

A woman with a warm smile, wearing a wide-brimmed straw hat and a white sleeveless denim shirt, is crouching in a nursery. She is holding a small green seedling in a black plastic pot. The background is filled with rows of similar plants in trays, creating a sense of a large-scale agricultural or horticultural operation. The lighting is bright and natural, suggesting an outdoor setting.

2016 Annual Report

ACCION

Serving Southern California
Imperial | Riverside | San Bernardino | San Diego



We champion the microfinance industry by providing financial tools, services and support to entrepreneurs who lack access to traditional sources of credit.

Accion Serving Southern California

Accion is a nonprofit, mission-based lender dedicated to connecting entrepreneurs with the accessible financing and resources it takes to create and grow healthy businesses. By providing loans up to \$75,000, Accion helps entrepreneurs achieve increased income, economic stability and employment. In its 22-year history, Accion has provided nearly 4,000 loans totaling more than \$30 million.

The mission of Accion is to provide economic opportunity for low- to moderate-income business owners who lack access to traditional sources of credit. Through business loans and support services, Accion strengthens the foundations of the businesses we serve and helps our clients thrive in their communities, creating social and economic change.

Accion Serving Southern California lends in Imperial, Riverside, San Bernardino and San Diego counties.

About Accion in the U.S.

Accion is a nationwide network of mission-based lenders combining deep local knowledge with cutting-edge lending solutions and unmatched personalized advising to fuel growth in underserved communities across the U.S. Our work is directed through the efforts of four independent, regional community development financial institutions (CDFIs) and a national office that invests in innovation, technology and information sharing for the benefit of the entire network.

Globally, Accion combines decades of on-the-ground experience with insights into emerging technologies to create higher-quality, faster, better, cheaper and safer ways to meet the financial needs of the poor and underserved. For more than 50 years, Accion has helped tens of millions of people through its work with more than 90 microfinance and financial technology partners in 40 countries.



GORDON BOERNER
BOARD CHAIR



ELIZABETH SCHOTT
CHIEF EXECUTIVE OFFICER

We are pleased to share this report showcasing our work in 2016. Since our inception in 1994, we have invested more than \$30 million into Southern California small businesses. Last year, we experienced continued growth while also building a more robust infrastructure to best serve the needs of our recently expanded geographic region.

At our inception more than 20 years ago, Accion was led by only a handful of passionate individuals. Today, Accion has 25 “Accionistas,” who are working to forge sustainable change in our communities. Last year, we added seven new staff positions, while opening three new offices in El Centro, Palm Springs and Riverside to support entrepreneurs of the Imperial Valley, Coachella Valley, and the Inland Empire, respectively. We built partnerships in our new regions while continuing to work closely with our long-standing partners in San Diego. We invested heavily in new technology to enhance the client experience, maximize operational efficiency and position the organization to serve more business owners in the coming years.

While we continue to expand our capacity, our mission remains the same: to empower small business owners to build sustainable and scalable businesses, create jobs and reach economic prosperity. We provide our borrowers with capital and resources so their small businesses can become anchors in vibrant neighborhoods all across our region. Every day we experience the power of capital access to create real and lasting impact in communities that need it the most.

To demonstrate this impact, we would like to share a note from our clients Chef Rick and Dorothy Wineman from Restore Kitchen in our new expanded region in Redlands, California.

“Without the support from Accion, we wouldn’t have been able to open the doors to our new restaurant. The helpful staff at Accion guided us through every step of the process to get the funds we needed to start our business. Since opening in June, we’ve hired 10 part-time and 15 full-time employees. We thank you sincerely for believing in us, and helping us succeed at Restore Kitchen.”

In 2016 Accion was a catalyst for positive change. Thanks to the \$3.5 million we provided in loans to entrepreneurs throughout Southern California, nearly 730 jobs were created and maintained. We are also proud to report that 63 percent of our clients in 2016 were minorities, 68 percent were from low- to moderate-income households and nearly half were women.

As we reflect on 2016, we thank our devoted staff, board of directors, funders and partners for helping us address the needs of the Southern California small business community. To help our clients realize their entrepreneurial dreams and ignite lasting change within our communities through the power of business requires the support of all of you. We look forward to making an even greater impact with your help in the coming year.

Sincerely,

Elizabeth Schott
CEO

Gordon Boerner
Board Chair

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GERARDO GARCIA
La Michoacana Redlands, Redlands, CA



SANDRA DORSEY
Alterations by Sandra, San Diego, CA



ASHLEY ROSALES
All Color Growers, Bermuda Dunes, CA



LINDA NGUYEN
Pink & White Nail and Spa, San Diego, CA



FARAH PEPPARD
Pit Stop Salon, El Centro, CA



JOSIAH BRUNY
Gorilla Del'Afrique, Redlands, CA



MANUEL GUERRERO
Hope Cafe and Creperie, Calexico, CA



LIZETTE VELA
Funtastik Balloons, La Quinta, CA



JAYSON BARTLETT
SoCal Surf Life, San Diego, CA



2016 Impact

Accion disbursed 248 loans, totaling more than \$3.5 million to Southern California entrepreneurs in 2016. As a result of those loans, Accion generated and/or maintained nearly 730 jobs.

Accion’s loan portfolio reached a new high of nearly \$5.8 million, growing by 16 percent since 2015. The organization also achieved the milestone of surpassing \$30 million lent since its inception in 1994.

Accion has disbursed nearly 4,000 loans to more than 2,600 clients in its 22-year history.

Accion’s First Year of Lending in Imperial County

Accion expanded its services to Imperial County in July 2015, and in January 2016, hired Business Development Officer Diana Moreno-Inman, who works out of Accion’s new office in El Centro, California. Lending in the region more than doubled 2015 levels with 22 loans disbursed, up from 13 the prior year, totaling \$286,100, up from \$110,000 in 2015. The organization also hosted three business resource events in the county last year. Financing workshops held in both English and Spanish were hosted in the spring and attracted more than 15 business owners. A larger resource event, Keys to Business Success, was held in early June and featured five local experts making presentations on various business topics, such as marketing and credit repair. The free event was attended by more than 30 entrepreneurs and will be featured annually in the region.

Expansion into Riverside and San Bernardino Counties

In January 2016, Accion added Riverside and San Bernardino counties to its geographic service area. In May, the organization hired Business Development Officers Ruben Flores and Christine Sanchez to drive forward its work in the area. They meet one-on-one with business owners in need of financing and work in collaboration with local partner agencies to build a strong resource network for businesses in the region. Flores is based in Coachella Valley and Sanchez works out of offices in Riverside and Ontario. In addition to its loan program, the organization brought two business financing workshops to Riverside and San Bernardino counties last year. Free panel-style events were held in June and September, in partnership with California Bank & Trust, which attracted approximately 30 business owners to each event. Attendees learned about local loan programs and how best to prepare to apply for a small business loan.

Awards and Recognition
Four Star Charity Navigator

Accion received the highest four-star rating for sound fiscal management from Charity Navigator. The rating recognizes Accion as an exceptional nonprofit which allocates over 90 percent of its budget towards its lending program.

\$1 Million CDFI Award

Accion was awarded a \$1 million grant from the U.S. Department of the Treasury’s Community Development Financial Institution (CDFI) Fund. The CDFI Fund uses federal resources to invest in CDFIs like Accion to build their capacity to serve low-income people and communities that lack access to affordable financial products and services. This is the largest CDFI Fund grant that the organization has ever received, having been awarded \$880,000 in 2014. It is also the single largest financial contribution received in the organization’s 22-year history. The fund will be used for loan capital, which will be deployed throughout Accion’s service area.

2016 Neighborhood Builder Award

The Bank of America Charitable Foundation named Accion as the 2016 Neighborhood Builder award recipient. As the recipient, Accion will receive leadership training for the CEO and an emerging leader and \$200,000 in flexible funding. The organization was recognized for creating economic opportunity by assisting low- to moderate-income business owners who lack access to traditional sources of credit. This is the second time Accion has been the grant recipient of the award. Accion holds the distinction as the first San Diego nonprofit to be a repeat winner, having earned recognition in 2004, the initial year of the program.

Financial Services Champion of the Year

Accion CEO Elizabeth Schott was awarded the 2016 Financial Services Champion of the Year by the Small Business Administration’s San Diego District Office. The Financial Services Champion award is presented annually to individuals who assist small businesses through advocacy efforts to increase the usefulness and availability of accounting or financial services. Ms. Schott is the second leadership team member to have been recognized by the SBA in the past three years; Chief Strategy Officer Valery Belloso received the same award in 2013.



PHOTOS: Left: Board member Joon Han (far left), Board Chair Gordon Boerner (middle left), CEO Elizabeth Schott (middle), Client Ashley Allison Adam of the Dailey Method (middle right), and Board Member Victor Nava (far right) at a Happy Hour for Humanity fundraising event benefiting Accion. **Top Right:** Accion hosts its first lending panel event in the Inland Empire, Financing for Business Success, co-hosted by California Bank & Trust. **Middle Right:** Accion staff with nine Imperial Valley clients at a hosted networking luncheon to introduce partners to clients in the region. **Bottom Right:** Accionistas from all over the U.S. met in Waynesboro, Pennsylvania to network, learn and team-build at a biannual Accion Member Meeting. (San Diego staff standing)



Jayson Bartlett

SOCAL SURF LIFE
San Diego, California

Jayson Bartlett has been surfing for as long as he can remember. His passion for surfing led to the creation of his business SoCal Surf Life in the summer of 2015.

Learning to surf can be hard for beginners, because new surfboards and accessories can cost several hundred dollars. Seeing a great opportunity, Jayson decided to open a new retail business and target the untapped market in Pacific Beach, a surfside town in San Diego.

Soon after opening, SoCal Surf Life experienced just how high the demand was for their affordably priced products, and Jayson was in need of capital to hire employees.

Jayson thought that obtaining a business loan would be easy for him because he has a degree in business and an extensive background in the professional sector. However, since SoCal Surf Life was a new business with a short operating history, his bank was unable to approve Jayson's request for funding.

It was then that Jayson's friend referred him to Accion and he received a loan for his growing venture. Jayson is proud to say that these funds have made it possible for him to hire three employees who help him with acquiring and repairing used surfboards. The added support is allowing SoCal Surf Life to reach more surfers each month.

Jayson is a great example of how Accion clients are making a difference in our communities. As a veteran, Jayson wanted to give back to others who have served by volunteering with the Navy Medical Center San Diego Surf Clinic, an eight-week rehabilitation program for active duty military members who were wounded in the line of duty. The service members, from all five branches of the military, experience both physical and psychological benefits from getting out in the ocean, learning how to surf and having fun.

Through his volunteer experience, Jayson realized that many of the participants of the surf clinics could not afford their own surfboards. Others, who were amputees, required custom-made wetsuits, which can be very expensive. In response, Jayson started an online fundraiser and raised nearly \$1,000 for the surf clinic's participants.

"I feel empowered seeing people's lives changed by surfing, which I've been passionate about throughout my entire life," said Jayson. "The way these men and women have persevered through the challenges that their injuries create has really resonated with me."

Currently, SoCal Surf Life operates out of three small warehouses, but Jayson hopes that his growing business will soon be able to purchase a retail location on the main street in the beach community he calls home.



Farah Peppard

PIT STOP SALON
El Centro, California

There is nothing Farah Peppard can't handle. After she went through a challenging divorce, she had to make the difficult decision to close her successful San Diego-based plumbing business that she co-owned with her ex-husband. After the business closed, Farah decided to enroll in cosmetology school to earn an income through hairdressing for herself and her two young sons. She had always loved to style hair for friends and relatives and felt that with an education and training in the field, she could really flourish.

Farah moved back to her hometown of El Centro, California, and established herself in the community as a great hairstylist. She worked at a popular hair salon in the Imperial Valley Mall, but the job didn't give her the flexibility she needed in her schedule to care for her sick mother and son with special needs. It was then she found the courage to open her new business, Pit Stop Salon, in a renovated front portion of her home. She applied for funding from Accion after meeting the new Business Development Officer Diana Moreno-Inman in the county.

"Starting over gives you a whole different attitude in life," stated Farah. "The staff at Accion took a chance on me and I don't know what I would have done without their help."



She used her Accion loan to purchase inventory and materials to complete the build-out of her new workspace. She also used the funding to purchase marketing materials to spread the word about her new home-based business.

Pit Stop Salon is a full-service beauty salon offering haircuts, hair coloring, waxing, pedicures and manicures, along with acrylic and gel nails. Farah also sells products and make-up as an additional source of revenue.

"My life is all about little victories," continued Farah. "Owning my own business gives me the freedom I need to provide for the people I love the most."

Manuel Guerrero

HOPE CAFE AND CREPERIE
Calexico, California

Manuel Guerrero grew up surrounded by a family of entrepreneurs. He embraced this spirit and chose to pursue his entrepreneurial passion through his love of food.

After attending culinary school in Mexico where he focused on international cuisine, Manuel furthered his learning by completing a barista training program in Seattle, Washington.



Hope Cafe and Creperie, which he opened in Calexico, California, melds all of his experiences and interests. Manuel opened the doors to his cafe in 2015, and has a menu that focuses on French crepes and specialty espresso drinks.

Manuel received funding from Accion during the summer of 2016 through the Samuel Adams' Brewing the American Dream program. He used the funds to purchase additional equipment so Hope Cafe can keep up with the demands of their quickly growing clientele.

Hope Cafe has become a community-gathering spot where customers can enjoy their delicious drinks and food and feel immersed in the artistic ambience of the space. The cafe is located in a repurposed house and each room is decorated with local themed art: Paris, Frida Kahlo, Hollywood, comic books, and hummingbirds.

Incorporating the work of local artists is only one way that Manuel supports entrepreneurs and the local economy. Hope Cafe also hosts 'Bazaar Hope' each month, giving the opportunity to more than 25 entrepreneurs to sell their products and reach new customers.

"Supporting other business owners has been hugely rewarding for me," said Manuel. "My business has provided me with a powerful connection to other community members and this wouldn't have been possible without the support from Accion."

Accion Entrepreneurs Riverside County

Ashley and Isaac Rosales

ALL COLOR GROWERS
Bermuda Dunes, California

Entrepreneurship is a family affair at All Color Growers, a flower nursery in Bermuda Dunes, a city in the Coachella Valley region of California. Owner Isaac Rosales grew up on a plant nursery and helped his parents with the business when he was a young boy. He developed a love of horticulture and gardening, so he decided to pursue a degree at California State Polytechnic University, Pomona, in Horticulture and Plant Science.

It was during his time at Cal Poly Pomona that he met his wife, Ashley, who was also interested in horticulture and received her bachelor's degree in Plant Science. After graduating, the couple married and eventually took over All Color Growers from Isaac's mother in 2014. Their business has been growing steadily ever since, but the slower winter months often bring seasonal challenges.

As the fall season began in 2016 the Rosales' reached out to their business banker to talk about financing for the upcoming winter months. Their banker referred them to Accion and they were approved for a small loan for working

capital for the upcoming slow months and to purchase a trailer to increase their operational efficiency in advance of the next planting season.

All Color Growers is still very much a family business. Ashley and Isaac are equal partners in the business, with Ashley as the full-time operating manager. Their two children are growing up in the business just like Isaac did with his parents. They have also been able to employ several of their extended family members.

“Going into the family business has been a wonderful learning experience for us,” said Ashley. “Now that we have the funding from Accion, we are able to run our business more efficiently and feel more comfortable about our cash flow during the slower months.”



San Bernardino County



Josiah Bruny

GORILLA DEL'AFRIQUE
Redlands, California

Josiah Bruny has been involved in the music industry for nearly 20 years. One of 16 children, he discovered his passion for music when he was a child through the influence of his older brother, Won G.

When Josiah was in his teens, he and his brother teamed up to pursue Won G's career in music. The brothers wrote and produced Won G's first album, which they sold and distributed through grassroots efforts. Eventually the album became very popular and opportunities grew as Won G became a well-known rap artist.

Through the connections he made with his brother and the experience he gained as a rapper in the music industry, Josiah began working for large record label companies, managing street distribution and sales, setting up tours and recruiting artists. He was also able to find success in his own recording career as a rapper and producer of his own music. Based on his experience and success, Josiah had dreams of making a positive impact in the community through music and art, which inspired him to open his own social enterprise, Gorilla Del'Afrique.

“I noticed many youth living in underserved communities who have little or no access to the arts due to the reduction in funding at public schools,” said Josiah. “There is a dire need to empower minority and low-income youth by exposing them to music and the arts.”

Josiah launched Gorilla Del'Afrique, a recording studio and music business, in the fall of 2016. His goal was to raise money to support the efforts of his nonprofit organization, Music Changing Lives, which has been helping kids discover and learn about music and art since 1998. Music Changing Lives is a successful afterschool program, serving more than 300 children and youth in three community centers and five schools throughout Riverside and San Bernardino counties.

Josiah brought together many talented artists who recorded songs to create a compilation album to sell. Proceeds from the album benefit Music Changing Lives, so that more youth can continue to experience the positive impact that music and the arts can have on their lives.

He received his Accion loan to cover the cost of producing of the album and promoting and coordinating a tour of Gorilla Del'Afrique artists in 2017.

With five employees, Josiah looks forward to expanding his social business and looks forward to selling merchandise such as clothing and jewelry in the future.

“Thanks to Accion for supporting the vision,” said Josiah. “You are the first lender that believed in me; it's proof that if you put your mind to something, dreams really can come true.”





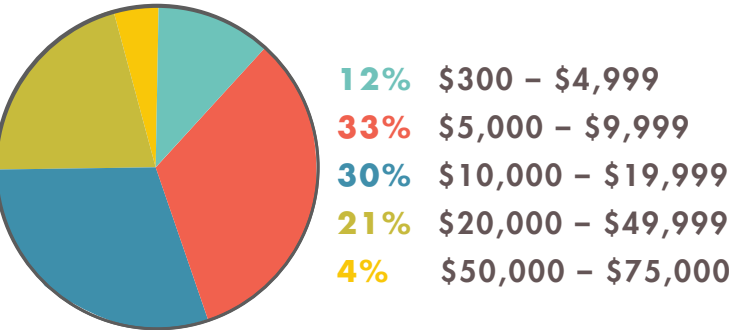
248 Loans Disbursed
\$3,542,641 Loaned
200 New Businesses Served with Loans
68% of Clients Served were Low- to Moderate-Income
\$5,789,185 Active Loan Portfolio (at 12/31)
746 Active Clients (at 12/31)
\$14,285 Average Loan Size
4.51% Portfolio At Risk*
3.9% Loss Rate
50.1% Self-Sufficiency**

Cumulative Totals to Date

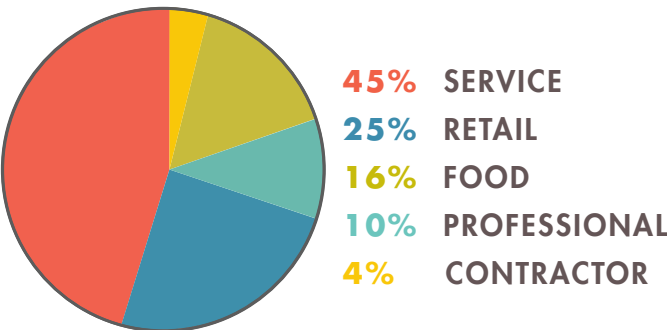
2,671 Businesses Served
3,941 Loans Disbursed
\$30,449,633 Loaned
7% Historical Loss Rate

2016 Portfolio Statistics

LOANS BY SIZE



INDUSTRY



Financial Position

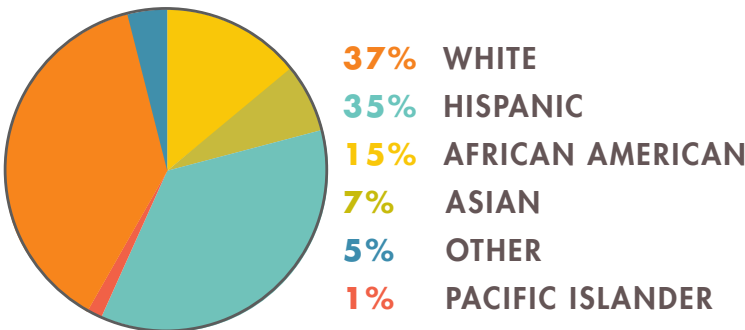
ASSETS	DEC 2016	DEC 2015
Cash and cash equivalents	3,440,720	4,044,318
Contributions and grants receivable	243,825	66,603
Microenterprise loans receivable (Net of allowance for Loan Losses of \$301,313 in 2016 and \$211,962 in 2015)	5,487,463	4,796,541
Fixed assets (Net of accumulated depreciation of \$77,961 in 2016 and \$68,487 in 2015)	19,799	29,273
Other assets	377,455	258,029
TOTAL ASSETS	\$9,569,262	\$9,194,764
LIABILITIES		
Accounts payable & accrued expenses	228,065	186,889
Deferred revenue	74,058	663,990
Notes payable	1,650,000	1,650,000
TOTAL LIABILITIES	\$1,952,123	\$2,500,879
NET ASSETS		
Unrestricted	6,599,540	6,599,540
Temporarily restricted	33,626	94,345
TOTAL NET ASSETS	\$7,583,513	\$6,693,885
TOTAL LIABILITIES AND NET ASSETS	\$9,569,262	\$9,194,764

Revenue & Expenses

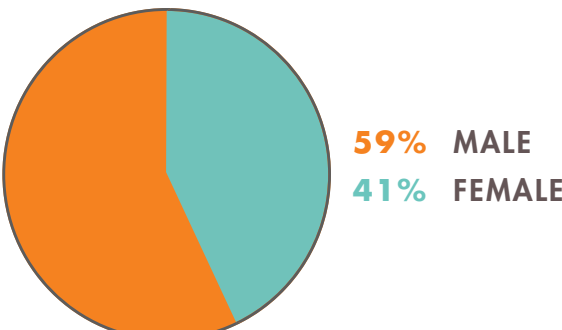
SUPPORT & REVENUE	DEC 2016	DEC 2015
Grants and contributions		
Federal Awards	820,636	1,020,141
Loan Interest & Fees	948,227	809,008
Contributions	276,136	1,054,000
Grants	892,001	363,138
In-Kind Contributions	100,007	89,417
Investment Income	3,238	3,167
TOTAL SUPPORT & REVENUE	\$3,040,245	\$3,338,871
EXPENSES		
Program services	1,999,267	1,346,366
Supporting services		
Fundraising	16,705	48,504
Management & general	101,019	82,374
Total supporting services	117,724	130,878
TOTAL EXPENSES	\$2,116,991	\$1,477,244
CHANGE IN NET ASSETS	\$923,254	\$1,861,627
NET ASSETS-BEGINNING OF YEAR	\$6,693,885	\$4,832,258
NET ASSETS-END OF YEAR	\$7,617,139	\$6,693,885

Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2016 reclassified results to be consistent with the 2015 presentation and are available upon request through Accion. *Portfolio at risk is equal to the total outstanding loan balance of loans past due more than 30 days divided by the loan portfolio. **Self sufficiency is calculated by dividing revenue from lending operations (including write-off recoveries) by total expenses (less in-kind).

ETHNICITY



GENDER



Thanks to Our Supporters & Volunteers

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*Facilitated by the Accion U.S. Network

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ERICKA CORDERO
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LINDA DAO
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ROSALINDA DELGADO
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EDUARDO SANCHEZ
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ERIN VUONG
Junior Loan Underwriter

ANGELA ZAPPIA
Development and Communications Associate

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