

Vermont Community Loan Fund

Strategic Plan

2019-2023

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. Values and money can and should co-exist.

Goal 1: Leadership

VCLF will be respected, familiar and trusted among all Vermonters.

The organization will 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 borrower and beneficiary and lend vitality to the VCLF story. We will place greater emphasis on technology in order to attract the next generation of investor, donor, borrower and partner.

It is critical to have a diverse Board and Staff. The Board will build connections for VCLF in the business, philanthropic and governmental sectors. The Staff will move beyond a focus on transactions and put itself out there in the community as an active participant in larger issues affecting the people we serve.

Goal 2: Impact

VCLF will provide critical capital-related services to help families increase their financial stability. We will look for opportunities where capital and advisory services 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 proactive in seeking out new underserved markets and be creative in developing financing tools and strategies to serve these new markets as well as our traditional markets. VCLF will be open to developing special products for relevant 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. Through collaboration we leverage other important partners into our markets to enhance the impact of our work. We will consistently look for opportunities to promote healthy communities.

Goal 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. We will maintain diverse funding sources that allow us to effectively deploy capital to the benefit of low- and moderate-income Vermonters and other disenfranchised communities.

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

Goal 4: Philanthropy

VCLF will attract significant donations and investments from diverse funding sources including foundations, businesses and individuals. VCLF will collaborate with funders to discover and engage creative approaches to address 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. We will use technology to attract and connect with all generations of philanthropists. When wise use of capital for building communities is the goal of donors and investors, then our aspiration is that they will turn to VCLF.