

2022

# ANNUAL REPORT

**Counsel, Capital, Connections**  
*Your community business partner since 1979*

## **Presented at**

Franklin County Community  
Development Corporation's  
43rd Annual Meeting  
November 16, 2022

Franklin County CDC Friends,

We are incredibly excited to have an in-person Annual Meeting again! As we all adjust to meeting and working differently because of the pandemic, the FCCDC staff and board are focused on how we can engage with diverse people that have not accessed our services in the past. As our mission statement expresses, we have always provided counsel, capital, and connections to people with low and moderate incomes. We recognize we can do a better job of engaging with people who have yet to hear of us or seek our services. These include non-white people harmed by racist policies and practices, who thus have not had the same opportunities as white people to start businesses and build wealth.

FCCDC staff have discussed the characteristics of white-dominant culture and are looking at ways to do things differently to be more inclusive and welcoming. Board and staff have been reading articles and books, such as Robin DiAngelo's *White Fragility: Why It's So Hard for White People to Talk About Racism*, to help adjust our thinking and behaviors and, eventually, our structures and policies.

The Franklin County CDC is in an excellent position to expand on our multiple successes in FY22 and increase our impact in the coming year. As you'll learn in this Annual Report, we have supported more entrepreneurs and small business owners this past year than ever before. In addition to counseling businesses and providing debt financing, we have been able to extend small grants to businesses to pay for things when debt is not appropriate, especially during the pandemic when businesses were presented with endless uncertainties and challenges. We continue to be inspired by the hard-working, passionate people who contact us daily. Entrepreneurship can be a lonely endeavor, and our staff members listen to our clients' real-life challenges and struggles and work alongside them to be a part of their team to develop solutions and plans.

Everyone who buys local, invests local, and donates local is part of this work to ensure we provide opportunities to people who create dynamic and diverse communities and enrich our lives.

Thank *you* for being part of this work!

John Waite  
*Executive Director*

Darren Gale  
*Board of Directors Chairperson*



## Business Development

Business development activities continued across western Massachusetts. Counseling and trainings were delivered by Amy Shapiro, Business Development Director and Chris Janke, Business Development Coordinator. We continued to be impacted by the pandemic and helped business owners obtain grants and forgivable loans. We spent a great deal of time supporting business owners with the additional COVID-19 challenges of starting, sustaining, and closing businesses. As we entered our current fiscal year (FY23), we experienced a big transition in the Business Development program with Chris Janke moving on and Amy Shapiro announcing her departure after 21 years. We thank Amy for her dedication to entrepreneurs throughout our region and congratulate her as she becomes a Visiting Assistant Professor of Marketing at Massachusetts College of Liberal Arts. We are pleased that Jack Clemente joined our team this fall as a consultant and continues to work with existing clients and new ones as they reach out for assistance with starting and growing their businesses.

### Counsel

The FCCDC served 420 people in FY22; of those, 92 clients received five or more hours of services and individual counseling:

- 43 women, 23 minorities, 7 immigrants
- 16 clients created or acquired a new business
- 47 businesses were stabilized
- 18 businesses grew or increased revenue
- 11 businesses continue to receive technical assistance
- 29 jobs created
- 142 jobs preserved
- 25 were assisted with financing, two from a source other than the FCCDC, valued at \$1,640,202

### Capital

We wrapped up administering the COVID-19 Micro Assistance Forgivable Loan Program for the 23-town Regional Microenterprise Assistance Program led by the City of Greenfield (\$600,000) by awarding the last three applications and recommending forgiveness to all who applied. Also, we completed an 18-month project through the federal Economic Development Administration in conjunction with the Franklin Regional Council of Governments (FRCOG).

We helped business owners apply for Massachusetts Growth Capital Corp. (MGCC)'s Inclusion, New Applicant, Empower Digital, and Biz-M-Power grants.

In January 2022, the ArtsHubma.org was launched after years of development and support from the creative community and funders. As founding members,

the FCCDC's efforts helped to secure grant funds to build out the ArtsHub, with connectors who are the liaisons to diverse communities of creatives.

We received business assistance funding from MGCC supporting a collaboration with North Adams Chamber of Commerce (NAC) that assisted 123 businesses. We are mentoring an NAC business-development program, sharing best practices, and collaborating on serving business owners with counseling and capital.

#### Trainings:

- Free monthly information sessions
- Free monthly Launching a Food Product information sessions
- Free monthly Financing Farm and Local Food Information Sessions
- Plan for Success for Existing Businesses by the Western Massachusetts Means Business collaboration, a nine-session training presented by partner organizations and virtually supported by mentoring. This program was funded with support from MGCC.

#### Connections

In collaboration with FRCOG, the FCCDC facilitated business-focused community meetings with stakeholders in Shelburne Falls to establish a short-term task force to support actions that sustain a vibrant Shelburne Falls Village Center with a thriving business community.

Our strong collaborations continue to build a vibrant community with the following partners:

- Center for Women and Enterprise
- City of Greenfield
- City of North Adams
- Coalition for an Equitable Economy
- Common Capital
- Community Involved in Sustaining Ag.
- Co-op Fund of the Northeast
- Creative Economy Network
- Economic Development Council of W. MA
- Franklin County Chamber of Commerce
- Franklin Regional Council of Governments
- Franklin/Hampshire REB
- Greenfield Business Association
- Greenfield Community College
- Greylock Works
- Hilltown CDC
- LaunchSpace Orange Innovation Center
- Lever Inc.
- LISC/Verizon Digital Readiness Grant
- MA Small Bus. Development Center Network
- Mass Growth Capital Corp.
- Massachusetts Association of CDCs
- McGeeney Media
- North Adams Chamber of Commerce
- SCORE
- Springfield Neighborhood Housing Services
- The Carrot Project
- Towns of Buckland & Shelburne
- Valley CDC
- Western MA Means Business Members (Valley Community Development, Common Capital, SCORE, Center for Women and Enterprise Western MA Small Business Development Center Network, FCCDC)

## Lending

FY22 was a busy year in the FCCDC Lending Department! We disbursed \$1.96 million in 28 loans to new and existing borrowers. This indicates continued lending growth compared to FY21, when the FCCDC made a total of 24 loans representing disbursements of approximately \$1.4 million. Our lending footprint included Berkshire, Franklin, Hampden, Hampshire, and Worcester Counties.

We assisted startups and existing businesses that may have experienced a lean couple of years because of the pandemic and economic uncertainty. A company's recent financials may have been negatively impacted, but the FCCDC and its Loan Committee look at all five C's of credit—character, capacity, collateral, capital, and conditions—in assessing whether a loan makes sense for the FCCDC and the borrower. We can be much more flexible than banks. In some instances, when a loan might be used for construction, for example, we often defer payments or offer interest-only payments until the improvements have been completed so the borrower can see the improving bottom line before repayment begins.

In some cases, we were able to pair grants from our Massachusetts Food Trust Program (MFTP) and Massachusetts Growth Capital Corp. (MGCC) awards so that a borrower could gain other assets, such as bookkeeping, marketing, or tax preparation services. This also allowed some clients to borrow a smaller amount for a large project where the grant served as gap financing to the business owner—instant equity, if you will.

There were staffing changes in the Lending Department, with veteran department head Alan Singer moving to other opportunities after 19 years, and new department lead Glen Ohlund coming aboard. Glen has 30-plus years in the community economic development field, including 15 years of direct lending experience with Community Development Financial Institutions and municipal Revolving Loan Funds and has worked in commercial lending. Glen continued to be supported by Credit Analyst Arthur Haselkorn.

Looking ahead, we are all aware of rising interest rates and continued economic uncertainty. The FCCDC will remain a resource to small and mid-sized businesses who may not have access to conventional lending sources. We will continue to promote our flexible loan products that assist in job creation, support economic vitality for the region, serve our business' needs, and help keep dollars recirculating in the local market. Implementation of strategies to reach more under-resourced people, and make sure communities of color have the same access to capital as white borrowers, are front-of-mind at the FCCDC, and will likely result in new product development going forward.

### **PVGrows Investment Fund**

Pioneer Valley Grows Investment Fund (PVGIF) continues to provide financing and business assistance to farms and local food businesses through community investments. Since launching in 2015, PVGIF has raised over \$2.2 million from community members and assisted 55 farms and local food system entrepreneurs. During the past year, PVGIF continued to work to restore our food system by providing short-term bridge financing for the MA Food Security Infrastructure Grants and Natural Resources Conservation Service Grants. PVGIF loans accounted for \$915,000 of lending and allowed farmers who received the grants to purchase equipment and infrastructure improvements such as high tunnels, irrigation systems, farm machinery, and washing stations to improve their operations. Bridge loans were made at rates of 0% to 4%, based on their grant awards, which are paid after equipment has been bought and set up. Our Advisory Committee continues to meet monthly and consists of representatives from Community Involved in Sustaining Agriculture, Common Capital, Coop Fund of the Northeast, Equity Trust, Massachusetts Department of Agriculture Resources, and The Carrot Project.

With seven years of successes, PVGrows is expanding. During FY22, we studied the growing community investment industry and decided to make some changes to allow more people to invest and make the fund more sustainable. With the launch of the new Offering in October, we now accept investments of \$500 or more, for a 3-year term. This means that many more residents can be part of this unique and innovative solution of providing needed capital to improve and expand our regional food system.



Crimson and Clover Farm's Nate Frigard took out a bridge loan from the PVGrows Investment Fund after securing a Massachusetts Food Security Infrastructure Grant to build an all-season washing and packing area. "Getting that grant felt life-changing," he said, "and securing a bridge loan from PVGrows and the FCCDC made me feel like anything was possible."

### **Massachusetts Food Trust Program**

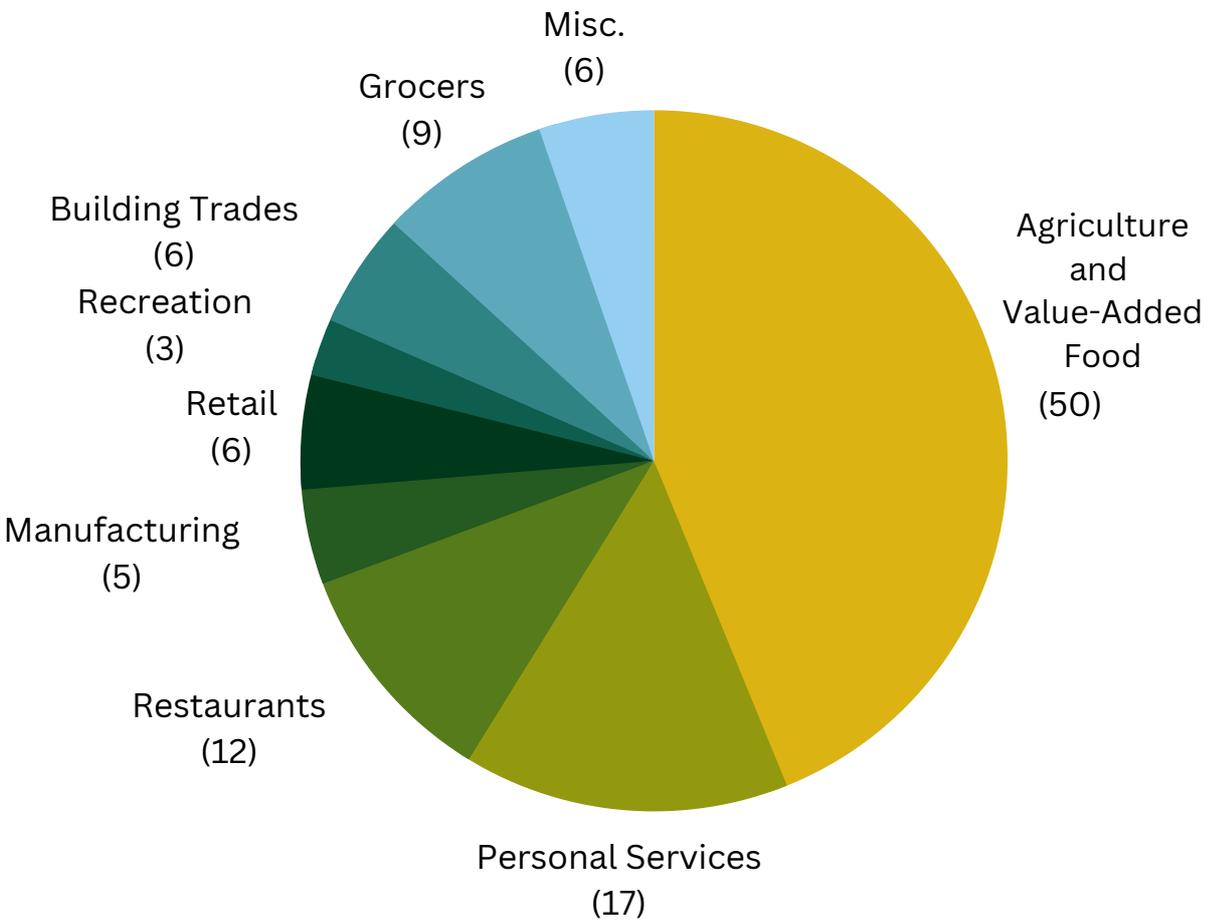
The FCCDC continues to administer the MA Food Trust Program (MFTP) with our partner, the Local Enterprise Assistance Fund (LEAF) across the Commonwealth. We were awarded a fourth round of \$500,000 in loan capital through the Massachusetts Department of Agricultural Resources to provide loans and grants to businesses selling healthy food in low-income communities with low-grocery access. Microgrants, up to \$25,000, are also available to MFTP-eligible businesses. MFTP has provided loans and financing to independent grocery stores, mobile markets, farm stands, and farmers markets during FY22.

Lending

**Loans Made by Amount**

0 to \$25,000	38
\$25,001 to \$50,000	30
\$50,001 to \$75,000	18
\$75,001 to \$100,000	17
\$100,001 to \$125,000	9
\$125,001 to \$200,000	3
\$200,001 and over	6

**All Outstanding FCCDC Loans and the Industries They Support**



### Lending Client Profile: Valley Transporter

In September of 2021 the future of travel was still largely uncertain globally, due to the lingering effects of the pandemic. Two dedicated employees of Valley Transporter decided to acquire the company, which had been shuttered for 20 months as travel waned and remote learning became the norm for area colleges. Angel Woolley and Lynda Tiersma formed Work Wives at Valley Inc. In December of last year, they purchased the business from the owner.



Many of the vehicles used to transport people to area airports and other destinations had been sold during the closure, creating a significant capital need for the new proprietors. FCCDC was there to help. Since that initial request for a loan in December 2021, the two owners have grown the fleet and are back in business close to pre-pandemic levels.



Angel Woolley and Lynda Tiersma

They recently approached the lending department about a loan to purchase an additional vehicle. After assessing financials and projections, including customer demand, we were able to provide the needed capital to Angel and Lynda for a new 12-passenger vehicle to help rebuild the fleet. Lending of this type not only aids in the provision of a needed service for area institutions, business, and leisure travelers, but also provides job creation opportunities for people in our region.

We would like to congratulate Angel and Lynda for taking on this challenging endeavor in a time when so much was in transition and encourage you to consider using this service for your next trip to Bradley or Logan Airports. They'll pick you up at

your own home or place of business. Go to their website to learn more: [valleytransporter.com](http://valleytransporter.com). If your business has capital needs, please call our lending staff to see how we might be of assistance.

## Lending

**Loan Clients FY22**

Agric Organics Farm	Wilbraham
Alchemy of Avalon	Greenfield
All Farmers, Inc.	Springfield
Ashfield Lakehouse	Ashfield
Atlas Farm Store d/b/a Kelly Farm Store	Deerfield
Baked	Shelburne
Chamutka Farm	Whately
Crimson and Clover Farm	Florence
Green Earth Poultry	Greenfield
Michael Fisher Transportation d/b/a FATS, LLC	Gill
Fruit Fair Grocery Store	Chicopee
Full Well Farm	Adams
Hager Brothers Farm (2 loans)	Shelburne
Hayden General Contracting Inc.	Orange
Hickory Hill Maple	Worthington
Hilltown Hair Salon	Shelburne
Honey Pot Produce	Hadley
Many Graces Farm	Hadley/Amherst
New England Wound Care	Montague
Northern Soul Café	Springfield
Pioneer Valley Growers Association	Deerfield
Riverland Farm	Sunderland
Simple Gifts Farm	Amherst
Valley Transporter	Amherst
Wellness Croft (2 loans)	Plymouth
Woven Roots Farm	Tyringham

## Racial Justice Initiative

The Racial Justice Initiative is moving ahead with steady progress as we approach the completion of year two since Racial Justice and Community Engagement Leader Traci Talbert began this work. Traci has utilized her experience as a banker, her connections with community leaders in Hampden County, and her background with racial justice in higher education institutions to both support and expand Franklin County CDC capacity to work in a welcoming and belonging spirit. The FCCDC expresses appreciation for having been awarded a grant from the Massachusetts Community Health Fund to deeply engage in racial justice work with workplaces and the community in Franklin County and the surrounding region. The FCCDC is enthusiastically and totally committed to diversity and cultural competence in the workforce, community development, and the disruption of the system of white-dominant culture. Our focus and hope is for everyone in Franklin County to engage with this initiative to make our workplaces and community more welcoming and healthier for all.

### Racial Justice Audit Tool

A team of enthusiastic and experienced individuals has gathered to support the creation of the Racial Justice Audit Tool. The team is made up of Attorney Tasha Marshall, Audit Analyst Elizabeth Goodman, and Community Interviewer Mari Champagne. The team drafted qualitative questions and conducted community outreach to invite participants. It has conducted 80 one-on-one interviews in the community, from various businesses owners, managers, supervisors, and staff/team members. This team meets monthly to provide updates and share ideas. In March of 2022, the team hired Common Media of Greenfield to develop the software. The goal of this tool is to help businesses stay engaged on a quarterly basis, identify specific behaviors, and prevent the possibility of discrimination claims. This tool will collect and house information from the businesses, while maintaining confidentiality. The goal is to have members of the Welcoming and Belonging Group as test pilots. This process should take a month or two to complete and enhance, based on feedback/recommendations.



Number of one-on-one interviews with community members to create the Racial Justice Audit Tool, coming in early 2023

**Welcoming and Belonging Group**

Over the past year, Traci met six times with the Welcoming and Belonging Leadership Team and the Welcoming and Belonging Group. Both groups are made up of business leaders in Franklin County. The Welcoming and Belonging Group held meetings that consisted of specific themes and hosted outside speakers. The group members also shared specifics, engaging with each other in support of being a more inclusive and unified community group.

**Forging Connections and Increasing Outreach**

Traci has participated in two educational certificate programs, Babson College's Black Women Entrepreneur Leaders, which she completed, and Cornell University's program, Diversity, Equity, and Inclusion for Leaders, which she is currently working on.

As the community leader, Traci is focusing on industry specific presentations. In FY22, she engaged with several businesses, including conducting a four-month workshop for a former client of the FCCDC.

The FCCDC participated in the convergence of all the racial justice groups working in Franklin County to determine what each group is focusing on, as well as how those differences can be supportive of Racial Justice initiatives. Overall, the Racial Justice work is progressing. Contacts and connections are happening.

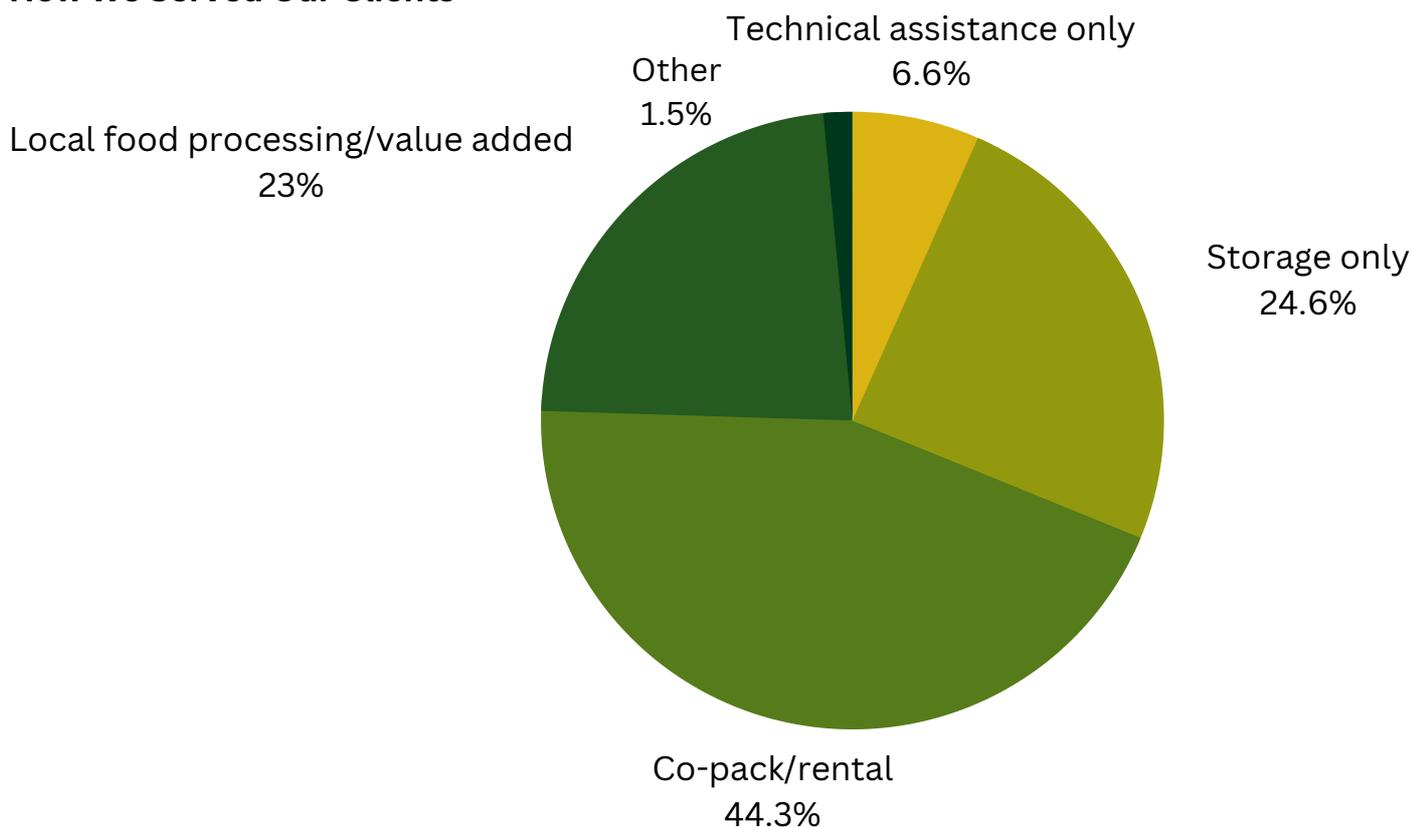
## Western Massachusetts Food Processing Center

This year, the Western Massachusetts Food Processing Center (WMFPC) team served 118 business by providing the following services:

- Co-packing
- Rental kitchen space
- Storage
- Shipping and receiving
- Inventory management
- Technical assistance

The WMFPC is actively processing or storing for 65 businesses, many of which are local farms and half of which were owned by women. It welcomed 13 new business this year. Businesses come from all over the Northeast, including Massachusetts, Vermont, Connecticut, Maine, New Hampshire, and New York.

### How We Served Our Clients

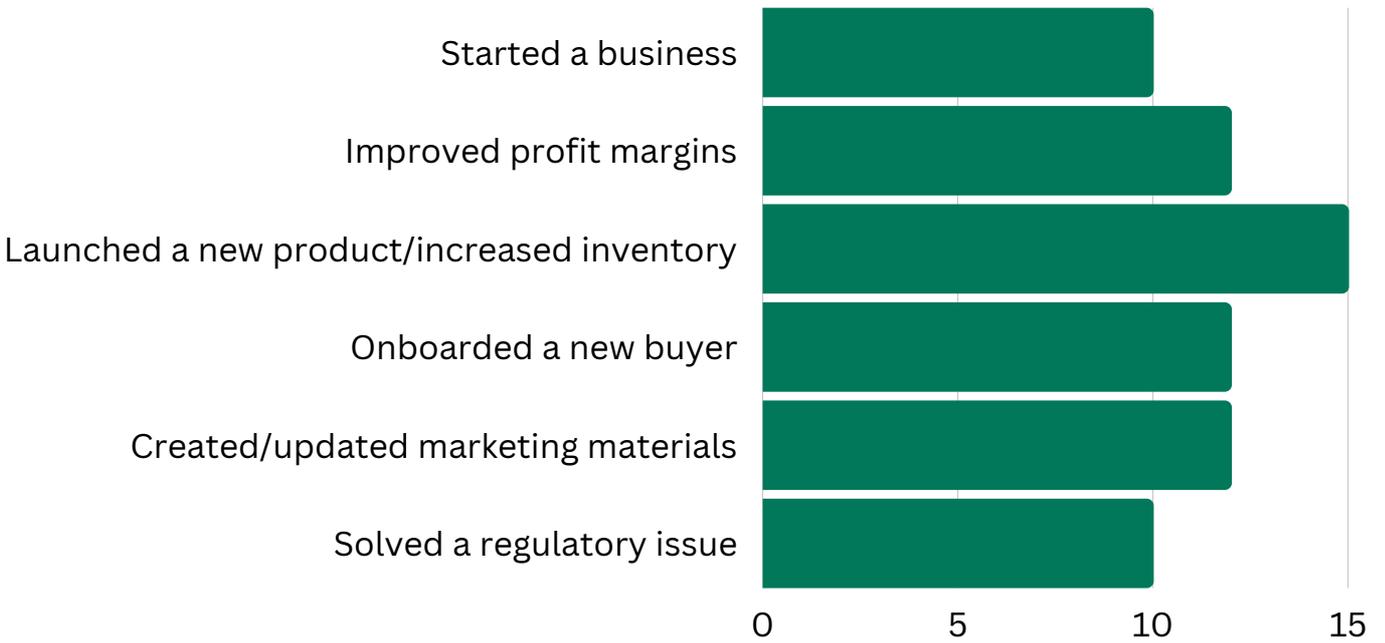


**Survey Results**

In August, we reached out to our clients to see how things are going for their businesses and gather feedback on the services they are receiving. Thirty-five businesses responded to our annual survey and here is what we learned:

- 18 of the 35 businesses grew their business, meaning they moved from one phase to the next (i.e., concept to startup, startup to stabilized)
- Our most valued service is product development/prototyping, followed closely by resource sharing and food safety counseling
- 91% of respondees are either satisfied or very satisfied with the services they are receiving at the WMFPC

**In FY22, our clients...**



**WMFPC Output**

This year, we made the following products in our kitchen:

- |                                     |                      |
|-------------------------------------|----------------------|
| Apple sauce                         | Marinades            |
| Carrot top chimichurri              | Olive oil            |
| Cashew-based parmesan               | Pesto                |
| East-Asian superfood tea            | Pickled onions       |
| Fire cider                          | Pickles              |
| Frozen berries, peaches, and apples | Plant-based chicken  |
| Ghee                                | Pomegranate molasses |
| Honey                               | Quince paste         |
| Hot fudge                           | Salsa                |
| Hot sauce                           | Tomato sauce         |
| Maple syrup                         |                      |

## Grant Funding

A grant from the Massachusetts Department of Agricultural Resources Food Ventures Program helped with our preparations for a third-party audit, including investment in a new sanitation program that uses a doorway foamer to sanitize shoes or wheels moving between the warehouse and processing space. This funding also helped us purchase equipment for processing local ingredients, including a commercial food mill, a printer that prints best-by dates directly onto a bottle, a water activity meter, an immersion blender, a second commercial vegetable dicer to increase our cut varieties, and increased security for our warehouse. We are looking forward to partnering with the Sustainable Business Network on a Local Food Promotion Program grant for next three years, formalizing the cohort model piloted in 2022 by Kate Minifie and Chris Janke.

## Staff Development

- Food Center Operations Director Liz Buxton, Food Entrepreneurship Manager Kate Minifie, Shift Supervisor Ary Rodriguez, Warehouse Specialist Jason Noyes, and Operations Team Leader Evan Manning continued to keep the WMFPC running smoothly
- Scott Savoie was hired and promoted to Floor Supervisor
- Gigi Gomes was hired and promoted to Production Shift Leader
- Carlos Cardinales was hired and is doing great work on the production floor
- Peter Freisen retired after more than 10 years with us

As part of audit prep, we have developed a master training schedule to ensure all staff are educated on a variety of food- and workplace-safety topics. We will also be implementing biannual staff development days which will include training, reflecting, and goal setting.

## Education

In partnership with the University of Massachusetts, Amherst; the University of Rhode Island; CommonWealth Kitchen; and Community Involved in Sustaining Agriculture, the WMFPC offers a course on food safety and regulatory compliance for emerging food businesses, titled Successful Food Product Development for New Food Businesses. This spring, the class had 15 business owners in attendance. The WMFPC will continue to offer this course with partners twice a year for food and farm businesses.

## Massachusetts Agriculture Innovation Center

In FY22, the FCCDC added another program to support farm and food business throughout the state. The FCCDC was one of three organizations in the country to receive a two-year Agriculture Innovation Center Grant from USDA. We have been hard at work developing the Massachusetts Agriculture Innovation Center (MAAIC), a network of business-assistance providers across the Commonwealth that helps farms launch and scale new product ventures. In collaboration with its partners—Community Involved in Sustaining Agriculture (CISA), The Carrot Project, and New Entry Sustainable Farming Project—the MAAIC offers one-on-one business coaching, access to funding, and industry connections, serving as a hub connecting farms with the services they need to succeed.

Over the past year, MAAIC has worked with 42 clients across the state, offering support on topics ranging from financial management and product development to food safety and regulatory compliance.

FCCDC welcomed Tricia Wancko as the new MAAIC Director in September. Tricia brings many years of experience working at national nonprofits and with local farm and food businesses and has hit the ground running, working to expand the reach and impact of this FCCDC program. Looking ahead, the MAAIC is excited to hire another staff member, keep building its network of service providers, and continue to collaborate with organizations across Massachusetts to support farm and food businesses.

## FCCDC Operations and Finance

Our administrative team, led by Finance Director Shannon Martineau, continues to support staff, funders, clients, vendors, and tenants through various activities. Operations Director Judy Scherer celebrated her 17th year with the FCCDC, with a focus on information technology and security, as well as bookkeeping. Scott LaRochelle came on board in November 2021 as our Administrative Assistant, welcoming all who stop in for a visit, making sure the Venture Center runs smoothly, and capturing relevant data. Kate Lawless joined the team in September 2022 as our Communications Director, tasked with sharing our story to attract new entrepreneurs, and those who want to support them.

### Venture Center

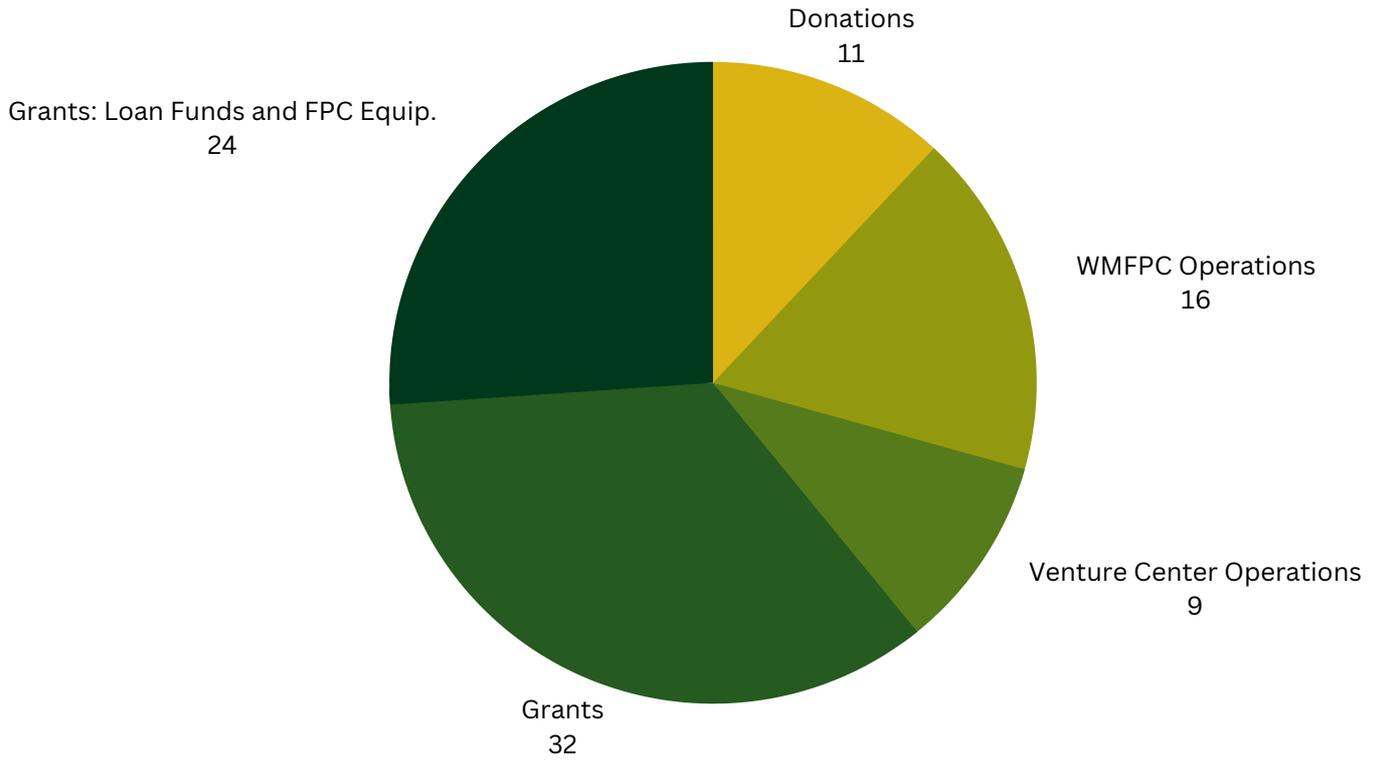
Our tenants in FY22:

- Our Family Farm, with the best milk ever, is growing and "mooving" out of the Venture Center! A marketing co-op of local dairy farmers working together to offer fresh, local, hormone (rBST\*) free milk, they have been tenants with us for 11 years and with a loan from FCCDC built a processing plant which will include their new office space and a farm store in Leyden.
- Silver Screen Design: the best resource for branding your company, organization, or event, they offer hundreds of design options and products.
- Artisan Beverage Cooperative, maker of Katalyst Kombucha and Ginger Libation.
- Cellu-Spray: From small additions to commercial buildings they can help you use less energy with the highest quality cellulose available.
- Pioneer Co-op of Franklin County, a housing cooperative.
- Franklin County Community Meals Program, a wonderful organization that provides community meals (Greenfield, Turners Falls, and Orange) and operates the Orange Food Pantry, moved into a larger space within the Venture Center to incorporate staff and pantry needs.
- Massive Bookshop, new to the Venture Center, is an anti-profit online bookstore.

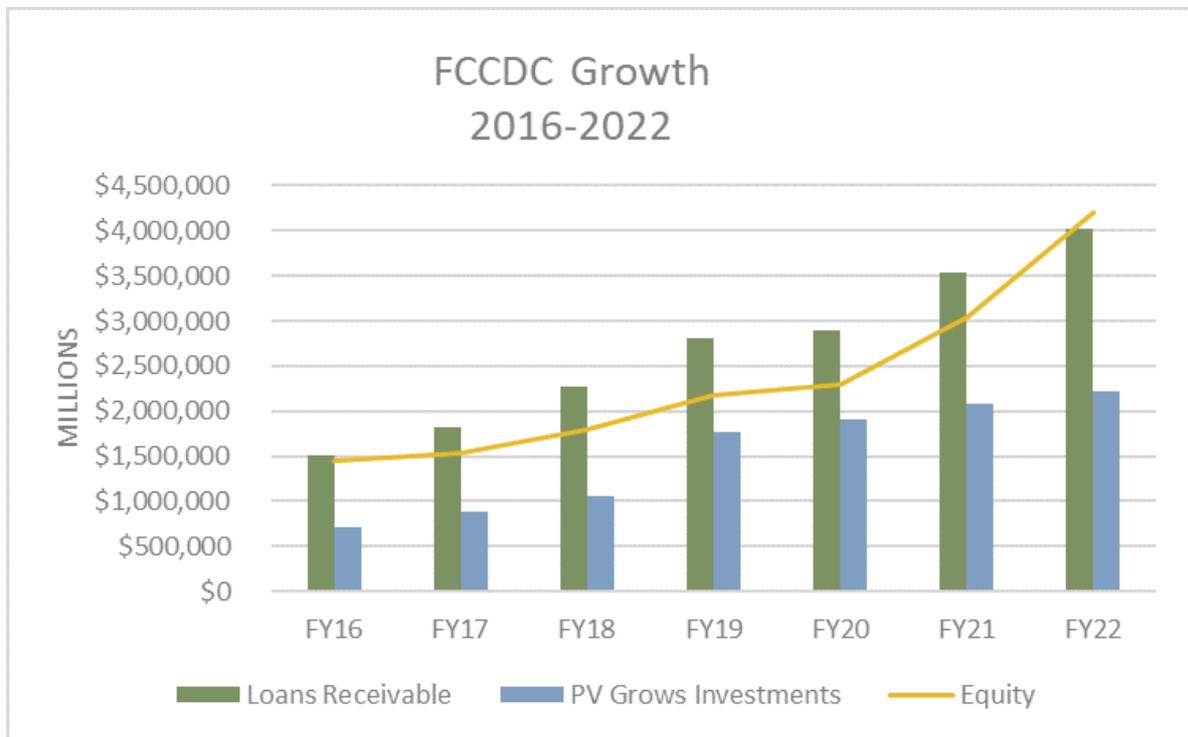
### Financial Statements

The FCCDC continues to seek long-term grant opportunities to serve our community. In addition, we are able to meet our mission through donations by community members, many of whom benefit from the Community Investment Tax Credit (CITC); through those who invest in our PVGrows Investment Fund; and through the operations of our economic development programs in the form of interest, rent, and fees.

### How Our Work is Funded



### How We've Grown



## FY22 Financial Report

### CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As of June 30, 2022 and 2021

	2022	2021
	(Unaudited)	(Audited)
<b>Assets</b>		
Cash	\$263,294	\$377,482
Accounts Receivable	\$219,398	\$215,792
Grants Receivable	\$278,017	\$390,692
Loans Receivable, Current Portion	\$532,428	\$408,831
Other	\$25,476	\$33,798
Property, Plant & Equipment, Net	\$1,685,836	\$1,715,873
Restricted Cash, Lending /	\$3,145,878	\$1,774,892
Loan Receivable, Net	\$3,748,625	\$3,727,247
<b>Total Assets</b>	<b>\$9,898,951</b>	<b>\$8,644,607</b>
<b>Liabilities and Equity</b>		
Current Liabilities	\$1,985,352	\$1,471,551
Long-Term Liabilities	\$3,713,545	\$4,132,461
<b>Total Liabilities</b>	<b>\$5,698,897</b>	<b>\$5,604,012</b>
<b>Equity</b>		
<b>Net Assets</b>	<b>\$4,200,054</b>	<b>\$3,040,595</b>
Total Liabilities and Equity	\$9,898,951	\$8,644,607

### CONSOLIDATED STATEMENT OF ACTIVITIES

As of June 30, 2022 and 2021

	2022	2021
	(Unaudited)	(Audited)
<b>Income</b>		
Fiscal Sponsorships	\$356,971	\$547,008
Food Processing Center	\$543,720	\$534,556
MAAIC	\$113,030	\$0
Racial Justice Initiative	\$128,404	\$86,037
Lending	\$585,857	\$661,191
Venture Center	\$212,426	\$195,113
Business Assistance	\$542,469	\$609,306
Other	\$207	\$3,391
Contributions	\$238,999	\$334,198
<b>Total Ordinary Income (Operations &amp; Grants)</b>	<b>\$2,722,084</b>	<b>\$2,970,800</b>
<b>Expense</b>		
Fiscal Sponsorships	\$352,155	\$513,189
Program	\$2,227,851	\$2,071,697
Support	\$273,201	\$315,786
<b>Total Expense</b>	<b>\$2,853,207</b>	<b>\$2,900,672</b>
<b>Net Ordinary Income (Operations &amp; Grants)</b>	<b>-\$131,123</b>	<b>\$70,128</b>
<b>Other Income</b>		
Other Income Assets/Grants: FPC Equipment	\$135,907	\$97,784
Other Income Assets/Grants: Lending*	\$1,153,702	\$568,664
<b>Total Other Income</b>	<b>\$1,289,609</b>	<b>\$666,448</b>
<b>Change in Net Assets</b>	<b>\$1,158,486</b>	<b>\$736,576</b>

\*MGCC, MA Food Trust & EDA CARES Act grants, for loans to businesses

FCCDC Staff as of 11/1/22		
Rebecca Busansky	Kate Lawless	Ary Rodriguez
Liz Buxton	Evan Manning	Scott Savoie
Carlos Cardinales	Shannon Martineau	Judy Scherer
Gigi Gomes	Kate Minifie	Traci Talbert
Arthur Haselkorn	Jason Noyes	John Waite
Scott LaRochelle	Glen Ohlund	Tricia Wancko

Board of Directors as of 11/1/22		
Tanisha Arena	Michael Buckmaster	Leda Mahmoodi
Kristi Bodin	Tom Ewing	Andrea Nathanson
	Darren Gale	

## Thank you to our funders, clients, and supporters!

U.S. Department of Agriculture:

- Local Food Promotion Program (LFPP)
- Rural Microenterprise Assistance Program (RMAP)
- Intermediary Relending Program (IRP)
- Community Facilities Program (CFP)
- National Institute of Food and Agriculture (NIFA): Community Food Projects
- Agriculture Innovation Center Program

U.S. Economic Development Administration

Community Development Block Grant (CDBG): HUD and MA Dept.  
of Housing and Community Development

Massachusetts Department of Agricultural Resources

Massachusetts Growth Capital Corporation

MassDevelopment

Massachusetts Community Health Fund

Rural Local Initiative Support Corporation (LISC)

Lydia B. Stokes Foundation

Henry P. Kendall Foundation

Franklin Regional Council of Governments

Thanks, especially, to all the individuals  
and businesses that donate!

If you haven't already given, snap a photo of the code  
for a link to our giving webpage, or send  
a check to the address below.



Franklin County Community Development Corporation

324 Wells Street

Greenfield, MA 01301

(413) 774-7204

fccdc.org

info@fccdc.org