

RESOURCE GUIDE FOR CHITTENDEN COUNTY EMPLOYERS & EMPLOYEES

**A directory of organizations
that assist and support
Chittenden County Businesses**

**Produced by City of Burlington
Community and Economic
Development Office**

How to Use this Guide . . .

Welcome to Edition 5, the new & improved *Chittenden County Resource Guide for Employers & Employees*. This guide has been published since 1995 as a tool to help business owners and job seekers in the greater Burlington area find the help they need to start a business, expand a business, get training, find funding, meet other business owners, and take advantage of the resources that Chittenden County offers the business community.

This guide is your reference to know who is offering assistance to businesses and what they are providing. We have listed a combination of non-profit organizations, educational organizations, and government offices. Peruse the pages and get familiar with the types of assistance that are offered. This guide contains the people you need to know about who can help you tap into new opportunities and improve your business outlook.

This guide is produced by the City of Burlington Community & Economic Development Office (CEDO) and is sponsored by the Town of Essex, Lake Champlain Workforce Investment Board, and the Department of Employment & Training. If you have any questions, contact CEDO at (802) 865-7144.

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Business Consulting, Counseling & Classes

Champlain Valley Service Corps Of Retired Executives (SCORE)

SCORE is a network of experienced businesspeople, sponsored by the U.S. Small Business Administration, who can provide small business owners with advice on business planning and management. Through the case manager, a client is matched with a SCORE counselor, whose experience matches a business owner's needs. All counseling is free of charge.

Address: Winston Prouty Federal Building
11 Lincoln Street, Room 106
Essex Jct., VT 05452

Phone: (802) 951-6762
Fax: (802) 951-6764

Web Site: www.score.org

SCORE[®]
Counselors to America's Small Business

Jill Bujold, owner of Kaleidoscope yarn and knitting shop in Essex Junction, discusses her new business success with Maurice Diette, SCORE counselor, and Anne Platt, SCORE counselor and knitter. Jill says, "Working with SCORE was an invaluable asset to opening my business."

Volunteer counselors Kay Church and Maurice Diette guided Jill's research through an essential business plan. "Jill's skills helped her to evaluate feasibility, market place, location," Maurice said, "and create a very successful enterprise."



Jill Bujold (Kaleidoscope owner) and Maurice Diette (SCORE counselor)

Business Consulting, Counseling & Classes

Micro Business Development Program (MBDP)

MBDP is a statewide non-profit program of the five Vermont Community Action Agencies, and offers low- and moderate-income entrepreneurs technical assistance for starting, expanding, or improving their businesses. Services include: one-on-one business counseling; classroom business training; facilitated peer support groups; workshops on special topics; and loan application assistance. MBDP now has special programs to assist Vermont's refugees to start businesses and to help low income individuals start child care businesses. Call for details. Some business funding assistance is available directly from MBDP through Individual Development Accounts or matched savings programs. Each MBDP office also has a computer lab with high-speed internet connection and business resource materials for client use. All services are free of charge to low- and moderate-income Vermonters. Please call to set up an initial interview.

Contact: Jim White

Phone: (802) 860-1417
1-800-287-7971

Address:

431 Pine Street, Suite 2
Burlington, VT 05401

Fax: (802) 860-1387

Email: jwhite@cvoeo.org

Web Site: www.vtmicrobusiness.org



Lance K. Foerch, owner of Federated Fire and Security, Inc.



A Program of the Vermont
Community Action Agencies

Micro Business Development Program

"It is the attention to the students that makes Simeon Geigel (MBDP Business Development Specialist) and all the MBDP staff top-notch. Committed, professional, knowledgeable, and caring – these are just some of the words that describe every one of the MBDP staff. This class has been and will continue to be a fantastic life-altering event for me. Thank you!"

Lance K. Foerch, owner of Federated Fire and Security, Inc. and participant in the MBDP Virtual Incubator (VIP) and Individual Development Account Programs

Business Consulting, Counseling & Classes

New England Trade Adjustment Assistance Center (NETAAC)

The Trade Adjustment Assistance Program, funded by the United States Department of Commerce, helps American manufacturers who are hurt by import competition by providing them with consulting services at reduced costs. The New England division, NETAAC, can assist New England manufacturers who have experienced a decline in sales or production and a decline in employment due to increasing imports of directly competitive products. NETAAC, or private consultants, provides clients with top-notch business services and tailors business strategies to each client's specific needs. NETAAC pays up to 50% of the total cost of all services, and in some cases as much as 75%. NETAAC has assisted over 1,000 New England manufacturers in a broad variety of industries. This assistance has been instrumental in reversing sales and employment declines and in improving productivity.

Address:
600 Suffolk Street
5th Floor North
Lowell, MA 01854

Phone: (978) 446-9870
Fax: (978) 446-9820

Email: info@netaac.org
Web Site: www.netaac.org

NETAAC

NEW ENGLAND TRADE ADJUSTMENT
ASSISTANCE CENTER, INC.



Business Consulting, Counseling & Classes

Northeast Center for Food Entrepreneurship Center (NECFE)

The Northeast Center for Food Entrepreneurship (NECFE) is a joint effort to expand the activities of the Food Venture Center at Cornell University and Center for Food Science at the University of Vermont, and is funded in part by Fund for Rural America/CSREES/USDA. The NECFE provides comprehensive assistance to beginning and established food entrepreneurs, thus promoting sustainable economic development in rural communities. The Center offers services, outreach and research development opportunities in four critical areas: business and product process development, product safety, process/product technology transfer and product commercialization.

Contact: Pam Durda

Phone: (802) 656-8300

Address: University of Vermont
Nutrition & Food Sciences Department/NECFE
200 Carrigan Hall
536 Main Street
Burlington, VT 05405-0044

Email: pdurda@zoo.uvm.edu

Web Site: www.nysaes.cornell.edu/necfe/



Comments from program participants:

“NECFE has given me a lot to think about and has broadened my horizons.”

“NECFE helped me to make contacts and identify sources for further reading and research.”

“NECFE offered many hints, troubleshooting, and technical tips that I found very useful to know.”



Participants in a basic cheesemaking workshop at NECFE.

Business Consulting, Counseling & Classes

Small Business Development Center (SBDC)

SBDC is a partnership between the Small Business Administration and the Vermont colleges and universities to provide management assistance to meet the needs of small business people, and works to improve the economic climate through the promotion and development of small businesses. Business Specialists offer free business counseling, strategic analysis, and financial analysis for people with questions regarding starting a new business, acquisition of a business, marketing, expansion, finance, etc.

SBDC also offers FastTrac, an entrepreneurial classroom training for start-up and existing businesses.

Contact: Derek Cohen

Phone: (802) 658-9228

Fax: (802) 860-1899

Address:

P.O. Box 786 (60 Main Street)
Burlington, VT 05402

Email: dcohen@vtsbdc.org

Web Site: www.vtsbdc.org



“Since taking FastTrac Planning™, our revenues have increased 30 percent as compared to prior to our participation in the program. The program has proven to be an excellent process that helps entrepreneurs learn how to help themselves. Additionally, we were provided with the tools necessary to maintain a long-term, healthy business.”

***Debbie & John Bailey,
Innkeepers, The Austin Hill Inn***



Debbie and John Bailey, The Austin Hill Inn

“The FastTrac course opened my eyes and prepared me for many of the complexities, resources, and solutions in starting a small business. Real-life experts gave their perspectives and advise on topics ranging from management skills to legal issues in the classroom. Most important, I still use the services and resources that the SBDC offers to help my business grow even today. I could not imagine starting a business without the knowledge the course provided me.”

***Katie Jackson, President,
North Paw Inc.***

Business Consulting, Counseling & Classes

Vermont Employee Ownership Center (VEOC)

The Vermont Employee Ownership Center is a statewide non-profit organization 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. We provide information, referrals and technical assistance on employee ownership of all kinds – from Employee Stock Ownership Plans to worker cooperatives – to business owners, employees, entrepreneurs and the general public.

Contact: Don Jamison
Patty Wood

Phone: (802) 861-6611

Address:
33 Main Street (upstairs)
P.O. Box 546
Burlington, VT 05402

Email: info@veoc.org



**Vermont Employee
Ownership Center**



Patty Wood and Don Jamison

Business Consulting, Counseling & Classes

Vermont Manufacturing Extension Center (VMEC)

VMEC is a not-for-profit center that assists small- and medium-sized Vermont manufacturers (under 500 employees). VMEC's mission is to improve manufacturing in Vermont. This is done through direct one-on-one assistance and training to help manufacturers improve overall operations, modernize processes, increase productivity, introduce new technologies, reduce costs, and become more competitive.



**Vermont
Manufacturing
Extension Center**

Contact: Paul Demers

Address:

60 Main Street
Burlington, VT 05401

Phone: 1-800-MEP-4MFG
(802) 660-2737

Fax: (802) 658-1348

Email: pdemers@vmec.org

Web Site: www.vmec.org

Business Consulting, Counseling & Classes

Vermont Women's Business Center

The Vermont Women's Business Center provides services throughout the state of Vermont through women's business counselors, via the internet, and through new training opportunities. The Vermont Women's Business Center, launched in 2002 in concert with the U.S. Small Business Administration and its resource partners, is administered by Central Vermont Community Action Council. Its services are offered statewide through the Vermont Community Action Agencies. Project partners include the Small Business Development Center, the Vermont Secretary of State, Woodbury College, and the Vermont Commission on Women. Additional partners include the Women's Agricultural Network (UVM Extension), the Vermont Job Start Program, the Vermont Community Loan Fund, and other members of the Technical Assistance Providers' Association of Vermont (a network of service providers, lenders, and educators meeting the needs of emerging micro and small businesses).

Contact: Linda Ingold

Phone: 1-800-266-4062
(802) 229-2181

Address:

660 Elm Street
Montpelier, VT 05602

Web Site: www.vwbc.org



Lorena Abarr and Lisa Masé enjoy a one-on-one brainstorming session at the Vermont Women's Business Center Resource Library.

"Women are surprised and excited that so many services are available to them."

– Linda Ingold

"It's great to learn about all the assistance that is available from the Vermont Women's Business Center. This has really helped me to get started."

– VWMB member

Business Consulting, Counseling & Classes

Vermont World Trade Office (VWTO)

Thinking about going global? Put the Vermont World Trade Office (VWTO) to work for you! The VWTO was created to help you and your organization in the ever-expanding and constantly changing world of international business. The VWTO provides customized services and programs to companies that are currently doing business internationally, those interested in growing the international side of their business, and to those who wish to know more about the processes of engaging in international business. The office also organizes trade missions and educational seminars.

The VWTO is your one-stop-shop for reaching international markets.

(continued on next page)



“The Vermont World Trade Office, Inc. was incredibly knowledgeable and helpful. We are thrilled to have made the contact. It will make a tremendous difference in our ability to service our customers worldwide, and improve our efficiencies and profitability.”

*– Deb Matthews
Anichini, Inc.,
Tunbridge, VT*



Location: Montreal Gateway Terminals, Port of Montreal.
Participants on the Annual Port of Montreal tour learn first-hand how products are shipped overseas. The Port of Montreal is a bustling hub of domestic and international trade year-round. It handles some 20 million tons of highly-diversified cargo annually. Well-established shipping lines link Montreal to more than 100 countries around the world.

Business Consulting, Counseling & Classes

Vermont World Trade Office, continued from page 19

Some of the services provided by the office include:

International Market Research

A broad look at the global markets that are most suited for a particular company. Regulatory, political, economic and social factors will be taken into account in an effort to recommend which markets have the greatest future potential for a particular product or service.

International Team Development Counseling

The VWTO will help bring together the various elements of your business and informally merge them into a cohesive and efficient team, which is capable of handling all of your international needs.

Trade Inquiry Assistance Program

Services include:

1. Verifying the legitimacy of your international partners
2. Finding freight forwarding or shipping services to export or import your product
3. Assisting with Export Documentation
4. Identifying distributors

Government Assistance

The VWTO will act as an intermediary to provide you seamless access to federal and state government agencies that handle international trade.

Contact: Ingrid Pels

Phone: (802) 865-0493

Fax: (802) 860-0091

Address:

60 Main Street, Suite 102
Burlington, VT 05401

Email: Ingrid@vwto.org

Web Site: www.vwto.org

Business Consulting, Counseling & Classes

Women's Agricultural Network (WAgN)

Women's Agricultural Network (WAgN) is a collaborative effort of UVM Extension and the United States Department of Agriculture. They assist individuals starting or expanding farms or agriculturally-related businesses. WAgN provides education, technical assistance, and networking opportunities.

Contact: Mary Peabody
UVM Extension Specialist

Phone: (802) 223-2389
Toll-Free: 1-866-860-1382
Fax: (802) 223-6500

Address: UVM Extension
617 Comstock Rd., Suite 5
Berlin, VT 05602

Email: mary.peabody@uvm.edu

Web Site: www.uvm.edu/~wagn



**Women's
Agricultural
Network**

"WAgN has been so good to me! Without an organization to get everybody together, I think we'd all work in isolation. Just to meet other women to see what they're doing is really good."

- Evie Pepin, Ladybug Herbs

"WAgN has been a valuable advisor and they've helped me look at all sides of business ownership. When I first got involved with producer associations, I was pleasantly surprised to see WAgN represented at meetings and conferences. It proved to me that WAgN was interested in knowing what was going on in the agricultural community, not just interested in the theory of business but its practice."

*- Jennifer Gilligan,
Andrew's Family Farm*

"WAgN is an exceptional program - a breath of fresh air for the agricultural community."

*- Ron Allbee,
Ag Development Consultant*



Jennifer Gilligan holds one of her lambs.

Business Consulting, Counseling & Classes

Women's Small Business Program (WSBP)

Women's Small Business Program (WSBP) provides women with the opportunity to explore business ownership in a supportive environment and in the company of other women. WSBP provides women with the business skills and support to start, operate, and expand micro enterprises. Courses include *Getting Serious*, a four-part workshop designed for women to explore the possibilities and realities of business ownership; and *Start Up*, a fifteen-week business-skills training program for women who are starting, stabilizing or expanding a small business. Participants write a complete business plan that is reviewed by area business professionals.



Contact: Pam Greene

Phone: (802) 846-7160

Fax: (802) 846-7237

Address:

208 Colchester Avenue
Burlington, VT 05401

Email: pgreene@trinityvt.edu

Web Site: www.wsbp.org



Jane Agran, owner of Simply Organized

*"WSBP gave me the ability
to create a business that
works and that I love!"*

*Jane Agran, Simply Organized
Richmond, 434-5034
janeagran@aol.com*



Government Contracting

Disadvantaged Business Enterprise (DBE) Program Vermont Agency of Transportation

About the program

The Disadvantaged Business Enterprise (DBE) Program is federally funded by the United States Department of Transportation (U.S. DOT) and administered in Vermont by the Agency of Transportation (VTrans). The purpose of the program is to encourage and support participation of companies owned and controlled by women and minorities in transportation contracts. To participate in federally aided contracts under the requirements of the DBE program, businesses must first be certified by VTrans.



What is a Disadvantaged Business Enterprise (DBE)?

DBE means a for-profit small business concern that is: at least 51 percent owned by one or more individuals who are both socially and economically disadvantaged or, in the case of a corporation, in which 51 percent of the stock is owned by one or more such individuals; and whose management and daily business operations are controlled by one or more of the socially and economically disadvantaged individuals who own it.

Socially and economically disadvantaged individual means any individual who is a citizen (or lawfully admitted permanent resident) of the United States and who is:

- Any individual who is found to be a socially and economically disadvantaged individual on a case-by-case basis.
- Any individual in the following groups, members of which are presumed to be socially and economically disadvantaged: Black Americans, Hispanic Americans, Native Americans, Asian-Pacific Americans, Subcontinent Asian Americans, Women, any additional groups whose members are designated as socially and economically

(continued on next page)

Government Contracting

Disadvantaged Business Enterprise Program

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disadvantaged by the Small Business Administration (SBA), at such time as the SBA designation becomes effective.

- Any individual's personal net worth that does not exceed \$750,000. Personal net worth means the net value of the assets after total liabilities are deducted. It does not include an individual's ownership interest in the DBE firm or the equity in his or her primary place of residence. An individual's personal net worth includes only his or her own share of assets held jointly or as community property with the individual's spouse.

What are the advantages of being certified?

DBE Directory: Your firm will be listed in the DBE Directory, which is published and mailed quarterly, and is also available in a searchable format on our web site at:

www.aot.state.vt.us/civilrights/dbe.htm. It is included in all Agency bid proposals and receives wide distribution throughout the State and Region.

Government contracts: In 2002, woman and minority-owned business in the DBE Program accounted for almost 13 percent of all federally funded prime contracts and subcontracts awarded by VTrans. This amounted to approximately \$7.5 million in work for minority-owned businesses and approximately \$5.5 million in work for women-owned businesses on federally-funded projects.

Business assistance & education: VTrans maintains a dynamic resource and referral network to help you improve your business. Certified businesses are eligible for a wide variety of technical assistance.

(continued on next page)

Government Contracting

Disadvantaged Business Enterprise Program

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Reciprocity with other certification programs: Once you are certified with VTrans, you may easily gain certification to some of the US Small Business Administration's (SBA) programs. Also, once you have home-state DBE certification you may be eligible for reciprocal certification in other states.

Businesses in the DBE Program provide a wide range of products and services from: bridge and highway construction to engineering, aerial photography, automated mapping, environmental consulting, landscape design, and transportation planning.

How do I get my business certified?

You must file an application for certification which is available by downloading it from our web site at: www.state.vt.us/civilrights/dbe.htm, or by contacting our office.

Contact: Nancy Bruce **Phone:** (802) 828-2715

Fax: (802) 828-1047

Address:

Vermont Agency of Transportation
Office of Civil Rights and Labor
National Life Building, Drawer 33
Montpelier, VT 05633-5001

Email: nancy.bruce@state.vt.us

Web Site: www.aot.state.vt.us/civilrights/dbe.htm

Government Contracting

Government Marketing Assistance Center (GMAC)

The Government Marketing Assistance Center (GMAC) helps businesses become involved in the government procurement process through technical assistance in how to approach the process, use the computerized resources to register your business for bidding leads, and prepare documents.



Contact: Greg Lawson

Phone: (802) 828-5237

Fax: (802) 828-3258

Address:

National Life Building, Drawer 20
Montpelier, VT 05620

Email: greg@thinkvermont.com

Web Site: www.thinkvermont.com

Government Contracting

Small Business Administration (SBA)

The Small Business Administration (SBA) offers several programs to assist small businesses in obtaining government contracts: Procurement, Marketing & Access Network (Pro-Net), an online search engine for government contracting officers and a marketing tool for small firms offered by the SBA, enables small businesses to receive bid requests from contracting officers throughout the country. Registration is free.



HUBZone

An SBA program that encourages economic development in “Historically Underutilized Business Zones” by giving preference in the government contracting process to small businesses located in these areas. The Enterprise Community of Burlington (including the downtown area and the Old North End) is an eligible HUBZone. Eligible businesses can register online and are listed on Pro-Net. Assistance with the application process is available through the Montpelier office.

Contact: Brenda Plastridge

Phone: (802) 828-4422, ext. 206

Fax: (802) 828-4485

Address:

87 State Street, Room 205
Montpelier, VT 05620

Email: brenda.plastridge@sba.gov

Web Site: www.sba.gov/regions/states/vt

Educational Programs

Champlain College

Founded in 1878, the career-oriented Champlain College is a private, co-educational institution that offers professional certificates as well as associate's, bachelor's and master's degrees in 27 fields of study. The College also offers its current, market-driven programs on overseas campuses, while Champlain College OnLine provides full degree programs and online training to individuals and corporations around the globe. Champlain also houses three institutes that are focused on assisting businesses:



Vermont Information Technology Center (VITC)

VITC is a collaboration of the Vermont Technology Council and Champlain College which provides education and creates business opportunities in information technology areas.

Vermont Telecom Advancement Center (VTAC)

VTAC introduces users to telecommunications solutions that will help them enhance their operations.

See additional information in listing on page 59.

Contact: Alan Kamman

Phone: (802) 865-6448

Fax: (802) 860-2759

Address:

163 S. Willard Street
Burlington, VT 05401

Email: info@vtac.org

Web Site: www.vtac.org

Vermont International Business Education Research (VIBER) Center

VIBER serves the information needs of Vermont businesses looking to start or increase their business abroad.

Address:

163 S. Willard Street
Burlington, VT 05401

Phone: (802) 860-2700

Fax: (802) 860-2773

Web Site: www.ngones.netfirms.com



Educational Programs

New England Culinary Institute

New England Culinary Institute offers a number of programs covering the food service industry, including: AOS Degree in Food & Beverage Management, AOS Degree in Culinary Arts, Certificate in Basic Cooking, and BA in Food and Beverage Management.

Address:
25 Church St.
Burlington, VT 05401

Phone: 1-877-223-6324

Email: planner@neci.edu

Web Site: www.neculinary.com



Educational Programs

Saint Michael's College

Graduate Programs in Administration and Management

The Graduate Programs in Administration and Management integrate private, public, and nonprofit sectors in a theory-based, practitioner-oriented curriculum. The emphasis of the program is on managing the organization's resources. The programs enable students to bring together fundamental concerns of both business management and public administration. A master's degree, post-master's certificate, and the Nonprofit Series are offered.

Address:

1 Winooski Park
Colchester, VT 05439

Phone: (802) 654-2100

Email: gradprograms@smcvt.edu

Web Site: www.smcvt.edu/gradprograms



SAINT MICHAEL'S COLLEGE

Graduate Programs

Educational Programs

University of Vermont

The University of Vermont was founded in 1791. Its mission is to create, interpret, and share knowledge, to prepare students to lead productive, responsible, and creative lives, and to promote the application of relevant knowledge to benefit the State of Vermont and society as a whole.

The primary purpose of The University of Vermont is to create and share knowledge. UVM prepares its students to live productive, responsible, and creative lives through a high quality, liberal education. As a research university, UVM endorses the intrinsic value of the creation of new knowledge and promotes the application of relevant knowledge to benefit a multi-dimensional and global society.

The University lives out its mission through research, teaching, and service. This tripartite mission supports a full range of inquiry and application within the University and in the broader community. Our fundamental mission of generating and of sharing knowledge encompasses a broad spectrum of endeavors, including discovery, the integration of new knowledge into an existing discipline or body of knowledge, and the application of knowledge to a variety of contemporary problems.

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The UNIVERSITY
of VERMONT

Educational Programs

University of Vermont, continued from page 32

UVM Community Development and Applied Economics Department (CDAE)

CDAE promotes sustainable community development through its commitment to interdisciplinary teaching, applied research, and outreach. CDAE courses and field experiences provide students with a foundation in applied economics, communication skills, critical thinking and problem solving, and an awareness of social, civic, and environmental responsibility.

Contact: Jane Kolodinsky

Phone: (802) 656-1013

Fax: (802) 656-1423

Address:

103 Morrill Hall
Burlington, VT 05405

Email: cdae@zoo.uvm.edu

Web Site: www.uvm.edu/cdae

UVM Extension

UVM Extension works to improve the quality of life of Vermonters through research and technology and provides educational programs and practical information concerning Vermont communities, families and homes, farms, businesses, and the natural environment.



Address:

Adams House
601 Main Street
Burlington, VT 05405

Phone: (802) 656-2992

Fax: (802) 656-8642

Web Site: www.uvm.edu/~uvmext

(continued on next page)

Educational Programs

University of Vermont, continued from page 33

UVM School of Business Administration

Family Business Initiative

The Family Business Initiative is a membership organization led by the University of Vermont's School of Business Administration. Our goal is to give Vermont businesses the tools and support they need to compete in both the local and global arenas. Through a series of forums that provide interactive learning, the free exchange of ideas, and the opportunity to share challenges and solutions to business issues, we are committed to assisting both family businesses and closely held businesses as they evolve and strive to grow to their full potential.

Address:
Kalkin Hall,
55 Colchester Avenue
Burlington, VT 05405

Phone: (802) 656-5897
Fax: (802) 656-8279

Email: FamBus@bsad.uvm.edu

Web Site: www.bsad.uvm.edu

(continued on next page)

Educational Programs

University of Vermont, continued from page 34

UVM School of Business Administration

Masters in Business Administration (MBA Program)

The School of Business Administration at the University of Vermont is the only nationally accredited business school in Vermont with accreditation by the Association to Advance Collegiate Schools of Business (AACSB) International. The School's MBA program serves part-time in-career students, focusing on delivering MBA classes to meet the needs of the working professional by offering courses in the evening and summer. Students can pursue accelerated completion and finish the degree in as little as one year depending on their previous academic background.

Address:
Kalkin Hall,
55 Colchester Avenue
Burlington, VT 05405

Phone: (802) 656-0655
Fax: (802) 656-8279

Email: MBA@bsad.uvm.edu
Web Site: www.bsad.uvm.edu



Employment & Training Programs

Burlington Technical Center

The Burlington Technical Center serves juniors and seniors from area high schools and adults who have taken the first step towards a career in one of thirteen program areas including: Auto Body Repair; Automotive Science and Technology; Aviation Technology; Computer Systems (CISCO Networking); Culinary/Professional Foods; Design-Build; Design and Illustration; Electronic Recording Arts; Human Services/Early Childhood Education; Mechanical Engineering and Design Technology; Medical and Sports Sciences; Principles of Engineering; Architecture and Construction; and Welding/Metal Fabrication. Students acquire the tools and knowledge to get a head start on making their dreams a reality. They gain important career skills that give them the edge when applying for jobs or further education.

Contact: Sandy Simonds

Phone: (802) 864-8424

Fax: (802) 864-8521

Address:

52 Institute Road
Burlington, VT 05401

Email: ssimonds@bsdvt.org

Web Site: www.burlingtontech.org



"I know there are excellent opportunities after high school with the knowledge I've gained throughout my two years at BTC."

*- Aaron Goodell
Mechanical Engineering &
Design Technology Student*



"I know this class is a significant start to my future, and it will help me achieve my life goals."

*- Michaela Quinlan
Design & Illustration student*

Employment & Training Programs

Center for Technology at Essex

The Center for Technology at Essex offers technical training programs that meet rigorous state academic standards as well as industry certification standards. Comprehensive technical programs for students include career exploration, preparation, and technological literacy in a respectful learning environment.

Sample classes include:

- Basic Welding
- Blueprint Reading
- Computer Drafting with Auto CAD
- 3-D Solids Modeling with AutoDesk Inventor
- Computer Graphic Design
- Web Page Design
- Starting Your Own Business? The Rewards, Risks and Realities

Contact: Karen Archer

Phone: (802) 879-4832

Address:

3 Educational Drive
Essex Junction, VT 05452

Email: karcher@cte.k12.vt.us

Web Site: www.go-cte.org

Evening Classes: www.skilltech.org



*Center
for
Technology
Essex*

Employment & Training Programs

Champlain Valley Area Health Education Center (CVAHEC)

Champlain Valley Area Health Education Center supports health professionals in underserved areas, assesses community needs, and designs relevant educational opportunities. CVAHEC facilitates the creation of a vibrant network of students, health professionals, and community members.

Contact: Robert Trachtenberg

Phone: (802) 527-1474

Fax: (802) 527-1632

Address:

152 Fairfield Street
St. Albans, VT 05478

Email: cvahec@cvahec.org

Web Site: www.cvahec.org



**Champlain Valley
Area Health
Education
Center**



Participants in the 2002 MedQuest Health Careers Exploration Camp visit UVM's Biomedical Technology Lab.

"We want to express our thanks once again for all your efforts in making MedQuest such an incredible experience for our son Will. The experiences he had throughout the week were invaluable, and his perspective in several areas of life has been greatly broadened. We could not have dreamed up a better opportunity if we had tried. He has a new determination to press forward towards a medical career, being more confident now that it's a good fit. And he is eager to link up with a job or volunteer work in the medical field in the near future so he can keep learning."

– Bill and Kristin Guthrie

Employment & Training Programs

Child Care Resource (CCR)

Child Care Resource offers training to individuals (over 18 years old) seeking to enter the child care profession and provides assistance to parents/legal guardians in finding and paying for childcare.

Contact: Michelle Parent

Phone: (802) 863-3367 x31

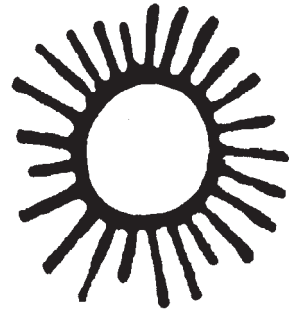
Fax: (802) 527-1632

Address:

181 Commerce St.
Williston, VT 05495

Email: mparent@childcareresource.org

Web Site: www.childcareresource.org



Child Care Resource



Michelle Parent shows an assistant one of the books which CCR makes available to child care providers.

“Child Care Resource has been helpful to me and my business in a variety of ways. First of all, CCR is always a resource to assist me in helping my families with their special needs. CCR has assisted me in the growth of my professional development, offering courses that guide me in the direction of professionalism and also in allowing me the opportunity to teach courses at CCR. Lastly the staff at CCR has always been very helpful and professional to work with.”

Laura Butler
Child Care Provider

Employment & Training Programs

The Good News Garage

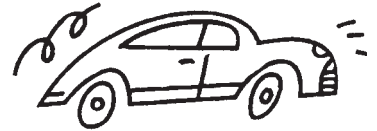
The Good News Garage offers aspiring mechanics a unique training opportunity: a six-month course designed to prepare them for entry-level job placement via apprentice-style training.

Address:
331 North Winooski Ave.
Burlington, VT 05401

Phone: 1-877-448-3288
(802) 864-3667

Email: info@goodnewsgarage.org
Web Site: www.goodnewsgarage.org

Good News™
G A R A G E



Mike Blair, Good News Garage's head mechanic, installs the license plate on a "new" car before releasing it to a customer.

"The Good News Garage has a tremendous impact on the lives of the people you help! It opened up the flood-gates for me; I had been so frustrated before I got a car that I didn't have any idea where I was going. It gave me more options and more flexibility."

- Sandy Cote-Whitacre

"I came here, as opposed to another garage, because of the mission and the opportunity to help people who really need help. And the people I work with here are phenomenal. I'm surrounded by people who typically go above and beyond what is needed and expected."

- Mike Blair

Employment & Training Programs

Northern New England Tradeswomen (NNETW)

Northern New England Tradeswomen (NNETW) trains, educates, supports, and advocates for girls and women interested in exploring or pursuing employment in the trades or technical fields. Its programs include *Step Up for Women*, *Step IT Up*, *WomenBuild*, and *Rosie's Girls*.

Step Up for Women

We piloted *Step Up* in 1985 to train women for non-traditional employment opportunities that offer a true path to economic self-sufficiency. In over sixteen years of continuous programming, over 85% of participants have found employment – primarily in the skilled trades. Cited as a national model job-training program, *Step Up* has been replicated in cities throughout the United States.

Each Step Up “semester” spans nine weeks and engages participants in an intensive series of activities to meet the following goals:

- Building physical strength through weight and cardiovascular training.
- Building self-confidence.
- Developing entry-level technical skills specific to several trades.
- Developing skills and attitudes that are critical to success in work in its many forms.

Graduates go on to pursue successful careers as carpenters, automotive technicians, electricians, welders, plumbers, controls technicians, heavy equipment operators, and sheet metal fabricators.

(continued on next page)

Northern New England Tradeswomen, Inc.



“My mom has had a very hard time in recent years. Step Up changed everything. She is so strong, so confident, and so determined to succeed for herself and for her family.”

– Alyssa, daughter of Step Up graduate.

Employment & Training Programs

NNETW, continued from page 42

Step IT Up

Step IT Up is a joint project of Northern New England Tradeswomen and CyberSkills/Vermont. NNETW brings to the work a successful track record in recruiting, training, and supporting women interested in pursuing nontraditional careers. CyberSkills/Vermont brings significant experience in developing and delivering information technology training that will lead directly to jobs and that is accessible to those with limited exposure to computer technology.

Each session of *Step IT Up* prepares 8-10 adult women of limited financial means for entry-level jobs in information technology (IT) careers. These are careers in which women are persistently under-represented, that pay a livable wage and that offer significant opportunities for professional advancement. The program is modeled on *Step Up for Women*, an award-winning, holistic, pre-apprenticeship training program that prepares women for non-traditional careers in the skilled trades.

Step IT Up consists of two main components: computer instruction, delivered by CyberSkills/Vermont, and Women's Resources, the job-readiness element crucial to the success of the program, provided by NNETW. The program ends with a graduation ceremony. Not including graduation, the program offers each participant 220 hours worth of instruction.

(continued on next page)



Two women are learning "on-the-job."

Employment & Training Programs

NNETW, continued from page 43

WomenBuild

WomenBuild consists of two full-time carpentry crews and offers paid employment to women who want training and experience in building-renovation and construction.

Since 1994, *WomenBuild* participants have built or rehabilitated three homes for low- to moderate-income Vermont families, renovated the offices of the Burlington Community Land Trust and the old Discovery Science Museum in Essex Junction, constructed eleven bus shelters throughout Chittenden County, built garages, decks and additions, replaced siding, and more. The program has enjoyed partnerships with the Burlington Community Land Trust, the Rutland County Community Land Trust, the Vermont Department of Employment and Training, the Vermont Agency of Human Services, and private funders.

From a short-term, project-driven effort, *WomenBuild* has evolved into a year-round, self-sustaining program. Each crew includes two slots for carpentry apprenticeships registered with the State. All crew members are able to participate in weekly theoretical instruction as well.

Contact: Mimi Wong

Phone: (802) 878-0004

Fax: (802) 878-0050

Address:

51 Park Street
Essex, VT 05452

Email: info@nnetw.org

Web Site: www.nnetw.org

Employment & Training Programs

ReCycle North

ReCycle North provides hands-on technical training, career development skills, and job search support in four areas: computer systems technology, customer service/retail management, major appliance repair, and office administration. They offer a six-month, full time, apprentice-style program or a part-time individualized work experience program. Information sessions to learn more about the training programs are offered every Wednesday at 2:00 p.m. and by appointment.

Contact: Bethany Johnson

Phone: (802) 658-4143 ext. 16

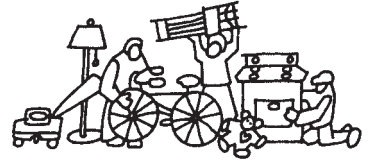
Fax: (802) 658-0543

Address:

266 Pine Street
Burlington, VT 05401

Email: bjohnson@recyclenorth.org

Web Site: www.recyclenorth.org



ReCYCLE NORTH



Richard Barron, a trainee from Grand Isle, Pete Bickmore, trainer/manager, and Ernie Lawrence, assistant manager and a graduate of the program, consult on repairs to a stove.

“It’s (the training program) kept me out of the unemployment office. Now I have full time work and I’m not getting laid off every Christmas.”

“Working here has also taught me how to get along and talk with people. I get to train people now.”

**Robert Terry,
Appliance graduate
and Recycle North staff**

Employment & Training Programs

Vermont Adult Learning

Vermont Adult Learning is a private nonprofit and the largest provider of adult education and essential skills programs in the state. We offer a number of free programs to provide under-educated adults, age 16 and older, the opportunity to become fully participating workers, parents, and citizens.

Programs include:

- Adult Essential Skills (AES) and Literacy (Reading, Writing, Math);
- English for Speakers of Other Languages classes (ESOL)
- General Educational Development (GED)/ Vermont Adult Diploma Program
- FUTURES & Getting Ready to Work, career and life planning workshops for PATH clients.
- Bridge to College – In conjunction with CCV

Contact: Cynthia Mills

Phone: (802) 846-7245

Address:

Delehanty Hall
208 Colchester Avenue
Burlington, VT 05452

Email: cmills@vtadulthoodlearning.org

Web Site: www.state.vt.us/educ/cwd/aes/aeslcchittenden.html

VERMONT ADULT LEARNING



*providing adult education and
life skills programs statewide*

“Getting a high school diploma was the best thing that I could have done for myself and my family. Without it, I wouldn’t have the job that I have or the confidence to persevere.”

– An Adult Diploma Program graduate

“This program not only changed my life, but the lives of my family as well. I now have a fantastic job, I make enough money to support my family, and we all have the stability we have longed for.”

– A FUTURES participant

Employment & Training Programs

Vermont Associates for Training and Development

Founded in 1983, Vermont Associates For Training & Development, Inc. has been successfully meeting the employment and training needs of the mature worker in 12 locations statewide through a variety of programs. Vermont Associates specializes in developing training opportunities that meet the employment & training needs of the individual. Vermont Associates provides career counseling, resume preparation, interviewing techniques, training opportunities, career credentialing, computer training, and job hunting workshops. Persons participating in the program receive a training stipend and services at no cost.



*Vermont
Associates*

for Training and Development, Inc.

Contact: Patrick J. Bradley
Program Manager

Phone: (802) 524-3200
1-800-439-3307

Fax: (802) 524-9933

Address:
132 North Main Street
P.O. Box 107
St. Albans, VT 05478

Email: pbradley@det.state.vt.us



Computet Training is one of the many training opportunities available to persons participating with Vermont Associates!"

Office Locations:

Barre
Bennington
Brattleboro
Burlington (DET)
Essex
Middlebury
Morrisville
Newport
Rutland
St. Albans
St. Johnsbury
Springfield
White River Junction

Employment & Training Programs

Vermont Department of Employment & Training (DET)

The Department of Employment & Training provides the funding for skills training through a combination of on-the-job training and related classroom instruction. Employers can participate in a variety of apprenticeship programs that train workers. The employer pays the salary of the trainee and then DET reimburses the employer for the training for that individual.



Contact: Ann-Marie Nichols

Phone: (802) 652-0323

Address:

59-63 Pearl Street
Burlington, VT 05401

Fax: (802) 828-3258

Email: anichols@pop.det.state.vt.us

Web Site: www.det.state.vt.us



"The DET in Burlington has really been a great resource for me to evaluate the many possibilities to explore the job market and potential career opportunities.

Being a veteran, I am also able to utilize the veteran representatives to support all my endeavors."

– Jesse R. Watkins, II



"Due to my experience here at DET, I am confident I am going to find a job that suits my qualifications. Thanks to the resumé computer program, I now have an accurate and efficient resumé that details my education and experience very well. Joan, the staff member I work with, has been extremely helpful and supportive in assisting me in my job search."

– Christina Phelps

Employment & Training Programs

Vermont Student Assistance Corporation (VSAC)

The Vermont Student Assistance Corporation (VSAC) is a public, nonprofit corporation created by the Legislature in 1965 to provide Vermonters with the information and financing they need to pursue education or training beyond high school. VSAC is unusual among agencies of its kind because it provides “one-stop” delivery of higher education services, including:

- career, college, and financial aid information and counseling;
- state grants for full-time, part-time, and non-degree study;
- administration of, or information about, dozens of scholarships available to Vermonters;
- low-interest federal education loans for students and parents, as well as supplemental financing and debt management counseling;
- summer employment programs for eligible students;
- the Vermont Higher Education Investment Plan, Vermont’s “529 plan.”

(continued on next page)



Customer comment:
“I appreciate the way I have been treated and thank all of the staff at VSAC for being so accessible, friendly and helpful!”



VSAC staff Carol Arner, Assistant Director of Outreach (standing left), and Andrea Gould, Outreach Counselor (right rear), lead a workshop for adults on personality and career choice.

Employment & Training Programs

VSAC, *continued from page 49*

VSAC employs nearly 350 people, most of whom work at the agency's offices in the Champlain Mill in Winooski. Outreach counselors work out of their homes throughout the state to serve both young students and adults.

Vermonters are encouraged to visit the VSAC Resource Center or log on to www.vsac.org to browse the wealth of materials available from VSAC. Materials may be borrowed directly at the Resource Center or through inter-library loan at public libraries throughout the state.

Address:

P.O. Box 2000 – Champlain Mill
Winooski, VT 05404

Phone: (802) 655-9602

1-800-642-3177

Email: info@vsac.org

Web Site: www.vsac.org

Employment & Training Programs

Vermont Association of Business, Industry & Rehabilitation (VABIR)

The Vermont Association of Business, Industry and Rehabilitation (VABIR) is dedicated to matching job seekers and employers within our community. With offices in various locations throughout the state of Vermont, VABIR provides free employment and consultation services to workers with disabilities and interested businesses.

Contact: HughBradshaw

Phone: (802) 655-7215

Address:

Champlain Mill #60
Winooski, VT 05404

Email: alisond@dad.state.vt.us

Web Site: www.vabir.com

Employment & Training Programs

Vocational Rehabilitation

Vocational Rehabilitation helps Vermonters with disabilities to be employed and to live successfully in their communities. They offer a broad range of services including career exploration, problem-solving, networking resources, education and training, transportation assistance, worksite accommodation, adaptive equipment, transition services, and job placement. There is also funding available to help clients start and enhance their businesses.

Supported Employment

Supported Employment has given Vermonters with severe disabilities the opportunity to be employed in real jobs for competitive wages. Supported employment funds direct on- and off-site support for people with severe disabilities in real, competitive work. In Vermont, the overwhelming majority of people receiving employment supports through community agencies are supported in real jobs, for competitive wages, in their own communities.

Contact: Richard Hutchins

Phone: (802) 863-7500

Address:

108 Cherry Street, Suite 201
Burlington, VT 05401

Email: richh@dad.state.vt.us

Web Site: www.dad.vt.us



The Mission of Vermont Vocational Rehabilitation is to enable Vermonters with disabilities to be employed and to live successfully in their communities.

"I'd like to thank everyone for all the help and encouragement I received. At my low point, I wondered if I'd ever be able to work again, and encouragement was what I needed most. Now I'm being paid for doing a job I love."

- VR client

Employment & Training Programs

YouthBuild Burlington

YouthBuild is a full-time job training, education, and leadership development program for young adults (18-24) who have dropped out of high school. Youths learn construction and other job skills, study for a GED or further education, and earn a stipend.

Contact: Dante Napolitano
Program Manager

Phone: (802) 651-9890, ext. 202

Address:
294 N. Winooski Ave.
Burlington, VT 05401

Email: youthbld@sover.net



YouthBuild Burlington



YouthBuild participants helped rebuild a Habitat for Humanity house on So. Champlain, which was the old Chickenbone.

Quotes from YouthBuild Burlington participants

"This is a place where you learn how to work well with others and take on a leadership role."

- C.

"The learning environment here is well-structured, respectful and positive."

- F.E.

"Come join us to build on your lives and contribute to your community."

- R.R.

Computer Training Centers

CyberSkills/Vermont

CyberSkills/Vermont, a nonprofit organization located at 279 North Winooski Ave. in Burlington, is a program of CCTV, Burlington's government access television station. CyberSkills/Vermont provides computer training, job skill training and tech support to job seekers, non-profit organizations and small business owners in the region. Public classes are available on site or can be delivered via a portable computer lab anywhere in the state and range from Computer Basics to Database Management to Web Development applications. The organization is a collaborator with other statewide agencies in providing programs in the workforce development and the nonprofit arenas.

(continued on next page)



CyberSkills
VERMONT

“CyberSkills/Vermont helped because I knew nothing about computers when I came there. The teachers not only knew computers, but they were able to instruct in terms I understood. The publishing software I learned helped me get my current job where I put together newsletters and posters.”

CyberSkills/Vermont student and job seeker



Students learn new skills at CyberSkills/Vermont's Burlington classroom.

Computer Training Centers

CyberSkills/Vermont, continued from page 55

The mission of CyberSkills/Vermont is to build a community where no one is left out of the economic and cultural promise of the information age. Financial assistance and scholarships are available, ensuring that those who need classes to enter or advance in the workforce can attend. “People First, Technology Second” is at the core of their training philosophy.

Contact: Deborah J. Shelden **Phone:** (802) 860-4057 ext. 27
Fax: (802) 864-7578

Address:
Old North End Community/Technology Center
279 N. Winooski Ave.
Burlington, VT 05401

Email: registrar@cyberskillsvt.org
Web Site: www.cyberskillsvt.org

“I never tapped into my abilities before. Step IT Up made me take a look at all the possibilities. I already have a grant to CCV for Math. I know I will succeed because it will use the same part of my brain that the computer skills do.”

***Participant in the
CyberSkills Step IT Up
program***

“This program gave me the confidence to succeed in a job.”

***Graduate of the
CyberSkills Making IT Work
program***

Computer Training Centers

Essex Learning Center

Essex Learning Center offers many instructional workshops for adults. Workshops include: Basic Computer Skills; Microsoft Excel, Word, PowerPoint, Access, Publisher and FrontPage; Web Page Design; Webmaster Training Digital Photography; Photoshop Elements; Digital Imaging, and many more. Essex Learning Center also provides on-site training for companies who want to offer educational opportunities to their employees.

Contact: Dave Winzler or
Robin Lane

Phone: (802) 878-5656
Fax: (802) 878-5026

Address:
57 River Rd., Suite 1032
Essex Jct., VT 05452

Email: info@essexlearningcenter.com
Web Site: www.essexlearningcenter.com



**Essex
Learning
Center**

*“The computer classes at Essex Learning Center are brief, and filled with relevant information – information I can really use. Because I took ELC’s two-hour workshop in **Introduction to Microsoft Excel**, I did much better on an exam that helped me get a job.”*

*– Donna Royer
Essex Junction, VT*

Computer Training Centers

KnowledgeWave Training at SymQuest

KnowledgeWave Training is the only authorized Microsoft, Citrix and Novell training center in Vermont. KnowledgeWave Training concentrates on instructor-based training which offers the combined value of certified preparation, field experience and individual response. Classes are offered at the two training facilities or onsite at clients' locations.

Address:
30 Community Drive, Suite 5
S. Burlington, VT 05403

Phone: (802) 658-9890

Email: info@symquest.com
Web Site: www.symquest.com



Panurgy

Panurgy assists clients in meeting strategic business objectives by leveraging core competencies in: Education and Training, Consulting and Planning, Project Management, System and Network Integration, Software Development, and Website Design.

Address:
21 Gregory Drive, Suite 3
S. Burlington, VT 05403

Phone: (802) 658-7788 x230

Email: info@panurgy.com
Web Site: www.panurgyvt.com



Technology Resources

Vermont Telecom Advancement Center (VTAC)

The Vermont Telecom Advancement Center is a non-profit organization set up to provide telecommunications education to small business owners, entrepreneurs, non-profit organization managers and educators so that they may more efficiently and effectively manage their business communications.

The goals are:

- to help people understand the latest telecommunications technology, services, and products available in Vermont;
- to introduce potential users to advanced users, vendors, and consultants who can help them establish a telecommunication system that meets their specific needs.

Tutorials and presentations are held throughout the state and via Vermont Interactive Television, and are offered at times to accommodate business owners' schedules. There is no charge for VTAC's services.

Contact: Alan Kamman

Phone: (802) 865-6448

Fax: (802) 860-2759

Address:

Champlain College
163 S. Willard Street
Burlington, VT 05401

Email: info@vtac.org

Web Site: www.vtac.org



Vermont Telecom
ADVANCEMENT CENTER

"In a rural state like Vermont, economic well-being is sustained by small businesses and by Vermont's ability to attract new employers. VTAC tries to make Vermont more attractive for existing small businesses as well as startups by assuring optimum use of telecommunications facilities."

"...a great resource for understanding the latest E-commerce trends and technology."

***Burlington Free Press
August 15, 2000***

Business Resource Centers

Business Information Center (BIC)

The Business Information Center, sponsored by the Small Business Administration, is a source for extensive business resources. It provides the latest in high-tech computer hardware, software, and publications to help start-up and expanding businesses. It includes a comprehensive library of business publications, which cover general start-up and management information as well as industry-specific data. Volunteer business counselors can also help with business planning. No appointment is necessary; call for hours.



Contact: Tom Schroeder

Phone: (802) 660-4580

Address:

KeyBank
149 Bank Street
Burlington, VT 05401

Business Resource Centers

Department of Employment & Training – Community Resource Center

Department of Employment & Training staff help people explore new career ideas, receive career counseling, network, make phone calls, and get help with a resume. There are workshops and training programs available free of charge to job seekers.

Contact: Ann-Marie Nichols

Phone: (802) 652-0323

Address:

59-63 Pearl Street
Burlington, VT 05401

Web Site: www.det.state.vt.us



Business Resource Centers

Vermont Food Venture Center

Since its inception in 1996, Vermont Food Venture Center's mission has been to make available all the necessary resources for entrepreneurs to start a specialty food business and/or grow an existing business. The Center will also strengthen the Vermont agricultural industry by assisting with the development of value-added products and providing ongoing technical assistance to the state's specialty food producers.

An annual membership fee entitles members to services which include: a half-day food safety and sanitation course, initial product development assistance (recipe, packaging, regulatory and label approval), marketing assistance, wholesale food and packaging services, and supplier and distributor information. Research and development of new or existing products is also an expertise that the Center provides.

The Center is organized into three production areas (kitchen, bakery and packaging rooms), which are fully equipped with the necessary utensils and stainless steel worktables. Dry, freezer and cooler storage areas are also available.

The Center also offers community services, such as the pilot program currently being offered entitled, "Once A Month Cooking." This program allows participants to collaboratively prepare a month's worth of meals at the Center. One day is spent preparing these low-cost, healthy meals that last for a month. All preparation, cooking and best of all, cleanup is done in one day. Then it's as easy as 1-2-3: from your freezer, to your oven, to your table, for an entire month. Please contact the Center for more program information and availability.

Contact: Brian Norder

Phone: (802) 849-2000

Address:

P.O. Box 138, Main Street
Fairfax, VT 05454

Email: bnorder@sover.net

Web Site: www.edcnv.org/vfvc.htm

Research Centers & Libraries

Bailey-Howe Library at UVM

The University of Vermont's main library offers a wide selection of reference materials that can be used in the library by the public. The library also will contract with businesses to conduct specific research/document collection for a fee.

Address:

UVM-Bailey-Howe Library
Burlington, VT 05405

Phone: (802) 656-2022

Web Site: www.library.uvm.edu



The UNIVERSITY
of VERMONT



The entrance of the Bailey-Howe Library.

Research Centers & Libraries

Fletcher Free Library

Burlington's Public Library has useful materials for business research, including national/state/local data, reference books, periodicals, phone books, and computers with high-speed internet connections.

Address:
235 College Street
Burlington, VT 05405

Phone: (802) 865-7217

Web Site: www.fletcherfree.org



The entrance of the Fletcher Free Library on College Street near the corner of South Winooski..

Research Centers & Libraries

Vermont Patent and Trademark Depository Library (VPTDL)

The Vermont Patent and Trademark Depository Library was officially designated by the U.S. Patent and Trademark Office in 1996. We provide assistance in searching for patent and trademark information. All U.S. patents and trademarks are available. There is no charge for any of our services with the exception of nominal printing and copying fees.

Contact: Scott Schaffer

Phone: (802) 656-2542

Address:

Documents Division
Bailey-Howe Library – UVM
Burlington, VT 05405

Email: sschaffe@zoo.uvm.edu

Web Site: library.uvm.edu/reference/government/patent.html

Business Organizations and Associations

Burlington Business Association

The Burlington Business Association is a non-profit, non-political membership organization comprised of business people, merchants, restaurateurs, and professionals in the central business district. The mission is to enhance and promote the economic vitality of the Burlington business district and, to this end, assure that the City of Burlington, as a whole, will remain the cultural, social, political, economic, and educational center of northwestern Vermont.

Contact: Ed Moore,

Phone: (802) 863-1175

Address:

3 Main Street, Suite 218
Burlington, VT 05401

Email: bbaemoore@aol.com

Web Site: www.bbavt.org



Above: A summer social for members of BBA on Burlington's waterfront.

Right: Ed Moore with a BBA member.



"Burlington is the main attraction for people when they visit our area. It is important for your business that Burlington continues to be successful. Membership in BBA assures you an organization that works with elected officials encouraging promotion and responsible growth for Burlington. Contacts for networking are so positive that you will feel out of the loop if you miss the meetings and social functions of BBA."

*- Dan Dubonnet,
Vice President,*

98.9 WOKO, KOOL105, WJOY

"The BBA connects me with people who care about the vitality of our community - from small business owners to the mayor. Being active in the BBA benefits me personally as well as my organization, the YMCA. I network with people who make Burlington the vibrant community it is. The association keeps me connected and informed."

- Lesli Blount, YMCA

Business Organizations and Associations

Burlington Business and Professional Women

Business and Professional Women promotes full participation, equity and economic self-sufficiency for working women through advocacy, education and information. Benefits of membership include: networking opportunities; social contacts; community involvement; and scholarship opportunities for career enhancement.

Contact: Kelly Circe

Phone: (802) 879-0218

Address:

P.O. Box 353
Burlington, VT 05402

Web Site: www.burlingtonbpw.org

Burlington



"I joined Burlington BPW because I needed outlets for my creativity, abilities and energy as I had no opportunities elsewhere. I now feel more confident and better about myself and BPW has helped give me the inspiration to move ahead."

**- Jane A Peters,
freelance writer**

"During my first meeting, I stood up and introduced myself as a single mother, looking for a job and place to live. The response was immediate and overwhelming. I joined the next meeting and plan on remaining an active part of this incredible group of women who provided support in ways that I never expected."

**- Wendy Huff
Area Operations Manager
Mail Boxes, etc.**



Wendy Huff

Business Organizations and Associations

Business Resource Services (BRS)

Business Resource Services develops relationships with organizations and provides services to help them run their businesses more efficiently. On behalf of our members, BRS evaluates providers, conducts due diligence and negotiates terms typically reserved for large corporations.

Services Include:

- Health Insurance through Blue Cross and Blue Shield of Vermont. New for 2003 – BRS Medical Savings Account
- Retirement Plans (401K Plans)
- Payroll Processing
- COBRA and HIPAA Administration
- Flexible Benefit Plans
- Long Distance Phone Service
- Small Business Education

Members receive COBRA and HIPAA monitoring at no cost for the first 20 benefited employees. All BRS member employees receive \$3,000 of Accidental Life Insurance coverage at no cost.

Contact: Tom McKeown

Phone: (802) 865-4560

Fax: (802) 865-4919

Address:

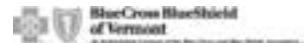
620 Hinesburg Road, Suite 3A
P.O. Box 9367
S. Burlington, VT 05407

Email: info@brsvt.com

Web Site: www.brsvt.com

BUSINESS RESOURCE SERVICES

Human Resources Solutions
for Smart Companies



Business Organizations and Associations

Church Street Marketplace

The Church Street Marketplace District Commission is a City of Burlington department that manages the day-to-day operations of the Church Street Marketplace including permits, licensing, maintenance, promotion, public safety and capital improvements. The Church Street Marketplace is a business improvement district funded entirely through fees.

Contact: Ron Redmond

Phone: (802) 863-1648

Fax: (802) 865-7252

Address:

2 Church Street, Suite 2J
Burlington, VT 05401

Email: info@churchstmarketplace.com

Web Site: www.churchstmarketplace.com



**CHURCH
STREET
MARKETPLACE**

“The Mission of the Church Street Marketplace District Commission is to provide responsible management leading to an economically successful downtown which is vibrant, clean and safe, for the benefit of the fee payers, community members and visitors.”

-Ron Redmond

Business Organizations and Associations

Essex Business & Professional Association (EBPA)

A membership organization for businesses in Essex and Essex Junction.

Contact: Ann Gray

Phone: (802) 878-4088

Address:

P.O. Box 5180

Essex Junction, VT 05453

Web Site: www.essex.org
click on community organizations

Hinesburg Business & Professional Association (HBPA)

The HBPA is comprised of members of the business and professional community of Hinesburg. The HBPA is an organization devoted to fostering communication and cooperation among members, stimulating the economic development of the Town of Hinesburg, and promoting community service.

Contact: Jeanne Wilson

Address:

P.O. Box 77

Hinesburg, Vermont 05461

Email: jwilson@gmavt.net

Web Site: www.hinesburgbusiness.com

Business Organizations and Associations

The Lake Champlain Regional Chamber of Commerce (LCRCC)

Lake Champlain Regional Chamber of Commerce is Vermont's top source for tourism, travel and business information for the Lake Champlain/Greater Burlington area.

Contact: A. Wayne Roberts

Phone: (802) 863-3489

Address:

60 Main Street
Burlington, VT 05401

Email: vermont@vermont.org

Web Site: www.vermont.org

LAKE CHAMPLAIN
R E G I O N A L



C H A M B E R O F
C O M M E R C E



The Chamber of Commerce staff: Back row (l-r): Christa Richardson, Sales Manager, Vermont Convention Bureau; Katrina Roberts, Business Development Specialist, GBIC; Betsy Cabrera, Executive Director of Membership & Administration, LCRCC; Jamie Balliett, Gov't Relations Specialist, LCRCC; Tim Shea, Vice President, LCRCC; Chris Fogg, Director of Marketing, LCRCC. Front row (l-r): Scott McIntosh, Executive Director, VCB; Sheri Larsen, Dir. of Gov't Relations, LCRCC; Michelle Little, Dir. of Finance, LCRCC; Susan Boardman, Dir. of Membership Sales, LCRCC; Kate LaRiviere, Dir. of Communications, LCRCC.

"For 92 years, the Lake Champlain Regional Chamber of Commerce has been a resource for businesses and organizations in the Champlain Valley area. Everything about the Chamber, from our web site and monthly newsletter to our committees and legislative efforts, was designed to assist businesses of all sizes, and our 60 Main Street office is a resource for tourists as well as an information headquarters for area businesses, schools, and leaders. The Chamber is proud to offer tools for living in the Lake Champlain area and we provide our members with the business development solutions needed to succeed in a competitive market. Visit www.vermont.org today to see how the Chamber can work for you."

**— Kate LaRiviere
Director of Communications**

Business Organizations and Associations

South End Arts & Business Association (SEABA)

The mission of the South End Arts & Business Association is to enhance the economic vitality and eclectic mix of Burlington's arts and business community by:

- Promoting our unique blend of art, commerce, industry and entrepreneurial spirit.
- Providing an influential voice to promote and ensure members' common interest.
- Informing our members of issues that affect our community and actions we take on their behalf.

Contact: Lorna-Kay Peal

Phone: (802) 859-9222

Fax: (802) 859-0222

Office Address:

180 Flynn Ave
Burlington, VT 05401

Mailing Address:

431 Pine St.
Burlington, VT 05401

Email: lkpeal@seaba.com

Web Site: www.seaba.com



David Robbins shows a couple of his "newest finds" to Neal Desai, SEABA's AmeriCorp*VISTA.

"The South End Arts and Business Association (SEABA) is the voice for the small entrepreneur. It adds strength to underserved businesses and artists who might otherwise be ignored and/or overlooked. Their annual South End Art Hop is a major event which promotes the vitality of the area and is an economic and aesthetic benefit to the entire community."

**David Robbins,
Upstairs Antiques
207 Flynn Ave.**

Business Organizations and Associations

Vermont Barter Network

The Vermont Barter Network began operations in 1991. Their goal is to help business make more money through the use of a business trade exchange.

Address:

42 River St.
Milton, VT 05468

Phone: (802) 893-7557

Email: vtbarter@aol.com

Web Site: www.discoverburlington.com/vtbarter/

Vermont Business Assistance Network

The Vermont Business Assistance Network consolidates many resources into one convenient system that lets you: search for new government contracts, market your business to visitors to Vermont, list your products and services and find vendors and suppliers.



Contact: Greg Lawson

Phone: 1-800-341-2211

Address:

Government Marketing Assistance Center
National Life Building, Drawer 20
Montpelier, VT 05620

Email: greg@thinkvermont.com

Web Site: www.thinkvermont.com

Business Organizations and Associations

Vermont Businesses for Social Responsibility (VBSR)

VBSR is a non-profit business association. It encourages the Vermont business community to set a high standard for protecting the natural, human, and economic environments of our citizens. With over 400 members, VBSR is the oldest and largest regional association of values-led businesses in the country. VBSR's members recognize the need to make a profit *and* make a difference, using the power of business to change the world.

VBSR provides networking and educational opportunities for business people through two major conferences, numerous Get-Togethers, and topical Circle Groups at member companies. It also has an active public policy program and supports a full time lobbyist in Montpelier working on issues having to do with the workplace, the environment, and sustainable economic development. More information and a variety of helpful resources are available on the VBSR website, www.vbsr.org.

The Objectives are:

- 1. Education** – Bring together our resources and information to enable our members to meet their own goals for improving business practices and solving social, environmental and economic problems.
- 2. Public Influence** – Represent a socially responsible business ethic to the larger community, including news media and legislative bodies, to foster positive change and resist exploitation of our people, our state and our planet.
- 3. Workplace Quality** – Foster a work environment and economic climate that enable every worker to safely earn a fair income, contribute his or her labor to a high quality product or service, and work and live with dignity and respect.

(continued on next page)



V E R M O N T
B U S I N E S S E S
F O R S O C I A L
R E S P O N S I B I L I T Y

“Gardener’s Supply is one of many Vermont companies discovering how to balance social and environmental responsibilities with financial goals. VBSR is the central alchemist supporting this transformation of business. We’d be half as successful and twice as slow without our involvement in VBSR.”

— Will Raap, Gardener’s Supply Company, Burlington, VT

“VBSR brings people together who are discovering innovative and conscious ways of doing business. Our VBSR membership connects us with Vermont’s forward-thinking, entrepreneurial community.”

— Judi Danforth, Co-Owner, Danforth Peuterers Ltd., Middlebury, VT

Business Organizations and Associations

VBSR, continued from page 77

Contact: Spence Putnam

Phone: (802) 862-8347

Fax: (802) 863-1535

Address:

30 Community Drive, Suite. 2
S. Burlington, VT 05403

Email: info@vbsr.org

Web Site: www.vbsr.org



VBSR conferences showcase the latest thinking in socially responsible business.



Spence Putnam, director of VBSR

Livable Jobs Toolkit

The ***Livable Jobs Toolkit*** is a workbook which was developed by Vermont Businesses for Social Responsibility to help businesses create an employee-friendly workplace with an attractive package of wages, benefits, and workplace practices. The goal is to provide livable jobs, ones that enable full time workers to be financially self-sufficient. The ***Toolkit*** provides helpful suggestions and analytical worksheets to assist companies in moving toward livable jobs while remaining profitable.



“To be truly livable, you have to say ‘families first.’ I challenge you to try to make a budget at \$8 an hour, after taxes, then try to live on that for a month.”

*– Lisa Lorimer, President,
Vermont Bread Company*

Business Organizations and Associations

Vermont Chamber of Commerce

The Vermont Chamber of Commerce actively lobbies for the business community at the Statehouse in Montpelier, gives away more than 500,000 publications and guides to educate and attract visitors and tourists, publishes a quarterly newsletter to keep members informed, serves as a conduit between businesses and the media, maintains an international trade program including a full-time office in Taiwan, and houses and works closely with the state's Business and Education Partnership.



Contact: Chris Barberi

Phone: (802) 223-3443

Fax: (802) 229-4257

Address:

P.O. Box 37
Montpelier, VT 05601

Email: info@vtchamber.com

Web Site: www.vtchamber.com

Business Organizations and Associations

Vermont Consultants Network (VCN)

Vermont Consultant's Network (VCN) has been serving the Vermont business, non-profit and government communities since 1990. We provide a monthly forum for practicing consultants, and network and referral opportunities for consulting clients.

Members include consultants working in financial management, computer services, engineering, human resources and marketing. For a list of members and services, please see the VCN web site at www.vtconsultants.org.

Meetings are the third Thursday of each month.
VCN membership is open to practicing consultants.

Contact: Larry Keyes

Phone: (802) 658-4673

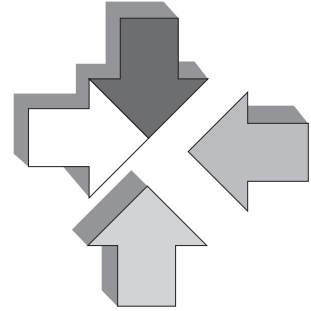
Fax: (802) 863-9587

Address:

P.O. Box 194
Colchester, VT 05446

Email: lkeyes@mxdesign.net

Web Site: www.vtconsultants.org/index.html



Business Organizations and Associations

Vermonters in International Trade and Services

Organized in January 1996, Vermonters in International Trade Services is a non-profit organization with the mission to foster the promotion and development of Vermonters in the International Trade and Services arena through networking and the sharing of education, expertise and experience.

Contact: Yelena Sadigurski

Phone: (802) 865-7991

Address:

P.O. Box 8476
Burlington, VT 05402

Email: ysadigur@zoo.uvm.edu

Web Site: www.uvm.edu/~vits

Vermont Lodging and Restaurant Association (VLRA)

Involved in the promotion and advancement of the hospitality and tourism industry in Vermont, Vermont Lodging and Restaurant Association is the only statewide association dedicated solely to the hospitality industry, keeping close to the pulse of tourism statewide.

Contact: Kathleen Sweeten

Phone: (802) 660-9001

Address:

Three Main Street, Suite 106
Burlington, VT 05401

Email: kathy@visitvt.com

Web Site: www.visitvt.com



Business Organizations and Associations

Vermont Realtors Association

Vermont Realtors Association is a membership organization for real estate agents in Vermont who adhere to the national REALTOR standards.

Contact: Gar Anderson

Phone: (802) 229-0513

Address:

148 State Street
Montpelier, VT 05602

Email: gander07@realtor.com

Web Site: www.vtrealtor.com

Vermont Retail Association

The Vermont Retail Association negotiates services for independent retailers that may not be available to businesses individually.

Contact: Ann Lindberg

Phone: (802) 879-6999

Fax: (802) 879-6419

Address:

71 Lincoln Street
Essex Junction, VT 05453

Email: vtretail@juno.com

Web Site: www.vtretailers.com

Business Organizations and Associations

Women Business Owner's Network

Women's Business Owners Network (WBON) is Vermont's statewide association for women business owners. It provides a forum for members to exchange information and resources in an atmosphere of candor, humor and mutual respect. WBON was created in 1984 when five Vermont women business owners saw a need to:

- Encourage and support women who own and operate businesses
- Foster the economic stability of women-owned businesses
- Encourage the ownership of businesses by women
- Improve the climate for entrepreneurship and small business

Contact: Meredith Martin Davis **Phone:** (802) 363-9266

Address:

P.O. Box 334
Underhill, VT 05489

Email: info@wbon.org

Web Site: www.wbon.org



"WBON goes a long way to lessen the isolation I feel as the sole proprietor of a consulting business."

**— Suzanne D. Stofflet,
Marketing & Development
Consultant, Norwich, VT**

"WBON members always provide me with the smiles, support and encouragement I need to keep growing and looking forward with excited anticipation about the future."

**— Christine Tattersall,
Tattersall's Clothing
Emporium, Rutland, VT**

"WBON is a great resource for getting to know 'who's doing what' in the community. I often refer clients to WBON members and use their services myself."

**— Terry Stone,
Business Consultant,
Colchester, VT**



Alice Aszarica and Meredith Martin Davis attend a WBON Chapter Meeting.

Business Financing

Cooperative Fund of New England

The Cooperative Fund of New England is a community development financial institution serving New England and parts of New York. The fund provides loans to cooperatives, non-profit groups, worker-owned businesses and community-based organizations for business and housing loans that promote community economic development and serve the low-income population. The money can be used to finance expansions, renovations or upgrades as well as to meet general working capital needs.

Contact: Rebecca Dunn

Phone: 1-800-818-7833
(910) 395-6008

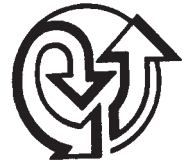
Address:
P.O. Box 412
Hartford, CT 06141

Fax: (910) 397-2857

Email: cfne@cooperativefund.org

Web Site: www.cooperativefund.org

**COOPERATIVE FUND
OF NEW ENGLAND**



*A socially responsible
lending organization
and investment option*

Business Financing

Economic Development Council of Northern Vermont

The Economic Development Council of Northern Vermont (EDCNV) is a not-for-profit development corporation providing financing opportunities for small businesses in the eight counties of Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orleans and Washington. These are term loans that can be used to finance machinery, equipment and working capital (inventory, advertising, marketing, utilities). Funding is not available to purchase real estate, do leasehold improvements, to pay prior debt or salaries.

Northern Vermont Lending Partners (NVLP) is a Small Business Administration (SBA) authorized, bank-supported revolving loan fund managed by EDCNV established to provide short term, fixed rate loans of \$35,000 or less to eligible small businesses. All potential and existing NVLP borrowers are eligible to receive technical assistance at no charge. The assistance is available to aid in business plan development and to provide continued support in all aspects of business plan development and to provide continued support in all aspects of business operations after the loan is approved. This MicroLoan Program can be accessed by businesses:

- located in the EDCNV operating area
- employing less than 10 full time employees
- having annual business receipts of less than \$500,000
- seeking funding of \$35,000 or less

Contact: William A. Farr,

Address:
155 Lake Street
St. Albans, VT 05478

Phone: (802) 524-4546
Fax: (802) 527-1081

Email: edcnv@sover.net
Web Site: www.edcnv.org

Business Financing

Vermont Experimental Program to Stimulate Competitive Research (EPSCoR)

The Vermont Experimental Program to Stimulate Competitive Research (EPSCoR) contributes to building an infrastructure which will improve the research competitiveness of Vermont scientists and engineers as well as bring NSF resources to the service of the broader community. Established in 1985, EPSCoR is widely recognized for providing leadership in connecting Vermont's higher education community, the science and technology (S&T) based private sector, and state government to couple high quality science and engineering in Vermont with the type of economic development that provides maximum benefit to the people of the state of Vermont.

Look for upcoming announcements regarding EPSCoR's Small Business Innovation Research (SBIR) Phase (0) program and other funding opportunities on the web at www.uvm.edu/EPSCoR.

The Vermont EPSCoR Small Business Innovation Research (SBIR) Phase (0) program has generated impressive results for Vermont's Science and Technology entrepreneurs.
(continued on next page)



Steven Arms, CEO of Microstrain, Inc., discusses his company work at the 2002 Vermont EPSCoR State Meeting.



Experimental Program to Stimulate Competitive Research

Vermont EPSCoR Staff

Christopher W. Allen, Ph.D.,
Director

Judith Van Houten, Ph.D.,
Associate Director

Lillian Gamache,
Project Coordinator

Peggy Burbank,
Project Business Manager

Marion Green,
Project Secretary

Travis Delaney,
Information Technologist

Business Financing

Vermont Experimental Program to Stimulate Competitive Research, continued from page 87

This program provides seed funds to assist Vermont companies to be more competitive for federal research and development projects through the SBIR program. This program originated in Vermont and is now replicated in all the other EPSCoR states. Another example of Vermont providing national leadership in connecting research and development to state needs. In 2001, 7 (or 78%) of the 9 SBIR Phase I (up to \$100K/yr) and Phase II (up to \$750K/yr) awards given to Vermont investigators, went to companies who had received Phase 0 awards in previous years. Established in 1992 with an initial investment of \$20,000 from the Vermont NSF EPSCoR, the Phase 0 program has resulted in over \$8M in follow-up activity through October, 2001.

Contact: Dr. Christopher W. Allen

Phone: (802) 656-7969

Fax: (802) 656-2950

Address:

528 Cook Physical Science Building
University of Vermont
Burlington, VT 05405

Email: Christopher.Allen@uvm.edu

Web Site: www.uvm.edu/EPSCOR

"I feel that the results of these preliminary investigations are a big plus in preparing and winning SBIR Phase-I proposals. They not only improve your credibility with the potential customer, but also give you a better idea of what issues are important and must be addressed in the Phase-I project."

- Frederick H. Raab, Ph.D
Chief Engineer of
Green Mountain Radio
Research Company
& Phase 0 recipient

Business Financing

ICA Group Loan Fund

The ICA Group provides capital and technical assistance to employee-owned and community-based companies around the country.

Contact: Grady B. Hedgespeth **Phone:** (617) 232-8765
Fax: (617) 232-9545

Address:
One Harvard Street, Suite 200
Brookline, MA 02445

Email: ica@ica-group.org
Web Site: www.ica-group.org

The Partnership Fund

The Partnership Fund is a loan program available to small businesses in Colchester, Essex, and Winooski that provides financial capital for businesses starting, expanding or relocating to these communities. The borrower must be unable to meet some or all of his/her credit needs from commercial lending sources. Loans available are between \$1,000 and \$25,000.

The Partnership Fund

The Program's goals include:

- Promoting financing for projects which create and retain jobs;
- Attracting new businesses to the area, retaining and assisting in the expansions of existing businesses;
- Stimulating the creation of new businesses;
- Benefitting all people, especially low to moderate income households;
- Providing funding needs that cannot be obtained solely from commercial lending sources.

Contact: Doug Robertson **Phone:** (802) 655-1418
Fax: (802) 655-1813

Address:
P.O. Box 444
Colchester, VT 05446

Business Financing

USDA, Rural Development (USDA)

USDA, Rural Development business programs help fund projects that create or preserve quality jobs and promote a clean rural environment.



Loan Guarantees

USDA provides loan guarantees to businesses typically seeking loans of \$500,000 to \$5 million dollars. All Vermont businesses that are 51% owned by U.S. citizens are eligible to participate in the program. A loan guarantee typically provides a business with a lower interest rate and longer loan term. Interest rates can be fixed, variable or a combination. USDA loan guarantees can be blended with other programs offered by other lenders such as: Vermont Economic Development Authority, Small Business Administration and locally-based revolving loan funds.

Intermediary Relending Program (IRP)

The Intermediary Relending Program lends money to local and statewide non-profit and municipal revolving loan funds for the purpose of making small business loans. With the exception of the city of Burlington, businesses located in all other Vermont communities that are at least 51% owned by U.S. citizens are eligible for loans in this program. Please contact Rural Development for a current listing of organizations that provide IRP small business loans.

Rural Business Enterprise Grants

Grants can be made to cities, towns and local development organizations to provide technical assistance to small businesses or to create a revolving loan fund. Businesses can not directly apply for grants. All Vermont businesses are eligible for assistance in the program. The program has financed feasibility studies, engineering studies, business planning assistance, marketing assistance and revolving loan funds for micro-business development.

(continued on next page)

Business Financing

USDA Rural Development, continued from page 90

Rural Business Opportunity Grants

Grants can pay for the costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials. All Vermont communities are eligible to apply for assistance. The program has financed regional economic planning studies, technical assistance for agricultural businesses and curriculum development for workforce training.

Value Added Development Grants

Grants can pay for feasibility studies or working capital to support the development of new value-added agricultural products. Eligible applicants include independent producers, producer groups or cooperatives. Grants are awarded annually and applications are typically solicited in June.

Contact: David Robinson

Phone: (802) 828-6031

Fax: (802) 828-6093

Address:

USDA Rural Development
89 Main Street, 3rd Floor
Montpelier, VT 05602

Email david.robinson@vt.usda.gov

Web Site (local): www.usda.gov/vt

Web Site (national): www.usda.gov

Business Financing

U.S. Small Business Administration (SBA)

SBA is federally administered and offers a variety of programs for small businesses. The SBA office in Montpelier administers a variety of programs, particularly financing programs that guarantee business loans made through local banks. Loan programs can be combined in some cases. Contact the SBA or see an SBA-preferred lender for details.



Programs include the 7(a) Guarantee Program, short-term financing, international trade financing, minority and women business loans, and the 504 Certified Development Company Program.

Contact: Bernard Villemaire

Phone: (802) 828-4422, ext 215

Fax: (802) 828-4485

Address:

87 State Street
P.O. Box 605
Montpelier, VT 05601

Email: bernard.villemaire@sba.gov

Web Site: www.sba.gov

Business Financing

Vermont Community Loan Fund

The Vermont Community Loan Fund's Business Loan Programs provides capital to businesses that expand opportunities for low-income and other disadvantaged Vermonters. Currently, VCLF provides technical assistance and financing through the loan programs described below. VCLF's programs provide financing with flexible terms for businesses that cannot receive bank financing.



Business Lending Program

The Vermont Community Loan Fund has financed a wide variety of businesses. Some examples of our loans include production agriculture, specialty foods, wood products, child care, and retail stores and restaurants in downtowns. Our loans are aimed at those businesses providing benefits to low income Vermonters through liveable wage jobs and revitalized communities. Our objective is to save and create jobs through business development.

(continued on next page)

Business Financing

Vermont Community Loan Fund, continued from page 93

Child Care Loan Program

The Vermont Community Loan Fund has a loan program for private childcare providers in Vermont and has closed the first 21 loans. The loans generally range from under \$2,000 to \$15,000 and typically carry below market interest rates.

Loans are available, at sliding scale rates of interest, for providers who can not obtain financing at reasonable rates and terms for:

1. Improvements needed to meet Vermont's Core Standards for Early Childhood Programs;
2. Licensing requirements;
3. Improvements to meet accessibility requirements of ADA;
4. Renovations or additions to improve child care delivery;
5. Purchase of equipment and materials to improve quality of service.

VCLF received operating support from the Child Care Fund of Vermont, the O.P. Edwards Foundation, and the Vermont Agency of Human Services to help get this new initiative launched. Child care grants are available on a need basis to help applicants with loan fees and to subsidize the loan interest rate.

(continued on next page)

Business Financing

Vermont Community Loan Fund, continued from page 94

Vermont Agritourism Loan Program

The Vermont Agritourism Program is a statewide program focused on supporting existing and new agricultural enterprises who want to invite visitors to their farm operation and through fees and services, to add value to their farming businesses. The program provides farmers with the skills, networks, markets and low interest loan support to be successful in adapting to this emerging opportunity. The program has two major components: technical assistance and a revolving loan fund.

Contact: Hope L. Campbell

Phone: (802) 223-1448

Fax: (802) 223-1455

Email: hopec@vclf.org

Contact: Lynn M. Winters
Loan Coordinator

Phone: (802) 223-4424

Fax: (802) 223-1455

Email: lynnw@vclf.org

Address:

P.O. Box 827
15 State Street
Montpelier, VT 05601

Web Site: www.vclf.org

Business Financing

Vermont Department of Economic Development (VDED)

The Vermont Department of Economic Development (VDED) is a department of the State of Vermont that works with businesses to support economic growth and the retention of jobs. VDED is primarily a technical assistance and referral provider to Vermont businesses. Areas in which VDED can assist Vermont businesses include: exporting, government contracting, tax incentives for industries, international trade, technical assistance and permits, training and marketing.

Contact: Nancy Scribner

Phone: 1-800-341-2211
(802) 828-5243

Address:
National Life Building, Drawer 20
Montpelier, VT 05620

Fax: (802) 828-3258

Email: nancy@thinkvermont.com

Web Site: www.thinkvermont.com

Business Financing

Vermont Development Credit Union (VDCU)

The Vermont Development Credit Union (VDCU) brings financial resources to Vermonters of low wealth and other traditionally underserved populations. Headquartered in Burlington's Old North End, VDCU's services reach throughout the state of Vermont.

(continued on next page)



Julie Rubaud and Eric Rozendaal of Julie and Eric's Plants and Produce in Starksboro (organic farmers)



Anastasia Terechin of Taste of Russia (specialty foods) in Waterbury.

"Working with Vermont Development Credit Union has been a really positive experience. They know how to support small business owners."

***– Eric Rozendaal
organic farmer***

"Vermont Development Credit Union is a place that helps immigrants become New Americans. Our motivation and VDCU's support has equaled success for our specialty food business."

***– Anastasia Terechin
specialty food producer***

Business Financing

Vermont Development Credit Union, continued from page 97

Small Business Loan Program

VDCU offers a wide range of small business loan products, from small “microloans” of several hundred dollars to larger loans of \$100,000 and more. Loan proceeds can be used for inventory, working capital, equipment or vehicle purchase, start-up needs, or seasonal lines of credit.

The Tracker Loan Program

Some people have credit problems that prevent them from initially qualifying for a small business loan. A VDCU lender can work with the member to develop an action plan to overcome his or her credit challenges. VDCU can help members negotiate workouts and payment arrangements with creditors. Once the member has demonstrated a commitment to addressing financial problems, VDCU can help them resolve delinquent credit accounts and establish or reestablish positive credit through a Tracker loan.

Contact: Dede Schlageter

Phone: (802) 865-3404, ext. 116
(802) 865-VCDU

Address:

18 Pearl Street
Burlington, VT 05401

Fax: (802) 862-8971

Email: dschlageter@vdcu.org

Web Site: www.vdcu.org

“Economic development is more than big loans to manufacturers and big business. It’s hundreds of small loans to individuals in small towns and neighborhoods.”

**– Barbara Grimes,
General Manager,
Burlington Electric
Department**



Chris Applin of Good Times Café in Hinesburg

Business Financing

Vermont Economic Development Authority (VEDA)

The Vermont Economic Development Authority contributes to the creation and retention of quality jobs in Vermont by providing low-interest rate loans and other financial support to eligible and qualified Vermont industrial, commercial, and agricultural enterprises. VEDA offers numerous programs to support its mission.

Contact: Tom Porter

Phone: (802) 828-5627

Fax: (802) 828-5474

Address:

58 East State Street, Suite 5
Montpelier, VT 05602

Web Site: www.veda.org



**VERMONT ECONOMIC
DEVELOPMENT AUTHORITY**

Business Financing

Vermont Economic Development Authority (VEDA) – Job Start

The Job Start program provides funding to start, strengthen or expand small businesses in Vermont. Loans of up to \$20,000 are available to purchase equipment/inventory or for working capital with payment terms of up to 5 years. Applicants must be Vermont residents, income-eligible, and unable to obtain credit through conventional sources.

Contact: Ken Yearman

Phone: (802) 828-5467

Fax: (802) 828-5474

Address:

58 East State Street, Suite 5
Montpelier, VT 05602

Email: kyearman@veda.org

Web Site: www.veda.org



Business Financing

Vermont Sustainable Jobs Fund (VSJF)

The Vermont Sustainable Jobs Fund is a private non-profit corporation created in 1995 by the Vermont Legislature with two goals: to create and retain quality jobs, and to conserve Vermont's social and natural environment. The Jobs Fund provides grants and technical assistance to groups of businesses to help them cooperate to increase business profits. The Fund also focuses on value-added products by developing regional markets that provide opportunities for Vermont businesses. Priority is given to the existing resource base, to the types of businesses that have the potential to pay living wages, and that have a neutral or positive impact on Vermont's communities and environment.

The staff is interested in meeting and talking with anyone who has an idea that may create opportunities for Vermont businesses. If an idea meets the above criteria, the Fund's staff will work with the applicant to prepare an application. The Board of Directors is the final approval authority.

The Jobs Fund also is interested in partnering with other businesses and organizations to develop new products, value-added markets, and better business practices to give Vermont businesses competitive advantages in the global marketplace.

Contact: Wayne Fawbush

Phone: (802) 828-5320

Email: wayne@vsjf.org

Contact: Ed Delhagen

Phone: (802) 828-0040

Email: ed@vsjf.org

Address:

61 Elm Street
Montpelier, VT 05602

Fax: (802) 828-5474

Web Site: www.vsjf.org

*Helping Groups
of Businesses
Retain and Create
Worthwhile Jobs
in Vermont*

Venture Capital Sources

Coastal Enterprises, Inc. (CEI)

Coastal Enterprises, Inc. (CEI) is a nonprofit, community development corporation and community development financial institution. While the organization's primary market is Maine, in recent years CEI has made equity investments throughout northern New England through its wholly-owned subsidiary, CEI Ventures, Inc.

CEI Ventures, Inc.

CEI Ventures, Inc. operates two funds: the \$5.5 million CEI Ventures GP, and the \$17 million CEI Ventures II LLC. In 2001, CEI was conditionally approved by the SBA to operate a New Markets Venture Fund, to be managed by CEI Community Ventures, Inc., a wholly owned subsidiary of CEI. This \$10.2 million CEI Community Ventures Fund LLC expects to invest in small businesses located in qualified census tracts throughout Maine, New Hampshire and Vermont. CEI Community Ventures will also manage an operational assistance component of the fund to provide appropriate technical assistance to starting and expanding firms. With a total nearing \$35 million, CEI's venture capital funds investments range from \$50,000 to \$1,000,000 in companies whose products include IT and organic compost.

For more information, please contact:

Ronald Phillips
Coastal Enterprises, Inc.
P.O. Box 268
36 Water Street
Wiscasset, ME 04578
Phone: (207) 882-7552
Fax: (207) 882-4457
Email: rlp@ceimaine.org
Web Site: www.ceimaine.org

Nat Henshaw
CEI Ventures, Inc.
2, Portland Fish Pier
Portland, Maine, 04101
E-mail: nvh@ceimaine.org

Michael Gurau
CEI Community Ventures, Inc.
2, Portland Fish Pier
Portland, Maine, 04101
Phone: (207) 772-5356 †
Fax: (207) 772-5503
E-mail: mhg@ceimaine.org



“CEI’s mission is to help people and communities, especially those with low incomes, reach an adequate and equitable standard of living, working and learning, in harmony with the natural environment.”

**– Ronald L. Phillips,
President, Coastal
Enterprises, Inc.**

Venture Capital Sources

FreshTracks Capital

- FreshTracks Capital pursues early-stage equity investment opportunities of between \$250,000 and \$1.5 million in private companies in the fields of software, hardware, telecommunications, media, consumer products, business information or biotechnology.
- FreshTracks Capital examines the following criteria when considering prospective investments: quality and strength of the management team; size and growth of the market; competitive advantage of the products or services sold; and the soundness of the business model.
- FreshTracks Capital works closely with its portfolio companies through board membership, strategic and financial advice, and support in seeking qualified and talented individuals for senior management roles.

Contact:

Cairn Cross
Charles Kireker

Email: cairn@freshtrackscap.com
Email: charlie@freshtrackscap.com

Address:

P.O. Box 927
5 Park Street
Middlebury, VT 05753

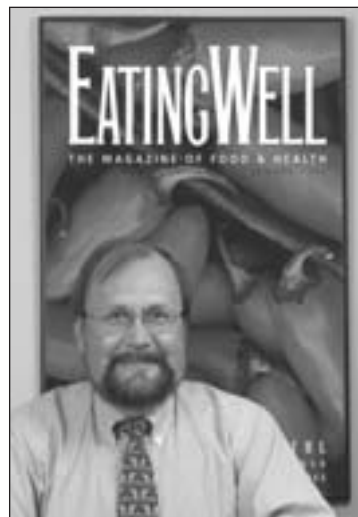
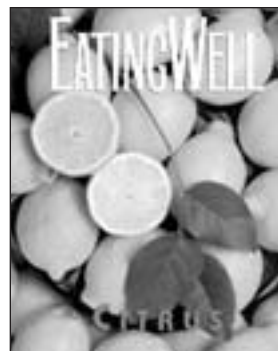
Phone: (802) 388-6283

Fax: (802) 388-1606

Web Site: www.freshtrackscap.com

*“**Fresh Tracks** seemed too good to be true when we first started seeking investors for the relaunch of EatingWell, as a quarterly, world-class magazine of food and health. We did not have to convince them that innovative and ambitious projects can spring out of humble surroundings in small Vermont communities. In helping us bring together an investor group with the right combination of entrepreneurial spirit and an appreciation for the magazine’s social mission, **Fresh Tracks** has been instrumental in making the new EatingWell a reality.”*

*– James Lawrence, Publisher & President,
Eating Well, Inc, Charlotte, Vermont
www.eatingwell.com*



*James Lawrence with the cover of his relaunched **EatingWell** magazine.*

Venture Capital Sources

Green Mountain Capital, L.P. (GMC)

Green Mountain Capital (GMC) is a Limited Partnership whose partners include public Vermont institutions, Vermont corporations and a number of private individuals. As a Small Business Investment Company (SBIC), GMC's operations and investment guidelines are set out and enforced by the U.S. Small Business Administration.

In 2001, GMC decided to cease making new loans and investments and concentrate on optimizing the return on its existing portfolio.

Contact: Michael Sweatman

Phone: (802) 244-8981

Fax: (802) 244-8990

Address:

25 Cross Road, Suite 3
Waterbury, VT 05676

Email: info@gmtcap.com

Web Site: www.gmtcap.com

Venture Capital Sources

Vermont Community Loan Fund – Development Capital Fund (DCF)

The Vermont Community Loan Fund's Development Capital Fund (DCF) offers subordinated debt financing – as well as provides clients with access to technical assistance resources. The subordinated debt instrument incorporates both an interest payment and a participation of gross revenues as defined in a Participation Agreement (PA).



Contact: Dick Mansfield

Phone: (802) 223-4424

Fax: (802) 223-1455

Address:

P.O. Box 827
Montpelier, VT 05601

Web Site: www.vclf.org

Vermont Venture Network

The Vermont Venture Network sponsors monthly meetings featuring speakers from growing companies. They offer an opportunity for potential investors to hear from entrepreneurs.

Contact: Lisa Bushee

Phone: (802) 658-7830

Fax: (802) 658-0978

Address:

30 Main Street
Burlington, VT 05401

Email: lbushee@merritt-merritt.com

Banks

Banknorth Group

Banknorth Group provides business financing options, including: lines of credit, term loans, real estate financing, corporate credit cards, asset-based lending, government-sponsored lending programs (SBA Preferred Lender), letters of credit, and a full range of deposit and cash management services. Other commercial services include: corporate retirement plans, payroll services, and bank by phone.



Contact: Robynn Albert

Phone: (802) 658-1010
1-800-257-0899

Address:
111 Main St.
Burlington, VT 05401

Fax: (802) 863-2442

Web Site: www.banknorthvt.com

Banks

Charter One Bank

Charter One Bank has 16 full service banking centers in Vermont. We cater to business owners with Totally FREE Business Checking and great deposit rates! We offer FREE Online Banking and Bill Pay featuring FYI Alerts, wireless access, on-line funds transfer and detailed transaction history.



Charter One also provides innovative approaches to business financing by offering a reliable and consistent source of credit. We offer products such as Small Business Administration (SBA) Loans, Business term loans, business revolving lines of credit and more.

Contact: Lynn Goodroe

Phone: (802) 658-9681

Address:

148 College St.
Burlington, VT 05401

Web Site: www.charterone.com

Chittenden Bank

Chittenden is a full-service commercial bank specializing in servicing the needs of Vermont's business community. Locally owned and managed, they offer a full range of products including deposit accounts, cash management, e-banking, commercial real estate loans, lines of credit, asset-based lending options and much more.

Chittenden Bank has years of investment management expertise including employee benefit planning, private banking services for professionals, asset management and corporate trust services. In addition, Chittenden is an SBA Preferred Lender. And if you're looking for convenience, 15 office locations in Chittenden County should meet that need along with Saturday office hours in the Shelburne Road and Dorset Street branches.

(continued on next page)

Chittenden



"I'm really thankful to Chittenden for sponsoring this revitalization effort through their Socially Responsible Banking program. And Kristie Wildes, our loan officer in Burlington, is really amazing. She worked hard to make this project happen."

- Stu McGowan

One of Chittenden's Socially Responsible Banking loans to a Burlington developer, Stu McGowan, was used to renovate a multi-family home in the Old North End of Burlington.

Banks

Chittenden Bank, *continued from page 109*

Recognizing that businesses need more than just banking services, Chittenden offers a variety of value-added products which include payroll services, MasterCard BusinessCard, credit card acceptance and many types of specialized business insurance.

Revitalization Loan Program

For businesses located in a downtown or town center. This program supports the continuing revitalization of our vital commercial centers, offers a special rate and terms and is part of the Socially Responsible Banking program.

The Basic Business Loan Program

Designed specifically for small and start-up businesses, this program offers loans ranging from \$5,000 to \$20,000.

Chittenden Small Business Advantage

This package of services and products helps small businesses operate more efficiently and rewards their patronage with rate discounts and rebates. A small business needs only a checking account and a credit relationship to automatically qualify for the Chittenden Small Business Advantage rebates on credit card processing and discounts on other services.

Contact: Paula Coetti

Phone: 1-800-642-3158

Fax: (802) 660-1222

Address:

P.O. Box 820

Burlington, VT 05402

Email: pcoletti@chittenden.com

Web Site: www.chittenden.com

Banks

KeyBank

The KeyBank Small Business Banking Division specializes in servicing small businesses with annual revenue under \$5 million. KeyBank offers traditional small business financing and deposit products as well as a broad range of flexible credit and investment products and services. Key Bank is a SBA Preferred Lender.



The Responsive Line of Credit

Allows instant access for up to 25% of the customer's existing line limit.

Merchant Services

A wide variety of authorization options including: electronic terminals, electronic cash registers, host-to-host, integrated systems, PCs, voice, E-Commerce.

Key2Your\$

A suite of online financial services that provides you with several options to bank with Key from your PC. This includes: checking and savings account balances and transaction histories, transfer funds between accounts, pay bills online, and e-mail Key.

E-commerce

KeyBank has teamed up with several other companies to offer new e-commerce options. Through a new venture with Econex, a new electronic commerce enabling company, small business customers will have the ability to create web storefronts as well as the solutions to conduct secure e-commerce business-to-business, such as payment processing and order fulfillment online.

Address:
P.O. Box 949
Burlington, VT 05402

Phone: (802) 660-4270
Fax: (802) 660-4228

Web Site: www.key.com

Banks

Merchants Bank

Merchants Bank has 33 banking offices across the state and has a strong focus on using technology to expand its ability to serve Vermonters in remote areas. It is an SBA Preferred Lender. Credit services include: lines of credit, term loans, commercial mortgages, commercial credit cards and letters of credit. Merchants Bank also offers cash management, payroll and trust services.



ELYNX

Obtain bank balances, perform check inquires to see which checks have cleared, transfer funds, initiate stop payments and wire transfers, perform account reconciliation, perform direct deposit of payroll and initiate cash concentration entries.

Contact: Dan Werme

Phone: (802) 658-3400
1-800-322-5222

Address:

275 Kennedy Dr.
So. Burlington, VT 05403

Email: dwerme@mbvt.com

Web Site: www.mbvt.com

Regional Economic Development

Burlington Community & Economic Development Office (CEDO)

The Burlington Community Development Office executes a comprehensive strategy to achieve economic justice in Burlington by mobilizing resources and working with businesses, non-profits, and citizens to increase economic opportunities, revitalize the waterfront and downtown, create livable neighborhoods, and develop affordable housing.



COMMUNITY & ECONOMIC DEVELOPMENT OFFICE

Information and Referrals

- Connects entrepreneurs with local training, financing and networking opportunities.
- Provides information about regulatory requirements, energy savings opportunities, and vacant industrial land in Burlington.
- Assists with redevelopment of brownfield properties.
- Connects employers with local service providers to support the hiring, retention and promotion of refugee workers.

Business Loan Program

- Provides capital for loan packaging and gap financing to assist businesses operating in Burlington.

Guide to Doing Business in Burlington

- This street-smart booklet provides step-by-step guidance for those interested in starting, expanding, or relocating a business. Available in print and through the web site.

(continued on next page)

Regional Economic Development

Community and Economic Development Office, continued from page 113

Commercial Space Database

- For the first time ever, you can now quickly access information on nearly all available commercial rental properties in Burlington with one call or e-mail.

Business Location Package

- Detailed information on area demographics, retail market opportunities, cultural events, business statistics, and recreation. This document is on the web site.

Contact: Richard Donnelly

Phone: (802) 865-7187

Fax: (802) 865-7024

Address:

149 Church Street
Room 32, City Hall
Burlington, VT 05401

Email: rdonnelly@ci.burlington.vt.us

Web Site: www.cedoburlington.org



Architectural Salvage Warehouse renovated a long-vacant building on lower Main Street, with the help of a loan obtained through CEDO.

Regional Economic Development

Colchester Community Development Corporation (CCDC)

The Colchester Community Development Corporation (CCDC) serves to address economic issues facing the development and business community. Its mission focuses on achieving an optimum balance between an increase in commercial tax base, improved opportunities, and the quality of life for residents. CCDC acts as liaison between the public and private sector, as a catalyst for ideas, and as a forum for discussing issues of community concern. CCDC operates a full-service business incubator that caters to existing small and start-up businesses. We offer a site selection assistance program, designed to match business prospects with available sites. We also provide a revolving loan fund for small business start-ups and expansion that is available to people locating in the towns of Milton, Colchester, Essex and the city of Winooski.



Contact: Doug Robertson

Phone: (802) 655-1418

Fax: (802) 655-1813

Address:

P.O. Box 444
Colchester, VT 05446

Email: info@colchester.org

Web Site: www.colchester.org

Regional Economic Development

Town of Essex Town Manager's Office

The Town's Manager's Office offers assistance with siting, marketing, permit support and small business loans.

Contact: Dawn Francis

Phone: (802) 878-1341

Fax: (802) 878-1353

Address:

c/o Town of Essex
81 Main Street
Essex Junction, VT 05452

Email: dfrancis@essex.org

Web Site: www.essex.org



*Partnerships
that work.*

Village of Essex Junction Village Manager's Office

The Village Manager's Office offers assistance with siting, marketing and permit support.

Contact: Charles Safford

Phone: (802) 878-6944

Fax: (802) 865-7024

Address:

Village of Essex Junction
2 Lincoln Street
Essex Junction, VT 05452

Email: charles@essexjunction.org

Web Site: www.essexjunction.org

Regional Economic Development

Essex Community Enhancement Corporation (ECEC)

The Essex Community Enhancement Corporation (ECEC) was established on November 19, 1998 as a tax exempt corporation under the laws of the State of Vermont, by a small group of individuals interested in enhancing the community. In the spirit of cooperation with the Town of Essex and the Village of Essex Junction, the corporation is organized to encourage and coordinate a united effort of public and private resources to: encourage and promote the expansion and retention of existing Essex enterprises; attract and achieve the location of new commercial, industrial, agricultural and recreational enterprises; and attract, support, and promote integrated (business and residential) living, within the Town of Essex and the Village of Essex Junction.

The Board of ECEC consists of volunteers selected for their individual skills and willingness to support the efforts and goals of ECEC.

Contact: David Rogerson

Phone: (802) 878-6884

Address:

c/o Town of Essex
81 Main Street
Essex Junction, VT 05452

Email: drogerson@essex.org

Web Site: www.essex.org

Regional Economic Development

GBIC

GBIC is a private non-profit economic development corporation that serves as a catalyst for industrial and economic growth in Chittenden County. Its primary goal is to create jobs that will strengthen the region's economy and improve the quality of life. GBIC can answer questions about the prospects and mechanics of doing business, expanding a business, or establishing a business. GBIC also hosts the Small Business Development Center and the Vermont Manufacturing Extension Center and owns the Catamount Industrial Park in Milton.

Contact: Frank Cioffi,

Phone: (802) 862-5726

Fax: (802) 860-1899

Address:

PO Box 786
Burlington, VT 05402

Email: gbic@vermont.org

Web Site: www.vermont.org/gbic



GBIC's Mission is:

"To attract, retain, and expand environmentally sensitive high-paying jobs in the Champlain Valley; and to initiate and support advocacy, education, and collaborative programs in promoting the joint GBIC-Cynosure Vision."



Catamount Industrial Park in Milton is owned by GBIC.

Regional Economic Development

Vermont Community Development Program (VCDP)

The Vermont Community Development Program (VCDP) is funded through the U. S. Department of Housing and Urban Development (HUD) under the Community Development Block Grants (CDBG) for Small Cities with an annual allocation of approximately \$8.5 million. For many years, one of the overarching priorities for VCDP funds has been Vermont's downtowns. The VCDP assists communities on a competitive basis by providing financial and technical assistance to identify and address local needs in the areas of housing, economic development, public facilities, public services and handicapped accessibility modifications predominantly for persons of low and moderate income. In addition, financial assistance is provided to communities for threats of health and safety issues as urgent need, and slums and blight projects. While the only eligible applicants are Vermont municipalities, it is most often a partnership between the municipalities, community groups and local non-profit organizations that coordinate projects to meet a locally identified need. Not only are the projects partnership grown,

(continued on next page)



Maple Tree Place housing project in Williston, 50 units completed in August 2002. 36 units dedicated for 60% of Chittenden County Median Income households.

Regional Economic Development

Vermont Community Development Fund, continued from page 119

the funding resources required forge partnerships among a large variety of local, private, state and federal funding sources. Projects funded with VCDP resources reflect community collaboration at its best.

Contact: Cindy Blondin **Phone:** (802) 828-5219
(802) 828-3211
1-800-622-4553
Fax: (802) 828-2928

Address:
Vermont Community Development Program
Department of Housing and Community Affairs
National Life Building, 6th Floor
Drawer 20
Montpelier VT 05620-0501

Email: cindy.blondin@state.vt.us
Web Site: www.DHCA.state.vt.us/VCDP

Winooski Community Development Corporation (WCDC)

The Winooski Community Development Corporation (WCDC) is the economic development organization for Winooski. WCDC can assist prospective businesses with location assistance, loan packaging, and permit support. WCDC owns commercial and industrial property and will build to suit.

Contact: Bill Niquette **Phone:** (802) 655-6426
Fax: (802) 655-6426

Address:
27 West Allen Street
Winooski, VT 05404

Energy / Utilities

Burlington Electric Department (BED)

The Burlington Electric Department (BED) is a municipal utility serving residential and commercial customers.

The Energy Efficiency Advantage Programs

Through Energy Advantage and Top 10, BED will custom-design energy-efficiency program improvements with quick paybacks, rebates, and built-in incentives so the customer can reap the benefits of reduced monthly bills almost immediately. BED will also offer “positive cash flow” financing for the recommended improvements. Financing can come in the form of a low-interest loan or rebate.

The Commercial Construction and Equipment Replacement Programs

are designed to help customers exceed Burlington’s required guidelines for energy-efficient construction when building or renovating their facilities or replacing equipment. BED assists designers and owners in the choice of energy-efficient equipment, systems and construction techniques that will meet their specific business and energy needs. Prescriptive and custom financial incentives are offered on qualifying projects.

10% Challenge Program

Through its work with the Alliance for Climate Action and the 10% Challenge, BED has taken a leadership role in encouraging every business and person to reduce their own greenhouse gas emissions by at least 10 percent.

Address:
585 Pine Street
Burlington, VT 05401

Phone: (802) 658-0300
Fax: (802) 658-7400/7500

Web Site: www.burlingtonelectric.com
www.10percentchallenge.org

BURLINGTON



DEPARTMENT

Energy / Utilities

Burlington Public Works (BPW)

Burlington Public Works (BPW) provides water and wastewater services to over 9,000 customers in the city of Burlington. BPW is aggressively pursuing a change to rates to become more business friendly, and can provide a block rate program to lower costs for large water users.



Contact: Laurie Adams

Phone: (802) 863-9094

Fax: (802) 863-0466

Address:

P.O. Box 849

Burlington, VT 05402

Web Site www.burlingtondpw.com

Green Mountain Power Corporation (GMP)

Green Mountain Power Corporation sells electricity and energy services and products to about one-fourth of Vermont's retail electricity customers, serving half of the state's 14 counties.



Its web site gives customers access to their own accounts, where they can check usage and payment history, account balances and learn how to make their businesses more energy efficient.

Address:

163 Acorn Lane

Colchester, VT 05446

Phone: 1-888-835-4672

(802) 655-8418

Fax: (802) 655-8419

Web Site: www.greenmountainpower.biz

Energy / Utilities

Vermont Energy Investment Corporation – Efficiency Vermont

The Vermont Energy Investment Corporation sponsors Efficiency Vermont, an organization that turns energy efficiency and environmental performance into a corporate asset.



Contact: Beth Sachs

Phone: (802) 860-4095
1-888-921-5990

Address:
255 S. Champlain Street
Burlington, VT 05401-4717

Fax: (802) 658-1643

Email: info@efficiencyvermont.com

Web Site: www.veic.org

Vermont Gas Systems, Inc.

Vermont Gas Systems supplies clean, efficient natural gas to more than 30,000 homes and businesses in Chittenden and Franklin counties. Vermont Gas WorkPlace energy efficient programs are designed for commercial and industrial customers who are installing new natural gas-fired space, water, or process heating equipment; who are renovating or constructing buildings; or who are interested in retrofitting existing buildings for improved energy efficiencies. Vermont Gas provides free engineering assistance to identify natural gas saving measures, and may provide incentives for installing cost-effective measures.

Address:
P.O. Box 467
Burlington, VT 05402

Phone: (802) 863-4511

Email: customerservice@vermontgas.com
Web Site: www.vermontgas.com



State Departments

Agency of Transportation

The Agency of Transportation administers permits for installation and/or construction proposed within the rights of way of the state highway system (e.g. landscaping, access, utilities, etc.)

Address:

Vermont Agency of Transportation
National Life Building, Drawer 33
Montpelier, VT 05620

Phone: (802) 828-2653

Web Site: www.aot.state.vt.us



State Departments

Agency of Natural Resources

The Agency of Natural Resources deals with all permits and regulations affecting a business' impact on the environment. These include: Act 250 permits, water supply/waste water permits for residential subdivisions and mobile home parks, air pollution permits, hazardous material management, indirect discharge permits, water quality certificates and other water/wetland-related issues.

Small Business Compliance Assistance Program

This is a voluntary program for businesses with 100 or fewer employees. Free on-site visit and compliance review. Information about pollution prevention, waste reduction, and recycling is available on their hotline.

Address: 103 S. Main Street
Waterbury, VT 05671

Phone: 1-800-974-9559

Web Site: www.anr.state.vt.us/dec/ead/eadhome/sbap.htm

State Departments

Department of Agriculture

The Department of Agriculture is responsible for issuing licenses, certifications, and standards connected with agricultural products, pesticides, greenhouses, nurseries, grades and standards, weights and measures, and labeling.

Address:
116 State Street, Drawer 20
Montpelier, VT 05620

Phone: (802) 828-2500

Web Site: www.state.vt.us/agric

Department of Banking, Insurance & Securities

The Department of Banking, Insurance & Securities provides information on regulations affecting the banking, insurance, and securities industries.

Address:
89 Main Street, Drawer 20
Montpelier, VT 05620

Phone: (802) 828-3420
Fax: (802) 828-2896

Web Site: www.state.vt.us/agric

State Departments

Department of Economic Development (VDED)

The Vermont Department of Economic Development (VDED) is a department of the State of Vermont that works with businesses to support economic growth and the retention of jobs. VDED is primarily a technical assistance and referral provider to Vermont businesses. Areas in which VDED can assist Vermont businesses include exporting, government contracting, tax incentives for industries, international trade, technical assistance and permits, and training and marketing.



Contact: Nancy Scribner

Phone: (800) 341-2211
(802) 828-5243

Fax: (802) 828-3258

Address:

Vermont Department of Economic Development
National Life Building, Drawer 20
Montpelier, VT 05620

Email: nancy@thinkvermont.com

Web Site: www.thinkvermont.com

State Departments

Department of Employment & Training (DET)

The Department of Employment & Training (DET) offers extensive services to job seekers and employers to help meet the regional needs of Vermont's economy. Job seekers can get assistance and support, including career counseling, through the Community Resource Center.



DET also maintains a Job Line that lists employment opportunities on a toll-free hotline, 24 hours a day.

Contact: Ann-Marie Nichols **Phone:** (802) 652-0323
Fax: (802) 828-3258

Address:
59-63 Pearl Street **Email:** anichols@pop.det.state.vt.us
Burlington, VT 05401 **Web Site:** www.det.state.vt.us

See also page 46 for additional information.

Department of Employment & Training – Unemployment Compensation Division

All businesses with at least one worker who works for some part of the day during 20 weeks of the year, or who pays at least \$1500/calendar quarter, must pay state unemployment tax. These businesses must register with and obtain an unemployment tax ID number. If an individual has worked in Vermont anytime during the past 18 months, is unemployed or working part-time, he/she may be eligible to receive unemployment compensation.

Address:
P.O. Box 488 **Phone:** (802) 828-4253
Montpelier, VT 05601 **Fax:** (802) 828-4046

Web Site: www.det.state.vt.us

State Departments

Department of Employment & Training – Short-Time Compensation (STC)

The Short-Time Compensation (STC) program helps employers and employees avoid some of the burdens of a layoff.



For employers, STC:

- Reduces costs by reducing employees' work hours and wages
- Allows a quick return to full capacity when market conditions improve
- Spares the expense of recruiting, hiring, and training new employees which often occurs after a layoff

***STC saves money.
STC saves jobs.***

For workers, STC:

- Provides continued work
- Partially offsets reduced work hours and wages with unemployment compensation payments

Eligibility:

- An employer with five or more eligible employees in a department, shift, or unit may reduce hours in lieu of a layoff. The employees must normally work at least 30 hours a week
- Seasonal and traditional part-time or intermittent employment is not eligible for STC

The STC program is flexible and can be customized to a variety of work situations. Employers can vary the total work hours in the unit to flex with market demands. STC also allows employees to restart full-time employment as necessary, and then drop back to part-time work when demand slows. For further information, contact the STC Coordinator at the Vermont Department of Employment and Training.

“Short-Time Compensation is the most useful tool that this company has to retain its trained and productive workforce.”

***– C.F. Kozoil
Vice President, Motorola Inc.***

Address:
P.O. Box 488
Montpelier, VT 05601

Phone: (802) 828-9110

Web Site: www.det.state.vt.us

State Departments

Department of Labor & Industry

The Department of Labor & Industry administers laws regarding occupational safety, workers' compensation, minimum wage, child labor laws, and public buildings. The Fire Prevention Division reviews all construction or change in use of public buildings for compliance with fire prevention regulations, state building codes, electrical inspections, and handicapped access.

Address:
National Life Building,
Drawer 20
Montpelier, VT 05620

Phone: (802) 828-5098
Fax: (802) 828-2195

Web Site: www.state.vt.us/labind

Department of Public Service

The Department of Public Service provides general information about energy supply, availability, and prices in the state of Vermont. It maintains current rate schedules and service terms for regulated electricity and natural gas suppliers. It can advise on energy efficiency and demand-side management programs offered by utility companies (e.g. Vermont Gas Company, Burlington Electric Department, etc.). If businesses have complaints about utility bills or other utility issues, they can work with the Consumer Complaints Department which will investigate complaints on behalf of the business. The Department also provides information about telecommunications services and providers.

Address:
112 State Street
Montpelier, VT 05620

Phone: (802) 828-2811

Web Site: www.state.vt.us/psd

State Departments

Department of Taxes

The Department of Taxes administers taxes (personal income tax, business taxes, meals & rooms tax, sales and use tax), issues licenses (meals & rooms tax, sales and use tax), and assigns tax ID numbers. They can assist in identifying applicable taxes and explaining tax law (including exemptions and credits) and to help complete state tax documents.

NOTE: See Department of Employment & Training for information on Unemployment Taxes.

Address: 109 State Street
Montpelier, VT 05609

Phone: (802) 828-2551
Fax: (802) 828-2720

Web Site: www.state.vt.us/tax

Health Department

The Health Department provides licenses and permits for a wide range of specific businesses (e.g. food and lodging, bakeries serving milk, asbestos abatement workers, lead contractors, emergency medical service providers, hospitals, food processors, etc.).

Address: P.O. Box 70
National Life Building, 6th Floor
Burlington, VT 05402

Phone: (802) 863-7222
Fax: (802) 863-7425

Web Site: www.state.vt.us/health



State Departments

Liquor Control

The Liquor Control Department administers licenses for businesses wishing to sell liquor.

Address:
109 State Street
National Life Building, 6th Floor
Montpelier, VT 05609

Phone: (802) 828-2345
Fax: (802) 863-7425

Web Site: www.state.vt.us/health

Lottery Commission

The Lottery Commission administers licenses for businesses wishing to sell lottery tickets.

Address:
109 State Street
Montpelier, VT 05609

Phone: (802) 828-2274

Secretary of State

The Secretary of State Corporate Division registers business names and trade marks, issues certificates of incorporation, administers LLC and Limited Partnership agreements, registers trading stamp companies, regulates amusement park rides, and administers the UCC.

Address:
109 State Street
Montpelier, VT 05609

Phone: (802) 828-2386

Web Site: www.sec.state.vt.us

Federal Departments

U.S. Department of Commerce – Export Assistance Center

For over 20 years the U.S. Commercial Service of the U.S. Department of Commerce has successfully worked with small and medium sized producers of U.S. goods and services to export around the world. Through the Export Assistance Center, Vermont companies can access international experts in over 151 U.S. Embassies, Consulates and Trade Centers around the world. The U.S. Commercial Service is the best source of customized solutions for U.S. business to compete and win in the global marketplace.

Contact: Susan Murray

Phone: (802) 828-4508

Fax: (802) 828-3258

Address:

National Life Building, 6th Floor
Montpelier, VT 05620

Email: susan.murray@mail.doc.gov

Web Site: www.usatrade.gov



Federal Departments

U.S. Internal Revenue Service

The IRS has application forms for federal employer ID numbers and federal taxes. Information on social security is also available. The IRS also conducts local workshops and courses specifically geared to small businesses, most of them free of charge. Call the IRS Taxpayer Education Coordinator for details.

Address:
National Life Building, 6th Floor
Montpelier, VT 05620

Phone: 1-800-829-1040
1-800-829-3676 (Forms)
Fax: (703) 368-9694

Web Site: www.irs.ustreas.gov

*Working to put
service first*



Department of the Treasury
Internal Revenue Service

Federal Departments

U.S. Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U. S. Virgin Islands and Guam.

The District Office is located in the capital city of Montpelier. The SBA Vermont District Office provides financial services to the small business community throughout the entire state.



Contact: Brenda Plastridge

Phone: (802) 828-4422, ext. 206

Fax: (802) 828-4485

Address:

87 State Street, Room 205
Montpelier, VT 05602

Email: brenda.plastridge@sba.gov

Web Site: www.sba.gov/regions/states/vt

Federal Departments

U.S. Patent and Trademark Office

A patent protects an invention. A trademark is a word, phrase, symbol or design that identifies and distinguishes the source of the goods of one party from those of others. The U.S. Patent and Trademark Office (USPTO) reviews patents and trademark applications for federal registration and determines whether an applicant meets the requirements for federal registration. Contact the Patent Office for forms and information on the application process.



In Vermont the Patent and Trademark Depository Library is in the Bailey-Howe Library, University of Vermont. (*See page 67.*) The telephone number is (802) 656-2542.

Address:

2900 Crystal Drive
Arlington, VA 22202-3513

Phone: (703) 308-9000

1-800-786-9199

Fax: (703) 308-7016

Web Site: www.uspto.gov

U.S. Census

The Census office is a resource for data on the general population and the businesses in a given area.

Address:

U.S. Census Bureau
Washington, DC 20233

Web Site: www.census.gov

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Updated February 2003



Burlington Community & Economic Development Office
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Visit us on our web site: www.cedo.burlington.vt.us
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