

2020 Major Donors & Investors

Sue Levy Investor

\$50,000+

Federal Home Loan Bank of Chicago
J. J. Keller Foundation, Inc.
National Exchange Bank Foundation, Inc.
The Boldt Family Fund*
Thrivent, through generous support from the
Thrivent Foundation

Lyndon Baines Johnson Investor

\$25,000 - \$49,999

The Victor & Christine Anthony Family Foundation
Freedom, Inc.
U.S. Venture Fund for Basic Needs of the Oshkosh
Area Community Foundation

Kennedy Fellowship Investor

\$10,000 - \$24,999

Susan T. Brown
International Bank of Amherst
Rural LISC
Doug & Carla Salmon Foundation Inc.
Principal Foundation

Robert Lampman Investor

\$1,000 - \$9,999

A. Sturm & Sons Foundation, Inc.
Alliant Energy Foundation
Associated Bank
Gary & Elaine Anderson
Anonymous via Arkansas Community Foundation
BMO Harris Bank
The Robert W. and Susan T. Brown Family Foundation
Jim Butler & Cathy Eckberg
Connexus Credit Union
Timothy J. Copps Charitable Gift Fund
CoVantage Cares Foundation, Inc.
Delta Dental of Wisconsin
Frame Memorial Presbyterian Church
James & Brenda Frank
Cheryl Kari Golden Memorial Fund
Melvyn A. Golden
Marcus & Amy Haemmerle
Nicole Harrison & Cole Steinke
Dave & Betty Helbach
Dr. Dave & Karen Henneghan
Diane & Richard Hope
Investors Community Bank
Brett & Darcy Jarman
Robert & Lynne Keller
Melissa Kirk
Dan & Janet Kortenkamp
Krause Foundation
Tom Lepak
Clare Martin

Menasha Corporation Foundation
Minneapolis Foundation
Marg Coker-Nelson
Edward J. Okray Foundation
Old National Bank
Karen Polege
Portage County Business Council
Redeemer Lutheran Church
Rich & Amy Riggs
Fran & Bobbie Roman Family Fund**
Rotary Club of Greater Portage County
School District of the Tomorrow River
School Sisters of Notre Dame - Central Pacific
Province
Ken & Linda Schmidt
Schulist's Custom Cabinets
Sentry Insurance Foundation
Skyward
Jon & Rebecca Stellmacher
Stevens Point Orthopedics
SVA Certified Public Accountants
The Pitney Bowes Foundation
Sally Topinka & Wayne McCaffery
U.S. Bank Foundation
Gary & Barbara Watson
Don A. & Catherine M. Wolding Trust
Women's Fund of Portage County**

Significant Contributors

\$500 - \$999

Alta Resources
Bank First
Margaret Bau
Mary & Bob Berard
Sue & Lee Beveridge
Dr. William Boylan
Carl Chase
Childcaring
Mary Claridge
Ellis Construction Company
Anne Faulks
Fred Gellerup
International Bank of Amherst
Paula Maramonte
Charles McKee
Julie Murphy-Morrow, DDS
Keith Murie
Meryl Lee Nelson
Storm & Joan North
Mark Otis & Rebecca Ziegler-Otis
Nancy Page
Mary Patoka & Dave Onan
Jean Pyfer
Regnier Consulting Group
Steven & Jeanne Regnier

Diane Ruhland
Schuette Metals
James & Martha Schuh
Rosalie Simone
Simplicity Credit Union
Donald & Marilyn Slusarski
Student-Faculty Organization/UWSP
Wild Rose Presbyterian Church
Wisconsin Rapids Ice Fishing Team
Greg Wright

In-kind Contributors

\$2,000+

CARSTAR Plover
Lamers Bus Lines, Inc.
Spectra Print

United Ways/Community Foundations

\$400,000+

United Way of Portage County

\$100,000 - \$160,000

United Way Fox Cities

\$10,000 - \$40,000

Community Foundation of Central Wisconsin

Community Foundation of the Fox Valley Region

\$2,000 - \$5,000

United Way of New London
Waupaca Area Community Foundation*

Loan Fund Investors/Grantors

Credit Builders Alliance
Delta Dental of Wisconsin
Incourage Community Foundation
JPMorgan Chase Foundation
National Exchange Bank & Trust
Old National Bank
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 - 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



2020 Annual Report



Photo provided by: Northwind Solar



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

** indicates a fund within the Community Foundation of Central Wisconsin

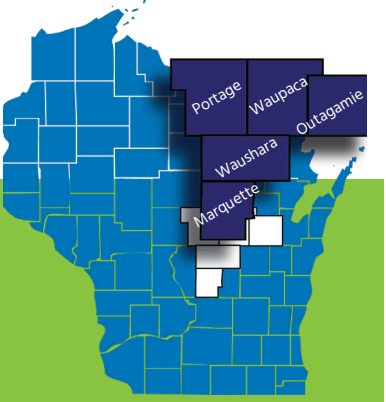
CAP Services is grateful to all of our donors and supporters throughout the year. This list is true and complete to the best of our knowledge at the time of printing. CAP Services apologizes for any errors or omissions.



This report printed courtesy of Spectra Print - Stevens Point, WI

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

CAP Services, Inc. is an equal opportunity provider.



President's Message



Nicole Harrison
President & CEO

Where there is community, there is hope.

Communities thrive when members feel supported by each other, especially during challenging times. 2020 demonstrated the importance of community as people around the country and in our five counties struggled with the COVID-19 pandemic and injustices called our attention to diversity, equity, and inclusion.

Stepping into the President and CEO position in June confirmed what I already knew from my 19 years with CAP Services: the communities where we work are truly exceptional. The social capital available includes staff, our Board of Directors, community partnerships, clients, and the legacy of our outgoing President and CEO Mary Patoka.

In the face of the public health emergency, CAP staff showed their resilience and dedication by taking immediate steps to adjust programs and services to a virtual platform wherever possible, and to implement safe and physically distant practices where in-person activities were required. Staff embodied the meaning of community as they deployed COVID-19 emergency grants, providing \$232,788 in direct assistance to 482 households whose income and resources were affected by the layoffs, reduced work hours, and increased household expenses.

The work we do cannot be done without community partnerships. One partnership led by our Hmong UPLIFT program ensured that Hmong elders and individuals with disabilities continued to receive healthy, culturally appropriate meals twice per week. A generous \$18,840 grant from the Portage County COVID-19 Relief Fund allowed our staff to connect with local restaurants and later with Central Rivers Farmshed to serve 50 individuals for more than four months. These efforts still continue under Farmshed's leadership.

Activity in our country throughout 2020 also heightened the issues surrounding diversity, equity, and inclusion. Using the model developed by our partners at CREATE Portage County, CAP Services implemented a group read of Ibram X. Kendi's book, How to Be an Antiracist. That initiative and continuing efforts are designed to expand our personal and collective knowledge, to engage in safe and meaningful conversations, and to motivate action that recognizes and celebrates diversity and fosters equity and inclusion at CAP and in our communities.

As I reflect on the past year, I am humbled by the commitment of our Board, staff, and partners to providing much-needed hope during extraordinary times. Knowing that our communities will continue to deliver on CAP's mission, no matter what the circumstances, fills me with gratitude - and with hope.

Nicole Harrison

BOARD OF DIRECTORS

CAP gratefully acknowledges the service of members who served all or part of 2020.

Marquette County

Jan Banicki
Glenn Kennitz Jr.
Kathy Jo Locke
Gayle Mack
Mary Walters

Outagamie County

Jennifer Dorn
Dan Gabrielson
Pam Her
Rosie Hoeffner

Portage County

Amy Eddy
Bob Gifford
Brett Jarman
Carol Steltenpohl

Waupaca County

Stacey Donovan
David Johnson
Sandi Moore
Mayra Pasayes

Waushara County

Preston de Bolt
Jody Jansen
Cindy Jarvis
John Jarvis
Patrick King

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

In 2020, CAP Services served 6,455 people

215 people

participated in the Skills Enhancement Program, pursuing training that increases opportunities for living wage jobs.

\$21,088

was the average increase of income for the 29 individuals who completed the Skills Enhancement Program and secured new jobs.

805 taxpayers

utilized the Volunteer Income Tax Assistance program (VITA) with refunds totaling \$1,129,240.

2,704 hours

of business coaching to 150 aspiring entrepreneurs was provided by CAP staff. This resulted in 6 new businesses started, 8 new jobs created, and 24 business loans totaling \$416,421.

16 loans

were provided by CAP for the purchase or rehabilitation of homes valued at \$362,941.

183 households

were served through the Emergency Furnace Program which had repairs and replacements valued at over \$450,000.

717 units

of affordable housing with rents better matched to income were managed by CAP.

Over \$400,000

was deployed of Wisconsin Economic Development Corporation Small Business 20/20 grants to existing business clients to help them with rent and payroll expenses.

11 car loans

at zero-interest were provided through the Work-n-Wheels program valued at \$46,846.

1 vehicle

was donated by Car Star Plover to a CAP Services client, with a total of 112 vehicles donated in total.

317 children

were enrolled in Head Start and 179 more in Early Head Start.

73% of students

in Head Start and Early Head Start met school readiness expectations.

119 individuals

accessed Mental Health Navigation services to build connections to mental health community resources that improve their wellbeing.

368 families

were secured for the Katie Beckett Program, a special Medicaid eligibility process for children with long-term disabilities, mental illness, or complex medical needs.

44% of annual electric costs

of FCC's annual electrical usage costs will be offset by the April 2020 installation of a 13.3kW solar array Photovoltaic System on the Family Crisis Center. This was installed in partnership with Northwind Solar, Midwest Renewable Energy Association (MREA), and RENEW Wisconsin's Solar for Good. The system will be paid back by year 12 and save over \$84,000 in electricity costs over the 30-year warrantied life of the system. The value of the savings yields the equivalent of a 10.52% annual rate of return on the initial investment.

\$232,788

was provided to 482 households whose income and resources were affected by the COVID-19 public health emergency through the Emergency Grants for Households.

660 households

received up to three months of rental assistance, valued at \$1.3 million, through the Wisconsin Rental Assistance Program (WRAP).

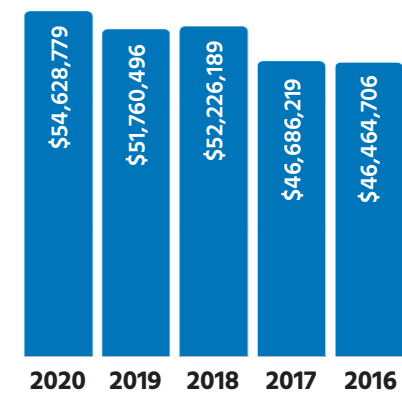
782 people

utilized services through the Family Crisis Center's shelter, Sexual Assault Victim Services (SAVS), Hmong Family Strengthening, Domestic Violence Outreach, and Youth at Risk programs.

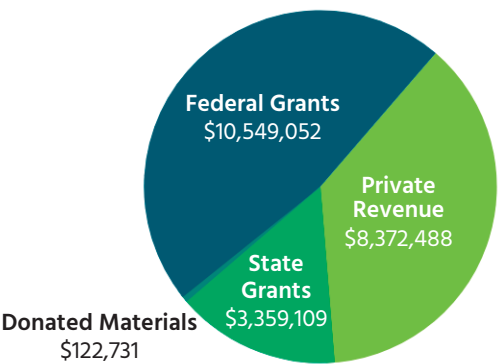
2020 Operations & Financials

CAP Services maintained its program service and staffing levels in 2020, managing \$22,403,380 million in operating funds with assets of \$54,628,779 million—consisting primarily of housing units, commercial and office space, and our loan portfolio.

Total Assets



Funding Sources



Expenditures

