Paving the Way for Local Entrepreneurs

NONPROFITS: Accessory Provides Access to Capital, Education and Support

BY KAREN PEARLMAN

When she was in her mid-20s back in 2004, Onika Miller immigrated to the United States from Guyana looking for a fresh start. Miller now runs a thriving daycare center in California. Growing with plans to expand to STEM-focused youth learning centers. She earned a master’s degree in organizational leadership and is on her way to a doctorate in early leadership education.

In 2016, Melanie Granfors, retired from a busy and varied career that included stints as a TV news reporter, parole officer, high school teacher and fire department educator, moved from Seattle to San Diego. Secure financially, she wanted to put her money where her heart is, and Granfors now oversees a vintage gifts store in Point Loma that donates all its profits to two local rescue groups.

These two San Diego women are from vastly different backgrounds and are at the opposite ends of the business spectrum. But Miller and Granfors have at least one thing in common: they are (and continue to be) supported and backed by the local nonprofit Accessory.

For nearly 30 years, Accessory, formerly known as Accessory Southern California, is championing financial opportunity for entrepreneurs, offering small business loans from $300 to $100,000, as well as dependable, consistent support and avenues to important resources.

Specializing in loans to entrepreneurs of color, women and immigrant entrepreneurs, Accessory specializes in getting business owners started and moving smoothly on the early parts of their journeys so they can become self-sufficient and prosperous in the long run.

Elizabeth Scott, CEO of Accessory, says clients boast a 94% business survival rate—almost double the national average.

"Our primary focus is not just access to capital, but connection and creating entrepreneur ecosystems," she said. "Accessory is about access to capital but it is also counseling, help in writing a business plan, a community of resources and working alongside other community partners to help small business development."

Accessory loan recipient Melanie Granfors at her Dog Devoted business in the garden area of Sea Hive at Liberty Station in Point Loma. Photos by Karen Pearlman

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Foundation.

Schott says that historically the organization has provided almost $65 million in loans to nearly 4,000 small businesses. Last year, Accessory provided $8 million in loans to 2,000 small businesses, and currently it maintains an active portfolio of $16.5 million dollars for close to 800 small business clients.

During the height of the COVID-19 pandemic, from the spring of 2020 through the early part of this year, Accessory provided almost $12 million in low-interest loans to support small businesses with relief capital to help them remain open and retain jobs.

It partnered with the County of San Diego, San Diego Foundation, California Small Business Development Corporation and the San Diego & Imperial Small Business Development Center Network to administer the county’s COVID-19 Small Business Loan Program. The program provided $35 million in emergency low-interest (1%) relief and recovery loans to help impacted small businesses.

During the pandemic, Accessory provided loans to more than 135 small businesses, which helped create and maintain 732 jobs in the community.

One of those loan recipients was Granfors, who without hesitation says that she wouldn’t be where she is today, literally or figuratively, without Accessory.

Granfors took several small business classes offered by Accessory and also secured on $5,000 loan from the group so she could purchase inventory for her store called Dog Devoted.

"Filled with one-of-a-kind vintage and repurposed items, kitty accessories, Bohemian-inspired decor and all things garden and floral, Dog Devoted has since last year had a home in the garden area of Sea Hive in Liberty Station. Sea Hive is a 23,000 square foot indoor/outdoor venue space with more than 150 local artisans and community-centered vendors."

"Those classes through Accessory were pivotal," Granfors said. "I would not be here without Accessory and I wouldn’t be here without Sea Hive. For a micro-business like mine, it’s one of our only options."

New Business Endeavor

Helping Frosted Faces Foundation, The Animal Pad

Granfors said she had always dreamed of owning her own business but wasn’t quite sure how to go about it, and was further motivated to start a business as a way to help support rescuing in-need dogs. She moved into her Sea Hive spot in August 2021 and loves every part of what she does.

"I never thought I needed any money but I did use the loan from Accessory for inventory," she said. "I was able to try some things to get started and to set up my shop. Now I am able to pay my rent and pay back my Accessory loan, while 100 percent of my net proceeds go to Frosted Faces and The Animal Pad."  

Granfors’ passion is dogs, and helping dogs in need. She and her husband have rescued nearly 40 dogs over the years. Her chosen nonprofits, Frosted Faces Foundation, based out of Ramona, fosters, re-homes and advocates for senior dogs whose fates are in jeopardy, while La Mesa-based The Animal Pad is an all-breed rescue organization focused on saving animals from high-kill shelters and from the streets of Mexico.

On the other side of Accessory’s loan spectrum is Africa immigrant miller, An early childhood educator who operates My Space and Early Learning Time, LLC in Lemon Grove.

Access to capacity in the early education business. She took classes at San Diego City College and earned bachelor’s and master’s degrees at Ashford University but longed for more.

In 2017, Miller took part in Accessory’s educational academy and workshops and "learned from seasoned executives who have the know-how," then opened her family child care business in Lemon Grove, which is licensed for up to 14 children.

"It’s a blessing to be here, to help children make their way," Miller said. "Accessory has helped me achieve some of the things I dreamed about. They’re a very good resource to the small business community. They helped point me in the right direction, helped guide me to the right people to talk to and referred me on to the small business development center in San Diego."  

She said that now she is looking to grow her business and open a STEM-centered, interactive learning environment for further education, creating new pathways of learning and to better prepare children for moving on through upper grades.

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