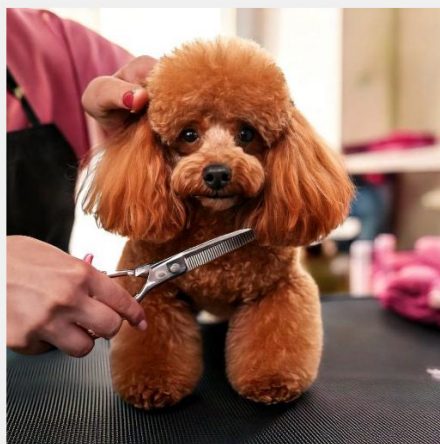


Small Businesses Find Hope & Opportunity Here



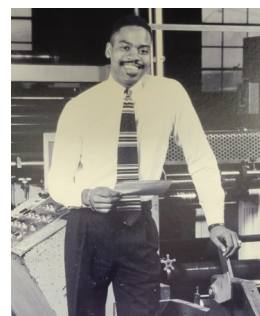
Annual Report 2024



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. We help to stabilize and grow small businesses so individuals may realize their dreams, families may create increased financial independence, and neighborhoods and communities may prosper.



Gerald Hampton, MLK Business Forms, Inc. in 1994. CEDF's first client.

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 Structure

CEDF is composed of three 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) small business mission lender, certified Community Development Financial Institution (CDFI), Small Business Administration Microlender and economic development entity. Its wholly owned subsidiary is the CEDF Corporation. CEDF Foundation provides all program and administrative services for all affiliate entities.

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.

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.

It was a year of milestones for CEDF. Not only did we celebrate three decades of economic development for Connecticut, but we laid important groundwork to allow the organization to thrive for the next 30 years and beyond. In May, Governor Ned Lamont signed legislation providing important updates to the statute that has guided our organization since 1994. Over 30 years much has changed in small business



Jim Bzdrya accepted the SBA Eagle Awards plaque for CEDF's 2024 Microloan performance.

community lending. To maintain the opportunity to continue to qualify as a U.S. Treasury-certified Community Development Financial Institution, adjustments were necessary to include CDFI qualified census tracts within the scope of our mission, and to strengthen the composition of our boards of directors of our Foundation and CEDF Corporation, which we accomplished this past October.

We welcome our new board members who represent our low- and moderate-income and underserved community constituencies: Michael Brady, Citizens Bank; John Fiorello, CT State Community College; Rosanne Ford, Midstate Chamber of Commerce; Marcia Fountain, The Next Street Driving School; Millie Texidor, Greater Manchester Chamber of Commerce; Sara Diaz, Bank of America; and Dianisi Torres, University of Connecticut.

And we salute our outgoing directors with our thanks for their service who include Frank Mac Hugh, retired from Webster Bank; Michelle Hawes representing Citizen's Bank; Glenn Geathers, City of Hartford; and Meghan Green, CT Office of Policy & Management.

Over the horizon, when the day comes that CEDF is prepared to carry its mission beyond the state's borders, we'll be permitted to raise out-of-state loan capital to increase our efficiency through greater economies of scale.

Speaking of efficiency, our major project this year was the selection and implementation of a new loan origination software platform to provide applicants with a smoother and faster way to apply for financing. Our vendor was cooperative in making myriad customizations required to reflect the needs of our market and the processes a community lender of our size utilizes. We were pleased that just before the Christmas holiday, the online platform went live. And while we complete connections to our servicing functions, we're within short reach of completely unifying the flow of data from inquiry to underwriting to approval to loan closing and acceptance of payments. This represents a large gain in efficiency and an essential capability to significantly increase our deployment of capital in the years ahead.

Our Lending Department finished the year with impressive results. In December, CEDF was presented with an Eagle Award by the SBA as the top Connecticut Microlender for the twelfth consecutive year. In the government fiscal year ending Sept. 30, CEDF closed 31 Microloans for \$640,000. On a calendar year basis, across all our lending programs, we closed 61 loans for nearly \$4 million. And we launched a new loan product specific to the needs of nonprofit borrowers.

CEDF continued to expand our Spanish language Business Education Center programming. Of the 74 webinars and seminars conducted last year, 39 were offered in Spanish. In order to bring our programing to local communities, we presented educational programs in seven towns across the state, strengthening our outreach to business owners. 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 colleges and universities. With the financial support and assistance of Wells Fargo Bank, we ran our

President's Message

... three decades of economic development for Connecticut...

fourth successful season of the online My Business Jump Start program. We registered 122 aspiring business owners for training and to compete for a \$10,000 prize in the pitch competition finale.

At Bridgeport's CT Community College – Housatonic, CEDF partnered with M&T Bank and the college's Werth Center for Innovation and Entrepreneurship to present a half-day conference titled Small Business Marketing Secrets.

CEDF continued a strong focus on Bridgeport's minority small business community with the city's support thru the American Rescue Plan Act. In collaboration with the city's Small and Minority Business Enterprise office and local community groups, we delivered 20 in-person seminars.

In the fall, CEDF again partnered with M&T Bank and the SBA to conduct Women's Business Success 2024 at CT State Community College – Gateway in New Haven with an acclaimed keynote speaker and a panel of small business owners including two of our clients.

Our staff bid farewell to our retiring Loan Servicing Specialist Marie Dumas after 14 dedicated years with the organization. We sincerely thank Marie for her valued contributions, and we will miss her smile and always pleasant camaraderie.

With many strategic building blocks in place, we're enthusiastic to charge ahead into 2025 in continued pursuit of our mission, confident of our success thanks in large part to the continued cooperation of the state and many partner organizations that share our objective of making Connecticut more prosperous for all.

Results & Goals



Platinum
Transparency
2024

Formerly Guidestar.org

Candid.

CEDF Results 2024

- Increased lending to low-to-moderate income and minority owned small business owners in Connecticut's Targeted Investment Communities.
- Increased our lending to Black, Hispanic and women-owned micro and small business owners. 74% of our borrowers are minority-owned.
- Strengthened our pre-loan counseling services, resulting in low-income small business owners to be more prepared to apply for loan capital at mission driven CDFIs and at banks.
- Continued to increase our outreach to Hispanic and Black business owners by providing more in-person access-to-capital and financial education seminars, many in Spanish, in numerous municipalities across Connecticut.
- Continued to be an active and important lender, promoter and supporter of the Connecticut Small Business Boost Fund.
- Added seven new board members from across our state who will significantly add to, support and strengthen our outreach and accountability to the diverse small business owners in our cities, suburbs and rural areas.
- Researched, selected and implemented a new loan and servicing software system to streamline the application process and improve the client experience.

CEDF Goals 2025

These strategic goals outline our dedication to fostering a more equitable and inclusive economic landscape that benefits all members of our community and ensures they have the tools necessary to build and sustain successful businesses.

Advance Economic and Racial Equity for Low to Moderate Income and Minority-Owned Small Businesses

- Create growth opportunities and remove barriers to financial solvency by increasing access to capital and by providing targeted financial, education and business support

Expand and Enhance Education and Technical Support Services for CEDF Small Business Clients and Entrepreneurs in CT's Small Business Ecosystem

- Equip small business owners and entrepreneurs with the skills they need to thrive in a competitive market. Implement improvements to ensure our support services remain responsive and effective, helping our borrowers succeed in their business endeavors.

Advance Organizational Efficiencies and Effectiveness

- Drive sustainable growth through adoption of streamlined processes, leveraging technology, and increasing organizational capacity

Strategic Initiatives in Support of CEDF's Strategic Goals

- Increase and Sustain a Capital Deployment Ratio of 75% within 3 Years
- Create, Implement and Sustain a Diversified Capital Replacement Plan
- Diversify Loan Products and Expand CEDF's Geographic Reach

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 cutoffs 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 12th year in a row, CEDF is Connecticut's leading SBA Microlender, 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 in-person 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

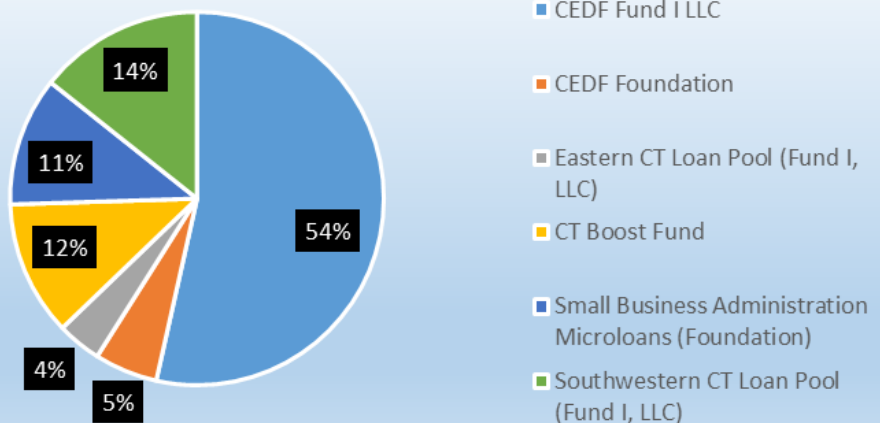
CEDF strongly believes in the concept of community-driven economic development through community-owned projects. We work with low-to-moderate income communities on projects that support business growth and job creation in Connecticut by providing assistance to cities/towns, community residents, merchant 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 and thrive.

Lending Activity

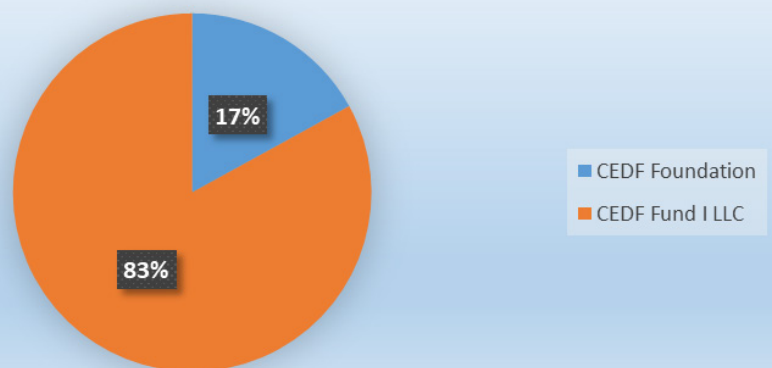
2024 - CEDF Organization

	LLC I	SBA	Foundation	Boost	Total	
Loans Originated	\$1,819,800	\$624,000	\$460,000	\$1,080,000	\$3,983,800	
# of Loans Originated	17	31	6	7	61	
Average Loan	\$107,047	\$20,129	\$76,667	\$154,286	\$65,308	
# Inquiries					693	
# Applications					215	
Total # of Clients					193	
Total # of Loans					239	
Total # of New Businesses in portfolio					48	25%
Total # of Existing Businesses in portfolio					145	75%
Total # of Women-Owned Businesses					89	46%
# Loans in CDFI qualified target markets					193	73%
Total \$ in CDFI qualified target markets					\$11,687,167	87%

Outstanding Loan Portfolio \$13,400,081



Portfolio Commitments by Entity \$14,130,945

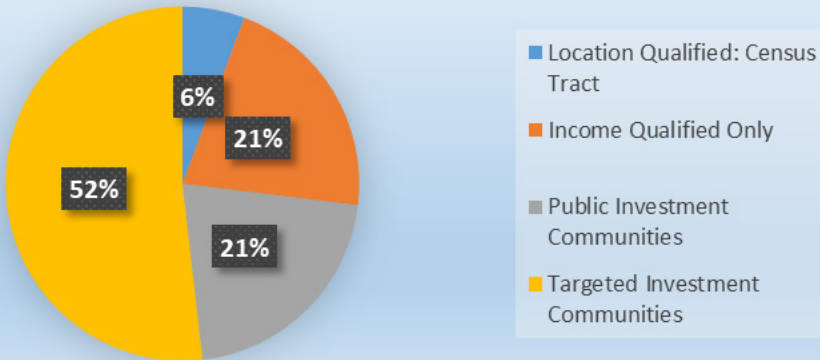


Total Jobs Created/Retained by CEDF Clients 2022-2024

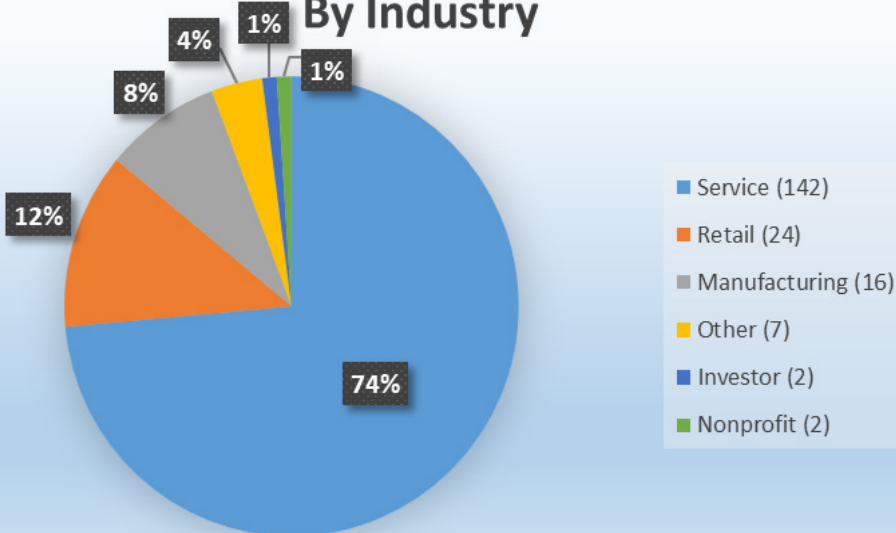
Total Jobs Created/Retained	Full-Time	Part-Time	Total
2022	874	238	1,112
2023	823	264	1,087
2024	807	285	1,092

Mission-Driven Lending

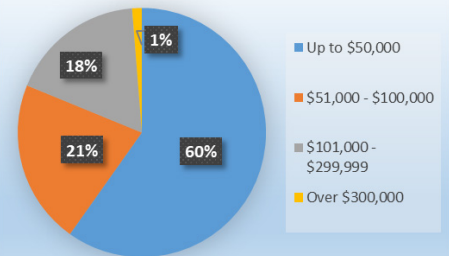
79% of CEDF's borrowers are location qualified
61% are both income and location qualified
100% are located in Connecticut



By Industry

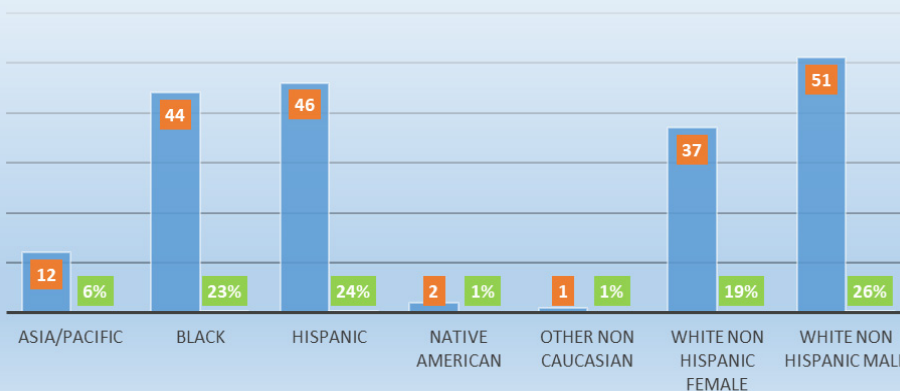


Portfolio by Loan Size

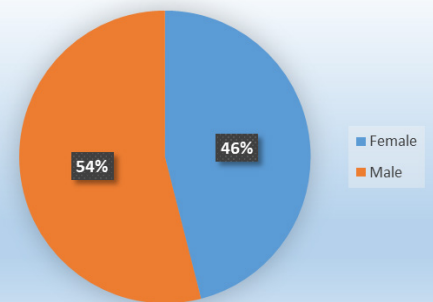


Borrowers by Race/Ethnicity

74% of CEDF Borrowers are Minorities/Women



Loan Portfolio by Gender



Financial Highlights

CEDF Foundation Statement of Financial Position (Un-Audited)

ASSETS:	As of 12.31.24
Cash Unrestricted	\$ 1,227,726
Cash Restricted	1,112,640
Marketable Securities	6,719,909
Equity Equivalent Investments	3,503,363
Accounts Receivable	361,006
Prepaid Expenses	55,826
Loans Receivable - (net of loan loss reserve)	1,966,299
Investment in Related Entity (Corp)	4,782,161
Fixed Assets, net	<u>2,031,448</u>
Total assets	\$ 21,760,378
LIABILITIES:	
Accounts Payable/Deferred Revenue/Allowance for credit loss/Accrued expenses	\$ 603,704
Loans Payable	<u>6,335,450</u>
Total Liabilities	\$ 6,939,154
NET ASSETS/RETAINED EARNINGS:	
Net assets without donor restrictions/retained earnings	\$ 12,298,436
Net assets with donor restrictions	<u>2,522,788</u>
Total Net Assets/Retained Earnings	\$ 14,821,224
Total Liabilities/Net Assets/Retained Earnings	\$ 21,760,378



1,092
Jobs
Supported



5,470
Advisory
Hours



693
Prospects
Counseled



7,535 Learning
Engagements



74
Educational
Programs
Produced



\$3,983,800
Loans
Originated

CEDF Foundation Statement of Activities (Un-Audited)

OPERATING REVENUE	12 Months FYE 12.31.24
Investment Income	\$ 361,549
Support Income	583,505
Loans/Credit Income	168,447
Program Income	1,077,230
Net assets released from restriction	<u>127,673</u>
TOTAL REVENUE & PUBLIC SUPPORT	\$ 2,318,404
 OPERATING EXPENSES	
Salary & Related Expenses	\$ 1,480,507
Occupancy Expenses	122,659
Office Operations Expenses	166,645
Employee/Contractual Expenses	73,617
Professional and Contractual Expenses	251,517
Communications/Program Expenses	33,745
Financing Expenses	131,881
TOTAL OPERATING EXPENSES	<u>\$ 2,260,571</u>
Net Operating Income	<u>\$ 57,833</u>
Other changes in net assets without restrictions	\$ 440,234
Changes in net assets with donor restrictions	<u>259,059</u>
Total change in net assets	\$ 757,126



CEDF provided a community development grant to Latinos for Educational Advocacy (LEAD) to support educational programming in Connecticut focused on financial literacy and economic empowerment. At left, proud graduates of a CEDF three-night workshop in Spanish on business marketing and financial skills held in collaboration with LEAD and Latinos United for Progress CT.

Foundation Board

Officers

David Cantor, Board President
Kim Healey, Board Vice President
Mark Nolan, Nolan Enterprises Real Estate, Secretary/Treasurer

Directors

Ana Alfaro, Eversource
Michael Brady, Citizens Bank
John Fiorello, CT State Community College
Rosanne Ford, Midstate Chamber of Commerce
Marcia Fountain, The Next Street Driving School
John Jepson, Jr., Liberty Bank
Thomas Malloy, Altus Multinational Group, LLC
Pastor Carl McCluster, Shiloh Baptist Church
Ted Murphy, Connecticut Innovations
Commissioner Jorge L. Perez, CT Department of Banking
Allison Standish-Plimpton, KeyBank
Millie Texidor, Greater Manchester Chamber of Commerce
Holly E. Williams, CT Office of Policy and Management

Corporation Board

Officers

Carolyn Welch, Essex Savings Bank, Board President
Dawn Reshen-Doty, Benay Enterprises, Board Vice President
Cornell Wright, The Parker Wright Group, Inc., Secretary
Sandra Williams, Liberty Bank, Treasurer

Directors

Jerri Bonnell, M&T Bank
Joseph DeMayo, Citizens Bank
Sara Diaz, Bank of America
Lynette Espinosa, Webster Bank
Rodney Thomas
Dianisi Torres, University of Connecticut

CEDF Team

Jim Bzdrya, President and CEO

Finance & Administration

Karen Maciorowski, Vice President & CFO
Kathy Domijan, Director of Accounting

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
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
Ives Bank
Jewett City Savings Bank

J.P. Morgan Chase
KeyBank
Liberty Bank
M&T Bank
Newtown Savings Bank
Santander Bank
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
City of Bridgeport
CDP Connecticut Loan Fund, Inc
Entrepreneurship Foundation, Inc.
Hoopes Morganthaler Rausch
& Scaramozza, LLC
M&T Bank
Newtown Savings Bank
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
City of Stamford
DECD Women-Owned and Minority-Owned
Guaranty Program
HFPG Impact, LLC
Northwest (NW) CT Small Business
Revolving Fund
TCF-MIC Loan Guaranty Program

CEDF clients Mercy Quaye of The Narrative Project, LLC (far left) and Alisa Mercado of Rhythm Roasting, LLC (fourth from left) joined a panel discussion during Women's Business Success 2024. CEDF produced the conference at CT State Community College -- Gateway in New Haven.



Our Clients

Clients served by CEDF as of 12/31/2024.
Locations shown as of the date of loan closing.



Maria Estrada of Dulce de Leche, LLC, received an SBA Microloan for working capital for her cafe/bakery in Stratford to expand the kitchen facilities.

Berlin

Anthony J. Scacca
46 Ralph Drive
TM Davis Enterprise LLC
285 Berlin Turnpike

Bethel

Café Duo LLC
155 Greenwood Avenue
Noteworthy Chocolates LLC
213 Greenwood Avenue

Bloomfield

Inner You Clinical Services LLC
34 Jerome Avenue, Suite 106
Renobo Realty LLC
1154 Blue Hills Avenue

Branford

Back To Health of Branford LLC
400 W. Main Street
Creating Spaces LLC
74 Totoket Road
Evalstats LLC
1204 Main Street

Bridgeport

Albas Hair Salon LLC
850 State Street
Blacc Boss Enterprises LLC
1822 Noble Avenue
Bridgeport International Academy
285 Lafayette Street
D Alba Liquor Store LLC
4500 Main Street
DeSoto Tax Service LLC
955 East Main Street
Dollar Plus Zone LLC
2948 Fairfield Avenue
Elephant on the Couch
541 Lincoln Ave.
Kimberly W. Stevens dba Dr. Kimberly Stevens
649 Clinton Avenue

The Barnum Museum Foundation Inc.
820 Main Street

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

Danbury

Art & Color LLC
15 Federal Rd.

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
222 Pitkin Street
Filth2Fresh Bin Cleaning Services LLC
274 O'Connell Drive
Fruitful Mixology LLC
239 Burnham Street
Lees Cleaning LLC
132 Ellington Road
Lemco REI LLC
209 Maple Street
Sign Design & Banner, LLC
40 Thomas Street

East Haven

Ki Property Group LLC
26 Main Street
L&J Nails LLC
7 Foxon Blvd.
Viglione Enterprises LLC
55 Thompson Street

East Windsor

Growler Power LLC
22 Tree Top Lane

Enfield

27 Maple Avenue LLC
27 Maple Ave.
Nel Group LLC
1695 King Street

Granby

Gosselin Hospitality ECS LLC
30 Buttes Road
WB Consulting ECS LLC
30 Buttes Road

Haddam

Kingdom Financial Properties LLC
415 Killingworth Road
Kingdom Financial Solutions LLC
415 Killingworth Road

Hamden

Cheryl Cuozzo, FNP-C
3000 Whitney Ave.
FMT Equipment Corp
54 Rolfe Road
Healthy Mom LLC
2319 Whitney Avenue
Kaer LLC
284 Augur Street
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
BlackMain LLC
198 Wethersfield Ave.
Blue Earth Compost Inc.
18 Midland Street
Boundless Performance Systems LLC
1200 Park Street
Sabores Mexicanos LLC
185 South Street
Sago LLC
73 Bushnell Street
The Essence Behavioral Health LLC
330 Main Street
YJ Cleaning and Maintenance LLC
27 Kibbe Street
Zaned LLC
73 Bushnell Street

Killingly

Charlie's Installation Services LLC
33 Chestnut Hill Road

Lyme

Marvel Décor LLC
12 Wood Ridge Hills Road

Manchester

3333 LLC
42 Hilliard Street
AnM Design LLC
41 Bilyue Road
Bonsai Gardens
1 Tolland Turnpike
Forest Wine & Liquor LLC
1065 Main Street
Georgina Twumasi Mental Health LLC
357 East Center Street

JM Landscaping CT LLC
620 Birch Mountain Road
Scorpio 404 LLC
106 Strawberry Lane
Silk City Music Factory, LLC
640 Hilliard Street, Suite 3102
Workout Harder Fitness
52 Main Street

Meriden

Aceves Properties LLC
210 Elm Street



Isel Accounting and Tax Services LLC
1 Prestige Drive
MJP Flooring LLC
45 Cherry Street
Rick's Tree Service LLC
1368 Hanover Avenue
Rick's Tree Service Real Property LLC
1368 Hanover Avenue

Middlefield

Tarzo's LLC
149 Main Street

Middletown

Body of Needs LLC
6 Red Orange Road
Caribou Smokehouse LLC
650 S Main Street
Jump For Joy LLC
17 Howard Avenue

Milford

Black Rock Paving LLP
46 Milford Point Road
Hair of the Dog LLC
128 Bridgeport Avenue
Nautilus Milford LLC
54 Naugatuck Avenue

Naugatuck

Bella Soul
569 Rubber Avenue

New Britain

Borinquen Bakery LLC
296 Arch Street
Dinamica 1120 LLC
1 Hartford Square

Esteban Ramos of Judah's Camp, LLC, received an SBA Microloan for working capital to fund his Waterbury school of music. Judah's Camp employs staff instructors teaching piano, guitar, drums, saxophone, and brass and string instruments.



Danielle Wittington of The Pour House, LLC, received an LLCI term loan for the purchase of her southern cuisine food truck operating under the name Vittles.

Hit Points Productions LLC 143 Alden Street	The Vital Stretch Franchising LLC 112 Main Street
New Haven AJ's Transport LLC 171 Curtis Drive	Norwich Assured Quality Homecare LLC 282 Franklin Street
Al Amir LLC dba Mediterranean Cafe 140 Orange Street	Orange Pampered Express LLC 378 Boston Post Road
Aropa Consulting LLC 139 Orange Street	Plainfield Occupational Prepping LLC 35 Easy Street
Arrow Electrical Construction LLC 25 Robin Lane	Plainville Hygrade Precision Technologies 329 Cooke Street
Atticus Bakery LLC 360 James Street	TRM Yarn Processor LLC 123 Whiting Street
Cantos Carpentry & Construction Services LLC 205 Fairmont Avenue	Putnam Renee's Bistro & Catering LLC 142 School Street
Carrington Financial Services LLC 419 Whalley Avenue	Savage Systems LLC 82 Providence Street
Clinch Security Services LLC 62 Trumbull Street,	Rocky Hill Eckert Chiropractic PC 412 Cromwell Avenue
Elm City Montessori School Inc. 495 Blake Street	Seymour 16 Bank Street LLC 22 Bank Street
Hands on Moving LLC 157 Church Street	Green Light Auto Sales LLC 74 New Haven Road
Jazzy's Restaurant LLC 4 Orange Street	Southbury Ancient Oak Ridge Complete Property Care LLC 77 Flag Swamp Rd.
La Casa Del Inmigrante LLC 405 Foxon Blvd.	Southington RDS Media LLC 35 North Main Street
Legacy Acquisitions LLC 178 Temple Street, Suite 33	VS Nails and Spa LLC 400 N Main Street
Lujo Bar LLC 245 Stevenson Rd.	Stafford F64 Properties LLC 64 Main Street
McClam Funeral Home 95 Dixwell Avenue	Stamford Bull Capital LLC 62 Fieldstone Terrace
The Narrative Project LLC 142 Temple Street	Daniel M. McCabe LLC 1200 Summer Street
Wabi Arts LLC 124 Court Street, Unit G2	Edgewood Academy LLC 18 Edgewood Avenue
Wendy P. Rojas-Almonte dba Wendy Beauty Salon 344 Whaley Avenue	Netology LLC 1200 Summer Street
Wright Davis LLC dba Tire Doctor 470 Ella Grasso Boulevard	Perry Frydman D.D.S. 22 Knapp Street
New London Kino Laundry and Multiservices LLC 191 Jefferson Ave.	Sensational Achievements LLC 1011 High Ridge Road
New Milford 41 South Main Street LLC 41 South Main Street	Stamford Toys Inc 970 High Ridge Road
Paul's Custom Pet Food LLC 11 Aspetuck Avenue	Sterling Nu-Stone Thin Veneers Mfg. LLC 6 Industrial Park Road North
Rancourt Counseling LLC 41 South Main Street	Stonington No Other Book Like This LLC 3 Roosevelt Ave.
Newington Joaran LLC 9 Elmwood Court	Stratford Azimuth Aviation LLC and HBH Aircraft LLC 600 Great Meadow Road
Trignition Media LLC 1056 Willard Avenue	Bymilks Spa and Nails 105 Fairchild Road
Newtown Happy People Games Inc. 72 Taunton Hill Road	
North Branford Stanley Kookoolis 12 Beech ST	
Norwalk 6 Woodward Ave LLC 6 Woodward Ave	
East Coast Irrigation LLC 4 Taft Street	

Dulche de Leche
25 Edison Street
ENC Interior Service, Inc.
25 Edison Street
Thompson
Morning Star Farm Pet Resort
317 County Home Road

Thomaston
Sara Roberts LLC
310 South Main Street

Torrington
118 Migeon Ave LLC
118 Migeon Avenue
Platinum Salon LLC
118 Migeon Avenue
Blazin Poppers LLC
261 Oak Ave.
CivicLift LLC and Picture This Web Center
5 Water Street
More Than Words Custom Engraving Plus LLC
261 Oak 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
Essencia Jiu Jitsu Academy LLC
55 Merritt Blvd

Vernon
Spice Town LLC
378 Kelly Road

Wallingford
Amston Real Estate LLC
63 North Plains Industrial Rd #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 Quinnipiac Street
The Self Care Network LLC
61 N. Plains Industrial Rd.

Waterbury
Belle Academy of Cosmetology LLC
27 A. South Commons Road
Beny Mini Market LLC
506 West Main St.
Chabla Foods LLC
11 Meriline Avenue
Chabla Investments LLC
11 Meriline Avenue
Deleon Home Inspections LLC
73 Westmont Drive
Johanna Tax & Financial Services
19 Fleet St.
Judah's Camp LLC
65 Bank Street
Peralta J Auto LLC
135 Industry Lane
Tacos L Jarocho LLC
14 Clinton Street
The Church In Waterbury Inc
87 Chestnut Street

WATR Radio LLC
79 Baldwin Avenue

Waterford
K.A.W. Enterprise LLC
117 Phillips Street
Vincen B. Ukleja dba Ukleja's Christmas Tree Farm
81 Old Colchester Road

Watertown
Great Minds Coffee Roasters, LLC
28 Main Street

Woodbridge
Opal Stork Home Care LLC
15 June Street
The Wright Hands LLC
245 Amity Road



West Hartford
Signature A LLC
20 Hurlbut Street
Zaytoons Mediterranean, LLC
1126 New Britain Ave.

West Haven
H&M Fence LLC
642 Sawmill Road
Kiddie Tech University LLC
1120 Boston Post Road
New England Yankee Construction
34 High Street
T & C Enterprise Janitorial Services LLC
68 Dana Street

Wethersfield
Everything 2 Wheels
48 Pawtucket Avenue

Windham
Tamales Atzala LLC
71 Echo Dr.

Windsor
The Collective Space LLC
258 Windsor Avenue
Yosi Kosher Catering LLC
598 Hayden Station Road

Wolcott
Papichulo Style LLC
22 Wihbey Drive

Rosalind Zavras received an SBA Microloan to fund working capital needs for starting up her nonprofit consulting practice. Aropa Consulting, LLC serves organizations across the nation through its network of contract consultants.



Community Economic
Development Fund

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