

TAKING ACTION

WWW.METROACTION.ORG

MAY 2007



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MetroAction, Inc. is a non-profit community development organization dedicated to providing financing and business development assistance to businesses throughout Northeastern Pennsylvania.

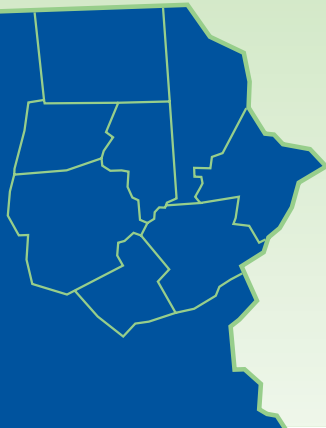
Formed in 1977 to revitalize the local community, MetroAction is now a leading Community Development Financial Institution (CDFI) that has provided more than \$1.5 million to help build small businesses throughout eight counties in Northeastern Pennsylvania.

Since 1997, MetroAction has been providing loans and business development assistance to small businesses. MetroAction finances small businesses that, for many reasons, may not qualify for traditional bank financing.

Many of the entrepreneurs that utilize our programs lack start-up capital and cannot save money fast enough to acquire the funding they need to finance their business. MetroAction is an alternative, yet successful and comprehensive, resource for financing and business development assistance.

Serving:

- Carbon
- Lackawanna
- Luzerne
- Monroe
- Pike
- Susquehanna
- Wayne
- Wyoming




TEAM CREATIVITY, DISNEY STYLE

On April 19, 2007, MetroAction, Inc. served as host to the Disney Institute TEAM CREATIVITY program. Attendees participated in the newest training program offered by the world renowned Disney organization.

Scranton and MetroAction were selected as one of the first cities in the Nation to host this new and innovative program!

Using Disney's famed "storyboarding" technique, the TEAM CREATIVITY program utilized group activities and case studies in an interactive format. Participants discovered how to foster creativity in their organization and how to align ideas to focus creative energy.

The Disney Institute's Team Creativity program was sponsored by Geisinger Health System, Times Shamrock Communications, PDQ Print Center, Hilton Scranton and Conference Center. Once again, it was a regional partnership effort of MetroAction, the Greater Scranton Chamber of Commerce, the Greater Wilkes-Barre Chamber of Business and Industry, the Greater Hazleton Chamber of Commerce and the Pittston Chamber of Commerce. 



OUR MISSION

"To promote small business growth and community development in northeastern Pennsylvania."

From the start, MetroAction's core values included enhancing the quality of social, cultural and economic life in the community. Today, we are a leading CDFI that has provided more than \$1.5 million to help revitalize northeastern Pennsylvania.

OUR IMPACT

MetroAction's programs help small businesses build the strength and independence that they need to become bankable. Our programs help create jobs, increase the availability of childcare and develop small businesses – all of which contribute to the overall economic strength of our community.

OUR ACCOMPLISHMENTS

- 2005** MetroAction is certified as an SBA 504 loan program referral agent.
- 2004** MetroAction received its state accreditation as a CDFI by the Pennsylvania Community Development Bank
- 2004** MetroAction is certified as a Technical Assistance Provider for the SBA's Community Express Loan Program.
- 2003** The Childcare Loan Program is established
- 2002** MetroAction received 501 (c)(3) non-profit designation from the Internal Revenue Service.
- 2000** MetroAction is certified by the U.S. Small Business Administration as a micro-lender.
- 1999** MetroAction is certified by the U.S. Treasury Department as a CDFI
- 1997** The MicroLoan Program is established

Since its start in 1977, MetroAction has been a catalyst for community development. Here are a few of the key projects that MetroAction has been involved with:

- Steamtown National Historic Site
- Lackawanna Heritage Valley
- Radisson Lackawanna Station Hotel
- The Mall at Steamtown
- The Federal Courthouse Expansion
- The MetroTech Center

BORROWER PROFILE


JP's Auto Detailing and Customization



Justin "JP" Curcio owns JP's Auto Detailing and Customization. JP has 7 years experience with auto detailing and 4 years experience with audio/video installation, custom interiors and bolt on accessories.

JP's Auto Detailing and Customization is a full service detailing salon and offers full customization services that will beat the competitions services and pricing. JP's mission is to treat every car as a show car. He strives to provide customer satisfaction along with rock bottom prices for the community. Another great feature JP offers is customer pick-up and drop off service.

Justin came to MetroAction to help him expand his business. After a year in business, Justin has seen great success with his location.

You can find Justin's business on 355 Rear Market Street in Kingston, PA or call him at (570) 239-2421. 

DIVERSITY FORUM A SUCCESS!

The first annual Diversity Entrepreneur Forum, "Opening Doors to Business Equality," was held on March 14, 2007 at the University of Scranton. This forum was attended by over 50 entrepreneurs of many ethnic backgrounds from five counties looking to either start or expand their businesses. The forum focused on four main topics needed to succeed in business. The four doors to business success covered were building better credit, the basics of business planning, marketing: 101, and financing your business future.


The forum was also a great way for business owners from northeastern Pennsylvania to network and learn new and exciting business practices.

The Diversity Entrepreneur Forum was sponsored by Wachovia Bank, ERA One Source Realty, Lackawanna County, Electric City, Condrion and Co., the University of Scranton, and WYOU. The forum was a community partnership made up of MetroAction, the Greater Scranton Chamber of Commerce, the University of Scranton SBDC, Wilkes University SBDC, Melanian News, and the Hispanic Resource Network. 

SMALL BUSINESS SPOTLIGHT IS AWARDED TO TRAVELHOST OF NEPA!

MetroAction Inc. and First Liberty Bank and Trust are proud to announce that Travelhost of NEPA has been awarded the Small Business Spotlight for March/April 2007! Travelhost is the largest travel magazine in the nation and is published in over 160 markets in the United States. We are lucky to have our very own edition in the Wilkes-Barre Scranton area!

Wilkes-Barre/Scranton got its very own edition thanks to Tracy Cormier, Associate Publisher. "The Scranton/Wilkes-Barre and Hazleton area is one of the fastest growing tourist destinations in the Northeast," says Cormier, "and with the new major investments in the area from Mohegan Sun Casino, Shoppes at Montage, Sno Mountain and Mandalay Sports Entertainment it is absolutely the right time to bring a magazine of this caliber to the area. The company has a long history of serving the traveler, and I look forward to helping the local businesses reach directly to the tourist through the power of our magazine," Cormier added. For additional information about the magazine call or email, Travelhost of NEPA, 570-403-1440; tcormier@travelhostnepa.com or visit www.travelhost.com.

Congratulations to Tracy and all of the Travelhost staff for your great work! We are all looking forward to the next edition of your magazine! 




BOARD OF DIRECTOR PROFILE



Mr. Lee B. Walter is Vice President and Branch Manager of the Central City Office of First Liberty Bank and Trust.

Mr. Walter has worked in the Financial Community of Scranton for the past 39 years. He has worked previously for 32 years with North Penn Savings and Loan where he served for ten years as President and CEO. He also has worked for Grange Bank, which later merged with First Liberty Bank and Trust.

Mr. Walter has been active with MetroAction for the past four years as Treasurer. Mr. Walter also serves on the Loan Review Committee for MetroAction.

Mr. Walter resides in Scranton with his wife Joann. They are proud parents of three children and the proud grandparents to six grandchildren. 

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TENANT PROFILE

DxDempsey Thrives in Downtown Scranton

DxDempsey: architecture + design is a young and innovative architectural firm that possesses a unique and bold design style. Michelle Dempsey, President, founded the firm in August 2003. The firm specializes in




designing and transforming both commercial and residential spaces to improve the quality of life and enhance the quality of space for its clients.

Ms. Dempsey relocated her business to the Scranton Enterprise Center in November

2004. "The downtown location is exceptional and professional," said Michelle Dempsey, president.

DxDempsey is one of twelve tenants currently located in the Business Incubator at the Scranton Enterprise Center. The incubator serves to nurture young firms by providing services and support.

This nurturing environment, along with the hard work ethic, talent and teamwork of the DxDempsey staff allows for a thriving architectural business. "We are a conduit to peoples' dreams," stated Ms. Dempsey. "We design dreams by listening to our clients and interpreting what they want and delighting them with results that exceed their expectations."

For more information regarding DxDempsey, contact Michelle Dempsey @ mdempsey@dxdempsey.com or at 570.650.5473. More information is also available at www.DxDempsey.com. For more information regarding the Scranton Enterprise Center log on to www.scrantonenterprisecenter.com. 

THE YOUNG ENTREPRENEUR AWARD IS BACK

MetroAction, Inc., The Greater Scranton Chamber of Commerce and Bank of America are pleased to announce that nominations are now being reviewed for the seventh annual Great Valley Young Entrepreneur Award in Lackawanna County.


This award provides the opportunity to showcase young business owners who work hard each day with fresh new business ideas, initiate community development, and who create an overall better area in which to live and work.

The winner is recognized at the Greater Scranton Chamber of Commerce Small Business Luncheon on May 23, 2007. In addition to recognition at the Chamber luncheon, the award winner will receive a \$750 cash prize, commemorative plaque and exhibit space at the Greater Scranton Chamber of Commerce's annual Business Show.

This award is presented to an entrepreneur between the ages of 13 and 30 who is currently enrolled in school or who has successfully completed high school (dorm students are eligible). In addition, the entrepreneur must own a for-profit business in Lackawanna County and have at least three clients. Seasonal businesses are eligible.

"The Young Entrepreneur Award is very important for our community," said Greater Scranton Chamber of Commerce President Austin Burke. "It showcases our young business owners in our area; they're great examples for us all and we are proud of their success."

MetroAction, Inc. is a non-profit community development organization that provides small business financing and training. Over the past nine years, MetroAction has provided more than \$2.4 million in small business loans to more than 140 businesses throughout Northeastern PA.

Be sure to check the next Taking Action e-newsletter for information on the recipient of this great award! 

UPCOMING PROGRAMS

Small Business Institute - Lunch N Learn Seminar Preparing Successful Bids and Proposals

This seminar is designed to help companies understand the preparation process when responding to a bid request and demonstrate the keys to developing a successful bid proposal. This seminar is designed for businesses of all types and sizes.

Attendees will learn:

- Bid Preparation
- Proposal Development
- Identify and emphasize business strengths
- Strategies for Developing a Competitive Bid Price

Presenter: Phil Condron, President, Condron and Co.

Date: Wednesday, May 16, 2007

Time: 12:00 P.M. to 2:00 P.M.

Location: Scranton Chamber, Scranton

Registration Fee: \$35.00/person \$10.00 for a bag lunch

Registration Deadline: Wednesday, May 9, 2007