Dear Friends,

As Tri-CAP celebrates our 54th year of providing essential services, I am honored to be part of this organization that impacts the lives of so many.

I hope you enjoy perusing the 2018 Annual Report. It gives you a sense of how complex the agency really is. It serves as a great illustration of how many types of supports are necessary to assist people in reaching their vision of self-sufficiency.

Poverty is complicated. To effectively work toward ending poverty in this country, we need to focus on one family at a time, with an individualized plan. As individuals, we all have different needs and the situations that families find themselves in are not the same either. Some require just a one-time boost while others need the encouragement and support only a Self-Sufficiency Counselor can provide. We have learned to celebrate the small successes as it can take years to move out of poverty.

I am so proud of the work my fellow colleagues do. Always unsung, they quietly go about making the world a much better place. We succeed because we have the support of our many volunteers, community members, businesses, government funders, foundations and private financial benefactors. We succeed by helping people and changing lives.

Best Regards,
Lori Schultz, LSW
Executive Director
We gratefully acknowledge the generosity of our partners and supporters who provided 22,924 hours of volunteer time valued at $308,340, made in-kind donations valued at $42,340, and gave cash donations of $27,550. Your gifts and support help residents experiencing low incomes work toward economic stability. Please join Tri-CAP by supporting the stabilization assistance and self-sufficiency education we provide. Your donations and volunteer time help to strengthen our communities. All donations are appreciated and can be made online by visiting our website www.tricap.org. For current volunteer opportunities please go to our website and follow the volunteer link.

FINANCIAL REPORT 10.1.2017 - 9.30.2018

REVENUES
- Federal Sources $3,616,954
- State of Minnesota $2,420,200
- County Sources $79,205
- Other Sources $965,749
- Program Income $995,034
- Affordable Housing $144,040
- Reimbursements $42,929
- Interest -
- Donations and In-Kind Contributions $65,890
- Net Gain on Disposal of Equipment $16,250
- Total Revenues $7,646,151

EXPENDITURES
- Wages and Fringe Benefits $3,629,211
- Professional Services $66,537
- Supplies $95,245
- Occupancy $102,808
- Other Program Expenses $658,325
- Non-Capital Equipment $44,884
- Direct Client Services $2,090,752
- Administrative Costs $46,046
- Lease Expense -
- Training $76,207
- Interest Expense $14,695
- In-Kind Contributions $42,340
- Technology Support and Maintenance $63,066
- Sub-Awards $1,500
- Depreciation $341,997
- Total Expenditures $7,263,613

DONATIONS
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- Cash $27,550
- In-Kind $42,340
- Volunteer Hours (22,924 hours) $308,340
- Total Donations $378,230
DRIVE SUCCESS STORY

Living in rural Central MN, Ariyanna and Jordan struggle to get to school, doctors’ appointments, or obtain employment without having personal transportation available. The family was able to participate in the DRIVE: Donated Vehicle Program, and purchased a 2002 Jeep Grand Cherokee. With a new vehicle in the family, they feel they now have more freedom, options, and flexibility to better provide for their young son. Ariyanna and Jordan love their new Jeep, and would like to thank Tri-CAP and the donor who graciously donated their vehicle. “Thank you, love the Jeep! This program is amazing” – Ari and Jordan
ENERGY ASSISTANCE

The Energy Assistance Program helps income eligible households pay a portion of their heating costs. Grants are based on household size, income, fuel type, and energy usage and are paid directly to the energy provider.

ENERGY ASSISTANCE ADVISOR

Part of the Energy Assistance Program
Offering assistance and resources to plan energy costs, and referrals to assist with other identified household needs.

HOUSING ASSISTANCE

Housing assistance programs stabilize the lives of families or individuals who are homeless or are at imminent risk of homelessness or living in shelters by providing access to coordinated entry, financial counseling or case management.

NUTRITION ASSISTANCE INFORMATION

Tri-CAP provides outreach and information about the state-run Supplemental Nutrition Assistance Program (SNAP) provides applications and assists with the application process, if needed.

VOLUNTEER DRIVERS

Tri-CAP Volunteer Drivers use their own vehicles to provide rides to residents going to a variety of destinations. Volunteer drivers are reimbursed at the Federal IRS rate for mileage.

PUBLIC TRANSPORTATION

Tri-CAP Public Transportation
Tri-CAP Public Transportation offers fully accessible transportation with buses providing flexible routing and dial-a-ride modes. Transportation is provided to the public and is not based on eligibility.

COMMUNITIES SERVED

AGE

RACE

ADULT EDUCATION LEVEL

HOUSING

- 72% White
- 9% Asian
- <1% Black or African American
- <1% American Indian or Alaska Native
- <1% Hawaiian or Other Pacific Islander
- 10% 0 - 5 yrs
- 10% 6 - 11 yrs
- 12% 12 - 17 yrs
- 11% 18 - 23 yrs
- 11% 24 - 44 yrs
- 10% 45 - 54 yrs
- 16% 55 - 69 yrs
- 10% 70 + yrs

- 44% Own
- 51% Rent
- 4% Temporary Quarters
- 3% Other Permanent
- 1% Homeless
- 49% High School Grad/GED
- 14% Grade 9 - 12 Non-Graduate
- 17% 2 or 4 years College Graduate
- <1% Post Secondary Grad
- <1% Grade 9 - 12 Non-Graduate
- 17% College Graduate
- <1% Post Secondary Grad
- <1% Grade 9 - 12 Non-Graduate
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DRIVE (Delivering Reliable Independent Vehicle Empowerment) PROGRAM

The DRIVE program provides increased opportunities, supporting Central Minnesota families with access to personal transportation solutions.

PIPER’S SUCCESS STORY

Piper, single mother of three teenagers and primary caregiver to two grandchildren, came to Tri-CAP for help after leaving a long-term domestic violence situation. Piper was starting over and needed to rebuild her life, attain the ability to take care of her family, and achieve financial self-sufficiency.

Piper did not have the education, skills, and emotional resources to gain sufficient employment. She was referred to Tri-CAP where our Self-Sufficiency Counselor worked with her to set goals and identify what she needed to achieve her goals.

Piper set her goal on becoming a Medical Assistant, a job that will allow her to financially support her family. Among her challenges, Piper did not have the computer equipment needed for the school program. Tri-CAP purchased Piper a laptop computer, the software, and a printer. To further help stabilize Piper's situation, Tri-CAP provided assistance with fuel cards, interview clothing, car repair, and Energy Assistance.

Today Piper is well on her way to reaching her goals. In addition to working, she continues to take classes and has set a new goal of achieving stable permanent housing for her family. Working with Tri-CAP Piper is saving diligently, putting money into her asset development savings account every month as she saves toward the down payment needed to buy a house.

FINANCIAL FITNESS

This service helps clients gain control over their financial situation through a 4-hour class covering budgeting, savings, credit reports, credit scores, credit scams, credit repair and working with banks and credit unions. One-to-one financial counseling sessions are scheduled following the class.

RENTING 101

Renting 101 is a rental education course providing participants with the tools to move from transitional housing to permanent stable housing. Curriculum includes instruction on how to find an apartment, understand eviction action reports, understand criminal and credit reports, and what property managers look for when making leasing decisions.

TAX ASSISTANCE

Tri-CAP provides high quality, free tax preparation assistance and free e-filing to low and moderate income residents of Central Minnesota. Well trained volunteers carry out the program, providing a much-needed service at walk-in and drop-off sites across our service area.

REBUILDING LIVES

Pre-employment/life skills training is available to those who have lost their primary source of income to divorce, separation, death, disability or job loss of their partner.
Deborah Bailey started saving through the Family Assets for Independence in Minnesota (FAIM) program in November 2016 and successfully received a full payout of $3,840.40 in August 2018. Deb completed a 12-hour financial literacy class offered at Tri-CAP in December 2016 and said it was very helpful in teaching her about her finances and credit. Since taking the class Deb’s credit score has significantly increased. The FAIM program has given Deb the opportunity to start her own small business for professional clothing alterations and sewing. Through meetings with Barry Kirchoff at the Small Business Development Center (SBDC) and her FAIM coach she completed her business plan for “Made with Love by Deb.” Deb has a traumatic brain injury and she expressed great appreciation for Barry and her coach taking the time to assist her, allowing her time to process the information and get her business up and running. The FAIM program has given her the tools and knowledge needed to be a successful business owner.
## Programs Available by County

### Benton, Stearns, and Sherburne Counties
- Rebuilding Lives/Displaced Homemaker Program
- Energy Assistance
- Family Assets for Independence in Minnesota (FAIM)
- Family Self-Sufficiency (FSS)
- Financial Fitness
- Housing Assistance
- Home Development
- Housing Acquisition Rehabilitation Program
- Housing Assistance
- Small Cities Development Program
- Minnesota Housing Finance Agency (MHFA) Housing
- Supplemental Nutrition Assistance Program (SNAP) Outreach
- Renting 101
- Tax Program
- Transportation
- Weatherization
- Volunteer Drivers
- Delivering Reliable Independent Vehicle Empowerment (DRIVE)

### Morrison County
- Energy Assistance
- Transportation

### Wright, Isanti, Kanabec, Pine, and Chisago Counties
- Rebuilding Lives/Displaced Homemaker Program

### Wright County
- Housing Assistance

### Mille Lacs County Starting 1/1/2019
- Transportation
- Volunteer Drivers

### Core Values

Our work is guided by a commitment to excellence through these core values:

- **Integrity** - We are recognized as a trusted, respectful, progressive provider of services to the residents of the areas we serve.
- **Respect** - We are advocates on behalf of the people we serve and teach them to advocate for themselves and others.
- **Collaboration** - We work with funders, community partners and stakeholders to develop strategies for sustainability and support.
- **Responsiveness** - We take leadership roles in assessing the needs of the community and scanning the environment around us to continuously reshape our service design to impact the lives of those we serve.
- **Equality** - We believe in the preservation of human dignity for all people through full access to the opportunities in our society regardless of ethnic origin, age, gender, religion and socio-economic status and other differences.

### Mission

The Mission of Tri-CAP is to enhance and expand opportunities for the economic and social well-being of our residents and our communities.

### Vision

The vision of Tri-CAP is to empower and engage residents of our communities to achieve goals of personal self-sufficiency.

## Contact Us

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