general financial resource for workers and small business owners

Financial Products/Services

Financial resource guide for workers' relief funds and small business relief funds.

Amount

Resource Guide

Application Link

[Good Jobs Institute Information](#)

This guide was compiled by



Real Estate

Chicago Community Loan Fund

Resource Type

Loan ▾ Supplemental Resource ▾ Funders ▾

Deadline

Open Application

Provider

Chicago Community Loan Fund

Description

CCLF provides flexible loans to support housing, commercial and economic development, social enterprises, and community facility space for retailers and social enterprises.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Entrepreneurs/Small Businesses focused on housing, commercial and economic development, social enterprises, and community facility space.

Financial Products/Services

Flexible Financing Products
 Activate Retail
 Predevelopment Loans
 Construction & Rehabilitation Loans'
 Housing Cooperative Loans
 Diverse Mortgages

Amount

Resource/Funding

Application Link

[Chicago Community Loan Fund Products and Info](#)

This guide was compiled by



Your Forte, Our Finance Program

<u>Resource Type</u>	Supplemental Resource ▾ Funders ▾ Loan ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	Greenwood Archer Capital
<u>Description</u>	The program's mission extends beyond providing micro-financing benefits to primarily African American-owned small businesses, the program empowers entrepreneurs to support economic development within their community, in turn leading the way for a stronger infrastructure.
<u>Applicant Type</u>	General ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	<p>Business must be black-owned. Must demonstrate the ability to repay loan as well as meet GAC's other underwriting guidelines. The commercial portion of the building must be owner-occupied. Must be currently purchasing real estate for business use. <i>Mixed-use buildings are allowed if commercial space is occupied by the business borrowing funds.</i> The borrower must participate in technical assistance offered by program</p>
<u>Financial Products/Services</u>	Commercial Real Estate Loan
<u>Amount</u>	Varied - \$200,000
<u>Application Link</u>	Your Forte, Our Finance Application and Details

This guide was compiled by



Seaway

Resource Type

Supplemental Resource ▾ Funders ▾ Loan ▾

Deadline

Open Application

Provider

Seaway Bank

Description

A division of Self Help Federal Credit Union
Small Business; Consumer; Commercial and
Residential Real Estate

Applicant Type

Individual ▾ For Profit ▾ Non Profit ▾

Eligibility

Seaway accepts smaller loan applications from residents and businesses in Illinois and North Carolina. Applications outside of those states must exceed \$500,000

Seaway prefers to lend to community businesses, community based development projects, and account holders. [More on Seaway enterprise lending](#)

Financial Products/Services

Facilities; facilities improvement; vehicle and equipment; working capital for small businesses

Amount

\$15,000 - \$3,000,000

Application Link

[Seaway Bank Information](#)

This guide was compiled by



IFF

Resource Type

Supplemental Resource ▾ Loan ▾ Funders ▾

Deadline

Open Application

Provider

Intersection of Facilities and Finance (IFF)

Description

With experience in equity and deep sector expertise, IFF helps nonprofits to shape more equitable and vibrant communities through community-centered lending, development, and real estate consulting.

Applicant Type

Non Profit ▾ Government ▾

Eligibility

Must be a Non-Profit organization or have a social investing purpose with proposed projects.

Financial Products/Services

Low interest Loans
Data and Analysis services
Real Estate Consulting

Amount

\$10,000 - \$6,500,000

Application Link

[IFF Applications and Info](#)

This guide was compiled by



Connect2Capital

Resource Type

Supplemental Resource ▾ Funders ▾ Loan ▾

Deadline

Open Application

Provider

Allies for Community Business

Description

Connect2Capital is an online network serving as a market place to bring mission-driven lenders and referral partners together to help small businesses find the funding they need to flourish.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

This is a marketplace for entrepreneurs, investors, financial institutions, and financial retailers.

Approved Use of Funds

Loans are to be used at your discretion

Amount

\$500 - \$5,000,000.

Application Link

[Connect2Capital Application](#)

This guide was compiled by



Racial Equity & Capital Fund (RECF)

Resource Type

Grant ▾ Supplemental Resource ▾ Funders ▾

Deadline

July 2026

Provider

Exelon Foundation

Description

Expand access to capital to minority businesses so they can create more jobs, grow their companies, and reinvest in their neighborhoods and communities.

Applicant Type

For Profit ▾

Eligibility

Must be a minority-owned business

Approved Use of Funds

No requirements set forth for the allocation of funds

Amount

\$100,000 and \$300,000 Loans and Equity Investments of nearly **\$1 million**.

Application Link

[Racial Equity Capital Fund](#)

This guide was compiled by



Restaurant Futures Loan Program

Resource Type

Loan ▾ Funders ▾

Deadline

Rolling Application

Provider

Ascendus, Restaurant Workers Community Foundation (RWCF)

Description

RWCF has partnered with Ascendus, a national nonprofit small business lender, to distribute \$1.575 million in loans. The program started in February 2021, most of the initial funds have been dispersed, but applications will be processed on a rolling basis as loans are repaid and the fund is replenished.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Qualified loan applicants will be asked to consider their business operations on four dimensions and identify ways to improve upon going forward

- Sustainable wages and career ladders
- Gender equity and sexual violence in the workplace
- Immigrant and racial equity
- Supporting workers with mental health and substance misuse challenges.

*Approved applicants may be eligible for a grant 10% the value of the loan

Financial Products/Services

Grants
Networking & Community Services
Impact Investments

Amount

\$50,000 0% Interest Loans

Application Link

[Restaurant Futures Loan Program Info](#)

This guide was compiled by



Service Workers Action & Relief Fund

<u>Resource Type</u>	Grant ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	One Fair Wage
<u>Description</u>	Service Workers Action & Relief Fund to support service workers (restaurant workers or other tipped workers) who are organizing their coworkers to make real and lasting change in their workplace!.
<u>Applicant Type</u>	Individual ▾
<u>Eligibility</u>	<p>Service workers (restaurant workers or other tipped workers) who are currently working and thinking about walking off their jobs, and willing to stay in their jobs and undergo training to fight for higher wages and better working conditions</p> <p>Service workers (restaurant workers or other tipped workers) who have walked off the job in the last two months (since April 1, 2021), who are willing to get trained to organize their peers in the service sector to demand higher wages and be able to return to a more sustainable industry.</p>
<u>Approved Use of Funds</u>	No requirements for the allocation of funds
<u>Amount</u>	Up to \$6,000
<u>Application Link</u>	Service Worker Action & Relief Fund

This guide was compiled by



COMMUNITY DEVELOPMENT FINANCE INSTITUTIONS

EMPOWER

Resource Type

Funders ▾ Financial Assistance ▾ Loan ▾

Deadline

Open Application

Provider

Greenwood Archer Capital (GAC), Business Services Collective (BSA)

Description

EMPOWER is a transformative partnership model investing in construction entrepreneurs by providing back-office support services, equitable access to business capital, and projects that lead the way for community autonomy, stronger infrastructure, and wealth creation.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

This program is tailored for Construction Entrepreneurs and General Contractors

Financial Products/Services

Bookkeeping
Accounting
Service Estimation
Flexible Capital

Amount

Up to **\$100,000**

Application Link

[Schedule Meeting Here](#)

[Learn more about EMPOWER](#)

This guide was compiled by



Chicago Community Loan Fund

Resource Type

Loan ▾ Supplemental Resource ▾ Funders ▾

Deadline

Open Application

Provider

Chicago Community Loan Fund

Description

CCLF provides flexible loans to support housing, commercial and economic development, social enterprises, and community facility space for retailers and social enterprises.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Entrepreneurs/Small Businesses focused on housing, commercial and economic development, social enterprises, and community facility space.

Financial Products/Services

Flexible Financing Products
 Activate Retail
 Predevelopment Loans
 Construction & Rehabilitation Loans'
 Housing Cooperative Loans
 Diverse Mortgages

Amount

Resource/Funding

Application Link

[Chicago Community Loan Fund Products and Info](#)

This guide was compiled by



Community Investment Corporation

Resource Type

Loan ▾ Funders ▾ Supplemental Resource ▾

Deadline

Open Application

Provider

Community Investment Corporation (CIC)

Description

For more than 30 years, multifamily lending has been CIC's core business. Get expert construction advice and personalized, hands-on customer service.

Applicant Type

General ▾ For Profit ▾

Eligibility

Must have five or more units in the property for which the loan is to be applied.

Financial Products/Services

1-4 Unit Property Loans
 Mezzanine Loans
 Energy Retrofits
 TIF Purchase Rehab
[Learn more and CIC Financial Products here](#)

Amount

Loan amounts based on approval

Application Link

[Community Investment Corporation](#)

This guide was compiled by



C3 Fund

Resource Type

Loan ▾ Supplemental Resource ▾ Funders ▾

Deadline

Rolling Applications

Provider

C3 FUND

Description

C3 focuses on catalyzing development in low to moderate communities, creating local jobs, and closing the racial and wealth gap– and we do this in part by centering our attention on women in real estate.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Must be BIPOC or a Woman

Financial Products/Services

1-4 unit Rehab financing
Fix and Flip financing

Amount

\$75,000 - \$500,000

Application Link

[C3 Acquisition and Rehab Loan Application](#)

This guide was compiled by



Greenwood Archer Capital

Resource Type

Loan ▾ Supplemental Resource ▾ Funders ▾

Deadline

Rolling Application

Provider

Greenwood Archer Capital

Description

Greenwood Archer Capital is a Community Financial Development Institution (CDFI) that prides itself on equitable investing by funding promising minority-owned businesses in Chicago.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Greenwood Archer funds Minority-owned businesses

Financial Products/Services

General Lending
Start up capital

Amount

Average loan is **\$23,000**

Application Link

[Greenwood Archer Capital formerly CNI MFG](#)

This guide was compiled by



Allies for Community Business

Resource Type

Loan ▾ Supplemental Resource ▾ Funders ▾

Deadline

Rolling Application

Provider

Allies for Community Business

Description

Allies for Community Business is a certified Community Development Financial Institution (CDFI), SBA micro-lending intermediary, and SBA Community Advantage lender. Allies for Community Business administers several community grants as well.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Loans are approved based on an evaluation of how well you have managed your debts over the past two years and how much cash you have available to make monthly loan payments.

This lender does not use credit scores and will not put liens on your personal assets.

Financial Products/Services

Loans are to be used at your discretion

Amount

Provides loans **\$500 - \$100,000**.

Application Link

[Allies for Community Business](#)

This guide was compiled by



WBDC Direct Lending Program

<u>Resource Type</u>	Supplemental Resource ▾ Funders ▾ Loan ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	Women's Development Business Center
<u>Description</u>	The Women's Business Development Center, founded in 1986 offers access to coaching, contract consulting, and capital stacks to augment the success and access to capital opportunities for women and other diverse business owners.
<u>Applicant Type</u>	General ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	Loans are offered to businesses in Northeast Illinois with less than \$1,000,000 in annual revenue.
<u>Financial Products/Services</u>	Capital Consulting Capital Lending Debt and Equity Structuring Kiva Community Lending View all financial services/products here
<u>Amount</u>	Varied Amounts and rates
<u>Application Link</u>	WBDC Direct Lending Program Application

This guide was compiled by



Connect2Capital

Resource Type

Loan ▾ Supplemental Resource ▾ Funders ▾

Deadline

Open Application

Provider

Allies for Community Business

Description

Connect2Capital is an online network serving as a market place to bring mission-driven lenders and referral partners together to help small businesses find the funding they need to flourish.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

This is a marketplace for entrepreneurs, investors, financial institutions, and financial retailers.

Approved Use of Funds

Loans are to be used at your discretion

Amount

\$500 - \$5,000,000.

Application Link

[Connect2Capital Application](#)

This guide was compiled by



South Side Community Federal Credit Union

Resource Type

Loan ▾ Supplemental Resource ▾ Funders ▾

Deadline

Open Application

Provider

South Side Community Federal Union

Description

Individual Artists Program (IAP) Grants support the creation, development, or presentation of artwork and professional development. Grants support artists across all artistic disciplines including Film and Media Arts, Literary Arts, Music, Performing Arts (Theater/Dance), Visual Arts, and design

Applicant Type

Individual ▾ For Profit ▾ Non Profit ▾

Eligibility

Loans are exclusively available to South Side Community Federal Credit Union members.

[Learn about opening an account here.](#)

Financial Products/Services

Auto Loans
Micro Business Loans
Payroll Advance Loans
Checking/Savings
[View all financial services/products here](#)

Amount

\$150 - \$15,000

Application Link

[South Side Community Federal Credit Union](#)

This guide was compiled by



Nonprofit Finance Fund

Resource Type

Loan ▾ Funders ▾ Supplemental Resource ▾

Deadline

Open Application

Provider

Nonprofit Finance Fund

Description

The Nonprofit Finance Fund (NFF) is a Community Development Financial Institution (CDFI) that provides loans, other financing, and consulting services to help nonprofits and social enterprises expand opportunities in their communities.

Applicant Type

General ▾ Non Profit ▾

Eligibility

Nonprofits & Social Enterprise

Financial Products/Services

Acquisition & Construction loans, New Market Tax Credits
Working capital
Bridge Loans
Consulting Services
Investing

Amount

Varied

Application Link

[Nonprofit Finance Fund - Loan Interest Form](#)

This guide was compiled by



Community Reinvestment Fund

Resource Type

Loan ▾ Funders ▾

Deadline

Open Application

Provider

Community Reinvestment Fund (CRF)

Description

CRF works to complement and amplify the scale and effectiveness of the small business ecosystem with its lending, technology and service solutions.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Corporations
Small Business
Philanthropic organizations
Public sector
CDFIs

[More Information found here](#)

Financial Products/Services

SBA Loans (7a)
Bond agreements
Secondary Loan markets
CDFI Lending

[More Information on all Financial Products and Services](#)

Amount

Up to

Application Link

[Apply Here](#)

This guide was compiled by



IFF

Resource Type

Supplemental Resource ▾ Loan ▾ Funders ▾

Deadline

Open Application

Provider

Intersection of Facilities and Finance (IFF)

Description

With experience in equity and deep sector expertise, IFF helps nonprofits to shape more equitable and vibrant communities through community-centered lending, development, and real estate consulting.

Applicant Type

Non Profit ▾ Government ▾

Eligibility

Must be a Non- Profit organization or have a social investing purpose with proposed projects.

Financial Products/Services

Low interest Loans
Data and Analysis services
Real Estate Consulting

Amount

\$100,000 - \$6,500,000

Application Link

[IFF Applications and Info](#)

This guide was compiled by



Local Initiatives Support Corporation (LISC)

<u>Resource Type</u>	Supplemental Resource ▾ Funders ▾ Loan ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	Local Initiatives Support Corporation
<u>Description</u>	LISC has a variety of flexible lending products designed to help local groups bring development projects to fruition. Our loans cover every phase of development, from predevelopment to permanent financing.
<u>Applicant Type</u>	Non Profit ▾ For Profit ▾ General ▾
<u>Eligibility</u>	Eligibility for loans and services will change depending on the type of funding or service you are looking to receive. See below for more information.
<u>Financial Products/Services</u>	LISC has a variety of loans for enterprises, education, non-profit institutions, commercial real estate, personal real estate, and health. See here for a full list
<u>Amount</u>	\$10,000 - \$3,000,000
<u>Application Link</u>	LISC Loan Application and Info

This guide was compiled by



Seaway

Resource Type

Supplemental Resource ▾ Funders ▾ Loan ▾

Deadline

Open Application

Provider

Seaway Bank

Description

A division of Self Help Federal Credit Union
Small Business; Consumer; Commercial and
Residential Real Estate

Applicant Type

Individual ▾ For Profit ▾ Non Profit ▾

Eligibility

Seaway accepts smaller loan applications from residents and businesses in Illinois and North Carolina. Applications outside of those states must exceed \$500,000

Seaway prefers to lend to community businesses, community based development projects, and account holders. [More on Seaway enterprise lending](#)

Financial Products/Services

Facilities; facilities improvement; vehicle and equipment; working capital for small businesses

Amount

\$15,000 - \$3,000,000

Application Link

[Seaway Bank Information](#)

This guide was compiled by



SomerCor

Resource Type

Supplemental Resource ▾ Loan ▾ Funders ▾

Deadline

Open Application

Provider

SomerCor

Description

SomerCor offers a unique range of financial solutions to help grow your business. Our objective is to identify the best financial option for your business and guide you through the entire process.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

SomerCor mainly lends to registered small businesses

Financial Products/Services

Real estate purchase Loans, Renovation loans, fixed equipment SBA 7(a) Community Advantage Loans, and SBA 504 Loans

Amount

Up to \$5,500,000

Application Link

[SomerCor Loan Information](#)

This guide was compiled by



Cook County Commercial Property Assessed Clean Energy (CPACE)

Resource Type

Loan - Supplemental Resource - Funders -

Deadline

Rolling Application

Provider

Bureau of Economic Development, Illinois Energy Conservation Authority NFP (IECA)

Description

CPACE financing is a tool that provides low-cost, long-term financing for energy efficiency, renewable energy, water conservation, and resiliency projects in commercial buildings. Cook County commercial property owners can obtain up to 100% upfront financing from private capital providers for qualified upgrades. By doing these efficiency improvement, annual utility savings are generally greater than the annual C-PACE financing payments, generating positive cash flow from day one.

Applicant Type

For Profit - Individual -

Eligibility

- Commercial property owners
- Clean energy upgrades only
- Existing building & New Construction Projects

Financial Products/Services

Long term, Low rate financing for HVAC, lighting and solar photovoltaic systems, and other clean energy commercial improvements.

Amount

Depends on cost and applicant

Application Link

[Learn more about CPACE here](#)

This guide was compiled by



Other Support

IRS Voluntary Employee Retention Credit Disclosure

Resource Type

Financial Assistance ▾ Supplemental Resource ▾

Deadline

March 22, 2024

Provider

Internal Revenue Service

Description

The IRS has opened a program that allows businesses owners who wrongfully filed for Employee Retention Tax Credits (ERC) during COVID to repay 80% of those funds received back to the government without penalties or interest.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

Must be a business entity that took wrongfully took advantage of the ERC tax credit

Financial Products/Services

Voluntary Disclosure Portal

Amount

Repayment is dependent upon filings

Application Link

[IRS ERC Voluntary Disclosure Program](#)

This guide was compiled by



Good Jobs Institute

<u>Resource Type</u>	Supplemental Resource ▾ Funders ▾
<u>Deadline</u>	None
<u>Provider</u>	Good Jobs Institute
<u>Description</u>	The Good Jobs Institute aims to help companies thrive by creating good jobs and to redefine what it means to run a successful business. They work with leaders across industries interested in bringing the Good Jobs Strategy to their organizations. They have worked with companies across a variety of industries.
<u>Applicant Type</u>	General ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	This is a general financial resource for workers and small business owners
<u>Financial Products/Services</u>	Financial resource guide for workers' relief funds and small business relief funds.
<u>Amount</u>	Resource Guide
<u>Application Link</u>	Good Jobs Institute Information

This guide was compiled by



Council of Fashion Designers of America

Resource Type

Supplemental Resource ▾

Deadline

None

Provider

Council of Fashion Designers of America

Description

An organization with a diverse membership of designers – categories, size of business, location, production and supply chain – conducting business globally. With the goal of doing what they can to help designers in these difficult times with their businesses.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

None

Financial Products/Services

Supportive Resources

Amount

None

Application Link

[Council of Fashion Designers Resource](#)

This guide was compiled by



Businesses Reducing Impact on the Environment (BRITE) Program

<u>Resource Type</u>	Supplemental Resource ▾ Grant ▾
<u>Deadline</u>	Rolling
<u>Provider</u>	Cook County Department of Environment and Sustainability
<u>Description</u>	<p>Businesses Reducing Impact on the Environment (BRITE) program helps businesses reduce their environmental impact while creating a healthier environment for their employees, customers and community by offering on-site assessments to reduce pollution. Once completed, eligible businesses will have the opportunity to apply for grant funding.</p> <p>More Info Here</p>
<u>Applicant Type</u>	For Profit ▾
<u>Eligibility</u>	<ul style="list-style-type: none"> - Must be a small business (less than 500 employees) - Is located in suburban Cook County - Is a dry-cleaning facility, auto body or auto repair shop, metal finisher or food and beverage manufacturer. - Been financially affected by the COVID-19 pandemic with proven loss of revenue. - Was in operation prior to January 1, 2020
<u>Approved Use of Funds</u>	This funding will go towards solutions that save money, reduce impact on the environment and modernize operations
<u>Amount</u>	Up to \$300,000
<u>Application Link</u>	Complete Interest Survey here to become eligible to apply for Grant

This guide was compiled by



The Cook County Small Business Source

<u>Resource Type</u>	Supplemental Resource ▾ Funders ▾
<u>Deadline</u>	None
<u>Provider</u>	Cook County Small Business Source
<u>Description</u>	The Cook County Small Business Source strives to support, grow and elevate small businesses, the backbone of Cook County's economy. This program directly connects small business owners with expert guidance and support to take businesses to the next level. Cook County established the award-winning program to ensure that businesses emerge from COVID-19 intact and positioned for growth.
<u>Applicant Type</u>	General ▾ Non Profit ▾ For Profit ▾
<u>Eligibility</u>	This resource is for business owners and aspiring business owners
<u>Services</u>	Business Advising Resources Events
<u>Amount</u>	Resource for funds and other business aids
<u>Resource Link</u>	The Cook County Small Business Source

This guide was compiled by



Other Support - Real Estate

Utility Bill Payment Assistance, Deferred Payment & LIHEAP

Resource Type

Supplemental Resource ▾ Financial Assistance ▾

Deadline

August 15, 2024

Provider

United States Government

Description

Low Income Home Energy Assistance Program (LIHEAP) is a federally administered program that can help you stay warm in winter without upsetting your budget. Whether you rent or own your home, LIHEAP offers financial help to limited-income households to pay heat and electric bills.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

- You can only apply once a year to the program
- All household income documents will be verified
- You can not apply to both LIHEAP and PIPP in the same year

[More information on eligibility](#)

Financial Products/Services

Utility bill assistance

Amount

Varies by utility bill amount per household

Application Link

[ComEd](#), [People's Gas](#), [North Shore Gas](#), [Ameren](#), [Nicor](#)

This guide was compiled by



Internal Revenue Service

Resource Type

Supplemental Resource ▾ Government Tax Credit ▾

Deadline

April 15, 2025

Provider

Internal Revenue Service

Description

The IRS has given multiple tax credits through 2025 to help aid Americans after the financial burden of the pandemic Qualified disaster relief payments

Applicant Type

Individual ▾ For Profit ▾ Non Profit ▾

Eligibility

These payments are not subject to any federal withholding obligations and do not need to be reported on a Form W-2 or 1099. In addition, in most cases, the exclusion will also apply for state income tax purposes.

Financial Products/Services

Qualified disaster relief payments
Child Tax credits
See below for more information

Amount

Varied

Application Link

[Internal Revenue Service Tax Credits Information](#)

This guide was compiled by



Residential Solar Energy Program

Resource Type

Grant - Supplemental Resource -

Deadline

Rolling Yearly Applications

Provider

City of Chicago, University of Illinois Urbana-Champaign

Description

The Residential Solar Energy Program, is a Green Energy Initiative started by the City of Chicago to increase the adoption of solar energy infrastructure by its residents. The installation of solar energy panels will be fully reimbursed by the program for those that qualify.

Applicant Type

Individual - General -

Eligibility

Household income has to be at or below a certain threshold

[For all eligibility requirements](#)

Financial Products/Services

Business License, Public Way Use Permit, and City Resources Support

Amount

Up to full cost of installment

Application Link

Residents interested in participating in the Cook County Sun and Save program will need to complete an application by downloading it below.

[Sun and Save Application-09192023.pdf \(illinois.edu\)](#)

E-mail finished applications to sunandsave@sedac.org.

This guide was compiled by



Cook County Commercial Property Assessed Clean Energy (CPACE)

<u>Resource Type</u>	Loan Supplemental Resource Funders
<u>Deadline</u>	Rolling Application
<u>Provider</u>	Bureau of Economic Development, Illinois Energy Conservation Authority NFP (IECA)
<u>Description</u>	<p>CPACE financing is a tool that provides low-cost, long-term financing for energy efficiency, renewable energy, water conservation, and resiliency projects in commercial buildings. Cook County commercial property owners can obtain up to 100% upfront financing from private capital providers for qualified upgrades. By doing these efficiency improvement, annual utility savings are generally greater than the annual C-PACE financing payments, generating positive cash flow from day one.</p>
<u>Applicant Type</u>	For Profit Individual
<u>Eligibility</u>	<ul style="list-style-type: none"> - Commercial property owners - Clean energy upgrades only - Existing building & New Construction Projects
<u>Financial Products/Services</u>	Long term, Low rate financing for HVAC, lighting and solar photovoltaic systems, and other clean energy commercial improvements.
<u>Amount</u>	Depends on cost and applicant
<u>Application Link</u>	Learn more about CPACE here

This guide was compiled by



Housing & Urban Development

Resource Type

Supplemental Resource ▾ Grant ▾

Deadline

Open Application

Provider

Housing and Urban Development

Description

Housing and Urban Development is a government agency dedicated to ensuring that low to moderate income individuals have access to aid and resources in the event they become victims of unfair lending or housing practices, as well as condensing and simplifying the obscure veil of dense knowledge preventing many from owning a home.

Applicant Type

Individual ▾ For Profit ▾ Non Profit ▾

Eligibility

The Housing Urban Development works with anyone seeking knowledge or aid related to personal and small enterprise lending and real estate investing.

Financial Products/Services

Real Estate Resources
Financial Assistance Resources

[For a list of resources click here](#)

Amount**Resources**Application Link[Housing Urban Development Services](#)

This guide was compiled by



Chicago Business Center

<u>Resource Type</u>	Supplemental Resource ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	City of Chicago
<u>Description</u>	The Chicago Business Centers (CBC) Program is a City of Chicago Department of Business Affairs and Consumer Protection (BACP) initiative to fill the current gap in local business resources and minimize barriers for entrepreneurs and business owners of disadvantaged communities to properly launch, sustain, and/or expand their small businesses.
<u>Applicant Type</u>	General ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	All Businesses
<u>Financial Products/Services</u>	Business License, Public Way Use Permit, and City Resources Support
<u>Amount</u>	Resource
<u>Application Link</u>	Chicago Business center

This guide was compiled by



ChiBlockBuilder

Resource Type

Supplemental Resource ▾

Deadline

Open Application

Provider

Cook County

Description

Led by the Chicago Department of Planning and Development (DPD), ChiBlockBuilder streamlines the purchase of City-owned properties across the South and West Sides and increases transparency about the land sales process.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

- Be a business owner, non-profit organization or developer with experience constructing similar projects
- Have a site plan and proposed budget for the project
- Have capacity to finance the project
- Identify proposed tenants
- Please find more details [here](#)

Financial Products/Services

Real Estate Consulting services

Amount

Resource

Application Link

[ChiBlock Builder Information](#)

This guide was compiled by



The Preservation Compact

Resource Type

Supplemental Resource ▾

Deadline

Open Application

Provider

Cook County

Description

The Preservation Compact brings together the region's public, private, and nonprofit leaders to preserve affordable multifamily rental housing in Cook County.

Applicant Type

General ▾

EligibilityPlease find more details [here](#)Financial Products/Services

Preservation Initiatives and Support

Amount**Resource**Application Link[The Preservation Compact Information](#)

This guide was compiled by



Illinois Emergency Homeowners Assistance Fund

Resource Type

Grant Supplemental Resource

Deadline

Open Application

Provider

State of Illinois

Description

ILHAF provides up to \$60,000 in mortgage assistance to eligible homeowners paid directly to the servicer, taxing body or other approved entity.

Applicant Type

Individual General

Eligibility

Please find more details [here](#)

Financial Products/Services

Mortgage Assistance

Amount

\$60,000

Application Link

[Illinois Emergency Home Owners Assistance Fund Info](#)

This guide was compiled by



Cook County Legal Aid for Housing Debt

<u>Resource Type</u>	Supplemental Resource ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	Cook County
<u>Description</u>	CCLAHD helps residents resolve eviction, foreclosure, debt, and tax deed issues. The ERP provides free legal assistance, counseling, pre-court mediation, and case management for residents and landlords dealing with evictions or delinquent property taxes
<u>Applicant Type</u>	General ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	<p>CCLA can help people dealing with the situations listed below</p> <ul style="list-style-type: none"> Renters facing eviction Landlords seeking the eviction of a tenant Legal suits for unpaid debt Legal suits against unpaid debt Back mortgage or property tax payments <p>For more information on Cook County Aid Eligibility</p>
<u>Financial Products/Services</u>	<ul style="list-style-type: none"> Mortgage Assistance Eviction Resolution Foreclosure Aid Tax Deed Aid
<u>Amount</u>	Legal Resources
<u>Application Link</u>	Cook County Legal Aid for Housing Application and Details

This guide was compiled by



Chicago Lawyers' Committee for Civil Rights

Resource Type

Supplemental Resource ▾

Deadline

Open Application

Provider

Chicago Lawyers' Committee for Civil Rights

Description

The CLCCR is committed to rooting out deeply entrenched systemic racism and injustice by providing high-quality legal assistance to clients and communities in litigation and transactional matters through longstanding partnerships with member law firms.

Applicant Type

General ▾ Non Profit ▾ Individual ▾

Eligibility

The Chicago Lawyers' Committee for Civil Rights only provides free aid to non-profits and start up small businesses that are unable to pay legal fees.

[More eligibility information](#)

Financial Products/Services

Legal Aid

Amount**Free legal services**Application Link

[Chicago Lawyers' Committee for Civil Rights Application and Info](#)

This guide was compiled by



Chicago Cityscape

Resource Type

Supplemental Resource ▾

Deadline

Open Enrollment

Provider

Cook County

Description

Chicago Cityscape is a digital platform that makes neighborhood, property, and construction development data accessible to all.

Applicant Type

Government ▾ For Profit ▾ Non Profit ▾

Eligibility

No eligibility requirements other than subscription fee.

Financial Products/Services

Membership

Amount

\$29 - \$100 per month

Application Link

[Chicago Cityscape Member Application](#)

This guide was compiled by



Cook County Community Recovery

<u>Resource Type</u>	Supplemental Resource ▾
<u>Deadline</u>	None
<u>Provider</u>	Cook County
<u>Description</u>	Recovery resources for Cook County residents and businesses.
<u>Applicant Type</u>	Individual ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	Must have been adversely affected by COVID-19 pandemic
<u>Financial Products/Services</u>	Job Training and Placement Program Manufacturing Concierge Program Small Business Assistance Program Technical Assistance Program
<u>Amount</u>	Resource
<u>Application Link</u>	Cook County Resource

This guide was compiled by



Justice Advisory Council Grants Capacity Building Workshop

<u>Resource Type</u>	Supplemental Resource ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	Justice Advisory Council
<u>Description</u>	Designed to support organizations developing compelling grant proposals and programs.
<u>Applicant Type</u>	General ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	Must be a business applying for a grant or looking to apply for a grant.
<u>Financial Products/Services</u>	Grant Applications Workshop Slides and Recording Program Design Workshop Slides and Recording
<u>Amount</u>	Supportive Resources
<u>Application Link</u>	Justice Advisory Council

This guide was compiled by



LISC - State Farm Small Business Rescue Fund

Resource Type

Supplemental Resource ▾ Loan ▾ Funders ▾

Deadline

Open Application

Provider

Local Initiative Support Corporation, State Farm

Description

State Farm is helping small businesses succeed by partnering with LISC. State Farm has extended a \$10,000,000 loan to LISC to redistribute in the form of loans to small businesses that need low-interest loans to support their businesses.

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

For more on eligibility email lisc-chicago@lisc.org

Financial Products/Services

Business Loans

Amount

Varied

Application Link

[Local Initiative Support Corporation - State Farm Information](#)

This guide was compiled by



City of Chicago - Business Recovery Payment Plan

<u>Resource Type</u>	Supplemental Resource ▾ Financial Assistance ▾
<u>Deadline</u>	Open Application
<u>Provider</u>	City of Chicago
<u>Description</u>	Any debtor holding a license issued by the Department of Business Affairs and Consumer Protection (BACP) may enroll in a payment plan to resolve business debt associated with their license.
<u>Applicant Type</u>	General ▾ For Profit ▾ Non Profit ▾
<u>Eligibility</u>	Must have a license issued by the BACP The Business Recovery Payment Plan Program is available for most debt types.
<u>Financial Products/Services</u>	Flexible Financial Repayment
<u>Amount</u>	Financial Assistance
<u>Application Link</u>	City of Chicago - Payment Plan Portal

This guide was compiled by



Giving Compass Coronavirus & Covid-19 Funds

Resource Type

Grant - Supplemental Resource - Funders -

Deadline

Open Application

Provider

Giving Compass

Description

Giving Compass guides donors toward the latest insights, strategies, and volunteering opportunities to create lasting social change.

Applicant Type

Non Profit -

Eligibility

- Must be a social impact organization
- Priority is given to BIPOC and LGBTQIA+ organizations
- Must not promote hate or discrimination

Financial Products/Services

Supportive Resources
Fundraising Campaigns

Amount

Varied

Application Link

[Compass Fund Info](#)

This guide was compiled by



Culinary Hospitality

Honeycomb Credit - Crowdfunding Loan

Resource Type

Funders ▾ Loan ▾

Deadline

Open Application

Provider

Honeycomb

Description

Honeycomb is offering 45-day payment free periods, 6-month interest-only periods and reducing posting, success, and investor fees

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

All Businesses

Financial Products/Services

Crowdfunded Small Business Relief Loan

Amount

Varied

Application Link

[Crowdfunding App](#)

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Kiva - Crowdfunding Loan

Resource Type

Funders ▾ Loan ▾ Supplemental Resource ▾

Deadline

Open Application

Provider

Kiva

Description

Kiva is a crowdfunding platform that offers zero interest, crowdfunding loans

Applicant Type

General ▾ For Profit ▾ Non Profit ▾

Eligibility

All Businesses

Financial Products/Services

Crowdfunded Small Business Loan

Amount

Up to \$15,000

Application Link

[Kiva Site](#)

This guide was compiled by



Chicago Service Relief

Resource Type

Supplemental Resource

Deadline

Rolling

Provider

City of Chicago

Description

A directory of fundraisers for Chicago bars, venues, restaurants, and other service-based businesses that can use our help during the state-mandated shutdown

Applicant Type

General

Eligibility

None

Financial Products/Services

Supportive Services

Amount

None

Application Link

[Chicago Service Relief Fundraiser list](#)

This guide was compiled by



Eat News

Resource Type

Supplemental Resource ▾

Deadline

None

Provider

City of Chicago

Description

Up-to-date on all the newest culinary developments, news, and recipes.

Applicant Type

General ▾

Eligibility

None

Financial Products/Services

Supportive Resources

Amount

None

Application Link

[Eat News](#)

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