











LOAN AND T.A. SOURCES

- -Direct Personal Loans
- -Carrot Project
- -Vermont Farm Viability
- -VT Comm. Loan Fund
- -Vermont Farmers Fund
- -Fair Food Network





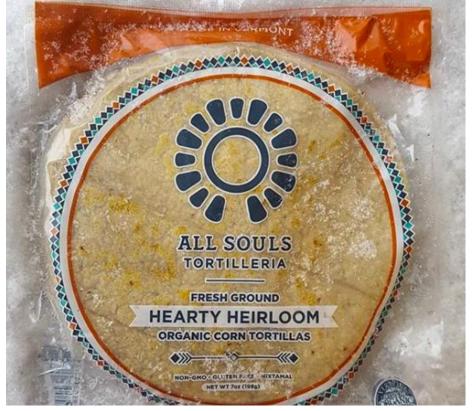


LOAN AND T.A. SOURCES

- -City Market Vendor Loan
- -Direct Personal Loans
- -Owner Equity
- -Deferred Income
- -Vermont Farm Viability
- -Fair Food Network









- Market development, Business/Succession planning;
- Access to capital;
- Manufacturing
 efficiencies or process
 flow; research and
 development

Service Provider

- Infrastructure: project planning, equipment purchase
- Marketing; accessing new markets
- Research and Development

Businesses

- Travel and accommodations expenses
- Marketing assets decals, business cards,
- Booth design
- Registration fees

Trade Show Assistance





VHCB's program
enrolls 100 farm and
forest business owners
annually for a twoyear program of
technical assistance
and planning where
the business owner
works one-on-one

Vermont Housing and Conservation Board

VSJ enrolls business owners for 12-18 months of technical assistance, typically focusing on capitalization and growth strategies.
Businesses may be farm or forest based, among others.

Vermont Sustainable Jobs Fund

VTSBDC provides planning and assistance during all stages of a business's life cycle Services include classes and workshops, one-onone sessions, and variety of resources.

Vermont Small
Business
Development Center





Case Study: Rogers Farmstead

"The unique end result of this project is the addition of 9,000 lbs of Vermont grown rolled oats to local markets...we have also expanded the output of Vermont wheat. With the cleaning equipment and storage capacity available, we are able to grow 45 acres of wheat in 2015 and with our successes in 2014, we have sufficient demand from local bakeries and millers to purchase all of that product."





USDA Rural Development

- Increasing economic opportunity and improving the quality of life for all rural Americans.
- \$157,821,679 invested in Vermont communities in 2018.
- Hundreds of communities engaged across the VT/NH jurisdiction.



Business and Cooperative Programs

- Business and Industry Guaranteed Loan Program
- Rural Energy for America Program Guaranteed Loan

Guaranteed Loan



- Intermediary Relending Program
- Rural Microentrepreneur Assistance Program

Direct Loan



- Rural Business
 Development Grants
- Value Added Producer Grants
- Rural Energy for America Grant Program

Grant



Case Study: Big Picture Farm, LLC Townshend, VT

• 2013 REAP – funded the purchase and installation of a 18kW solar photovoltaic solar system on the barn roof of a goat dairy and farmstead confectionery. The system replaced an estimated 63% of the farm's energy usage.





• 2015 VAPG - funds were used to expand the processing, packaging, and promotion of farmstead goat milk truffles. The farm's expansion during the project created 2 new full-time positions.





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United States
Department of
Agriculture

Rural Development