

**Vermont Farm and Food  
System Financing Inventory**



version 2020.1

Organization	Program Name	Website	Phone	Email	Address	City	State	Zip	Org Type
Addison County Economic Development Corporation	<a href="#">Revolving Loan Fund</a>	<a href="http://addisoncountyedc.org/">http://addisoncountyedc.org/</a>	(802) 388-7953		1590 US Route 7S, Unit 8	Middlebury	VT	05753	Nonprofit
BDC Capital		<a href="http://www.bdcnewengland.com">http://www.bdcnewengland.com</a>	(781) 928-1100		57 Edgewater Drive	Wakefield	MA	01880	Lender
Branch Venture Group	<a href="#">Branch Venture Group</a>	<a href="https://www.branchventuregroup.com/">https://www.branchventuregroup.com/</a>		<a href="mailto:info@branchventuregroup.com">info@branchventuregroup.com</a>	50 Milk Street, Floor 16	Boston	MA	02109	Angel Network
Brattleboro Development Credit Corporation	<a href="#">Windham County Economic Development Program / Revolving Loan</a>	<a href="https://brattleborodevelopment.com/loans/">https://brattleborodevelopment.com/loans/</a>	(802) 257-7731		76 Cotton Mill Hill	Brattleboro	VT	05301	Nonprofit
Brattleboro Development Credit Corporation	<a href="#">Southern Vermont Microentrepreneur Loan</a>	<a href="https://brattleborodevelopment.com/loans/">https://brattleborodevelopment.com/loans/</a>	(802) 257-7731		76 Cotton Mill Hill	Brattleboro	VT	05301	Nonprofit
CEI Ventures	<a href="#">CEI Ventures</a>	<a href="https://www.ceimaine.org/cei-ventures/">https://www.ceimaine.org/cei-ventures/</a>	(207) 504-5900		30 Federal Street, Suite 400	Portland	ME	04011	Venture Capital Fund
Cienega Capital	<a href="#">Cienega Capital</a>	<a href="https://www.cienegacapital.com">https://www.cienegacapital.com</a>	(831) 628-0288		PO Box 8	Paicines	CA	95043-0008	Mission Investment Fund
Clean Energy Development Fund	<a href="#">Loan Program</a>	<a href="https://publicservice.vermont.gov/renewable-energy/cedf">https://publicservice.vermont.gov/renewable-energy/cedf</a>	(802) 828-4017		112 State Street	Montpelier	VT	05620	State Government
Coastal Enterprises, Inc.	<a href="#">Sustainable Agriculture and Food Systems Program</a>	<a href="https://www.ceimaine.org/advising/natural-resources/agriculture/">https://www.ceimaine.org/advising/natural-resources/agriculture/</a>	(207) 504-5881	<a href="mailto:info@ceimaine.org">info@ceimaine.org</a>	30 Federal Street	Brunswick	ME	04011	Nonprofit - CDFI
Coastal Enterprises, Inc.	<a href="#">Commercial Loan and Microloans</a>	<a href="https://www.ceimaine.org/">https://www.ceimaine.org/</a>	(207) 504-5900	<a href="mailto:loanapplications@ceimaine.org">loanapplications@ceimaine.org</a>	30 Federal Street	Brunswick	ME	04011	Nonprofit - CDFI
Coastal Enterprises, Inc.	<a href="#">Wicked Fast Microloans</a>	<a href="https://www.ceimaine.org/financing/business-financing/wicked-fast-microloans/">https://www.ceimaine.org/financing/business-financing/wicked-fast-microloans/</a>	(207) 504-5900	<a href="mailto:loanapplications@ceimaine.org">loanapplications@ceimaine.org</a>	30 Federal Street	Brunswick	ME	04011	Nonprofit - CDFI
Coastal Enterprises, Inc.	<a href="#">Solar Project Loans</a>	<a href="https://www.ceimaine.org/">https://www.ceimaine.org/</a>	(207) 253-7718	<a href="mailto:info@ceimaine.org">info@ceimaine.org</a>	30 Federal Street	Brunswick	ME	04011	Nonprofit - CDFI

**Vermont Farm and Food System Financing Inventory**

Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Addison County Economic Development Corporation	General Business	All	For-profit companies in Addison County.	Debt	For acquisitions, working capital, land, and equipment purchases, etc.	Will finance up to 40% of project. Maximum loan amount is \$100,000. Loans from ACEDC may not be used for agricultural production.
BDC Capital	General Business	All	New England-based businesses.	Debt	Various - see programs.	
Branch Venture Group	Food Products / Agricultural Technology	Seed / Early Stage	Food and beverage CPG, foodtech, and agtech. Companies at the beginning of their development cycle.	Equity	Funding should support the next phase of growth including building out the team, releasing the commercial product, finalizing V2.0, etc.	
Brattleboro Development Credit Corporation	General Business	All	For-profit companies in Windham County that have an economic impact.	Debt	Purchase of land and infrastructure, construction or renovation to existing property, purchasing machinery, or working capital.	Funds will be made available through direct low-interest loans administered via VEDA.
Brattleboro Development Credit Corporation	General Business	All	For-profit companies in located in Windham and Bennington counties that have an economic impact.	Debt	Purchase of land and infrastructure, construction or renovation to existing property, purchasing machinery, or working capital.	
CEI Ventures	General Business	Early / Growth	Companies exhibiting rapid growth, dynamic transformation or emergence.	Equity	Growth capital.	Socially responsible venture fund; short and long term financing from \$10,000 or less, to greater than \$500,000.
Cienega Capital	Agriculture / Food Systems	All	Food systems entities looking for funding related to regenerative food and agriculture.	Debt / Equity / Grants	Various.	Investments can be structured as debt, equity or other alternative structures as needed.
Clean Energy Development Fund	Renewable Energy	N/A	Vermont individuals, companies, nonprofits, municipalities that are looking to develop/deploy renewable resources, or develop energy-efficient technologies.	Grant / Debt / Incentives	Purchase of land, buildings, equipment and/or working capital for activities related to a renewable energy project.	
Coastal Enterprises, Inc.	Agriculture / Food Systems	N/A	Farms.	Equity / Debt	For capital expenses, i.e., buildings, retail space, storage space; equipment; expansion costs; farm and value-added production; working capital; and other costs associated with increasing the supply of healthy foods at affordable prices in low access areas.	
Coastal Enterprises, Inc.	General Business	Start-up / Existing	“Value chain” businesses such as food processors, distributors, and value-add manufacturers, as well as infrastructure businesses such as farm inputs or composters.	Debt	Various.	\$10,000 or less, to greater than \$500,000.
Coastal Enterprises, Inc.	General Business	Start-up / Existing	Food retailers, such as independent grocers, co-ops, or local food markets.	Debt	Funds can be used for working capital, equipment, or to refinance existing higher-cost debt.	Decisions will typically be made within three business days. Size of loans up to \$25,000. Not available for real-estate acquisition or improvements.
Coastal Enterprises, Inc.	Renewable Energy	N/A	General	Debt / Tax Credits	Renewable energy businesses and projects that are creating opportunities in rural and low income communities, for construction and project acquisition.	

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CoBank	<a href="#">Loan Program</a>	<a href="https://www.cobank.com/corporate/services/loans">https://www.cobank.com/corporate/services/loans</a>	(800) 542-8072	<a href="mailto:connect@cobank.com">connect@cobank.com</a>	240 South Road	Enfield	CT	06082	Bank
CoBank	<a href="#">CoBank Farm Credit Leasing</a>	<a href="https://www.cobank.com/corporate/services/leasing">https://www.cobank.com/corporate/services/leasing</a>	(800) 542-8072	<a href="mailto:connect@cobank.com">connect@cobank.com</a>	240 South Road	Enfield	CT	06082	Bank
Community Capital of Vermont	<a href="#">Small Business Loans &amp; Business Advisory Services</a>	<a href="https://www.communitycapitalvt.org/borrowers/is-community-capital-right-for-me/">https://www.communitycapitalvt.org/borrowers/is-community-capital-right-for-me/</a>	(802) 479-0167	<a href="mailto:info@communitycapitalvt.org">info@communitycapitalvt.org</a>	105 North Main Street, Suite 305	Barre	VT	05641	Nonprofit - CDFI
Cooperative Fund of New England	<a href="#">Loan Program</a>	<a href="http://www.coopfund.coop">www.coopfund.coop</a>	(800) 818-7833	<a href="mailto:cfne@coopfund.coop">cfne@coopfund.coop</a>					Nonprofit - CDFI
Dirt Capital Partners	<a href="#">Farmer Partner Program</a>	<a href="https://www.dirtpartners.com/for-farmers">https://www.dirtpartners.com/for-farmers</a>	(978) 290-2220		PO Box 457	Hudson	NY	12534	Alternative Lender
eCoast Angel Network	<a href="#">eCoast Angel Network</a>	<a href="https://ecoastangels.com/">https://ecoastangels.com/</a>		<a href="mailto:ecoastangels@gmail.com">ecoastangels@gmail.com</a>		Portsmouth	NH		Angel Network
Efficiency Vermont	<a href="#">Agricultural Equipment Rebate Program</a>	<a href="http://www.efficiencyvermont.org">www.efficiencyvermont.org</a>	(888) 921-5990	<a href="mailto:info@efficiencyvermont.org">info@efficiencyvermont.org</a>	128 Lakeside Avenue, Suite 401	Burlington	VT	05401	Nonprofit
Efficiency Vermont	<a href="#">Financing for Agricultural Operations</a>	<a href="http://www.efficiencyvermont.org">www.efficiencyvermont.org</a>	(888) 921-5990	<a href="mailto:info@efficiencyvermont.org">info@efficiencyvermont.org</a>	128 Lakeside Avenue, Suite 401	Burlington	VT	05401	Nonprofit
Equity Trust, Inc.	<a href="#">Equity Trust Fund</a>	<a href="http://www.equitytrust.org">www.equitytrust.org</a>	(413) 256-6161	<a href="mailto:etf@equitytrust.org">etf@equitytrust.org</a>	PO Box 746	Amherst	MA	01004	Nonprofit
Fair Food Fund	<a href="#">Fair Food Fund</a>	<a href="https://fairfoodnetwork.org/projects/fair-food-fund/">https://fairfoodnetwork.org/projects/fair-food-fund/</a>	(734) 213-3999	<a href="mailto:info@fairfoodnetwork.org">info@fairfoodnetwork.org</a>	1250 North Main Street, North Suite	Ann Arbor	MI	48104	Mission Investment Fund
Farm Service Agency / USDA (a)	<a href="#">Beginning Farmers and Ranchers Loan</a>	<a href="https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/2019/loans-for-beginning-farmers-and-ranchers.pdf">https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/2019/loans-for-beginning-farmers-and-ranchers.pdf</a>	(802) 658-2803		356 Mountain View Drive, Suite 104	Colchester	VT	05446	Federal Government

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CoBank	Agriculture	All	Agribusiness and rural infrastructure entities.	Debt	Short to long term financing.	Lend to larger co-ops (i.e. St. Albans) and serve as capital source for Yankee Farm Credit who in turn lend to Vermont agricultural businesses & farmers.
CoBank	Agriculture / Utility Businesses	All	Agricultural co-ops, agribusinesses, electric distribution co-ops, rural power generators, rural communications and water companies, and rural community facilities.	Lease	Leasing vehicles, equipment, or infrastructure.	
Community Capital of Vermont	General Business	Start-up / Existing	Applicants that demonstrate insufficient access to conventional sources of credit.	Debt	Loans for start-up costs, equipment, inventory, real estate. Grants for any/all on-one technical assistance.	Loans from \$1,000 to \$100,000; Grants up to \$2,500. We are offering an "incentive" interest rate of 5% to 9% for value-added businesses in the agricultural sector. * Technical assistance funds are only for use with CCVT borrowers because they are tied to specific loan funds from the SBA and USDA.
Cooperative Fund of New England	General Business / Agriculture	Start-up / Expanding	Cooperatives or nonprofits located in New England.	Debt	Short to medium-term financing.	Maximum investment / loan size \$1,000 - \$1,000,000. Priority given to low-income cooperatives.
Dirt Capital Partners	Agriculture	Early / Growth	Farmers with over \$100,000 in annual gross revenue or projected gross revenue, organic or transitioning to organic.	Debt	Capital for transitioning land, long-term land leases towards ownership, expansion of sustainable land access and security.	Dirt Capital is essentially an alternative to mortgage financing, most common is leasing with option to purchase in five or ten years.
eCoast Angel Network	General Business	Start-up / Early Growth	Businesses involved with advanced technology, e-commerce, healthcare, and industrial products and services, principally located in the Northeast.	Equity	Early growth financing needs.	
Efficiency Vermont	Agriculture	All	Agricultural businesses.	Rebate	Purchase & installation of new, energy efficient equipment.	Incentives.
Efficiency Vermont	Energy / Agriculture	All	Agricultural operators and farmers.	Debt	To improve the energy efficiency of your farm or ag operation, boost production, and lower your operating expenses.	EV works with Vt State Employees Credit Union to finance energy projects, and provide financial analysis, technical assistance and financial incentives.
Equity Trust, Inc.	Agriculture	All	Farmers.	Debt	Financing to farmers for the acquisition of land, agricultural improvements, equipment, and livestock.	Also provide financing for educational programs dealing with sustainable agriculture & local food production. Priority given to low or moderate income individuals or communities.
Fair Food Fund	Agriculture / Food Systems	All	Agriculture infrastructure and distribution businesses in the Northeast.	Debt / Royalty / Equity	Patient financing and business assistance to local food enterprises that support small and mid-scale farms in the Northeast.	Investments are offered as stand-alone investments ranging from \$50,000 to \$350,000 or as part of a larger financing package.
Farm Service Agency / USDA (a)	Agriculture	Start-up	Beginning farmers.	Debt / Guarantee	Farm ownership and operations.	For those who are unable to obtain financing from commercial lenders; also includes down payment program.

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Farm Service Agency / USDA (a)	<a href="#">Socially Disadvantaged Persons Loan Program</a>	<a href="https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2019/sda_loans-fact_sheet-aug_2019.pdf">https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2019/sda_loans-fact_sheet-aug_2019.pdf</a>	(802) 658-2803		356 Mountain View Drive, Suite 104	Colchester	VT	05446	Federal Government
Farm Service Agency / USDA (a)	Conservation Reserve Program	<a href="https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2019/conservation-loan-program-factsheet-19.pdf">https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2019/conservation-loan-program-factsheet-19.pdf</a>	(802) 658-2803		356 Mountain View Drive, Suite 104	Colchester	VT	05446	Federal Government
Farm Service Agency / USDA (a)	<a href="#">Farm Ownership Loans</a>	<a href="https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/farm-ownership-loans/index">https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/farm-ownership-loans/index</a>	(802) 658-2803		356 Mountain View Drive, Suite 104	Colchester	VT	05446	Federal Government
Farm Service Agency / USDA (a)	<a href="#">Farm Operating Loans</a>	<a href="https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/farm-operating-loans/index">https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/farm-operating-loans/index</a>	(802) 658-2803		356 Mountain View Drive, Suite 104	Colchester	VT	05446	Federal Government
Farm Service Agency / USDA (a)	<a href="#">Microloan Program</a>	<a href="https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index">https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index</a>	(802) 658-2803		356 Mountain View Drive, Suite 104	Colchester	VT	05446	Federal Government
Farm Service Agency / USDA (a)	<a href="#">Youth Loans</a>	<a href="https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/youth-loans/index">https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/youth-loans/index</a>	(802) 658-2803		356 Mountain View Drive, Suite 104	Colchester	VT	05446	Federal Government
Farm Service Agency / USDA (a)	<a href="#">Biomass Crop Assistance Program</a>	<a href="https://www.fsa.usda.gov/programs-and-services/energy-programs/BCAP/index">https://www.fsa.usda.gov/programs-and-services/energy-programs/BCAP/index</a>	(802) 658-2803		356 Mountain View Drive, Suite 104	Colchester	VT	05446	Federal Government
Flexible Capital Fund, L3C	<a href="#">Flexible Capital Fund</a>	<a href="http://www.flexiblecapitalfund.com">www.flexiblecapitalfund.com</a>	(802) 828-0398	<a href="mailto:janice@flexiblecapitalfund.com">janice@flexiblecapitalfund.com</a>	3 Pitkin Court, Suite 301E	Montpelier	VT	05602	Mission Investment Fund - CDFI
Franklin County Industrial Development Corporation	Revolving Loan Fund	<a href="https://www.fcidc.com/revolving-loan-fund/">https://www.fcidc.com/revolving-loan-fund/</a>	802-524-2194	<a href="mailto:info@fcidc.com">info@fcidc.com</a>	2 North Main Street	St. Albans	VT	05478	Nonprofit
Fresh Tracks Capital	<a href="#">FreshTracks</a>	<a href="http://www.freshtrackscap.com">www.freshtrackscap.com</a>	(802) 923-1500		29 Harbor Road, Suite 200	Shelburne	VT	05482	Venture Capital Fund
Golden Seeds	<a href="#">Golden Seeds Angel Network</a>	<a href="http://www.goldenseeds.com/">http://www.goldenseeds.com/</a>	(888) 629-6774	<a href="mailto:info@goldenseeds.com">info@goldenseeds.com</a>	830 Third Avenue	New York	NY		Angel Network

**Vermont Farm and Food System Financing Inventory**

Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Farm Service Agency / USDA (a)	Micro Business	All	Socially disadvantaged farmers.	Debt / Guarantee	Own and operate family-sized farms.	Including women, African-Americans, etc.
Farm Service Agency / USDA (a)	Agriculture	N/A	Agricultural landowners.	Incentive	To establish long-term, resource-conserving covers on eligible farmland.	Annual rental payments based on agriculture rental value of land; provides cost-share assistance for up to 50% of participant's costs in establishing approved conservation practices.
Farm Service Agency / USDA (a)	Agriculture	All	Farmers.	Debt	Farm ownership and emergencies.	
Farm Service Agency / USDA (a)	Agriculture	Start-up / Established	Farmers.	Debt	Farm operations.	
Farm Service Agency / USDA (a)	Agriculture	Start-up / Small	Farmers.	Debt	Initial start up and operating expenses.	Offers more flexible access to credit and serves as loan alternative for smaller farming operations like specialty crop producers and operators of community supported agriculture (CSA).
Farm Service Agency / USDA (a)	Agriculture / Youth	All	Youth, ages ten through 20 years.	Debt	Operations.	Up to \$5,000 loans to rural youth to finance income-producing, agriculture-related projects.
Farm Service Agency / USDA (a)	Agriculture	N/A	Agricultural and forest land owners and producers.	Matching Payments	For the collection, harvest, storage and transportation (CHST) of eligible material by a qualified Biomass Conversion Facility (BCF).	New program whose goal is to accelerate the investment in and production of biofuels.
Flexible Capital Fund, L3C	Food Systems / Forest Products / Clean Technology	Early / Growth	For-profit businesses based in Vermont in food systems, production, and clean technology sectors.	Royalty Financing / Debt	Permanent working capital.	Risk capital in the form of subordinated debt and royalty loans ranging between \$100,000 to \$400,000.
Franklin County Industrial Development Corporation	General Business	All	For-profit companies in Franklin County and Grand Isle counties.	Debt	Purchase real estate or equipment, leasehold improvements, working capital, value-added agriculture.	Loan size between \$25,000 and \$250,000. Financing up to 75% of project. The Loan Fund serves as a lender of last resort.
Fresh Tracks Capital	All - with technology or innovation focus	Early / Growth	Companies with \$1MM revenue run rate and high growth objectives with unique and defensible business model, products, services.	Equity	Growth capital.	\$1.5MM maximum equity investment size per company.
Golden Seeds	Technology / Consumer Products / Healthcare	Start-up / Early / Growth	Companies led by women entrepreneurs and/or women in key management positions who retain significant equity. Looking for scalable markets and plausible exit strategy.	Equity	Growth capital.	GoldenSeeds has a network in Boston, MA in addition to NY and other networks around the country.

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Green Mountain Economic Development Corporation	<a href="#">Hartford Business Revolving Loan Fund</a>	<a href="http://www.gmedc.com/gm/services/grants-and-applications/">http://www.gmedc.com/gm/services/grants-and-applications/</a>	(802) 295-3710	gmedc@gmedc.com	35 Railroad Row, Suite 101	White River Junction	VT	05001	Nonprofit
High Meadows Fund	<a href="#">High Meadows Fund</a>	<a href="http://www.highmeadowsfund.org/introducing-your-idea">http://www.highmeadowsfund.org/introducing-your-idea</a>	(802) 388-3355	hmf@vermontcf.org	PO Box 30	Middlebury	VT	05753	Foundation
High Meadows Fund	<a href="#">Program-Related Investments</a>	<a href="http://www.highmeadowsfund.org/investments">http://www.highmeadowsfund.org/investments</a>	(802) 388-3355	hmf@vermontcf.org	PO Box 30	Middlebury	VT	05753	Foundation
Impact NH Fund	<a href="#">Impact NH Fund</a>	<a href="http://impactnhf.com/">http://impactnhf.com/</a>	(603) 512-0507			Merrimack	NH		Mission Investment Fund
Lamoille Economic Development Corporation	Lamoille County Revolving Loan Fund	<a href="https://lamoillerevolvingloanfund.com/">https://lamoillerevolvingloanfund.com/</a>	(802) 888-5640	info@lamoilleconomy.org	PO Box 455	Morrisville	VT	05661	Nonprofit
LaunchCapital	<a href="#">Launch Capital Ventures</a>	<a href="http://www.launch-capital.com/">http://www.launch-capital.com/</a>		To contact, use form at: <a href="https://www.launchcapital.com/contact">https://www.launchcapital.com/contact</a>	195 Church Street, Suite 1700	New Haven	CT	06510	Venture Capital Fund
Maine Angels	<a href="#">Network</a>	<a href="https://www.maineangels.org/">https://www.maineangels.org/</a>		contact@maineangels.org					Angel Network
Milk Money Vermont	<a href="#">Crowdfunding Platform</a>	<a href="https://www.milkmoneyvt.com/">https://www.milkmoneyvt.com/</a>	(802) 899-0979		PO Box 81	Charlotte	VT	05445	Crowdfunding Platform
North Country Angel Investors	<a href="#">Angel Network</a>	<a href="https://northcountryangels.com/">https://northcountryangels.com/</a>	(802) 658-7830		60 Lake Street	Burlington	VT	05401	Angel Network
Northeast Angels	<a href="#">Northeast Angels</a>	<a href="http://www.northeastangels.com/">http://www.northeastangels.com/</a>				Nashua	NH		Angel Network
Northeast Organic Farming Association of Vermont (NOFA VT)	<a href="#">Farmer Emergency Fund</a>	<a href="https://nofavt.org/programs/farmer-services/loan-programs/farmer-emergency-fund">https://nofavt.org/programs/farmer-services/loan-programs/farmer-emergency-fund</a>	(802) 434-4122	info@nofavt.org	PO Box 697	Richmond	VT	05477	Nonprofit
Northeast Organic Farming Association of Vermont (NOFA VT)	<a href="#">Revolving Loan Fund</a>	<a href="https://nofavt.org/programs/farmer-services/loan-programs/farmer-emergency-fund">https://nofavt.org/programs/farmer-services/loan-programs/farmer-emergency-fund</a>	(802) 434-4122	info@nofavt.org	PO Box 697	Richmond	VT	05477	Nonprofit
Northeastern Vermont Development Association	<a href="#">Regional Revolving Loan Fund</a>	<a href="http://www.nvda.net/financing.php">http://www.nvda.net/financing.php</a>	(802) 748-5181	info@nvda.net	36 Eastern Avenue, Suite 1	St. Johnsbury	VT	05819	Nonprofit

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Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Green Mountain Economic Development Corporation	General Business	All	For-profit companies in Hartford.	Debt	Any legitimate business need, including the revitalization of Hartford.	The intent of the Loan Fund is to complement and support the activity of lending institutions; therefore, loan requests that leverage other funds will be given priority.
High Meadows Fund	Agriculture / Forest / Energy	N/A	Typically nonprofit organizations.	Grant	Projects that support sustainable land use, clean and efficient energy and farm, food and forest enterprises.	
High Meadows Fund	Agriculture / Forest / Energy	N/A	For profit and nonprofit and intermediaries.	Debt / Equity	Projects that support sustainable land use, clean and efficient energy and farm, food & forest enterprises.	Generally, High Meadows considers opportunities where the investment or loan is in a pooled fund, rather than in individual enterprises.
Impact NH Fund	General Business	All	Investment focus is on women entrepreneurs.	Debt / Equity		Funding is in the range of \$25,000 to \$75,000, and we can do equity, royalty, and debt based funding.
Lamoille Economic Development Corporation	Agricultural, Manufacturing, Commercial and Service Businesses	Start-up and Small to Medium-Sized Businesses	For-profit companies in located in Lamoille county, Vermont.	Debt	Various.	Minimum loan is \$2,500 and maximum is \$50,000.
LaunchCapital	General Business	Seed Stage	Businesses that have large growth potential, ability to scale and national or international reach.	Equity	Growth capital.	Offices in New Haven, CT; Boston, MA; New York; San Francisco
Maine Angels	General Business	Seed / Early Growth	Businesses that have a differentiated product or service, preference for New England deals within site visit range.	Equity	Growth capital.	Companies outside Maine must be engaged with an investment organization to lead the proposed investment prior to applying to Maine Angels.
Milk Money Vermont	General Business	All	Vermont businesses and nonprofits.	Debt / Equity / Convertible Notes	Various - depends on the organization's needs.	Milk Money VT is a crowdfunding platform that works with entrepreneurs to help them raise capital (in many forms) from their communities and networks.
North Country Angel Investors	High Growth	Seed / Early Stage	Vermont and New England based enterprises with potential for rapid growth and large markets.	Equity / Convertible Notes	Growth capital.	Network meets monthly and has an in-depth screening process.
Northeast Angels	General Business	Start-up / Early Growth	Focus is on high-growth entrepreneurial businesses located in the Northeast.	Equity	Varies - contact organization for details.	NeA looks for opportunities with companies that can demonstrate potential market penetration, strong leadership, organized effort and strong financial skills. To apply, go to: <a href="https://gust.com/organizations/northeast-angels/apply">https://gust.com/organizations/northeast-angels/apply</a>
Northeast Organic Farming Association of Vermont (NOFA VT)	Agriculture	All	Organic and NOFA member farmers.	Debt	For farms adversely affected by natural and unnatural disasters like the recent flooding and damage from Irene.	Grants and zero-percent-interest loans are awarded to farmers in need as funds are available.
Northeast Organic Farming Association of Vermont (NOFA VT)	Agriculture	All	Organic Vermont farmers or farmers that are interested in making the transition to sustainable management practices.	Debt	Working capital, to be used for equipment, short-term assets, or improvement of business management.	Loans range from \$2,000 to \$15,000.
Northeastern Vermont Development Association	General Business	All	For-profit companies in Caledonia, Essex and Orleans Counties, Vermont.	Debt	Varies.	See website or call office for details.



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Organization	Program Name	Website	Phone	Email	Address	City	State	Zip	Org Type
Northern Community Investment Corporation	<a href="#">Small Business Lending</a>	<a href="http://www.ncic.org/business-loans/">http://www.ncic.org/business-loans/</a>	(802) 748-5101		51 Depot Square, Suite 2	St. Johnsbury	VT	05819	Nonprofit
Northern New England Women's Investors Network (NNEWIN)	<a href="#">Network</a>	<a href="https://nnewin.org/">https://nnewin.org/</a>							
Opportunities Credit Union	<a href="#">Small/Micro Business Loans</a>	<a href="https://www.oppsvt.org/business-products/">https://www.oppsvt.org/business-products/</a>	(802) 654-4540		92 North Avenue	Burlington	VT	05401	Credit Union
Regional Development Corp. and Municipal Revolving Loan Funds	Various - see individual regional websites	<a href="https://accd.vermont.gov/economic-development/resources/rdc">https://accd.vermont.gov/economic-development/resources/rdc</a>	(802) 828-5204				VT		Nonprofit(s)
Renewable Energy Resource Center	<a href="#">Clean Energy Development Fund</a>	<a href="http://www.rerc-vt.org/about">http://www.rerc-vt.org/about</a>	(877) 888-7372	info@re-rc-vt.org	128 Lakeside Avenue, Suite 402	Burlington	VT	05401	Nonprofit
RSF Social Finance	<a href="#">Food System Transformation Fund</a>	<a href="https://rsfsocialfinance.org/get-funding/food-system-loans/">https://rsfsocialfinance.org/get-funding/food-system-loans/</a>	(415) 561-3900	info@rsfsocialfinance.org		San Francisco	CA		Nonprofit
RSF Social Finance	<a href="#">Seed Fund</a>	<a href="https://rsfsocialfinance.org/get-funding/seed-fund/">https://rsfsocialfinance.org/get-funding/seed-fund/</a>	(415) 561-3900	info@rsfsocialfinance.org		San Francisco	CA		Nonprofit
RSF Social Finance	<a href="#">Social Enterprise Loans</a>	<a href="https://rsfsocialfinance.org/">https://rsfsocialfinance.org/</a>	(415) 561-3900	info@rsfsocialfinance.org		San Francisco	CA		Nonprofit
Rutland Economic Development Corp.	<a href="#">REDC Revolving Loan Fund</a>	<a href="https://www.rutlandeconomy.com/lending">https://www.rutlandeconomy.com/lending</a>	(802) 773-9147	tyler@rutlandeconomy.com	67 Merchants Row, Suite 1	Rutland	VT	05701	Nonprofit
Sandy River Charitable Foundation	<a href="#">Sandy River Charitable Foundation</a>	<a href="http://www.srcfoundation.org">http://www.srcfoundation.org</a>	(207) 779-1682	info@srcfoundation.org	349 Voter Hill Road	Farmington	ME	04938	Foundation
Sandy River Charitable Foundation	<a href="#">Program-Related Investments</a>	<a href="http://www.srcfoundation.org">http://www.srcfoundation.org</a>	(207) 779-1682	info@srcfoundation.org	349 Voter Hill Road	Farmington	ME	04938	Foundation
Slow Money Alliance	<a href="#">Network</a>	<a href="http://www.slowmoney.org">www.slowmoney.org</a>	(510) 408-7645	info@slowmoney.org		Boulder	CO		Network

**Vermont Farm and Food System Financing Inventory**

Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Northern Community Investment Corporation	General Business	All	Varies depending on the loan program.	Debt	Varies - contact organization for details.	NCIC supplements traditional bank lending as a secondary source of financing to credit worthy business. Size of loans: \$35,000 - \$200,000, with a maximum amount of \$500,000.
Northern New England Women's Investors Network (NNEWIN)			Focus is on women entrepreneurs. Coalition of women across New England who are interested in learning more about and participating in Angel and Impact investment opportunities.	N/A	Varies.	While this network supports the education and engagement of women investors, it does provide a network for entrepreneurs in New England and Vermont to seek introductions to investors.
Opportunities Credit Union	General Business	All	Small business.	Debt	Financing for energy efficiency, vehicles, inventory, equipment, working capital, real estate and seasonal lines of credit.	Size of loans: \$25,000 - \$300,000.
Regional Development Corp. and Municipal Revolving Loan Funds	General Business	All	Will depend upon individual criteria of loan fund.	Debt	Varies depending on loan fund and source of capital	
Renewable Energy Resource Center	Renewable Energy	All	Residential and commercial business customers.	Tax Incentive	Purchase of renewable energy systems (wind, solar, micro hydro, wood heating, solar water heating).	Contact RERC for specific information on this and other tax incentives for renewables.
RSF Social Finance	Agriculture / Food Systems	All	Nonprofit or for-profit social enterprise.	Debt	For the aggregation, processing, distribution, and/or market access for farming enterprises.	Entity must have 18 months or more of operating history, or can demonstrate path to profitability in 18 months. Loans typically between \$50,000 to \$400,000.
RSF Social Finance	Food Systems / Education & Arts / Climate & Environment	All	Nonprofit or fiscally sponsored project	Grant	To seed new and innovative ideas in the areas of focus.	
RSF Social Finance	General Business	All	Nonprofit or for-profit social enterprises in the U.S. and Canada that are working to create long-term social and ecological benefit.	Debt		Annual revenue of \$1 million or more.
Rutland Economic Development Corp.	General Business	All	For-profit companies in Rutland County.	Debt	Purchase real estate or equipment, leasehold improvements, working capital, start-up including research, business acquisitions.	Loans typically between \$5,000 - \$150,000. Cannot be used for agricultural production.
Sandy River Charitable Foundation	Sustainability, including food systems	All	Nonprofits and higher education institutions.	Grant	Can support general administration and such costs related to a specific project.	Mission is to engender the physical and social well being and encourage the human spirit of our neighbors throughout the world. May consider program related investment.
Sandy River Charitable Foundation	Sustainability, including food systems	All	For profit and non-profit and intermediaries.	Debt / Equity / Convertible Notes	Various.	Mission is to engender the physical and social well being and encourage the human spirit of our neighbors throughout the world. May consider program related investment.
Slow Money Alliance	Agriculture		Agricultural enterprises.	Network		Mission is to build local and national networks, and develop new financial products and services, dedicated to investing in small food enterprises and local food systems. Annual gathering has entrepreneurial showcase.

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Organization	Program Name	Website	Phone	Email	Address	City	State	Zip	Org Type
Slow Money Vermont	<u>Network</u>	<a href="https://slowmoneyvermont.com/">https://slowmoneyvermont.com/</a>	(802) 373-0340	<a href="https://slowmoneyvermont.com/contact/">https://slowmoneyvermont.com/contact/</a>			VT		Network
Small Business Innovation and Research (SBIR) Program	<u>SBIR</u>	<a href="https://www.sbir.gov/about/about-sbir">https://www.sbir.gov/about/about-sbir</a>	(571) 306-5201						Federal Government
Small Business Innovation Research (SBIR) Program - USDA specific	<u>USDA Small Business Innovation Research Program (SBIR)</u>	<a href="https://nifa.usda.gov/program/small-business-innovation-research-program-sbir">https://nifa.usda.gov/program/small-business-innovation-research-program-sbir</a>	(202) 720-2791		Stop 2243, 1400 Independence Ave., SW	Washington	DC	20024	Federal Government
Social Venture Circle	<u>Network</u>	<a href="https://www.svcimpact.org/pitch/">https://www.svcimpact.org/pitch/</a>	(415) 851-5105	hello@svcimpact.org	1111 West El Camino Real, #109-273	Sunnyvale	CA	94087	Angel Network / Impact Investor
State of Vermont, Agency of Commerce and Community Development	<u>Vermont Employment Growth Incentives (VEGI)</u>	<a href="https://accd.vermont.gov/economic-development/funding-incentives/vegi">https://accd.vermont.gov/economic-development/funding-incentives/vegi</a>	(802) 798-2221		One National Life Drive	Montpelier	VT	05602	State Government
Taproot Capital Fund			(413) 549-4848	<a href="mailto:iryan@castaneafoundation.org">iryan@castaneafoundation.org</a>	3 Pitkin Court, Suite 300	Montpelier	VT	5602	L3C
U.S. Small Business Administration	<u>Disaster Loan Program</u>	<a href="https://disasterloan.sba.gov/ela/Information/Index">https://disasterloan.sba.gov/ela/Information/Index</a>	(800) 659-2955	<a href="mailto:disastercustomerservice@sba.gov">disastercustomerservice@sba.gov</a>	87 State Street, PO Box 605	Montpelier	VT	05601	Federal Government
U.S. Small Business Administration	<u>Microloan and 7(a) Loan Program (Guarantees)</u>	<a href="https://www.sba.gov/funding-programs">https://www.sba.gov/funding-programs</a>	(802) 828-4422		87 State Street, PO Box 605	Montpelier	VT	05601	Federal Government

**Vermont Farm and Food System Financing Inventory**

Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Slow Money Vermont	Agriculture / Food Systems	All	Agricultural enterprises.	Network		This network helps to create more avenues for food system entrepreneurs and farmers to connect to capital providers. They offer access to their network, but not direct funding.
Small Business Innovation and Research (SBIR) Program	All - with technology or innovation focus	All	Small businesses as defined by the federal government.	Grant	To encourage small businesses to engage in Federal R&D that has the potential for commercialization. Phase I is to establish the technical merit, feasibility & commercial potential of the R&D efforts. Phase II is to continue R&D efforts initiated in Phase I. Funding is based on results achieved in Phase I & scientific and commercial potential of the project proposed in Phase II.	This is a set-aside program and amounts depend on the Federal Agency budget and Phase applying for. Phase 1 awards don't exceed \$150,000; Phase II don't exceed \$2.0 million.
Small Business Innovation Research (SBIR) Program - USDA specific	Agriculture / Rural	Start-up / Early Growth	Any U.S. small business (has eligibility guidelines) less than 500 employees.	Grant	Proof of feasibility and/or R&D for innovative idea, product or service related to opportunities in agriculture, forestry or rural economic development that could lead to significant public benefits.	The SBIR program also fosters and encourages participation by women-owned and socially or economically disadvantaged small businesses.
Social Venture Circle	Agriculture / Energy / Environment / Health / Education	Early / Growth	Social impact businesses with the ability to scale.	Equity / Convertible Notes	Growth capital.	This is an national Angel network focused on socially responsible investments that offers pitch events regionally, including New England.
State of Vermont, Agency of Commerce and Community Development	General Business	All	Vermont company or a Vermont division which plans to grow and expand, a company that is considering Vermont to locate a new business or division, or start-up business activity.	Incentive	Business recruitment, growth and expansion in the State of Vermont. Provides cash payments to businesses that have been authorized to earn the incentive and who then meet performance requirements. Payment is based on the revenue return generated to the state by prospective qualifying jobs, payroll creation, and capital investments.	Must meet eligibility guidelines - see website.
Taproot Capital Fund	Sustainable Agriculture and Wood Products	Growth Stage	Vermont based companies	Debt and Equity	Support for Vermont's working lands	Mission is to support growth stage working lands businesses. This is a partnership between the Castanea Foundation and the High Meadows Fund.
U.S. Small Business Administration	General Business	All	Businesses, nonprofits, homeowners, and renters.	Debt	To repair or replace assets in a declared disaster area.	Direct loan program.
U.S. Small Business Administration	General Business	All	Small businesses.	Debt	Loans guaranteed by the SBA range from small to large and can be used for most business purposes, including long-term fixed assets, operating capital, and real estate.	SBA does not lend directly but rather works with SBA-designated lenders to guarantee loans to small business.

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Organization	Program Name	Website	Phone	Email	Address	City	State	Zip	Org Type
USDA / Northeast SARE	<a href="#">Farmer Grant Program</a>	<a href="https://www.northeastsare.org/Grants/Get-a-Grant/Farmer-Grant">https://www.northeastsare.org/Grants/Get-a-Grant/Farmer-Grant</a>	(802) 651-8335	northeastsare@uvm.edu	University of Vermont, 140 Kennedy Drive, Suite 201	Burlington	VT	05403	Federal Government
USDA / Northeast SARE	<a href="#">Partnership Grant Program</a>	<a href="https://www.northeastsare.org/Grants/Get-a-Grant/Partnership-Grant">https://www.northeastsare.org/Grants/Get-a-Grant/Partnership-Grant</a>	(802) 651-8335	northeastsare@uvm.edu	University of Vermont, 140 Kennedy Drive, Suite 201	Burlington	VT	05403	Federal Government
USDA / Northeast SARE	<a href="#">Research and Education Grants</a>	<a href="https://www.northeastsare.org/Grants/Get-a-Grant/Research-and-Education-Grant">https://www.northeastsare.org/Grants/Get-a-Grant/Research-and-Education-Grant</a>	(802) 651-8335	northeastsare@uvm.edu	University of Vermont, 140 Kennedy Drive, Suite 201	Burlington	VT	05403	Federal Government
USDA / Northeast SARE	<a href="#">Research for Novel Approaches</a>	<a href="https://www.northeastsare.org/Grants/Get-a-Grant/Research-for-Novel-Approaches">https://www.northeastsare.org/Grants/Get-a-Grant/Research-for-Novel-Approaches</a>	(802) 651-8335	northeastsare@uvm.edu	University of Vermont, 140 Kennedy Drive, Suite 201	Burlington	VT	05403	Federal Government
USDA / Rural Development	<a href="#">Rural Business Development Grants</a>	<a href="https://www.rd.usda.gov/vt">https://www.rd.usda.gov/vt</a>	(802) 828-6070		87 State Street, Suite 324, PO Box 249	Montpelier	VT	05601	Federal Government
USDA / Rural Development	<a href="#">Value Added Producer Grants</a>	<a href="https://www.rd.usda.gov/programs-services/value-added-producer-grants">https://www.rd.usda.gov/programs-services/value-added-producer-grants</a>	(802) 828-6081		87 State Street, Suite 324, PO Box 249	Montpelier	VT	05601	Federal Government
USDA / Rural Development	<a href="#">Rural Energy for America Program</a>	<a href="https://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency">https://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency</a>	(802) 828-6070		87 State Street, Suite 324, PO Box 249	Montpelier	VT	05601	Federal Government
USDA / Rural Development	<a href="#">Rural Cooperative Development Grant Program</a>	<a href="https://www.rd.usda.gov/programs-services/rural-cooperative-development-grant-program">https://www.rd.usda.gov/programs-services/rural-cooperative-development-grant-program</a>	(802) 828-6083		87 State Street, Suite 324, PO Box 249	Montpelier	VT	05601	Federal Government
USDA / Rural Development	<a href="#">Business &amp; Industry Loan Guarantees</a>	<a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees</a>	(802) 828-6070		87 State Street Suite 324, PO Box 249	Montpelier	VT	05601	Federal Government
USDA / Rural Development	<a href="#">Community Facilities Direct Loan &amp; Grant Program</a>	<a href="https://www.rd.usda.gov/vt">https://www.rd.usda.gov/vt</a>	(802) 424-3156		481 Summer Street, Suite 203	St. Johnsbury	VT	05819	Federal Government

**Vermont Farm and Food System Financing Inventory**

Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
USDA / Northeast SARE	Agriculture	All	Farmers in the Northeast SARE region. Full- or part-time producers.	Grant	To test innovative ideas using a field trial, on-farm demonstration, or other technique.	Proposal deadlines are in December; cannot be used for capital costs or to buy durable equipment.
USDA / Northeast SARE	Agriculture	N/A	Agricultural research organization or nonprofit or commercial ag consulting business in Northeast region working in direct partnership with farmers.	Grant	On-farm demonstrations, research, marketing, and other projects that will add to our understanding of sustainable agriculture.	Applications are generally due in the late spring.
USDA / Northeast SARE	Agriculture	N/A	Typically University and extension applicant, but anyone can apply. Need experience with ag research, in cooperation with farmers.	Grant	Wide ranging use, including, crop trials, farm-based energy, new approaches to livestock health, nutrient management and recycling, agritourism, etc.	Project outcome must focus on a measurable change in farm practices and management that improves sustainability. Must engage farmers as cooperators.
USDA / Northeast SARE	Agriculture	N/A	Agricultural research organization or nonprofit; commercial ag consulting business in Northeast region, various others.	Grant	Funds projects that conduct applied research testing the feasibility of new practices and approaches for sustainable agriculture that have high potential for adoption by farmers.	By "novel," Northeast SARE means that there is some evidence the approach is beneficial but more data is needed before recommending the approach for farmer adoption.
USDA / Rural Development	General Business / Rural	N/A	Rural public entities including, but not limited to: Towns, communities, state agencies, co-ops, etc.	Grant	Used on projects to benefit small and emerging businesses in rural areas to include such things as training, acquisition of land, real estate, equipment, capitalization of a revolving loan fund, etc.	
USDA / Rural Development	Agriculture	N/A	Independent producers, agricultural producer groups, farmer- or rancher-cooperatives, and majority-controlled producer-based business ventures,	Grant	Planning activities and working capital intended for agricultural producers to enter into value-added activities related to the processing and marketing of new products.	
USDA / Rural Development	Renewable Energy	N/A	Agricultural producers with at least 50 percent of their gross income coming from agricultural operations; small businesses in eligible rural areas.	Grants / Debt / Guarantee	Energy audits, efficiency projects; purchase and installation of renewable energy systems.	See website for loan / grant minimums and maximums.
USDA / Rural Development	Rural	N/A	Nonprofit corporations and institutions of higher education.	Grant	Funds can be used for developing and operating a Rural Cooperative Development Center such as conducting feasibility studies and developing business plans.	Rural Cooperative Development Grant program improves the economic condition of rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses through Cooperative Development Centers.
USDA / Rural Development	Agriculture / Rural	All	Rural businesses including for profit and nonprofit.	Loan Guarantee	Business acquisition, land, building and equipment, working capital. Can be used to support local and regional food-related projects.	Each year, at least five percent of B&I funds are set aside for local food-related projects. More information can be found on the website.
USDA / Rural Development	Agriculture / Community	N/A	Public entities such as municipalities, counties, and special-purpose districts, as well as nonprofit organizations.	Loan / Grant / Loan Guarantee	Projects to develop essential community facilities for public use in rural areas.	

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Organization	Program Name	Website	Phone	Email	Address	City	State	Zip	Org Type
Vermont Agency of Commerce and Community Development	<a href="#">Vermont Training Program</a>	<a href="https://accd.vermont.gov/economic-development/funding-incentives/vtp/business-grants">https://accd.vermont.gov/economic-development/funding-incentives/vtp/business-grants</a>	(802) 355-2725		One National Life Drive	Montpelier	VT	05620	State Government
Vermont Agency of Commerce and Community Development Program / CDBG	<a href="#">Vermont Community Development Program</a>	<a href="https://accd.vermont.gov/community-development/funding-incentives/vcdp">https://accd.vermont.gov/community-development/funding-incentives/vcdp</a>	(802) 828-5219		One National Life Drive	Montpelier	VT	05620	State Government
Vermont Agricultural Credit Corporation (VACC)	<a href="#">Loan Program</a>	<a href="https://www.veda.org/financing-options/vermont-agricultural-financing/">https://www.veda.org/financing-options/vermont-agricultural-financing/</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Agricultural Credit Corporation (VACC)	<a href="#">Agricultural Energy Loan Program</a>	<a href="https://www.veda.org/financing-options/vermont-agricultural-financing/agricultural-energy-loan-">https://www.veda.org/financing-options/vermont-agricultural-financing/agricultural-energy-loan-</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Businesses for Social Responsibility	<a href="#">VBSR Marketplace</a>	<a href="https://vbsr.org/vbsr-marketplace/">https://vbsr.org/vbsr-marketplace/</a>	(802) 862-8347	<a href="mailto:info@vbsr.org">info@vbsr.org</a>	PO Box 344	Burlington	VT	05402	Nonprofit
Vermont Center for Emerging Technologies (VCET)	<a href="#">Vermont Seed Capital Fund</a>	<a href="http://vermonttechnologies.com/uncategorized/about-vermont-seed-capital/">http://vermonttechnologies.com/uncategorized/about-vermont-seed-capital/</a>	(802) 656-3880	<a href="mailto:venture@vcet.com">venture@vcet.com</a>	Farrell Hall, 210 Colchester Avenue	Burlington	VT	05405	Nonprofit
Vermont Community Foundation	<a href="#">Program-Related Investments</a>	<a href="https://www.vermontcf.org/CommunityImpact/MissionInvesting.aspx">https://www.vermontcf.org/CommunityImpact/MissionInvesting.aspx</a>	(802) 388-3355	<a href="mailto:info@vermontcf.org">info@vermontcf.org</a>	PO Box 3, Court Street	Middlebury	VT	05753	Foundation
Vermont Community Loan Fund	<a href="#">Business Loan Program</a>	<a href="http://investinvermont.org/borrowers/business/">http://investinvermont.org/borrowers/business/</a>	(802) 223-1448		15 State Street	Montpelier	VT	05602	Nonprofit - CDFI
Vermont Community Loan Fund	<a href="#">Agritourism Program</a>	<a href="http://www.investinvermont.org/borrowers/business/agritourism.html">http://www.investinvermont.org/borrowers/business/agritourism.html</a>	(802) 223-1448		15 State Street	Montpelier	VT	05602	Nonprofit - CDFI
Vermont Community Loan Fund	<a href="#">Food, Farms &amp; Forests Fund</a>	<a href="http://investinvermont.org/borrowers/business/food-farms-and-forests-fund-borrowers.html">http://investinvermont.org/borrowers/business/food-farms-and-forests-fund-borrowers.html</a>	(802) 223-1448		15 State Street	Montpelier	VT	05602	Nonprofit - CDFI
Vermont Community Loan Fund	<a href="#">SPROUT Loan Program</a>	<a href="http://www.investinvermont.org/borrowers/business/sprout.html">http://www.investinvermont.org/borrowers/business/sprout.html</a>	(802) 223-1448		15 State Street	Montpelier	VT	05602	Nonprofit - CDFI

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Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Vermont Agency of Commerce and Community Development	General Business / Training	All	Businesses in Vermont with priority given to sector focus including food system, forestry, clean technology, advanced manufacturing	Grant	For employee training initiatives: new employment, upgrade, and crossover training for incumbent workers.	
Vermont Agency of Commerce and Community Development Program / CDBG	General Business	All	Vermont municipalities.	Grant / Debt	Capital for economic development projects or revolving loan funds; municipality in turn can lend or grant to business.	Up to \$1,00,000 maximum. Municipalities apply and can pass through funds to another entity including businesses. Requires solid business plan showing economic growth for the region. Must show benefit to low to moderate income people in community.
Vermont Agricultural Credit Corporation (VACC)	Agriculture / Forest Products	All	Farm and forest businesses.	Debt	For farm and forest ownership and operating activities, including but not limited to acquisition of farm / forest business, land, equipment, soil / water conservation, purchase of livestock, lines of credit, etc.	VACC is the agricultural lending arm of VEDA.
Vermont Agricultural Credit Corporation (VACC)	Agriculture / Forest Products	N/A	Farm and forest product businesses.	Debt	Qualifying renewable energy generation or energy efficiency improvement projects or technologies.	VACC is the agricultural lending arm of VEDA.
Vermont Businesses for Social Responsibility	General Business	All	VBSR members.	Peer to Peer Trade Credit	Peer trade credit used to purchase goods and services offered by VBSR and WBON members.	This is an online community marketplace that provides trade credit among members to finance transactions of goods and services provided by members. Typically does not involve the exchange of cash but may include some combination thereof.
Vermont Center for Emerging Technologies (VCET)	Technology	Start-up / Early Stage	Vermont-based (or seeking to move to Vermont), start-up / early stage technology companies, including ag tech.	Equity	Growth capital.	Size of investments: \$50,000 - \$250,000.
Vermont Community Foundation	Various - in alignment with their mission	All	Small business and intermediaries in alignment with their mission	Debt / Equity / Convertible Notes / Guarantees	Various.	
Vermont Community Loan Fund	General Business	All	Businesses that preserve or expand VT's working landscape or natural resources; increase economic opportunities for VT's low income population.	Debt	Real estate, fixed assets, working capital, purchase order financing.	Maximum loan size \$350,000; often participates with other lenders or investors.
Vermont Community Loan Fund	Agriculture / Agritourism	All	Agritourism businesses owned and operated by Vermont farmers that provide services direct to consumer.	Debt	For projects enhancing on-farm experiences and/or encouraging people to visit farms.	Maximum loan of \$50,000.
Vermont Community Loan Fund	Agriculture / Food Systems / Forest Products	All	Vermont businesses in farm and agricultural operations, food producers, retailers, wholesalers, forestry and forest product enterprises, and stewardship organizations.	Debt	Real estate/farmland acquisition, facility construction or improvement, equipment, inventory, and working capital.	
Vermont Community Loan Fund	Agriculture / Food Systems / Forest Products	Start-ups / Early Stage	Farms and other agricultural operations, food processors, producers, foresters and forest products businesses.	Debt	Real estate/land acquisition, equipment, construction, and working capital.	Working Lands Enterprise partnership with VCLF, a low-interest revolving loan fund that will meet the capital needs of Vermont's working lands entrepreneurs.



**Vermont Farm and Food  
System Financing Inventory**



Organization	Program Name	Website	Phone	Email	Address	City	State	Zip	Org Type
Vermont Department of Financial Regulation	<a href="#">Vermont Small Business Offering Exemption (VSBOE)</a>	<a href="https://dfr.vermont.gov/industry/securities/corporate-finance/exemptions">https://dfr.vermont.gov/industry/securities/corporate-finance/exemptions</a>	(802) 828-3301		89 Main Street	Montpelier	VT	05620	State Government
Vermont Economic Development Authority (VEDA)	<a href="#">Tax Exempt Revenue Bond for Manufacturers</a>	<a href="https://www.veda.org/financing-options/vermont-commercial-financing/revenue-bond-program-for-manufacturers/">https://www.veda.org/financing-options/vermont-commercial-financing/revenue-bond-program-for-manufacturers/</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Economic Development Authority (VEDA)	<a href="#">Export Assistance Finance Program</a>	<a href="https://www.veda.org/financing-options/other-financing-option/export-finance-assistance/">https://www.veda.org/financing-options/other-financing-option/export-finance-assistance/</a>	(802) 828-5461	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Economic Development Authority (VEDA)	<a href="#">Entrepreneurial Loan Program</a>	<a href="https://www.veda.org/financing-options/vermont-commercial-financing/startup-loans/">https://www.veda.org/financing-options/vermont-commercial-financing/startup-loans/</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Economic Development Authority (VEDA)	<a href="#">Vermont Small Business Loan Program</a>	<a href="https://www.veda.org/financing-options/vermont-commercial-financing/small-business-loan-program/">https://www.veda.org/financing-options/vermont-commercial-financing/small-business-loan-program/</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Economic Development Authority (VEDA)	<a href="#">Vermont 504 Loan Program</a>	<a href="https://www.veda.org/financing-options/vermont-commercial-financing/sba-504-program/">https://www.veda.org/financing-options/vermont-commercial-financing/sba-504-program/</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Economic Development Authority (VEDA)	<a href="#">Commercial Energy Loan Program</a>	<a href="https://www.veda.org/financing-options/vermont-commercial-financing/commercial-energy-loan-program/">https://www.veda.org/financing-options/vermont-commercial-financing/commercial-energy-loan-program/</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Economic Development Authority (VEDA)	<a href="#">Direct Loan Program</a>	<a href="https://www.veda.org/financing-options/vermont-commercial-financing/direct-loan-program">https://www.veda.org/financing-options/vermont-commercial-financing/direct-loan-program</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Economic Development Authority (VEDA)	<a href="#">Mortgage Insurance Program</a>	<a href="https://www.veda.org/hubfs/Applications/Mortgage%20Insurance%20Program.pdf">https://www.veda.org/hubfs/Applications/Mortgage Insurance Program.pdf</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State
Vermont Economic Development Authority (VEDA)	<a href="#">Vermont Capital Access Program</a>	<a href="https://www.veda.org/financing-options/vermont-commercial-financing/vermont-capital-access-program/">https://www.veda.org/financing-options/vermont-commercial-financing/vermont-capital-access-program/</a>	(802) 828-5627	<a href="mailto:info@veda.org">info@veda.org</a>	58 East State Street, Suite 5	Montpelier	VT	05602	Quasi-State

**Vermont Farm and Food  
System Financing Inventory**

Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Vermont Department of Financial Regulation	General Business	All	Vermont small businesses.	Debt / Equity / Convertible Notes	This is not a direct investment program but rather a regulation that allows Vermont small businesses to raise capital (in a variety of forms) from Vermont Investors for a variety of purposes.	Exemption from security law which allows a small business to seek up to \$2,000,000 in a private offering / investment capital from individual Vermont investors (both accredited and non-accredited). See Vermont Department of Financial Regulation website for information and consult with attorney.
Vermont Economic Development Authority (VEDA)	Manufacturers	N/A	Manufacturers engaged in the production of tangible personal property.	Bond	For the acquisition of capital assets directly related to: land acquisition, manufacturing plant, and purchasing equipment.	Revenue bonds generally make sense for qualified projects in excess of \$750,000.
Vermont Economic Development Authority (VEDA)	General Business / Export	N/A	Businesses seeking export sales.	Debt / Insurance	Export of goods.	VEDA serves as City/State Partner of the United States Export-Import Bank and offers assistance linking to export financing programs ( <a href="http://www.exim.gov">www.exim.gov</a> ).
Vermont Economic Development Authority (VEDA)	General Business	Start-ups / Early Growth	Businesses that do not meet the underwriting criteria of other public and private entrepreneurial financing sources, with innovative products or services that have the potential for long-term organic growth.	Debt	Purchase of capital assets and/or working capital. Refinance existing company debt in early stage companies in certain cases.	Loans up to \$350,000.
Vermont Economic Development Authority (VEDA)	General Business	All	Businesses owned by U.S. citizens and that are unable to access conventional credit. Applicants must demonstrate potential to create/retain employment opportunities for Vermonters.	Debt	Fixed assets and working capital.	Loans up to \$500,00.
Vermont Economic Development Authority (VEDA)	General Business	N/A	For-profit businesses that will be owner-user of the project being financed. Net worth < \$15 million; Avg profit <\$5 million for previous 2 years.	Debt	Real estate acquisition or expansion; machinery and equipment.	SBA 504 loans are made in conjunction with a "third party lender" (i.e., a bank) that normally provides financing for 50% of the Project, and 504 loans up to 40%.
Vermont Economic Development Authority (VEDA)	Energy	N/A	Manufacturing, service providers, farms and retail establishments. Nonprofit organizations are also eligible.	Debt	Must directly relate to a project for renewable energy generation and/or energy efficiency improvements and/or energy technology.	Maximum loan amount is \$2.0 million with the variable rate option and \$500,000 with the fixed rate option. VEDA's funding is generally limited to 60% of the cost of the project, but in some cases VEDA can finance up to 90% of the project cost up to \$500,000.
Vermont Economic Development Authority (VEDA)	General Business	N/A	Companies engaged in manufacturing, processing, warehousing, research and development, recycling, travel and tourism, information technology and others as defined in statute.	Debt	Assists borrowers in financing fixed assets. It is utilized in cooperation with commercial banks.	VEDA may either make its own direct loan or purchase a portion of a bank loan. Funds can be used to: 1) purchase land and buildings, including construction or renovation; and 2) purchase and install machinery and equipment, furniture and fixtures. VEDA cannot finance or refinance existing company assets or debt. The maximum amount of any direct loan can be up to \$1.5 million.
Vermont Economic Development Authority (VEDA)	General Business	N/A	Manufacturing, research and development, and others as defined in statute.	Indirect - Mortgage Insurance	VEDA provides insurance for loans made by commercial banks to businesses acquiring land and buildings, machinery and equipment or working capital.	
Vermont Economic Development Authority (VEDA)	General Business	N/A	All businesses and nonprofits.	Indirect - Reserve Fund	Any legitimate business expenditure relating to a commercial, industrial or agricultural enterprise, or a combination thereof, located in Vermont.	Borrower works with their bank and VEDA establishes reserves (with premiums paid by borrower and/or bank) for the purpose of covering potential losses incurred by the lender in making the enrolled loan.

**Vermont Farm and Food  
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Organization	Program Name	Website	Phone	Email	Address	City	State	Zip	Org Type
Vermont Employee Ownership Center	<a href="#">Vermont Employee Ownership Loan Fund</a>	<a href="http://www.veoc.org/loanfund">http://www.veoc.org/loanfund</a>	(802) 338-7448	<a href="mailto:info@veoc.org">info@veoc.org</a>	286 College Street	Burlington	VT	05401	Nonprofit
Vermont EPSCoR Phase O Program	<a href="#">SBIR Phase O Program</a>	<a href="https://epscor.w3.uvm.edu/2/node/45">https://epscor.w3.uvm.edu/2/node/45</a>	(802) 656-7931	<a href="mailto:epscor@uvm.edu">epscor@uvm.edu</a>	University of Vermont	Burlington	VT	05405	Higher Education
Vermont Farm Fund	<a href="#">Business Builder Loans</a>	<a href="https://www.vtfarmfund.org/business-builder">https://www.vtfarmfund.org/business-builder</a>	(802) 560-3099		PO Box 1213	Montpelier	VT	05601	Nonprofit
Vermont Farm Fund	<a href="#">Emergency Loans</a>	<a href="https://www.vtfarmfund.org/emergency-loan">https://www.vtfarmfund.org/emergency-loan</a>	(802) 560-3099		PO Box 1213	Montpelier	VT	05601	Nonprofit
Vermont Farm Women's Fund	<a href="#">Scholarship Initiative</a>	<a href="http://www.uvm.edu/~vfwf/">http://www.uvm.edu/~vfwf/</a>	(802) 476-2003	<a href="mailto:vfwf@uvm.edu">vfwf@uvm.edu</a>		Burlington	VT		Nonprofit
Vermont Housing and Conservation Board (VHCB)	<a href="#">Vermont Farm &amp; Forest Viability Program</a>	<a href="https://vhcb.org/our-programs/vermont-farm-forest-viability-program/grants">https://vhcb.org/our-programs/vermont-farm-forest-viability-program/grants</a>	(802) 228-3370	<a href="mailto:viability@vhcb.org">viability@vhcb.org</a>	58 East State Street	Montpelier	VT	05602	Nonprofit
Vermont Land Trust	<a href="#">Farmland Access Program</a>	<a href="https://www.vlt.org/affordable-farmland">https://www.vlt.org/affordable-farmland</a>	(802) 223-5234	<a href="mailto:info@vlt.org">info@vlt.org</a>	8 Bailey Avenue	Montpelier	VT	05602	Nonprofit
Vermont Women's Investors Network (VT WIN)	Network	<a href="http://www.nnewin.org">www.nnewin.org</a>		Go to <a href="https://nnewin.org/connect/">https://nnewin.org/connect/</a>			VT		Network
Working Lands Enterprise Initiative	<a href="#">Business Grants</a>	<a href="https://workinglands.vermont.gov/businessgrants">https://workinglands.vermont.gov/businessgrants</a>	(802) 622-4477	<a href="mailto:working.lands@vermont.gov">working.lands@vermont.gov</a>	116 State Street	Montpelier	VT	05620	State Government
Working Lands Enterprise Initiative	<a href="#">Service Provider Grants</a>	<a href="https://workinglands.vermont.gov/serviceprovidergrants">https://workinglands.vermont.gov/serviceprovidergrants</a>	(802) 622-4477	<a href="mailto:working.lands@vermont.gov">working.lands@vermont.gov</a>	116 State Street	Montpelier	VT	05620	State Government
Yankee Farm Credit	<a href="#">Lease Program</a>	<a href="https://www.yankeefarmcredit.com/products-and-services/leases">https://www.yankeefarmcredit.com/products-and-services/leases</a>	(800) 639-3053	<a href="mailto:info@yankeeaca.com">info@yankeeaca.com</a>	289 Hurricane Lane, Suite 102	Williston	VT	05495	Credit Union
Yankee Farm Credit	<a href="#">Loan Programs</a>	<a href="https://www.yankeefarmcredit.com/products-and-services/loans">https://www.yankeefarmcredit.com/products-and-services/loans</a>	(800) 639-3053	<a href="mailto:info@yankeeaca.com">info@yankeeaca.com</a>	289 Hurricane Lane, Suite 102	Williston	VT	05495	Credit Union

**Vermont Farm and Food System Financing Inventory**

Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Vermont Employee Ownership Center	Employee Ownership	All	Employee-owned businesses, or those that are becoming so through the purchase of stock or business assets, as well as start-ups that will be owned by substantially all of the employees.	Debt	Fixed assets, working capital, financing of worker shares in cooperatives or the funding of Employee Stock Ownership Plans.	Minimum loan size is \$2,000 and the maximum is \$50,000.
Vermont EPSCoR Phase 0 Program	Research & Development	Start-ups / Early Growth	Any U.S. small business (has eligibility guidelines).	Grant	Preliminary proof of concept / feasibility work for businesses pursuing federal SBIR Phase I funding from identified federal agencies.	Up to \$15,000 available per award.
Vermont Farm Fund	Agriculture	All	Farmers, food producers, and food-related businesses.	Debt	Loans are for businesses to invest and innovate for growth, increasing the availability of local foods in Vermont.	Loans are available from \$5,000 to \$30,000.
Vermont Farm Fund	Agriculture	All	Vermont farmers that have suffered a devastating loss due to an unexpected natural disaster that puts their farm or farming career in danger.	Debt	Funds used to resurrect business as usual in response to natural disaster.	The maximum Emergency Loan amount is currently \$10,000.
Vermont Farm Women's Fund	Agriculture	All	Women farmers on a currently operating farm located in Vermont.	Grant / Scholarship	Registration fees for educational conferences, courses, and classes.	Awards can also cover travel, lodging, replacement labor, child care and other costs.
Vermont Housing and Conservation Board (VHCB)	Agriculture	N/A	Agricultural businesses providing marketing, distribution or processing for Vermont ag products.	Grant	Water quality and business plan implementation grants such as: farm infrastructure construction, equipment, machinery upgrades, and energy efficiency projects.	Grants are subject to Farm Viability's own fund availability.
Vermont Land Trust	Agriculture	All	Farmers with at least three years of experience.	Lease / Purchase Option	Leasing of land; provides qualified farmers with access to agricultural land for start up / expansion of their ag business.	Candidates must provide plans to develop an agricultural enterprise that would gross \$100,000 per year within five years of start up.
Vermont Women's Investors Network (VT WIN)	Women Investors / Entrepreneurs	N/A	Meetings/group events for women to expand their knowledge of investing, network with like-minded women, and to get more involved and engaged in investing in their communities.	N/A		This is a network and does not provide direct investment but rather connections to potential investors.
Working Lands Enterprise Initiative	Agriculture	All	Agricultural, value-added ag and forest products organizations.	Grant	For enterprise investments, service providers, market development, and capital and infrastructure investment.	Funds are awarded through a competitive process. See website for application deadlines.
Working Lands Enterprise Initiative	Agriculture	All	Providers offering services to agricultural and forest products businesses, including such things as business planning, access to capital, R&D, etc.	Grant	Project must enhance Vermont's working landscape, demonstrated through measurable performance outcomes.	Funds are awarded through a competitive process. See website for application deadlines.
Yankee Farm Credit	Agriculture	All	Agricultural enterprises.	Lease	Asset based leasing, including: equipment, fixtures, vehicles.	Lease will be structured with a payment frequency you choose (monthly, quarterly, semi-annual, annual etc.).
Yankee Farm Credit	Agriculture	All	Agricultural enterprises.	Debt	Working capital, operations, real estate and equipment.	Six locations statewide, offering revolving and non-revolving lines of credit.

**Vermont Farm and Food  
System Financing Inventory**



Organization	Program Name	Website	Phone	Email	Address	City	State	Zip	Org Type
Yankee Farm Credit	<u>Young, Beginning and Small Farmer Program</u>	<u><a href="https://www.yankeefarmcredit.com/products-and-services/young,-beginning,-small,-and-minority-farmer-progr">https://www.yankeefarmcredit.com/products-and-services/young,-beginning,-small,-and-minority-farmer-progr</a></u>	(800) 639-3053	info@yankeeeca.com	289 Hurricane Lane, Suite 102	Williston	VT	05495	Credit Union
Yankee Farm Credit	<u>Farm Start</u>	<u><a href="https://www.yankeefarmcredit.com/products-and-services/farm-start">https://www.yankeefarmcredit.com/products-and-services/farm-start</a></u>	(800) 639-3053	FarmStart@yankeefarmcredit.com	289 Hurricane Lane, Suite 102	Williston	VT	05495	Credit Union
Yankee Farm Credit	<u>Guaranteed Loan Program</u>	<u><a href="https://www.yankeefarmcredit.com/products-and-services/loans">https://www.yankeefarmcredit.com/products-and-services/loans</a></u>	(800) 639-3053	info@yankeeeca.com	289 Hurricane Lane, Suite 102	Williston	VT	05495	Credit Union

(a) Farm Service Agency has many different types of loan programs beyond what is listed in this inventory. For a complete list, visit <https://www.fsa.usda.gov/news-room/fact-sheets/index>.

**Disclaimers:**

- (1) Includes publicly funded or alternative funding sources. Does not include traditional banks or lending institutions.
- (2) Does not include one-time emergency assistance programs or those programs that will be outdated by the time this database is published.
- (3) This inventory is not meant to be comprehensive but representative of the types of funding available to the farm and food sector in Vermont. If your organization provides alternative source of funding for this sector, and you are not listed, please contact [info@vsjf.org](mailto:info@vsjf.org) to be added to the inventory.
- (4) Information in this inventory is dated at a point in time, and may not be current. For up to date information on these programs, contact the organization directly by email, phone, or visit the website.

**NOTE: This inventory was developed by the Vermont Farm to Plate Program and is meant to be a resource to assist farm and food businesses who are looking to access needed capital. We intend to keep this resource updated to the best of our ability. If a capital source that you are aware of is not on this list or if information contained on this list has changed, please contact us at [info@vsjf.org](mailto:info@vsjf.org) so that we can update the file. Thank you!**

**Vermont Farm and Food  
System Financing Inventory**

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Organization	Category / Areas of Focus	Stage of Growth or Size of Business (if applicable)	Eligible Applicants	Investment Type	Purpose or Use of Funds	Comments
Yankee Farm Credit	Agriculture	Start-up	Young, beginning, minority, small, and minority farmers.	Debt	Start up costs.	
Yankee Farm Credit	Agriculture	Start-up	Farmers, forestry producers, fishermen, farm-related service businesses and cooperatives, generally in their first three years of business.	Debt	Working capital investments.	Must have a business plan. Loans up to \$75,000.
Yankee Farm Credit	Agriculture	All	Agricultural enterprises.	Loan Guarantee	Various.	Will work with Farm Service Agency to secure loan guarantee if needed to augment credit.