



2018 - 2019

ANNUAL REPORT  
*Helping Communities Bridge Gaps*



## *Mission*

Central Susquehanna Opportunities serves as a catalyst for economic, educational, social, and workforce development in collaboration and cooperation with the entire community to provide diverse resources that promote self-sufficiency and community prosperity.

## *Vision*

We will be the leader in advancing economic, educational, social, and workforce development opportunities.

## *Values*

*Central Susquehanna Opportunities believes:*

- That each individual is unique and should be treated with dignity and respect.
- In developing partnerships in order to re-invest in the communities in which we live.
- In creating a work environment that empowers employees to make a difference.
- In providing services to the public in the most effective and efficient manner.

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Dear Friends,

It is both an honor and privilege to serve as the Chief Executive Officer of Central Susquehanna Opportunities, Inc. (“CSO”) - “A Community Action Agency”. This role has provided me with an opportunity to lead a dynamic organization. As an agency, our primary goal is to empower individuals and families within our communities to achieve self-sufficiency. It is only through the tireless work of our dedicated staff, and the support of our board of directors, that we can reach this goal.

In 2018/2019, we continued to make strides for CSO. We continue to welcome new staff members and new partners all while working towards a greater image and definition for CSO. We have remained active in local coalitions, continued to grow in community involvement, and brightened the lives of our clients through our staff atmosphere and training.

CSO continues to be honored by the support we receive from our partners in our communities. Remaining true to our mission and values, CSO continues to help families in our communities and assist them on their path to self-sufficiency. Our success is the community’s success. With the ongoing support of our funders, partners, board and volunteers, CSO is ready for the challenges and excitement the upcoming year will bring.

It is with great pride and accomplishment that I present the Central Susquehanna Opportunities, Inc. year in review. This report highlights many notable achievements. I am proud to celebrate these achievements and the continued progress of our programs.

On behalf of CSO’s Board of Directors and Management, I would like to thank our dedicated staff, our funders, and our sponsors.

Sincerely,

A handwritten signature in black ink that reads "Gale Zalar". The signature is fluid and cursive, with a long horizontal stroke at the end.

Gale Zalar, Chief Executive Officer



# Board of Directors

## Officers



Greg Sacavage - Chair, Kevin Varano - Vice Chair,  
Rich Kisner - Secretary, Douglas Diven - Treasurer

### Local Elected Officials or Their Representative

Harold Hurst	The Honorable Kurt Masser, 107 <sup>th</sup> Legislative District Representative
Martha Milbrand	The Honorable John Gordner, 27 <sup>th</sup>
Saundra Robbins	The Honorable David Millard, 109 <sup>th</sup> District Representative
Chris Grayson	Northumberland County Controller
Tyler Dombroski	Mayor of Washingtonville
Anthony Matulewicz	Northumberland County District Attorney

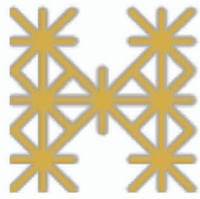
### Private Sector/Other Community Representative

Jennifer Hain	SUN Area Technical Institute
Fred Gaffney	Columbia Montour Chamber of Commerce
Robert Garrett	Greater Susquehanna Valley Chamber of Commerce
Sandra Mattocks	Mifflinburg Area School District
Dave Bacher	Columbia/Montour Area Vocational Technical School
Kevin Varano	Varano's Warehouse

### Low Income Representatives

Greg Sacavage	Mount Carmel Area School District
Bryan Hagenbuch	CMSU Developmental Services
Wendy Herrold	Northumberland Borough Housing Corporation
Douglas Diven	HandUp Foundation
Rich Kisner	Community Strategies Group
Thomas Dougher	The Gate House

# Marketing Plan



## Hailstone ECONOMIC

Over this past year, CSO worked with consultants from Hailstone Economic in order to further define the agency's image and strategic plan.

Hailstone Economic worked with agency partners, our Board of Directors, and Management team to define who CSO truly is and how the agency should be portrayed to the public. Consultants from Hailstone Economic completely transformed CSO's new website: [www.csocares.org](http://www.csocares.org). In addition, Hailstone Economic assisted management in defining a branded image using our CSO logo, new color scheme, and personalized marketing plans to help the agency reach more people across multiple platforms! Staff learned more tips and tricks for communicating over social media and giving the proper response to what CSO can provide.

With the great assistance received by Hailstone Economic consultants, CSO management continued to work with them on developing a new Strategic Plan! Management and Hailstone are continuing to work together to develop the new strategic plan, which will be available in 2020.



## Meet Sunnie!

Sunnie the Sunshine joined CSO staff this year as our newest employee!

Sunnie is CSO's newest mascot and enjoys representing CSO at various events! Sunnie's position includes brightening everyone's day and being a welcoming face to CSO!



## Adult/Dislocated Worker Program

### Success Story



*When we met Brenda at PA CareerLink® Clinton County, she told us her story. Brenda had been moving from town-to-town looking for self-sustaining employment, but each road seemed to lead to unsteady work and unpredictable paychecks. Brenda said she was faced with financial hardship, homelessness, life-threatening health, lack of transportation and a feeling of not knowing what could possibly happen next.*

*In Lock Haven, Brenda began using County resources and was living in a homeless shelter when she attended the Reading a Ruler workshop at CareerLink and first opened up to a CareerLink staff member about her life happenings. The workshop, designed to help customers learn about the importance of precise measurements in the workplace while refreshing their skills for reading a ruler and reducing fractions, helped Brenda brush up on her skills and prepare for TruckLite's employment assessment.*

*Brenda then worked with CareerLink staff to receive individualized career services, support and assistance developing a career goal plan. Great news! Brenda aced her TruckLite job interview and skills assessment leading Brenda to full-time employment. After six months, Brenda was cross trained and promoted to a Customer Packer II position with a pay increase. She is in great health, and with steady employment and opportunity to work overtime on a regular basis, Brenda was able to build a savings, purchase a car and secure her own housing. Brenda is so happy to report she is doing very well.*

## The Link

As a mobile career center, The Link offers job search assistance, resume writing, workshops and is available for businesses to use for recruitments.

In Program Year 2018/2019, The Link served over 1500 job seekers with access to career coaching and PA CareerLink® services. The Link coordinated over 25 hiring events across the region. The Link also supports dislocated workers with Rapid Response events in the nine-county region.

Jerry Oleksiak, Secretary of Labor visited the PA CareerLink® in Sunbury to learn about services offered and toured the Link to see firsthand the services available to job seekers in remote parts of the region. CSO's Link staff visited with Congressman Tom Marino at his Williamsport Office.





# Youth Program



*Lewisburg Camp STEAM toured Sunbury Animal Hospital*

## **Bridges to the Future Program Update**

The In School Youth Staff had a busy spring and enrolled 126 10th grade students. The first program activity for these students was a 2-week Camp STEAM this summer. Students entering their 12th grade year were given the opportunity to complete an 8-week paid work experience this summer. There are currently 64 youth placed at 45 various worksites that align with their individual career interests.

## **TANF Youth Development Program, Spring 2019**

The youth program placed 60 youth in temporary paid work experiences through June 30th, 2019. Youth were placed at 23 various businesses that exposed them to career fields of interest. The paid work experiences provide students the opportunity to both explore careers and gain necessary work skills for the future. Jesse Nagle, Worksite Supervisor at Bald Eagle Area School District, stated: "Wow! What a great experience. I believe both the school district and the student employees benefited greatly from the program. The school got many much needed projects completed. The employees learned valuable work lessons for their future. We were very pleased with the program. It is a must have for the future!"



*Montgomery Camp STEAM touring PMF*

In the month of June, 4 additional TANF Camp STEAMS were held throughout the Central Region. Camps were held at Lewisburg High School, Montgomery High School, East Lycoming High School, and at the Lycoming PA CareerLink® through a partnership with the Criminal Justice Advisory Board. At camp, students completed STEAM and leadership development activities and were also provided the opportunity to tour businesses and post-secondary institutions. A total of 41 students completed the two-week camps in June and earned a \$250 stipend!

"It's super important for people at our age, it allows them to see what each company has on their own," said senior Ben Kratzer, 18, who plans to go to Penn College for sustainable design and architecture.



# Earn Program

## Get Out of Poverty Listening Tour

Two former Lycoming EARN customers provided testimony to Senator Haywood and Senator Hughes during a Get Out of Poverty Listening Tour that was held May 23rd. The Listening Tour was an opportunity for community members to share their life story and provide input on what programs supported them to their success. Both EARN customers highlighted the EARN staff as being a significant support system in moving from poverty to self-sufficiency, often times referring to the EARN team as their “family”.

One of the highlighted customers now owns his own bread delivery route. Recently he was faced with a sentencing hearing stemming from charges prior to his EARN enrollment. The Judge was impressed with this customer’s success and noted that sending him to jail would negatively affect his progress. Instead of jail time, part of his sentencing consisted of checking in with the EARN staff on a regular basis.



L to R: Breilun McCloe and Tyran Fisher, both former Lycoming EARN customers provided testimony on the benefits of the EARN program.

## Stephanie Gentzel, a CSO EARN customer, awarded the 2019 Governor’s Achievement Award

Stephanie’s Story: With limited work experience, a history of domestic violence, no driver’s license, and low self-esteem, Stephanie Gentzel was coming into the EARN program with a mindset that wasn’t yet prepared for work.

When Stephanie enrolled in the CSO’s EARN program she had some experience since her family owned a business, but beyond that, she only had one day of employment in her history. Stephanie wanted to stay at home with her children, but since she wasn’t receiving child support and was denied disability, she concluded she had no other option but to work.

Stephanie’s EARN Workforce Specialist (WFS) immediately recognized Stephanie needed to be built up and experience some successes. While in program activities and case management meetings, Stephanie would often make comments such as “I’m not good at things” and “I don’t know anything about anything.” She was dealing with a lot of change in her life and as a result Stephanie often expressed she was angry and frustrated. She would cry to her WFS and say she wanted to quit EARN. As the rapport between Stephanie and staff grew, Stephanie reported severe trauma from years of abuse. Her EARN Workforce Specialist (WFS) recognized that improving Stephanie’s confidence was vital and together they developed a plan to do just that.

Stephanie’s first official goal beyond attending and participating in the program was to obtain her driver’s license. She revealed to her WFS that she failed the permit test many times over the years. Knowing this and knowing Stephanie felt that traditional school was a struggle, her WFS recommended studying for the permit using a mobile app which aligned with her comfort level and technology skills. Within a month, Stephanie passed her driver’s permit exam! Next, since she was compliant with EARN requirements, including hours, the Central Region EARN program was able to offer her an incentive service to cover the cost of driver’s education classes. Stephanie began and this was a significant step in rebuilding self-confidence and belief in what she could accomplish.

Stephanie continued to actively participate in job development, O\*NET online, and workshops on interviewing, resume and cover letter writing, communication skills, and navigating the PA CareerLink® website. She also attended the Central Region’s EARN Symposium that featured a former EARN customer as the keynote speaker. After completing job exploration and individualized awareness activities,

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Stephanie received the 2019 Governor’s Achievement Award with support from her children and CSO staff.



Stephanie chose to learn more about a path in retail or home care services, especially since she learned she really enjoyed working with people. Due to having limited work experience, her WFS connected Stephanie with job shadow and community service activities. Her first community service placement was at a local thrift store, but Stephanie reported that she realized that her knee pain increased with the constant standing. In the past, this setback would have deterred Stephanie, but her confidence was building and so her outlook for the future was growing as well. Stephanie and her WFS developed a plan for her to experience what it might be like to work at a local assisted-daily-activities club since she expressed interest in learning more about health care. Stephanie enjoyed and learned from the community service activity there and found it to be a perfect fit. In the meantime, she took her driver's test and passed!

The more Stephanie accomplished, the more she was motivated to keep going. She continued to actively participate in EARN and next worked on her job readiness skills. After polishing her interview skills, Stephanie contacted a local home care agency's service manager to discuss employment options and review her limitations due to her knee pain. Stephanie ended up accepting a position at \$10.15 per hour. The employer speaks highly of Stephanie to the WFS and Stephanie earned a raise and is now making \$11.15 per hour.

With the help of the EARN program, Stephanie found herself and a career that allows her to enjoy work, feel self-reliant, and optimistic about her and her children's future. Stephanie learned her own capability which freed her from complete reliance on others and showed her she could succeed despite past trauma and have hope for a bright future.

### **Geisinger Health System was presented the PA Department Human Services 2019 Honor Roll Award for their partnership with CSO's EARN program.**

Geisinger has partnered consistently and collaboratively with the EARN program yielding rewarding career opportunities that have ranged from Environmental Services to Nursing Assistants and Licensed Practical Nurses. Over the last program year, this partnership has resulted in the hiring of six EARN participants with wages ranging from \$11.44 to \$18.51 per hour. All opportunities are full-time with comprehensive healthcare benefits, compensated vacation and holidays, a 401(k) plan and the ability to train and advance in rewarding long-term career pathways. Founded in 1915, Geisinger is a national model of integrated healthcare that continually strives to transform healthcare for our region and nation. Deeply rooted in the community, Geisinger believes success begins with their family of 30,000 employees, who share an unwavering commitment to kindness, excellence, innovation and learning. Geisinger believes in the right balance between life and work as well as the importance of feeling fully appreciated and satisfied at the end of the day. Geisinger is among the nation's top 15 health systems by Truven Health Analytics and has been named as one of the 100 great places to work in healthcare by Becker's Hospital Review. Geisinger has long recognized the value of - and embraced - diversity and inclusion. Geisinger is committed to understanding the communities it serves and most importantly the people who make up its workforce. This includes understanding the social and economic status and the barriers that influence expectations, needs and transportation limitations. As such, Geisinger has demonstrated a strong interest in not only hiring EARN customers, but in working with EARN staff to understand the unique barriers that TANF customers often have to overcome to be successful in the workplace. EARN staff communicates directly with Geisinger's Human Resource department whenever an EARN participant applies to a position. In turn, Geisinger pulls and reviews these resumes to help find the best fit within their current openings taking into consideration each participants skills, education, and career interest. With the main campus in Danville and multiple regional locations, Geisinger works with EARN applicants to identify locations where they can be placed that are near their homes to alleviate barriers to employment such as transportation and childcare. Demonstrating a commitment to understanding the challenges of EARN customers, Geisinger will be sending staff to participate in Bridges Out of Poverty training. Other involvement includes; hosting tours for TANF camps, participation in Opioid Coalition meetings, serving as a panel speaker for a Business & Education Chamber Committee seminar and presenting application and interview tips to EARN participants in Job Club. Expressing a desire to take an even more active role, Geisinger regularly participates in PA CareerLink® Job Fairs, Late Night Information Sessions, hosts recruitment events at multiple PA CareerLink® sites and utilizes The Link, a mobile PA CareerLink®, to outreach to remote and hard to serve communities. Geisinger believes that the EARN program is an essential partner in ensuring a diverse workforce that serves as their foundation for providing culturally competent care.



*Elaine Kerr, CSO employee, poses with Geisinger Health System Representatives, Hevyn Dimm and Robin Rebeck*



# Community Action Agency

Keeping on track with current needs, CSO and Bloomsburg University partnered together to compile the latest Community Needs Assessment. The service area covered Columbia, Montour and Northumberland counties. Based on the needs assessment, CSO determined the top three needs within the service area and programmatically designed how to address those needs through programs and services.

	Individuals Served	# of Services Provided
<b>Food</b>	<b>3,804</b>	<b>12,529</b>
<b>Housing</b>	<b>1,750</b>	<b>7,521</b>
<b>Utilities</b>	<b>1,023</b>	<b>3,806</b>
<b>Unduplicated Individuals Served</b>		<b>8,020</b>
<b>Unduplicated Services Provided</b>		<b>33,675</b>

## Housing Services

Lack of safe and affordable housing is one of our top priority needs in the community. This year we provided case management and financial stability services such as short-term rental and utility assistance, agency referrals, and intensive case management to even more families experiencing a housing crisis. Our case managers provided Rapid Rehousing, Homelessness Prevention and Homelessness Assistance services to help these high-risk families maintain housing and avoid eviction or quickly move out of an emergency shelter and into a home of their own. For many of these families, this home is the first time they've signed their own lease – a big step toward self-sufficiency!

As a community leader on solving housing problems related to poverty, we oversee and conduct the Local Housing Options Team (LHOT) meeting, a collaboration of social service agencies, landlords and organizations that serve Northumberland County. The team is focused on promoting safe, affordable housing options for families with low to moderate income.

**Brandi Kerstetter** a young single mother, once had stable employment and a place to live, but her situation changed due to a difficult pregnancy and decreased employment; resulting in significant rental arrears and eviction from her home. Brandi ended up staying in a local homeless shelter.

Brandi was dually enrolled in the Emergency Solutions Grant/ Rapid Rehousing Program and the CSBG/Community Services Block Grant case management program through CSO, that helps to look at the individual person and the whole family situation. These programs allow the individual/family needs to be seen and addressed through ongoing case management support, financial literacy workshops and resources to continue to assist with obtaining housing and employment.

Brandi was able to find a safe, affordable housing unit, that met fair market value and rent was reasonable, within walking distance from her employer. This made it easier for Brandi to increase her employment hours.

Brandi, like many families, were living with serious financial problems, lacked adequate housing and faced stressful situations daily. Brandi now has the chance to re-establish herself. We are glad to have played a vital part in assisting her family transition to the next part of her journey towards self-sufficiency.





## Mobile Fresh Food Pantry



CSO with funding provided from the Northumberland County Commissioners has partnered with the City of Shamokin, Great Dane and the Central Pennsylvania Food Bank to host a Mobile Fresh Food Pantry!

Starting at the end of June in 2019, the Mobile Fresh Food Pantry appears the 2nd and 4th week of each month. Located in Claude Kehler Park in Shamokin, the Mobile Fresh Food Pantry offers a various selection of fresh fruit, vegetables, eggs and meat to clients who meet residency and income eligibility guidelines.

## Keep Our Kids Warm



During last winter, we received donations from several sponsors to help give our kids warm coats to last them through the season! Special thanks to our master sponsor for this event, Brewer's Sports Grill! Brewer's donated \$1 for every check of \$20 or more to assist in purchasing winter outerwear for school age children in our area!

Thank you to all of our partners who helped make this program successful!



- Renee Nicole's Salon, 9105 State Route 61, Coal Township PA 17866
- Salem UCC, 1300 W. Pine Street, Coal Township PA 17866
- Nottingham Village Knit Wits, 60 Neitz Road, Northumberland PA 17857
- St. Michael's Orthodox Church, 131 North Willow Street, Mount Carmel PA 17851
- Pennsylvania Department of Transportation, 355 Dewart Street, Sunbury PA 17801



Melchora Kurtz, featured in our 2017/2018 Annual Report received an award at the 21st Annual Self-Sufficiency Awards! Thankful for everything that CSO has helped her with, Melchora is still on her journey towards being completely self-sufficient. Since receiving her Self-Sufficiency Award, Melchora has obtained her driver's license and a vehicle. CSO continues to wish her the best as she makes strides and continues to move forward for her and her family.





## **Brittney Jones**

experienced a life of trauma and hardship. As a child, she lost her mother to drug addiction and father was unable to raise her. This left her to be raised by family members. After having a son and becoming a single mother, she moved to Central PA to be closer to a friend. Brittney was determined to provide the best life she could for her son. She obtained employment but found that even with a job she was still needed public assistance as she struggled to make ends meet for her and her two children. Having heard about the Community Action Agency from a friend, she came to CSO in November 2018 to seek help with her financial responsibilities because a broken ankle left her unable to perform her duties as a personal care aide and left her unemployed. She was falling behind on her bills and needed assistance with supporting her children. Without employment, she was unable to afford needed car repairs and was left without transportation.



CSO case manager Kathie helped Brittney set attainable goals to allow her to get back on her feet. She helped her apply for unemployment compensation, since her broken ankle kept her from performing the tasks of her previous job. Brittney did not realize she could be eligible for this benefit, but she was approved. This generated income coming into the home. She attended financial literacy workshops including budgeting to learn to manage her limited income while she was unemployed. She worked to enhance her resume and job searching skills. Kathie helped her obtain winter coats and Christmas toys for her children through CSO's annual drives. CSO was able to pay for her car repairs, enabling her to look for new employment and transport her children to school and medical appointments. She obtained a temporary job as an office assistant, which not only provided experience in a new field but also allowed time for her ankle to heal.

Per recommendation of her case manager at CSO, she enrolled in the Getting Ahead program. Through this program, she attended class on a weekly basis and learned to overcome barriers that keep people in poverty. Bringing her good attitude and willingness to learn, she not only graduated but she also gave the graduation speech. With a desire to motivate others and break the cycle of poverty, Brittney promoted Community Action services and the Getting Ahead program on the local radio and news stations by sharing her story and the support available to individuals living in poverty.

Brittney's ankle has since healed, and she has secured employment working as a personal care aide and as an office assistance at a home health care agency. Additionally, she obtained a Limited Liability Company (LLC) license and started her own cleaning business cleaning for private homes and businesses. She is actively working with a tutor to pass her last GED requirement in order to obtain her diploma and is enrolled in an upcoming Staying Ahead program as a follow up to her graduation from the Getting Ahead program. She has opened a savings account and raised her credit score.

Brittney says "Who would have known so much greatness could come from a bad situation? All it took was a walk into CSO's office and an amazing case manager who gave me that little bit of faith to keep going. I will be forever grateful for CSO. Thank you for everything you have done for me and my family."

## **Bridges Out of Poverty**

CSO received a grant from the Central Susquehanna Community Foundation to have staff certified in the Bridges Out of Poverty framework and to create a local steering committee for a Bridges initiative in Northumberland County. CSO staff Justin Miller and Stacie Snyder were certified as Bridges Out of Poverty trainers in the Fall and have since provided training to over 100 professionals, business leaders, agency representatives and educators in our three-county service area.



## **Poverty Simulations**

CSO's Poverty Simulation is a 2-hour interactive learning experience designed to help participants understand the realities of living in poverty. Over the course of the simulation, participants are confronted with a series of challenges that mimic the everyday obstacles that are a reality for many families living in poverty. The simulation helps build empathy for people living in poverty and prompts strategic thinking about effective responses. We hold poverty simulations for area agencies and businesses to better understand their customers and for local school districts to increase teacher's sensitivity for students living in poverty.



## Statement of Financial Activity - Fiscal Year Ended June 30, 2018

### REVENUE

Federal, State and Local Grant funding	\$ 3,477,568	95.8%
Fundraising	\$ 82,145	2.2%
Fees, contracts and other revenue	\$ 71,578	2.0%
<b>TOTAL REVENUE</b>	<b>\$ 3,631,291</b>	<b>100.00%</b>

### OPERATING EXPENSES

Program Services:		
Workforce Invest. Act - Adult	\$ 349,254	9.8%
Workforce Invest. Act - Youth	\$ 849,630	23.9%
Workforce Invest. Act - Dislocated Worker/Rapid Response	\$ 351,817	9.9%
Dept. of Public Welfare - EARN program	\$ 705,667	19.8%
Dept. of Public Welfare - Work Ready program	\$ 94,839	2.7%
Special Workforce Programs	\$ 113,517	3.2%
Community Service Block Grant (CSBG)	\$ 438,076	12.3%
Food Stamp Participation Program	\$ 70,277	2.0%
Community Action Programs	\$ 464,433	13.0%
School to Work	\$ 1,890	0.1%
CSO CARES - Emergency Energy Assistance program	\$ 3,940	0.1%
Volunteer Income Tax Assistance (VITA) program	\$ 3,932	0.1%
Other	\$ 53,770	1.4%

<b>TOTAL PROGRAM SERVICES</b>	<b>\$ 3,501,022</b>	<b>98.3%</b>
General and Administrative	\$ 30,809	0.9%
Fundraising	\$ 28,003	0.8%
<b>TOTAL EXPENSES</b>	<b>\$3,559,834</b>	<b>100.00%</b>

INCREASE IN NET ASSETS	\$ 71,457
NET ASSETS - BEGINNING OF YEAR	\$ 395,109
<b>NET ASSETS - END OF YEAR</b>	<b>\$ 466,566</b>

### ASSETS

Cash and cash equivalents	\$ 318,095	45.7%
Accounts receivable	\$ 346,082	49.7%
Prepaid Expense	\$ 32,550	4.6%
<b>TOTAL ASSETS</b>	<b>\$ 696,727</b>	<b>100.00%</b>

### LIABILITIES AND NET ASSETS

#### Liabilities

Accounts payable	\$ 29,483	4.2%
Accrued expenses	\$ 131,868	18.9%
Accrued leave	\$ 68,810	9.9%
<b>TOTAL LIABILITIES</b>	<b>\$ 230,161</b>	<b>33.0%</b>

#### Net Assets

Unrestricted	\$ 466,566	67.0%
<b>TOTAL NET ASSETS</b>	<b>\$ 466,566</b>	<b>67.0%</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 696,727</b>	<b>100.00%</b>

CSO Current Ratio: 2.03

*What does this mean? Current Ratio equals total assets divided by total liabilities. It is a measure of a company's ability to meet short-term debt obligations; the higher the ratio, the more liquid the company is. A current ratio greater than one is desirable.*



# Fundraising Initiatives

At CSO, we love to combine good times with great causes! Our staff dedicate their time planning and supporting our annual fundraising events. These events are of great benefit to CSO and our communities but also provide team building and fun.



## 14th Annual CSO Golf Classic

July 9th, 2018 marked the 14th Annual CSO Golf Classic. The event included golf, themed basket raffle, 50/50 raffle, and a fantastic meal! Attendance for the event surpassed expectations, and a great summer day was enjoyed by all.



## CSO, Inc's "Denim and Diamonds" Spring Gala

On March 30th, 2019, CSO held our 2nd annual "Denim and Diamonds" Gala at the Front Street Station in Northumberland. The evening featured a variety of games of chance and a prize raffle. Guests were treated to a meal and beverages as well as the music of local band Route 15, who donated their services.

*Thank You for Your Support!*





# ALL STAFF MEETING & STAFF RECOGNITION

October 8, 2018 • Front Street Station



At our annual staff meeting, we acknowledged our staff members for their continue service with CSO. Congratulations staff for all your hard work and thank you for your dedication!



5 Years: Derek Reber  
Linda Myers  
Angie Thompson

10 Years: Sue Snyder  
Erica Kastner

20 Years: Wendy Gearhart

35 Years: Gale Zalar



# CSO Locations



## **CSO Central and Community Action Agency**

2 East Arch Street  
Shamokin, PA 17872  
Phone: 570-644-6575



## **CSO Community Action Agency**

228 Arch Street  
Sunbury, PA 17801  
Phone: 570-644-6575 ext. 171



## **CSO Community Action Agency**

219 Filbert Street  
Milton, PA 17847  
Phone: 570-644-6575 ext. 171



## **CSO Community Action Agency**

36 East Main Street  
Bloomsburg, PA 17815  
Phone: 570-644-6575 ext. 171



## **PA CareerLink® Clinton County**

8 North Grove Street, Suite F  
Lock Haven, PA 17745  
Phone: 570-893-4022





**PA CareerLink®  
Lycoming County**

329 Pine Street  
Williamsport, PA 17701  
Phone: 570-601-5465



**PA CareerLink®  
Northumberland/Snyder/Union  
Counties**

225 Market Street  
Sunbury, PA 17801  
Phone: 570-988-7300



**PA CareerLink®  
Columbia/Montour Counties**

415 Central Rd Suite 2  
Bloomsburg, PA 17815  
Phone: 570-387-6288



**PA CareerLink®  
Mifflin County**

MCIDC Plaza, Bldg, 6395 SR 103 N  
Lewistown, PA 17044  
Phone: 717-248-4942



**PA CareerLink®  
Centre County**

240 Match Factory Place  
Bellefonte, PA 16823  
Phone: 814-548-7587



**CSO**  
**Central Susquehanna  
Opportunities, Inc.**



*This project was financed in part by a grant from the Commonwealth of Pennsylvania,  
Department of Community and Economic Development.*

*The official registration and financial information of Central Susquehanna Opportunities, Inc.  
may be obtained from the Pennsylvania Department of State by calling toll free,  
within Pennsylvania (1-800-732-0999).*

*Registration does not imply endorsement.*





*Helping Communities Bridge Gaps*