Dear Friends,

VCLF has published some version of this Social Impact Report you hold in your hands (or, more likely, are looking at onscreen!) annually since 2009. Focused less on the dollars flowing through the Loan Fund, and more on the change those dollars create, our Social Impact Report tells the story of the Vermonters we serve, as they strive and succeed.

Even in the midst of a global pandemic, an ongoing climate emergency and the rising call for a national reckoning on racial justice, the Loan Fund’s work has yielded a remarkable harvest already in 2020: jobs, homes, quality early care & learning for children and families, local farms and food businesses, essential community services. Stronger communities. Transformed lives. Real opportunity.

We’re a justice-driven organization that creates financial access to Vermonters too long denied because of their gender, race, ethnicity or socioeconomic circumstances. We honor our progress, and we honor the work still to be done. As we rise to the challenge, we hope this Social Impact Report will give you space to reflect on, celebrate, and be inspired by the real, measurable impacts of our work together.

We’re glad to walk with you.

Will Belongia, Executive Director
Social Impact Report 2020

Loan Programs
July 1, 2019 – June 30, 2020

15,939,674
LBS. OF LOCAL FOOD
produced since 2015

76 built & rehabilitated
HOMES

Affordable Housing & Community Facilities Lending
(key to thriving communities)
- Loans: 7
- Jobs created & preserved: 121

Early Care & Learning Lending
(investing in Vermont’s next generation)
- Loans: 9
- Jobs created & preserved: 46
“The Vermont Community Loan Fund helps organizations like ours open doors.”
– Michelle Faust, Northeast Kingdom Learning Services/Ready, Set, Grow Child Care Center

Business Lending
(work & progress/small business, big impacts)
- Loans: 24
- Jobs created & preserved: 108

Business Advisory Services
(coaching & training/open for business)
- 8 trainings for early care & learning and business leaders

13,961
Vermonters receiving essential services

273 CHILDREN
enrolled in quality early care & learning

979 HOURS
of business advisory services to Vermont entrepreneurs

275 created & preserved
JOBS

VERMONT EARLY CHILDHOOD ADVOCACY ALLIANCE

VCLF serves as fiscal sponsor for the Vermont Early Childhood Advocacy Alliance, a coalition of community members, organizations, businesses, providers and advocates collaborating to improve public policy that impacts children in the areas of health, safety, food security, economic security, and early care & learning. In 2019-2020, the Alliance:
- Delivered 20 advocacy trainings to over 450 attendees
- Collaborated on advocacy projects with 30 organizations across Vermont

Women comprise:
67% of VCLF borrowers
100% of Early Care & Learning Program borrowers

People Powered!
93% of VCLF investors reinvest with VCLF when their investment matures
79% of VCLF impact investors are individuals & families

JOIN US! Donors and impact investors make the Loan Fund’s work possible. Give today! investinvermont.org/give.html
Invest today! investinvermont.org/invest

PO Box 827
Montpelier, Vermont 05601-0827
Phone: (802) 223-1448
investinvermont.org