



ANNUAL 2021 REPORT

Celebrating 55 years of service to our community.



CAP Services' mission is to transform people and communities to advance social and economic justice.

President's Message

From the initial community call to fast forward 55 years later, our mission to transform people and communities to advance social and economic justice continues to guide our agency's efforts.



During the past 55 years, CAP Services has changed and grown as an agency to meet the needs of the communities we serve. Our original service area included Marquette, Portage, and Waushara counties. Over time, we accepted the invitation to expand into Outagamie

and Waupaca counties. CAP Services also provided program-specific expertise to other Wisconsin Community Action Agencies to assist in their growth.

Our strong community relationships, along with listening to the voices of those seeking assistance, helped us understand their needs and the best ways to meet them. Programs have been started and flourished such as the Skills Enhancement Program, the expansion of our Family Crisis Center from the first shelter to a larger building on West River Drive in Stevens Point, and the creation of Ministry Dental Center to name a few. Supporting the additional staff and programming resulted in a move from our administrative building on Highway 10 to our larger corporate office on Hoover Road in Stevens Point.

Two years have quickly elapsed since I accepted the responsibility to lead this agency. I have the benefit of past CAP leadership from which to draw upon but recognize the ambitious challenge to take our organization into the future through intentional growth.

Intentional growth can be demonstrated in a variety of ways, but it always requires making decisions as situational changes occur. An example of this is how our agency responded to the needs of our communities throughout the COVID pandemic was to provide access to applications for assistance with mortgage payments, property taxes, utilities, and other needs.

Individuals and families with unmet needs, community partners, staff, and our Board members are critical to providing insights into our strategic planning. As we look to the near future, investment in core infrastructure such as Information Technology will support and strengthen our operations and deliver service more effectively. An extensive community needs assessment of low-income people and families in our communities is underway from which the results will guide our program adjustments as well as address emerging needs.

I look forward to what the future holds for CAP Services and continue to be appreciative of your time and financial investments in our communities.

With gratitude,

A handwritten signature in black ink that reads "Nicole Harrison". The script is fluid and cursive.

Nicole Harrison
President & CEO

The Wisconsin Emergency Rental Assistance Program has been a true lifesaver for our family during these trying times! This made the biggest difference for our family because it kept us from chaos and new debts to keep our heads afloat. It's been the most helpful program I have ever used and makes a world of difference for anyone that does. Thanks to this assistance, our family has the breathing room to get my new career up and going even with all the economic uncertainty. Thank you CAP Services and congress for all the help you have given us!

- Aron N.



In 2021, CAP Services has

Impacted the lives

of more than 8,840 families.

For over 55 years, CAP Services provides interconnected strategies to advance our mission in the following areas:



Job skills & Economic Security



The Skills Enhancement Program provides financial assistance for tuition, books, and other training-related needs. This program was founded in Outagamie County in 1991 because people needed access to affordable education and training to get better paying jobs. In its first year, the program served 26 individuals. The Skills Enhancement Program has since expanded to cover Marquette, Portage, Waupaca, and Waushara Counties – serving a total of 1,992 individuals to date. In 2021, 173 individuals received services and the average increase in annual income was \$21,483.

CAP has three programs in this area: Skills Enhancement, Hmong UPLIFT, and Volunteer Income Tax Assistance (VITA).

Business Coaching & Lending

CAP Services first small business assistance loan was given in 1989 when a young man approached Karl Pnazek, the CEO of CAP at the time, asking for a small business loan to buy a boat for the business he wanted to start. In 2021, CAP Services provided 30 small business loans totaling \$797,339 to retail shops, music studios, landscapers, food services and production, pet care, and other businesses.

One of those businesses, River West Moterwerks and Grooming located Plover, said, "CAP Services is by far the best resource we have had during our 18 years of business! Their support and guidance over the years is top notch!"



Community & Real Estate Development

CAP Services created Community Assets for People, LLC (CAfP) as its lending arm in 1991 in recognition that improved access to personal and business capital could address economic distress in the region. CAP Services' CAfP provides low-cost capital to households and businesses owned by, or providing significant benefit to, low-income and moderate-income individuals in six central Wisconsin counties: Marquette, Portage, Outagamie, Waupaca, Waushara, and Wood. As a certified Community Development Financial Institutional (CDFI) CAfP provides business, home, auto, and consumer lending. In 2021, the value of the fund was \$11.2 million.

CAP has two programs in this area: Community Assets for People and Commercial Development.

Housing & Transportation

Weatherization started at CAP Services in 1975 with a small team who used caulk guns to seal air leaks. Since 1975, CAP Services' Weatherization program has weatherized 11,745 total units. In 2021, 17 qualified staff members used state-of-the-art equipment to help lower energy bills and create a healthier living environment for 92 housing units. The program now saves clients nearly \$600 a year on their energy bills.

CAP has four programs in this area: Home Buyers Assistance, Rental Housing, Weatherization and Rehabilitation, and Work-n-Wheels.

Child & Family Development

Head Start is one of the longest programs CAP has operated to date. The University of Wisconsin – Stevens Point transitioned the program to CAP Services in 1970 for Marquette, Portage, and Waushara counties. Over the next 51 years, the program expanded to Waupaca County, set up 4K collaboration with school districts, and expanded more classrooms from half-day to full-day classes. In 2021, CAP's Head Start program was able to serve 245 children and 222 families. Within these families, there were 334 parents who volunteered with Head Start for 60,792 hours.

CAP has five programs in this area: Family Resource Center, 4 Year Old Kindergarten, Children's Discovery Center, Early Head Start, and Head Start.

Health, Wellness & Safety

The Mental Health Navigation program (MHN) started in 2006 when a steering committee reviewed the mental health needs of CAP's clients. With one part-time staff member, the program served 44 people by 2008. Now the Mental Health Navigation program has five staff members which some have offices in the Tomorrow River School District, Stevens Point Public School District, and Iola-Scandinavia School District. In 2021, the program served 169 clients in Portage County and 23 clients in Waupaca County. MHN program staff also provided mental health education to 814 people in 2021 and were recognized for their efforts by the United Way of Portage County.

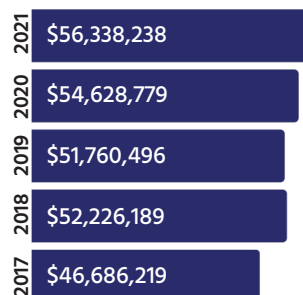
CAP has eight programs in this area: Family Crisis Center, Child and Youth Services, Domestic Violence Outreach, Emergency Shelter, Hmong Family Strengthening, Sexual Assault Victim Services, Community Resource Program, and Mental Health Navigation.



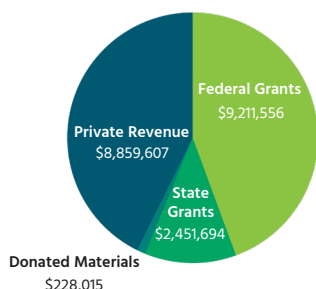
2021 Operations & Financials

CAP Services maintained its program service and staffing levels in 2021, managing \$20,750,872 million in operating funds with assets of \$56,338,238 million—consisting primarily of housing units, commercial and office space, and our loan portfolio.

Total Assets



Funding Sources



Expenditures



Marquette

Early Learning Center

222 South Franklin Street
Oxford, WI 53952

Outagamie

Program Office

821 East 1st Avenue, Suite 3
Appleton, WI 54911

Portage

Administrative Office

2900 Hoover Road
Stevens Point, WI 54481

Program Office

1608 West River Drive
Stevens Point, WI 54481

Waupaca

Program Office

101 Tower Road
Waupaca, WI 54981

Waushara

CAPsell Center

205 East Main Street
Wautoma, WI 54982

715-343-7500

capservices.org

CAP Services is an equal
opportunity employer and
service provider.

With the assistance of CAP Services exceptional staff and Business Development Program, we were able to make our small business dream a reality! The guidance and programs they provide will continue to support the growth of Daycare Unleashed LLC in the present and the future.

- Jenny K. & Alyssa B.

2021 Board of Directors

CAP gratefully acknowledges the service of members who served all or part of 2021

Marquette

Kathy Jo Locke
Al Rosenthal
Damaris Thome
Mary Walters

Outagamie

Jennifer Dorn
Dan Gabrielson
Pam Her
Kelly Kohl

Portage

Cassie Bunk
Amy Eddy
Bob Gifford
Brett Jarman
Carol Steltenpohl

Waupaca

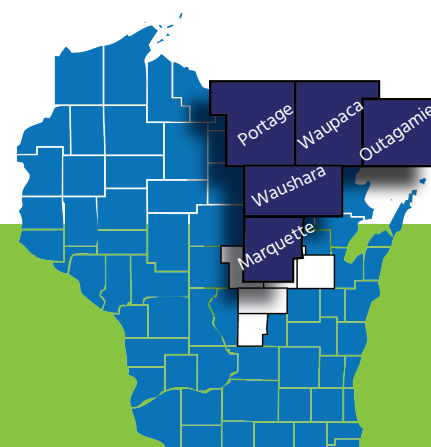
Stacey Donovan
David Johnson
Sandi Moore
Mayra Pasayes

Waushara

Jody Jansen
Cindy Jarvis
John Jarvis
Patrick King



A special thanks to our friends at Spectra Print in Stevens Point, WI for their generous donation of printing services.



CAP Services is grateful to all of our donors and supporters throughout the year. Every contribution is important to us, and your continued support of CAP Services' work and clients ensures that we can continue to serve our community. To find a full list of our donors, please visit our website, capservices.org/reports.