



## Mission and Overview

MetroAction is a nonprofit community development organization that promotes small business growth and community development in northeastern Pennsylvania. MetroAction contributes to the economic development of the region by providing flexible financing and development assistance to small businesses that do not have access to traditional sources of credit.

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 \$2.56 million to help revitalize our local community.

MetroAction is a federally certified and state accredited community development financial institution. We are an authorized lender for the U.S. Small Business Administration's (SBA) Microloan Program and the U.S. Department of Agriculture's Rural Development Program.

## Products and Services

Our innovative loan products and services are designed to provide financially underserved individuals with the opportunity to improve their businesses and financial futures.

- **Term Loans up to \$50,000.** Our flexible requirements make it possible for individuals with various types of credit situations and needs to obtain financing.
- **Start-up Business Loans.** We can provide individuals with as little as 0-6 months in business with up to \$35,000.
- **Child Care Program.** Realizing the challenges that small businesses face, we offer loans and MicroGrants to help improve the quality of childcare in northeastern Pennsylvania.
- **Business Development Assistance.** The success of small businesses is an ongoing process of counseling, mentoring and training. MetroAction provides a comprehensive menu of business training, assistance and resources.

**175** Loans made

**\$2.56** Total Amount Lent  
(in millions)

**64%** Percentage of Women Clients

**53%** Percentage of Low-Income Clients

**19%** Percentage of Minority Clients

## The Need for Microloans

For many, the promise of becoming an entrepreneur is the American dream. Especially for low-income individuals, the un-employed, women and those with ethnic minority backgrounds. Entrepreneurship helps build self-sufficiency, supports families, empowers individuals and strengthens communities. **However, many people have difficulty accessing the credit and business resources they need. MetroAction helps these individuals realize their dreams.**

## The Impact of MetroAction's Programs

With loan products and training structured to meet our borrowers' needs, we provide access to the resources essential to helping entrepreneurs increase their incomes, better provide for their families, and enter the financial and social mainstream. **As important as the loans we provide is the sense of empowerment our entrepreneurs gain as a result of financial independence.**

An affiliate of the Greater Scranton Chamber of Commerce