



Celebrating 25 Years
Serving Entrepreneurs

Serving Southern California

San Diego | Imperial | Riverside | San Bernardino

Who We Are

WE CHAMPION THE MICROFINANCE INDUSTRY BY PROVIDING FINANCIAL TOOLS, SERVICES AND SUPPORT TO ENTREPRENEURS WHO LACK ACCESS TO TRADITIONAL SOURCES OF CREDIT.

About Us

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 \$100,000, Accion creates opportunity for increased income, economic stability and employment. In its 25-year history, Accion has provided over 4,700 loans totaling more than \$43 million.

The mission of Accion is to provide economic opportunity for primarily 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 emerging entrepreneurs and helps them to thrive in their communities, creating positive 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 in the U.S. 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 three 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 is a nonprofit committed to creating a financially inclusive world, with a pioneering legacy in microfinance and fintech impact investing. We catalyze financial service providers to deliver high-quality, affordable solutions at scale for the three billion people who are left out of - or poorly served by - the financial sector. For more than 50 years, Accion has helped tens of millions of people through its work with more than 90 partners in 40 countries.



Dear Partners, Friends & Supporters,

In 2019, we celebrated our 25th anniversary milestone. It was a wonderful time to reflect on the impact of our program with partners, clients, staff and community at our Accion-iversary celebration. Consistent with our organization's culture, more than 25 Accion-funded businesses created a mini-farmers market where attendees could shop, interact with borrowers and hear as well as view impactful stories that showcase the power of Accion's mission.

It's exciting to highlight another year of growth, with 252 loans providing almost \$4.8 million to small businesses. Our active portfolio grew to \$8.4 million, with 93% of our borrowers qualifying as low-to-moderate income or minority-owned.

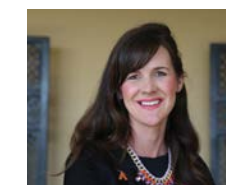
One of those borrowers is Maya Madsen from Maya's Cookies, who ships product nationwide in addition to selling at farmers markets throughout San Diego and various local coffee shops.

Maya chronicled her Accion experience as follows: "Funding from Accion was exactly what I needed to take my business to the next level. It allowed me to move from a shared kitchen to my own facility, which enabled me to increase revenues and production by more than 300% and hire eight employees. I love being able to share my passion for quality vegan goods and delicious treats through my business."

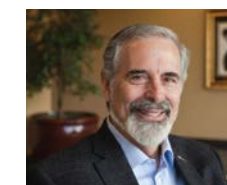
Since 1994, Accion has helped shape the small business landscape in Southern California with access to capital and business support services. We've empowered home-based and main street businesses to create vibrant communities. We've helped educate entrepreneurs to set them up for future success, and we've collaborated with other mission-based lenders to advocate for responsible lending and borrowers' rights.

Thank you to those of you who've championed our vision and mission for the past 25 years, including our dedicated staff, board, community partners and funders. Our team is proud to present our 2019 annual report, celebrating 25 years of impact! Please enjoy reading about the entrepreneurial spirit which fuels the mission of all of our Accion-istas!

Sincerely,



Elizabeth Schott
ELIZABETH SCHOTT
CHIEF EXECUTIVE OFFICER



Gordon Boerner
GORDON BOERNER
BOARD CHAIR

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**WHO WE ARE
WELCOME LETTER
OUR CLIENTS
2019 IN REVIEW
25TH ACCION-IVERSARY**

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**ACCION ENTREPRENEURS
2019 PORTFOLIO, IMPACT &
FINANCIAL SUMMARY
SUPPORTERS, VOLUNTEERS, STAFF**



MARIA & LUIS FLORES
Floreria Karina, Calexico, CA



LUIS SANDOVAL
Pinki's Hot Dogs, Calexico, CA



DARREL BROWN
*Savagewood Brewing Company,
San Diego, CA*



RAFAEL PEREZ
Master Clean, Heber, CA



MAYA MADSEN
Maya's Cookies, San Diego, CA



MAMADOU DIAGNE
California Tradeline, San Diego, CA

2019 In Review

252 Loans
Disbursed

\$4.8 Million
To Southern California
Entrepreneurs

629 Jobs
Created And/Or
Maintained

\$8.4 Million

Accion's active loan portfolio grew to \$8.4 million by the end of 2019, a 9% increase over the previous year. Historically, Accion has disbursed over \$43 million to small businesses.

Accion Receives \$714K CDFI Award

Accion was awarded a \$714,000 grant from the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI). The CDFI Fund uses federal resources to invest in local lenders to build capacity to serve low-income people and communities that lack access to affordable financial products and services. Accion in Southern California is the only San Diego-based organization to win this award in 2019. The organization has won the award 9 times since 1998, receiving a combined nearly \$7 million in federal funding.

4,720 LOANS to more than 3,300 businesses in its 25-year history.

Accion Selected for \$300,000 Grant from Wells Fargo to Spark Small Business Growth

Accion was chosen for a \$300,000 grant from Wells Fargo to focus on expanding access to capital for Hispanic, African American and other diverse small business owners. The grant is part of the Wells Fargo Works For Small Business®: Diverse Community Capital (DCC) program, which offers capital and technical assistance to minority-owned small businesses to create local jobs and strengthen neighborhoods. To honor the occasion, Wells Fargo and Accion hosted an open house event at Accion-funded business Cali Coast Barbershop in Lemon Grove on Oct. 28. Wells Fargo representatives, Accion staff and clients, community leaders and local elected officials gathered for a community conversation to discuss the importance of investing in diverse small businesses. The event included catering from Tamales Jovita, another Accion-funded business that has benefitted from Wells Fargo's support through this grant.

Top Charity Navigator Rating

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

Accion Reaches More Than 3,010 Entrepreneurs Through Education and Events

Through trainings, events and one-on-one counseling, Accion served more than 3,010 small business owners in its four-county region. As part of that, Accion hosted nearly 550 business owners through its training and event series last year. The series boasted 11 small business training events in the four-county region. It also included the Accion Academy for Entrepreneurial Success, a 10-week series of practical, hands-on training accompanied by one-on-one business counseling to empower individuals to become entrepreneurs and create jobs. The 2019 session graduated more than 20 business owners through the training program based in San Diego.

San Diego Business Journal Awards Two Accion Staff Members

Leading business publication, the San Diego Business Journal, recognized two of Accion's leadership team members with awards in 2019. For the second consecutive year, CEO Elizabeth Schott was chosen as one of San Diego's most influential business leaders in the 2019 San Diego 500 which is a portrait of the most influential people who are shaping San Diego across all sectors and industries. She was also named a finalist for "Businesswoman of the Year." This award recognizes dynamic women business leaders who have contributed significantly to San Diego's workplaces and communities. Chief Credit and Operating Officer Robert Lopez was named a finalist as a Top Business Leader Under Forty.



PHOTOS: Top Right: Accion CEO Elizabeth Schott addresses the crowd at Accion's Small Business Boot Camp, which attracted more than 200 entrepreneurs in September. **Middle Right:** Accionista Maria Partida speaks about outreach efforts to Hispanic communities at the PossibleSD Expo Empresarial in November. **Third from Top Right:** Wells Fargo Regional Bank President Brian Lee (Middle), Accion CEO Elizabeth Schott (middle left), and Accion-funded businesses Candace and Steven Gray (right) of Cali Coast Barbershop and Cecilia Estevez (left) of Tamales Jovita discuss their experiences being business owners. **Bottom Right:** Accion's annual stakeholder meetings gather together various community partners to give an update on its program and foster collaboration; pictured San Diego meeting in January. **Bottom Left:** KUSI-TV reporter Allie Wagner interviews Accion client Darrel Brown of Savagewood Brewing and CEO Elizabeth Schott.



CELEBRATING 25 YEARS OF FUNDING DREAMS

Accion celebrated the historical milestone of 25 years of serving small business owners on October 3, 2019, at its 25th Accion-iversary party at the Sempra Energy headquarters in downtown San Diego. With over 220 friends and supporters in attendance, this client-centric celebration showcased more than 25 Accion-funded businesses and highlighted the Entrepreneur of the Year awardees, Luna Norte and Calexico Brewing Company.

The event was hosted by KUSI-TV's Allie Wagner, who also received an award for the station's longstanding commitment to spotlighting Accion-funded businesses on a monthly basis on Good Morning San Diego. From the food and drink vendors to the lively entertainment provided, Accion small business clients played a central role in the celebration and illustrated first-hand the work of the organization. The event raised more than \$110K through sponsorships and donations, which will go to support the growth of the program.



Accion Entrepreneurs

San Diego County

Maya Madsen

MAYA'S COOKIES
mayascookies.com
San Diego, California

Imagine biting into the perfect chocolate chip cookie – crispy on the outside and chewy in the center – and then imagine your surprise when baker Maya Madsen tells you that cookie is 100% vegan. With a variety of flavors, like limoncello shortbread, s'mores, and her best-seller marble fudge, Maya's Cookies delights customers with her use of plant-based, dairy-free and cruelty-free ingredients.

As a health-conscious mother of three, Maya wanted to translate her vegan lifestyle into a dessert that was kid-friendly and delicious. After developing her cookie recipe, Maya's treats became incredibly popular among the students at her children's schools, where she would bake her confections for birthdays and other special events.

With encouragement from family and friends, Maya was ready to start her own business. She started small by selling at a few local farmers markets in San Diego, where she met an Accion business development officer doing outreach. Maya was ready to expand her business and she received a \$5,000 loan to purchase equipment, obtain permits and buy supplies so that she could increase production and open her online store.

Since receiving her loan in 2017, Maya's business has taken off. She moved from a shared kitchen to her own facility, which enabled her to increase revenues and production by 300%. Through her expansion, Maya created eight jobs through office support and the production line. Maya's Cookies ships nationwide and are sold throughout San Diego at farmers markets and in various coffee and dessert shops.

"Funding from Accion was exactly what I needed to continue to share my passion for quality vegan goods and delicious treats!"

San Diego County

Malte Niebelschuetz

SHORE BUDDIES
shore-buddies.com
San Diego, California



"Accion's passion for their clients has allowed me to spread my own passion for conservationism."

Malte Niebelschuetz has always been passionate about the environment and the animals that inhabit our planet. In order to play an even larger role in our planet's future, Malte quit his corporate job in Germany and moved to San Diego in 2011 to establish his social impact business, Shore Buddies.

By recycling water bottles that would typically make their way into our oceans, Shore Buddies transforms the plastic into fluffy stuffing which goes into one of four stuffed animal toys: a seal, seagull, sea turtle and dolphin. Each animal carries its own educational story of how pollution has affected its life and what can be done to help. Malte uses the stories of these stuffed animals to educate children about the impact of single-use plastic on marine life and promote recycling.

Malte first came to Accion in 2015 for a loan to purchase more inventory to meet demand, and as his business continued to grow in late 2018, he received more capital to cover his increasing shipping needs.

By 2019, Shore Buddies has kept over 300,000 bottles from entering the environment and ocean. In addition to the animals, Shore Buddies also published an educational children's book called *Shore Buddies and the Plastic Ocean* and offers a variety of sustainable products for children such as reusable straws on their website. A portion of the proceeds of Malte's business goes to a variety of ocean-saving organizations, such as The Marine Mammal Center, the Sea Turtle Care Center and Ocean Connectors.

Riverside County

Achilles Murray

WACHEUR 6
jets-bbq-sauce.com
San Jacinto, California

Achilles Murray has always had a love for food and the joy it brings to others. He closely observed the pitmasters at family barbecues and the line cooks during his time in the U.S. Marines. While he was stationed in Okinawa, Japan, he started perfecting his barbecue sauce recipe with his wife, Aubry. After experimenting with different flavors, they finally came up with a sauce of their own, which received rave reviews from his company commander and staff.

When Achilles retired from military service in 2014, he focused on his sauce business, Wacheur 6 LLC, full-time. He started with one brand, J&T's Homemade Bar-B-Que Sauce, and then expanded his product line to three sauce flavors. This growth came with new expenses including production on the initial orders, as well as new branding and labeling costs. That's when Achilles came to Accion to access capital to expand his line.

Currently, Achilles sells online nationally and at local farmers markets in the Inland Empire.



"Thanks to Accion believing in me, I was able to grow my business and sustain jobs for my wife and I after I retired from military service."



San Bernardino County

Marylee McIntyre

BOO'S ORGANIC OVEN
boosorganicoven.com
Joshua Tree, California

Marylee "Boo" McIntyre grew up in Michigan learning to cook with her mother and grandmother, both talented home chefs. From gathering fruit at local orchards to annual Christmas cookie baking, these traditions grew Boo's love for fresh food, delicious pastries and desserts.

When Boo's career in the finance industry in Detroit ended, she found her way to Joshua Tree in the high desert. Unable to find work in her field, she decided to pursue her lifelong dream of baking and began selling her artisan pastries by opening her own business, Boo's Organic Oven.

In 2019, she opened a brick-and-mortar shop which quickly became popular with locals and tourists alike. Known for her traditional family recipes, organic, vegan and gluten-free options, Boo's treats were an instant hit. In need of new equipment to meet demand, Boo came to Accion in September. With a loan from Accion, Boo purchased new equipment and expanded her production, maintaining 10 jobs within the community.

"The capital support from Accion allowed me to meet the growing demand of my new business. I love being able to honor the generational traditions that are the foundation of my bakery."

Imperial County

Sylvia Marisol Lopez

MAS ACADEMY
facebook.com/masacademy01/
Brawley, California

Sylvia has always dreamed of sharing her love and passion for music with children. She began looking for a way to teach music while spending quality time with her own young daughters. She started small by hosting music and movement classes for children under five in local community centers.

As attendance at her classes grew, Sylvia had the idea to open her school, MAS (Music And Spanish) Academy, but she lacked the funding to get started. When she met her local Accion business development officer at a business fair, she knew it was the solution she needed.

She received a loan to purchase furniture and classroom equipment for her new space. In only two years, she has grown her business to teaching 35-50 students per week and offering nine different classes, including Spanish emersion, Mommy and Me in English and Spanish, and free play. The mission of her school is to offer an enriching and comfortable environment for students to immerse themselves in the power of music and language.

In the coming years, Sylvia hopes to continue to expand her business to an even larger play space. She envisions a location where kids can come for events such as birthday parties and educational activities with different themed areas, a jungle gym and music circles.

"The musical bond I have with my children is what drives me to introduce music to other young children and their families. To be able to provide a safe and comfortable space for children and their parents to spend quality time together is one of my greatest accomplishments."



Our 2019 Portfolio, Impact & Financial Summary

LOANS BY SIZE



8% \$300-\$4,999
34% \$5,000-\$9,999
22% \$10,000-\$19,999
26% \$20,000-\$49,999
10% \$50,000-\$75,000

INDUSTRY



53% Service
20% Food
15% Retail
8% Professional
4% Contractor

ETHNICITY



49% Hispanic
32% White
10% African American
5% Asian
3% Other
1% Pacific Islander and Native American

LOW-TO-MODERATE INCOME (LMI)



68% LMI
32% Non-LMI

- 252 Loans Disbursed

➤ \$4,799,803 Loaned

➤ 225 New Businesses Served with Loans

➤ 439 Women Served

➤ \$19,047 Average Loan Size
- 852 Active Clients (at 12/31)

➤ \$8,439,584 Active Loan Portfolio Under Management (at 12/31)

➤ 3.16% Portfolio At Risk*

➤ 2.4% Loss Rate

➤ 50% Self-Sufficiency**

Portfolio Cumulative Totals to Date

3,315 Businesses Served	\$43,588,913 Loaned
4,720 Loans Disbursed	6% Historical Loss Rate

Financial Position

ASSETS	DEC 2019	DEC 2018
Cash and cash equivalents	2,962,619	3,568,920
Contributions and grants receivable	292,144	66,013
Microenterprise loans receivable (Net of allowance for loan losses of \$408,457 in 2019 and \$460,523 in 2018)	7,942,769	7,184,814
Fixed assets (Net of accumulated depreciation of \$115,924 in 2019 and \$100,136 in 2018)	22,212	33,549
Other assets	938,392	474,592
TOTAL ASSETS	\$12,158,136	\$11,327,888
LIABILITIES		
Accounts payable & accrued expenses	378,696	239,630
Deferred revenue	0	5,009
Notes payable	1,900,000	1,650,000
TOTAL LIABILITIES	\$2,278,696	\$1,894,639
NET ASSETS		
Unrestricted	9,879,440	9,433,249
Temporarily restricted	0	0
TOTAL NET ASSETS	\$9,879,440	\$9,433,249
TOTAL LIABILITIES AND NET ASSETS	\$12,158,136	\$11,327,888

Revenue & Expenses

SUPPORT & REVENUE	DEC 2019	DEC 2018
Federal Awards	184,334	919,679
Loan Interest & Fees	1,337,027	1,283,271
Grants & Contributions	1,578,705	797,702
In-Kind Contributions	132,387	102,556
Investment Income	23,741	4,609
TOTAL SUPPORT & REVENUE	\$3,256,194	\$3,107,817
EXPENSES		
Program services	2,685,519	2,362,289
Supporting services		
Fundraising	29,798	21,422
Management & general	94,686	130,189
Total supporting services	124,484	151,611
TOTAL EXPENSES	\$2,810,003	\$2,513,900
CHANGE IN NET ASSETS	\$446,191	\$593,917
NET ASSETS-BEGINNING OF YEAR	\$9,433,249	\$8,839,332
NET ASSETS-END OF YEAR	\$9,879,440	\$9,433,249

Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2018 reclassified results to be consistent with the 2019 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).

Thanks to Our Supporters, Staff & Board Members

2019 FUNDERS

Adelaide Sloboda
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Alex Rodriguez
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Brionne Lee

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*Facilitated by the Accion U.S.
Network

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SAMER SHABA
Director of Portfolio Quality

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LARISA URIAS
Business Development Officer

JOHN VENEKLASSEN
Loan Underwriter

ANGELA ZAPPIA
Director of Grants & Impact



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ACCION

