People Powered! 79% of VCLF impact investors are individuals & families

Current Loan Portfolio: 243 Loans

Our Mission:
The Vermont Community Loan Fund creates opportunities that lead to healthy communities and financial stability for all Vermonters. We provide loans, grants and supporting services for affordable housing, local businesses, early care & learning programs and community organizations.

Dear Friends,

Once again, we’re heading into the fall harvest season, a reminder of the cyclical nature of life in Vermont. Thirty-two years ago, the Vermont Community Loan Fund planted the seeds of our mission to grow equitable access to capital. We continue to reap the results.

Today, we have an abundance to report! Take our food & working lands lending, for example. VCLF has financed Vermont’s farms, food producers and natural resources entrepreneurs since 1995. We’ve loaned $11.6 million, leveraging $15.1 million in additional financing, creating or preserving jobs for 1,249 Vermonters, and producing close to 16 million pounds of food since 2015 alone!

As you’ll see in this report, our work (with your support) has yielded a remarkable harvest in 2019: jobs, homes, children and families benefiting from quality early care & learning, local farms and working lands entrepreneurs, stronger communities and transformed lives. Thank you for your part in cultivating our work in 2019.

Will Belonia, Executive Director

Current Loan Portfolio Impact

1,419 Children enrolled in quality early care & learning programs

1,304 Affordable homes built & rehabilitated

44,469 Vermonters receiving essential services

2,327 Jobs created & preserved
132 built & rehabilitated HOMES
Affordable Housing & Community Facilities Lending
(opening doors for underserved)
- Loans: 6
- Jobs created & preserved: 212

“VCLF has helped us acquire properties and rehab buildings. They’ve always been there for us, making a tremendous difference.”
– Brenda Torpy, Chief Executive Officer, Champlain Housing Trust

Early Care & Learning Lending
(early risers / raising the bar for raising Vermont’s kids)
- Loans: 4
- Jobs created & preserved: 24

Business Lending
(entrepreneurs enter here / local livelihoods / driving Vermont’s economy)
- Loans: 21
- Jobs created & preserved: 260

Business Advisory Services
(training for success / building a better business)
- 139 trainings for early care & learning and business leaders

1,713 HOURS of business advisory services to Vermont entrepreneurs

116 CHILDREN enrolled in quality early care & learning

15,788,957 LBS. OF LOCAL FOOD produced since 2015

“Low-interest loans and assistance with the financial piece are critical to promoting the future of Vermont’s farms, and that’s what the Vermont Community Loan Fund is doing, right now.”
– Norah Lake, owner, Sweetland Farms

496 JOBS created & preserved

Women comprise:
67% of VCLF borrowers
100% of Early Care & Learning Program borrowers
76% of Business Resource Center clients

Since Our Inception in 1987:
- $110 Million total lending
- 6,500 jobs created & preserved
- 4,100 early care & learning slots created & preserved
- 4,100 affordable homes built & rehabilitated
- Vital services to hundreds of thousands of Vermonters

Building Bright Spaces for Bright Futures Grants
(building great ECL facilities / building great kids)
- Grants: $54,000
- Early care & learning programs received grants: 7
- Children & their families benefited: 193

Since its inception, the fund has awarded:
- Grants: $1,447,525
- Early care & learning programs received grants: 132
- Children & their families benefited: 4,299

GMP Cow Power Grants
- 19,000,000 kilowatt hours generated annually by 14 family farms