

TAKING ACTION

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

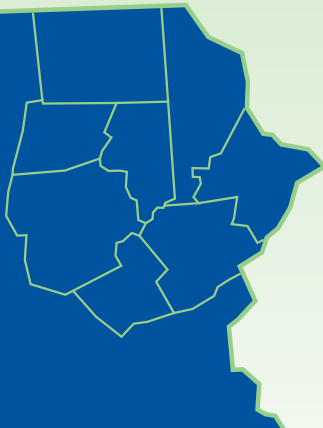
Formed in 1977 to revitalize the local community, MetroAction is now a leading Community Development Financial Institution (CDFI) that has provided more than \$2.5 million to help build small businesses throughout eight counties in northeastern Pennsylvania.

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



NANCY JACKSON, INC. RECEIVES SMALL BUSINESS OF THE YEAR AWARD

MetroAction and The Scranton Chamber of Commerce recently awarded the Fidelity Bank Small Business of the Year Award during its Small Business Awards Luncheon on May 22, 2008.


This year's recipient was Nancy Jackson Matthews, owner of Nancy Jackson, Inc. Since 1976, Ms. Matthews has owned and operated Nancy Jackson, Inc., an executive search and recruitment firm located in downtown Scranton.



Pictured from left to right are Philip Condron, president, MetroAction; Nancy Jackson Matthews, owner, Nancy Jackson Inc., and Joann Marsili, vice president, Fidelity Deposit and Discount Bank; Austin J. Burke, president, The Greater Scranton Chamber of Commerce.

The focus of the firm is on professional placements, including CEOs, CFOs and many other professional and executive positions. Ms. Matthews' award application demonstrated her outstanding operational successes over the last 32 years and her unwavering commitment to the community.

The awards program is designed to recognize the dedication, innovation and entrepreneurial spirit displayed by small businesses in northeastern Pennsylvania.

Also honored at the luncheon were award finalists, Jack Reager, owner of BlackOut Design, Inc. and Sunita Arora of ERA One Source Realty. 

SMALL BUSINESS SPOTLIGHT AWARDED TO HAPPENINGS MAGAZINE

MetroAction, The Greater Scranton Chamber of Commerce and *The Northeast Pennsylvania Business Journal* are pleased to announce *Happenings Magazine* as the June Small Business Spotlight Award recipient!

The Small Business Spotlight Award, sponsored by First Liberty Bank and Trust, recognizes a small business for their contributions to improve the community. The Small Business Spotlight committee chose *Happenings Magazine* for their participation with various local community organizations and events.


Happenings Magazine began in 1969 with a mission to get people from Wilkes-Barre to go to Scranton, and vice versa, for special events. In 1995, Paula Rochon-Mackarey became the new publisher and turned it from a 32-page black and white magazine to a full-color 156-page publication. Since then, circulation has grown from 10,000 to 30,000 copies distributed per month throughout 10 counties in northeastern Pennsylvania.



Front row from left to right: Barbara Toolan, Managing Editor, *Happenings Magazine*; Susan Russick, Jessup Branch Manager, First Liberty Bank and Trust. Back row from L to R: Desiree Ranella, MetroAction; Rosemary Nye, *Happenings Magazine*; Lisa Ragnacci, *Happenings Magazine*; and Erika Bruckner, *Happenings Magazine*.

The *Happenings Magazine* team is most proud of the magazine's effectiveness as an advertising medium. In addition to attracting advertisers, the magazine has also won over a very loyal readership. People's zeal to get the magazine as soon as it comes out demonstrates their passion for *Happenings Magazine*.

Happenings Magazine sponsors and participates in local events such as the Festival of Trees, Race for the Cure, and Dress for Success. "I love doing business in the local area," states *Happenings* president Paula Mackarey. "I enjoy partnering with many local businesses to make the region a better place."

Happenings Magazine has also received numerous awards for their work such as the Apex Award for Publication Excellence, the Franklin Award for Excellence, the northeastern Pennsylvania Addy Awards Certificate of Excellence and many others. In 2005, *Happenings Magazine* received the prestigious Scranton Chamber of Commerce's Small Business of the Year Award. 

METROACTION AWARDS FIVE MICROGRANTS TO IMPROVE LOCAL CHILD CARE



MetroAction recently awarded five MicroGrants totaling \$2,500 to improve the quality of child care in northeastern Pennsylvania. MicroGrants were awarded to:

Angela's Child Development, Stroudsburg, will use their grant funding to bring fun back to wellness. Their project will focus on fun and easy ways to teach the children in their care about wellness via healthy eating and exercise.


Children's Palace, Hallstead, will utilize their grant funding to create an age-appropriate play room for school age children to hang out, relax and play games. The funds will also be used to purchase new outdoor play equipment.

Good Shepherd Child Care Center, Milford, will purchase new gross motor play equipment such as a teeter-totter, a playhouse and a climbing structure. They will also purchase a new storage container for the equipment.

Little Acres Play and Learning Center, Moscow, will purchase a new outdoor fencing unit to provide a safe outdoor play environment. The center will also purchase a driveway guard to secure their parking lot.

Shining Stars, Mountaintop, will utilize their grant funding to establish the area's first child care sick room. This project will allow sick children the opportunity to receive care from a registered nurse and have the chance to watch TV, play with toys and be in sanitized air while being cared for.

MetroAction's MicroGrant program was established with funding from the Opportunity Finance Network. It was created to increase the availability of quality, affordable child care to northeastern Pennsylvania. Since its inception in 2005, over 600 children have been directly impacted by MetroAction funded projects.

In November of 2008, MetroAction will be awarding another \$2,500 in grants to child care providers. We will announce details as they become available on our website www.metroaction.org. 

BORROWER PROFILE

PRECIOUS ANGELS LEARNING CENTER


As working parents, Gregory and Ann Marie Zimmerman were faced with the challenge of finding quality child care for their daughter that met the needs of their strenuous work schedules. Unable to find a provider to fit their needs, the Zimmerman's decided to open Precious Angels Learning Center in Hunlock Creek, Luzerne County.



From left to right: Anne Marie and Gregory Zimmerman, owners of Precious Angels Learning Center receive funding for their business from MetroAction representative Kristine Augustine.

With seed money from MetroAction, they were able to open a center that offers a safe, caring and nurturing environment for children ages six weeks to twelve years. In keeping with the focus of MetroAction's Child Care Initiative, improving the availability of quality child care in northeastern Pennsylvania, Precious Angels

Learning Center provides age appropriate guidance to balance the educational, emotional and social needs of the children enrolled in their program.

Funding from MetroAction has helped Greg and Ann Marie utilize their personal talents to start a small business that is meeting the needs of their community, while spending more time with their daughter. 

BOARD OF DIRECTOR PROFILE




Deborah Messett is the director of Community Affairs/Women's Commission for Lackawanna County. Ms. Messett grew up in Scranton and attended Scranton Central High School before going to Penn State University where she studied Administration of Justice.

Today Ms. Messett currently administers the Lackawanna County Commission for Women. The Commission acts as an advisory board to the Commissioners the purpose of assessing the extent to which the needs of women and children are addressed, and advocate for the rights of women in all areas and in all types of situations affecting women. Commission projects include

Women's History Month, Book Mark Competition, Legislative Luncheons, and Heath Seminars to name just a few.

Ms. Messett is an active member of the Penn State Alumni Association, a current MetroAction board member and volunteers her time with the Voluntary Action Center, Susan G. Komen Foundation, American Cancer Society, UNICO and a member of the Kiwanis Club in Scranton.

Ms. Messett currently resides in Clarks Green and enjoys reading, volunteering and spending as much time as possible with her three children. 

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ANTHOLOGY NEW AND USED BOOKS OWNER NAMED YOUNG ENTREPRENEUR WINNER

MetroAction, The Greater Scranton Chamber of Commerce, and The Great Valley Technology Alliance recently announced that Andrea Talarico of Anthology New and Used Books was named the winner of the 2008 Great Valley Young Entrepreneur Award.



Josip Dunat from Bank of America presents Andrea Talarico of Anthology New and Used Books with the Young Entrepreneur Award.

After working in the corporate world, Ms. Talarico noticed there was a need in Scranton for a community-minded local bookstore that would sell new and used books and offer community space for local organizations, children's groups and other community focused events.

Since opening its doors in 2007, Anthology New and Used Books is the only independently owned bookstore in Scranton. It can be found right in the heart of downtown Scranton inside the Casey Laundry Building.

Andrea knows that her business has a niche due to her dedication to her customers and the Scranton community. Not only does Anthology New and Used Books offer teachers and students book discounts, it also offers the avid reader an opportunity to purchase a book that may be out of print or very hard to find.

Andrea's entrepreneurial innovation, continuous growth and community involvement were what set her apart from the other nominees. As the 2008 Great Valley Young Entrepreneur Award winner, Andrea received recognition at the Small Business Awards Luncheon, a monetary gift and a crystal commemorative award.



METROACTION MARKS \$2.5 MILLION LENDING MILESTONE

MetroAction recently achieved a lending milestone for its small business financing programs. Its lending programs have provided over \$2.5 million in loans to small businesses that have contributed to the economic growth of our local communities.

Since its launch in 1997, MetroAction has helped more than 175 entrepreneurs start and grow successful small businesses. This community investment adds up to a thriving local economy that helps build self-sufficiency, supports families and offers jobs, opportunities and strong communities.

The loan programs offer competitive interest rates and terms, providing a financial safety net for businesses that are having a difficult time obtaining financing from traditional sources, such as banks.

In addition to loans, MetroAction clients receive counseling and training on important topics such as cash-flow management, marketing and operations to ensure that every entrepreneur has the tools needed for success.

MetroAction serves eight counties in northeastern Pennsylvania including, Carbon, Lackawanna, Luzerne, Monroe, Pike, Susquehanna, Wayne and Wyoming counties.

Partners in the community are urged to submit business financing referrals to MetroAction. Referrals from service providers such as accountants, lawyers, bankers and others are essential to the success of MetroAction's loan programs.

To refer a small business interested in obtaining more information about the MetroAction's loan and training programs, please call MetroAction at (570) 342-7711 or visit www.MetroAction.org. 