



years



2025 Impact Report

President's Message

For 60 years, CAP Services has walked alongside individuals and families as they navigate some of life's most challenging moments and work toward something more stable, more secure, and more hopeful.

What began as part of a national movement to address the underlying causes of poverty has grown into a deeply rooted, community-driven effort across Central Wisconsin. Through changing times, shifting economies, and evolving community needs, one thing has remained constant: our commitment to transforming people and communities to advance social and economic justice.

This milestone is not simply about longevity. It is about impact.

It is about the parent who secures safe, affordable housing and can finally exhale. It is about the individual who gains new skills, increases their income, and begins to build savings for the first time. It is about the family that moves from uncertainty to stability and starts to imagine new possibilities for the future.

These are not just program outcomes. They reflect real people and the meaningful changes taking place in their lives. These results are made possible by the dedication of our staff, the strength of our partnerships, and the trust of the communities we serve.

Over the past year, we have continued to invest in what matters most: our people, our programs, and the systems that allow us to meet both today's needs and tomorrow's opportunities. From expanding access to affordable housing, to strengthening pathways to employment and financial stability, and to supporting early childhood development, our work reflects a comprehensive approach to building long-term well-being.

We also recognize that the challenges facing our communities are complex and, in many cases, growing. Housing remains out of reach for too many. Wages do not always keep pace with the cost of living. And in rural communities especially, access to opportunity requires thoughtful, sustained investment.

That is why our focus remains clear: supporting progress from crisis to stability, and from stability to greater opportunity.

As we reflect on 60 years, we do so with deep gratitude for those who came before us, for those who stand with us today, and for those who will carry this work forward. We are proud of what has been built, and we are equally committed to what comes next.

Because while anniversaries mark time, our mission calls us forward.

The work continues, and so does our commitment to ensuring that every individual and every family has the opportunity not just to get by, but to truly thrive.

With gratitude,



2025 Board of Directors

CAP's Board of Directors is divided equally into three parts: representatives of the low-income population we serve, elected public officials or county board designees, and representatives of the community at large. CAP gratefully acknowledges the individuals who served in 2025:

Marquette

Kathy Jo Locke
Gary Sorensen
Damaris Thome
Mary Walters

Outagamie

Monique Anderson
Kelly Kohl
Dustin Koury
Sara Sickels

Portage

Bob Gifford
Brett Jarman
Cassie Lesperance
Jason Sausser
Laura Scherwinski
Carol Steltenpohl

Waupaca

Stacey Donovan
Dawn Dounar
Sandi Moore
Kevin Will

Waushara

Cindy Jarvis
Patrick King
Matt Reepsdorf
Robert Wedell

A message from our Board Chair, Brett Jarman:

As we recognize 60 years of service, impact, and partnership, I find myself reflecting on the many stories that define CAP Services and the communities we serve.

Over six decades, CAP has adapted, grown, and responded to changing needs while staying grounded in a simple belief: every person deserves the opportunity to build a stable and hopeful future. That commitment has guided this organization from the beginning and continues to shape our work today.

What makes CAP remarkable is not one program or one success story. It is the way people and services come together to meet communities where they are. A family seeking childcare may also receive support that strengthens financial stability. A person exploring employment opportunities may gain skills, transportation assistance, or coaching that creates a pathway forward. A senior can find safe, affordable housing. A small business owner can access guidance to move an idea toward reality. Survivors can find safety and support. Communities benefit from investments that strengthen housing, energy efficiency, and economic opportunity.

The work is practical, innovative, and deeply local. CAP tailors solutions to community needs rather than relying on one-size-fits-all approaches. Behind that work is an organization that carefully stewards public and private resources, meets rigorous accountability standards, and remains committed to continuous improvement.

As Board Chair, I have had the privilege of witnessing not only the outcomes, but also the dedication of staff, volunteers, community partners, and supporters who make this work possible. The impact reflected throughout this report belongs to all of you.

Sixty years is an important milestone. It is also a reminder that strong communities are built over time through partnerships, persistence, and a willingness to invest in people.

The stories shared across these pages reflect what CAP has built together over six decades. They also remind us why this work matters as we look toward the future.

Thank you for being part of this journey.



The Beginning

1966 - Community Action takes root in Central Wisconsin when the Central Wisconsin Economic Opportunity Committee, Inc. (CWEOC) is organized as a private nonprofit corporation serving **Marquette, Portage, and Waushara** counties.

CAP's beginning is highlighted in this article from the Stevens Point Daily Journal dated Wednesday, May 25, 1966. Under the Economic Opportunity Act, Community Action Agencies like CAP (then CWEOC) were launched to develop local solutions to address the causes and conditions of poverty.

An Office of Economic Opportunity grant has been approved for Portage, Waushara and Marquette Counties, and part of it will be used to hire a coordinator to develop anti-poverty programs.

The federal grant for \$70,881, was announced today by Rep. Melvin R. Laird, R-Marshfield.

Of this, \$53,197 is for a Rural Education Advancement Program (REAP) designed to serve 330 low-income local and migrant children in Waushara County during the summer. It will be similar to a program operated last year.

The rest, \$17,684, is for the salary and expenses of a coordinator.

Administering the grant will be the Central Wisconsin Economic Opportunity Committee, Inc., a private, non-profit agency governed by a nine-member board.

Chairman is Floyd Brenholt, Westfield. Portage County members are Kurt Schmeller, assistant to the president of Wisconsin State University; Controller William Siebert of Stevens Point; and Gale West, chairman of the Town of Plover and a member of the County Board.

Schmeller said the committee will first have to select a person to fill the coordinator's job — probably someone with a background in social welfare work or education.

"The next step will be to get the machinery moving, hopefully at the grass roots level, to find good projects," he said.

Schmeller commented that a wide variety of projects is possible under the Economic Opportunity Act.

He declared the grant for hiring a coordinator will serve as a "seed" for obtaining other anti-poverty grants.

"We have a superb instrument for bringing federal money into central Wisconsin for projects that will benefit all the people," he said.



Decade 1

1970 - CWEOC assumes responsibility for the **Head Start** program from the University of Wisconsin - Stevens Point.

Head Start



to date, more than

12,300

children in four counties have been served through Head Start and Early Head Start

including

500+

children in 2025

“Every member of the team has always been kind and makes my child feel comfortable and special, which has been hugely instrumental in her development and our family life. It is truly a great program to learn and grow with.” – Head Start Parent

1975

The organization is renamed CAP Services, Inc.

1975 - The **Weatherization** program is established to install energy conservation measures for income-qualified households.



Weatherization



12,110

homes weatherized since inception – each one a step toward greater stability

Households save more than

\$500

per year in utility costs

Decade 2

1978 - Waupaca County designates CAP Services as their local community action agency, expanding CAP's footprint to four counties.



1978 - The Family Crisis Center (FCC) began providing domestic violence services in Stevens Point. In 1981, the FCC added services for runaway youth. What began as a shelter building in Portage County has grown to serve Waupaca and Waushara counties, offering a lifeline through a 24/7 crisis hotline, victim services outreach, and support for youth in crisis.



Family Crisis Center

A vulnerable youth came to the FCC carrying the weight of uncertainty. Caught between foster care placements, they arrived feeling unmoored—unsure of where they belonged or what would come next.



What was meant to be just a short stay could have felt like another moment of instability. Instead, FCC advocates met them with steady compassion. Day by day, they offered more than care—they offered presence, patience, and genuine kindness. In a time filled with unknowns, they created something rare and powerful: a sense of safety.

For this youth, a temporary stop became a place of calm—a place where fear softened, and trust had room to grow. Later, the youth shared something simple, yet profound: they had never felt safer than they did at the FCC.

Family Crisis Center

The FCC has provided

101,657

person-nights of shelter
since opening its doors

including

1,900

in 2025

last year, more than

2,000

callers accessed support
and advocacy through
the crisis line

Decade 3

1988 - The **Jobs & Business Development** program launched with a generous gift from Raytheon—the former Speed Queen factory in Wautoma, now known as the CAPsell Center. CAP transformed the former manufacturing space into something new: a business incubator where opportunity can take root. Services are now available throughout and beyond CAP's five-county service area.

to date, Jobs & Business Development
has helped create

400+ **700+**
businesses jobs

1988 - The **Rental Housing** program began with the purchase of a single home in Stevens Point—one space offering stability, dignity, and a place to belong. Today, each of the hundreds of rentals in CAP's portfolio provides security, independence, and the chance to build a life.

more than
600
rental units serving
individuals, families,
seniors, and people
with disabilities

1989 - As Hmong individuals began settling in Central Wisconsin, CAP added **Interpretation** and refugee services to meet the unique needs of newcomers.

1991 - The **Skills Enhancement** program launched in Outagamie County, providing a pathway for working adults with low incomes to pursue post-secondary education. Each individual in the program takes a bold step toward a more stable future. With new skills and opportunities, graduates move into careers with family sustaining wages and room for advancement.

Skills Enhancement

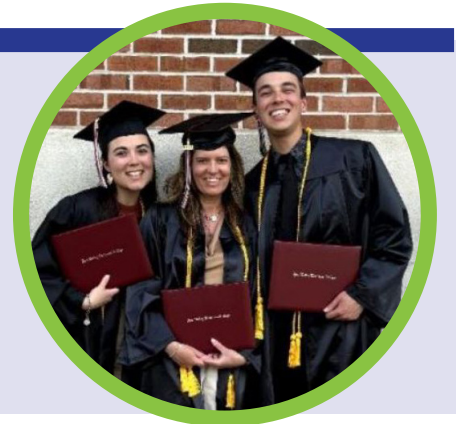
more than

1,100

adults have completed the
program since inception

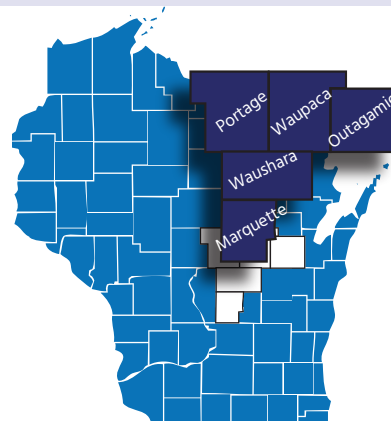
increasing their total
income by nearly

\$15M



1993 - After a tornado struck the Wautoma area, CAP launched the **Housing Repairs** program to help homeowners access essential services to restore safe, sanitary living conditions.

Years later, the program continues to make a meaningful impact. In 2025, a household received help with an urgent roof replacement. For the homeowner, this was more than a repair—it brought relief from persistent leaks and the stress they caused.



1993 - Outagamie County designates CAP Services as their local community action agency, expanding CAP's service area to five counties in Central and East Central Wisconsin.

Decade 4

1999 - Sexual Assault Victim Services (SAVS) becomes a program of CAP Services, providing free and confidential support services to anyone who has been affected by sexual violence.

4,300+
people supported
since 1999

Support remains available today through FCC Services.

2000 - CAP's subsidiary, **Community Assets for People (CAfP)** received designation as a Community Development Financial Institution.

Community Assets for People

to date, CAfP has
deployed more than
\$90M
in loans for businesses

more than
\$14M
for housing

nearly
\$1M
for safe & reliable
automobiles

2004 - Volunteer Income Tax Assistance (VITA) began providing free federal and state income tax filing in Waupaca County. Since then, the program has expanded to serve all five counties in CAP's service area with support from dozens of volunteers annually.

more than
9,000
tax returns filed
since inception

Volunteer Income Tax Assistance



Tom, a hardworking independent contractor living on a modest income, had been trying to navigate tax season on his own. He hadn't been paying self-employment taxes and wasn't sure where to turn for help. When he qualified for free assistance through CAP's VITA program, that changed.

With patience and expertise, VITA volunteers guided Tom through each step of the process. They helped him calculate what he owed, identify valuable tax credits that significantly reduced his liability, and file his state return. In the end, Tom received a \$271 refund—turning a stressful situation into one of relief.

By choosing VITA instead of a paid preparer, Tom also saved nearly \$500. That's money he can now reinvest in his business and his future. More than just filing taxes, VITA gave Tom the knowledge and confidence to move forward financially.

Decade 5

2006 - Mental Health Navigation (MHN) was established to address the growing need for mental health care and to help individuals navigate complex systems and services.

Mental Health Navigation

MHN supported Brad after a referral from Probation and Parole. After some struggles, he was ready to engage in outpatient therapy but he wasn't sure where to start. An advocate reviewed providers that would be covered by his insurance and helped him identify accessible options.

In addition to connecting Brad with care, the advocate offered strategies to manage stress and low mood. Together, they explored practical ways to support his well-being, including staying active and engaging in recreational opportunities. The nonjudgmental support from MHN motivated him to take the next steps toward his mental health and well-being.



2009 - CAP added the **Work-N-Wheels** program to assist employed individuals and families who need to buy a safe and dependable vehicle. Today, CAP also offers **Affordable Auto** loans for individuals whose income doesn't come from employment.

2010 - The **Children's Discovery Center (CDC)** opened in Stevens Point to expand access to high-quality childcare and early education.



to date, more than
1,400
children have
received childcare
and preschool
services

2013

CAP earned
designation as a
Small Business
Administration (SBA)
microlender



2015 - CAP launched **Hmong UPLIFT**, a program focused on multi-generational family literacy for Hmong families in Portage County.

Hmong UPLIFT

families logged nearly

70,000

hours reading together
since 2015

Decade 6

2021 - The **Community Resource Team** (CRT) was formed to help community members navigate available resources—connecting people to the support they need to address their short-term needs and achieve their long-term goals.

nearly
1,500
calls answered in 2025

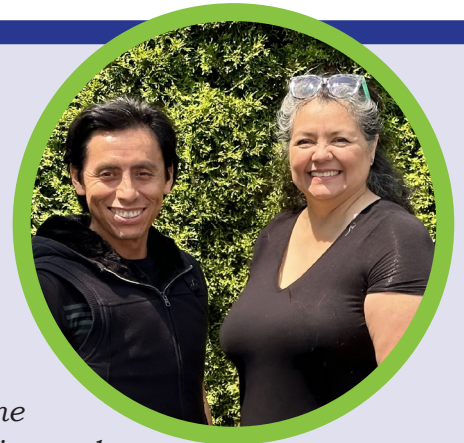
1,300+
community members
engaged through
outreach & education

Community Resource Team

One client reached out while experiencing housing instability and facing the immediate risk of homelessness. Unsure where to turn, he lacked information about long-term housing assistance options in his community.

CRT staff worked closely with him to assess his situation and identify the right path forward. They provided guidance on the Section 8 Housing Choice Voucher Program—explaining eligibility, the application process, and where to apply locally. With clear information and support, the client gained a better understanding of how the program could help reduce his rent burden and create a path toward stable housing.

Moments like these reflect the purpose of the Community Resource Team: turning uncertainty into direction, and connection into stability.



2023 - **Community 2000**, an emergency relief program in rural northern Outagamie County, became part of CAP Services.

2023 - The **Refugee and Immigrant Support and Empowerment**

(RISE) program was created to foster a sense of belonging among immigrant and refugee families through programming and resources that support their social, educational, and economic success.



Impact isn't just numbers.

It's families accessing resources without stigma or unnecessary barriers.

It's community members feeling seen, heard, and respected.

It's trust between CAP and the communities we serve.

Our mission calls us forward—**our work continues.**



CAP's lending arm, **Community Assets for People**, provides clients with low-cost loans for personal and business needs so they can improve their financial situation and qualify for traditional lending services over time. In 2025, CAfP provided:

11 In-A-Fix auto repair grants totaling \$4,738 to individuals in Portage County

24 Work-n-Wheels & Affordable Auto loans totaling \$166,313 to help individuals access reliable transportation

22 consumer loans worth \$61,082 to help individuals and families build credit and consolidate debt

18 small business loans totaling \$404,843

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 2025:

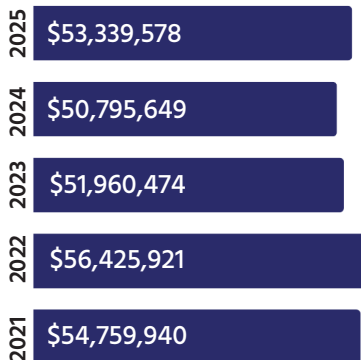
Credit Builders Alliance
Delta Dental of Wisconsin
Federal Home Loan Bank of Chicago
Incorporate Community Foundation
National Exchange Bank
Opportunity Finance Network
Packer Apartments Corporation
School Sisters of Notre Dame

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

2025 Operations & Financials

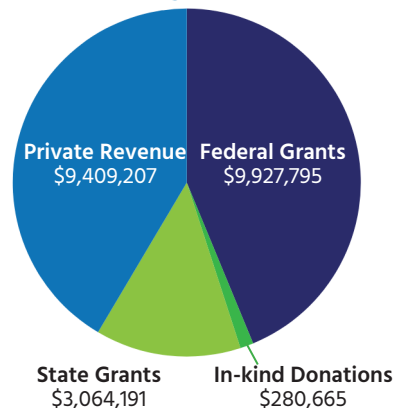
CAP Services maintained its program and workforce levels in 2025, with more than 200 staff providing personalized services across five counties. CAP managed more than \$22M in operating funds with assets of more than \$53M—consisting primarily of housing units, commercial and office space, and our CAfP loan portfolio.

Total Assets

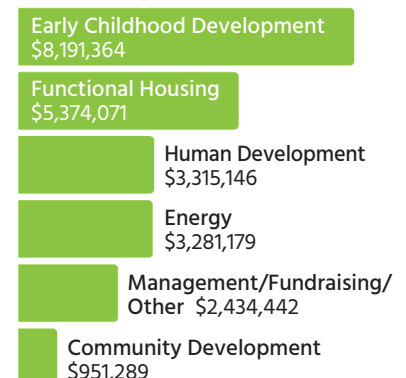


Financial data presented is unaudited.

Funding Sources



Expenditures



THANK YOU to our 2025 generous supporters

Gifts of \$50,000+

Basic Needs Giving Partnership
Otto Bremer Trust
Timothy J. Copps Foundation
United Way Fox Cities
United Way of Portage County

Gifts of \$25,000+

Nick & Dianne Somers
RENEW Wisconsin
The Boldt Family Fund
The Victor & Christine Anthony Family Foundation

Gifts of \$10,000+

Delta Dental of Wisconsin Foundation
Doug & Carla Salmon Foundation
Jean & Patrick Dunks
Richard H. Wolding
The Robert W. and Susan T. Brown Family Foundation
Wisconsin Humanities
Women's Fund of Portage County
Women's Fund for the Fox Valley Region

Gifts of \$1,000+

A. Sturm & Sons Foundation, Inc.
Alliant Energy Foundation
Amherst Telephone Company
Aspirus Health - Community Benefit Program
Associated Bank
Brett & Darcy Jarman
Brian Lampsa
Clare Martin
Community Foundation for the Fox Valley Region
Community Foundation of Central Wisconsin
Dale & Annette Schuh
David & Cindy Worth
Denise Bast
Don & Tina Peters
Dr. William Boylan
Edward J. Okray Foundation, Inc.
Eichmiller Family Fund**
Emmanuel Evangelical Lutheran Church
First Business Bank
First State Bank of New London
Fran & Bobbie Roman Family Fund**
Green Bay Packers Foundation
J. J. Keller Foundation, Inc.
James & Rosalie Wurl
Jim Butler & Cathy Eckberg
Justin Malueg
Karen Henneghan
Krause Foundation
Lindsay Meyer
Marg Coker-Nelson
Marilyn Worth
Marquette County
Mary Claridge
Matt & Kim Angell
McPartland Family Foundation
Menasha Corporation Foundation
Meryl Lee Nelson
Nelsonville Evangelical Lutheran Congregation
Nicole Harrison & Cole Steinke
Portage County Tavern League
Charity Enterprises, Inc.
Prevail Bank
Prevent Suicide Portage County
Prospera Foundation Fund
Randall & Ann Reed
Raschke Chiropractic Center, S.C.
Redgranite Correctional Institution
Rich & Amy Riggs
Robert C. & Barbara J. Friedrich Family Fund**
Rosalie Simone
Rotary Club of Waupaca
Sally Topinka & Wayne McCaffery
Salmon Foundation Fund*
SECURA Insurance Companies Charitable Fund
Sentry Insurance Foundation

Simplicity Credit Union
Sluggers Sports Bar & Grill
Stevens Point Area Retired Teachers' Association
Storm & Joan North
The Holly Shoppe
The Power of 5, Inc.
Timothy Sprouse
Titan Conveyors
Unlimited Enterprises
Waupaca Area Community Foundation
Waupaca County
Waushara Country Club
Waushara County

Gifts of \$500+

Adams-Columbia Electric Cooperative
Anderson O'Brien, LLP
Carol & Dick Okray
Charles McKee
Cynthia K. Porter
Diane & Richard Hope
Earl Morris
Ed Severson
Gary & Elaine Anderson
Immanuel Lutheran Church of Cicero
International Bank of Amherst
James Anschutz
Jessica Vang
Jon & Rebecca Stellmacher
Judith Carlson
Lynn Tank Agency
Margaret Bau
Mark Otis & Rebecca Ziegler-Otis
Old National Bank
Peoples State Bank
Portage County Business Council
Regnier Consulting Group
Rhonda & Rodney Lorenz
Robert Fisch
Sandra Robinson
School Sisters of Notre Dame - Central Pacific Province
Skyward
Smykal Family Trust
St. John The Baptist Church
Steven Zahn & Staci Sievert Zahn
Stevens Point Police Officers Organization Charitable Trust
Sue & Lee Beveridge
Susan Gingrasso & Douglas Henderson
Susan Henry
Thrivent Financial for Lutherans Foundation
UAW Local 2020

Gifts of \$100+

Accounting Workshop, SC
Amy Eddy
Anthony & Janet Zblewski
Ardis Winters
Audrey Ebert
Barb Nelson Agency, LLC
Barry & Sandra Kailhofer
Barry Zuleger
Be Well Waupaca County, Inc.
Berlin United Methodist Church
Bernadine Miller
Bernard Hlavac
Betty Kitzerow
Bev Butcher
Bill & Madeline Stockbridge
Brian & Kara Nowak
Catherine Blakemore
Catherine Glennon & LeRoy Gostomski
Charles Clark & Theresa Kaminski
Chet's Plumbing & Heating
Chris Scott
Christine & Thomas Heidenfelder
CoVantage Credit Union - Appleton
Curt Esqueda
Cynthia Jarvis

Daniel & Donna Marx
Darlene Todd
David & Roseann Rosin
Deborah Zaske
Delphine Raymakers
Den & Linda Brown
Diedrick's Heating and Air
Donald & Marilyn Slusarski
Doug Ballweg
Dr. James & Susan Zach
Dr. John Betinis & Emily Burt Betinis
Dr. Sol Sepsenwol
Drs. Todd & Carol Rave
Ellen Mai
Emmi Roth USA, Inc.
Eric & Erin Olson
Faith Lutheran Church Women
Family Insurance Center, LLC
Farmers State Bank
Faye & Ed Miller
First State Bank Employee Charitable Account
Floy Mae & Hiram D. Anderson Legacy Fund**
FDL Area Foundation - Society Insurance Charitable Fund
Fred & Catherine Steffen
Gary Sorensen
General Federation of Women's Clubs - Wisconsin, Inc.
General Federation of Women's Clubs - Stevens Point Woman's Club
Gordon L. Seefeldt
Gregg Jensen
Gregory & Pam Leisgang
Guelzow Heating & Air Conditioning
Harland Barth
Henry & Marita Shaw
Hitterdahl Mission Circle
Hometown Grocers, Inc.
Hope Lutheran Church Women
Jason & Linda Ann Rickstad
Jeanne Goldschalx
Jeffrey Martin
Jessica Sherman
Jim & Cathy Martin
JJ's Auto Clinic, Inc.
John & Deb Skyrms Charitable Fund*
John Cumicek
John Roach
Joseph & Karen Holman
Joshua Ebben
Judy Cable Anderson
Julie Chitharanjan
Julie Morrow
June & Gene Johnson
Jury Family Fund**
Katherine & Paul Munck
Katherine Anderson & Pete Kelley
Kathleen Hansen
Kathryn Lane-Browne
Kathy & Tom Davies
Katrina Shankland
Kay Schultz
Ken K. Ashmann
Kerry & Lori Blanke
Laurel Young
Ledger Lady, LLC
Marcus & Amy Haemmerle
Margaret & David Hillier
Margaret Hinz
Margaret Parsons
Martha Schuh
Mary & Bob Mosier
Mary & Brian Guzman
Mary & Vernon Kemp
Mary Ann Nigbor
Mary Grossnickle
Mary Welch
Maurice & Susan Lyon
Modern Woodmen Fraternal Financial

Mount Sinai Congregation Religious School Students
Nancy Cooper
Our Savior's Christian Church - Pulaski
Patrick & Lynn Dreese
Patrick King
Paul Theyel & Patricia Bero
Pei Ying Wang
Phyllis May
Pine Tree Needlers
Polished by Nhia
Ralph & Sharon Reniewicki
Ralph's Hardwood Floor Co, Inc.
Randall & Mary Olson
Randerson Heating & Cooling, LLC
Raymond & Mary Nass
Rebecca Turpin
Richard Schmitt
Robert & Jill Yudchitz
Robert Wedell
Rod & Mary Sobczak
Roger & Pat Bullis
Ronald Klein
Sally Page Olson & Randy Olson
Sandi Moore
Santha Bickford
Sarah Eron
Sarah Hintz
Scott Norder
Sentry Cares
Seymour Chiropractic, SC
Seymour Community School District
Seymour Lions Club
Seymour Lumber of Wisconsin, Inc.
Seymour Women's Club
Sharon & Jon Roberts
Shiocton Lions Club
Skinkis Lawn & Landscape, LLC
Smart Move Realty
Ss. Peter & Paul Catholic Church - St. Anne's PCCW
St. John's Lutheran Church - Saxeville
St. Joseph Parish - Stevens Point
St. Joseph Parish - Wautoma
St. Paul Catholic Church - Plainfield
Steve & Darla Dorosz
Stevens Point Evening Lions Project
Susan Shuda
Thomas & Cynthia Eagon
Thomas Razner
Tiffany Kania
Tim & Mary Gurlea
Tom Merryfield
Traci Bloedorn
Trina & Doug Bierman
Trinity Lutheran Church - Stevens Point
Trinity United Church of Christ
New Hope Circle
Trinity Women of the ELCA - Trinity Lutheran Church
United Way of Greater Milwaukee & Waukesha County
Weed Man Lawn Care
William & Hollis Collar

To support our work, please scan the QR code below or visit capservices.org/donate



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

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

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 Services is an equal opportunity employer and service provider.

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

SPECTRA PRINT
Your Total Communications Group