UW Valleys Dunn County Diaper Bank Program Support

2026 Women's Giving Circle - Competitive Grant Cycle

United Way St. Croix and Red Cedar Valleys, Inc.

Ms. Megan Hausch
800 Wilson Avenue, Suite 51
Menomonie, WI 54751

steve.mccarthy@uwvalleys.org
O: 715-377-0203
M: 715-629-0552

Ms. Megan Hausch

800 Wilson Avenue
Suite 51
Menomonie, WI 54751

megan.hausch@uwvalleys.org
O: 715-231-3066
M: 715-629-0552

Application Form

Instructions

INSTRUCTIONS

Complete the grant application by responding to the fields below. Note that any fields with an asterisk are required fields and must be completed prior to submitting an application.
As you complete the form, the system will auto-save every 100 characters typed or every time you click out of a field. You may collapse question groups as you go, as an indicator to yourself that you've completed that section and to reduce scrolling.

The system also allows you to Save an application and come back to it before submitting. There is also a Collaborator feature that allows applicants to work together on a single request. https://docs.google.com/document/d/15NsdFgi3lBmBu0_pp1zj2HZ51I4mx8Wryjrx4FYOmdg/edit?usp=sharingContact the Community Foundation at (715) 232-8019 if you have any questions or problems with the form.

Request Overview

Project Title*

Please provide a descriptive Name/Title for this grant request.

UW Valleys Dunn County Diaper Bank Program Support

Amount Requested*

Typical grant amounts range from $500 to $5,000 or more.

$5,000.00

Program Area*

Please check the program area that best categorizes this grant request.

Human Services

Geographic Area Served*

Please select which geographic area is primarily being served by this request.

Dunn County wide

Age Group Served*

Please select the specific age group served by this grant request.

Infants and Toddlers

Income Level Served*

Please select the income level of the target population being served by this request.

Low Income

Non Discrimination Policy*

In accordance with federal regulations, the Community Foundation of Dunn County does not discriminate based on race, color, creed, sex, religion, age, disability, sexual orientation, marital status or national origin. Do the applicant organization's employment and service practices comply with this policy?

Yes

About Your Organization

1. Organization Overview*

Please provide a brief background about your organization, including a short summary of the organization's history, mission, goals, accomplishments, and challenges.

United Way St. Croix and Red Cedar Valleys (UW Valleys) is a regional nonprofit organization dedicated to improving the health, education, and financial stability of individuals and families across Western Wisconsin. The organization serves Burnett, Dunn, Pepin, Pierce, Polk, and St. Croix counties, with a strong focus on supporting ALICE (Asset Limited, Income Constrained, Employed) households and individuals living at or below the Federal Poverty Level.

UW Valleys was strengthened through the July 2024 merger of United Way St. Croix Valley and Dunn County United Way, which combined governance, expanded capacity, and revitalized services in Dunn and Pepin counties while deepening community partnerships across the region.

UW Valleys' work is centered on four primary initiatives: Community Impact Grants (providing grants to 30 nonprofits in 2025), 211 Information and Referral Services, the John Coughlin Hope Fund (emergency financial assistance), and the Diaper Bank. These core programs are supported by additional efforts such as Mental Health First Aid training and Give Big, a regional day of giving. In Dunn and Pepin counties, UW Valleys also offers the Day of Caring and the Winter Wear clothing drive in partnership with Marketplace Foods, which together engaged 120 volunteers, 16 service projects, and served 181 individuals with coats and winter essentials.

The Diaper Bank, originally launched in 2022 in Polk County, expanded into Dunn County in 2025, has quickly grown in response to strong community need, providing reliable access to diapers through a network of partners and expanding regional capacity.

UW Valleys' greatest strengths are its strong community partnerships, volunteer engagement, and ability to leverage local investment to expand services. Key challenges include increasing demand for basic needs assistance, especially among ALICE households, and sustaining funding and supply chains to meet growing program needs across the region.

2. Current Initiatives*

Please describe your current programs, activities, community impact and the community's involvement or support of your organization.

UW Valleys supports communities through 4 primary initiatives:

(1) Community Impact Grants: UW Valleys provide financial support to nonprofits that assist individuals, particularly ALICE households and those at or below the Federal Poverty Level, to meet immediate needs and achieve long-term stability. Last year UW Valleys provided more than $180,000 in direct financial support to nonprofits, including $50,000 in late 2024 to just Dunn County nonprofits following the Dunn merger.

(2) 211 provides free, confidential 24/7/365 referral services. As of December 2025, Dunn County 211 services were officially integrated into the UW Valleys service area. 211 staff now maintain a database of 456 agency partners, an increase of over 100 due to the addition of Dunn and Pepin. In 2025, UW Valleys 211 staff responded to 2,644 inquiries and provided 8397 referrals across the six-county region.

(3) John Coughlin Hope Fund: Provides one-time financial support to individuals facing urgent, unexpected crises. In 2025, UW Valleys provided nearly $15,000 to 43 households across the six-county region. The top areas of need are related to housing, transportation, and utility bill assistance.

(4) Diaper Bank: This program provides families with a two-week supply of diapers and wipes each month for every registered child. Diapers are provided and distributed through existing community partners in each county, and the program now includes 10 distribution partners. Stepping Stones, Public Health and Early Head Start of Menomonie are the local distribution partners in Dunn County. Community diaper drives are organized in partnership with local organizations to increase awareness and supplement available resources. Last year 10 diaper drives were hosted throughout the region, with a continued focused on partner outreach to expand this effort; a total of 77,000 diapers were collected through community support.

In 2025, the diaper bank served 549 children and 489 families across Polk, Pierce, and Dunn, distributing 146,800 diapers over 1,835 visits. In Dunn County alone, there were 722 visits, reaching 212 unduplicated children across 205 families. This consistent support helps families maintain a reliable supply of diapers, reducing financial strain while promoting the health and well-being of young children.

In May 2026, the diaper bank hosted the first community volunteer repackaging event in partnership with 3M in Menomonie. Community engagement is an integral part of sustaining the diaper bank. Ongoing collaboration with local organizations, volunteers, and community leaders increases awareness of diaper need, supports outreach efforts, and helps the program remain responsive to the unique needs of each county. Active community involvement also fosters long-term program stability by encouraging shared ownership, advocacy, and continued support from stakeholders and residents alike. These essential programs provide compassionate, expert support, connecting individuals and families to critical resources and financial assistance that promote stability, opportunity, and overall well-being.

Additional programming unique to Dunn County includes Day of Caring and the Winter Wear clothing drive in partnership with Marketplace Foods. Through these efforts, 120 volunteers supported 16 nonprofit projects across the county, while the Winter Wear program served 181 individuals and distributed 205 coats and 789 winter items.

3. Organizational Structure*

Describe the current structure of your organization, including how the organization functions on a daily basis. (CEO, staff, volunteers, etc.)

UW Valleys has 4 full-time and 5 part-time staff:
Executive Director, 1.0 FTE
Director of Development, 1.0 FTE
Marketing Coordinator, 1.0 FTE
211 Director, 1.0 FTE
Administrative Manager, .7 FTE
Diaper Bank Manager, .4 FTE
Diaper Bank Coordinator, .4 FTE
211 Information and Referral Specialist, .7 FTE and .5 FTE

The directors, office administrator and coordinator report to and are supported by the Executive Director, while the remaining staff report to and are supported by their program supervisors. The organization is governed by a board of directors (20 people), who are community volunteers, including 7 from Dunn County. More than 450 volunteers contributed to UW Valleys' mission last year, with more than 150 participating in Dunn County for the Day of Caring and Winter Wear Drive.

Staff primarily work out of UW Valleys' Hudson and Menomonie offices, remotely as needed, and meet with our partners where they are located, facilitating closer collaboration with partners and the communities we serve

The diaper bank program coordinates with 10 nonprofit agencies for diaper distribution efforts. Inventory is stored in donated warehouses in 3 different communities in Dunn, St. Croix and Polk Counties. Staff and volunteers track the needs of each community through data collection, ensuring that all distribution sites have adequate inventory.

About the Grant

What is the community need that this request addresses?

UW Valleys addresses diaper insecurity, a growing and critical need across Western Wisconsin identified through 211 services and community partners. Many families struggle to afford diapers and wipes, which are not covered by SNAP or WIC. At program launch in 2022, Pierce and Polk counties had no local diaper resources, creating a significant service gap that UW Valleys filled by launching a regional Diaper Bank. Today, UW Valleys works with 10 partner organizations across Polk, Pierce, Dunn, and Pepin counties to provide low-barrier diaper access. In Dunn County, distribution began in April 2025 through Stepping Stones of Menomonie and Dunn County Early Head Start, serving 86 children in the first month and rapidly increasing overall program reach.

Need is driven by widespread financial hardship. Nationally, one in two families with young children struggles to afford diapers. In Wisconsin, about 35% of households are either living in poverty or facing financial instability. In Dunn County, 37% of households are below the ALICE threshold, reflecting significant strain among working families.

This need for diaper support is reflected in program usage. In 2025, 57,760 diapers in just nine months in Dunn County, compared to 45,040 in Pierce County and 44,000 in Polk County over a full year, reflecting higher monthly demand and a greater level of unmet need in the community.

Project Goals and Activities*

Describe the specific goals and activities of your project and how they will be carried out or accomplished.

Our goal is to ensure all children in Dunn County have access to the diapers they need and avoid the harmful effects of diaper insecurity. To accomplish this, UW Valleys partners with trusted community organizations including Stepping Stones of Menomonie, Public Health, Birth to 3, and Dunn County Early Head Start to provide low-barrier access for families facing financial or transportation challenges.

Diaper distribution currently occurs through Stepping Stones and Dunn County Early Head Start. Stepping Stones, which serves approximately one in ten households in Dunn County, provides diapers directly alongside food pantry services, allowing families to meet multiple needs in one visit while reducing barriers and preserving dignity. Early Head Start staff identify families in need and distribute diapers through their ongoing relationships with enrolled families, helping ensure vulnerable infants and toddlers are reached, while removing the barrier of transportation to receive the diapers.

The growing partnership with Early Head Start/CESA 11 has significantly strengthened the program's capacity by providing access to a large warehouse and loading dock. This space is essential for receiving, storing, and organizing bulk shipments of diapers and other essential items purchased at wholesale prices through the program's membership with the National Diaper Bank Network. The expanded storage and delivery capabilities have improved operational efficiency, supported larger-scale distributions, and helped ensure families across the region have consistent access to needed supplies.

Project Outcomes*

Describe the anticipated outcomes resulting from this grant project, its impact and how the community will be better served.

This project will improve the physical and mental well-being of children and families in Dunn County by reducing diaper insecurity and its harmful effects. Anticipated outcomes include healthier children through reduced diaper rash, skin irritation, and preventable infections, as well as improved comfort and overall well-being.

By providing diapers to families, there will be reduced stress, anxiety, and financial strain for parents and caregivers, leading to healthier family dynamics. By ensuring families have consistent access to diapers, parents will be better able to maintain employment, childcare, and educational opportunities without disruptions caused by diaper shortages.

With a dedicated diaper bank coordinator serving Dunn County, community outreach and partnership development will be strengthened, expanding awareness and engagement while helping reach more neighbors in need. Through efforts such as diaper drives, increased volunteer opportunities, and collaborations with local organizations and businesses, this role will support families in accessing essential resources. As a result, families will be less likely to rely on unsafe diaper rationing practices, and reduced financial strain will help households better meet other basic needs.

In 2025, approximately 70% of families served in Dunn County resided in the City of Menomonie, and this share is expected to grow as awareness of the program increases and as partnerships continue to expand. Based on 2025 data, we anticipate distributing over 76,000 diapers in Dunn County throughout the year and are currently on track to do so. Overall, the project will strengthen family stability, support workforce participation, and contribute to a healthier and more equitable community.

Sustainability*

Please describe how you will fund and continue to sustain these activities beyond the grant period.

To sustain the program beyond the grant period, UW Valleys will continue pursuing diverse funding sources, including grants, donations, community partnerships, and diaper drives. In 2025, 10 diaper drives collected more than 77,000 diapers, demonstrating strong community support. Partnerships with organizations, schools, service providers, and employers such as 3M and Xcel Energy will help strengthen long-term sustainability.

Membership with the National Diaper Bank Network has helped make the program more sustainable by providing access to diapers and essential supplies at significantly reduced wholesale prices. Lower purchasing costs allow the program to stretch funding further, serve more families, and maintain a more reliable inventory throughout the year. Membership also connects the program to national resources, best practices, training, and a broader support network, helping strengthen operations, improve efficiency, and support long-term program growth and stability.

Data collection and outcome reporting will continue to demonstrate program impact and strengthen future funding applications. Together, these partnerships, volunteer efforts, and community-driven initiatives will help sustain and grow the Diaper Bank while increasing awareness and investment in supporting local families.

Staff - Project Summary*

Grant Project Budget

Anticipated Project Income*

Please list out all anticipated sources of income for this specific grant project with amounts and whether the funding is approved or pending.

Ex: Dunn Energy Cooperative: $1,000 - Approved

Mayo Health Community Spark Grant (Dunn County) $5,000.00 - Awarded
Community Foundation of Dunn County, (Dunn County) $5,000.00 - August Request/Pending
Community Foundation of Dunn County - Women's Giving Circle, (Dunn County) $2,500.00 - Request Pending
Fred C & Katherine B Andersen (Pierce, Polk, St. Croix counties) $20,000 - Awarded

National Diaper Bank Network Operational Grant, $5,000.00 - Request Pending
Special Event Fundraising (Give Big), $946.22 - Received
Corporate & Individual Donations, $5,400.00 - Annual Estimate
Security Financial Bank (May 2026), $100.00 - Received

In 2025, UW Valleys secured $34,000 in grants to support the Diaper Bank, which included support from the above-mentioned pending sources, as well as the Green Bay Packer Foundation. We will continue to seek out new grant opportunities and apply for other grants throughout the year to support this ongoing work.

Total Project Expenses*

What are the total expenses for this particular grant project? This may be more than your grant request amount and helps us to understand if the Foundation is funding a portion of the project or the full cost of the project.

$92,210.00

Project Expenses Description*

Please itemize the expenses for this grant project, including a short description of each item and the anticipated cost. (Personnel, Materials and Supplies, etc.) If this grant is to cover a portion of the project, please list all expenses of the project and then specify which expenses you anticipate being supported by this CFDC grant.

CFDC grant support would be used to help cover the cost of diaper purchases in Dunn County. The attached budget reflects the full scope of the program, however it highlights the expenses specific to Dunn County.

The PT diaper bank coordinator position is dedicated specifically to Dunn County operations.

It is anticipated that 6,400 diapers will be distributed each month in Dunn County. At an average cost of $0.24 per diaper, this results in a monthly diaper supply cost of $1,536. A CFDC grant award of $2,500 would support just under two months of diaper distribution in Dunn County. Dunn County's total estimated annual diaper procurement costs are approximately $18,400.

Diaper drives play an important role in helping reduce this expense through community support and donations. However, this is a fluid process, as both demand and available donations fluctuate throughout the year. As a result, the overall cost and reliance on purchased supplies may vary depending on participation levels, seasonal need, and ongoing community engagement.

Additional expenses include repackaging materials such as tape and branded stickers, as well as marketing and outreach materials to support program awareness and distribution efforts, however, this request is specifically for the procurement of diapers.

Project Budget Upload

(Optional) You may upload a separate file of your own, representing this grant request's Project Budget. For help creating the document, you can click here to download our Grant Project Budget template.

2026 Diaper Bank Program Budget.pdf

Letter of Support

(Optional) Letters of Support are optional, unless another organization or individual is integral to the purchase or use of the program and/or is a fiscal sponsor. Then it is required.

Letter of Support from Head Start Director.pdf

Additional Supporting Documents

(Optional) You may upload additional supporting documents to your request. If this grant request is to purchase a specific item or equipment, please upload a financial quote or spec sheet about the item here.

Diaper Bank Annual Report - Dunn County.pdf

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2025 UW Valleys Annual Report.pdf

Staff - Project Budget Summary*
Brief sentence about how the grant budget is broken down by item.

Required Organization Financials

Current Board of Directors*
Please upload a list of your current Board of Directors.

2026 UW Valleys Board of Directors & Affiliations (2).pdf

Organizational Budget*
Please upload your organization's most recent Operating Budget with projected revenues and expenses.

UW Valleys Approved Budget 2026.pdf

Audited Financials
Please upload a copy of your organization's current Audited Financial Statement. If you are not required to prepare an audited financial statement, please skip this upload and see the Audit Upload Opt-Out.

United Way St. Croix and Red Cedar Valleys, Inc. Financial Statements December 31, 2025 and September 30, 2024.pdf

Audit Upload Opt-Out
Under Wis. Stat. § 202.12| a charitable organization with annual contributions over $500,000 must file an audited financial statement and include the opinion of an independent CPA. A charitable organization with annual contributions less than $500,000 and over $300,000 must file a financial statement reviewed by an independent CPA. If you do not upload an audit or financial statement, please verify that your organization is not required to based on this state statute.

Proof of 990 Filing*

Please upload proof of current IRS 990 Filing. You may upload the first page only; the full 990 document is not required.

Page 1 990 UW Valleys.pdf

Authorization

Applicant Agreement*

As the applicant submitting this request on behalf of the organization, you certify that:

- **The information provided in this application is complete and accurate to the best of your knowledge.**
- **Falsification of information will result in termination of any award granted.**
- **You have discussed this project and grant request with the necessary authorized representatives at your organization. They support this request and the proposed allocation of funding.**

If awarded a grant, the organization will:

- **Carry out the activities and expend grant funds as described in the proposal, to the best of their ability.**
- **Submit significant changes in the scope or budget of the project to the Foundation for approval.**
- **Complete and submit written reports as required no later than 12 months from the date the grant is awarded.**
- **Acknowledge the role of the Community Foundation of Dunn County in supporting the organization in communications with their board and the public.**
- **Provide copies of all publicity, press releases or promotional materials. If available, provide photos in digital format.**

I agree

File Attachment Summary

Applicant File Uploads

- 2026 Diaper Bank Program Budget.pdf
- Letter of Support from Head Start Director.pdf
- Diaper Bank Annual Report - Dunn County.pdf
- 2025 UW Valleys Annual Report.pdf
- 2026 UW Valleys Board of Directors & Affiliations (2).pdf
- UW Valleys Approved Budget 2026.pdf
- United Way St. Croix and Red Cedar Valleys, Inc. Financial Statements December 31, 2025 and September 30, 2024.pdf
- Page 1 990 UW Valleys.pdf

UNITED WAY
St. Croix and
Red Cedar Valleys
Diaper Bank

2026 Diaper Bank Program Budget

INCOME			Status
Grants	**$**	**37,500.00**	
Mayo Health - Community Spark Grant (Dunn)	$	5,000.00	Awarded
Fred C. & Katherine B. Andersen Foundation (St. Croix/Polk/Pierce)	$	20,000.00	Awarded
Community Foundation of Dunn County (Dunn)	$	5,000.00	Request Pending (August)
Community Foundation of Dunn County - Women's Giving Circle	$	2,500.00	Request Pending (June 1)
National Diaper Bank Network Operational Grant	$	5,000.00	Request Pending
Special Event Fundraising (Give BIg)	**$**	**946.22**	Received
Individual Donations	**$**	**2,000.00**	Annual Estimate
Corporate Donations	**$**	**3,500.00**	Pending
Security Financial Bank (May 2026)	$	100.00	Received
In Kind Diaper/Wipes Donations	***$***	***22,000.00***	Anticipated Donations - In Kind Value
Total Income (In Kind Contribution Value not included)	**$**	**43,946.22**	

EXPENSES		
Diaper Bank Personnel, wages and benefits		
Diaper Bank Manager - 16 hours weekly x 27.32	$	22,730.24
Diaper Bank Coordinator - Dunn County - 16 hours weekly x 21.12	$	17,571.84
Health Stipend	$	3,000.00
Employer 403(b) match	$	864.00
Total Personnel	**$**	**44,166.08**
Occupancy		
Office lease	$	2,907.00
Internet and Phone	$	2,364.00
Insurance	$	1,300.00
Travel (mileage)	$	4,200.00
Total Occupancy	**$**	**10,771.00**
Program Expenses		
National Diaper Bank Annual Membership Fee	$	250.00
Diaper Puchases	$	30,000.00
Estimated Cost for Dunn County Diaper Purchases: $18,400		
Marketing, diaper repackaging materials, and misc. supplies	$	4,750.00
Total Program Expenses	**$**	**35,000.00**
Total Program Expenses	**$**	**89,937.08**
Administrative (10% of direct cost)	$	2,273.02
Total Program Expenses	**$**	**92,210.10**
Net	*$*	*(48,263.88)*

Budget Narrative

Net Value does not include in-kind dollar value.
UW Valleys provides direct financial support if grants and direct program donations do not cover the cost of the program.

as of 5/29/2026

Cooperative Educational Service Agency #11

To Whom It May Concern,

On behalf of Menomonie Head Start and Early Head Start, we are proud to support the UW Valley Diaper Bank and the important work they do for families in our community.

Access to diapers is something many people may take for granted, but for families with young children, it is a basic necessity that can also be a major financial burden. Diapers are expensive, and many assistance programs do not cover them. When families struggle to afford diapers, it can create stress and hardship that impacts both parents and children.

The UW Valley Diaper Bank has made a meaningful difference for many of the families we work with. Their support helps ensure that children stay clean, healthy, and comfortable while easing financial pressure on parents who are already working hard to provide for their families. Having access to diapers can also help parents maintain childcare arrangements, attend work, and focus on other essential household needs.

Here at Menomonie Head Start, we have been fortunate to provide storage space large enough to support the diaper supply needs of our community. Being able to partner with the UW Valley Diaper Bank in this way has allowed us to better support local families and ensure resources are accessible to those who need them most.

Through our experience working with the UW Valley Diaper Bank, we have seen firsthand the positive impact their services have on local families. Their dedication, compassion, and commitment to supporting children and caregivers in our area are greatly appreciated.

We are grateful for this partnership and strongly support the continued efforts of the UW Valley Diaper Bank in serving families throughout our community.

Sincerely,

Cheri L. Jacobson

Center Director

Menomonie Head Start and Early Head Start

225 Ostermann Drive, Turtle Lake, WI 54889 • Phone: 715-986-2020 • FAX: 715-986-2040 • www.cesa11.k12.wi.us

UW VALLEYS DIAPER BANK

2025 DUNN COUNTY COMMUNITY IMPACT

UNITED WAY
St. Croix and
Red Cedar Valleys
Diaper Bank

The UW Valleys Diaper Bank was launched in 2022 to address gaps in access to diaper resources across the St. Croix and Red Cedar Valley region. The program has steadily grown its capacity, expanding distribution partnerships across the six-county region and strengthening a coordinated network of community-based support.

In Dunn County, distribution began in April 2025 through partnerships with Stepping Stones and Dunn County Early Head Start. In its first month alone, 86 children received diapers and wipes, highlighting both the immediate need and the strong potential for continued growth in local service delivery. Over 200 children were supported within the first nine months of expanding into the new service area.

Since launch, service in Dunn County has continued to build momentum through new partnerships and expanded access points. It is the vision and commitment of the UW Valleys Diaper Bank to provide a consistent, sustainable supply of diapers to all families who request assistance.

Dunn County Diaper Bank Impact: April-December 2025

212	**3.5**	**722**	**2,578**	**57,760**
CHILDREN SERVED	AVERAGE VISITS PER FAMILY	TOTAL VISITS	TOTAL DIAPERS COLLECTED THROUGH DRIVES	TOTAL DIAPERS DISTRIBUTED

Growth in Dunn County

Menomonie Head Start provides dedicated warehouse space that supports diaper storage, organization, and distribution, strengthening the entire program in Dunn County.

Menomonie Head Start and Early Head Start CESA #11

Community Access Point

Stepping Stones of Dunn County became part of the UW Valleys Diaper Bank network in April 2025, serving as a local diaper distribution site and increasing access for families.

Certified Member

As a Certified Member of the National Diaper Bank Network, UW Valleys can stretch donations further, maximize resources, and provide more diapers to local families.

For more information about the UW Valleys Diaper Bank, visit **uwvalleys.org/diaper-bank**

United Way St. Croix and Red Cedar Valleys (UW Valleys) fights for the health, education, and financial stability of every person in Western Wisconsin.

UNITED WAY
St. Croix and
Red Cedar Valleys

UNITED IS THE WAY™

2025 Annual Impact Report

United Way St. Croix and Red Cedar Valleys (UW Valleys) fights for the health, education, and financial stability for all people in Burnett, Dunn, Pepin, Pierce, Polk, and St. Croix Counties.

UW VALLEYS

Board & Staff

UW Valleys 2025 Board

UW VALLEYS BOARD

EXECUTIVE COMMITTEE

Brian McAlpine | President
Bremer Insurance

Kaydi Sobottka | Vice President
First National Bank of River Falls

Amy Greske | Board Secretary
St. Croix Valley Elder Law

Tim Bartels | Treasurer
Xcel Energy

BOARD MEMBERS

Karl Andersen
Andersen Windows & Doors

Cathy Asher
Security Financial Bank

Luisa Gerasimo
University of Wisconsin – Madison Extension Dunn County

Heidi Jones
Burnett County Family Resource Center

Tammi Kincaid
University of Wisconsin - River Falls

Melissa Meschke
St. Croix County Economic Development Corporation

Brittani Nordquist
3M

Danielle Oscarson
Andersen Windows & Doors

Steve Osero
Amery Technical Products

Shellee Pechmiller
Bill's Distributing

Debra Rudquist
Amery Hospital & Clinic

Jason Schmitt
University of Wisconsin - Stout

Shelly Smith
Our Neighbors' Place

DIRECTOR EMERITUS

Recognizing 9+ years of leadership and service.

Josh Lindseth
WESTconsin Credit Union

Todd Sherman
US Bank

uwvalleys.org

UW VALLEYS TEAM

Steve McCarthy
Executive Director
Retired on February 10, 2026

Megan Hausch
Director of Development
megan.hausch@uwvalleys.org

Samuel Weiske
Marketing Coordinator
samuel.weiske@uwvalleys.org

Drew Rosales
Administrative Manager
drew.rosales@uwvalleys.org

Trica Trowbridge
211 Program Director
trica.trowbridge@uwvalleys.org

Lori Novak
211 Community Resource Specialist
lori.novak@uwvalleys.org

Betsy Byker
Diaper Bank Manager
betsy.byker@uwvalleys.org

Krystal Groninger
Diaper Bank Coordinator
krystal.groninger@uwvalleys.org

OUR SIX COUNTY REGION

Serving communities across

Burnett, Dunn, Pepin, Pierce, Polk, and St. Croix Counties

UNITED WAY St. Croix and Red Cedar Valleys

United Way St. Croix and Red Cedar Valleys (UW Valleys) fights for the health, education, and financial stability of every person in Western Wisconsin. By bringing together local businesses, donors, volunteers, and nonprofit partners, we mobilize resources where they are needed most and ensure investments stay within our communities.

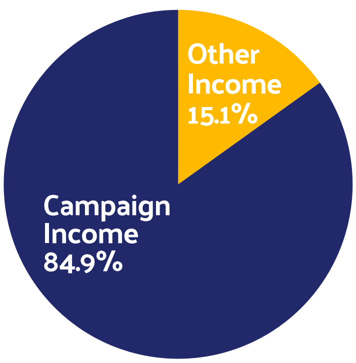
Serving Burnett, Dunn, Pepin, Pierce, Polk, and St. Croix counties, UW Valleys advances measurable impact through direct programs, community investments, and collaborative partnerships. From connecting families to critical resources through 211, to providing emergency assistance and essential supplies, to funding local nonprofits through Community Impact Grants, our work strengthens the foundation of our region.

Together, we are building a Western Wisconsin where every person has the opportunity to lead a healthy life, receive quality education, and achieve financial stability.

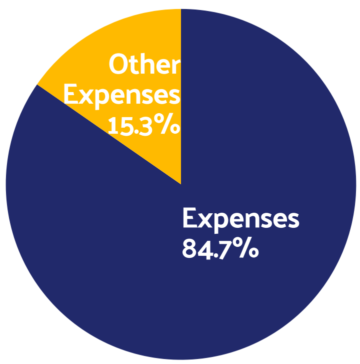
UW VALLEYS 2025 FINANCIALS - OCT 1, 2024 - DEC 31, 2026

In 2025, UW Valleys transitioned to a January 1 fiscal cycle, resulting in a one-time extended 15-month fiscal period spanning October 1, 2024 through December 31, 2025.

2025 Income



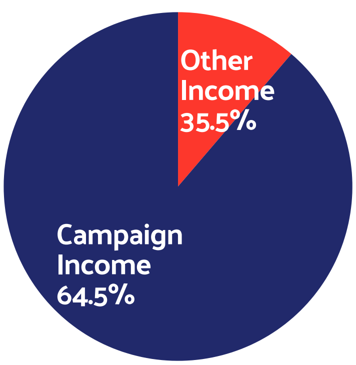
2025 Expenses



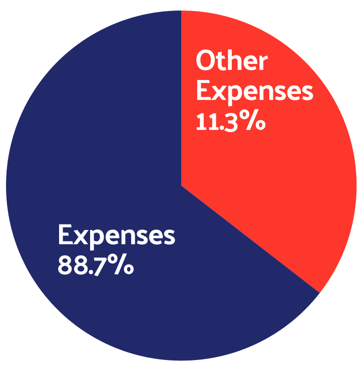
2025 Financials

Campaign & Related Income	$1,071,735
Other Income	$190,596
Subtotal	**$1,262,331**
Expenses	$988,188
Other Expenses	$179,154
Subtotal	**$1,167,342**
Total	**$94,989**

2024 Income



2024 Expenses



2024 Financials

Campaign & Related Income	$656,792
Other Income	$361,601
Subtotal	**$1,018,293**
Expenses	$656,792
Other Expenses	$361,601
Subtotal	**$1,018,293**
Total	**$131,751**

WORKPLACE CAMPAIGNS

Give where you live. Invest where you work.

Donations made through a UW Valleys workplace campaign are reinvested locally through Community Impact Grants, supporting nonprofit organizations dedicated to improving the health, education, and financial stability of individuals across Western Wisconsin.

Workplace campaigns bring employees and businesses together to support local programs and services that strengthen communities across our region. These campaigns make it easy for individuals to give back through their workplace, with contributions directly supporting essential resources for individuals and families throughout Western Wisconsin.

nexen

Xcel Energy

UW VALLEYS

Supporting Community-Led Solutions

UW VALLEYS COMMUNITY IMPACT GRANTS

UW Valleys invests local dollars back into local solutions through the Community Impact Grant Program. In 2025, **$180,000** was awarded to **30 nonprofit partners** serving Burnett, Dunn, Pepin, Pierce, Polk, and St. Croix counties. These grants support programs that advance health, education, and financial stability across Western Wisconsin.

Through Community Impact Grants, local organizations expanded access to nutritious food, healthcare services, youth mentorship, housing support, family resources, and other essential services that help individuals and families build stability. By partnering with trusted nonprofits already serving their communities, UW Valleys helps ensure resources are directed where they are needed most.

These investments strengthen local organizations and support both immediate needs and long-term stability across the region.

View the 2025 Community Impact Grant Recipients : uwvalleys.org/community-impact-grants

OTTO BREMER TRUST COMMUNITY RESPONSIVE FUND

In partnership with the Otto Bremer Trust and United Way of Wisconsin, UW Valleys helped direct **$292,000** in Community Responsive Fund grants to organizations serving Western Wisconsin in 2025. This funding supported nonprofits addressing urgent community needs, including healthcare access, disability services, mental health support, and services for children and families.

Through this collaboration, philanthropic investment helped strengthen essential services and expand support for individuals and families across Burnett, Dunn, Pepin, Pierce, Polk, and St. Croix counties. Funding supported organizations providing critical healthcare services, mental health resources, disability support, and assistance for individuals and families experiencing crisis or instability.

By partnering with regional and statewide funders, UW Valleys helped ensure resources were directed toward organizations making a meaningful impact throughout the six-county region.

Grant recipients included Positive Alternatives, Arbor Place, St. Croix Therapy, Hudson Hospital, Amery Regional Medical Center, Western Wisconsin Health, Osceola Medical Center, and Turningpoint for Victims of Domestic and Sexual Violence.

OTTO BREMER TRUST

UW VALLEYS

Mobilizing the Caring Power of Communities

School District of River Falls "Stuff the Bus" Diaper Drive, October 2025

211 Information and Referral Services

When individuals and families do not know where to turn, 211 is often the first call. Available 24 hours a day, 7 days a week, 365 days a year, this free and confidential service connects residents to local resources including housing assistance, food programs, utility support, mental health and addiction services, transportation, and more.

In 2025, UW Valleys 211 responded to **2,644 inquiries** and **provided 8397 referrals** across the six county region. Since the establishment of the program in August 2019, UW Valleys staff have directly responded to **21,125 inquiries in our service area.**

View the 2025 211 Impact Report on www.uwvallleys.org/211 to learn more.


UW Valleys received grant support from the Hudson Hospital Foundation in support of 211 services and the JCHF.

John Coughlin Hope Fund (JCHF)

The John Coughlin Hope Fund provides emergency financial assistance to individuals and families facing unexpected crises when no other resources are available. The fund helps cover urgent expenses such as housing, utilities, medical expenses, and transportation, offering short term support during difficult moments.

In 2025, the Hope Fund distributed **$14,881** to support **42 households.** A total of 175 applications were received, reflecting the growing need for emergency financial assistance.

View the 2025 JCHF Impact Report on www.uwvalleys.org to learn more.

Compass IL hosted the first diaper drive in Dunn County in October 2025.

Diaper Bank

Access to diapers is essential for keeping infants and toddlers healthy, yet many families struggle to afford this basic necessity. UW Valleys partners with local organizations to provide free diapers and wipes to children in need across our region. In April 2025, the program expanded through a partnership with Stepping Stones of Dunn County and Dunn County Early Head Start to increase access for families.

In 2025, the diaper bank served **549 children** and **489 families across Polk, Pierce, and Dunn counties**, distributing **146,800 diapers** over **1,835 visits.** This consistent monthly support helps families maintain a reliable supply of diapers, reducing financial strain while promoting the health and well-being of young children.


UW Valleys received grant support from the St. Croix Valley Foundation to support Mental Health First Aid Training.

Mental Health First Aid Training

Mental Health First Aid (MHFA) teaches participants how to recognize and respond to signs of mental health or substance use challenges. In 2025, UW Valleys offered adult and youth courses, covering topics such as anxiety, depression, substance use, and youth mental health concerns.

These courses equip community members to provide initial support and connect individuals to appropriate care, helping strengthen local networks of support and promote mental well-being.

UW VALLEYS

When Community Comes Together

Day of Caring 2025 - Breakfast at Bill's Distributing in Menomonie, WI

Dunn County Volunteer Team at The Bridge To Hope

On October 9, 2025, UW Valleys hosted **Day of Caring** in Dunn and Pepin counties, bringing together volunteers and nonprofit organizations for a day of hands on service. **More than 120 volunteers completed 16 service projects**, supporting local nonprofits, schools, and community spaces.

Volunteers contributed their time and skills to projects including painting, cleaning, organizing, and improving shared spaces where important services take place. These efforts help organizations maintain welcoming and functional environments while allowing staff to focus on delivering programs and support to the individuals and families they serve.

Special thanks to the Day of Caring Committee: Cathy Asher (Security Financial Bank), Luisa Gerasimo (UW Extension Dunn County), Jenalee Nutter (Dunn County), and Shellee Pechmiller (Bill's Distributing).

THANK YOU DAY OF CARING SPONSORS!

Dairy State Bank · WESTconsin Credit Union · sfb Security Financial Bank · 3M · Bill's · Fleet Farm · The Mabel Tainter Menomonie, WI · Walmart · Imagine Designz · Culver's · Ellsworth Creamery · Menomonie Market Food Co-op · bd

Give Big Valleys

Give Big Valleys is a 24-hour online giving event hosted by UW Valleys that brings together nonprofits, donors, businesses, and community members to support organizations working across our region. The event takes place every year on the last Tuesday in April.

In 2025, the community came together in a powerful way. During the one-day event, **885 donors gave $344,960** to support **81 local nonprofits** serving communities across Western Wisconsin. Each gift, large or small, helped strengthen programs that provide education, health resources, and financial stability for children, seniors, and families.

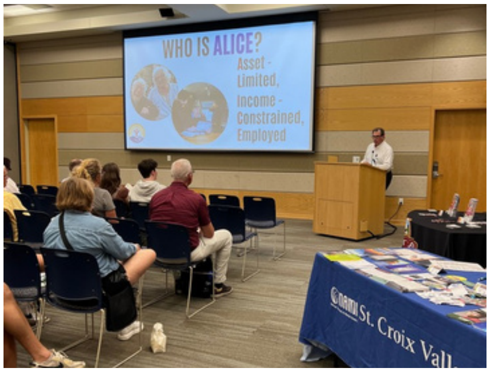
Beyond the dollars raised, Give Big Valleys helps nonprofits grow their visibility, connect with new supporters, and build lasting relationships with donors. The event reflects the generosity and commitment of a community that continues to show up for the organizations working every day to improve lives across the region.

UW VALLEYS

Community Partnerships At Work

Poverty Simulation Event

The Poverty Simulator is an interactive educational event designed to deepen awareness and understanding of the challenges faced by low-income households. Participants role-played a simulated month in poverty, making real-time decisions related to housing, transportation, childcare, and other essential needs.



Held on September 29, 2025 at the University of Wisconsin–River Falls, the simulation provided participants with a powerful opportunity to explore the realities of ALICE households, consider potential solutions, and gain a deeper understanding of the financial pressures experienced by many local families.

The Poverty Simulation was co-sponsored by the UWRF Student Government Association, UWRF Honors Program, the UWRF Sustainability Office, Our Neighbor's Place, UW Valleys, the Pierce County Hunger Prevention Council, and other community partners. Together, these organizations work to highlight the daily challenges faced by individuals and families living just above the poverty threshold–those who are often unseen, yet deeply impacted by financial instability.

Xcel Energy Hosts Sheriff's Team Challenge

The 1st Annual Sheriffs' Team Challenge brought together local residents, businesses, and law enforcement for a day of clay shooting, camaraderie, and friendly competition. Participants competed in teams of four, with opportunities for both beginners and experienced shooters alike.

Held October 9, 2025 at Game Unlimited in Hudson, Wisconsin, the event was hosted by Xcel Energy in support of UW Valleys and United Way of Washington County East. More than 60 attendees and eight corporate sponsors participated, raising over $20,000 to support two incredible United Ways on both sides of the St. Croix River.

Winter Wear Open House

The Winter Wear Open House, in partnership by UW Valleys and MarketPlace Foods in Menomonie, provided free coats, hats, gloves, and boots to community members in need. Volunteers helped guests find the right sizes and select items, ensuring everyone left prepared for the cold months.

In 2025, two distribution events were held on October 21 and 25, serving 181 individuals and distributing 205 coats and 789 winter items. The event reflects the generosity of donors and the dedication of local organizations supporting families across Menomonie.

We Support **ALICE**

Asset Limited, Income Constrained, Employed

Who is ALICE? May be a relative or friend. You may be ALICE.

As cashiers, waiters, childcare providers, and other members of our essential workforce, ALICE earns just above the Federal Poverty Level, but less than what it costs to make ends meet.

Essential, Working, Struggling

TOP STRESSORS

- HOUSING & RENT ASSISTANCE
- MENTAL HEALTH RESOURCES
- UTILITY ASSISTANCE
- TRANSPORTATION
- FOOD ASSISTANCE

Between ALICE households and those living in poverty, an estimated 35% of households in Wisconsin were below the ALICE Threshold in 2023. Households below the threshold are forced to make impossible choices – like deciding whether to pay for utilities or a car repair, whether to buy food or fill a prescription.

Approximately 1 in 3 are ALICE and below in the six county region.

UW Valleys works to address immediate needs while also supporting long term solutions that strengthen financial stability for households across Western Wisconsin.

Learn more: UnitedForALICE.org/Wisconsin
Explore local data: UW Valleys - Meet ALICE https://www.uwvalleys.org/meet-alice

ALICE DATA IN THE 6 COUNTY REGION

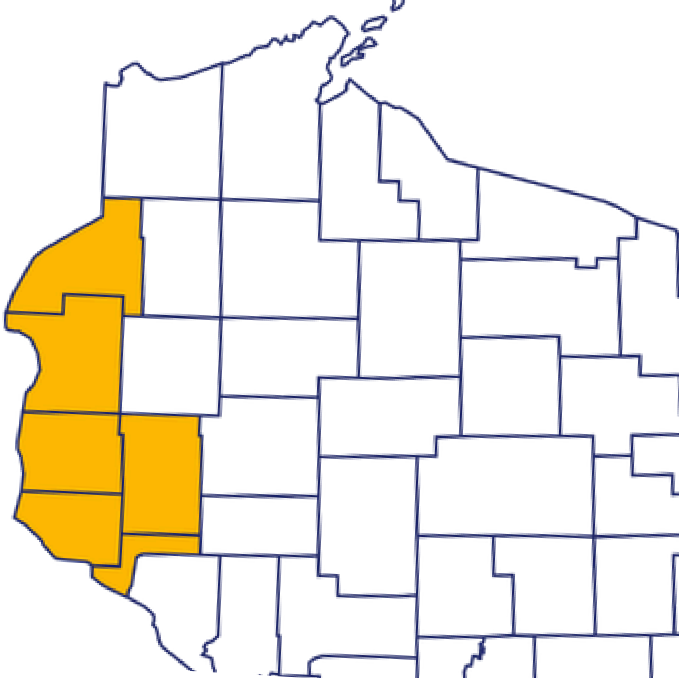
UW Valleys Six County Population: 253,903
Total Households: 100,706

Median Household Income: $79,245
State Average: $74,631

Labor Force Participation Rate: 63%
State Average: 65%

ALICE Households: 24%
State Average: 24%

Households in Poverty: 9.7%
State Average: 11%



UNITED FOR ALICE

Source: United for ALICE, 2023 Point in Time Data

UNITED WAY
St. Croix and
Red Cedar Valleys

UW Valleys Board of Directors

As of March 2026

	Last Name	First Name	Employer	Work City	Title
1	Andersen	Karl	Andersen Windows and Doors	Menomonie	
2	Asher	Cathy	Security Financial Bank	Durand	
3	Bartels	Tim	Xcel Energy	Menomonie	Treasurer
4	Gerasimo	Luisa	UW-Extension	Menomonie	
5	Greske	Amy	St. Croix Valley Elder Law	Hudson	Secretary
6	Highfill	Lauren	Pierce County Economic Development Corporation	Pierce County	
7	Jones	Heidi	Burnett County Family Resource Center	Siren	
8	Kincaid	Tammy	UW-River Falls	River Falls	
9	Lindseth	Josh	WESTconsin Credit Union	New Richmond	Director Emeritus
10	McAlpine	Brian	Bremer Insurance	Amery	President
11	Meschke	Melissa	St. Croix Economic Development Corporation	St. Croix County	
12	Nordquist	Brittani	3M	Menomonie	
13	Oscarson	Danielle	Andersen Windows and Doors	Bayport	
14	Osero	Steve	Amery Technical Products Inc	Amery	
15	Pechmiller	Shellee	Bill's Distributing	Menomonie	
16	Rudquist	Debra	Amery Hospital and Clinic	Amery	
17	Schmitt	Jason	University of Wisconsin Stout	Menomonie	
18	Sherman	Todd	US Bank	Minneapolis	Director Emeritus - Past President
19	Smith	Shelly	Our Neighbors' Place	River Falls	
20	Sobottka	Kaydi	First National Bank of River Falls	River Falls	Vice President

United Way St. Croix & Red Cedar Valleys	2026 Budget	Total
Income		
4000 Contributions		
4020 Employee		
4023 Payroll Deductions	$85,000.00	$85,000.00
4024 Direct Non-Payroll Contributions	$5,000.00	$5,000.00
Total 4020 Employee	**$90,000.00**	**$90,000.00**
4040 Individual	$145,000.00	$145,000.00
4080 Corporate	$250,000.00	$250,000.00
Total 4000 Contributions	**$485,000.00**	**$485,000.00**
4060 Special Events	$20,000.00	$20,000.00
4199 Pledges Uncollectible	($12,000.00)	($12,000.00)
4300 Program Income		$0.00
4345 Release of restricted income		$0.00
4346 Diaper Project	$78,000.00	$78,000.00
Total 4340 Success By 6 - Education	**$78,000.00**	**$78,000.00**
4350 Mental Health		
4355 Release of restricted income	$7,500.00	$7,500.00
Total 4350 Mental Health	**$7,500.00**	**$7,500.00**
4360 211 Income		$0.00
4363 211 - Reimbursement	$4,000.00	$4,000.00
4365 Release of restricted income	$184,000.00	$184,000.00
Total 4360 211 Income	**$188,000.00**	**$188,000.00**
4375 John Coughlin Hope Fund Income		
4375.4 Release restricted income	$25,000.00	$25,000.00
Total 4375 John Coughlin Hope Fund Income	**$25,000.00**	**$25,000.00**
Total 4300 Program Income	**$298,500.00**	**$298,500.00**
4320 Grant Income		$0.00
4321 Release restricted income		$0.00
Total 4320 Grant Income	**$0.00**	**$0.00**
4385 EFSP Administrative Fee		
4395 Miscellaneous Income	$5,000.00	$5,000.00
4400 Reimbursed Expenses	$1,100.00	$1,100.00
4601 Sponsor Fees	$22,000.00	$22,000.00
4602 Participant Fees	$8,500.00	$8,500.00
Total Income	**$828,100.00**	**$828,100.00**

Expenses		
6200 Accounting & Legal		
6204 Accounting Fees	$25,000.00	$25,000.00
6220 Audit Fees	$10,600.00	$10,600.00
Total 6200 Accounting & Legal	**$35,600.00**	**$35,600.00**
6210 Marketing & Advertising	$4,000.00	$4,000.00
6215 Bank Fees	$20.00	$20.00
6250 Campaign Events & Materials	$2,500.00	$2,500.00
6260 Conferences/Professional Devel.	$8,500.00	$8,500.00
6290 Dues and Subscriptions	$10,000.00	$10,000.00
6310 Equipment Capitalized	$300.00	$300.00
6330 Insurance	$4,100.00	$4,100.00
6340 Licenses and Permits	$250.00	$250.00
6350 Lodging/Meals/Travel	$450.00	$450.00
Total	**$30,120.00**	**$30,120.00**
6360 Office Operations		
6361 Office Cleaning	$250.00	$250.00
6410 Office Lease	$26,700.00	$26,700.00
6411 Office Maintenance	$1,600.00	$1,600.00
6420 Office Supplies	$4,500.00	$4,500.00
6470 Postage and Mail Services	$2,500.00	$2,500.00
6510 Telephone/Internet	$6,500.00	$6,500.00
Total 6360 Office Operations	**$42,050.00**	**$42,050.00**
6370 Meeting Expense	$250.00	$250.00
6390 Mileage / Parking	$16,000.00	$16,000.00
6400 Miscellaneous Expense	$325.00	$325.00
6430 Personnel Expense	$25.00	$25.00
6100 Payroll Taxes	$28,797.36	$28,797.36
6101 FICA - Employer Obligation		$0.00
6103 Unemployment Insurance	$151.20	$151.20
Total 6100 Payroll Taxes	**$28,973.56**	**$28,973.56**
6110 Benefits		
6112 403(b) - Employer Obligation	$9,460.48	$9,460.48
6114 Medical and Dental Employee Stipends	19,499.22	$19,499.22
Total 6110 Benefits	**$28,959.70**	**$28,959.70**
6120 Salaries	$0.00	$0.00
6123 Administrative Manager	$35,349.60	$35,349.60
6124 Executive Director	$78,920.00	$78,920.00
6128 Success By 6 Staff Payroll	$31,771.79	$31,771.79
6133 Director of Development	$66,950.00	$66,950.00
6135 Marketing Coordinator	$49,275.20	$49,275.20
Total 6120 Salaries	**$262,266.59**	**$262,266.59**
6131 211 General	$114,169.54	$114,169.54

6131.1 211 General RM		$0.00
6131.2 211 WAHRS RM		$0.00
6131.3 211 MH RM		$0.00
6131.4 211 Disaster		$0.00
6440 Payroll Processing	$1,679.73	$1,679.73
Total 6430 Personnel Expense	**$436,049.12**	**$436,049.11**
6460 Pledge Processing Charges	$1,212.34	$1,212.34
6490 Staff & Volunteer Recognition	$139.47	$139.47
6500 Technology Support	$290.56	$290.56
6270 Software & Technology	$10,218.37	$10,218.37
6520 Web Site	$1,075.96	$1,075.96
Total 6500 Technology Support	**$11,584.88**	**$11,584.88**
6525 Credit Card Fees	$289.38	$289.38
6530 Allocations		$0.00
6531 Agency Grants	$0.00	$0.00
6651 Impact Grant Reserve Fund for 2027	$100,000.00	$100,000.00
6534 Donor Designations	$50,000.00	$50,000.00
Total 6530 Allocations	**$150,000.00**	**$150,000.00**
6610 Event Expenses	$3,000.00	$3,000.00
6700 Program Expenses		
6000 Diaper Project Expenses		
6009 Diaper Project	$30,000.00	$30,000.00
6011 Marketing - SB6	$100.00	$100.00
6012 Walk, Roll and Read Events - SB6	$0.00	$0.00
Total 6000 Success By 6 Expenses	**$30,100.00**	**$30,100.00**
6550 Mental Health - Health Expenses	$8,500.00	$8,500.00
6551 Training	$3,286.28	$3,286.28
6600 giveBig Expenses	$20,000.00	$20,000.00
6800 211 Expenses	$8,643.59	$8,643.59
6925 John Coughlin Hope Expenses	$25,000.00	$25,000.00
Total 6700 Program Expenses	**$95,529.87**	**$95,529.87**
Total Expenses	**$820,798.25**	**$820,798.25**
Net Operating Income	**$7,301.75**	**$7,301.75**
Other Income		
4390 Interest Earned	$4,146.89	$4,146.89
4391 Investment Gain/Loss & Dividend	$1,646.58	$1,646.58
7400 Restricted income	$88,000.00	$88,000.00
7505 Realized Gain on Investment	$24.62	$24.62
7506 Unrealized Gain/(Loss) on Investments	$11,939.30	$11,939.30
7507 Dividend Income	$13,022.43	$13,022.43
7520 Unrealized Gain (Loss) Investments	$2,935.66	$2,935.66
7540 Income from Long Term Fund	$0.00	$0.00
Total Other Income	**$121,715.47**	**$121,715.47**

Other Expenses		
6280 Depreciation Expense		
6335 In-Kind	$6,713.36	$6,713.36
7530 Investment Fee Expense	$3,800.20	$3,800.20
8200 Offset Temp Restricted Release	$84,000.00	$84,000.00
Total Other Expenses	**$94,513.56**	**$94,513.56**
Net Other Income	**$27,201.91**	**$27,201.91**
Net Income	**$34,503.66**	**$34,503.66**

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UNITED WAY ST. CROIX AND RED CEDAR VALLEYS, INC.

FINANCIAL STATEMENTS
WITH INDEPENDENT AUDITOR'S REPORT

DECEMBER 31, 2025 AND SEPTEMBER 30, 2024

UNITED WAY ST. CROIX AND RED CEDAR VALLEYS, INC.

CONTENTS

DECEMBER 31, 2025 AND SEPTEMBER 30, 2024

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
United Way St. Croix and Red Cedar Valleys, Inc.

Opinion

We have audited the financial statements of United Way St. Croix and Red Cedar Valleys, Inc. (a nonprofit organization), which comprise the statements of financial position as of December 31, 2025 and September 30, 2024, the related statements of activities, functional expenses, and cash flows for the fifteen month and twelve month periods then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of United Way St. Croix and Red Cedar Valleys, Inc. as of December 31, 2025 and September 30, 2024, and the changes in its net assets and its cash flows for the fifteen month and twelve month periods then ended in accordance with accounting principles generally accepted in the United States of America.

Basis of Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of United Way St. Croix and Red Cedar Valleys, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about United Way St. Croix and Red Cedar Valleys, Inc.'s, ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

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Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of United Way St. Croix and Red Cedar Valleys, Inc.'s, internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about United Way St. Croix and Red Cedar Valleys, Inc.'s, ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Johnson Block & Company, Inc.

Johnson Block & Company, Inc.
March 26, 2026

UNITED WAY ST. CROIX AND RED CEDAR VALLEYS, INC.
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2025 AND SEPTEMBER 30, 2024

	December 31, 2025	September 30, 2024
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	$ 519,549	$ 454,380
Promises to give - net	36,952	42,889
Grants receivable	1,793	3,080
Prepaid expenses	4,405	807
Investments	97,738	86,925
TOTAL CURRENT ASSETS	660,437	588,081
PROPERTY AND EQUIPMENT - NET	5,118	-
OPERATING RIGHT-OF-USE ASSETS - NET	23,615	52,155
OTHER ASSETS		
Beneficial interest in assets held by St. Croix Valley Foundation	249,286	233,768
TOTAL ASSETS	**$ 938,456**	**$ 874,004**
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Designations payable	$ 51,078	$ 12,020
Accounts payable	4,802	2,730
Accrued liabilities	10,949	18,321
Grants payable to organizations	93,989	152,049
Current portion of lease liability	23,615	22,746
TOTAL CURRENT LIABILITIES	184,433	207,866
LEASE LIABILITY - NET OF CURRENT PORTION	-	29,409
TOTAL LIABILITIES	184,433	237,275
NET ASSETS		
Net assets without donor restrictions	659,821	505,218
Net assets with donor restrictions	94,202	131,511
TOTAL NET ASSETS	754,023	636,729
TOTAL LIABILITIES AND NET ASSETS	**$ 938,456**	**$ 874,004**

The accompanying notes are an integral part of these financial statements.

UNITED WAY ST. CROIX AND RED CEDAR VALLEYS, INC.
STATEMENTS OF ACTIVITIES
FOR THE FIFTEEN MONTHS AND TWELVE MONTHS ENDED DECEMBER 31, 2025 AND SEPTEMBER 30, 2024

	FIFTEEN MONTHS ENDED DECEMBER 31, 2025			TWELVE MONTHS ENDED SEPTEMBER 30, 2024		
	WITHOUT DONOR RESTRICTIONS	WITH DONOR RESTRICTIONS	TOTAL	WITHOUT DONOR RESTRICTIONS	WITH DONOR RESTRICTIONS	TOTAL
REVENUE, GAINS, AND OTHER SUPPORT						
Public support - campaign	$ 412,442	$ 93,786	$ 506,228	$ 352,185	$ 47,135	$ 399,320
Public support - other	346,116	143,626	489,742	165,709	158,750	324,459
Special event revenue	10,492	-	10,492	33,509	-	33,509
Program revenue						
Registration fees	-	-	-	1,591	-	1,591
Sponsor fees	23,850	-	23,850	18,250	-	18,250
Participant fees	6,400	-	6,400	8,820	-	8,820
Cash contributions from Dunn County United Way	-	-	-	75,048	-	75,048
Return on investments	10,812	-	10,812	15,228	-	15,228
Interest income	7,842	-	7,842	4,875	-	4,875
Change in value of beneficial interests	30,367	-	30,367	25,817	-	25,817
Miscellaneous income	9,688	-	9,688	4,830	-	4,830
Restrictions satisfied by appropriate use of funds	174,998	(174,998)	-	137,124	(137,124)	-
Restrictions satisfied by expiration of time	99,723	(99,723)	-	52,678	(52,678)	-
TOTAL REVENUE, GAINS, AND OTHER SUPPORT	1,132,730	(37,309)	1,095,421	895,664	16,083	911,747
EXPENSES						
Program services	758,203	-	758,203	558,044	-	558,044
Management and general	109,841	-	109,841	107,204	-	107,204
Fundraising	110,083	-	110,083	79,886	-	79,886
TOTAL EXPENSES	978,127	-	978,127	745,134	-	745,134
CHANGE IN NET ASSETS	154,603	(37,309)	117,294	150,530	16,083	166,613
NET ASSETS AT BEGINNING OF YEAR	505,218	131,511	636,729	354,688	115,428	470,116
NET ASSETS AT END OF YEAR	**$ 659,821**	**$ 94,202**	**$ 754,023**	**$ 505,218**	**$ 131,511**	**$ 636,729**

The accompanying notes are an integral part of these financial statements.

UNITED WAY ST. CROIX AND RED CEDAR VALLEYs, INC.
STATEMENTS OF FUNCTIONAL EXPENSES
FOR THE FIFTEEN MONTHS AND TWELVE MONTHS ENDED DECEMBER 31, 2025 AND SEPTEMBER 30, 2024

	FIFTEEN MONTHS ENDED DECEMBER 31, 2025				TWELVE MONTHS ENDED SEPTEMBER 30, 2024			
	PROGRAM	MANAGEMENT AND GENERAL	FUNDRAISING	TOTAL	PROGRAM	MANAGEMENT AND GENERAL	FUNDRAISING	TOTAL
Allocations to agencies	$ 233,785	$ -	$ -	$ 233,785	$ 182,110	$ -	$ -	$ 182,110
Designations to agencies	33,078	-	-	33,078	26,838	-	-	26,838
Salaries and payroll taxes	284,142	40,592	81,184	405,918	171,045	57,015	57,015	285,075
Community impact programs	97,055	-	-	97,055	106,213	-	-	106,213
Employee benefits	17,001	2,429	4,858	24,288	10,850	3,616	3,616	18,082
Office lease	23,320	3,332	6,663	33,315	15,088	5,030	5,030	25,148
Professional fees	13,241	39,725	-	52,966	10,621	31,866	-	42,487
Depreciation	145	21	41	207	438	146	146	730
Dues and memberships	10,503	1,501	3,001	15,005	4,734	1,578	1,578	7,890
Advertising	1,580	14,212	-	15,792	1,588	529	3,175	5,292
Office supplies	5,350	764	1,529	7,643	790	264	264	1,318
Travel and conferences	13,484	1,926	3,853	19,263	6,230	2,077	2,077	10,384
Insurance	3,647	521	1,042	5,210	2,532	844	844	4,220
Telephone	5,807	830	1,659	8,296	3,418	1,139	1,139	5,696
Technology	12,033	1,719	3,438	17,190	8,239	2,747	2,747	13,733
Postage and delivery	623	89	1,068	1,780	370	53	636	1,059
Pledge processing fees	-	-	1,747	1,747	-	-	1,619	1,619
Fiscal agency expenses	-	-	-	-	1,250	-	-	1,250
Maintenance	-	2,000	-	2,000	-	-	-	-
Miscellaneous	3,409	180	-	3,589	5,690	300	-	5,990
TOTAL FUNCTIONAL EXPENSES	**$ 758,203**	**$ 109,841**	**$ 110,083**	**$ 978,127**	**$ 558,044**	**$ 107,204**	**$ 79,886**	**$ 745,134**

The accompanying notes are an integral part of these financial statements.

UNITED WAY ST. CROIX AND RED CEDAR VALLEYS, INC.
STATEMENTS OF CASH FLOWS
FOR THE FIFTEEN MONTHS AND TWELVE MONTHS ENDED DECEMBER 31, 2025 AND SEPTEMBER 30, 2024

	FIFTEEN AND TWELVE MONTHS ENDED	
	DECEMBER 31, 2025	SEPTEMBER 30, 2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Change in net assets	$ 117,294	$ 166,613
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities		
Depreciation	207	730
Amortization of right-of-use assets	28,540	23,438
Change in value of beneficial interest in assets held by St. Croix Valley Foundation, net	(15,518)	(137,162)
Net realized and unrealized loss on investments	(5,825)	(12,403)
Changes in operating assets and liabilities		
Promises to give	5,937	5,444
Grants receivable	1,287	(1,558)
Prepaid expenses	(3,598)	401
Designations payable	39,058	7,690
Accounts payable	2,072	456
Accrued expenses	(7,372)	6,382
Lease liability	(28,540)	(23,438)
Grants payable to organizations	(58,060)	50,300
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES	75,482	86,893
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of property and equipment	(5,325)	-
Decrease (increase) in investments including investment income re-invested	(3,540)	(1,209)
Proceeds from sales of investments	111,497	27,540
Purchase of investments	(112,945)	(29,008)
NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES	(10,313)	(2,677)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	65,169	84,216
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	454,380	370,164
CASH AND CASH EQUIVALENTS AT END OF YEAR	**$ 519,549**	**$ 454,380**
NONCASH CAPITAL AND RELATED FINANCING ACTIVITIES		
Operating right-of-use assets	$ -	$ 46,185
Lease liability	-	(46,185)
	$ -	$ -

The accompanying notes are an integral part of these financial statements.

NOTE 1 – Nature of Organization and Significant Accounting Policies

Nature of Organization – United Way St. Croix and Red Cedar Valleys, Inc. (the "Organization") is a not-for-profit organization whose purpose is uplifting people by building relationships, connecting resources, and uniting Burnett, Dunn, Pierce, Pepin, Polk, and St. Croix counties.

Basis of Accounting – The Organization utilizes the accrual method of accounting, whereby revenue is recognized when earned and expenses are recognized when incurred.

Basis of Presentation – The Organization's financial statements are prepared in accordance with professional standards. Under generally accepted accounting principles (GAAP), the Organization is required to report information regarding its financial position and activities according to two classes of net assets:

> Net assets without donor restrictions consist of investments and otherwise unrestricted amounts that are available for use in carrying out the mission of the Organization and include those expendable resources which have been designated for special use by the Organization's Board of Directors.
>
> Net assets with donor restrictions consist of net assets that are subject to either donor-imposed time restrictions or donor-imposed purpose restrictions. These restrictions limit the Organization's choices of when to use these resources.

Income Tax Status – The Organization is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. In addition, the Organization also is exempt from Wisconsin franchise or income taxes.

In accordance with professional standards, the Organization follows the statutory requirements for their income tax accounting and generally avoids risks associated with potentially problematic tax positions that may be challenged upon examination. Management believes any liability resulting from taxing authorities imposing additional income taxes from activities deemed to be unrelated to the Organization's tax-exempt status would not have a material effect on the accompanying financial statements.

The Organization is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress for any tax periods.

Use of Estimates – The preparation of financial statements in conformity with generally accepted accounting principles require management to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results could differ from those estimates.

Cash and Cash Equivalents – The Organization considers all unrestricted highly liquid investments with an initial maturity of three months or less to be cash equivalents.

NOTE 1 – Nature of Organization and Significant Accounting Policies – Continued

Concentrations of Credit Risk – The Federal Deposit Insurance Corporation currently insures up to $250,000 of substantially all depository accounts held at each financial institution. At various times during the year, the Organization's cash deposits may exceed the federally insured limits. At December 31, 2025 and September 30, 2024, the Organization had uninsured balances of $181,095 and $63,84. The Organization has not experienced any losses in such accounts and management believes it is not exposed to any significant credit risk on its cash and cash equivalents.

Public Support and Revenue – Unconditional promises to give are recognized as revenues or gains in the period received or promised, whichever is earlier. Promises to give are stated at net realizable value. Conditional promises to give are recognized only when the conditions on which they depend are substantially met and the promises become unconditional. Donor-restricted contributions are reported as increases in net assets with donor restrictions. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities as net assets released from restrictions. If donor restrictions are satisfied in the year the contributions are received, the contribution is recorded as support without donor restrictions.

Special Event Revenue – Special vents revenue is comprised of an exchange element based upon the direct benefits donors receive and a contribution element for the difference. The Organization recognizes special events revenue equal to the fair value of direct benefits to donors when the special event takes place. The Organization recognizes the contribution element of special event revenue immediately, unless there is a right of return if the special event does not take place.

Program Revenue – The Organization has program revenue relates to registration fees, sponsor fees, and participation fees. Revenue is recognized for each once the event is held.

Property and Equipment – Property and equipment are recorded at cost or at estimated fair value at date of gift if donated. Depreciation is computed on a straight-line basis over the estimated useful lives of the assets, which are estimated to be five to seven years for equipment and twenty years for buildings. Expenditures for assets of $500 or more are capitalized.

NOTE 1 – Nature of Organization and Significant Accounting Policies – Continued

Leases – The Organization recognizes and measures its leases in accordance with FASB ASC 842, *Leases*. The Organization is a lessee in a noncancelable operating lease for office space. The Organization determines if an arrangement is a lease, or contains a lease, at inception of a contract and when the terms of an existing contract are changed. The Organization recognizes a lease liability and right-of-use (ROU) asset at the commencement date of the lease. The lease liability is initially and subsequently recognized based on the present value of its future lease payments. The discount rate is the implicit rate if it is readily determinable or otherwise the Organization uses its incremental borrowing rate. The implicit rates of the leases are not readily determinable and accordingly, the Organization uses their incremental borrowing rate based on the information available at the commencement date for all leases. The Organization's incremental borrowing rate for a lease is the rate of interest it would have to pay on a collateralized basis to borrow an amount equal to the lease payments under similar terms and in a similar economic environment. The ROU asset is subsequently measured throughout the lease term at the amount of the remeasured lease liability (i.e., present value of the remaining lease payments), plus unamortized initial direct costs, plus (minus) any prepaid (accrued) lease payments, less the unamortized balance of lease incentives received, and any impairment recognized. Lease cost for lease payments is recognized on a straight-line basis over the lease term.

The Organization has elected, for all underlying classes of assets, to not recognize ROU assets and lease liabilities for short-term leases that have a lease term of 12 months or less at lease commencement, and do not include an option to purchase the underlying asset that the Organization is reasonably certain to exercise. The Organization recognizes lease cost associated with short-term leases on a straight-line basis over the lease term.

The Organization made an accounting policy election by class of underlying asset, for computers and other office equipment, to account for each separate lease component of a contract and its associated non-lease components (lessor-provided maintenance) as a single lease component.

The Organization made an accounting policy election, for all underlying classes of assets, to use the risk-free rate.

Donated Services – Donated services are recognized as contributions if the services (a) create or enhance nonfinancial assets or (b) require specialized skills, are performed by people with those skills, and would otherwise be purchased by the Organization. Many individuals also volunteer their time and perform a variety of tasks that assist the Organization with specific assistance programs, campaign solicitations, and various committee assignments throughout the year that are not recognized as contributions in the financial statements.

Investments – Investments consist primarily of assets invested in marketable equity and debt securities and money-market accounts and are stated at market value. Cash equivalents held within the Organization's investment portfolio are readily available, but it is the intent of the Organization to hold these funds for investment purposes, and therefore, it has classified them as investments. Interest income is recognized when earned. Realized investment gains and losses arising from the sale, collection, or other disposition of investments are determined using the specific identification method. Unrealized investment gains and losses are recognized on a current basis.

NOTE 1 – Nature of Organization and Significant Accounting Policies – Continued

The Organization's investments are exposed to various risks such as interest rate, market, and credit. Due to the level of risk associated with these investments and the level of uncertainty related to changes in the value, it is at least reasonably possible that changes will occur in the near term that could materially affect the Organization's investment account balances and the amounts recorded in the accompanying financial statements.

Designations Payable – Donor organizations and individuals participating in the Organization's campaign may choose to designate all or part of their contribution to be distributed to specific charitable organizations. These designations are shown as a liability until they are paid. They are included in public support allocations in the accompanying financials as the Organization retains variance power over these funds. Processing fees of approximately 12% are charged to the recipient organization on these designations.

Grants Payable to Organizations – Grants payable to organizations are recorded once they have been approved by the Organization's Board of Directors.

Allocation of Functional Expenses – The costs of providing the Organization's program and other activities have been summarized on a functional basis in the statements of activities. Expenses related directly to program services or supporting activities are charged directly while other expenses that are common to several functions are allocated based on the time spent by employees on program and supporting services. Timesheets are used for hourly employees and various time studies are used for salaried employees.

Fair Value Measurements – The Organization uses a fair value hierarchy, which prioritizes the valuation inputs into three broad levels. Level 1 inputs consist of quoted prices in active markets for identical assets that the reporting entity has the ability to access at the measurement date. Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the related asset. Level 3 inputs are unobservable inputs related to the asset. The fair value of the beneficial interest in assets held by third-party trustees is based upon the market value of the pro-rata share of the investment pool as reported by the third-party trustees. These are considered to be Level 3 measurements within the hierarchy.

In instances where the determination of the fair value measurement is based on inputs from different levels of the fair value hierarchy, the level in the fair value hierarchy within which the entire fair value measurement falls is based on the lowest level input that is significant to the fair value measurement in its entirety.

Reclassifications – Certain amounts have been reclassified in the prior year financial statements to conform with the current year financial statement presentation. The reclassifications have no effect on the total change in net assets for the prior year.

Subsequent Events – The Organization has evaluated subsequent events through March 26, 2026, the date which the financial statements were available to be issued.

Change in Year End - Effective October 1, 2024, the Organization changed its fiscal year-end from September 30 to December 31. This change was made to align with a calendar year end. As a result of this change, the Organization is reporting a fifteen month transition period from October 1, 2024 to December 31, 2025. Financial information for the transition period is not directly comparable to the previous twelve month fiscal year.

NOTE 2 – Promises to Give

Unconditional promises to give at December 31, 2025 and September 30, 2024 are as follows:

	2025	2024
2024-2025 Campaign Year	$ 39,311	$ -
2023-2024 Campaign Year	-	50,589
	39,311	50,589
Allowance for uncollectible amounts	(2,359)	(7,700)
Promises to give - net	**$ 36,952**	**$ 42,889**

NOTE 3 – Grants Receivable

Grants receivable at December 31, 2025 and September 30, 2024 consist of the following:

	2025	2024
WI Dept. of Health Services	$ 1,793	$ 3,080
TOTAL	**$ 1,793**	**$ 3,080**

As of December 31, 2025 and September 30, 2024, management considers all grants receivable fully collectible within one year. Therefore, no allowance for doubtful accounts is recorded in the accompanying financial statements.

NOTE 4 – Investments

Investments consist of the following at December 31, 2025 and September 30, 2024:

	2025		2024	
	FAIR VALUE	COST	FAIR VALUE	COST
Cash Equivalents	$ 766	$ 766	$ 657	$ 657
Mutual Funds	87,422	78,110	27,363	21,786
Stock Funds	9,550	9,430	58,905	53,925
TOTAL	**$ 97,738**	**$ 88,306**	**$ 86,925**	**$ 76,368**

Investment return consisted of the following for the fifteen months and twelve months ended December 31, 2025 and September 30, 2024:

	2025	2024
Interest, dividends, and distributions	$ 5,200	$ 2,536
Net realized gains (losses)	31	1,331
Net unrealized gains (losses)	7,242	12,540
Investment fees	(1,661)	(1,179)
TOTAL	**$ 10,812**	**$ 15,228**

NOTE 5 – Funds Held by St. Croix Valley Foundation

In 2000, the Organization established a fund with the St. Croix Valley Foundation (the "Foundation") to be held for the benefit of the Organization. In 2024, the Organization received an unrestricted contribution which was added as a new fund with the Foundation. The funds are beneficial interests in assets held by the Foundation and are included in the financial statements as board-designated net assets without donor restrictions.

Beneficial interests in assets held by the Foundation consist of the following at December 31, 2025 and September 30, 2024:

	2025	2024
United Way St. Croix Valley Long-Term Fund	$ 125,777	$ 120,220
Dahlin Endowment	123,509	113,548
TOTAL	**$ 249,286**	**$ 233,768**

The United Way St. Croix Valley Long-Term Fund and the Dahlin Endowment have been pooled with other funds and invested in accordance with the Foundation's policies. The funds have been recorded at their fair market values as identified by the Foundation.

NOTE 6 – Endowments

The Organization's endowment consists of a fund established to provide a designated capital base in support of the Organization's purposes. As required by GAAP, net assets associated with the endowment funds, including funds designated by the Board to function as endowments, are classified and reported based on the existence or absence of donor-imposed restrictions.

Endowment Net Asset Composition by Type of Fund as of December 31, 2025 and September 30, 2024:

	2025 Without Donor Restrictions	2024 Without Donor Restrictions
Board-designated endowment funds	$ 123,509	$ 113,548
TOTAL	**$ 123,509**	**$ 113,548**

Changes in Endowment Net Assets for the Fifteen Months and Twelve Months Ended December 31, 2025 and September 30, 2024:

	2025 Without Donor Restrictions	2024 Without Donor Restrictions
Endowment net assets, beginning of year	$ 113,548	$ -
Investment return:		
Investment income (loss)	17,273	-
Realized and unrealized gain (loss)	(2,212)	2,884
Contributions	-	110,664
Amounts appropriated for expenditure	(5,100)	-
Endowment net assets, end of year	**$ 123,509**	**$ 113,548**

NOTE 6 – Endowments - Continued

Return Objectives and Risk Parameters

The Organization's endowment fund is held by the St. Croix Valley Foundation (the "Foundation"). The Organization has agreed to abide by the Foundation's investment policy statement, which it views as prudent and reasonable for long-term fund investments in that they attempt to provide a predictable stream of funding while seeking to maintain the purchasing power of the endowment assets over time.

Spending Policy and How the Investment Objectives Relate to Spending Policy

Income from the endowment may be used to meet the needs of the community. The Organization takes an annual distribution from the endowment to support its mission.

NOTE 7 – Property and Equipment

Property and equipment consist of the following at December 31, 2025 and September 30, 2024:

	2025	2024
Office equipment	$ 9,166	$ 3,841
Accumulated depreciation office equipment	(4,048)	(3,841)
TOTAL	**$ 5,118**	**$ -**

Depreciation expense was $207 and $730 for the fifteen months and twelve months ended December 31, 2025 and September 30, 2024, respectively.

NOTE 8 – Grants Payable to Organizations

The Organization has committed to make payments to other nonprofit organizations in the community. These payments are reflected on the accompanying statements of financial position as Grants Payable to Organizations. They are recorded as a liability when the board authorizes the distributions. At December 31, 2025 and September 30, 2024, the Organization had committed to pay $93,989 and $152,049 to other nonprofit organizations, respectively.

NOTE 9 – Net Assets

Net Assets without Donor Restrictions:
Net assets without donor restrictions consist of the following at December 31, 2025 and September 30, 2024:

	2025	2024
Board-designated:		
Beneficial interest in assets held by St. Croix Valley Foundation		
United Way St. Croix Valley Long-Term Fund	$ 125,777	$ 120,220
Dahlin Endowment	123,509	113,548
Undesignated	410,535	384,998
TOTAL	**$ 659,821**	**$ 505,218**

NOTE 9 – Net Assets - Continued

Net Assets with Donor Restrictions
Net assets with donor restrictions consist of the following at December 31, 2025 and September 30, 2024:

	2025	2024
Restricted for time:		
Promises to give - net	$ 36,952	$ 42,889
Restricted for purpose:		
211 program	36,833	44,167
John Coughlin Hope Fund	9,167	11,250
Mental Health	5,000	3,205
Success by 6	-	30,000
Diaper Bank	6,250	-
TOTAL	**$ 94,202**	**$ 131,511**

NOTE 10 – Retirement Plan

The Organization has a 403(b) voluntary retirement plan. Under the agreement, the Organization can provide discretionary contributions to an employee's individual retirement account.

Employees who are eligible must be at least 21 years old and work at least 27 hours per week. The Organization matches employee contributions as a percentage of the employee's annual salary. The matching contribution rate for 2025 and 2024 was 5%. Contributions made for the fifteen months and twelve months ended December 31, 2025 and September 30, 2024, totaled $6,056 and $3,679, respectively.

NOTE 11 – Leases

The Organization has an obligation as a lessee for office space with initial noncancelable terms in excess of one year. The lease contains no significant restrictions. The Organization classified this lease as an operating lease.

The components of lease costs for the fifteen months and twelve months ended December 31, 2025 and September 30, 2024 are as follows:

	2025	2024
Lease expense		
Operating lease expense	$ 36,000	$ 24,000
TOTAL	$ 36,000	$ 24,000

NOTE 11 – Leases – Continued

Other information related to leases as of December 31, 2025 and September 30, 2024 was as follows:

	2025	2024
Supplemental cash flow information:		
Cash paid for amounts included in the measurement of lease liabilities:		
Operating cash flows from operating leases	$ 28,540	$ 23,438
ROU assets obtained in exchange for lease obligations:		
Operating leases	54,053	54,053
Weighted average remaining lease term (in years):		
Operating leases	1.00	2.25
Weighter average discount rate:		
Operating leases	3.00%	3.00%

Amounts disclosed for ROU assets obtained in exchange for lease obligations and reductions to ROU assets resulting from reductions to lease obligations include amounts added to or reduced from the carrying amount of ROU assets resulting from new leases, lease modifications or reassessments.

Maturities of lease liabilities under noncancelable operating leases as of December 31, 2025, are as follows:

Year Ending December 31,	
2026	$ 24,000
Total undiscounted cash flows	24,000
Less: present value discount	(385)
Total lease liabilities	$ 23,615

NOTE 12 – Affiliated Organizations

The Organization remits payments for dues to United Way Worldwide. The Organization contributed $1,722 and $972 to United Way Worldwide for the fifteen months and twelve months ended December 31, 2025 and September 30, 2024, respectively. The Organization also contributed $1,990 and $1,007 to United Way of Wisconsin and $838 and $650 to United Way of Minnesota for the fifteen months and twelve months ended December 31, 2025 and September 30, 2024, respectively.

NOTE 13 – Fair Value Measurements

Fair values of assets measured on a recurring basis at December 31, 2025, are as follows:

	Fair Value	Level 1	Level 2	Level 3
Investments	$ 97,738	$ 97,738	$ -	$ -
Beneficial interest in assets held by St. Croix Valley Foundation	249,286	-	-	249,286
TOTAL	**$ 347,024**	**$ 97,738**	**$ -**	**$ 249,286**

Fair values of assets measured on a recurring basis at September 30, 2024, are as follows:

	Fair Value	Level 1	Level 2	Level 3
Investments	$ 86,925	$ 86,925	$ -	$ -
Beneficial interest in assets held by St. Croix Valley Foundation	233,768	-	-	233,768
TOTAL	**$ 320,693**	**$ 86,925**	**$ -**	**$ 233,768**

Changes in Level 3 recurring measurements for the fifteen months and twelve months ended December 31, 2025 and September 30, 2024 are as follows:

	2025	2024
Balance at beginning of year	$ 233,768	$ 96,606
Contributions	-	111,345
Net appreciation	30,367	25,817
Distributions	(14,849)	-
BALANCE AT END OF YEAR	**$ 249,286**	**$ 233,768**

NOTE 14 – Liquidity and Availability of Financial Assets

The Organization monitors its liquidity so that it is able to meet its operating needs. The following table reflects the Organization's financial assets as of December 31, 2025 and September 30, 2024, reduced by amounts not available for general expenditure within one year. Financial assets are considered unavailable when not liquid or not convertible into cash within one year, are assets held for others, assets restricted by donors for specific uses, perpetual endowments and accumulated earnings net of appropriations within one year, or because the board of directors has designated funds for specific reserves or long-term investments such as board-designated quasi-endowments.

	December 31, 2025	September 31, 2024
Financial assets:		
Cash and cash equivalents	$ 519,549	$ 454,380
Promises to give - net	36,952	42,889
Grants receivable	1,793	3,080
Investments	97,738	86,925
Beneficial interest in assets held by St. Croix Valley Foundation	249,286	233,768
Total financial assets	905,318	821,042
Less those unavailable for general expenditure within one year due to:		
Purpose restrictions	(57,250)	(88,622)
Time restrictions	(36,952)	(42,889)
Beneficial interest in assets held by St. Croix Valley Foundation	(249,286)	(233,768)
Financial assets available to meet cash needs for general expenditures within one year	**$ 561,830**	**$ 455,763**

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2024
Open to Public Inspection

A For the 2024 calendar year, or tax year beginning OCT 1, 2024 and ending SEP 30, 2025

B Check if applicable: ☐ Address change ☐ Name change ☐ Initial return ☐ Final return/terminated ☐ Amended return ☐ Application pending

C Name of organization: UNITED WAY ST. CROIX AND RED CEDAR VALLEYS, INC.
Doing business as
Number and street (or P.O. box if mail is not delivered to street address): 201 SECOND STREET SOUTH Room/suite: 300
City or town, state or province, country, and ZIP or foreign postal code: HUDSON, WI 54016

D Employer identification number: 39-1372545
E Telephone number: 715-377-0203
G Gross receipts $ 625,316.

F Name and address of principal officer: BRIAN MCALPINE
SAME AS C ABOVE

H(a) Is this a group return for subordinates? ☐ Yes ☒ No
H(b) Are all subordinates included? ☐ Yes ☐ No
If "No," attach a list. See instructions
H(c) Group exemption number

I Tax-exempt status: ☒ 501(c)(3) ☐ 501(c) ( ) (insert no.) ☐ 4947(a)(1) or ☐ 527
J Website: WWW.UWVALLEYS.ORG
K Form of organization: ☒ Corporation ☐ Trust ☐ Association ☐ Other
L Year of formation: 1981 **M** State of legal domicile: WI

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: THE MISSION OF UNITED WAY ST. CROIX & RED CEDAR VALLEYS IS TO FIGHT FOR THE HEALTH, EDUCATION, AND

2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	19
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	19
5	Total number of individuals employed in calendar year 2024 (Part V, line 2a)	5	7
6	Total number of volunteers (estimate if necessary)	6	420
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b	Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	833,687.	597,244.
	9	Program service revenue (Part VIII, line 2g)	28,661.	22,750.
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	7,563.	5,322.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	3,479.	0.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	873,390.	625,316.
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	208,948.	285,500.
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	303,157.	337,029.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
	b	Total fundraising expenses (Part IX, column (D), line 25) 85,194.		
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	233,029.	223,152.
	18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	745,134.	845,681.
	19	Revenue less expenses. Subtract line 18 from line 12	128,256.	-220,365.
			Beginning of Current Year	**End of Year**
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	874,004.	716,113.
	21	Total liabilities (Part X, line 26)	237,275.	264,303.
	22	Net assets or fund balances. Subtract line 21 from line 20	636,729.	451,810.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here
Signature of officer | Date
RANDY MORRISSETTE II, EXECUTIVE DIRECTOR
Type or print name and title

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
CARRIE LEONARD	CARRIE LEONARD	05/14/26		P00583499

Firm's name: JOHNSON BLOCK & CO., INC Firm's EIN: 39-1628949
Firm's address: 9701 BRADER WAY, SUITE #202
MIDDLETON, WI 53562 Phone no. (608) 274-2002

May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No

SEE SCHEDULE O FOR ORGANIZATION MISSION STATEMENT CONTINUATION