

# 2021-2022 ANNUAL REPORT

Central Susquehanna Opportunities, Inc. (CSO)

*Helping People  
Changing Lives*





# Mission

Provide Opportunities. Empower People. Strengthen Communities.



# Vision

Thriving Individuals. Thriving Families. Thriving Communities.



# 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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# Executive Summary

Dear Friends,

It is with great pleasure that I present CSO's Annual Report for 2021-2022.

This year has proven that if we all work together, we are able to make a difference.

CSO was awarded numerous grants and donations to administer new programs and add new services in order to help our clients deal with negative impacts associated with the pandemic and recent increases in the cost of living.

One of the programs I would like to highlight is the Emergency Rental Assistance Program ("ERAP"). This program assisted numerous clients, as well as landlords. CSO administers the program for Montour and Northumberland Counties. We would like to thank the Commissioners of both these counties for giving CSO the opportunity to administer the program and help so many of their residents.

We all experienced changes to our lifestyles as the COVID 19 pandemic tightened its grips on the country. CSO developed creative ways to adjust to the challenges brought on by the recurring waves of the pandemic. I am inspired by our board, staff, partners and donors who have risen to these unprecedented challenges.

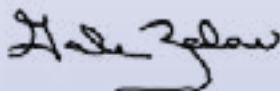
As I look back on our accomplishments this past year, which are highlighted in this report, I am overwhelmed by what we achieved. However, it is not our accomplishment alone. We thank all who have contributed to our success, especially in the midst of a particularly difficult landscape.

I announced my retirement as Chief Executive Officer of CSO in June. It has been a rewarding and humbling experience serving our clients and working with the Board of Directors, staff and partners for so many years.

The CSO Board of Directors appointed Megan Bair as Chief Executive Officer. Megan has 22 years of experience with our organization. Megan has extensive knowledge in administering programs and will lead CSO with a strong passion to "Provide Opportunities", "Empower People", and "Strengthen Communities."

Thank you to the Board of Directors, Staff, Partners and Clients. It has been a pleasure working with this agency for the past 39 years.

Sincerely,



GALE ZALAR, Chief Executive Officer

# CEO Update

In June, Gregory A. Sacavage, chairman of the Board of Directors of Central Susquehanna Opportunities (CSO) Inc., announced that MEGAN BAIR, of Mifflinburg, has been selected by the board to serve as the new chief executive officer for CSO to succeed GALE ZALAR, who retired.

Bair was selected as the new CEO during the board's quarterly meeting on June 14. Her appointment became effective June 17.



GALE ZALAR  
Outgoing CEO

the agency's operations manager. Prior to that, she was an EARN Program supervisor, workforce development director and case manager.

"Although the loss of Gale's work ethic and knowledge will be difficult to replace, I believe that Megan will carry the

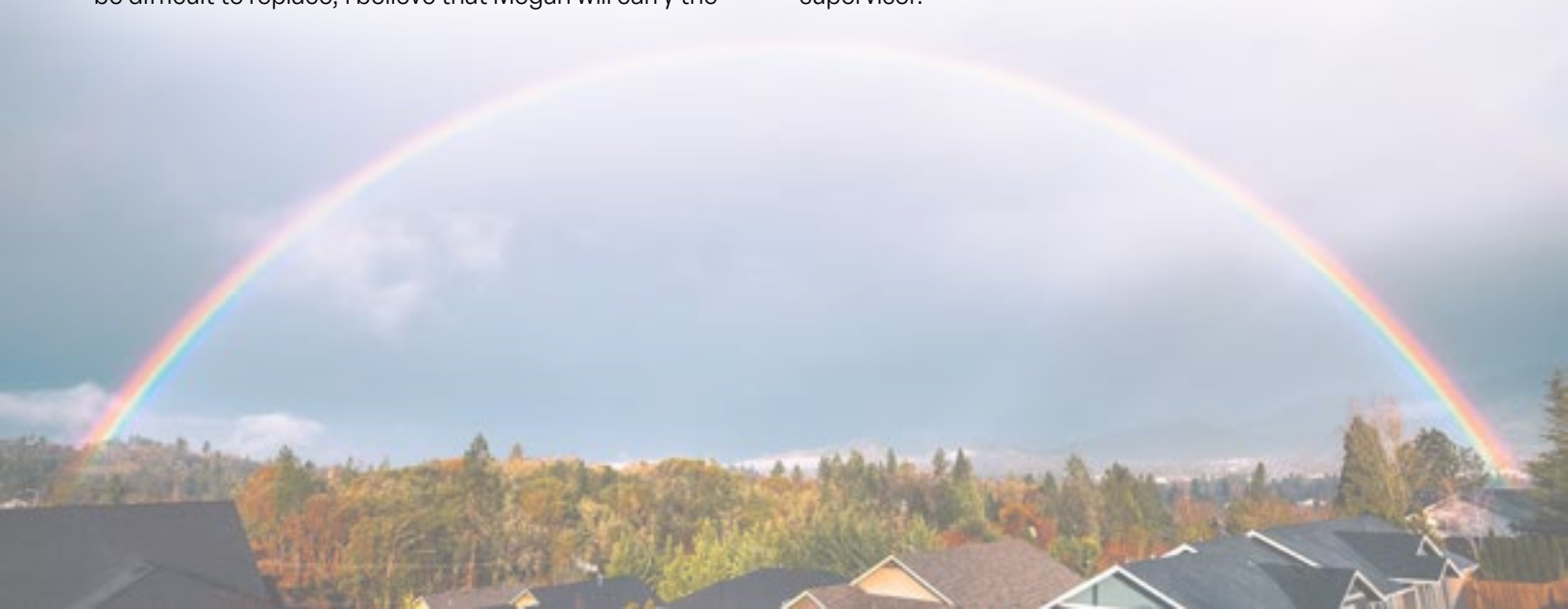
torch that Gale has lit and shine it to the future for our region, its residents and their families," Sacavage said. Zalar retired after 39 years of service to the organization and concurring agencies. She was the CEO for CSO for the past five years.

She began working as a training specialist in 1983 with the Job Training Partnership Act (JTPA), an agency operated by Northumberland County. In 1989, JTPA became known as Northumberland-Montour Training Services, which evolved in 2001 into Central Susquehanna Opportunities Inc., a 501c3, non-profit charitable organization.

During her time at CSO and prior to her elevation to CEO, Zalar was the director of the organization's Community Action Agency and CareerLink® administrator and youth supervisor.



MEGAN BAIR  
Incoming CEO



# Board of Directors

## Officers

**GREG SACA VAGE**  
Chair

**CHRIS GRAYSON**  
Vice Chair

**RICH KISNER**  
Secretary

**DOUG DIVEN**  
Treasurer



GALE ZALAR and MEGAN BAIR are featured with GREG SACA VAGE, Chairman of the CSO Board of Directors.

## Low Income Representatives

**THOMAS DOUGHER, JR.**  
The Gate House

**GREG SACA VAGE**  
Mount Carmel Area School District

**WENDY HERROLD**  
Northumberland Borough  
Housing Corporation

**DOUG DIVEN**  
HandUp Foundation

**RICH KISNER**  
Community Strategies Group

**BRYAN HAGENBUCH**  
CMSU Service Systems

## Elected Officials or Their Representatives

**CHRISTINE JACOBY**  
The Honorable Kurt Masser,  
107th Legislative District  
Representative

**MARTHA MILBRAND**  
The Honorable John Gordner,  
27th Senatorial District Representative

**SAUNDRA ROBBINS**  
The Honorable David Millard,  
109th Legislative District  
Representative

**CHRISTOPHER GRAYSON**  
Northumberland County Controller

**GREG MOLTER**  
Montour County Planning/  
Zoning Human Services

**ANTHONY MATULEWICZ III**  
Northumberland County  
District Attorney

## Private Sector/ Other Community Representatives

**TONY ROSINI**  
American Arbitration Association

**TONY LYLO**  
Columbia Montour AVTS

**JENNIFER HAIN**  
Sun Area Technical Institute

**BOB GARRETT**  
Susquehanna Valley  
Chamber of Commerce

**MARLA KANE**  
Bloomsburg University

**DAVE BACHER**  
Shikellamy Area School District

*Thank you to the Board of Directors  
for helping CSO to successfully reach  
our communities through your time,  
effort and continued support.*

# Staff Recognition



At the annual All Staff Meeting held on October 11, 2021, via Zoom, STACIE SNYDER (far left) and LIZ FOLK were recognized for their 15 years of service to Central Susquehanna Opportunities. Stacie serves as the Community Action Administrator providing leadership and oversight of all Community Action Programs. Liz is a workshop instructor in the PA CareerLink® offering interactive and engaging workshops that prepare job seekers for today's job market.



HEATHER PEFFER, Wellness Case Manager, successfully obtained her Community Health Worker certification. This certification develops community health workers who excel in coordinating the care of those most at risk for poor health. This certification aligns with CSO's holistic approach to services that review all Social Determinants of Health (SDOH) in addressing the needs of families in poverty.

Heather (left) is pictured above with SANDY WINHOFER, Community Action Supervisor.



# Community Support

Community donations and drives are events that keep CSO's mission, vision, and values moving forward.

## Coat Drive

In November, we kicked off our annual "Keep Our Kids Warm" Coat Drive. Winter coats are purchased with monetary donations from local supporters such as faith-based organizations and employers. New winter coats, hats, scarves, and mittens are donated to our agency for distribution. This winter season we provided 118 coats to children in Columbia, Montour, and Northumberland Counties.

## Holiday Gift Drive

CSO again partnered with Seven Mountains Media and Big Foot County for annual holiday gift drive donating gifts to 142 families in need.

## Food Distributions

Our May food drive provided over 90 families in our area with fresh produce, dairy, and meat. Providing nutritious food to those in need is a top priority at CSO. Each household that attended also received free COVID 19 tests donated by Primary Health Network were also distributed to families at this distribution. Nutrition:

Local businesses, organizations, and residents volunteer at our food distributions to make them success. Their dedication, hard work, and support keep our communities thriving.

Our Holiday Food Distribution in November was another huge success!



STACIE SNYDER, CAA Administrator (right) accepts a donation from SANDY TOSCA (left) a member of St. Michael's Church. The church has been supporting the "Keep Our Kids Warm" program for several years.



From left: SANDY WINHOFER, Community Action Agency Supervisor, SANDY HAUSE, International Paper, DIANE BRESSI, CSO Pantry, TIRA STAVISKY, Primary Health Network, and CHUCK HOPTA, CSO Volunteer



# Workforce Development



## The Central Connections Program

The Central Connections Program assists adults with individualized job search, career and goal planning, job development, training services, and one-on-one services. The staff helps customers plan action steps to reach their goals using on-the-job training, Workkeys assessments, and interest evaluations.

Customers enrolled in the program can choose from a wide selection of services designed to assist any job seeker, whether they are at the beginning of their careers, seeking new opportunities, or have long-term employment history and need to change career pathways. Some of these services include workshops, individualized career plans, mock interviews, specialized assessments, and assistance finding short- or long-term training. Once employed, customers can expect continued follow-up and support.

Area adults do not have to start or change their career pathways alone. The staff of The Central Connections Program is committed to providing resources and guidance so customers can make informed decisions every step of the way.

## Reboot Program

The REBOOT program at the PA CareerLink® works to promote and support recovery practices, the emergence of a strong and proud recovery community, and the dedication of service providers and community members across the nation who make recovery, in all its forms, possible.

This program works with customers to help support their employment path and find the resources needed to achieve their career goals. Individuals in Columbia, Clinton, Montour, Lycoming, Northumberland, Snyder, and Union Counties are eligible for services.



## The Link

As a mobile career center, The Link offers job search help, resume writing, workshops and is available for businesses to use for recruitments. It relocates approximately a dozen times per month to the area's public libraries and other community locations.



ELAINE KERR, ERICA KASTNER and SCOTT LYTTLE presented to 50 students at McCann Business School. They spoke to them about resumes, applications, and interviews as well as the Central Connections and Reboot program.

## Bridges to the Future

Bridges to the Future helps eligible students in selected school districts in Northumberland, Columbia, Montour, Union, Snyder, Mifflin, Clinton, Lycoming, and Centre counties graduate from high school and get a job, enroll in post-secondary education, or join the military. The program runs from the sophomore year in high school until one year after high school graduation. Bridges to the Future also connects young adults from the around the region in engaging career experiences like Camp STEAM and Paid Internships. This year, CSO's received an extension to the Bridges to the Future program contract. Additionally, the program eligibility was expanded and the program design was revamped to align with current trends in school districts.



## The EARN Program

CSO was excited to announce that RAYMOL “SAMMY” RODRIGUEZ, a Lycoming EARN participant, accepted the 2022 Governor’s Achievement Award at the PA Workforce Development Association Conference in May. This prestigious award is presented to only 3 EARN participants in the state by the Department of Human Services. This is the 5th year in a row that a CSO nomination won and is a direct reflection of the great services CSO provides participants.

Congratulations to Sammy and the EARN team!

*Here is his story:*



*“We decide to come here, because all the situation of our communist country is going through and because USA is a safer place to live, when we just got here in 2019 we had nothing in our hands, but it was more than what we had in our country because we found our freedom here, so we made ourselves stronger because we wanted to move forward and have a better future for our kids, we received a lot of help from different wonderful programs like “thrive international” “family promise” “journey house” and “CareerLink, especially Ira” and through all these programs we learned how to speak English, how build our credit, how to drive and basically how everything works here in United States of America, now we found work, and we are starting to see the light at end of the path thanks to all the motivation and hard work from us and all the beautiful people who helped us.”*

*– Raymol Rodriguez (Sammy)*





RAYMOL “SAMMY” RODRIGUEZ enrolled in the Lycoming County EARN program on November 16, 2020 after overcoming tremendous obstacles. He and his pregnant wife had fled Cuba seeking refuge and freedom in the United States, in hopes of then bringing their other two children as well. Sammy’s wife was quickly granted asylum, and after 3 months of detention, he was as well. In the three months they were apart, his wife settled in Central PA with the help of a friend, churches, and community organizations; she also gave birth. Once reunited, the husband and wife wanted to seek employment; Sammy had experience with IT in Cuba. However, they needed to wait for their Legal Permanent Residency Card to do so. Seeking benefits, Sammy enrolled in EARN with high hopes. In reviewing the referred case, an EARN staff person saw his background and requested Sammy’s case, for she too was an immigrant and wanted to provide her experience and support to him. With his assigned staff person, and the Central Region EARN program’s implementation of

family-centric programming aligned with DHS directives, Sammy received holistic services aligned with the needs of his family. Staff balanced the use of evidence based best practices in motivational interviewing and relationships with community partners to help keep Sammy engaged and moving forward to meet goals. When Sammy’s wife started working part time, Sammy continued to await his documentation that would allow him to work. He took on the role of caregiver, so EARN helped him review ELRC facilities. With concerns about their child entering daycare, EARN staff helped the family consider questions to ask of providers so they’d be more comfortable. Resources were shared, including information about local food banks. Staff helped Sammy enroll in ESL classes, and helped him continue to navigate immigration and community services. In March 2021, with documentation in place to work, Sammy wasted no time and accepted a position as a laborer. EARN staff continued to assist Sammy, including to update his resume and explore how he might use his IT experience in the

US. To expand opportunities, Sammy needed to overcome transportation barriers. With EARN incentive service funds, he attended driver’s education and then successfully obtained his PA Driver’s License. He was laid off in August 2021, but was rapidly re-employed by the end of that month, in an IT Technician position making \$18.75 per hour. He has purchased a car, his TANF and SNAP benefits have closed, and he and his wife continue to work to bring their two children to Central PA from Cuba and build their own American Dream. EARN continues to deploy services and collaborate with community partners as needed to the betterment of Sammy’s family and will do so throughout Retention. Services include monthly Retention incentives which Sammy has reported using to purchase diapers and necessities and even birthday gifts for their son. Other services include continued coordination with the ESL provider, guidance related to personal growth and work-life balance, and support in overcoming anything that is thrown their way.



# Community Action

This past year CSO has shown resilience and initiative as more than a year into the pandemic we continued to create new programs and services and adapt many policies and procedures to meet the most critical needs of our community.

The completion and analysis of our three-year Comprehensive Community Needs Assessment (2019-2021) provided data and statistics used to support our ongoing efforts of fighting poverty and providing every family with an opportunity for success. Input from 76 social service providers and 400 individuals throughout Columbia, Montour, and Northumberland Counties was obtained. Most individuals (67%) lived in Northumberland County, Columbia County (25%), or Montour County (3%) and 75% have lived in their current county for more than 3 years. Most (80%) were between the ages of 18-59, female (78%) and white (85%) white. 86% had earned at least a high school education or GED.

Bloomsburg University compiles and analyzes the results of our Community Needs Assessment. An executive summary and detailed analysis are completed and used to determine agency goals, seek new funding for programming, and educate the public on poverty in our service area.

Community Action Agency self-sufficiency services are funded by the Community Services Block Grant (CSBG), a federal program that allocates funding to connect individuals living in poverty to an opportunity for success. Case managers provided support, tools, and resources to empower individuals, families, and communities to succeed. Through CSBG and support from local foundations and funders, we had the opportunity to assist 10,161 individuals with goals of advancing from poverty to economic stability. The progression of an individual moving from an in crisis or unstable situation to an improved secure status is based on their needs at the time of enrollment and the barriers that they face as they work toward achieving their goals.

| MOST URGENT NEEDS | ISSUES                                                         |
|-------------------|----------------------------------------------------------------|
| UTILITY BILLS     | Past Due Amounts, Shut Off Notices                             |
| HOUSING           | Eviction notices, Homelessness, Couch Surfing                  |
| FOOD              | Insufficient Amount at Home                                    |
| TRANSPORTATION    | Lack of Public Transportation, Can't Afford Gas or Car Repairs |
| BASIC NEEDS       | Cleaning Supplies, Hygiene Products, Clothes                   |

| 2021-2022 TOTAL SERVICES:       |        |
|---------------------------------|--------|
| UNDUPLICATED INDIVIDUALS SERVED | 10,161 |
| UNDUPLICATED FAMILIES SERVED    | 5,628  |
| UNDUPLICATED SERVICES PROVIDED  | 68,553 |

## Addressing Hunger In Our Community

The financial status of households in our service area was so greatly impacted by the pandemic that the government provided free lunches to students attending all school districts. For the second year in a row, we managed increased funding in Northumberland County and provided our 12 pantries with a plentiful supply of food to give to residents facing food insecurity.

CSO's Shamokin office serves as an emergency food pantry and a location for our monthly Fresh Food Distribution (April-October). The 3,346 individuals that accessed food through the doors of our emergency pantry, food pantries throughout Northumberland County, and our fresh food distribution in Shamokin are a critical part of CSO's comprehensive approach to services ensuring that families have access to all basic needs.



Holiday food distribution 2021

## Housing Services

Our housing case managers reported an increase in the number of requests for rental assistance this year. Securing new grant funding to support ongoing housing needs as families moved past the pandemic and were faced with new economic challenges was a primary focus. We remained dedicated to establishing relationships with landlords so our case managers could advocate for their customers and better serve them with securing safe and affordable housing and avoiding eviction.

Programs such as the Emergency solutions Grant (ESG), Emergency Rental Assistance Program (ERAP), the Homeless Assistance Program (HAP), and CSBG provide case management, security deposits and rental assistance for those in need. Through the support of local funders and specific grants we provided emergency hotel stays for individuals who did not have access to an emergency shelter and would have been homeless.

### ERAP

CSO continued to operate The Emergency Rental Assistance Program this year. The Emergency Rental Assistance Program (ERAP) provided 1,235 families that have experienced economic insecurity and were affected by the COVID-19 pandemic with up to 12 months of financial assistance to avoid eviction and/or utility shut off. Tenants can apply for themselves, or a landlord can apply on behalf of their current tenant. With income limits set at 80% of the median area income for Northumberland and Montour counties, this program allowed us to serve those with a higher income than we traditionally work with. The Federal allocation ERAP 1 for Northumberland County was nearly \$6 million and \$2 million in Montour County. CSO also received ERAP 2 funding for both counties. ERAP 2 will start in the fall of 2022 as ERAP 1 funds expire.

### HAP

Through the Homeless Assistance Program (HAP) and additional HAP CV dollars, CSO case managers provided 27 families in Northumberland County with first month's rent and/or security deposit. This program helps to avoid homelessness and allow individuals who need support to safely secure housing that they can maintain rental payments on.



## ESG

The Emergency Solutions Grant (ESG) in Columbia, Montour, & Northumberland Counties helped 82 individuals to quickly regain stability in permanent housing after experiencing a housing crisis or homelessness.

SHANNON (left) enrolled into CSO's ESG/Rapid Rehousing program. She kept in close contact with her case manager every month and would

discuss her goals and personal issues. Through hard work and determination, she obtained a job at Geisinger Hospital in Danville. She is an assistant to the pharmacist; she started part time and presently is full time. She plans on going back to school to study radiology. Shannon has worked hard to achieve her goals.

## Recovery and Re-entry

### OPIOID HOUSING

The Opioid Housing program aids those recovering from substance abuse with housing and stability services. CSO case managers provide case management and financial assistance for stable, temporary housing to 30 individuals in recovery while they focus on sobriety. This program is part of a Rural Response to the Opioid Epidemic (RROE) grant and partners with Northumberland County and the Greater Susquehanna Valley United Way.

### STEPPING OUT PROGRAM

With funding from the Pennsylvania Commission on Crime and Delinquency (PCCD), Central Susquehanna Opportunities Inc. established a re-entry program, Stepping Out, invested in helping former inmates successfully rejoin local communities. After incarceration, re-entrants come back into society filling distinct roles, becoming neighbors, employees, and parishioners. Stepping Out supports a Reentry Case Manager and the development of the Northumberland County Reentry Coalition.

The reintegration process can be difficult and overwhelming,

with numerous barriers. The Northumberland County Reentry Coalition is comprised of members of government agencies, county departments, community agencies, community members and faith-based organizations who are working collaboratively so that re-entrants do not have to navigate their paths alone.

### VIVITROL PROGRAM

The Vivitrol® Program is for inmates with a repeated history of opioid and alcohol abuse. Vivitrol® is an extended release injectable that decreases the urge to use. This program reduces inmate relapses upon release from prison, reduces recidivism rates upon release from prison, and creates a safer and healthier community. Inmates are educated on the Vivitrol® medication including both the benefits and negative side effects. The staff worked with inmates to create goals and a reentry plan including referrals to agencies such as the Community Action Agency.

## Volunteer Income Tax Assistance (VITA)

For the past 16 years, CSO has participated in the IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE)

programs offering free basic tax return preparation to qualified individuals. Those who generally make \$58,000 or less, have a disability, and/or are Limited English-speaking taxpayers qualify for the program.

CSO is a certified partner with the IRS and has trained volunteers to prepare returns. Volunteers must take and pass tax law training that meets IRS standards. In addition to requiring volunteers to certify, the IRS requires a quality review check for every return prepared at a VITA/TCE site prior to filing.

In the 2022 tax season, CSO had 4 dedicated volunteers and a Site Coordinator in Northumberland County. 325 federal and state tax returns were completed for 2021.



CARYL MOSER (above) was one of four volunteers for the 2022 tax season. Caryl described the season as "short, but like a whirlwind." Caryl said she greatly enjoyed working with the CSO staff. She looks forward to the challenge of next year's season.





## Utility Bills

One of the most common requests that we received and our newly identified #1 need on our Community Needs Assessment is assistance with utility bills. We utilized grants and customer assistance programs made available by local utility providers to help people manage their monthly payments and avoid a shut off. Budgeting and financial literacy workshops were also provided to show customers how to make changes in their spending that would allow them to manage their bills with their income.

## Community Outreach

CSO staff participated in National Night Out events held in several local communities.



SANDY WINHOFER, Community Action Supervisor, presents at the Northumberland County Summit hosted by Bucknell University in collaboration with the Greater Susquehanna Valley United Way and CSO. Sandy educated the audience on poverty in our region and the findings of our Community Needs Assessment. Workforce development professionals, local non-profits, social service agencies and community representatives spent the day learning and networking to address local needs.



## CAAP Self-Sufficiency Progress Award Winner

In November, NAOMI CRAWFORD, community action program customer won a 2021 Community Action Association of PA (CAAP) Self-Sufficiency Progress Award. Kathie O'Grady (left), Naomi's case manager nominated her for the award as her story is a great example of determination and perseverance. Naomi's advice to others is "Regardless of where you find yourself in life, there's still hope for you so please, don't give up!"

Congratulations, Naomi!

# Financial Statements

## Financial Activity Fiscal Year Ended June 30, 2021

| REVENUE                                        |                    |               |
|------------------------------------------------|--------------------|---------------|
| Federal, State and Local Grant Funding         | \$6,166,179        | 98.4%         |
| Fundraising                                    | \$42,072           | 0.7%          |
| Fees, contracts and other revenue              | \$57,188           | 0.9%          |
| <b>TOTAL REVENUE</b>                           | <b>\$6,265,439</b> | <b>100.0%</b> |
| OPERATING EXPENSES                             |                    |               |
| Program Services:                              |                    |               |
| WIOA - Adults                                  | \$460,108          | 7.4%          |
| WIOA - Youth                                   | \$651,888          | 10.4%         |
| WIOA- Dislocated Worker                        | \$587,016          | 9.4%          |
| Dept. of Public Welfare - EARN Program         | \$1,010,359        | 16.2%         |
| Dept. of Pubic Welfare - Work Ready Program    | \$29,997           | 0.5%          |
| Special Workforce Programs                     | \$82,716           | 1.3%          |
| Community Service Block Grant (CSBG)           | \$771,558          | 12.3%         |
| CARES                                          | \$9,499            | 0.2%          |
| Community Action Programs                      | \$2,252,301        | 36.0%         |
| Volunteer Income Tax Assistance (VITA) Program | \$5,341            | 0.1%          |
| Other                                          | \$353,189          | 5.7%          |
| <b>Total Program Services</b>                  | <b>\$6,213,972</b> | <b>99.5%</b>  |
| General and Administrative                     | \$33,961           | 0.4%          |
| Fundraising                                    | \$1,072            | 0.1%          |
| <b>TOTAL EXPENSES</b>                          | <b>\$6,249,005</b> | <b>100.0%</b> |
| INCREASE IN NET ASSETS                         | \$16,434           |               |
| NET ASSETS - BEGINNING OF YEAR                 | \$529,920          |               |
| <b>NET ASSETS - END OF YEAR</b>                | <b>\$546,354</b>   |               |

## Financial Position

### Fiscal Year Ended June 30, 2021

| ASSETS                                  |                    |               |
|-----------------------------------------|--------------------|---------------|
| Cash and cash equivalents               | \$1,237,774        | 61.7%         |
| Accounts receivable                     | \$714,121          | 35.6%         |
| Prepaid expense                         | \$53,796           | 2.7%          |
| <b>TOTAL ASSETS</b>                     | <b>\$2,005,691</b> | <b>100.0%</b> |
| LIABILITIES AND NET ASSETS              |                    |               |
| Liabilities:                            |                    |               |
| Accounts payable                        | \$460,108          | 58.9%         |
| Accrued expenses                        | \$651,888          | 11.4%         |
| Accrued leave                           | \$587,016          | 2.5%          |
| <b>TOTAL LIABILITIES</b>                | <b>\$1,459,337</b> | <b>72.8%</b>  |
| Net Assets:                             |                    |               |
| Unrestricted                            | \$546,354          | 27.2%         |
| <b>TOTAL NET ASSETS</b>                 | <b>\$546,354</b>   | <b>27.2%</b>  |
| <b>TOTAL LIABILITIES AND NET ASSETS</b> | <b>\$2,005,691</b> | <b>100.0%</b> |

CSO, Inc.



Current Ratio

#### 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 of greater than one is desirable.



# Fundraising Initiatives

## 18th Annual Golf Tournament

The 18th Annual Golf Tournament was held on July 11, 2022. Save the date for our tournament next year to be held on July 10, 2023 at Frosty Valley!



## Sunnie's Spectacular Superbowl Party Raffle

The Superbowl Raffle was held on February 4, 2022!

### First Prize:

55" TCL Smart Roku TV - LED - 4 HDMI Wifi  
Blast 2.0 Soundbar with 4 Speakers  
Gift Cards (over \$100)

### Second Prize:

2 Five-Day Igloo Coolers BMS (52 & 25 quart)  
Basket of Gift Cards and Party Supplies (over \$100)

### Third Prize:

Lottery Board, Assorted Tickets Value \$100



# CSO Locations



**CSO Central and Community Action Agency**  
2 East Arch Street  
Shamokin, PA 17872  
570-644-6575



**CSO Community Action Agency**  
228 Arch Street  
Sunbury, PA 17801  
570-644-6575



**CSO Community Action Agency**  
219 Filbert Street  
Milton, PA 17847  
570-644-6575



**CSO Community Action Agency**  
36 East Main Street  
Bloomsburg, PA 17815  
570-412-2830



**PA CareerLink® Clinton County**  
8 North Grove Street,  
Suite F  
Lock Haven, PA 17745  
570-893-4022



**PA CareerLink® Lycoming County**  
329 Pine Street  
Williamsport, PA 17701  
570-601-5465



**PA CareerLink® Northumberland/Snyder/Union**  
225 Market Street  
Sunbury, PA 17801  
570-644-6575



**PA CareerLink® Columbia/Montour**  
415 Central Rd Suite 2  
Bloomsburg, PA 17815  
570-387-6288



**PA CareerLink® Mifflin**  
MCIDC Plaza, Bldg.,  
6395 SR 103 N  
Lewistown, PA 17044  
717-248-4942



**PA CareerLink® Centre**  
240 Match Factory Place  
Bellefonte, PA 16823  
Phone: 814-548-7587



**The LINK Mobile Workforce Van**



**CSO Community Action Agency**  
1960 8th St. Drive  
Watsonstown, PA 17777  
570-644-6575 x409



**CSO Community Action Agency**  
435 E. Front St.  
Danville, PA 17821  
570-644-6575 x413

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Central Susquehanna Opportunities, Inc. (CSO)

