

Looking to the future and how we plan for recovery and reopening, we know that we cannot do it alone. Now more than ever we have to lean on our friends, colleagues, business partners, networks and local governments to knit ourselves a new safety net. **The OPRF Chamber** is leaning into the network of small Chambers in the western suburbs, throughout Illinois, across the US and around the world to bring you as much information as possible and the resources you need for the future. Stick with us and you will stay connected!" **#workingtogether**

**Liz Holt**  
**Executive Director**  
**OPRF Chamber of Commerce**



**Also, coming soon... Inside the Chamber**

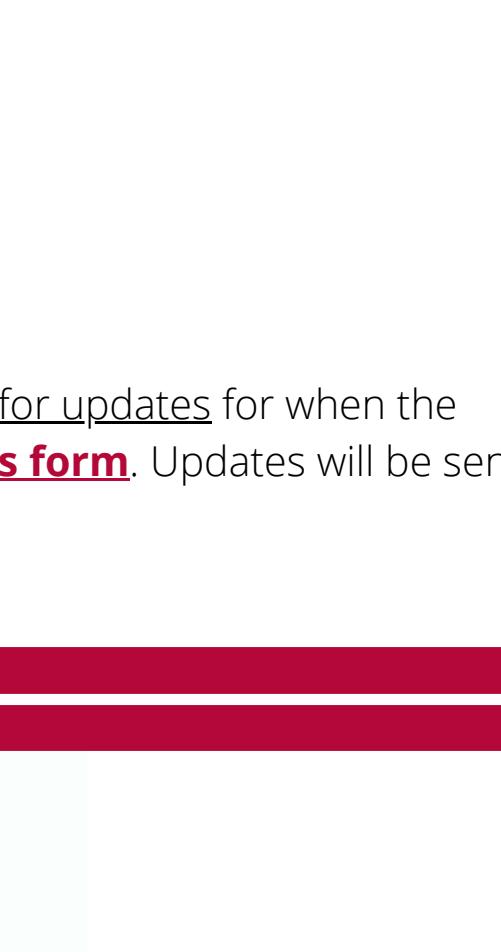
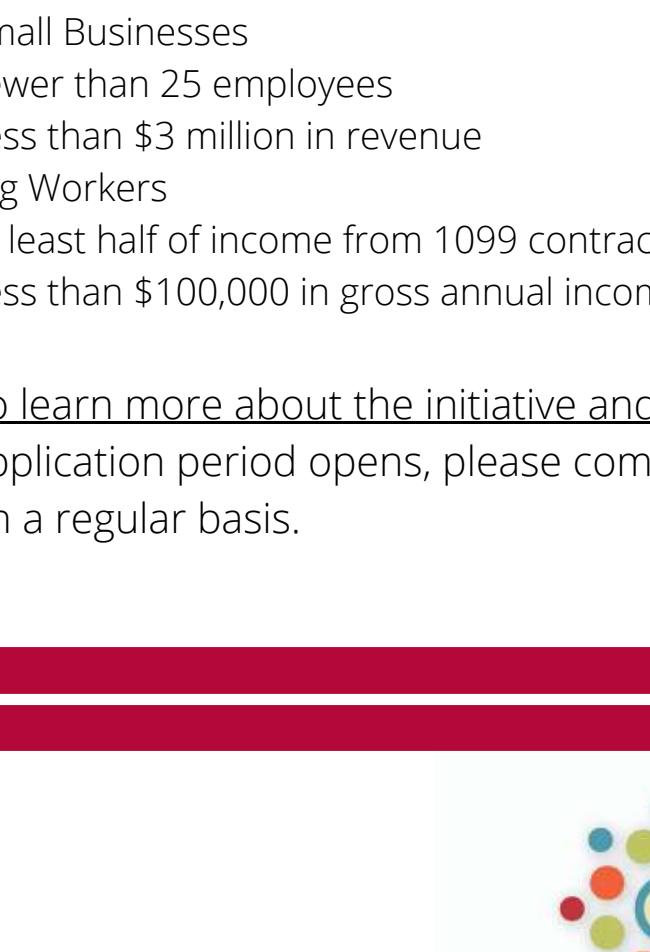


If you haven't already, please fill out the **OPRF Chamber of Commerce COVID-19 SURVEY**. [Click HERE](#). This survey will be used to inform our local, elected officials on what is needed to support our businesses moving forward.

For **up-to-date COVID-19 Information and resources** please reference our [OPRFChamber.org](#) homepage.

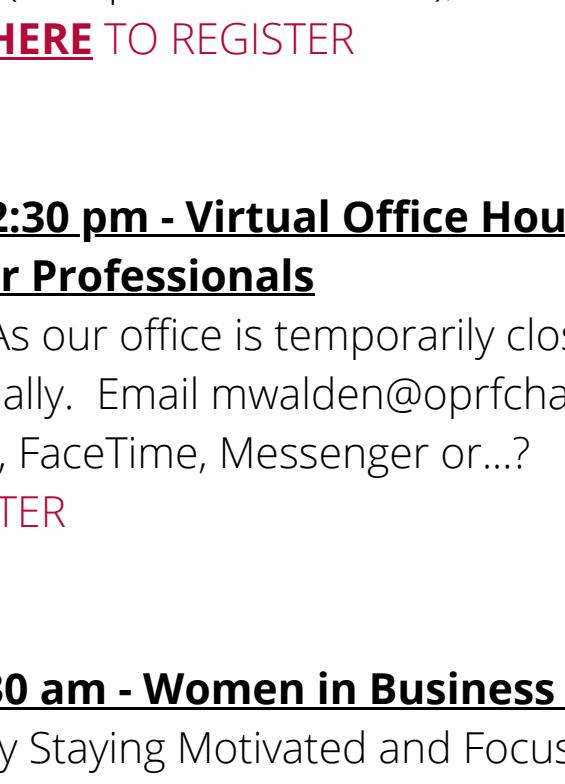
**UP-TO-DATE  
COVID-19 INFORMATION AND RESOURCES**

**OPRF Chamber of Commerce BENEFITS - Take Advantage**  
[CLICK HERE](#) for promotional opportunities



**Lake Street Resurfacing**  
**Phase Starts Early.**  
[CLICK HERE](#)

**Better Lake Street Rewards**  
**Program: May 1-Aug 31, 2020**  
[LEARN MORE HERE](#)

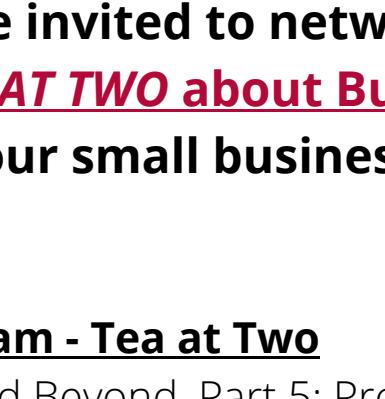


**Shape your future. Start here.**  
**CENSUS 2020** [CLICK HERE](#)

## **RELIEF GRANTS AVAILABLE**



Learn more about **INDEPENDENT CONTRACTOR'S GUIDE TO CARES ACT RELIEF**. [CLICK HERE](#).



Learn more about **Facebook Small Business Covid-19 Grants**

**salesforce**

Learn more about **Saleforce Financial Relief for small businesses**  
[CLICK HERE](#)

**Cook County Community Recovery Initiative**

Rapid relief loans for small businesses, gig workers and independent contractors. Learn more

[CLICK HERE](#)

Cook County's Bureau of Economic Development has launched **The Community Recovery Fund as part of the Community Recovery Initiative**. This loan fund offers one-time, zero-interest loans of up to \$20,000 for small businesses and \$10,000 for independent contractors in suburban Cook County. Loans will be administered by the Chicago Community Loan Fund and provided by a network of community lenders.

**Applications open in mid-April on a first-come, first-serve basis.**

To apply, businesses and independent contractors in suburban Cook County must meet these requirements:

Small Businesses

Fewer than 25 employees

Less than \$3 million in revenue

Gig Workers

At least half of income from 1099 contract work

Less than \$100,000 in gross annual income

To learn more about the initiative and sign up for updates for when the application period opens, please complete [this form](#). Updates will be sent on a regular basis.

[CLICK HERE TO REGISTER](#)



Rapid relief loans for small businesses, gig workers and independent contractors. Learn more

[CLICK HERE](#)

**Tuesday May 5, 10:45 am - Nonprofit Affinity Group**

Creating a successful Junior Board. [CLICK HERE TO REGISTER](#)

**Tuesday May 12, 5-6:30 pm - Virtual BAH: Preparing Businesses for after Shelter-in-Place**

Everyone gets 1 minute to introduce themselves and answer the question, "How are you?" Program time: An extra minute for any new members; announcements; raffle (mail prizes to winners); close with a musical performance. [CLICK HERE TO REGISTER](#)

**Thursday May 14, 1-2:30 pm - Virtual Office Hours: Drop-In Help Center with Chamber Professionals**

Coronavirus UPDATE: As our office is temporarily closed, our Open Office Hours will be held virtually. Email [mwalden@oprfchamber.org](mailto:mwalden@oprfchamber.org) to set up a consultation via phone, FaceTime, Messenger or...?

[CLICK HERE TO REGISTER](#)

**Friday May 15, 9-10:30 am - Women in Business Affinity Group**

Topic: Finding Your Way Staying Motivated and Focused. Facilitator TBD. [CLICK HERE TO REGISTER](#)

**Thursday May 21, 9-10 am - Virtual New Member Breakfast**

Welcome new members and non-members! Join us at our virtual New Member Breakfast to learn the Chamber's history and culture, to meet its staff and board leadership, learn about all the benefits membership carries, and find opportunities to get involved.

[CLICK HERE TO REGISTER](#)

**Friday May 22, 9:30-11 am - Virtual Open Office Hours: Drop-In Help Center with Chamber Professionals**

Coronavirus UPDATE: As our office is temporarily closed, our Open Office Hours will be held virtually. Email [mwalden@oprfchamber.org](mailto:mwalden@oprfchamber.org) to set up a consultation via phone, FaceTime, Messenger or...?

[CLICK HERE TO REGISTER](#)



**All small business are invited to network and discuss with us at our next Zoom [TEA AT TWO](#) about Business through COVID.**

**Supporting our small business community.**

**Tuesday May 5, 10:45 am - Tea at Two**

Business through COVID and Beyond, Part 5: Preparing Your Business for Returning to Real Life. [CLICK HERE TO REGISTER](#)

**Face Covering Do's and Don'ts:**

**DO:**

✓ Make sure you can breathe through it

✓ Wear it whenever going out in public

✓ Make sure it covers your nose and mouth

✓ Wash after using

**DON'T:**

✗ Use if under two years old

✗ Use surgical masks or other PPE intended for healthcare workers

[cdc.gov/coronavirus](http://cdc.gov/coronavirus)



## Compare Emergency Loan Programs

### Loan Program Eligibility Requirements

	Federal: Paycheck Protection Program (PPP)	Federal: Economic Injury Disaster Loan (EIDL)	State of Illinois: Small Business Loan Program	Cook County: Community Recovery Fund
Revenue Limits	None	None	Less than \$3M (2019 revenue)	Less than \$3M (2019 revenue)
Employee Count Limits	500 employees (per location)	500 employees	Fewer than 25 employees	Fewer than 25 employees
Are 1099s eligible?	Yes Apply Independently	Yes	No	Yes If: More than 50% of income is 1099; Earn less than \$100k
Non Profit Eligibility	Yes Limitations apply	Yes Limitations apply	No	No
Proof of financial loss	None	None	Must show at least 25% loss of revenue (Jan/Feb vs. Mar)	TBD

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### Loan Program Use of Funds and Applications

	Federal: Paycheck Protection Program (PPP)	Federal: Economic Injury Disaster Loan (EIDL)	State of Illinois: Small Business Loan Program	Cook County: Community Recovery Fund
Use of Funds	75% to restore payroll; 25% eligible expenses	Working capital expenses	50% to restore payroll; 50% working capital	Not yet defined
Documentation Required	Documentation of payroll costs for one year; Payroll count from early February	SBA Forms: 2022; 1368; 413 IRS Form 4506-T; Tax Returns (include ALL pages)	Most recent tax return; Bank docs dating back to October 2019	2018 and 2019 Tax returns or 1099 forms
Where do I apply?	Participating Banks or Non-Bank Lenders: PayPal, Square, Quickbooks	SBA.gov	Accion Chicago	Chicago Community Loan Fund
Status	Open	Only processing existing applications	Open	Not yet accepting applications

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### Loan Program Terms

	Federal: Paycheck Protection Program (PPP)	Federal: Economic Injury Disaster Loan (EIDL)	State of Illinois: Small Business Loan Program	Cook County: Community Recovery Fund
Loan Limit	2.5x avg. monthly payroll up to \$10 million	\$2 million	\$50,000	\$20,000 for businesses; \$10,000 for 1099s
Forgivable	Yes for Qualifying Expenses	Up to \$10,000 advance is forgivable	No	No
Term	2 Year Maturity (No payments for 6 mo.)	30 Year Maturity (No payment for 1 yr.)	5 Year Maturity (No payments for 6 mo.)	5 Year Maturity (No payments for 6 mo.)
Interest Rate	1%	3.75% For Profit 2.75% Not For Profit	3%	0%
Guarantees & Collateral	Not Required	No collateral up to \$20k No personal guarantee up to \$200k	Not Required (Will check credit)	Not required (Will check credit)

#NIXASTRONG

## Five Ways to Prepare to Re-Open

Simple steps to assure when your doors are once again back open you will be prepared and ready.

For more tips and strategies on how to prepare to re-open visit [NIXACHAMBER.COM](http://NIXACHAMBER.COM) under Operation Forward: COVID-19



### #1 Build a Covid-19 Plan

Take a few moments and write down your plan of action. This plan will later be used in marketing efforts when you are showing you are serious about customer and staff safety. Call it your COVID-19 Safety Plan and review, as necessary. Include material needed checklist, new protocols, safety procedures, social distancing and marketing.

### #2 Respect Social Distancing

By now you have been to a store that has placed the stickers on the floor on where to stand, saw the signs that say no more than 10 people or less, noticed some doors are marked entry and some are exit and even seen plastic shields in front of the counters. You need to consider similar procedures. Start gathering necessary supplies and signage to accommodate your COVID-19 plan.

### #3 Create a Cleaning Schedule

Consumers will notice if your store is clean, organized and safe to enter. Make sure you are rebuilding your cleaning plan and have all the necessary items needed to do so. Build a new schedule and add it to your daily calendar and make sure your staff is fully aware of the new procedures. Build in inspection times and checklists for quality control.

### #4 Market Your Covid-19 Plan

As businesses begin to re-open, consumers will look for those locations who have clearly marketed their COVID-19 safety plan. Big franchises as well as other small businesses who have already remained open have executed this very well and for some it has really increased their numbers. When you begin to market your back open for business, follow it up with your plan and protocols. Consumers will notice and will make sure they are entering a safe environment.

### #5 Respect the Process

This process of re-opening will constantly adjust as our leaders evaluate the current environment. Just as many people who are ready for business to be as usual, there are others who will remain overly cautious for quite some time. If you cater your plan to the cautious the more open consumers will respect those procedures. The lack of "COVID-19 Safety Plan" will undoubtedly lose some consumers. The faster we adhere to safety protocols, the faster we all will get back to business as usual.

