

2019-2020

ANNUAL REPORT
Helping Communities Bridge Gaps



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 then 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 an honor and privilege to have completed another year as the Chief Executive Officer of Central Susquehanna Opportunities, Inc. (CSO), "A Community Action Agency." And, so far, 2020 is unlike any other year our agency has experienced.

As an agency, our primary goal stays the same: to empower individuals and families within our communities to achieve self-sufficiency. However, this year, CSO met with a completely different challenge while working toward this goal. A global pandemic that changed the landscape for everyone.

Staying true to our commitment, vision, and dedication to supplying services to the public, CSO continued to efficiently serve our community. The economic slowdown caused by the coronavirus pandemic caused individuals and families to suffer setbacks, including those who previously never needed CSO's services.

Without the tireless dedication of our staff, support of our board of directors, and reinforced partnerships with other local agencies, CSO would not have been ready to serve this increased population. We look forward to the future and our continued involvement with local coalitions, growing community engagement, and dedication to creating positive, sustainable changes to improve the quality of life for the individuals and families of our area.

It is with immense 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 and the continuing progress of our programs.

On behalf of CSO's Board of Directors and Management, I would like to thank our hard-working staff, our funders, and our sponsors.

Sincerely,

Gale Zalar, Chief Executive Officer

Board of Directors

Officers



Chair -Greg Sacavage



Vice Chair-Kevin Varano



Secretary- Rich Kistner



Treasurer- Doug Diven

Low Income Representative

The Gate House	Thomas Dougher, Jr.
Mount Carmel Area School District	Greg Sacavage
Northumberland Borough Housing Corporation.....	Wendy Herrold
HandUp Foundation	Doug Diven
Community Strategies Group	Rich Kistner
CMSU Service Systems	Bryan Hagenbuch

Elected Officials or Their Representative

The Honorable Kurt Masser, 107th Legislative District Representative.....	Harold Hurst
The Honorable John Gordner, 27th Senatorial District Representative.....	Martha Milbrand
The Honorable David Millard, 109th Legislative District Representative	Sandra Robbins
Northumberland County Controller	Christopher Grayson
SEDA-COG/Mayor of Washingtonville	Tyler Dombroski
Northumberland County District Attorney.....	Anthony Matulewicz III

Private Sector/Other Community Representative

Varano's Warehouse.....	Kevin Varano
Columbia Montour Chamber of Commerce.....	Fred Gaffney
Sun Area Technical Institute	Jennifer Hain
Susquehanna Valley Chamber of Commerce	Bob Garrett
Mifflinburg Area School District	Sandy Mattocks
Shikellamy Area School District	Dave Bacher

*Thank you to the Board of Directors for all of the time, effort,
and support given to CSO while helping us to realize our vision.*

Organizational Growth & Capacity Building Strategic & Marketing Plan

This year CSO continued to build on the strategic plan created with Hailstone Economic in 2019. The comprehensive, five-year plan focuses on increased continuity while driving the organization forward. Serving as a guide, the plan emphasizes the organization's unique capabilities while widening the area of the community it serves.

A part of the strategic plan was to increase CSO's social media presence. The CSO Facebook page continues to grow with 954 followers getting a firsthand view of what CSO is doing in the community, upcoming events, and notice of available services.

By establishing and using consistent methods, like social media, to promote programs and services; CSO continues to reach more members of the community.



Sunnie Sightings

Sunnie the Sunshine continued to represent CSO, Inc., this year. Stopping to shine at the Northumberland County Recovery Fest, The United Way of Mifflin-Juniata's Day of caring, and the first Fresh Food Pantry in Shamokin!



Board Retreat

On July 3rd, the CSO Board of Directors attended a retreat at the Edison Hotel, in Sunbury. They worked with Hailstone Economic to develop a five-year strategic plan.

Staff Development



Bridges to Sustainability

CSO sponsored a Bridges to Sustainable Communities Workshop featuring Philip DeVol, author of Bridges to Sustainable Communities, Getting Ahead in a Just-Gettin'-By World and co-author of Bridges out of Poverty. The workshop provided a comprehensive community approach to addressing poverty. An approach that teaches employers, community organizations, social service agencies, and individuals to speak the same language about poverty, and communicate in an atmosphere of mutual respect.



MYNDDSET Training

CSO staff are encouraged to attend trainings throughout the year. We want to highlight the training staff received from MYNDDSET, an Organizational Transformation Company. This training focused on systems thinking and customer service from a mission or vision perspective. CSO staff learned to integrate MYNDDSET Attitudes and Behavior Assessments into our Organizational Development efforts. The result is an organization-wide awareness of self and others. Thank you, Mark Burke!



Covid - 19



Governor Tom Wolf ordered a state-wide shut down to slow the spread of the COVID-19 virus on March 16, 2020. CSO closed its physical office locations with staff making the shift to working remotely to keep customers and staff healthy.

Although things looked different; there were no interruptions in services for customers. CSO, a subcontractor, located in the PA CareerLink® offered free workshops and all events remotely. Staff resolved issues with food insecurity, housing, utilities, money management, and job searching by using virtual technology.

A COVID-19 Resource page was created on the CSO website: csocares.org.

To identify what families and individuals needed help with and where to distribute funding, a COVID-19 Community Needs Assessment was conducted by CSO. CSO and various partners distributed the assessment to individuals in Columbia, Montour, and Northumberland counties. According to the results of the assessment, the top five needs in the community were paying utility bills; food insecurity; finding and keeping affordable housing; lack of transportation; and money management.

CSO continued to manage its ten food pantries. A few weeks after the quarantine began, CSO's central office and the Sunbury Salvation Army held drive-up food hand-outs. The day of pick-up, staff, and volunteers delivered to the vehicles, following safe, social-distancing procedures.

CSO received additional funding and resources to support COVID-19 needs from the state and local level, including, but not limited to The First Community Foundation Partnership, Central Susquehanna Community Foundation, and The Greater Susquehanna Valley United Way. CSO also received donations from businesses and citizens from around the area. Personal protection equipment was purchased using grant money from local foundations.



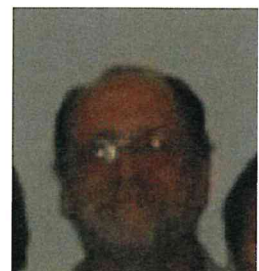
ALL STAFF MEETING & STAFF RECOGNITION

October 14, 2019 • Front Street Station



At our annual Staff Meeting, we acknowledged our staff members for their continued service with CSO. Congrats staff for all your challenging work and thank you for your dedication!

Staff Members recognized for their years of service:



5 years: Andrea Herb, Jen Gehr • **15 years:** Brandy Margel, Caroline Balliet • **35 years:** Mark Hauck



CSO bids a “Happy Retirement” to Harry Morgan!

Harry is retiring after 39 years of service with CSO. Harry served in many capacities within CSO, both in our Workforce and Community Action Department.

Harry was always a dedicated employee and we wish you the best in your retirement. We will miss you!

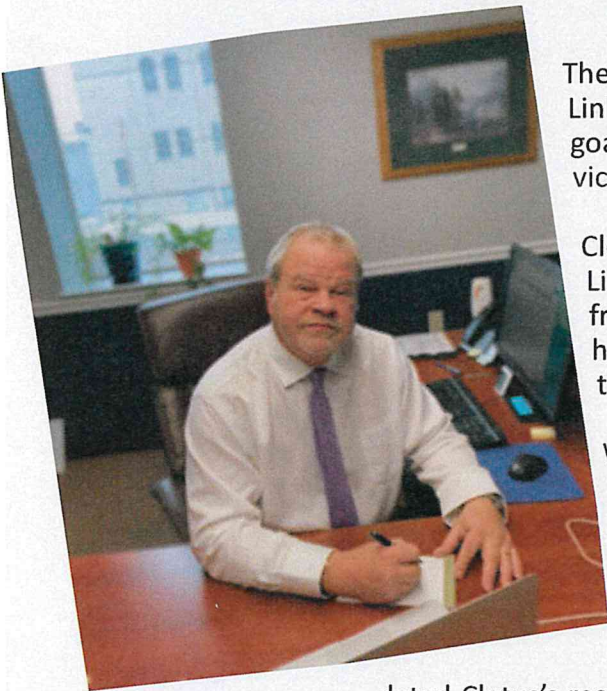
Workforce Development

CSO is a partner in the PA CareerLink® offices in Central Region offering a variety of services to meet the needs of job seekers and provide them with the skills needed in the local workforce.

CSO's workforce programs provide customers with the support, skills and training needed to help them regain or advance in employment and strengthen their financial stability.

This year, workforce programs were challenged to meet the needs of job seekers during the COVID-19 pandemic. CSO staff rose to the occasion using technology, innovation, and creativity to continue to meet the needs of customers while our service delivery model moved virtual.

Adult/Dislocated Worker Program



The Adult and Dislocated Worker Program at the PA CareerLink® can assist adults with individualized job search, career, goal planning, workshops, job development, and training services.

Cletus was a dislocated worker who came into the PA CareerLink® Lycoming County in October 2019. After being let go from a longtime position with a specialized skill set, he knew he needed to consider a new career direction. He turned to the CareerLink® to begin his employment search.

Working with his career coach, David, Cletus completed an individual employment plan and reviewed his career goals. He received a Gold Level Career Readiness WorkKeys certification.

Meeting regularly with Bob, the site's job developer, they moved toward achieving Cletus's goals. Together they updated Cletus's resume and cover letter, practiced his interviewing skills, and searched for job openings. With Bob as an advocate, Cletus expanded his career search, discovering how to convert his prior skills to match prospects.

According to Cletus, "Bob connected me with several people and suggested jobs to apply for." Currently, Cletus is the Director of Client Services for Homewatch Caregivers and in employment follow-up services. He remained determined to overcome his situation and his perseverance paid off.

Workforce Development



After being released from prison, Abdul contacted the Lycoming County PA CareerLink®. He met with staff from the Link, a mobile career resource center, serving area prisons as well as surrounding rural areas. The Link staff recommended he connect with a Career Coach to help him with his job search. Abdul took their advice and scheduled an appointment with Amy McGovern, who became his Career Coach.

Amy reviewed PA CareerLink® services, including the On-the-Job-Training (OJT) program with Abdul. OJTs provide approved employers with funding towards the salary for a new hire for up to six months. Motivated by learning this information, Abdul approached a company that interested him.

He said this about his decision, “it’s a great opportunity to gain experience and get a paycheck at the same time. I had certification, but no experience. Schoonover Heating & Plumbing gave me a shot. Going into the interview knowing I had an OJT as my ace to play- really gave me confidence. During the interview, my lack of experience was a huge negative. I took the initiative to inform them about the OJT and the benefits involved for them and myself. Once I mentioned the program to my employer, the interest was immediate. Win-win is an easy picture to paint!”

With the incentive of PA CareerLink® funding, along with Abdul’s skills, positive attitude, and drive, Schoonover Heating & Plumbing agreed to hire him through the OJT program. When Abdul completed his six months of training, he switched career paths and was hired by the Pepsi Company.

Eventually, when Amy contacted Abdul during follow-up services, he informed her that he just registered his own company. When asked if he would recommend the OJT program for others, Abdul replied: ***“Absolutely! Already have, in fact. I’ve come a long way. It all comes down to motivation. This program is a springboard, but it still requires you to take a leap.”***



Workforce Development



REBOOT Workforce Program

In 2019, CSO received funding from Central Pennsylvania Workforce Development Corporation (CPWDC) to offer the Reboot Workforce Program in Clinton, Columbia, Lycoming, Montour, Northumberland, Snyder, and Union Counties. Reboot provides career development, career coaching, training and On the Job Training for individuals who have been affected by the Opioid Crisis.

Estee was referred to Reboot by Clean Slate, an outpatient medication addiction treatment center. By using a trauma-informed approach, staff quickly learned Estee had used opioids for years before seeking help.

While seeking treatment for substance abuse, Estee found a job at a local restaurant. After coming to Reboot to explore career path options, she disclosed a criminal history related to her disorder.

Estee and Reboot staff have been working together since December 2019 and through assessments, careful research, and self-discovery, Estee established a goal to pursue a degree in Business Management. After being approved for an Individual Training Account funded through Reboot, she started school.

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. During program year 2019/2020, The Link served 1,279 job seekers with career coaching and PA CareerLink® services. The Link coordinated a total of 194 events across the nine-county region. There were 134 new enrollments for services provided by The Link.



In June, The Link facilitated an in-person reentrant employment group in Sunbury. The staff helped reentrants struggling with joblessness. Although the Link staff provided employment resources to local State Correctional Institutes for years, this was the first initiative involving parole reentrants living in the community. The PA Department of Corrections featured the event on its website.

Youth Program

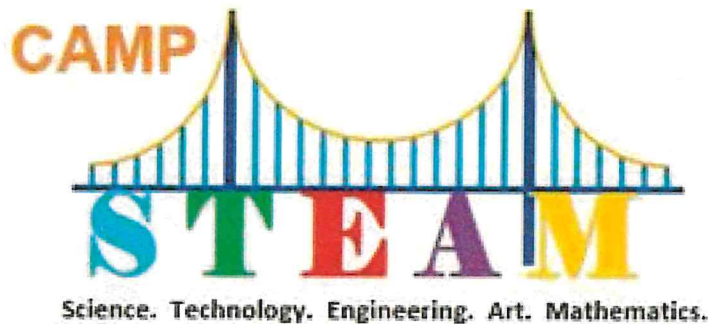
Bridges to the Future Program Update

Although the school year was much different than past years, the change did not stop the In-School Youth Program staff from supplying an exciting summer camp experience. The two-week-long camp was entirely virtual. Students listened to speakers and toured local businesses using Zoom.

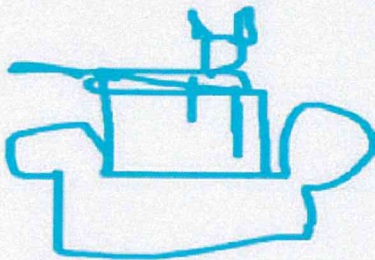


In-school youth staff guided students through activities that focused on important soft skills like teamwork and thinking outside of the box. One of these was the spaghetti tower engineering challenge activity. This activity challenged students to build the highest tower possible, with limited supplies, within a certain amount of time.

Although the staff had to structure the camp activities differently, the camp was still a fun learning experience for all their students!



TANF Youth Development Program Spring 2020



This year's TANF Youth Development, summer Camp STEAM looked a bit different. The camp remained a two weeklong program for students from East Lycoming High School, Montgomery High School, Lewisburg High School, and the Criminal Justice Advisory Board took part.

All the activities were conducted online. One activity was, "Cat in the Living Room," where students drew an image without picking up their writing utensils. Usually done as a group activity, it worked well for the students over Zoom.

Students were also able to listen to speakers and virtually tour businesses. When asked about the camp experience, one student said, "my favorite part of camp was that I was able to open my eyes to some different career choices that I had not considered before camp. This has been a lot of fun and I'm very happy I decided to give this camp a try. I would consider doing it again!"

Earn Program

EARN Works with Community Partners

EARN Centre County worked with Penn State Cooperative Extension to provide a nutrient management program for customers. EARN customers completed 5 sessions learning how to prepare healthy meals on a budget. Pictured is Ellsbhet Beltran, Centre County EARN customer.



Danita Robinson, a CSO EARN customer, awarded the 2019 Governor's Achievement Award

Danita Robinson has been in and out of the EARN and Work Ready programs fourteen times over the last thirteen years. In Danita's eyes, these were just steps along her journey. Danita spent years balancing part-time work, post-secondary education, and being a single parent of two. She spent weekends in gymnasiums cheering on her now twelve-year-old son at wrestling tournaments while finishing homework and studying in between matches.



Danita's most recent EARN enrollment began in May 2019. Although recently graduating from an RN program, she was working as a Certified Nursing Assistant, and not earning enough to sustain her family. Danita shared with staff that the cost of the test fees was too much for her to afford; that was the obstacle standing between her and her dream. EARN issued a performance incentive to pay the fees and Danita studied diligently.

In the meantime, Danita had transportation concerns. Her car needed repairs beyond its value. With a warm referral to the United Way, she became eligible for a car loan program that allowed her to buy a reliable vehicle at a low-interest rate.

Once Danita passed her exam, she was promoted to RN Supervisor, making \$35 an hour. She and her family are now stable. Today, she is giving back. Danita is a volunteer for the United Way, currently working on an Adverse Childhood Events (ACE) project. She is a speaker on community issues, specifically related to behavioral health and addiction.

This year, in recognition of her determination, Danita received the EARN Governor's Achievement Award. Congratulations Danita!

Family Care Home Health Agency, LLC presented the PA Department Human Services 2020 Honor Roll Award for their partnership with EARN Program

Family Care Home Health Agency (FCHHA) provides home healthcare services and support to families in need of additional help for themselves and their loved ones. FCHHA employs a range of skilled and non-skilled healthcare professionals. Delivering the best possible care for their clients is their driving mission.

FCHHA has partnered consistently with CSO's EARN Program yielding rewarding opportunities in the ever-growing and in-demand field of Healthcare. Over the last program year, this partnership has resulted in the successful hiring of four EARN participants and offers of employment currently extended to two more, with wages ranging from \$10.50 to \$12.00 per hour, along with medical benefits.

EARN participants can work full or part-time with the ability to train and advance in rewarding long-term career pathways.

FCHHA is committed to understanding the social and economic status of its employees, and the barriers that influence expectations, needs, and transportation limitations as obstacles to successful employment. They work with EARN applicants who lack transportation, matching them with client placements and opportunities that are near their homes. FCHHA also works around childcare limitations by scheduling minimal weekend shifts. FCHHA encourages its workers to up-skill and provides a supportive environment for those TANF participants who wish to grow their healthcare careers.

FCHHA regularly attends Job Fairs throughout the region. Taking an even more active role, they presented to EARN participants at a Job Club focusing on non-verbal communication, body language and eye contact, all-important soft skills needed for success in interviews, and the workplace. FCHHA believes that the EARN program is an essential partner in hiring a diverse, trained, and compassionate workforce.

Community Action Agency

COMMUNITY ACTION AGENCY

The past year has proved to be another strong year for the Community Action. Our staff were at the forefront of reducing poverty and empowering families by providing shelter and essential services to the homeless, helping families pay their utility bills and obtain fresh nutritious food.

Historically, Community Action customers were those living below the federal poverty guidelines. COVID-19 caused economic hardship for many families and provided a new opportunity for our staff to serve people living above this level, yet still with limited income. We are proud to have expanded our outreach and partnerships which has allowed us to serve those who have been impacted by COVID-19, in addition to our regular customers.

**A total
of 8,484
unduplicated
individuals
received
41,015
services in
2019/2020.**

Utility Bills-made payments & completed applications for payment plans for local utility companies

- 765 customers served
- 3,077 services provided

Food Pantry- partnered with Central PA Food Bank, supplying food for 10 pantries in Northumberland County

- 5,096 people served
- 20,620 food services provided

Housing- security deposits and rental assistance to prevent homelessness and avoid eviction

- 776 people served
- 2,154 housing services

Relocation of Columbia County Office

CSO Community Action Agency moved to a new location in Bloomsburg, Columbia County this year. Pictured is the ribbon cutting at the new site at 36 Main St., and the entrance to the new office.

This office is co-located with our partners, Columbia Montour United Way, and the Gate House, allowing expansion of services for residents in Columbia County. We are excited to be downtown giving easy access to our customers.



Community Action Agency

Housing Services

Housing continues to be one of the top needs in our community. CSO staff provides case management to identify safe and affordable housing, help avoid homelessness, and to rapidly house people. Services include budgeting, locating housing, financial assistance to avoid eviction, inspections to ensure dwellings are safe, and outreach to individuals in need of immediate shelter.



Shawn and Jalynn Kauffman found themselves homeless after experiencing challenging personal circumstances that disrupted their income that left them unable to pay their rent and there were evicted. They could not afford to move into an apartment, yet they were desperate for a place to stay. The family moved into an unheated attic in a friend's home. They quickly realized that not having safe and secure housing was unhealthy for them.

After a few weeks of being homeless, Shawn and Jalynn were referred to CSO by a local counselor who was helping them with their current struggles. A CSO case manager completed an intake with them and identified all their current needs. Since they were in a crisis, the case manager's primary goal was to help them obtain housing. The case manager worked with a local landlord and helped them to secure a safe, affordable apartment. One that would be easier for the Kaufman's to manage because all the utilities, except electric, were included in the rent. And it even allowed them to keep their cats. Our Financial Literacy instructor helped them create a budget and learn to manage their monthly expenses. CSO worked with them to increase their income and obtain an apartment. They were able to pay the security deposit on their own, but not the first month's rent. Using CSO's Homeless Assistance Program, we assisted with the first month's rent payment.

After settling into their new apartment, Jalynn called her case manager to tell her how happy they were. She said, "This is the nicest apartment we have ever had. CSO was the first place where we were treated with such respect, despite being in a position of needing help."



Food Insecurity

On May 30th, we kicked off our 2nd annual Fresh Food Pantry. The pantry is held bi-weekly throughout the summer and ends in the fall when produce is no longer in season. Employees from Great Dane along with volunteers from the PA Red Cross helped our staff to distribute fresh produce and dairy to families in Northumberland county. Following proper social distancing guidelines, this year's fresh food store was a drive-through service held in the parking lot of CSO's office in Shamokin. 1,559 individuals received nutritious produce from the program this year!

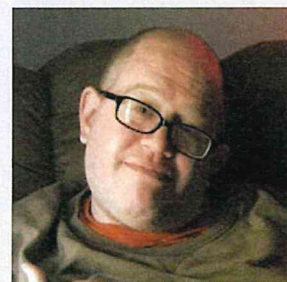
In addition to the fresh food pantry, CSO is the lead agency for Northumberland county managing 10 food pantries located throughout the county. We partner with non-profit agencies, churches, and community-based organizations that have volunteers available to coordinate pantry operations and aid people as they come to the pantry. We place orders of nonperishable foods from The Central PA Food Bank and schedule weekly deliveries to the pantries.

In February (pre-COVID 19), CSO and our ten food pantries, served 1,689 clients, making up 725 households from Northumberland County. Compare that to May, where we served over 4,000 clients, making up 1,499 households. That is an increase of 43%.

Home Delivered Meals

The Home Delivered Meal Program provides frozen meals for homebound individuals living in Northumberland County. The meals are prepared under the supervision of the American Diabetic Association or a registered dietician.

Eligible Individuals must be under the age of 60 and unable to safely shop for or prepare meals on their own. To qualify, individuals must supply a document from a physician saying they are suffering from a physical, mental, or emotional disability prohibiting them from leaving their residence or from preparing meals. Once approved, they receive seven frozen meals once a week.



Financial Literacy Workshops at Northumberland County Prison

CAA offered Financial Literacy workshops at the Northumberland County Prison, in which the instructor taught life coping skills to the inmate population. These skills consisted of financial basics such as budgeting their money, balancing a checkbook, finding safe and affordable housing, paying rent, and saving money every month.

For many inmates leaving prison can be a complicated process and these workshops are necessary for equipping inmates with useful skills to lead productive lives after release. There is a continuation of services from CAA once inmates are living in the community.



The VIVITROL® Program - opioid or alcohol dependence

One of our newest programs is The Vivitrol® Program which is for inmates with a repeated history of opioid and alcohol abuse. Vivitrol is an extended-release injectable that decreases the urge to use. The Vivitrol® program is designed to reduce inmate relapses upon release from prison, reduce recidivism rates among those with addictions, and to create a safer and healthier community.

The staff educates inmates on the Vivitrol® medication, the benefits, and the negative side effects of it. The staff helps the inmates to create goals and a reentry plan which includes referrals to agencies such as community action.

This program year, 13 inmates enrolled in the program, 80 received education about the program, and only two reoffended and returned to prison.



Keep Our Kids Warm

CSO received donations from several sponsors to purchase or give area children warm coats, hats, and scarves to use throughout the winter. Case manager, Kathie O'Grady met with the "Knit Wits" a knitting club who donated handmade hats and scarves that we distribute to people in need during the winter season. Special thanks to Brewser's Sports Grill, for their continued support of our agency.

This year we gave 338 children in Northumberland, Columbia, and Montour counties a new winter coat!

Thank you to all our partners for helping us make this program a continued success!

- Brewser's Sports Grill
- Amerihealth
- Central Susquehanna Community Foundation
- Shamokin Rotary Club

Wal-Mart in Coal Township awarded CSO with a community grant. CSO used the \$2000 grant to help residents in the community with basic needs. Thank you to Wal-Mart for supporting our community!

Fundraising Efforts



CSO GOLF CLASSIC

July 8, 2019 marked the 15th 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.

Unfortunately, CSO canceled this year's tournament because of the COVID-19 pandemic. Please save the date for next year's tournament! The new date is, July 12, 2021, and the tournament will be held at Frosty Valley Golf Course, in Danville, PA.



SUNNIE'S SPECTACULAR SUPERBOWL — RAFFLE TICKET — JANUARY 2020



**SUNNIE'S
SPECTACULAR
SUPERBOWL PARTY
RAFFLE!**

1st Prize
55" RCA 6K Ultra HD Roku TV
\$100 Grocery Gift Cards & Party Supplies

2nd Prize
Yeh Tundra 65 filled with Party Supplies

Drawing will be held Friday January, 24th
Ticket Price: \$10

Tickets are now available at:
29 Park Street, Suite 111
Danville, PA 17012



**Statement of Financial Activity
Fiscal Year Ended June 30, 2019**

REVENUE			
Federal, State and Local Grant funding	\$	3,802,750	96.4%
Fundraising	\$	84,369	2.1%
Fees, contracts and other revenue	\$	57,532	1.5%
TOTAL REVENUE	\$	3,944,651	100.0%
OPERATING EXPENSES			
Program Services:			
WIOA - Adult	\$	399,835	10.3%
WIOA - Youth	\$	819,950	21.1%
WIOA - Dislocated Worker	\$	408,599	10.5%
Dept. of Public Welfare - EARN program	\$	745,794	19.2%
Dept. of Public Welfare - Work Ready program	\$	121,362	3.1%
Special Workforce Programs	\$	85,199	2.2%
Community Service Block Grant (CSBG)	\$	480,723	12.4%
Food Stamp Participation program	\$	39,981	1.0%
Community Action Programs	\$	675,573	17.4%
School to Work	\$	2,322	0.1%
CSO CARES - Emergency Energy Assistance program	\$	3,200	0.1%
Volunteer Income Tax Assistance (VITA) program	\$	3,139	0.1%
Other	\$	40,455	1.0%
Total program services	\$	3,826,132	98.5%
General and Administrative	\$	33,411	0.9%
Fundraising	\$	24,015	0.6%
TOTAL EXPENSES	\$	3,883,558	100.0%
INCREASE IN NET ASSETS	\$	61,093	
NET ASSETS - BEGINNING OF YEAR	\$	466,566	
NET ASSETS - END OF YEAR	\$	527,659	



**Statement of Financial Position
Fiscal Year Ended June 30, 2019**

ASSETS			
Cash and cash equivalents	\$	130,279	16.7%
Accounts receivable	\$	604,205	77.6%
Prepaid Expense	\$	44,363	5.7%
TOTAL ASSETS	\$	778,847	100.0%
LIABILITIES AND NET ASSETS			
Liabilities			
Accounts payable	\$	45,653	5.9%
Accrued expenses	\$	136,226	17.5%
Accrued leave	\$	69,309	8.9%
TOTAL LIABILITIES	\$	251,188	32.3%
Net Assets			
Unrestricted	\$	527,659	67.7%
TOTAL NET ASSETS	\$	527,659	67.7%
TOTAL LIABILITIES AND NET ASSETS	\$	778,847	100.0%

CSO, Inc. Current Ratio: 2.10

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.

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



PA CareerLink® MOBILE LINK
Phone: 570-220-0003



*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).*

*Workforce development programs are made possible through the support of the Central Pennsylvania
Workforce Development Corporation, the leader and active partner in workforce development efforts.*

Registration does not imply endorsement.



Helping Communities Bridge Gaps