02
SPRING ISSUE
CAP SERVICES
APRIL 2020

# **CAPtion**

HIGHLIGHTS FROM CAP



Mary Patoka's retirement

COVID-19 Response
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PV/DV Campaign

Small Loan, Big Difference

Client Stories

& much more

# BOARD OF DIRECTORS FEATURE: BRETT JARMAN BOARD CHAIR



Jarman joined the CAP board in January of 1993 and served for six years, stepping down due to a work relocation. He was working abroad in developing countries and when he returned to the

state, the local Hmong community was growing. He assisted in creating and publishing a picture cookbook for Hmong families. Then CEO Karl Pnazek took notice and contacted him to see if he would be interested in rejoining the CAP Board and he did in December of 2002. Although he believes all of CAP's programs make our community a better place to live, he likes to follow the Skills Enhancement Program as he says it helps improve the lives of those enrolled in the program and increases their skills so they can earn more and become independent. You might also find Brett at the Humane Society of Portage County where he performs technology and infrastructure work and serves as Vice Chair of the Board of Directors..

# **AS I STEP ASIDE -**

#### A message from Mary Patoka

In 1994, I came to CAP, young and idealistic and ready to help change the world! When I assumed the role of CEO in 2009, the country was entering the Great Recession. Unemployment reached 10% in October 2009 and many Americans lost their homes due to foreclosure.

CAP solidly stood with families and created opportunities to manage through this period. It was then that we began our car purchase program, offering 0% interest loans for families needing more reliable transportation to get to their jobs. Nearly 250 families have since accessed the program.

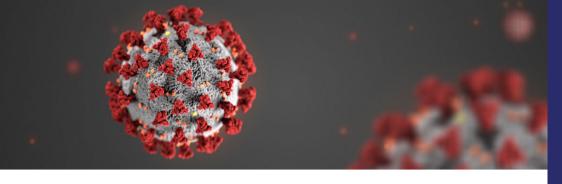
Our Fresh Start program that offered educational support and work experience for young adults and the opportunity for homeownership for low- to moderate-income households grew. And we built capacity to make first mortgages for those who might miss a bank's underwriting standards, but with evidence they deserved a chance at homeownership.

We also expanded our free tax assistance program, helping more families secure refunds without paying high fees to do so. Business coaching and lending services grew to meet the demand by entrepreneurs in our area – local businesses that would fuel the economy and recycle their profits back in our communities. The Children's Discovery Center opened and we expanded services in the area of Early Head Start, and so much more.

As I now prepare to step aside, the nation is again experiencing a dramatic crisis that will tragically result in lost lives. CAP is still here when families need us the most. With the generosity of so many, we were able to create an emergency fund for families affected by COVID-19. Designed to help with bills, it can provide a bridge until other resources like unemployment compensation are available.

CAP Services is strong and positioned to support families in our communities. I believe our programs will build capacity of those we serve so they will be less vulnerable to events like this in the future, through things like training for better paying jobs and building wealth through homeownership and more.

I have had the privilege to work with the most compassionate, respectful and caring people I've ever met. CAP's mission is front and center for the Board, staff and so many of our partners, donors and other stakeholders. While I am leaving CAP, this work will always be a part of me and I trust and value that CAP will continue to meet the needs of our families, our neighbors and our communities.



# **COVID-19 EMERGENCY GRANT FOR HOUSEHOLDS**

#### How is CAP Services helping families during this situation?

CAP has heard the concerns echoed throughout our communities and has been taking action to help low-income individuals. On April 7, 2020, CAP opened applications for emergency grant funding for of up to \$500 for households impacted by COVID-19.

To be eligible for these grants, applicants must reside in one of the listed counties, have income at or below 200% of the Federal Poverty Level, and have experienced a recent loss of income or resources due to COVID-19.

# As of April 20, CAP has had 520 total applications received throughout CAP's 5-county service area and distributed 232 checks totaling \$111,575!

We could not have been able to have this impact on our community during this time without community partners who have already supported the Emergency Grant for Households including Portage County COVID-19 Relief Fund established by United Way of Portage County and the Community Foundation of Central Wisconsin, National Exchange Bank & Trust Foundation, the COVID-19 Community Response Fund established by the Community Foundation for the Fox Valley Region and United Way Fox Cities, Thrivent Foundation and additional generous donations from the community.

To be able to help more families in our community, we need your continued support. Your gift could impact a person's life. Find more information on the grant and how you can make a difference here.

# **CLIENT FEATURE: SARAH**

# How the Mental Health Navigation program made a significant Impact on one woman's life

\*Sarah had recently experienced acts of domestic violence and felt very traumatized. She felt like she was stuck and in need of a therapist to help her heal. She experienced additional stress due to concern regarding her employment as her hours were reduced due to COVID-19. With her current savings and lack of income Sarah only had enough money to last a week and would have been unable to pay rent or by food in May.

She reached out to CAP's Mental Health Navigation (MHN) Program and soon had a telehealth therapy appointment setup within a week. She was also assisted with applying for Food Share, Unemployment benefits and provided with techniques she could try to help her reduce her anxiety.

Sarah did not feel that she was capable of setting up appointments, completing applications, or managing her mental health. But, after receiving help, Sarah sent an email stating that she is very appreciative of the help she has received and that having calls with MHN has helped her to stay motivated and hopeful.

\*Name has been changed to protect client privacy

# 2020 COMMUNITY ACTION MONTH EVENTS

May is designated as National Community Action Month. CAP has organized events during the month, including fundraising, community education and cultural events and events recognizing the successes and challenges of those we serve.. COVID -19 required the delay of some planned events that now include:

#### **HMONG WEEK**

May 11-16

In collaboration with various other groups in the Stevens Point area, Hmong Week will be hosted online between May 11-16. The theme of week, "Success Looks Like Me" will include a series of recorded interviews with various Hmong community members, virtual training events, and present three student scholarships.

#### **TAKE A RIDE**

August 29, 8:30 a.m. - 2:30 p.m.

10-, 30- and 50 mile cycling loops that originate and end at Central Waters
Brewing in Amherst, Wisconsin. Paid registrants will receive sag support, water/snacks stations, a Central Waters
Brewing beverage chip and a bike ride t-shirt. A food truck on site is also planned."

#### **RECOGNITION RECEPTION**

September 30, 5-7:30 p.m.



Hosted at Par 4
Resort in Waupaca,
guests can enjoy
heavy appetizers,
networking, award
presentations, and
keynote speaker
Jesus Salas. Salas

worked throughout his early school years as a migrant farmworker and went on to lead protests, marches, and organizing efforts to secure rights and improve conditions for himself, his family, and the migrant community.

# SEXUAL ASSAULT AWARENESS MONTH

April is recognized as Sexual Assault Awareness Month (SAAM). It's intended to raise awareness about sexual violence and the impact it has on communities. It is a significant public health issue. We all know survivors of sexual assault - they can be among our friends, family, partners, coworkers and neighbors.

In 2019, CAP's Sexual Assault Victim Services Program (SAVS) provided support to 249 unduplicated victims and we recognize there are countless more out there in our communities as statistics show 1 in 3 people experience sexual violence over their lifespan. We must broaden the conversation by discussing the societal context and culture within which sexual violence is so common; SAAM urges us to focus our attention on sexual violence prevention efforts, beginning with holding perpetrators accountable and work to change the culture that perpetuates this violence. It asks us to focus our "why" questions on the person who offended and seek to support those who has been hurt without judgment and without seeking to take further control over their individual healing process.

We hope to engage our community to pledge to create a violence-free environment. This begins with modeling self-respect and bringing the same into our homes, our classrooms, our workplaces and beyond. When freely given and enthusiastic consent is taught, understood, and respected as the norm, healthy relationships are possible. When people challenge victim-blaming attitudes and focus on the actions of perpetrators, accountability is possible. The shame and stigma that belong to the perpetrator are too often foisted upon the survivor and in this month of April and all year long, we can as a community join the courageous voices of survivors and in unison say it's not your fault- it is never the

victim's fault.



# **PV FOR DV RIBBON CUTTING**

Update on the PV for DV campaign and date for ribbon cutting

Join us for a virtual ribbon-cutting of CAP's PV/DV project on Wednesday, April 29 from 1-1:30 pm! Representatives from CAP Services, Midwest Renewable Energy Association, Northwind Solar, and Renew Wisconsin will discuss CAP's recently completed Photovoltaics for Domestic Violence (PV/DV) Project. The project added a 13.3 kW solar PV system to CAP's Family Crisis Center (FCC), a 24-hour domestic violence and runaway youth shelter in Stevens Point, WI. The panel will share how the project came about with a focus on how other nonprofits can take advantage of available resources to adapt our project model to their communities.

Panelists will present from 1 – 1:30 pm, with a Q & A to follow. Registration is required.



# **CLIENT FEATURE: MORGAN**

**Client of CAP's Sexual Assault Victim Services (SAVS)** 

Morgan contacted law enforcement a few days after they were sexually assaulted by a known friend who was also their roommate. LE contacted the Family Crisis Center (FCC) to request a Sexual Assault Victim Services (SAVS) Advocate to respond to the police station. The Advocate was available to provide support during the interview process with the Detective where Morgan slowly recounted what had happened, saying it was their fault and asked themselves why they didn't fight back or go to the police right away. The Advocate listened, validated, and helped reframe the blame to the person who harmed them, assuring Morgan that SAVS believed them and this was not their fault.

After the interview, they went to the local ER to receive medical care and complete evidence collection with a SANE nurse. Advocate provided accompaniment through this process and many other aspects of their personal safety were discussed. Since returning home did not feel safe, the advocate contacted the FCC shelter where Morgan was welcomed into shelter that evening and remained in shelter for several weeks establishing safety strategies and getting various support and resources from staff. They regularly attend two weekly support groups at FCC as well as schedule weekly 1:1 meetings with a SAVS Advocate.

Over 16 months, the sexual assault case went through the criminal justice system and Morgan received advocacy support through that process. Though their perpetrator is being held accountable in the justice system, Morgan recognizes that their healing process isn't "over". Morgan still connects regularly with SAVS and the Family Crisis Center for support, information, and resources and also continues to attend a weekly support group at FCC.



### **PORTAGE COUNTY**

2900 Hoover Road Stevens Point, WI 54481 (715) 343-7500

## **MARQUETTE COUNTY**

222 North Franklin Street Oxford, WI 53952 (608) 296-2141

### **OUTAGAMIE COUNTY**

821 East 1st Avenue, Suite 3 Appleton, WI 54911 (920) 986-6365

# **WAUPACA COUNTY**

101 Tower Road Waupaca, WI 54981 (715) 258-9575

### **WAUSHARA COUNTY**

205 East Main Street, Suite 12 Wautoma, WI 54982 (920) 787-3949

# capservices.org

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# **SMALL LOAN, BIG DIFFERENCE**

#### Low-interest consumer loans

CAP Services' "Small Loan, Big Difference" program offers low-interest consumer loans in Marquette, Outagamie, Portage, Waupaca, Waushara and Wood counties. Borrowers may be eligible for loans up to \$1,000 to make necessary purchases or address emergencies, and up to \$5,000 to refinance predatory loans. Financial Education provided in easy to access online segments provides financial assistance to fit your needs.

#### **Debt Refinancing Loan:**

Pay off a high interest rate loan or consolidate multiple loans into one more affordable monthly payment and free up cash for other personal needs.

- Loan amount up to \$5,000
- Interest rate of 12%

are always available."

Length of loan up to 24 months

#### Credit Builder Loan:

Small Loans to help with repair costs, school or work supplies, medical/dental costs and life events such including citizenship fees.

- Loan amount up to \$1,000
- Interest rate of 10%
- Length of loan up to 12 months

# **CLIENT FEATURE: CAROLINA BUCKNER**

## Winner of the 2019 Business & Readiness grant

Carolina Buckner of Revita Dance Studio, LLC was awarded the Business Growth & Readiness Grant from CAP Services in 2019. Revita Dance Studio offers dance, music and martial arts classes for children ages 3+ along with fitness and martial arts classes for adults. They pride themselves in being a safe place for children to learn, develop their own voice and artistic expression. Through dance, students can



develop discipline, self-confidence, a network of supportive friends and a sense of self worth that will hopefully empower them to choose a positive life path.

Buckner shared, "With our new mirrors we will be able to serve our current students better and add more classes to our schedule in an extra dance room! It means the world as a small business owner to know that support and opportunities to learn and grow

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