Lynn Ellen Schimoler, Joe Bossen, Elijah Massey: 
Financial and Technical Assistance Resources for Farmers and Processors

15th Annual Grain Growers Conference – Essex VT, 2019
Joe Bossen
vermontbeancrafters.com
allsoulsvt.com
c. 802-325-2144
joseph.bossen@gmail.com
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
Working Lands Funding Opportunities

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

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

Trade Show Assistance
- Travel and accommodations expenses
- Marketing assets – decals, business cards,
- Booth design
- Registration fees
VHCB's program enrolls 100 farm and forest business owners annually for a two-year program of technical assistance and planning where the business owner works one-on-one with a provider.

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.

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

Vermont Housing and Conservation Board

Vermont Sustainable Jobs Fund

Vermont Small Business Development Center
Case Study: Adams Berry Farm

“This is an amazing statewide initiative that makes me proud of Vermont. The grant has had a positive impact on our farms storage and will continue for many years. It will increase our stability, farm income and the ability to expand our seasonal labor.”

Photo courtesy of Adam’s Berry Farm
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.
- 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.
Thank you!