



[www.MetroAction.org](http://www.MetroAction.org)  
(570) 341-0270

## WHEN BANKS CAN'T HELP...METROACTION CAN!

### ABOUT METROACTION

MetroAction specializes in working with people who cannot borrow from a bank. We help area businesses establish credit, create jobs and strengthen local communities. MetroAction has lent more than \$3.5 million since 1997. We are northeastern PA's largest microlender, covering nine counties. MetroAction is:

- U.S. Small Business Administration (SBA) lender
- U.S. Department of Agriculture (USDA) lender
- Certified by the U.S. Department of Treasury
- Accredited by the PA Department of Community and Economic Development

### OUR PROGRAMS & SERVICES

MetroAction's products and services are designed to provide underserved individuals with the opportunity to improve their businesses and financial futures.

- **Small Business Loans up to \$200,000.** Our flexible requirements make it possible for individuals that are committed to good credit management but do not meet bank criteria start and grow successful businesses.
- **Training and Mentoring.** Realizing the challenges that small businesses face, we offer training and mentoring programs to help businesses start smart and grow strong.

### OUR IMPACT

With loan and training programs designed to meet our clients needs, our clients have transformed capital into local economic development, positive community change, jobs and self-sufficiency.

- Average Loan Size : **\$18,000**
- Historic Repayment Rate : **89%**
- Clients Still in Business After Two Years : **85%**
- Average Credit Score : **605**

### HOW WE'RE DIFFERENT

MetroAction does not take the place of banks. We are an alternative resource for small businesses to turn to when they do not meet a bank's lending criteria.

Small business owners need financial, planning and marketing assistance, and trusted advisors to turn to. MetroAction works with local Small Business Development Centers (SBDCs) and SCORE chapters to ensure entrepreneurs have the tools they need to reach their potential.

MetroAction is an equal opportunity provider, employer and lender.

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