

Impact Report

2022



President's Message

What does it take for individuals and families to achieve their goals and thrive in resilient, equitable communities? At CAP Services, we are dedicated to creating opportunities that provide stability in times of crisis and offer pathways for people to learn, grow, and realize their dreams.

In 2022, we continued the important work of ensuring that families across our five-county service area could maintain stable housing in the wake of the economic uncertainty brought about by the public health emergency. We provided rent assistance to more than 1,000 households and connected an additional 226 households to mortgage assistance.

We also continued our efforts to ensure a strong start for children, recognizing that education leads to long-term positive impacts on health and income throughout the lifespan. We provided Head Start and Early Head Start programming to more than 450 children, opening doors not just to education but to lifelong success.

We cheered on individuals who pursued their dreams for better jobs, connecting more than 150 individuals with workforce development and providing business coaching to more than 200 entrepreneurs. As these people go on to complete their education and launch new businesses, they not only improve their families' lives, they also strengthen our communities.

CAP is also there for people who seek physical and emotional safety and need to address their mental wellbeing. We provided outreach and support to more than 600 individuals facing domestic violence and nearly 250 impacted by sexual assault. We also offered shelter to 133 adults, children, and youth and helped 560 individuals to access mental health services and resources.

Thanks to our donors and partners, we continue to deliver interconnected services that open doors for individuals and families to address their immediate needs and access opportunities for a vibrant future. This year's Impact Report highlights some of the individual and community successes CAP supported in 2022. I appreciate your investment of time and resources in our work and look forward to working with you to broaden our efforts in the coming year.

With gratitude,

Nicole Harrison
President & CEO



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CAP gratefully acknowledges the service of members who served all or part of 2022

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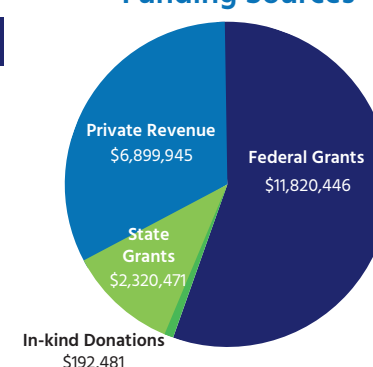
2022 Operations & Financials

CAP Services maintained its program service and staffing levels in 2022, managing \$20,444,511 in operating funds with assets of \$56,425,921—consisting primarily of housing units, commercial and office space, and our loan portfolio.

Total Assets

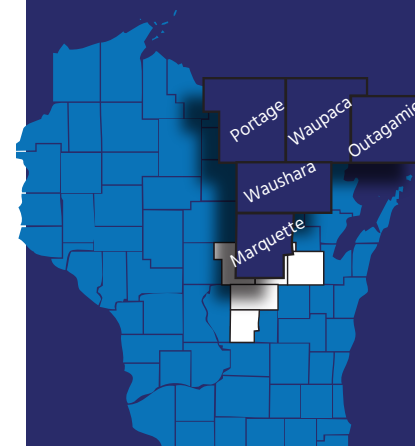
2022	\$56,425,921
2021	\$54,759,940
2020	\$54,461,684
2019	\$51,760,496
2018	\$52,226,189

Funding Sources



Expenditures

Early Childhood Development	\$7,264,636
Functional Housing	\$4,352,702
Human Dev.	\$4,412,935
Energy	\$2,223,453
Management/Fundraising/Other	\$1,679,092
Community Development	\$511,693



CAP Services is an equal opportunity employer and service provider.



CAP has a long history of working with refugees and immigrants, from launching the Refugee Advocacy Program in 1989 to serve our then-new Hmong neighbors to providing bilingual and bicultural family literacy programming, domestic abuse services, and general outreach today. Our **Community Resource Team** exists to expand access, reduce barriers, and support individuals and families as they meet their short-term needs and pursue their long-term goals. This team is intentionally diverse in order to offer cultural understanding, representation, and connection with the communities we serve.

\$21,000

42 families each received emergency grants of \$500 to relieve some of the economic challenges of the COVID-19 public health emergency.



CAP Services partnered with 9,051 individuals in 4,320 households in 2022 through all of our programs.



Mental Health Navigation supported 560 individuals with accessing mental health and community resources.

In the pursuit of fostering a mentally resilient future for youth, **Mental Health Navigation** partnered with three school districts in CAP's service area in 2022. Our services reached 220 students across the Stevens Point Area Public School District in Portage County, Iola-Scandinavia School District in Waupaca County, and Wild Rose School District in Waushara County. Craig Hayes, Wild Rose District Administrator, described Mental Health Navigation services as "amazing for the district." Navigating the turbulent waters of mental health challenges can be daunting, but our services provide hope and guidance to school staff, students, and families alike.

1,019

CAP supported 637 people facing domestic violence issues, 249 needing sexual assault victim services, and 133 in need of emergency shelter through the Family Crisis Center in 2022.

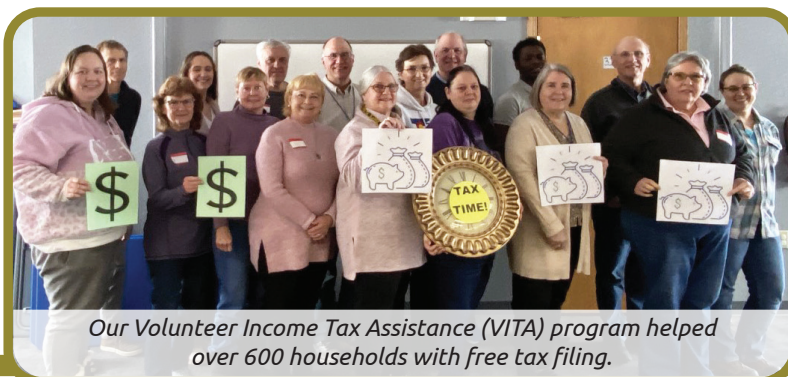


451

451 children and their parents received comprehensive services in the areas of early childhood education, health, and family and community partnerships through Head Start and Early Head Start programming.



81% of children in our Head Start program completed their annual dental exam.



Our Volunteer Income Tax Assistance (VITA) program helped over 600 households with free tax filing.



I'm so grateful for the CAP Services **Skills Enhancement Program** and the financial assistance I received. The program helped with tuition, books and even a laptop when mine died so I could finish college and earn a better income to support my kids. I've been promoted twice at work as a result and couldn't imagine how I would have gotten to this point without the program. I'm in my mid-40s so always tell people that it's never too late!

– Michelle Morris. Michelle graduated from Fox Valley Technical College with a Technical Diploma in Web Design and then an Associate Degree in IT – Web Development and Design in May 2022.



154 people pursued workforce development training with support from the Skills Enhancement Program. Graduates in 2022 increased their annual earnings by an average of over \$21,625.

611 households accessed free tax filing from the Volunteer Income Tax Assistance program, receiving federal and state tax refunds averaging \$849 per household.



Attendees supporting victims of domestic violence.



116

116 families accessed Weatherization services to improve the health, safety, and energy efficiency of their homes, resulting in average savings of \$820 per year on their utility bills.

1,278

CAP connected 1,052 households with rental assistance and 226 with mortgage assistance, assuring stable housing for 1,278 families.

Rahmatullah and Karima Bihaqi moved to Central Wisconsin after fleeing the conflict and instability of their home country of Afghanistan. With support from local agencies and volunteers, Rahmatullah worked diligently to find a job and establish himself in the area. He obtained his driver's license and came to CAP Services for an **Affordable Auto** loan. In addition to meeting their need for safe and reliable transportation, this loan will also help Rahmatullah and Karima to understand and build their credit as they navigate their new life in Central Wisconsin.

Learn more about CAP Services' programs at capservices.org/what-we-do



211 entrepreneurs received business coaching in 2022 and 13 went on to create new businesses. With support from CAP, over 30 full-time year-round jobs were created or retained.



CAP provided 21 affordable auto loans and 18 low-interest consumer loans, supporting 39 households with accessible transportation, credit repair, and credit building opportunities.



Our lending team received an award from the U.S. Small Business Administration Wisconsin office.



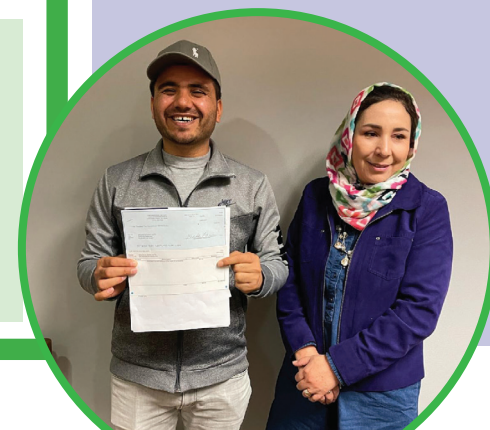
Ann (not her real name) came to CAP Services' **Rental Housing** office in search of security for herself and her young children. She had been fighting to escape an unstable household and searching for safe housing without success. Through CAP, she found a beautiful and affordable rental housing unit for her family and numerous additional resources to aid in her journey—she enrolled her children in CAP's **Head Start** program and accessed support for finding counseling and family services through the **Family Crisis Center**. With her safety concerns addressed, Ann can now pursue new opportunities for her family to live their best lives.

671

CAP provided 671 units of affordable rental housing for individuals, families, and senior living in 11 counties.

\$1.4M

42 businesses accessed loans totaling over \$1,421,000.



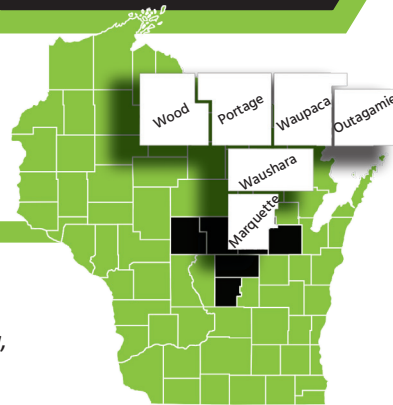
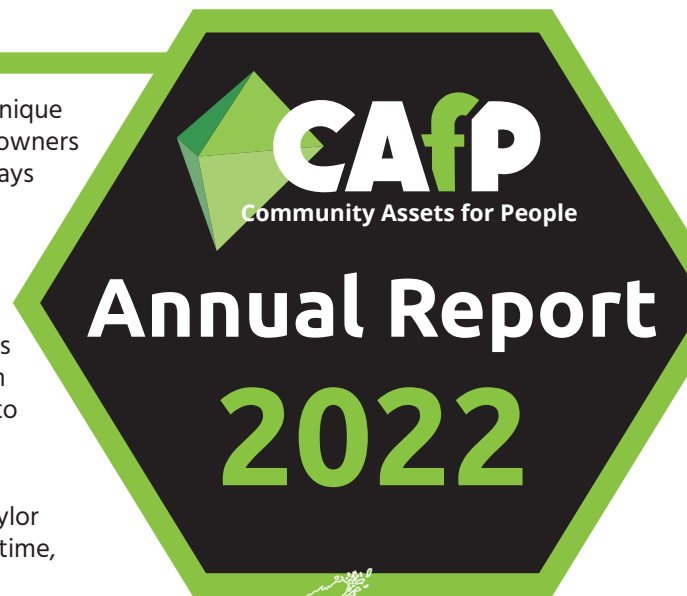


Purple Basil, LLC, a food truck that serves unique Italian cuisine, is a dream come true for its owners Carolina and Taylor. Carolina Corral has always loved to cook but after earning a degree in Culinary Arts, she set her dream aside and joined the Army, where she met Central Wisconsin native Taylor Okerlund.

While exploring different cultures and foods around the country and abroad, they realized that what brought them closer together was good food, great conversations, and their desire to be entrepreneurs. Taylor shared that they “fell in love with the flavors, mobile availability, and overall culture” of the food truck industry.

After leaving the military, Carolina and Taylor moved to Wisconsin. Taylor finished his business degree at UW-Stevens Point while working part-time, and the couple began writing their business plan for Purple Basil.

CAP provided a loan that allowed them to purchase their food truck. They maintained part-time jobs outside the business until April 2022, when they decided the time was right to make the food truck their full-time, year-round pursuit. Now they enjoy being part of the growing food truck industry while making a positive impact on the community through their dishes.



2,954

HOURS OF TECHNICAL ASSISTANCE

Business Development staff provided over 2,950 hours of technical assistance to 211 entrepreneurs. Services included business plan development, marketing, feasibility assessment, understanding business financials, and other business coaching and lending services.

59

MICRO & SMALL BUSINESS LOANS

CAP provided 17 Small Business Administration micro business loans totaling \$146,838 and helped 42 businesses with start-up or expansion loans worth over \$1,420,000.

6

SMALL BUSINESS GRANTS

6 small businesses received \$55,000 in grants for COVID-19 relief.

13

BUSINESS START-UPS

CAP provided loans that supported the creation of 13 new businesses and resulted in 17 new full-time jobs.

12

HOUSING LOANS

CAP provided 12 housing loans totaling \$404,713, giving families the opportunity to fulfill their dreams of homeownership or home improvement.

18

CREDIT BUILDER LOANS

CAP provided 18 loans worth \$52,845 to help individuals and families build credit and consolidate debt.

21

AUTO LOANS

The Work-n-Wheels & Affordable Auto loan programs helped 21 individuals access more reliable transportation with loans valued at over \$123,300.



Recent health issues led Richard Wodinowich and Trinity McAllister down the path to entrepreneurship. The couple came to CAP Services for assistance in starting their own business. They wanted to start RNT Transport, a hotshot trucking business, with Richard handling deliveries and Trinity working behind the scenes securing loads and doing bookkeeping. Although working with a small budget and low capital resources, CAP was able to assist RNT Transport with the purchase of a trailer needed for deliveries.

“Starting RNT Transport was a lot of hard work, but what was even more awesome was CAP’s guidance and determination to help us pursue our dream.”
– Richard Wodinowich and Trinity McAllister

THANK YOU to our 2022 generous supporters

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