



# Food System Financing Inventory

## Disclaimers:

- 🍏 This inventory includes publicly funded or alternative funding sources. It does not include traditional banks or lending institutions.
- 🍏 This inventory does not include emergency assistance programs or programs that will be outdated by the time this database is published.
- 🍏 This inventory is not meant to be comprehensive but representative of the types of funding available to Vermont’s food system. If your organization provides alternative source of funding for Vermont’s food system, and you are not listed, please contact [janice@vsjf.org](mailto:janice@vsjf.org) to be added to the inventory.
- 🍏 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.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: BOND</b>			
<b>Vermont Economic Development Authority (VEDA):</b> Tax-Exempt Revenue Bond for Manufacturers	Steve Greenfield 58 East State Street, Suite 5 Montpelier, VT 05602 <a href="http://www.veda.org/financing-options/vermont-commercial-financing/revenue-bond-program-for-manufacturers">www.veda.org/financing-options/vermont-commercial-financing/revenue-bond-program-for-manufacturers</a> (802) 828-5627 info@veda.org	Manufacturers engaged in the production of tangible personal property.	Funds can be used only for the acquisition of capital assets: for example, land, equipment, and facilities. Revenue bonds generally make sense for qualified projects needing in excess of \$750,000.
<b>Financing Instrument Type: EQUITY</b>			
<b>CEI Ventures</b>	Nat Henshaw 2 Portland Fish Pier Portland, ME 04021 <a href="http://www.ceiventures.com">www.ceiventures.com</a> (207) 772-5356 nvh@ceimaine.org	Companies exhibiting rapid growth, dynamic transformation, or emergence.	Growth capital.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: EQUITY</b>			
<b>Fresh Tracks Capital</b>	Cairn Cross P.O. Box 849 Shelburne, VT 05482 <b>www.freshtrackscap.com</b> (802) 923-1500 ccross@freshtrackscap.com	Companies with \$1 million in revenue run rate and high growth objectives with unique and defensible business models, and products or services.	Growth capital.
<b>Golden Seeds Angel Network</b>	Kindra Tatarsky Nationwide <b>www.goldenseeds.com</b> (888) 629-6774	Companies led by women entrepreneurs and/or women in key management positions who retain significant equity.	Growth capital.
<b>Granite State Angels (NH)</b>	Fred Wainwright <b>www.granitestateangels.com</b> wainwright@granitestateangels.com	New Hampshire and New England enterprises with the potential for rapid growth.	Growth capital.
<b>Investors Circle</b>	Bonny Moellenbrock 200 N. Mangum Street, Suite 203 Durham, NC 27701 <b>www.investorscircle.net</b> (919) 530-1177	Companies that expect to generate revenues of at least \$5 million within the next 5 years. Typically invest in companies looking for less than \$3.0 million in capital and that have a clear commitment to a social and/or environmental mission.	Growth capital.
<b>Launch Capital</b>	Elon Boms 1 Mifflin Place Cambridge, MA 02138 <b>www.launch-capital.com/ventures</b>	Businesses with a national or international reach that have exponential growth expectations.	Growth capital.
<b>North Country Angel Investors</b>	Linda K. Dissinger <b>www.northcountryangels.com</b> ldissinger@merritt-merritt.com	Vermont- and New England-based enterprises with potential for rapid growth.	Growth capital. The network meets monthly and has an in-depth screening process.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: EQUITY</b>			
<b>U. S. Citizenship and Immigration Services: EB-5 Program</b>	Brent Raymond 1 National Life Drive Montpelier, VT 05602 <a href="http://accd.vermont.gov/business/relocate_expand/eb5">http://accd.vermont.gov/business/relocate_expand/eb5</a> (802) 828-1681 brent.raymond@state.vt.us	This federal program provides EB immigrant visas to foreign investors in exchange for a minimum investment of \$1 million (\$500,000 if in targeted area) and 10 new jobs created by business. Eligible recipients include for-profit businesses with projects that are at-risk investments and located outside the Burlington metropolitan area.	Business expansion or development or adding capacity.
<b>Vermont Seed Capital Fund</b>	David Bradbury 210 Colchester Avenue Burlington, VT 05405 <a href="http://www.vermonttechnologies.com">www.vermonttechnologies.com</a> (802) 656-3880 david.bradbury@uvm.edu	Vermont-based (or seeking to move to Vermont) start-up or early stage technology companies, including food system-related companies.	Growth capital.
<b>Financing Instrument Type: EQUITY / DEBT</b>			
<b>Launch Capital</b>	Heather Onstott 1 Mifflin Place Cambridge, MA 02138 <a href="http://www.launch-capital.com/small-business">www.launch-capital.com/small-business</a>	Businesses that will generate near-term revenue, have linear growth expectations, and have a local or regional reach.	Growth capital.
<b>Financing Instrument Type: EQUITY OR NEAR EQUITY</b>			
<b>Vermont Small Business Offering Exemption</b>	William Carrigan 89 Main Street Montpelier, VT 05620 <a href="http://www.bishca.state.vt.us/node">www.bishca.state.vt.us/node</a> (802) 828-3301 william.carrigan@state.vt.us	Vermont small businesses.	Growth capital. This is an exemption from security law which allows a small business to seek up to \$500,000 in a private offering / investment capital with up to 50 purchasers. See BISHCA website for information and consult with attorney.
<b>Cooperative Capital Fund</b>	Betsy Black P.O. Box 3413 Amherst, MA 01004 <a href="http://www.coopcapital.coop/coopcapital">www.coopcapital.coop/coopcapital</a> (603) 228-6195 betsy@coopfund.coop	Start-up or existing cooperatives located in New England states.	Working capital for start-up or expansion. Maximum investment / loan size \$59,000.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: GRANT</b>			
<b>Clean Energy Development Fund</b>	Andrew Perchlik 112 State Street Montpelier, VT 05620 <a href="http://publicservice.vermont.gov/topics/renewable_energy/cedf">http://publicservice.vermont.gov/topics/renewable_energy/cedf</a> (802) 828-4017 andrew.perchlik@state.vt.us	Vermont individuals, companies, nonprofits, and municipalities looking to develop or deploy renewable resources that generate electric power, thermal energy, or geothermal resources; or develop energy efficient technologies.	Preproject financial assistance, small- scale systems, large-scale systems, special demonstration projects.
<b>High Meadows Fund</b>	Gaye Symington P.O. Box 30 Middlebury, VT 05753 <a href="http://www.highmeadowsgroup.org">www.highmeadowsgroup.org</a> (802) 388-3355 gsymington@vermontcf.org	Typically nonprofit organizations.	Projects that reduce the use of fossil fuels, promote sustainable agriculture, and encourage compact settlements.
<b>John Merck Fund</b>	Christine James 2 Oliver Street Boston, MA 02109 <a href="http://www.jmfund.org">www.jmfund.org</a> (617) 556-4120 info@jmfund.org	Typically nonprofit organizations.	Varies by program area (e.g., climate and clean energy, environmental health, and rural New England).
<b>Sandy River Charitable Foundation</b>	Nate Berry 349 Voter Hill Road Farmington, ME 04938 <a href="http://www.srcfoundation.org">www.srcfoundation.org</a> (207) 779-1682 info@srcfoundation.org	Typically nonprofit organizations.	Can support general administration and costs related to a specific project.
<b>Stonyfield Farms: Profits for the Planet</b>	10 Burton Drive Londonderry, NH 03053 <a href="http://www.stonyfield.com/about_us/stony-field_profits_for_planet/index.jsp">www.stonyfield.com/about_us/stony-field_profits_for_planet/index.jsp</a>	Any organization can apply. There are four funding categories: * Family farming * Slowing or reversing climate change * Organic agriculture and reduction of toxins in agriculture and the food supply * Avoiding adverse health impacts from environmental and agricultural practices	To support efforts that help protect and restore the environment and generate measurable results.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: GRANT</b>			
<p><b>USDA / Northeast SARE:</b> Farmer Grant Program</p>	<p>Carol Delaney 655 Spear Street Burlington, VT 05620 <b><a href="http://www.nesare.org/Grants/Get-a-Grant/Farmer-Grant">http://www.nesare.org/Grants/Get-a-Grant/Farmer-Grant</a></b> (802) 656-0471 nesare@uvm.edu</p>	<p>Commercial producers/farmers in the Northeast SARE region.</p>	<p>Farmer Grants are for commercial producers who have an innovative idea they want to test using a field trial, on-farm demonstration, marketing initiative, or other technique. A technical advisor—often an extension agent, crop consultant, or other service professional—must also be involved. Projects should seek results other farmers can use, and all projects must have the potential to add to our knowledge about effective sustainable practices.</p>
<p><b>USDA / Northeast SARE:</b> Partnership Grant Program</p>	<p>Carol Delaney 655 Spear Street Burlington, VT 05620 <b><a href="http://www.nesare.org/Grants/Get-a-Grant/Partnership-Grant">www.nesare.org/Grants/Get-a-Grant/Partnership-Grant</a></b> (802) 656-0471 nesare@uvm.edu</p>	<p>Partnership Grants are reserved for agricultural service providers—extension staff, nonprofits, consultants, state departments of agriculture, and others working in the agricultural community</p>	<p>On-farm demonstrations, research, marketing, and other projects with farmers as active cooperators.</p>
<p><b>USDA / Northeast SARE:</b> Sustainable Community Grant Program</p>	<p>Carol Delaney 655 Spear Street Burlington, VT 05620 <b><a href="http://www.nesare.org/Grants/Get-a-Grant/Sustainable-Community-Grant">www.nesare.org/Grants/Get-a-Grant/Sustainable-Community-Grant</a></b> (802) 656-0471 nesare@uvm.edu</p>	<p>Agriculturally oriented agencies (cooperative extensions, NRCS, or comparable entities) and community development groups.</p>	<p>Projects addressing agricultural issues (e.g., financing, marketing, land or water use, enterprise development, value-added activities, and labor).</p>
<p><b>USDA / Northeast SARE:</b> Research and Education Grants</p>	<p>Carol Delaney 655 Spear Street Burlington, VT 05620 <b><a href="http://www.nesare.org/Grants/Get-a-Grant/Research-and-Education-Grant">www.nesare.org/Grants/Get-a-Grant/Research-and-Education-Grant</a></b> (802) 656-0471 nesare@uvm.edu</p>	<p>Typically university and extension applicants, but anyone can apply. Need experience with agricultural research, in cooperation with farmers.</p>	<p>Wide-ranging uses (e.g., crop trials, farm-based energy, new approaches to livestock health, nutrient management and recycling, agritourism).</p>

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: GRANT</b>			
<b>USDA Rural Development:</b> Rural Business Enterprise Grants	David Robinson 89 Main Street, 3rd Floor Montpelier, VT 05602 <a href="http://www.rurdev.usda.gov/BCP_rbeg.html">www.rurdev.usda.gov/BCP_rbeg.html</a> (802) 828-6070 david.robinson@vt.usda.gov	Rural nonprofits and public entities.	For support of small and emerging rural businesses.
<b>USDA Rural Development:</b> Rural Business Opportunity Grants	David Robinson 89 Main Street, 3rd Floor Montpelier, VT 05602 <a href="http://www.rurdev.usda.gov/BCP_RBOG.html">www.rurdev.usda.gov/BCP_RBOG.html</a> (802) 828-6070 david.robinson@vt.usda.gov	Rural nonprofits and cooperatives.	Training and technical assistance.
<b>USDA Rural Development:</b> Value Added Producer Grants	David Robinson 89 Main Street, 3rd Floor Montpelier, VT 05602 <a href="http://www.rurdev.usda.gov/BCP_VAPG.html">www.rurdev.usda.gov/BCP_VAPG.html</a> (802) 828-6070 david.robinson@vt.usda.gov	Value-added agricultural producers.	Planning activities and working capital.
<b>USDA Small Business Innovation Research (SBIR)</b>	Charles Cleland, Ph.D. 1400 Independence Avenue, SW Washington, DC 20024 <a href="http://www.csrees.usda.gov/fo/sbir.cfm">www.csrees.usda.gov/fo/sbir.cfm</a> (202) 401-6852	Any U.S. small business.	Proof of feasibility and/or research and development for innovative idea, product or service.
<b>Vermont Agency of Agriculture, Food and Markets:</b> Working Lands Enterprise Fund	Colleen Leonard 116 State Street Montpelier, VT 05620 <a href="http://www.vermontworkinglands.com">www.vermontworkinglands.com</a> (802) 585-9072 working.lands@state.vt.us	Food system and forestry enterprises.	Three grant programs were available for enterprise investments, service providers, and capital and infrastructure investment.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: GRANT</b>			
<p><b>Vermont Agency of Agriculture, Food and Markets:</b> Renewable Energy for Agriculture Grant Program (REAP)</p>	<p>Dan Scruton 116 State Street Montpelier, VT 05620 <a href="http://www.vermontagriculture.com">www.vermontagriculture.com</a> (802) 828-2433 dan.scruton@state.vt.us</p>	<p>Vermont farms.</p>	<p>Renewable energy and energy efficiency projects.</p>
<p><b>Vermont Community Foundation:</b> Food and Farm Initiative</p>	<p>Jen Peterson P.O. Box 30 Middlebury, VT 05753 <a href="http://www.vermontcf.org/InitiativesImpact/FoodampFarmInitiative.aspx">www.vermontcf.org/InitiativesImpact/FoodampFarmInitiative.aspx</a> (802) 388-3355 jpeterson@vermontcf.org</p>	<p>Typically nonprofit organizations.</p>	<p>Based on particular strategy or mission of philanthropic donor.</p>
<p><b>Vermont Department of Economic Development:</b> Vermont Training Program</p>	<p>Beth Demers 1 National Life Drive Montpelier, VT 05620 <a href="http://accd.vermont.gov/business/start/training">http://accd.vermont.gov/business/start/training</a> (802) 828-1175 beth.demers@state.vt.us</p>	<p>Vermont businesses in manufacturing, information technology, health care, telecommunication, and environmental engineering.</p>	<p>For employee training initiatives: new employment, upgrade, and crossover training for incumbent workers.</p>
<p><b>Vermont EPSCoR Phase 0 Program</b></p>	<p>Julie Van Houten University of Vermont Burlington, VT 05405 <a href="http://www.uvm.edu/~epscor">www.uvm.edu/~epscor</a> (802) 656-7969 epscor@uvm.edu</p>	<p>Any U.S. small business.</p>	<p>Preliminary proof of concept / feasibility work for businesses pursuing SBIR Phase I funding.</p>
<p><b>Vermont Sustainable Jobs Fund:</b> Vermont Bioenergy Initiative</p>	<p>Netaka White 3 Pitkin Court, Suite 301E Montpelier, VT 05602 <a href="http://www.vsjf.org">www.vsjf.org</a> (802) 828-0040 netaka@vsjf.org</p>	<p>Varies depending on RFP, but has historically included farmers, researchers, fuel dealers, and educational institutions.</p>	<p>Varies depending on RFP, but has historically included projects for oilseed-based biodiesel, algal biodiesel, and grass bioenergy.</p>

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: GRANT</b>			
<p><b>Vermont Sustainable Jobs Fund:</b> Farm to Plate Initiative / Vermont Agriculture Development Program</p>	<p>Ellen Kahler 3 Pitkin Court, Suite 301E Montpelier, VT 05602 <b>www.vsjf.org</b> (802) 828-5320 ellen@vsjf.org</p>	<p>Vermont food system businesses.</p>	
<p><b>Vermont Housing and Conservation Board - Vermont Farm Viability Program:</b> Implementation Grant Program</p>	<p>Ela Chapin 58 E. State Street Montpelier, VT 05602 <b>www.vhcb.org/viability.html</b> (802) 828-2117 ela@vhcb.org</p>	<p>Farmers who have completed business plans with VHCB's Farm Viability Program.</p>	<p>To help implement business plans developed as part of the Farm Viability Program. Grants range from \$2,000 to \$8,000.</p>
<p><b>Vermont Housing and Conservation Board - Vermont Farm Viability Program:</b> Agricultural Processing, Distribution, and Marketing Grants</p>	<p>Ela Chapin 58 E. State Street Montpelier, VT 05602 <b>www.vhcb.org/viability.html</b> (802) 828-2117 ela@vhcb.org</p>	<p>Agricultural businesses providing marketing, distribution or processing for Vermont agricultural products.</p>	<p>For marketing, distribution and / or processing of Vermont agricultural products. Grants range from \$5,000 to \$20,000. Requires business plan that meets the Farm Viability Program business plan guidelines.</p>
<b>Financing Instrument Type: GRANT / SCHOLARSHIP</b>			
<p><b>Vermont Farm Women's Fund:</b> Scholarship Initiative</p>	<p><b>www.uvm.edu/~vfwf/?Page=instructions/si_criteria.html&amp;SM=instructions/sub-menu.html</b> (802) 223-2389 wagn@uvm.edu</p>	<p>Women farmers on a currently operating farm located in Vermont.</p>	<p>Registration fees for educational conferences, courses, and classes. Awards can also cover travel, lodging, replacement labor, child care, and other costs.</p>
<b>Financing Instrument Type: GRANT OR LOAN</b>			
<p><b>Vermont Agency of Commerce and Community Development:</b> Vermont Community Development Program</p>	<p>Josh Hanford One National Life Drive Montpelier, VT 05620 <b>www.accd.vermont.gov/strong_communities/opportunities/funding/vcdp</b> (802) 828-5201 josh.hanford@state.vt.us</p>	<p>Vermont municipalities.</p>	<p>Capital for economic development projects or revolving loan funds; the municipality in turn can lend or grant to business. \$750,000 maximum.</p>

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: GRANTS, GUARANTEED LOANS, AND COMBINATION</b>			
<p><b>USDA Rural Development:</b> Rural Energy for America Program</p>	<p>David Robinson 89 Main Street, 3rd Floor Montpelier, VT 05602 <a href="http://www.rurdev.usda.gov/BCP_Reap.html">www.rurdev.usda.gov/BCP_Reap.html</a> (802) 828-6070 david.robinson@vt.usda.gov</p>	<p>Agricultural producers and small rural businesses.</p>	<p>Energy audits, efficiency projects; purchase of renewable energy systems; working capital, and land acquisition (guaranteed loans only).</p>
<b>Financing Instrument Type: GRANTS AND PROGRAM-RELATED INVESTMENTS</b>			
<p><b>Castanea Foundation</b></p>	<p>Tim Storrow P.O. Box 64 Montpelier, VT 05601 <a href="http://www.castaneafoundation.org">www.castaneafoundation.org</a> (802) 225-1180 timstorrow@comcast.net</p>	<p>Vermont and New York enterprises, with emphasis on projects that promote economically viable and environmentally sound farm enterprises.</p>	<p>Varies: the mission of the foundation is to conserve / protect agriculturally productive and environmentally significant lands and water resources throughout Vermont and select areas of New York.</p>
<b>Financing Instrument Type: GUARANTEE AND INSURANCE</b>			
<p><b>Vermont Economic Development Authority (VEDA):</b> Export Finance Program</p>	<p>Steve Greenfield 58 East State Street, Suite 5 Montpelier, VT 05602 <a href="http://www.veda.org/financing-options/other-financing-option/export-assistance/">www.veda.org/financing-options/other-financing-option/export-assistance/</a> (802) 828-5627 info@veda.org</p>		<p>VEDA serves as City/State Partner of the United States Export-Import (www.exim.gov) Bank and offers assistance linking to export financing programs.</p>
<b>Financing Instrument Type: INCENTIVES (RENTAL PAYMENTS AND COST-SHARE ASSISTANCE)</b>			
<p><b>U.S. Department of Agriculture - Farm Service Agency:</b> Conservation Reserve Program</p>	<p>Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <a href="http://www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=copr&amp;topic=crp">www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=copr&amp;topic=crp</a> (802) 658-2803 robert.paquin@vt.usda.gov</p>	<p>Agricultural landowners.</p>	<p>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.</p>

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: INCENTIVES (RENTAL PAYMENTS AND COST-SHARE ASSISTANCE)</b>			
<p><b>U.S. Department of Agriculture - Farm Service Agency:</b> Farmable Wetlands Program</p>	<p>Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <a href="http://www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=copr&amp;topic=fwp">www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=copr&amp;topic=fwp</a> (802) 658-2803 robert.paquin@vt.usda.gov</p>	<p>Agricultural landowners.</p>	<p>To restore 1 million acres of farmable wetlands and associated buffers in the United States.</p>
<b>Financing Instrument Type: LEASE</b>			
<p><b>Yankee Farm Credit:</b> Lease Program</p>	<p>George Putnam 289 Hurricane Lane, Suite 102 Williston, VT 05495 <a href="https://www.yankeeaca.com/Products/Products/Lease.aspx">https://www.yankeeaca.com/Products/Products/Lease.aspx</a> (800) 639-3053 info@yankeeaca.com</p>	<p>Agricultural enterprises.</p>	<p>To lease equipment, fixtures, vehicles, and many other options.</p>
<b>Financing Instrument Type: LEASE / PURCHASE OPTION</b>			
<p><b>Vermont Land Trust:</b> Farmland Access Program</p>	<p>Jon Ramsay 8 Bailey Avenue Montpelier, VT 05602 <a href="http://www.vlt.org/initiatives/affordable-farmland">www.vlt.org/initiatives/affordable-farmland</a> (802) 533-7705 jramsay@vlt.org</p>	<p>Farmers with 3-5 years of experience.</p>	<p>Leasing of land; provides qualified farmers with access to agricultural land for business start-up or expansion.</p>
<b>Financing Instrument Type: LOAN</b>			
<p><b>Addison County Economic Development Corporation:</b> Revolving Loan Fund</p>	<p>Robin Scheu 1590 US Route 7S - Unit 8 Middlebury, VT 05753 <a href="http://addisoncountyedc.org/services/loans">http://addisoncountyedc.org/services/loans</a> (802) 388-7953 info@addisoncountyEDC.org</p>	<p>For-profit companies in Addison County.</p>	<p>For acquisitions, working capital, land and equipment purchases, etc. Will finance up to 40% of project. Maximum loan amount is \$100,000.</p>

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: LOAN</b>			
<b>The Carrot Project:</b> Agriculture Fund	Benneth Phelps 2 Belmont Terrace Somerville, MA 02143 <a href="http://thecarrotproject.org/financing/vermont">http://thecarrotproject.org/financing/vermont</a> (617) 666-9637 bphelps@thecarrotproject.org	Farmers and food entrepreneurs.	Capital investments that improve efficiency or quality, production, and sales; repairs to farm operations; inventory, supplies, or labor; emergency funds for business interruptions due to natural disasters or other unforeseeable events. Loans range from \$5,000 to \$35,000.
<b>Clean Energy Development Fund</b>	Andrew Perchlik 112 State Street Montpelier, VT 05620 <a href="http://publicservice.vermont.gov/topics/renewable_energy/cedf">http://publicservice.vermont.gov/topics/renewable_energy/cedf</a> (802) 828-4017 andrew.perchlik@state.vt.us	Vermont individuals, companies, nonprofits, and municipalities that are looking to develop or deploy renewable resources that generate electric power, thermal energy, or geothermal resources; or develop energy efficient technologies.	Purchase of land, buildings, equipment and/or working capital for activities related to the renewable energy project.
<b>CoBank:</b> Loan Program	David Sparks Enfield, CT <a href="http://www.cobank.com/Home/Products%20Services/Loans.aspx">www.cobank.com/Home/Products%20Services/Loans.aspx</a> (860) 814-4054 dsparks@cobank.com		CoBank lends to larger coops (i.e., St. Albans Cooperative Creamery)) and serves as capital source for Yankee Farm Credit who, in turn, lend to Vermont food system businesses.
<b>Community Capital of Vermont:</b> Revolving Line of Credit	Mark Hahn 107 North Main Street, Suite 7 Barre, VT 05461 <a href="http://www.communitycapitalvt.org/small-business-loans/">www.communitycapitalvt.org/small-business-loans/</a> (802) 479-0167 mhahn@communitycapitalvt.org	Applicants that demonstrate insufficient access to conventional sources of credit.	Short-term revolving line of credit, with lines ranging from \$5,000 to \$25,000. Amortized loans range from \$1,000 to \$50,000. Grants up to \$2,500 for any or all one-on-one technical assistance programs.
<b>Cooperative Fund of New England:</b> Loan Program	Betsy Black P.O. Box 3413 Amherst, MA 01004 <a href="http://cooperativefund.org/loans">http://cooperativefund.org/loans</a> (603) 228-6195 betsy@coopfund.coop	Cooperatives or nonprofits located in New England states.	Short- to medium-term financing, with priority given to low income cooperatives.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: LOAN</b>			
<b>Equity Trust, Inc.:</b> Equity Trust Fund	Ellie Kastanopolous P.O. Box 746 Turner Falls, MA 01376 <a href="http://equitytrust.org/equity-trust-fund/">http://equitytrust.org/equity-trust-fund/</a> (413) 863-9038 info@equitytrust.org	Farmers.	Financing to farmers for the acquisition of land, agricultural improvements, equipment, and livestock. Also provides financing for educational programs dealing with sustainable agriculture and local food production.
<b>Franklin County Industrial Development Corporation:</b> FCIDC Revolving Loan Fund	Tim Smith 2 North Main Street St. Albans, VT 05478 <a href="http://www.fcidc.com/index.php?p=1_22_Revolving-Loan-Fund">www.fcidc.com/index.php?p=1_22_Revolving-Loan-Fund</a> (802) 524-2194 tim@fcidc.org	For-profit companies in Franklin County.	Purchase of 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.
<b>NOFA Vermont:</b> Farmer Emergency Fund	Enid Wonnacott P.O. Box 697 Richmond, VT 05477 <a href="http://nofavt.org/programs/farm-financial-resources/farmer-emergency-fund">http://nofavt.org/programs/farm-financial-resources/farmer-emergency-fund</a> (802) 434-4122 info@nofavt.org	Organic and NOFA member farmers.	Grants and zero-percent-interest loans are awarded to farmers in need as funds are available.
<b>NOFA Vermont:</b> NOFA Vermont Revolving Loan Fund	Enid Wonnacott P.O. Box 697 Richmond, VT 05477 <a href="http://nofavt.org/programs/farm-financial-resources/revolving-loan-fund">http://nofavt.org/programs/farm-financial-resources/revolving-loan-fund</a> (802) 434-4122 info@nofavt.org	Vermont farmers using sustainable agricultural practices or interesting in moving toward sustainable practices; organic farmers.	Working capital; equipment or improvement of business management. Loans range from \$2,000 to \$15,000.
<b>Northeastern Vermont Development Association:</b> Revolving Loan Fund / Intermediary Relending Program	Steve Patterson 36 Eastern Avenue St. Johnsbury, VT 05819 <a href="http://www.nvda.net/EconDev/financing.html">www.nvda.net/EconDev/financing.html</a> (802) 748-5181 info@nvda.net	For profit companies in Northeastern Region of Vermont.	Varies depending on the program.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: LOAN</b>			
<b>Northern Community Investment Corporation:</b> Small Business Lending	Dave Keenan 347 Portland Street St. Johnsbury, VT 05819 <a href="http://www.ncic.org/smallbusiness.html">www.ncic.org/smallbusiness.html</a> (802) 748-5101 dkeenan@ncic.org	Varies depending on the program.	NCIC offers a full spectrum of economic development-based financial products ranging from US SBA microloans, direct loans primarily funded through USDA Rural Development IRPs and SBA 504 loans.
<b>Opportunities Credit Union:</b> Ready, Set, Go Program	Greg Huysman 92 North Avenue Burlington, VT 05401 <a href="http://www.oppsvt.org/micro-and-small-business-lending">www.oppsvt.org/micro-and-small-business-lending</a>	Microbusinesses or businesses with small needs.	Inventory financing, equipment purchase, working capital. Loans range from \$500 to \$25,000.
<b>Opportunities Credit Union:</b> Small Business Loan Program	(802) 865-3404 ghuysman@oppsvt.org	Small businesses; not for start ups.	Financing for vehicles, inventory, equipment, working capital, real estate and seasonal lines of credit. Loans range from \$25,000 to \$300,000.
<b>Opportunities Credit Union / City Market:</b> City Market Business Partners Program		City Market food vendors. Must be referred to Opportunities Credit Union by City Market or be a current City Market vendor or farmer.	Purchase equipment or inventory; new product development; increase production capacity or efficiencies.
<b>Regional Development Corporations and Municipal Revolving Loan Funds</b>	<a href="http://accd.vermont.gov/business/partners/rdc">http://accd.vermont.gov/business/partners/rdc</a>	Depends on individual criteria of loan fund.	Varies depending on loan fund and source of capital.
<b>RSF Social Finance:</b> PRI Lending	Ted Levinson San Francisco, CA <a href="http://rsfsocialfinance.org/services/lending/pri/">http://rsfsocialfinance.org/services/lending/pri/</a> (415) 561-6179 ted.levinson@rsfsocialfinance.org	Nonprofit and for-profit social enterprises in alignment with mission areas. 3 or more years of operating history; revenues greater than \$1 million preferred (for-profit only).	Loans of \$50,000 or more. PRI loans must meet a set of strict criteria to demonstrate that funds will be used entirely for charitable purposes
<b>RSF Social Finance:</b> Social Enterprise Lending	Reed Mayfield San Francisco, CA <a href="http://rsfsocialfinance.org/services/lending/social-enterprise/">http://rsfsocialfinance.org/services/lending/social-enterprise/</a> (415) 561-6175 reed.mayfield@rsfsocialfinance.org	Nonprofit and for-profit social enterprises in alignment with mission areas. 3 or more years of operating history; revenues greater than \$1 million preferred (for-profit only).	Mortgage, construction, working capital. Loans range from \$200,000 to \$5 million.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: LOAN</b>			
<p><b>Rutland Economic Development Corporation:</b> REDC Revolving Loan Fund</p>	<p>Jamie Stewart 112 Quality Lane Rutland, VT 05701 <a href="http://www.rutlandeconomy.com/serviceslend-finance.php">www.rutlandeconomy.com/serviceslend-finance.php</a> (802) 773-9147 jstewart@rutlandeconomy.com</p>	<p>For-profit companies in Rutland County.</p>	<p>Purchase real estate or equipment, leasehold improvements, working capital, aquaculture, hospitality, commercial nurseries, forestry, livestock and poultry processing. Loans are typically between \$5,000 and \$75,000.</p>
<p><b>U.S. Department of Agriculture - Farm Service Agency:</b> Direct Farm Loan Program</p>	<p>Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <a href="http://www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=fmlp&amp;topic=fla">www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=fmlp&amp;topic=fla</a> (802) 658-2803 robert.paquin@vt.usda.gov</p>	<p>Farmers.</p>	<p>Farm ownership, operations and emergencies.</p>
<p><b>U.S. Department of Agriculture - Farm Service Agency:</b> Farm Storage Facility Loan Program</p>	<p>Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <a href="http://www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=prsu&amp;topic=flp-fp">www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=prsu&amp;topic=flp-fp</a> (802) 658-2803 robert.paquin@vt.usda.gov</p>	<p>Farmers, landlords, leaseholders, and landowners.</p>	<p>For upgrade or new facilities related to storage of specified commodities (see FSA website for details).</p>
<p><b>U.S. Department of Agriculture - Farm Service Agency:</b> Microloans</p>	<p>Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <a href="http://www.fsa.usda.gov/Internet/FSA_File/microloans_eng_jan2013.pdf">http://www.fsa.usda.gov/Internet/FSA_File/microloans_eng_jan2013.pdf</a> (802) 658-2803 robert.paquin@vt.usda.gov</p>	<p>Farmers.</p>	<p>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.</p>
<p><b>U.S. Department of Agriculture - Farm Service Agency:</b> Rural Youth Loans</p>	<p>Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <a href="http://www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=fmlp&amp;topic=ryl">www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=fmlp&amp;topic=ryl</a> (802) 658-2803 robert.paquin@vt.usda.gov</p>	<p>Young Vermonters, ages 10 through 20.</p>	<p>Up to \$5,000 loans to rural youths to finance income-producing, agriculture-related projects.</p>

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: LOAN</b>			
<b>U.S. Small Business Administration:</b> Micro Loan Program	Susan Mazza 87 State Street Montpelier, VT 05601 <a href="http://www.sba.gov/vt">www.sba.gov/vt</a>	Small, for-profit businesses and nonprofit day care centers.	Short-term loans for business purposes delivered through designated intermediary lenders.
<b>U.S. Small Business Administration:</b> Disaster Loan Program	(802) 828-4422 susan.mazza@sba.gov	Businesses, homeowners, and renters in a designated disaster area.	To repair or replace assets in a declared disaster area.
<b>Vermont Agricultural Credit Corporation (VACC)</b>	Sarah Isham 58 East State Street, Suite 5 Montpelier, VT 05602 <a href="http://www.veda.org/financing-options/vermont-agricultural-financing/">www.veda.org/financing-options/vermont-agricultural-financing/</a> (802) 828-5627 info@veda.org	Vermont residents who are or will be engaged in agriculture within the state; and a current or prospective owner/operator of agricultural land or equipment and/or livestock.	Farm loans are available from VACC to strengthen existing farm operations, encourage diversification, support beginning farmers, and to encourage marketing and processing of Vermont agricultural products.
<b>Vermont Community Loan Fund:</b> Small Business Loan Program	Sam Buckley 15 State Street Montpelier, VT 05601 <a href="http://www.investinvermont.org/small-business">www.investinvermont.org/small-business</a> (802) 223-1448 sam@vclf.org	Businesses that preserve or expand Vermont's working landscape or natural resources, and businesses that increase economic opportunities for Vermont's low income population.	Real estate, fixed assets, working capital, purchase order financing. Maximum loan size is \$250,000.
<b>Vermont Community Loan Fund:</b> Agritourism Program	Sam Buckley 15 State Street Montpelier, VT 05601 <a href="http://www.investinvermont.org/small-business/agritourism">www.investinvermont.org/small-business/agritourism</a> (802) 223-1448 sam@vclf.org	Agritourism businesses owned and operated by Vermont farmers that provide services directly to consumer.	For projects enhancing on-farm experiences and/or encouraging people to visit farms. Maximum loan size is \$50,000.
<b>Vermont Economic Development Authority (VEDA):</b> Vermont Small Business Loan Program	Steve Greenfield 58 East State Street, Suite 5 Montpelier, VT 05602 <a href="http://www.veda.org/financing-options/vermont-commercial-financing/small-business-loan-program/">www.veda.org/financing-options/vermont-commercial-financing/small-business-loan-program/</a> (802) 828-5627 info@veda.org	Eligible borrowers must be U.S. citizens or 51%-owned by U.S. citizens, and unable to access conventional credit; and applicants must demonstrate potential to create/retain employment opportunities for Vermonters.	Fixed assets (e.g., land, buildings, and equipment) and working capital. Loans range from up to \$200,000 for fixed asset acquisition, and up to \$150,000 for working capital purposes.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: LOAN</b>			
<p><b>Vermont Economic Development Authority (VEDA):</b> Direct Loan Program</p>	<p>Steve Greenfield 58 East State Street, Suite 5 Montpelier, VT 05602 <a href="http://www.veda.org/financing-options/vermont-commercial-financing/direct-loan-program">www.veda.org/financing-options/vermont-commercial-financing/direct-loan-program</a> (802) 828-5627 info@veda.org</p>	<p>individuals, partnerships, corporations or limited liability companies engaged in manufacturing, processing, warehousing, research and development, recycling, travel and tourism, information technology and others as defined in statute.</p>	<p>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.</p>
<p><b>Vermont Economic Development Authority (VEDA):</b> 504 Loan Program</p>	<p>Steve Greenfield 58 East State Street, Suite 5 Montpelier, VT 05602 <a href="http://www.veda.org/financing-options/vermont-commercial-financing/sba-504-program/">www.veda.org/financing-options/vermont-commercial-financing/sba-504-program/</a> (802) 828-5627 info@veda.org</p>	<p>For profit businesses that will be owner-user of the project being financed.</p>	<p>Real estate acquisition or expansion; machinery &amp; 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 loan up to 40%.</p>
<p><b>Vermont Economic Development Authority (VEDA):</b> Vermont Business Energy Conservation Loan Program</p>	<p>Steve Greenfield 58 East State Street, Suite 5 Montpelier, VT 05602 <a href="http://www.veda.org/financing-options/vermont-commercial-financing/vermont-business-energy-conservation-loan-program">http://www.veda.org/financing-options/vermont-commercial-financing/vermont-business-energy-conservation-loan-program</a> (802) 828-5627 info@veda.org</p>	<p>Manufacturing, service providers, farms and retail establishments. Nonprofit organizations are also eligible.</p>	<p>Thermal envelope improvements and equipment (heating, ventilation); energy efficient lighting and HVAC equipment; auxiliary power units. Loans range from \$5,000 up to a maximum of \$150,000. Program operates in partnership with Efficiency Vermont.</p>
<p><b>Vermont Employee Ownership Center:</b> Vermont Employee Ownership Loan Fund</p>	<p>Mike Sessions 41 Main Street Burlington, VT 05402 <a href="http://www.veoc.org/loanfund">www.veoc.org/loanfund</a> (802) 861-6611 info@veoc.org</p>	<p>Employee-owned businesses or those seeking employee ownership.</p>	<p>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.</p>

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: LOAN</b>			
<b>Vermont Farm Fund:</b> Innovation Loan Program and Emergency Loans	Elena Gustavson 140 Junction Road Hardwick, VT 05402 <a href="http://www.vermontfarmfund.org">www.vermontfarmfund.org</a> (802) 472-5362	Farmers and food producers.	Loans up to \$10,000 are available for the development of new products or for recovery from disasters.
<b>Financing Instrument Type: LOAN / EQUITY</b>			
<b>Yankee Farm Credit:</b> Direct Loans	George Putnam 289 Hurricane Lane, Suite 102 Williston, VT 05495 <a href="https://www.yankeeaca.com/Products/Products/Loan.aspx">https://www.yankeeaca.com/Products/Products/Loan.aspx</a> (800) 639-3053 info@yankeeaca.com	Agricultural enterprises.	Working capital, operations, real estate and equipment. Six locations statewide offering revolving and nonrevolving lines of credit.
<b>Yankee Farm Credit:</b> Youth, Beginning, and Small Farmer Program		Young, beginning and small farmers.	Start-up costs.
<b>BDC Capital:</b> Various loan and mezzanine debt programs	Field Ryder 120 Exchange Street, Suite 205 Portland, ME 04101 <a href="http://www.bdcnewengland.com">www.bdcnewengland.com</a> (207) 773-3104 frider@bdcnewengland.com	Varies by program; see website.	Varies by program; see website.
<b>Coastal Enterprises:</b> Healthy Food Finance Initiative	Gray Harris 120 Exchange Street, Suite 205 Portland, ME 04101 <a href="http://www.ceimaine.org/Targeted_Loans#Agriculture">www.ceimaine.org/Targeted_Loans#Agriculture</a> (207) 882-5135 gharris@ceimaine.org	Retail operations in underserved areas in Maine and New England and food supply chain enterprises and non-profit organizations that support the local agricultural economy.	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.
<b>Northern Community Investment Corporation:</b> Small Business Lending	Dave Keenan 347 Portland Street St. Johnsbury, VT 05819 <a href="http://www.ncic.org/business-resources/business-loans/default.aspx">www.ncic.org/business-resources/business-loans/default.aspx</a> (802) 748-5101 dkeenan@ncic.org	Must be located in Northern Vermont or New Hampshire and have an innovative product or service to be developed.	Varies but related to development of a product or service.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: ROYALTY FINANCING / LOAN</b>			
<b>Fair Food Network:</b> Fair Food Fund	Alex Linkow 205 E. Washington Street, Suite B Ann Arbor, MI 48104 <b>www.fairfoodnetwork.org</b> (734) 730-3558 alinkow@fairfoodnetwork.org	Agriculture infrastructure and distribution businesses in the Northeast.	Patient financing and business assistance to local food enterprises that support small and mid-scale farms in the Northeast.
<b>VSJF Flexible Capital Fund</b>	Janice St. Onge 3 Pitkin Court, Suite 301E Montpelier, VT 05602 <b>www.vsjf.org/what-we-do/flexible-capital-fund</b> (802) 828-0398 janice@vsjf.org	For-profit businesses based in Vermont in agriculture, food production, forest products, clean technology, and waste management sectors.	Risk capital in the form of subordinated debt and royalty loans ranging between \$100,000 and \$300,000.
<b>Financing Instrument Type: DIRECT LOANS AND GUARANTEES</b>			
<b>U.S. Department of Agriculture - Farm Service Agency:</b> Beginning Farmers and Ranchers Loan	Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <b>www.fsa.usda.gov/Internet/FSA_File/beginloans.pdf</b> (802) 658-2803 robert.paquin@vt.usda.gov	Beginning farmers. A beginning farmer is an individual or entity who (1) has not operated a farm for more than 10 years; (2) meets the loan eligibility requirements of the program to which he/she is applying; (3) substantially participates in the operation; and, (4) for farm ownership purposes, does not own a farm greater than 30% of the median size farm in the county.	Loans can be used to purchase a farm and for operations. Maximum loan amount for farm ownership or operation is \$300,000. Maximum loan guarantee for farm ownership or operation is \$1,094,000 (Amount varies annually based on inflation).
<b>U.S. Department of Agriculture - Farm Service Agency:</b> Socially Disadvantaged Persons Loan Program	Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <b>www.fsa.usda.gov/Internet/FSA_File/sdaloans1108.pdf</b> (802) 658-2803 robert.paquin@vt.usda.gov	Socially disadvantaged farmers. A socially disadvantaged group is a group whose members have been subject to racial, ethnic, or gender prejudice because of their identity as members of a group without regard to their individual qualities.	Direct and guaranteed farm ownership and farm operations loans are made for farm purchases, input purchases, and farm operations, to erect or improve buildings, conserve soil and water, and other activities.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: LOAN GUARANTEE</b>			
<b>USDA Rural Development:</b> Commercial Loan Guarantee Program	David Robinson 89 Main Street, 3rd Floor Montpelier, VT 05602 <a href="http://www.rurdev.usda.gov/BCP_gar.html">www.rurdev.usda.gov/BCP_gar.html</a> (802) 828-6070 david.robinson@vt.usda.gov	Businesses in rural areas; all areas other than cities or towns of more than 50,000 people.	Business acquisition, land, building and equipment, working capital.
<b>Yankee Farm Credit:</b> Guaranteed Loan Program	George Putnam 289 Hurricane Lane, Suite 102 Williston, VT 05495 <a href="https://www.yankeeaca.com/Products/Products/Loan.aspx">https://www.yankeeaca.com/Products/Products/Loan.aspx</a> (800) 639-3053 info@yankeeaca.com	Agricultural enterprises.	
<b>U.S. Small Business Administration:</b> 7a Loan Program, Guarantee Program	Susan Mazza 87 State Street Montpelier, VT 05601	Small, for-profit businesses.	General business purposes.
<b>U.S. Small Business Administration:</b> CDC 504 Loan program / Subordinate Loan Guarantees	<a href="http://www.sba.gov/vt">www.sba.gov/vt</a> (802) 828-4422 susan.mazza@sba.gov		Fixed assets / long term business purpose.
<b>Financing Instrument Type: LOAN, GRANT, LOAN GUARANTEE</b>			
<b>USDA Rural Development:</b> Community Facilities Program	David Robinson 89 Main Street, 3rd Floor Montpelier, VT 05602 <a href="http://www.rurdev.usda.gov/HCF_CF.html">www.rurdev.usda.gov/HCF_CF.html</a> (802) 828-6070 david.robinson@vt.usda.gov	Public entities such as municipalities, counties, and special-purpose districts, as well as nonprofit corporations.	Projects to develop essential community facilities for public use in rural areas, can include capital equipment and assets for Farmers Markets.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: MATCHING PAYMENTS</b>			
<b>U.S. Department of Agriculture - Farm Service Agency:</b> Biomass Crop Assistance Program	Robert Paquin 356 Mountain View Drive, Suite 104 Colchester, VT 05446 <b><a href="http://www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=ener&amp;topic=bcap">www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=ener&amp;topic=bcap</a></b> (802) 658-2803 robert.paquin@vt.usda.gov	Agricultural and forest land owners, and producers.	For the collection, harvest, storage and transportation of eligible material by a qualified Biomass Conversion Facility (BCF).
<b>Financing Instrument Type: MORTGAGE INSURANCE</b>			
<b>Vermont Economic Development Authority (VEDA):</b> Mortgage Insurance Program	Steve Greenfield 58 East State Street, Suite 5 Montpelier, VT 05602 <b><a href="http://www.veda.org/financing-options/vermont-commercial-financing/vermontmortgage-insurance-program/">www.veda.org/financing-options/vermont-commercial-financing/vermontmortgage-insurance-program/</a></b> (802) 828-5627 info@veda.org	Manufacturers, research and development activities, and others as defined in statute.	Acquisition of land and buildings, machinery and equipment or working capital.
<b>Financing Instrument Type: PEER TO PEER TRADE CREDIT</b>			
<b>Vermont Businesses for Social Responsibility:</b> VBSR Marketplace	Amy Kirschner P.O. Box 344 Burlington, VT 05402 <b><a href="http://vbsrmarket.com/">http://vbsrmarket.com/</a></b> (802) 399-4210 amy@changethemarket.com	VBSR members and WBON members.	Peer trade credit used to purchase goods and services offered by VBSR and WBON members
<b>Financing Instrument Type: REBATE</b>			
<b>Efficiency Vermont:</b> Agricultural Equipment Rebate Program	<b><a href="http://www.encyvermont.org">www.encyvermont.org</a></b> (888) 921-5990 info@efficiencyvermont.org	Agricultural enterprises.	Purchase and installation of new, energy efficient equipment.

ORGANIZATION: PROGRAM	CONTACT	ELIGIBLE APPLICANTS	PURPOSE OR USE OF FUNDS
<b>Financing Instrument Type: RESERVE FUND</b>			
<p><b>Vermont Economic Development Authority (VEDA):</b> Vermont Capital Access Program</p>	<p>Steve Greenfield 58 East State Street, Suite 5 Montpelier, VT 05602 <a href="http://www.veda.org/financing-options/vermont-commercial-financing/vermont-capital-access-program/">www.veda.org/financing-options/vermont-commercial-financing/vermont-capital-access-program/</a> (802) 828-5627 info@veda.org</p>	<p>All businesses and nonprofits.</p>	<p>Borrower works with their bank and VEDA establishes reserves (with premiums paid by borrower) to cover losses incurred by the lender the enrolled loan.</p>
<b>Financing Instrument Type: TAX INCENTIVES</b>			
<p><b>State of Vermont:</b> Vermont Employment Growth Incentives</p>	<p>Fred Kenney One National Life Drive Montpelier, VT 05602 <a href="http://accd.vermont.gov/business/start/vegi">http://accd.vermont.gov/business/start/vegi</a> (802) 828-5256 fred.kenney@state.vt.us</p>	<p>Vermont company or a Vermont division that plans to grow and expand, a company that is considering Vermont to locate a new business or division, or start-up business activity.</p>	<p>Business expansion, retention or relocation to Vermont.</p>
<p><b>Renewable Energy Resource Center:</b> Vermont Small Scale Renewable Energy Incentive Program</p>	<p>Vermont Energy Investment Corporation <a href="http://www.erc-vt.org/about.htm">www.erc-vt.org/about.htm</a> (877) 888-7372 RERC@VEIC.org</p>	<p>Residential and commercial electricity customers.</p>	<p>Purchase of renewable energy systems (e.g., wind, solar, micro hydro).</p>
<p><b>Efficiency Vermont:</b> Energy Efficiency Solutions for Agricultural Businesses</p>	<p><a href="http://www.encyvermont.com/stella/filelib/AgBrochure_FINAL_Jan2010.pdf">www.encyvermont.com/stella/filelib/AgBrochure_FINAL_Jan2010.pdf</a> (888) 921-5990 info@encyvermont.org</p>	<p>Farmers.</p>	<p>Improving energy efficiency in new or existing buildings.</p>

**FINANCING NETWORKS AND FORUMS**

<p><b>Slow Money Alliance:</b></p>	<p>Woody Tasch                  Boulder, CO  <a href="http://www.slowmoney.org">www.slowmoney.org</a>                  (510) 408-7645                  info@slowmoney.org</p>	<p>The mission of the Slow Money Alliance 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.</p>
<p><b>Vermont Investors Forum</b></p>	<p>Ken Merritt                  P.O. Box 5839                  Burlington, VT 05402  <a href="http://vermontinvestorsforum.com">http://vermontinvestorsforum.com</a>                  (802) 658-7830                  info@VermontInvestorsForum.com</p>	<p>The Vermont Investors Forum brings together the best of Vermont’s entrepreneurial and investment communities. The Forum is responsible for millions of dollars in raised investment capital, strategic consulting and board relationships, and the tools and resources Vermont businesses need to transition from start-up to profitable company.</p>



**CROSSCUTTING ISSUES**  
**Financing the Food System**

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## Credits

4.5 **Financing the Food System** was prepared by Janice St. Onge, Scott Sawyer, Ellen Kahler, and Kit Perkins.

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Layout and Design: Katie-Marie Rutherford, [www.katierutherford.com](http://www.katierutherford.com), and Scott Sawyer

For more information:

**Vermont Sustainable Jobs Fund**

[www.vtfoodatlas.com](http://www.vtfoodatlas.com)

[www.vsjf.org](http://www.vsjf.org)

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Montpelier, VT 05602

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Vermont Sustainable Jobs Fund

