"And that’s how we build the economy of the future. An economy with more jobs and less debt, we root it in fairness. We grow it with opportunity. And we build it together.”

-Elizabeth Warren
CAP Services’ Board of Directors visits HassTech Manufacturing, a precision machine shop in Stevens Point. CAP Services financing helped HassTech purchase new machinery in 2014 that increased capacity and allowed them to expand their business.
Over the past 49 years, CAP Services has worked with our clients, partners, staff, board and investors to build a platform of resources designed to create permanent change in our communities.

Our work helping individuals, families and communities navigate challenging circumstances to achieve self-sufficiency is difficult. Strategies to reduce social and economic inequities must be comprehensive and future-oriented. To paraphrase then Senate candidate Elizabeth Warren, these strategies must be rooted in fairness, grown with opportunity and built together.

CAP currently administers more than 30 locally grown programs born out of the ideas of low-income households in our service area. Through our triennial needs assessment survey, those we serve identify gaps and barriers to moving toward economic security. CAP’s Board of Directors prioritizes these needs and charges staff and CAP partners with delivering services to close the gaps and overcome the barriers.

In 2014, working together brought many great successes. Some of those achievements are highlighted in this report.

Thank you to our partners and donors for their investment, and also to the many people we worked with who built a new future for their families! Their perseverance and commitment continue to transform the communities in which we live.

As we look forward, let us recommit ourselves to building a future of fairness together, and continue to prove that this difficult work can be done.

Mary Patoka, President & CEO

2014 Board of Directors

Marquette County
Jan Banicki
Frank Breitenbach
Arlene Stahmer
Mary Walters

Outagamie County
Kathryn Caves
Lauren Mai
Sue Plamann
Tanya Rabec

Portage County
Jim Clark
Brett Jarman
Lyne Kawleski
Joy McMullen
Jerry Walters

Waupaca County
Ann Freeman
David Johnson
Kris Mork
Jay Sturm

Waushara County
Rebecca Luce
Fred Gellerup
Bernadette Krentz
Lu Rowley
Dennis Wedde
Early Childhood Development

The Department of Education reports that multiple studies show children from all income and racial groups benefit from quality preschool, but the impacts are particularly powerful among children from low-income families. Without preschool intervention, these children will, on average, start Kindergarten 12-14 months behind their peers in reading and language. The benefits gained from quality preschool can carry over into adulthood and have long-term benefits on a child’s future success in the community.

CAP’s Head Start, Early Head Start, 4-year old Kindergarten and Children’s Discovery Center are designed to provide this preschool intervention.

“This program has made a big difference to my entire family. For Howard, it has meant he is becoming more independent. He is learning to socialize in a group activity. He is also learning patience and how to problem solve. It has also meant a great deal to me. It has given me the understanding of the importance of routines; with the help of our home visitor we have learned to be consistent with rules and schedules. We have also learned to communicate better with each other and with Howard and our older son.”
-Head Start Parent, Marquette County, 2014

“The home visits were great and my son looked forward to them. We would have a fun educational activity and we would go over all kinds of different developmental areas on a regular basis, like social-emotional, language, gross motor, fine motor, cognitive, etc. and watch and track my son’s growth and development. Each visit would correlate to where my son was at. I really appreciated the entire program, the development-centered parenting, the teaching strategies and the ‘parents as teachers’ curriculum.”
-Early Head Start Parent, Waupaca County, 2014
Affordable housing is defined as paying no more than 30% of one’s income on housing related expenses. Low-income families often pay a disproportionate share of their income on housing, negatively impacting their ability to meet other basic needs. Additionally, children who grow up in poor-quality housing experience greater emotional and behavioral problems at young ages and later see their school performance suffer, according to one of the most comprehensive assessments conducted on the impact of housing on children in the U.S. (2007 Three City Study). CAP’s Homebuyer, Housing Rehab and Weatherization Assistance Programs are all designed to improve both the quality and cost of housing. CAP’s Rental Housing Program (approximately 700 units) increases access to both affordable and decent housing in our communities.

**2014 BY THE NUMBERS**

- **15** Homes purchased
- **36** Homes rehabilitated
- **164** Homes weatherized

“Twenty-five degrees below for the last two days but nice and warm inside my old house! I’ve checked the dugout under the kitchen floor and the temperature is 58 degrees. Before your team insulated the crawl space, the temperature was about 30-32 degrees on cold days. Thank you for all your help! The new gas water heater and furnace have lowered our energy bills by half and more. During the whole process beginning to end, everyone I talked and worked with was very polite and easy to work with.”
- Marquette County Weatherization Client, 2014

“Thanks for everything! You helped us walk through totally unfamiliar territory without ever making us feel we were getting a handout. We love our newly refreshed home. Thanks!”
- Wood County Home Rehabilitation Client, 2014
Decades ago, President John F. Kennedy reflected on how the immigration process contributed to the evolution of our great nation and became “central to the whole American faith.” Immigration, he added, “gave every old American a standard by which to judge how far he had come and every new American a realization of how far he might go.”

The Hmong first started arriving in the US in the late 1980s as a result of persecution for having helped the United States during the Vietnam War. CAP began offering comprehensive family development and interpretation services to help these families build a new life in a land strange to them. Hundreds of community education programs helped deepen an understanding of both American and Hmong culture.

Since 1989 when CAP began its partnership with the Hmong community in Portage County, we’ve seen significant progress. Of the approximate 250 Hmong households in the county now, 125 (50%) are homeowners and 113 live in private rentals. Nearly 700 individuals are employed. The gains made are remarkable.

Similarly, CAP’s Human Development Department offers comprehensive family development services in a number of programs that include the Family Crisis Center, Skills Enhancement Program, Family Resource Center, Work N Wheels, free tax assistance services, Fresh Start and more – all designed to help families build a stronger future.

“Without CAP Services’ Skills Enhancement Program, life would be a much bigger struggle. It is helping people like me achieve their dreams. My dream is to have a career as a Certified Occupational Therapy Assistant helping others, to be an asset to our community, and one day when my son is ready, to have the means to help him also get a college education.”
-Alisa Swifka, Skills Program participant, Outagamie County, 2014

“CAP Services has been a constant provider to me financially through the journey of finishing college. The support for both tuition and mileage has been such a blessing! The thing I wasn’t aware of when I became a participant was that this organization is so much more than just financial support to so many in the area. The staff members provide constant employment opportunities, beneficial workshops, information about other resources in the area, and most importantly, they showed me that they truly care about my future. This is the part that has impacted me the most.”
-Molly Smits, Skills Program participant, Outagamie County, 2014

**2014 Skills Program**

**BY THE NUMBERS**

- **48** Clients completed the program
- **$11,614** Average increase in annual income
Small businesses build local economies by bringing growth and innovation to the community in which the business is established. They provide employment opportunities to people who may not be employable by larger corporations and they often tend to attract talent who invent new products or implement new solutions for existing needs. Larger businesses also often benefit from small businesses within the same local community, as many large corporations depend on small businesses for the completion of various business functions through outsourcing.

CAP’s Business Development Department and its lending arm, Community Assets for People, support microenterprise and small business creation and expansion in Central and East Central Wisconsin, often reaching those facing the greatest barriers.

2014 BY THE NUMBERS

14 Businesses started
21 Full-time jobs created
1,929 Hours of technical assistance provided
$1.3 million Total business lending

Visit the Community Assets for People (CAfP) microsite for borrower and investor information, and more clients stories.

cafp.capservices.org

I’m so impressed with your understanding of business, I don’t have to explain things to you like I do with the other lenders, you already understand the work flow.”
-Steve Rosek (Valley Petroleum LLC), Outagamie County

“Because of CAP (and Wolf River Bank) I was able to make my dream of owning my own daycare facility come true.”
-Robin Ernst (Robin’s Nest), Portage County

“CAP saved my business.”
-Rodney Bastin (Bastin Gates), Outagamie County
CAP Services experienced a 5% growth in program services in 2014. Finance and Administration managed $17.2 million in operating funds with assets of $50.7 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 $6.2 million in 2014. Assuming a conservative multiplier of 1.5, the economic impact of payroll alone totaled just over $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.
2014 Investors

United Ways/Community Foundations
$400,000+
United Way of Portage County
$75,000 - $100,000
United Way Fox Cities
** Up to $25,000
Community Foundation of Central Wisconsin
Community Foundation for the Fox Valley Region
United Way of New London

Dave Obey Award $100,000+
Stanley Cottrell

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

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

Lyndon Baines Johnson Award $25,000 - $49,999
Theda and Tamlin Clark Smith Family Foundation, Inc.
Oscar J. Boldt Construction, Inc.
Printpack Inc.

Kennedy Fellowship Award $10,000 - $24,999
Doug & Carla Salmon Foundation
Delta Dental of Wisconsin
Schmidt Family G4 Fund
John & the late Carolyn Gusmer

Robert Lampman Award $1,000 - $9,999
BMO Harris Bank
The Robert W. and Susan T. Brown Family Foundation
Waupaca Foundry
AZCO Integrated Construction
Community First Credit Union
Edward J Okray Foundation, Inc.
Kimberly-Clark Corporation
Menasha Corporation Foundation
Green Bay Packers Foundation
Bemis Company Foundation
John & Jill Koch
Krause Foundation
Joe & Patricia Okray
Dave & Betty Helbach
Sara Lee Corporation, Hillshire Farm Brands
Trinity Lutheran Church
USDA Rural Development Sunshine Club
First State Bank of New London
Tom Lepak
Ministry Health Care
Amy Riggs
Seifert Family Fund**
Smokey Express Gospel Show
St. Paul’s United Methodist Church
Berkshire Hathaway Specialty Concierge
Oasis Irrigation
Robert & Mary Berard
Travel Guard Group Inc.
Nelsonville Lutheran Welca
Frederic & Jeanne Groos
Staples Foundation

Significant Contributors $500 - $999
Mary Ann & Sajid Saiyed
Manawa Telephone Company
Mark Motors Automotive
Redeemer Lutheran Church
Sally Topinka & Wayne McCaffery
Frank’s Hardware
Farmers and Merchants Bank
Angela J. Rossman
Mary Braatz
Sue Plamann
Jon & Becky Stellmacher
First Law Group
Earl & Norma Morris
Fred Gellerup
Regnier Consulting Group, Inc.
Sentry Insurance
The Worth Company
Jay-Mar Inc.
Edward Severson
Deana Ceman
Glenn & Gail Schilling
Guelzow Heating & Air Conditioning
Badger Heating & Air Conditioning
Karlene Ferrante
Gregory Smith
Clare Martin

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Sentry Insurance
The Worth Company
Jay-Mar Inc.
Edward Severson
Deana Ceman
Glenn & Gail Schilling
Guelzow Heating & Air Conditioning
Badger Heating & Air Conditioning
Karlene Ferrante
Gregory Smith
Clare Martin

** 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.
Each year, CAP Services’ staff and Board of Directors gather to recognize the contributions of clients, volunteers, program partners and donors to the agency’s success.

2014 Award Recipients

**Self-Sufficiency Awards**
- Rodney Bastin
- James Besaw
- David Fletcher
- Jennifer Heding
- Ernie Tovar
- Eric Tweed
- Julianna Williams
- Katherine Wynveen

**Joanna Sherman Scholarship**
- Michelle Parks

**Betty A. Gellerup Memorial Scholarship**
- Bonnie Jenkinson

**Blake Fenske Memorial Scholarship**
- Cara Gundrum

**Arlene Stahmer Volunteer of Year**
- Jim Oliva

**Golden CAP Award**
- BizTalk Radio Show - Broadcast
- Ed Wodalski - Print

**Ted Long CAPartner Awards**
- Pat Balke - WI Association for Homeless and Runaway Services
- Diane Flanagan - Children’s Health Alliance of Wisconsin
- Tony and Sharon Kempen - Pat’s CARSTAR
- Anthony Meier - Wisconsin HealthCorps

**Joseph Award**
- St. Paul’s United Methodist Church

**Corporate Citizen of the Year**
- Waupaca Foundry

**Gaylord Nelson Poverty Warrior**
- Steve Smith - Annual
- Marg Coker-Nelson - Lifetime Achievement

**PnazeK’s Box Award**
- Sue Sippel
CAP Services Inc., headquartered in Stevens Point, Wisconsin, offers programs in Marquette, Outagamie, Portage, Waupaca and Waushara counties.