



VERMONT  
COMMUNITY  
LOAN FUND  
*Invest in Vermont*

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## **Vermont Community Loan Fund Business Advisory Services**

As a mission-oriented, community-focused alternative lender, the Vermont Community Loan Fund (VCLF) combines our loans with financial consulting and business development services to make sure our borrowers have access to everything they need to succeed. Recently, we have dedicated additional resources and capacity to our business advisory services to make them more robust and comprehensive.

### **Financial Practices**

- One-on-one and small group training in all aspects of financial management for business, including: cash flow management; projections; understanding, preparing, and using financial statements; setting up accounting software; reconciling bank accounts; invoicing and more.
- Keeping personal and business finances separate, and understanding overlaps and impacts of credit and personal financial management on business finances.
- Organizing your time and financial paperwork to be able to complete tasks like invoicing and bookkeeping, as well as preparing documents for accountants and tax professionals.

### **Specialized Expertise in the Early Care and Education Industry**

- VCLF has been a statewide leader in providing financing and business development assistance to the early care and education industry for over 15 years.
- In addition to advising and coaching on general business financial practices, our business development specialists can help with early care and education industry-specific issues, including:
  1. STARS Participation: completing initial application and making plans to increase STARS.
  2. Compliance with Regulations: updating parent and employee handbooks, planning professional development, budgeting for safety upgrades, etc.
  3. Grant writing: assistance in preparing grant applications that fund early care and education programs.
  4. Act 166: how to work with school districts in public-private preschool partnerships and how to create your budget incorporating state-provided preschool requirements and funding.

**Questions?** Contact Becca Schrader, Technical Assistance and Government Programs Manager, at 802-223-4424 or [becca@vclf.org](mailto:becca@vclf.org).