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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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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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