



**SUSANA A. MENDOZA**  
ILLINOIS STATE COMPTROLLER

*STATE FAIR SPECIAL EDITION*

# INFORMATION BULLETIN

**SMART BUSINESS AND SMART CONSUMERS**  
*AUGUST 2021*

## INFORMATION BULLETIN: STATE FAIR SPECIAL EDITION

### CONSTITUENT AFFAIRS

This bulletin provides consumers with information on fraud prevention, consumer finance tips, financial empowerment, grant opportunities and updates on procurement opportunities with the State of Illinois. To register and be added to the mailing list, please email:

[Julie.Ayres@illinoiscomptroller.gov](mailto:Julie.Ayres@illinoiscomptroller.gov)

In 1853, the first state fair was held in Springfield, Illinois. 2021 marks the 168<sup>th</sup> year since the initial Illinois State Fair. The Illinois Office of Comptroller has made it a priority to attend the State Fair each year it is held. Representatives of the division are on hand informing constituents on the services provided by Constituent Affairs.

### PROGRAMS

#### **Bank On Illinois**

The Bank On Illinois program aims to address the unbanked and underbanked population by connecting these consumers with reliable, affordable and equitable financial products. It does so by certifying products that provide fair financial service options such as no maintenance fees, low minimum deposits, low or no overdraft fees and accepts alternative IDs. The program partners with governmental entities, representatives of the community and financial institutions to certify financial products for low-income customers and promote the program. The Bank On Illinois program is housed within the Illinois Office of Comptroller

and is managed by a Commission made up of local officials, bankers, community and social service groups and financial regulators. For more information of this program: <https://illinoiscomptroller.gov/about/bank-on>

If you are interested in a presentation or require additional information, contact [bola.delano@illinoiscomptroller.gov](mailto:bola.delano@illinoiscomptroller.gov)

#### **SMART Consumers**

In the continued efforts to provide COVID-19 pandemic relief to Illinois constituents, the Illinois Department of Housing Authority is providing an emergency rental assistance program

to assist households who are late on rent payments. The Illinois Rental Assistance Program opened joint applications initiated by the landlord or housing provider from May 17th – June 7th.

#### **SMART Business**

Counsels and assists small businesses, minority and women-owned businesses, and businesses owned by persons with disabilities through the steps of the procurement process in the State of Illinois. It comprises two programs:

- Small Business Set-A-Side Program
- Business Enterprise Program (BEP)



**SMART  
CONSUMERS  
ILLINOIS**

**SMART  
BUSINESS  
ILLINOIS**

**INFORMATION BULLETIN: STATE FAIR SPECIAL EDITION****2021 ILLINOIS RENTAL PAYMENT PROGRAM**

The Federal Government initiated a program in response to COVID-19, providing grants up to \$25,000 in emergency rental assistance.

The landlord and tenant-led application periods are now closed. August 15, 2021, marks the last day for landlords to complete their portion of the tenant-led application. Illinois Housing Development Authority received over 94,000 completed applications.



To check the status of your application, please visit <https://ilrpp.ihda.org/status>

**EVENTS*****You Can Bank On It***

Illinois Office of Comptroller in partnership with Lake County Treasurer, Holly Kim and Wintrust Community Bank hosted a financial education program to learn more about banking basics and building positive relationships with financial institutions to Lake County Residents. The event, titled “You Can Bank On It,” took place Tuesday, August 3 via Zoom.

“You Can Bank On It” was the first community outreach event hosted in conjunction with Comptroller Mendoza’s Bank On Illinois initiative, which aims to steer unbanked and underbanked Illinoisans away from predatory lenders and provide them with safe, affordable tools so they can work toward financial stability and save for the future.

**2021 CHILD TAX CREDIT & ADVANCE TAX CREDIT**

As part of the American Rescue Plan, the Child Tax Credit will provide a break for all working class families, providing \$3,000 to \$3,600 per child. As of July 15, 2021, the Child Tax Credit will be disbursed. The disbursement will come in either two forms: direct deposit or through the mail. If the IRS has your banking information, the advance child tax credit will be direct deposited. If the IRS do not have your banking information on hand, a check will be issued via mail. The payments will be disbursed monthly through December 15, 2021.

Month	Payment Date
July	7/15/2021
August	8/13/2021
September	9/15/2021
October	10/15/2021
November	11/15/2021
December	12/15/2021

For more information, please visit <https://www.irs.gov/credits-deductions/2021-child-tax-credit-and-advance-child-tax-credit-payments-topic-e-advance-payment-process-of-the-child-tax-credit#e1#e1>

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### CHILD TAX CREDIT FRAUD

The Internal Revenue Services issued a warning to taxpayers about Child Tax Credit related fraud. As the common approach used by criminals intending to commit fraud, personal information and money is at the risk of victims. The IRS is urging taxpayers to be aware of suspicious phone calls, email, text messages, and social media scams.

For more information and to read the press release in its entirety, please visit the link below:

<https://www.irs.gov/compliance/criminal-investigation/irs-criminal-investigation-warns-taxpayers-about-child-tax-credit-scams>



### SMART BUSINESS ILLINOIS TESTIMONIALS

#### *Anita Goyal, Nu-Peak Construction*

Anita Goyal is the President of Nu-Peak Construction. Goyal started Nu-Peak Construction in 2017, a general contracting company that performs interior and exterior work by way of rehabs and small projects. Nu-Peak Construction is a Woman-owned, minority business that employs five employees. Goyal had difficulties maneuvering through the paperwork for the certification process. Goyal did not know that most contracts were open to the general public and as a non-union company Goyal faced a number of barriers with the Capital Development board as her company was unable to bid on contracts. To combat these difficulties and understand the procurement process she decided to register with SMART Business Illinois.

SMART Business Illinois was able to guide Goyal in a direction that will allow her to obtain contracts. In March 2021, Nu-Peak Construction received certification as a Woman Minority Enterprise Business and she also registered for the Small Business Set Aside program. SMART Business representatives helped Goyal navigate Small Business Set-Aside Program and the online Bid Buy system. Goyal is ready to grow her business and has a better understanding of the Illinois procurement process.

To learn more about Anita Goyal and Nu-Peak Construction, please contact Anita at:  
[AnitaG@centerstonedg.com](mailto:AnitaG@centerstonedg.com)

# *Nu-peak Construction, LLC*

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### SMART BUSINESS ILLINOIS TESTIMONIALS, CONTINUED

#### *Elias Akwo & Chaz Nieponski, Crystal House*

Elias Akwo and Chaz Nieponski are the co-founders of Crystal House, a Black and women minority-owned custom engraving and crystal sculpture gift shop in Aurora, Illinois.

In efforts to achieve their respective goals to combine their creativity and craftsmanship in artistic forms for customized gifts and recognition awards, the Chaz and Elias merged two businesses to form Crystal House in 2008 in Downers Grove. Crystal House faced hardships following the opening as the recession came into effect shortly after. Perseverance is what Chaz and Elias accredits their over

10+ year tenure as the co-founders kept pushing. Elias mentioned the quality of the products kept the business afloat as the high quality lead to continuous revenue.

In November 2018, Crystal House became a trading partner with the United States Navy. As trading partners Crystal House produces intricate sand carved glass and crystal gifts, replicating logos and insignias of various Navy institutions worldwide, as well as custom awards and gifts for Navy officers for special occasions.

Elias and Chaz registered with SMART Business Illinois for counsel and assistance

in the certification process. Upon SMART Business Illinois and receiving counseling the founders started with Small Business Set Aside program to begin the steps to obtain certification. Crystal House utilized several resources referred by SMART Business Illinois which guided the small business along the way such as the Women Development Center and the Greater Englewood Development Center.

The testimonial of Crystal House puts emphasis on the counseling and resources provided by the SMART Business Program. For more information, please visit [crystalhouse.us](https://crystalhouse.us)



# INFORMATION BULLETIN: STATE FAIR SPECIAL EDITION

## THE CONSTITUENT AFFAIRS TEAM

*\*all email addresses @illinoiscomptroller.gov*

### LOUISA KEEFE

Director

Email [louisa.keefe](mailto:louisa.keefe@illinoiscomptroller.gov)

Oversees the daily duties of the Constituent Affairs division. Louisa provides assistance to constituents who have requests and questions about our programs and initiatives.

### BOLA DELANO

Deputy Director

Email [bola.delano](mailto:bola.delano@illinoiscomptroller.gov)

Develops plans and strategy for the unit as well as oversees daily duties of staff. Bola is able to assist in responding to questions regarding Bank On Illinois small business and Local government finance.

### JULIE AYRES

Office Associate

Email [julie.ayres](mailto:julie.ayres@illinoiscomptroller.gov)

Julie is responsible for scheduling virtual webinars for SMART Business and SMART Consumers as well as other events.

### WESLEY KOSLA

Program Manager

Polish Language Support

Email [wesley.kosla](mailto:wesley.kosla@illinoiscomptroller.gov)

Wes consults and guides constituents through the procurement and certification process and helps companies register to do business in the state of Illinois. Wes can also help businesses owners navigate the Bid Buy and IPG websites.

### SAMANTHA ALONSO

Program Manager

Spanish Language Support

Email [samantha.alonso](mailto:samantha.alonso@illinoiscomptroller.gov)

Samantha is responsible for producing publications in Spanish as well as hosting workshops in both English and Spanish, hosting Cafecitos. Samantha responds to questions and concerns of constituents. Staff support for the Bank On Illinois Financial Products Subcommittee.

### YAW KESSE

Program Manager

Email [yaw.kesse](mailto:yaw.kesse@illinoiscomptroller.gov)

Yaw hosts SMART Business and SMART Consumer presentations and responds to constituents' questions and concerns. Staff support for the Bank On Illinois Financial Empowerment Subcommittee.

### MARCUS KING

Community Outreach

Email [marcus.king](mailto:marcus.king@illinoiscomptroller.gov)

Marcus liaises with various communities across the state and shares information about IOC programs and initiatives.



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