COMMUNITY CAPITAL OF VERMONT

Community Capital of Vermont’s mission is to help small businesses and lower income entrepreneurs prosper through the provision of flexible business financing. Community Capital of Vermont (CCVT) provides flexible business financing to people interested in starting or growing small businesses in Vermont. We work with diverse partners to strengthen downtowns and our rural economy by providing loans and business support to women, people with limited credit or collateral, and low-to-moderate income entrepreneurs.

As a mission-focused microlender, CCVT can provide loans up to $100,000 to Vermont businesses that are struggling to find capital through traditional lenders. CCVT also offers no-cost pre- and post-loan support to help entrepreneurs navigate business challenges. From the time our borrowers anticipate receiving a loan, until they sell or transfer their business, our business advisors can help design actionable, customized plans and attainable goals to improve the viability and profitability of their businesses.

Success Story: Sarita Khan, Vermont Salt Cave Spa and Halotherapy Center, Northern VT

With a startup loan from CCVT for equipment and renovations, Sarita opened to customers seeking an unusual and energizing spa experience, as well as those seeking halotherapy (salt therapy). Believed to help heal illnesses of the respiratory system, skin issues, and those suffering from mental health issues or depression, the cave offers a relaxing, drug-free experience using a controlled air medium that simulates the microclimate of a natural salt cave. Sarita initially connected with halotherapy benefits when her daughter experienced salt cave therapy in Chicago. Now, she brings salt cave therapy—innovative yet rooted in tradition—to her beautifully renovated northern Vermont barn.

Financial and Social Impact

- More than $8.8 million invested in Vermont small businesses since 1995
- More than 400 Vermont businesses provided with financing
- More than 500 jobs created or saved in the last 5 years
- Routinely invest in startup businesses

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