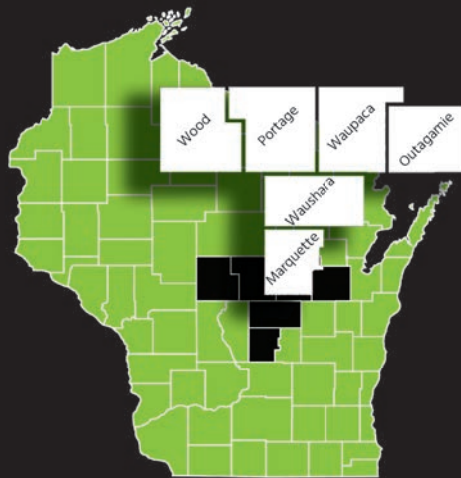


Loan Fund Investors

BMO Harris Bank, NA
Community Foundation of Central Wisconsin
Delta Dental Plan of Wisconsin
Incourage Community Foundation
JPMorgan CHASE Foundation
Opportunity Finance Network
Packer Apartment Corporation
School Sisters of Notre Dame
The Congregation of the Sisters of St. Agnes
The Sisters of St. Dominic – Racine
USDA - Rural Microentrepreneur Assistance Program (RMAP)
USDA - Intermediary Relending Program (IRP)
USDA - Rural Business Enterprise Grant Program (RBEG)
US Small Business Association - Microloan Program
US Bank
US Treasury – CDFI Fund
Wisconsin Energy Corporation Foundation
Wisconsin Council on Churches
Wisconsin Department of Transportation
Wisconsin Division of Housing



2900 Hoover Road, Ste A
Stevens Point, WI 54481
715-343-7141
capservices.org/cafp

For Business Lending
contact Laura West
715-343-7141
lwest@capmail.org

For Housing Lending
contact Beth Baar
715-343-7140
bbaar@capmail.org

For Auto Lending
contact Cheryl Breit
715-343-7110
cbreit@capmail.org



Building Community Assets



A member of the **OPPORTUNITY FINANCE NETWORK**

Funded in part through a Cooperative Agreement with
the U.S. Small Business Administration.



capservices.org/cafp

Investing in People

Housing lending



A growing number of families are housing cost-burdened, paying more than 30% of their income on housing. CAfP offers multiple approaches to address this issue. CAfP has developed and manage over 700 housing units, offering rents designed for people whose incomes fall below the area's median income. CAfP offers financing opportunities for home purchase — including down payment assistance — and home improvement in the form of long-term, low-interest loans subordinate to the primary lender, helping ensure affordable monthly payments. These not only benefit the homeowner but improve our communities' housing stock.

"I love living here. When I went through the open house when the second set of units were being built, I realized these had everything I wanted. Attached garage, own laundry room, two bedrooms, nice open living/kitchen area, lots of closet space. Also heat and water are included. Just marvelous! It's over a year that I have been here, and have no intentions of moving."
-Delores Wordell, Brillion Townhomes tenant

In, 2016, 30 homebuyers accessed loans valued at \$277,500 and 38 more homeowners got low-cost financing valued at \$749,759 to make their homes safe and decent.

CAfP has made 1,518 housing loans since 1991, totaling \$19 million. At the close fo 2016, CAfP had 947 active housing loans, valued at \$8.7 million.

Business coaching & lending



CAfP is committed to growing communities by investing in small business through services focused on low- to moderate-income entrepreneurs. Start-ups face difficulties accessing financing. The challenges for low-income entrepreneurs are even more significant. CAfP's pre- and post-loan coaching services include business plan development, marketing and feasibility analyses, and help understanding business financials. Staff work with prospective borrowers to identify financial products that best meet their needs, including having a bank as a senior lender with CAfP loans bridging the financing gap for real estate, equipment and working capital.

"You have shown great effort in helping our business and I can't thank you enough for working hard to support our business mission. The work you do is very important and the resources CAP Services have available to small businesses is invaluable. The loan you have provided helped saved the business and has kept over 20 employees in their position. The new business plan is being implemented and I have great confidence in its success. Management will continue to work hard to keep the financials strong, continue to hire more people to produce more products, and grow to our maximum capacity. There is great optimism now because of your help."

-Isaac Kou Lee, Business Manager at loan client L. Jay

In 2016, 191 clients accessed 2,453 hours of business coaching services, resulting in the creation of 10 businesses and 39 jobs, and the retention of 45 additional jobs. Business loans totaled \$1.3 million in 2016, leveraging an additional \$1.5 million.

Since 1997, 305 businesses were started, and 590 jobs have been created. More than \$15 million has been loaned.

Auto lending



Reliable transportation is often the difference between keeping a job and losing a job, particularly in rural areas. CAfP's loan products include consumer auto lending, through CAP Services' Work-n-Wheels Program.

Loans are made up to \$5,000, at 0% interest. Borrowers must meet income guidelines (150% of poverty, e.g., in 2017 \$30,630 for family of three) and pay a small administrative fee.

"The (Work-n-Wheels) program is there to help working individuals that need that extra help you can't get from a regular dealership, and I think it is an awesome program... I recently paid my vehicle off and it felt great going to get the title which is now titled to me. They work for you and it makes you feel really special."

-Nicole Means, Work-n-Wheels client

In 2016, 29 households accessed no-interest loans for the purchase of more reliable vehicles needed to maintain employment.

Since 2009, CAfP has made 200 car loans worth a total of \$1.13 million.

Investing in Communities

Community Assets for People LLC (CAfP) was created in 1991 to bring low-cost capital to under-served markets, especially those providing significant benefit to low- and moderate-income people. CAfP provides business, housing and consumer (auto) loans in six primary central Wisconsin counties – Marquette, Portage, Outagamie, Waupaca, Waushara and Wood.

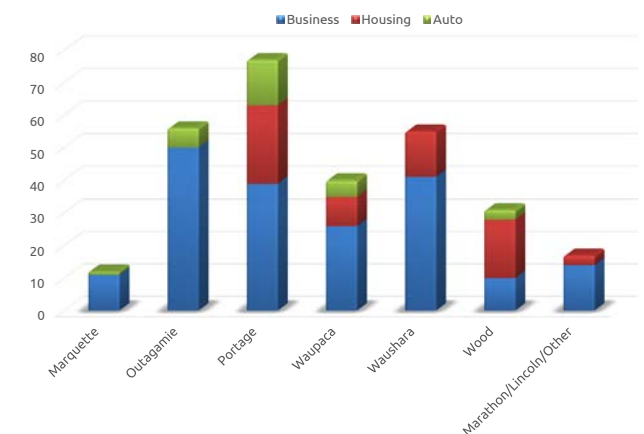
Community Assets for People (CAfP) is a certified community development financial institution (CDFI). CDFIs are private financial institutions dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream. CDFIs can be profitable but not profit-maximizing. They put community first, not the shareholder.

CAfP, like CDFIs nationwide, is dedicated to delivering responsible, affordable financing to the people and communities we serve.

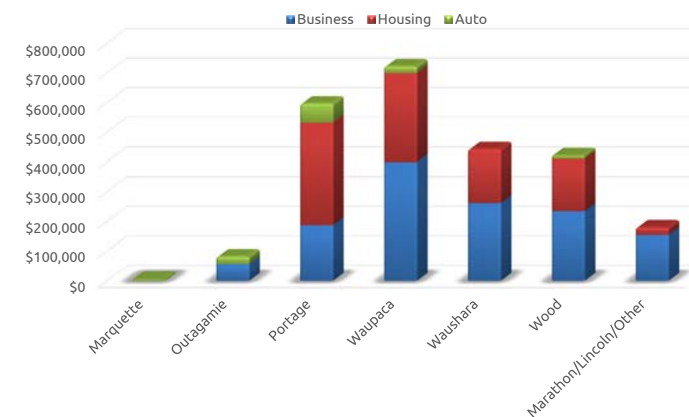
2016 News

- CAfP began the process for credit reporting via its membership in the Credit Builders Alliance. This will help build credit histories for many of our consumer auto and primary mortgage borrowers.
- Incourege Community Foundation increased its investment in the loan fund by \$150,000 to support economic development in Wood County and neighboring businesses that employ Wood County residents. Loans deployed in 2016 to Wood County businesses totaled nearly \$300,000! The Sisters of Saint Dominic also increased their loan investment by \$10,000 in 2016. Some other loan fund investors extended the terms on their investments too.
- CAfP continued to provide loan fund administration services for the Central Wisconsin Economic Development (CWED) Fund bringing more capital to businesses in North Central Wisconsin.

Number of loans deployed - 2016



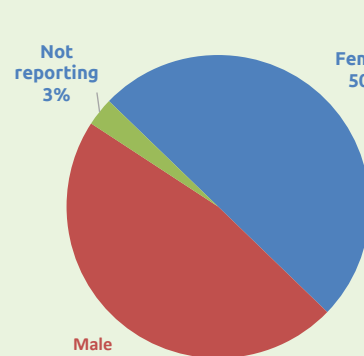
Value of loans deployed - 2016



- CAfP continued its work with Invest in Wisconsin (IIW), a four-member CDFI Collaborative whose mission is to expand economic opportunities for low-income and people of color throughout Wisconsin. IIW hosted a number of community listening sessions in hub cities and the rural areas around them to deepen understanding needs and ways to address them.
- CAfP named Office Direct Interiors of Stevens Point the winner of its first Business Expansion Contest. Office Direct received a \$1,000 cash prize, a free marketing assessment, and mentorship through the Packers Mentor-Protégé Program. The business plans to expand the area it serves and open additional locations across the state.

Client demographic data 2011-2015

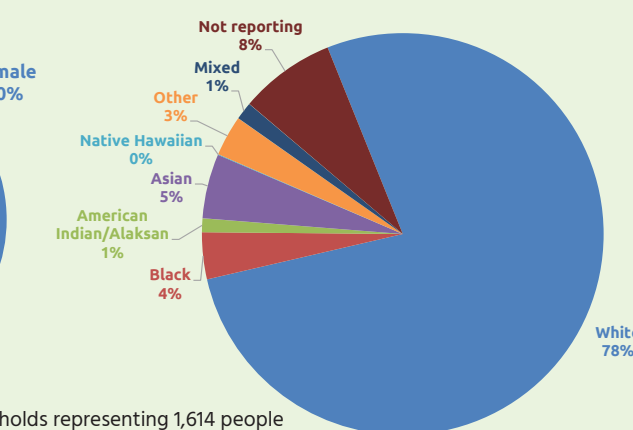
BORROWER GENDER



Based on 785 households representing 1,614 people

BORROWERS BY RACE

7.74% Latino, 92.26% Non-Latino



CAfP is a wholly owned subsidiary of CAP Services, Inc., a private, nonprofit Community Action Agency, offering over two dozen programs in central and eastern Wisconsin designed to transform people and communities to advance social and economic justice.

For purposes of clarity and readability within this report, all loan fund activities have been described as CAfP activities. Please be aware that in some instances (e.g. business technical assistance) activities are more accurately described as CAP Services activities, and in other instances (e.g. credit bureau reporting) activities are more accurately described as joint CAfP/CAP Services activities.