



**An Introduction to Some Programs and Services WBEs
For Governor's Council on Women and Girls:
Subcommittee on Economic Opportunity and Workforce Equity**

Tuesday, February 8, 2022

*Sheila Hummel, Small Business and Community Director
CT DECD, Office of Business Development*

New Program: Technical & Financial Assistance, Express 2.0

RFP Solicitation # **21ECD8092021** small business support

National Development Council (NDC)

\$75 M State bond funds, leveraging \$75 M (Private Funds)

Low-interest small business loans (\$1,000-\$500,000)

- ✓ **Respected non-profit economic & community development organization / 50 Years**
- ✓ **Seasoned, Experienced Team Ready to Deploy**
 - The Fund Team (NDC, Calvert and CRF) have worked together on several comparable initiatives over the past 18 months:
 - Leveraging State resources with private \$s
 - Impacting target small business communities
 - Deploying \$s to small businesses & non-profits in underserved markets
 - Expanding local CDFI and TA industries with Hub & Spoke Model
 - Maximizing the strength of the CDFI Cohort
 - Partner Calvert Impact Capital has raised more than \$300 million over the past 18 months for similar funds
 - Partner Community Reinvestment Fund(CRF) has developed and deployed proprietary *Connect2Capital* (C2C) accessible application and transparent compliant reporting

Programs: financial & technical assistance



Connecticut-based Community Development Financial Institutions (CDFIs)

New Program: Technical & Financial Assistance, Express 2.0

RFP Solicitation # 21ECD8092021 small business support

One Fund – Many Partners: Collaborative Model Builds Industry-Wide Local Capacity

50% of financial assistance directed to minority-, woman-, disabled- and veteran-owned businesses, and businesses located in distressed municipalities.

- The Fund structure envisions **participating lenders** will be supported with initial capacity grants and performance-based origination & servicing revenues
- The Fund structure envisions **participating T/A providers** will be supported with initial capacity grants and ongoing performance-based compensation

Participating lenders who originate and sell loans through this program; they will be able to:

- Provide feedback on product design to fit local markets
- Provide this resource to their existing borrower portfolio
- Set up a unique product profile in C2C
- Manage leads generated by C2C
- Review & underwrite applicants
- Close & fund approvals
- Package & sell 95% of loans to the Fund
- Hold 5% of originated loans on their balance sheet
- Service relationships for life of loans

New Program: Support CT Small Business Services

The Department of Economic and Community Development is soliciting proposals from organizations to administer programs that will aid the growth of new and existing small businesses during the next five years. \$50M

[Support CT Small Business 2022 RFP PDF.pdf](#)

RFP opened February 4, 2022; proposals are due March 11, 2022, 11:59:00 PM EST.

portal.ct.gov/DECD/Content/Business-Development/05_Funding_Opportunities/Small-Business-Support-Programs-RFP

RE-CT payroll ~... _Ourlook Office365... _email sign in Outlo... _DECD Sign in to y... Business Directory _database FileNet A... >> | C

ct.gov Connecticut's Official State Website Search Connecticut Government... Language + Settings

CT.gov Home / Connecticut Department of Economic and Community Development / Business Development / Request for Proposals - Support CT Small Business 2022

Request for Proposals - Support CT Small Business 2022

Overview

Provided by:
Connecticut Department of Economic and Community Development



The Department of Economic and Community Development is soliciting proposals from nonprofit organizations to administer programs that will aid the growth of new and existing small businesses during the next five years. Primary components of proposals should support underserved businesses and businesses in all stages of development. Proposals also should contain one or more

New Program: Support CT Small Business Services

The Department of Economic and Community Development is soliciting proposals from organizations to administer programs that will aid the growth of new and existing small businesses during the next five years.

[Support CT Small Business 2022 RFP PDF.pdf](#),

CT DECD is soliciting proposals from nonprofit organizations to administer programs that will aid the growth of new and existing small businesses during the next 5 years. Please submit responses to the Official Contact at SupportCTSmallBusinessRFP@ct.gov.

The primary components of this RFP Solicitation Number 6329 include:

1. Support underserved businesses and businesses in all stages of development.
2. Contain one or more of the following: a grant program, technical assistance, and/or new or innovative concepts to assist small business.

Mandatory documents include:

- a) [Support CT Small Business 2022 RFP PDF.pdf](#), and
- b) [RFP Budget Worksheet Version 008.1.xlsx](#)

RFP opened February 4, 2022; proposals are due March 11, 2022, 11:59:00 PM EST.

Programs: funded by CT DECD and U.S. SBA



COVID-19: Get the latest updates on COVID-19 at ct.gov/coronavirus. Find a vaccination site near you at ct.gov/covidvaccine.



Connecticut's Official
State Website



Language + Settings

[CT.gov Home](#) / [Connecticut Department of Economic and Community Development](#) / [Coronavirus Business Recovery](#) / [Small Business Resource Guide](#) / [Where To Get Started](#)

Small Business Resource Guide

[Overview](#)

[Where To Get Started](#)

[Financial Needs](#)

[Employee Training Resources](#)

[Physical Layout](#)

[Suppliers](#)

Provided by:

**Connecticut Department of Economic and
Community Development**

Where To Get Started

If you have questions or need help, all of the services offered below are available at no cost.

Company or Agency	Service Type	Coverage	Contact Information
CT Department of Economic and Community Development (DECD) Business Response Team	COVID-19 Business Emergency Response Unit dedicated to assisting businesses navigate resources and develop new resources.	Statewide	Visit Website Call: (860) 500-2333
DECD	Portal for information for veteran-owned businesses.	Statewide	Visit Website

To view the business advisory services, scroll down below the DECD's entry

<https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/Small-Business-Reopening-Resource-Guide/Where-To-Get-Started>

Programs: funded by CT DECD and U.S. SBA



COVID-19: Get the latest updates on COVID-19 at ct.gov/coronavirus. Find a vaccination site near you at ct.gov/covidvaccine.



Connecticut's Official State Website

Search Connecticut Government...



Language + Settings

[CT.gov Home](#) / [Connecticut Department of Economic and Community Development](#) / [Coronavirus Business Recovery](#) /

[Guía de Recursos para Pequeñas Empresas](#) / [Por Dónde Empezar](#)

Guía de Recursos para Pequeñas Empresas

[Información General](#)

[Por Dónde Empezar](#)

[Necesidades de Financiamiento](#)

[Recursos para Entrenamiento de Empleado](#)

[Configuración del Espacio](#)

[Proveedores](#)

Provided by:

Connecticut Department of Economic and Community Development

Por Dónde Empezar

Si tiene preguntas o necesita ayuda, todos los servicios que se ofrecen a continuación, no tienen costo alguno.

Empresa o Agencia	Tipo de servicio	Cobertura	Información del contacto
Equipo de Respuesta a Empresas de DECD del Departamento de Desarrollo Económico y Comunitario (DECD)	Unidad de Respuesta de Emergencia de Negocios dedicada a asistir a empresas a navegar y desarrollar nuevos recursos.	Estatad	Visite la Página Web Llame al: (860) 500-2333
DECD	Portal para información para veteranos dueños de empresas.	Estatad	Visite la Página Web

Para ver los servicios de asesoramiento para empresas, desplácese hacia abajo debajo de la entrada de DECD

<https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/Small-Business-Reopening-Resource-Guide---Espanol/Where-To-Get-Started>

Programs: funded by CT DECD and U.S. SBA

<https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/Small-Business-Reopening-Resource-Guide/Where-To-Get-Started>

<https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/Small-Business-Reopening-Resource-Guide---Español/Where-To-Get-Started>

Connecticut Official Website Search Connecticut Government

Small Business Resource Guide

Overview

Where To Get Started

If you have questions or need help, all of the services offered below are available at no cost.

Company or Agency	Service Type	Coverage	Contact Information
CT Department of Economic and Community Development Community Development DECD Business Reopening Team	CTSD 1% Business Reopening Repeater Unit dedicated to assisting businesses with reopening and development issues.	Statewide	Call (860) 400-7111 Visit Website
DECD	Portal for information for urban-revitalized businesses.	Statewide	Visit Website
CT Small Business Development Center (CTSDC)	Business consulting, including business planning, marketing, and budgeting. Register for assistance online by clicking on the yellow "CTSDC 1% Business Reopening" button at top of page to register. Spanish-speaking support available.	Statewide	Call (877) 371-2628 Visit Website
Women's Business Development Council	Training and mentoring, financial education and support for women-owned businesses.	Statewide	Call (203) 791-9990 Visit Website
Women's Business Center at University of Hartford	Assistance to women during and growing a new business.	Statewide	Call (860) 392-6400 Visit Website
SCORE	SCORE Certified volunteer business mentors, offering support and business coaching. Contact for the nearest partner nearby for sign-up and support.	Statewide	Find a SCORE Mentor Visit Website
Chamber of Commerce	Business consulting and marketing assistance (primarily for member businesses).	Statewide	Find your local Chamber Visit Website
Monthly Contribution Council, Inc.	Business consulting for minority-owned construction contractors.	Statewide	Call (860) 882-5676 Visit Website
HBCCD	Business consulting and financial assistance.	Statewide	Call (860) 527-1100 Visit Website
Spanish American Merchants Association (SAMA)	Business consulting with a focus on Latino-owned small businesses. Spanish-speaking support available.	Statewide	Visit Website Contact
Community Rebrand Day (CRD)	Business consulting, individual and financial assistance.	Statewide	Visit Website Contact
Community Rebrand Development Fund (CRDF)	Business consulting, individual and financial assistance.	Statewide	Visit Website Contact
Black Business Network	Peer-to-peer support and mentorship for Black-owned businesses in planning. See CTSDC 1% website for more.	Statewide	Visit Website
Black Business Network	Business consulting, individual and financial assistance.	Statewide	Visit Website Contact

Connecticut Official Website Search Connecticut Government

Guía de Recursos para Pequeñas Empresas

Información General

Por Dónde Empezar

Reservas para Entrenamiento de Empleados

Configuración de Base de Datos

Proveedores

Si tiene preguntas o necesita ayuda, todos los servicios que se ofrecen a continuación, no tienen costo alguno.

Empresa o Agencia	Tipo de servicio	Cobertura	Información de contacto
Programa de Reapertura a Pequeñas Empresas (CRSD 1% Departmento de Desarrollo Económico y Comunitario (DECD))	Unidad de Reapertura de Pequeñas Empresas dedicada a asistir a empresarios en reabrir y diversificar nuevos negocios.	Estadounidense	Ver la Página Web Línea al (860) 400-7111
DECD	Portal para información para empresas urbanizadas.	Estadounidense	Ver la Página Web
Centro de Comercio de Preparación de Pequeñas Empresas de CT (CTSDC)	Consultoría y planes de negocios, marketing y presupuesto de capital. Regístrese en línea para obtener asistencia o registre su negocio en línea. Visite el sitio web de la página. Asistencia disponible en español.	Estadounidense	Ver la Página Web Línea al (877) 371-2628
Centro de Comercio de Mujeres en Negocios	Entrenamiento y mentoría, educación financiera y apoyo para el presupuesto de capital. Foros en español para las mujeres en negocios.	Estadounidense	Ver la Página Web Línea al (203) 791-9990
Centro Empresarial de Mujeres en la Universidad de Hartford	Asistencia a mujeres emprendedoras en iniciar o crecer sus negocios.	Estadounidense	Ver la Página Web Línea al (860) 392-6400
SCORE	SCORE Mentores Voluntarios de Negocios ofrecen apoyo y coaching. Contáctenos para obtener más información o para registrarse.	Estadounidense	Encuentre un mentor SCORE Visítanos en línea SCORE
Chamber of Commerce	Consultoría de negocios y asistencia en marketing (principalmente para miembros).	Estadounidense	Encuentre su Cámara de Comercio local Ver la Página Web
Centro de Minorías en Comercio	Consultoría y planes de negocios para empresarios minoritarios.	Estadounidense	Ver la Página Web Línea al (860) 882-5676
HBCCD	Consultoría de negocios y asistencia financiera.	Estadounidense	Ver la Página Web Línea al (860) 527-1100
Asociación de Comerciantes Hispanos (SAMA)	Consultoría de negocios con un enfoque en pequeños empresarios de habla hispana. Asistencia en español disponible.	Estadounidense	Ver la Página Web Contacto
Community Rebrand Day (CRD)	Asesoramiento empresarial, asistencia técnica y financiera.	Estadounidense	Ver la Página Web Contacto
Community Rebrand Development Fund (CRDF)	Asesoramiento empresarial, asistencia técnica y financiera.	Estadounidense	Ver la Página Web Contacto
Red de Negocios Negros	Apoyo entre pares y mentoría para propietarios de negocios minoritarios. Regístrese en línea para obtener más información o para registrarse.	Nacional	Ver la Página Web
Red de Negocios Negros	Asesoramiento empresarial, asistencia técnica y financiera.	Estadounidense	Ver la Página Web Contacto

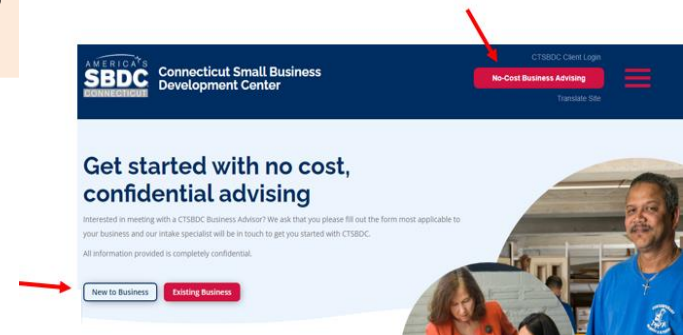


Programs: funded by CT DECD and U.S. SBA

CT DECD: Small Business Resource Guide – Where To Get Started – Connecticut Small Business Development Center (CT SBDC)

<https://ctsfdc.uconn.edu/>

Company or Agency	Service Type	Coverage	Contact Information
Small Business Development Center (CTSBDC)	Business counseling, including business planning, marketing and finding capital. Register for assistance online by clicking on the yellow "COVID-19 Business Advising" button at top of page to register. Spanish-speaking support available.	Statewide	Visit Website Call: (877) 723-2828



Programs: funded by CT DECD and U.S. SBA

CT DECD: Small Business Resource Guide – Where To Get Started – Connecticut Women’s Business Development Council (CT WBDC)

<https://ctwbdc.org/>

Company or Agency	Service Type	Coverage	Contact Information
Women's Business Development Council	Training and counseling, financial education and support finding capital. Emphasis on women-owned businesses.	Statewide	Visit Website Call: (203) 751-9550



Programs: funded by CT DECD and U.S. SBA

CT DECD: Small Business Resource Guide – Where To Get Started – The Entrepreneurial Center, Women’s Business Center, U of Hartford

<https://www.hartford.edu/academics/schools-colleges/barney/about/centers-and-institutes/entrepreneurial-center/default.aspx>

Company or Agency	Service Type	Coverage	Contact Information
Women’s Business Center at University of Hartford	Assistance to women starting and growing a small business.	Statewide	Visit Website Call: (860) 768-5681

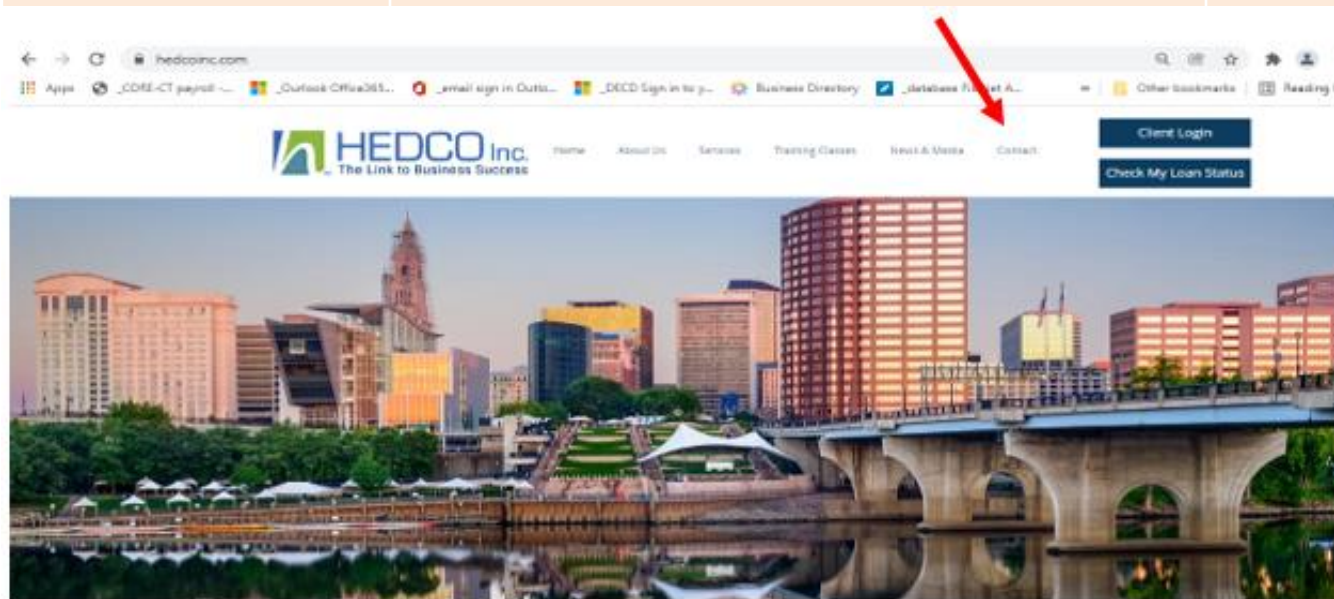


Programs: funded by CT DECD and U.S. SBA

CT DECD: Small Business Resource Guide – Where To Get Started – HEDCo, Inc. (Hartford Economic Development Corporation)

<https://www.hedcoinc.com/>

Company or Agency	Service Type	Coverage	Contact Information
HEDCO	Business counseling and technical assistance.	Statewide	Visit Website Call: (860) 527-1301



Programs: Distressed Municipalities

Connecticut General Statutes

CHAPTER 578*

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

https://www.cga.ct.gov/current/pub/chap_578.htm#sec_32-9p

CGS Sec. 32-9p(b) “Distressed municipality” means, as of the date of the issuance of an eligibility certificate, any municipality in the state which, according to the United States Department of Housing and Urban Development meets the necessary number of quantitative physical and economic distress thresholds ..., or any town within which is located an unconsolidated city or borough which meets such distress thresholds. Any municipality which, ... at any time thereafter fails to meet such thresholds, according to said department, shall be deemed to be a distressed municipality for a period of five years subsequent to the date of the determination that such municipality fails to meet such thresholds,.....

... “[D]istressed municipality” means any municipality in the state which meets comparable thresholds of distress which are then applicable in the areas of high unemployment and poverty, aging housing stock and low or declining rates of growth in job creation, population and per capita income as established by the commissioner, consistent with the purposes of subdivisions (59) and (60) of section 12-81 and sections 12-217e, 32-9p to 32-9s, inclusive, and 32-23p, in regulations adopted in accordance with chapter 54. For purposes of sections 32-9p to 32-9s, inclusive, “distressed municipality” also means any municipality adversely impacted by a major plant closing, relocation or layoff, provided the eligibility of a municipality shall not exceed two years from the date of such closing, relocation or layoff....

Programs: distressed municipalities

[Distressed Municipalities - Reimbursement of Tax Loss on Exemptions \(ct.gov\)](#)

ct.gov Connecticut's Official State Website

Search Connecticut Government...

State of Connecticut
Office of Policy and Management

CT.gov Home / Office of Policy and Management / Distressed Municipalities - Reimbursement of Tax Loss on Exemptions

- Contact Us >
- Municipal Accountability Review Board >
- Policies >
- Resources and Data >
- RFP/RFA/RFI/RFQ >
- Employment Opportunities >
- Internship Opportunities >
- Other Links >

Distressed Municipalities - Reimbursement of Tax Loss for Exemptions

Program Description The Distressed Municipalities Property Tax Reimbursement Program provides a 5-year state reimbursement of a portion of the property tax loss towns sustain as a result of property tax exemptions granted to qualified manufacturing facilities located in designated municipalities. The Commissioner of the Department of Economic and Community Development (DECD) designates these municipalities.

The Commissioner of the DECD must certify manufacturing companies, service facilities and the property they own as eligible for these tax reductions, which are available in certain towns only. Eligible are towns that have one of the following designations: Targeted Investment Community, Enterprise Corridor Zone, Contiguous Municipality Zone, Defense Plant Zone or Manufacturing Plant Zone. (Link to [Enterprise Zones](#))

ct.gov Connecticut's Official State Website

Search Connecticut Government...

Language + Settings

CT.gov Home / Connecticut Department of Economic and Community Development / About DECD / Research & Publications / Review Publications / Distressed Municipalities

Distressed Municipalities

Overview

Provided by:
Connecticut Department of Economic and Community Development

Overview

Updated annually, the Distressed Municipalities' lists identify the state's most fiscally and economically distressed municipalities and are used by state agencies to target funds for needs which may include housing, insurance, open space, brownfield remediation and economic development programs, among others.

The lists develop statistical indicators measuring the fiscal capacity of each municipality based on:

- tax base
- personal income of residents
- the residents' need for public services

[View the Distressed Municipalities Criterion here](#)

Lists

- [Distressed Municipality Lists: 2021](#) / [2020](#) / [2019](#) / [2018](#)
- [Distressed Municipalities List Since 2010](#)

OPM

DECD

ct.gov Connecticut's Official State Website

Search Connecticut Government...

Language + Settings

CT.gov Home / Connecticut Department of Economic and Community Development / Business Development / Tax Incentives / Enterprise Zones / A Summary of Connecticut's Enterprise Zone Program

A Summary of Connecticut's Enterprise Zone Program

Overview

Related Resources

Laws/Regulations

Contact

Provided by:
Connecticut Department of Economic and Community Development

Overview

First in the nation to offer a statewide program of benefits to help targeted investment communities, Connecticut has greatly expanded the number of State-approved municipalities that may offer the various enterprise zone benefits—from the original 6 cities and towns in 1982, to over 45 participating municipalities in 2021.

There are 10 types of zone designations in Statutes that authorize the State and approved municipalities to offer various incentives, with goals to encourage new economic development, lower the cost of doing business in Connecticut, increase private investment, expand the local tax base, re-use underused properties, grow important industry clusters, and expand job opportunities for zone residents.

Please note that the information below is only intended to provide a summary overview of the program; please refer to the State Statutes for authorizing information and Statutory requirements.

Programs and services

REOPEN
Connecticut
SAFER. STRONGER. TOGETHER.

Connecticut Recovery Bridge Loan Program

Connecticut CARES
Small Business Grant Program

Services: DECD handling emails and calls from small biz

Many Programs and Services	grants	loan	pre- COVID-19 pandemic	during COVID-19 pandemic	post- COVID-19 pandemic
FINANCING					
Enterprise Zone tax abatements	√	√	√	√	√
Manufacturing Assistance Act	√	√	√	√	√
Small Business Express	√	√	√	*	√
Tourism, Arts & Culture	√		√	√	√
COVID-19 CT CARES Small Business Grant	√		-	√	-
COVID-19 CT Recovery Bridge Loan		√	-	√	-
* under revised procedures					
REFERRALS					
State agencies			√	√	√
federal agencies			√	√	√
local government			√	√	√
partner organizations (T/A, \$)			√	√	√
DECD Small Business Response Hotline			**	√	√
** also handled by CERC/AdvanceCT before 06/2020					

Services: DECD handling calls from small biz

DECD Small Business Response Hotline 860-500-2333* (count of calls)

2020	Calls	2021	Calls	2022	calls
January	-	January	640	January	150
February	-	February	297	February	
March (17-31)	970	March	276	March	
April	1,231	April	210	April	
May	1,071	May	129	May	
June	682	June	157	June	
July	539	July	197	July	
August	282	August	149	August	
September	345	September	141	September	
October	380	October	144	October	
November	1,367	November	151	November	
December	920	December	116	December	
2020 total calls:	7,787	2021 total calls:	2,607	2022 total calls:	150

* 860-500-2333 and 2-1-1 referrals

Programs and services

ct.gov | BUSINESS

<https://business.ct.gov>

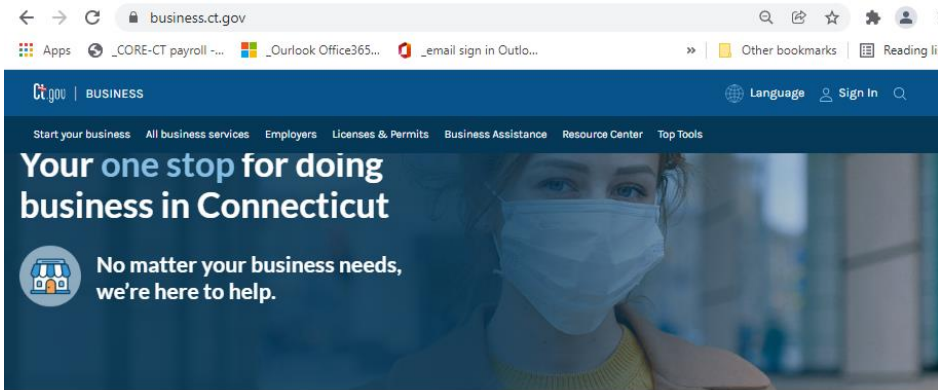


Your one stop for doing business
in Connecticut

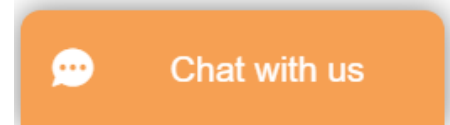
Services: from “one-stop” portal at business.ct.gov

The screenshot shows the website service.ct.gov/business/s/ResourceCenter?language=en_US. The browser's address bar and taskbar are visible at the top. The website's navigation bar includes links for 'Start your business', 'All business services', 'Employers', 'Licenses & Permits', 'Business assistance', 'Resource Center', and 'Top tools'. A dropdown menu is open under 'Business assistance', listing several options: 'COVID-19 Relief', 'CT Business Recovery Center', 'Opening for business in CT', 'Funded and non-funded relief', 'Business assistance and relief', 'Self-certified businesses', 'Business assistance', 'Small business support' (circled in red), 'Point and environment support', 'Agricultural business assistance', and 'Fraud alerts'. Below the navigation bar, there are sections for 'Popular topics' and 'Popular resources'. The 'Popular topics' section includes cards for 'Running my business', 'Managing my employee obligations', 'Maintaining my registrations, permits and credentials', 'Securing a loan or grant', and 'Finding COVID-19 business resources'. The 'Popular resources' section includes cards for 'Small Business Counselor and Membership - Connecticut Small Business Development' and 'CT Next Mentorship Network - CTNext'. A 'START MY COLLECTION' button is visible on the right side of the page.

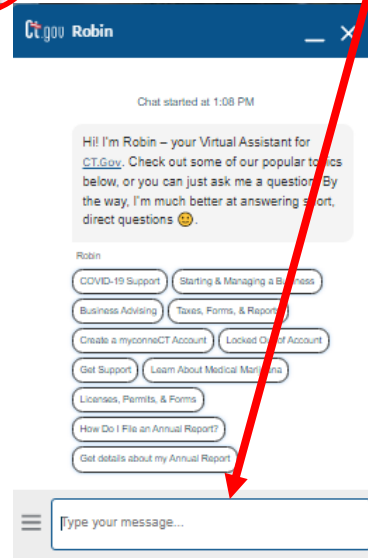
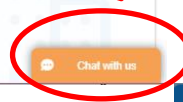
Services: from “one-stop” portal at business.ct.gov



<https://business.ct.gov>



Starting a business?



Meet “Robin” – the virtual assistant. Select a bubble, or type one question into the box. Algorithm-based responses point to various State agency web pages.

Thank You.



Connecticut®

Connecticut

Department of Economic and
Community Development

Connecticut

Connecticut