



2025

ANNUAL REPORT

**CELEBRATING
60 YEARS**

**of Service to Central
Vermonters**

CAPSTONE
COMMUNITY ACTION

A LETTER FROM OUR EXECUTIVE DIRECTOR

Dear Friends,

This year, Capstone surpassed sixty years of service to communities across Central Vermont. Through good years and challenging ones, we have stood strong and held fast to the promise and potential of community action. Action comes in many forms – from a single donation or an hour of volunteering to cross-sector collaborations and the everyday work of our staff. Together, we help counteract the impact of poverty and support so many stories of personal success.

The young mother who is proud she earned her high school diploma. The senior who finds friendship and dignity at our Food Shelf. A family that is empowered by improving their credit and saving for the future. The person who stays independent and safe in their home thanks to weatherization and energy efficiencies.

This is Capstone at our very best, a builder of hope and an extraordinary strategist at empowering Vermonters to create more secure futures.

In my first year as Executive Director, I experienced every day the power of community action. I continue to see it in the tenacity of participants, dedication of staff and partners, and generosity of our supporters. Together, we have not wavered in the face of hardship, but instead, we are fully focused on the promise and potential of a future where all Vermonters thrive.

Thank you for helping us create the success of Capstone each and every day.

With Gratitude,



Alison Calderara
Executive Director



“Poverty is complex and interconnected. Capstone’s holistic, empowering approach creates lasting change. Through my work running a homeless shelter, I’ve seen Capstone’s impact firsthand providing critical support, building resilience, and helping people break the cycle while strengthening our communities.”

– Drew Bulfer, Board Member

By the Numbers

10,117

Individual Vermonters were served.

1,453

Individuals and families who were homeless or on the verge of homelessness, worked with our housing support team to access or maintain permanent housing.

262

Individuals utilized Financial Coaching Services to help them on their path to financial stability.

6,115

Central Vermont households were served.

8,685

Visits to our Food Shelf.

17

Pregnant and parenting young adults and their children gained literacy skills through our Brook Street High School.

448

Homes were weatherized reducing average household energy use and creating healthier homes: diminishing moisture, cold drafts, and mold.

1,097

Children received daily nutritious meals from 129 child care providers through the Child and Adult Care Food Program. These partnerships help ensure kids, particularly those from low-income families, have access to healthy foods important to their development.

\$1,962,223

In tax refunds to individuals in 1,678 households, prepared by 30 VITA volunteers.

123

Entrepreneurs launched or expanded their businesses creating full time jobs. 7 individuals accessed \$68,712 in financing through local banks and credit unions.

287

Children birth-to-five received critical early childhood development and education.

1,408

Individuals and families stayed warm with emergency heating assistance.

2,617

People used our Food Shelf.

“ Brook Street High School is an amazing opportunity for young mothers to show their children how, no matter what road life takes you on, there are always ways to create your own path. Before I found out I was pregnant, I honestly just gave up on the future I wanted for myself. Since coming here, I have found the best support system. They not only support me but show me what I’m capable of achieving.”

– Dakota Austin, Brook Street High School Student





Personal Connection Inspires Casey's Work

With her housing counseling work, Casey Reiboldt leans into her empathy, patience, and ability to think outside the box.

The “box is quite full,” she notes, and cases are unique to each person and their location in the state. Participants are often unhoused, at-risk, in transitional housing, or seeking back-rent support. Counselors manage a caseload of people, connecting the dots between individual needs and shelters, food shelves, housing opportunities, and aligned services.

Some days are in the field, attending a Social Security appointment or housing interview with a client. Other days are spent connecting with local partners to synchronize resources or educating landlords about the program. Each day is in service of providing the best possible support for people in need of secure housing. As Casey says, “It is really amazing to be a part of communities solving problems and working together to be as sustainable as possible for everyone.”

Getting to know the networks of engaged neighbors and resources in her broad service area has been a key part of Casey's work. Partnerships with faith communities, town task forces, businesses, schools, and police departments provide ways of understanding the local landscape of housing and homelessness.

With a family member who has experienced being unhoused and in need of support, she has a

personal connection that makes her a natural fit for the role. Casey knows what it takes for someone to request help, but also what a committed team can provide. “Witnessing the power of an interconnected community and the skill of her coworkers” is what brings Casey the most joy, even as she accompanies people through some of their hardest moments.



“I was a carpenter for many years. Now I still work with my hands, but a bit different. With each weekly delivery, we get to be creative and introduce people to new dishes or spices. I always feel like at the end of the day, I’ve accomplished something important.”

– Paul Falco, Capstone Chef

Decades of Empowering Communities

As a former employee and now volunteer, Margaret Ferguson is a long-term supporter of Capstone's mission.

She has played a critical role in shaping our economic empowerment initiatives. With her experience owning multiple small businesses, she started assisting part-time with the workshops for our Micro Business Development program in 1999 and after a few years moved into a full-time position counseling clients on how to start, maintain, and grow a business.

Margaret went on to become an Accredited Financial Counselor (AFC®) through AFCPE® in 2004 because financial education was so critical to launching and sustaining a business. Obtaining a loan is only possible with a good credit score and often that is where the work began – learning ways to improve credit alongside budgeting, saving, and debt management before creating a business plan. She worked with over a hundred individuals each year with a variety of businesses, including restaurants, caterers, massage therapists, and salons that are still in operation today.

She also volunteered eight to ten hours a week during tax season as part of the Volunteer Income Tax Assistance program. Each year this service helps



thousands of families and individuals who make \$69,000 or less claim their refunds and credits. The program also puts millions of dollars back into our communities. Trained volunteers and paid staff receive IRS training and certification each year to keep up with tax law changes, ethics, and code of conduct.

In 2022 Margaret retired after 23 years as Capstone's Business Counselor, but she continues to volunteer with VITA, spending thirty hours a week prepping taxes, walking participants through their returns, and answering any questions. "People need a friendly place to come and get help with their taxes that is accessible and affordable," she shares.

Still to this day financial coaching, business counseling, and tax preparation remain foundational to helping our neighbors improve their financial well-being and achieve economic success.

"This program was instrumental in helping launch Tilia Tea Company. Their guidance helped me navigate the logistics of turning an idea into a business while staying grounded in our values and mission to transform underutilized land into vibrant microfarms. I've deeply appreciated the continued support, resources, and encouragement as we have grown from friends-and-family sales to local markets, wholesale, and retail."

– Amber Terway, Micro Business Development Participant and Owner of Tilia Tea Co.



An Unexpected Calling, A Lifelong Commitment

For 30 years, Debbie Chase has been a compassionate and dedicated member of the Capstone Head Start team.

She has served in many roles including home visitor, classroom teacher, family advocate, and now outreach, recruitment, and data management.

Debbie's journey began unexpectedly while she was running a home childcare program. A Head Start manager whose child attended her daycare encouraged her to apply for a home visitor position. What started as a job opportunity quickly became a career.

"I love getting to know people and hearing their stories," Debbie says. "Once I started visiting families, I realized this work was a great match for me. Every parent wants what is best for their child, and I try to approach my work with respect and a willingness to listen."

After decades of working with families, Debbie has seen many of the challenges they face, including housing instability, substance use, and food insecurity. Today, she helps connect families to Head Start through community outreach and local provider partnerships. She also supports the program's data management, helping ensure the work being done with families is reflected in the data that supports continued funding.

Over the years, Debbie has witnessed the lasting impact of the program. One moment that stayed with her was receiving an invitation to the University of Vermont graduation of a child she once supported.

"I think everyone deserves someone who believes in them," Debbie says. "Head Start has given me the opportunity to be that person for others."





“When I first spoke with Capstone staff, it felt like a blessing. I could immediately tell how kind and helpful everyone was. The auditors took the time to identify problems in my home and found additional funding for repairs outside the original scope.

Before the work was done, I spent many nights crying and stressing about oil, the furnace, the hot water heater, and simply being cold. When everything was finished, those tears turned into tears of joy.

Now my home has insulation in the roof and walls, weatherstripping around my doors, new floor grates, and a bathroom fan and light. With Capstone’s connections to more resources, they hired professionals to install a new hot water heater, furnace, washer and refrigerator. Capstone truly saved me and brought warmth, safety, and peace of mind back into my home. ”

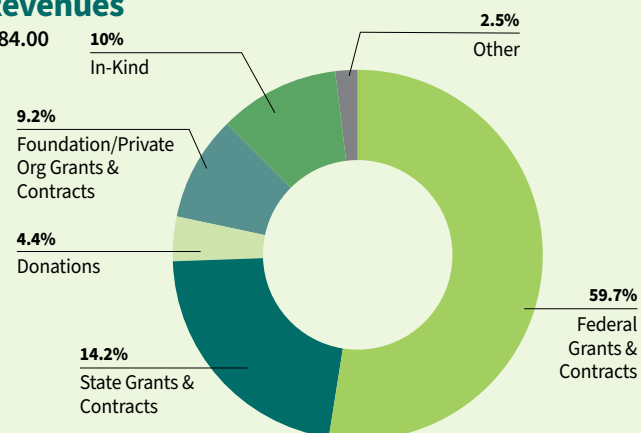
– Charri Robinson, Weatherization Participant

Financials

Fiscal year ending September 30, 2025

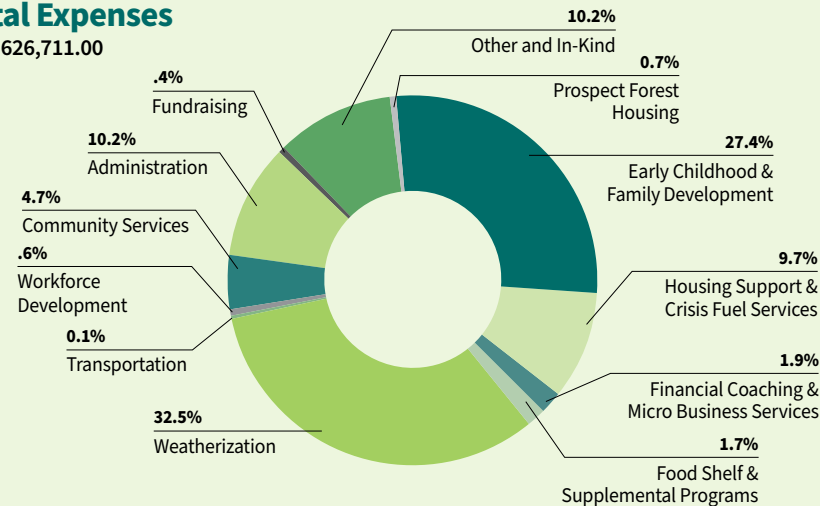
Total Revenues

\$ 27,459,984.00



Total Expenses

\$ 26,626,711.00



A complete set of our audited financial statements is available at our office:

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802.479.1053 / 800.639.1053

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“As a child care provider, I know how vital balanced meals are for children. Thanks to this program, I can offer fresh fruits, vegetables, and nutritious meals that families might not otherwise afford. I see the difference in their energy, focus, and joy at mealtimes. This program doesn’t just fill plates; it gives them the strong start they deserve.”

– Emily Pryer, Child and Adult Care Food Program Provider



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OUR VITAL PROGRAMS & SERVICES

Making ends meet

Food and Nutrition
Programs

Home Heating and Utility
Assistance

Housing Counseling and
Transitional Services

Homelessness Prevention

Building stronger families

Head Start &
Early Head Start

Child and Adult Care Food
Program

Brook Street High School

Physical, Oral, and
Emotional Wellness

Creating warm and healthy homes

Weatherization and
Energy Efficiency
Services

Energy Efficiency
Education

Opening doors to economic opportunity

Micro Business Development

Savings & Credit Programs

Tax Preparation Program

Workforce Development

2025-2026 Capstone Board of Directors

Abby White – *Chair*

Drew Bulfer

Monique Priestley

Barbara Miller

John “Jack” Tighe

Molly McFaun

Robert Mason

Katherine Lamell

Karen Lowry Reed - *Exec. Comm. At Large*

Michael Giammusso – *Treasurer*

Janet Jansen Murray – *Secretary*

Gina Akley

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

Capstone Community Action is an equal opportunity provider and employer.

Photo credit: Jeb Wallace-Brodeur