

NETWORKING, FINANCING AND GENERAL ASSISTANCE RESOURCES FOR WOMEN STARTING OR EXPANDING BUSINESSES



VERMONT COMMISSION ON WOMEN

126 State Street, Montpelier, Vermont 05633-6801
802-828-2841 or 800-881-1561

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NETWORKING

Women Business Owners Network

802-363-WBON (9266)

<http://www.wbon.org>

Women's Business Owners Network (WBON) is an association for women business owners in Vermont & New Hampshire. Monthly meetings across the state offer networking and learning opportunities in an atmosphere of candor, humor and mutual respect.

Business and Professional Women

<http://www.vermontbpw.org>

A non-profit, state-wide organization with the following goals: to elevate the standards for women in business and in the professions; to promote the interest of business and professional women; to bring

about a spirit of cooperation among business and professional women of the United States; to extend opportunities to business and professional women. Monthly meetings statewide.

Vermont Businesses for Social Responsibility

60 Lake Street, Suite 3G
Burlington, VT 05401
(802) 862-8347
info@vbsr.org
<http://vbsr.org/>

VBSR is a non-profit, statewide business organization focusing on protecting the natural, human, and economic environments of our citizens while remaining profitable. VBSR engages members in public policy, education and networking opportunities.

Vermont Chamber of Commerce

P.O. Box 37, Montpelier, VT 05601
802-223-3443
info@vtchamber.com
www.vtchamber.com

The Vermont Chamber of Commerce is a private, not-for-profit business organization. Members enjoy discounts on services and insurance, business networking events, marketing assistance, and educational opportunities.

Local and Regional Chambers of Commerce

http://www.vtchamber.com/chamber/local_chamber_of_commerce.aspx

2 Court Street, Middlebury, VT 05753
802- 388-7951 or 800-733-8376
info@midvermont.com
www.midvermont.com

Barton Area Chamber of Commerce

P.O. Box 403, Barton, VT 05822
802-525-1137
info@centerofthekingdom.com
www.centerofthekingdom.com

Bennington Area Chamber of Commerce

Veterans Memorial Drive, Bennington, VT 05201
802-447-3311 or 800-229-0252
chamber@bennington.com
www.bennington.com

Brandon Chamber of Commerce

P.O. Box 267, Brandon, VT 05733
802-247-6401
info@brandon.org
www.brandon.org

Brattleboro Area Chamber of Commerce

180 Main Street, Brattleboro, VT 05301
802-254-4565

info@brattleborochamber.org
www.brattleborochamber.org

Burke Area Chamber of Commerce

P.O. Box 347, East Burke, VT 05832;
802-626-4124
burkechamber@burkevermont.com
www.burkevermont.com

Central Vermont Chamber of Commerce

P.O. Box 336, Barre, VT 05641
802-229-5711
cvchamber@aol.com
www.central-vt.com

Dorset Chamber of Commerce

P.O. Box 121, Dorset, VT 05251
802-867-2450
chamber@dorsetvt.com
www.dorsetvt.com

Fair Haven Chamber of Commerce

P.O. Box 206, Fair Haven, VT 05743
802-265-8600
info@fairhavenchambervt.com
www.fairhavenchambervt.com

Franklin County Regional Chamber of Commerce

2 North Main Street, Suite 101, St. Albans, VT 05478-1665
802-524-2444
fcrc assist1@verizon.net
www.stalbanschamber.com

Great Falls Regional Chamber of Commerce

P.O. Box 554, Bellows Falls, VT 05101
802-463-4280
info@gfrcc.org
www.gfrcc.org

Hardwick Area Chamber of Commerce

P.O. Box 111, Hardwick, VT 05843
802-472-5906
hdwkarea@vmlink.net
www.hardwickvtarea.com

Hartford Area Chamber of Commerce

211 N. Main St., Suite #4
White River Jct., VT 05001
802-295-7900 or 800-295-5451
info@hartfordvtchamber.com
www.hartfordvtchamber.com

Jay Peak Area Association

P.O. Box 177, Troy, VT 05868

802-326-3232

info@jaypeakvermont.org

www.jaypeakvermont.org

Killington Chamber of Commerce

P.O. Box 114, Killington, VT 05751

802-773-4181 or 800-337-1928

info@killingtonchamber.com

www.killingtonchamber.com

Lake Champlain Islands Chamber of Commerce

P.O. Box 213, North Hero, VT 05474-0213

802-372-8400 or 800-262-5226

info@champlainislands.com

www.champlainislands.com

Lake Champlain Reg. Chamber of Commerce

60 Main Street, Suite 100, Burlington, VT 05401-8418

802-863-3489

vermont@vermont.org

www.vermont.org

Lamoille Valley Chamber of Commerce

P.O. Box 445, Morrisville, VT 05661

802-888-7607 or 800-849-9985

info@stowesmugglers.org

www.stowesmugglers.org

Londonderry Chamber of Commerce

Mountain Marketplace

P.O. Box 58, Londonderry, VT 05148

802-824-8178

londcham@hotmail.com

www.londonderryvt.com

Lower Cohase Regional Chamber of Commerce

P.O. Box 35, Wells River, VT 05081-0035

802-757-2549

ijnjowell@sover.net

www.cohase.org

Lyndon Area Chamber of Commerce

P.O. Box 886, Lyndonville, VT 05851

802-626-9696

info@lyndonvermont.com

www.lyndonvermont.com

Mad River Valley Chamber of Commerce

P.O. Box 173, Waitsfield, VT 05673

802-496-3409 or 800-828-4748

info@madriver.com

www.madrivervalley.com

Manchester & the Mountains Regional Chamber of Commerce

5046 Main Street, Suite 1, Manchester, VT 05255

Visitor Information: 800-362-2144 or 802-362-2100

Office: 802-362-6313

customer@manchesterchamber.net

www.manchestervermont.net

Mt. Snow Valley Reg. Chamber of Commerce

P.O. Box 3, Wilmington, VT 05363

802-464-8092 or 877-887-6884

info@visitvermont.com

www.visitvermont.com

Northeast Kingdom Chamber of Commerce

51 Depot St., St. Johnsbury, VT 05819

802-748-3678 or 800-639-6379

nekinfo@nekchamber.com

www.nekchamber.com

Okemo Valley Regional Chamber of Commerce

P.O. Box 333, Ludlow, VT 05149

802-228-5830

heartovt@tds.net

www.okemovalleyvt.org

Poultney Area Chamber of Commerce

P.O. Box 151, Poultney, VT 05764

802-287-2010

poultneychamber@aol.com

www.poultneyvt.com

Randolph Area Chamber of Commerce

P.O. Box 9, Randolph, VT 05060

802-728-9027 or 877-772-6365

mail@randolph-chamber.com

www.randolphvt.com

Rutland Regional Chamber of Commerce

256 North Main Street, Rutland, VT 05701

802-773-2747 or 800-756-8880

rrccvt@aol.com

www.rutlandvermont.com

Smugglers' Notch Area Chamber of Commerce

P.O. Box 364, Jeffersonville, VT 05464

802-644-8232

info@smugnotch.com

www.smugnotch.com

Springfield Regional Chamber of Commerce

14 Clinton Street Suite 6, Springfield, VT 05156-3301

802-885-2779

chamber@springfieldvt.com

www.springfieldvt.com

Stowe Area Association

P.O. Box 1320, Stowe, VT 05672

802-253-7321 or 877-603-8693

askus@gostowe.com

www.gostowe.com

Swanton Chamber of Commerce

P.O. Box 237, Swanton, VT 05488

802-868-3892

swantonchamber@jim-n-geri.com

www.swantonchamber.com

Up-East Vermont Chamber of Commerce

35A Junior High Dr.

Derby, VT 05829

802-766-8845 or 802-766-5375

www.upeastvermontchamber.com

upeerderby@yahoo.com

Upper Valley Bi-State Regional Chamber of Commerce

P.O. Box 697, White River Jct., VT 05001

802-295-6200

info@uppervalleychamber.com

www.uppervalleychamber.com

Vermont's North Country Chamber of Commerce

246 Causeway, Newport, VT 05855

802-334-7782

chamber@pshift.com

www.vtnorthcountry.org

Windsor/Mt. Ascutney Regional Chamber of Commerce

P.O. Box 41, Windsor, VT 05089

802-674-5910

chamber@windsorvt.com

www.windsorvt.com

Woodstock Area Chamber of Commerce

P.O. Box 486, Woodstock, VT 05091

802-457-3555 or 888-496-6378

office@woodstockvt.com

www.woodstockvt.com

FINANCING

Community Capital

Main office at 107 North Main Street, Barre

Services are statewide

802-479-0167

<http://www.cvcapital.org/home.html>

A non-profit community based organization, providing flexible and affordable financing for eligible and qualified new and growing businesses statewide.

Vermont Economic Development Authority

58 East State Street, Suite 5, Montpelier, Vermont 05602

(802) 828-5627

<http://www.veda.org/>

The Vermont Economic Development Authority (VEDA), created by the General Assembly in 1974, is Vermont's economic development finance lender. VEDA manages a wide range of low-cost lending programs for small and medium-sized businesses. Lending solutions are customized to each client's individual needs.

Northern Vermont Lending Partners

http://www.edcnv.org/programs/micro_loans/northern_vt_lending_partners/

(802)-524-4546

Recognizing a lack of available financing for small businesses, the Economic Development Council of Northern Vermont, Inc., a private, not-for-profit development corporation, established this micro loan revolving fund, Northern Vermont Lending Partners, to meet the financing needs of businesses located in Chittenden, Franklin, Grand Isle, Lamoille or Washington County.

Vermont Community Loan Fund

7 Court Street, P.O. Box 827, Montpelier, VT 05602

(802)-223-1448

<http://www.vclf.org/>

Offers loans to community-based nonprofit organizations, affordable housing projects, community-wide economic development strategies, businesses that use Vermont's resources, and businesses located in Burlington's Old North End.

The Vermont Adaptive Equipment Fund

1-800-865-8328

Provides loans to Vermonters with disabilities to aid in purchasing necessary adaptive equipment. Applicants must demonstrate relationship between their disability and the equipment to be

purchased. Loan amounts and interest rates determined based on credit history, income, and expense records.

Vermont Development Credit Union

18 Pearl Street
Burlington, VT 05401-4330
800-865-8328 802-865-3404

Vermont Development is non-profit, member-owned and federally insured credit union. Loans are available to established businesses, new businesses, and start-ups.

GENERAL ASSISTANCE

Mercy Connections Women's Small Business Program

346 Shelburne Rd., Burlington, VT 05401
(802) 846-7338
<http://www.wsbp.org/>

Based in Chittenden County, this non-profit program offers classes and counseling to encourage individuals to take steps toward economic independence.

Center for Women & Enterprise

106 Main Street
Burlington, VT 05401
(802) 391-4870
www.cweonline.org

CWE provides opportunities for women entrepreneurs and women in business to increase professional success, personal growth, and financial independence. CWE specializes in education, training, technical assistance and women's business enterprise certification.

Small Business Development Centers

Administrative office located in Randolph Center, and 12 sites statewide
1-800-464-7232
<http://www.vtsbdc.org>

An outreach program of the Vermont State Colleges, Vermont Department of Economic Development, and the U.S. Small Business Administration, Small Business Development Centers are located in 12 towns throughout Vermont. The centers offer free counseling for existing and start-up businesses in Vermont, high quality training programs and seminars, and in-depth entrepreneurial trainings, including trainings for youth.

Small Business Administration

Montpelier District Office:
1-800-827-5722
(802)-828-4422
(802)-828-4550 (TDD)
<http://www.sba.gov/localresources/district/vt/index.html>

A federally-funded program, SBA helps entrepreneurs and business owners through counseling, training, and business development programs:

- Women's Business Ownership Representatives are available to advise women business owners: Women's Ownership Representative, (802)-828-4422, extension 206
- Free counseling, advice and information on starting a business through the Service Corps of Retired Executives (SCORE).
- Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.
- Free consulting services through the network of Small Business Development Centers. SBDCs also conduct training events throughout the district - some require a nominal registration fee.
- Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Minority Enterprise Development Program.
- Veterans Affairs Officer is available to counsel veterans.
- Special loan programs are available for businesses involved in international trade.

Micro Business Development Program (MBDP)

1-877-963-2568

<http://vtmicrobusiness.org>

The Micro Business Development Program is a non-profit grant funded program of each of the five Community Action Programs in Vermont:

Central Vermont Community Action Council, Inc. (CVCAC), 800-639-1053

Champlain Valley Office of Economic Opportunity, Inc. (CVOEO), 800-287-7971

Bennington-Rutland Opportunities Council (BROC), 800-717-2762

Northeast Kingdom Community Action, Inc. (NEKCA), 800-639-4065

Southeastern Vermont Community Action Council, Inc. (SEVCA), 800-464-9951

MBDP provide technical assistance and training to low to moderate income Vermonters who own or intend to start a small business. The program provides one-on-one business counseling, classroom training, group workshops, feasibility assessment, business planning, market research and analysis, mentoring, and loan packaging. Community Action Programs also offer Individual Development Accounts, a matched-savings program that helps income-eligible Vermonters to save money to buy a home, pursue higher education, or capitalize a small business.

Vermont Agency of Transportation's Disadvantaged Business Enterprise Program (DBE)

Office of Civil Rights & Labor Compliance

National Life Bldg., - Drawer 33

Montpelier VT 05633-5001

(802) 828-2715

<http://www.aot.state.vt.us/CivilRights/Dbe.htm>

A DBE is a business at least 51 percent owned by one or more socially and/or economically disadvantaged individuals, and whose management and daily business operations are controlled by one or more of the socially and/or economically disadvantaged individuals who own it. To participate in federally-funded contracts under the DBE Program, firms must be certified by this program. DBE provides statewide certification to eligible businesses, business development and government contracting training and technical assistance, and transportation-related business direction.

Office of Secretary of State, Corporations Division

81 River St., Montpelier, VT 05609-1104

(802) 828-2386

www.sec.state.vt.us/corps/corpidex.htm

The Corporations Division of the Vermont Secretary of State's Office is responsible for the registration of business entities - from the small proprietorship (trade name) to the incorporation process. It also is the filing repository for Uniform Commercial Code Filings for the state of Vermont.

Vermont Employee Ownership Center

31 Main Street, Burlington, Vermont

802-861-6611

<http://www.veoc.org/>

The Vermont Employee Ownership Center is a statewide non-profit whose mission is to promote and foster employee ownership in order to broaden capital ownership, deepen employee participation, retain jobs, increase living standards for working families, and stabilize communities. VEOC provides information and resources to owners interested in selling their business to their employees, employee groups interested in purchasing a business, and entrepreneurs who wish to start up a company with broadly shared ownership.

The Vermont Food Venture Center

Center for an Agricultural Economy/Vermont Food Venture Center

PO Box 422, 140 Junction Road

Hardwick, Vermont 05843

802-472-5362

www.hardwickagriculture.org

<http://www.hardwickagriculture.org/for-food-businesses/vermont-food-venture-center>

The Vermont Food Venture Center is a shared-use kitchen incubator for value-added and specialty food producers. Producers can rent the kitchen on an hourly basis or arrange for co-packing at the facility. Staff provides a wide array of food and agricultural business consulting services to aspiring entrepreneurs, existing food businesses and organizations looking to promote food businesses as an economic development tool.

USDA Rural Development

State Office 3rd Floor, City Center, 89 Main Street, Montpelier, VT 05602

(802)-828-6031

<http://www.rurdev.usda.gov/vt/vtbuscoop.htm>

- Cooperative Development Assistance
- Guaranteed Business and Industry Loans
- Intermediary Relending Program
- Rural Business Enterprise Grants
- Rural Economic Development Loans
- Rural Economic Development Grants
- Rural Business Opportunity Grants
- Value Added Producer Grants
- Renewable Energy/Energy Efficiency

Women's Agricultural Network (WagN)

617 Comstock Road, Suite 5, Berlin, VT 05602

(802) 223-2389

www.uvm.edu/~wagn

A partnership of UVM's Extension System and U.S. Department of Agriculture, WAgN works to increase the number of women owning and operating profitable farms and ag-related businesses, as well as their profile in leadership positions throughout the agricultural sectors of business, government and community. From developing and assessing a business idea through the advanced planning and implementation phases, WAgN offers a program to support and encourage these varying levels. WAgN coordinates the Vermont Farm Women's Fund (VFWF), providing loans and grants to aid women in agriculture and support the awareness of women farmers.

Vermont Department of Economic Development

National Life Building, Montpelier, VT 05620-0501

(802)-828-3080

<http://www.thinkvermont.com/>

The department provides support for businesses and job creation by assisting with finance, permitting, foreign trade, export finance, training, business recruitment/expansion, government marketing, and captive insurance sales and marketing services. The Vermont Economic Progress Council is an arm of the department. The department also funds and supports regional economic development efforts through the Regional Development Corporations and general business development through other partners. On-line resources include a bid listing service for government contracts, and assistance for Vermont businesses through the Vermont Procurement Technical Assistance Center (VT PTAC). VT PTAC identifies the best prospects, removes the barriers, and expedites the process for your business – all at no cost.

Regional Development Corporations

Addison County RDC

1590 US Rte. 7 S., Suite 2

Middlebury, VT 05753

802 388 7953

www.addisoncountyedc.org

Bennington County Industrial Corp

125 South St PO Box 923 Bennington, VT 05201

802 442 8975

www.bcic.org

Brattleboro Dev. Credit Corp

76 Cotton Mill Hill, Brattleboro, VT 05301

802 257 7731

www.brattleborodevelopment.com

Central Vermont RDC

PO Box 1439, Montpelier, VT 05601

802 223 4654

www.central-vt.com/cvedc

Franklin County Industrial Dev. Corp

163 N. Main St., PO Box 1099, St. Albans, VT 05478-1099

802 524 2194
www.fcidc.com

Greater Burlington Industrial Corp
60 Main St. Suite, 101 PO Box 786, Burlington, VT 05402-0786
802 862 5726
www.vermont.org/gbic

Green Mountain Economic Development Corp
PO Box 246, White River Jct., VT 05001
802 295 3710
www.gmedc.com

Lake Champlain Islands Chamber of Commerce
PO Box 213, No. Hero, VT 05474
802 372 8400
www.champlainislands.com

Lamoille Economic Dev. Corp
PO Box 455, Morrisville, VT 05661
802 888 5640
www.lamoilleeconomy.org

Northeastern Vermont Dev. Assoc
PO Box 630, St. Johnsbury, VT 05819
802 748 5181
www.nvda.net

Rutland Economic Development Corp
112 Quality Lane, Rutland, VT 05701
802 773 9147
www.rutlandeconomy.com

Springfield Regional Dev. Corp
14 Clinton Street, Springfield, VT 05156
802 885 3061
www.springfielddevelopment.org