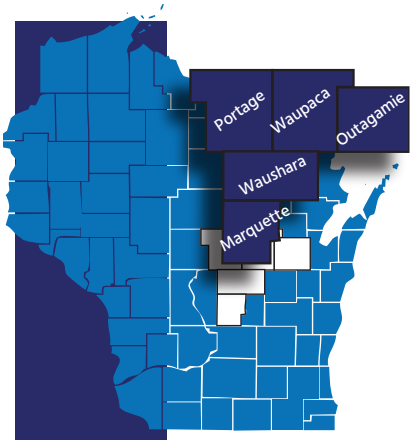
TRANSFORM

CAP SERVICES

2024 Impact Report

COMMUNITY



2024 Highlights

CAP Services' clients, staff, and partners worked together to advance our mission to **transform people and communities to advance social and economic justice.** Through coordinated efforts with more than 400 public-private partnerships and more than 750 volunteers, nearly **5,000 individuals** from more than 3,000 households accessed CAP programs to help them achieve their goals.

Our programs continue to focus on advancing long-term change through innovative services that help people achieve financial security, obtain safe housing and transportation, meet basic needs for personal safety and mental health, build strong families, and foster collaboration and community engagement.

CAP launched its triennial needs assessment in 2024, including a survey of households with lower incomes, to understand local needs and priorities. The assessment will conclude in 2025, and the results will drive CAP's 2026-2028 strategic plan to ensure that programs deliver the highest impact.

Local Accountability

CAP is governed by a tripartite Board of Directors that includes public officials or county board designees, representatives of the community at large, and representatives of the hard-working individuals who use our services, ensuring effective local oversight and strong community input. CAP gratefully acknowledges the members who served in 2024:

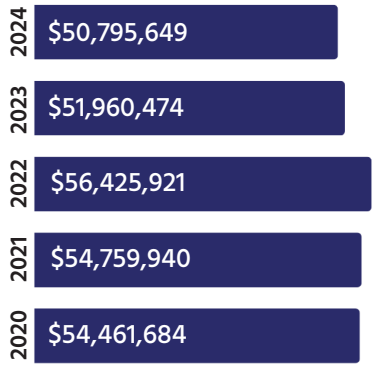
Marquette	Outagamie	Portage	Waupaca	Waushara
Alan Gibeaut	Jennifer Dorn	Amy Eddy	Stacey Donovan	Cindy Jarvis
Kathy Jo Locke	Dan Gabrielson	Bob Gifford	Dawn Dounar	Patrick King
Gary Sorensen	Kelly Kohl	Brett Jarman	Sandi Moore	Matt Reepsdorf
Damaris Thome	Dustin Koury	Caitlyn Moulton	Kevin Will	Robert Wedell
Mary Walters	Sara Sickels	Cassie Novotny		
		Jason Sausser		
		Carol Steltenpohl		

Return on Investment

CAP Services maintained its program and workforce levels in 2024, with more than 200 staff providing personalized services across five counties. CAP managed $19,975,015 in operating funds with assets of $50,795,649—consisting primarily of housing units, commercial and office space, and our loan portfolio. CAP's administrative costs are limited to 10%, ensuring that investments are focused on the services that allow individuals and families to achieve outcomes that improve their lives.

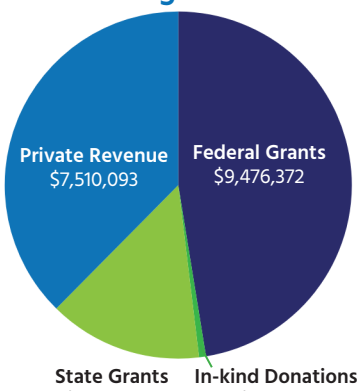
2024 Operations & Financials

Total Assets

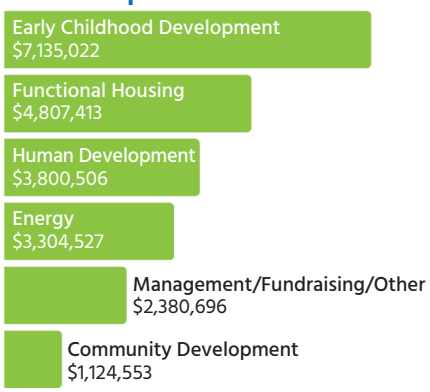


Financial data presented is unaudited.

Funding Sources



Expenditures



SECURITY

26
program graduates increased their annual earnings by an average of more than
$28,000

The **Skills Enhancement Program** provided 159 individuals with support as they pursued training and education to advance their careers.

When Katie enrolled in the Skills Enhancement Program in October 2021, she was working 15 hours per week as a bookkeeper and customer service representative at a grocery store in Wautoma, earning $12.47 per hour. With assistance from CAP, she completed an Associate Degree in Nursing from Fox Valley Technical College, and in May 2024 she found full-time employment as an RN at Aspirus Riverview Hospital in Wisconsin Rapids. The combination of increased hours and higher wages resulted in Katie's annual income increasing by more than $60,800!

CAP's **Volunteer Income Tax Assistance** program leveraged more than 1,000 volunteer hours to file federal and state income tax returns for 665 households with low incomes.

Households received more than
$787,000
in refunds

Our **Weatherization** program helped 178 households reduce their utility bills by installing energy conservation measures like attic and sidewall insulation, air leakage reduction, and furnace, water heater, and air conditioner repair or replacement.

Loretta, age 91, had been on the wait list for Weatherization services and finally got the call in January 2024. "At one time the house was partially heated by wood," Loretta shared. "But one day the insurance company notified us that the wood heating system did not meet insurance requirements, and it had to be shut down and removed." She still recalls the winter when a propane shortage caused a spike in her energy costs.

CAP's Weatherization crew quickly identified areas of heat loss in her old home and set about adding insulation in the basement and attic, along with sealing gaps, significantly increasing the energy efficiency of her home. On a fixed income, energy costs make up a substantial portion of the monthly budget, so any savings pay big rewards. And because Loretta was already receiving assistance from the Wisconsin Home Energy Assistance Program, she is able to reduce her energy dependence and free up funding for other households.

CAP maintained its portfolio of **Rental Housing** for individuals, families, and seniors. Residential rental developments, including affordable family housing and apartments leased to seniors 55+, are available in Calumet, Green Lake, Juneau, Marathon, Marquette, Outagamie, Waupaca, Waushara, and Wood counties.

More than
600
households accessed affordable housing through CAP

WELL-BEING

Our early childhood programs promote school readiness and provide quality health, nutritional, social, and other services to children and their families. **Early Head Start** provided year-round programming to 206 children ages birth to 3, and **Head Start** offered part-year programming for 294 children ages 3-5 years.

65
children were dually enrolled in 4K preschool through partnerships with local school districts

A family of three moved to New London in July 2023 and enrolled their then-four-year-old in the Head Start program, and also started home-based Early Head Start services for the pregnant mother. As newcomers to the United States, they were facing challenges related to housing, employment, and medical care. With support from early childhood staff, in 2024 the family moved into one of CAP's rental housing units in Waupaca and enrolled their oldest child in kindergarten. Both parents have obtained work permits, the father received his driver's license, and the family now has an insured vehicle. They have also established medical and dental care and are connected to other community services. The whole family approach used in Head Start and Early Head Start allowed this family to overcome numerous obstacles, and now they are on the path to self-sufficiency.

137
adults, children and at-risk youth accessed safe shelter

The **Family Crisis Center (FCC)** provided free and confidential services to nearly 2,000 callers seeking support and advocacy through the toll-free crisis line. Those who have been affected by domestic violence and sexual assault can count on FCC programs for outreach, bilingual/bicultural services in Spanish and Hmong, and year-round 24/7 shelter.

The **Community 2000** program provided 120 households, primarily in rural Outagamie county, with support for their basic needs and connections to community resources.

65
individuals received assistance applying to programs that provide long-term support

In partnership with the Stevens Point Area Public School District and the National Alliance on Mental Illness (NAMI) - Portage and Wood Counties, the **Mental Health Navigation** program helped launch a Raise Your Voice Club at the local high school. This peer-led initiative empowers teens to increase mental health awareness, inspire advocacy, and promote acceptance.

250
individuals received help accessing mental health care and community resources to support their well-being

CAP Services, a Community Action Agency, has more than two dozen programs to assist individuals and families to achieve their goals and thrive. For more information on these and all of CAP's programs, visit **capservices.org** or call **844-314-8004.**

CAP is a proud member of WISCAP and the National Community Action Partnership (NCAP).

OPPORTUNITY

CAfP
Community Assets for People

Highlights

CAP's lending arm, **Community Assets for People**, provides clients with low-cost loans for personal needs so they can improve their financial situation and qualify for traditional lending services over time.

31
households received debt consolidation and credit builder loans totaling
$96,000

In early 2024, Rashad took out an Auto Title Loan. He needed money quickly for airfare to see his mother after she had a medical emergency. The loan's high interest rates were putting a strain on his budget. A friend referred him to CAP Services to refinance the loan at a lower rate. CAfP was able to lower his monthly payment from $300 to $65! With the ability to redirect these savings to other household expenses, Rashad has been working hard to manage his budget and build his credit.

35
individuals received auto loans totaling more than
$240,500
for dependable vehicles

By channeling capital into local communities, our mission-aligned investors drive meaningful social impact that fosters economic growth. CAfP gratefully acknowledges the loan fund investors and grantors who supported our work in 2024:

Credit Builders Alliance
Delta Dental of Wisconsin
Federal Home Loan Bank of Chicago
Foundations Health & Wholeness
Incourage Community Foundation
National Exchange Bank
Opportunity Finance Network
Packer Apartments Corporation
School Sisters of Notre Dame
The Congregation of the Sisters of St. Agnes
USDA - Intermediary Relending Program (IRP)
USDA - Rural Business Enterprise Grant Program (RBEG)
USDA - Rural Microentrepreneur Assistance Program (RMAP)
US Small Business Administration - Microloan Program
US Treasury - CDFI Fund
Wisconsin Council of Churches

CAfP also provides low-cost capital to entrepreneurs looking to start or expand a business.

15
entrepreneurs accessed loans totaling more than
$350,000

Cindy reached out to CAP for assistance with achieving her longtime dream of opening a coffee shop. The opportunity to purchase a building for the Iola Coffee Co arose in 2024, and since then she poured her time, energy, and personal finances into remodeling the space to fit her business needs. Following Cindy's personal investment into this start-up, CAfP provided gap financing in the form of loans from the Small Business Administration and USDA Rural Microentrepreneur Assistance Program for the purchase of equipment, inventory, and supplies. With these loans helping Cindy across the finish line, the Iola Coffee Co opened its doors in February 2025!

10
new businesses received technical assistance and business coaching that resulted in 10 full-time jobs

THANK YOU to our 2024 generous supporters

Gifts of $50,000+

National Exchange Bank Foundation
Otto Bremer Trust
Racine Dominicans
Timothy J. Copps Foundation
United Way Fox Cities
United Way of Portage County

Gifts of $25,000+

Community Foundation of Central Wisconsin
Freedom, Inc.
The Boldt Family Fund
The Victor & Christine Anthony Family Foundation

Gifts of $10,000+

Aspirus Stevens Point Hospital Foundation
Brian Lampsa
Connexus Credit Union
Doug & Carla Salmon Foundation
Herbert O. Wolding Survivors Trust
Jean & Patrick Dunks
Nelsonville Lutheran Congregation
Nick & Dianne Somers
Oshkosh Area Community Foundation
Outagamie County
Provimi Foods
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Gifts of $1,000+

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Brett & Darcy Jarman
Clare Martin
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Dale & Annette Schuh
Delta Dental of Wisconsin Foundation
Don & Tina Peters
Edward J. Okray Foundation
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First Business Bank
Frame Memorial Presbyterian Church
Fran & Bobbie Roman Family Fund
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Jim Butler & Cathy Eckberg
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Kathryn Gottwald
Krause Foundation
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Nicole Harrison & Cole Steinke
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Portage County
Redgranite Correctional Institution
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Rosalie Simone
School Sisters of Notre Dame - Central Pacific Province
SECURA Insurance Companies Charitable Fund
Sentry Insurance Foundation
SERVPRO of Stevens Point, Wausau & Marshfield
Smykal Family Trust
St. Bronislava Parish Council of Catholic Women
St. John's Lutheran Church - Saxeville
The Robert W. and Susan T. Brown Family Foundation
Travel Guard Group
Valley Communities Credit Union
VFW Post 10262 Auxiliary
Waupaca Area Community Foundation
Waupaca County
Waushara Country Club
Waushara County
Wisconsin Elks Association

Gifts of $500+

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Kathy Junion
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Stevens Point Area Co-op
Stevens Point Police Officers Organization Charitable Trust
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Susan Gingrasso & Douglas Henderson
The Holly Shoppe
UAW Fox River Valley Community Action Program Council
UAW Local 2020
William Schierl
Wipfli

Gifts of $100+

Accounting Workshop SC
Adam & Andie Hopkins
Alison & Gary Mullins
American Legion Auxiliary WI Unit 106
Amy Eddy
Amy Groshek
Angie Everman
Ann Vang & Tou X Lee
Ardis Winters
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Gary & Judith Schenk
Gloria & Warren Maass
Gordon & Katharyn Thayer
Gregg & Kathy Hansel
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Harland Barth
Henry & Marita Shaw
Hmong American Association of Portage County
Hitterdahl Mission Circle
Hope Lutheran Church Women
Illume Advising, LLC
Jane Moeller
Janet Hadley
Jas Petro Mart, Inc.
Jeanne Sprister
Jessica Sherman & Jeff Lodzinski
Jim & Barbara DeWeerd
JJ's Auto Clinic, Inc.
Joan Gitter
John & Deb Skyrms
John Cumicek
Joseph & Karen Holman
Julie Murphy-Morrow
June & Gene Johnson
Karen Dostal
Karen Kretschmann
Kathleen Hansen
Kathryn Wohlbier
Kathy & Tom Davies
Kay Schultz
Ken & Mary Zagzebski
Kerry & Lori Blanke
Kevin & Mary Will
Kindred Spirit Books, LLC
Kyrsa Severson
Laurel Young
Laurie Pech-Daley
Lea Ann & Dave Baker
Linda & Dennis Nash
Lois Hofmeister
Margaret & David Hillier
Margaret Hinz
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Steven Zahn & Staci Sievert Zahn
SueLyne Hok
Susan Henry
Susan Shuda
Sylvia Redding
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Thrivent Financial for Lutherans Foundation
Tiffany Kania
Tim McAdow
Timothy Sprouse
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Trinity Women of the ELCA - Trinity Lutheran Church
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