



2022 ANNUAL REPORT

Imperial | Los Angeles | Orange | Riverside | San Bernardino | San Diego

Adrian Hill, Mr. Bowtie's Hair Studio, La Mesa, CA





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 more than \$69 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, visit accessity.org.

Our Mission

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.



SALT CEDAR BBQ
Georgina Hughes
Imperial, CA

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DEAR PARTNERS, FRIENDS & SUPPORTERS:

In 2022, Accessity supported small businesses with over \$9.1 million in loans across Southern California. This accomplishment wasn't ours alone; it takes a community to help entrepreneurs navigate the complex and challenging journey of owning and operating their businesses. Small business ownership has the power to create a ripple effect that extends far beyond the individual entrepreneur by impacting the financial well-being of their families and the economic health and vitality of the community.

When entrepreneurs engage with Accessity, they unlock access to a community of resources and support, establishing that crucial link to the small business ecosystem, providing the education and knowledge necessary to position themselves for business growth. Accessity invests in developing key partnerships and resources and provides direct access to value-added training and programs that support our clients' long-term success. Programs include our Samuel Adams Brewing the American Dream Program, startup Accessity Academy and Academia training programs, and partnerships through the San Diego Employers Association and TrustPlus. By providing our clients with the capital and the tools to adapt to the constantly shifting business environment, we empower them to thrive.

In 2022, we launched a client marketplace featuring over 100 Accessity-funded businesses to encourage local spending. We also presented a series of educational blogs, videos, and a resource page with searchable and relevant content. In-person educational and networking events are back after the pandemic, providing face-to-face connection and personal interactions while continuing to offer digital events for those who want to access online training.

We are proud to highlight Khalid Zahir of Celebrities Sports Grill in San Bernardino, who we were able to fund with a COVID-19 relief loan for his restaurant.

"Emerging out of the pandemic proved to be a very difficult time for restaurants," said Zahir. "Through my Accessity loan, I was able to keep my 13 staff members employed and do some marketing and promotions to bring people back to my restaurant. I am so thankful for Accessity's help at the right time so that my business could recover from the challenges of the pandemic."

Many thanks go out to our own community — donors, staff, board, and supporters. With your support, we are well positioned to reach even more small businesses throughout Southern California. We hope you enjoy reading about the inspiring stories of our clients and their journeys in this annual report, as well as the communities that helped them along the way.

Thank you for your continued partnership!



A handwritten signature in black ink that reads "E Schott".

ELIZABETH SCHOTT
CEO



A handwritten signature in black ink that reads "G Boerner".

GORDON BOERNER
BOARD CHAIR

2022 Year in Review

249 Businesses
Supported with Loans

\$9+ Million
Disbursed

3,025
Entrepreneurs
Educated

670+ Jobs
Maintained
or Created

\$69+ Million
Disbursed
and 4,060 Businesses
Served Since 1994



ASMARA CAFE
Yordanos Asmelash
San Diego, CA



SNOICE
Jayrell Ringpis and
Dianne Manansala
San Diego, CA



SOCAL GLASS TINTING
Anthony Acuna
Imperial, CA



PAWSONIFY
Vensy Marchwian
Orange, CA



EL REY TRUCK
Octavio and Maria Esquer
Imperial, CA

2022 HIGHLIGHTS

SoCal Glass Tinting, Anthony Acuna, Imperial CA

Investment in the Southern California Region

Accessity educated 3,025 entrepreneurs, disbursed \$9.1 million in loans to small business owners and created and maintained more than 670 jobs across our regional six-county footprint. We grew our presence in Los Angeles and Orange counties, creating community partnerships with local organizations and hiring a Chief Business Development Officer based in the Los Angeles region during the first year providing service to this expanded geography.

Charity Navigator 4-star Rating

Accessity has been recognized by Charity Navigator for its sound fiscal management for the eighth consecutive year. The nonprofit has received the highest four-star rating, which acknowledges Accessity as an exemplary organization that allocates over 90% of its budget to its core lending program fulfillment.



Accessity Attracts Nearly 500 Attendees to Its Educational Event Series

The organization held 15 events and live webinars, which educated nearly 500 people. A highlight included a webinar about navigating mental health and entrepreneurship. The organization partnered with Accessity-funded business Saffron & Sage to educate small business owners on mental health, wellness, and burnout, exploring common challenges and demonstrating how entrepreneurs can use different self-care strategies to cope when overwhelmed.



Accessity's New Marketplace for Clients is Here

In August, Accessity launched its small business marketplace featuring more than 100 Accessity-funded businesses from throughout its Southern California region. From coffee shops and food trucks to apparel and e-commerce, the diverse array of Accessity's client base is represented. Users can sort and filter by location or type of business they are seeking to support, such as Black-owned or veteran-owned. One of the goals of Accessity's work is to promote its small business owners to a new audience and provide opportunities for people to shop locally. This tool creates an easy-to-use searchable database. New Accessity clients are being added regularly, so check back often and shop small!

[Visit the marketplace.](#)

OFN CDFI Tech Grant Award Winner

Accessity was one of the 55 Opportunity Finance Network (OFN) members that received support through the OFN CDFI Tech Grant Program supported by Google.org. The \$75,000 grant helped advance Accessity's technological strategy to scale lending and improve the client experience through loan product development, lead generation, loan process efficiency, borrower servicing, and data analytics improvements. The technology grant assisted Accessity in reaching more low- to moderate-income and diverse small business owners and aided in the expansion serving Los Angeles and Orange counties, which began at the end of 2021.



ChefGrub
Adriana Grub
San Diego, CA



Eva Longoria Foundation Partnership Continues to Help Latina Entrepreneurs

In 2022, the partnership between the Eva Longoria Foundation and Accessity continued to have a positive impact by providing \$127,050 in loan capital to 13 Latina-owned small businesses, which created or retained almost 40 jobs. The funding to Accessity also supported Spanish-language training events, marketing, and communications outreach to spread the word about the organization's Academia de Accessity para el Éxito Empresarial (Accessity Academy for Business Success) program among Latina small business owners and provided needed startup or growth capital through microloans. Twenty-eight students graduated from the fall 2022 cohort.

A new one-time grant program was implemented where Accessity awarded \$10,000 in grants between 12 Latina-owned businesses. Each grant ranged from \$250 to \$1,500 and went to a mix of small local businesses such as a purse retailer, pet store, and salsa company, to name a few. Grantees used the funding for various business purposes, such as marketing, technology support, and to purchase equipment and inventory.



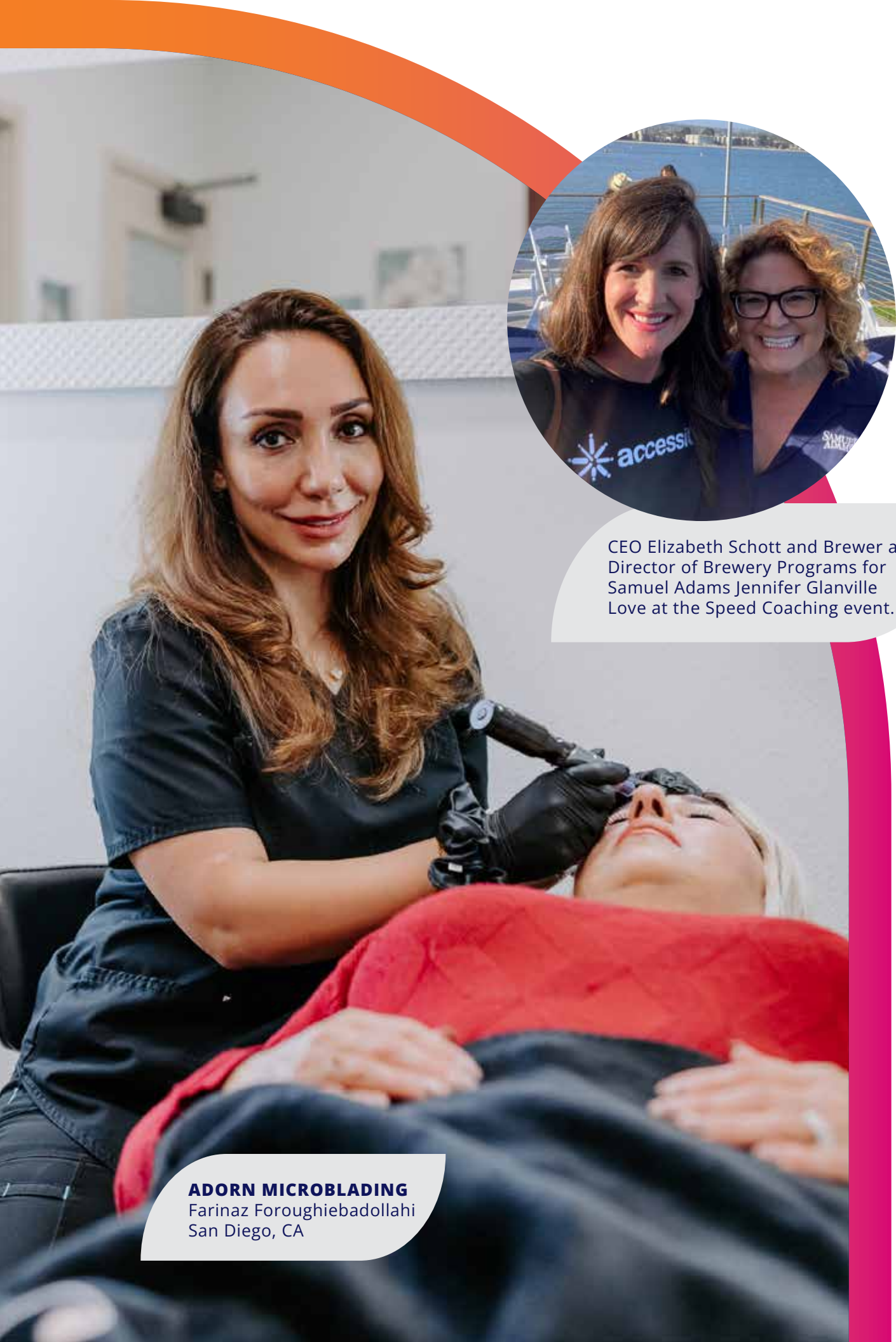
Celebrating San Diego Gives Day

September brought a new fundraising opportunity in San Diego Gives Day, where Accessity raised \$11,500. This was the second year of the county-wide event that encourages people to donate to local nonprofits. Elizabeth Schott was interviewed on the San Diego Gives Day podcast Give Local, Live Local with a past Accessity-funded business Luna Norte, which has grown substantially over the past five years and is now a donor.

[Listen to the interview.](#)



SONTI ARTESANIAS
Claudia Glenn
San Diego, CA



CEO Elizabeth Schott and Brewer and Director of Brewery Programs for Samuel Adams Jennifer Glanville Love at the Speed Coaching event.

ADORN MICROBLADING
Farinaz Foroughiebadollahi
San Diego, CA

In-person Events are Back with Brewing the American Dream Speed Coaching

In June, Accessity hosted its first in-person event since early 2020, Samuel Adams Brewing the American Dream Speed Coaching. The event was held at the Tower Beach Club on Mission Bay and attracted almost 50 food and beverage small business owners. Entrepreneurs had the chance to meet one-on-one with experts in various topics such as banking, marketing, human resources, and e-commerce. Accessity clients also volunteered as coaches to share first-hand expertise, including Seneca Hampton of Hampton Adams and Pam Covarrubias of Spread Ideas, Move People. The event is part of the larger Brewing the American Dream program, which provides funding, coaching and special marketing opportunities to clients in the food and beverage industry.

Accessity Offers Value-Add Programs to Provide Education to Small Businesses

Accessity continued to provide added value to its clients, including Spanish-language educational videos, technical assistance partnerships with TrustPlus and San Diego Employer's Association (SDEA) for credit and financial management and human resources support, and a community partner resource page. Funded by CAMEO, the Spanish-language videos located on Accessity's blog cover topics such as how to prepare for a loan, starting a business and credit scores. In 2022, Accessity also launched a searchable resource page on its website with over 75 partners featured to support small businesses with legal needs, technical support, and grant opportunities.

Accessity's partnerships with TrustPlus and SDEA provided exclusive support to clients and contacts. In 2022, more than 100 small business owners referred by Accessity received support from TrustPlus to increase their credit scores and plan financial goals. SDEA hosted two webinars that attracted 50 people to learn about employee harassment prevention training requirements in California, in addition to providing a free HR hotline where clients can call in with common issues.

Accessity in the Media

Accessity was featured nearly 30 times in various media outlets including the San Diego Union-Tribune, Spectrum News, Univision, the San Diego Business Journal and News 11 in Imperial County, to name a few. Accessity also continued its long-term partnership with KUSI in San Diego spotlighting 10 client locations.

[Visit Accessity's media page to read the coverage.](#)

Accessity Entrepreneurs

San Diego County

Adrian Hill

Mr. Bowtie's Hair Studio

La Mesa, California

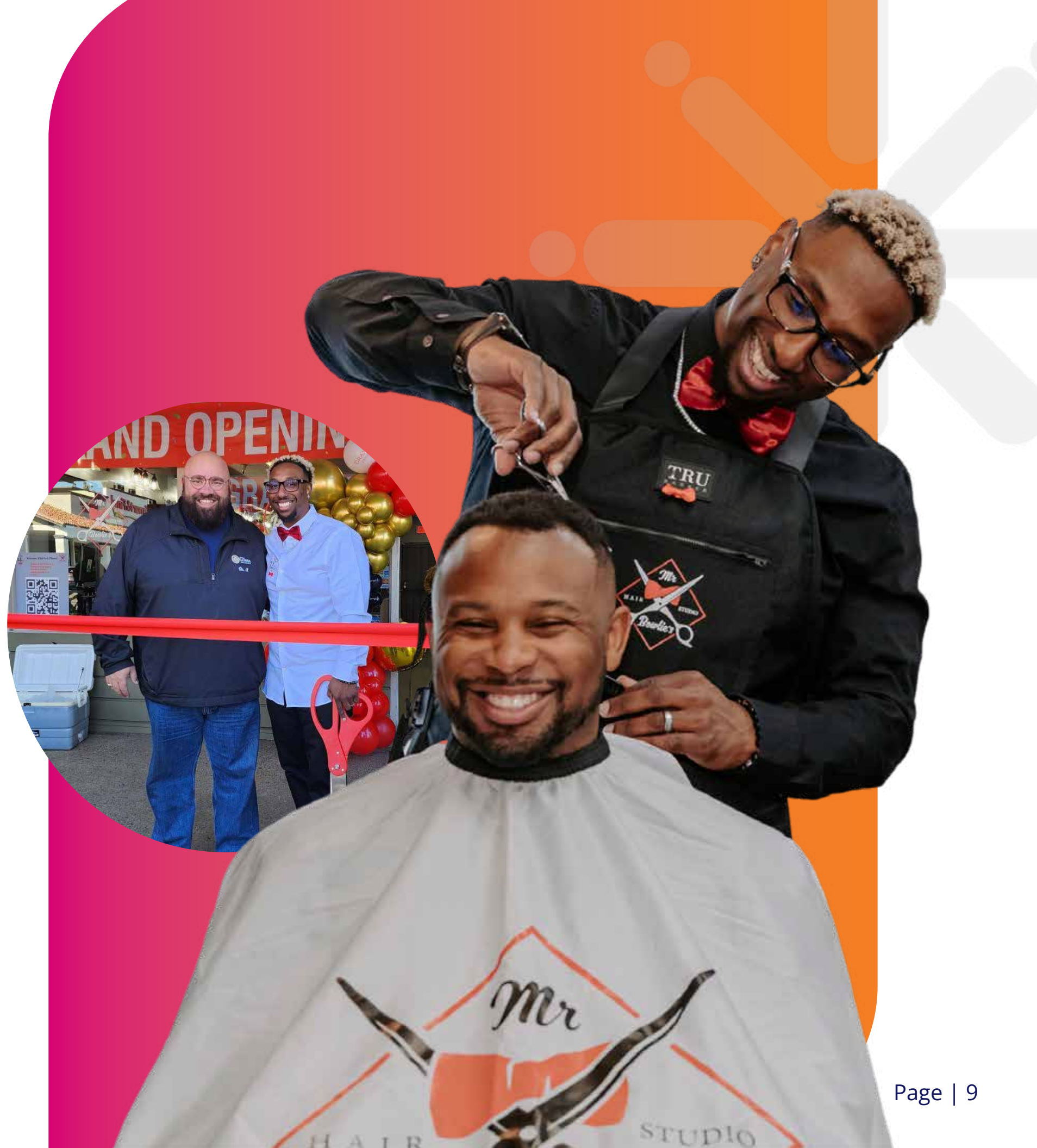
 @mr.bowtieshairstudio

Adrian Hill, a seasoned barber and hair educator, teaches at Accessity-funded business Jasmine Beauty School. After noticing his students wanted somewhere to practice their skills and continue their education, he had the idea for his business, Mr. Bowtie's Hair Studio, a barber shop based in La Mesa offering cut, style, shave, and color for men and women of all ages.

With Accessity's help through a startup loan, Adrian opened his studio in 2022 and used the loan to update the space with new paint, lighting, and plumbing. He rents his chairs to his students after graduation in addition to more established barbers. Through Adrian's loan, he has created or maintained six jobs. Committed to supporting small businesses, Adrian educates aspiring barbers and cosmetologists and promotes local businesses by showcasing their cards in his shop and spotlighting them on social media.



"Thanks to Accessity for believing in us and providing the funding that enabled our team to thrive," said Adrian. "We aspire to create a community hub and a platform for our students to flourish in the hair industry. Accessity recognized our vision and saw the potential for positive transformation within the community."





Imperial County

Anthony Acuna SoCal Glass Tinting Heber, California

 @socaltinting2

Anthony Acuna found himself immersed in the world of mobile car tinting from a young age. His father, a seasoned expert in the field, had been running a successful mobile car tinting service, SoCal Glass Tinting, since the late-1970s. At the age of 16, Anthony stepped into the family business, eager to obtain the knowledge and skills his father had refined over the years.

Once his father was getting older, he turned the business over to Anthony to manage. While his father still works in the business occasionally, Anthony is proud to keep the legacy of his business in the Imperial Valley. The business is known for its commitment to quality work, and it attracts not only private clients but also prominent car dealerships. Its reputation is so strong that individuals across Southern California come to his business seeking its services.

Recognizing the untapped potential in neighboring regions, he sought to expand his business and extend its reach. It was then that Anthony turned to Accessity, seeking funding to purchase the necessary equipment for a mobile service that would enable him to serve the San Diego and Yuma communities.



“My advice to other entrepreneurs is to keep working hard and follow your goals,” stated Anthony. “It’s through my business that I have more time to spend with my family and one day, I hope to turn it over to my children and continue the generational entrepreneurship path that my father taught me.”

Riverside County

Ashley Barnes and Tommie Rocha
Dollhouse
Riverside, California
@dollhouseteam

Lifelong friends Ashley Barnes and Tommie Rocha have worked in hair and makeup since they were teenagers. They started their own business Dollhouse Hair and Makeup in 2010 doing on-location services, primarily for weddings. While they continued to grow their events business, the pair dreamed of having their staff under one roof at a brick-and-mortar salon. That dream came true when they opened their salon, The Parlour by Dollhouse, in 2018.

Ashley and Tommie faced numerous challenges during the pandemic. Event cancellations disrupted their on-location business, while restrictions limited their operations. Rather than laying off their staff, they repurposed their roles to assist with marketing and operations. Despite receiving government relief loans, the shutdowns left them in need of additional support. Fortunately, their Bank of America banker connected them with Accessity. In early 2022, they secured a COVID-19 relief loan, enabling them to retain their team of 12 part-time and full-time employees.

Dollhouse stands out through its strong community involvement. They organize Empowerment Parties with nonprofit Pink Ribbon Place, inviting cancer patients and their families to the salon. They create a positive atmosphere, offering complimentary hair and makeup services to uplift and support attendees. Additionally, they annually host a prom dress drive, helping students from low-income households find beautiful dresses and hosting giveaways for hair and makeup services.



“I am grateful to have the guidance and support from Accessity, who believed in us during the challenges we faced,” stated Ashley. “It’s so great to learn from our community and that there is somewhere for us to turn to during difficult times.”



San Bernardino County

Luis Ernesto Sanchez Herrera

The Chocolate Bar

Ontario, California

 @thechocolatebarontario

Luis owns The Chocolate Bar, a dessert bar and sweet shop established in Ontario in 2019. Inspired by his experience at a food distribution company and his wife's passion for chocolate, Luis ventured into the industry. He started his first business, Heavenly Nuts and Sweets, which he expanded to open The Chocolate Bar, providing a storefront and an expanded menu of crepes, Mexican coffees, ice cream, and other delectable desserts.

Luis' business is a genuine family affair. Throughout the pandemic, his son and daughter spent ample time in the shop, gaining firsthand experience and knowledge about the operations. Additionally, his wife plays a pivotal role in the business, crafting many delicious dishes on the shop's menu.

He came to Accessity in 2021 for a COVID-19 loan to bulk purchase his supplies, expand his e-commerce store, and hire back employees. He then returned to Accessity in 2022 to get more funding to open his second location, which opened in Highland in mid-2023.



"My passion is to create good jobs for other families, support my community, and of course, my city," stated Luis. "I created eight jobs through my business and hope to hire a few more people through my new location."



Orange County

Vensy Marchwian and Kevin Cheung

Pawsonify

Orange, California

 @pawsonify

Vensy Marchwian was a veteran of the cosplay world as a model and high-end costume designer when a trip to Japan changed the course of her life. Having always loved animals, Vensy couldn't stop thinking about the country's beautiful, elaborate pet collars she saw on her trip when shopping for her cat, Shimi. When she got home, she started working on her sewing machine in her parents' apartment, where she created her first cat collars in 2018, and Pawsonify was born the following year. Throughout 2019, the business grew steadily through attending anime, cosplay, and video game conventions across the U.S. With the explosion in pet ownership and the shutdown of events due to COVID-19, Vensy moved her business entirely online, and sales took off.

Given this growth, Vensy was ready to secure licensing with three popular anime brands: Naruto, Bortuo, and Inuyasha. To help in this process, her business partner Kevin Cheung joined Pawsonify as co-owner in 2020. Once they had the right to license these brands, it was time to stock up on new products. That's when the Inland Empire SBDC referred Vensy and Kevin to Accessity for funding, so that they could manufacture the new designs. Pawsonify has created or maintained four jobs, and through her business, Vensy hopes to continue to grow and extend their licensing deals so they can sell internationally.




"Being an entrepreneur to me means always learning and growing," said Vensy. "Thank you to Accessity for providing the funding so we can expand."

Los Angeles County

Tal Garden

FUN Sesames™

Los Angeles, California

 @fun_sesames

Tal Garden is passionate about food. She grew up in Israel eating the freshest food with her family, and that's where her love of healthy food began. Before starting her current venture, Tal had eight years of experience as an organic packaged health food entrepreneur, having developed and sold the company Smoodies in 2018 to her partner. When sold, the business had been operating for three years and had already been in 600 stores nationwide. However, Tal consciously decided to step away from the venture to prioritize her role as a mother upon the arrival of her third child.

In 2019, with her children a bit older, Tal embarked on a new venture. She noticed that the most common Middle Eastern sauce Tahini is not available in stores around the US. Motivated by the desire to offer healthier options daily, Tal founded FUN Sesames™, a clean line of Tahini blends. She meticulously crafted the perfect Tahini line recipe through extensive focus groups and taste tests, ready to produce and stock up on inventory. That's when her mentor referred her to Accessity, where she received a loan to fill her initial orders. Through her manufacturing team and co-packer, Tal managed to sustain 20 jobs during the challenging pandemic period.

FUN Sesames™ is sold nationwide at many health food and grocery stores such as Pavilions, Erewhon, GIANT, Safeway, and more.



"Discovering Accessity was a huge blessing," stated Garden. "The team believed in my vision for the business, which meant everything to me."

Our 2022 Portfolio, Impact & Financial Summary

LOANS
BY SIZE



2%	\$300-\$4,999
20%	\$5,000-\$9,999
18%	\$10,000-\$19,999
37%	\$20,000-\$49,999
23%	\$50,000-\$100,000

INDUSTRY



47%	Service
21%	Food
14%	Retail
13%	Professional
5%	Contractor

ETHNICITY



46%	Hispanic
32%	White
10%	African American
8%	Asian
3%	Other Multi-Racial
1%	Pacific Islander

LOW TO MODERATE
INCOME (LMI)



62%	LMI
38%	Non-LMI

249 Loans Disbursed

242 New Businesses
Served with Loans

\$36,714 Average Loan Size

0.4% Loss Rate

\$17,199,895 Active Loan Portfolio
Under Management (at 12/31)

\$9,141,881 Loaned

481 Women Served

930 Active Clients (at 12/31)

1.2% Portfolio At Risk*

50% 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

4,060 Businesses Served

5,563 Loans Disbursed

\$69,298,595 Loaned

4.2% Historical Loss Rate

Financial Position

ASSETS	DEC 2022	DEC 2021
Cash and cash equivalents	5,435,577	7,022,985
Contributions and grants receivable	164,838	62,706
Microenterprise loans receivable (Net of allowance for loan losses of \$393,277 in 2022 and \$510,718 in 2021)	14,258,716	13,496,910
Fixed assets (Net of accumulated depreciation of \$140,475 in 2022 and \$136,468 in 2021)	17,246	3,676
Other assets	528,817	268,892
TOTAL ASSETS	\$20,405,194	\$20,855,169
LIABILITIES		
Accounts payable & accrued expenses	591,944	606,421
Deferred revenue	504,360	615,899
Notes payable	4,025,246	5,953,408
TOTAL LIABILITIES	\$5,121,550	\$7,175,728
NET ASSETS		
Unrestricted	14,759,392	13,679,441
Temporarily restricted	524,452	
TOTAL NET ASSETS	\$15,283,844	\$13,679,441
TOTAL LIABILITIES AND NET ASSETS	\$20,405,394	\$20,855,169

Revenue & Expenses

SUPPORT & REVENUE	DEC 2022	DEC 2021
Federal Awards	2,033,359	499,261
Loan Interest & Fees	1,635,295	1,303,368
Grants & Contributions	1,616,165	2,391,223
In-Kind Contributions	59,563	75,979
Investment Income	10,818	3,423
TOTAL SUPPORT & REVENUE	\$5,355,200	\$4,273,254
EXPENSES		
Program services	3,358,444	3,131,655
Supporting services		
Fundraising	22,872	21,879
Management & general	369,481	385,068
Total supporting services	392,353	406,947
TOTAL EXPENSES	\$3,750,797	\$3,538,602
CHANGE IN NET ASSETS	\$1,604,403	\$734,652
NET ASSETS-BEGINNING OF YEAR	\$13,679,441	\$12,944,789
NET ASSETS-END OF YEAR	\$15,283,844	\$13,679,441

Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2021 reclassified results to be consistent with the 2022 presentation and are available upon request through Accessity.

Thanks to Our Supporters, Staff & Board Members

2022 FUNDERS

Up to \$999

Adelaide Sloboda
Adriana Grub
Alex Rodriguez
Alexandra Pufan
AmazonSmile Foundation
Angela Zappia
Anonymous
Arthur Boothroyd and Carol Mackersie Beckstrand Giving Fund, a Donor-Advised Fund
Bernardo Vasquez, State Farm Insurance
Carlos Muñoz
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Chikako Tyler
Chris Carter
Chula Vista Brewery
Constance Kay Terwilliger
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Debra Thomas
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Jurgensen's Market, Gift made on behalf of Theodore
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Elizabeth Schott
Etlá Moreno
Eugene Louie and Karen Schneider,

The Eugene Louie and Karen Schneider Charitable Fund, a Donor-Advised Fund
Jennifer Case, Flynn Collective, Gift made in honor of Brian and Galit Laibow
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Hannah Romita
Imelda Barragan Garcia
Impact Cubed
In2tax & Accounting
Jack Pelmoter
Jan Anderson
Janet Makee
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Javier Islas
Jeffrey Anderson
Jeffrey Townsend
Jehanne Spriggs
Jim F. Mulvaney Jr.
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Joon Han
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Luna Norte
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Maria Kunac
Maria Partida
Mark Emch
Mark S. Jenne
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Michael Fletcher
Mightycause Mixte Communications
Monica Battah
Morgan Spriggs
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Pizza Cassette
Public Interest Registry
Rebeca Jimenez
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Shadiya Hagisufi
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Stacie East

Stephen Friedman
Suzanne Carlson
Team Sentre
Valery Belloso
Victor A. Vilaplana
Victor Nava

\$1,000 - \$4,999

Arkad
Bank of Hope
Bank of Southern California
CDC Small Business Finance
CRF USA
Cristina Pedroza J LLC
Dr. Araceli López-Arenas
Enterprise Bank
Gordon Boerner
Lillian R. McCain
MyPoint Credit Union
Saffron & Sage
San Diego Gives, Prize Grants
Sullivan Hill
The Hamilton Fund, a Donor-Advised Fund
The Harvey, Dan, Kyle & Hunter Weinstein Foundation
William Lynch

\$5,000 - \$19,999

Banc of California
Banner Bank
California Southern SBDC
Citizens Business Bank
City National Bank
City of San Diego, Small Business Enhancement Program
Elizabeth Ruch

First Bank
First Republic Bank
Hanmi Bank
Jacobs Center for Neighborhood Innovation
Nordson Corporation
PNC Foundation
San Diego Gas & Electric
TEAM LEWIS Foundation
Women Give San Diego

\$20,000 - \$49,999

California Bank & Trust Foundation
California Association for Microenterprise Opportunity
Capital One Bank
Cathay Bank Foundation
Comerica Bank
Flagstar Bank
Mechanics Bank
Pacific Premier Bank
Pacific Western Bank
The Bank of America Charitable Foundation, Inc.
Guy Clum Fund, a fund of The San Diego Foundation
Western Alliance Bank

\$50,000 - \$99,999

Boston Beer Co.*
Bank of the West
First Citizens Bank
MUFG Union Bank, N.A.
Opportunity Finance Network, OFN CDFI Technology Grant
Program supported by Google.org
Silvergate Bank
U.S. Bank

\$100,000+

City of San Diego, Community Development Block Grant, U.S. Department of Housing and Urban Development
Entrepreneur Backed Assets Fund
Eva Longoria Foundation
JPMorgan Chase & Co.
The Howard G. Buffett Foundation
U.S. Department of the Treasury CDFI Fund
Wells Fargo Foundation

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*Facilitated by Accion Opportunity Fund

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**BOARD MEMBERS
AS OF JUNE 2023**

GORDON BOERNER: CHAIR
Senior Vice President
Regional Banking Manager,
West U.S. Region, U.S. Bank Private Wealth
Management

MARK EMCH: VICE-CHAIR
Previous Senior Vice President
& CFO (Retired)

CHIKAKO TYLER: BOARD SECRETARY
EVP/CFO, California Bank & Trust

SEAN CARPENTER
Consultant

STACIE EAST
Director of Diversity, Equity and Inclusion
Entomological Society of America

SANDRA FELEGY
SVP, CA Director Small Business Banking
Comerica Bank

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Regional Consultant, Vistage

STEPHEN FRIEDMAN
Senior EVP/Regional President
Pacific Premier Bank

JOON HAN
Specialist, Better San Diego

LYDIA HUARD
San Diego Market Manager
Wells Fargo Home Mortgage

STACEY KARTCHNER
Senior Counsel, Klinedist PC

GENE LOUIE
Retired Finance Professional

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The William D. Lynch Foundation

CARLOS MUÑOZ
Vice President/Commercial Banking
U.S. Bank

VICTOR NAVA
Director of Strategy, Development and
Partnerships, Gafcon

ALEX RODRIGUEZ
SVP, Business Relationship Manager,
Enterprise Bank & Trust

VICTOR A. VILAPLANA
Attorney at Law, Practus, LLP

STAFF AS OF JUNE 2023

LEADERSHIP TEAM

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Chief Executive Officer

VALERY BELLOSO
Director of Strategic Initiatives

MAR DITEOS
Chief Business Development Officer

ROBERT LOPEZ
Chief Credit & Operating Officer

JAVIER ISLAS
Chief Financial Officer

STAFF TEAM

NINA ACEJAS
Marketing & Development Coordinator

MARYLU AISPURO
Loan Underwriter I

ELISE BAKER
Development & Impact Officer

MELBA BAQUERO
Business Development Officer

MONICA BATTAH
Senior Accountant

SUZANNE CARLSON
Director of Marketing & Communications

LILI CHEN
Controller

FRANCISCO CRUZ
Business Development Officer

LINDA DAO
Accountant

ROSALINDA DELGADO
Business Development Manager

GABRIELA FLORES
Loan Processor

CATHY GALVAN
Loan Support Specialist

SHADIYA HAGISUFI
Underwriting Manager

NICOLE JANSMA
Senior Strategic Data & Impact Manager

KRISTIN KING
Part-time Temporary Loan Underwriter

GAYLE MINANO
Loan Processor

ETLA MORENO
Quality Assurance & Servicing Director

CAROLINA ORTEGA
Marketing & Design Specialist

JOYCE PARRA
Business Development Officer

MARIA PARTIDA
Client Experience Manager

JESUS RUIZ
Senior Finance & Compliance Analyst

CHRISTINE SANCHEZ
Business Development Officer

SAMER SHABA
Director of Portfolio Quality

JULIET TERRAMIN
Business Development Officer

ANDRA TROTTIER
Loan Underwriter I

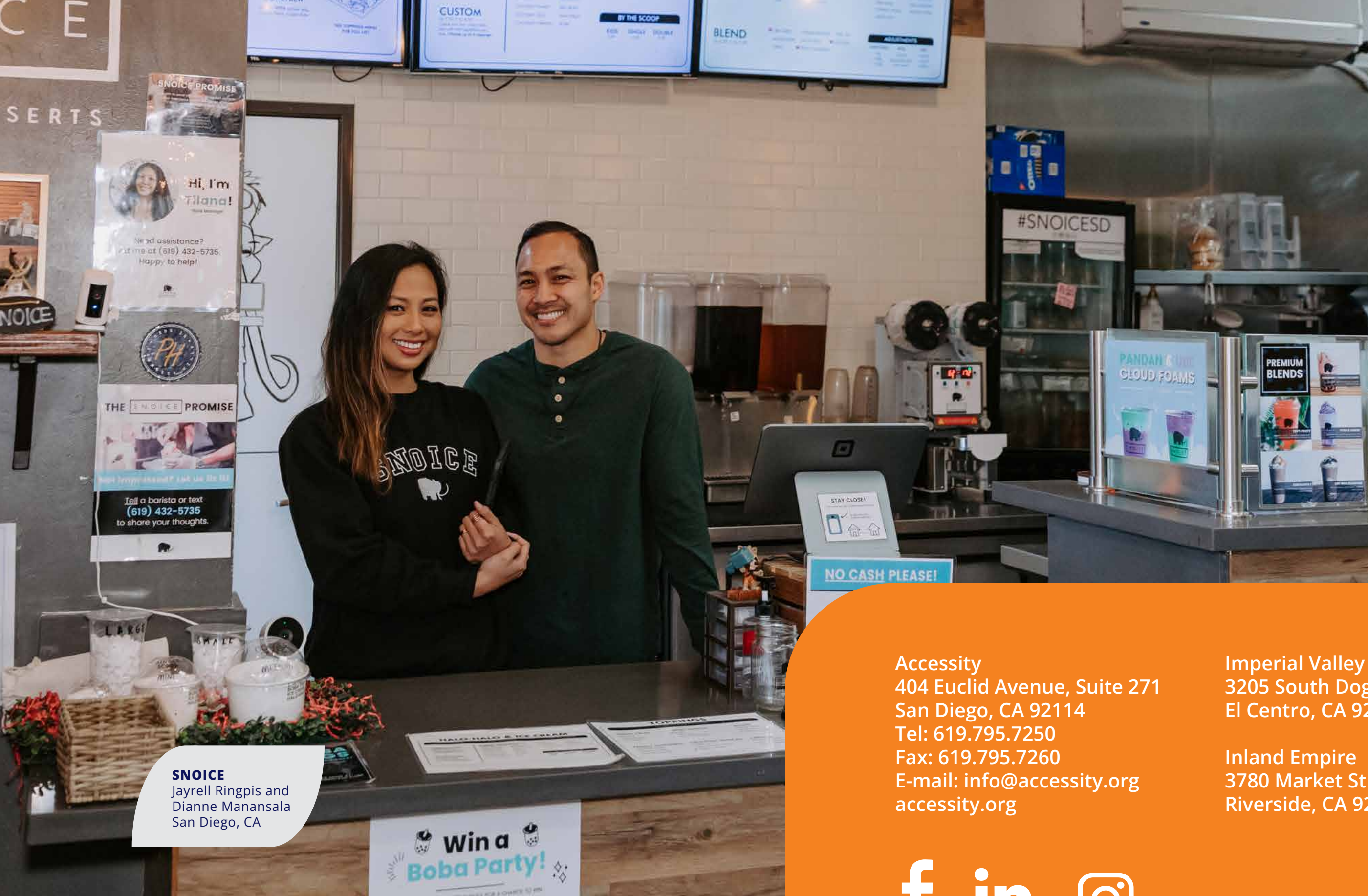
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Business Development Officer

JOHN VENEKLASSEN
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