

October 26, 2010
Presentation for DEP
Connecticut's Business Response Center &
Connecticut Licensing Info Center
CERC

What is CERC?

- ► The Connecticut Economic Resource Center, Inc. is a nonprofit corporation that provides our clients with objective research, marketing and economic development services consistent with our mission of making Connecticut a more competitive business environment.
- ► CERC was established in 1992 through an economic development marketing partnership established with DED and the state's utility and telecommunication companies.





Comprehensive resources to support business attraction, formation and expansion



Strategic counsel and implementation to exceed communications goals



Expert researchers providing current economic data and in-depth analyses







- ► Call center single point of access to help businesses looking to start, expand or relocate
- Customer-focused, highly trained business information specialists
- ▶ Thousands of phone/email inquiries annually
- Referrals sent to state, local & regional agencies and organizations
- ► Individually tailored fulfillment packets and continuous tracking







- Online, up-to-date searchable database
- ► Federal, state, regional & local, public/private business assistance programs (technical & financial assistance, job training, incentives, etc.)
- Searchable by category, keyword or agency
- ▶ Fact sheets with most-requested information
- Updated semi-annually





Better Business Bureau Business Insurance Business Plan

Connecticut Lodging & Restaurant Associations



CERC ProgramFinder is Connecticut's comprehensive database of business programs and services. ProgramFinder contains information from both the public and private sectors, as well as from federal, state and local levels. To access the state's licensing database, visit www.ct-clic.com.

Three Easy Ways to Search for Program Information

| Search by Category | Search by Keyword | Search by Agency |
|---|--|--|
| | | |
| Click Arrow for List | | ▼ Go |
| | | orograms in which you're interested, eeive a complete listing of programs |
| | | |
| | ications. | opular program requests, full act sheets on key business topics |
| SBA Loan Guaranty Program Small Business Investment C Connecticut Job Bank - DOL Connecticut Forecast 2014: O URBANK Small Business Los | companies (SBIC) - SBA Our Workplace Now and in the Fut | ure Go |
| Agency Profiles | | |
| Aerospace Components Man | ufacturers, Inc. (ACM) | y Go |
| Fact Sheets | | |



Agency Results

Agency: U.S. Small Business Administration (SBA)

Programs Found: 22

New Search

8(a) Business Development Program - SBA

Certificate of Competency Program - SBA

Child Care Facilities Microloan Program - SBA

Community Express - SBA

Connecticut Procurement Technical Assistance Program (PTAP) - SBA

Disaster Loan Programs - SBA

Export Working Capital Program (EWCP) - SBA

<u>HUBZone - Historically Underutilized Business Zones</u>

Prime Contracting Assistance - SBA

SBA 504 Loan Program - Summary

SBA Export Express

SBA Loan Guaranty Program, (7a)

SBA Microloan

SBA Patriot Express Loan Initiative - SBA

SBA Programs - Summary

SCORE - SBA

Small Business Innovation Research Program (SBIR) - SBA

Small Business Investment Companies (SBIC) - SBA

Small Business Technology Transfer (STTR) - SBA

Subcontracting Assistance Program - SBA

Courts Daniel Courtain December CD



SBA 504 Loan Program - Summary

E-MAIL THIS
 PRINT THIS

Agency: U.S. Small Business Administration (SBA)

Program Description:

The SBA 504 Loan Program provides growing businesses with long-term, fixed-rate financing for major fixed assets such as land, buildings and long-term machinery and equipment. The loan program is delivered by Certified Development Companies (CDC), generally non-profit corporations set up to contribute to the economic development of a community. CDCs work with the SBA and private sector lenders to provide this fixed-asset financing to small businesses.

The maximum SBA debenture is \$1.5 million for meeting the job creation criteria or a community development goal. Generally, a business must create or retain one job for every \$50,000 provided by the SBA. The maximum SBA debenture is \$2.0 million for meeting a public policy goal.

Proceeds from 504 loans must be used for fixed asset projects such as: purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment.

Program Region: Statewide

Program Contact(s):

Greta Johansson 330 Main Street Hartford, CT 06106 Phone: (860) 240-4672

www.sba.gov/services/financialassistance/sbaloantopics/cdc504/index.html

Connecticut Business Development Corporation 999 West Street Rocky Hill, CT 06067 Phone: (203) 458-2765 Fax: (860) 257-7582

www.ctcda.com/cmslite/default.asp?cmslite_page=58&info=

Quick Links

You can also use our Quick Links section to access our most popular program requests, full records on the agencies (rather than just program information), fact sheets on key business topics and business assistance publications.

Top 5 Requested Programs

Small Business Investment Companies (SBIC) - SBA
SBA Loan Guaranty Program, (7a)
Connecticut Job Bank - DOL
Connecticut Forecast 2014: Our Workplace Now and in the Future
URBANK Small Business Loan Program - CDA

Agency Profiles

Aerospace Components Manufacturers, Inc. (ACM)

Fact Sheets

Registering Your Out-Of-State Business In Connecticut
Resources for Information on Conferences & Trade Show Facilities
Technology Innovators and Inventor Resources
USDA Rural Development
Venture Capital Resources

Helpful Publications

Connecticut's Business Response Center
State of Connecticut, Licensing Info Center
SBA Resource Guide - Connecticut Edition
Demystifying The Business Organization
In The Business of Growing Your Business - DECD

If you have questions, can't find what you need or know of a program we're missing, please call the Connecticut Business Response Center at 1-800-392-2122, or email us at programs@cerc.com.



Technology Innovators and Inventor Resources

E-MAIL THIS

PRINT THIS

Patent Information:

U.S. Patent & Trademark Office

Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450 Toll Free: 800-786-9199

Contact for "General Information Concerning Patents" publication.

U.S. Depository Library

Web site: www.uspto.gov

Depository for government publications (state and federal) dating from the 1870's. Bridgeport Public Library Phone: 203-576-7406

(Patent searches can be done on-line)

Micro Patent

250 Dodge Avenue East Haven, CT 06512 Phone: 800-336-4474 Phone: 203-466-5055

Web site: www.micropat.com

Provides CD ROM data on patents. International patents searches available by fax and courier. Trademark searches as well. MicroPatent is a global leader in the production and distribution of patent and trademark information.

For additional patent information.

Patent Attorneys:

University of Connecticut School of Law - Intellectual Property and Entrepreneurship Clinic (IPEC)





- Full-service business registration assistance for new and expanding businesses
- Free assistance in person in Rocky Hill, online, mail or via fax
- Customer friendly; streamlined; efficient
- ► Help to determine registration needs, fees, how to register; assistance completing forms
- Partnership with the state







- ▶ Self-service online business registration assistance
- Recent upgrades to web-based system and enhanced marketing effort
- Users find answers and quick contacts
- ▶ Determine registration needs, fees, how to register; download forms and instructions; verify license status and more







Smart Start for Business

Trade / Occupational Licenses

Recreational / Personal Licenses

Agencies

Resources

What's New

Contact Us

Search





Start, Move, Expand a Business 🔪

Get instant access to the business licensing information you need to succeed.

> Start the Checklist



Many trades and occupations in Connecticut require licensing and/or educational attainment.

> Browse this List of Licenses



View a complete list of agency licensing.

> View Licenses by Agency

Welcome to the State of Connecticut's Online Licensing Info Center

The growth of our business community is important for Connecticut's economy, and we know that businesses need a wide range of information to succeed. CT-CLIC.com is specifically

designed to give you quick and easy access to the licensing information needed to start, expand or relocate a business in Connecticut. The site also caters to individuals who live, recreate or require occupational licensing. If you don't find what you're looking for, please contact us.

- Governor M. Jodi Rell

News:

4/3/2009 | Berlin Chamber of Commerce Hosting "Starting or Expanding A Business" Session:

> Read More

3/12/2009 | 2009 Connecticut Tax Amnesty Program Available:

> Read More

Testimonials:

Owners Weimei Yao and Hou Ming contacted

Need Business Assistance? We Can Help!

Click Here to Get FREE. confidential, assistance from:



License Verification

Verify a license, permit and/or registration held by individuals and businesses regulated by the state. > Learn More

External Links:

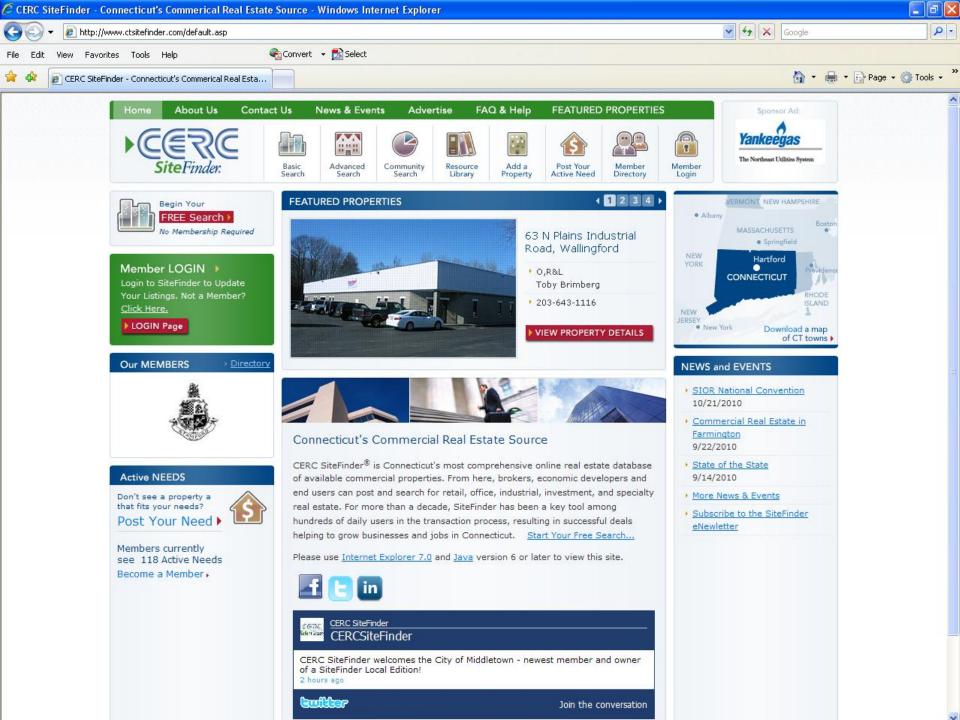
- State Agencies
- Towns and Cities
- Connecticut's **Business Response** Center
- You Belong In CT
- **CERC** ProgramFinder®
- CERC SiteFinder®
- CERC DataFinder®
- Town Profiles
- **Small Business**

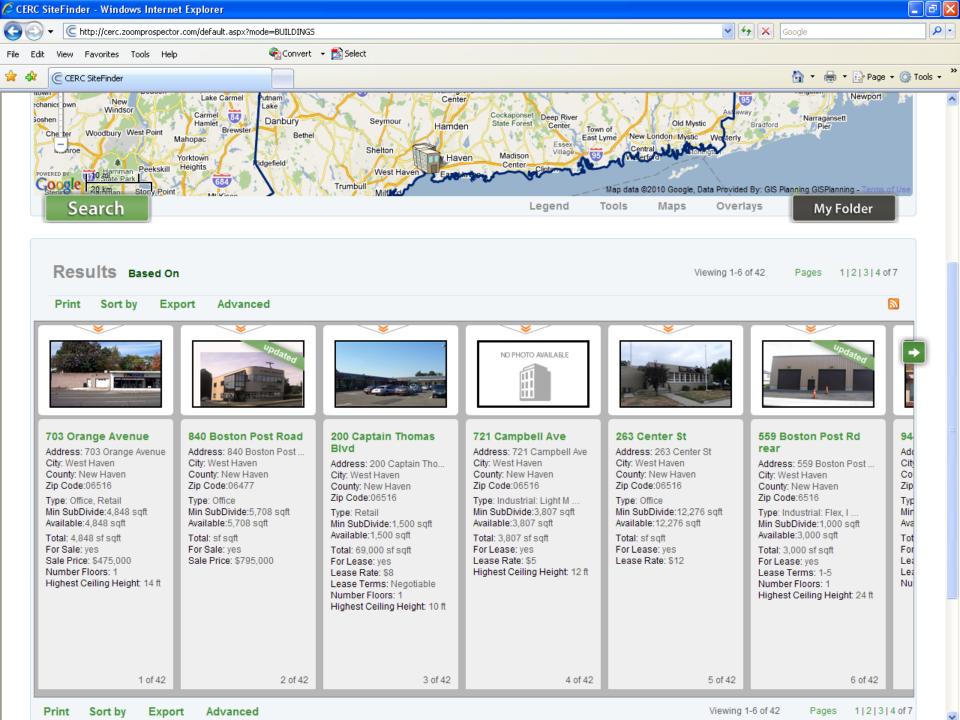


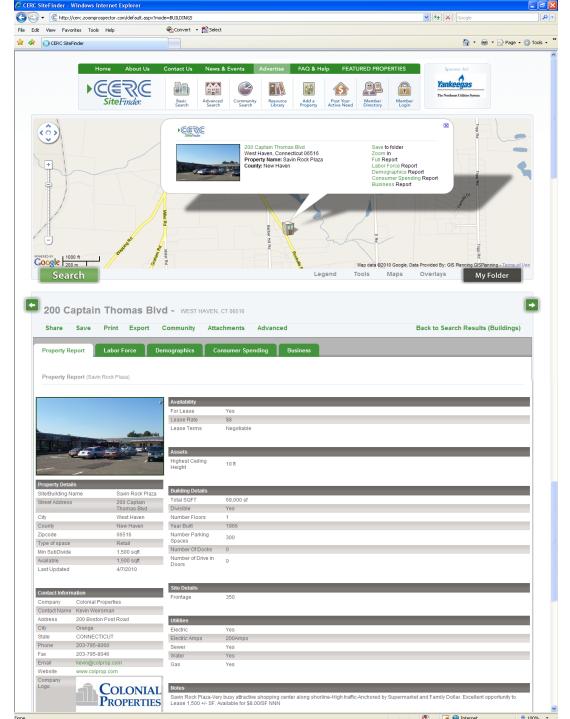


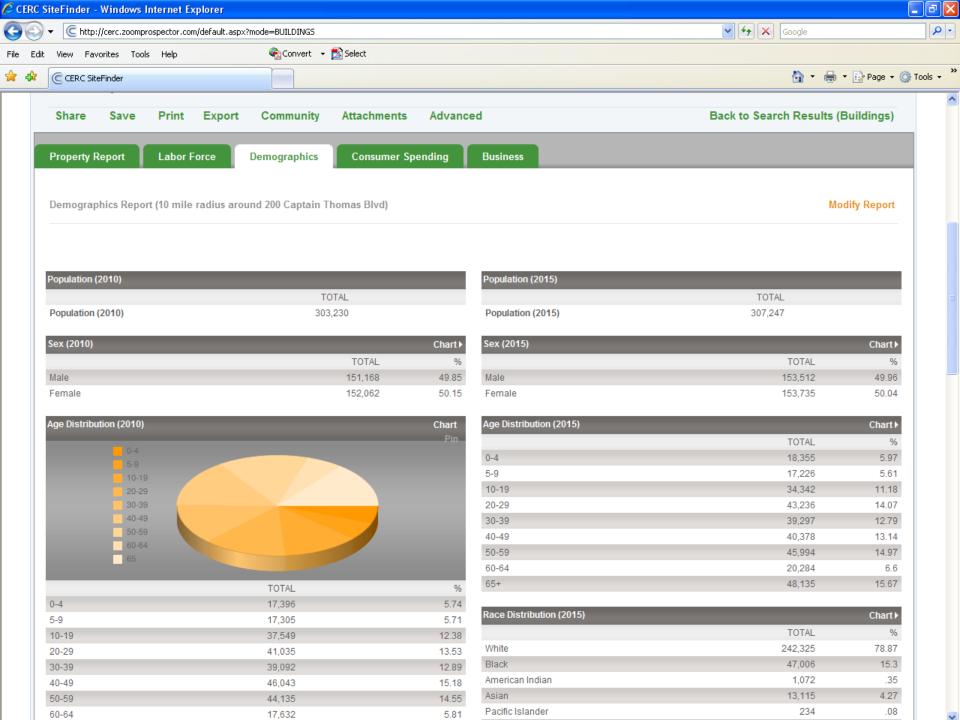
- Connecticut's most comprehensive database of 3,000+ commercial properties plus economic development data and information, almost 20,000 searches monthly
- Latest upgrade to GIS Planning-based system combines real estate and demographics reports
- Listings posted by commercial real estate firms, private owners and municipalities
- ► Facilitates economic development by eliminating barriers to listing or searching for property
- Recognized by IEDC and NEDA













Rocky Hill, Connecticut

CERC Town Profile 2009

Town Hall P.O. Box 657 Rocky Hill, CT 06067 (860) 258-2705 Belongs to Hartford County

Hartford Labor Market Area Capitol Area Economic Dev. Region Capitol Region Planning Area



| Demographics | D | em | og | rap | hi | cs |
|--------------|---|----|----|-----|----|----|
|--------------|---|----|----|-----|----|----|

| Demogra | pinc | > | | | | | | | | | | | | |
|---------------------|---------|------|----------|-------|-----------|----|-----------------|----------|-------------|-------------|---------|------------|-------|-------|
| Population (2008) | 7 | own | County | | State | | Race/Ethni | | 008) | Town | Cou | | | State |
| 1990 | | | | 2.20 | | | White | | | 17,067 | 663,2 | | | 7,439 |
| 2000 | | ,554 | 851,783 | | 7,116 | | Black | | | 832 | 109,1 | 88 | 340 | 0,407 |
| 2008 | | ,966 | 857,183 | | 3,405,565 | | Asian Pacific | | | 1,103 31,97 | | 76 128,69 | | 8,690 |
| | 19 | ,555 | 881,915 | 3,54 | 3,540,846 | | Native American | | | 20 | 1,617 | | 6,679 | |
| 2013 | 20 | ,671 | 896,561 | 3,62 | 1,281 | | Other | Multi- | Race | 533 | 75.8 | 66 | 25 | 7,631 |
| '08-'13 Growth / Yr | | 1.1% | 0.3% | | 0.5% | | | nic (any | | 812 | 118,6 | | | 5,806 |
| Land Area (sq. mile | es) | 13 | 735 | | 5,009 | | Poverty R | ate (19 | 99) | 2.9% | 9. | 3% | | 7.9% |
| Pop/ Sq. Mile (200 | 08) 1 | ,453 | 1,199 | | 707 | | Education | al Atta | inment (200 | 18) | | | | |
| Median Age (2008) |) | 43 | 40 | | 40 | | Persons A | ge 25 o | r Older | Town | % | Si | ate | % |
| Households (2008) | 7 | ,985 | 338,086 | 1,333 | 3,050 | | High S | chool (| Graduate | 4,022 | 28% | 723,1 | 75 | 30% |
| Med HH Inc. (2008 | 3) \$75 | ,712 | \$63,239 | \$67 | 7,236 | | Some (| College | | 3,835 | 27% | 592,2 | 97 | 25% |
| Age Distribution (2 | 2008) | | | | | | Bachel | ors or l | More | 5,339 | 37% | 824,3 | 09 | 34% |
| | 0- | 4 | 5- | 17 | 18-2- | 4 | 25- | 19 | 50- | 64 | 65 | 5 + | | Total |
| Male | 524 | 3% | 1,402 | 7% | 727 | 4% | 3,509 | 18% | 2,130 | 11% | 1,374 | 7% | | 9,666 |
| Female | 471 | 3% | 1,364 | 7% | 696 | 4% | 3,667 | 19% | 2,017 | 10% | 1,674 | 9% | | 9,889 |
| County Total | 53,268 | 6% | 146,496 | 17% | 82,005 | 9% | 299,754 | 34% | 173,539 | 20% | 126,853 | 14% | 88 | 1,915 |
| State Total 2 | 09,662 | 6% | 597,403 | 17% | 332,316 | 9% | 1,219,043 | 34% | 692,305 | 20% | 490,117 | 14% | 3,54 | 0,846 |

Economics

| Business Profile (200 | 95) % o _j | f Total | Top Five Grand List (2006) | | Amount | % of Net |
|----------------------------------|----------------------|------------|--|-------------------------|------------------------------|-------------|
| Sector | Establishments | Employment | 500 Enterprise NT Henkel Corp | | \$24,113,340 \$18,504,360 | 1.7% |
| Agriculture | 2.5% | 1.3% | Century Hills Assoc LP | | \$14,751,970 | 1.1% |
| Const. and Mining | 11.0% | 4.2% | Sysco Food Svcs Of CT L | LC | \$13,253,210 | 0.9% |
| Manufacturing | 4.8% | 20.5% | Glenbrook Apartments LL | .C | \$12,686,340 | 0.9% |
| Trans. and Utilities | 3.4% | 5.6% | Net Grand List (200 | 06) \$1, | ,403,396,120 | |
| Trade | 19.3% | 22.7% | Top Five Major Employers (| 2006) | | |
| Finance, Ins. and Real Estate | 11.8% | 10.9% | Loctite Corporation North . Sysco Food Services | | ireless II & Bearing C | 0 |
| Services | 43.4% | 28.9% | State Dept. of Veterans Aft | | if & Bearing C | 0. |
| Government | 3.8% | 5.9% | Retail Sales (2006) | Town \$1,694,847,362 | \$131,862,2 | 150 |

Education

| 2005-2006 School Year | Town | State | Connecticut Mastery Test Percent Above Goal | | | | | | |
|-------------------------------------|---------|---------|---|---------|-------|------|-------|---------|-------|
| Total Town School Enrollment | 2 400 | 566.606 | | Grade 4 | | Gra | de 6 | Grade 8 | |
| | 2,488 | 566,606 | | Town | State | Town | State | Town | State |
| Most public school students in Rocl | Reading | 64 | 53 | 76 | 60 | 81 | 65 | | |
| District, which has 2,486 students. | | | Math | 73 | 57 | 75 | 61 | 71 | 56 |
| | | | Writing | 76 | 63 | 80 | 61 | 80 | 61 |

| For more education data | Students per Computer | dents per Computer Town State | | | | lass Size | Averag | core | | |
|-----------------------------|-----------------------|-------------------------------|-----|---------|---------|-----------|--------|--------|------|-------|
| please see: | Elementary: | 5.0 | 4.0 | Grade K | 17.0 | Grade 2 | 18.0 | | Town | State |
| http://www.state.ct.us/sde/ | Middle: | 4.0 | 3.0 | Grade 5 | 22.0 | Grade 7 | 20.0 | Verbal | 516 | 508 |
| 3 | Secondary: | 29 | 3.2 | H | igh Scl | 17.6 | | Math | 526 | 508 |



eNews SOLUTIONS >

SUBMIT

Name:

Email:

Sign up for the CERC eNewsletter.

CERC Dashboards

Air Cargo Flights

Passanger Flights

Other (GA and Mil)

environment.

CERC Blog

Dale Shannon

daily routines...

CERC's latest blog entry - by

Initially, I expected this blog

would be something about

summer vacations and the value of taking a break from

Read More | Subscribe

Contact

For more information:

CERC

860-571-7136 www.cerc.com

Connecticut's Business Response Center

1-800-392-2122 www.YouBelongInCT.com

| start here | 2 |
|---|---|
| | |
| | |
| Connecticut Economic Resource Center, Inc | , |