

2025 Annual Report



Community Economic
Development Fund



Providing CT Small Businesses with the
Loans, Coaching and Education they need to succeed

CEDF.com



Community Economic Development Fund



We measure success not by the loans we make, but by the strength, stability, and long-term success of the small businesses we serve.

Our Mission

The mission of the Community Economic Development Fund is to strengthen neighborhood economies by providing flexible financing, technical support and educational opportunities to businesses, community organizations and initiatives in communities throughout Connecticut.

Who We Are

For more than 30 years, the Community Economic Development Fund (CEDF) has worked alongside small business owners to advance equitable economic growth across Connecticut. As a U.S. Treasury-certified Community Development Financial Institution (CDFI), CEDF serves as a mission-driven lender for small business owners who face barriers in obtaining traditional financing. Through a relationship-based approach that combines accessible capital -small business loans, with business coaching and practical business education, CEDF helps entrepreneurs strengthen their businesses, build long-term stability, and contribute to the economic vitality of their communities.

When Small Businesses Succeed, Communities Thrive



JIM BZDYRA
PRESIDENT

As I reflect on the past year, I'm struck by both the resilience of Connecticut's small business community and the steady role CEDF continues to play in helping small business owners move forward at pivotal moments in their journey.

Throughout the year, CEDF deployed capital to businesses across the state, supporting job creation, stability, and long-term growth. Once again, we were honored to be recognized by the U.S. Small Business Administration as Connecticut's number one Microlender for the 13th consecutive year - a distinction that reflects not only the scale of our lending, but the care, guidance, and mission-driven approach behind every loan.

Access to capital, however, is only part of the equation. CEDF's small business education and advisory services continued to expand, meeting business owners where they are and providing practical tools to strengthen their operations. We remained deeply committed to equity and access by broadening outreach, increasing Spanish-language programming, and partnering with community organizations to ensure underserved small business owners have pathways to opportunity and growth.

Behind the scenes, we strengthened the infrastructure that allows CEDF to serve more businesses effectively and efficiently, positioning us to responsibly scale our impact while staying true to our mission-driven focus. None of this work happens in isolation. It is made possible by the trust and support of our funders, partners, board members, and collaborators who share our belief that small businesses are essential to a strong and inclusive economy.

Looking ahead, we are optimistic and energized. With a solid foundation in place, CEDF is well positioned to deepen its impact, reach more entrepreneurs and small business owners, and continue advancing economic opportunity across Connecticut. Thank you for being part of the work that helps small businesses and communities thrive.

A handwritten signature in blue ink that reads "Jim".

Jim Bzdyra
President

2025 Impact at a Glance

These reflect more than activity - they show CEDF's impact in helping small businesses get started, grow, stabilize, and create opportunity in their communities. Since inception, CEDF has originated nearly 1,700 loans, resulting in the investment of more than \$85M in loan capital into CT's small businesses.



\$6,016,402

Loans
Originated



6,090

Coaching
Advisory Hours



41

Educational
Programs Produced



1,243

Jobs
Created/Retained



What Our Work Makes Possible

The Community Economic Development Fund (CEDF) is a mission-driven community lender. We provide business loans to small business owners operating in economically disadvantaged and under-served communities and to low-to-moderate income business owners. CEDF supports individuals striving for positive change for themselves, their families, and their communities. For 32 years, CEDF has led and supported small business formation for meaningful economic development so neighborhoods and communities may prosper.

FROM SMALL BUSINESS LENDING...



"Running a small business is like trying to make all the parts of a machine work at the same time," Fabiola Arnao from Black Rock Paving shared. "You need the material, the team, the budget, and the right weather."

CEDF Business Advisors work alongside borrowers as coaches and trusted partners, helping business owners strengthen their operations, navigate challenges, and pursue sustainable growth. Regular engagement with a Business Advisor is part of every CEDF loan, ensuring ongoing guidance and accountability.

Our Advisors are seasoned former small business owners who offer practical support across management, marketing, finance, and operations, while also helping small business owners build confidence, clarify goals, and move ideas into action.

CEDF takes an open-minded, holistic approach to lending –looking beyond traditional credit score cutoffs, time in business, or collateral requirements to understand the full potential of each small business. Our goal is to structure flexible, individualized financing that meets businesses where they are and supports long-term success across a wide range of industries.

CEDF offers small business term loans ranging from a thousand dollars up to \$50,000 through the SBA Microloan Program. Through additional sources of capital, we also provide business term loans and lines of credit up to \$250,000, as well as owner-occupied commercial mortgages up to \$500,000.

...TO BUSINESS ADVISORY SERVICES...



"Our Business Advisor helped us hire a bartender, work with our suppliers, and so much more," said Paulina Martinez from Sabores Mexicanos. "She really went above and beyond."

Our Work

The CEDF Business Education Center provides constructive learning opportunities through WeTeachSuccess.org, including on-demand webinars and podcasts, instructional articles, and free online courses.

Our practical curriculum helps small business owners build strong business plans and includes a comprehensive series of courses for launching and growing a business, offered in collaboration with Santa Clara University's My Own Business Institute.

In addition, CEDF hosts in-person workshops and seminars across Connecticut, delivering hands-on, expert-led training, particularly in financial topics, while fostering peer learning and networking.

...TO BUSINESS EDUCATION...



"It wasn't just the financial help," said Sara Roberts from Greens N Things. "It was the advice, the education, the encouragement. The whole CEDF team believed in me."

...TO ECONOMIC SUCCESS!



"CEDF helped us build something stable and lasting, and that's allowed us to give back to our community in meaningful ways," said Maricela Magana, co-owner of H&M Fence LLC.

By combining flexible financing with hands-on coaching and practical education, CEDF helps business owners turn ideas into viable companies, overcome challenges, and build stability over time. Our work supports not only individual business owners, but also the neighborhoods and local economies they serve.

Across Connecticut, CEDF strengthens local business ecosystems by supporting job creation, and fostering long-term economic resilience. Through our work, we help to create the conditions where small businesses can take root, grow, and contribute meaningfully to their communities.

Together, our lending, business advisory services, and business education form a comprehensive approach to small business success, helping to ensure business owners have the capital, guidance, and knowledge they need to move forward with confidence and build a more inclusive economy.

Read the full customer stories:

cedf.com/about-cedf/success-stories
or scan the QR code:



Lending Activity

Loans Originated 2025

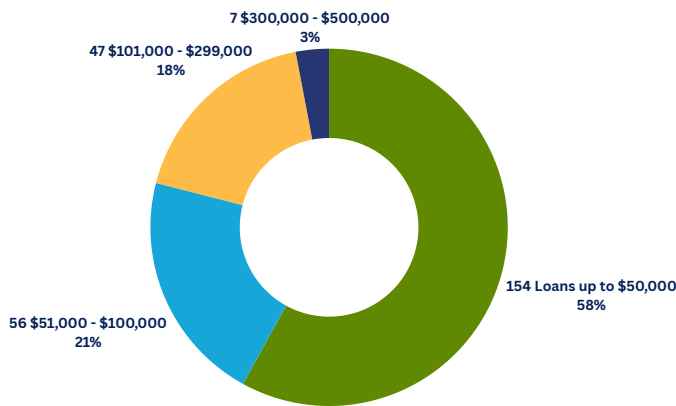
	Fund I, LLC	SBA	Foundation	CT Boost	Total
Total loans originated	\$2,370,000	\$1,187,902	\$1,025,000	\$1,433,500	\$6,016,402
Total # of loans originated	17	44	6	9	76
Average loan amount	\$139,412	\$26,998	\$170,833	\$159,278	\$79,163

Total Loan Portfolio

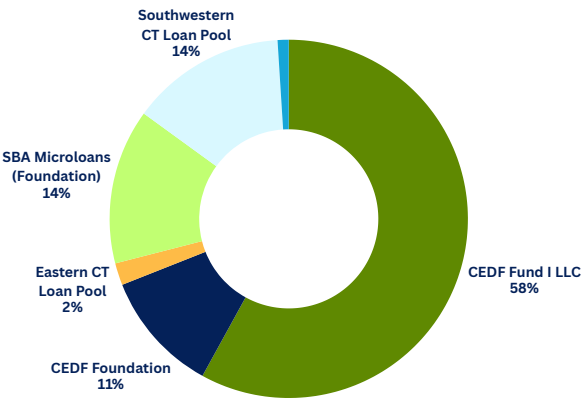
Total # of customers	201	
Total # of loans	264	
Total # of new businesses	48	24%
Total # of existing businesses	153	76%
Total # of women-owned	96	48%



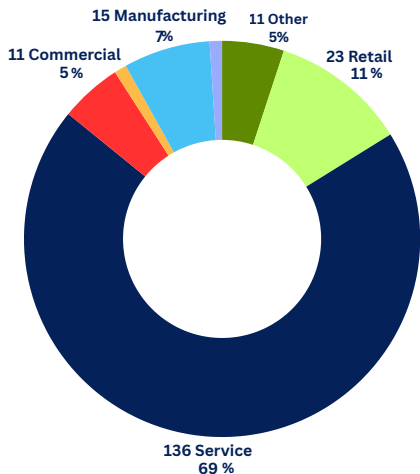
Loan - Portfolio Size



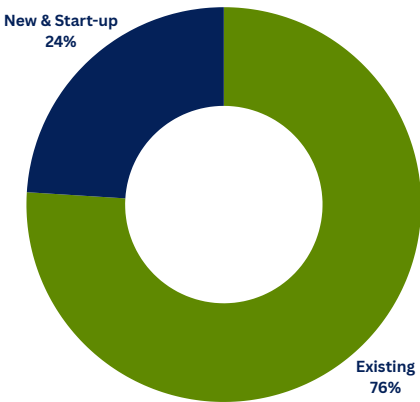
Outstanding Loan Portfolio
\$14,101,729



By Industry



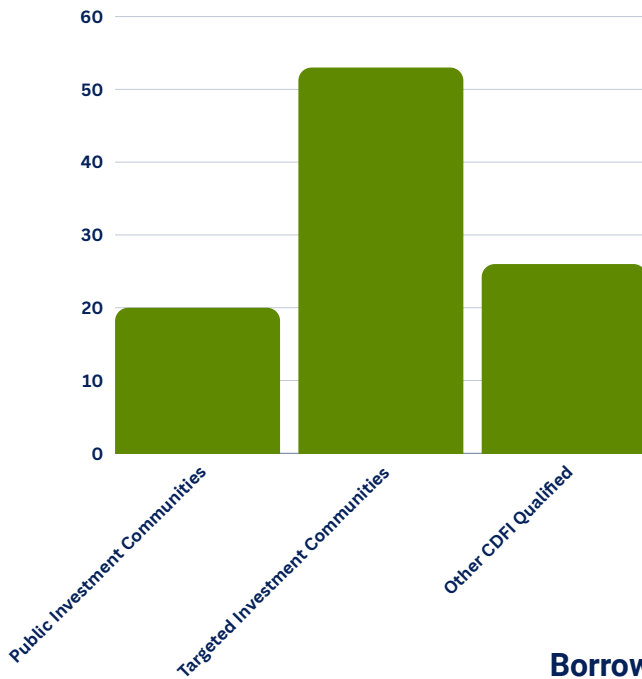
Business Status



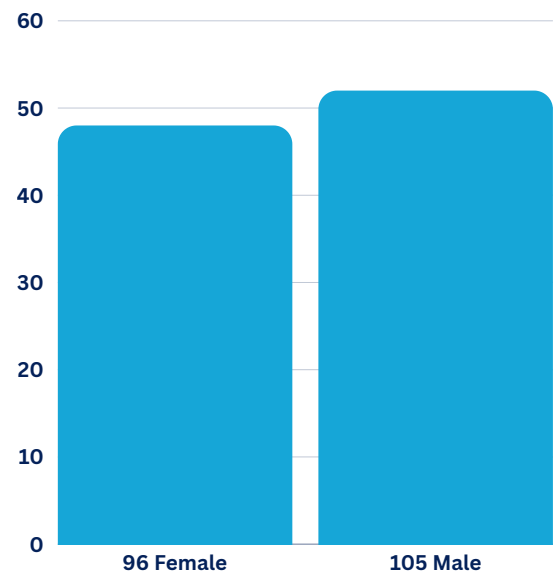
Lending Activity



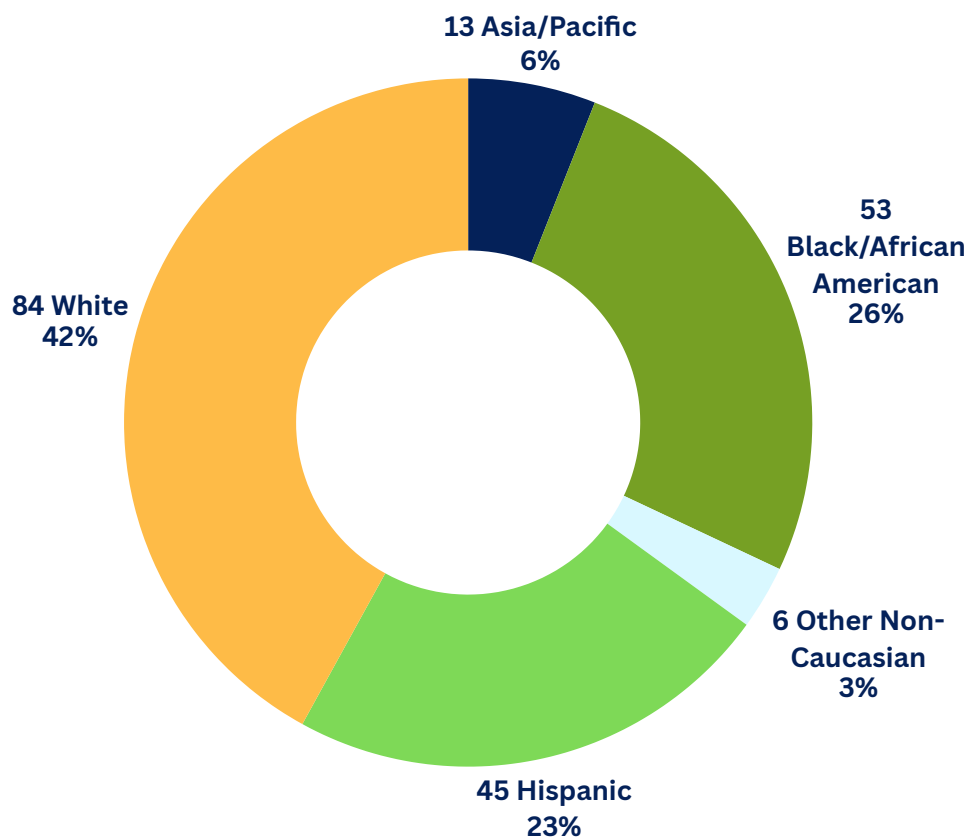
Mission-Driven Lending



Customers by Gender



Borrowers by Race/Ethnicity



Financial Statements

CEDF Foundation Statement of Financial Position (Un-Audited)

ASSETS:	As of 12.31.25
Cash/Equivalents	\$ 2,857,628
Marketable Securities	7,653,911
Equity Equivalent CDs	2,500,000
Accounts Receivable	517,674
Loans Receivable - (net of reserve)	3,192,396
Investment in Related Entity (Corp)	4,974,477
Fixed Assets, net	2,033,840
Total assets	\$23,729,926
LIABILITIES:	
Accounts Payable/Accrued Exp	\$ 424,359
Loans Payable	6,740,123
Total Liabilities	\$ 7,164,482
NET ASSETS/RETAINED EARNINGS:	
Net assets w/out restrictions	\$ 13,389,588
Net assets with restrictions	3,175,856
Total Net Assets/Retained Earnings	\$16,565,444
Total Liabilities/Net Assets/Retained Earnings	\$23,729,926

CEDF Foundation Statement of Activities (Un-Audited)

OPERATING REVENUE	12 Months FYE 12.31.25
Investment	\$ 380,010
Support	1,384,788
Loans/Credit	294,556
Program	1,179,449
Net assets released from restriction	192,059
TOTAL REVENUE & PUBLIC SUPPORT	\$ 3,430,862
OPERATING EXPENSES	
Salary & Related	\$ 1,570,032
Occupancy/Office Operations	329,056
Professional/Employee	249,877
Communications/Program	43,488
Financing Expenses	149,032
TOTAL OPERATING EXPENSES	\$ 2,341,485
Net Operating Income/(Loss)	\$ 1,089,377
Changes in net assets w/out restrictions	\$ 379,771
Changes in net assets w/ restrictions	63,544
Total change in net assets	\$ 1,532,692

2025 Accomplishments

1. Built a Diversified, Scalable Capital Plan

During the year, we strengthened our capital base to support continued lending growth and long-term sustainability. We raised \$880,000 in philanthropic capital, expanding resources available to advance our mission. We also converted a \$1 million EQ2 investment into deployable small business loan capital, increasing our capacity to meet borrower demand.

2. Strengthened Capital Deployment Effectiveness

We significantly increased the pace and scale of lending activity, with capital deployment rising 51% over 2024, representing an increase of \$2,032,602. This growth reflects stronger lending performance and an enhanced ability to put loan capital to work in the communities we serve.

3. Expanded and Diversified Lending Products

We broadened our product offerings to better respond to the evolving needs of business owners. This included launching a nonprofit loan product tailored to the unique financing needs of nonprofit organizations, as well as a small loan product designed to provide businesses with quicker access to loans of up to \$10,000. Together, these new products expand our reach and improve access to flexible, mission-aligned capital.

4. Expanded Organizational Capacity

We made important investments in organizational capacity to support sustainable growth and improve operational effectiveness. Staff roles were reorganized, and team capacity was expanded in business development, community outreach, marketing, and lending to strengthen market presence and borrower engagement. We also implemented an end-to-end loan origination and servicing platform, improving the customer application experience and reducing the time from initial inquiry to loan closing. In addition, we streamlined policies and procedures to create greater efficiency across the lending process.

2026 Strategic Goals

1. Build a Diversified, Scalable Capital Plan

Expand and strengthen funding sources to support continued lending growth and long-term financial resilience.

2. Strengthen Capital Deployment Effectiveness

Improve the pace, consistency, and efficiency of deploying capital in support of mission-driven lending.

3. Expand and Diversify Lending Products

Broaden financing solutions to better meet the evolving needs of borrowers and communities.

4. Streamline the Entity Structure

Enhance alignment, coordination, and operational clarity across affiliated CDFI entities.

5. Expand Organizational Capacity

Invest in the people, systems, and infrastructure needed to support sustainable growth and impact.



Our Customers

Locations shown as of the date of loan closing

City	Customer Name	Address
Berlin	TM Davis Enterprise LLC	285 Berlin Turnpike, Suite 102
Bethany	Green Light Auto Sales LLC	9 Russell Road
	MSL Coporate Cleaning Services LLC	649 Amity Rd, 104
Bethel	Cafe Duo LLC	155 Greenwood Avenue
Bloomfield	Inner You Clinical Services LLC	34 Jerome Avenue, Suite 106
	New Creation Foundation Inc. dba New Creation Academy	522 Cottage Grove Rd.
	Renoba Realty LLC	1154 Blue Hills Avenue
Branford	Back To Health Of Branford LLC	400 W. Main Street
	Creating Spaces, LLC	74 Totoket Road
Bridgeport	Albas Hair Salon LLC	850 State Street
	Blacc Boss Enterprises LLC	1822 Noble Avenue
	Bridgeport International Academy, Inc.	285 Lafayette Street
	D Alba Liquor Store LLC	4500 Main Street
	De Soto Tax Service LLC	955 East Main Street
	Dollar Plus Zone LLC	2948 Fairfield Avenue
	Elephant on the Couch LLC	541 Lincoln Avenue
	Evian's Hair Studio LLC	850 State Street, A
	Kimberly W. Stevens dba Dr. Kimberly Stevens	649 Clinton Avenue
	Noyes & Associates, LLC	1077 Reservoir Ave.
	Pools by Jorge LLC	140 Frank St.
	Sound Coffee LLC	2040 Main Street
	The Barnum Museum Foundation Inc.	820 Main Street
Bristol	C.MA.MI LLC and K.TSALON LLC	245 Main Street
	J Kufa Tax Services LLC	186A West Street
	Mama Therasas LLC	158 East Main Street
	Soundpost Ventures LLC	156 Summer Street
	Tafika Arts LLC	179 West Street
	TJ White Holdings LLC	109 Rambler Street
Brookfield	Harrington Hunks Inc	3 Production Drive, Unit 2
Cheshire	Restoring You Wellness Center LLC	1113 South Main Street, Suite F
Columbia	Infinity Farm LLC	196 Pine Street
Cromwell	CT Restaurant Brokers LLC	34-3 Shunpike Road, PMB #290
Deep River	Gilded Pear LLC	152 Rattling Valley Road
Derby	Love Hunter Watches LLC	155 Hawkins Street
East Granby	Happy Cat Holdings Inc.	9 School Street, 6
East Hartford	AXYS, LLC	222 Pitkin St.
	Bare Bones Boxing EH LLC	826 Silver Lane
	Cloud 9 Studios LLC	8 Roberts Court
	DV7 Engineering LLC	222 Pitkin Street
	Filth2Fresh Bin Cleaning Service LLC	274 O'Connell Drive
	Fruitful Mixology LLC	239 Burnham Street
	Lemco REI LLC	209 Maple Street
	Phoenix BCM LLC	270 Brewer Street
	Sign Design & Banner, LLC	40 Thomas Street
East Haven	L&J Nails LLC	7 Foxon Blvd
	Viglione Enterprises, LLC	64 Thompson Street
Enfield	27 Maple Ave LLC	27 Maple Avenue
	Nel Group LLC	1695 King Street
Farmington	Simply Being Wellness Counseling Professional Corporation	304 Main Street
Granby	Gosselin Hospitality ECS LLC	9 Candlewood Lane

Our Customers

City	Customer Name	Address
Haddam	Kingdom Financial Properties LLC	415 Killingworth Road, Unit 4
	Kingdom Financial Solutions LLC	415 Killingworth Road, Unit 4
Hamden	Another Chapter LLC	2323 Whitney Ave.
	Cheryl Cuzzo, FNP-C, FAIHM PLLC	3000 Whitney Avenue, #342
	Healthy Mom LLC	2319 Whitney Avenue
	Kaer LLC	284 Augur Street
	Penguin Environmental Design LLC	56 Lynmoor Place
	Pour House LLC	107 Haverford Street
	Rhythm Roasting Company LLC	162 Shepard Street
	Take Care Conservation LLC	53 Piper Rd.
Hartford	Affordable Childcare Learning Center LLC	255 Barbour Street
	ArtFoodLive LLC	68 Van Block Avenue 8D
	BlackMain LLC	198 Wethersfield Avenue
	Cast Iron Associates, LLC	241 Asylum St, 3rd Floor
	Sabores Mexicanos LLC	185 South Street
	Sago LLC	73 Bushnell Street
	The Church In Waterbury Inc	87 Chestnut Street
	The Essence Behavioral Health LLC	330 Main Street, Suite 209
	Ventally Limited Liability Co.	1429 Park St., 322
	YJ Cleaning and Maintenance LLC	27 Kibbe Street
	Zaned, LLC	73 Bushnell Street
		90 Congress Drive
Hebron	Diana Morales Consulting LLC	33 Chestnut Hill Road
Killingly	Charlie's Installation Services LLC	41 Bilyue Road
Manchester	ANM Design LLC	1065 Main Street
	Forest Wine & Liquor LLC and AAU LLC	620 Birch Mountain Road
	JM Landscaping CT LLC	106 Strawberry Lane
	Scorpio 404 LLC	640 Hilliard Street
	Silk City Music Factory, LLC	52 Main Street
	Workout Harder Fitness, Wellness & Motivational Center	210 Elm Street
		1 Prestige Drive, Suite 212
		277 Reservoir Ave.
Meriden	Aceves Properties LLC	45 Cherry Street
	Isel Accounting and Tax Services LLC	1368 Hanover Avenue
	Island Infusions Catering LLC	1368 Hanover Avenue
	MJP Flooring LLC	900 Straits Tpke.
	Rick's Tree Service LLC	506 Main Street
	Rick's Tree Service Real Property LLC	650 S Main Street, Unit B
Middlebury	Eagle Expert Services Inc.	17 Howard Avenue
Middletown	Body of Needs LLC	46 Milford Point Road
	Caribou Smokehouse LLC	48 River Highlands Rd.
	Jump For Joy LLC	54 Naugatuck Avenue
Milford	Black Rock Paving LLP	569 Rubber Avenue
	Levene Legal PLLC	296 Arch Street
	Nautilus Milford LLC	1340 East Street
Naugatuck	Bella Soul	1 Hartford Square
New Britain	Borinquen Bakery LLC	248 Main Street
	Connecticut Carpentry Group LLC	108 Main Street
	Dinamica 1120 LLC	86 Spring Steet, Rear
	Dottommy's Limited Liability Co.	171 Curtis Drive
New Canaan	SM Fitness LLC	140 Orange Street
New Haven	93 Baldwin LLC	
	AJ's Transport LLC	
	Al Amir LLC dba Mediterranean Cafe	

Our Customers

City	Customer Name	Address
New Haven	Aropa Consulting LLC	139 Orange Street, Floor 4
	Arrow Electrical Construction LLC	25 Robin Lane
	Atticus Bakery LLC	360 James Street
	Carrington Financial Services LLC	419 Whalley Avenue
	Elm City Montessori School Inc	495 Blake Street
	Evalstats LLC	38 Brownell Street
	Hands On Moving LLC	30 Maple Street
	Jazzy's Restaurant LLC	4 Orange Street
	La Casa Del Inmigrante LLC	405 Foxon Blvd.
	Lujo Bar LLC	245 Stevenson Road
	Maple Pen LLC	115 Pendleton St.
	McClam Funeral Home	95 Dixwell Avenue
	The Narrative Project LLC	142 Temple Street, Suite 305
	Wabi Arts LLC	124 Court Street, Unit G2
	Wendy P. Rojas-Almonte dba Wendy Beauty Salon	344 Whaley Avenue
	Wright Davis LLC dba Tire Doctor	470 Ella Grasso Boulevard
New London	Kino Laundry and Multiservices LLC	191 Jefferson Avenue
	Verge LLC	178 Jefferson Avenue
New Milford	41 South Main Street LLC	41 S. Main Street
	Paul's Custom Pet Food LLC	40 Marwick Manor
Newington	Around the Clock 4 Tots LLC	41 West Hartford Road
	Joaran LLC	9 Elmwood Court
	Trignition Media LLC	1056 Willard Avenue
Newtown	Happy People Games Inc	72 Taunton Hill Road
North Branford	Stanley Kookoolis	12 Beech Street
Norwalk	6 Woodward Ave LLC	6 Woodward Avenue
	East Coast Irrigation LLC	4 Taft Street, D2
	Londiaz Agency Corp	197 East Ave.
	Manstravel LLC	93 Richards Ave.
	The Vital Stretch Franchising LLC	112 Main Street
Norwich	Assured Quality Homecare LLC	282 Franklin Street
Old Lyme	Marvel Décor LLC	12 Wood Ridge Hills Road
Orange	Pampered Express LLC	378 Boston Post Road
Plainville	Hygrade Precision Technologies LLC	329 Cooke Street
	TRM Yarn Processor LLC	123 Whiting Street, Unit 1A
Putnam	Renee's Bistro & Catering Service LLC	142 School Street
	Savage Systems LLC	84 Providence Street
Ridgefield	EMH Family Services, PC	38A Grove Street
Rocky Hill	Eckert Chiropractic PC	412 Cromwell Avenue
Seymour	16 Bank Street LLC	22 Bank Street
Southbury	Ancient Oak Ridge Complete Property Care LLC	77 Flag Swamp Road
Southington	RDS Media LLC	35 N. Main Street
	VS Nails and Spa LLC	400 N Main Street
Stafford	F64 Properties LLC	64 Main Street
Stamford	Bull Capital LLC	62 Fieldstone Terrace
	Edgewood Academy LLC	18 Edgewood Avenue
	Nancy Aguilar Adventure Preschool Corp	41 Forest Lawn Ave.
	Netology LLC	1200 Summer Street
	Perry Frydman DDS PLLC	22 Knap St
	Sensational Achievements LLC	57 Willard Terrace
	Stamford Toys Inc	970 High Ridge Road
Sterling	Nu-Stone Thin Veneers Mfg. LLC	6 Industrial Park Road N.

Our Customers

City	Customer Name	Address
Stonington	Lenihan Electric LLC	254 Pendleton Hill Rd., North
	No Other Book Like This LLC	3 Roosevelt Avenue
Stratford	Azimuth Aviation LLC and HBH Aircraft LLC	600 Great Meadow Road
	Bymilkis Spa and Nails Inc	105 Fairchild Road
	Dulce de Leche LLC	1769 Broadbridge Ave.
	ENC Interior Service Inc.	25 Edison Street
	Pretty Peach Studio LLC	2900 Main St.
Thomaston	Sara Roberts LLC dba Green N Things	310 South Main Street
Thompson	Morning Star Farm Pet Resort	317 County Home Road
Torrington	118 Migeon Ave LLC and Platinum Salon LLC	118 Migeon Avenue
	Blazin Poppers LLC	261 Oak Avenue
	More Than Words Custom Engraving Plus LLC dba More	261 Oak Avenue
	The Center For Dance Arts LLC	104 Main Street, 1st Floor
	The Mill House LLC	367 Winstead Road
	We Clean Pro Service Inc.	420 Litchfield St.
	Divine Writing & Consulting Solutions LLC	55 Merritt Blvd
Trumbull	Essencia Jiu Jitsu Academy LLC	55 Meritt Blvd
	3333 LLC	40 Hockenum Blvd., Unit 8
Vernon	Spice Town LLC	378 Kelly Road
Wallingford	Amston Real Estate LLC & Amston Home Transition Solutions LLC	63 North Plains Industrial Road, #173
	CTKickzz LLC	10 Reservoir Drive
	Dragonfly Wine & Spirits LLC	382 Center Street
	Massage By Oriana LLC	826 E Center Street
	Sorrento Fine Woodwork LLC	340 Quinipiac Street
	The Self Care Network LLC	61 N Plains Industrial Road, Suite 138
Waterbury	Pola Market LLC	130 E Main St.
	Beny Mini Market 2 LLC	1015 West Main St.
	Beny Mini Market LLC	506 West Main Street
	Chabla Foods LLC	11 Meriline Avenue
	Chabla Investments LLC	39 Meriline Avenue
	Judah's Camp LLC	65 Bank Street
	WATR Radio LLC	79 Baldwin Avenue
Waterford	K.A.W. Enterprise LLC	117 Phillips Street
	Uklejas Christmas Tree Farm LLC	81 Old Colchester Rd.
Watertown	Great Minds Coffee Roasters LLC	28 Main Street
West Hartford	M&G Landscaping LLC	310R Newington Rd.
	Signature A LLC	557 Prospect Ave.
	Zaytoon Mediterranean, LLC	1126 New Britain Ave.
West Haven	H & M Fence LLC	642 Saw Mill Road
	Kiddie Tech University LLC	1120 Boston Post Road
	New England Yankee Construction LLC	34 High Street
	T & C Enterprise Janitorial Services LLC	68 Dana Street
	Everything 2 Wheels LLC	48 Pawtucket Avenue
Wethersfield	Custom Interior & Design LLC	152 Colebrook River Rd.
Winchester	Tamales Atzala LLC	71 Echo Drive
Windham	The Collective Space LLC	258 Windsor Avenue
Windsor	Yosi Kosher Catering LLC	598 Hayden Station Road
	The Wright Hands LLC	245 Amity Road

Employment Outcomes Across CT

Photo by Wellison Millan

In 2025, businesses supported by CEDF helped to create and sustain employment opportunities for individuals who were previously unemployed, underemployed, or transitioning off public assistance.

These positions included:

- Skilled trade and construction roles
- Restaurant and hospitality jobs
- Retail and customer service positions
- Manufacturing and production employment
- Childcare and early education staff
- Administrative and operational roles in growing small businesses

Many of these jobs offer pathways to higher wages, increased hours, and long-term career advancement, strengthening both families and local economies.

At CEDF, we measure success not only by the capital deployed, but by the stability, income growth, and opportunity created for Connecticut residents.



Ricardo Vidal, Director of Lending - CEDF; Michael Pappas - Sphere Food Group LLC, Old Lyme, CT



Community Economic Development Fund



Community Economic Development Fund
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CEDF.com
WeTeachSuccess.org

