Dear Partners, Friends & Supporters,

This year’s annual report highlights the resiliency and determination of the many small businesses Accessity served during this critical time. The COVID-19 pandemic disrupted the normal way of life for everyone, however the impact (particularly among low- to moderate-income populations and communities of color) further demonstrated the inequities that exist today in our society.

Accessity took immediate steps as an economic first responder to support these small business owners, assisting our clients with payment deferrals and loan restructures, while also launching new relief loan programs to support impacted businesses during the challenging times of mandated closures and limited capacities.

We filled a critical need in the marketplace – providing survival capital through low-interest COVID-19 relief and recovery products for these small businesses, many of whom did not initially qualify for Federal SBA PPP or Disaster loans. Accessity partnered with the County of San Diego, the San Diego Foundation, Wells Fargo, the state of California and many other dedicated funders to provide innovative relief and recovery programs supporting the capital needs of struggling small businesses.

Last year, Accessity served more business owners than any other year in our 27-year history. We supported over 3,700 entrepreneurs with lending and educational services and disbursed over $8.5 million in loans, a 78% increase over 2019. This funding maintained or created more than 1,200 jobs. Accessity also pivoted all educational programs online, hosting 15 events and running two 10-week academy programs in English and Spanish.

We honor our past history and, through our brand change, the Accessity team is even more committed to our mission. We are deeply grateful to all our staff, board, partners and supporters for the collaboration, innovation and quick response provided to Southern California businesses this past year. Now more than ever, the resilience of our borrowers has continued to inspire us and fuel our work, and we remain committed to advancing economic and social equity in 2021 and beyond.

As small businesses continue to stabilize, rebuild, and launch in this new landscape, Accessity looks forward to working with you as part of our community in this new chapter in our organizational history.

Thank you for your partnership!

GORDON BOERNER
BOARD CHAIR

ELIZABETH SCHOTT
CHIEF EXECUTIVE OFFICER
Our New Brand: Accion serving Southern California Becomes Accessity

Our new brand name Accessity intentionally combines the word "Access" and "ity" from the word community. It demonstrates our commitment to making a greater impact with the clients we serve, especially for entrepreneurs of color, women and immigrant entrepreneurs who often lack equitable access to loan capital and a community of support and resources.

Our logo represents the entrepreneurial spirit and a diverse community coming together to serve as catalysts for launching and growing businesses, as displayed in colors and design reflective of our diverse Southern California community.

At Accessity, we believe in building social equity through our lending philosophy and wrap-around approach of serving our clients with additional support and resources. We believe in meeting our clients where they are, and in putting value on the adversities they have overcome to become business owners.

OUR VISION GOING FORWARD

Under our new brand, our team is committed to increasing our impact and service offering to the Southern California community, focused on three key areas:

• Serve more entrepreneurs of color, women and low- to moderate-income businesses through strategic partnerships offering COVID-19 recovery and non-COVID-19 products, including a new State of California Small Business Energy Efficiency Financing Program, as well as further geographic expansion.

• Continued commitment to diversity, equity and inclusion through staff recruitment, development, and training, as well as strategic partnerships, products, and communications focused on racially and ethnically diverse populations in multiple languages.

• Increased business support community by expanding our local/national resource partners, building a robust website resource library, and development of a Peer Entrepreneur Community with exclusive marketing opportunities for loan clients.
Accessibility Clients

SUZANNE NGUYEN GRAFTE
Ooh La La Dance Company
La Jolla, CA

MAMADOU D. DIAGNE
Califronia TradeLine
San Diego, CA

IRON CARRILLO
El Merendero
El Centro, CA

PARIPON THITATHAN JR
The Thai Burger Company
San Diego, CA

CELIA GUTIERREZ VERA
Chela’s Bakery #1, Inc.
Riverside, CA

MONIQUE GUY
Dat Guy’s Wingz
Loma Linda, CA

OCTAVIO RAMIREZ & MARIA ESQUER
El Rey Truck LLC
Calexico, CA

CELIA GUTIERREZ VERA
Chela’s Bakery #1, Inc.
Riverside, CA

PARIPON THITATHAN JR
The Thai Burger Company
San Diego, CA

CELIA GUTIERREZ VERA
Chela’s Bakery #1, Inc.
Riverside, CA

Malte NibelSchuetz
Shore Buddies
San Diego, CA

Juan Sanchez
I.V. Fitness Club, LLC
El Centro, CA

Celia Gutierrez Vera
Chela’s Bakery #1, Inc.
Riverside, CA
2020 Year in Review

3,700 Entrepreneurs Served through Education and Lending Services

- 295 Businesses Supported with Loans
- 1,200+ Jobs Maintained or Created
- 3,400+ Visits to Resources for Your Business Webpage
- 15 Digital Events

4-star Charity Navigator Rating Maintained

- $8.5 Million Disbursed

Maya Madsen
Maya’s Cookies
San Diego, CA
2020 Highlights

Accessity Responds To COVID-19 Pandemic as an 'Economic First Responder'

2020 was a highly challenging year for local small businesses, particularly in industries Accessity regularly serves such as restaurants and food trucks, hair and nail salons, neighborhood gyms, and other local mom-and-pop establishments. When the COVID-19 pandemic hit, the Accessity team jumped in as an ‘economic first responder’ on behalf of its small business loan clients, who are primarily ethnically and racially diverse and/or female business owners.

The team immediately developed a COVID-19 client response plan, which included loan payment deferments to approximately 60% of its active small business loan portfolio. Today, our portfolio is paying at a 97% rate, demonstrating the resilience of our clients.

Accessity Brings Low-Cost COVID-19 Relief Capital to San Diego County

Accessity partnered with the County of San Diego, The San Diego Foundation, California Small Business Development Corporation and The San Diego & Imperial Small Business Development Center Network to administer The San Diego County COVID-19 Small Business Loan Program, which provided $5 million in emergency low-interest COVID-19 relief and recovery loans to help impacted small businesses. Accessity provided loans to more than 135 small businesses, which helped create and maintain 722 jobs in San Diego County.

“With the COVID-19 Small Business loan I received from Accessity, I was able to fully pivot my brewery business model. Prior to the pandemic, I relied on in-person sales at my Chula Vista 3rd Avenue location. Now I’m able to can my beers and distribute to retail locations such as Baron’s Market, BevMo!, and more than 20 local liquor stores in San Diego County. I was also able to keep six staff members employed throughout the shutdowns and mandated closures.” – Tim Parker, Chula Vista Brewery

“Accessity was a key partner in the COVID-19 small business relief and recovery loan program. We are grateful to the organization for disbursing $5 million to the small businesses in San Diego that needed it the most.”

- James Howell, VP, Chief Financial Officer at The San Diego Foundation
The Wells Fargo Open for Business program awarded Accessity a $2 million grant. The support helped launch the COVID-19 Relief & Recovery Loan Program for Racially & Ethnically Diverse Entrepreneurs, aimed at providing low-interest capital to small businesses that were negatively impacted by the pandemic in Imperial, Riverside, San Bernardino, and San Diego counties. This grant award from Wells Fargo was the largest in Accessity’s history and supported 84 businesses with critical relief and recovery capital in 2020 and 2021.

“My business Gamepoint Basketball was extremely impacted by the COVID-19 pandemic. I came to Accessity to get the much-needed capital to help transition my basketball camps, workouts, and private coaching to online and socially distanced formats. Through my Accessity loan, I was able to pivot my services, keep my doors open, and maintain my staff of 11 employees.”
- Charlie Mercado, Gamepoint Basketball.

Accessity was one of ten participating CDFI lenders to work alongside Governor Gavin Newsom and The California Small Enterprise (CASE) Task Force, a collaborative of individuals and organizations across industries and sectors who led the development and implementation of the Fund, arranged by Calvert Impact Capital and administered by Kiva Capital Management to support impacted small businesses across the state with low-cost capital. The program launched in November 2020 to assist businesses like Rawknykz Barber Shop, in restabilizing during a critical time.

“This capital was critical in saving my business during the months we were closed. Because of my Accessity loan through the California Rebuilding Fund, I was able to keep my seven employees on staff and reopen my doors when it was permitted by the state.”
- Nicholas Andrew Romero, owner of Rawknykz Barber Shop.
A partnership with the Eva Longoria Foundation helped Accessity launch the Spanish-language Academia de Accessity para el Éxito Empresarial, which helped 21 Latina entrepreneurs learn how to establish or formalize their microenterprises. The grant also supported two webinars in Spanish that educated 51 Latinas on marketing, banking, credit, and access to financing. The Eva Longoria Foundation grew the loan fund that Accessity administers on their behalf, and assisted 35 Latina-owned small businesses with over $260,000 in loans as of the end of 2020, creating and retaining 81 jobs.

"The Accessity Academia gave me the tools I needed to start my new business Mujer Brave. Through the program, I was able to get funding for my business to purchase inventory and begin selling my bags. I am so grateful to the Eva Longoria Foundation and Accessity for the access to this great program."
- Mirna Guardiola, owner of MujerBrave

Before the COVID-19 pandemic, Accessity hosted two in-person events in 2020: a start-up-focused workshop New Year, New Business in San Diego and a “Meet the Clients” business mixer in partnership with the El Centro Chamber of Commerce. When in-person event restrictions took hold, Accessity quickly pivoted to a digital model and transformed the educational events into a digital format while providing the same high-quality content. Accessity ultimately hosted 15 events in English and Spanish and reached nearly 600 entrepreneurs in 2020.

Accessity also launched a COVID-19 resources page that was viewed throughout the year more than 3,400 times and included nearly 90 resources. In addition to providing updates about Accessity's programs, the page included multiple grant opportunity links as well as federal, state and local re-opening resource guidelines.

Accessity received the highest four-star rating for sound fiscal management from Charity Navigator for the sixth consecutive year. The rating recognizes Accessity as an exemplary nonprofit which allocates over 90 percent of its budget towards its core lending program fulfillment.
Bertha Orea moved to the United States when she was 26. She worked various odd jobs such as providing childcare and cleaning houses, until she was offered the opportunity to purchase a Cobbler business at a discounted price to enable a steady income for herself and her two daughters.

Bertha took over The Computerized Cobbler at the Westfield North County Mall in Escondido in 2000. Her business offers orthopedic, supportive shoes, sandals, and customized arch support modifications as well as shoe repair services. Even though she didn’t know much about the cobbler profession, she was able to grow the business, learning English in the process. Her business grew steadily until the COVID-19 pandemic started and forced closure of California indoor malls, reducing her business income to zero. When she was able to re-open on a limited basis, she added curbside pick-up, however, that didn’t retain enough of her revenue. As a result, she came to Accessity for a COVID-19 loan to help her cover rent, operational costs, and payroll for her two employees.

“With about 40+ stores that closed at the mall, I’m so happy to have had the COVID-19 relief funding from Accessity to keep my business going during the pandemic.”

- Bertha Orea
Monique Guy and her husband Domineke were both working full-time when both of their hours ended up getting reduced due to the COVID-19 pandemic. They started talking about ways to supplement their income and they thought about selling their wings, which their family and friends have long raved about.

The couple started selling out of a 10x10 tent outside of Monique’s brother’s smog shop in Bloomington, California. They named their wing-centric business, Dat Guy’s Wingz, and the restaurant specializes in traditional and boneless fried chicken wings and specialty fries, served with sauces that have evolved into their signature brand Dom Sauce.

Their business started getting more popular each week. With many people looking for outdoor places to dine, word spread about how delicious their wings were. They started to gain traction on social media through Instagram and TikTok and people were driving from all over Southern California to try their Dom Sauce. They decided to meet the increased demand by purchasing a food truck to expand their business. They received funding for their new truck from Accessity and were able to secure a new location that attracts even more customers. Now they employ four people and the couple can support their family with the income of the business.

“Working with Accessity was a seamless process. Our business development officer, Christine, was awesome and helped us make our dream a reality!”
– Monique Guy
Joanna Corona owns Discovery Preschool Childcare in Heber. She offers preschool and childcare services for children ranging from three months to 13 years. Due to COVID-19, she experienced reduced enrollment due to parents working from home and concern over COVID-19 exposure. Even though she did transition some of her classes to be online, some children didn’t enroll.

Joanna came to Accessity through the California Rebuilding Fund loan program to cover essentials she needed such as masks and cleaning products, as well as working capital, to get through the pandemic. She was also able to bring her two employees back as enrollment returned. Currently, she has 8-12 students in her summer school and hopes to return to a full class in Fall 2021.

“2020 was an extremely challenging year for everyone,” stated Joanna Corona. “Thanks to the funding I received from Accessity, I was able to reopen my business and provide a critical service with COVID-19 safety precautions in place for Valley families trying to survive the pandemic.”
Rocio McFadden  
Curly Cake Desserts  
Riverside, California  
facebook.com/curlycakedesserts/  

Rocio McFadden started baking in her freshman year at UC Riverside as a serious hobby. She carefully sought out the perfect recipes that appealed to her family and friends. By word-of-mouth marketing, she and her now-husband John would fill orders for weddings and other events. Initially, the couple thought this was a fun way to earn some additional income while spending time together. As their business grew, the couple soon discovered it could blossom into a full-fledged business that would support their household.

The couple formally established Curly Cakes Desserts in 2016 with funding from Accessity for startup costs including initial baking supplies. Curly Cakes Desserts expanded their offerings to sell cake pops, chocolate-covered Rice Krispies, chocolate-covered Oreos, chocolate-covered strawberries and more. They were also able to expand their coverage area from Riverside County to include Los Angeles, San Bernardino, and Orange counties. Their business has successfully grown year-over-year as the couple welcomed two children to their family. They have been able to hire two employees to assist fulfilling orders at events all over SoCal.

Rocio and John came back to Accessity four years later for a second loan to help them expand their business by creating a commercial kitchen which has allowed them to introduce new healthier options.
Our 2020 Portfolio, Impact & Financial Summary

**LOANS BY SIZE**
- 5% $300-$4,999
- 25% $5,000-$9,999
- 20% $10,000-$19,999
- 31% $20,000-$49,999
- 19% $50,000-$100,000

**INDUSTRY**
- 50% Service
- 20% Food
- 15% Retail
- 10% Professional
- 5% Contractor

**ETHNICITY**
- 44% Hispanic
- 35% White
- 9% African American
- 8% Asian
- 3% Other
- 1% Pacific Islander and Native American

**LOW-TO-MODERATE INCOME (LMI)**
- 62% LMI
- 38% Non-LMI

**Our 2020 Portfolio, Impact & Financial Summary**
- 295 Loans Disbursed
- 247 New Businesses Served with Loans
- $8,554,400 Loaned
- 458 Women Served
- $28,998 Average Loan Size
- 863 Active Clients (at 12/31)
- 1.7% Loss Rate
- 1.24% Portfolio At Risk*
- $13,221,547 Active Loan Portfolio Under Management (at 12/31)
- 37.7% Self-Sufficiency**

*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).
### Portfolio Cumulative Totals to Date

- **3,562 Businesses Served**
- **5,015 Loans Disbursed**
- **$52,143,313 Loaned**
- **5.4% Historical Loss Rate**

#### Financial Position

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<thead>
<tr>
<th>ASSETS</th>
<th>DEC 2020</th>
<th>DEC 2019</th>
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<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>7,378,008</td>
<td>2,962,619</td>
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<tr>
<td>Contributions and grants receivable</td>
<td>151,435</td>
<td>292,144</td>
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<tr>
<td>Microenterprise loans receivable</td>
<td>12,697,296</td>
<td>7,942,769</td>
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<tr>
<td>(Net of allowance for loan losses of $487,132 in 2020 and $408,547 in 2019)</td>
<td></td>
<td></td>
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<tr>
<td>Fixed assets (Net of accumulated depreciation of $126,82 in 2020 and $115,924 in 2019)</td>
<td>11,315</td>
<td>22,212</td>
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<tr>
<td>Other assets</td>
<td>317,991</td>
<td>938,392</td>
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<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$20,556,045</strong></td>
<td><strong>$12,158,136</strong></td>
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<tr>
<th>LIABILITIES</th>
<th>DEC 2020</th>
<th>DEC 2019</th>
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<tr>
<td>Accounts payable &amp; accrued expenses</td>
<td>545,210</td>
<td>378,696</td>
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<tr>
<td>Deferred revenue</td>
<td>416,046</td>
<td>0</td>
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<tr>
<td>Notes payable</td>
<td>6,650,000</td>
<td>1,900,000</td>
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<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$7,611,256</strong></td>
<td><strong>$2,278,696</strong></td>
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<tr>
<th>NET ASSETS</th>
<th>DEC 2020</th>
<th>DEC 2019</th>
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<tr>
<td>Unrestricted</td>
<td>11,749,989</td>
<td>9,879,440</td>
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<tr>
<td>Temporarily restricted</td>
<td>1,194,800</td>
<td>9,879,440</td>
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<tr>
<td><strong>TOTAL NET LIABILITIES</strong></td>
<td><strong>$12,944,789</strong></td>
<td><strong>$9,879,440</strong></td>
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<tr>
<th>REVENUE &amp; EXPENSES</th>
<th>DEC 2020</th>
<th>DEC 2019</th>
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<tbody>
<tr>
<td><strong>SUPPORT &amp; REVENUE</strong></td>
<td>DEC 2020</td>
<td>DEC 2019</td>
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<tr>
<td>Federal Awards</td>
<td>845,770</td>
<td>184,334</td>
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<tr>
<td>Loan Interest &amp; Fees</td>
<td>1,216,984</td>
<td>1,337,027</td>
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<tr>
<td>Grants &amp; Contributions</td>
<td>4,250,357</td>
<td>1,578,705</td>
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<td>In-Kind Contributions</td>
<td>72,137</td>
<td>132,387</td>
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<td>Investment Income</td>
<td>10,082</td>
<td>23,741</td>
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<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td><strong>$6,395,330</strong></td>
<td><strong>$3,256,194</strong></td>
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<th>EXPENSES</th>
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<tr>
<td>Program services</td>
<td>3,193,088</td>
<td>2,685,519</td>
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<td>Supporting services</td>
<td>27,379</td>
<td>29,798</td>
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<tr>
<td>Fundraising</td>
<td>109,514</td>
<td>94,686</td>
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<tr>
<td>Management &amp; general</td>
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<td></td>
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<tr>
<td><strong>Total supporting services</strong></td>
<td>136,893</td>
<td>124,484</td>
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<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$3,329,981</strong></td>
<td><strong>$2,810,003</strong></td>
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<th>CHANGE IN NET ASSETS</th>
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<tr>
<td><strong>$3,065,349</strong></td>
<td><strong>$446,191</strong></td>
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<tr>
<th>NET ASSETS-BEGINNING OF YEAR</th>
<th>DEC 2019</th>
<th>DEC 2020</th>
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<tbody>
<tr>
<td><strong>$9,879,440</strong></td>
<td><strong>$9,879,440</strong></td>
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<table>
<thead>
<tr>
<th>NET ASSETS-END OF YEAR</th>
<th>DEC 2020</th>
<th>DEC 2019</th>
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</thead>
<tbody>
<tr>
<td><strong>$12,944,789</strong></td>
<td><strong>$9,879,440</strong></td>
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Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2020 reclassified results to be consistent with the 2019 presentation and are available upon request through Accessity.

**JULIO MAYORGA**
Mayorga Landcaping & Tree Service
Oceanside, CA
THANK YOU TO OUR CONTRIBUTORS IN 2020 OF OVER $100,000

Boston Beer Company*
Citi Foundation
City of San Diego - Community Development Block Grant, U.S. Department of Housing and Urban Development
Comerica Charitable Foundation
County of San Diego
Eva Longoria Foundation
JPMorgan Chase Foundation
MUFG Union Bank Foundation
The San Diego Foundation
Wells Fargo Foundation

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Angela Zappia
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Bank of the West
Banc of California
Bank of Hope
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First Republic Bank
Flagstar Bank
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Maria Partida
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Mark S. Jenne
Mary Jane Zappia
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Michael Carter
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Microenterprise
Collaborative of Inland Southern California
Mike Sofen
Monica Battah
MyPoint Credit Union
Nancy Dailey
Nancy Sunday
Nicole Jansma
Pacific Mercantile Bank
Pacific Premier Bank
Pacific Western Bank
Patricia Culmer
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Rosalinda Delgado

Rose Miller
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San Diego Gas & Electric
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Sean Carpenter
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Silvergate Bank
Stacey A. Karchner
State Fund Essential
Business Support Fund
Stephanie Kellogg
Stephen Conroy
Stephen Friedman
Steve Welty
Sullivan Hill Rez & Engel
Susan Carlson
Target
The AmazonSmile Foundation
The Bank of America Charitable Foundation, Inc.
The Capital Group Companies Charitable Foundation, Gift made in honor of Rachael Harrison
The Coca-Cola Foundation*
The Hamilton Fund, a Donor-Advised Fund
The Howard G. Buffett Foundation
The Kasperick Foundation
The Nordson Corporation Foundation

Ila Wist and Neal Alagia, The Pin Foundation, a Donor-Advised Fund
U.S. Bank
Valery Beloso
Victor A. Vilaplana
Victor Nava
Western Alliance Bank
William Lynch

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*Facilitated by Accion Opportunity Fund

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