“If the War on Poverty means anything, it is a statement that we must look – not just to the poor – but to the whole cloth too – and even to the loom. The whole fabric of our society must be rewoven – and the patterns we must weave are patterns of justice, opportunity, dignity and mutual respect.”

-Sargent Shriver
The mission of CAP Services is to bring about a permanent increase in the ability of low-income individuals to become economically and emotionally self-sufficient.
President’s Message

Mary Patoka, President & CEO

Woven fabric carries significance from the mythological to practical; it can tell our stories as well as protect us from the elements.

Well-made fabrics last a long time. Though from time to time they may begin to unravel and need to be rewoven, the patterns of the past discarded as new ideas emerge.

Like a woven cloth, self-sufficiency requires multiple elements. It starts with a thread – the drive and motivation of an individual or family. It adds threads from neighbors, cultures, and public policies that unite and intertwine. Resources, be they program staff, volunteers, donors and funders, or community partners, help bind the fabric of self-sufficiency, keeping it strong when an individual’s best efforts are tested.

Community action’s work ensures we continue to examine the whole cloth.

• How can we expect our young people to compete in a global economy if we don’t first provide a strong foundation for quality early learning?

• How can we ensure access to decent and affordable housing if there is not an equitable distribution of housing financing in rural areas?

• How can we expect small businesses to drive our local economic engines without access to credit and capital?

• How do we chip away at the labels one gets for decisions long regretted and how do we stop blaming the poor for being poor?

CAP’s work in 2013 continued to weave the patterns of justice, opportunity, dignity and mutual respect necessary to “transform people and communities.” Called to action, our volunteers, partners and donors joined to help over 2,260 households and the communities in which we live, making the fabric of our communities stronger and more vibrant. We thank all of you.

2013 Board of Directors
Jill Keenlance, Stevens Point, was one of the first parents to enroll a child in Early Head Start when it started in spring of 2010.

Jill originally came to Head Start searching for assistance with childcare needs, but found the program offered more.

“They don’t just take care of the child, they take care of the whole family,” she said.

She has been actively involved in the program ever since and has served in many leadership roles.

At the center level, Jill served on Policy Council for three years, and has been an officer of the Parent Committee, helping to plan and implement many family events and trainings.

She served as the Wisconsin Head Start Association (WHSA) Parent Affiliate Representative for two years as Vice Chair and Chair. In this role, she also served on the WHSA Board of Directors. She has been instrumental in changing the makeup of the Parent Affiliate meetings to include more trainings and leadership opportunities. She presented on the importance of Family Engagement at a staff training.

Training is important to Jill. She credits a Head Start family budgeting training as an important step in lifting her family toward self-sufficiency.

Jill’s family includes herself; husband, Phillip; and children, Gavin, 11; Adyn, 6; Waylen, 6; Slayden, 4; and Zaylee, 3. With seven people, their six-passenger vehicle was no longer getting it done. With the goal-setting tips from the budgeting training, the family was able to save toward the purchase of a vehicle that better meets their needs.

They don’t just take care of the child, they take care of the whole family.”

— Jill Keenlance, Head Start parent

She took those techniques and applied them to other aspects of her family’s life, sharing them with her husband who was stuck in part-time seasonal employment.

“He was able to set a goal to get full-time at his job, and he has gotten full-time,” said Jill.

Jill, whose youngest three children all participate in CAP Early Childhood programs, said that particular aspect of self-sufficiency is “bitter sweet.” She is glad her family can now work toward its next goal of home ownership, but knows they will miss the people and opportunities Head Start helped bring into their lives.

“By this time next year, we will be over income and will no longer be able to have our kiddos in Head Start, unless they have an extra spot for an over income family. Hint, hint.”
No one is prouder than a child who has learned the alphabet or how to count!

The foundation for life-long learning requires many threads. Quality early childhood education, along with parents as a child’s first teachers, needs to include attention to health, nutrition, adult encouragement and a sense of safety and security. This comprehensive approach involves both the whole family and the community too. Head Start and Early Head Start work collaboratively with a great number of community groups and organizations who share in our goal for the total development of a child. CAP’s core values state all residents of our service area should have access to quality and affordable child development and child care services and all residents should have access to life-long learning opportunities. A good “head start” leads to school readiness and sustained development and learning gains for children. School readiness is defined as children being prepared for school, families who support their learning, and schools who are ready to meet children’s needs.

All of these elements are core to CAP’s Head Start and Early Head Start programs. The typical enrolled family has some of these characteristics:

* 4 family members
* 65% have at least one parent employed
* 19% of families earn less than $5,000 per year
* 79% completed high school

The same commitment to quality early childhood development is demonstrated in the Children’s Discovery Center, CAP’s child care center located in Stevens Point. It has earned a Five-Star rating in Wisconsin’s YoungStar Program.

**2013 BY THE NUMBERS**

(Children served)

<table>
<thead>
<tr>
<th>Type</th>
<th>Number</th>
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<tbody>
<tr>
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<td>Head Start</td>
<td>408</td>
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<td>Child Care</td>
<td>154</td>
</tr>
<tr>
<td>4K</td>
<td>131</td>
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When the Berlin Senior Village opened in the summer of 2013, two people were first in line. Gen Trochinski, 83, and Barbara Resop, 79, were tenants number one and number two in the 24-unit senior housing project in Berlin, Wisconsin. “I kept asking the mayor when they were going to open something in Berlin for seniors,” Gen said. Gen, a Chicago native, married a farmer from Berlin. He died in 1988, and after living at home for eight more years, she moved into an apartment. She lived there for 17 years.

It was there she became friends with Barbara, who also had a farming background, having been raised on the family farm in Omro. Barbara’s father’s allergies led the family off of the farm and into Berlin, where she finished school and got married.

Her husband died in 2000 and she moved into an apartment.

“Last summer we sat on our porch and the ducks came right up to us,” said Gen, who also enjoys the deer, rabbits and squirrels she spies from her porch. “It’s fun because you can look out and see all that,” said Barbara. “It’s like a farm.”

“I wouldn’t give it up for nothing,” Gen said. “When you can go to bed and get up in the morning, and really want to get up because you’re happy and contented in your home, that’s a pretty big plus.”

Tenants, elected officials, business representatives, CAP Services staff and Board members, and others attended a ribbon-cutting ceremony for Berlin Senior Village, Thursday, July 18, 2013 in Berlin, WI.
There’s no place like home.

CAP Services believes all residents of our service area should have access to adequate and affordable housing in their communities. But low-income households are challenged to find housing that is both decent and affordable. To address this need, CAP competes for a number of financing tools that increase rental options, help households purchase a home, or help homeowners improve the homes in which they live. It administers the HOME/HCRI program in Central Wisconsin and 18 more down payment assistance and housing rehab programs. The result is very low-cost financing for low- to moderate-income households.

CAP currently has 677 rental units in its portfolio, with 552 units managed in-house and the remaining units managed by various third party property management firms. In the past 12 years, a sizable part of CAP’s portfolio used US Treasury Section 42 Low-Income Housing Tax Credits (LIHTC), a complicated but necessary tool to bring high-quality affordable housing to the predominantly rural area CAP serves. In 2013, two projects used the LIHTC Program: Berlin Senior Village, a 24-unit project in Berlin Wisconsin (now fully occupied); and Riverwood Apartments, a 38-unit family and senior project, located in Wisconsin Rapids. Riverwood will be completed in 2014. This will result in 715 units in CAP’s portfolio, progress toward its 2020 goal of 1,000 units.

2013 BY THE NUMBERS

17 Homes purchased
163 Homes weatherized
35 Homes rehabilitated

Weatherization and Rehabilitation • Rental Properties • Home Buyers Assistance
Alexis Stocks, 20, came to CAP Services’ Fresh Start Program in Waupaca County toward the end of 2013 as a referral from the Department of Corrections. She had just given birth to an infant son, Jonathon, and was looking to put her legal troubles behind her and get a fresh start in life.

“I like feeling better about myself and the things that I do.”
— Alexis Stocks, Fresh Start participant

“Being on probation, it’s really hard to find a job, and Fresh Start really, that’s kind of what they’re looking for, to help people get a fresh start,” said Alexis.

Fresh Start provides at-risk youth ages 16-24 an opportunity to work toward their high school equivalency diploma, pursue post-secondary educational opportunities, and develop workplace and life skills while they build affordable housing for low-income families. Participants divide their day between classroom studies and building a single-family home under the guidance of a construction professional.

“Alexis is a hardworking individual. She is a smart, self-motivated individual who has the will to succeed,” said Bob Wiseman, Fresh Start Site Manager.

“She is a great worker with a positive attitude and willingly helps others, both on the construction site and with educational parts of the program.”

“It’s fulfilling to do things for yourself, and that’s kind of where I’m going,” said Alexis. “I like feeling better about myself and things that I do.”

Alexis’ goals are to successfully complete the program in June 2014, and further her education by training to become a Certified Nursing Assistant (CNA), possibly transitioning to CAP Services’ Skills Enhancement Program.

“Not only has she transformed herself, she’s pushed other people around her to move forward as well,” said Sara Lichterman, Fresh Start Therapist. “She’s a great example of a Fresh Start participant in the fact that she’s doing all things she’s supposed to be doing, and then in return, paying it forward.”

CAP began offering Fresh Start in 1999 in response to a need expressed by low-income individuals and community organizations in Waushara County for an employment-based youth intervention program. Fresh Start services were expanded to Waupaca County in June of 2009, which is currently the only county in CAP’s service area offering the program.
Domestic abuse is everybody’s business.

CAP conducts a needs assessment survey of low-income households every three years. Respondents in the 1977 survey reported a need for a safe place to stay for domestic abuse victims. By September of 1978, CAP was able to secure the funding needed and the Family Crisis Center in Stevens Point opened its doors.

Services expanded to runaway/youth in crisis and sexual assault victims. The scope of domestic abuse services grew to include specialties for children who witness abuse in their homes, the Hmong community, alternative housing for those who wish to live separately from their abuser and educational programs for those arrested for domestic abuse. Local non-shelter offices were opened in Wautoma and Waupaca (and in Adams for a period of time). Without the strong collaboration with law enforcement, the judicial system, schools, health care providers and human service agencies, volunteers and donors, the impact would not be as powerful.

2013 marked the Center’s 35th year of service. We honor those with the strength and resilience to seek help.
Two weeks before Flavor 8 would be going online with its new bottling equipment, a woman stopped to ask about available jobs. Dave Talo, Flavor 8 owner and cofounder, who wears many hats at the company, seamlessly shifted into human resources mode before heading out to deliver soda syrup to their temporary bottling location.

Dave is an entrepreneur’s entrepreneur. Through hard work and dedication, he’s done a lot with a little.

Flavor 8 makes and markets old-fashioned soda pop sweetened with real sugar and sold in returnable glass bottles. The company combines the nostalgia for old-fashioned soda with the new market demands to be more natural and environmentally friendly.

“They’ve closed the generational gap of opinions on soda,” said Laura West, CAP Services’ Director of Jobs and Business Development.

CAP provided business lending and technical assistance to Flavor 8 Bottling at its start up in 2011.

As Flavor 8 grew its customer base, the increased operating and financial stability allowed for the creation of additional jobs.

Talo thought long and hard about expansion, and about whether or not to relocate from New London.

Ultimately he decided to stay, turning to CAP first for technical assistance and business lending for a large expansion that started in 2013.

CAP Services continues to provide technical assistance to Flavor 8 as it expands its service territory and continues to create more jobs.

“They’ve closed the generation gap of opinions on soda.”

— Laura West, Jobs and Business Development Director

The company now has a large enough territory and customer base to utilize distributors for delivery instead of trying to do everything in-house. The increased business for the distributors adds strength to the business as well and supports job growth in the local distribution industry.
Mattel, Harley Davidson, Disney, Apple and Hewlett Packard.

These are just some of the great businesses that started in someone’s basement or garage. Each of these entrepreneurs had an idea and the guts to put a dream into action. They and thousands of small businesses that start like them are the lifeblood of the U.S. economy. Many plow through the roadblocks that exist for any new business. This can be particularly challenging for low- and moderate-income individuals.

CAP’s Jobs and Business Development Program staff provide a variety of services to entrepreneurs. They include individualized assistance in the areas of business plan development, feasibility/market information, financial projection development, access to business incubators and a lease-purchase program, and linkages to other relevant resources. Each is designed to help business owners better understand their business, recognize risks and opportunities and sometimes stage business growth. It’s rewarding to watch businesses grow.

2013
BY THE NUMBERS

13 Businesses started
21 Full-time jobs created
25 Loans deployed (See CAfP section on following page for additional details)
Accessing capital and credit can be challenging for low- to moderate-income households. To address this, CAP created a lending division, Community Assets for People (CAfP) LLC. It is a US Treasury certified Community Development Financial Institution and a wholly-owned subsidiary of CAP Services. It provides loans for downpayment and closing cost assistance to low- and moderate-income households seeking to purchase or rehabilitate their home, start or expand a business, or purchase a car. Eighty-nine new loans were made in 2013, valued at $1.7 million.

The revolving loan fund is capitalized through a combination of federal grants, donations, and loans from the public, private for-profit and private nonprofit sectors. In 2013, CAP Services earned designation as a Small Business Administration Microlender, increasing its capacity to meet business financing needs. The loans outstanding as of December 31 include 984 housing loans, 75 business loans and 54 auto loans, totaling nearly $14 million.

2013 Loan Fund Investors/Grantors:
- BMO Harris Bank, NA
- Calvert Foundation
- Community Foundation of Central Wisconsin
- Delta Dental Plan of Wisconsin
- Federal Home Loan Bank of Chicago - MPFE
- Incourage Community Foundation
- Opportunity Finance Network
- Packer Apartment Corporation
- School Sisters of Notre Dame
- The Sisters of St. Agnes
- The Sisters of the Sorrowful Mother Finance, Inc.
- The Sisters of St. Dominic – Racine
- USDA - Rural Micro-enterprise Assistance Program (RMAP)
- USDA – Intermediary Relending Program (IRP)
- U.S. Bancorp
- US Small Business Administration
- US Treasury – CDFI Fund
- Wisconsin Energy Corporation Foundation
- Wisconsin Council on Churches
- Wisconsin Department of Transportation
- Wisconsin Division of Housing
CAP Operations and Financials

CAP Services saw growth in its assets in 2013, and small growth in program services. In 2013, the Finance Department and Administration managed $17.2 million in operating funds with a balance sheet of $51.9 million. Staff is credited with clean financial audits and efficient human resource and information technology functions.

CAP’s workforce of 225 earned a payroll of $5.9 million in 2013. Assuming a conservative multiplier of 1.5, the economic impact of payroll alone totaled just under $9 million for central and east central Wisconsin.

CAP strives to be an employer of choice for mission-oriented individuals. Much of our success lies in hiring staff who identify with CAP’s mission and who want to be identified as being part of our organization.
2013 Award Recipients

SELF-SUFFICIENCY AWARDS
Colleen Donovan
Valerie Edge
Ginger Guthrie
Jill Keenlance
Julia Burrows & Neal Kirby
Elise Sloden
Alexis Stocks
Lynda Tesch
GOLDEN CAP AWARD
WDUX - Waupaca
SHERMAN SCHOLARSHIP
Jennifer Heding
BETTY A. GELLERUP MEMORIAL SCHOLARSHIP
Lynnette-Rose Baum
TED LONG CAPartner AWARDS
Sue Chapman - Portage County Health and Human Services
Mary Testin & Jenny Christl: Bridge Community Health Clinic
SCORE Fox Cities
John & Dori Jury
Mike Kendhammer: SVA Certified Public Accountants
JOSEPH AWARD
St. Joseph's Parish
CORPORATE CITIZEN OF THE YEAR
Associated Bank
GAYLORD NELSON POVERTY WARRIOR
Mary Berard - Annual
Sandi Moore - Lifetime Achievement
PNAZEK'S BOX AWARD
Salli Martyniak
ARLENE STAHRMER VOLUNTEER OF YEAR
Arlene Stahmer

In-kind Contributors $2,000+
Jana Burg
Clintonville School District
Suzanne deBeers
Discount School Supply
Fluoride Connection/Kathleen Traut
Jacque Gerritsen
Joan Groessl
Courtney Hoffman
Shirley King
Judith Kropidlowki
Lakeshore Learning Materials
Lamers Bus Lines, Inc.
Suzanne Oehlke
Office Supplies 2 U
Molly Santkuyl
Spectra Print
Cheri Suttner
Sarah Swearingen
United Methodist Church - Clintonville
United Methodist Church - New London
Cathy Wievel
Wisconsin Bookworms - Waupaca County
Wisconsin Bookworms - Waushara County
Wisconsin Bookworms - Marquette County
Laurie Zeuske
The mission of CAP Services is to bring about a permanent increase in the ability of low-income individuals to become economically and emotionally self-sufficient.

**Sargent Shriver Award $75,000 - $99,000**
Thrivent Financial for Luthers Foundation

**Sue Levy Award $50,000 - $74,999**
J. J. Keller Foundation, Inc.
The Victor & Christine Anthony Family Foundation, Inc.

**Lyndon Baines Johnson Award $25,000 - $49,999**
Oscar J. Boldt Construction, Inc.
Doug & Carla Salmon Foundation

Basic Needs Giving Partnership supported by the US Venture Open Fund for Basic Needs within the Oshkosh Area Community Foundation, and the J.J. Keller Foundation, Inc., and other community partners

**Kennedy Fellowship Award $10,000 - $24,999**
John & Carolyn Gusmer
Theda and Tamblin Clark Smith Family Foundation, Inc.
Betty J. Wetherbee

**Robert Lampman Award $1,000 - $9,999**
Christine & Victor Anthony
Associated Bank
AZCO Integrated Construction
The Robert W. and Susan T. Brown Family Foundation
Citizens Republic Bancorp and Affiliates
Community First Credit Union
Delta Dental of Wisconsin
First State Bank of New London
Frank’s Hardware
Brett & Darcy Jarman
Kimberly-Clark Corporation
John & Jill Koch
Krause Foundation
Tom Lepak
Manawa Telephone Company
Menasha Corporation Foundation
Ministry Health Care
Women’s Fund for the Fox Valley Region, Inc.
Edward J. Okray
Edward J Okray Foundation, Inc.
Joe & Patricia Okray

Paramount Farms
The Pharmacy of New London Inc.
Pitney-Bowes Foundation
Sue Plamann
Prosser Family Fund
Travis Pruett - Badgerland Restoration & Remodeling
Rich Riggs
Fran Roman
Seifert Family Fund
Smokey Express Gospel Show
Jon & Becky Stellmacher
Stevens Point Woman’s Club
U.S. Venture/Schmidt Family Foundation, Inc.
Verizon
Waupaca Area Community Foundation Women’s Fund for the Fox Valley Region, Inc., a collaborative grant between the FVTC Foundation; Wo/Men’s Educational Bureau (WEB) and CAP Services’ Skills Enhancement Program
Waupaca Foundry

**Significant Contributors $500 - $999**
Bassett Mechanical
Farmers and Merchants Bank
First Law Group
Frame Memorial Presbyterian Church
Pete & Jeri Kopecko
Mark Motors
Earl Morris
Mustard Seed Fund, Gary & Amy Cebulski
Noel Group
Redeemer Lutheran Church
Regnier Consulting Group, Inc
Angela J. Rossman
Mary Ann & Sajid Saiyed
William & Karen Seno
Saint Bronislava Catholic Church
Sentry Insurance
Waupaca Masonic Union, Inc.
The Worth Company

**United Ways/Community Foundations**

$350,000+
United Way of Portage County

$75,000 - $100,000
United Way Fox Cities

Up to $25,000
Waupaca Area Community Foundation
Community Foundation of Central Wisconsin
Community Foundation for the Fox Valley Region
United Way of New London
Heart of Wisconsin United Way

**Indicates a fund within the Community Foundation for the Fox Valley Region, Inc.**

This list is true and complete to the best of our knowledge at the time of printing. CAP Services apologizes for any errors or omissions.
All residents of our service area who work full-time should earn a living wage, i.e., a wage sufficient to move a household of three above the poverty guidelines.

All residents of our service area should have access to adequate and affordable health care in their communities.

All residents of our service area should have access to adequate and affordable housing in their communities.

All residents of our service area should have access to quality and affordable child development and child care services.

All residents of our service area should have access to life-long learning opportunities to increase their skills and earnings and to provide Wisconsin employers with a skilled workforce capable of competing in a worldwide economy.

All residents of our service area have the right to live violence-free and be supported in that right by the communities in which they live.

Access to affordable capital and credit is essential to building healthy communities and healthy families.

Community and economic development efforts targeted to low-income individuals can increase their self-sufficiency, their rate of asset accumulation and benefit the communities in which they live.

New, locally-based holistic approaches are necessary to address the multi-faceted barriers facing low-income households in their efforts to become self-sufficient.

Local partnerships between CAP Services and other entities will promote more effective and efficient anti-poverty program design and implementation.

Community Action Agencies are the best local catalyst for bringing together the public, private and low-income sectors in communities to design and implement local anti-poverty strategies.