

Community EWorks

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2010 Annual Report Released!

The Road Ahead



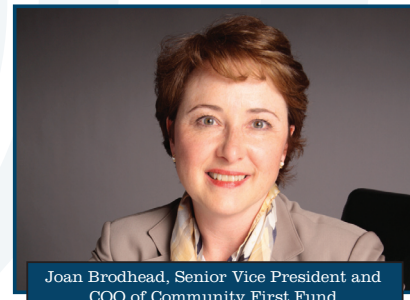
Exploring the Road Ahead

Community First Fund's 2010 Annual Report, *The Road Ahead*, is now available online and in our offices. The report reiterates our pledge of investing in low-income neighborhoods and a commitment to the revitalization of our region's downtown centers. Using the profiles of 8 outstanding clients, the report illustrates Community First's work in action. In the last year, Community First made 80 loans totaling \$6.8 million. Since inception in 1992, Community First has made more than 850 loans which have created more than 3,000 in central Pennsylvania. Read the report [here](#).

COO Elected to National Board

Senior Vice President and Chief Operating Officer Joan M. Brodhead was elected to the Opportunity Finance Network (OFN) Board of Directors. Ms. Brodhead will serve a two-year term on the board of the organization which is the leading network of private financial intermediaries identifying and investing in opportunities to benefit low-income and low-wealth people in the United States.

Joan said, "I have been committed to OFN's values of excellence and the priorities of the opportunity finance industry throughout my 20 years working in community development and financial services. I am committed to being a strong voice for OFN's goals and priorities which will ultimately impact and affect Community First Fund."



Joan Brodhead, Senior Vice President and COO of Community First Fund

Friends of the Fund Recap

On November 19, 2010, Community First held its annual Friends of the Fund event. One of the more than 350 attendees said, "This was a top rate-event, very well run. The variety of attendees and organizations represented was very impressive."



Weinstein, Schleifer & Kupersmith, P.C enjoying the Friends of the Fund Luncheon

The event began at 11 am with networking and registration, followed by the event program beginning at noon. After lunch President and CEO Dan Betancourt made comments and told about his personal commitment to social and economic justice. His speech can be heard [here](#).

Presented thereafter were the James Hyson Awards, given to clients and advocates who exemplify the vision of Community First Fund's founder; for whom the awards are named.

The 2010 James Hyson Entrepreneur Award recipient is Premier Luxury Rentals owned by Max Miller, Mark McNeil and Andrew McNeil. The business, located in King of Prussia, was selected for the award because of the owners' dedication to the community and spirit of entrepreneurship.

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Receiving the Community Development Award is the Glass House, located in Lancaster city. Founder Carol Glass accepted the award. The organization was selected for the award for Carol's dedication to assisting homeless families and people recovering from drug and alcohol addiction.

The James Hyson Advocate Award recipient is Robert Showalter of Affinity Bank of Pennsylvania for his continued support of Community First Fund and its clients. Bob has worked with Community First for 10 years and referred numerous clients to the organization who have been able to receive loans from Community First.

Remarks by keynote speaker Judy Wicks, founder of the White Dog Café and co-founder of the national Business Alliance for Local Living Economies (BALLE), followed the awards ceremony. Judy spoke about how she utilized farmers in Lancaster County to supply her café. Her speech can be heard [here](#).

The Entrepreneurial Speaker Series Returns

The Women's Business Center will continue its successful Entrepreneurial Speaker Series events next year. The January 13, 2011 event is "The Art of the Deal: Negotiating Purchases and Fees for Services" and will be held at the Lancaster office beginning at 4:30 pm. The panel will consist of Kia Steave-Dickerson, President and CEO of K.I.A. Design and Construction Enterprises, Inc., based in Philadelphia; Lisa H. B. Clemens, the owner and Gallery Director of Lynden Gallery, located in Elizabethtown; and Deb Stuart, Principal of Stuart and Associated Architects. Please click [here](#) to register for this free event.



Announcements and Updates

Congratulations to staff members Jim Buerger and Dan Beck for their recent promotions to Vice Presidents of Community Lending. Jim serves the Berks and Lehigh market from the Reading office; Dan serves the Lancaster and Lebanon market from the Lancaster office.



Community First Fund's Lancaster office has received a face lift. After many months of work, the sidewalk and patio in front of the building has been replaced after three planters were removed. The new work had to meet city design specifications and the end result is spectacular. The office building itself has also been revitalized through the replacement of its aged HVAC system and drafty windows. Both of these upgrades will make the building more energy efficient.

Community First Fund's Exton office has been closed and all customers in Chester County will now be serviced from the Lancaster office.

