



A conference for and by  
Vermont Businesses

## 5<sup>th</sup> Vermont Greening Up↑ Your Bottom Line Positioning Your Business for Success in a Green Economy

for Vermont Businesses of All Sizes, October 6, 2010  
Sugarbush Gatehouse Lodge, Warren, Vermont

### Agenda at a Glance

8:00 – 8:50 am

Registration, breakfast, vendors; 8:50 am – Welcome (Mountain View Room)

9:00 am Plenary Panel:

“Greening Up Vermont’s Business Sectors” Hospitality-Shannon Reilly, Magnolia Bistro; Aerospace-Chris Hill, Heritage Flight; Information Technology- Nancy Stoddard, 7<sup>th</sup> Generation; Health Care – John Berino, Fletcher Allen Hospital; Energy-Smart Grid-John Tedesco, Green Mountain Power; MFG –Leslie Bradley, Mack Molding; Tourism – Jason Lisai, Sugarbush Resort. Moderator:Anson Tebbetts. Discussion will include questions from the audience.

10:30 am

Real Networking for Real Businesses BREAK (please visit vendor tables in Courtyard Room and leave your business card for pm raffles)

11:00 am - Concurrent Sessions:

- 1) *Green Project Financing Panel:* David Robinson – USDA, Bernie Villemaire – Small Business Administration; VT Economic Development Authority – Steven Greenfield; Peter Adamczyk –VT Energy Investment Co. (Mountain View Room)
- 2) *The Lean Office-* Lean Efficiency for Your Administrative Operations – Bill Kuhns & Paul Demers, Vermont Manufacturing Extension Center (The Timbers)

12:00 pm

LUNCH – Mountain View Room

1:00 pm – Concurrent Sessions:

- 1) *Beyond Sustainability: The Birth of Regenerative Business* – Cheryl Eaton, Nicole Hade, Will Robb, Triskele Institute (The Timbers)

- 2) *LEED Existing Buildings* - Tim Shea, National Life; *Energy Retrofit of Commercial Buildings* – Ken Welch, NeighborWorks of Western Vermont (Mountain View Room)
- 3) *Closing the Loop ~ Through Food Scrap Recycling & Composting* – Josh Kelly, Highfields Institute; *Vermont Compost/Biogas Data Viewer* – David Healy, Stone Environmental (Fireplace Room)

2:00 – 2:30 pm

Feature your business during "Commercial Time" for tangible, business-to-business connections that green up your bottom line (Mountain View Room)

2:30 pm - Concurrent Sessions:

- 1) *Walking The Environmental Talk Panel*: Bill Maclay - Maclay Architects; Beth Sachs - VT Energy Investment Corp.; Christine Kucipeck - Gardener's Supply Co. Moderator: Greg Strong - Spring Hill Solutions (Mountain View Room)
- 2) *Assessing Your Business' Sustainability Efforts*: Dennis Sasseville, Maryalice Fischer & Susanne Miller - PRIZM Inc.; Matt Deluca - Green Mtn. Coffee Roasters (The Timbers)

3:30 pm –

Networking Continued & sample local, organic snacks & Cash Bar with vendor raffle in Courtyard Room

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Vermont Business Environmental Partnership;

**Platinum Sponsors:** Green Mountain Coffee Roasters, Spring Above Marketing, VT Business Magazine, Burlington Free Press

**Silver Sponsors:** Green Mountain Power, groSolar, Vermont Sustainable Jobs Fund, Efficiency Vermont; Cabot Creamery, Vermont Manufacturing Extension Ctr., Vermont Chamber of Commerce, VT Green Living Journal, and Environmental Compliance Services.

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#### DETAILED TOPIC DESCRIPTIONS:

Lean Office - Lean isn't just for the shop floor anymore. There are also opportunities to improve lead times and efficiencies in office processes. Don't be fooled by the word "office" - this is ideal for any environment that processes a lot of information - real or electronic - whether it is purchasing, accounting, engineering, doctor's offices, banking, etc. Just a few of the benefits of a Lean office environment are improved efficiency, cost savings, complex processes simplified, and faster customer response. Who wouldn't want that?? During this interactive presentation, you will be introduced to some key Lean Office concepts that can be applied to your own business.

**Beyond Sustainability:** The Birth of Regenerative Business – Cheryl Eaton, Nicole Hade, Will Robb, Triskele Institute: The notion of sustainability is gaining traction. Businesses are “greening up” operations, adopting a “triple bottom line,” and are increasingly conscious of their carbon footprints. “Sustainability” is no longer seen as antithetical to business; in fact, green business is increasingly seen as good business. The greening orientation driving these efforts may well ensure that our businesses are less resource intensive and have less negative environmental impact. But is simply sustaining enough? Do our efforts to do less bad set the bar high enough? To explore this question the panel offer a discussion exploring how businesses might thrive in – and shape – a radically different business climate, one oriented towards regeneration rather than sustainability. Unfolding from this perspective are three concepts that will help optimize businesses: creating alternative patterns of change through questioning the dominant logic of today’s businesses; developing and functioning in an ecosystem of appropriately scaled enterprises; embracing a systems orientation and whole-human approach.

**LEED Existing Buildings** - Tim Shea, National Life will discuss how NLGroup has become a Vermont leader in green buildings and social responsibility. This would include our LEED-EB silver accreditation, solar photoelectric installation, solar thermal installation, lighting retrofit, new plumbing fixtures, and the soon to be installed biomass heating plant. I would also present about our recycling efforts which exceed 75% versus landfill waste, green purchasing policy, as well as our innovative Alternate Transportation Program. This program encourages employees through incentives to use an alternate means (carpool, public transportation, work from home, walk, or bike) to work. Other topics would include the work of the NLGroup Foundation, which donates hundreds of thousands of dollars annually to the community and our employee volunteer policy and activism.

**Energy Retrofit of Commercial Buildings** – Ken Welch, NeighborWorks of Western Vermont. This presentation will outline an analytic approach to reducing energy waste in a mixed use building which houses six apartments and the offices of NeighborWorks of Western Vermont. Concepts, approaches and mechanisms will be explained through the story of the energy retrofit of the Kazon Building, a historic West Rutland structure. Through the Kazon story, the audience will hear how to significantly reduce energy consumption-and operating expense- by analyzing the structure, it’s occupants , the building’s mechanical systems and implementing cost effective retrofit techniques. Building managers will identify with the presentation and hopefully leave with possibilities they may not have considered in their buildings’ energy evaluations.

**Assessing Your Business’ Sustainability Efforts**-Dennis Sasseville, Maryalice Fischer, Susanne Miller, PRIZM Inc. Corporate environmental, sustainability and Social Responsibility programs can only be strengthened and improved when their current status can be objectively assessed. Well-planned internal audits help determine present status and identify gaps in program implementation. Objective audit results aid in communicating with management, employees, suppliers and other stakeholders. This presentation will cover foundational requirements for internal sustainability audits and assessment initiatives, for businesses with established programs and those just developing their program concepts and frameworks. Take-aways: Five Principles for any audit program; Choosing audit team members; Auditing management systems; Appropriate report contents; Communicating with management and stakeholders; Improving sustainability and CSR program. Matt Deluca of GMCR will discuss their company’s experiences.

**Closing the Loop ~ Through Food Scrap Recycling & Composting** – Josh Kelly, Highfields Institute. Composting is no longer an activity that concerns only gardeners. Solid waste reduction, global warming, and soil fertility concern us all. As cities, towns, regions, and entire states move towards more sustainable solid waste treatment models, there is growing awareness of the need for effective composting programs to reduce our

carbon footprint and provide closed loops to recycle our food scraps and organic “waste”. Highfields Center for Composting’s Close the Loop composting programs can help your business recognize environmental, economic, and community benefits including: reducing your trash by as much as 30-60% or more, reducing your greenhouse gas emissions, and contributing to the local economy and the food security of your community. If all Vermonters composted their food scraps, it would provide a carbon offset equivalent to NOT burning 12 MILLION gallons of gas each year. Come learn about the benefits of composting and the future of this sustainable business practice to add value from a customer, and even an employee, standpoint.

**Vermont Compost/Biogas Data Viewer:** Stone Environmental has developed the GIS-web-based, “Vermont Compost / Biogas Data Viewer”. This is the first statewide web GIS-based system to provide multiple users with information that helps in efforts to divert food waste from landfills into renewable energy and soil restoration. This presentation will include a description on the development and creation of the application and provide insights from the lessons learned and next steps and a interactive live demonstration on how the Data Viewer works. The Data Viewer was developed to serve a multiple user communities. The application allows users to view Compost and Biogas related information spatially and to access details of each dataset. Compost data includes potential food scrap generators, existing compost facilities, compost facility service areas, and suitable land for new composting facilities. Biogas data includes existing farm anaerobic digesters, farm locations, and distance from farms to 3-phase power.

**Walking The Environmental Talk Panel-** Bill Maclay, Maclay Architects; Moderator Greg Strong, Spring Hill Solutions. This session will gather businesses from around Vermont to discuss how we can all make better decisions to walk our environmental talk. We propose an interactive panel to examine the issues of healthy workplaces, energy and the environment. The panel will look at the specific challenges of energy efficient facilities, low impact transportation, lean product manufacturing and minimized waste streams to better understand the options that you have at your business to become more environmentally friendly without challenging your bottom line. This session will include two different sections. First will be a moderated three-person forum where Greg Strong from Springhill Solutions will function as a moderator for the panel made up of Beth Sachs from VEIC, Christine Kucipeck from Gardner’s Supply and Bill Maclay from Maclay Architects. They will share their stories, challenges and accomplishments related to walking their environmental talk. Secondly, the forum will be opened up for a question and answer session where attendees can ask questions related to their own challenges and trials.

BIOS:

**Peter Adamczyk** is the Energy Finance and Development Manager at Vermont Energy Investment Corporation. He leads the development and implementation of financing strategies and services that support VEIC’s goal of reducing the economic and environmental costs of energy use. He manages relationships with financial partners, including development, analysis, and advocacy activities regarding energy efficiency and renewable energy. Peter brings more than 23 years of investment and finance experience in San Francisco, London, and New York to this position and has certifications from several energy efficiency and renewable energy industry groups, including NABCEP Photovoltaic Certification and HERS rating certification. Peter has a BA in International Economics from the University of California, Berkeley.

**John Berino**, MS, CIH, CSP currently works at Fletcher Allen Health Care managing environmental and occupational health programs. In this role, he oversees and coordinates OSHA, EPA, and DOT compliance activities. Mr. Berino plays

an active role in hospital emergency preparedness at the local and statewide level. In addition to these responsibilities, he oversees the Fletcher Allen Green Team and supports many of the environmental initiatives now underway. He has over twenty years of experience in the environmental and occupational health field. This includes experience in the private, public and non-profit sectors. He holds a BA in Environmental Chemistry and an MS in Industrial Hygiene. He is a Certified Industrial Hygienist (CIH) and Certified Safety Professional (CSP).

**Leslie Bradley**, Program Manager, Mack Molding Co -- Leslie works at Mack's Headquarters Plant (Arlington, VT) and is responsible for managing several accounts, including The BigBelly Solar Compactor, which is a patented compacting trash receptacle that uses solar power for 100% of its energy needs, manufactured by Mack. Leslie is a veteran engineer with 20 years of cross-functional engineering experience in design, manufacturing and quality assurance. Before joining Mack, she worked for Whatman, Inc. (Sanford, ME), where she was corporate quality assurance operations manager with worldwide responsibilities. Leslie holds an MBA from Babson College, Wellesley, MA, and a bachelor's in mechanical engineering from the University of Vermont, Burlington.

**Matt DeLuca** is the Manager of Environmental Affairs for Green Mountain Coffee Roasters. He coordinates the company's efforts to identify and reduce its environmental impacts across its facilities nation-wide. Prior to joining the company in 2006, he worked as an attorney in St. Albans, Vermont. Before that, he was Manager of Environmental Programs at Green Mountain Energy Company – then the nation's leading provider of cleaner electricity generated from renewable sources. In that position he was responsible for claims substantiation, environmental reporting, and environmental management. Matt holds a Juris Doctorate from Vermont Law School and Bachelor of Science in environmental science from St. Michael's College.

**Paul Demers**, VMEC Senior Manufacturing Advisor - Paul joined VMEC as one of the Center's first field engineers in January 1996. Working from VMEC's Burlington office, Paul has provided direct assistance and managed a wide variety of projects for Vermont manufacturers including the areas of Lean Manufacturing training and implementation, Set Up Reduction, Human Resource Assessments, Cellular Manufacturing, and Total Productivity Maintenance (TPM). Paul has trained over 10,000 Vermont manufacturing employees in Lean concepts. He is certified by SME/AME as a Bronze Level Lean Sensei and serves as a Northeast Shingo Prize Ambassador.

**Cheryl Eaton** of the Triskele Institute has 15 years of experience in brand, business, and marketing strategy. She has worked with a variety of public entities, NGOs and corporations, including New Balance, AOL/Time Warner, Efficiency Vermont, and Seventh Generation, to uncover the authentic passion in an organization and find ways to leverage this truth to create empowering connections. Cheryl has developed an alternative model of leadership called Wild Genius<sup>sm</sup>, designed to instigate innovation and inspire commitment for social change.

**Steve Greenfield** is the Chief Operating Officer of Vermont Economic Development Authority (VEDA). He joined VEDA in 1985 as a commercial lender and was later named Deputy Manager and then Chief Operating Officer. He is responsible for and oversees all lending functions at VEDA, including loans made in VEDA's commercial and agricultural loan programs. VEDA is Vermont's state-wide public sector economic development lender. VEDA's loan programs provide financing to large and small commercial businesses and Vermont's farming community for a wide variety of purposes, including energy efficiency improvements and renewable energy systems. VEDA works closely with many organizations including banks, USDA – Rural Development, Efficiency Vermont and the Clean Energy Development Fund as well as state and federal tax credit/incentive programs to promote energy conservation and production of energy from renewable sources.

**Christine Kucipeck**, Flower Power Operations Coordinator, has been with Gardener's Supply Company for 12 years, most recently in the Flower Power division, supplying plants and flower bulbs for organization fundraisers. She took on the lead for the company's Green Team in 2009, and has been involved in the logistics of installing a PV system on the roof of one of GSC's buildings, setting up a carpool program and increasing recycling throughout the facilities. Christine

holds a degree in Forest Biology from the SUNY College of Environmental Science and Forestry. Former lives include raising salmon at a remote Alaskan fish hatchery, and working in various biology and education positions.

**Bill Kuhns**, VMEC Professional Manufacturing and IT Advisor - Beginning his career with VMEC in 1998, Bill has worked with computers and computer based systems for more than 20 years. Bill has worked on a broad range of avionic and satellite systems as well as associated test and simulation equipment. On the manufacturing side, he has managed manufacturing and test engineering groups and has helped to select and implement integrated manufacturing software systems. With a background in Engineering and Computer Science, his focus at VMEC has been working with nationally recognized experts and Vermont clients to apply Lean principles beyond the production floor. He has been involved in dozens of projects in areas ranging from finance to product development to purchasing. Bill works from a home office in Monkton.

**Nicole Hade** of the Triskele Institute brings 6 years of experience in promotion and implementation of strategic sustainable business practices that promote environmental incentives while creating cost savings. Nicole brings a fresh outlook on helping businesses to proactively develop thriving cultural change through the utilization of existing foundations to forge effective process improvements that allow a company to evolve strategically. Nicole also holds a Masters of Arts in Marine Affairs from the University of Rhode Island and has extensive technical and on-the-ground experience working on issues of nonpoint source pollution, fishery management, and coastal resource management which brings an alignment between the balance of corporate culture and ecological necessity.

**David Healy** is a Vice President at Stone Environmental where he leads the company's efforts in providing Geographic Information System (GIS) services. He has over 30 years experience in environmental management, program management and geographic information systems at the local, state, federal, and international levels. He has been involved with the development of numerous GIS applications related to composting, biomass and sustainable energy. He was instrumental in starting the Vermont Geographic Information System. Prior positions have been with the Vermont Office of Policy Research and Coordination; the Physical Planning Office for the Commonwealth of the Northern Mariana Islands; and as Community Planner with the U.S. Environmental Protection Agency, Region IX. He received his M.A. in Urban Planning from University of California, Los Angeles and a Bachelor of Science degree in Meteorology from the University of Massachusetts, Lowell.

**Christopher Hill** is president of Heritage Flight and Heritage Aviation of Burlington, Vermont a position to which he was appointed in March of 2002. Over the past twenty-one years, he has served the company in various leadership positions including: President, Vice President, Director of Flight Operations, Chief Pilot, Director of Training and Line Charter Captain. Prior to joining Heritage Flight, Mr. Hill ferried GA aircraft through-out the United States for United Aero Sales. Chris is qualified in several types of jet aircraft and holds a bachelor's degree from Boston University. He serves on The Safety Advisory Board for Sentient Jet, LLC and in his free time is an avid cyclist.

**Josh Kelly** recently joined Highfields' Institute after 7 years of work in land conservation, protecting farms and forestland in Vermont and New Hampshire. Josh works on the implementation of Highfields' Close the Loop program, an effort to establish community composting programs throughout the state by 2017.

**Jason Lisai** is the VP of Planning and Development at Sugarbush Resort. His responsibilities include real estate and resort development and construction, resort master planning, all aspects of natural resource management, resort utilities, and prides himself in developing and maintaining positive working relationships with local, state and federal regulators. Jason joined Sugarbush in 2001 and has over twenty years experience in the ski industry. Under Jason's leadership, Sugarbush has made significant improvements to water quality, increased energy efficiency, and implemented active forest management. Jason grew up in the Grafton, Vermont, enjoys hunting and fishing, and considers himself a farmer at heart. He has a BS in Environmental Science and Natural Resources from Johnson State College and lives with his wife and two sons in Johnson.

**William Maclay**, AIA, LEED AP, president of Maclay Architects of Waitsfield (VT), has been recognized as a leader in innovative, healthy, and ecological architectural design for more than thirty-five years. His work has been recognized internationally in exhibits, books, and publications. His firm, Maclay Architects, specializes in environmental planning and architecture, healthy building design, and energy conservation. Through its team of LEED-accredited professionals, the firm offers a full range of architectural services for all phases of residential, commercial and institutional projects. Recent projects include NRG Systems (over 75,000 square feet of office and manufacturing facilities) and corporate headquarters for Seventh Generation, both LEED Gold projects as well as a 16,000 square foot net-zero field house for the Putney School that is anticipated to achieve a LEED Platinum rating. With the addition of a 17.5 kW PV system the Maclay Architects office is the first architectural office in Vermont to go net-zero.

**Sarah McGinley-Smith** is Director of Corporate Communications at King Arthur Flour in Norwich, VT. She is responsible for managing internal communications as well as leading the company's stewardship team in its community and environmental efforts. Prior to her work at King Arthur Flour, Sarah held positions in public relations and market research at SchoolSports magazine in Boston; business outreach at the Welfare to Work Partnership, a non-profit organization in Washington D.C.; and served as a Coro Fellow in public policy in St. Louis, Mo. She has also done business planning for the National Park Service and served as an AmeriCorps member. Sarah has served on the board of directors at Generations Incorporated in Boston and The Child Care Center in Norwich. She holds an MBA from Harvard Business School and a BA from Tufts University.

**Susanne Miller** has ten years of experience as an environmental professional and two years as a Certified Professional Environmental Auditor (CPEA). During her six years at PRIZIM Ms. Miller has supported a wide variety of clients including several Federal Civilian Agencies including the Environmental Protection Agency, the National Park Service, the US Geological Survey, the Department of Veterans Affairs, and the General Services Administration.. She has developed and delivered environmental compliance and Environmental Management Systems (EMS) training courses, directed and participated in environmental compliance, indoor air quality, and EMS audits, and developed environmental compliance assistance guidance documents on behalf of clients. Ms. Miller has a Juris Doctor and Master of Studies in Environmental Law, from Vermont Law School, May 2000, and is a member of the New York and Vermont State Bar.

**Adam Quinn** is a Senior Information Technology Analyst at Seventh Generation where I have worked for the past two years. In those two years I have assisted in setting up our virtualized server infrastructure and all laptop workstation infrastructure that helped Seventh Generation receive #8 in Computer World's top 12 Green IT departments in the nation. Before Seventh Generation I was a Network Administrator at a Colchester, Vermont Manufacturing company and for 5 years before that I was for 5 years an IT consultant working for a local IT consulting firm.

**Shannon Reilly**, a Co-Owner of Magnolia Bistro a certified Green Restaurant in downtown Burlington, Vermont, has grown up in the surrounding community. A self taught chef, sprinkled with various culinary experiences, and an awareness of local farmers and their products. His passion has combined his love of people and food, with Vermont's ever emerging local agricultural movement. The latest chapter of Magnolia's focused business plan centers on a clear environmental management tactic encompassing; reusable products, composting, reducing packaging, conserving energy, and buying local; all in an effort to reduce impact on the communities that support these ideals.

**Will Robb** of the Triskele Institute brings 15 years of experience conducting public health research, including project management, data collection and statistical analysis skills. His passion is sustainable, regionally based food systems, and where he has worked in the fields, on boards, and exploring alternative economic, financial, and ownership models. As the facility manager at Ethan Allen Homestead in Burlington Vermont, Will brings a unique skill set uniting community and regional planning needs.

David Robinson is the Business Programs Director for USDA Rural Development. David has served with USDA for 26 years covering Vermont, New Hampshire and for a time, the United States Virgin Islands. Rural Development provides

financing solutions for home owners, community facilities and businesses including energy related projects. Rural Development assists business owners and farmers with financing for renewable energy generation systems and energy efficiency improvements. Rural Development funds leverage well with Clean Energy Development Fund, Efficiency Vermont, Vermont Gas, VEDA (Vermont Economic Development Authority) and other non-federal rebate or incentive programs.

**Beth Sach** holds the title of “Founder” of the Vermont Energy Investment Corporation (VEIC), which she and partner Blair Hamilton created in 1986 and where she served as Executive Director until 2008. In this role, she fosters stewardship of the mission, values and goals of VEIC in the workplace and the community, as well as participating in VEIC’s education, advocacy and business development activities. She’s been involved in energy efficiency and passive solar work for 245 dog-years (35+ human years, but who’s counting) in the fields of energy efficiency and renewable energy, a career that spans several oil embargos, a couple of wars, the ups & downs of “deregulation” and some enormous weather events (that some of us believe may be related to energy use and global warming). Beth chairs the Board of Vermont Works for Women, is a Board member of Vermont Businesses for Social Responsibility and the New England Grassroots Environment Fund, and is a non-voting member of the VEIC Board.

**Dennis Sasseville** is a Senior Principal with PRIZIM Inc. and has 30 years of experience as a management consultant. Previously, Mr. Sasseville was a Senior Manager in the Environmental Advisory Practice of KPMG, LLP in Boston. While at KPMG he served as a member of the firm’s 26-country International Sustainability Network (ISN) and as an advisor to the firm’s Integrity Management Practice. He is the author or coauthor of several John Wiley books, including: Sustaining Environmental Management Success: Best Business Practices from Industry Leaders. Mr. Sasseville teaches a business course on Sustainable Development at UNH Manchester.

**Tim Shea** is 2<sup>nd</sup> Vice President of Facilities, Purchasing & Contracting at National Life Group. I am responsible for the following areas within facilities: security, janitorial, food service, tenant relations, roads/grounds, plumbing, electrical, HVAC, furniture installers, and environmental initiatives. I have been in the position for 2.5 years and made significant progress in the greening of NLGroup in that short time to include LEED-EB silver accreditation and multiple green building installations. My previous experience was in purchasing operations at NLGroup and prior to that Northern Power Systems.

**Greg Strong**, President, Spring Hill Solutions – Greg has 20 years of experience in the renewable energy, energy efficiency, carbon management, and business sustainability sectors. Working with state and national NGOs, private businesses, and governmental organizations, he provides design, system integration, research, software development, intellectual property, and business development services. Example projects include a study of the 20-year technical and economic potential of wind energy in New York for the New York State Energy and Research Development Authority (NYSERDA); a cost-benefit analysis of solar energy opportunities at domestic military installations for the U.S. Department of Defense; and the development of renewable energy technology and policy strategies for the Vermont Agency of Agriculture’s Vermont 25x’25 Initiative. Greg’s most recent work has focused on providing greenhouse gas (GHG) assessment, mitigation, and strategy implementation services to businesses and institutions throughout the northeastern U.S.

**John Tedesco** is the Safety & Environmental Manager at Green Mountain Power located in Colchester, Vermont. He has an undergraduate degree in Geology from Castleton State College and is currently pursuing an MBA in Managing for Sustainability from the Marlboro College Graduate School in Brattleboro, Vermont. John and his wife Lisa live in South Hero with their two dogs and enjoy all things outdoors.

**Bernie Villemaire** is Lead Lender Relations Specialist with the U.S. Small Business Administration in Montpelier. Bernie has over 35 years experience handling loans, loan requests, and a variety of business issues relating to financing. He works closely with all the commercial lenders in Vermont and in adjoining states to help businesses obtain the financing they need. Prior to coming to SBA Bernie worked for the Comptroller of The Currency as a National Bank Examiner in the New England Region.

**Ken Welch** of NeighborWorks of Western Vermont is a retired Field Engineer who spent over 30 years in design and overseeing construction of municipal water and wastewater treatment facilities in Vermont and New Hampshire. He has a strong background in building science; have developed an energy efficiency loan program at NeighborWorks and am the first in the nation, Green Home Rehabilitation Specialist certified by NeighborWorks America. He has have given several presentations on different energy topics for various gatherings and at SolarFest , an annual renewable energy festival.