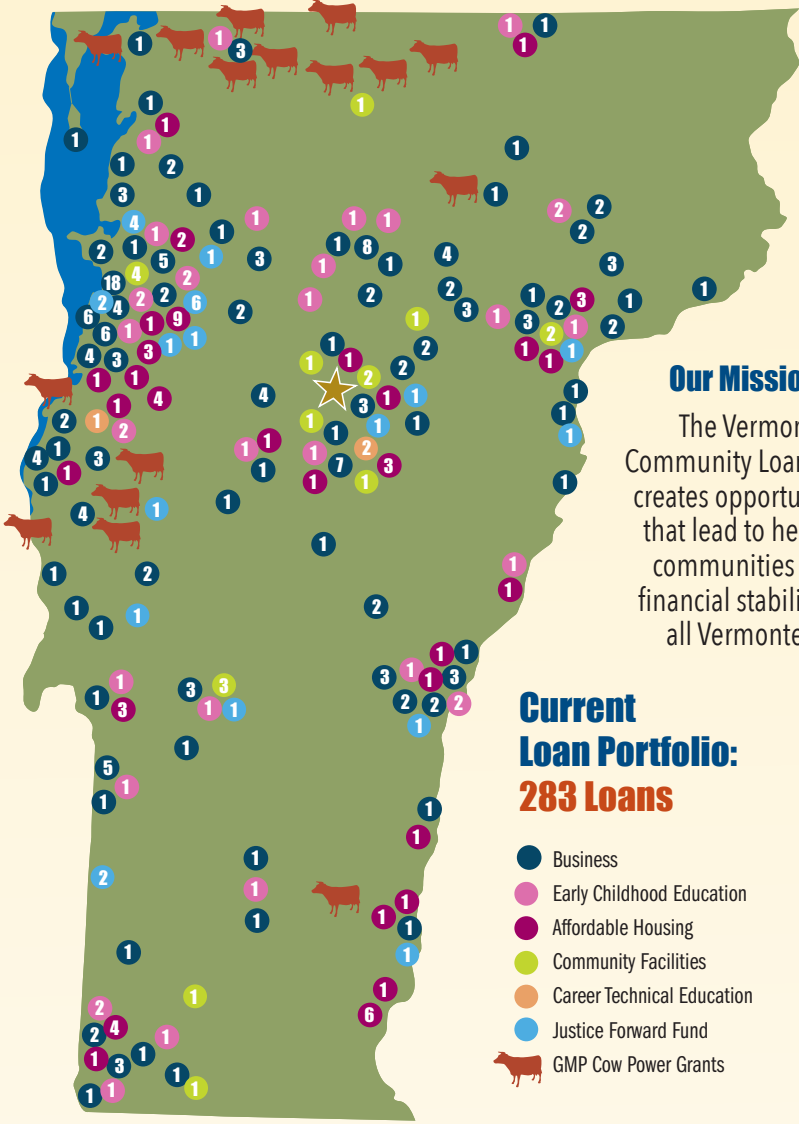


VERMONT COMMUNITY LOAN FUND Social Impact Report 2024

July 1, 2023 — June 30, 2024



Our Mission:

The Vermont Community Loan Fund creates opportunities that lead to healthy communities and financial stability for all Vermonters.

Current Loan Portfolio: 283 Loans

- Business
- Early Childhood Education
- Affordable Housing
- Community Facilities
- Career Technical Education
- Justice Forward Fund
- 🐮 GMP Cow Power Grants



Dear Friends,

The past 12 months have been remarkable in terms of the Loan Fund's impact throughout Vermont. We saw a tenfold increase in early childhood education lending, a resurgence of nonprofit facilities & affordable housing financing, all while our business lending has maintained its extraordinary pace. We also celebrated our 35th year of impacts at a gathering at the Community Sailing Center in Burlington where I reflected with friends & families on the joy and fulfillment this work brings us. This Social Impact Report focuses on the people and communities we serve: it's about our working lands, caregivers, homebuilders and youth. It is not just about VCLF but about you, what you have helped create, achieve and support. You have helped make these impacts!

I am excited about the opportunities coming our way, like increased investment in our Career Technical Education Centers, early childhood education, food farms & forests businesses, and meeting the critical need for more housing opportunity. On the horizon is investment in entrepreneurs & housing developers who are building climate resilience into their businesses and for their communities.

Join me in celebrating these 12 months of incredible impacts... and looking forward to even more in the next!

In gratitude,

Will Belongia, Executive Director

Since Our Inception in 1987:

\$142,778,153



Loaned

5,234



Early childhood education slots created & preserved

4,669



Affordable homes built & rehabilitated

8,313



Jobs created & preserved

Vital Services to Hundreds of Thousands of Vermonters



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Montpelier, Vermont 05601-0827
PO Box 827



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Current Portfolio Impacts:

Career Technical Education Revolving Loan Fund

18 VT Career Technical Education students participating in hands-on learning projects

1,495 hours of student training & work

4 perpetually-affordable homes

“Hats off to VCLF! Their expertise helped us navigate so many steps with this project.”

~ Gwen Bailey-Rowe,
North Country Career Center

119,193 VERMONTERS receiving essential services



The Justice Forward Fund

34 loans to BIPOC Vermonter (Black, Indigenous & Vermonters of Color) entrepreneurs



100 jobs created & preserved



“If not for VCLF, I don't know that I'd be in business today. VCLF makes dreams like mine come true.”

~ Lily Sickles
Standing Stone Wines

Business Resource Center

1,399 hours of business coaching to

110 Vermont entrepreneurs

486 hours of coaching to

18 Justice Forward Fund BIPOC entrepreneurs

“When you're starting up a business, there are a lot of things you need to know, and a lot of resources to know about. The Loan Fund was there to direct me down the right path.”

~ Lisa St. Lawrence, Tasty Bites Diner

1,114 AFFORDABLE HOMES built & rehabilitated



Women at VCLF:

62% of current borrowers identify as women



100% of Early Childhood Education borrowers identify as women

72% of VCLF impact capital is controlled by women



2,569 JOBS created & preserved

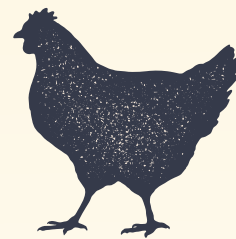


1,716 CHILDREN enrolled in quality early childhood education programs

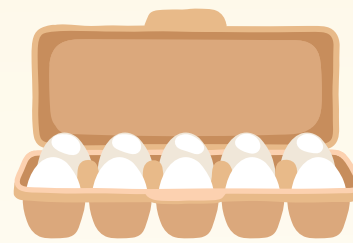


7,250 gallons of cider

30,000 lbs. of chicken



20,000 lbs. of cheese



384,000 eggs produced annually!

VERMONT EARLY CHILDHOOD ADVOCACY ALLIANCE

150 early childhood advocates attended Early Childhood Day at the Legislature, connecting with

50 VT legislators

People-Powered!

85% of investors reinvest when their investment matures

82% of impact funds are invested by individuals & families

Invest today!

investinvermont.org/invest

