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**AA2 CARS™ Rating for social impact and financial performance**

**VT's largest US SBA Microlender**

**US Treasury CDFI Fund Awardee for performance and innovation**

The Vermont Community Loan Fund is a mission-driven alternative lender. We make loans to small businesses, community organizations & nonprofits, child care providers and developers of affordable housing who don't qualify for a loan from a traditional lender. We combine our loans with consulting and technical assistance to make sure our borrowers have access to all the tools they need to succeed.

## OUR MISSION

VCLF creates opportunities that lead to healthy communities and financial stability for all Vermonters. We develop and promote capital-based approaches to issues of poverty and opportunity.

## OUR BORROWERS

Since 1987, VCLF has loaned over \$80 million that has:

- Built or rehabbed affordable homes for 3,300 families
- Created or preserved jobs for 3,700 Vermonters
- Created or preserved quality care for 2,900 children and their families
- Supported community organization providing essential services to hundreds of thousands of Vermonters

## OUR INVESTORS

The money we lend is loaned to us by hundreds of investors – individuals & families, federal & state governments, faith-based groups, foundations, banks – who demand a social, “community” return along with a financial return.

## OUR PERFORMANCE

Total Assets	\$31.2M
Borrower losses - historic	2.1%
Losses to investors - historic	- \$0 -
Loan Portfolio on 12/31/12	

- 265 loans totaling \$23.9M
- 2,012 jobs
- 1,187 affordable homes
- Quality care for 2,069 children & families
- Essential services for 51,000 Vermonters

## OUR LOANS

With every loan, we want to create opportunities for low-income, low-wealth Vermonters to improve their quality of life. Our loans:

- Preserve Vermont's natural resources
- Honor the traditional working landscape
- Are women-owned or -led enterprises
- Are downtown-based enterprises
- Create or preserve quality jobs

**Our Affordable Housing and Community Facilities Loan Program** provides loans for affordable housing and community-based organizations that provide vital services, like health centers, arts organizations, schools and other nonprofits. We regularly work with regional developers like Champlain Housing Trust, RuralEdge and Windham/Windsor Housing Trust.

**Our Child Care Programs** help Vermont's child care providers to start up, grow or enhance their programs and facilities. **Project SUCCESS (SUpporting Child Care Entrepreneurs with Skills and Strategies)** is a no-cost program designed to assist directors and staff of child care facilities with a wide range of business skills training and consulting.

**VCLF's Business Loan Program** offers access to loans and microloans and growth assistance for small and emerging local businesses and entrepreneurs. Past success stories include High Mowing Seeds, Vermont Smoke and Cure, Danforth Pewterers and American Flatbread. In 2009, VCLF became the first (and is now the largest) statewide Microlender supported by the US Small Business Administration.