Dear Partners, Friends & Supporters:

In 2021, Accessity unveiled our new brand honoring our 27-year history. The rebrand included launching a new website, a more efficient loan application portal, redesigning our logo, and revising our organizational values to reflect our mission and vision for the future. Our brand and the changes we have implemented allow us to more impactfully reach and serve entrepreneurs of color, immigrants, low-income and women-owned businesses with equitable access to capital and a community of support.

Chef Adriana Grub is one example of the inspiring entrepreneurs Accessity supported last year. Adriana makes fresh salsas in her home kitchen for her microbusiness, Chef Grub. She views her startup business not only as an outlet to follow her passion for cooking but also to create additional income for herself and her family. She received a $4,000 loan to launch her new business after graduating from the Academia de Accessity, a 10-week startup training program for Latinas, where she garnered knowledge, resources, and contacts to launch her new business.

Stories like Chef Grub continue to drive Accessity’s team and work across Southern California. In 2021, we disbursed more than $8 million in regular and COVID-19 relief loans to almost 300 businesses. We also continued to deepen our long-standing commitment to diversity, equity, and inclusion, lowering interest rates and adding new products to increase access to a wider range of borrowers during this continued time of recovery. However, we know there is more work to do! Our team remains committed to innovation in our processes and product offerings to further increase economic and social justice for all micro-entrepreneurs in our communities.

One of the many ripple-effect benefits of having access to receiving a small business loan is the ability to sustain or hire more employees. In 2021, Accessity’s clients created and maintained almost 1,000 jobs in our local communities. One example of the job creation potential of an Accessity-funded business is Samuel Silva of Blueline Builders, who created and retained 26 jobs through his construction business:

“If it weren’t for Accessity, we wouldn’t have been able to keep all our employees on payroll during COVID-19,” stated Silva. “We’re now reaching a point of financial freedom where we feel comfortable, and we’re able to provide multiple families with jobs and income.”

The year ahead is not without challenges as small businesses face rising costs of goods, hiring issues, and continued supply chain pressure. However, the resilience and perseverance we witness daily in working with our clients continues to amaze us. This determination and spirit ignite the passion of our dedicated staff to serve even more entrepreneurs.

Please read through these uplifting stories to learn about their impact on our communities, which we hope will inspire you to share their stories, shop local, and continue supporting Accessity’s work.

Thank you for your continued partnership!

GORDON BOERNER
BOARD CHAIR

ELIZABETH SCHOTT
Chief Executive Officer

Who We Are

Accessity is an independent, 501(c)(3) nonprofit Community Development Financial Institution (CDFI) organization that provides economic opportunity to entrepreneurs through access to small business loans from $300 to $100,000 and a community of educational support and resources.

Since 1994, the organization has provided approximately $60 million in loans to small business owners, assisting them in starting, expanding, building self-sufficiency, and supporting the local economy and employment. For more information, please visit accessity.org.

Accessity’s mission is to open doors of financial opportunity primarily to those with historically less access to capital and business support: entrepreneurs of color, women, immigrant, and low- to moderate-income entrepreneurs, so they can build prosperous businesses and livelihoods for themselves and their families, while also strengthening communities.
2021 Year in Review

Provided ongoing COVID-19 relief and recovery services such as low-interest rate loans, business advising, education, and resource referrals to help small businesses that have been negatively impacted by the pandemic.

$8+ Million Disbursed

299 Businesses Supported with Loans

2,160 Entrepreneurs Educated

940+ Jobs Maintained or Created

SINCE 1994

$60+ Million Disbursed and 3,818 Businesses Served Since 1994

MARA PANECAS
The Colour Palette Salon
San Diego, CA

THE COMPUTERIZED COBBLER
Bertha Orea
Escondido, CA

TRIAD SECURITY
Luis A. and James B.
Imperial, CA

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

ANTHONY GUY
Dat Guy’s Wingz
Bloomington, CA

THE COMPUTERIZED COBBLER
Bertha Orea
Escondido, CA

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ANTHONY GUY
Dat Guy’s Wingz
Bloomington, CA
With small businesses still feeling the effects of the COVID-19 pandemic, Accessity experienced continued demand for its services in 2021. During the year, Accessity deployed over $8 million in COVID-19 relief funds and regular loans to almost 300 businesses, growing the year-end portfolio by 16.5% to $15.4 million.

In addition to the 200 business owners who attended Accessity’s free educational webinar series and start-up loan programs, Accessity expanded its business support service offerings. Business owners can now connect with human resource professionals, credit repair services, industry experts, and have their businesses spotlighted in the media. These services are part of Accessity’s wraparound approach, beyond access to capital, to increase small business owners’ opportunities.

Accessity received two awards from the U.S. Department of the Treasury’s Community Development Financial Institutions Fund (CDFI) in 2021. The first award was a $1.8 million grant from the CDFI Rapid Response Program, which provided the necessary capital for CDFIs to respond to economic challenges created by the COVID-19 pandemic in underserved communities. This was the largest grant received from the CDFI Fund in Accessity’s 27-year history. Vice President Kamala Harris and Treasury Secretary Janet L. Yellen announced the funding at the White House as part of $1.25 billion in COVID-19 relief funds.

Accessity also received a regular Financial Assistance Award of $625,000 from the CDFI Fund to serve low-income and distressed communities in Imperial, Riverside, San Bernardino, and San Diego counties with access to small business loans. The award assists Accessity in deploying approximately $20 million to low-income and diverse-owned small businesses over the next three years. A portion of the award focuses on serving Imperial County small businesses, as the area is classified as a Persistent Poverty County due to high poverty rates sustained over 30 years or more.
Expansion Into Orange and Los Angeles Counties

In 2021, Accessity expanded its services beyond its current footprint of Imperial, Riverside, San Bernardino, and San Diego counties to include Orange and Los Angeles counties, making Accessity a Southern California regional resource for local small business owners. The organization is working closely with both legacy and new partners throughout the expanded territory to increase opportunities for access to capital and a community of business support for startup and growing businesses. Examples of businesses funded in these counties include a brewery, online pet store, restaurant, and local artisans.

Accessity Selected by Citi Foundation for Grant

Accessity was selected to receive $500,000 in unrestricted support from the Citi Foundation as part of its Small Business Technical Assistance Initiative. This grant helped Accessity continue its work to provide low-income individuals and entrepreneurs of color with education and resources as they recovered from the impacts of the COVID-19 pandemic. Citi Foundation's support over the past two years has helped Accessity serve small business community needs and focus internally on further enhancing diversity, equity, and inclusion efforts through staff training, strategy and values updates, and staff and board recruitment practices.

Charity Navigator 4-Star Rating

Accessity received the highest rating for sound fiscal management from Charity Navigator for the seventh consecutive year. The 4-star rating recognizes Accessity as an exemplary nonprofit that allocates over 90 percent of its budget toward its core lending program fulfillment.
The Eva Longoria Foundation and Accessity's partnership continued to make an impact in 2021, funding 17 Latina-owned small businesses with $133,900 in loan capital which created or retained almost 40 jobs. Since the partnership's inception in 2013, Accessity has disbursed 52 loans totaling $395,000 to Latina-owned businesses. In addition, the partnership supported the 10-week Spanish-language start-up training program, Academia de Accessity para el Éxito Empresarial, which graduated nearly 26 Latina prospective entrepreneurs and two Spanish-language webinars that educated 50 Latinas on marketing, banking, credit, and access to financing.

Accessity was one of 12 CDFIs that participated in the California Rebuilding Fund, a statewide COVID-19 relief, low-interest loan program. This program offers a special subsidized rate of 4.25% for loans up to $50,000 for businesses that suffered a direct economic hardship due to COVID-19. Last year, Accessity funded 48 loans totaling $1.5 million to Southern California businesses through this fund.

“The team at Accessity believed in me as an entrepreneur, and I am very thankful,” Academia graduate Fatima Perez said. “The support they provided has been crucial to helping me to grow my pet store business and thrive as an entrepreneur.”
Asmara Cafe specializes in traditional brewed Eritrean and Ethiopian coffee and food such as chicken kilwa, foule and sambusas. Owner Yordanos Asmelash Haile is a first-generation American having immigrated to the U.S. from Eritrea in East Africa. She aims to highlight her cultural flavors through the menu at her coffee shop.

Yordanos has more than 10-years’ experience working in the back and front of the house at her father’s restaurant in Eritrea. She began investing her savings into Asmara Cafe in June 2019 to build out a kitchen space in her City Heights storefront. Multiple COVID-related challenges disrupted her buildout and challenged her capital. Luckily, she was referred to Accessity by City of San Diego staff and was approved for a loan to fund costs such as inventory, furniture, and kitchen equipment, as well as working capital. With this funding, Yordanos was finally able to open her business in the summer of 2021. Asmara Cafe is a family business with Yordanos’ daughters helping her on nights and weekends. Yordanos is most proud of the two jobs she has created within her community.

“Accessibility has made it possible for me to create a job for myself,” said Asmelash Haile. “The helpful staff believed in my dream and for that, I am so grateful.”
Imperial County

Octavio Rene Arvizu Ramirez
El Rey Truck
Calexico, California

After I received my loan, I was able to double my income and balance my work and family schedules,” said Ramirez. “I had an excellent experience with Accessity!”

Octavio had worked as an employed truck driver since 2006 with a dream of purchasing his own truck and becoming an owner-operator to create flexibility over his schedule.

“After I received my loan, I was able to double my income and balance my work and family schedules,” said Ramirez. “I had an excellent experience with Accessity!”

Accessity Business Development Officer, Larisa Urias, coached Ramirez at every step, guiding him through the underwriting process so he could receive funding for his startup. With the loan, he purchased his semi-truck and used the remaining funds to cover insurance, registration, and administrative fees required to start a trucking business. Now, Octavio moves agricultural goods to the port in Long Beach with a lucrative contract he won.

San Bernardino County

Angel and Ramon Canchola
Cancholas Team Construction
San Bernardino, California

@ctcinc19

Angel and his father, Ramon, have more than 35 years of combined experience in the construction industry. Specializing in framing, they left their respective jobs in June 2019 to start their own construction company, Cancholas Team Construction. They were referred to Accessity by their banker at Union Bank. They received a loan for working capital for an upcoming residential project to assist with purchasing materials, such as lumber and payroll costs.

The father-and-son duo’s motto is ‘be on time, treat people right, don’t lie, do the right thing when no one is looking, and perform at the highest level you are capable of.’ They run their business by this motto and have created six jobs in the Inland Empire.

“As a general construction company, there is no limit to what we can build, and fostering strong relationships goes a long way,” stated Angel Canchola. “Now, thanks to the funding and support we received from Accessity, the sky is the limit for Cancholas Team Construction!”

“As a general construction company, there is no limit to what we can build, and fostering strong relationships goes a long way,” stated Angel Canchola. “Now, thanks to the funding and support we received from Accessity, the sky is the limit for Cancholas Team Construction!”

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Celia Gutierrez Vera and Javier Valencia Huante are the owners of Chela’s Bakery, an Inland Empire Mexican bakery with multiple locations. The couple makes homemade pastries and specializes in whole wheat conchas from a family recipe passed down for generations. After immigrating from Mexico, they worked minimum wage jobs until they started selling the pastries from home, which soon became very popular.

Celia and Javier then used all their savings to open a small brick-and-mortar location, building it from the ground up and officially opened it in August 2011. Again, their business grew through word-of-mouth and people came from all over the Inland Empire for their unique, delicious Mexican breads. They opened their second location in 2017 and through hard work and perseverance, have grown the business despite health challenges that required keeping their faith alive.

In 2020, the couple opened a third location. Familiar with Accessity via the Inland Empire SBDC, they were approved for a $75,000 loan to make required tenant improvements to turn the space into a larger bakery. Later that year, the couple also won a $5,000 grant through Accessity’s partnership with the Small Business Live! benefit concert. In total, Celia and Javier have created 10 jobs through their business.

“I love to be a part of a community and share new things with new people,” said Vera. “I want to be an example for other minorities and encourage others to follow their dreams and show them that they can succeed if they try hard enough.”
Accessity’s New Counties

Orange County

Domonic Nieves & Robert Keifer
Divine Science Brewing
Tustin, California
@divinesciencebrewing

“Brewing without gluten doesn’t mean limitations, it means expanding horizons,” said Keifer. “I am so grateful to Accessity that we were able to expand our business’ horizons with the funding we received to purchase equipment for our taproom.”

Domonic and Robert started their gluten-free brewery in 2018. Accessity financed equipment purchases to expand their business and open a taproom in Tustin, California.

Los Angeles County

Arturo Rios
Arturo Rios Couture Millinery
Los Angeles, California
@arturorios

“Brewing without gluten doesn’t mean limitations, it means expanding horizons,” said Keifer. “I am so grateful to Accessity that we were able to expand our business’ horizons with the funding we received to purchase equipment for our taproom.”

Arturo started his couture hat design business in Los Angeles in 2012, with a specialty focus on the entertainment industry. His business was doing well until the state’s COVID-19 mandates required it to be shut down. When Arturo was preparing to reopen his business, he came to Accessity and was approved for a loan to pay for inventory and payroll expenses.

“I am so thankful to Accessity,” said Rios. “With the money they loaned me, I was able to purchase supplies to get my business back up and running after being shut down due to COVID. I was able to hire back one of my employees and we have been doing great so far this year. My designs have even been worn by several Hollywood stars!”

“With the money they loaned me, I was able to purchase supplies to get my business back up and running after being shut down due to COVID. I was able to hire back one of my employees and we have been doing great so far this year. My designs have even been worn by several Hollywood stars!”
Seneca Hampton

*Hampton Adams*

San Diego, California

@hamptonadams

Seneca Hampton came to Accessity at the beginning of 2017, seeking funding for his company Hampton Adams, which sells a line of self-adhesive tape designed for athletes. He received a $15,000 loan for necessary inventory purchases to expand his business.

Seneca successfully paid off this loan in early 2020 and has been able to self-finance his business since. In 2021, his sales grew to over $6.5 million, fueled by success on Amazon, where the firm has become one of the top producers in its category. In 2022, he won the opportunity to appear on Shark Tank to pitch his business and future expansion potential. Seneca continues to give back to Accessity by volunteering his time at events and through the Accessity Academy as a business expert.

“"I am so honored to be asked to volunteer as a business expert for the Accessity Academy.” said Hampton. “Listening to pitches and providing feedback to fellow entrepreneurs feels like a full circle moment from when Accessity first gave me the funding to expand my business. I’m so thankful Accessity took a chance on me. The very least I can do is give back.”

Maya Madsen

*Maya’s Cookies*

San Diego, California

@mayascookies

Maya has come a long way since her first Accessity loan in 2017. Her business exploded after the summer of 2020, when celebrities and media outlets shared her brand as a Black-owned business to support.

She received another loan in late 2020 to prepare for the busy holiday season. Since she received that first loan, her business has grown 200% and she has created 21 jobs through her business. She now is planning a second location in San Marcos, California.

The accolades keep coming in for Maya. San Diego Mayor Todd Gloria officially declared December 4 Maya’s Cookies Day in the City of San Diego. Maya’s business was featured in Oprah Daily as one of “25 Black-owned Businesses to Support.” She also received national recognition during the ABC News Special: Black in America. Maya’s Cookies is now known as the #1 Black-owned vegan cookie company in America.

“"Being a Black-owned and female-owned business, I’ve had my challenges from the beginning.” said Madsen. “It’s important for me to give back and help other entrepreneurs, specifically Black-owned, by holding a safe space to mentor them. With Accessity’s support, we’ve not only expanded but have been met with many media and speaking opportunities that’s allowed me to reach so many people. My business is growing and I’m making an impact on my community.”
Feras Maidaa
SD Bar
San Diego, California
@sdbar.co

Feras Maidaa owns San Diego Bar, a locally headquartered company that manufactures all-natural, raw, vegan, and gluten-free bars. Maidaa came to Accessity seeking funding to purchase machinery, which allowed him to scale and fulfill larger orders. His loan allowed him to purchase ingredients and packaging supplies. Through his business, Feras fuels his passion to give back to his community by hiring refugees who arrive in San Diego, supporting their personal and professional growth.

“All of our manufacturing staff are refugees who came to San Diego looking for job opportunities,” said Maidaa. “We bring them on board into our facility and give them personal and professional development that helps them thrive within the company. Accessity played a huge role in making this possible.”

As a business in the food industry, Maidaa was eligible to be enrolled in the Sam Adams Brewing the American Dream program. Through Accessity’s partnership with Sam Adams, which was established in 2012, Accessity-funded businesses receive access to loans, free business advice, and discipline-specific coaching. In 2021, Accessity funded 61 businesses totaling $1,975,250 in loans to food, beverage, hospitality, and craft beer businesses.

In July 2021, Maidaa was named the winner of the Samuel Adams Brewing the American Dream San Diego Virtual Pitch Room Competition. He received a $10,000 grant and said the funds would go toward scaling the company and implementing its marketing strategy.
Our 2021 Portfolio, Impact & Financial Summary

**Loans by Size**

<table>
<thead>
<tr>
<th>Size Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$300-$4,999</td>
<td>2%</td>
</tr>
<tr>
<td>$5,000-$9,999</td>
<td>20%</td>
</tr>
<tr>
<td>$10,000-$19,999</td>
<td>18%</td>
</tr>
<tr>
<td>$20,000-$49,999</td>
<td>37%</td>
</tr>
<tr>
<td>$50,000-$100,000</td>
<td>23%</td>
</tr>
</tbody>
</table>

**Industry**

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service</td>
<td>47%</td>
</tr>
<tr>
<td>Food</td>
<td>21%</td>
</tr>
<tr>
<td>Retail</td>
<td>14%</td>
</tr>
<tr>
<td>Professional</td>
<td>13%</td>
</tr>
<tr>
<td>Contractor</td>
<td>5%</td>
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**Ethnicity**

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic</td>
<td>46%</td>
</tr>
<tr>
<td>White</td>
<td>32%</td>
</tr>
<tr>
<td>African American</td>
<td>10%</td>
</tr>
<tr>
<td>Asian</td>
<td>8%</td>
</tr>
<tr>
<td>Other Multi-Racial</td>
<td>3%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>1%</td>
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</table>

**Low-to-Moderate Income (LMI)**

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>LMI</td>
<td>62%</td>
</tr>
<tr>
<td>Non-LMI</td>
<td>38%</td>
</tr>
</tbody>
</table>

**299 Loans Disbursed**

**256 New Businesses Served with Loans**

**$26,801 Average Loan Size**

**$26,801 Average Loan Size**

**0.4% Loss Rate**

**$15,294,457 Active Loan Portfolio Under Management (at 12/31)**

**39% 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

- **3,818 Businesses Served**
- **5,314 Loans Disbursed**
- **$60,156,713 Loaned**
- **4.7% Historical Loss Rate**

---

#### Financial Position

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>7,022,985</td>
<td>7,378,008</td>
</tr>
<tr>
<td>Contributions and grants receivable</td>
<td>62,760</td>
<td>151,435</td>
</tr>
<tr>
<td>Microenterprise loans receivable</td>
<td>13,496,910</td>
<td>12,697,296</td>
</tr>
<tr>
<td>(Net of allowance for loan losses of $510,718 in 2021 and $487,132 in 2020)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed assets</td>
<td>3,676</td>
<td>11,315</td>
</tr>
<tr>
<td>(Net of accumulated depreciation of $136,468 in 2021 and $126,821 in 2020)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets</td>
<td>268,892</td>
<td>317,991</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$20,855,169</strong></td>
<td><strong>$20,556,045</strong></td>
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<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable &amp; accrued expenses</td>
<td>606,421</td>
<td>542,210</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>615,421</td>
<td>416,046</td>
</tr>
<tr>
<td>Notes payable</td>
<td>5,953,408</td>
<td>6,650,000</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$7,175,728</strong></td>
<td><strong>$7,611,256</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>NET ASSETS</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>13,679,441</td>
<td>11,749,898</td>
</tr>
<tr>
<td>Temporarily restricted</td>
<td>1,194,800</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>$13,679,441</strong></td>
<td><strong>$12,944,789</strong></td>
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<table>
<thead>
<tr>
<th>TOTAL LIABILITIES AND NET ASSETS</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$20,855,169</strong></td>
<td><strong>$20,556,045</strong></td>
<td></td>
</tr>
</tbody>
</table>

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#### Revenue & Expenses

<table>
<thead>
<tr>
<th>SUPPORT &amp; REVENUE</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Awards</td>
<td>499,261</td>
<td>846,770</td>
</tr>
<tr>
<td>Loan Interest &amp; Fees</td>
<td>1,303,368</td>
<td>1,216,984</td>
</tr>
<tr>
<td>Grants &amp; Contributions</td>
<td>2,391,223</td>
<td>4,250,357</td>
</tr>
<tr>
<td>In-Kind Contributions</td>
<td>75,979</td>
<td>72,137</td>
</tr>
<tr>
<td>Investment Income</td>
<td>3,423</td>
<td>10,085</td>
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<tr>
<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td><strong>$4,273,254</strong></td>
<td><strong>$6,395,330</strong></td>
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<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
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</thead>
<tbody>
<tr>
<td>Program services</td>
<td>3,176,923</td>
<td>3,053,456</td>
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<tr>
<td>Supporting services</td>
<td>21,905</td>
<td>25,121</td>
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<tr>
<td>Fundraising</td>
<td>339,774</td>
<td>251,404</td>
</tr>
<tr>
<td>Management &amp; general</td>
<td>361,679</td>
<td>276,525</td>
</tr>
<tr>
<td>Total supporting services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$3,538,602</strong></td>
<td><strong>$3,329,981</strong></td>
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<table>
<thead>
<tr>
<th>CHANGE IN NET ASSETS</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
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</thead>
<tbody>
<tr>
<td><strong>$734,652</strong></td>
<td><strong>$3,065,349</strong></td>
<td></td>
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</table>

#### Change in Net Assets

<table>
<thead>
<tr>
<th>NET ASSETS-BEGINNING OF YEAR</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Awards</td>
<td>12,944,789</td>
<td>9,879,440</td>
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</table>

<table>
<thead>
<tr>
<th>NET ASSETS-END OF YEAR</th>
<th>DEC 2021</th>
<th>DEC 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$13,679,441</strong></td>
<td><strong>$12,944,789</strong></td>
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</tbody>
</table>

Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2020 reclassified results to be consistent with the 2021 presentation and are available upon request through Accessity.
Thanks to Our Supporters, Staff & Board Members

2021 FUNDERS

Up to $999

Adam Hannula
Adelaide I. Sloboda
Alex Rodriguez
AmazonSmile Foundation
Andrew and Eleanor Su
Angela Zappia
Angelyn Hesser
Anonymous
Anthony Osio
Ashley Harris
Bruce Hill, Gift made in honor of Alexander Hill
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Accessibility is deeply grateful for the generosity of our donors and has made every effort to correctly recognize your support. Please let us know of any errors or omissions.

*Facilitated by Accion Opportunity Fund

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