

# **Vermont Community Loan Fund**

## **Strategic Plan**

### **2013-2018**

#### **Mission**

Our mission is to create opportunities that lead to healthy communities and financial stability for all Vermonters.

#### **Vision**

VCLF will be a leader in developing and promoting capital-based approaches to issues of poverty and opportunity. VCLF will be an integral part of facilitating a generous flow of resources both from within and outside of Vermont to create healthy communities and increase economic opportunity for all Vermonters.

#### **Goals**

##### **1. Leadership**

VCLF will be a respected, familiar, and trusted voice among public officials, business leaders, philanthropists, and thought leaders. The organization will work “to have a seat at the table” where issues of poverty and opportunity involving the people we care about are discussed. We will champion the idea that access to capital can provide opportunities for low-income and low-wealth Vermonters to improve their quality of life.

Central to this effort will be a concerted communications and public relations effort that tells the story of VCLF through the lives of the people it touches. These communications will connect the investor and the donor to the end borrower and lend vitality to the VCLF story.

It will also be critical to have the most diversified possible Board in terms of life experience, profession, age, gender, geography, and race. The Board will work to build connections for VCLF in the business, philanthropic, and governmental sectors. And the staff will move beyond a focus on transactions and “put itself out there” in the community so it can be an active participant in larger issues affecting the people we serve.

## **2. Impact**

VCLF will provide critical capital-related services to help families increase their financial stability. We will look for opportunities where capital and technical assistance will be transformational for Vermonters whose needs are not being met by traditional sources of finance. We will innovate from our traditional product line when complementary capital-based approaches are needed: VCLF will be open to developing products other than simple debt for supporting promising businesses, and we will consider developing special programs for important and underserved sectors.

VCLF will be committed to transparency and accountability to our target markets. We will track and make public the impact of our work.

We will consistently look for opportunities to promote healthy communities. Values and money can and should co-exist.

## **3. Sustainability**

VCLF will uphold its high standard of financial sustainability, while exploring new and evaluating existing programs and services. The organization will balance innovation and impact with financial risk and return.

VCLF will value activities and opportunities in its business and lending operations that lead to beneficial impacts on the natural environment.

## **4. Philanthropy**

VCLF will attract significant donations and investments from diverse funding sources, including foundations, businesses, and individuals. VCLF will partner with funders to discover and engage creative approaches to address our shared goals. VCLF will play a critical role in leading philanthropic dollars to the markets where we work. VCLF will be a preferred partner for Vermonters and those who value Vermont for achieving their community impact goals. If wise use of capital for building communities is the goal of donors and investors, then our aspiration is that they will turn to VCLF.

Adopted 9/17/2013