



Points of Interest

*An E-Newsletter from the
Vermont Community Loan Fund*

On Environmental Justice



The view from VCLF borrower Greenfield Highland Beef's Plainfield pasture this week, facing northwest towards the Green Mountains.

Justice has always been at the heart of our work at the Vermont Community Loan Fund. Guided by our vision of access to capital for all Vermonters, we've always dedicated ourselves to the fight for a more socially and economically just Vermont.

As popular concern about the climate crisis has grown, the relationships between social justice, economic justice and environmental justice have only become more apparent. [READ MORE](#)

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Make a Gift
Today



Have news
you'd like to share
about a Loan
Fund borrower?

[Email us!](#)

New VCLF Borrower Big Brothers Big Sisters of Vermont



VCLF Lends Over \$337,000 in 3rd Quarter 2019

Ask Kimberley Diemond about the benefits of youth mentoring and she gets excited. She easily lists off a few of the many success stories she's witnessed as executive director of nonprofit mentoring organization (and new Vermont Community Loan Fund borrower!) [Big Brothers Big Sisters of Vermont](#).
[READ MORE](#)

\$565,000 U.S. Treasury Grant to VCLF Builds Jobs, Businesses, Affordable Homes & Opportunity for All



The U.S. Department of Treasury's [Community Development Financial Institutions \(CDFI\) Fund](#) has announced a \$565,000 grant to support VCLF's work in 2019 & beyond. Over the three-year grant period, VCLF projects to lend \$20 million to:

- Finance the construction/rehabilitation of 599 affordable homes
- Finance local businesses to retain/create jobs for 1,984 Vermonters
- Finance quality early care & learning for 345 Vermont children
- Support community programs and facilities providing essential services

- to 100,000 Vermonters; and
- Provide business development & advisory services to 375 entrepreneurs.

The CDFI Fund supports CDFIs like the Vermont Community Loan Fund to serve lower-income/-wealth people and communities lacking access to capital and services from mainstream financial institutions. The Fund awarded over \$132 million to 261 CDFIs across the U.S. in 2009.

"The U.S. Department of Treasury has shown the greatest confidence in the Loan Fund's work financing jobs, high-quality early care & learning programs, affordable homes and community services, creating opportunity for all Vermonters," said VCLF Executive Director Will Belongia. Since its inception in 1994, the CDFI Fund has invested \$11.8 million in the Loan Fund's work.

SAVE THE DATE: #Giving Tuesday, December 3rd



[#Giving Tuesday](#), the online global day of giving takes place next Tuesday, December 3rd. Watch for us on [Facebook](#), [Twitter](#), [Instagram](#) and [LinkedIn](#) for how you can participate, donate and share, to support the Loan Fund and the lower-income/-wealth Vermonters we seek to serve!

Welcome to Our Newest VCLF Lending Staff!



We were thrilled to welcome two new talented staffers to the VCLF family this month!

Heather Hurlbert (left) joins VCLF as our new Loan Officer, bringing extensive experience in the both the mainstream and alternative financial industries. Most recently working for our longtime partners (and VCLF investor!) [Community National Bank](#), Heather has also served as a loan officer at Barre-

based CDFI lender [Community Capital of Vermont](#). She lives in Barre with her teen son and daughter and two well-loved cats.

Maine native Emma Enoch, brand new Junior Loan Officer, returns to Vermont, home of her alma mater [Sterling College](#) (where she studied sustainable food systems with former VCLF Board President Louise Calderwood!). Previously, she worked for the [Mid-Coast Hunger Prevention Program](#) in Brunswick, Maine, where she managed donations, volunteers, food drives and more. Emma plays the fiddle, loves the outdoors, and is an identical twin!

Welcome, Heather and Emma!



Building Bright Futures

Vermont's future starts with today's children

\$54,000 in Building Bright Spaces for Bright Futures Grants Awarded to VT Early Care & Learning Programs

In October, the Vermont Community Loan Fund awarded seven outstanding Vermont early care & learning programs with competitive [Building Bright Spaces for Bright Futures](#) grants. In partnership with the Department for Children and Families and funded by special-issue license plates, donations and state appropriations, BBSFBF was created to improve Vermont's early care & learning facilities. 2019 BBSFBF grants were awarded to:

- [Amazing Spaces Childcare & Preschool](#), Highgate Center
- Bridgewater Community Childcare, Bridgewater
- Creative Discoveries Early Care and Education, Essex Junction
- [Georgia's Next Generation](#), Georgia
- [Good Shepherd's Little Lambs](#), Rutland
- [The Kids' School](#), Stowe
- Turn to Joy Early Care & Learning, North Hero



Creating Opportunities Leading to Healthy Communities
and Financial Stability for ALL Vermonters

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