

# CAPSTONE

COMMUNITY ACTION

**Act.** To end poverty.



**2016**  
Report to the  
Community

# Message From the Director

**A**t Capstone we believe that everyone deserves the opportunity to realize their potential. Recognizing that potential and supporting people to achieve it is at the heart of what we do.

Often, this starts with stabilizing someone's life situation; helping a homeless family to secure a stable home or providing emergency food or heating assistance to a family in need. Once we help provide them with stability, they can then have the capacity to set meaningful goals and implement a plan to meet those goals. By creating housing security, eliminating hunger, ensuring safe and healthy homes through crisis fuel assistance and weatherization services, and by providing essential early childhood education and development, our staff works to provide the foundation for people to move forward and the tools and resources to transform their lives.

We have an amazing team of individuals to move individuals and families to economic sustainability. For example, in 2016, **308 Vermonters received financial and credit counseling** to improve their credit scores and become banked. Walk through downtown Barre and you will see Morse Block Deli, Maria's Bagels and Bob's Camera. These business owners got their start through our Micro Business Development program. This past year we worked with **225 people** and helped launch 18 new businesses, **creating 34 full time jobs** and leveraged an astounding **\$853,000 in financing** from local institutions.

The talents and commitment of volunteers through our Volunteer Income Tax Assistance program enabled Capstone to **assist 1,292 Vermonters** in filing state and federal tax returns. These taxpayers reaped over **\$1.4M in state and federal tax refunds** that went back into our local economy. Finally, we **trained 29 students for a career** in the culinary industry in our Community Kitchen Academy with **93% securing jobs or pursuing further education**.

As you read through this report and the stories of some impressive people we've had the privilege to work with, please take pride in the impact your support has had. Lasting change is possible because of you and hundreds of community members who believe in the promise of human potential.

With gratitude,



Dan H. Hoxworth



Dan H. Hoxworth  
Executive Director

**“Lasting change is possible because of you and hundreds of community members who believe in the promise of human potential.”**

- Dan Hoxworth

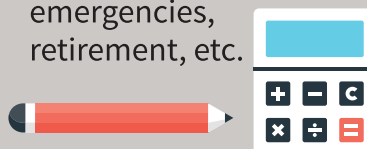



We provided **333 children,** birth-to-five with critical **early childhood development and education.** 

We supported their parents with **parent education and training,** additional support services, and leadership opportunities **to empower them** as lead advocates for their children. 

Capstone financial coaches worked with **308 individuals** on:

- budget review
- setting financial goals
- debt reduction
- saving money for home, education, emergencies, retirement, etc.



Volunteers in our Volunteer Income Tax Assistance program (VITA) helped **1,292 households** prepare and file their taxes, generating **\$1.4M in refunds** to individuals that went back into our local economy 

## Act to Defy the Odds: Once Teen Parents Now Building a Life of Prosperity

**We first met Shelby** at age seventeen and five months pregnant when she came to our Family Literacy Center, Capstone's innovative education and childcare program for pregnant and parenting teens. Here, Shelby completed her high school education and received important prenatal and parenting counseling and mentoring. Plus, her son enrolled in Capstone's Early Head Start program for early child development, just downstairs from mom.

While in school, Shelby and her now husband Miguel also accessed our financial capabilities coaching on how to budget, save and build their credit.

In 2015, Shelby and Miguel got married. Miguel got a job with the US Postal Service and they set upon their next goal: buying their own home. So, they accessed our matched savings program, "Tangible Assets," where they earned a **\$2,000 match to the \$1,000 they saved — \$3,000 to go towards home ownership.**

This past summer, Shelby and Miguel bought and moved into their home with their son.

"I am so grateful for everything Capstone has done. If it wasn't for your words of encouragement, tough love and understanding I would not be where I am today. You have changed our lives forever."



*Shelby and Miguel with their son outside their new home*

## Act to Create More Sustainable and Healthier Homes

**In 2016 172 households** received Capstone's comprehensive Weatherization services, including insulation, air sealing, appliance upgrades and more. This work not only creates a tighter, more efficient space, it mitigates health risks caused by mold, moisture and cold drafts. So, we not only significantly reduce the energy costs of the house and the use of fossil fuels, we create living environments where kids are getting sick less and missing less school and seniors on modest fixed-incomes have a safe, more energy efficient home where they don't have to choose between food, heat and medications.

"This economy is rough, and what Capstone has done for me, "thank you" does not even begin to touch the gratitude I feel in my heart. This jumpstart in life you have given me will help me keep my home the rest of my life. I haven't felt this taken care of since my parents were alive."

– Elaine, Morrisville



# Act to Succeed: Maria's Bagels— Helping to Revitalize Barre One Bagel at a Time



**Dustin Poitras always dreamed** of having a business in downtown Barre; the town he grew up in. A few years ago he zeroed in on opening a bagel shop. The only problem was, “I knew nothing about making bagels,” Dustin states. Still, he was determined to succeed.

Dustin turned to Google and YouTube to address his lack of bagel-making knowledge. Working with a friend, he started reading up on techniques and watching videos and began experimenting with recipes in his apartment.

Dustin was doing this on his spare time. To commit himself completely to the business, Dustin needed to do more serious planning and leg work. So he drafted a business plan and began talking with local business owners for advice. “They all kept telling me to talk to Capstone.”

Capstone’s Micro Business Development program helps individuals with the business planning process. This includes creating a business plan, tracking income and expenses, recordkeeping, pricing and profit, developing marketing plans and accessing financing. Dustin worked with program coordinator, Margaret Ferguson, as well as Laura Sudhoff.

However, Dustin’s biggest barrier to realizing his dream was his credit, which was preventing him from getting financing. Margaret and Laura suggested he seek out private investors instead. Dustin did that and secured a significant loan from an angel investor. In October 2015 he opened his eatery, Maria’s Bagels, in downtown Barre.

While the restaurant is doing well in its first year, Dustin believes the business’ real success will be in the wholesale market and with mini-bagels, in particular. Dustin learned how to make mini-bagels that meet federal portion size standards for public schools and began selling them to U-32 and Barre City schools. This past fall, he landed a contract with a food service provider to distribute his bagels to **100 schools across VT, NH and NY**. He’s now producing **12,000 bagels a week** for schools, in addition to those he’s selling in local stores and at his eatery.

Dustin now **employs 5 staff** and it is clear that he is pleased with what he’s been able to accomplish so far. “No one thought I could do this. People saw me as a goof ball, a screw up. But I was determined to do it,” he says. But what is most evident is the pride Dustin takes in his hometown and his own place in it. “I love this town. I wouldn’t move even if I was a billionaire. I want to be part of the revival.”



*Dustin Poitras*

**“No one thought I could do this. People saw me as a goof ball, a screw up. But I was determined to do it.”**

– Dustin

**18 entrepreneurs** launched new businesses creating **34 full time jobs** and accessed **\$853,000 in financing** from local banks and credit unions through our Micro Business Development program

## Act to Advocate: Educational Success Starts at Home

**“Head Start is not just about the child;** it’s about the whole family,” states Michael Deering. “If the family is doing well then the child is able to do well in school.”

Michael and his wife, Cassandra, have three children (2, 4 and 7) who have participated in Head Start and Early Head Start education and child development programs. A specific Head Start team member also visits their home each week to talk about goals for their children, each parent and the family. At regularly coordinated family outings the Deerings engage socially and build community with other parents striving to achieve positive growth for both their children and themselves.

Two years ago, Michael joined Capstone’s Head Start Policy Council, or school board, and was recently elected Policy Council President. “To know that you have a voice, not only in your child’s education, but in Capstone and the Head Start program, you feel a sense of ownership for that. For me it’s very important to have a sense of ownership over my child’s education.”

Cassandra recently enrolled in our Family Literacy Center for pregnant and parenting teens and young adults to get her high school diploma. As a parent of three, attending school, working, and volunteering for Head Start, Cassandra is a role model for her younger classmates.



*Michael and Cassandra and their family*

**“If the family is doing well,  
then the child is able to do  
well in school.”**

– Michael



## Act by Transforming Lives



**Community  
Kitchen  
Academy**

**Community Kitchen Academy** is an innovative culinary training program that trains at-risk individuals for a

career in the food service industry. In partnership with the Vermont Foodbank, students use food that would be wasted and turn it into wholesome, packaged meals served through Capstone’s food shelf.

**Students receive 340 hours of total training** led by a head chef instructor. Students receive the distinguished industry certification, ServSafe, and **9 hours of college credits** towards further education.

In 2016 the program graduated **29 students; 27 (93%) got a job** or enrolled in advanced education or training. **Students prepared 36,437 ready-to-heat meals** served through our food shelf.



*Crystal Madeira, owner and head chef of Kismet Restaurant, visits with a CKA class in Barre.*

*CKA is a statewide program of the Vermont Foodbank that operates in partnership with Capstone in Barre.*

**“Before I started I was in a really bad spot.**

**So many doors have now opened up for me. I’ve met some awesome people and I want to say thank you to everyone that’s supported me. I needed that. You’ve changed my life.”**

– Liz, from the podium at graduation

# Capstone Community Action, Inc. Statement of Activities

Fiscal years ending September 30, 2016 and 2015

REVENUE	2016	2015
Grants and Contracts	\$12,658,885	\$13,330,203
Donations	283,473	382,360
Program Income	106,439	98,024
Fees	771,458	722,363
Rents and Other Income	165,509	129,918
<b>Total revenue</b>	<b>13,985,764</b>	<b>14,662,869</b>
<b>EXPENSES</b>		
<b>Program Services:</b>		
Housing	160,080	114,507
Head Start and Early Head Start	4,499,101	3,833,952
Family and Community Support Services	2,207,717	2,199,733
Community Economic Development	1,586,204	2,951,591
Weatherization	3,381,997	3,614,387
Workforce Development	185,111	172,127
Transportation Project	82,466	96,384
Community Services	126,886	115,433
Plant Fund	102,647	86,807
<b>Total Program Services</b>	<b>12,332,208</b>	<b>13,184,921</b>
<b>Support services:</b>		
Fundraising	22,636	18,539
General and Administrative	1,555,965	1,541,190
<b>TOTAL EXPENSES</b>	<b>13,910,808</b>	<b>14,744,651</b>
<b>CHANGE IN NET ASSETS PRIOR TO GAINS/LOSSES</b>	74,956	(81,782)
Insurance Proceeds for Prior Year Losses	-	45,395
Gain on Sale of Property	-	6,925
<b>CHANGE IN NET ASSETS</b>	<b>\$74,956</b>	<b>\$(29,463)</b>

A complete set of our audited financial statements is available at our office at 20 Gable Place, Barre, VT.



## 2016 Donors

Donations made 10/1/15 - 9/30/16

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Capstone's Food Shelf service provided over **172,000 meals** to more than **5,300** central Vermonters

Capstone helped **993 households stay warm** last winter with emergency heating services, the majority being homes with **seniors and children**



Capstone's frontline housing support team worked with **653 individuals & families**, including **268 children**, who were homeless or on the verge of homelessness, to access or maintain permanent housing



**BOARD OF DIRECTORS:**

Capstone is uniquely governed by a tripartite board of directors from three community sectors: public, private and participant.

- Ruben Bennet – *Chair*
- Steve Pappas – *Vice Chair*
- Rob Miller – *Treasurer*
- Rosaire Bisson – *Secretary*
- Lori Belding – *Past Chair*
- Angela Gentley
- Jay Isakson
- Bill Kimball
- Donna Sherlaw
- Jon Valsangiacomo
- Jennifer Wallace

**LEADERSHIP TEAM:**

- Dan H. Hoxworth – *Executive Director*
- Sarah McMullen – *Deputy Director of Operations*
- Christine Johnson – *Deputy Director of Mission Fulfillment*
- Colleen Lafont – *Chief Financial Officer*
- Mary Niebling – *Director of Community Economic Development*
- Eileen Nooney – *Director of Family & Community Support*
- Christy Robertson – *Interim Director of Head Start & Early Head Start*
- Brian Tagliaferro – *Director of Resource Development & Grants*
- Paul Zabriskie – *Director of Weatherization & EnergySmart*

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.

