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Community Capital Focus: 2019

I'm full of excitement as we head into 2019, a year I'm hopeful will be a prosperous one for Vermont's small businesses. Now that I have my feet more firmly underneath me and I'm entering my first full year at the helm, I'm also excited about continuing to grow Community Capital in all corners of the state.



Of course, that sounds nice, but how will we do it?

1. First, we've built a solid team. Many of you know that we added to our lending team in 2018, and as such have improved our turnaround times on new loans.
2. Second, you'll see us all on the road more in 2019. I look forward to meeting those of you I haven't met thus far and building new relationships statewide.
3. Finally, we would love your help. [Like us on Facebook](#) so that you can see what our borrowers are up to, and feel free to reach out to me with any questions you may have about what we do, or whether we might be able to partner in order to help someone you are working with.

Vermont continues to nurture a distinct environment in which to build a small business, and I can't stress how excited we are to be part of that in the New Year. Here's to 2019!

The Great Beyond: Talia Smith, [The Grooming Shoppe](#), Richmond

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With Community Capital assistance, Talia Smith opened The Grooming Shoppe in Richmond, offering locally-owned dog grooming to area residents. Talia aimed to create a small, intimate environment where customers felt comfortable leaving their pets in her care. Five years later, Talia loves doing business in her small town: "I have met so many wonderful people in my town, and cultivated relationships with neighbors (and their pets!) that I otherwise never would have been able to have."

When Talia talks about her business, she says, "I am forever grateful for being a part of the Community Capital family and for their faith in me and my business plan! I could not have done it without them!"

The Grooming Shoppe is lucky enough to be operating at capacity five years after opening. Recently Talia has been weighing the pros and cons of growing her business: hiring more employees and acquiring a bigger space v. staying small and growing her business in other ways. Read more here on the [Community Capital blog](#).

Fast Money Online: Too Good to Be True?

As we enter a new year, our increasingly networked society brings us great joy – stories from far-away friends and family, plans for good times ahead, and dreams of achievements in the year to come. But, our connection to global opportunities can also make us vulnerable.

Out-of-state companies with often-confusing lending practices are reaching small entrepreneurs online at an alarming rate, even here in Vermont. Though the State of Vermont is working on solutions that can address issues presented by some of these online lenders, there are plenty of large and small companies whose solicitations could land in your inbox on a daily basis.



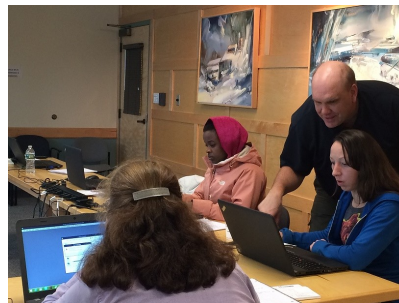
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What are they seeing, what could happen and how can we help? [Read more here on the Community Capital Blog.](#)

Winter QuickBooks Classes Planned for Bradford and Rutland

Learn or refresh your QuickBooks skills with free training on QuickBooks for Windows. Open to small business owners, current or former Community Capital borrowers, and loan applicants, registration depends upon the site and co-host for each class. Winter class locations include:

- January 24 – Bradford
- March 6 – Rutland



For more information, please contact Maggie Fox, Community Capital Business Advisor at mfox@communitycapitalvt.org.



Congratulations to Kelly and Ricky Klein for being recognized as the Main Street Alliance Business of the Year! Community Capital borrowers Kelly and Ricky own Groennfell Meadery in Colchester, where they are revolutionizing the craft mead movement with specialties fermented from honey. They also operate the Scandinavian-style Colchester's Mead Hall with their partner company Havoc Mead. Kelly is the founder, owner and CEO of Groennfell. Ricky is the head brewer who also stars in the YouTube series Ask the Meadmaker, writes extensively for homebrewers and other professionals, speaks around the country about craft mead, and develops the menu for the Mead Hall.

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for Community Capital news, and borrower and lending updates.

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