



President's Message



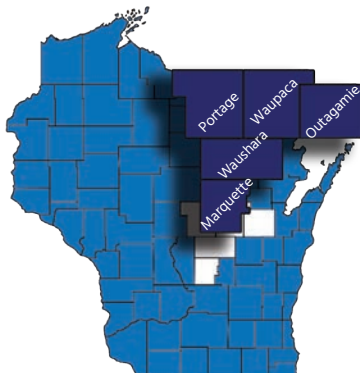
Mary Patoka, President & CEO

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Susan Henry - Chief Financial Officer
Nicole Harrison - VP Human Development
Carla Kluz - VP Early Childhood Development
Laura West - VP Business Development
Beth Baar - Director of Real Estate Services
Pat Alger - Director of Development
Rebecca Lerol - Director of Talent

We remain committed to alleviating poverty and violence. A person may come to us to meet one of their most pressing needs but once their stories are revealed, we know our interconnected services (and those of our partners) are critical to move them toward well-being. We will continue to rely on those who share our mission and vision to create long-term change.

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*Board service concluded in 2016

2016 Donors & Investors

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.

Sargent Shriver Award \$75,000 - \$99,000
The Stone Foundation

Sue Levy Award \$50,000 - \$74,999
Basic Needs Giving Partnership Fund within the Community Foundation for the Fox Valley Region supported by the U.S. Venture Fund for Basic Needs, the J. J. Keller Foundation and other community partners
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The Victor & Christine Anthony Family Foundation, Inc.

Lyndon Baines Johnson Award \$25,000 - \$49,999
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Waupaca Breakfast Rotary Club*
Laura West*
Wisconsin Workers Compensation Forum Inc.
Women's Fund of Portage County**
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Anonymous via Arkansas Community Foundation
Anonymous via United Way

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United Ways/Community Foundations
\$350,000+
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
Waupaca Area Community Foundation

2016 Loan Fund Investors/Grantors
BMO Harris Bank, NA
Community Foundation of Central Wisconsin
Delta Dental Plan of Wisconsin
Incorporate 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

*Indicates a fund within the Community Foundation for the Fox Valley Region
**Indicates a fund within the Community Foundation of Central Wisconsin
*Indicates donation includes capital campaign gift for new headquarters building

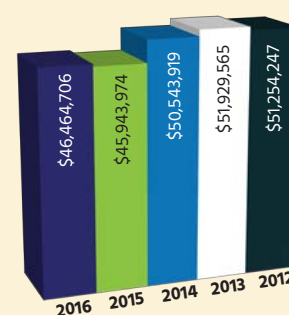
2016 Operations & Financials

CAP Services maintained its program service and staffing levels in 2016, managing \$16.2 million in operating funds with assets – consisting primarily of housing units, commercial and office space, and loan portfolio – of \$46.5 million.

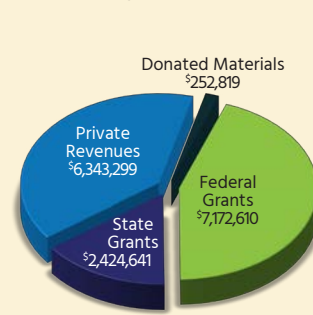
CAP strives to be an employer of choice for mission-oriented individuals. Much of our success lies in hiring staff who identify with our mission.

CAP Services Corporate Headquarters
2900 Hoover Road, Suite A
Stevens Point, WI 54481
715-343-7500
capservices.org
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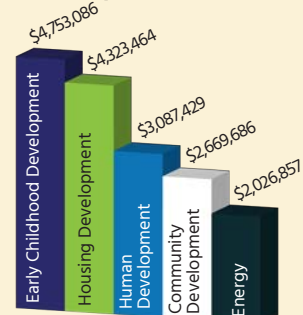
Total Assets



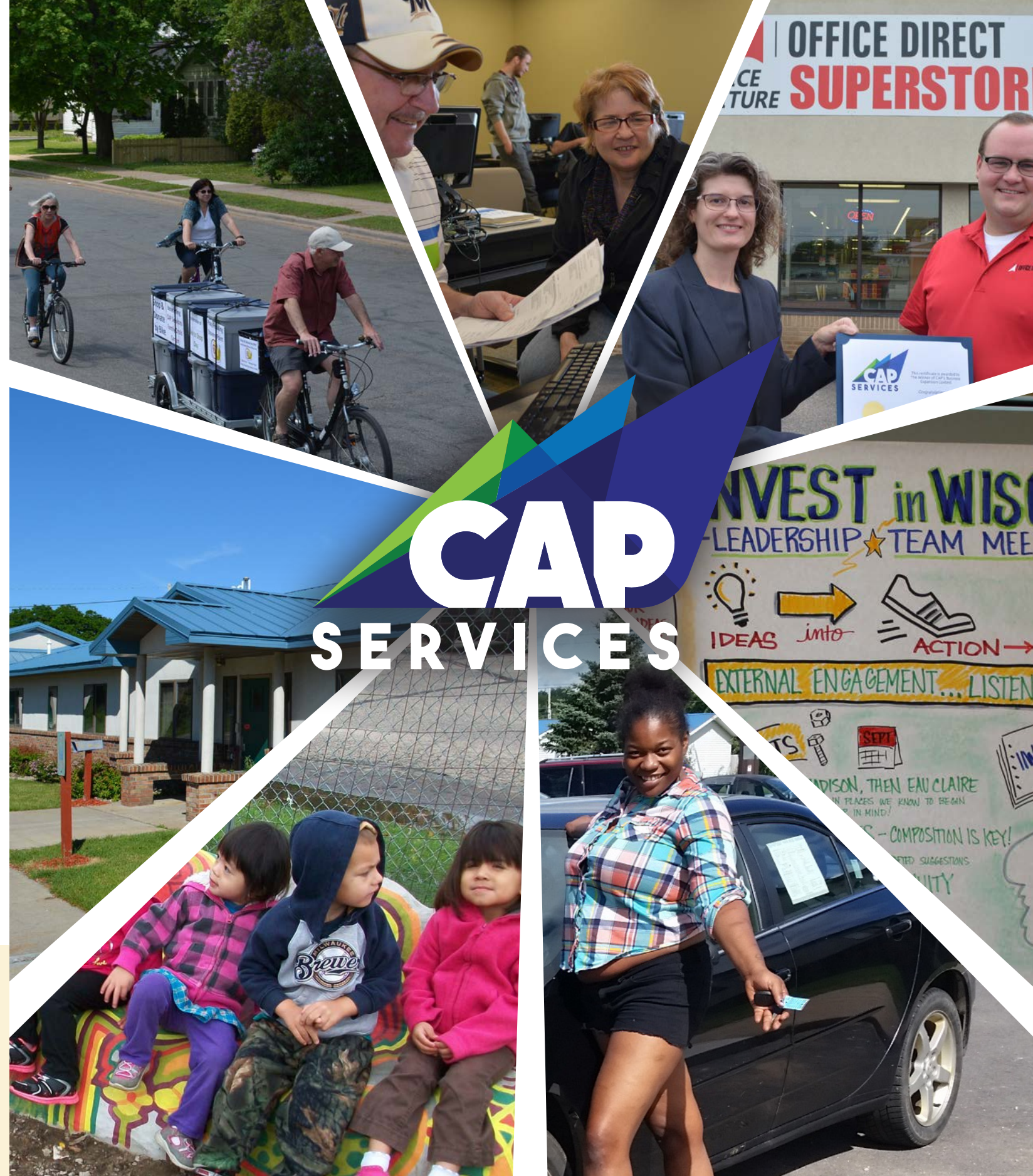
Funding Sources



Expenditures



This report was printed courtesy of Spectra Print, Stevens Point, Wisconsin.



2016 Annual Report

25 Years Building Skills



CAP Services' triennial needs surveys of local low-income households in the 1980s and '90s showed that people needed better jobs – jobs with more hours, higher pay, better benefits and more stability.

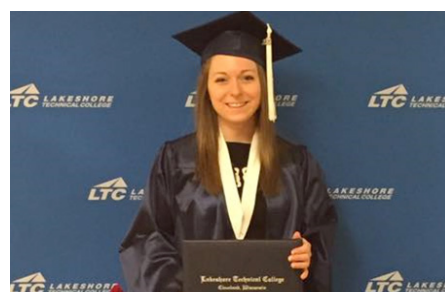
To help address this need, CAP launched its Skills Enhancement Program in Outagamie County in 1991. Designed by local employers, clients and public and private agencies, the program assists working low-income individuals obtain the skills needed to compete for higher wage jobs. The program provides financial support for tuition, books, and training-related transportation and child care costs that participants could not otherwise afford.



A hallmark of the program design is its flexibility and worker-focused approach. Participants choose any field of training that provides the skills necessary to compete for better-paying jobs. Staff coach, support and monitor client progress

in reaching their goals. Early successes and increasing demand led to expansion of the program to Portage County in 1997 and to Waupaca and Waushara counties in 2000.

The program was recognized in 2004 by the Annie E. Casey Foundation as a best practice, leading to statewide expansion throughout the community action network.



CAP expects to see the 900th person complete its Skills Program and secure a better job in early 2017. Not adjusted for inflation, the average increase in annual household earnings by completers has been nearly \$11,000.

CAP completed its most recent triennial needs survey of low-income households in 2016. The top priorities included not having enough money to pay monthly bills; a need for full-time, year-round jobs with health insurance; safe, affordable housing; and managing high dental costs. The results once again underscore the vital need for skills training and a proven path to higher earning potential for the people in our communities.

CAP Services' Family Crisis Center (FCC) Advisory Board is a dedicated group of volunteers who make a difference in our community in many ways. They lead two annual fundraising events, participate in community awareness events and help represent the needs of the Center and our clients in the community.

The Advisory Board's 2016 mail appeal raised a record amount of nearly \$47,000! This type of financial support and engagement is essential to providing quality services to victims/survivors of violence. But Advisory Board members have also written letters to the editor about domestic abuse and sexual assault, sought out in-kind contributions, developed an art auction fundraiser, and assist with our annual Take A Step 5K.

Members, some who have served for five years or more, meet monthly to stay appraised of the needs of the Center. They are all special volunteers in the way they commit to addressing an issue as complex as domestic violence.

CAP deeply appreciates the work of this philanthropic and service-oriented group and commends them for using their power to empower those we have the privilege of serving.

Amy Griffin, Appleton, worked as an LPN in a cardiology clinic while raising three teenage boys on her own. It was a good job with a decent wage, but as the family's sole wage earner she struggled to make ends meet. She often thought about returning to school to become an RN to increase the economic security of her family.

Amy was referred to CAP Services' Skills Enhancement Program by a partner agency in April of 2015. She quickly enrolled in classes at Fox Valley Technical College's LPN to RN bridge program. She managed an even tighter budget, as CAP helped with the costs of tuition, books and uniforms while providing support and coaching. In May 2016, she achieved her dream of becoming an R.N. She now earns \$27.50 per hour, cares for patients with her whole heart, and is a proud role model for her children.



Amanda came to CAP Services' Domestic Abuse office in Waupaca in 2016, needing assistance with issues related to her abusive ex-boyfriend.

She worked on safety planning and preparation for accessing the legal system. Staff offered guidance and support for navigating the judicial and county systems, referral to community resources, and victim rights information.

"It has been an honor to walk alongside Amanda throughout her journey to pursue the justice that she and her family deserve," said Shannon, her advocate. Amanda's journey of empowerment has included many challenges and barriers, but she never gave up and is now seeing the benefits of her persistence.

CAP's advocate was able to offer emotional support for her children as well. Shannon said "Amanda's two children are without a doubt two of the most amazing, talented, resilient and intellectual children I have ever met."

Cindy and Bobby Babino, Clintonville, enrolled in CAP's Head Start Program in 2010. Cindy worked part time while Bobby stayed home with their children. They lived in subsidized housing and depended on assistance for many necessities.

They longed to own a home of their own and made it a main goal. To save money, they filed their taxes through CAP's Volunteer Income Tax Assistance (VITA) Program, dedicating their refunds to the required down payment. Cindy knew she could earn more so she obtained her CNA license with support from CAP's Skills Enhancement Program, all while staying active in Head Start's parent group where Bobby served on its Policy Council for three years. They rarely missed program events and their leadership in the program has been valuable.

They've made great progress on their goals. They both now work, purchased a home, and got married, all while demonstrating the importance of education to their three children.



John and Jennifer Loehrke, Junction City, came to CAP Services' Weatherization Program in the fall of 2016 with the goal of updating their older, modest home to make it more efficient and comfortable.

They already knew of CAP Services, Jenny as a volunteer with CAP's Head Start Program and John through his work as a business analyst prior to becoming disabled.

CAP and its partners completed updates to the mechanicals, attic sealing and insulation, and safety enhancements. The work achieved the goal of bringing down energy costs and increasing the livability of the home.

The Loehrkes were particularly impressed by the honesty, professionalism and genuineness of two CAP staff leads, Kevin Filtz and Paul Mayek. "Thank you for sending them our way," the Loehrkes said.

L Jay Inc has been operating in Wausau for 27 years, manufacturing leather uppers for Weinbrenner Shoe Company, a contract it's had since it opened.

It was originally formed as United Hmong American Corporation by a small group of Hmong owners whose vision was to create jobs for Hmong refugees who might not otherwise find work due to cultural differences and language barriers. The business structure brought quality sewers to a company looking to deliver a superior USA-made product.

The business became known as L Jay Inc when one of the founding members, Jay Lee, became the sole owner. In 2016, Mr. Lee wished to leave the company, but without a new owner, the business risked closing. Jay Lee's son Isaac Lee, who has a business management degree and had been a lead manager for over 15 years, was a natural fit but he needed financing.

Isaac sought traditional lenders but was turned down due to the lack of collateral and cash flow. After a referral to CAP Services, a workable solution allowed him to save and expand the business, retaining a company that supports minority workers and American manufacturing.

Small towns are often faced with limited affordable housing options. As a result, seniors, in particular, are forced to leave the communities in which they lived their lives when they can no longer manage the demands of home ownership.

As one of Wisconsin's most successful nonprofit affordable housing developers, CAP Services has established a track record of responding to this need, not only for seniors, but for families as well. A great example is Brillion Apartments. This 24-unit senior and family project is located on the city's north side, near many of the services and amenities people need. Units have attached garages, dedicated parking, private outside entrances, appliances and in-unit laundries. All utilities, except electricity, are included.

CAP's financing of the project included equity from tax credit investors, conventional lending and competitive affordable housing funds that result in affordable rents for tenants.

25 Years Building Assets

In the 1980s, CAP Services recognized that economic distress in the region could be addressed through improving access to personal and business capital. To meet that goal, revolving loan funds were created to support business creation and growth as well as homeownership opportunities.



CAP created Community Assets for People (CAfP) as its lending arm in 1991 with the mission of providing low-cost capital to households and businesses owned by – or providing significant benefit to – low-income individuals. CAfP provides business loans, home mortgage loans and consumer auto loans in six central Wisconsin counties: Marquette, Portage, Outagamie, Waupaca, Waushara and Wood.

Staff work with loan clients to provide customized business technical assistance services to bring new living-wage jobs and value-added businesses into the community through responsible investment of capital. Similar services are available for housing and auto lending.



CAfP is certified as a Community Development Financial Institution (CDFI) by the U.S. Treasury. Its portfolio is capitalized by the CDFI Fund, and investments from the USDA, foundations and businesses. CAP Services was qualified as a Small Business Administration (SBA) Microlender in 2013.

In 2015, CAfP and three other partner CDFIs collaborated through Invest in Wisconsin to better understand challenges in rural Wisconsin and how to better deliver capital and credit products to meet those needs. The collaborative is supported in part by JPMorgan Chase & Co.'s PRO Neighborhoods initiative.

