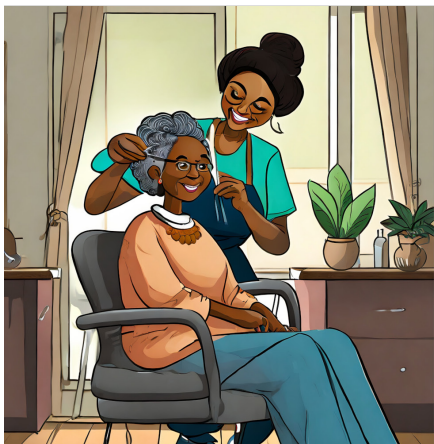


Small Businesses Find Hope & Opportunity Here



Annual Report 2023



Our Mission



The Community Economic Development Fund's mission is to strengthen Connecticut's economy by providing flexible small business financing, borrower advisory support, educational programming and focused neighborhood community development initiatives.



Our History

The Community Economic Development Fund (CEDF) was founded in 1994. There was an urgent need for small business lending in Connecticut's economically distressed and stagnant cities at a time when traditional banking institutions were scaling back lending activity. During these many years and continuing today, CEDF actively leads and supports small business formation and growth as a catalyst for meaningful, diverse, equitable and inclusive economic development. Over the last 29 years, CEDF has fulfilled its mission of small business lending, technical assistance and business education for entrepreneurs and small business owners across Connecticut.

Our Structure

CEDF is composed of four affiliated organizations, all focused on a single mission of community and economic development.

The Community Economic Development Fund Foundation, Inc.

A statewide 501(c)(3) nonprofit that manages lending and operations of the Small Business Administration Microloan program, administration of the CEDF organization, and provides lending, advisory and education program services for all affiliates. A certified Community Development Financial Institution (CDFI).

The Community Economic Development Fund Corporation

A wholly-owned subsidiary of the Foundation and manager of the lending and operating functions of Fund I, LLC and Pool 2, LLC.

The Community Economic Development Fund I, LLC

A statewide small business mission lender, certified Community Development Financial Institution (CDFI) and economic development entity comprised of 25 investors.

The Community Economic Development Fund Pool 2, LLC

Formed for the origination and continued servicing of loans made through capital provided by the Department of Economic and Community Development's Small Business Express Program.

Looking back on 2023, we are grateful the small business economy in Connecticut dodged most of the worries of economic recession, although our clients continued to be challenged by difficulties in hiring, inflationary pressures on wages and their supply chains.

CEDF was proud to add U.S. Treasury certification to our Foundation as a Community Development Financial Institution. The CDFI certification is an important recognition of our mission of serving Connecticut's low and moderate income business owners and areas in greatest need of economic development.

Our Lending Department finished the year with impressive results. In December, CEDF was presented with an Eagle Award by the SBA



Jim Bzdyra accepted the SBA Eagle Awards plaque for CEDF's 2023 Microloan performance.

as the top Connecticut Microlender for the eleventh consecutive year. In the government fiscal year ending Sept. 30, CEDF closed 30 Microloans for \$773,850. On a calendar year basis, across all of our lending programs, we closed 75 loans for \$5,008,823.

In response to the market place and to make it easier for our loan prospects to submit their applications and related documents, we transformed our process to utilize electronic versions of the forms, along with a facility for uploading encrypted tax returns or other files. CEDF also created a separate version to allow us to accelerate lending offerings to Connecticut nonprofit organizations.

We were pleased to begin the year by booking our first loan in the CT Small Business Boost Fund program. By year end, we had originated nine loans totaling \$1,062,000. We are happy to do our part at CEDF to partner with the Department of Economic and Community Development

to enhance the state's economy through this special lending program, which aligns very well with our mission.

CEDF was also proud to have the Connecticut SBA district office honor two CEDF client companies this year. Jay McLaurin and Henry Smith III, owners of FAD Mechanical were selected for Minority Owned Small Business of the Year. Hygrade Precision Technologies' Pedro Soto was named the SBA 2023 Manufacturer of the Year.

CEDF significantly expanded our Spanish language Business Education Center programming. Of the 73 webinars and seminars conducted this year, 34 were held in Spanish. CEDF hosted two of those events at our office – QuickBooks Online training and ServSafe certification. Our Business Relationship Coordinator, Celeste Tapia, presented educational programs in towns across the state in addition to her assignments in pre-loan counseling and as a Business Advisor, further strengthening our ability to serve borrowers who prefer to conduct business in Spanish. Other team members also were active statewide presenting access to capital informational programs and other educational seminars in collaboration with various small business support organizations and Connecticut community colleges.

With the financial support and assistance of Citizens Bank and the backing and assistance of Santa Clara University's My Own Business Institute, we ran a third successful season of the online My Business Jump Start program. We registered 114 aspiring business owners for training and to compete for a \$10,000 prize in the pitch competition finale. Thank you Citizens Bank.

CEDF partnered with M&T Bank to conduct Small Business Marketing Secrets at CT State Community College – Gateway in New Haven to present nationally-known speakers who provided guidance for growing business revenues. More than 100 business owners, students and eco-system support partners gathered to hear the latest trends in marketing and the free resources available from Small Business Administration funded programs.

At Bridgeport's CT Community College – Housatonic, CEDF partnered with the college's Werth Center for Innovation and Entrepreneurship to present Make It Your Business, The Startup Conference for Women Entrepreneurs. Among the featured program segments, three CEDF SBA Microloan clients were interviewed about their business growth by SBA Connecticut District Director Catherine Marx. Sixteen small business support eco-system and community organizations set up information tables to help guide the nearly 100 attendees on their path.

Speaking of Bridgeport, CEDF was pleased to receive the support of the city

President's Message

through a significant allocation of funds from the American Rescue Plan Act. In collaboration with the city's Small and Minority Business Enterprise office, we reached an agreement to create a \$200,000 revolving loan guaranty fund for Bridgeport small business owners who show excellent promise, but are slightly short of meeting established loan requirements. The city will also

provide a \$50,000 grant to CEDF to help support the additional Business Advisory Services and Business Education Center activity that will accompany more numerous

loans in one of the state's greatest areas of need.

Our staff bid farewell to the retiring Jay Babcock who had served CEDF as our Director of Managed Assets since 2018. And following the conclusion of the SBA Community Navigator Pilot Program, Doreen Abubakar, CEDF's part-time Business Resource Navigator chose to seek a full-time position elsewhere. We sincerely thank both Jay and Doreen for their valued contributions and wish them the best in their future endeavors.

This year we also bid farewell to two board members, Michelle Hawes from Citizens Bank on our Foundation Board and Glenn Geathers, community representative, and chair of our Corporation board. We thank Michelle and Glenn for their service and counsel.

We're proud to have had board support in 2023 to cap our lines of credit interest rates to cushion our borrowers during the rapid rise in interest rates experienced during the year. During 2023 our SBA Microloans were priced at or below Wall Street Journal Prime Rate, a most unusual occurrence. These surprising and atypical conditions served to emphasize the importance of CDFI community lenders to Connecticut's economy. As always, CEDF remains focused on its mission and strengthened by the encouragement we gain from assisting our clients. As we begin 2024, we're optimistic about the opportunities ahead for Connecticut's small businesses and anxious to help them navigate the challenges of the future.

Jim

Goals & Results

Strategic Goals, 2024

1. Advance economic equity for low-to-moderate income individuals and communities through small business development and access to capital.
2. Advance racial equity and achieve inclusive growth through small business development and access to capital.
3. Expand education to small business owners and entrepreneurs on the essential knowledge for operating successful, sustainable enterprises.
4. Support prospective and existing borrowers with responsive, expert technical support services and identify ways to constantly improve service.
5. Advance organizational efficiencies and effectiveness through restructuring, adoption of process and technology enhancements, and development of products, services and geographies served.



Program Results, 2023

1. CEDF Foundation became a certified CDFI in May.
2. Continued to increase capital deployed in Targeted Investment Communities (TICs) and CDFI qualified low income investment areas.
3. Increased outreach to Black and Hispanic loan prospects.
4. Developed a non-profit business loan product.
5. Grew the Foundation and SBA loan pool.
6. Created a new revolving loan guaranty fund with Bridgeport.
7. Renewed loan guaranty fund agreement with West Haven.
8. Launched extensive Spanish language BEC programming including seminars and webinars.
9. Interviewed, selected and engaged consultant to thoroughly review, analyze and provide recommendations to improve our loan operations.



Our Work

The Community Economic Development Fund is a mission-driven, 501(c)(3), Connecticut economic development organization. We provide business loans primarily in low-to-moderate income communities and to low-to-moderate income business owners who are not able to obtain bank financing. We focus on the Targeted Investment Communities (TICs) and Public Investment Communities (PICs) as defined by the CT Office of Policy and Management and CT DECD. In municipalities not recognized as a TIC or PIC, we lend to borrowers with household incomes below the state median income.

Small Business Lending

We pride ourselves in providing disadvantaged loan prospects with an open-minded, big picture review of their applications unhindered by arbitrary cut-offs for credit score, time in operation or amount of collateral. Our goal is to help structure the most flexible, individualized funding for a small business. We lend in a variety of industries. For the 11th year in a row, CEDF is Connecticut's leading SBA Micro-lender, offering term loans from a few thousand dollars up to \$50,000. Through our other sources of loan capital, CEDF also provides term loans and lines of credit up to \$250,000 and owner-occupied commercial mortgages up to \$500,000.

Business Advisory Services

CEDF Business Advisors serve our borrowers as coaches and relationship managers to help foster business growth and reduce risk of business closure. Regular contact with the Business Advisor is a condition of all CEDF borrowing. Our Business Advisors are seasoned former small business owners who provide guidance on best practices in management, marketing, finance and operations; help investigate, research and diagnose business challenges and opportunities in order to identify paths to improved results; and coach on matters of leadership, accountability, action planning, idea generation, motivation, and management of the emotional components of business ownership.

Business Education

The CEDF Business Education Center offers learning in a variety of formats at WeTeachSuccess.org. Offerings include on-demand replays of our webinars and podcasts, a collection of instructional articles, and free online courses. The course offerings feature a suite of topics to help a prospective business owner understand the components of a successfully-prepared business plan; plus our collaboration with Santa Clara University's My Own Business Institute to provide a free, comprehensive set of courses for Launching Your Business and Growing Your Business. Our workshops offer in-depth, hands-on training, primarily in financial-related subjects taught by experts. Focused seminars combine useful content with peer interaction and networking opportunities. Workshops and seminars are offered at the CEDF offices and across the state, and often in Spanish.

Community Development

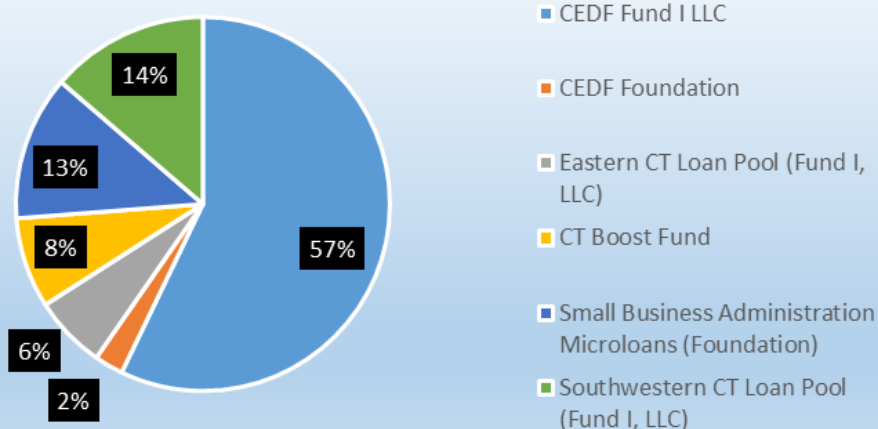
CEDF strongly believes in the concept of community-driven economic development through community-owned projects. We work with low-to-moderate income communities on projects that support business growth and job creation in Connecticut by providing assistance to cities/towns, community residents, merchant groups, and others who have a vision for ways their community may better support the economic environment. We offer assistance in project-related expenses because community development grants help the local business environments grow.

Lending Activity

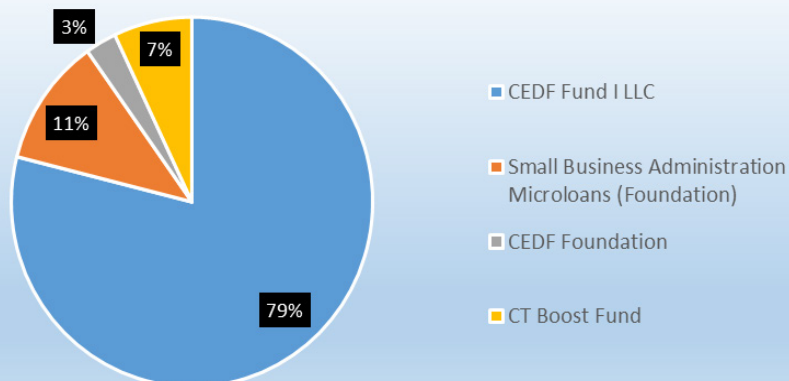
2023 - CEDF Organization

	LLC I	SBA	Foundation	Boost	Total	
Loans Originated	\$2,818,973	\$837,850	\$290,000	\$1,062,000	\$5,008,823	
# of Loans Originated	30	30	6	9	75	
Average Loan	\$93,966	\$27,928	\$48,333	\$118,000	\$66,784	
# Inquiries					744	
# Applications					196	
Total # of Clients					187	
Total # of Loans					227	
Total # of New Businesses in portfolio					53	32%
Total # of Existing Businesses in portfolio					134	72%
Total # of Women-Owned Businesses					80	43%
# Loans in CDFI qualified target markets					187	82%
Total \$ in CDFI qualified target markets					\$9,526,893	81%

Outstanding Loan Portfolio \$11,791,828



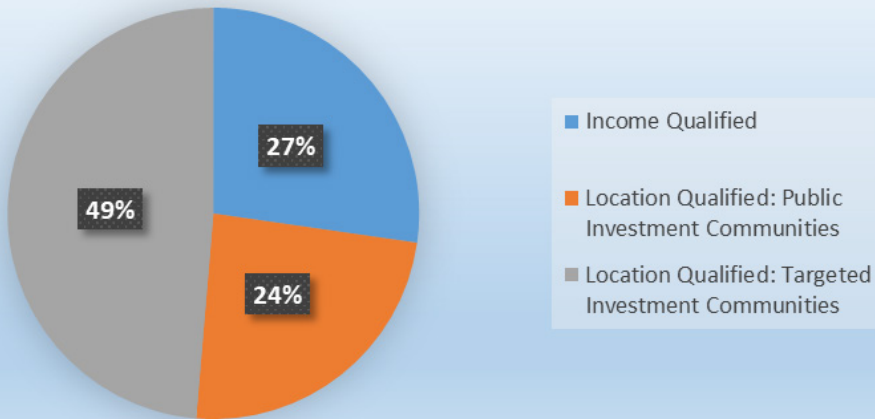
Portfolio Commitments by Entity \$13,148,333



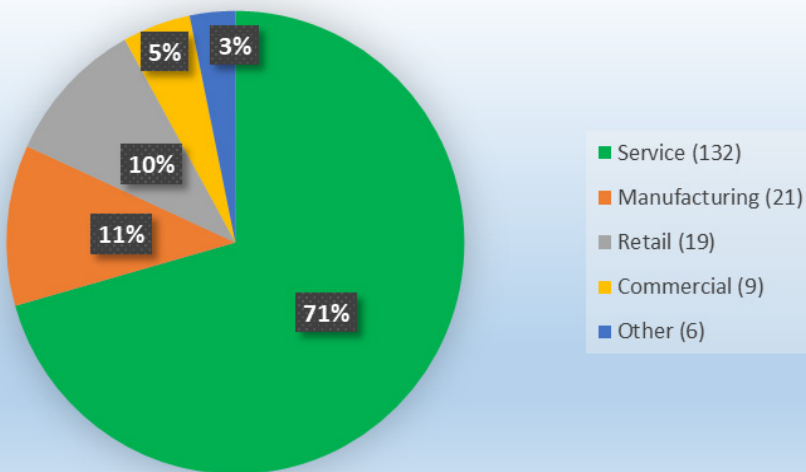
Total Jobs Created/Retained by CEDF Clients 2021-2023

Total Jobs Created/Retained	Full-Time	Part-Time	Total
2021	893	245	1,138
2022	874	238	1,112
2023	823	264	1,087
3-Yr. Total	2,590	747	3,337

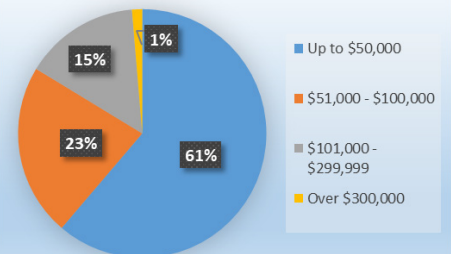
Mission-Driven Lending



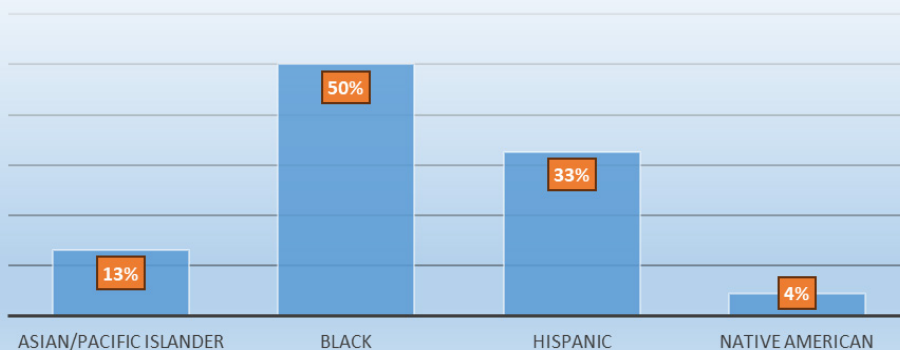
Loan Portfolio by Industry



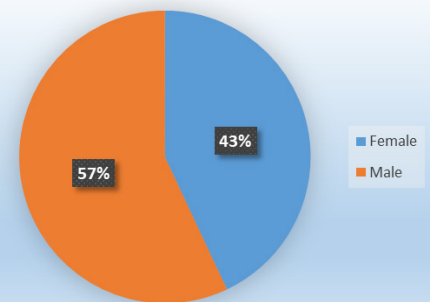
Portfolio by Loan Size



Minority Borrowers by Race/Ethnicity 49% of CEDF Borrowers are Diverse



Loan Portfolio by Gender



Financial Highlights

CEDF Foundation Statement of Financial Position (Unaudited)

ASSETS:	As of 12-31-23
Cash Unrestricted	\$268,982
Cash Restricted	1,593,533
Marketable Securities	6,537,989
Equity Equivalent Investments	3,503,363
Accounts Receivable	496,472
Prepaid Expenses	68,636
Loans Receivable - (net of loan loss reserve)	1,529,621
Investment in Related Entity (Corp)	4,706,517
Fixed Assets, net	2,127,632
Total Assets	\$20,832,745
LIABILITIES:	
AP/Deferred Revenue/Allow. for credit loss/Accrued expenses	\$370,259
Loans Payable	6,310,979
Total Liabilities	\$6,681,238
NET ASSETS/RETAINED EARNINGS:	
Net assets without donor restrictions/retained earnings	\$11,446,245
Net assets with donor restrictions	2,705,262
Total Net Assets/Retained Earnings	\$14,151,507
TOTAL LIABILITIES/NET ASSETS/RETAINED EARNINGS	\$20,832,745



1,087
Jobs
Supported



6,174
Advisory
Hours



744
Prospects
Counseled



7,011
Learning
Engagements



73
Educational
Programs
Produced



\$5,008,823
Capital
Deployed

CEDF Foundation
Statement of Activities (Unaudited)

OPERATING REVENUE	12 Months FYE 12-31-23
Investment Income	295,871
Support Income	803,650
Loans/Credit Income	213,481
Program Income	1,071,002
Net assets released from restriction	109,942
TOTAL REVENUE & PUBLIC SUPPORT	2,493,946
OPERATING EXPENSES	
Salary & Related	1,510,571
Occupancy	254,950
Office Operations	168,078
Employee/Contractual	40,878
Professional and Contractual	254,822
Communications/Program	22,837
Financing	165,732
TOTAL OPERATING EXPENSES	2,417,868
Net Operating Income	76,078
Other changes in net assets without restrictions	159,871
Changes in net assets with donor restrictions	85,354
Total change in net assets	245,225



Thomas Barrett, owner of T&C Enterprise Janitorial Services, LLC, in West Haven received his SBA Microloan for working capital.

Foundation Board

Officers

David Cantor, Community Representative, Board Chair
Kim Healey, Community Representative, Board Vice Chair
Frank Mac Hugh, Webster Bank, Secretary
Mark Nolan, Nolan Enterprises Real Estate, Community Representative, Treasurer

Directors

Ana Alfaro, Eversource, Community Representative
Michelle Hawes, Citizens Bank
John Jepson, Jr., Liberty Bank
Thomas Malloy, Altus Multinational Group, LLC, Community Representative
Pastor Carl McCluster, Shiloh Baptist Church, Community Representative
Ted Murphy, Connecticut Innovations
Commissioner Jorge L. Perez, CT Department of Banking
Allison Standish Plimpton, Key Bank
Holly E. Williams, CT Office of Policy and Management

Corporation Board

Officers

Glenn Geathers, City of Hartford, Community Representative, Board Chair
Carolyn Welch, Essex Savings Bank, Community Representative, Board Vice Chair
Dawn Reshen-Doty, Benay Enterprises, Community Representative, Treasurer
Cornell Wright, The Parker Wright Group, Inc., Community Representative, Secretary

Directors

Jerri Bonnell, M&T Bank
Joseph DeMayo, Citizens Bank
Meghan Green, CT Office of Policy & Management
Rodney Thomas, Community Representative
Sandra Williams, Liberty Bank

CEDF Staff

Jim Bzdya, President and CEO

Finance & Administration

Karen Maciorowski, Vice President & CFO
Kathy Domijan, Director of Accounting
Marie Dumas, Loan Servicing Specialist

Lending

Ricardo Vidal, Director of Lending
Lisa Valliere, Senior Underwriter
Michael Bianchi, Loan Officer
Emilsa Santana, Commercial Loan Associate
Celeste Tapia, Business Relationship Coordinator

Client Services

Frederick Welk, Director of Business Education and Communications
Andrew Scarpa, Director of Business Advisory Services
Steven Adamo, Business Advisor
Jennifer Avallone, Business Advisor

Loan Pool Capital Investors Fund I, LLC

Bank of America
Berkshire Bank
CEDF Corporation
Chelsea Groton Bank
Citizens Bank of Connecticut
Connecticut Housing Finance Authority
Dime Bank
DR Bank
Eastern Connecticut Savings Bank
First County Bank
Ion Bank
Jewett City Savings Bank
J.P. Morgan Chase
KeyBank

Liberty Bank
M&T Bank
Newtown Savings Bank
Santander Bank
Savings Bank of Danbury
TD Bank
The Mohegan Tribe
Torrington Savings Bank
Union Savings Bank
Webster Bank
Wells Fargo Bank

Funding Support

Thank you to the following supporters for their generous grants and other funding in support of CEDF's four programs: Small Business Lending, Business Advisory services, Business Education training and Community Development:

Bank of America Charitable Foundation
Citizen's Bank of Connecticut
City of Meriden
CDP Connecticut Loan Fund, Inc.
Eversource
Fairfield County's Community Foundation
KeyBank Foundation
LISC - Verizon Small Business Digital Ready Program
M&T Bank
SBA Community Navigator - LISC
Webster Bank
Wells Fargo

Government
CDFI Fund
CT Department of Economic and Community
Development (DECD)
U.S. Small Business Administration

Equity Equivalent Investments
Citizens Bank of Connecticut
Union Savings Bank
Webster Bank

Loan Guaranty Programs
City of West Haven
DECD Women-Owned and Minority-Owned
Guaranty Program
HFPG Impact, LLC
Northwest (NW) CT Small Business
Revolving Fund
Sachem Fund Program
TCF-MIC Loan Guaranty Program

Colleen Lynch received an SBA Microloan for working capital for No Other Book Like This, LLC, her traditional community bookstore in the Mystic section of Stonington.



Our Clients

Clients served by CEDF as of 12/31/2023.



CEDF provided Clayton Corto and his partner, Brady Lee, a line of credit for Bare Bones Boxing EH, LLC, a gymnasium in East Hartford.

Barkhamsted
Mud to Sudz Grooming LLC
129 Eddy Road
Berlin
TM Davis Enterprise LLC
285 Berlin Turnpike
Bethany
Green Light Auto Sales LLC
9 Russell Road
Bethel
Café Duo LLC
155 Greenwood Avenue

Noteworthy Chocolates LLC
213 Greenwood Avenue
Bloomfield
Inner You Clinical Services LLC
34 Jerome Avenue
Renoba Realty LLC
30 Tobey Road
Yaglidere LLC
22 Mountain Avenue
Branford
Back To Health Of Branford LLC
400 West Main Street
Creating Spaces, LLC
74 Totoket Road
Evalstats LLC
1204 Main Street
Bridgeport
Blacc Boss Enterprises LLC
1822 Noble Avenue
De Soto Tax Service LLC
955 East Main Street
Dr. Kimberly Stevens
649 Clinton Avenue
Bristol
Bardon Tool Inc
409 Lake Avenue
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
Cheshire
Restoring You Wellness Center LLC
1113 South Main Street
Columbia
Infinity Farm LLC
196 Pine Street
Cromwell
CT Restaurant Brokers LLC
34-3 Shunpike Road
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
East Hartford
Bare Bones Boxing EH LLC
826 Silver Lane
DV7 Engineering LLC
55 Hartland Street
Filth2Fresh Bin Cleaning Service, LLC
274 O'Connell Drive
Fruitful Mixology LLC
239 Burnham Street
Lees Cleaning LLC
132 Ellington Road
Lemco REI LLC
209 Maple Street
East Haven
Home Comfort Heating and Cooling Solutions
LLC
64 Thompson Street
Ki Property Group LLC
26 Main Street
L&J Nails LLC
7 Foxon Blvd.
Viglione Enterprises LLC
64 Thompson Street
East Windsor
Growler Power LLC
22 Tree Top Lane
Enfield
27 Maple Ave LLC
27 Maple Avenue
DataBind Corporation
89 Moody Road
Nel Group LLC
1695 King Street
Farmington
QCDX LLC
400 Farmington Avenue
Granby
Gosselin Hospitality ECS LLC
30 Buttles Road
IME Therapeutic Massage LLC
29B Hartford Avenue
Haddam
Kingdom Financial Properties LLC
415 Killingworth Road

Hamden

FMT Equipment Corp
54 Rolfe Road
Healthy Mom LLC
2319 Whitney Avenue
Pour House LLC
107 Haverford Street
Rhythm Roasting Company LLC
162 Shepard Street
Ride-N-Shine Mobile Auto Spa LLC
109 Fairview Avenue

Hartford

Affordable Childcare Learning Center LLC
255 Barbour Street
ArtFoodLive LLC
68 Van Block Avenue
Boundless Performance Systems LLC
1200 Park Street
Sabores Mexicanos LLC
185 South Street
The Khan Artist Co.
45 Pratt Street
YJ Cleaning and Maintenance LLC
27 Kibbe Street

Killingly

Charlie's Installation Services LLC
33 Chestnut Hill Road

Ledyard

Eagle Quality Landscaping LLC
1476 Route 12

Litchfield

CivicLift LLC and Picture This Web Center
114 Vanderpoel Avenue

Manchester

3333 LLC
42 Hilliard Street
ANM Design LLC
41 Bilyue Road
Bonsai Gardens
1 Tolland Turnpike
Forest Wine & Liquor LLC and AAU LLC
1065 Main Street
Georgina Twumasi Mental Health LLC
357 East Center Street
JM Landscaping CT LLC
620 Birch Mountain Road
Park Development Group LLC
615 Parker Street
Scorpio 404 LLC
106 Strawberry Lane
Workout Harder Fitness, Wellness & Motivational Center
52 Main Street

Meriden

Aceves Properties LLC
210 Elm Street
In-Tech CT LLC
76 Washington Avenue
Isel Accounting and Tax Services LLC
1 Prestige Drive
Rick's Tree Service Real Property LLC
1368 Hanover Avenue
Turbo America Technology LLC
1400 Old North Colony Road

Middlefield

Tarzos LLC
149 Main Street, Rockfall

Middletown

Body of Needs LLC
6 Red Orange Road

Caribou Smokehouse LLC

650 S Main Street
Jump For Joy LLC
17 Howard Avenue

Milford

Hair of the Dog LLC
128 Bridgeport Avenue
Nautilus Milford LLC
54 Naugatuck Avenue

Naugatuck

Bella Soul
569 Rubber Avenue

**New Britain**

Artisan Plaster & Restoration LLC
17 Konstin Place
Borinquen Bakery LLC
610 Arch Street
Hit Points Productions LLC
143 Alden Street
SouthPack LLC
One Hartford Square

New Haven

AJ's Transport LLC
171 Curtis Drive
Al Amir LLC dba Mediterranea Cafe
140 Orange Street
Aligning LLC
470 James Street
Aropa Consulting LLC
139 Orange Street
Arrow Electrical Construction LLC
25 Robin Lane
Atticus Bakery LLC
360 James Street
Cantos Carpentry & Construction Services LLC
205 Fairmont Avenue
Carrington Financial Services LLC
419 Whalley Avenue
CFC Deli LLC
157 Church Street
Clinch Security Services LLC
900 Chapel Street
Elm City Montessori School Inc
495 Blake Street

CEDF Business Advisor Jennifer Avallone (left) consults with her clients monthly, like Kyesha Buckham, owner of The Collective Space, LLC. Kyesha received a line to term working capital loan for her Windsor coworking space and shared creative studio.

G-Shine Cleaning Service LLC
123 Court Street
Hands On Moving LLC
157 Church Street
Jazzy's Restaurant LLC
4 Orange Street
La Casa Del Inmigrante LLC
405 Foxon Blvd.
Legacy Acquisitions LLC
178 Temple Street
McClam Funeral Home
95 Dixwell Avenue



Jason Watts and his wife Morgan, owners of Jazzy's Restaurant, LLC in New Haven, received an SBA Microloan and LLCI term loan for working capital.

The Narrative Project LLC
142 Temple Street
Wabi Arts LLC
124 Court Street
Woodland Coffee & Tea LLC
260 College Street
Wright Davis LLC dba Tire Doctor
470 Ella Grasso Boulevard
New London
Sun Turtle LLC
One Bailey Circle
New Milford
41 South Main Street LLC
41 South Main Street
Paul's Custom Pet Food LLC
84 Railroad Street
Rancourt Counseling LLC
41 South Main Street
Newington
Joaran LLC
9 Elmwood Court
Trignition Media LLC
1056 Willard Avenue
North Branford
Stanley Kookoolis
12 Beech Street
North Haven
FAD Mechanical LLC
311 Washington Avenue

Norwalk
6 Woodward Ave LLC
6 Woodward Avenue
Darien Salon LLC, George at Work LLC
16 Country Club Road
The Vital Stretch Franchising LLC
112 Main Street
Norwich
Assured Quality Homecare LLC
282 Franklin Street
DC Sheetmetal LLC
135 Yantic Road
Old Lyme
Marvel Décor LLC
12 Wood Ridge Hills Road
Orange
Pampered Express LLC
378 Boston Post Road
Oxford
Berkshire Forklift Inc
5 Morse Road
Plainfield
Occupational Prepping LLC
35 Easy Street
Plainville
Hygrade Precision Technologies LLC
329 Cooke Street
Innovative Autism Services LLC
56 West Main Street
TRM Yarn Processor LLC
123 Whiting Street
Putnam
Gould Enterprises LLC
84 Providence Street
Renee's Bistro & Catering Service LLC
142 School Street
Savage Systems LLC
84 Providence Street
Rocky Hill
Eckert Chiropractic PC
412 Cromwell Avenue
Seymour
16 Bank Street LLC
22 Bank Street
Shelton
The Center For Christian Initiative Inc
4 Research Drive
Southington
RDS Media LLC
35 North 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
Daniel M. McCabe LLC
1200 Summer Street
Edgewood Academy LLC
18 Edgewood Avenue
Netology LLC
1200 Summer Street
Perry Frydman D.D.S.
22 Knapp Street
Sensational Achievements LLC
57 Willard Terrace
Stamford Toys Inc
970 High Ridge Road

The Atelier Group LLC

482 Woodbine Road

Sterling

Nu-Stone Thin Veneers Mfg. LLC

6 Industrial Park Road

Stonington

No Other Book Like This LLC

3 Roosevelt Avenue, Mystic

Stratford

Azimuth Aviation LLC and HBH Aircraft LLC

600 Great Meadow Road

Bymilkis Spa and Nails Inc

105 Fairchild Road

Thompson

Morning Star Farm Pet Resort

317 County Home Road

Torrington

118 Migeon Ave LLC and Platinum Salon LLC

118 Migeon Avenue

More Than Words Custom Engraving Plus LLC

261 Oak Avenue

The Center For Dance Arts LLC

104 Main Street

Trumbull

Divine Writing & Consulting Solutions LLC

55 Merritt Blvd

Vernon

Spice Town LLC

378 Kelly Road

Wallingford

Amy Cakes LLC

43 Old Lane Road

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 Quinnipiac Street

The Old Car Warehouse LLC

346 Quinnipiac Street

The Self Care Network LLC

61 N Plains Industrial Road

Waterbury

Belle Academy of Cosmetology LLC

27A South Commons Road

Chabla Foods LLC

11 Meriline Avenue

Chabla Investments LLC

39 Meriline Avenue

Deleon Home Inspections LLC

73 Westmont Drive

Tacos la Jarocho LLC

14 Clinton Street

The Church In Waterbury Inc

790 Waterville Street

WATR Radio LLC

79 Baldwin Avenue

Waterford

K.A.W. Enterprise LLC

117 Phillips Street

Watertown

Great Minds Coffee Roasters LLC

28 Main Street

Johanna Tax & Financial LLC

554 Main Street

West Hartford

Signature A LLC

430 New Park Avenue

Zytoons Bistro LLC

165 Park Road

West Haven

Ether & Industries LLC

62 Treat Street

Kiddie Tech University LLC

1120 Boston Post Road

Lujo Bar LLC

748 Washington Avenue

New England Yankee Construction LLC

34 High Street



T & C Enterprise Janitorial Services LLC

68 Dana Street

Wethersfield

Everything 2 Wheels LLC

48 Pawtucket Avenue

Windham

Tamales Atzala LLC

71 Echo Drive, Willimantic

Windsor

The Collective Space LLC

258 Windsor Avenue

Yosi Kosher Catering LLC

598 Hayden Station Road

Wolcott

JP's Corner Store LLC

773 Wolcott Road

Papichulo Style LLC

22 Wihbey Drive

Woodbridge

Opal Stork Home Care LLC

15 June Street

The Wright Hands LLC

245 Amity Road

CEDF provided the owners of Great Minds Coffee Roasters, LLC, Christopher and Emily Pacileo, with an SBA Microloan for equipment for their Watertown facility.



Community Economic
Development Fund

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