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*Happy Holidays from Community Capital of Vermont!*

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### One Borrower's New Digs for the New Year

The holidays bring to small businesses magic and wonder, including revitalization. New energy comes in many forms – increased sales, community appreciation – and in the case of AllTogetherNow! a brilliant new creative space.

AllTogetherNow! is a thriving preschool, art and music center, and provider of popular summer camps located in East Montpelier under the leadership of directors Ellen Leonard and Janice Walrafen.

With a recent loan from Community Capital, Ellen, Janice, a staff of seven teachers and dozens of students will be able to take advantage of renewed studio space, cozier



classrooms thanks to recommendations from Efficiency Vermont, and much needed renovations to their roof, electrical and plumbing systems.

[Community Capital welcomes Janice and Ellen into the Community Capital family of entrepreneurs.](#) May all our borrowers, colleagues, and friends enjoy a holiday season full of magic, wonder, and dreams that come true.

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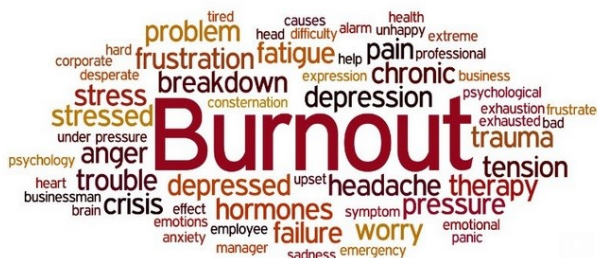
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### The Simple Solution to Business Burnout and Why the Holidays are Key

One in five U.S. small business owners (20%) report not taking any vacation days in the past 12 months, with another 21% saying they took a week or less. These owners are also the most likely to say they will not be vacationing anytime soon -- with almost half (9% of microbusiness owners overall) saying they don't expect to take a vacation in the next year either. (*Gallup*)

Many small business owners first go into business in hopes of becoming their own boss and having more freedom, like taking time off when they please.

However, once an entrepreneur gets their business up and running, they oftentimes get carried away trying to grow their business and forget this initial intention. Although growing your business should be important to every entrepreneur, taking some time off every now and again is vital to prevent burnout. Studies show that burnout among employees and business owners can lead to increased absenteeism, job turnover, lower productivity, decreased levels of job satisfaction, greater personal conflict with colleagues and at home and reduced commitment to tasks at hand, according to KISSmetrics – all of which can have a profound negative effect on your business' bottom line.



There's a simple solution to prevent burnout, and it's a lot easier than you probably imagined: Take a break from the office... Take Some Time Off!

No matter if you spend your time off lying on a white sandy beach, skiing in the mountains or just watching television on your couch, some "me" time is vital for all entrepreneurs. [Because getting out of "work mode" can be tough, here are a few easy tips to get you through your vacation without putting work first.](#)

*This article is excerpted courtesy of [Wink Faulkner](#) of [Advicoach](#).*

### Be a Part of Vermont's Resilience, Vitality, and Sustainability

Community Capital has invested over \$8.8 million

Community Capital has invested over **\$8.8 million** in nearly **400** of Vermont's small businesses since 1995. Over the program's history, the average loan amount has been **\$20,000**. We have invested **\$2.9 million** in the past 18 months alone at an average

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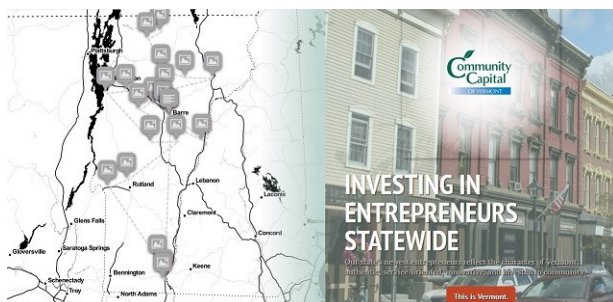
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in nearly 400 Vermont small and micro businesses in the past two decades, with an average loan amount of just \$20,000. Through flexible financing such as varying rates, terms, and seasonal payments, we are the stepping stone to long-term success. Through business counseling we help people build sales, experience, credit, and a track record – and small businesses then build community and economic opportunity.

Your contribution to Community Capital stays right here in Vermont, and together, with your support, we can create jobs and support our communities. Please join us and be a part of building resilience in Vermonters, bringing vitality to our downtowns and sustainability to our working lands. [See our online contribution page](#), or mail your tax-deductible donation to: Community Capital of Vermont, P.O. Box 342, Barre, VT 05641. Many thanks, and spread the word!

### Shopping Online? Give to CCVT at no Extra Cost through AmazonSmile

CCVT is now registered with AmazonSmile. Through Amazon's charitable donation program you can shop on Amazon and at no extra cost to you a portion of your purchase goes to CCVT. To donate, [enter the Amazon site through CCVT's portal](#). You'll find the same Amazon prices, selection and convenience, with the added bonus that Amazon will donate 0.5% of the price of your eligible AmazonSmile purchases to CCVT.



### Telling the Story of Vermont's Entrepreneurs

Our borrowers reflect the character of Vermont - authentic, service-oriented, and invested in community.

Meet some of CCVT's entrepreneurs in our [interactive StoryMap](#).

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