Community Concepts is a community action agency that provides a variety of financial and social services to people in need in the communities of Maine’s Androscoggin, Franklin, and Oxford counties. The mission of Community Concepts is to coordinate and focus resources to help people in need build better opportunities for a better tomorrow. Community Concepts Finance Corporation (CCFC), an affiliate of Community Concepts, was certified by the Department of the Treasury as a Community Development Finance Institution (CDFI) in 2002. Community Concepts Finance Corporation provides capital for small businesses and homeowners. Its products and services include homeownership products and services, mortgage brokerage services, real estate brokerage services, business loans, technical assistance, and budget and credit counseling.

Success Story: Square Root Natural Foods, Poland, ME

Financing from Community Concepts and Northeast Bank enabled Poland county native Zakk Maher and his wife Emmy Andersson to open Square Root Natural Foods in 2010. The store is Poland’s first independently-owned grocer and features healthy foods grown within 100 miles of town in order to support local farmers and to reduce the carbon footprint associated with growing, selling, and buying food. “It is important for us to be rooted in our community and to help support the local economy. So we buy as much from local suppliers as we can,” said Emmy Andersson.