



REGIONAL INSIGHTS REPORT

BUSINESS IMPACT OF COVID-19

BROUGHT TO YOU BY:



WAUBONSEE
COMMUNITY COLLEGE

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The Regional Insights Report: Business Impact of COVID-19, a collaboration between the Aurora Regional Chamber of Commerce and Invest Aurora, and brought to you by Waubensee Community College, provides a close look at the data from 524 survey responses collected through July 3, 2020. The report analysis is as of August 2020.

FOREWORD

The Regional Insights Report: Business Impact of COVID-19 collected the thoughts of more than 500 business representatives from across the Aurora region who shared their experience on the major disruptions that businesses are facing as a result of COVID-19 closures and reopening efforts.

We asked business of all sizes and across all industry sectors to define the challenges they face. Our team aggregated and analyzed the insights in the following pages. Here's a snapshot of what you can expect to see:

- **Trends & Key Findings:** The importance of flexibility, innovation and funding is important to all businesses. (page 5)
- **Business Impact:** The effects of COVID-19 on businesses is vast and significant with business revenues taking a large hit. (page 8)
- **Funding & Assistance:** Despite several funding and assistance options being available to businesses, larger, national programs were the most applied for programs. (page 14)
- **Reopening Concerns:** Businesses are focused on providing a clean and safe work environment, but concerns exist. (page 16)
- **Workforce Changes:** As businesses look to reopen, respondents expressed how their work structure would change in the near- and longer-term. (page 17)
- **About the Respondents:** The survey participants represent a cross-section of business industries, business sizes, ownership types and length in operation. (page 22)

As COVID-19 continues to change our world daily, the insights contained in this report provide in-depth information on how our region continues to cope. The results also point to several opportunities to improve economic recovery locally. Thank you to the 524 businesses who participated and provided candid feedback to bring these insights to life. We hope you will find this report as valuable and insightful as we have.

Sincerely,

Jessica Linder Gallo

President & CEO

Aurora Regional Chamber of Commerce

Bryan Gay

President & CEO

Invest Aurora

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**TOGETHER,
WE STUDY.**

**TOGETHER,
WE SHINE.**

**TOGETHER,
WE SUCCEED.**

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TRENDS & KEY FINDINGS

Business of all sizes, length in business and across all industry sectors (see page 22 “About the Respondents”) contributed insights stemming from their experiences as they faced challenges during the COVID-19 pandemic. The data collected from the survey enabled the Aurora Regional Chamber of Commerce and Invest Aurora to determine a number of related trends that clearly demonstrate the impact of COVID-19 on business operations today and well as business viability in to the future.



COVID-19 IMPLICATIONS WILL LAST BEYOND 2020

There doesn't seem to be a clear end in sight when it comes to the effects of COVID-19. Revenues will continue to decline in to the third (Q3) and fourth quarters (Q4) of 2020 and in to the first quarter (Q1) of 2021, if not longer.

Our findings illustrate that despite Illinois currently operating in Phase 4 of the Restore Illinois plan, 37 percent of respondents anticipate revenue losses of up to 25 percent for both Q3 and Q4. Forty-five percent of businesses anticipate the effects of COVID-19 to continue throughout the year with losses in to Q1 2021.

The revenue outlook for the entertainment and tourism industries is poor for the remainder of 2020 as well. Ninety percent of businesses in the entertainment and tourism industries expect revenue losses in Q3 and nearly 85 percent anticipate losses extending in to and beyond Q4.



THERE IS NOT A ONE-SIZE-FITS-ALL SOLUTION FOR BUSINESSES AS THEY LOOK TO ADDRESS WORKPLACE AND WORKFORCE SOLUTIONS

Businesses are mixed as to their longer-term work structures—both today and beyond COVID-19. Nearly a fifth of respondents (18 percent) were unsure as to their future work state and would closely monitor the situation. Two-thirds of businesses (63 percent) plan to review flexible work options, including remote working, however, a review does not necessarily translate to implementation. Fourteen percent of respondents stated that employees would continue to work virtually in the short-term, but will eventually return to onsite working when deemed safe, while only 9 percent stated employees would continue to work virtually as much as possible, regardless of social distancing standards implemented in the office.

Just as important as where an employee works is how they interact. An overwhelming majority (55 percent) of respondents would adjust/limit meeting sizes, would practice safe social distancing, and limit access to the building. As businesses have operated through much of 2020, nearly 45 percent of respondents plan to continue with virtual meetings and another 20 percent will reduce or limit business travel, most likely resulting in more virtual meetings.

What is clear as businesses look to the future is that there is not a one-size-fits-all solution for businesses as they look to address their workplace and workforce solutions.



INNOVATION AND AGILITY ARE CRITICAL FOR BUSINESS SURVIVAL

Virtually overnight, COVID-19 changed how we work, shop, save and spend as well as what businesses should prioritize while proving that innovation and agility are alive and well.

According to our findings, 32 percent of businesses seamlessly shifted to a remote workplace and nearly 30 percent of businesses pivoted and established an alternate way to sell or deliver their products and/or services. Nearly 40 percent of businesses will reskill or upskill employees on new ways of working and provide alternative learning models. Another nearly 40 percent will restructure/reorganize or cross-train to transfer knowledge.



FEDERAL FUNDING APPLIED FOR OVER LOCAL FUNDING

Despite several funding and assistance options available to businesses, businesses in need were less likely to look locally for funding assistance and instead opted for larger, federal programs.

Two-thirds (65 percent) of respondents applied for the Paycheck Protection Program (PPP) and nearly 40 percent applied for the Small Business Administration Economic Injury Disaster Loan (EIDL).

SURVEY FINDINGS

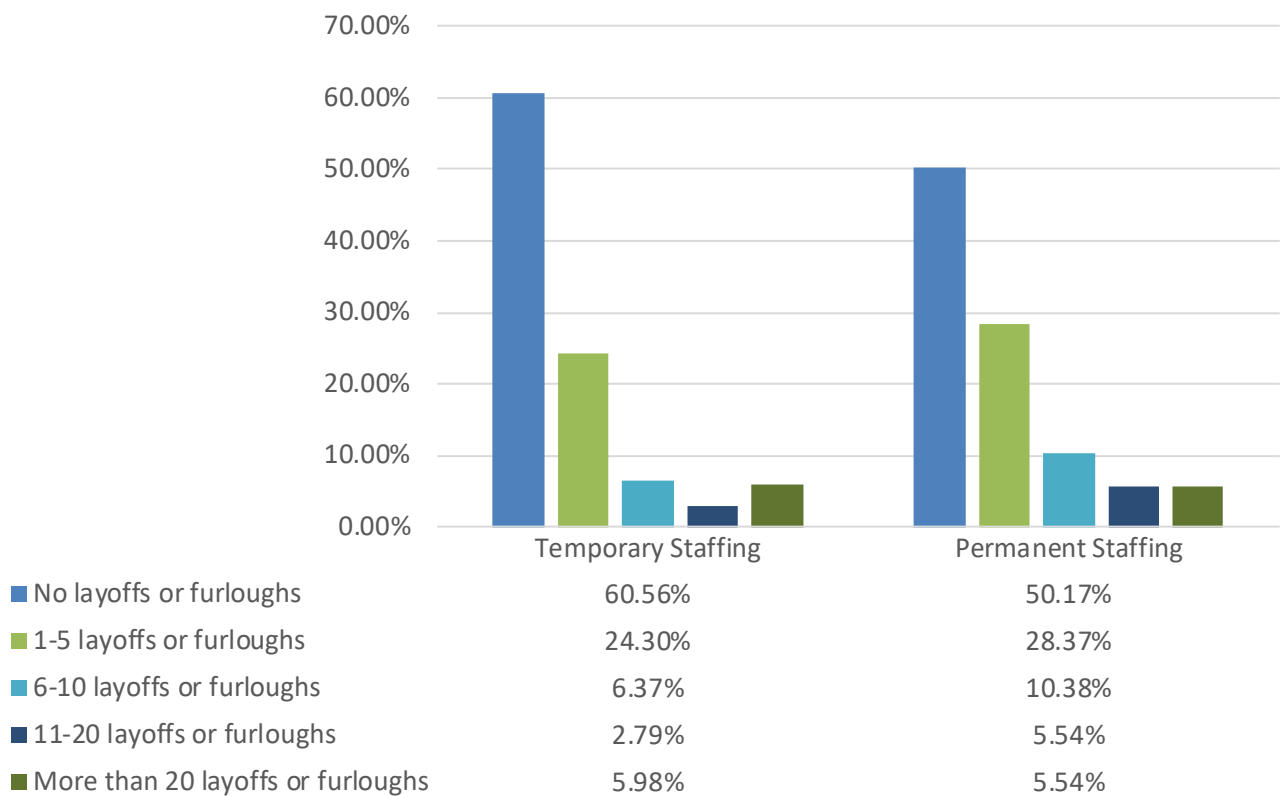
BUSINESS IMPACT

When asked about temporary and permanent staffing changes stemming from COVID-19, a majority of businesses reported no layoffs or furloughs through the end of June 2020. Sixty percent of businesses reported no temporary staffing changes and 50 percent of businesses reported no changes to permanent staff.

A quarter of businesses reported 1-5 layoffs or furloughs as of June 2020 with 24 percent reducing temporary staff and 28 percent reducing permanent staff. When looking at the entertainment and tourism industries, 28 percent of businesses reported 1-5 layoffs of temporary workers and 30 percent of permanent workers.

Furloughs and layoffs were seen more in the shopping and specialty retail industry than any other industry. Forty 40 percent of respondents reported laying off or furloughing 1-5 temporary employees and another 40 percent reduced 1-5 permanent employees. Another 20 percent reduced staff by 6 or greater. When asked the same question in early July, 40 percent of respondents had brought back 100 percent of employees while another 40 percent of respondents had not brought back employees.

Q6: How have you reduced both your temporary and permanent staffing capacity as a result of the COVID-19 crisis?



SURVEY FINDINGS: BUSINESS IMPACT

Important to the survival of all businesses is revenue. When COVID-19 became a widespread concern back in March 2020, respondents overwhelmingly stated that revenues were down. For nearly 40 percent of businesses, revenue was down more than 75 percent and nearly two-thirds of businesses saw revenue decrease by 50 percent. Only 4 percent of businesses saw an increase in revenues in March.

When forecasting revenues for the remainder of 2020, the outlook was not optimistic. For the third quarter (Q3), a majority (80 percent) of businesses anticipate losing revenues while nearly three-quarters (73 percent) anticipate lost revenues in the fourth quarter (Q4) of 2020. The long-term effects of COVID-19 is further magnified when looking at businesses that state they will see a decrease in revenues of 75 percent or more (17 percent anticipate revenue losses in Q3 and 11 percent see it lasting through Q4).

The revenue outlook for the entertainment and tourism industries is poor for the remainder of 2020. Ninety percent of businesses in the entertainment and tourism industries expect revenue losses in Q3 and nearly 85 percent anticipate losses extending in to and through Q4.

“ For Q3 2020, 80% of businesses anticipate losing revenues while 73% anticipate losing revenues in to Q4. ”



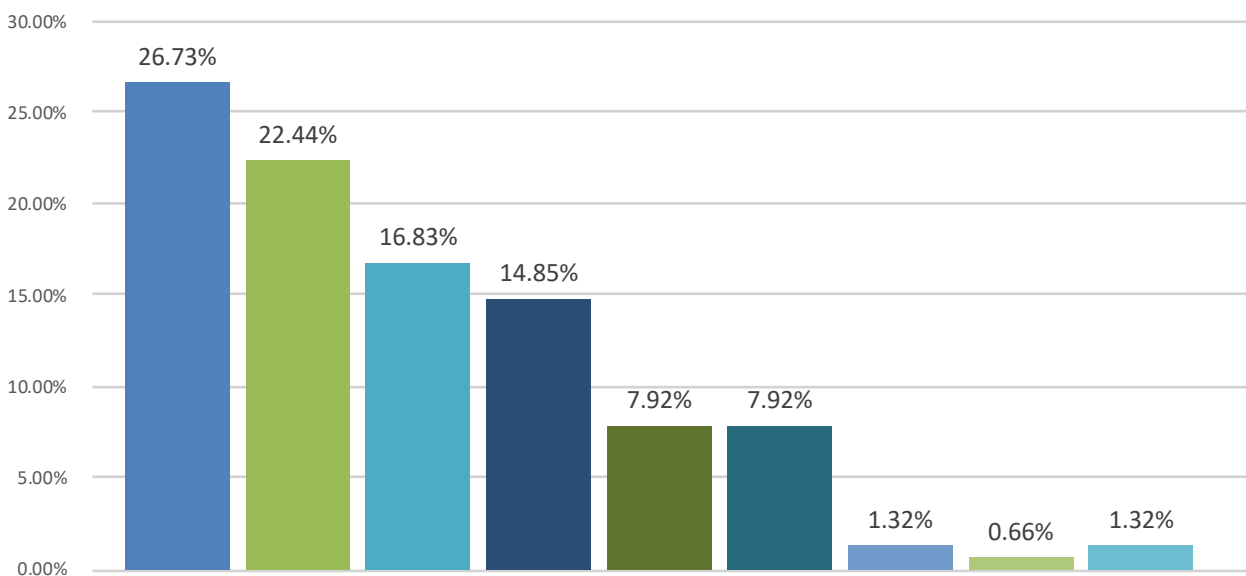
SURVEY FINDINGS: BUSINESS IMPACT

When asked again in early July about revenue projections, our survey revealed that business still expect significant losses despite Illinois operating in Phase 4 of the Restore Illinois plan. Thirty-seven percent of respondents see a loss in revenues of up to 25 percent for both Q3 and Q4 (just over 25 percent of businesses expect revenue losses between 26 percent and 50 percent for Q3 and Q4, with 40 percent of respondents still anticipating Q3 and Q4 revenue losses of 50 percent or more).

Another 45 percent of businesses anticipate the effects of COVID-19 to continue throughout the year with losses continuing in to Q1 2021.

Q8: How do you anticipate your business revenue changing through the remainder of the year?

Q2 2020 compared to Q2 2019



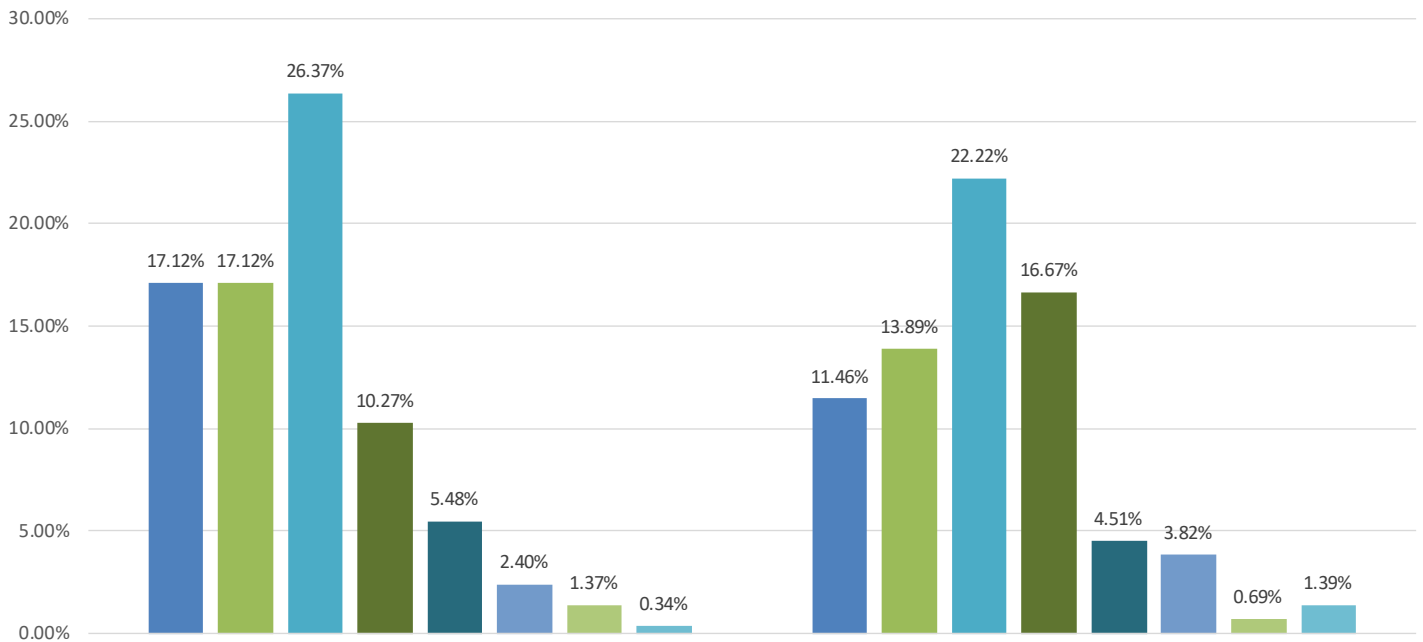
- Will decrease by more than 75%
- Will decrease between 51% and 75%
- Will decrease between 26% and 50%
- Will decrease between 0% and 25%
- Revenue will be normal
- Will increase between 0% and 25%
- Will increase between 26% and 50%
- Will increase between 51% and 75%
- Will increase by more than 75%



SURVEY FINDINGS: BUSINESS IMPACT

Q3 2020 compared to Q3 2019

Q4 2020 compared to Q4 2019



- Will decrease by more than 75%
- Will decrease between 26% and 50%
- Revenue will be normal
- Will increase between 26% and 50%
- Will increase by more than 75%

- Will decrease between 51% and 75%
- Will decrease between 0% and 25%
- Will increase between 51% and 75%



SURVEY FINDINGS: BUSINESS IMPACT

The effects of COVID-19 on businesses is vast and significant. As stated above, revenues are taking a large hit. Nearly 74 percent of respondents stated lost revenues as a COVID-related development affecting their business. Temporary closures accounted for 64 percent followed by events cancellation (47 percent), drop in customers (45 percent) and the expense to mitigate public safety risks (38 percent) rounding out the top five. These same five developments were seen regardless of the industry or business size.

Innovation is alive and well. Virtually overnight, COVID-19 changed how we work, shop, save and spend as well as what businesses should prioritize.

According to our findings, thirty-two percent of businesses seamlessly shifted to a remote workplace and nearly 30 percent of businesses pivoted and established an alternate way to sell or deliver their products and/or services. Nearly 40 percent of businesses will reskill or upskill employees on new ways of working and provide alternative learning models. Another nearly 40 percent will restructure/reorganize or cross-train to transfer knowledge.

Q9: Please indicate which of the following COVID-19-related developments has affected your business.

Loss of revenue	73.89%
Temporary closures	64.09%
Event cancellation	46.59%
Drop in customers	44.51%
Added expenses to mitigate public safety risks	38.28%
Reduced access to clients/customers due to remote working	37.98%
Lack of cash reserves	36.20%
Employees working remotely	32.05%
Employees working reduced hours	32.05%
Change of business hours	31.45%
Established an alternative way to sell and deliver products	30.27%



SURVEY FINDINGS: BUSINESS IMPACT

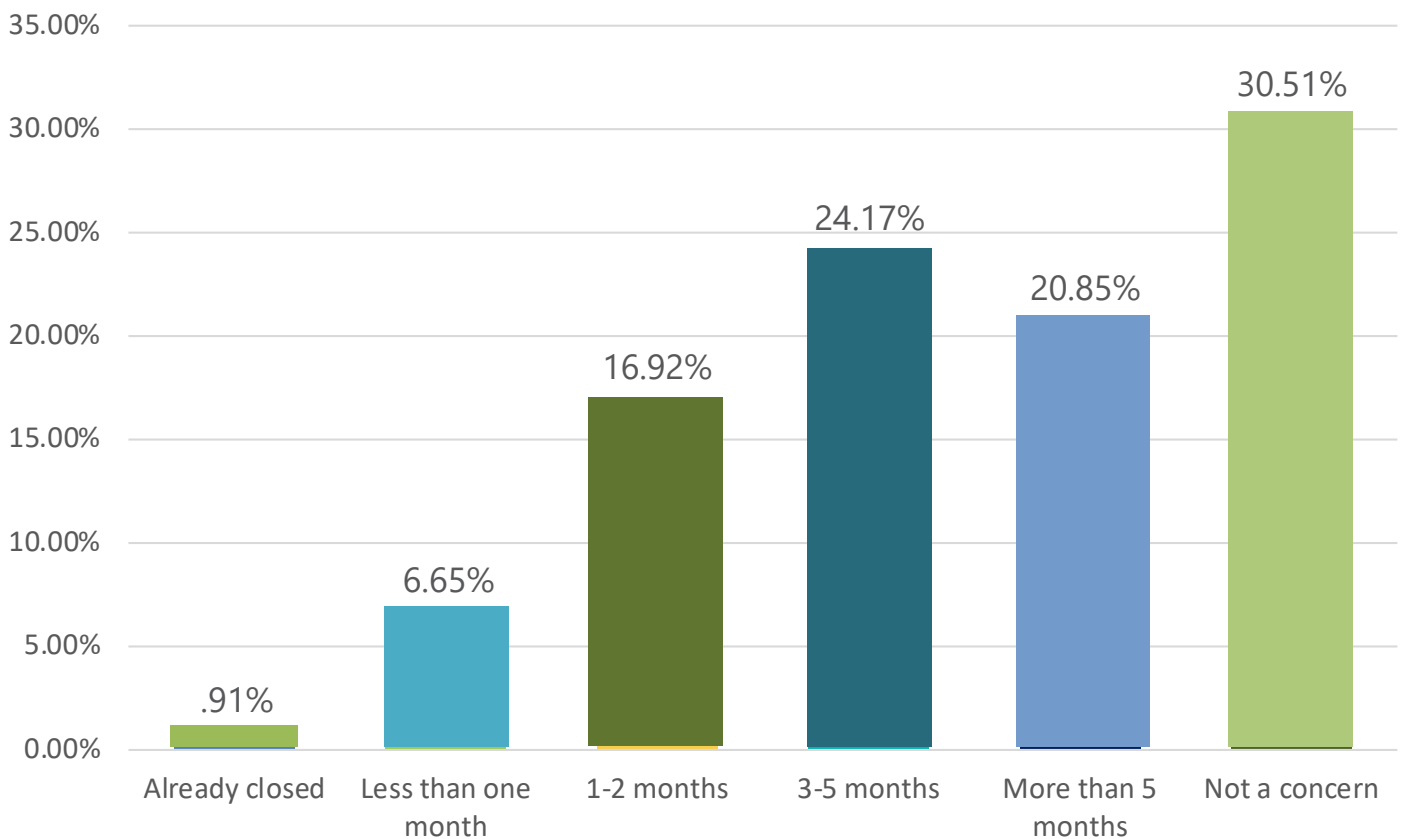
At the time of this survey, 30 percent of businesses stated that despite business disruption, closing was not a concern. When asked the same question again in early July, the number rises to nearly 70 percent.

Overall there was a more positive outlook of business survival when we compared the responses collected in June to those collected in early July.

As of June 2020, 1 percent of respondents stated that their business had already made the decision to close. Of those still open and operating, and assuming no other business disruptions in the Aurora region (i.e., reverting back to Phase 3 or even Phase 2), 7 percent expected to survive only until July 2020, meaning they have already closed. Another 17 percent expect to survive until September; nearly 25 percent until December and 20 percent in to 2021.

When asked again in July, one fifth (21 percent) of respondents expected to survive more than 5 months, or until the end of the year.

Q10: If business disruption continues at the current rate, how soon will your business be at risk of closing permanently?



FUNDING & ASSISTANCE

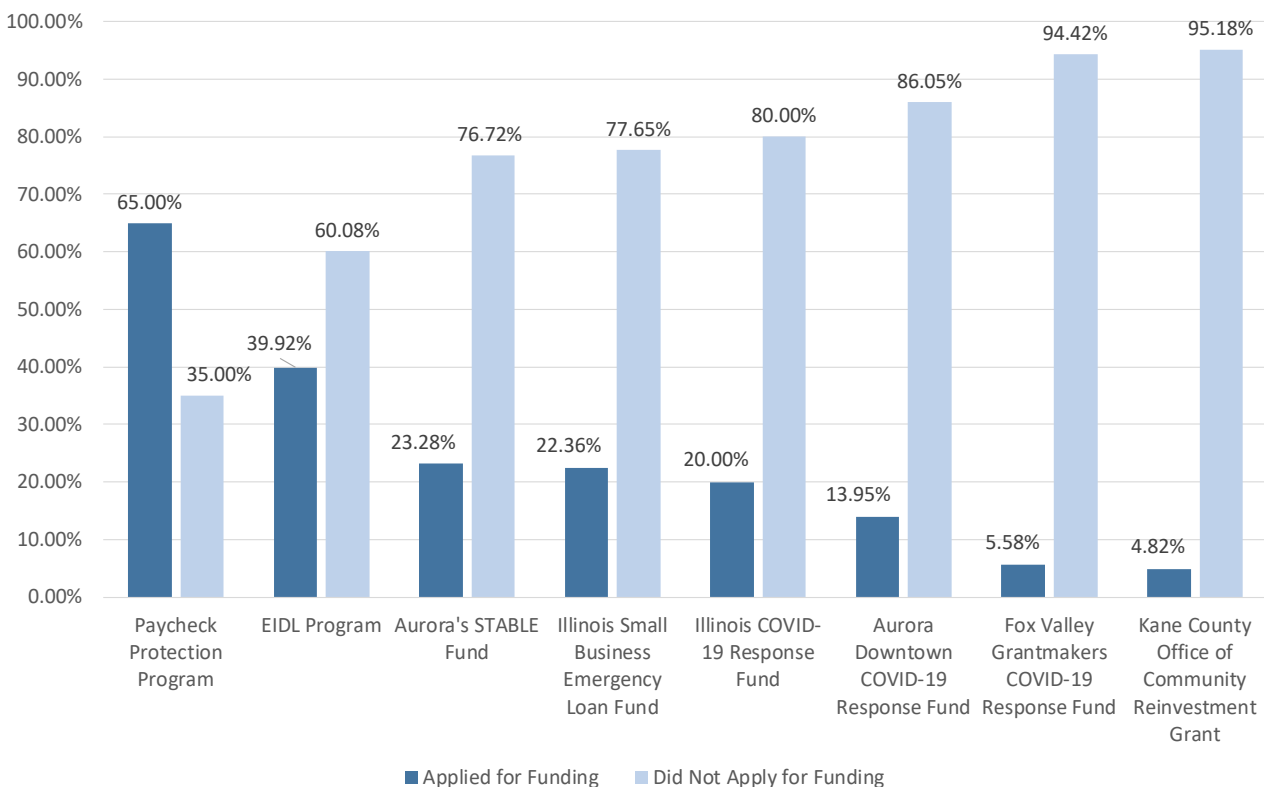
Despite several funding and assistance options being available to businesses, larger, federal programs were the most applied for programs.

Two-thirds (65 percent) of respondents applied for the Paycheck Protection Program (PPP) making it the most requested form of funding. As of June 1, nearly 45 percent of those that applied for PPP received funding with another 13 percent awaiting a decision and 8 percent being denied.

The Small Business Administration Economic Injury Disaster Loan (EIDL) Program was the second most applied for funding. Nearly 40 percent applied for an EIDL loan with 13 percent received funding, 19 percent were awaiting a decision and another 8 percent were denied.

Businesses in need were less likely to look locally for funding assistance. A quarter of the respondents (23 percent) applied for the Aurora’s STABLE Fund making it the third most applied for fund and the top amongst the local funds. Aurora Downtown’s COVID-19 Response Fund was only applied for by 14 percent of respondents with the Fox Valley Grantmakers COVID-19 Response Fund and the Kane County Office of Community Reinvestment Grant being applied for by 6 percent and 5 percent of respondents, respectively.

Q11: Of the financial assistance programs listed below, please indicate which you applied for and are awaiting a decision, or if you were accepted, were denied funding or had not applied at all.

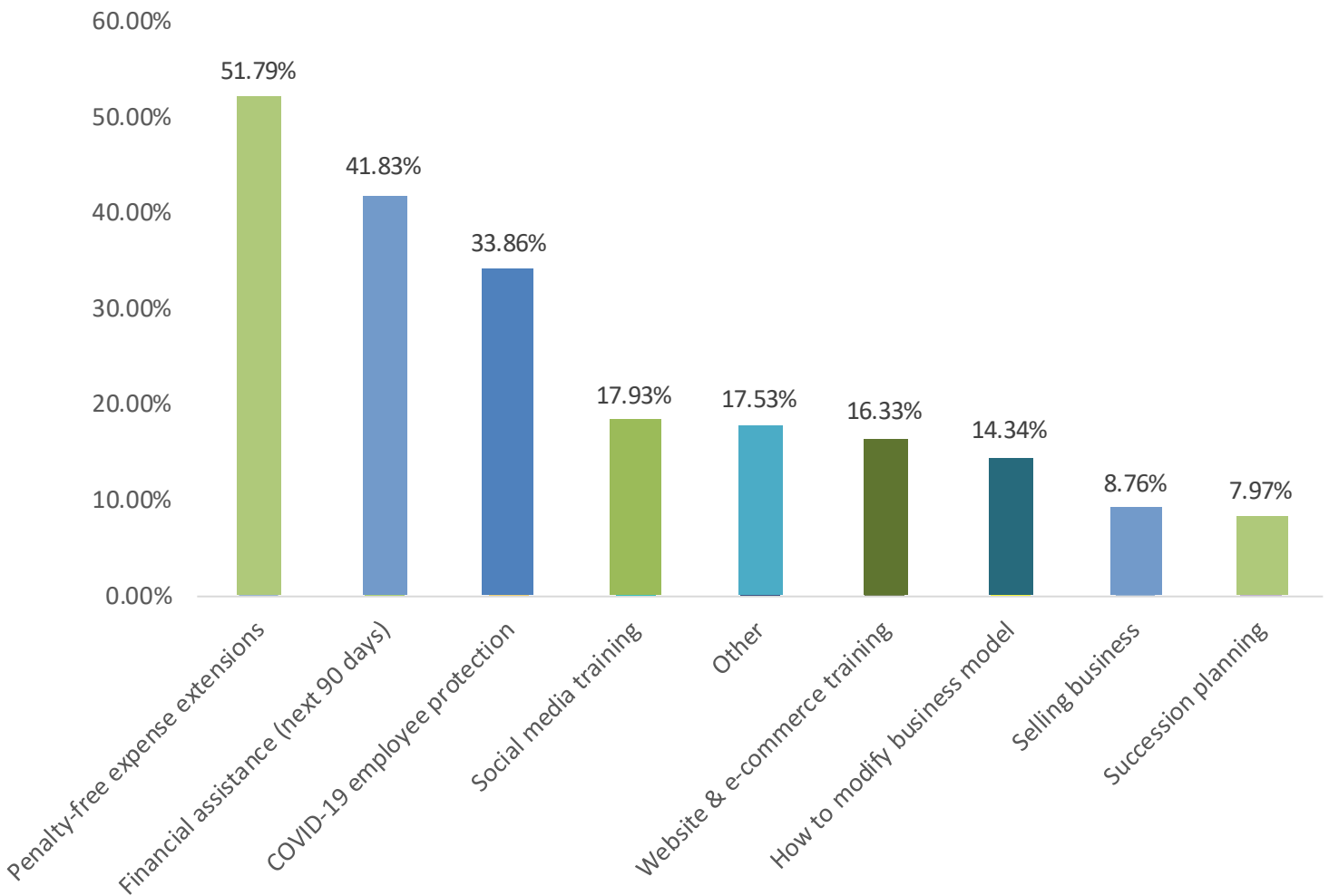


SURVEY FINDINGS: FUNDING ASSISTANCE

Financial assistance in the form of grants and loans is not the only form of assistance available to businesses. A majority of businesses (52 percent) reported that penalty-free extensions on expenses (i.e., rent, utilities, supplies, and inventory) would be most helpful as would information on financial assistance over the next 90 days, as stated by 42 percent of respondents. Thirty-four percent of respondents stated support and information about protecting employees from COVID-19 would be helpful.

Additional concern to respondents is around business promotions and operations. On the digital front, 18 percent want social media training and 16 percent seek website development and e-commerce training. On the operations front, 14 percent of respondents seek guidance on modifying a business model, 9 percent would like information on selling a business and 8 percent want information on succession planning.

Q12: What type of assistance would be most helpful to your business? Select all that apply.



REOPENING CONCERNS

When asked about the layers of protection businesses would be open to having mandated or required, businesses are focused on providing a clean and safe work environment. Eighty-eight percent would make hand sanitizer readily available, 73 percent would require masks and other face coverings, 74 percent would establish a cleaning/disinfecting regiment, and 71 percent would work to train staff on safety procedures.

While there are a positive number of businesses trending toward providing basic safety measures, responding businesses are less inclined to implement more stringent safety measures. Only half of respondents (52 percent) would reconfigure work spaces to prioritize physical distancing and close to 50 percent of respondents would restrict use of shared items or spaces. An additional 65 percent of businesses would not designate isolation rooms for possible infected employees and 64 percent are either not open to the idea or are unsure about installing sneeze guards.

When it comes to screening employee temperatures, responses were relatively even across acceptance levels. Forty percent of respondents would screen employee temperatures, 33 percent would not conduct such screening and nearly 28 percent were unsure as to their approach.

Q17: In order to reopen, which of the following layers of protection would you be open to having mandated/required?

	YES	NO	MAYBE
Readily available hand sanitizer	88.63%	5.49%	5.88%
Identified cleaning regiment	73.90%	14.06%	12.05%
Face masks & Other PPP	73.41%	16.27%	10.32%
Staff training of safety actions	71.31%	16.80%	11.89%
Reconfigured work spaces	52.28%	31.54%	16.18%
Restricting shared items and spaces	51.65%	30.17%	18.18%
Returning-to-work phased scenarios	43.93%	38.49%	17.57%
Temperature screenings	39.67%	33.06%	27.27%
Sneeze guards	35.12%	43.80%	21.07%
Designated isolation rooms	14.59%	65.24%	20.17%

WORKFORCE CHANGES

With statewide stay-at-home orders in place across much of the country, many businesses had to quickly pivot to implement remote work place operations. While some businesses seamlessly made the switch, it was a struggle for others. Regardless, all businesses found they had to be flexible both during the stay-at-home order as well as when planning for the future.

When asked how they saw their work structure changing in the near- and longer-term, a quarter (25 percent) of the respondents stated that most employees would return to working onsite, unless there was a valid reason for employees not to return, i.e., office is in a localized COVID-19 hotspot, employees have underlying health issues.

From there, respondents were mixed as to the return-to-work approach. Nearly a fifth of respondents (18 percent) were unsure as to their future work state and would closely monitor the situation. Just over 14 percent of respondents stated that all employees would be required to return to standard work arrangements as soon as social distancing rules are lifted.

“ All businesses found they had to be flexible both during the stay-at-home order as well as when planning for the future. ”



SURVEY FINDINGS: WORKFORCE CHANGES

Fourteen percent of respondents stated that most employees would continue to work virtually in the short-term, but will eventually return to onsite working when deemed safe, while 9 percent of respondents stated that employees would continue to work virtually as much as possible, regardless of social distancing standards implemented in the office.

Nearly 12 percent of respondents stated that employers were leaving the workplace decision up to the employee.

Q18: Upon reopening, how do you see your work structure changing in the near- and longer-term?

Most employees will return to working onsite, unless there is a valid reason for employees not to return	25.20%
Not sure; monitoring the situation	17.72%
All employees will be required to return to standard work arrangements, as soon as social distancing rules are lifted	14.17%
Most employees will continue to work virtually in the short-term, but will eventually return to onsite working when deemed safe	13.78%
Leaving the decision up to the employees and will provide support as needed	11.81%
Most employees will continue to work virtually as much as possible, regardless of social distancing rules	9.06%
Other	8.27%



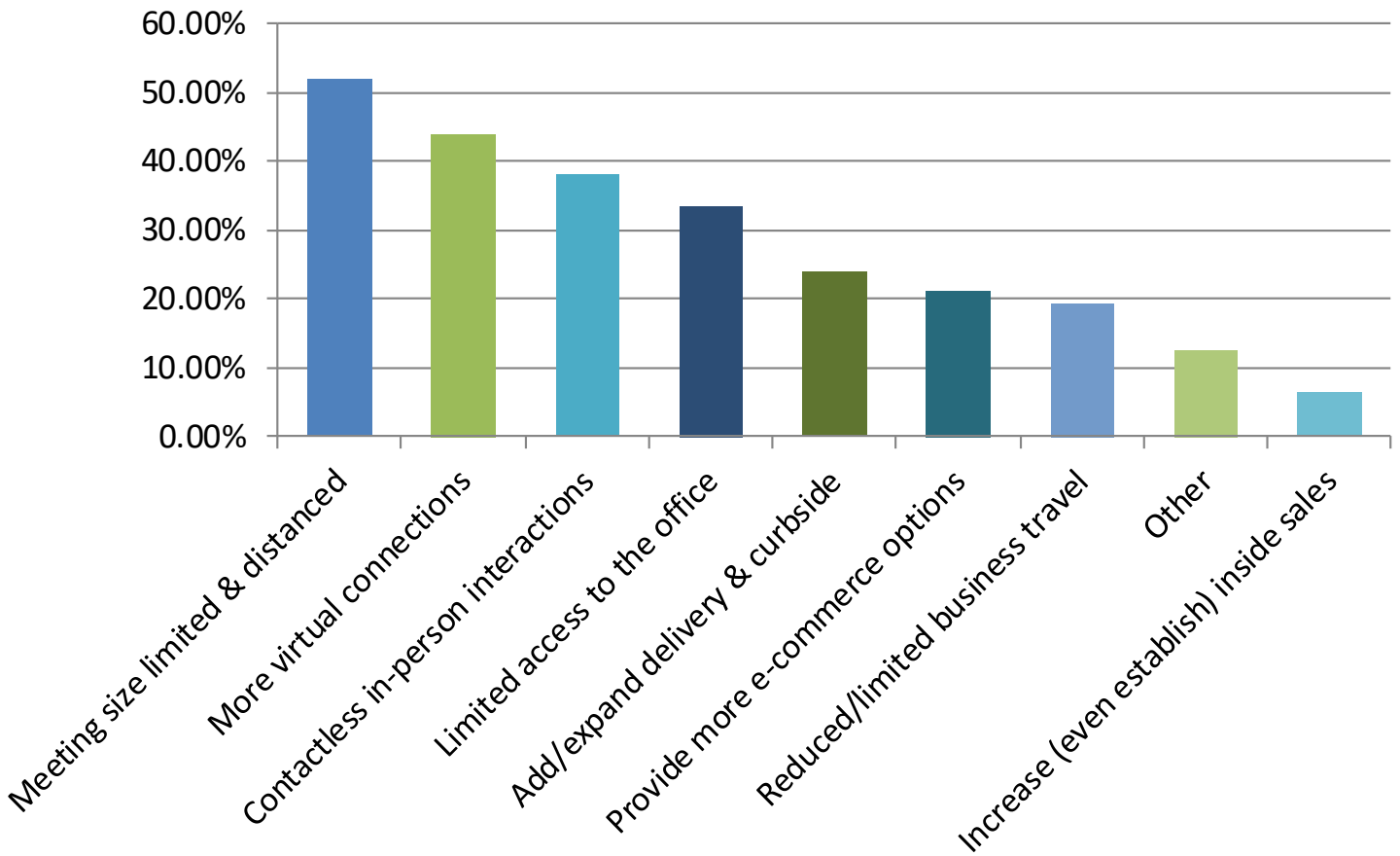
SURVEY FINDINGS: WORKFORCE CHANGES

Just as important as where an employee works is how they interact. When asked how future customer interactions would change, 52 percent of respondents would adjust/limit meeting sizes and would practice safe social distancing, including limiting access to the building (33 percent). As businesses have operated through much of 2020, nearly 45 percent of respondents plan to continue with virtual meetings and another 20 percent will reduce or limit business travel, most likely resulting in more virtual meetings.

Thirty-eight percent of businesses will practice contactless in-person interactions, including adding/expanding delivery and curbside options going forward (24 percent) and providing more e-commerce options (21 percent).

On a positive note, and with a nod toward business growth, 6 percent of businesses plan to increase or even establish an inside sales team.

Q19: How will your future customer interactions change? Select all that apply.



SURVEY FINDINGS: WORKFORCE CHANGES

Based on the responses, businesses are mixed as to their longer-term workforce concerns as well as how they will address them—both today and beyond COVID-19. Two-thirds of businesses (63 percent) plan to review flexible work options, including remote working. This is in contrast to the 14 percent of respondents that stated employees would continue to work virtually in the short-term, but will eventually return to onsite working when deemed safe, or the 9 percent of respondents that stated employees would continue to work virtually as much as possible, regardless of social distancing standards implemented in the office (as stated in question 18).

A quarter of businesses (26 percent) stated that they did not plan to review nor prioritize workforce options in the coming months. When looking closer, 44 percent of sole owners/operators stated they would review and prioritize “none of the above” as their highest response. This makes sense given social distancing is not a concern for sole owners/operators. When looking at all other business sizes, from 2-500 employees, the average number of those that would not review workforce prioritizes drops to just 20 percent.

Despite the decrease when filtering out sole owners/operators, the 20 percent of respondents whose employers will not prioritize workforce options seems to be in direction opposition to the 34 percent of businesses that want to learn more about protecting their workforce (as stated in question 12), but is in line with 25 percent of respondents (in question 18) who stated that most employees will return working onsite, unless there is a valid reason for employees not to return, (i.e., office is in a localized COVID-19 hotspot, employees have underlying health issues).

“Based on the responses, businesses are mixed as to their longer-term workforce concerns as well as how they will address them—both today and beyond COVID-19.”



SURVEY FINDINGS: WORKFORCE CONCERNS

Businesses are also looking at how they can innovate and stay relevant in the post-COVID-19 world. Nearly 40 percent of businesses will reskill or upskill employees on new ways of working and provide alternative learning models. Another nearly 40 percent will restructure/reorganize and/or cross-train to transfer knowledge, while 20 percent will provide more e-commerce options.

Q20: Which of the following workforce priorities will your company review during the next three to six months? Select all that apply.

Flexible working	33.33%
Remote working	29.27%
None of the above	25.61%
Reskilling or upskilling employees on new ways of working	24.80%
Alternative learning models	21.95%
Restructuring or reorganization	19.11%
Cross-training and knowledge transfer	18.70%
Hiring needs to accommodate product or service demand	17.89%
Restoring employee care and engagement	17.48%
Succession planning	10.98%
Business redundancies	9.35%
Hiring of personnel to manage/oversee employee health and COVID-19 procedures	4.88%

ABOUT THE RESPONDENTS

ABOUT THE RESPONDENTS

The Regional Insights Report: Business Impact of COVID-19 provides a close look at the data from 524 survey responses collected through July 3, 2020.

The survey participants represent a cross-section of business industries. Restaurants, Food & Beverage was most represented with nearly 17 percent, while 10 percent of respondents were from Business & Professional Services, and more than 7 percent work in Shopping & Specialty Retail, and Personal Services & Care, respectively.

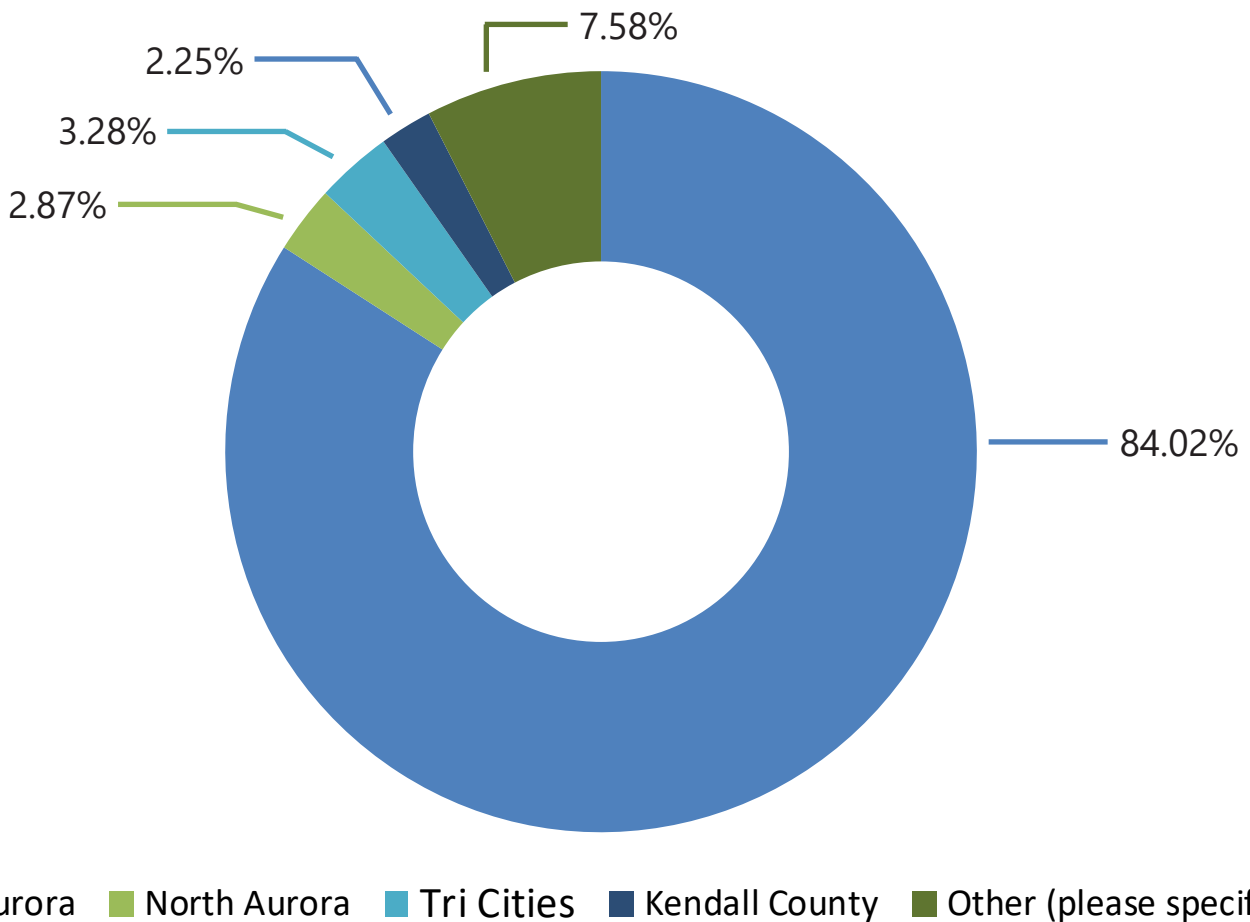
Q2: What industry sector best describes your business?

Business & Professional Services	10.40%
Shopping & Specialty Retail	7.43%
Personal Services & Care	7.22%
Nonprofit/Social Services	6.37%
Construction Equipment & Contractors	5.73%
Finance & Insurance	5.10%
Healthcare	4.67%
Culture & Entertainment	4.03%
Government, Education & Individuals	4.03%
Real Estate, Moving & Storage	3.61%
Transportation	3.18%
Production & Wholesale	2.97%
Religious Organizations	2.97%
Sports & Recreation Agriculture	2.97%
Advertising & Media Arts	2.55%
Computers & Telecommunications	2.12%
Legal Manufacturing	1.91%
Family, Community & Civic Organizations	1.49%
Home & Garden	1.06%
Lodging & Travel	1.06%
Fishing & Forestry Automotive & Marine	.85%
Grocery	.64%
Public Utilities & Environment	.64%
Pets & Veterinary Services	.21%

ABOUT THE RESPONDENTS

When asked the location of their business, an overwhelming majority (85 percent) responded that their office was located in the City of Aurora. Respondents were, for the most part, evenly split with locations across the Tri-Cities (3 percent), North Aurora (3 percent) and Kendall County (2 percent). Nearly 8 percent of respondents selected "Other" as their location option. A deeper dive of those who selected "Other" revealed that nearly half respondents, or nearly 3 percent of all responses, were from DuPage County.

Q1: Where is your business located?

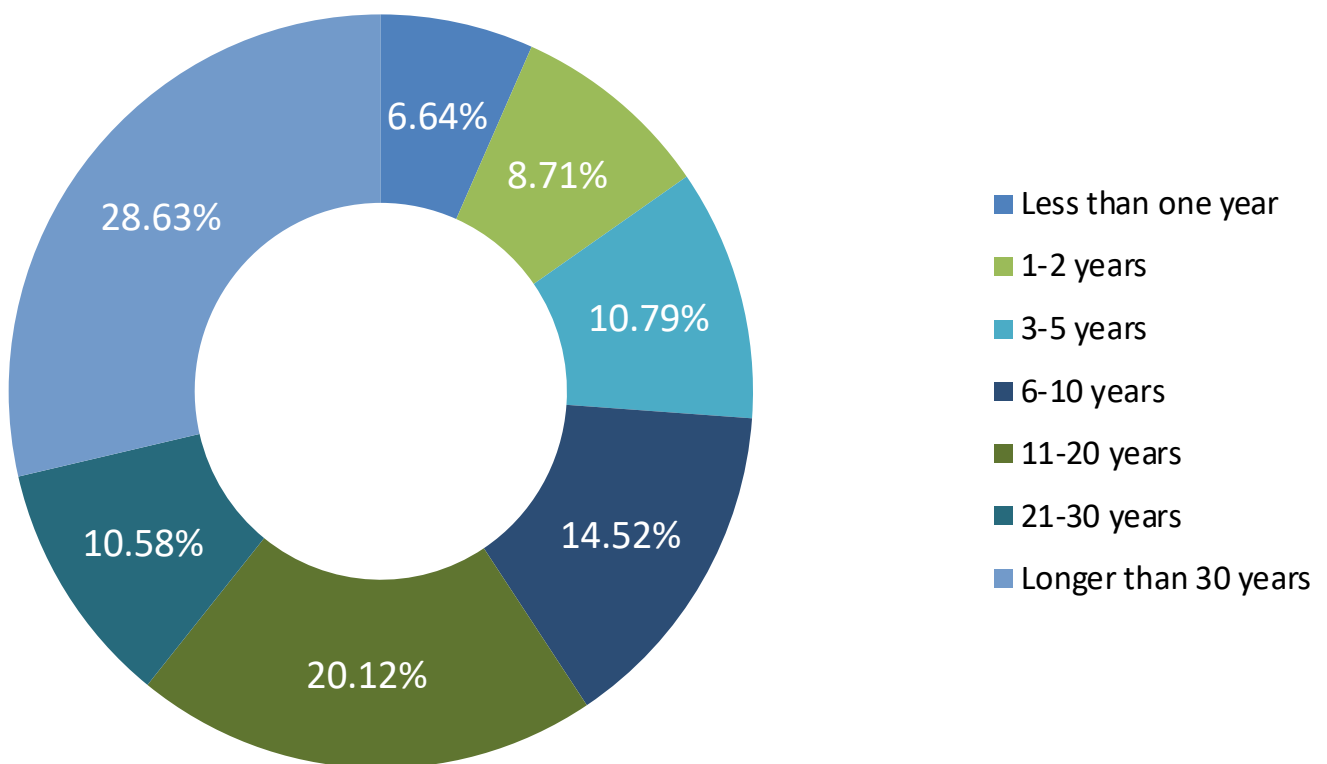


ABOUT THE RESPONDENTS

The survey respondents reflect a positive balance of time in business with a slight nod to larger, more established businesses. Nearly a third (29 percent) work for companies that have been in operation for longer than 30 years with another 10 percent working for a company that has been around for 21-30 years. Interestingly, of the businesses that have been around for longer than 30 years, an overwhelming majority (nearly 85 percent) are businesses that employ 500+ employees.

Nearly 40 percent of respondents work for companies that have been in operation for less than 10 years: 7 percent have been around less than one year; 9 percent have been around 1-2 years; 11 percent have been around 3-4 years; 15 percent have been around 6-10 years.

Q3: How long has your business been in operation?

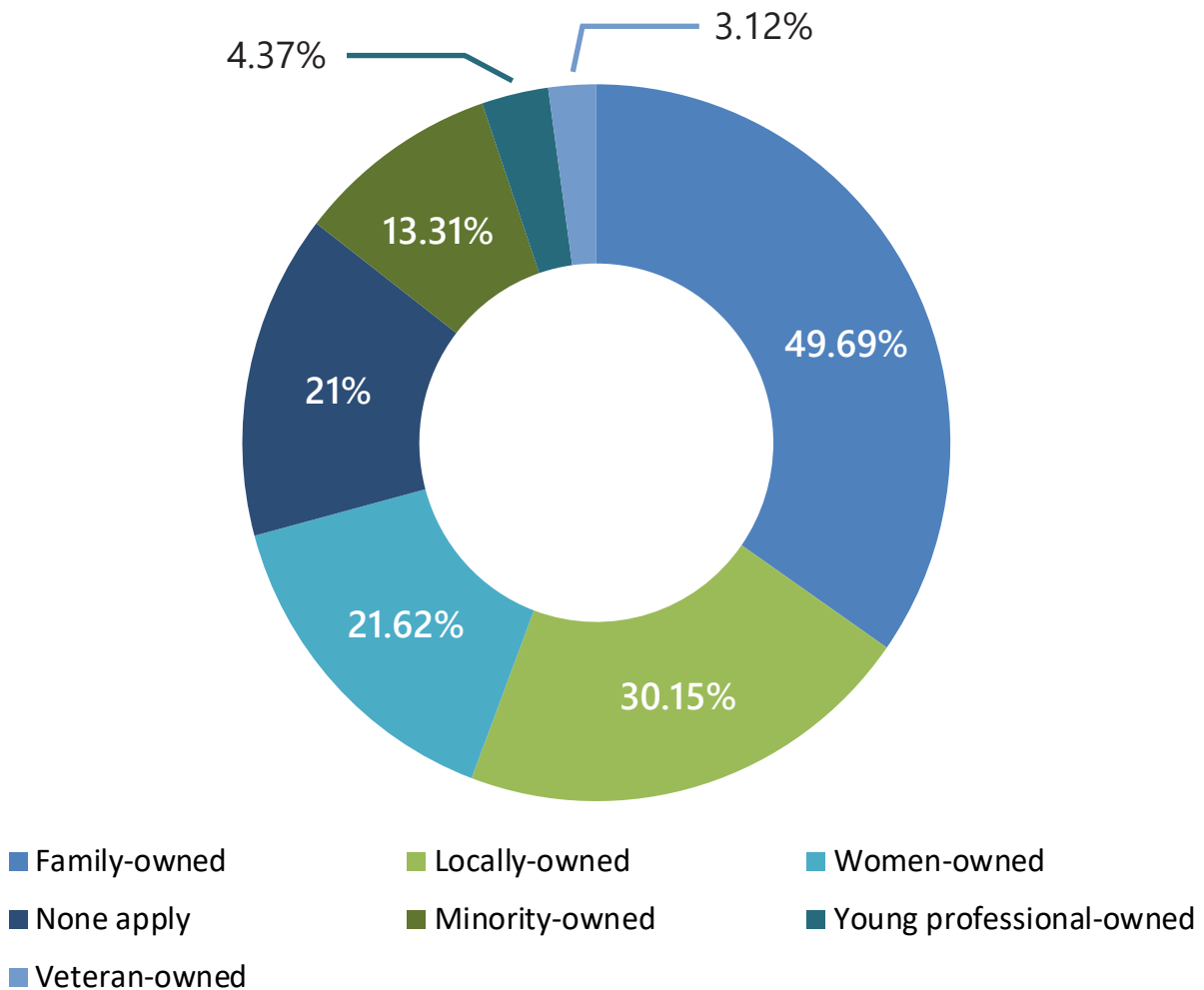


ABOUT THE RESPONDENTS

Half of all respondents (50 percent) work for family-owned businesses with nearly one third (30 percent) working for a locally-owned business. One in five (22 percent) work for a woman-owned business. Young professional-owned and veteran-owned make up the fewest portion of businesses that participated in the survey (4 percent and 3 percent, respectively).

When looking closely, three-fifths of respondents (64 percent) that are family-owned have a workforce of 2-10 employees while nearly 70 percent of businesses with 500+ employees stated that they did not fall in to any of the ownership categories.

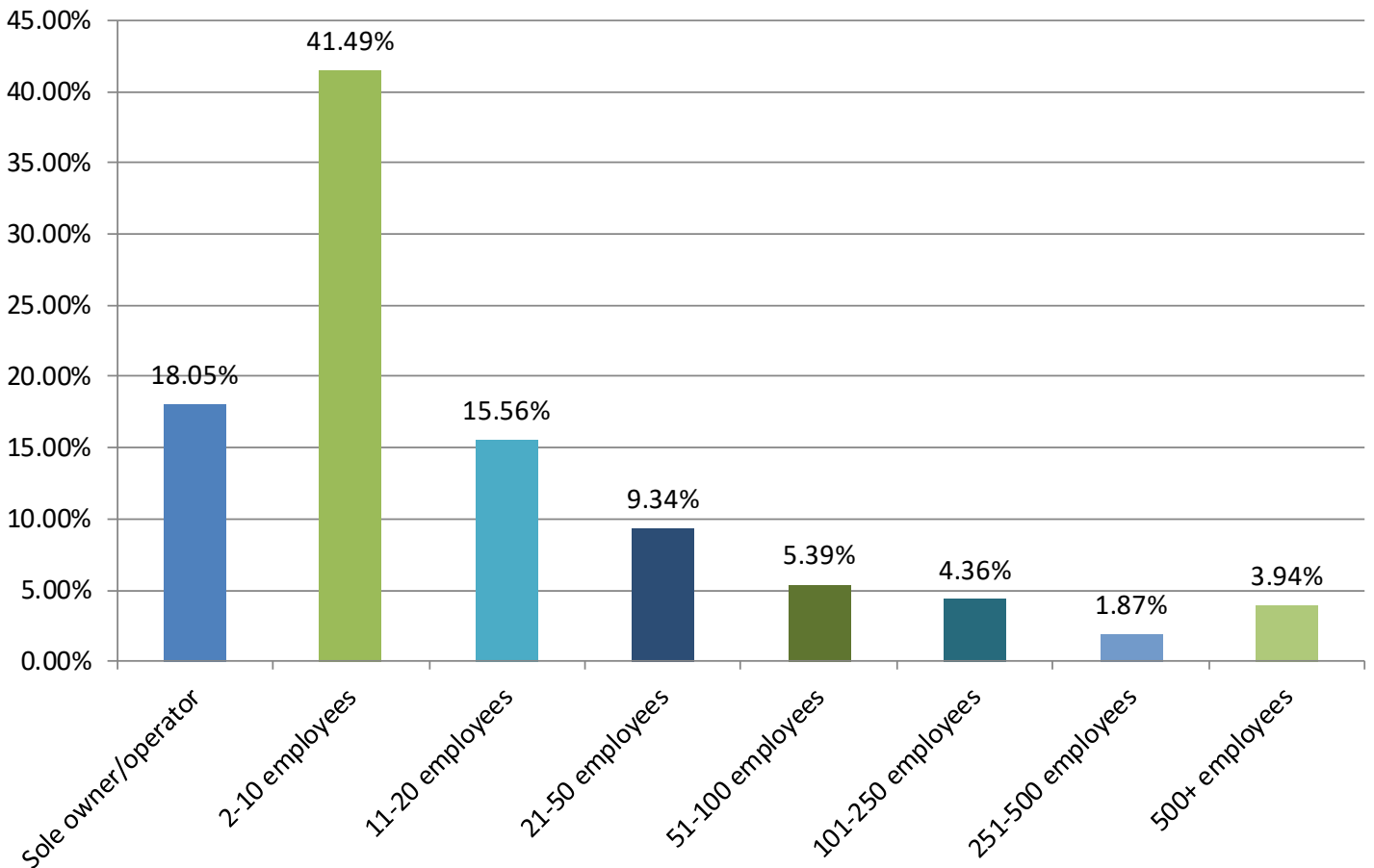
Q4: Would you characterize the ownership of the business in any of the following ways? Select all that apply.



ABOUT THE RESPONDENTS

A large portion of business (42 percent) have a workforce of 2-10 employees. Nearly one in five (18 percent) are sole owners/operators with just about one in six (16 percent) employing 11-20 people and another 9 percent employing 21-50 people. A smaller percentage of respondents (10 percent) have a workforce of more than 100 employees, suggesting that the impact of the COVID-19 pandemic is being more directly felt by smaller businesses.

Q5: What is the size of your company's workforce?



REGIONAL INSIGHTS REPORT

BUSINESS IMPACT OF COVID-19



The Aurora Regional Chamber of Commerce is the voice of and the catalyst for business success. We unite businesses with the community by creating economic prosperity and facilitating community leaders. For more than 100 years, we have served the greater Aurora region across four counties (DuPage, Kane, Kendall and Will), and currently represent nearly 600 businesses. We have earned the 5-star accreditation from the U.S. Chamber of Commerce, an honor bestowed on only 1% of Chambers nationwide. Visit our website to learn more at www.aurorachamber.com



Invest Aurora is a 501c3 public/private economic development partnership dedicated to expanding economic opportunities in Aurora, Illinois. The organization is focused on the attraction, retention and promotion of businesses within the City of Aurora, and provides small-business grants and loans through its Finish Line Grant and John C Dunham Revolving Loan programs.

Visit our website to learn more at www.investaurora.org.