The Vermont Community Loan Fund (VCLF) creates opportunities leading to healthy communities and financial stability for all Vermonters. An expert in financing opportunities that don’t yet qualify for credit from traditional lenders, VCLF puts capital in the hands of small businesses, entrepreneurs, and community organizations who can’t access it anywhere else, to benefit the Vermonters who need it most. VCLF finances the development of safe, affordable homes, quality early care and education, essential community services, and small businesses, including farms, food producers, and natural resources-based enterprises. VCLF combines lending with financial consulting and business development services to make sure borrowers have access to everything they need to succeed. Since 1987, VCLF has loaned more than $110 million, creating or preserving 6,800 jobs; building or rehabilitating 4,300 affordable homes; guaranteeing quality early care and education for 4,200 children and families; and preserving essential services for hundreds of thousands of Vermonters.

Success Story: Aqua ViTea Kombucha, Middlebury, VT

Inspired by the health benefits of kombucha, the ancient fermented beverage that aids digestion and boosts immunities, entrepreneur Jeff Weaber launched Aqua ViTea Kombucha “as a healthful alternative to sugary sodas.” VCLF provided critical growth capital, financing the purchase of specialty equipment to extract the small amount of alcohol generated by the fermentation process. Aqua ViTea employs 34 Vermonters.

Today, Jeff and Aqua ViTea are doing even more to foster health and well-being in the community. Quickly evolving in response to COVID-19, they’ve begun donating their excess alcohol to help produce urgently-needed hand sanitizer.