

EVANSTON BUSINESS COMMUNITY

The City of Evanston is home to approximately 78,000 residents and located just north of Chicago. Bordering Lake Michigan and home to Northwestern University and Rotary International, Evanston's unique beauty and character delights visitors and residents of all ages. With a vision to create the most livable city in America, Evanston celebrates the diversity of its opportunities and residents.

There are a variety of cultural outlets, many public lakefront recreation activities and beaches, and a thriving business economy. With nine unique business districts in Evanston, residents and visitors can find a variety of delicious restaurants, one-of-a-kind shops and national retailers!

STARTING YOUR BUSINESS

Congratulations on taking the first step toward opening your business! It all starts with an idea.

Where do I go from here?

A [feasibility checklist](#) can be a helpful tool to evaluate the potential success of a new business opportunity. It allows you to analyze your business and personal profile to determine where skills and training should be sought before proceeding and can help you identify what resources you may need.

Make a Business Plan

The best way to solidify your idea and move forward is to put it in writing. A business plan allows you to create a roadmap for your business; it can help provide clarity and goal-setting to lead your business to probability.

The plan typically lays out your business strategies and goals five to eight years into the future. A basic plan usually contains eight sections. There are plenty of online resources and organizations that are ready to help you create your business plan.

8 Parts to Your Business Plan:

1. Executive Summary - Briefly explain your business and plans for the future
2. Business Description - Describe your business and your product or service and explain how they are different from that of other businesses.
3. Market Analysis - Identify your potential customers and describe your industry and competition.
4. Organization & Management - Show how you plan to structure your business; introduce your management team and their responsibilities.
5. Service or Product Line - Describe your product or service, including the features and benefits of your product or service.

6. Marketing & Sales - Explain how you plan to market and sell your product or service to the potential customers you've identified.
7. Finances - Show your current and projected financial status, including balance sheets, a cash flow statement, and revenue projections.
8. Appendix or Supporting Documents

Establish Your Business

Before you can open your doors, you need to register with a few agencies; the number depends on your occupation and business model.

Selecting a Name

If you plan to set up as a sole proprietor or partnership, you will need to register using your own name(s). To establish a business name different than your own name, you must file a DBA (Doing Business As) application with the [Cook County Clerk's office](#).

Limited partnerships, LLCs and corporations must complete forms to take on an assumed name, and file an application with the [Illinois Secretary of State](#). Before selecting a name for your business, search the Illinois Secretary of State office's database of Corporate and LLCs to ensure your business name is not already in use.

Applying for an Employer Identification Number and Illinois Business Tax Number

You will need to apply to the IRS for a [Federal Employer Identification Number \(EIN\)](#). This is the equivalent of a social security number for all businesses, including those with no employees.

You may also need an [Illinois Business Tax Number](#). Businesses operating in Illinois that plan to hire employees, to buy or sell products at wholesale or retail, or to manufacture goods, must register with the Illinois Department of Revenue.

Starting a Business in Illinois

For information about starting a business in Illinois, please visit [Illinois.gov](#). If you have employees (whether a sole proprietor or corporation) you must file with the State to contribute to the unemployment fund (this will be sent to you, once Form NCU1 is filed). For more information, please visit the [Illinois Department of Employment Security](#).

Professional Certification

Your profession may be regulated and licensed by the State of Illinois. For more information, please visit the [Illinois Department of Financial and Professional Regulation website](#), or call 217.782.8556.

Department of Children and Family Services

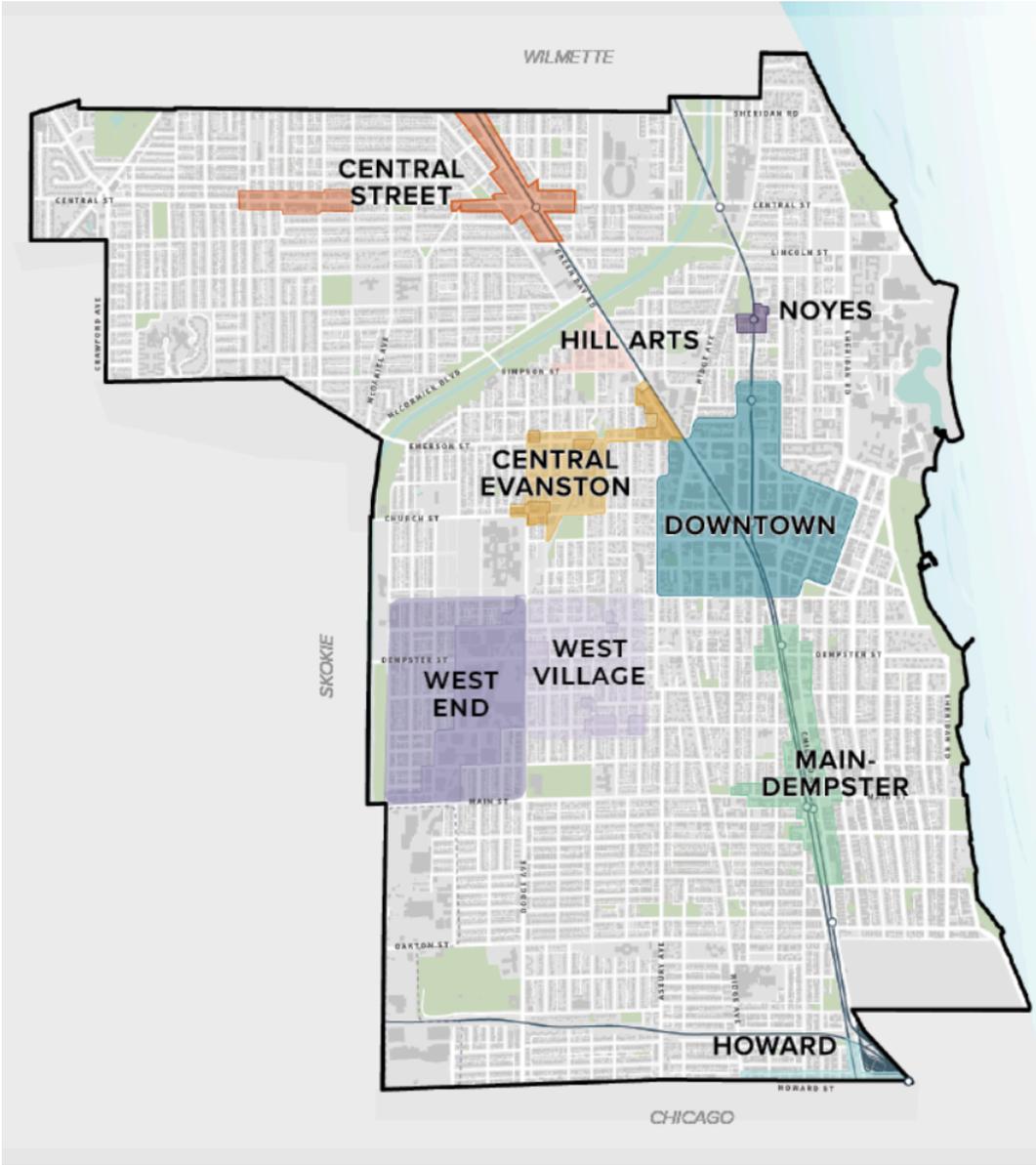
If you plan to operate a daycare facility, please visit the [Department of Children and Family Services website](#), or call 877.746.0829

CHOOSING YOUR LOCATION

The number one rule of real estate is “location, location, location!” While finding a location may be a daunting task, you don’t have to do it alone. There are a number of dedicated professional commercial real estate brokers who can help you navigate the world of site selection.

Business Districts

The City of Evanston is home to eight distinct business districts. Each district has its own unique character and mix of businesses. Make sure to explore each one to find the perfect fit for your business location!



Downtown Evanston: serves as the urban core of Evanston, featuring the city's most diverse mix of retail brands, over 60 restaurants, and rooftop bars with a view. The area boasts world-class arts and entertainment, including Evanston's cinema and entertainment complex, as well as the upcoming Northlight Theater. It is ripe for (re)discovery. Situated only half a mile from the shores of Lake Michigan and Northwestern's campus, Downtown attracts over 6 million visitors every year. Businesses in the downtown district of Evanston receive support from Downtown Evanston, which manages and markets the area.

Main-Dempster Mile: Located just south of Downtown and anchored by two CTA purple line stops and the Main Street Metra station, this walkable district features something for everyone- from vegetarian fare to Detroit-style pizza to Argentine gelato. Check out a live show at Space or browse the many eclectic retail shops, galleries and studios that line both Main and Dempster Streets.

Central Street Business District

This neighborhood district's name says it all - it's a corridor chock-full of independent stores, bakeries, coffee shops, boutiques, and restaurants. Bookended by two museums- the Evanston Arts Center and the Mitchell Museum- as well as Northwestern University's stadium, you'll find plenty of cultural, creative, and big ten inspiration here.

Howard Street Business District

This vibrant commercial corridor district connects Evanston and Chicago and offers an impressive array of international food, including Jamaican, Cambodian, Central American, and good ol' fashioned Wisconsin-style fish fry. Grab a drink from Peckish Pig or Ward Eight, stroll the street checking out an amazing collection of murals, and then check out a live performance at Good to Go Jamaican or Theo Ubique Cabaret Theater.

Church & Dodge

In the heart of Evanston, this district has had a long history as a cultural center for the City's African American community. Many of the first Black-owned businesses in the City were started in this district, and some have been passed down through generations, like Ebony Barbershop. Indulge in homemade ice cream from C&W Market and Ice Cream Parlor and explore the district and its legacy.

Ashland Arts

Nestled along Ashland and Simpson, this hidden gem of Evanston is a haven for families, foodies, and those who want to explore off the beaten track.

Here you can sip a craft beer alongside classic cars at Double Clutch, dig into Soul + Soul BBQ, a Native American Wellness Center, and various art studios. With new investment coming to the area, including the City's Skate Park and Community School, the district is poised to become a haven for families, foodies, and makers.

Noyes Street & Maple/Foster

A stone's throw from Northwestern University, this cozy district is home to long-standing Evanston eateries, including Al's Deli and Dave's Italian Kitchen, as well as new institutions like Stacked & Folded. After grabbing some hot brew from Coffee Lab, walk through Tallmadge Park and the Noyes Cultural Center, which hosts several performances, exhibitions, and events throughout the year.

West End

This area has historically been home to Evanston's industrial and manufacturing businesses. Today, the neighborhood includes Temperance Brewing Company, Evanston Rebuild, and other manufacturing companies. Sit out on Temperance's patio and play board games or check out the District's collection of businesses focused on recreation, wellness, and the arts. And while there, don't forget to visit the Valli Produce grocery store, featuring ingredients from all over the world.

West Village

The West Village Business District is a unique arts and wellness enclave of small artisanal shops, artist studios, and galleries anchored by Heartwood Center, the Midwest's oldest holistic healthcare center. Joining the village recently is Zentli, a Mexican restaurant aiming to "heal the community through incredible Mexican street food and incredible art." Once a Polish Meat Shop, the Evanston Made headquarters now anchors the Greenleaf & Florence art galleries, which have made this neighborhood district a draw for both locals and visitors.

Zoning

Before signing a lease or purchasing a commercial building, make sure it is zoned properly for your business. You can find zoning information on the City's website [here](#). Depending on the zoning of the location you have in mind, you might need to go through a 60-day to 90-day zoning process. Please contact the City of Evanston Zoning office by calling 847-448-4311 or emailing them at zoning@cityofevanston.org.

To find out the zoning district of a specific property, use this [interactive map](#).

REGISTRATION, LICENSES, AND PERMITS

Before you can open your doors, you need to be registered and/or licensed properly with the City of Evanston.

General Business Registration

Every business located within the City limits, including home-based and whether or not subject to any licensing requirements of the City or of any other governmental agency, shall annually

register with the City of Evanston. Each place of business must have its own business registration.

Each year after the initial registration, business owners are required to update business information if applicable and pay an annual fee. Businesses that fail to pay the annual fee by March 31 for the following year will be subject to a late fee penalty. Not-for-profit entities must also update their business information but are not required to pay an annual fee. To register, please complete the online [Business Registration Application](#). The information obtained from the application will assist the City in its efforts to maintain accurate public safety data, establish future economic development and public infrastructure plans, jointly market City businesses, and disseminate information of critical interest to the local business community in a timely fashion.

There are a few steps you have to take in order to obtain your general business registration:

1. Check with the Zoning Division that the location you have chosen is zoned appropriately. Make an appointment by calling 847-448-4311 or email zoning@cityofevanston.org.
2. You must complete the online [General Business Registration](#) application.
3. Once we receive your application, it will be reviewed by staff for completeness and zoning compliance.
4. If you are not performing any build-out to your building, you will have to schedule a Fire, Life, and Safety Inspection with the Evanston Fire Department upon staff recommendation. Inspections can be scheduled by calling 311 at 847-448-4311. However, if you conduct a build-out, we will need to obtain a digital copy of your Certificate of Occupancy; no Fire, Life, and Safety Inspection is needed in these cases.
5. Upon receiving a copy of the Fire, Life, and Safety Inspection report or the Certificate of Occupancy, staff will send you an invoice, which you will be able to pay online. After payment is received, the general business registration will be complete. Registration must be renewed annually.

Business Registration fees are as follows:

- Brick and mortar business - \$75.00
- Pop-up business (90-days or less) - \$25.00
- Mobile business - \$25.00
- Home-based business - \$0
- Non-profit business - \$0
- Fire and Life Safety Inspection (as needed) - \$150.00

For additional information, please visit our [Business Registration webpage](#).

Home-Based Businesses

A home occupation is classified as either a minor home occupation or a major home occupation, depending on the business type and activities.

Minor Home Occupations

Minor home occupation are allowed to operate without a home occupation permit (a business registration still needed), provided the general conditions set forth in [Section 6-5-4](#), as well as the following specific conditions, are met:

- The total area used for the home occupation shall not exceed fifteen percent (15%) or four hundred (400) square feet (whichever is less) of the habitable floor area of the dwelling unit.
- The direct sale of products off display shelves or racks shall be prohibited.
- No one (1) other than a resident of the dwelling unit shall be employed on the premises in connection with the operation of the home occupation.
- No more than three (3) clients shall, at one (1) time, avail themselves to a product and/or service provided by a home occupation nor shall more than six (6) clients avail themselves to a product and/or service during a twenty-four (24) hour period.
- Deliveries of bulk material other than by mail, local courier, or inter-city courier pertaining to the home occupation shall not occur more than once a week and shall be limited to the hours between 8:00 a.m. and 5:00 p.m. Monday through Friday. Further, traffic circulation shall not be restricted or disturbed as a result of a delivery to a home occupation.

Permitted minor home occupations shall include but shall not be limited to the following:

- Attorney, CPA, salesman, architect/landscape architect, interior designer, graphic artist, word processor and consultant.
- Artist studios, provided no retail business is conducted on the premises.
- Word processing and typing services.
- Therapists, social workers, human service professionals.
- Mail order businesses, for receipt of mail order only.
- Telephone sales.
- Teaching, instructing, tutoring, or counseling.
- Domestic animal daycare services (not to exceed a total of three (3) dogs over the age of four (4) months, including property owners' pets).
- Dog sitting services (not to exceed a total of three (3) dogs over the age of four (4) months, including property owners' pets).

(10)

Other uses similar to those listed in this [Section 6-5-5](#) as determined by the Zoning Administrator pursuant to the provisions of [Section 6-3-9](#), "Administrative Interpretations."

Major Home Occupations

Major home occupation require a Home Occupation permit, in addition to a business registration, pursuant to [Section 6-5-8](#), provided the general conditions set forth in [Section 6-5-4](#), and the following specific conditions are met:

- The total area needed for the home occupation shall not exceed twenty-five percent (25%) of the habitable floor area of the dwelling.
- The number of persons who are employed on the premises in connection with the home occupation, but who are nonresidents of the dwelling, shall not exceed two (2).

- No more than six (6) clients shall, at one (1) time, avail themselves to a product and/or service provided by a home occupation nor shall more than twelve (12) clients avail themselves to a product and/or service during a twenty-four (24) hour period.
- Deliveries of bulk material other than by mail, local courier, or inter-city courier pertaining to the home occupation shall not exceed three (3) per week, and shall be limited to the hours between 8:00 a.m. and 5:00 p.m., Monday through Friday. Further, traffic circulation shall not be restricted or disturbed as a result of a delivery to a home occupation.
- A home occupation permit issued to one (1) person shall not be transferable to any other person and the permit shall not be valid at any address other than the one appearing on the permit.
- No more than one (1) major home occupation permit shall be issued per dwelling.

Permitted major home occupations shall include but are not limited to the following:

- Teaching, instructing, tutoring or counseling.
- Photo developing.
- Upholstering.
- Dressmaking and alterations.
- Woodworking.
- Jewelry making.
- Word Processing and typing.
- Caterers, provided no mechanical or electrical equipment shall be employed other than that customarily used for household purposes.
- Repair services, provided no retail business is conducted on the premises.
- Mail order businesses and telephone sales.
- Barber shops or beauty parlors.
 - No more than three (3) clients shall, at one (1) time, avail themselves to a product and/or service provided by a home occupation nor shall more than six (6) clients avail themselves to a product and/or service during a twenty-four (24) hour period.
- Personal trainers, yoga instructors, or small group instruction, provided there is no use of amplified music or instruction.
 - No more than three (3) clients shall, at one (1) time, avail themselves to a product and/or service provided by a home occupation nor shall more than six (6) clients avail themselves to a product and/or service during a twenty-four (24) hour period.

(13)

Other uses similar to those listed in this [Section 6-5-6](#) as determined by the Zoning Administrator pursuant to the provisions of [Section 6-3-9](#), "Administrative Interpretations."

[Home Occupation Permit](#) information:

- Used to establish home occupations that are compatible with residential areas.
- Once established, it is valid for five years.
- Allow up to two weeks for staff review.

Food Establishment License

Who needs a food establishment license? All Evanston facilities that include food preparation, service or sales to the public - even when those food operations are not the principal use of the facility - are licensed by the City of Evanston Health and Human Services Department's Environmental Health Division. Licensed facilities include restaurants, convenience stores, schools, churches, caterers, day care centers, gas stations, senior living residences and many, many more.

Food establishments need only the [Food Establishment Business License](#), not a General Business Registration.

How do I get a food establishment license? First of all, be aware that you cannot operate without a valid license. A license is valid only if the person, corporation, partnership, etc. to whom the license was issued is still the legal owner of the business.

To avoid any delay in operating, especially in the purchase of an existing business, submit a food establishment license application well before the sale is complete, the property is purchased, or a contractor or architect is engaged. The Health Department manages the licensing process and performs the final inspection when you are ready to open.

If you are considering the purchase of an existing business or opening a new business, we invite you to schedule a consultation prior to submitting the building permit and license application. This consultation can answer many of your questions and confirm that the proposed space accommodates the operations you want to operate. Whether you are taking over an existing business or building from the ground up, scheduling an appointment to talk about your plans is a great investment of your time. Call 847-866-2947 or email egolden@cityofevanston.org.

For more information, please visit the City's [Food Establishment License page](#).

Contractor Registration

All contractors performing work within city limits are required to register with the City, including but not limited to, general contractors, electrical, carpentry, concrete, excavation, masonry, landscaping, fence, roofing and sign contractors.

To obtain the registration, the contractor must provide the City with a completed [Registration Application](#) and an original certificate of insurance or policy declaration documenting that the contractor carries general liability insurance with a minimum of three hundred thousand dollars (\$300,000) per occurrence, bodily injury insurance with a minimum of one hundred thousand dollars (\$100,000) per occurrence, property damage insurance with a minimum of one hundred thousand dollars (\$100,000) per occurrence and workers' compensation insurance at the statutory minimum amounts. For more information, please visit the [Contractor Registration page](#).

Liquor License

If your business plans to sell alcoholic beverages, you will need a liquor license. There are various liquor license categories based on different business models. In order to better understand what license category fits your business model, we encourage you to take a look at the [Liquor Control Regulations](#) in the municipal code. Familiarizing yourself with the code will help you understand your responsibilities and duties as a liquor license holder.

Furthermore, if your business model does not fit into one of the current liquor license classifications, you may propose an amendment. Please contact the City of Evanston's Liquor Licensing Manager with questions or to submit an amendment request.

The process to obtain a liquor license typically takes 60 to 90 business days from the moment you file a [Liquor License Application](#). It is important that the application is thoroughly completed.

BYOB (bring your own bottle) is not regulated by the City Code. Consequently, the City of Evanston does not issue BYOB licenses.

Tobacco License

A Retail Tobacco Vendor License is required by any person selling or giving away tobacco products. (Ord. 82-O-96)

The Evanston Clean Air Act prohibits smoking of any kind in places that serve food or beverages. Additionally, if sampling or smoking of tobacco products will take place on the premises, the code calls for 25 feet of distance from any door, open window, ventilation system, etc. Typically, this means the establishment would need to be a stand alone business and not be in a multi-use structure.

Hookah Bar is not a defined use in the Evanston Zoning Ordinance and is therefore a prohibited use.

For more information, please visit the [Retail Tobacco Vendor License](#) page.

Other Permits

The City of Evanston may require other permits, such as a sign fee for your awning or window decal, building permits, or sidewalk café permit. Please visit the [Permits & Licenses](#) page to determine what additional permits you need to apply for, if any, and review the full [Permit Fee Schedule](#). You may reach the permit desk by calling 847-448-4311.

BUSINESS TAXES AND FEES

The City collects and administers a variety of locally imposed taxes to fund services provided. All of these taxes have a standardized due date of the 20th day following the month in which the

taxable activity occurred. All late forms are assessed a 10% penalty on the principal amount due per month.

Home Rule Tax changes (as of November 2017): [Ordinance 122-O-17](#)

The City also collects a 1.25 percent home rule sales tax on the purchase of general merchandise, excluding groceries and licensed vehicles. The home rule sales tax is collected by the Illinois Department of Revenue and remitted to the City.

The combined sales tax rate on general merchandise is 10.25% (as of January 1, 2020):

- State of Illinois – 6.25%
- Regional Transportation Agency (RTA) – 1%
- Cook County – 1.75%
- City of Evanston 1.25% -- A 0.25% increase was passed via ordinance [89-O-19](#) on September 23, 2019

For a list of all taxes collected with the corresponding rate and tax return form, please visit the City's website at: <https://www.cityofevanston.org/how-to/home-rule-taxes>.

Checklist for Opening a Business

- Prepare a Business Plan to suit your short and long term goals
- Determine how the business will be structured
- Register your business with the appropriate government branches
- Review the City's [Zoning Ordinance](#)
- Find a location and check the zoning with this [interactive map](#)
- Contact Economic Development or Planning & Zoning staff with questions about zoning compliance and permitted/special uses
- [Register your business](#) with the City of Evanston
- Apply for [building](#) and [sign permits](#) if needed
- If any buildout or remodeling is being done, a Certificate of Occupancy will be issued from the Building Department upon final inspection
- If no buildout, schedule a fire and life safety inspection through 847-448-4311
- Advertise and market your business
- Contact the [Evanston Chamber of Commerce](#) to schedule a ribbon cutting
- Open for business

Checklist for Opening a Food Establishment

- Prepare a Business Plan to suit your short and long term goals
- Determine how the business will be structured
- Register your business with the appropriate government branches
- Review the City's [Zoning Ordinance](#)
- Find a location and check the zoning with this [interactive map](#)
- Contact the Health Department
- Contact the Zoning Department
- Submit the [Food Establishment License application](#) and Food Establishment Facility Review Packet
- If construction or remodeling is being done you will need to apply for a building permit.
- If needing roll-off services; utilize services provided by [Commercial Franchise Hauler](#)

GETTING INVOLVED

There are many ways to get involved in your local business community. Please see some of the organizations below that can provide resources and support for your business.

Evanston Chamber of Commerce

By joining the [Chamber](#) you become an exclusive member of their extensive community of Evanston businesses and professionals. Membership gives you access to benefits like: extending your marketing reach through the Chamber's website, social media, and print collateral; networking, partnership, and educational opportunities; free or discounted registration for Chamber events & programs; and participation in Chamber committees & advocacy. Make sure to contact them to schedule your [ribbon cutting!](#)

Downtown Evanston

[Downtown Evanston](#) is a 501(c)(6) non-profit corporation that provides marketing, special event, placemaking and management services to the downtown Evanston business district. The overall mission of the organization is to market, maintain, develop, and improve the vitality of the local economy and quality of life. Established in 1987, Downtown Evanston is governed by a Board of Directors and works in partnership with the commercial property, business owners and organizations in downtown, and City of Evanston.

Main-Dempster Mile

The [Main-Dempster Mile](#) is a 501(c)(6) non-profit corporation that provides marketing, special event, placemaking, and other services to the Main-Dempster Mile business district. Their mission is to empower a diverse business district to dare, thrive, and engage – creating an unparalleled experience.

Central Street

[Central Street Evanston](#) is a 501(c)(6) non-profit corporation that manages the Special Service Areas (SSA) #7 and #8 along the Central Street and Green Bay Road corridors. The organization provides marketing, events, beautification, placemaking and other services to support businesses and create a vibrant sense of place for residents and visitors.

Howard Street Business Association

The Howard Street Business Association, led by local business owners with the support of City staff, offers support, knowledge sharing, and special event planning for businesses located along the north side of the Howard Street commercial corridor.

Central Evanston Business Association (CEBA)

Composed of business owners within the business district, [CEBA](#) works in partnership with City staff to promote business development in the district through support for existing businesses, coordinated outreach and infrastructure improvements. CEBA works to actively engage with the community to foster positive relationships and community development.

Black Business Consortium of Evanston North Shore (BBCENS)

[BBCENS](#) is a group of Black business owners that provides networking support, resources, and technical assistance to each other, including sponsoring multiple workshops and social gatherings for its membership. It has informed the larger public about the numbers and types of business through its annual Le Tour de Noir Enterprise and Expo and its print directory. Members active in leadership of the BBCENS have added visibility and viability to the BBCENS through the city-wide agencies, boards and committees that they serve on.

Evanston Made

[Evanston Made](#) is a membership-based 501(c)3 non-profit arts organization with a mission to connect artists and artisans to art enthusiasts and also to provide community and professional development to our members to further their careers. Membership is open to artists, artisans, makers who make everything from art to clothes to music. We also welcome members who are art lovers and patrons who want to help us carry out our mission.

Evanston ASPA

[Evanston ASPA](#) is an organization dedicated to promoting the visibility and representation of the local Asian, South Asian, Pacific Islander community through food, art, and storytelling.

BUSINESS RESOURCES & INCENTIVES

City of Evanston grant programs

Entrepreneurship Support Grant

The program is intended to assist in the growth of jobs in Evanston through entrepreneurship, helping residents and local business owners to create jobs by starting and retaining sustainable small businesses. Funds can be used to cover operating expenses, equipment, licensing fees, and other eligible expenses. Learn more about the eligibility requirements in our [program guidelines](#).

Storefront Modernization Grant

The City of Evanston's [Storefront Modernization Program](#) is a funding tool to assist small business owners improve the appearance and functionality of commercial buildings located in the city's business districts. The city will provide a rebate of 50% of the total cost of qualifying interior or exterior improvements. The Economic Development Division manages the program. Learn more about the eligibility requirements in our program guidelines.

Great Merchant Grant

Evanston's [Great Merchant program](#) provides financial assistance to Evanston's business districts, merchant associations, and business affinity groups not served by Special Service Areas. The program is designed to support and retain businesses by enhancing the appearance of business districts and to create a sense of place through business district experiences. Funding is focused on three key activities: 1) Enhancement of the physical environment; 2) Neighborhood promotion; and 3) Technical assistance.

Legacy Business Program

The City of Evanston's new [Legacy Business Program](#) is kicking off in 2024! The purpose of this program is to celebrate, advocate for, and retain Evanston's living heritage as embodied through the legendary businesses which contribute significantly to the City's historic, cultural, economic, or social identity.

Sustain Evanston Program

[Sustain Evanston's Incentive Program](#) grants small business and commercial property owners funding to implement sustainability measures that align with the goals of the City's Climate Action & Resilience Plan while reducing their operating costs and better serving their customers.

City of Evanston News & Resources

Make sure to get all the latest information on upcoming events and available resources by subscribing to our [Economic Development Newsletter](#)! For more information, please visit our [Economic Development website](#).

Additional Resources

Guidelines and Information for Starting a Business (Small Business Administration)

www.sba.gov/business-guide

Information on Starting a Business in Illinois

<https://www.illinois.gov/business.html>

Starting Your Business in Illinois Handbook

<https://dceo.illinois.gov/content/dam/soi/en/web/dceo/smallbizassistance/beginhere/documents/starting-your-business-handbook-final-version-november-2019-002.pdf>

Basic Federal Tax Information for People Starting a Business

irs.gov/businesses/small-businesses-self-employed/starting-a-business

LEND

[Lending for Evanston and Northwestern Development \(LEND\)](#) is a student-run, microfinance organization that empowers entrepreneurs in Evanston to build businesses, create jobs, and reach financial self-sufficiency.

ACCION

Accion is the largest nationwide nonprofit lending network in the United States. They provide fair and flexible loans, connections to business experts, and access to resources and opportunities specifically tailored to each business owner's unique needs and goals. Who they lend to: Women Owned Businesses; Start Ups; Restaurant & Food Industry, and more. For more information, please call (312) 275-3000 or visit their website at <https://www.accion.org/>

Contact Us

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Economic Development Team

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