Creating households and communities that thrive.

2017
Report to the Community
Message From the Director

“We all do better when we all do better,” the late U.S. Senator Paul Wellstone used to say. Here at Capstone Community Action, it is this belief that drives the incredible commitment of our staff to improve the lives of each person and family we work with.

We do this by addressing basic needs and stabilizing lives, nurturing children, supporting individuals to live in affordable, healthy and efficient housing, achieve economic stability and rise out of poverty. But we do not do this alone. We partner with local organizations, state and federal agencies and resources. We also partner with you. Today and moving forward our community must play a pivotal role in addressing poverty, its causes and its symptoms, and how we resource the programs and strategies to end it.

We are grateful for our community’s support over the past year. Together we helped over 7,000 individuals and families to have a safe home with food on their table and heat during the cold winter. We helped 433 individuals find and maintain reliable transportation. We worked with more than 500 children, birth-to-five, and their parents, providing critical early childhood development and education. Volunteers helped more than 1,700 households prepare and file their taxes, generating over $1.8M in refunds that went back into their pocketbooks.

Thanks to your support, our financial coaches worked one-on-one with 237 individuals to help create budgets, reduce debt and build savings. Our business counselors worked with 34 entrepreneurs to launch or expand their business, creating 29 new jobs and accessing nearly $430,000 in financing from local financial institutions. Lastly, we broke ground on a new home for our work in Lamoille County. Our Lamoille County Integrated Service Center will provide whole-family wraparound services, including three Head Start early childhood development classrooms.

We deeply appreciate our community’s commitment to our mission. Together we can continue to create opportunities for all members of our community to thrive, because when we all do better, we all do better.

With gratitude,

Dan H. Hoxworth
Executive Director

The number of individuals and families we helped stay warm last winter with emergency heating services.

Our frontline housing support team worked with 481 individuals and families who were homeless or on the verge of homelessness to access or maintain permanent housing.

Capstone’s Food Shelf service provided over 234,146 meals to more than 4,400 central Vermonters.
Stop in to Pete’s Greens Farm Market in Waterbury; retail storefront for the popular Vermont vegetable farm. Grab your choice of fresh sandwiches, salads, soups, curries and other prepared foods, the work of Caitlin Vamvas, graduate of Community Kitchen Academy (CKA) at Capstone in 2017.

As Prepared Food Chef, Caitlin is responsible for creating the recipes, menus and food purchasing. The kitchen puts out 150-200 pounds of food a day, which Caitlin reflects, “CKA prepared me for this type of production. It’s not just serving something beautiful up on a plate. You have to think about what can survive in a case for a few days.”

CKA is a 12-week culinary training program in partnership with the Vermont Foodbank. Students go through 340 hours of extensive training on cooking skills and techniques, obtain ServSafe food handling certification and can earn 9 college credits. Students train turning rescued food into packaged, ready-to-heat meals made available in our food shelf. This past year students prepared over 34,000 meals. Twenty-seven students graduated with 25 of them gaining employment.

Caitlin’s long term goal is to operate her own food truck. While at CKA, she connected with other Capstone services, meeting with our Micro Business Development counselor to discuss the basics of business ownership. Caitlin also enrolled in our 2-to-1 matched savings program, already saving nearly $1,000 that will be matched by $2,000. She plans to use this towards her food truck business, or an intermediate step of starting her own catering business.

“This job has been really affirming in my skills.” People are coming back to purchase my food. They’re enjoying it. That feels good.”

For years, Craig and Jennifer Fowler dreamed of opening a business on their twelve wooded acres in Hyde Park. In 2013, the Fowlers began working with Capstone’s business counselors in our Micro Business Development program to pursue their dream. They created a business plan and accessed the necessary financing. In October 2016, the Fowlers opened Serene Country Cabins, vacation rental cabins with quick access to numerous nearby Green Mountain recreation activities. They opened with two cabins and quickly found them booked nearly every weekend. The Fowlers opened their third cabin this past summer with plans for seven total.
I grew up in Section 8 housing with a single mom and two younger brothers. My mom taught me how to survive. She did the best she could with the resources she had. But I had no expectations for myself, other than to just survive.

I lived in tents. I spent time in prison. Once I even violated parole just to go back. After my second release I got a break and got housing. Then, my son Xavier was born. This is when things started to change for me.

Xavier was diagnosed with a learning disability which connected us to Head Start at Capstone. I soon learned that I was just as important to educate as him.

Gerald Isakson and his family

I learned about child development and that I was the most important educator for my child. I was then asked to join Head Start’s Policy Council (school board). I was excited to do this because I wanted to learn how I could best advocate for my children. I was then elected to the Capstone Board of Directors.

Being on the Capstone board has shown my children just because I get help does not mean I don’t have a voice to help others. On the contrary, my boys see me as a hero who is on TV and helping those who have less than us.

This summer I was elected to the National Head Start board and I go to Capitol Hill and speak to our senators and congressmen about the importance of Head Start and Capstone. My son has met the Governor a number of times and my wife just went to a press conference with me where she met Congressman Peter Welch. She couldn’t believe it.

The view my children have of themselves and their future compared to what I thought growing up are so different. Xavier dreams of being an FBI agent.

I never could have imagined this ten years ago. It is thanks to Capstone seeing something in me that I didn’t even see in myself. I was accepted for who I was, not what I was: a convict. I discovered I had something to contribute. I found my voice.

That’s what Capstone does for people. Capstone can step in at a time of crisis to provide a family some stability, whether it’s food, heating assistance, housing support, or something else. Then, they can help you find your voice and that has made the world of difference for me.

Capstone saw potential in me. They opened doors to a bigger world and now I see what’s possible for my kids. Better yet, my kids see it too!

Our Childcare Food Program helped childcare providers to offer nutritious meals to more than 1,900 kids on a daily basis. These partnerships help ensure kids, particularly those from low-income families, have access to healthy foods important in their development.

We provided 524 children, birth-to-five, with critical early childhood development & education through Head Start. We supported their parents with:
- education & training
- additional support services
- leadership opportunities to empower them as lead advocates for their children.
Young parents at Capstone’s Family Literacy Center (FLC) find themselves making increasingly complex financial choices. They are providing not just for themselves but for their children and often are moving out onto their own for the first time.

This past year, Capstone’s Savings and Credit Program Coordinator, Liz Scharf, began teaching financial education classes to FLC students on topics including budgeting and managing money, impulse buying, checking accounts, savings accounts, mobile and online banking, credit versus debit, types of credit and credit reports.

SAVINGS AND CREDIT PROGRAM:

Capstone’s financial coaches worked one-on-one with **237 individuals** on:
- budgeting and setting meaningful and appropriate financial goals
- debt reduction
- saving money for emergencies, a home, education or retirement

**49%** reduced their debt. **58%** saved money.

“I’m learning to map out my expenses for the month and to do comparison shopping so I can save money.”

– Amanda

In September, Capstone broke ground on its new **Lamoille County Integrated Service Center**. The center will enable Capstone to provide wrap-around, whole-family services in a single location, creating a model that truly aligns with our *two-generation* service approach. The center will include a childcare center with three Head Start classrooms, accommodating 30 Head Start eligible children and 15 tuition students.
Capstone Community Action, Inc. Statement of Activities

Fiscal years ending September 30, 2017 and 2016

REVENUE

<table>
<thead>
<tr>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Grants and Contracts</td>
<td>$13,184,066</td>
</tr>
<tr>
<td>Donations</td>
<td>411,679</td>
</tr>
<tr>
<td>Fees, rents and other</td>
<td>828,567</td>
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<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>14,424,312</strong></td>
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EXPENSES

Program Services:

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<tr>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Housing</td>
<td>129,120</td>
</tr>
<tr>
<td>Head Start and Early Head Start</td>
<td>4,676,550</td>
</tr>
<tr>
<td>Family and Community Support Services</td>
<td>2,344,091</td>
</tr>
<tr>
<td>Community Economic Development</td>
<td>1,542,031</td>
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<tr>
<td>Weatherization</td>
<td>3,397,835</td>
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<tr>
<td>Workforce Development</td>
<td>209,914</td>
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<tr>
<td>Transportation Project</td>
<td>99,817</td>
</tr>
<tr>
<td>Community Services</td>
<td>168,723</td>
</tr>
<tr>
<td>Plant Fund</td>
<td>(80,516)</td>
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<tr>
<td><strong>Total Program Services</strong></td>
<td><strong>12,487,565</strong></td>
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Support services:

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<tr>
<th>2017</th>
<th>2016</th>
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<tr>
<td>Fundraising</td>
<td>15,289</td>
</tr>
<tr>
<td>General and Administrative</td>
<td>1,668,042</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>14,170,896</strong></td>
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CHANGE IN NET ASSETS PRIOR TO GAINS/LOSSES

<table>
<thead>
<tr>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Gain on Disposal of property and insurance proceeds</td>
<td>253,416</td>
</tr>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td><strong>260,219</strong></td>
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2017 Donors

Donations made 10/1/16 - 9/30/17

Anonymous (18)
Michael and Marion Abajian
Caroline Abell
Kathreina and Melvin Adams
Alchemy Brewing LLC
Revell Allen
American Legion Post #10
Lyman Amsden
Dean and Jean Anderson
Linda Anderson
Kathleen and Michael Andrew
Peter Anthony and Marsha Kincheloe
Malcolm Appleton
Deborah Arace
Hans Aioera
AT&T
Maria Aveni
Don and Lela Avery
Janet Babcock
Stuart and Melanie Bacon
Cindy Bailey and Fred Weingarten
Chris and Christine Bailey-Kellogg
Meg Baird and Brian Slopey
Coleyman and Susan Baker
Charles Barasch and Andrea Gould
Irene Bareau
Lynn and Douglas Barnes
Barre Lions Club
Barre Partnership
Barre Salon 42
Delmer and Linda Barrows
Susan Batchelder
Susan Bauchner
Charles and Candace Beaudette
Lisa Beaudoin
Carmen Beck
John and Patricia Belding
Lori and Russell Belding
Marcia Bellas and Rick West
Ben & Jerry’s
Diane Benoit
Susan Bergeron
Berrian Insurance Group
Janice Bevis
J. Mark Billian and Anne Brin
Tom and Martha Bisbee
Christine Black
Marilyn and Edward Blackwell
Stuart Blood and Li Shen
Barney and Darryl Bloom
Blue Cross Blue Shield of Vermont
Body Tech
Lynn and Charles Bohi
Charles and Barbara Bohn
Andrew Boyce and Jennifer Boeri-Boyce
Ivea Bradley
Jane and Owen Bradley
Margaret Bressee
Betsy Brigham and Brett Engstrom
Trudi Brock
Hedi Bronner
William Bronner
Christopher and Constance Brown
Jennie and Donald Brown
Granville and Angelika Brumbaugh
Erika Bruner
Bob Buchichio
Robert and Holly Buck
Rodney and Sandra Buck
Robert and Patricia Burley
Mary and Douglas Burnham
Sylvia Burroughs
Carol Bushey
dawn and Peter Butterfield
Kathryn Callaghan
Paul Calter
Daniel and Marta Cambra
Mary Lee and Philip Camp
Christopher and Elissa Campbell
R. Scott Campbell
Sall Cania and Family
Brian and Rima Carlson
Mary Carlson
Paul Carnahan and Eve Jacobs-Carnahan
Rob and Marguerite Caron
Patricia Carstensen
Casella Waste Systems, Inc.
Mikki and Mitchell Casey
Jill and Charles Castelli
Catamount Solar, LLC
Paul and Sandal Cate
Cynthia Catto
Philip Cescioni and Elizabeth Larsen
Central Market
Central Vermont Habitat for Humanity
Cynthia Challener
James and Andrea Chandler
Susan Chiappetta
Nancy Chickering and Kristopher Hammer
Betsy and Daniel Chodorkoff
Christ Church Parish
Mary and Walter Churchill
City of Barre
City of Montpelier
Carley Claghon and Ronald Koss
Robert Clark
Susan and Maurice Clark
Brenda Clarkson
Karen Clupper
Cassandra Coakley, DDS
Cochran’s Inc.
Community National Bank
Concept2, Inc.
Sandria Conkin
Shirley Conrad
Thomas Cooc and Sandy Vondracek Cooc
Blanche and Burton Cooper
Howard Corey
Marcia Corse
Paul Costello
Ruth Cross, MD and Kent Roipetella
Caroline Cross
Louis and Heather Cross
William Crowther III and Anna Crowther
Ana Cumming
Judy Cyprian
Darn Tough Socks
Amy Davenport
Marianne Davidson
Kathy Dawson
Fletcher Dean and Jane Harvel Dean
Sara Dean
Martha Dickinson
Karen Didrichsen
Susan Dillon
Nancy Disenhaus
Helen Doyle
Dr. Curt Healy at Barre Chiropractic Center
Bar I and Peter Dreissgacker
Debbo Construction, Inc.
Claire Dumas
Paul Dunn
Jeffrey Dworkin and Cathy Metz
Alicia Dowski and Daniel Sagan
Lincoln Edgerton
Lawrence Edmond
Betty Edison
Gretchen Elias and Eric Bakeman
Elizabeth and Frank Odell Family Fund
David Ellensbogen
David and Darragh Ellerson
Faith Elliott
Carol Ellison
Elizabeth Esmond
Norman and Ginger Etkind
Frank and Ann Evans
David Fainsilber and Alison Link
Faith Funeral Home
Renee Farisworth
Ellen Fein
Margaret Ferguson
Jason Fernandez and Ingrid Schlienter
Bertram Finn and Maricarmen Matoan Valzalez
First Church of Christ Scientist
Jeffrey Fitzgerald and Ellen Starr
Anita Flanagan
Gail Flanagan and Glen Neale
Fluvly Moving Body Works
John and Sue Foster
John Fothergill and Candace Beadles
Ken Freer
Patricia and Patrick French
Carol Freier
Fresh Taste
Wendy Freundlich
Mitchell and Myrna Fried
John Friedric
Ellen Frost
Kely and Scott Funk
Jennifer Galletti
Rickie Gard Diamond and F. Stephen McArthur
Iris Gardner
John Gardner
Marsha and Kevin Garr
Lynne Gately and David Silloway
Janice Gearhart and Peter Farr
Judy Geen
Paige Gibbs
Charles and Joann Gibson
Jean and Donald Gilman
Charles Goldensher
Gordon’s Window Decor, Inc.
David Gorges
Stephen Gould
Granite City Group Fitness
Linda Gray and Dave Healy
Anna Grearson Coon
Green Mountain United Way
Jerry Greenfield and Elizabeth Skarie
Greensboro United Church of Christ

A complete set of our audited financial statements is available at our office at: 20 Gable Place, Barre, Vermont
More than 40 volunteers helped 1,734 households prepare and file their income taxes, generating $1,836,807 in refunds to individuals that went back into our local economy.

31 Entrepreneurs launched or expanded their business creating 29 full time jobs and accessed $429,200 in financing through local banks and credit unions.

Capstone weatherized 164 homes, reducing average household energy use by 25% and creating healthier homes by diminishing moisture, eliminating drafts and reducing mold.

LEADERSHIP TEAM:
Brian Tagliaferro, Director of Resource Development and Grants
Christy Swenson-Robertson, Head Start Director
Colleen Lafont, Chief Financial Officer
Dan H. Hoxworth, Executive Director
Eileen Nooney, Director of Family & Community Support Services and Transportation Programs
Mary Niebling, Director of Community Economic Development
Sarah McMullen, Deputy Director of Operations
Paul Zabriskie, Director of Weatherization & Energysmart of Vermont

Capstone Community Action honors diversity and does not discriminate in hiring or providing services on the basis of race, color, culture, language, national origin, religion, creed, political affiliation, family composition, marital status, sexual orientation, class, gender/gender identity, age, and mental/sensory/physical abilities. Capstone is an equal opportunity provider and employer.