



NEPA provides a number of revolving loan programs to assist area businesses. The programs feature:

- Below Market interest rates
- Low down payments
- Interest rates are fixed for the life of the loan
- Jobs must be retained or created
- Legal fees apply
- Loan terms range from 3-15 years
- A range of business sectors are eligible for loan consideration (eligibility varies according to specific program)
- Funds are available up to 50% of costs with a loan ceiling of generally \$200,000
- Collateral and personal guarantees, assignment of life insurance and business liability and casualty insurance are generally required

Funds may be used for:

- Land and building costs
- Purchase of machinery and equipment
- Working capital

Fees:

- 1% commitment fee & legal fees apply

The Procurement Technical Assistance Center (PTAC) provides expert assistance to businesses wishing to sell a product or service to the government.

The Center is funded by the Department of Defense which allows for one-on-one technical and outreach assistance to the business community in Northeastern Pennsylvania.

NEPA's PTAC provides the following no-cost counseling and business assistance services to its clients:

- Registration and certification assistance
- Customized bid matching services
- Solicitation review and bid preparation assistance
- Sub-contracting assistance
- Electronic commerce and internet resources
Networking opportunities
- One-on-one counseling and business outreach services
- Contract histories, specifications, standards and regulations

The International Trade Program's objective is to make businesses aware of the benefits of international trade and consequently more competitive in securing increased revenues.

NEPA provides:

- Direct assistance to help businesses become more competitive in the global marketplace
- Help to businesses to become more aware of international opportunities
- Assistance to businesses new to global markets
- Assistance to more seasoned businesses looking to expand their current international markets.

The assistance and service provided by the NEPA International Trade Program includes:

- Export readiness assessment
- Market development research, assessment and identification
- Trade leads
- Free technical assistance and referrals (shipping, documentation, terms of sale, packaging, payment methods, government requirements, etc.)
- Educational and market awareness programs
- Trade events (trade shows and trade missions)
- Networking and/or referrals to local, state and federal providers of export assistance
- Export financing
- Develops international trade contacts and builds relationships with foreign agencies
- Market access grant assistance to attend a qualified international trade event

Business Development Contacts

Tom Pellegrini

Vice President, Business Development
tpellegrini@nepa-alliance.org

Donna Brdaric

Administrative Assistant
dbrdaric@nepa-alliance.org

Business Finance Center

David Nat

Business Finance Manager
dnat@nepa-alliance.org

Paul Macknosky

Business Finance Manager
pmacknosky@nepa-alliance.org

International Trade

Michael Horvath

International Business Manager
mhorvath@nepa-alliance.org

Government Procurement

Karen Ostroskie

Senior Government Procurement Manager
kostroskie@nepa-alliance.org

Frank Migneco

Government Procurement Manager
fmigneco@nepa-alliance.org

Paula Terpak

*Business Development/Government
Procurement Specialist*
pterpak@nepa-alliance.org

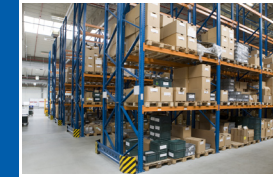
About NEPA

The Northeastern Pennsylvania Alliance is a regional community and economic development organization in the Commonwealth of Pennsylvania.

NEPA provides a quality menu of programs and valuable services that best match the needs of our partners and add value to our region. NEPA is one of seven regional Local Development Districts that help to coordinate community and economic development activities in the Commonwealth of Pennsylvania.

Providing assistance to businesses, communities and governments in Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill and Wayne counties.

Regional Coordinator



Business Development

Northeastern Pennsylvania Alliance

NEPA



1151 Oak St • Pittston, PA 18640-3726
Tel: 570.655.5581 & 866.758.1929 Fax: 570.654.5137
www.nepa-alliance.org • TTY: 711
"An Equal Opportunity Lender"

Northeastern Pennsylvania Alliance

NEPA



Partners for Business, Community, Government