

# CAPSTONE

—COMMUNITY ACTION—

**Act. Together.**

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*



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*Executive Director*

“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.”

– Dan Hoxworth

**2,151**

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.



## Act to Create Your Own Future



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.**



*Caitlin Vamvas*

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

## Act to Pursue Your Dream

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.





*Gerald Isakson and his family*

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.

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 congressman 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.

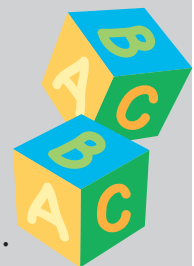
Capstone saw potential in me. They opened doors to a bigger world and **now I see what's possible for my kids. Better yet, my kids see it too!**

Our **Childcare Food Program** helped **158** 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.



## Act to Make Healthy Financial Choices

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.



*Liz Scharf with FLC students*

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

– Amanda



## Act to Build a Center of Opportunity

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	2017	2016
Grants and Contracts	\$ 13,184,066	\$ 12,658,885
Donations	411,679	283,472
Fees, rents and other	828,567	1,043,408
<b>Total revenue</b>	<b>14,424,312</b>	<b>13,985,765</b>
<b>EXPENSES</b>		
<b>Program Services:</b>		
Housing	129,120	160,079
Head Start and Early Head Start	4,676,550	4,499,112
Family and Community Support Services	2,344,091	2,207,717
Community Economic Development	1,542,031	1,586,205
Weatherization	3,397,835	3,381,998
Workforce Development	209,914	185,111
Transportation Project	99,817	82,465
Community Services	168,723	126,886
Plant Fund	(80,516)	102,647
<b>Total Program Services</b>	<b>12,487,565</b>	<b>12,332,220</b>
<b>Support services:</b>		
Fundraising	15,289	22,635
General and Administrative	1,668,042	1,555,965
<b>TOTAL EXPENSES</b>	<b>14,170,896</b>	<b>13,910,820</b>
<b>CHANGE IN NET ASSETS PRIOR TO GAINS/LOSSES</b>	253,416	74,945
Gain on Disposal of property and insurance proceeds	6,803	-
<b>CHANGE IN NET ASSETS</b>	<b>\$ 260,219</b>	<b>\$ 74,945</b>

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



## 2017 Donors

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

Anonymous (18)  
Michael and Marion Abajian  
Caroline Abels  
Kathrena 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 Kinchele  
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Don and Lela Avery  
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Meg Baird and Brian Slopey  
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Lynn and Douglas Barnes  
Barre Lions Club  
Barre Partnership  
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Berrian Insurance Group  
Janice Bevins  
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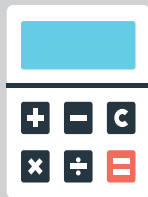
Marilyn and Edward Blackwell  
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Body Tech  
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Charles and Barbara Bohn  
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 Brian Tagliaferro and Emily Leader  
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 Elise Thorsen  
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 Town of Barnard  
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 Town of Eden  
 Town of Elmore  
 Town of Fairlee  
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 Town of Granville  
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 Town of Hyde Park  
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 Town of Moretown  
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 Town of Newbury  
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 Town of Orange  
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 Town of Plainfield  
 Town of Randolph  
 Town of Rochester  
 Town of Roxbury  
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 Town of Sharon  
 Town of Stockbridge  
 Town of Stowe  
 Town of Stafford  
 Town of Thetford  
 Town of Topsham  
 Town of Tunbridge  
 Town of Vershire  
 Town of Waitsfield  
 Town of Warren  
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 Alexander Witik  
 Wolcott United Methodist Church  
 Jerry Wood  
 Michael Wood  
 Karen Wynkoop  
 Mark Yorra and Catherine Gates  
 J. Peter Young  
 Paul Zabriskie and Beth Holtzman  
 Maryann Zavez

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.



#### BOARD OF DIRECTORS:

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

Rubin Bennett – *Chair*  
Jay Isakson – *Vice Chair*  
Bill Kimball – *Treasurer*  
Donna Sherlaw – *Secretary*  
Dustin Chabot  
Tammy Gaudette  
Steve Pappas  
Karen Lowery Reed  
Ashleigh Ricciarelli  
Kenny Smith  
Jon Valsangiacomo

#### 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*

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