

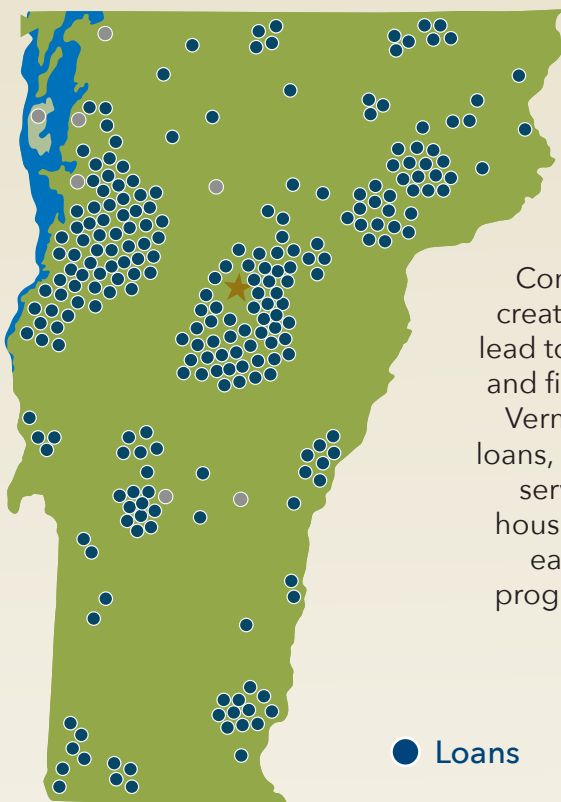
VERMONT COMMUNITY LOAN FUND

Social Impact Report 2019

July 1, 2018 – June 30, 2019

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.

● Loans ● Grants

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 Belongia

Will Belongia, 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



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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

Loan Programs
July 1, 2018 – June 30, 2019



116 CHILDREN
enrolled in quality early care & learning

496 JOBS
created & preserved

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



2,754 ACRES
under management



Women comprise:

67% of VCLF borrowers

100% of Early Care & Learning Program borrowers

76% of Business Resource Center clients

Grant Programs

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**



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

