

# HELPING BUSINESSES SUCCEED

Financial Assistance for Businesses

Resources for Minority-Owned, Veteran-Owned, & Women-Owned Businesses

Finding Workforce Talent

Finding a Space for Your Existing or New Business in CT

Mentoring and Business Plan Writing Assistance

Registering Your Business

COVID-19 Business Assistance and Relief



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STATE REPRESENTATIVE

**LIZ LINEHAN**

Proudly Serving Cheshire, Southington, Wallingford

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[Liz.Linehan@cga.ct.gov](mailto:Liz.Linehan@cga.ct.gov)

860-240-8585

1-800-842-8267



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### HELPING BUSINESSES SUCCEED

#### *Financial Assistance for Businesses*

- **Entrepreneur Learner's Permit Program:** This program allows first time businesses in certain fields to be eligible for up to \$1,500 in reimbursements for start up costs. If you are a first time business in biotechnology, information technology or green technology and want to apply, visit: [www.CTNext.com](http://www.CTNext.com) or call CT Next at 860-258-7858.
- **Small Business Innovation Research:** Connecticut Innovations offers free technical consultations to help you improve your chances of winning a federal grant. To learn more, visit: [www.ctnext.com/sbir](http://www.ctnext.com/sbir) or call CT Next at 860-258-7858.
- **Small Business Express:** If you have been in business for at least a year, you can be eligible for a small business express loan to help you expand your business or create jobs. For more information, visit the CT Department of Economic and Community Development at: [portal.ct.gov/DECD](http://portal.ct.gov/DECD) or contact Small Business Express at: 860-270-8105.
- **Angel Investor Tax Credit Program:** Apply for an angel investment to help you grow your business. If 75% of your employees live in CT, and you have less than \$1 million in revenue, you can be eligible for an angel investment. CT expanded eligibility for all types of businesses into this program last year. To learn more, visit CT Innovations: [ctinnovations.com](http://ctinnovations.com) or call: 860-563-5851.
- **Growth Company Grants:** This program allows businesses who have been in business less than 10 years and have seen a 20 percent increase in revenues to apply for this grant, which can help with sales, marketing, technology assistance and more. To learn more, [ctnext.com/programs-and-resources/programs/growth-company-grants](http://ctnext.com/programs-and-resources/programs/growth-company-grants) or call CT Next at 860-258-7858.
- **The CT Manufacturing Innovation Fund:** This offers loans and grants to support the growth of the manufacturing sector. To learn more, contact: 860-270-8234.
- **Other finance incentives and loan options:** There are also 11 regional lenders partners in CT that offer loan support, which can be found under the Financing section of DECD's website: [portal.ct.gov/DECD](http://portal.ct.gov/DECD)



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#### *Resources for Minority-Owned, Veteran-Owned, & Women-Owned Businesses*

- **Minority Business Initiative through DECD:** CT recently launched a new Minority Business Initiative with Designated Funding for Minority Business Loans through the Minority Business Revolving Loan Fund. To learn more, visit: [www.ct.gov/mbi](http://www.ct.gov/mbi) or contact the CT Minority Business Initiative Program Manager at: 860-270-8139 for access to technical help, access to capital, and access to contract opportunities.
- **Support for Women Owned Businesses:** The U.S. Small Business Administration's Office of Women's Business Ownership funds two Women Business Centers in CT with many helpful resources for female entrepreneurs: Women's Business Center at the University of Hartford and the Women's Business Development Council in Stamford and Derby. To learn more, visit the Women's Business Development Council at [www.ctwbdc.org](http://www.ctwbdc.org) or call 203-353-1750 or visit the [Women's Business Center](#).
- **The Small Business Development Center** provides low cost advising and training for minority and women owned businesses. To learn more, visit: [ctsfdc.com](http://ctsfdc.com)
- **CT Veteran Owned Micro Business Certification:** Apply for this by visiting: [portal.ct.gov/DVA/Pages/Apply-for-CT-Veteran-Owned-Micro-Business-Certification](http://portal.ct.gov/DVA/Pages/Apply-for-CT-Veteran-Owned-Micro-Business-Certification) or contact the Department of Veterans Affairs at 860-616-3606.



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### *Finding Workforce Talent*

- **CT Tech Talent Bridge Internship Program:** Find the Tech Talent your Business Needs through this program. To learn more, visit: [www.CTNext.com](http://www.CTNext.com) or call CT Next at 860-258-7858
- **CT's Workforce Training Programs:** CT has many workforce talent training programs to assist you. To learn more, visit the Training and Education section of DECD's website: [portal.ct.gov/DECD](http://portal.ct.gov/DECD).
- **CT Manufacturing Technology Innovation Program:** The CT Center for Advanced Technology offers free experts, advanced manufacturing equipment and technical assistance. To learn more, visit: [www.ccat.us/amc/2018-manufacturing-technology-innovation-program](http://www.ccat.us/amc/2018-manufacturing-technology-innovation-program) or call: 860-291-8832.
- **CT Manufacturing Voucher Fund:** Apply for Vouchers of up to \$50,000 for Equipment for your business. To learn more, visit: [ctmvp.ccat.us](http://ctmvp.ccat.us) or call: 860-291-8832.



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#### *Finding a Space for Your Existing or New Business in CT*

- **CT SiteFinder:** Find Available Commercial Space through AdvanceCT's SiteFinder, which has an online database of all commercial real estate available. Visit: [www.advancect.org](http://www.advancect.org) or call: 860-571-7136
- **Co-Working Spaces:** There are also many excellent co-working spaces for you to choose from! Visit B-Hive in Bridgeport, Serendipity in several locations, WorkPoint in Stamford, and Upward in Hartford.
  - [bhivebridgeport.com](http://bhivebridgeport.com)
  - [serendipitylabs.com/us/ct/hartford-downtown](http://serendipitylabs.com/us/ct/hartford-downtown)
  - [serendipitylabs.com/us/ct/stamford](http://serendipitylabs.com/us/ct/stamford)
  - [serendipitylabs.com/us/ct/westport](http://serendipitylabs.com/us/ct/westport)
  - [workpoint-stamford.com](http://workpoint-stamford.com)
  - [www.moveupward.city/hartford](http://www.moveupward.city/hartford)
- **Help with Business Office Rent:** This past legislative session, the CT General Assembly passed a bill allowing businesses to utilize small business express loans to assist with paying business office rent. For more information, visit the CT Department of Economic and Community Development at: [portal.ct.gov/DECD](http://portal.ct.gov/DECD) or contact [Small Business Express](#) at: 860-270-8105.



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### *Registering Your Business*

- **Need help navigating the state's licensing and registration process?** Contact Beth Wallace at AdvanceCT: 860-571-6207.
- **Call the new Small Business Hotline!** CT has launched a new small business hotline to help answer any questions you have about registration or resources needed to start your business. Call 860-392-2122
- **The New Business Start-Up Toolkit:** Visit [www.concord-sots.ct.gov/CONCORD/index.jsp](http://www.concord-sots.ct.gov/CONCORD/index.jsp) to learn more.



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### *Mentoring and Business Plan Writing Assistance*

- **Business Advice:** Connecticut has four free mentoring and business advisory resources to help you start your business and advise you through the process of writing your business plan, securing a loan, getting registered, and more! To learn more, visit the Small Business Development Center, The Women's Business Development Council, the Entrepreneurial Center at the University of Hartford, or the Service Corps of Retired Executives (SCORE).
- **DECD Business Ambassador:** DECD has six Business Ambassadors provided by the state free of charge for any questions you may have. To learn more, visit: [portal.ct.gov/DECD/Content/Business-Development/About\\_OBD/About-the-Office-of-Business-Development/Contact](https://portal.ct.gov/DECD/Content/Business-Development/About_OBD/About-the-Office-of-Business-Development/Contact) or call your Business Ambassador today:
  - Fairfield County: 860-270-8215
  - Litchfield County: 860-270-8105
  - New Haven County: 860-270-8073
  - Hartford and Tolland County: 860-270-8110
  - Middlesex County: 860-270-8163
  - Windham County: 860-270-8215



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## COVID-19 BUSINESS ASSISTANCE AND RELIEF

- [Small business owners guide to CARES Act](#)  
The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was just passed by Congress are intended to assist business owners with whatever needs they have right now.
- [Paycheck protection program](#)  
An SBA loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis.
- [Understanding the paycheck protection program](#) (video)  
The Economic Innovation Group and Caleb Orr, Policy Advisor to Chairman of the Senate Committee on Small Business and Entrepreneurship Senator Marco Rubio, explain how the Paycheck Protection Program works, how it differs from other Small Business Administration
- [CT Manufacturing Innovation Fund Voucher Program](#)  
To help keep pace with state-of-the art product development and manufacturing technology, the Manufacturing Innovation Fund Voucher Program provides companies with access to capital to help them obtain new equipment and the expertise they need to become more efficient, productive, and competitive.
- [CARES Act assistance](#)  
The Paycheck Protection Program is providing small businesses with the resources they need to maintain their payroll, hire back employees who may have been laid off, and cover applicable overhead.
- [Disaster assistance](#)  
The SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.
- [Small business guidance and loan resources](#)  
Health and government officials are working together to maintain the safety, security, and health of the American people. Small businesses are encouraged to do their part to keep their employees, customers, and themselves healthy.
- [DRS Extends tax deadlines for businesses](#)  
DRS extended filing and payment deadlines for certain state tax returns, to align with federal changes.
- [Business interruption insurance](#)  
Your business interruption insurance policy should list or describe the types of events it covers. Events that are not listed on, or not described in, the policy are typically not covered.
- [Medical leave cost reimbursement](#)  
Connecticut Insurance Department Commissioner Andrew Mais would like businesses to be aware of recent IRS guidance on novel coronavirus COVID-19 – related employee medical leave and new payroll tax credits.
- [Guidance for UCC filings and filing LLC annual reports](#)  
The Business Services Division maintains the business registry for the State of Connecticut. The purpose of the business registry is to provide an accurate public record of all business entities transacting business in the state.