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Financial Assistance **GET FINANCING...AND GET GROWING**

The Department of Economic and Community Development (DECD) offers customized incentive packages to support business growth and job creation.

- Low-interest loans with flexible rates and terms. Loan forgiveness may be provided based on job creation goals for projects with strong economic development potential.
- First Five Program provides incentives for large-scale projects. Eligible business development projects must commit to create a minimum of 200 new, full-time jobs in the state within two years or invest not less than \$25 million and create not less than 200 jobs within five years.
- Small Business Express Program provides loans and grants to spur job creation and growth for small businesses that have been operating at least 12 months and have less than 100 employees.
- Manufacturing Innovation Voucher Program provides financial assistance to CT manufacturers to help them undertake innovative projects that will significantly improve productivity, efficiency and competitiveness. <http://ctmvp.ccat.us/>
- Debt and equity financing available through the Insurance Reinvestment Program administered by DECD-approved fund managers.
- Early-stage funding to companies across a broad range of industries through equity and equity-related investments by stimulating high-tech growth in Connecticut.
- Financing opportunities with state participation in conjunction with lending institutions.
- Commercial & Industrial Property Assessed Clean Energy (C-PACE) allows interested property owners to access financing to undertake qualifying energy efficiency and clean energy improvements on their buildings and repay the investment through an additional charge/assessment on their property tax bill. www.energizect.com/c-pace
- A network of local and regional revolving loan funds across the state to assist businesses with financing needs.

For more information, contact the Connecticut Business Response Center at 1-800-392-2122 or visit www.decd.org