

# Center on Self-Employment

National Center on Self-Employment, Business Ownership, and Telecommuting

## VERMONT STATE-SPECIFIC RESOURCES FOR PEOPLE WITH DISABILITIES

### 1. Micro Business Development Program of Vermont Community Action Agencies

The Micro Business Development Program (MBDP) of the Vermont Community Action Agencies provides training, coaching, and access to financing for low-to-moderate-income Vermont entrepreneurs.

<https://mbdp.org/about-us>

### 2. Vermont Community Development Program

Provides implementation grants of 50K to 1M to help businesses create or retain jobs. Also provides planning grants of 3K to 60K to enable companies to conduct feasibility studies and marketing plans.

<https://accd.vermont.gov/community-development/funding-incentives/vcdp>

### 3. Vermont Community Loan Fund

Justice Forward Fund provides up to 40K in loans to people of color and immigrants in Vermont.

<https://www.investinvermont.org/>

### 4. Community Capital of Vermont

Provides 1K to 100K, and loans over 50K may require more collateral. Current interest rates are 8-10.5% for up to 5 years. No minimum credit score needed for loans under 50K. Loans over 50K require a credit score of at least 650.

<https://www.communitycapitalvt.org/borrowers/frequently-asked-questions-faq/>

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## 5. Brattleboro Development Capital Corporation

Provides funding of up to 90K with different business loan products; interest rates range from 3% to 8%.

<https://brattleborodevelopment.com/lending/>

## 6. Launch VT

Launch VT is a business incubator and accelerator program. It accelerates the development of the 8 best emerging startups in Vermont by connecting them with each other, advisors, service providers, investors, and direct business development support.

<https://www.launchvt.com/>

## 7. Vermont Center for Emerging Technologies

Vermont Center for Emerging Technologies is a business incubator for tech companies.

<https://vcet.co/capital/>

## 8. Granite State Development Corp

GSDC provides loans up to \$50,000 which can be used for working capital, real estate, machinery and equipment, furniture, and fixtures as well as refinancing existing debt.

<https://www.granitestatedev.com/local-economic-development-programs/gsd-micro-loan-fund/>

## 9. Northern Community Investment Corporation

NCIC's small loan program provides loans of up to 25K for startups and early-stage businesses.

NCIC provides loan capital of up to 500K to small entrepreneurs, emerging businesses, and large-scale employers in the Northeast Kingdom of Vermont. Loans can be used by startups and established businesses looking to grow.

They offer direct business loans, as well as loans made in partnership with traditional financing.

<https://www.ncic.org/financing/>

## 10. Landmark College Entrepreneurship Accelerator Program

Landmark College, a post-secondary institution for students with disabilities, launched LEAP in 2014 to provide students with support in developing business plans and pitching their idea for the possibility of up to \$10,000 of seed funding. LEAP is an arena in which to build, test, and develop programming to support neurodiverse talent through communication, innovation, and action.

<https://www.landmark.edu/news/making-their-pitch>

<https://www.landmark.edu/academics/leap>

## 11. Vermont Center for Independent Living

Provides generalized employment information for people with disabilities.

<https://vcil.org/wp-content/uploads/2021/04/Working-with-Disability-Non-Graphic.pdf>

## 12. Vermont Family Network

Provides support in employment to people with disabilities.

<https://www.vermontfamilynetwork.org/what-we-do/family-support/transition-to-adulthood-toolkit/employment-and-other-options>