



Opportunities, Inc.

Helping
People.
Changing
Lives.

2024
Annual
Report



Decades of Dedication

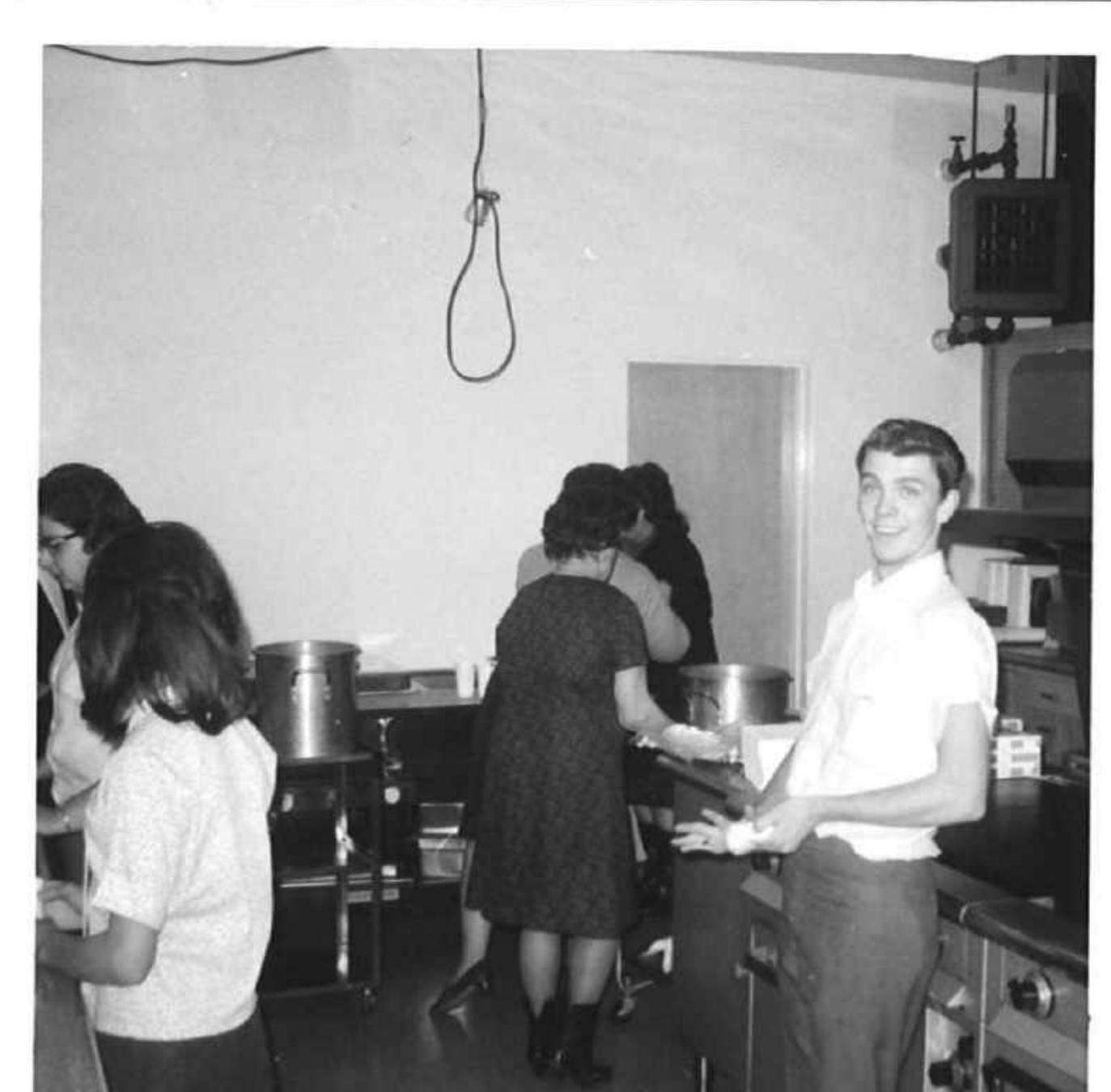
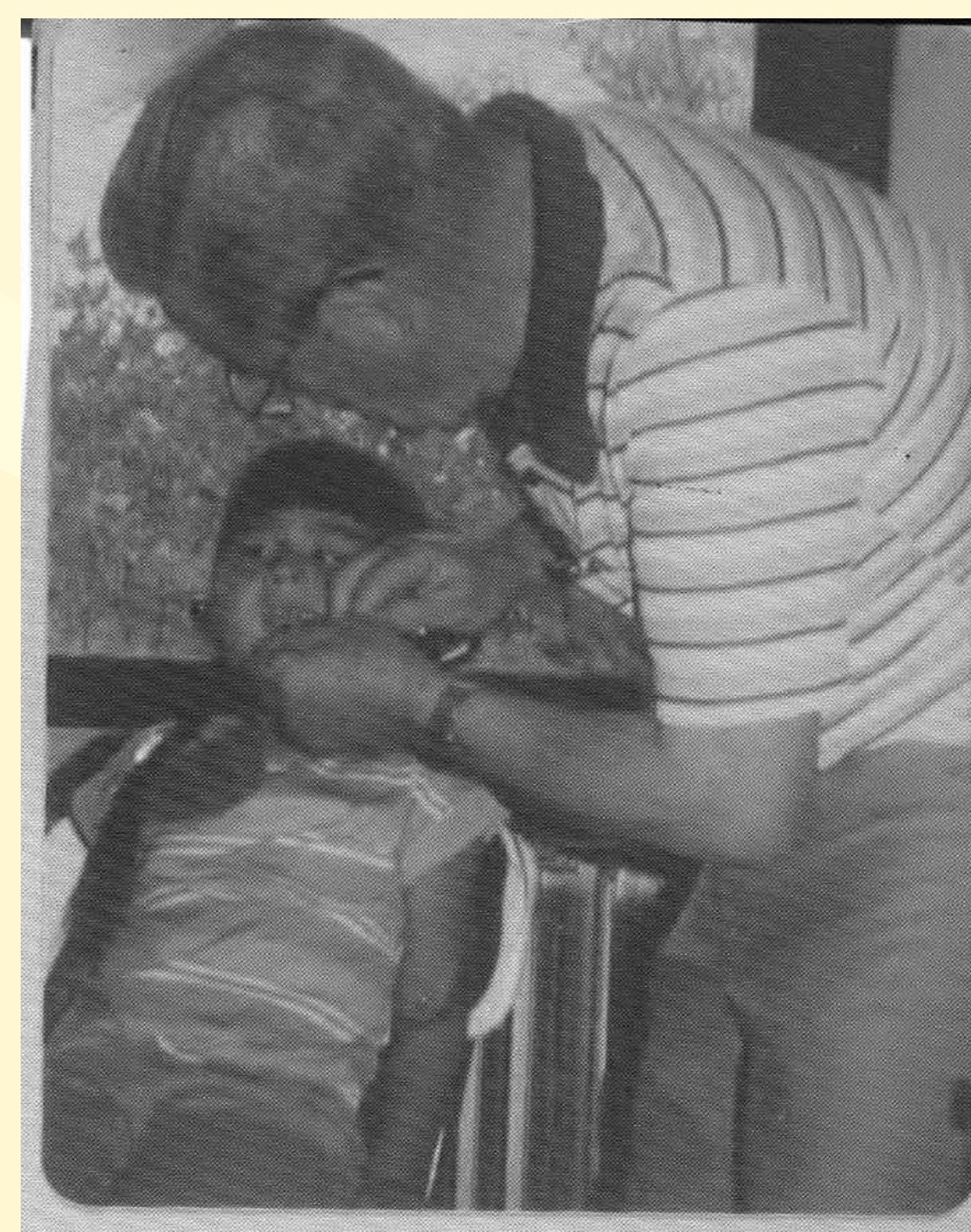


OPPORTUNITIES, INC.

6th Annual Report

April 1, 1970-March 31, 1971





A Message from our Executive Director

Karla Seaman

This year marks 60 years since Opportunities, Inc. first opened its doors with a simple but powerful belief:

That everyone deserves a chance.

Since 1965, we've walked alongside thousands of families - through hardship, through hope, and toward brighter futures. Over the decades, our programs have grown, but our purpose has stayed the same:

To meet people where they are, lift them up with dignity, and help them move forward with confidence.

As we reflect on this milestone, we honor the hearts and hands that built this agency - and recommit ourselves to the work ahead, knowing that real change begins with compassion, and grows stronger with community.



A Message from our President

Mary Ann Harwood



As Board President, it is an honor to reflect on this extraordinary 60-year milestone with deep pride and gratitude.

Opportunities, Inc. has remained a steadfast pillar of hope and support in our community, thanks to the dedicated staff, strong leadership, and unwavering belief in our mission.

On behalf of the Board of Directors, thank you for your trust, your partnership, and your continued commitment to making a lasting difference in the lives of others.

Our Board of Directors



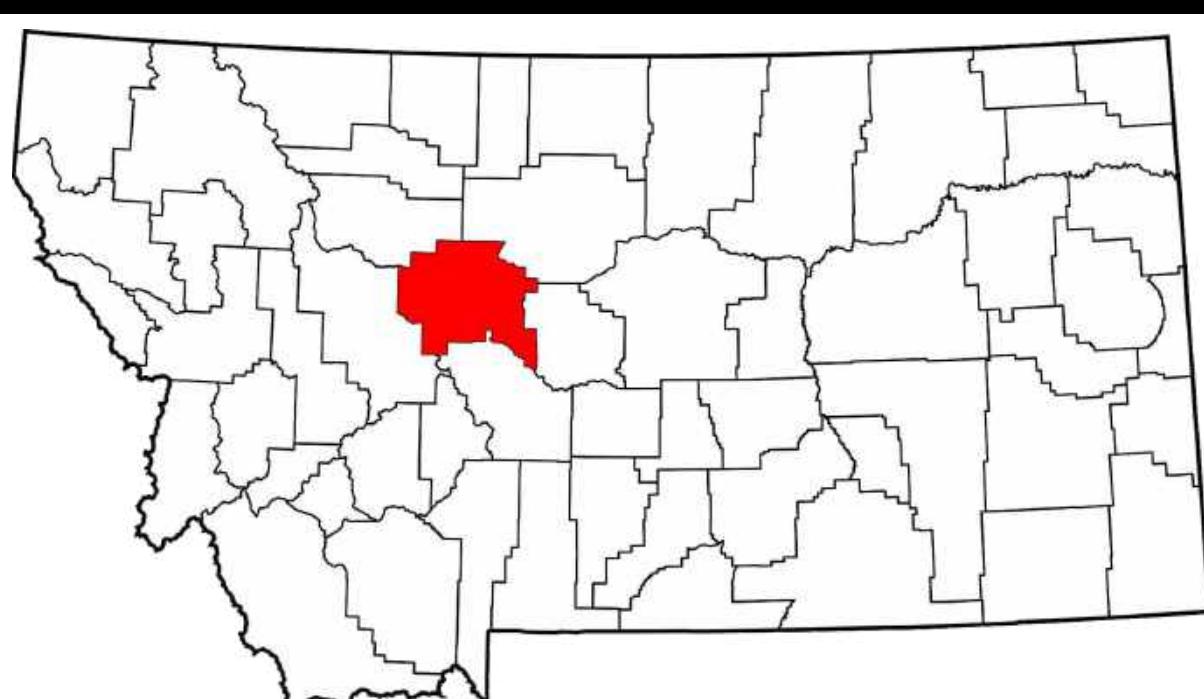
Pictured from left to right: Sharon Anderson, Bob Meyers, Clay Riehl, Skyler Bilbrey, Abigail Hill, Gail Belfert, Martin NoRunner, Linnet Doane, Sandi Filipowicz, Mary Ann Harwood, Melissa Darko, Jasmine Robertson, Jim Morren, Jim Larson, and Sam Carlson.
Not pictured: Vernon "Napi" Billeddeaux and Katie Adams.

Public Sector and Elected Officials



Mary Ann Harwood
Toole County
Commissioner

President

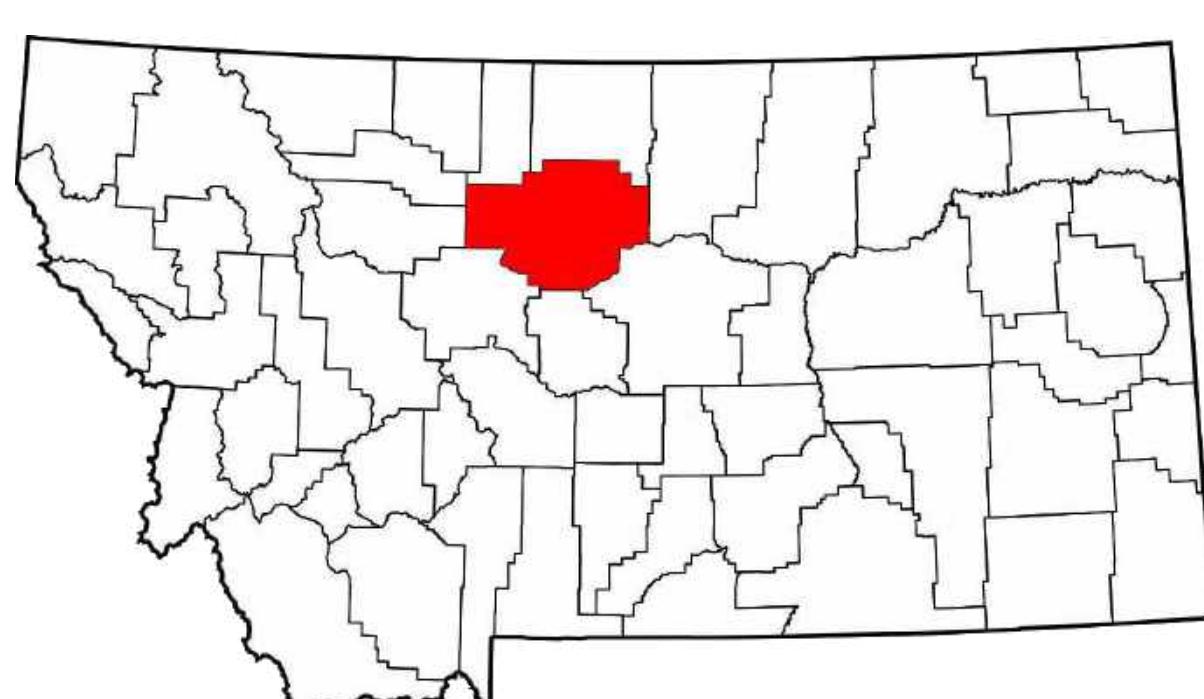


James Larson
Cascade County
Commissioner

2nd Vice President



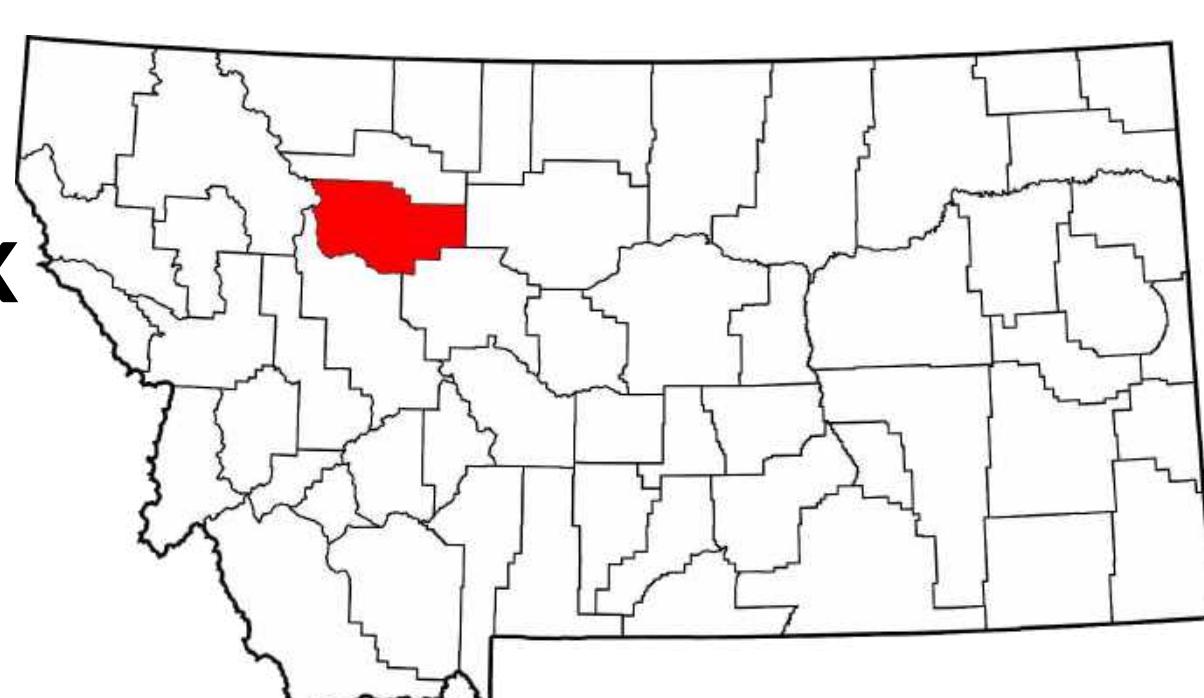
Jim Morren
Pondera County
Commissioner



Clay Riehl
Chouteau County
Commissioner



Vernon "Napi" Billeddeaux
Glacier County
Commissioner



Sam Carlson
Teton County
Commissioner

Community Representatives

Gail Belfert
1st Vice President

Bob Meyers
Treasurer

Martin
NoRunner

Abigail
Hill

Sharon
Anderson

Linnet
Doane

Low Income Representatives

Melissa Darko
3rd Vice President

Skyler Bilbrey
Secretary

Sandi
Filipowicz

Katie
Adams

Jasmine
Robertson

Our Mission

Opportunities, Inc., collaborating with community partners, will provide resources and tools for low-income and vulnerable individuals to have the opportunity to confidently create a better future for themselves and others.



Our Vision

Our vision is nothing less than being a leader, advocate and voice for low-income individuals and families. The Agency, providing supportive services and working in partnership with each community, empowers people to build responsive communities where individuals with low incomes have the power and opportunity to create positive and lasting change for themselves and others.

Our Promise

Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other.



Our Top Priorities

#1

Ensure low-income individuals have access to safe housing.

#2

Provide affordable childcare for low-income families.

#3

Provide supportive services for low-income families.

Our Core Values

 COMMITMENT

 RESPECT

 INNOVATION



EXCELLENCE

 PASSION

 COGNITIVE RESOURCEFULNESS



Our Strategic Goals

Goal #1 - Family

Families and individuals have access to the supportive services necessary, leading to renewed hope, resiliency and a prosperous future.



Goal #2 - Agency

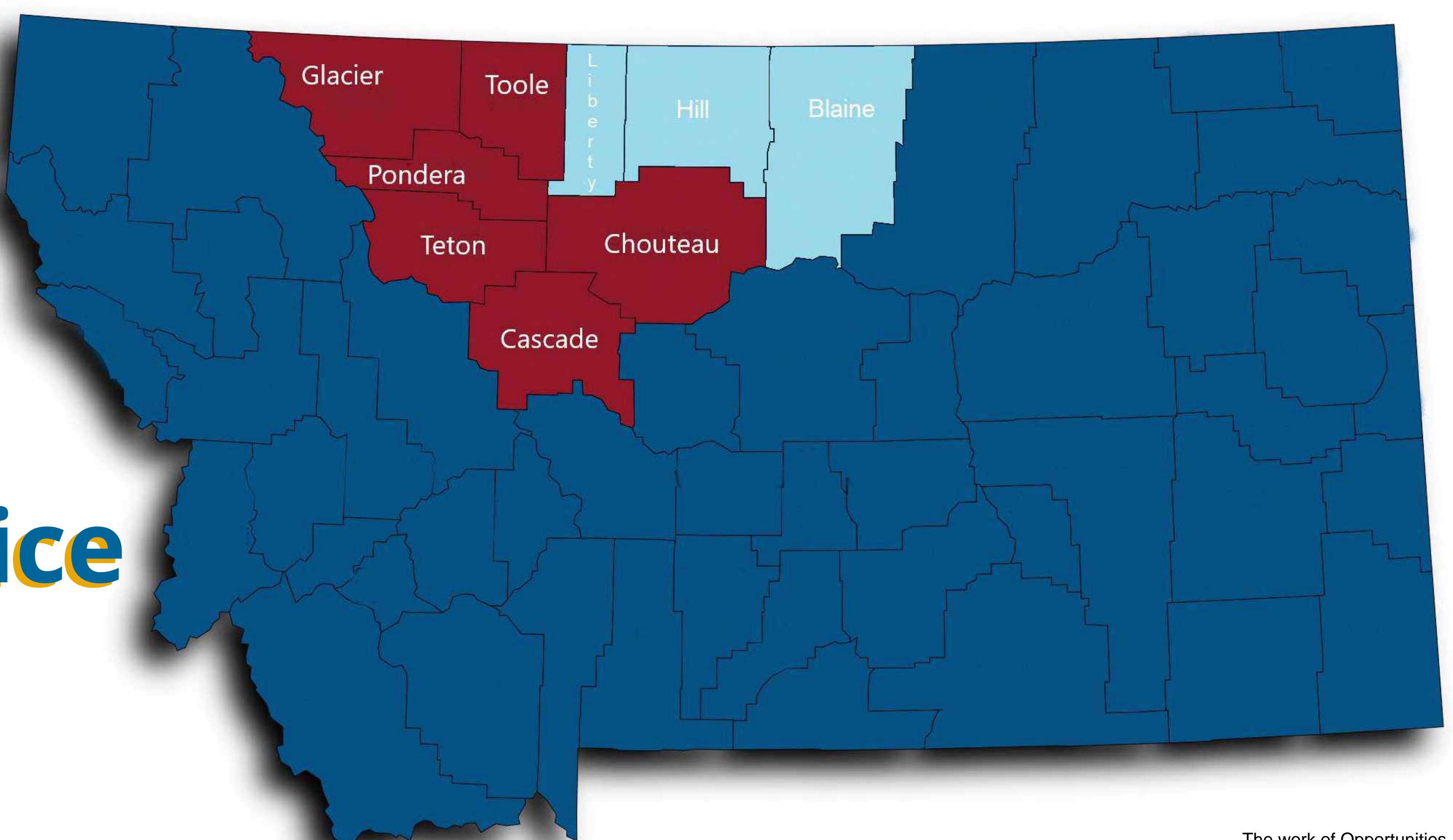
Opportunities, Inc. will use a strength-based approach in collaboration with our community partnerships to create lasting positive change. This will lead to stability, empower vulnerable individuals, and foster a more prosperous future for all.

Goal #3 - Community

Opportunities, Inc. will cultivate new relationships and foster existing partners within each community to advance the social, economic, health and well-being of the communities and individuals we serve.

Our Programs

- CoC Conferencing
- Community Child Care
- Community Resource Centers
- Community Services Block Grant
- Early Head Start
- Emergency Food and Shelter
- Emergency Solutions Grant
- Emergency Rental Assistance - Housing Stability Services
- Energy Share
- FUSE
- Head Start
- HELP-Link
- HUD Housing
- Low-Income Energy Assistance
- Weatherization
- Workforce Innovation and Opportunity Act



Our
Service
Area

2024 Expenditures

10/01/2023 - 09/30/2024

Federal

Federal

Non-Federal

Total

Department of Health and Human Services

Community Services Block Grant	423,082	423,082
Head Start	3,631,712	133,681
Early Head Start	3,672,159	1,317,292
Temporary Assistance for Needy Families Cluster - Pathways	109,629	109,629
Low-Income Energy Assistance Program - Weatherization	604,569	604,569
Low-Income Energy Assistance Program	562,180	562,180

Department of Health and Human Services Sub-Total

9,003,331

1,450,973

10,454,304

Department of Energy

Home Weatherization	400,875	400,875
Bonneville Power Administration - Weatherization Program	12,847	12,847
Home Weatherization - Blackfeet Reservation	120,004	120,004
Home Weatherization - Rocky Boy Reservation	25,959	25,959
BPA-Home Weatherization-Blackfeet Reservation	79,825	79,825

Department of Energy Sub-Total

639,511

639,511

Department of Labor

Work Incentive Act - Youth Employment & Training	214,818	214,818
HELP - Link	129,043	129,043

Department of Labor Sub-Total

343,861

343,861

Department of Housing and Urban Development

Section 8 Housing - Existing & Moderate Rehabilitation	479,261	479,261
Emergency Shelter Grants Program	144,263	144,263

Department of Housing and Urban Development Sub-Total

623,524

623,524

Federal Emergency Management Agency

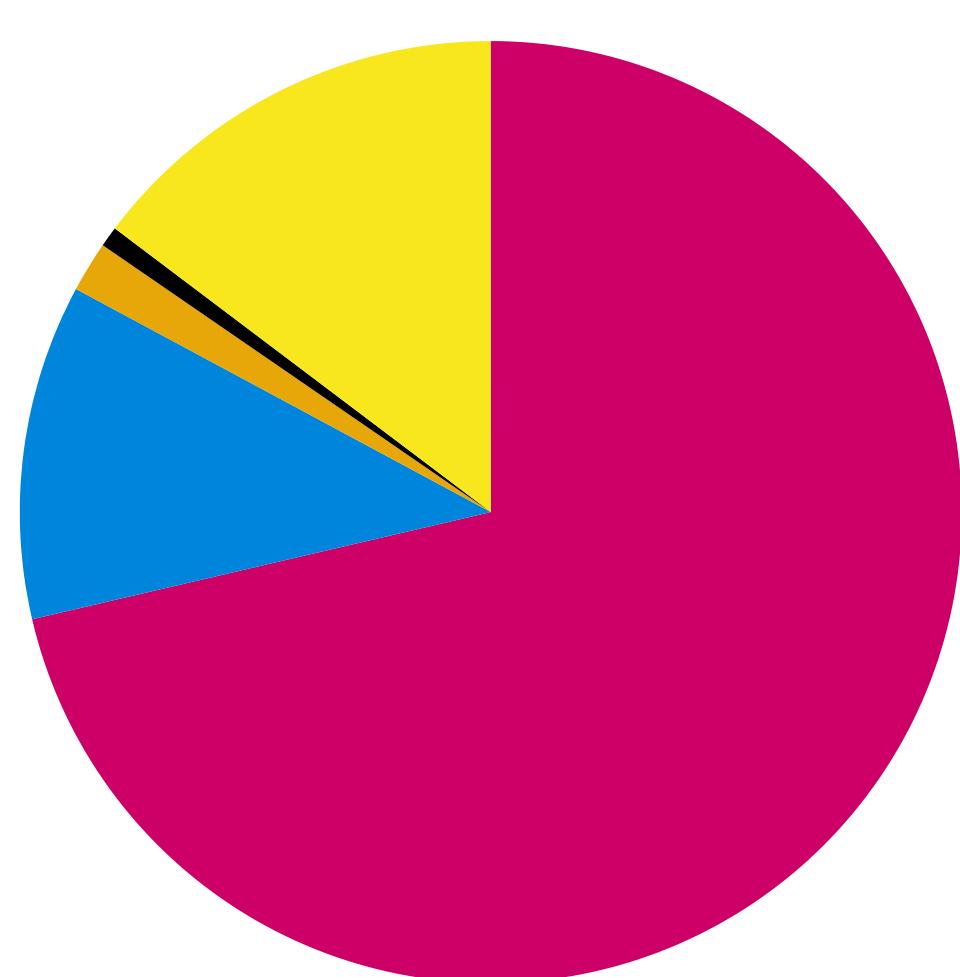
Emergency Food and Shelter Program	29,779	29,779
------------------------------------	--------	--------

Federal Emergency Management Agency Sub-Total

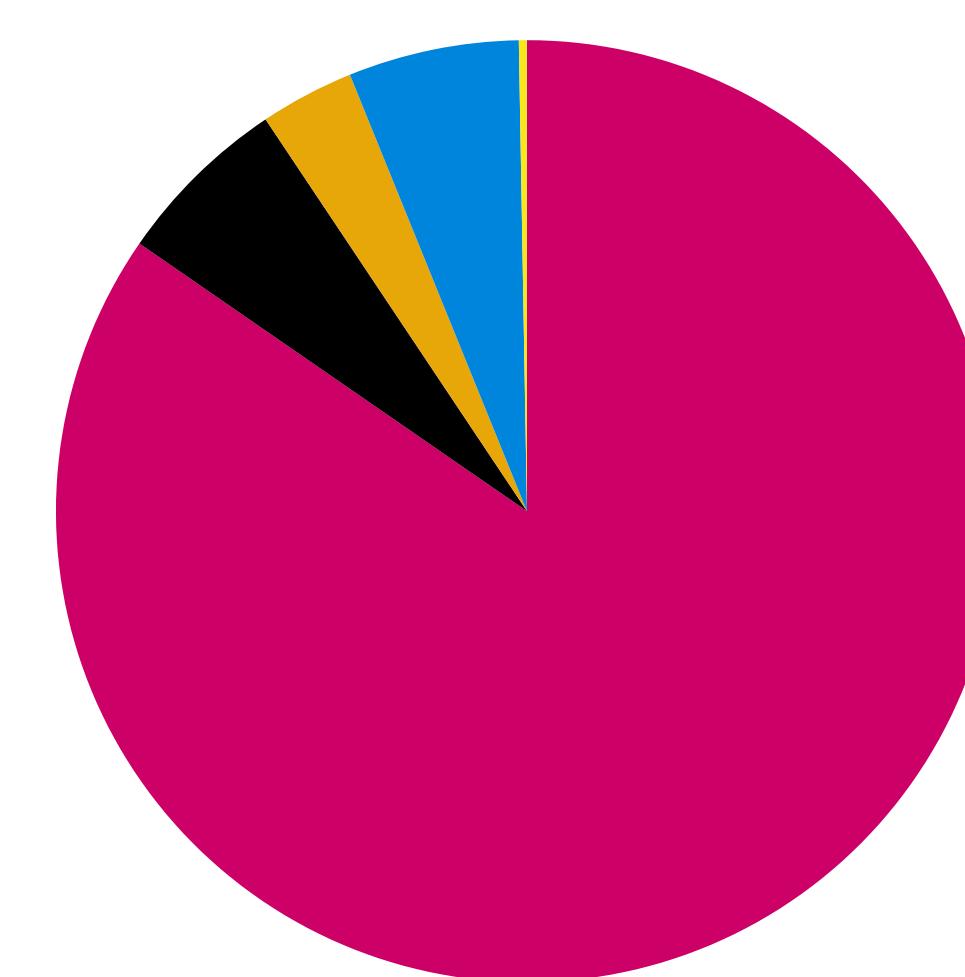
29,779

29,779

ALL FUNDING



FEDERAL FUNDING



█ Federal (71.35%) █ Non-Federal (11.5%)
█ State (1.74%) █ County (0.7%)
█ Private/Non-Federal (14.71%)

█ DHHS (84.62%) █ DOE (6.01%)
█ DOL (3.23%) █ HUD (5.86%)
█ FEMA (0.28%)

2024 Expenditures

10/01/2023 - 09/30/2024

State

State of Montana

	<u>County/State</u>	<u>Non-Federal</u>	<u>Total</u>
Housing Stability Services	194,446		194,446
Cut Bank Planning Grant	25,336		25,336
State of Montana Sub-Total	219,779		219,779

County

Cascade County

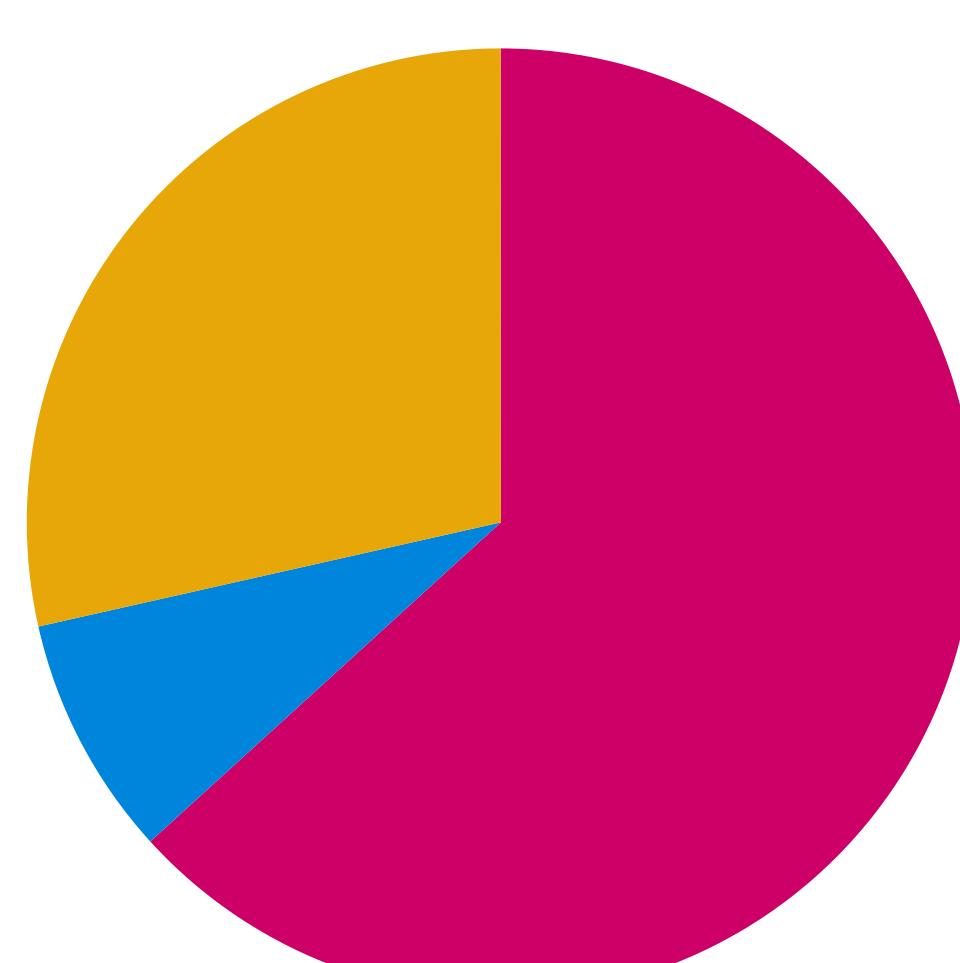
ARPA	87,698	87,698
Cascade County Sub-Total	87,698	87,698

Private/Non-Federal

Private/Non-Federal Grantors

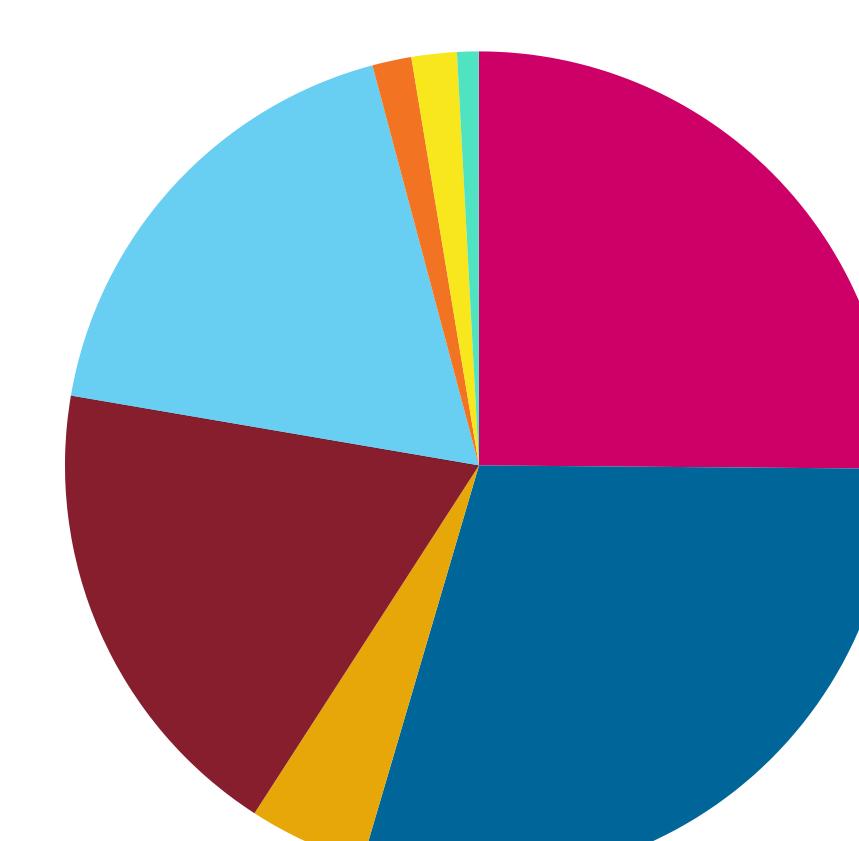
NorthWestern Energy - Fuel Fund Services (Energy Share)	466,511	466,511
NorthWestern Energy - Weatherization Program	546,048	546,048
Energy West - Furnace Safety and Efficiency Program	84,827	84,827
Energy West - Weatherization Program	344,721	344,721
Glacier Electric Cooperative - Weatherization Program	61	61
Alluvion ARPA	336,966	336,966
United Way - Emergency Services	28,498	28,498
MT Healthcare Foundation	32,679	32,679
Donations	15,765	15,765
Private/Non-Federal Grantors Sub-Total	1,856,076	1,856,076

COUNTY/STATE FUNDING



- Housing Stability Services (63.24%)
- Cut Bank Planning Grant (8.24%)
- Cascade County ARPA (28.52%)

PRIVATE/NON-FEDERAL FUNDING



- NorthWestern Energy-Fuel Fund Services (Energy Share) (25.13%)
- NorthWestern Energy-Weatherization Program (29.42%)
- Energy West-Furnace Safety and Efficiency Program (4.57%)
- Energy West-Weatherization Program (18.57%)
- Glacier Electric Cooperative-Weatherization Program (0%)
- Alluvion ARPA (18.15%)
- United Way - Emergency Services (1.54%)
- MT Healthcare Foundation (1.76%)
- Donations (0.85%)

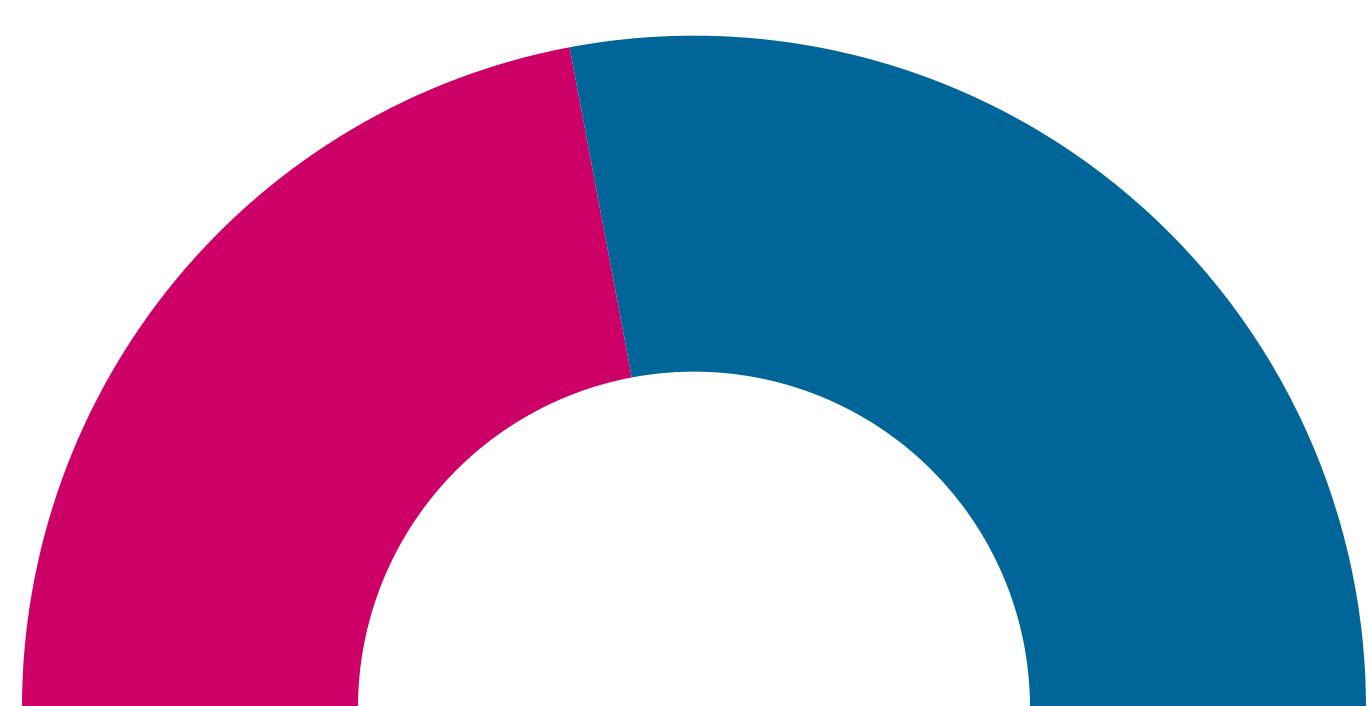
Client Demographics Overview

At a glance...

11,591
Individuals Served

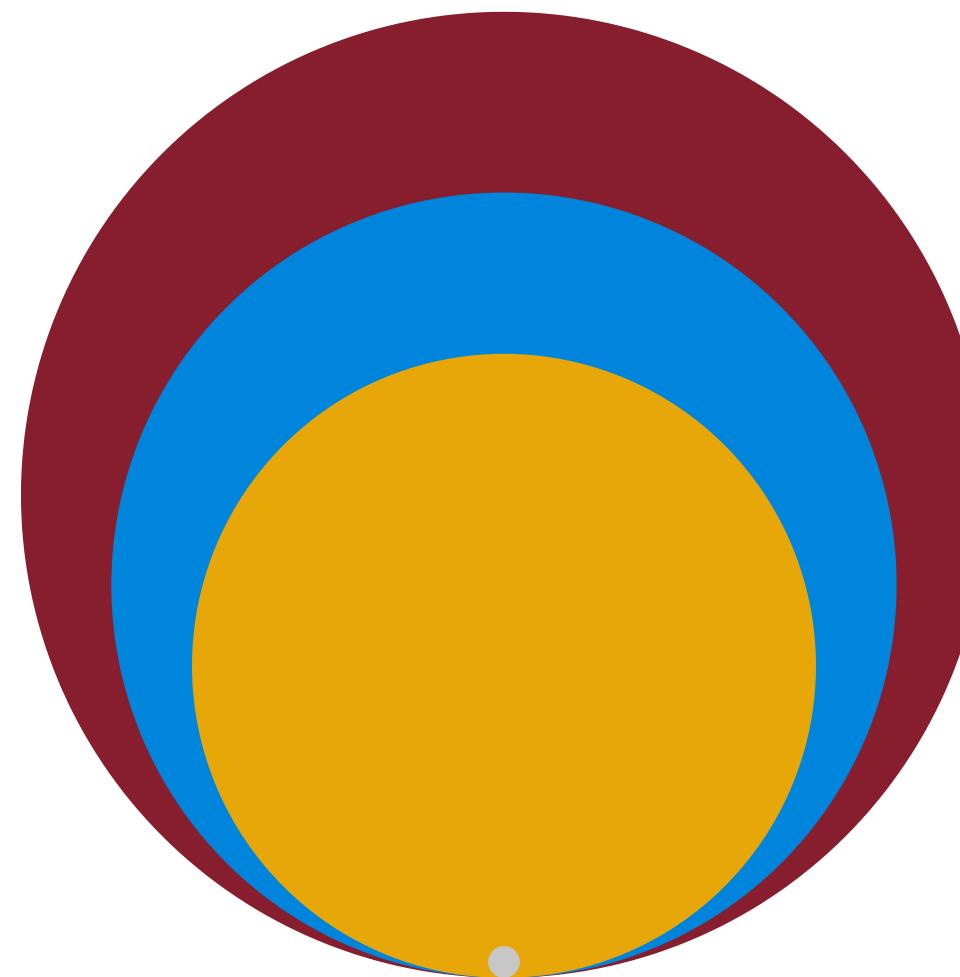
6,095
Households
Served

Gender



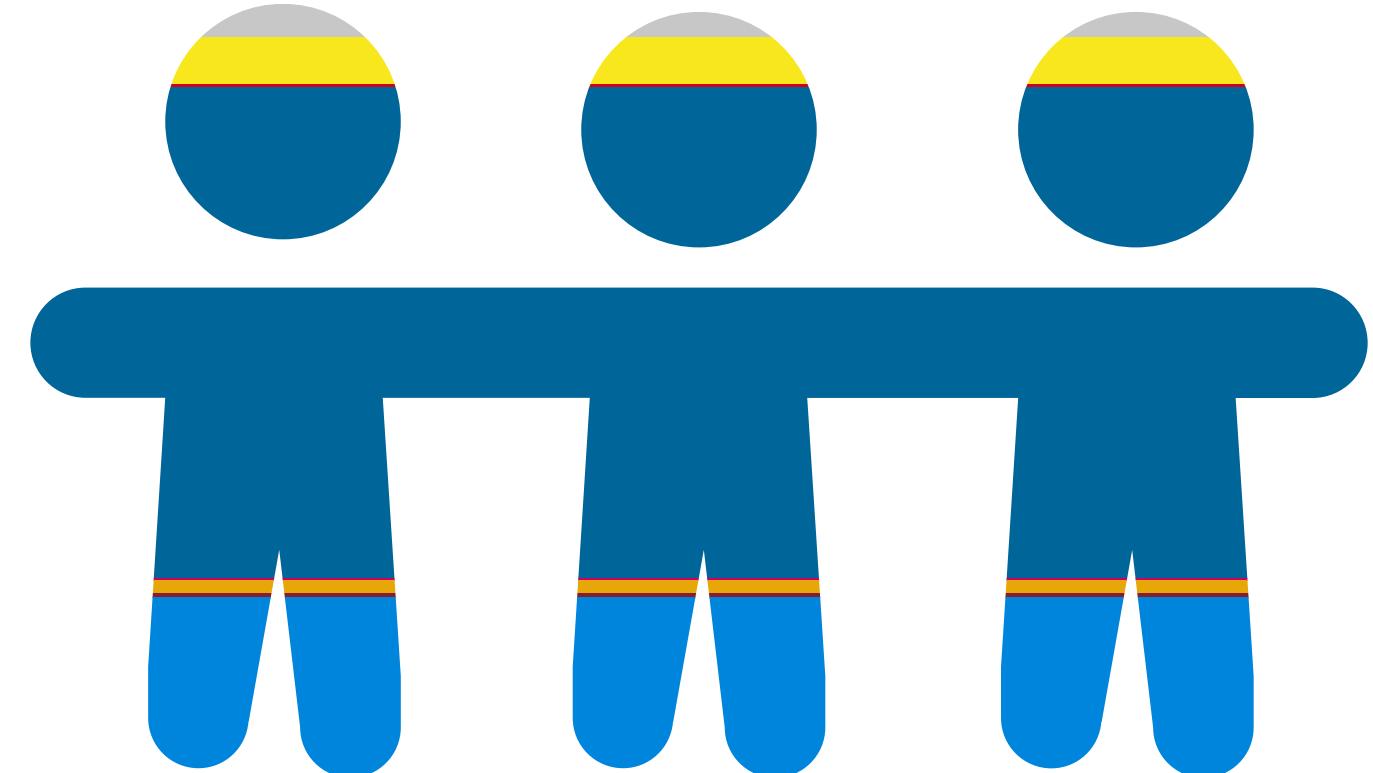
■ Female (44.08%) ■ Male (55.92%)

Age



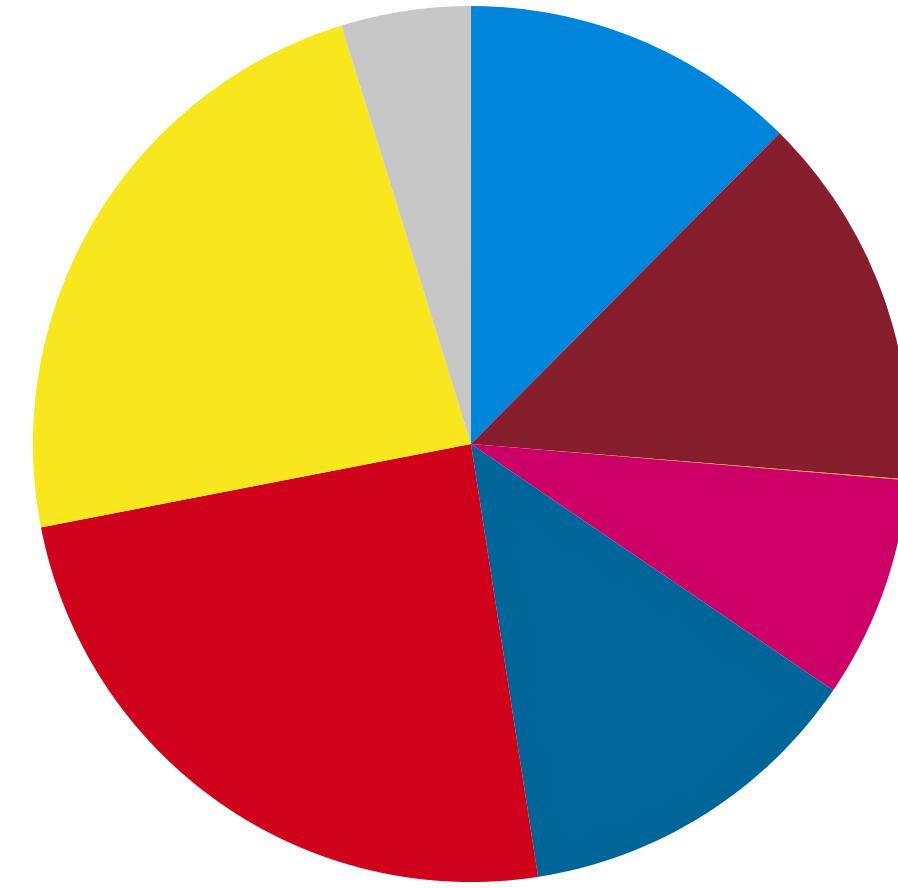
● Children (0-17) (31.78%)
● Adults (18-59) (48.1%)
● Seniors (60+) (20.07%)
● Not Reported (0.05%)

Race



■ American Indian/Alaska Native (23.32%)
■ Asian (0.54%)
■ Black/African America (1.58%)
■ Native Hawaiian/Other Pacific Islander (0.27%)
■ White (63.53%) ■ Other (0.28%)
■ Multi-Race (6.09%)
■ Unknown/Not Reported (4.39%)

Work Status



■ Full Time (12.45%) ■ Part Time (13.85%)
■ Migrant/Seasonal Worker (0.03%)
■ Unemployed (6 months or less) (8.18%)
■ Unemployed (More than 6 months) (13.06%)
■ Unemployed (Not in Labor Force) (24.39%)
■ Retired (23.27%) ■ Not Reported (4.78%)

Military Status



■ Veteran (5.57%)
■ Active Military (0.05%)
■ Never Served (58.17%)
■ Not Reported (36.21%)

Education Levels



■ Grades 0-8 (7.35%)
■ Grades 9-12/Non Graduate (19.07%)
■ High School Graduate (43.51%)
■ GED/Equivalency Diploma (9.86%)
■ 12 Grade + Some Post-Secondary (0.08%)
■ 2 or 4 Years College Graduate (9.68%)
■ Graduate of Other Post Secondary School (1.46%)
■ Unknown/Not Reported (8.99%)

Sources of Household Income



● Income from Employment Only (5.4%)
● Employment + Other Source Income (0.79%)
● Employment + Other Source + Non-Cash Benefits (3.12%)
● Employment + Non-Cash Benefits (6.99%)
● Other Source Only (7.07%)
● Other Source + Non-Cash Benefits (21.15%)
● No Income (9.19%) ■ Non-Cash Benefits Only (6.32%)
● Unknown/Not Reported (39.98%)

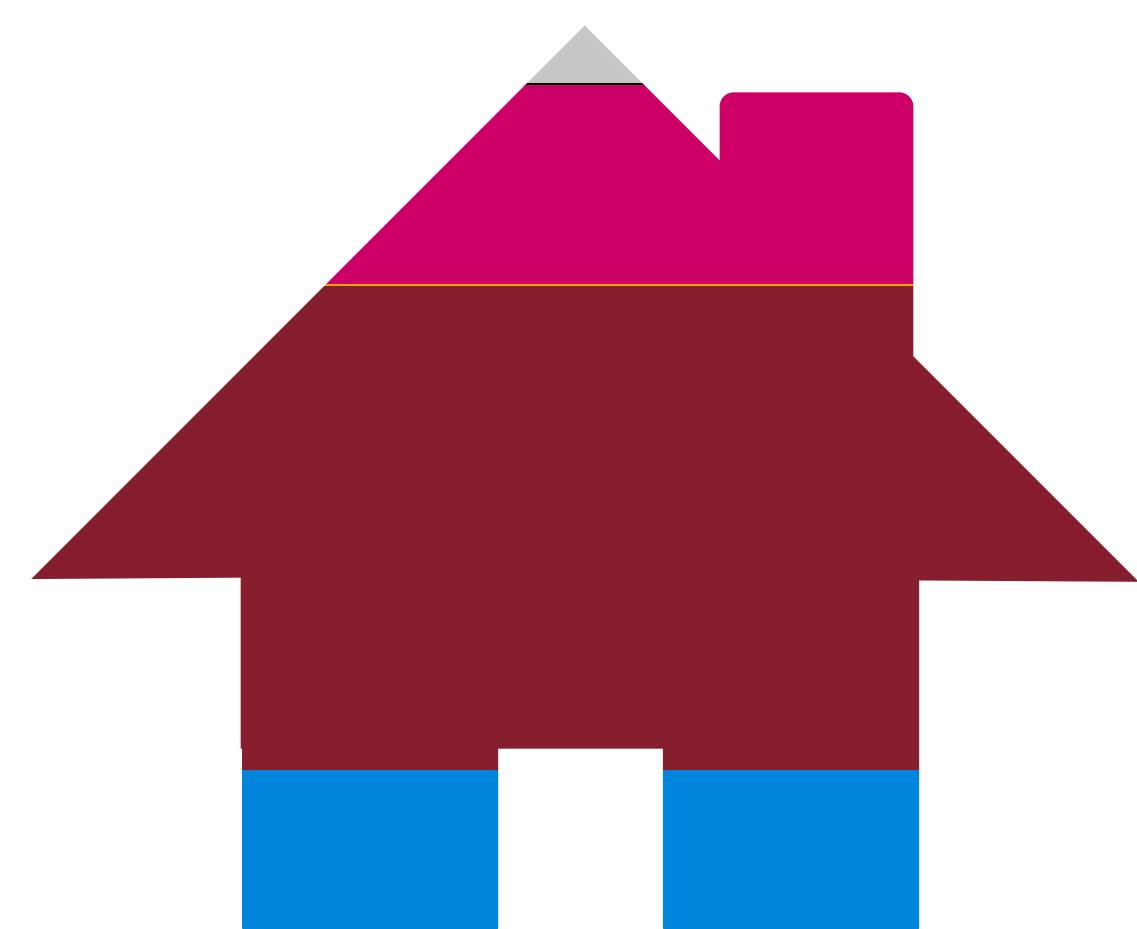
Client Demographics Overview

At a glance continued...

11,591
Individuals Served

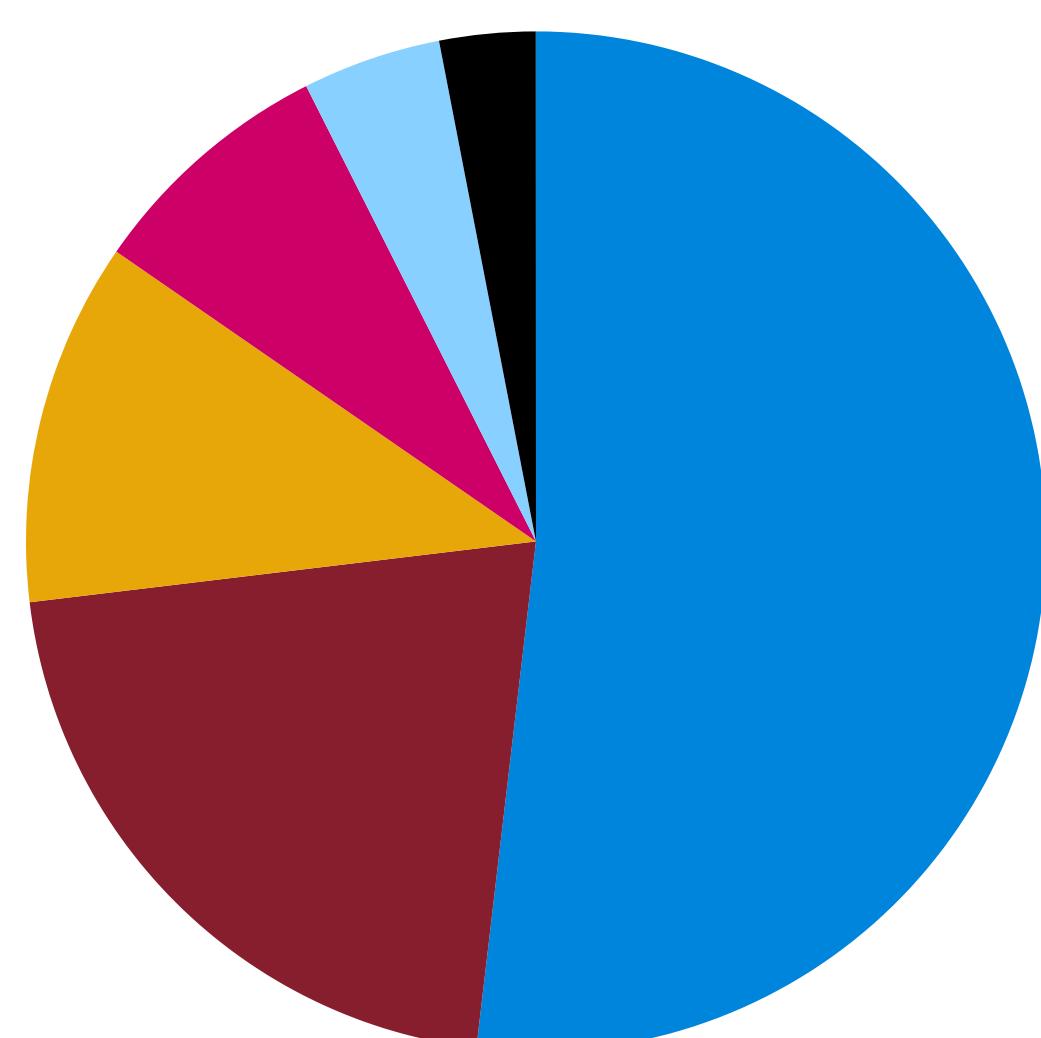
6,095
Households
Served

Housing



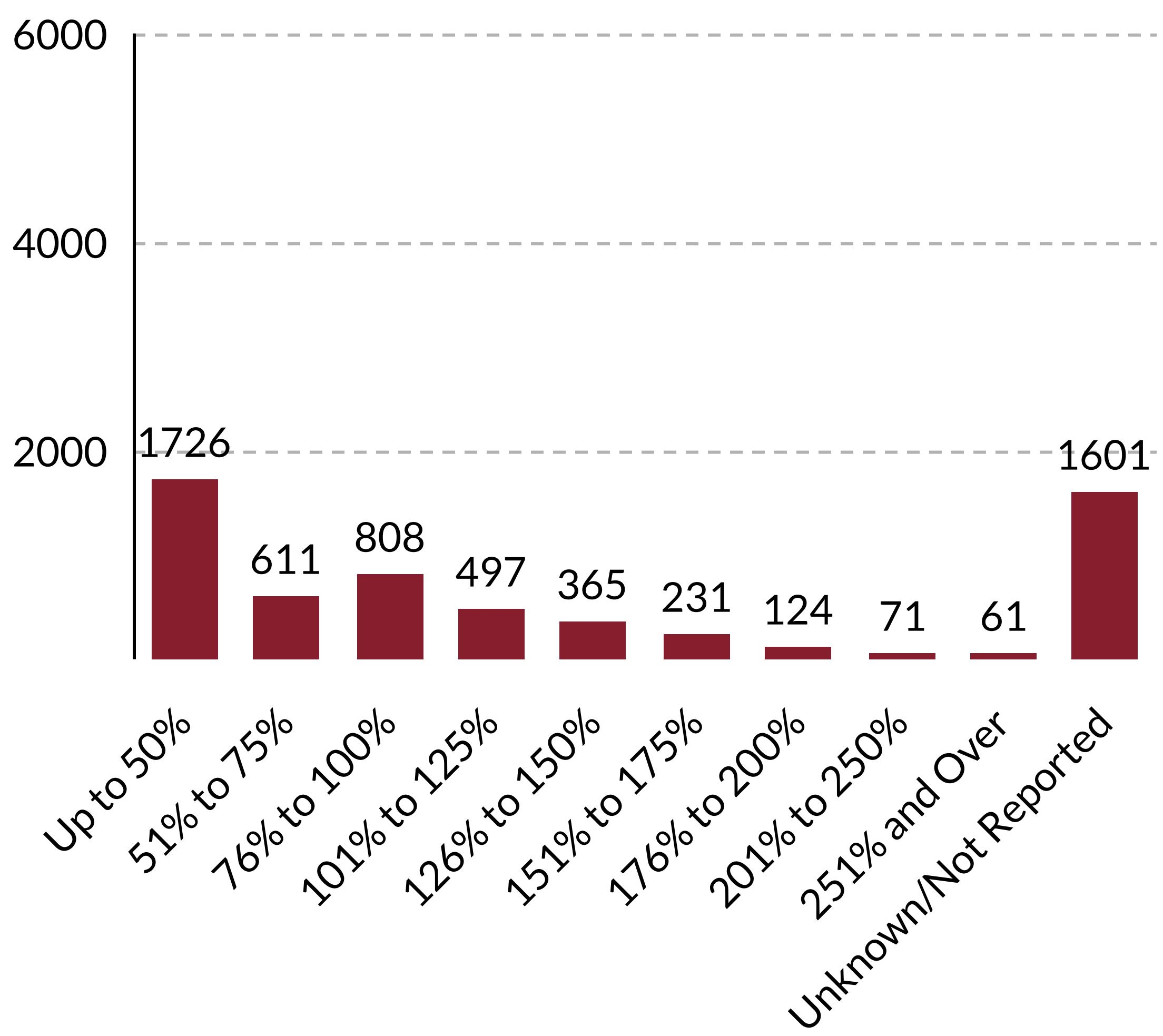
█ Own (18.39%) █ Rent (53.06%)
█ Other Permanent Housing (0.2%)
█ Homeless (21.77%) █ Other (0.28%)
█ Not Reported (6.3%)

Household Size

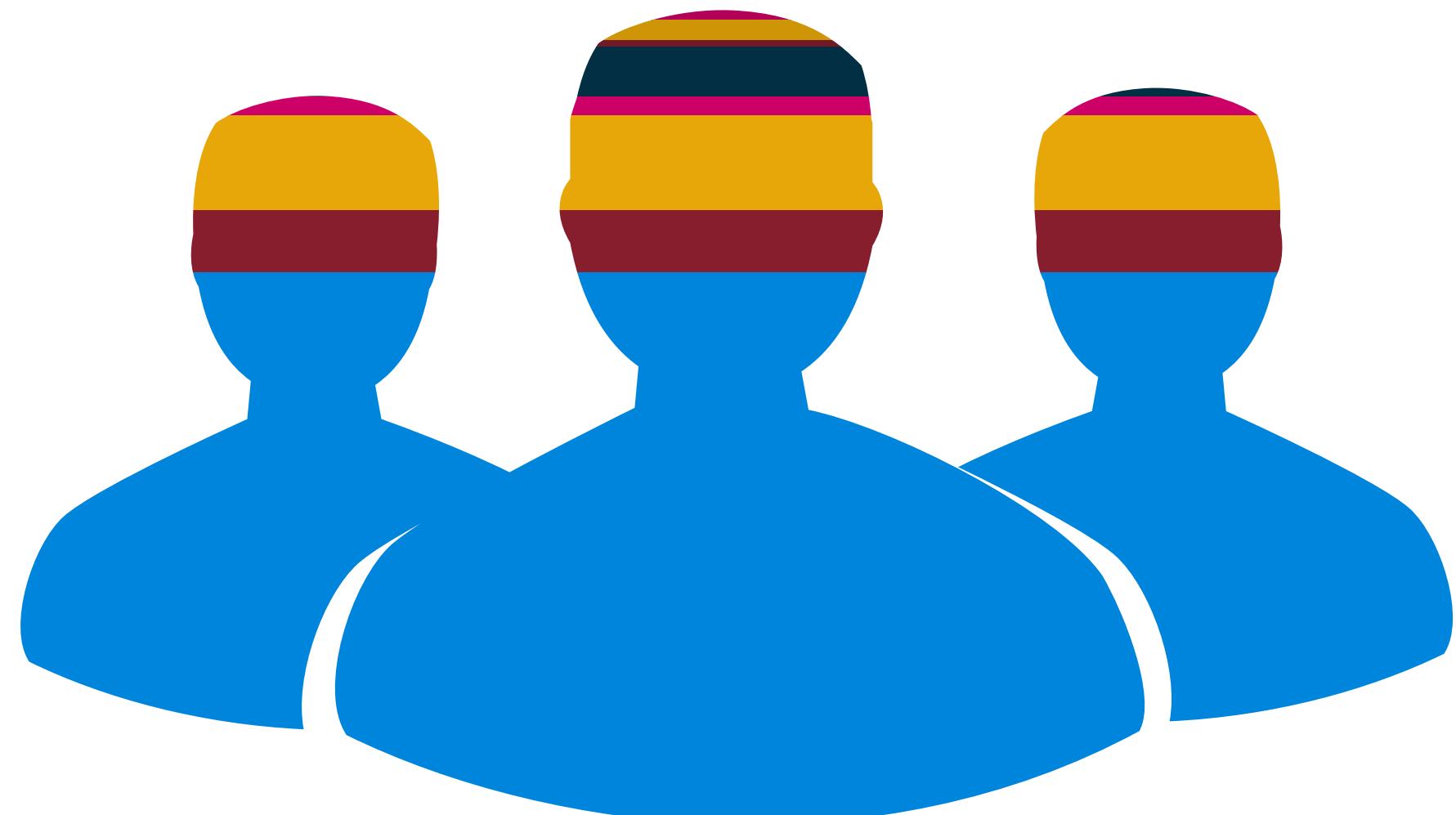


█ Single Person (51.86%) █ Two (21.23%)
█ Three (11.53%) █ Four (7.94%) █ Five (4.38%)
█ Six+ (3.05%)

Household Income Levels

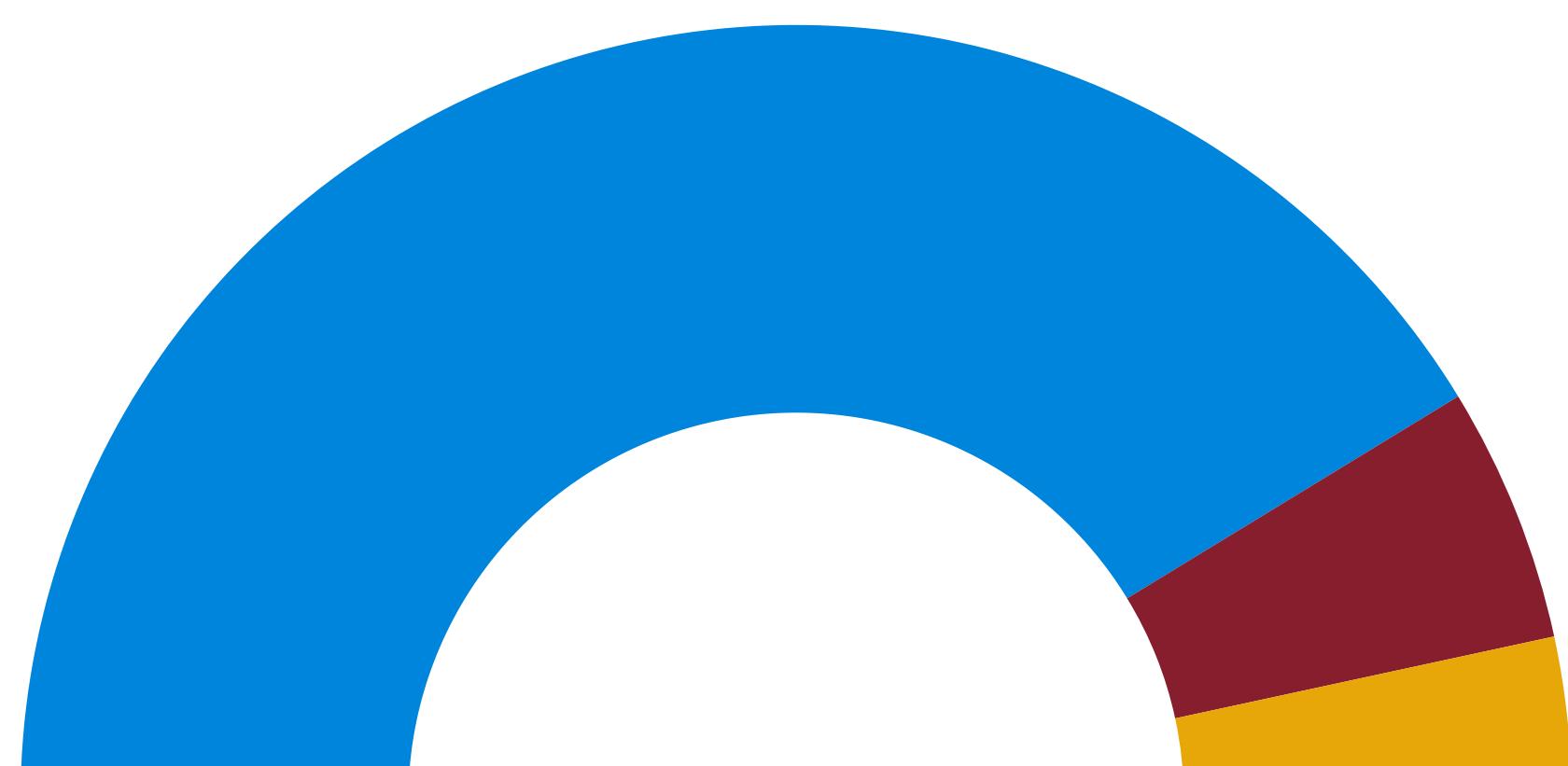


Household Type



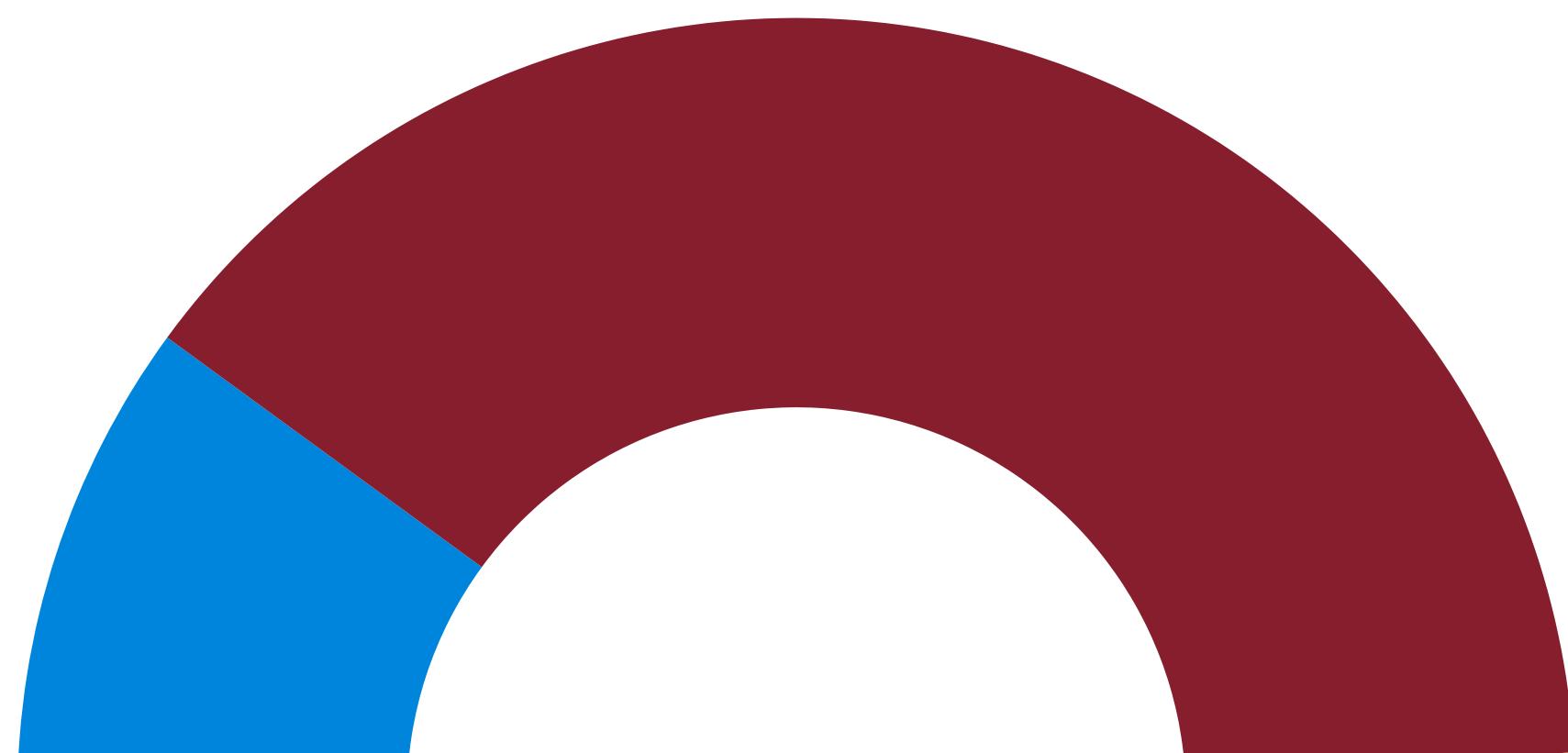
█ Single Person (67.74%)
█ Two Adults Only (7.68%)
█ Single Parent - Female (11.65%)
█ Single Parent - Male (2.33%)
█ Two Parent (6.12%)
█ Non-related Adults with Children (0.79%)
█ Multi-Generational (2.43%) █ Other (1.26%)

Health Insurance



█ Yes (82.55%) █ No (10.67%)
█ Unknown/Not Reported (6.78%)

Disabling Condition



█ Yes (20.07%) █ No (78.11%)
█ Unknown (1.82%)

The Opportunities, Inc. Holistic Approach



Bundling of our services addresses multiple barriers of low-income families and individuals to help them achieve major outcomes and self-sufficiency.



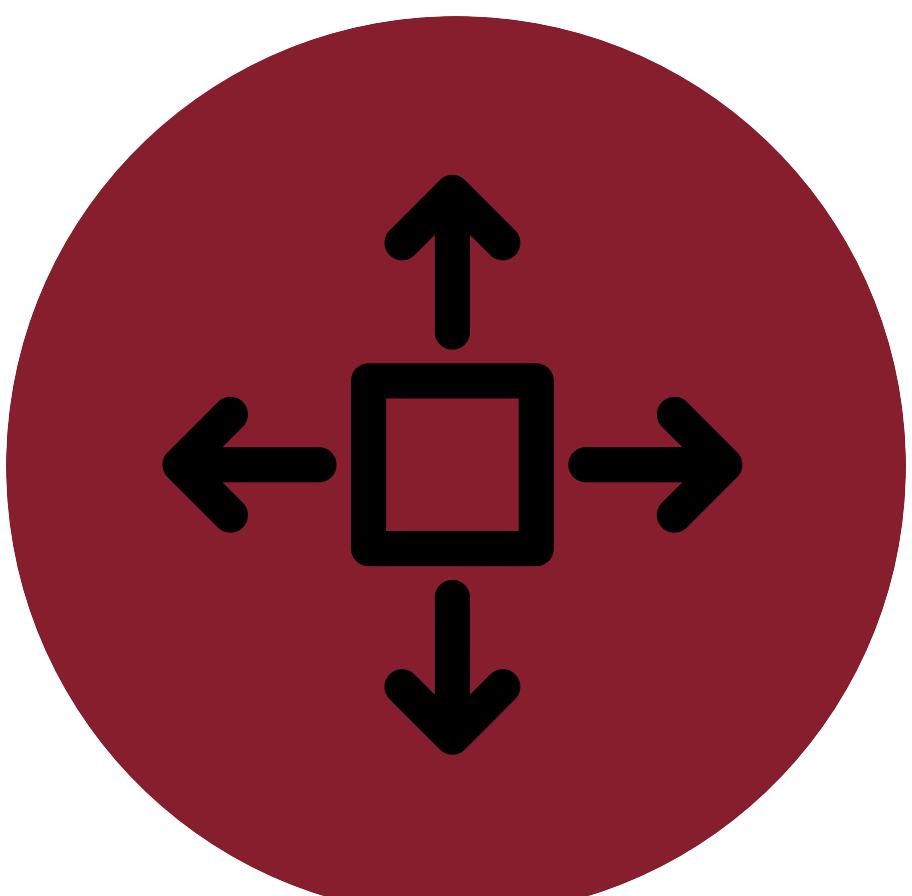
Street Outreach

Families and individuals who are literally homeless are identified and connected with supports and services to place them in permanent housing.



Housing First Model

For those experiencing homelessness, this approach provides a solid platform by obtaining and maintaining permanent housing and other basic necessities of life to end the cycle of poverty.



Case Management and Navigation

All of our programs have supportive, caring staff that help program participants navigate the often-daunting human services systems of our communities.



Energy Assistance

Qualified families and individuals enroll in our energy assistance programs to reduce the burden of costly energy bills. By covering all or a portion of these bills, clients are able to pay for other necessities such as food and housing.



Housing Stability Services

Families are provided support in obtaining and maintaining safe affordable housing through a variety of options including Rental Assistance, Deposit Assistance, Rental Arrears Assistance, Housing Choice Vouchers, Moderate Rehabilitation, VASH, etc.



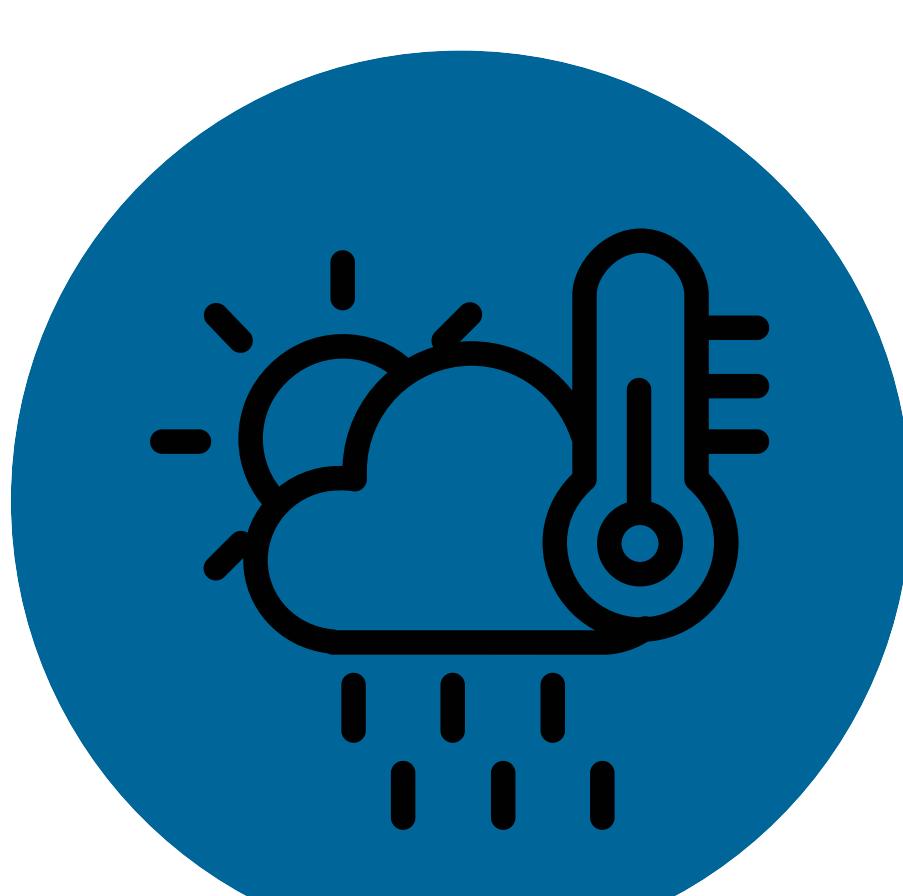
Safe Affordable Childcare

Qualified families with children between the ages of 0-5 are encouraged to enroll in our Head Start, Early Head Start or EHS Collaborative programs to prepare their children for successful growth and development.



Mental Health/Chemical Dependency

We retain a licensed mental health counselor that can assess, refer and meet ongoing with program participants to address any barriers they may be facing to achieve self-reliance.



Home Weatherization Services

Our technicians conduct energy efficiency assessments on qualified households and address any inefficiency by repairing trim, doors, appliances, etc. resulting in lower overall costs for homeowners and renters.



Workforce Development Services

Qualified clients are encouraged to enroll in our workforce development programs to overcome barriers and achieve long-lasting, high wage employment.



Emergency Services

Families and individuals have access to the basic necessities of food, clothing, housing, household items and more to help stabilize them and work towards self-reliance.



Financial Education

We offer financial educational classes to provide families and individuals with the information they need to manage their finances.



Support Services

We provide low-income individuals and families with the supportive services to meet their basic needs.

EMERGENCY SERVICES

Our Community Resource Centers (CRCs - Great Falls and Cut Bank) are a one-stop hub that streamlines services for individuals and families facing poverty. By consolidating resources in one location, it reduces redundancy, simplifies access, and improves coordination. Clients complete income verifications once, eliminating repetitive paperwork and easing verification for partner organizations.

COMMUNITY RESOURCE CENTER



6625

Eligibility
Determination
Processed



6294

People provided
Case
Management
Services



3070

People provided
Emergency
Food Assistance



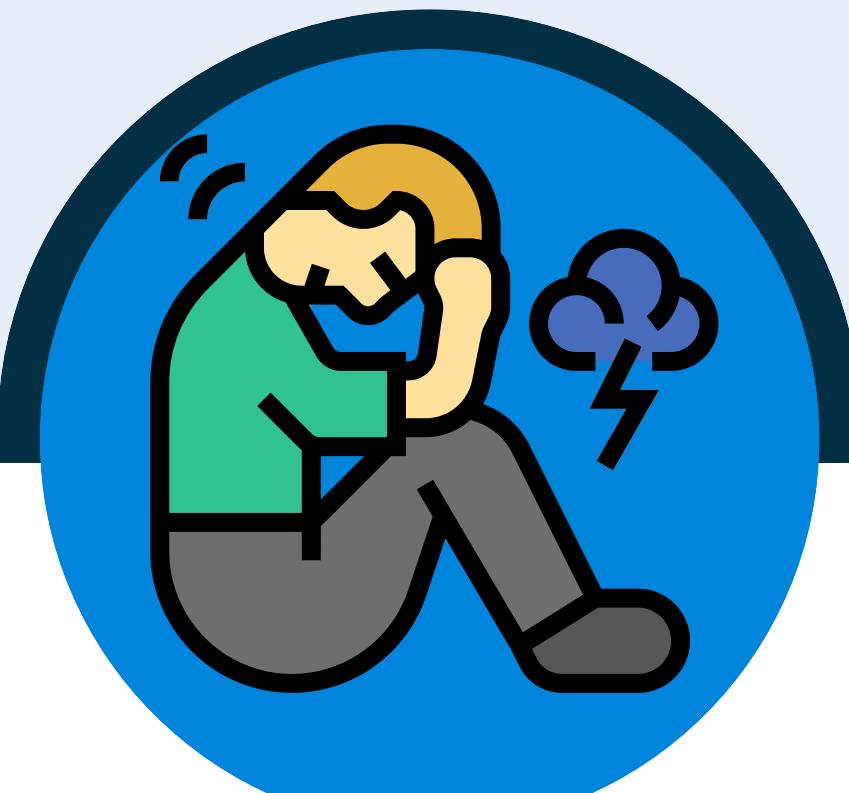
1112

People provided
Emergency
Clothing
Assistance



767

People provided
with Emergency
Hygiene
Assistance



243

People received
Mental Health
and/or
Substance Abuse
Counseling



91

People
provided with
Transportation
Services



15

People provided
assistance with
obtaining
Identification
Documents

(e.g. Bus Passes, Bus Transport, etc.)

(e.g. Birth Certificates, State I.D., etc.)

A Second Chance: S.M.'s Story of Recovery and Renewal

"Hello, my name is S.M., and I am a person in long-term recovery."

S.M.'s journey has been one of resilience, strength, and hope. When she faced homelessness, she turned to Opportunities, Inc., feeling lost and uncertain about the future. With housing services and the Community Resource Center, she found more than just assistance - she found compassion, guidance, and a renewed sense of possibility.

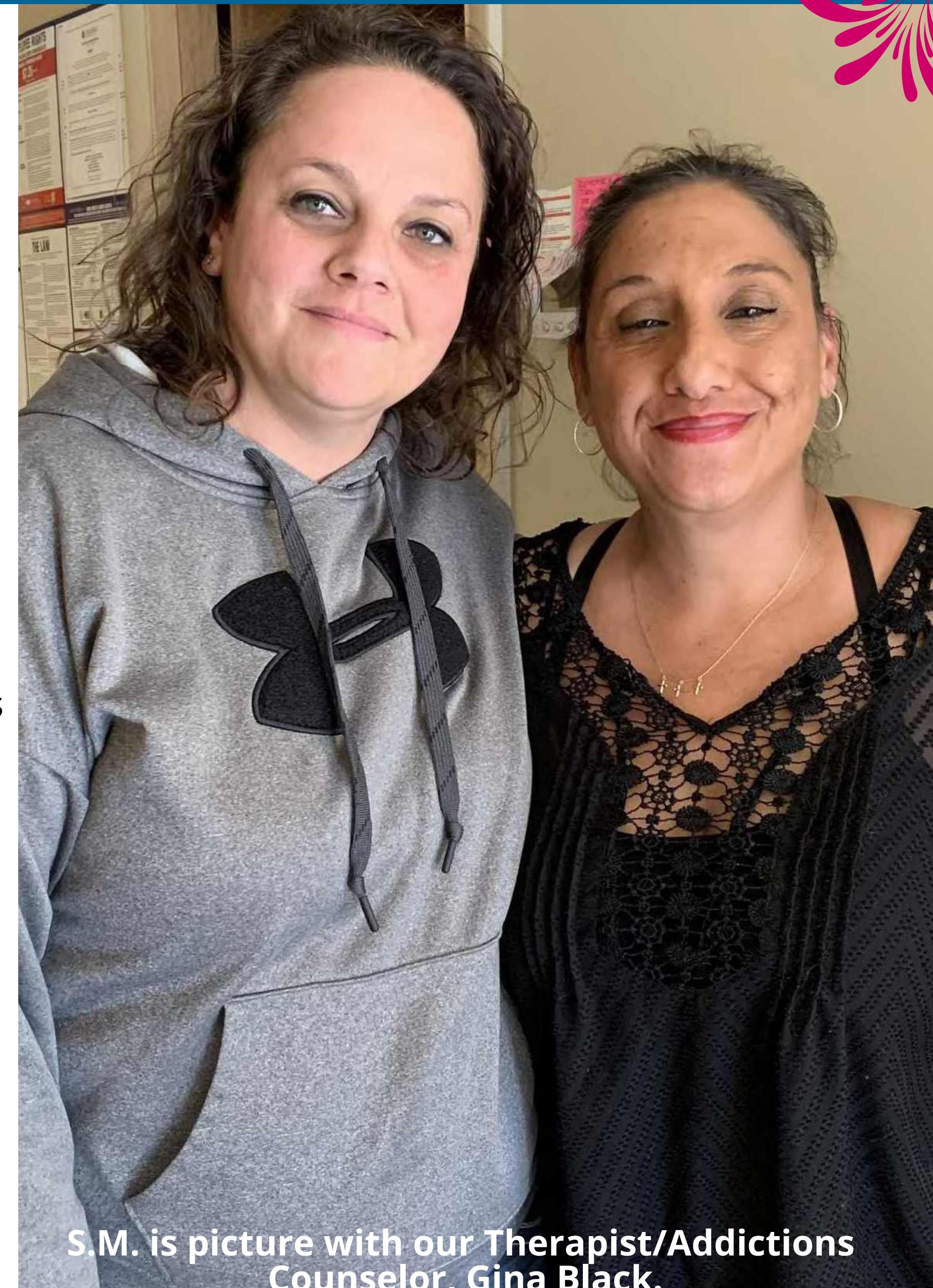
With the help of Opportunities, Inc., S.M. received the support she needed to secure safe and stable housing allowing her to move forward with her daughter and grandson by her side. This newfound stability became the foundation she needed to rebuild her life.

"Opportunities, Inc. has opened doors I never thought possible."

With a home and a restored sense of confidence. S.M. has been able to thrive at work, set new goals, and even make plans to return to college. She now dreams of a career that will allow her to give back to the community - just like Opportunities, Inc. gave to her.

"My family and I are forever grateful, and I look forward to paying forward the hope and support you offered me."

S.M.'s story is a testament to the power of stability, opportunity, and the unwavering support of a community that believes in second chances. We celebrate her journey and can't wait to see all the she will accomplish!



S.M. is picture with our Therapist/Addictions Counselor, Gina Black.

From Struggle to Strength: Real Stories, Real Impact.



Finding Stability: M.T.'s Journey to a New Home

Life's challenges can feel overwhelming, but for M.T., faith and perseverance, and the right support network, made all the difference. Facing difficult times, he leaned on his faith and prayer while working tirelessly to overcome obstacles.

With temporary housing assistance from his church, M.T. took proactive steps toward securing a permanent home. He diligently completed multiple housing applications and worked closely with Section 8 to find an income-based housing solution. Before long, everything started to fall into place.

With the guidance and support of Opportunities, Inc.'s Community Resource Center, M.T. successfully transitioned into stable housing. Today, he is housed, maintaining his home and feeling optimistic about the future. He continues to use the resources available to him including Section 8 and LIHEAP, to stay on track.

We are proud to celebrate M.T.'s success and wish him continued happiness and stability in his new home.

CONGRATULATIONS!

Housing

Opportunities, Inc. has provided housing support since its inception, recognizing stable housing as essential to self-sufficiency. Through programs like emergency rental assistance, Housing Choice Vouchers, Moderate Rehabilitation, and VASH, we help individuals and families access and maintain safe, affordable housing. These services continue to play a critical role in promoting long-term housing stability for vulnerable populations.

1,832

Low-income *individuals* in 9 counties located throughout Montana were provided **HUD Housing Choice Voucher Rental Assistance**.

318

Low-income *individuals* were provided **MOD-Rehab Rental Assistance**.

302

Unduplicated *individuals* obtained **safe and affordable housing**.

75

Low-income *individuals* were provided **Homeless Prevention** services helping them to remain stably housed and avoid eviction.

67

Low-income *individuals* were provided **Rapid Rehousing** services helping them to obtain safe and stable housing and no longer experience homelessness.

Our partnership with **United Way** allowed Opportunities, Inc. to assist

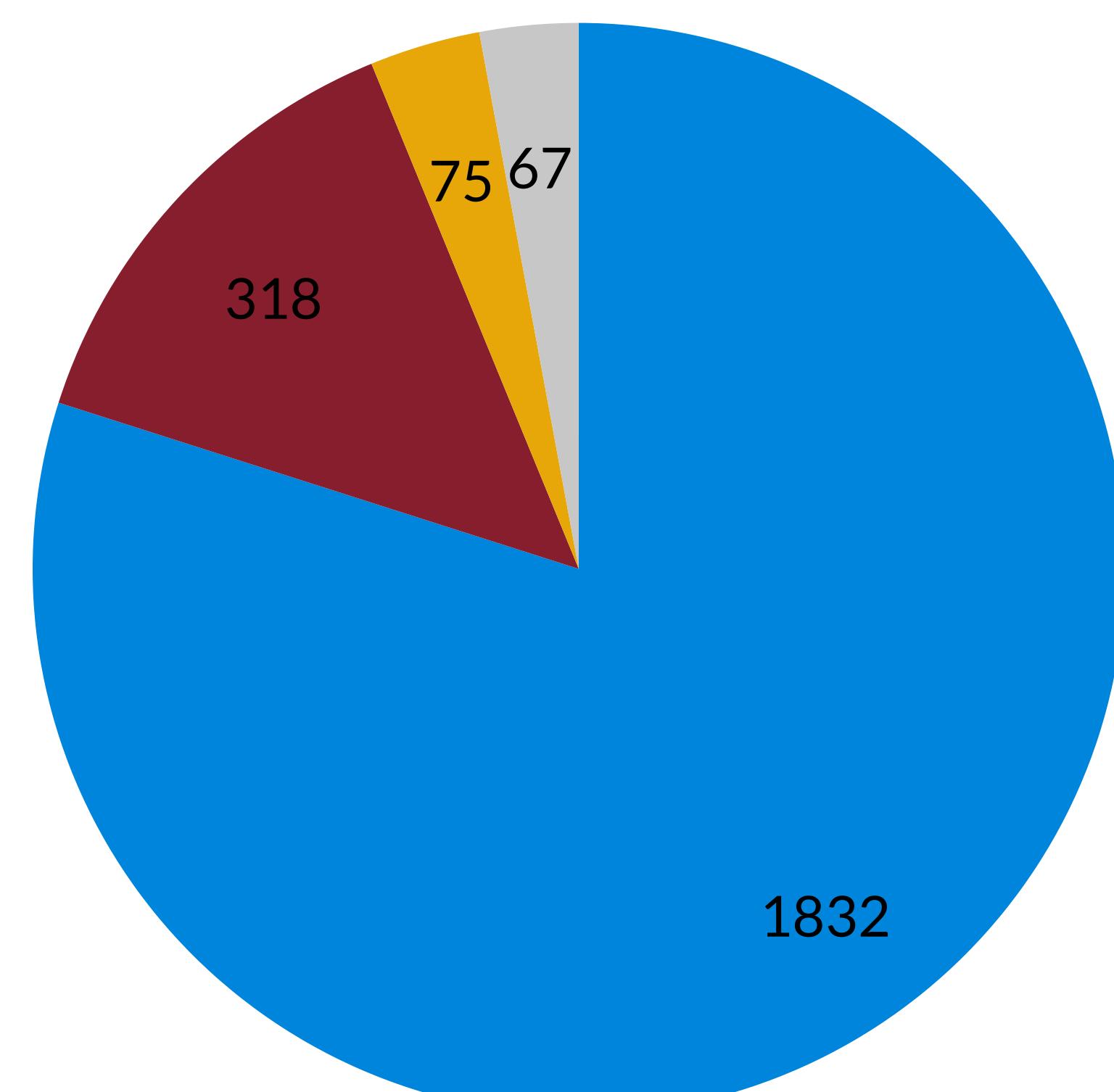
**60 Households
and
144 Individuals**

in maintaining their current housing and/or obtaining stable housing to prevent them from homelessness.



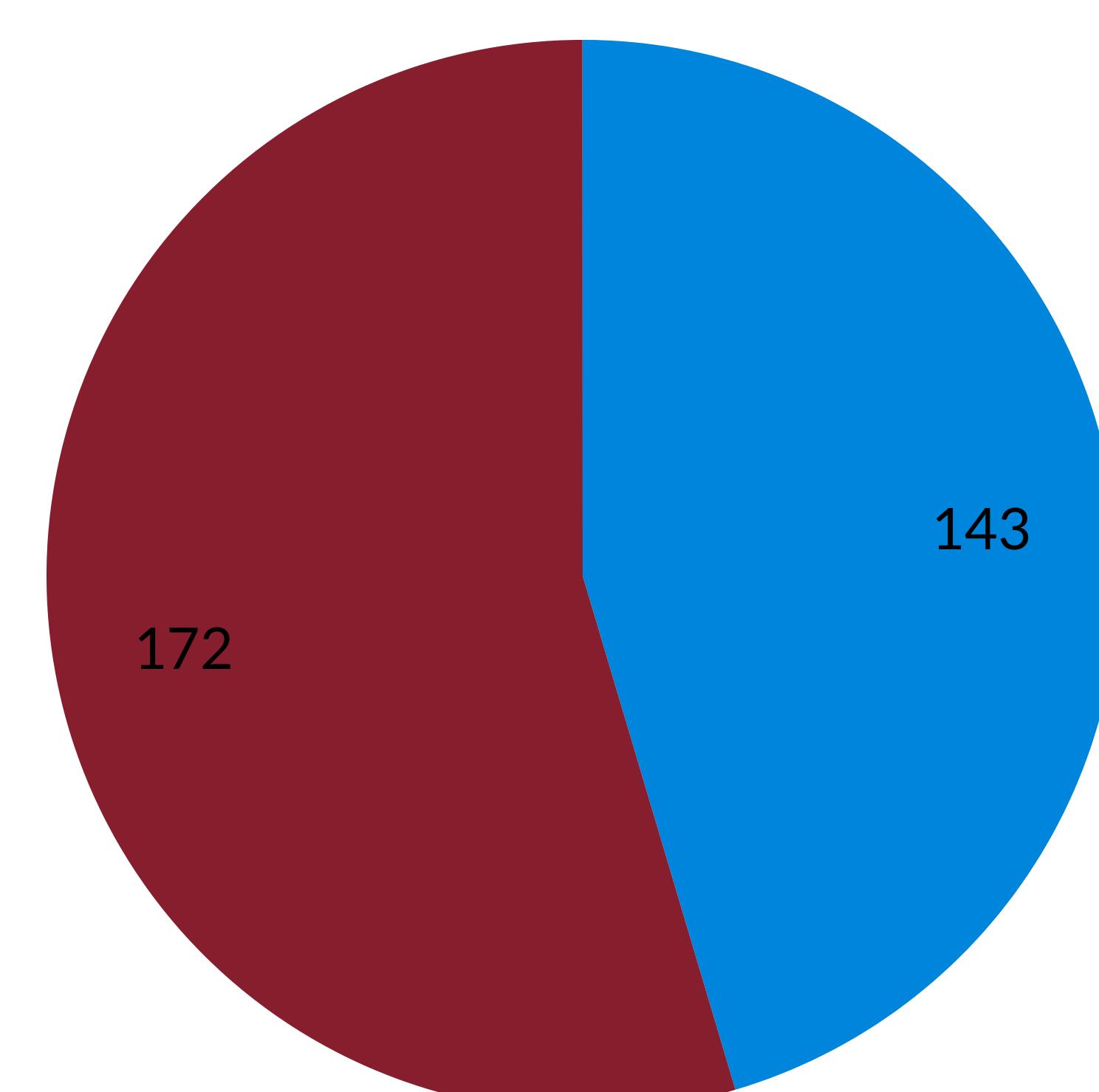
Shelby Head Start students building a house of their own!

Housing Placement/Rapid-Rehousing



■ HCV Rental Assistance ■ MOD-Rehab Rental Assistance
■ Homeless Prevention ■ Rapid Rehousing

Housing Payment Assistance



■ Rent Payments Made ■ Deposit Payments Made



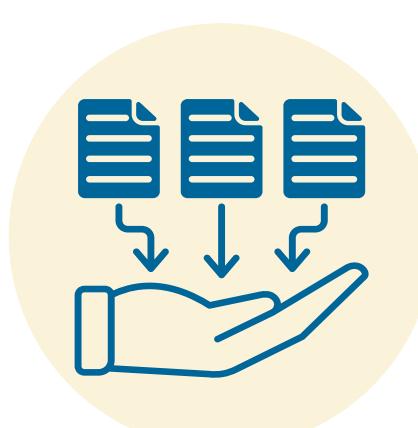
Housing Support

Supportive housing services link housing assistance with other on-site services such as tenancy support, employment assistance, and medical and behavioral care. A safe place to live paired with supportive services improves health outcomes and reduces the need for high-cost emergency services.

Housing Stability Services help individuals to:



- **Identify** - additional resources to cover housing expenses (application fees, security deposits, rent, and move-in cost) and utilities.



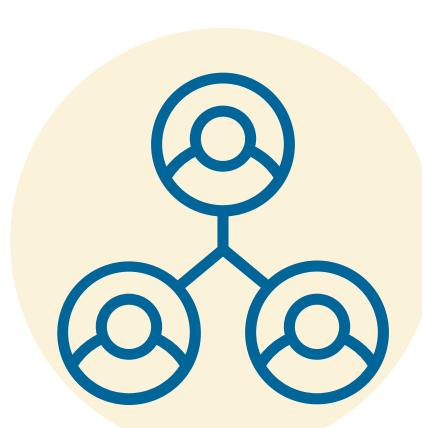
- **Collect** - all of the required documentation.



- **Monitor** - each housing plan to ensure successful outcomes.



- **Approach** - housing searches, complete applications and apply for housing vouchers.



- **Connect** - to additional resources.



- **Assist** - with budgeting, credit repair and skill building.

1001

Low-income *individuals* received financial capability skills training and financial coaching/counseling.

389

Low-income *individuals* experienced improved health and safety due to improvements in their homes.

75

Low-income *individuals* avoided eviction.



These young ladies gave the boys some competition!



Weatherization / LIHEAP

4696

Individuals received utility payment assistance to reduce their energy burden.

Including emergency assistance

1343

Households improved their energy efficiency and/or energy burden reduction in their homes.

The **Weatherization Assistance Program** helps low-income residents by improving home energy efficiency. Measures like insulation and air sealing reduce energy waste, leading to lower utility bills and allowing families to spend more on essentials like food and clothing.



89

Homes weatherized to keep families safe and warm



86

Homes received maintenance on heating systems



23

Homes received a new water heater

\$925

Average annual savings per home

*"Dear Opportunities, Inc. For Albert, Will and Andrew
Thank you for sending such great guys to our home. All of them were so respectful and kind. Their work was excellent and they always cleaned up when they were done for the day. Again ~ Thank you so much.
Our home is so much warmer now!"

~ Weatherization Client ~

"I am writing a quick note to convey my appreciation for the excellent work your various crews conducted on winterizing our home. In a word, your contractors and crew were outstanding! In both services and work ethic. In addition, you could not have asked for a more friendly or respectful crew.

In particular, the three young men who completed the installation and construction work was a total joy to have at our home. They represent you[sic] institution in the best possible light. So much so, we actually looked forward to there [sic] coming to work daily. And the work they completed was outstanding!

In conclusion, please know that my family are most appreciative of your company and its representatives. From the initial telephone contact I had with your office to the field employees. I cannot express how grateful we are to everyone who assisted us with all they have done. We are forever grateful for your services."

~ Weatherization Client ~

Weatherization / LIHEAP

cont.

The **Low-Income Home Energy Assistance Program (LIHEAP)** is designed to help low-income households manage the costs associated with home energy use. The program plays a critical role in ensuring that vulnerable populations — including the elderly, disabled, and families with young children — can maintain safe and livable home temperatures throughout the year.



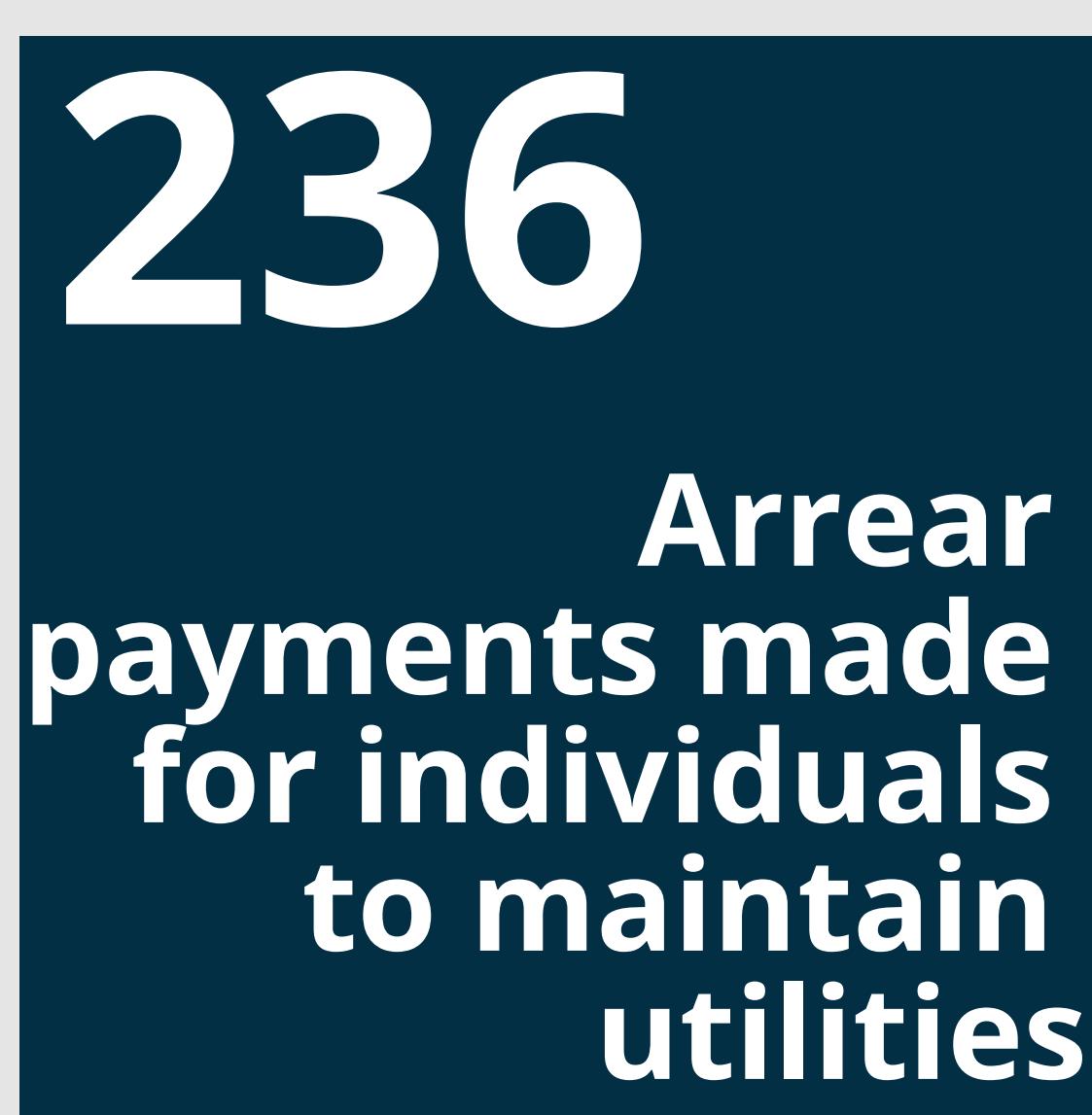
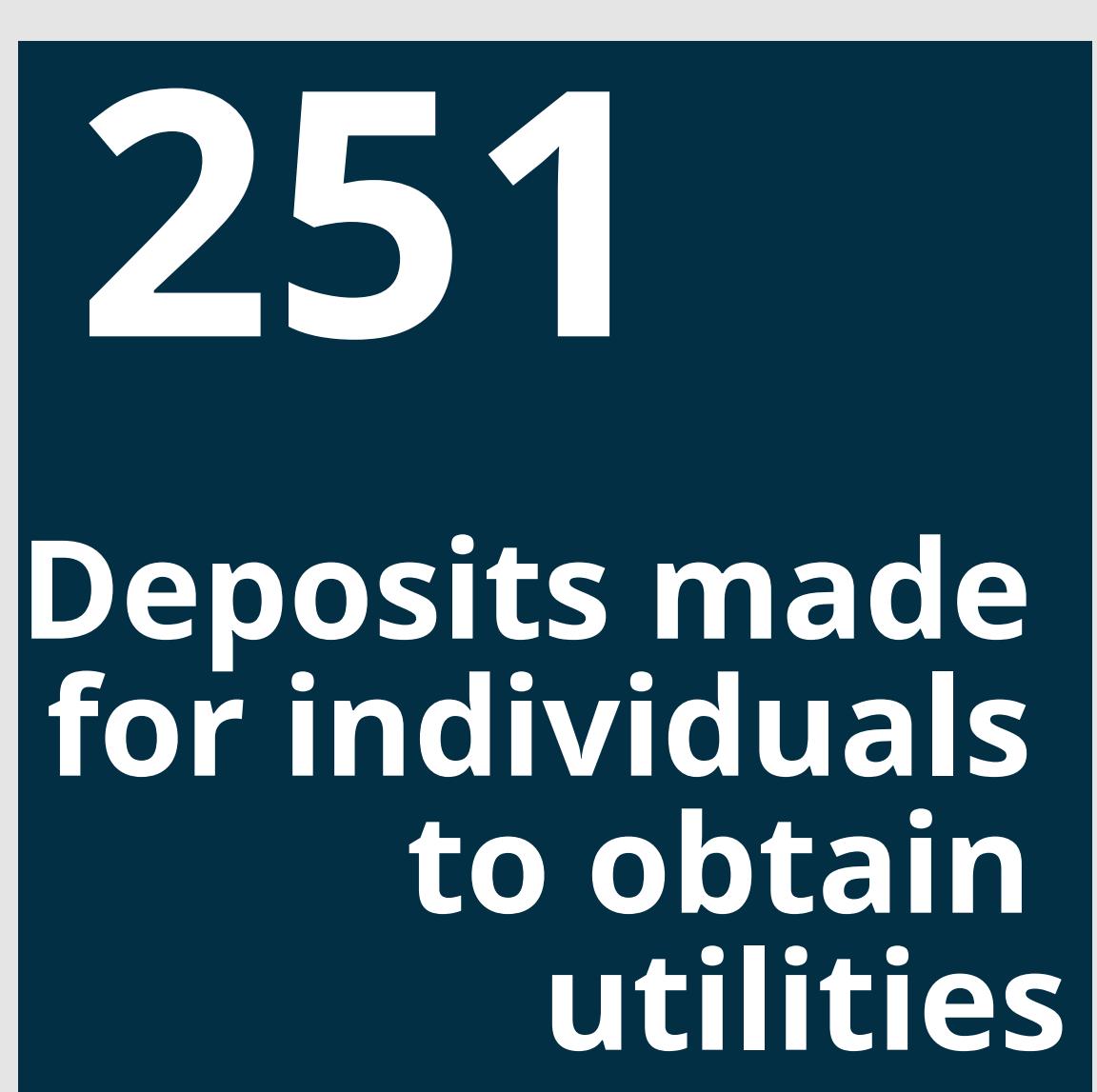
708

Renters provided Energy Assistance



635

Homeowners provided Energy Assistance



"I want to thank you for your kindness and patience in helping me get the right LiHEAP form filed and getting my furnace fixed! It's hard living alone and having no one to depend on when something bad happens out of the blue. You were a life saver. I wish you the best now and always."

~ LiHeap Client ~

"We want to express our profound appreciation for all the assistance you have provided. By the grace of God and your help we have been able to survive. It has been a very hard year. Thank you so much."

~ LiHeap Client ~

Energy Share

Energy Share of Montana is a year-round, emergency assistance program for individuals facing an energy emergency. Energy Share of Montana is a private non-profit that works in partnership with Opportunities, Inc. With Energy Share, we helped:

643

Household received emergency assistance to avoid utility disconnect.

109

Household received non-emergent assistance to maintain utilities.

10

Homes received water heater replacements

5

Homes received refrigerator replacements

3

Homes received a new cook range

1

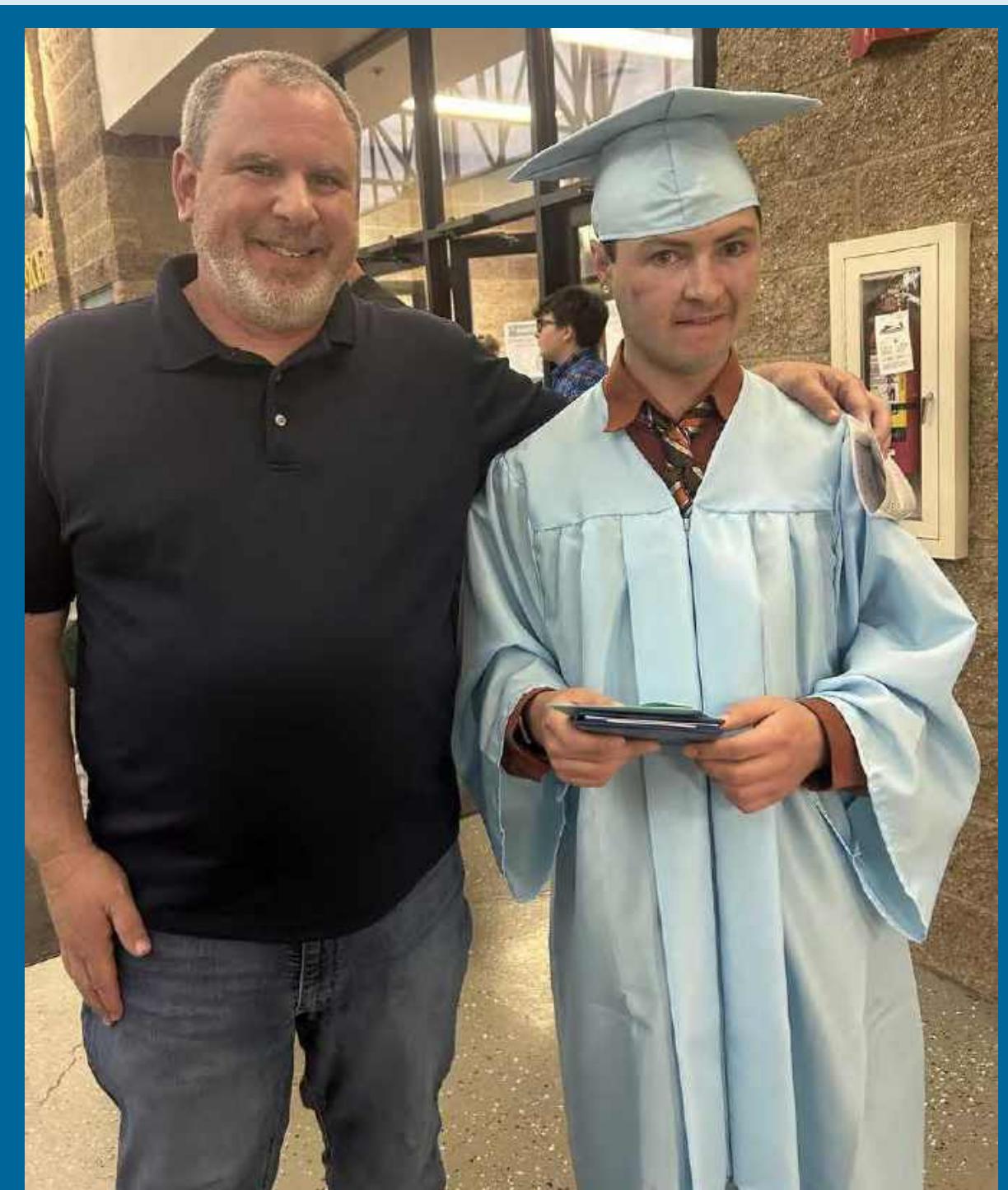
Home received a new air conditioning unit

Workforce Innovation and Opportunity Act

You(th) Are Our Future!



Our WIOA Youth Program serves in-school youth aged 14-21 and out-of-school youth aged 16-24, providing them with the tools and support needed for future success. The program focuses on guiding young individuals through career pathways, long-term academic and occupational learning opportunities, and comprehensive service strategies. Designed to empower Montana's youth, the program prepares them to transition seamlessly into post-secondary education, vocational training, or the workforce after completing their secondary education.



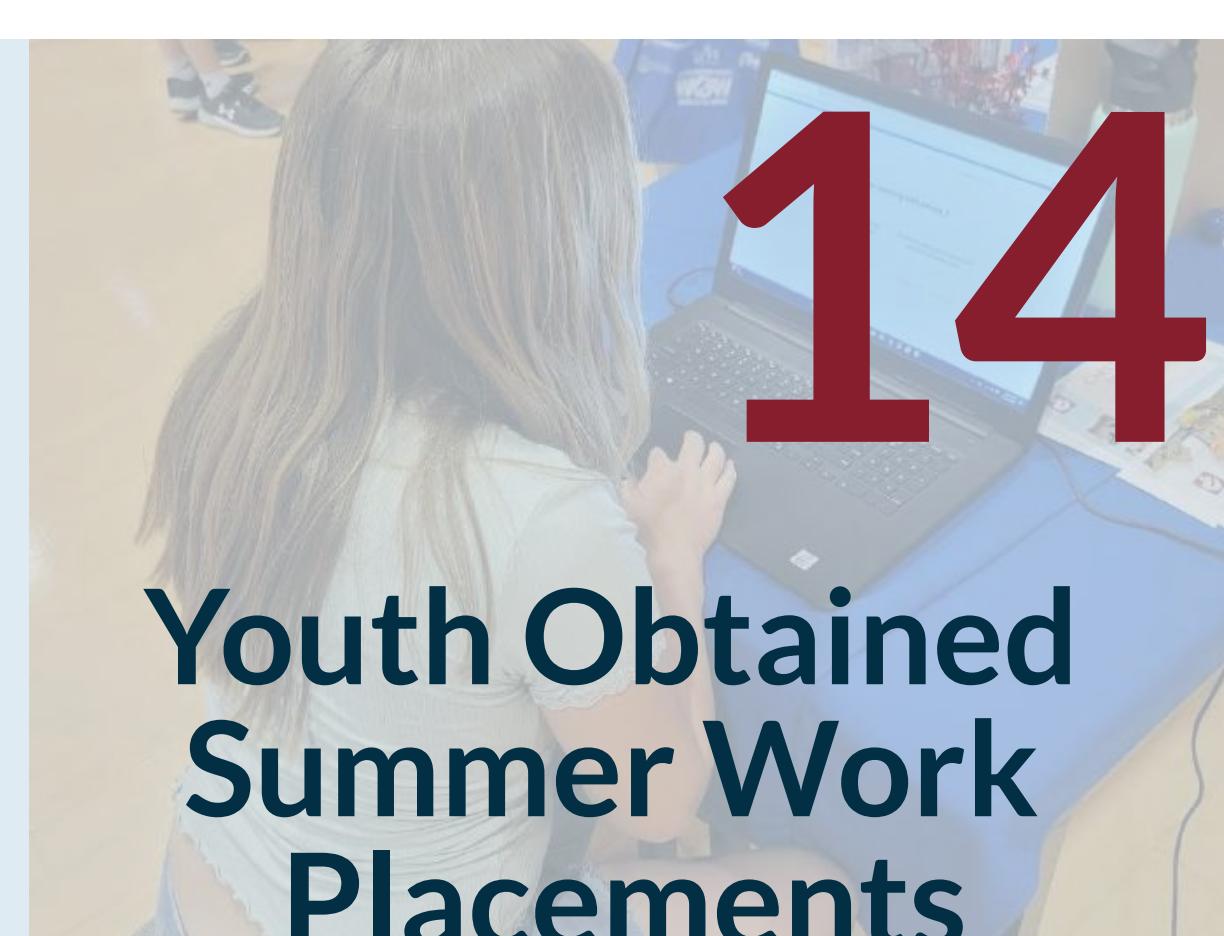
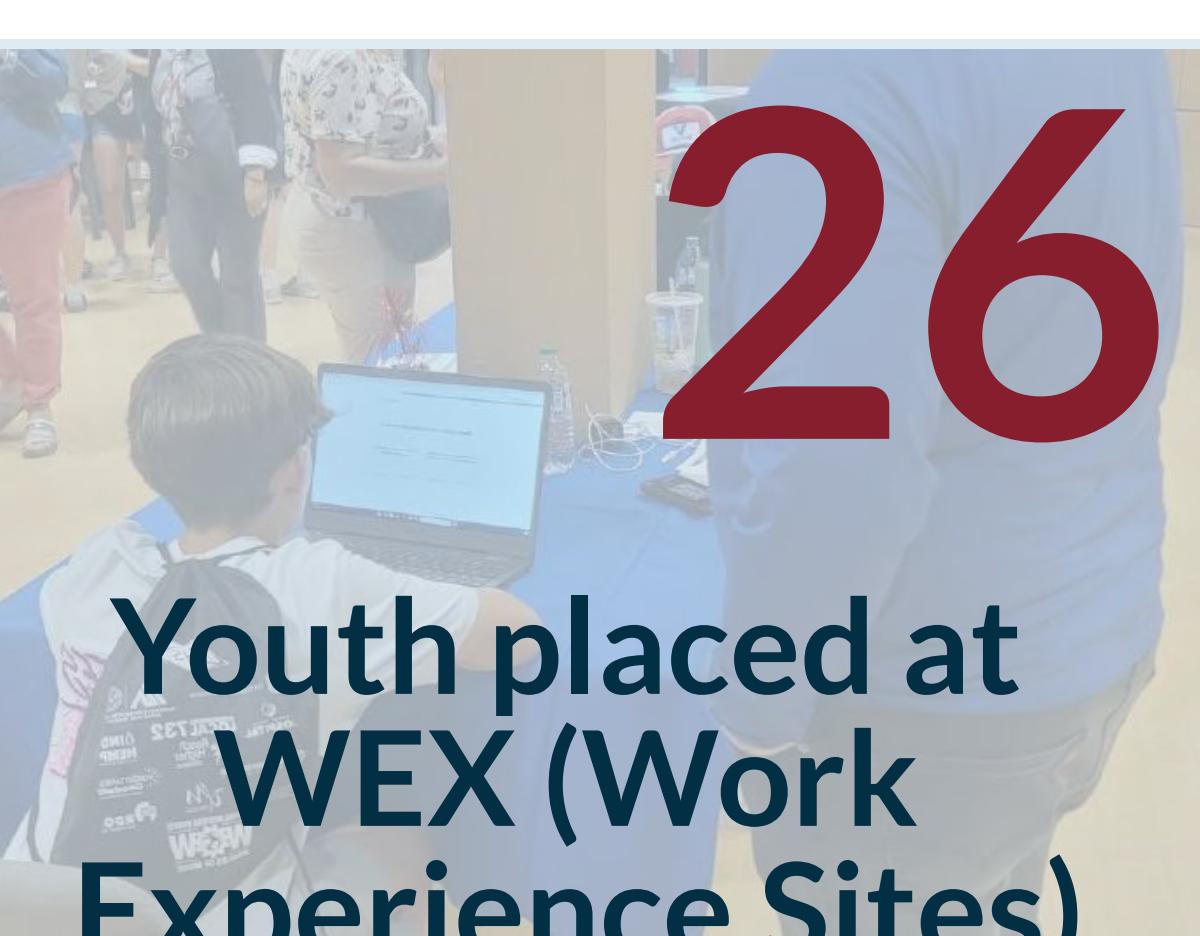
M.R. is congratulated by our Education and Employment Coordinator, Jeff Beisecker.

M.R. joined the Workforce Innovation and Opportunity Act (WIOA) program as an in-school youth in July 2022, just before starting his junior year of high school. Demonstrating unwavering commitment, he diligently worked towards his academic goals and successfully graduated in May 2024.

Beyond academics, M.R. gained practical experience by participating in a Work Experience (WEX) placement. This opportunity allowed him to develop essential skills in collaboration and public interaction, where he excelled and received commendations for his performance.

Recognizing his potential, we facilitated M.R.'s enrollment with Vocational Rehabilitation services. Through this collaboration, we are actively working to provide him with specialized training aimed at securing a subsidized employment opportunity. This step is designed to pave the way for M.R. to achieve greater independence and long-term self-sufficiency.

M.R.'s journey exemplifies the positive impact of integrated support systems in empowering youth to overcome challenges and build promising futures.



Opportunities, Inc.
partners within each community to build a skilled workforce.

141

Households were provided with Employment and Training Services

145

Individuals received Career Coaching, Vocational and Job Readiness Training

62

Individuals assisted with Post-secondary Education Preparation

58

Individuals obtained Employment with a Living Wage or Higher

18

Individuals obtained a Recognized Credential Certification or Degree

9

Individuals obtained a High School Diploma or Equivalent

1

Individual obtained a Bachelor's Degree



HELP-Link

The **HELP-Link program** is a workforce development initiative in Montana designed to support Medicaid recipients in achieving greater economic independence through career coaching, training, and financial literacy education. In partnership with **Opportunities, Inc.**, the program offers personalized services to help individuals overcome employment barriers and advance in their careers.

HELP-Link Offers:

- **Career Coaching**
- **Employment Assessments**
- **Skill Assessments**
- **Career Exploration**
- **Career Goal Setting**
- **Financial Literacy**
- **Free Training**
- **Job Placement**

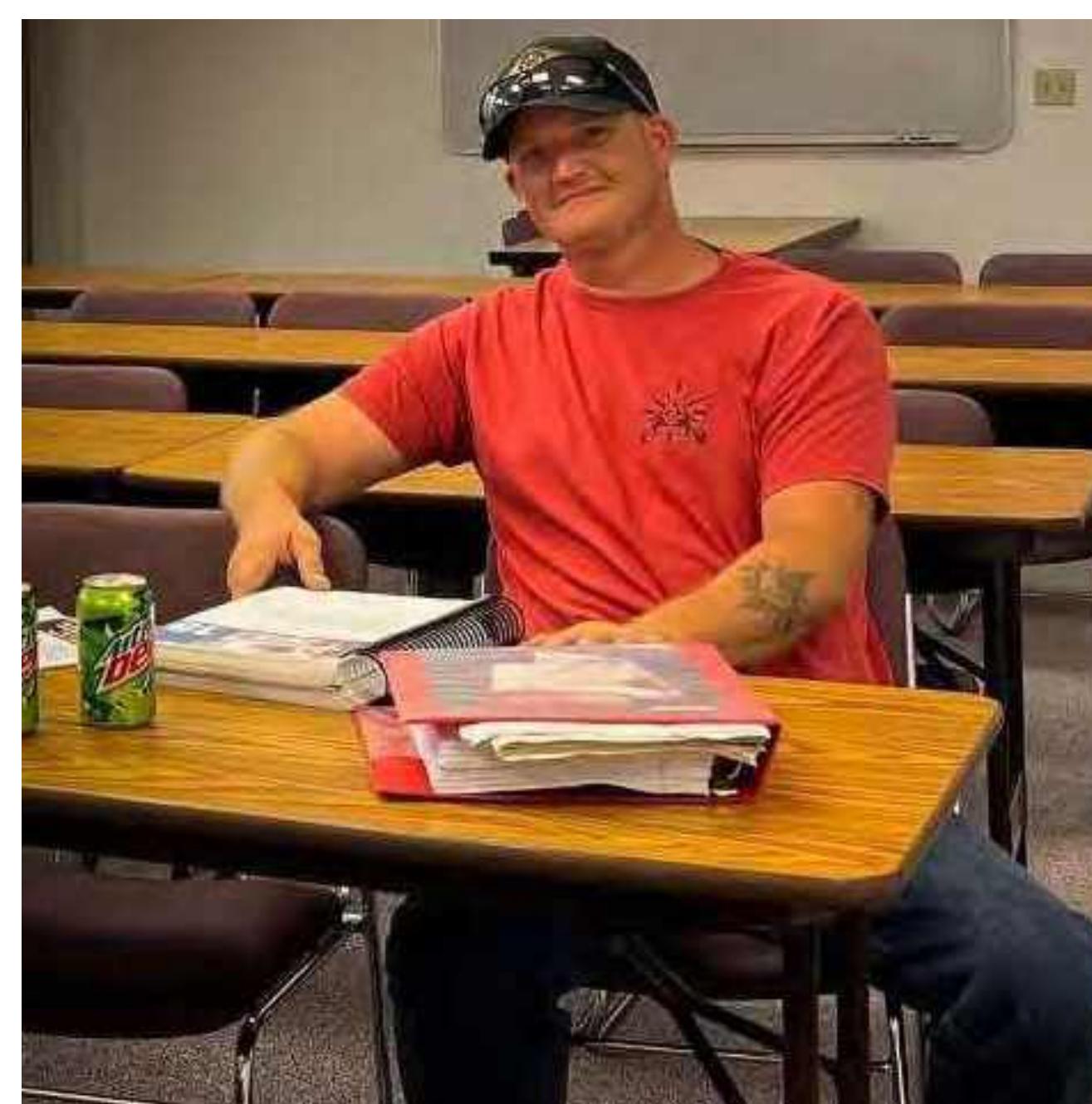
Success Story: H.B. – Driving Toward a Brighter Future

When H.B enrolled in the **HELP-Link** program on July 10, 2024, he was a single father fighting to create a better life for his two children. With only \$825 a month in Social Security income for his son and an unstable bartending job history, H.B. knew something had to change. He wasn't just looking for work—he was searching for a future.

After completing a thorough assessment and diving into career exploration, H.B. discovered a strong interest in commercial driving. Together, we identified *BearTraxx Trucking*—newly relocated to Great Falls from Browning—as the perfect fit for his training. He began his journey there on July 22.

Determined and focused, H.B. earned his CDL permit by August 28 and proudly secured his full license by October 11. His hard work paid off quickly: he landed a job at *Sand and Gravel*, earning \$20 an hour. But he didn't stop there.

With his eyes on a more stable schedule that allowed more time with his kids, H.B. went on to earn his passenger endorsement. This led to a position with the *City of Great Falls Transit Department* as a city bus driver—a job that offers both financial security and the family time he cherishes most.



H.B.'s story is one of perseverance, growth and the power of opportunity!

Income & Asset Building

Opportunities, Inc. identified a critical gap in financial services for low-income individuals and families. In response, we established a partnership, with **Clearwater Credit Union**, focused on expanding access to equitable banking and loan services. This initiative supports economic mobility by offering no-fee checking accounts, low-interest microloans, and financial literacy workshops - tools designed to break down barriers and promote long-term financial stability. By addressing the foundational role of financial health, this partnership empowers underserved community members to build more secure and self-sufficient futures.

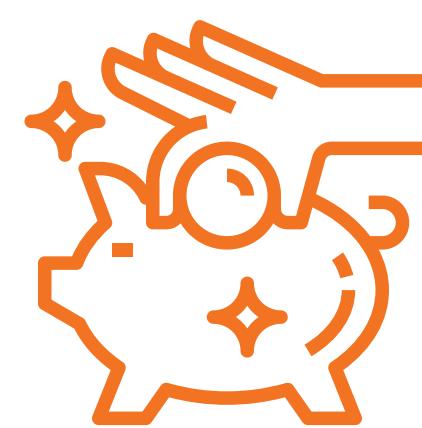


668

Individuals received Financial Coaching to improve their economic well-being.

58

New member accounts opened for our clients.



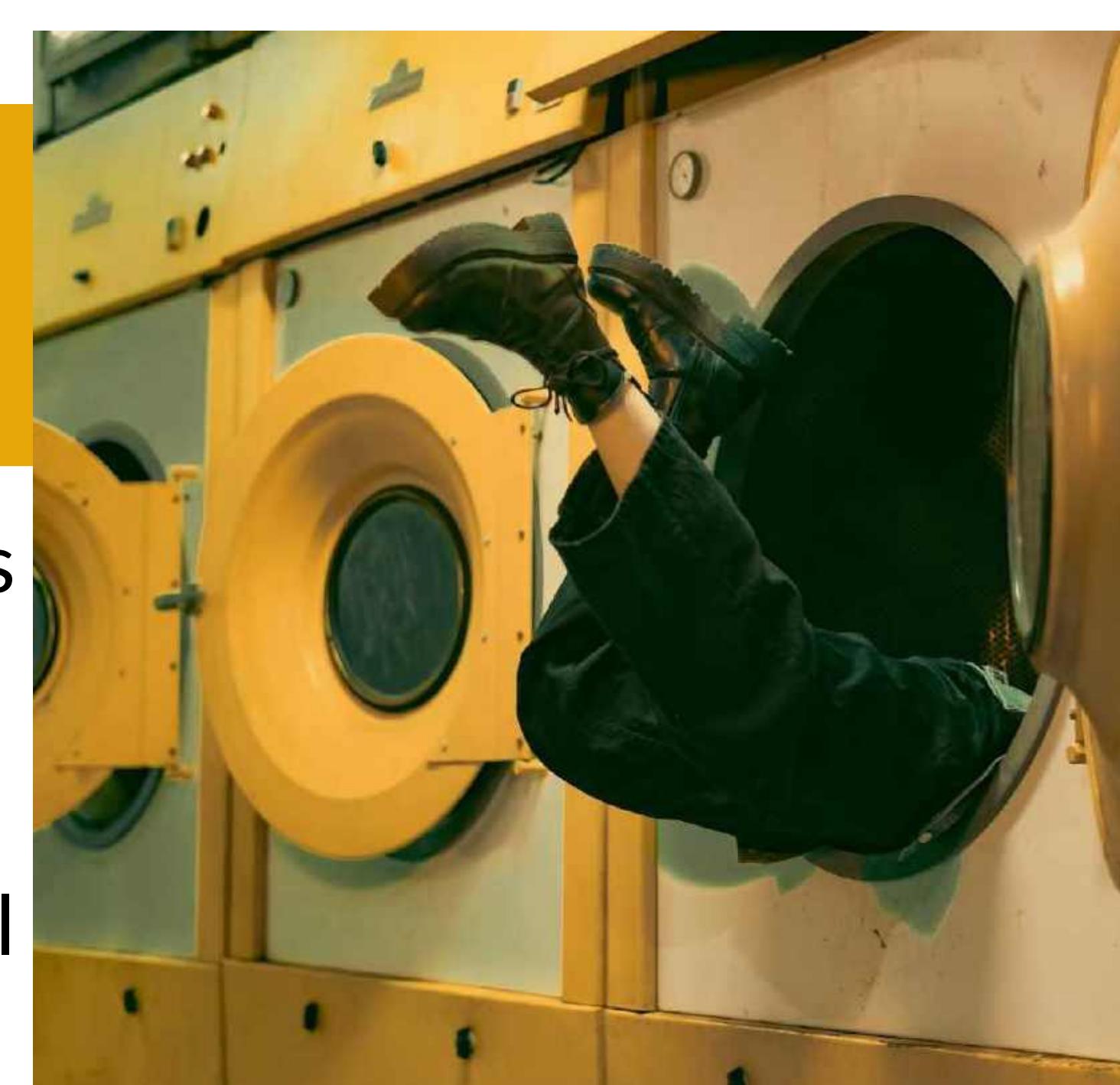
47

Individuals received low-interest loans to become more financially and economically secure.

40

Participants provided Individual Credit Counseling to improve their economic well-being.

Love and Laundry



Opportunities, Inc. launched the **Love and Laundry** program to address a basic yet often overlooked barrier to self-sufficiency: access to clean clothing.

Lack of laundry resources can significantly impact employment, school attendance, and overall well-being. In response, we partnered with a local laundromat to provide free laundry services to those in need.

More than a hygiene solution, this initiative fosters deeper engagement with individuals facing poverty.

In a welcoming setting, our staff builds trust, conducts informal needs assessments and connects participants with vital resources, including housing assistance, job support, mental health services, and financial literacy programs.

Love and Laundry has become a powerful entry point for holistic support and long-term stability.

382

Households Assisted with Laundry Services

2223

Loads of Laundry Washed

Community Connections



Opportunities, Inc. recognized as Patriotic Employer by Office of the Secretary of Defense



Great Falls 4th of July Parade



Great Falls St. Patrick's Parade



Operation Warm



Opportunities, Inc. Extravaganza



Head Start Family Celebration



Head Start Summer BBQ

Head Start



Service Area:

Cascade, Glacier, Pondera
and Toole Counties

Mission:

Opportunities, Inc. Head Start Prenatal to 5 partnering within each community, provides high-quality, early intensive, comprehensive, research-based education, childcare, and school readiness services and supports to low-income children ages birth to 5 and their families.

49%

of eligible children in our service area served.

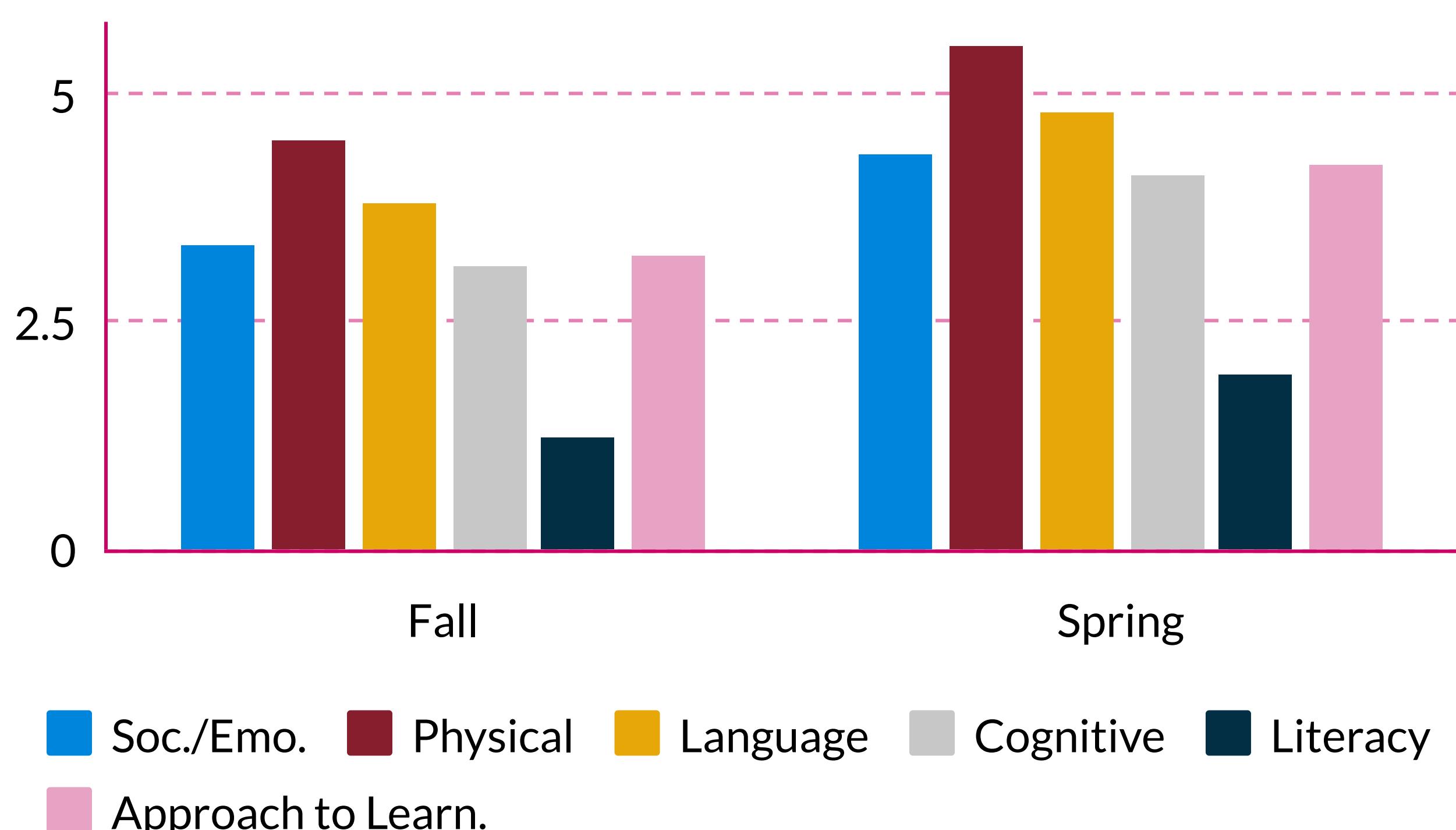
490

children served by the program.

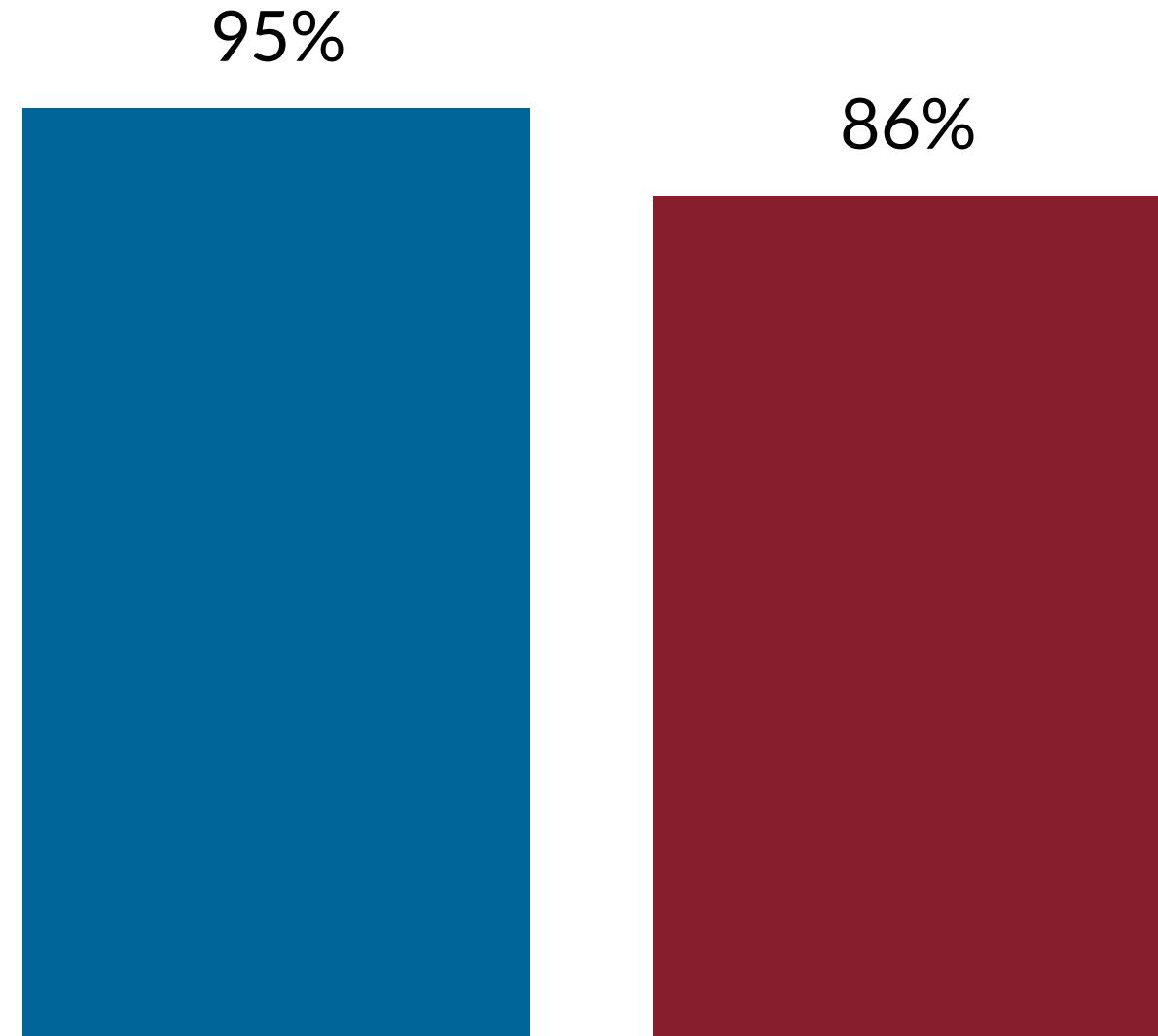


Kindergarten Readiness

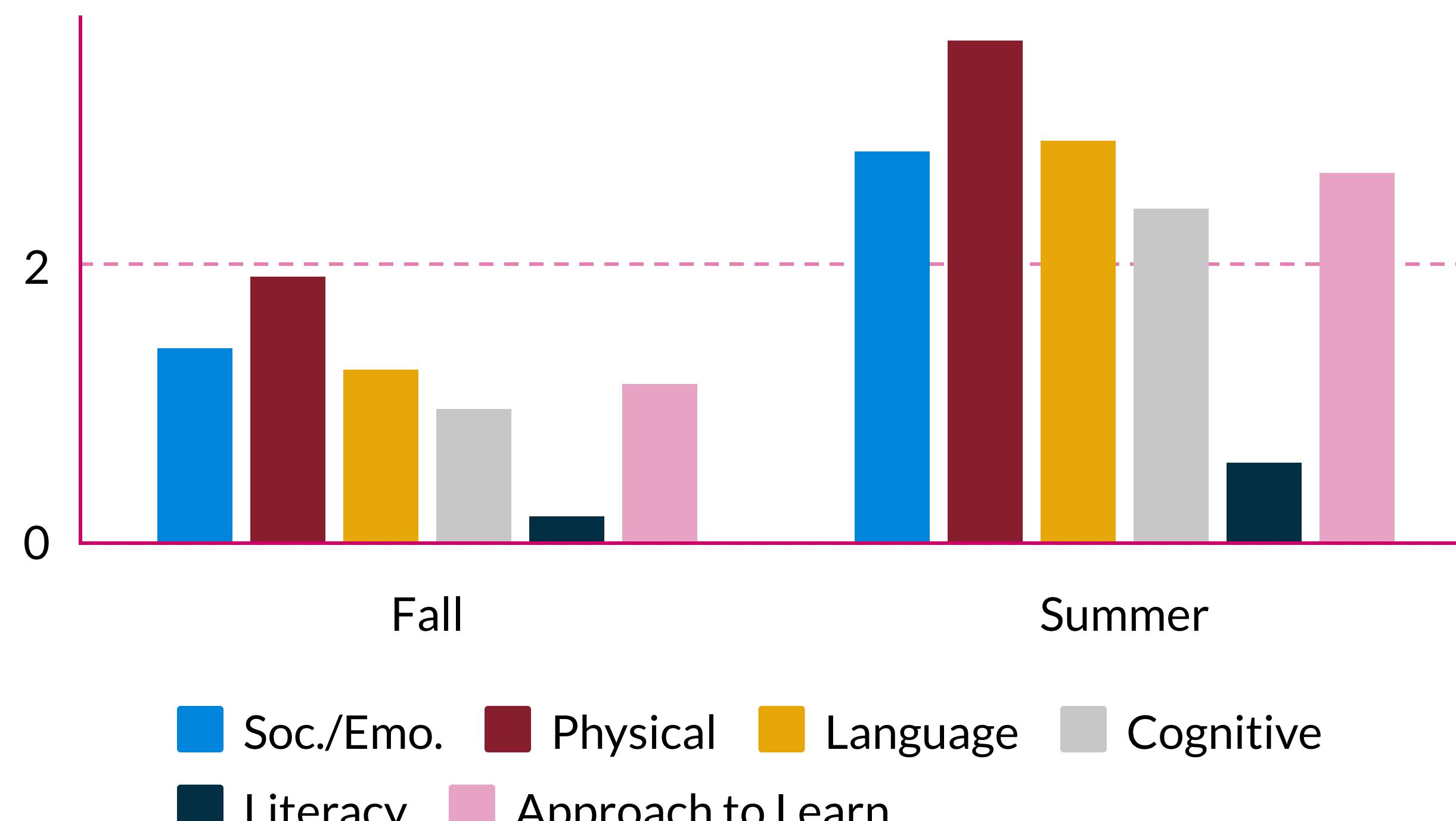
Head Start Child Outcomes



Curriculum Implementation Fidelity



Early Head Start Child Outcomes



Head Start Early Head Start

Soc./Emo. Physical Language Cognitive
Literacy Approach to Learn.

More Head Start



CLASS Video Pilot Review

DOMAIN	SCORE	QUALITY THRESHOLD	COMPETITIVE THRESHOLD
Emotional Support	5.8229	6	5
Classroom Organization	5.2083	6	5
Instructional Support	2.7222	3	2.3



School Readiness Goals and Outcomes

Social & Emotional Domain

GOAL: Children will manage internal feelings and behaviors and gain the skills to adapt to new situations and environments.

OUTCOME: The program provided education staff with Ready to Learn Through Relationships; Trauma Informed Care Professional Learning Community coaching to enhance their understanding and implementation of trauma informed approaches.

Language & Literacy Domain

GOAL: Children develop interest and demonstrate the use of sounds and rhythms of language. Children develop an understanding that print carries a message through symbols and words.

OUTCOME: The program utilized additional Early Head Start curriculum resources such as learning activity cards, turning everyday moments into playful language and literacy learning opportunities.

Approaches to Learning Domain

GOAL: Through sustained interactions, children will use self-regulation to engage in learning. Children will develop imagination, curiosity, creativity, and interest as they play and explore new things.

OUTCOME: The program provided Early Head Start teachers with additional curriculum supports to boost young children's problem solving skills, creativity, and exploration.

Cognitive Domain

GOAL: Through active play, children will use reasoning and planning to solve problems, draw on prior experiences, and exploration to gain an understanding of the world, which will lead to the development of mathematical thinking and scientific reasoning.

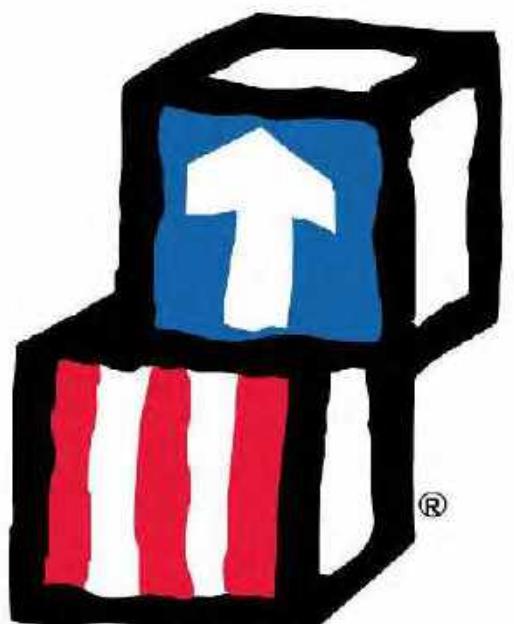
OUTCOME: The program provided teachers with coaching on how to use the curriculum to meets children's individual learning needs to embrace cognitive development.

Physical Development Domain

GOAL: Children will demonstrate understanding and use health and safety behaviors that contribute to lifelong well-being. Children will demonstrate large and small muscle strength, coordination, and skills for exploration, and interaction with the environment.

OUTCOME: The program provided enhanced gross motor activities and materials to support children's physical development.

More Head Start



Health and Well-Being



Up-to-date on all immunizations appropriate for their age.

97% of enrolled children



Up-to-date with preventative and primary health care.

96% of enrolled children & prenatal woman



Up-to-date on preventative and primary dental care or received preventative treatment.

96% of enrolled children & prenatal woman

Family Engagement

436 families served in the program.

436 families participated in home to school activities which support school readiness.

608 individuals volunteered in the Head Start Program.

All **122** individuals who had kindergarten bound children engaged in kindergarten transition activities.



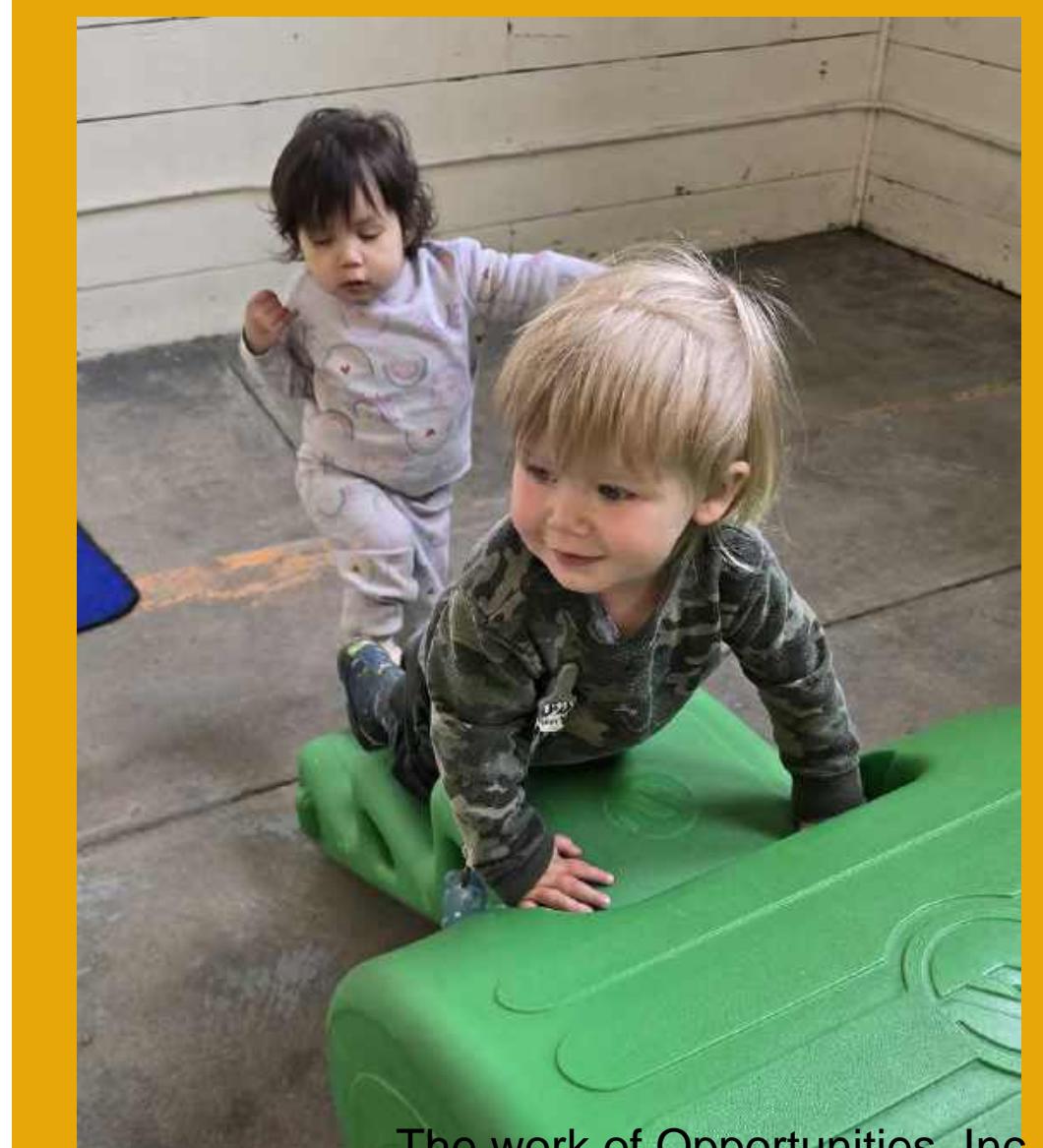
46 male role models took part in family assessments.

61 male role models took part in family goal setting.

157 male role models were involved in their child's developmental experiences.

3 male role models were engaged in program governance.

18 males took parenting education workshops.



More Head Start

"Head Start is a wonderful program, not only for the kids but for the community. Head Start was a huge support to me, because they helped me get my job at the Elementary School in Shelby. Tracey mentioned that the Elementary school was hiring for Paraprofessionals and substitutes, and that they needed help. Head Star [sic] has helped me with housing, emergency situations and many more. My daughter, who is 5, absolutely loves all the ladies at Head Start and I am so thankful to have them be with my daughter for the 5 hours that she is with them! They have shown me so much guidance and they have supported me on every decision that I have made. I am very thankful to the ladies at the Shelby Head Start."

~ Shelby Head Start Parent ~



ENROLLMENT

Average Monthly Enrollment

Head Start 81%

Total 81%

Early Head Start 81%

Areas of Compliance

Monitoring and Implementing Quality Family and Community Engagement Services.

Monitoring and Implementing Fiscal Infrastructure.

Monitoring, Eligibility, Recruitment, Selection, Enrollment, and Attendance.

Areas of Non-Compliance

*CORRECTED
Program Management and Quality Improvement (Program Governance)

*CORRECTED
Monitoring and Implementing Quality Health and Safety (Safety Practices)

*CORRECTED
Discipline

More Head Start



Head Start 2024 Budget and Expenditures

January 1, 2024-December 31, 2024

	<u>Budgeted</u>	<u>Actual</u>
Personnel	2,088,594	2,011,437
Fringe Benefits	1,000,570	466,679
Travel	8,841	8,111
Equipment	-	346,456
Supplies	82,489	120,087
Contractual	80,194	14,476
Other	873,701	830,248
Training and Technical Assistance	35,484	58,711
CACFP/USDA Reimbursement	-	-
Work Comp Dividend	-	-
Transfer in from Special Projects (day care)	-	-
Total Federal Share	4,169,873	3,856,205
Non-Federal In-kind Match	1,373,096	1,249,840
TOTAL	5,542,969	5,106,045

Early Head Start 2024 Budget and Expenditures

January 1, 2024-December 31, 2024

	<u>Budgeted</u>	<u>Actual</u>
Personnel	1,452,346	1,632,281
Fringe Benefits	508,646	345,275
Travel	18,420	,2964
Equipment	158,237	410,225
Supplies	-	-
Contractual	739,275	727,743
Other	457,768	612,933
Training and Technical Assistance	58,529	55,605
CACFP/USDA Reimbursement	(57,397)	(24,108)
Work Comp Dividend	-	-
Transfer in from CSBG	-	-
Transfer in from Special Projects (day care)	-	-
Total Federal Share	3,335,824	3,335,824
Non-Federal In-kind Match	1,169,062	1,153,356
TOTAL	4,504,886	4,916,274

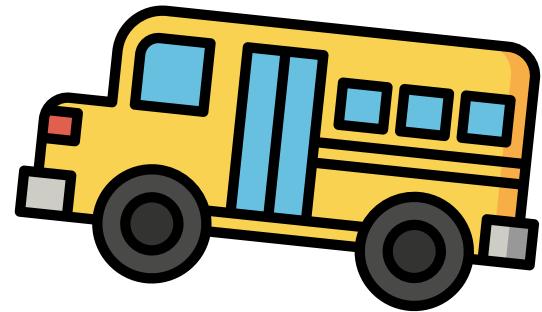
More Head Start

Fiscal Audit



The Head Start Financial Audit is conducted as part of the annual agency audit for Opportunities, Inc. The audit was completed September 2024 and was conducted by Carver, Florek & James, CPA's in accordance with auditing standards generally accepted in the United States and the standards applicable to financial audits contained in the government auditing standards by the Comptroller General of the United States.

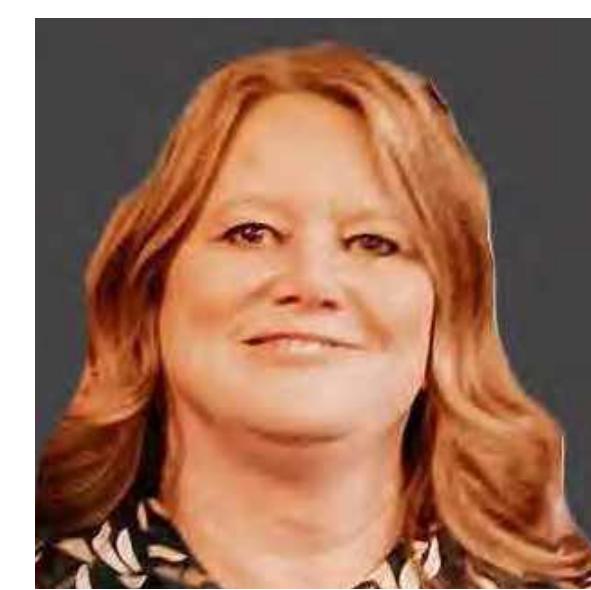
Opportunities, Inc. had no findings in 2024. The report is available at Opportunities, Inc.



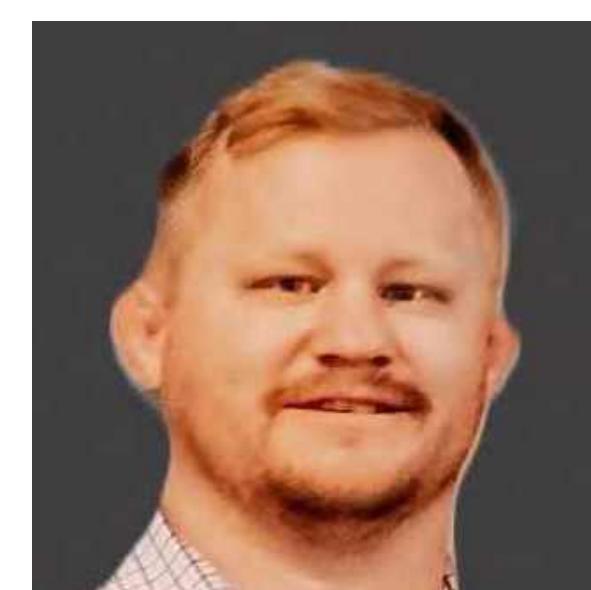
The Opportunities, Inc. Team

Administration

Karla R Seaman, Executive Director

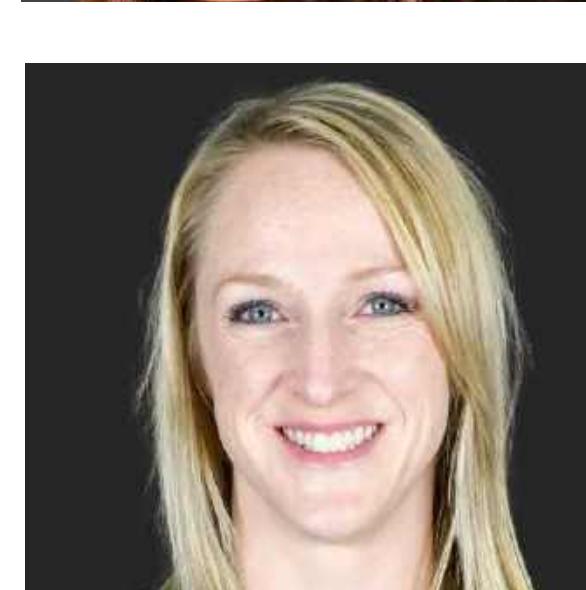
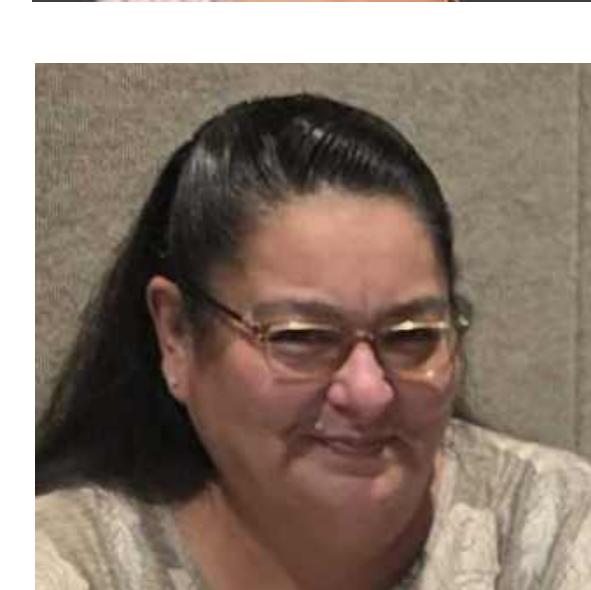


Beverly A Matsko, Agency Deputy Director



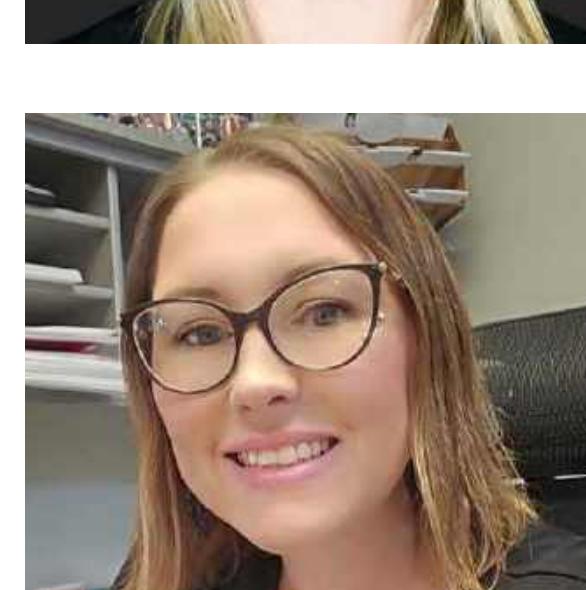
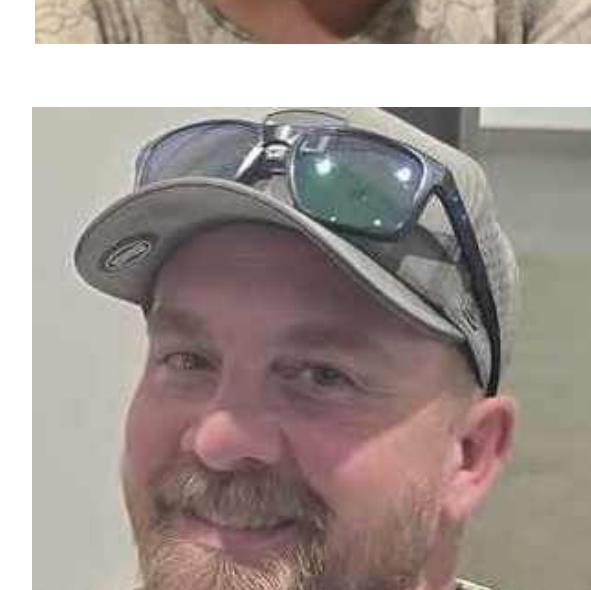
Mathew G Pea, Agency Deputy Director

Melissa A Anstey, Executive Director's Assistant



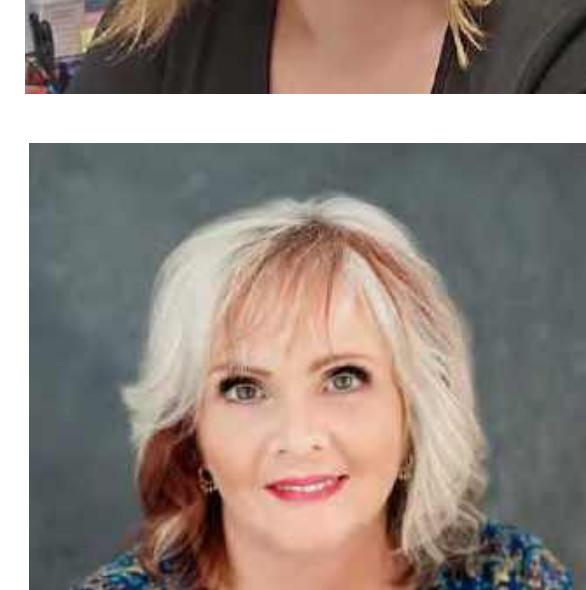
Carsereena J RedDog, Human Resource Officer

Alisha R Lashley, Administrative Officer

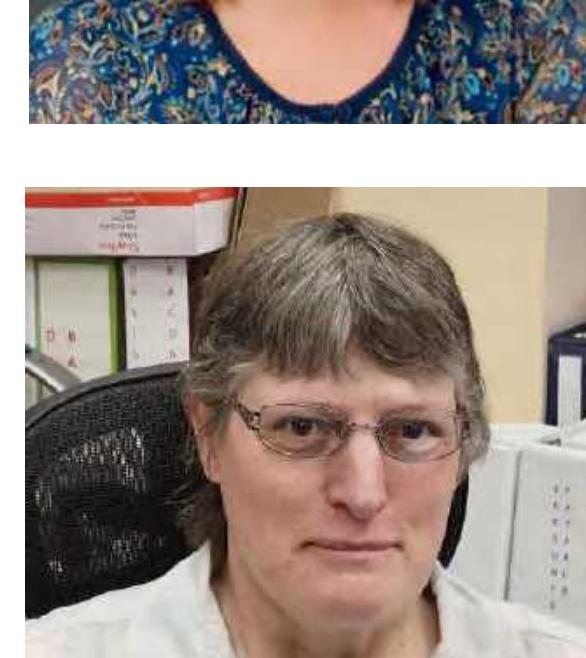
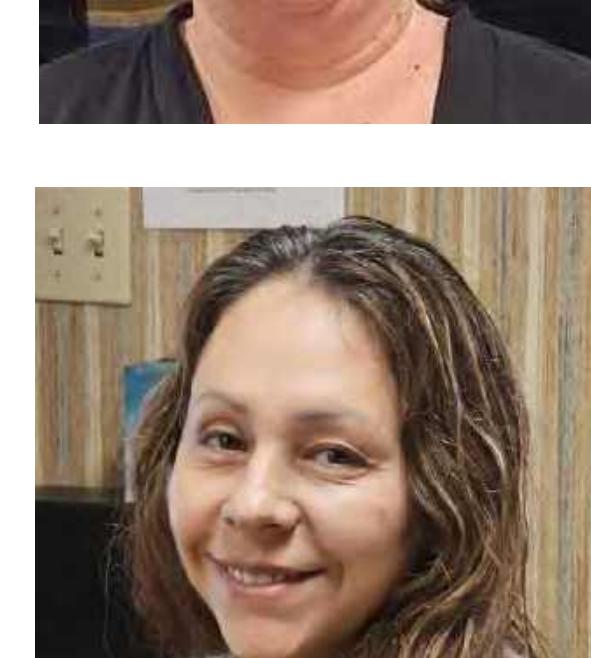


Chase T Shanks, Facilities Maintenance/Project Manager

Heather Loudan, Receptionist/Typist



Jenefer Wasilewski, Human Resource Assistant



Accounting

Cheryl L White, Fiscal Officer

Sarah DesRosier, Fiscal Officer

Barbara J Nutter, Accounting Specialist

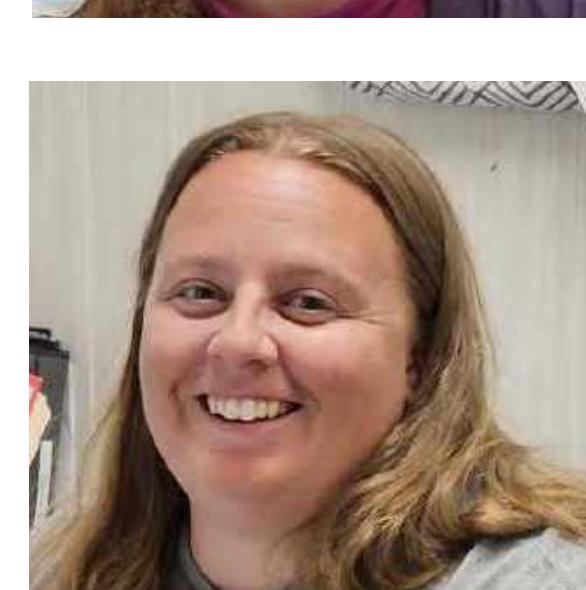
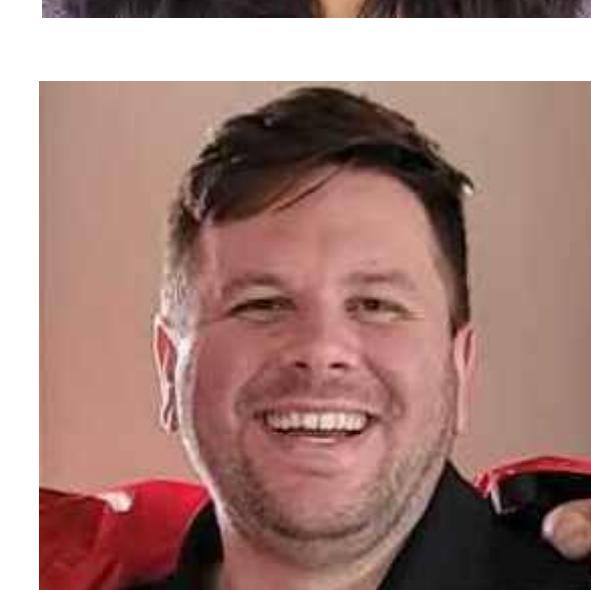
LouVon F Doll, Accounting Specialist

Regina M Weideman, Accounting Specialist



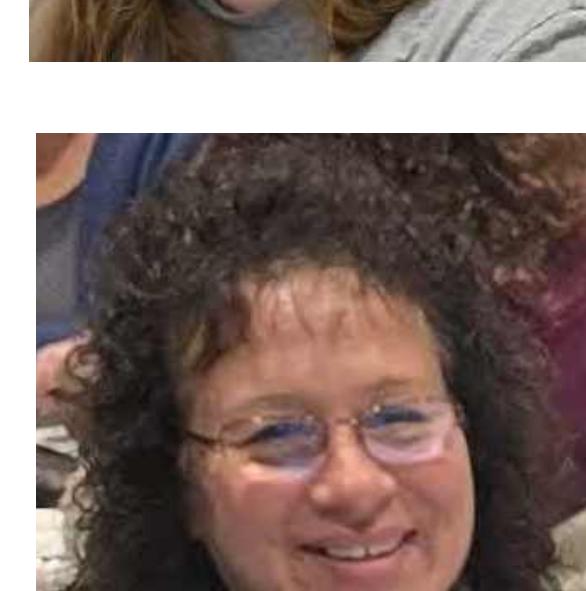
Housing

Cody D Wright, Housing Manager



Alysha A Hernandez, Housing Inspector

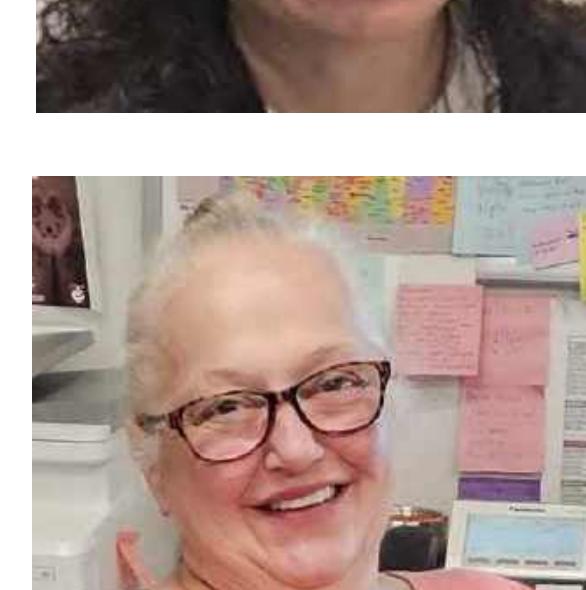
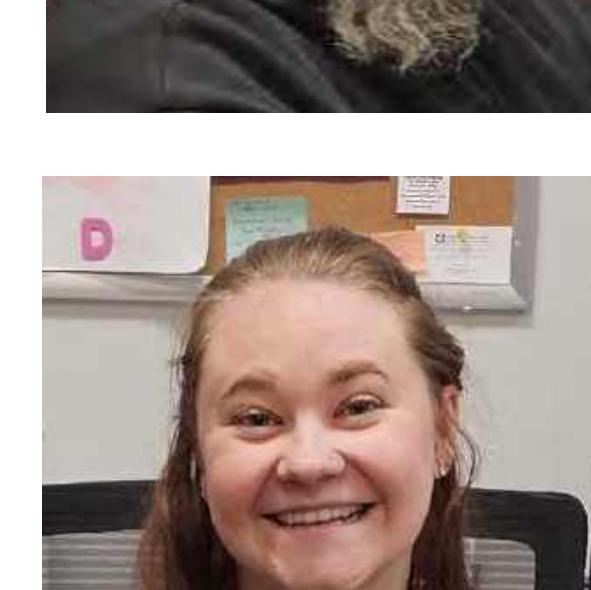
Derrick P Schaible, Housing Inspector



Travis T LaFountain, Housing Inspector

Cecelia Conley, Housing Technician

Katelyn Renenger, Housing Technician



Melynda M White, Resource Worker

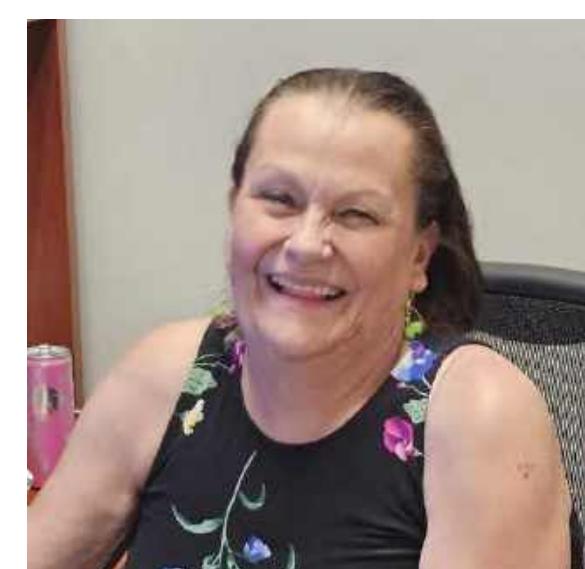
The Opportunities, Inc. Team

Energy Services (Not all pictured)

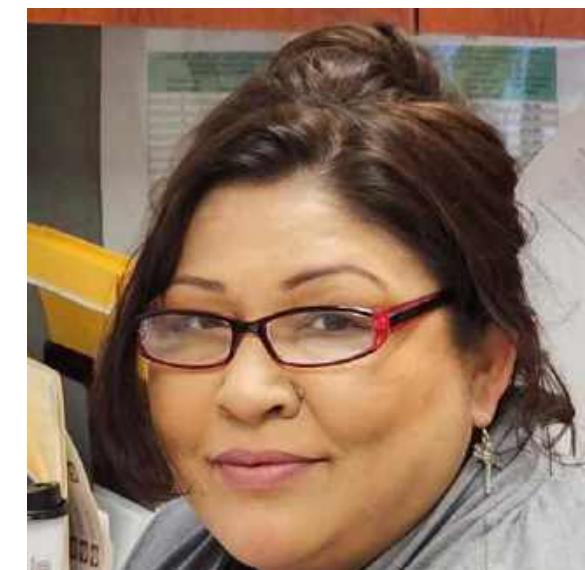
David N Trapp, Energy Services/Facilities Director



Eunice M Berger, Energy Asst. Office Manager



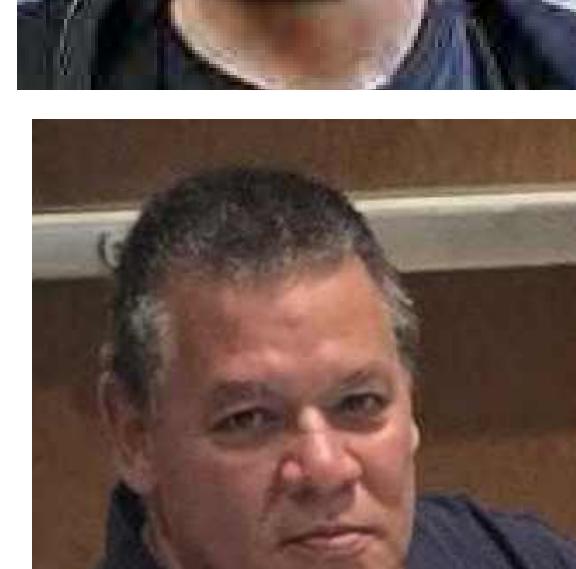
Jodee Devereaux, Energy Assistance Technician



Rebecca N Brayton, Energy Assistance Technician



Tami L Watts, Energy Assistance Technician



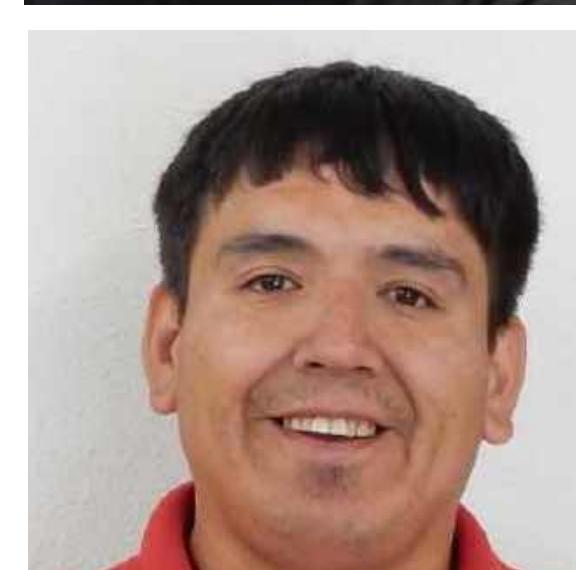
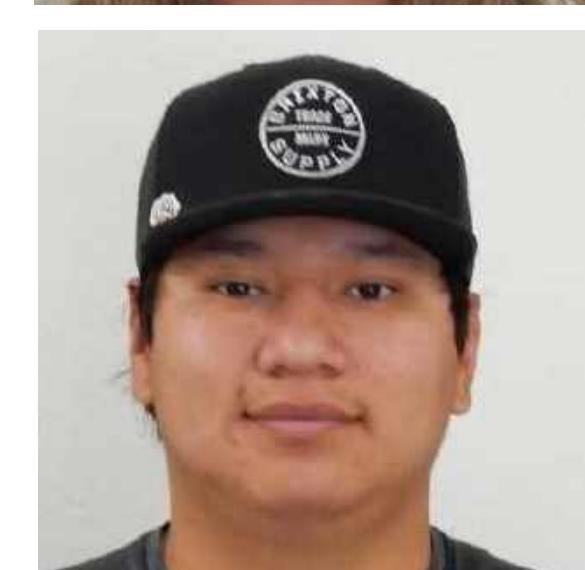
Tina Arguello, Energy Assistance Technician



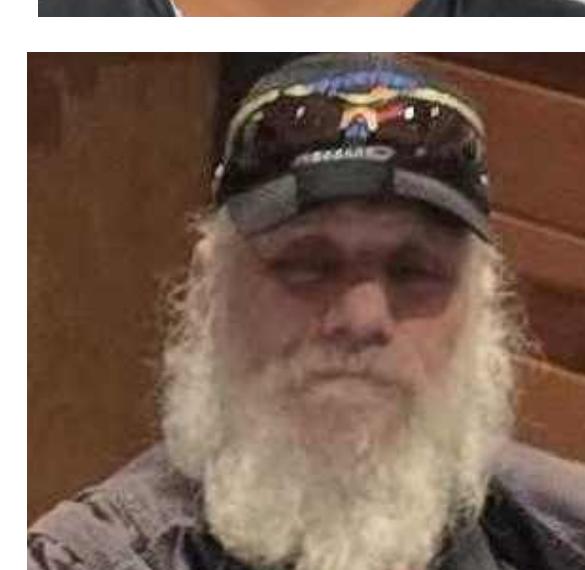
Orin Martinson, WX Production Supervisor



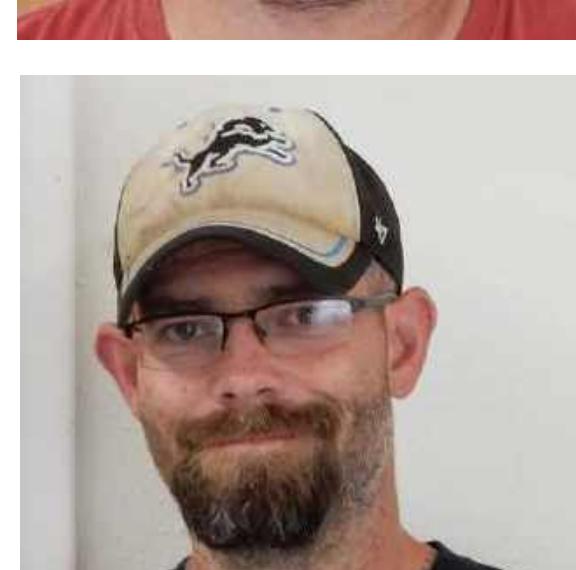
Alex M King, Weatherization Auditor



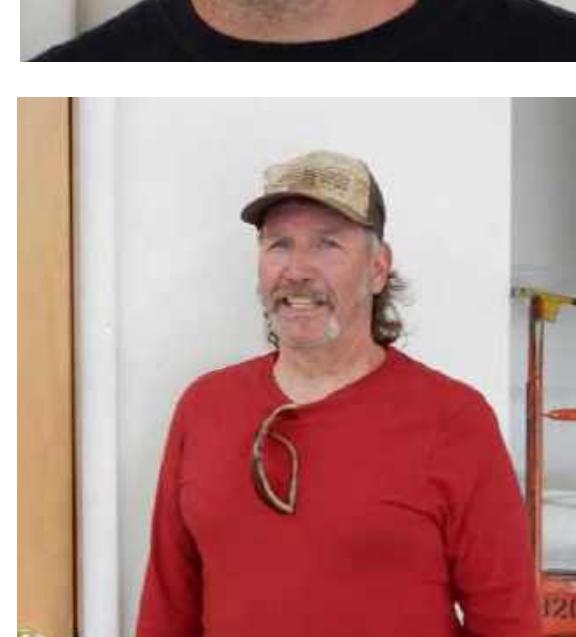
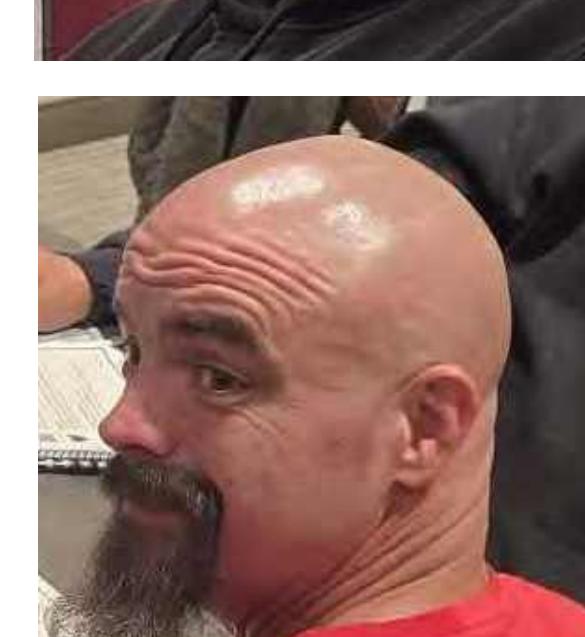
Danyal J Selthon, Weatherization Auditor



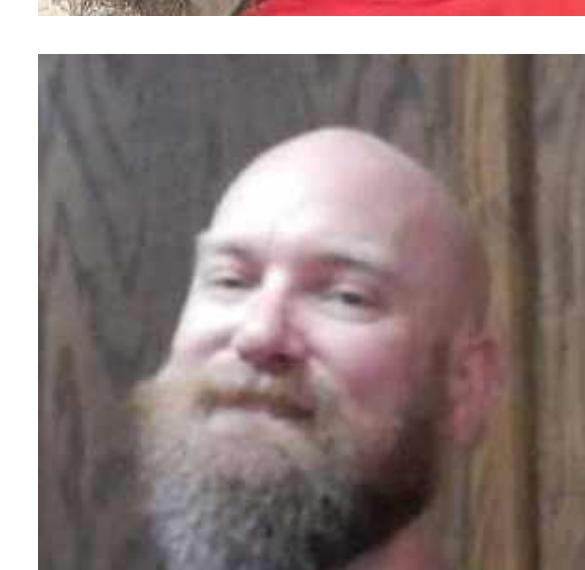
Ronald Bodge, Weatherization Auditor



Deborah L Martinez, Weatherization Office Manager



Albert K Cartwright, Weatherization Technician



Andrew W Harvie, Weatherization Technician



Benjamin J Many Hides, Weatherization Technician



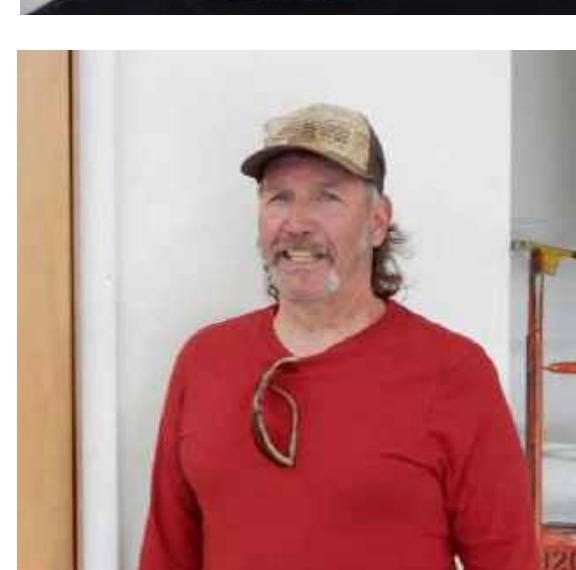
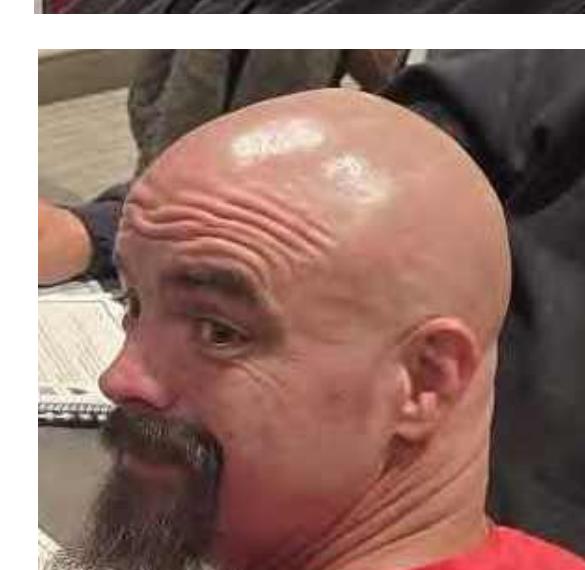
Derrick L Greybull, Weatherization Technician



James D Nichols, Weatherization Technician



Jerry L Bales Jr, Weatherization Technician



Justin Campbell, Weatherization Technician



Mahlon D Hess, Weatherization Technician



Michael F Sucharski, Weatherization Technician



Michael S Pettit, Weatherization Technician



Patrick B Parrish, Weatherization Technician



Travis D Cottrell, Weatherization Technician



William A Bloyd, Weatherization Technician



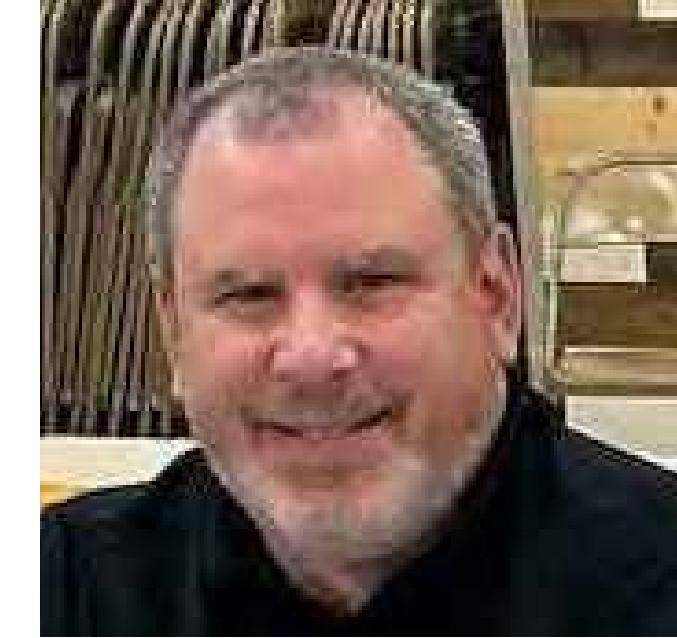
The Opportunities, Inc. Team

Community Services

- **Housing Services**
- **Education & Training**
- **Community Development**
- **Emergency Services**
- **Workforce Development**
- **Housing Stability Services**



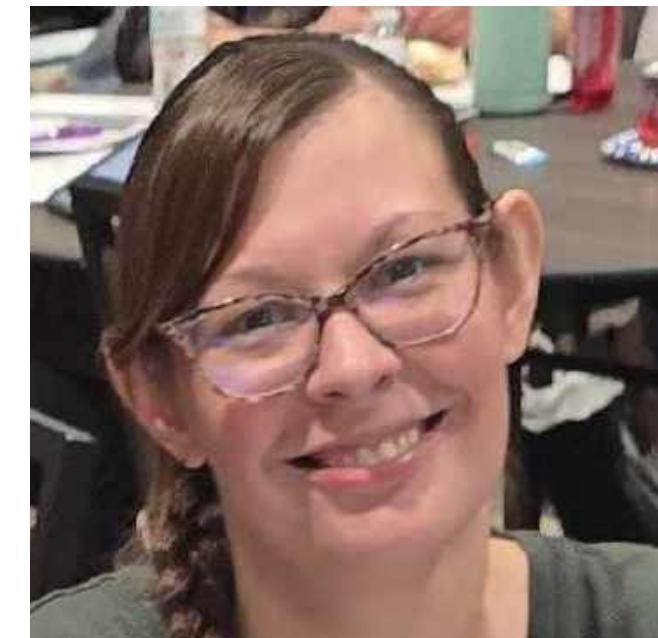
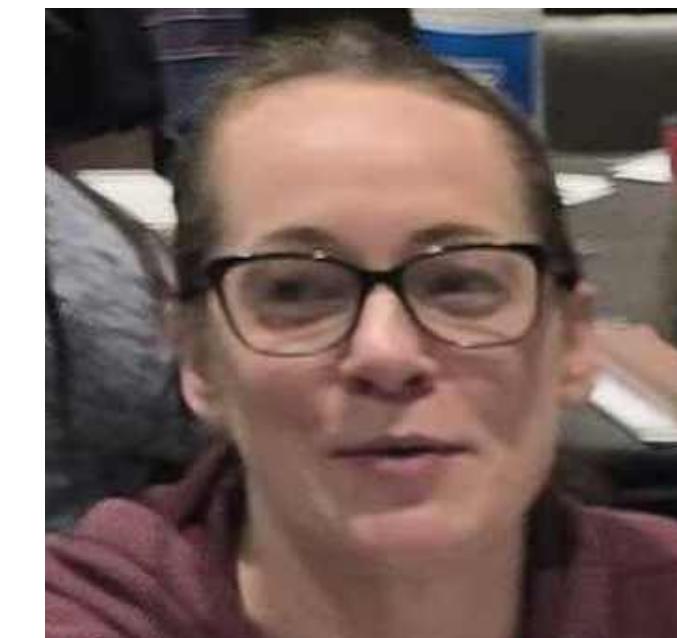
Cherrie Kelly, Community Living Coordinator



Phyllis R Black, Therapist



Jeffrey G Beisecker, Employment & Training Coord.



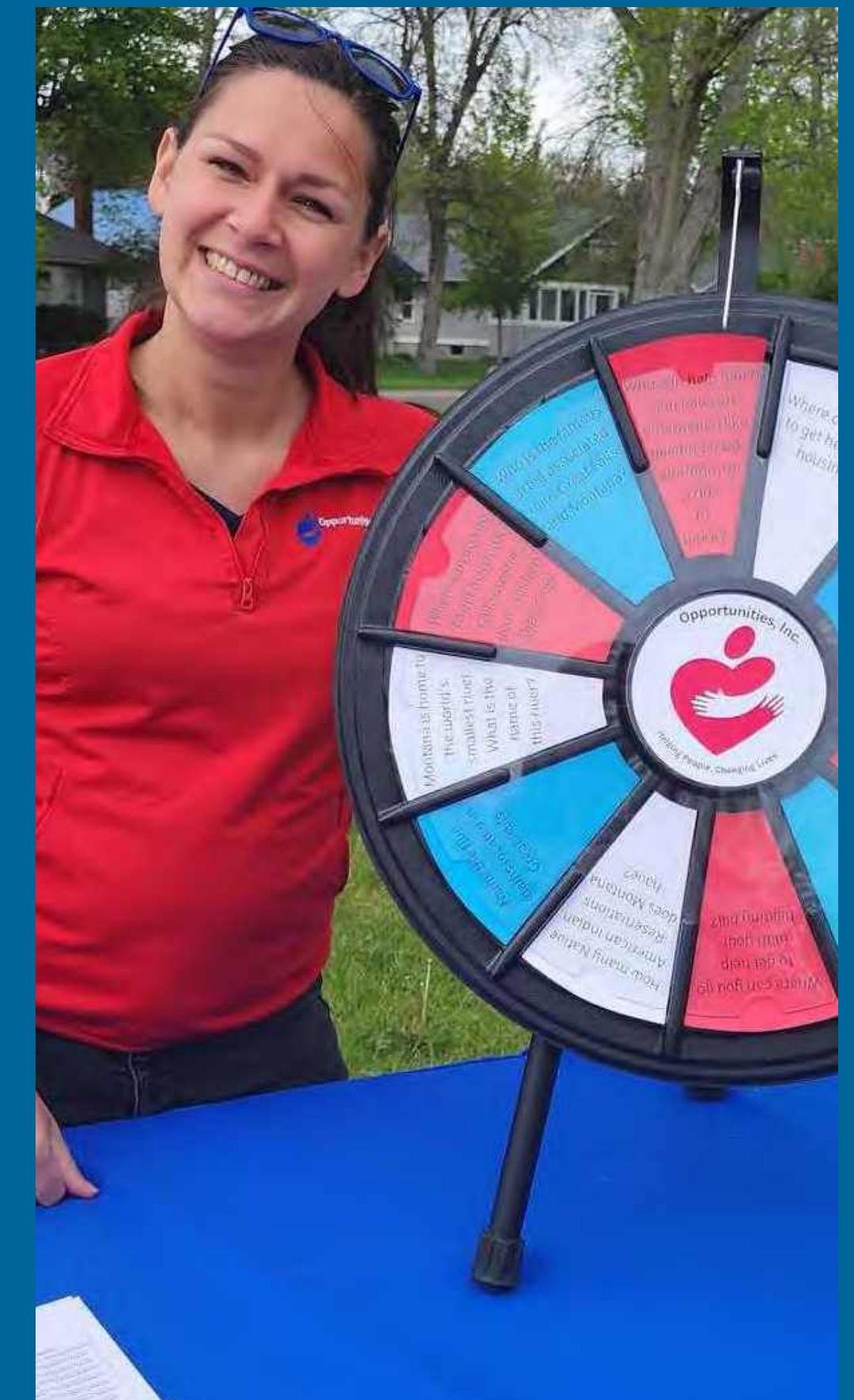
Melissa M Giard, Outreach & Development Coord.

Chelsey M Pengra, Supportive Services Coord.

Kaley L Branesky, Resource Worker

Samantha J Poythress, Resource Worker

Saundra N Strizich, Resource Worker



The Opportunities, Inc. Team

Head Start ~ Prenatal to Five

(Not all pictured)

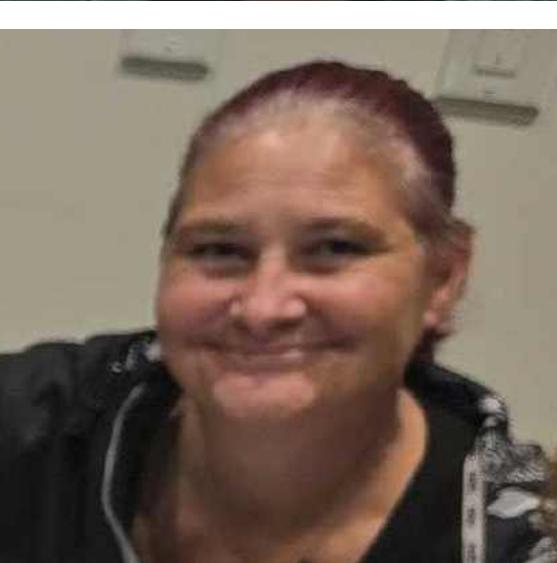
Michelle N Bowser, Head Start Director



Andrea C Snider, Head Start Deputy Director



Alan Brummett, Bus Driver



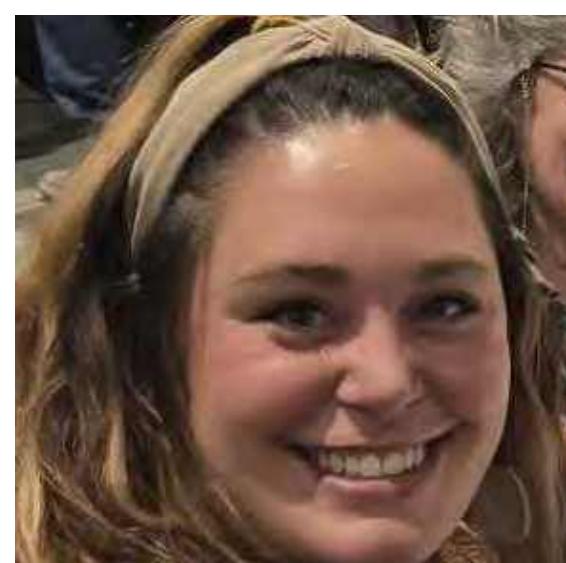
Alicia M Ginnaty, Teacher



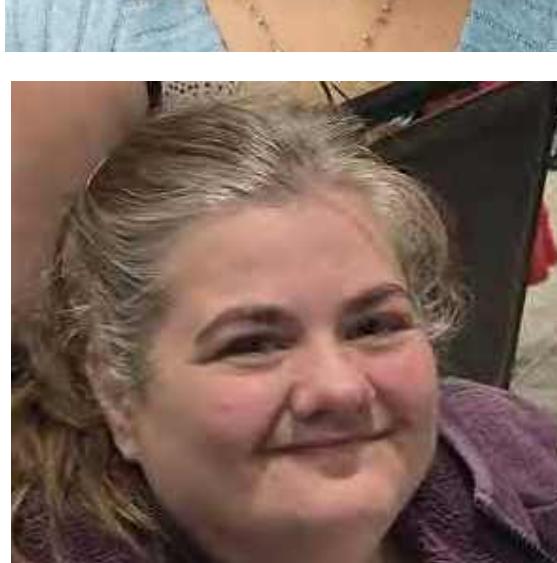
Alissa K Bleecker, Custodian

Alyson D Barsness, Bus Driver

Alyssa R Adams, HS Parent Involvement Coord.



Amy M Kundey, Teacher



Ann V Christiaens, Teacher

Anna M Perry, Teacher



Ashley B Thorsen, HS Education Coordinator

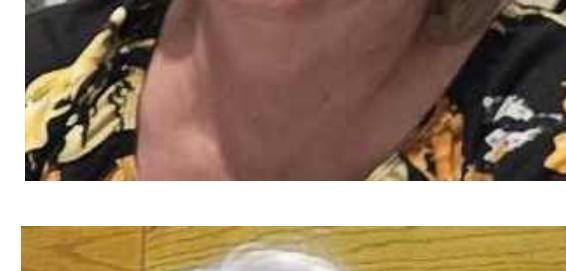
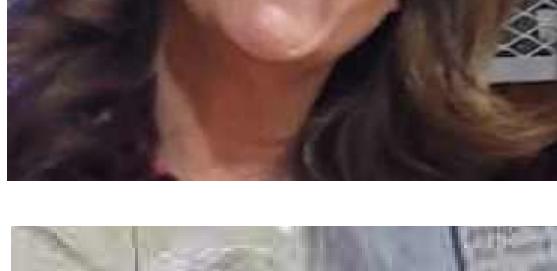
Barbara A McGillis, Family Advocate

Bobbie S Talmage, Behavioral & Disabilities Spec.



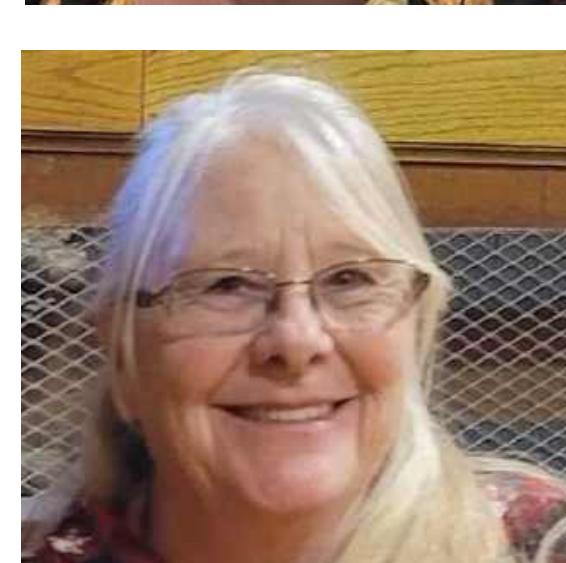
Cadence Miller, Teacher Assistant

Candice Moore, Teacher



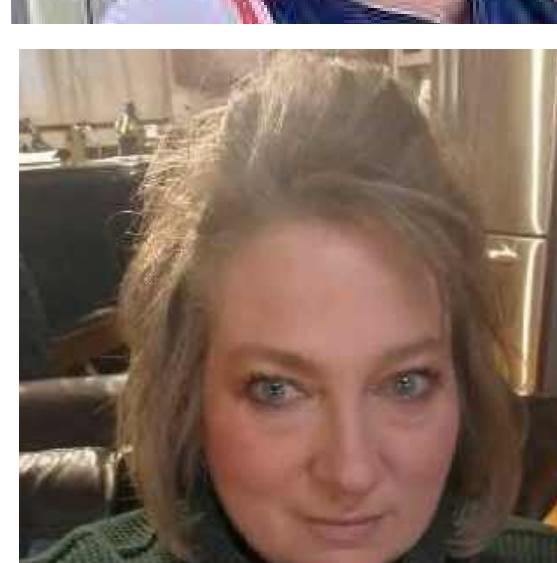
Carolyn A Highwood, Special Needs Assistant

Carolyn M Ginnaty, Family Advocate



Carrie Galvez, HS Family Services Coord.

Charity L Nieman, Teacher Assistant



Charmaine Anderson, Special Needs Assistant

Christina Bachtell, Family Advocate

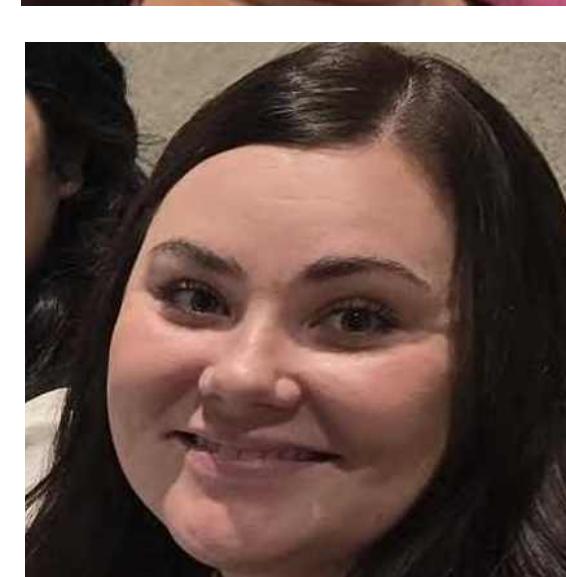
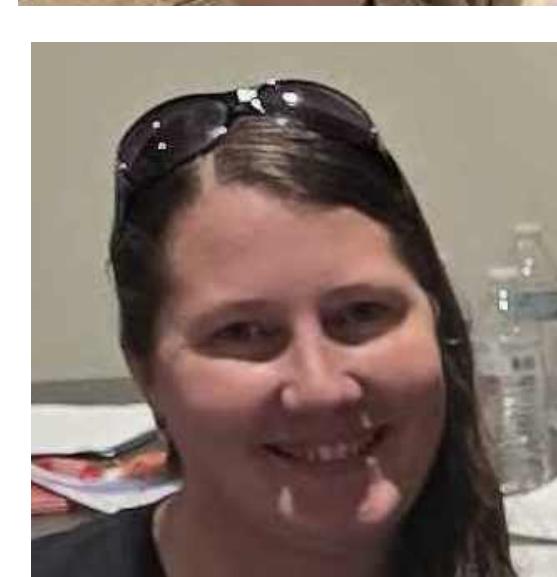


Christina Pike, Teacher Assistant

Courtney Perrin, Teacher Assistant



Courtney S Benefiel, Teacher Assistant



The Opportunities, Inc. Team

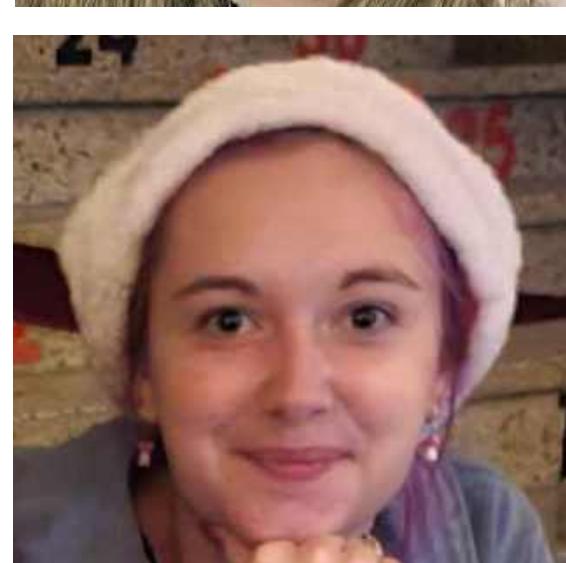
Head Start ~ Prenatal to Five

(Not all pictured)

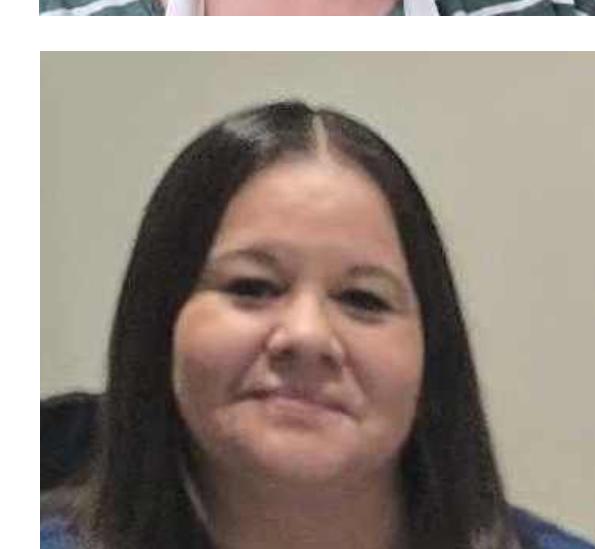
Cynthia Rexford, Teacher



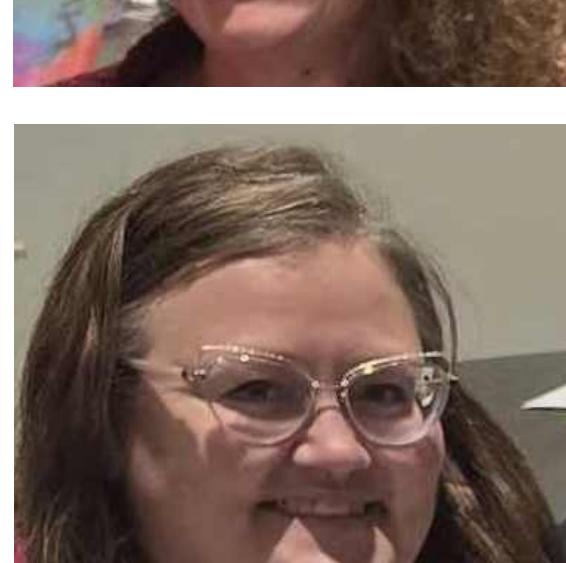
Cynthia M Young, Teacher



Dana Strader, Cook



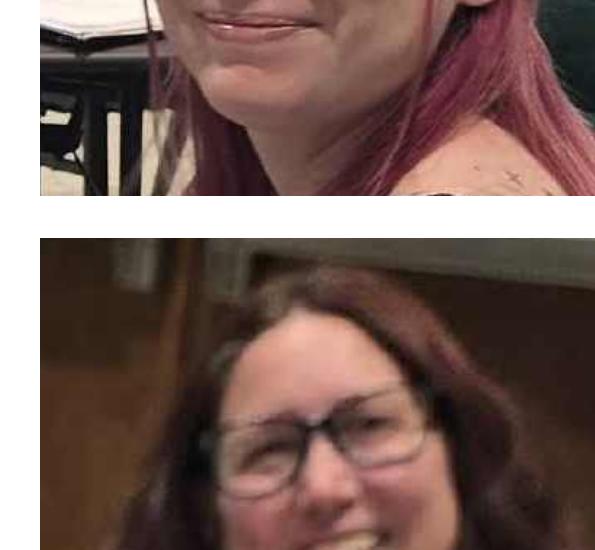
Dawson Vincent, Teacher



Deana L Werk, Teacher



Deana L Western, Teacher



Dyana M Heffernan, HS Education Coordinator



Emily J Hurt, Teacher



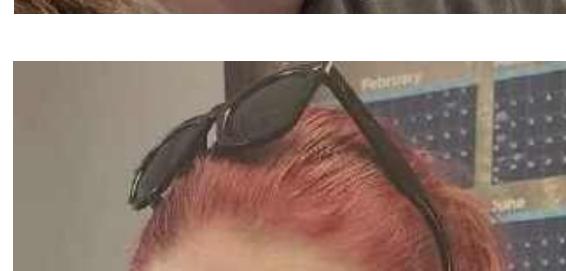
Heidi M Burmeister, Special Needs Coordinator



Hollis A Leigland, Teacher



Jennifer A Wynn, Teacher



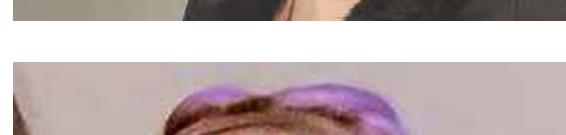
Jerry H Einan, Custodian



Jessica R Rosado, Teacher Assistant



Joni M Marreel, Teacher Assistant



Kathleen J Salois, Cook



Kathryn Peterson, Teacher Assistant



Kelly R Moldenhauer, HS Education Coordinator



Krista L Devries, Teacher



Kristin L Ribich, Teacher



Laurie L Harden, Teacher



Linda M Nygard, HS Administrative Secretary



Marionna M Houle, Teacher Assistant



Melanie J Latray, Cook



Micheal A Ruff, Bus Driver

The Opportunities, Inc. Team

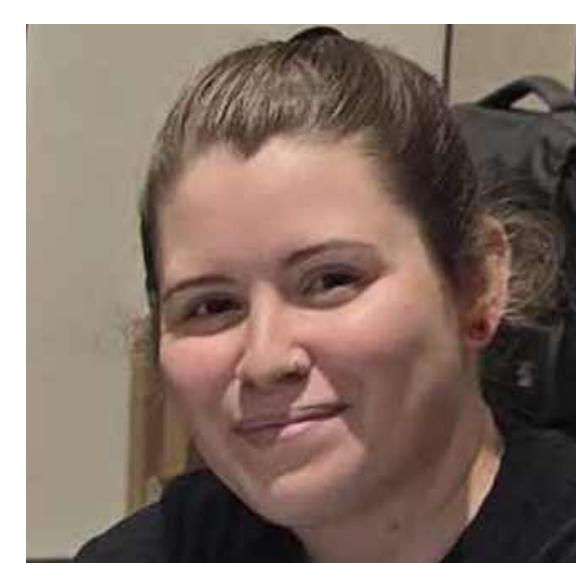
Head Start ~ Prenatal to Five

(Not all pictured)

Michelle Delk, HS Education Coordinator



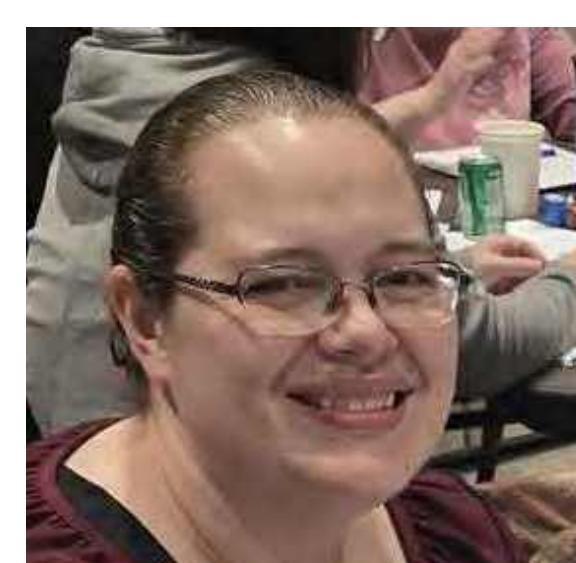
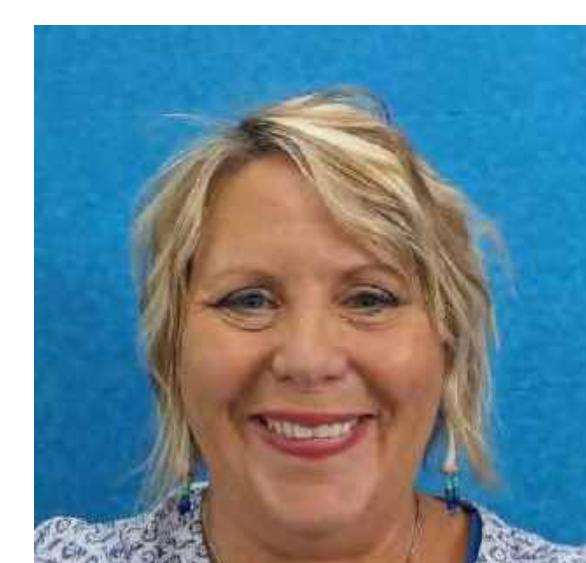
Michelle L Macklin, Teacher



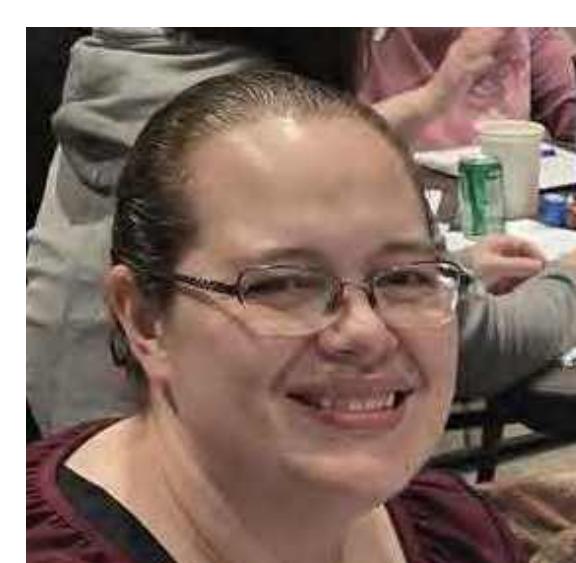
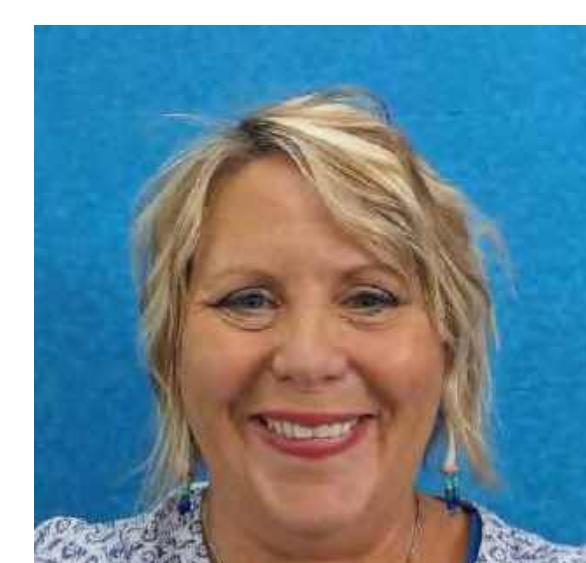
Michelle L Stokes, Teacher



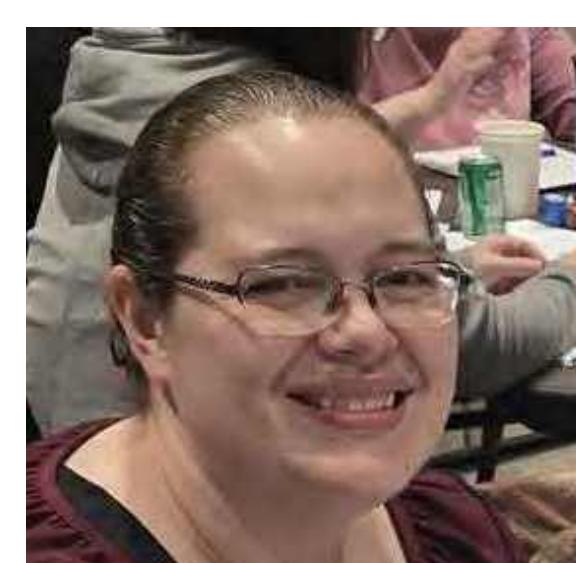
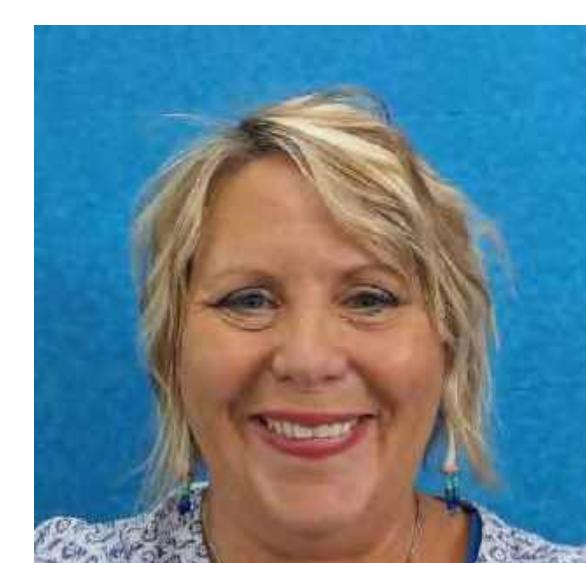
Mikaela L Cartwright, Teacher



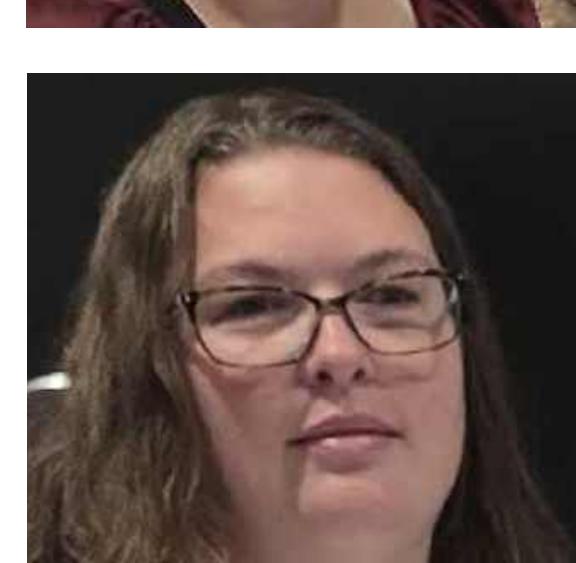
Patricia J Misner, Cook



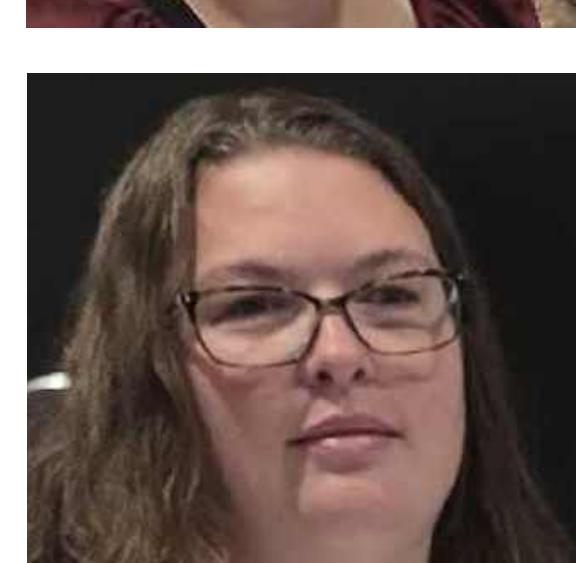
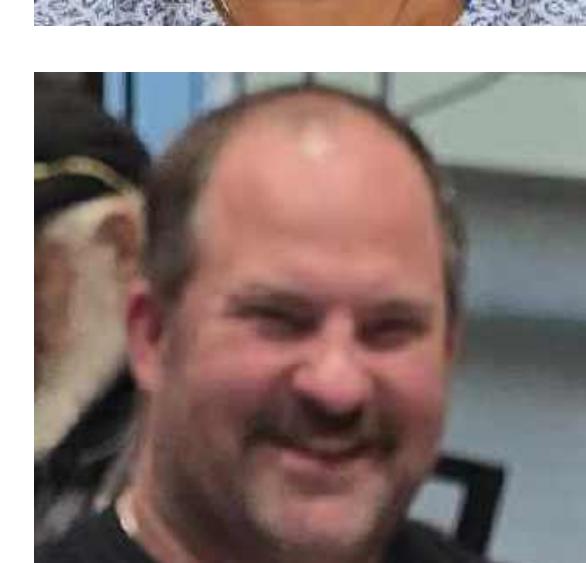
Penny L Niles, Bus Driver



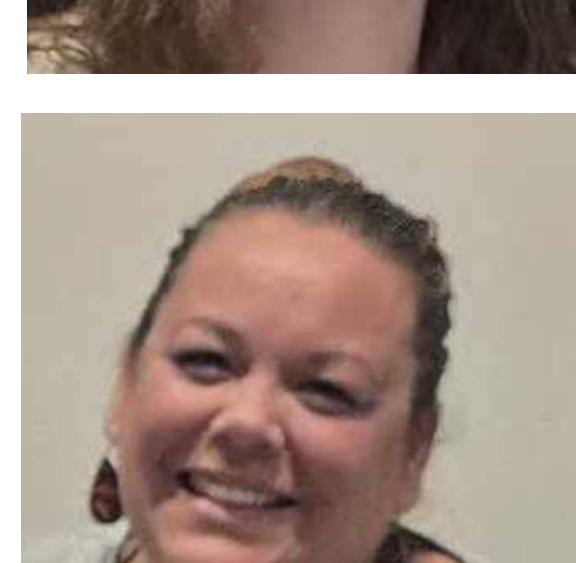
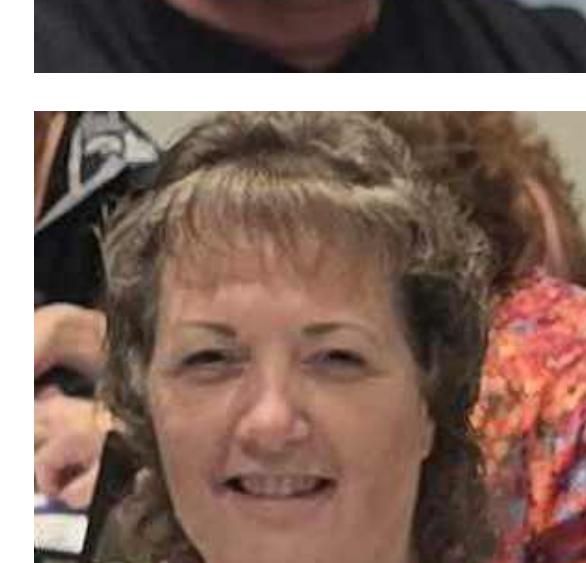
Rachel M Kipp, HS Family Service Worker



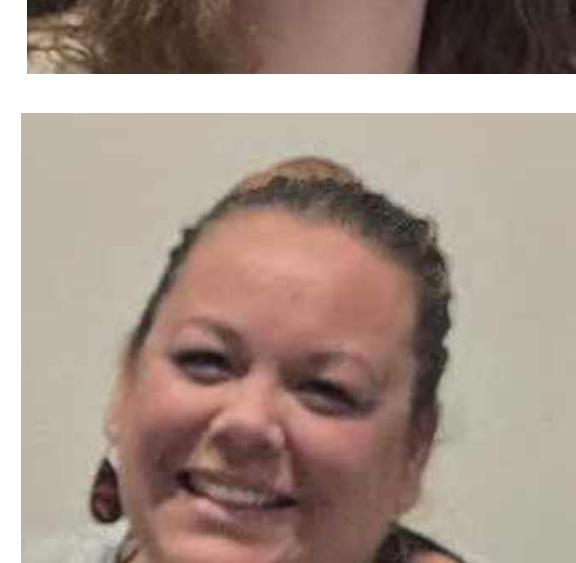
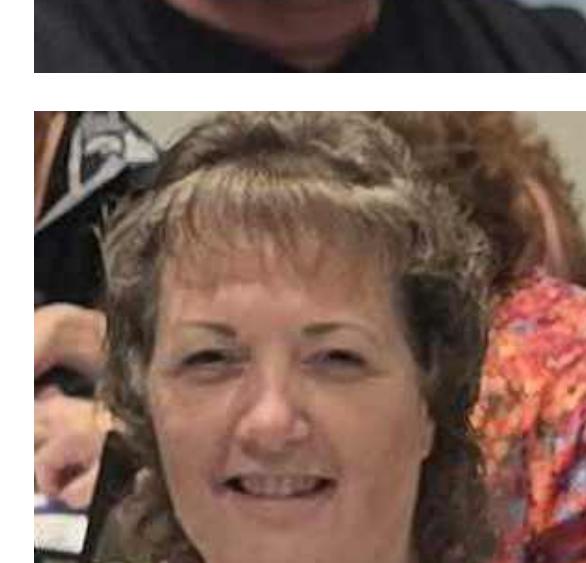
Resa J Aldridge, Teacher Assistant



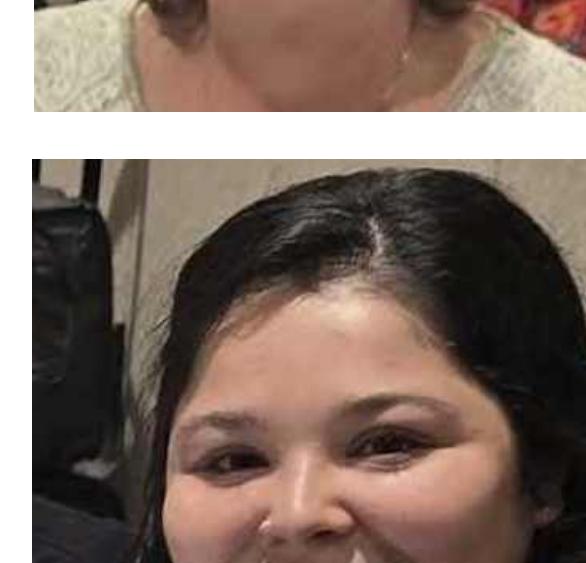
Richard L Hamilton, Family Advocate



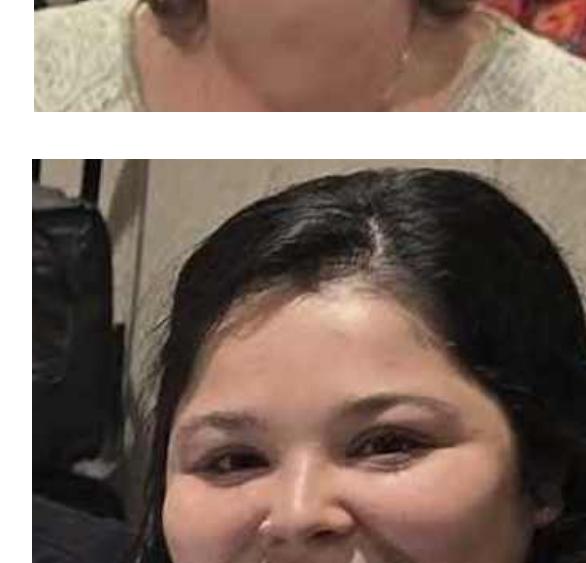
Samantha L Keener, Teacher Assistant



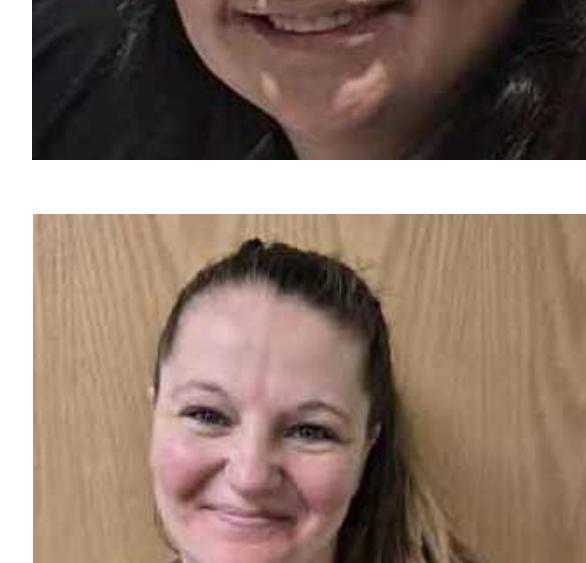
Shannon L Bender, HS Health Coordinator



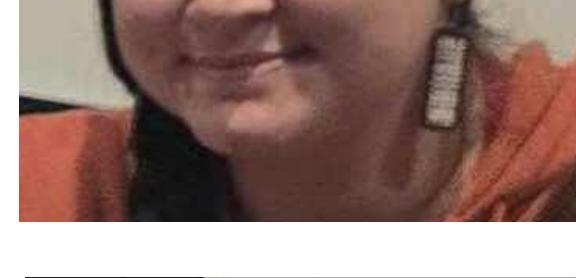
Shantel B Ray, Teacher



Shayna R Coombs, Teacher Assistant



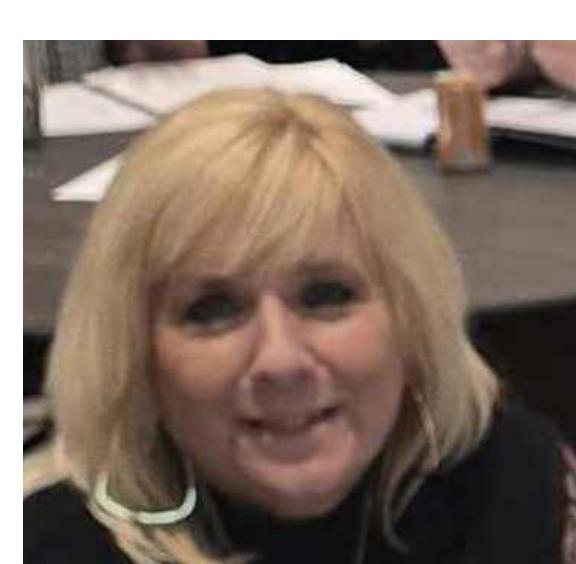
Shelly R Deboo, Teacher Assistant



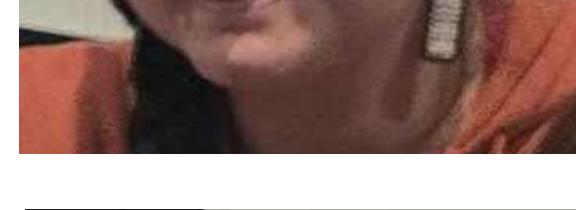
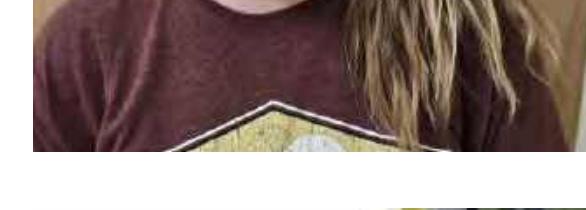
Shia E Komeotis, Teacher Assistant



Stefanie R Keatts, Teacher Assistant



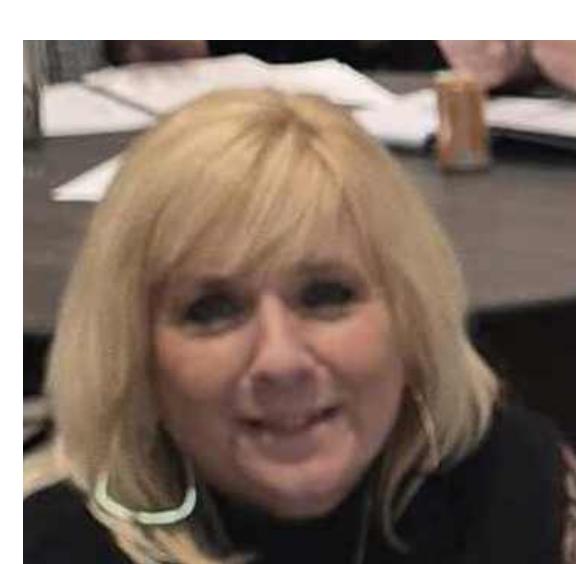
Stephanie Murphy, Teacher Assistant



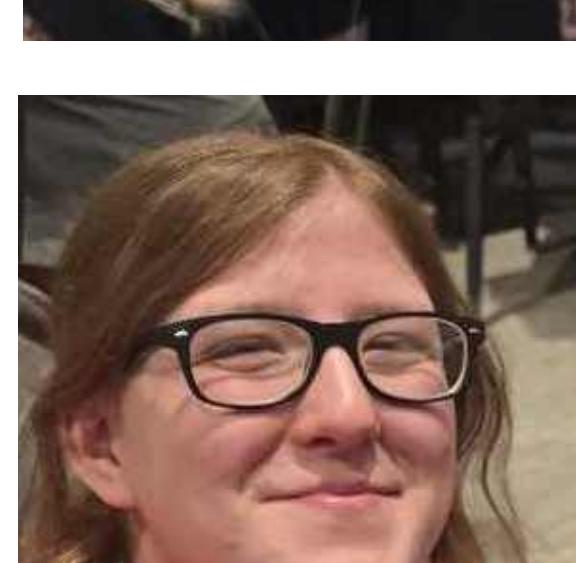
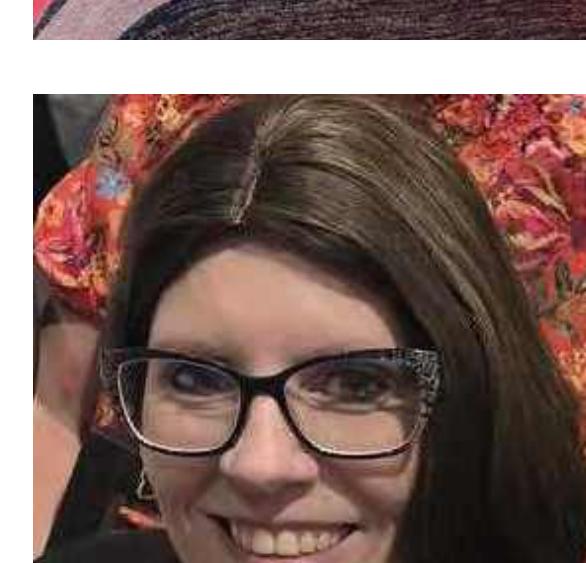
Sue E Joslyn, Kitchen Aide



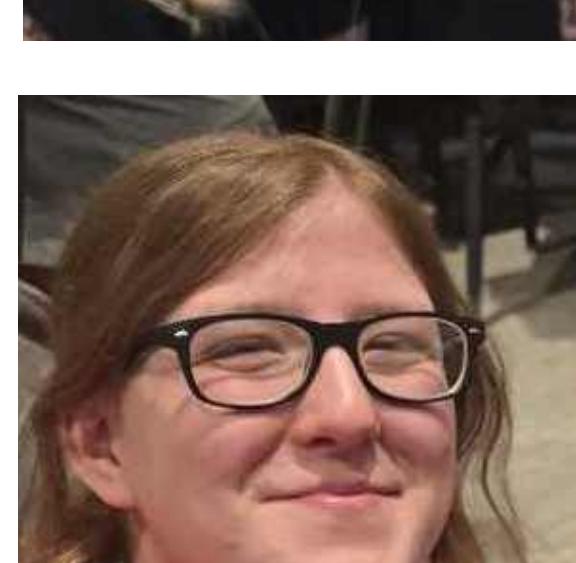
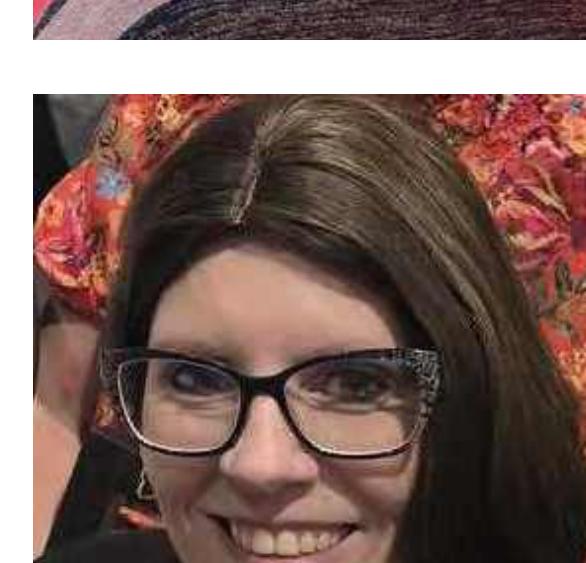
Susan K Hayden, Teacher



Teresa L Salois, Teacher Assistant



Tessa Traynham, Teacher



Tracey J Bartosh, HS Family Service Worker

Tracy Haskell, Family Advocate

Virginia C Morrison, Teacher Assistant