2019 MAJOR DONORS & INVESTORS

Sue Levy Award
$50,000 - $75,000
J. J. Keller Foundation, Inc.
National Philanthropic Trust
The Bolld Family Fund*
The Victor & Christie Anthony Family Foundation Inc.

Lyndon Baines Johnson Award
$25,000 - $49,999
National Philanthropic Trust
The Bolld Family Fund*

Kennedy Fellowship Award
$10,000 - $24,999
Freedom, Inc.
U.S. Venture Fund for Basic Needs of the Oshkosh Area Community Foundation
Doug & Carla Salmon Foundation Inc.
Women’s Fund for the Fox Valley Region, Inc.*
Arthur E. Heinz Charitable Fund**
Conexus Credit Union
John Guzene
St. Michael's Foundation | Ascension
Susan T. Brown

Robert Lampan Award
$1,000 - $9,999
The Robert W. and Susan T. Brown Family Foundation
Menasha Corporation Foundation
Dental Ventures of Wisconsin
Brian Lampa - United Way Suncoast
A. Sturm & Sons Foundation Inc.
AZCO Inc.
Edward J. Okiay Foundation
Jewelers Mutual Charitable Giving Fund*
Sentry Insurance Foundation
The Sterling F. Steuwe Revocable Trust
Tim Copp
Old National Bank
Investors Community Bank
James & Brenda Frank
Sonnetag Foundation Ltd.
Women’s Fund of Portage County**
Dave & Betty Helbach
International Bank of Commerce
Mary & Bob Berard
Mid Day Women’s Alliance
Hartford Waushara County Mission Fund**
The Starksbush Foundation
U.S. Bank Foundation
Wisconsin Public Service Foundation

In-kind Contributors
$2,000+
A Fluoride Connection
ChildPlus
Complete Office of Wisconsin Lammers Bus Lines, Inc.
CARSTAR PlowR
Spectra Print

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/Grantees
Credit Builders Alliance
Delta Dental of Wisconsin
Incourage Community Foundation
JPMorgan Chase Foundation
National Exchange Bank & Trust
Opportunity Finance Network
Parker Apartment Corporation
School Sisters of Notre Dame
The Congregation of the Sisters of St. Agnes
The Sisters of St. Dominic - Racine

USDAs - Federal Home Loan Bank Program (FHLBP)
USDAs - Rural Microentrepreneur Assistance Program (RMAP)
USDAs - Rural Microentrepreneur Assistance Program (RMAP)
USDAs - Rural Business Enterprise Grant Program (RBEG)
USDAs - Rural Microentrepreneur Assistance Program (RMAP)

United State of America - Small Business Administration (SBA)
U.S. Bank
U.S. Small Business Administration - Microloan Program
U.S. Treasury - CDFI Fund
Wisconsin Council on Churches
Wisconsin Department of Transportation

Wisconsin Economic Development Corporation - Capital Catalyst Program

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

We will continue to advocate and deliver services that create permanent, long-term change for their goals. Success is elusive for some, not because of character flaws but rather a system that limits our graduates. The average increase in annual earnings for sometimes the suspension of their driver’s license. One small loan can make a big difference. If someone’s work hours are reduced, they just don’t make enough to meet their basic needs. If they skip paying for car insurance, for example, they risk fines, and 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 recognize 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 workforce training and compete for better jobs. The average increase in annual earnings for sometimes the suspension of their driver’s license. One small loan can make a big difference.

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
Portage County
Amy Eddy
Bob Gifford
Brett Jarman
Carol Steltenpohl
Waupaca County
Lydia Davis
Stacey Donovan
David Johnson
Sandi Moore
Waushara County
Preston De Bolt
Jody Jansen
Cindy Jarvis
John Jarvis
Patrick King
Dennis Wedde

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

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 see 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.

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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.

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 $39,716, allowing families to access safe and dependable vehicles.
- From 2009-2019, CAP has made 218 car loans valued at more than $13 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 $12 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.