

# BUSINESSES TOOL KIT

## FINANCE, INCENTIVES, ASSISTANCE

### **LOCAL TECHNICAL ASSISTANCE**

**CT Small Business Development Center** – <http://www.ccsu.edu/sbdc/>

Provides business advice through professional no-cost counseling, seminars, technical assistance and education for business owners and entrepreneurs in one-on-one or group training environments throughout the state of Connecticut.

**Greater Bridgeport Connecticut SCORE** - <http://www.scorect.org/>

The Greater Bridgeport Chapter of SCORE “Counselors to America’s Small Business” is part of a national nonprofit association dedicated to entrepreneur education and the formation, growth and success of the nation’s small business. Greater Bridgeport SCORE provides free and confidential business counseling tailored to meet the needs of your small business and your personal objectives.

**U.S. Small Business Administration - Connecticut Office** - <http://www.sba.gov/ct>

Programs and services to help businesses start, grow and succeed.

**CT Licensing Center** - <http://www.ct-clic.com/>

Assists with licensing, permitting and business registration requirements.

**CT Department of Revenue Services – Getting Started in Business**

<http://www.ct.gov/drs/lib/drs/publications/pubsip/2006/ip06-11.pdf>

**Connecticut Procurement Technical Assistance Program (PTAP)** - <http://www.ctptap.org/>

PTAP connects Connecticut businesses to government procurement opportunities. PTAP matches products and/or services with government bids, registers businesses with government procurement agencies and assists with proposal and bid preparation. PTAP can also assist in contract negotiations, post award contract administration and electronic commerce. PTAP is funded by the U.S. Department of Defense and the State of Connecticut DECD.

**City of Bridgeport, Small & Minority Business Resource Office - [www.BridgeportCT.gov](http://www.BridgeportCT.gov)**

Main point of entry for small, minority and women-owned business that are seeking contracting opportunities with the City of Bridgeport. Provides technical assistance and support, capacity building workshops and access to resources.

**Bridgeport Regional Business Council - [www.brbc.org](http://www.brbc.org)**

The Bridgeport Regional Business Council is comprised of five affiliates: the Bridgeport, Stratford and Trumbull Chambers of Commerce, Leadership Greater Bridgeport and the Women's Leadership Council. The BRBC and its affiliates host numerous events and programs dedicated to supporting the local business community.

**Black Chamber of Commerce - <http://www.scbcc.com>**

“Bridging the Gap” between entrepreneurs and mainstream businesses the Black Chamber of Commerce provides MBE certifications, professional development workshops and networking opportunities.

**Hispanic Chamber of Commerce of Greater Bridgeport - <http://www.hmabpt.org/>**

The HCCGB is dedicated to the growth and prosperity of Hispanic-owned businesses in the greater Bridgeport community.

**CT Minority Supplier Development Council - [http://www.cmsdc.org/mbe\\_benefits.html](http://www.cmsdc.org/mbe_benefits.html)**

Assists Minority Business Enterprises with procurement, education, certifications and networking/relationship building with its corporate members.

**CT Women’s Business Development Center - <http://www.ctwbdc.org>**

Provides small business and professional development training; including small and micro-enterprise training, career assistance, networking, and access to resources.

**Entrepreneur Resources at CT Venture Group – <http://www.cvg.org/entrepreneurzone.asp#Resources>**

**NATIONAL TECHNICAL ASSISTANCE**

**U.S. Small Business Administration - <http://www.sba.gov/>**

Official site of the national SBA provides information about starting a small enterprise or expanding an existing business. Government aid, financing options, disaster assistance, regulations, and outside resources are all discussed on the site.

## **SBA - Business Plans**

<http://www.sba.gov/smallbusinessplanner/plan/writeabusinessplan/index.html>

The federal Small Business Administration's business plan resource site.

**IRS Small Business** - <http://www.irs.gov/businesses/small/index.html>

Forms, resources and information for small businesses and self-employed individuals.

**EntreWorld: Resources for Entrepreneurs** <http://www.entrepreneurship.org/>

Sponsored by the Ewing Marion Kauffman Foundation, this site offers articles organized by topics such as starting and running a small business, including business plans and hiring strategies.

**Morebusiness.com** <http://www.morebusiness.com/>

A reference center for concise articles on launching and running a small business, along with weekly news articles, online tools such as a financial calculator, and templates for writing a business plan and other business documents.

**Smaller Business Association of New England (SBANE)** <http://www.sbane.org/>

A nonprofit organization established in 1938 to promote and protect small businesses. Its 1000 member companies in six states range from sole-proprietorship service businesses and growing high technology firms to 200-employee manufacturing plants.

**Bplans.com** <http://www.bplans.com/>

Free and fee-based tools and advice to help you start and run your business. It includes start-up business plans, marketing and web development plans and financial tools.

**CCH Business Owner's Toolkit** - <http://www.toolkit.com/>

Free and fee-based resources, news updates and information on topics ranging from business plans, office equipment and taxes, to developing an exit strategy for your business.

## **FINANCING**

**SBA Financing** - <http://www.sba.gov/financialassistance/index.html>

Working closely with a wide range of lending partners across the country, SBA has developed a number of financial programs that address the various needs of small businesses.

**Community Capital Fund** - <http://www.commcap.org>

Community Capital provides capital and expertise into housing and economic developments that benefit low and moderate income people in the Greater Bridgeport area.

**Community Economic Development Fund** - <http://www.cedf.com>

The goal of the CEDF is to revitalize Connecticut's distressed neighborhoods by providing greater access to capital, technical assistance to small businesses and support for community economic development.

**Micro Credit** - <http://www.mcbinc.org/services.php>

Bridgeport not-for-profit organization that offers peer lending, micro loans, and ongoing support

**Connecticut Community Investment Corporation** - <http://www.ctcic.org/aboutus.htm>

Connecticut Community Investment Corporation (CTCIC) provides small business owners with access to capital that may not be available elsewhere. Offers Micro Loans, 504 Loans, Child Care Loans and Defense Loans.

**CT Development Authority** – [http://www.ctcda.com/CMSLite/default.asp?CMSLite\\_Page=8&Info=Financing](http://www.ctcda.com/CMSLite/default.asp?CMSLite_Page=8&Info=Financing)

The Connecticut Development Authority can provide direct loans, loan guarantees, and loan participations. Programs are also available to finance the remediation and redevelopment of contaminated commercial or industrial properties. Several programs exist to finance or provide equity-equivalent investments to supplement capital needs of high technology or information technology enterprises.

**Connecticut Venture Group** - <http://www.cvg.org/>

The CVG mission is to stimulate economic growth by encouraging investment in high-growth companies. The organization produces technology-focused seminars and expositions, updates on financing and market trends, university tech transfer conferences, and the annual Crossroads Venture Fair.

**Grow America Fund** - [http://www.nationaldevelopmentcouncil.org/secondary\\_n/financing/gaf.aspx](http://www.nationaldevelopmentcouncil.org/secondary_n/financing/gaf.aspx)

GAF provides SBA-guaranteed credit to small businesses in partnership with client communities throughout the country. It operates as a community development bank to support the creation or expansion of eligible small businesses in under served urban or rural areas, and of minority- or women-owned businesses.

**AccionUSA** - <http://www.accionusa.org/>

Accion is a microfinance organization with the mission of empowering business owners with access to working capital and financial education. It provides business loans up to \$50,000 and financial education throughout the US. Accion specializes in working with small business owners who cannot borrow from the bank due to business type, a short length of time in business, or an insufficient credit history.

## **INCENTIVE ZONES**

### **CT Enterprise Zones/Urban Jobs/Arts and Entertainment District -**

<http://www.ct.gov/ecd/cwp/view.asp?a=1099&q=249762>

Specialized benefit programs for businesses in Connecticut.

### **HUBZONE Contracting Program - <https://eweb1.sba.gov/hubzone/internet/index.cfm>**

The HUBZone program is a federal empowerment contracting program which provides contracting preferences to businesses located within the HUBZone. Nineteen census tracts make up Bridgeport's HUBZone. For a company to qualify for this special federal contracting opportunity, it must be located in the HUBZone, the company must be owned and controlled by one or more U.S. Citizens and at least 35% of its employees must be HUBZone residents. Addresses can be checked for HUBZone status and additional information can be found at the SBA website, [SBA- HUBZone](#). Also see [HUBZone- Frequently Asked Questions](#) for description of HUBZone contracting preferences.

### **Guide to CT Corporate Tax Credits – <http://www.ct.gov/ecd/cwp/view.asp?A=1097&Q=253522>**

The state provides a number of tax credits related to capital investments, training, etc.