

Paving the Way for Local Entrepreneurs

NONPROFITS: Accessity 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 Lemon Grove with plans to expand to STEM-focused youth learning centers. She earned a master's degree in organization 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, personal trainer, 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 dog 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 were (and continue to be) supported and backed by the local nonprofit Accessity.

For nearly 30 years, Accessity, formerly known as Accion Southern California, has been championing financial opportunity for entrepreneurs, offering access to small business loans from \$300 to \$100,000,



Accessity 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



Elizabeth Schott
CEO
Accessity

as well as dependable, consistent support and avenues to important resources.

Specializing in loans to entrepreneurs of color, women and immigrant entrepreneurs, Accessity 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 Schott, CEO of Accessity, 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. "Accessity 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."

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Foundation.

Schott said that historically the organization has provided almost \$68 million in loans to nearly 4,000 small businesses. Last year, Accessity provided \$8 million in loans to small businesses, and currently it manages 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, Accessity provided almost \$12 million in low-interest loans to support small businesses with relief capital to help them sustain 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 \$5 million in emergency low-interest (1%) relief and recovery loans to help impacted small businesses.

During the pandemic, Accessity provided loans to more than 135 small businesses, which helped create and maintain 722 jobs in the county.

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

figuratively, without Accessity.

Granfors took several small business classes offered by Accessity and also secured an \$8,000 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, kitchy accessories, Bohemian-inspired décor 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 vintage makers market with more than 150 local artisans and community-centered vendors.

"Those classes through Accessity were pivotal," Granfors said. "I would not be here without Accessity. 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 Accessity for inventory," she said. "I was able to buy

some things to get started and to set up my shop. Now I am able to pay my rent and pay back my Accessity 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 Accessity's loan spectrum is Africa immigrant Miller, an early childhood educator who operates My Space and Early Learning Time, LLC in Lemon Grove.

A former Mission Federal Credit Union and U.S. Bank employee, with two children of her own, Miller decided she wanted to go into 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 Accessity'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.

Education Through "Accessity Academy" Another Perk

In addition to loans, the group offers an "Accessity Academy," a 10-week startup training program offered in both English and Spanish that walks entrepreneurs through business planning, projections, marketing analysis and a business pitch. After graduating, they are eligible for up to a \$5,000 startup loan, supported by Wells Fargo and the Eva Longoria



Gordon Boerner
Senior Vice President
U.S. Bank

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Accessity (Formerly Accion Southern California)



FOUNDED: 1994

CEO: Elizabeth Schott

HEADQUARTERS: Euclid Avenue, San Diego

BUSINESS: Nonprofit lender

REVENUE: \$6.3M (2020)

EMPLOYEES: 31

WEBSITE: [accessity.org](https://www.accessity.org)

CONTACT: 619-795-7250

NOTABLE: Accessity programs include "Brewing the American Dream," in collaboration with Boston Beer, in which small businesses in the food, beverage, hospitality and crafter brew arena can access capital, coaching and guidance from Samuel Adams employees on ingredient sourcing, marketing, labeling, distribution and more.

"Accessity 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.

Gordon Boerner, U.S. Bank Senior Vice President and 20-year Accessity board member — including 13 years as board chair — said Granfors and Miller soundly characterize Accessity's mission.

"These are just two of hundreds of examples spread out across the region with San Diego as their home base that Accessity has helped," Boerner said. "From producing the first food truck in the history of San Diego to handling businesses loans all the way from small dreams and \$300 to germinate, to larger dreams that require \$100,000 to kickstart."

Boerner said that businesses are not limited to a single loan with Accessity.

"Sometimes Accessity makes three or four loans from bootstrap to bankability — until a business has come to full fruition and can walk into the bank and get a 'real' loan," he said. "We want these San Diego businesses to succeed." ■