

“The Monthly”

Sharing is Caring
September 2023



SMALL & MINORITY BUSINESS ENTERPRISE

Margaret E. Morton Government Center
999 Broad Street
Bridgeport, CT 06604
203-576-8473

September Is...

National Suicide Prevention Awareness Month

September is National Suicide Prevention Month, and it presents an opportunity for small businesses to take part in raising awareness about this important issue. Small business owners can use their platforms to promote mental health resources and support for individuals who may be struggling with suicidal ideation. This can include sharing information about hotlines, counseling services, and support groups, as well as creating a safe and supportive work environment for employees. By taking an active role in suicide prevention, small businesses can make a meaningful impact in the lives of their employees and their communities.



Hispanic Heritage Month

September marks the beginning of National Hispanic Heritage Month, a time to celebrate the contributions and cultures of Latinx and Hispanic communities in the United States. Small businesses can take part in the festivities by showcasing and supporting Hispanic-owned businesses, highlighting Hispanic culture in their marketing and social media, and educating their customers on the significance of this month. By doing so, small businesses can create a welcoming and inclusive environment for all customers and show their support for diversity and inclusion in their community. Additionally, incorporating elements of Hispanic culture into products or services can attract a wider customer base and strengthen relationships with existing customers. Overall, participating in National Hispanic Heritage Month is a great way for small businesses to show their appreciation for diversity and engage with their community.



Blood Cancer Awareness Month

September is recognized as Blood Cancer Awareness Month, aiming to increase public knowledge of blood cancers, including leukemia, lymphoma, and myeloma. This month provides an opportunity to raise awareness, support research, and honor those affected by these diseases. Small businesses can take part in this initiative by partnering with local organizations that support blood cancer patients and their families. They can also create social media campaigns or organize fundraising events to support research efforts. By joining the fight against blood cancer, small businesses can make a significant impact and help improve the lives of those affected by these diseases.



Monthly Business Highlight



**HOME FIRST
HOME CARE**

HOME CARE SERVICES ELDERCARE SERVICES ACQUIRED BRAIN INJURY MENTAL HEALTH & BEHAVIORAL PROGRAM

Medication Reminders

Mobility Assistance (Getting In/Out of Bed)

Light Housekeeping

Transportation Assistance

Grocery Shopping

Meal Preparation

Scheduling/Keeping Appointments

Social Activities

Our caregivers assist with anything that keep our clients busy while enjoying a quality life.

Bathing, Dressing and Grooming Assistance

Cooking

Laundry/Change of Bed Linens

Errands

Companionship

Range-of-Motion Assistance and Light Exercise

About Home First

Recognizing that most people prefer to be cared for in the comfort of their own homes.

Home First Healthcare provides non-medical care through qualified home makers and companions known as care givers. These services are provided for individuals with home care needs to feel comfortable. People of all ages can benefit from home care services. Whether they need assistance with daily activities or care after leaving the hospital or convalescent home.

Home First was founded to meet the demands and quality of living for those in need of assistance in their homes. We provide customized care for each individual we offer services to. We look forward to welcoming your family into our Home First family.

Let us help you find the right service and help you understand your coverage options today.

1335 Wood Ave 2nd Floor
Bridgeport, CT 06604
HOME CARE: 203-332-1113

Finance & Funding

What Are the 6 Different Types of Grants?

1. Program Development Support

The most popular type of grant is for Program support. Program grants provide funding for specific projects or programs. Generally, these are restricted grants, where recipients must only use funds for the exact purpose outlined in the grant proposal. Most program grants are for nonprofits, but you may also find some for businesses and individuals to start a program or fund an already-existing program.

2. General Operating Support

General Operating Support grants can help to offset almost any operating expense for your organization. In addition, operating support grants are less restrictive than program support grants. But, as expected, operating support grants are a rarity in the nonprofit world. They are certainly not as common as we would all like them to be!

3. Capital Funding Support

Another type of grant is Capital Funding support. These grants are most commonly for capital projects such as building construction, property acquisition, or similar expansion campaigns. However, only established organizations are usually encouraged to apply for capital funding. Also, the proposal needs to convey the intention that the use of this support involves a plan to accomplish more than just build or renovate a building.

4. Research Grants

Research grants are frequently awarded to individuals or teams associated with institutes of higher education and research-oriented organizations. These grants promote the necessary demand for research essential to academic achievement and scientific discoveries in a variety of areas. However, applying for research grants is quite a competitive process.

5. In-kind Donation Grants

Sometimes, organizations are in need of resources other than monetary funding. Subsequently, In-kind Support grants provide alternative assistance in non-monetary forms, such as donations of equipment and supplies, or free consulting. While many may often overlook in-kind donation grants, do not underestimate their value.

6. Matching Grants

Finally, there are Matching grants, also known as 'cost matching'. With this type of grant, a funding source agrees to 'match' a specific dollar amount of funds, but only if the applicant raises at least that same amount. For example, a funder may agree to fund one dollar for every dollar raised by the applicant within a set timeframe. Don't be afraid of these grants, as they can be highly beneficial.

Finance & Funding

Small business grants can be a great way to get funding for your business without having to give up equity or take on debt. Here are the top 10 small business grants available:

1. **Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs:** These programs provide funding for small businesses working on research and development projects.
2. **National Association for the Self-Employed (NASE) Growth Grants:** NASE provides grants to help small businesses grow and expand.
3. **FedEx Small Business Grant:** FedEx awards grants to small businesses that demonstrate innovation and growth potential.
4. **Amber Grant:** The Amber Grant is a monthly grant for women-owned businesses. Each month, a \$10,000 grant is awarded to a different woman-owned business.
5. **Grants.gov:** Grants.gov is a database of federal grants available to small businesses.
6. **Rural Business Development Grants:** These grants are available to small businesses in rural areas to help with job creation and business development.
7. **USDA Value-Added Producer Grants:** These grants are available to small businesses that add value to agricultural products.
8. **Minority Business Development Agency (MBDA) Business Grants:** MBDA provides grants to minority-owned businesses looking to expand and grow.
9. **Small Business Administration (SBA) Small Business Grants:** The SBA provides various grants for small businesses in different industries.
10. **InnovateHER Challenge:** This is an annual competition for women entrepreneurs that awards \$40,000 in grants to the top three businesses.



News EVENTS



Women's Business
Development Council



EQUITY MATCH GRANT PROGRAM

The Women's Business Development Council is offering grants of up to \$10,000 to qualified small business owners

Colorful Bridgeport's Parking Day!

Friday, September 15 @ 4:00 - 7:00 PM



Colorful Bridgeport has teamed up with Downtown restaurants and creatives to transform metered parking spaces into temporary park-lets.

Enjoy your happy hour in spaces activated by **WPKN**, Comedian Jackson Wassan, Poets Supreme Divinity, **BALANC3**, and Gang Poetry, body painter Alicia Cobb, and The Game master Gerald Moore.

Park-let locations are along Main Street outside of Gather Tap & Tavern, Poe's Kitchen, El Pueblito, on Markle Court at 29 Markle, and on Bank Street at Bank Sports Bar.

Congratulations Barnum Museum on earning National Historic Landmark status!



Kathleen Maher and the Barnum team have achieved something truly remarkable with the Barnum Museum! The designation of the museum as the 65th National Historic Landmark in Connecticut is a significant recognition of its historical and cultural importance. The National Historic Landmark status is indeed a prestigious honor, awarded to structures that have made notable contributions to American history.



BRIDGEPORT FILM FEST

The Klein
Memorial Auditorium
910 Fairfield Ave, Bridgeport, CT 06605

- Films
- Workshops
- Panel Discussions
- Networking
- Food Trucks
- And More



More info at:
Bridgeportfilmfest.org





Financial Literacy Seminar
**HOW TO GET A
 BUSINESS LOAN**



- Financial literacy helps small business owners understand their financial statements, which is crucial for making informed decisions about their business.
- Knowing how to manage cash flow, budget, and control expenses can prevent small businesses from falling into debt or going bankrupt.
- Good financial management can also help small businesses qualify for loans and other forms of credit, which can be crucial for growth and expansion.
- By understanding how credit works and building good credit, small businesses can access better interest rates and terms when borrowing money.
- Finally, financial literacy can help small business owners plan for the future and achieve their long-term goals, such as retirement or selling the business.



Register Here

Qualifying for a business loan generally requires an operating history of at least two years. In addition, you must meet the minimum income, personal credit, and business credit requirements.

"Please note, Seminar will be conducted in Spanish"

September 26, 2023 6pm - 8pm

Margaret E. Morton Government Center
 999 Broad Street
 Bridgeport, CT 06604
 203-576-8473



Seminario de Educación Financiera
**CONSEJOS SOBRE CÓMO
 OBTENER UN PRÉSTAMO
 COMERCIAL**



- La educación financiera ayuda a los propietarios de pequeñas empresas a comprender sus estados financieros, lo cual es crucial para tomar decisiones informadas sobre su negocio.
- Saber cómo administrar el flujo de caja, el presupuesto y controlar los gastos puede evitar que las pequeñas empresas se endeuden o quiebren.
- Una buena gestión financiera también puede ayudar a las pequeñas empresas a calificar para préstamos y otras formas de crédito, que pueden ser cruciales para el crecimiento y la expansión.
- Al comprender cómo funciona el crédito y crear un buen crédito, las pequeñas empresas pueden acceder a mejores tasas de interés y términos al pedir dinero prestado.
- Finalmente, la educación financiera puede ayudar a los propietarios de pequeñas empresas a planificar para el futuro y lograr sus metas a largo plazo, como la jubilación o la venta de la empresa.



Regístrate aquí

Calificar para un préstamo comercial generalmente requiere un historial operativo de al menos dos años. Además, debe cumplir con los requisitos mínimos de ingresos, crédito personal y crédito comercial.

Septiembre 26, 2023 6pm - 8pm

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 SINCE 2013
Stratfield
 Sunday ~ **FARMERS
 MARKET**

SUNDAYS

12:00PM - 3:00PM

June 11 - October 29
new location!
 2200 North Avenue


ST. VINCENT'S
 — FARM STAND —
health & wellness

TUESDAYS

11:30AM - 4:00PM

June 13 - November 28
 2800 Main Street



EAST END NRZ
Market & Café

SUNDAYS

9:00AM - 3:00PM

July 15 - October 29
 1851 Stratford Avenue


East Side
 market

WEDNESDAYS

10:00AM - 2:00PM

July 12 - October 18
 752 East Main Street

Mark your calendars...
2nd
Bridgeport
Entrepreneur Exchange
October 17, 2023

Downtown Fall Fest
October 7, 2023

Details to come.

**ALL VENDORS GET
 READY!!**

**FARM
 STAND
 @ BRIDGEPORT
 HOSPITAL**

THURSDAYS

3:30PM - 5:30 PM

July 13 - October 26
 200 Mill Hill Avenue



**RESERVOIR
 FARMERS
 MARKET**

SATURDAYS

10:00AM - 2:00PM

June 17 - October 28
 1469 Reservoir Avenue

Dear Business Owners,

We are writing this letter to express our heartfelt appreciation for your contribution to the economy of the city of Bridgeport. As registered members of the SMBE, you have played a vital role in the growth and development of this city. Your hard work, dedication, and entrepreneurial spirit have created jobs, supported families, and improved the quality of life for many in our community.

We wanted to take this opportunity to thank you for your efforts and to remind you of the vital role you play in making Bridgeport a better place to live. Your businesses provide essential goods and services that are the foundation of our local economy. Your success is our success, and we are committed to supporting you in any way we can.

We urgently ask that you send in any events that you are hosting or may want to have. As we all know, events are an excellent way to bring people together, and they help to create a sense of community. We are confident that by working together, we can create a vibrant and exciting events calendar that will showcase all that Bridgeport has to offer.

Once again, thank you for everything that you do. Your hard work and commitment to this city are truly inspiring, and we are grateful for your contributions.

Sincerely,

Fred D. Gee Jr. - Director SMBE

Jason A. Chandersingh - Asst. Special Projects Manager

Maritza Gutierrez - Dept. Admin.

