

THE VERMONT COMMUNITY LOAN FUND AT WORK IN 2023

VCLF Portfolio on December 31st, 2023

- 284 loans
- \$32.3 million outstanding
- Employment for 2,384 VTers
- Affordable homes for 1,350 VT families
- Quality care for 1,491 VT children
- Essential services for 149,066 VTers
- 62% of borrowers are women
- 56% of direct beneficiaries are low-income

Total Lending: \$11,473,300

64 Loans

387 Jobs created or retained

151 Affordable Homes built or rehabilitated

76 Early Care slots created or retained

Affordable Housing & Community Facilities

- Loaned: **\$8,036,400**
- Leveraged: **\$34,760,078**
- **151 affordable homes** built or rehabilitated
- Financed community facilities **servicing over 24,000 Vermonters** annually
- **177 construction & community facilities jobs** created or preserved
- **4 students** participated in Career Technical Education/Building Trades workforce development

Business

- Loaned: **\$3,337,400**
- Leveraged: **\$2,467,821**
- **195 jobs** created or preserved

Early Care & Learning

- Loaned: **\$149,500**
- Leveraged: **\$295,500**
- **76 early care slots** created or retained
- **15 jobs** created or preserved

Business Resource Center

- **131 local businesses, entrepreneurs and startups** received **1,269 hours** of business advisory services

Vermont Early Childhood Advocacy Alliance

- Brought over **120 Vermonters** to the State House to connect with **over 60 legislators** to advocate for childhood policy issues through Early Childhood Day at the Legislature in March 2023
- Hosted **eight salon-style discussions** focusing on sustained learning over anti-racism, equity & inclusion
- Collaborated on public policy campaigns with **more than a dozen advocacy organizations**

People-Powered!

- **21 new impact investments** totaling **\$1.2 million**
- Impact capital under management as of December 31st, 2023: **\$50.6 million**
- **57%** of impact funds **invested by individuals & families**
- **72%** of funds invested with VCLF are **controlled by women**

Since our inception in 1987 we've loaned almost \$137 million, financing affordable housing for 4,629 Vermont households, creating & preserving 7,974 Vermont jobs, quality care for 4,913 children, and essential services for hundreds of thousands of Vermonters.