



"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

2014

ANNUAL REPORT

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.



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.

President's Message

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

Senior Management

Sue Beveridge - VP & Director of Administration
Nicole Harrison - VP & Director of Human Development
Susan Henry - Chief Financial Officer
Carla Kluz - VP & Director of Early Childhood Development
Mike Olson - Senior VP & Director of Housing
Laura West - VP & Director of Business Development

2014 Board of Directors

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Arlene Stahmer
Mary Walters

Outagamie County

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Brett Jarman
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Jerry Walters

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Waushara County

Rebecca Luce
Fred Gellerup
Bernadette Krentz
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Early Childhood Development

4K • Child Care • Early Head Start • Head Start



CAP's Children's Discovery Center child care facility in the Portage County Business Park expanded in the fall of 2014 allowing for increased child care capacity and location of Early Head Start services.

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

2014 BY THE NUMBERS



Housing Development

Weatherization • Rental Properties • Home Buyers and Rehabilitation Assistance

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.

2014 BY THE NUMBERS



CAP's Rental Housing Program (approximately 700 units) increases access to both affordable and decent housing in our communities.



CAP Services staff, Board members and community members gather for a ribbon-cutting and open house for River Wood Apartments in July 2014 in Wisconsin Rapids.

"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

Human Development

Domestic Abuse Outreach • Family Crisis Center • Family Resource Center • Fresh Start • Hmong UPLIFT • Mental Health Navigator • Ministry Dental Center • Project TEAM • Sexual Assault Victim Services • Skills Enhancement • VITA/Free Tax Assistance • Work N Wheels • Katie Beckett Program • Homelessness Prevention • Refugee Family Strengthening Program



CAP Services held a meet and greet for the new Waupaca Eco Park in August 2014. The park will create permanent environmental education opportunities while maintaining the natural feel of the area. CAP's Fresh Start Program crews will build most of the park's components.

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

Business Development

Commercial Development • Small Business Assistance

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

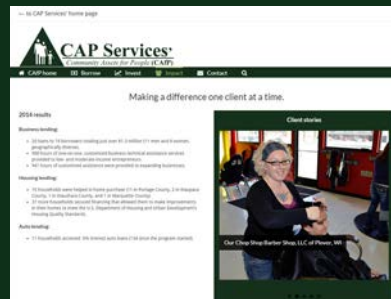
14
Businesses started

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



CAP Services Business Development staff helped entrepreneurs like Alec Linde. In 2014, Linde launched his mobile food truck business, Tortuga Express, with technical assistance and a startup loan from CAP.

"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 Operations and Financials



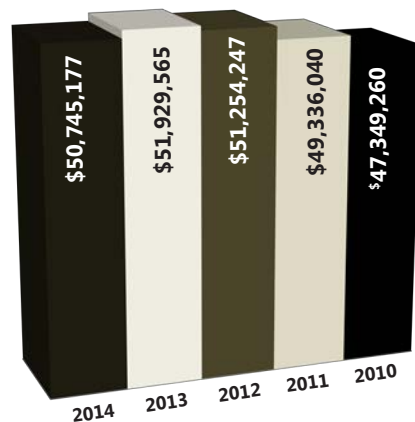
CAP Services staff and Board work with consultants from Forward Community Investments (FCI) as part of a strategic development process initiated in 2014.

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.

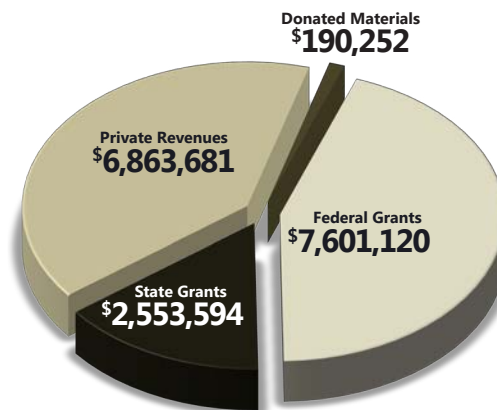
CAP's workforce of 225 earned a payroll of \$6.2 million in 2014. Assuming a conservative multiplier of 1.5, the economic impact of payroll alone totaled just over \$9 million for central and east central Wisconsin.

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.

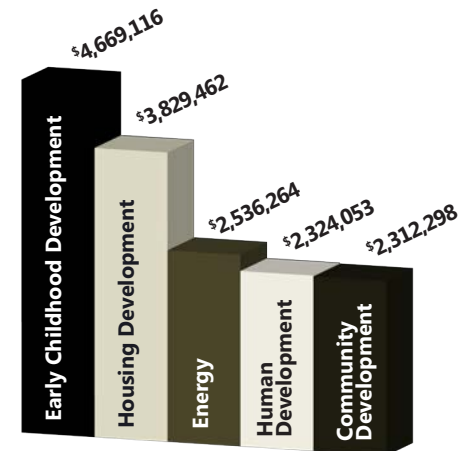
Total Assets



Funding Sources



Expenditures



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 Cottrill

SARGENT SHRIVER AWARD \$75,000 - \$99,000

Thrivent Financial for Lutherans 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

Theda and Tamblin 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

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

IN-KIND CONTRIBUTORS \$2,000+

Jana Burg

Church of the Intercession

Suzanne DeBeers

A Flouride Connection

Jacque Gerritsen

Joan Groessl

Lamers Bus Lines, Inc.

Suzanne Oehlke

Spectra Print

Sarah Swearingen

Laurie Stoltenberg

Nancy Wallander - Pine Tree Needlers

Laura West

2014 LOAN FUND INVESTORS/GRANTORS

BMO Harris Bank, NA

Calvert Foundation

Community Foundation of Central Wisconsin

Delta Dental of Wisconsin

Federal Home Loan Bank of Chicago - MPFE

Incorporate 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



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 STAHLER 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

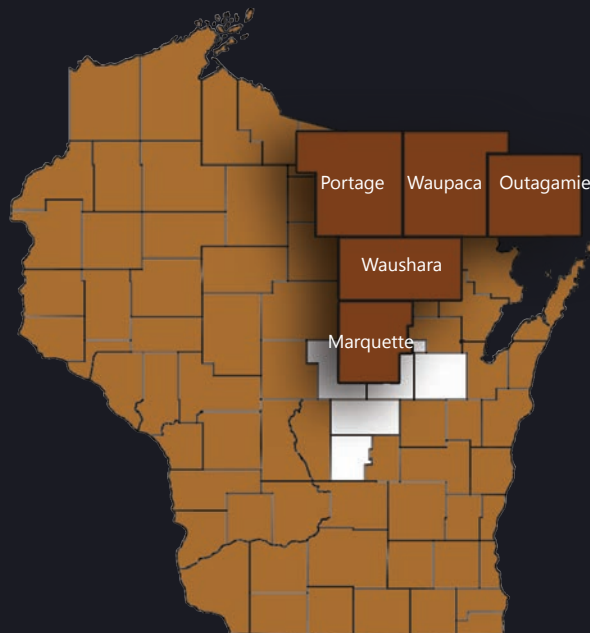
Marg Coker-Nelson - Lifetime Achievement

PNAZEK'S BOX AWARD

Sue Sippel



CAP Services Inc., headquartered in Stevens Point, Wisconsin, offers programs in Marquette, Outagamie, Portage, Waupaca and Waushara counties.



CAP Services
Transforming People and Communities

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