

2019 MAJOR DONORS & INVESTORS

Sue Levy Award
\$50,000 - \$75,000
 J. J. Keller Foundation, Inc.
 National Exchange Bank Foundation, Inc.

Lyndon Baines Johnson Award
\$25,000 - \$49,999
 National Philanthropic Trust
 The Boldt Family Fund*
 The Victor & Christine Anthony Family Foundation Inc.

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 Arthur E. Heinz Charitable Fund**
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 Regnier Consulting Group, Inc.
 School Sisters of Notre Dame - Central Pacific Province
 Seifert Family Fund*
 Simplicity Credit Union
 Superior Roofing & Remodeling
 TDS Fiber
 ThedaCare

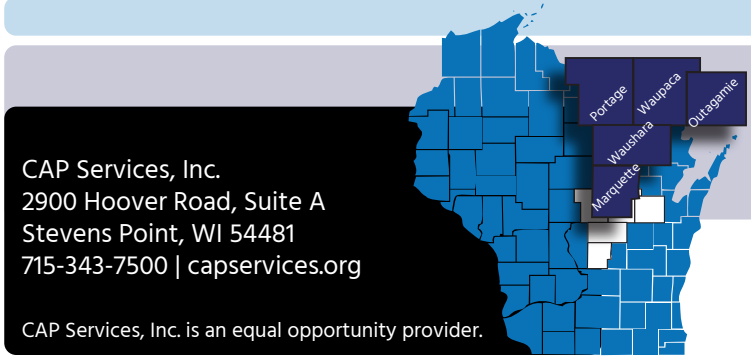
In-kind Contributors
\$2,000+
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 Lamers Bus Lines, Inc.
 CARSTAR Plover
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United Ways/Community Foundations
\$400,000+
 United Way of Portage County
\$100,000 - \$125,000
 United Way Fox Cities
\$10,000 - \$20,000
 Community Foundation of Central Wisconsin
 Waupaca Area Community Foundation
\$2,500 - \$5,000
 United Way of New London

Loan Fund Investors/Grantors
 Credit Builders Alliance
 Delta Dental of Wisconsin
 Incourage Community Foundation
 JPMorgan Chase Foundation
 National Exchange Bank & Trust
 Opportunity Finance Network
 Packer Apartment Corporation
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 USDA - Intermediary Relending Program (IRP)
 USDA - Rural Business Enterprise Grant Program (RBEG)
 USDA - Rural Microentrepreneur Assistance Program (RMAP)
 U.S. Bank
 U.S. Small Business Administration - Microloan Program
 U.S. Treasury - CDFI Fund
 Wisconsin Council on Churches
 Wisconsin Department of Transportation
 Wisconsin Division of Housing
 Wisconsin Economic Development Corporation - Capital Catalyst Program

* indicates a fund within the Community Foundation for the Fox Valley Region
 ** indicates a fund within the Community Foundation of Central Wisconsin

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.



CAP Services, Inc.
 2900 Hoover Road, Suite A
 Stevens Point, WI 54481
 715-343-7500 | capservices.org

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PRESIDENT'S MESSAGE



Mary Patoka
President & CEO

CAP is where the action is!

CAP continues to work for people experiencing poverty and keeps their needs and concerns top of mind. To do that, we conduct a community survey of low-income people every three years and use the information gathered to prioritize where we invest our time and resources.

For over 53 years, CAP has acted on the input from our survey. This commitment to learning from our community resulted in some of our most successful programs such as the Family Crisis Center, Ministry Dental Center (now operated by Family Health/La Clinica), Home Buyer Assistance Program, the Skills Enhancement Program, business lending for entrepreneurs and more. And we build it all on a strong foundation focusing on education in our Head Start and Early Head Start programs.

CAP completed a new community survey in 2019 and will focus on the following needs over the next 3 years: not enough money to pay all monthly bills; need a better paying job; not enough money to respond to unexpected emergencies; need safe, affordable housing; and need a full-time, year-round job. Staff will continue programs that address these needs as well as seek new opportunities.

Addressing the recent survey results, CAP is currently piloting a new "Small Loan, Big Difference" consumer loan product. Families can access affordable loans for emergencies—building credit, refinance predatory loans, or help reach their goals.

The majority of families CAP works with are in fact working, and sometimes working more than one job. They just don't make enough to meet their basic needs. If someone's work hours are reduced, they may not be able to afford all bills. If they skip paying for car insurance, for example, they risk fines, and sometimes the suspension of their driver's license. One small loan can make a big difference.

We recognized a major milestone, the 1,000th graduate of our Skills Enhancement Program. Born from input from our community survey, this program provides support to low-income people so they can access workforce training and compete for better jobs. The average increase in annual earnings for our graduates was \$16,118 in 2019 and averaged \$15,944 in the past 5 years! Many also gained access to employer-sponsored health insurance benefits.

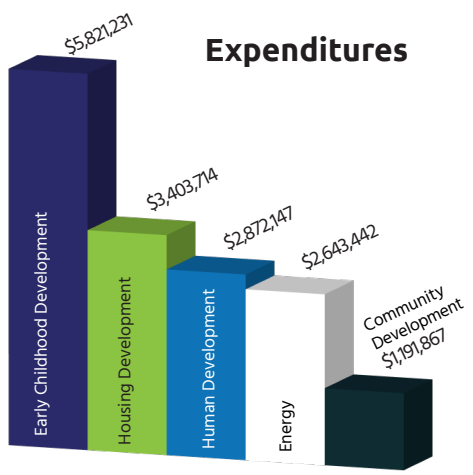
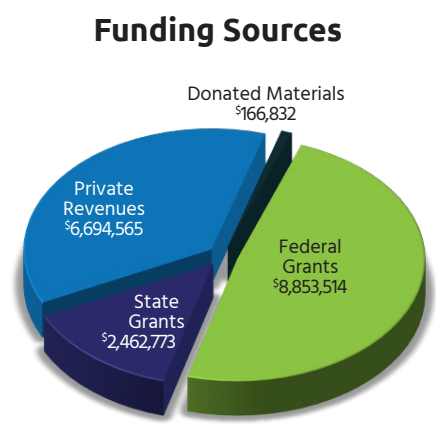
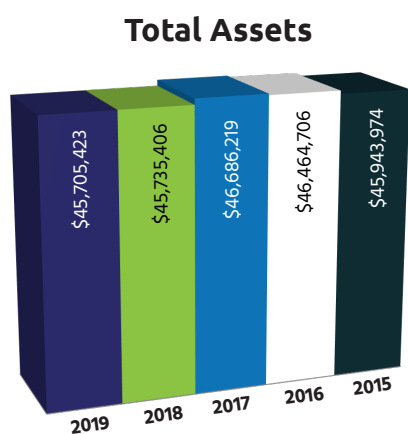
With our donors and partners, CAP is proud to find ways to support families as they work toward their goals. Success is elusive for some, not because of character flaws but rather a system that limits opportunity for some in our community.

We will continue to advocate and deliver services that create permanent, long-term change for families. Please continue to join us in those efforts.

2019 OPERATIONS & FINANCIALS

CAP Services maintained its program service and staffing levels in 2019, managing \$15.9 million in operating funds with assets of \$45.7 million—consisting primarily of housing units, commercial and office space, and our loan portfolio.

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.



BOARD OF DIRECTORS

CAP gratefully acknowledges the service of members who served all or part of 2019.

Marquette County

- Jan Banicki
- Kathy Jo Locke
- Gayle Mack
- Mary Walters

Outagamie County

- Elaine Abendroth
- Dan Gabrielson
- Pam Her
- Jason Schulist

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- Bob Gifford
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- Cindy Jarvis
- John Jarvis
- Patrick King
- Dennis Wedde

For a current board list, visit capservices.org/board.

2019 PROGRAM HIGHLIGHTS

Job Skills & Economic Security

- In 2019, CAP secured capital that added small consumer loan products to our lending options. The "Small Loan, Big Difference" product can be used for emergencies, to help families achieve their goals (e.g. citizenship or education), or to refinance high cost debt.
- CAP's Skills Enhancement Program served 256 people, with 39 completing training and securing new jobs that on average increased household income by \$16,118. Of those who completed training, 72% now also receive employer-sponsored health insurance benefits.

Business Coaching & Lending

- CAP staff provided 2,995 hours of business coaching services to 150 aspiring entrepreneurs. This work resulted in 11 new business starts, the creation of 27 new jobs, retention of 9 jobs, and 32 business loans valued at more than \$931,000! Since 1997, CAP assisted in 341 business starts and 656 jobs created.
- Our 2019 Business & Readiness Grant was awarded to Carolina Buckner, owner of Revita Dance Studio, LLC. Revita Dance Studio offers dance, music, martial arts, and fitness classes for adults.

Housing & Transportation

- The Work-n-Wheels Program made 10 zero-interest car loans valued at more than \$39,715, allowing families to access safe and dependable vehicles. From 2009-2019, CAP has made 238 car loans valued at more than \$1.3 million.
- CarStar in Plover donated a vehicle to a family served by CAP. This is the 11th vehicle CarStar has donated.
- CAP's Weatherization Program provided services for 172 homeowners valued at \$1.2 million. Since the program began, CAP has weatherized 11,495 homes.
- CAP managed over 725 units of affordable housing, with rents better matched to household income.
- CAP provided financing towards the purchase or rehabilitation of homes for 23 households. The value of those loans totaled \$297,530.

Child & Family Development

- 323 children were served in Head Start and 218 more in Early Head Start.
- 594 parents volunteered their time, and 95% of parents volunteered for at least four classroom or family events.
- 95% of parents felt better prepared to support and advocate for their child as they transition to new learning environments.

Health, Wellness & Safety

- Services were provided to 965 people through the Family Crisis Center and Sexual Assault Victim Services (SAVS) programs.
- The Katie Beckett Program served 563 families.
- 133 individuals accessed Mental Health Navigation services.

Advocacy & Community Engagement

- May is National Community Action Month and CAP uses the time to raise awareness about challenges faced by those who are experiencing poverty, social injustices, and our clients' hard work in achieving their goals. In 2019, CAP and our community partners organized Hmong Week, a week of cross-cultural community learning, celebration, and engagement.
- Late in 2019, CAP initiated its Complete Count project. Staff began working with a number of community partners to maximize the number of households who complete the 2020 Census. This count affects the allocation of funding for public resources (roads, hospitals, schools, police, and more), how we plan for the future, and our voice in government. Low-income/low-wealth, communities of color and children are among the groups under-counted, and CAP began working with partners to change that.

