



Las Tias Food Truck, Luz & Raul Sevilla, San Diego, CA

2023

Annual Report

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





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 up to \$100,000 and a community of educational support and resources.

Since 1994, the organization has provided more than \$80 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.



BRUCE'S EMPTY BOWL
Lee Henriquez
Long Beach, CA

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DEAR PARTNERS, FRIENDS & SUPPORTERS:

In 2023, Accessity reached new heights by providing over \$11.9 million in loans to 386 small businesses across our six-county Southern California service area. This marks the most we've lent in a single year, representing a nearly 31% increase from 2022's production, with a record 93% of our loans going to women, entrepreneurs of color, and low-income entrepreneurs. These results highlight the power of collective effort in supporting entrepreneurs through the complexities of business ownership in an economy marked by high costs of goods, rising inflation, increasing rent, and operational challenges, demonstrating that together we can foster resilience and growth within our local business communities.

Our commitment to education and support for business owners is also shown through our assistance to 4,700 business owners with education and technical assistance to enhance their business growth. We hosted 12 events, including the Eva Longoria Latinas Emprendiendo Juntas event in San Diego, which attracted nearly 100 Latina entrepreneurs for a day of valuable networking and learning empowerment opportunities.

We also achieved significant milestones, both externally and internally. We received \$5.8 million from the U.S. Department of the Treasury's CDFI Equitable Recovery Program, the second-largest grant awarded in California and the largest single award in the organization's 29-year history. Accessity was the top statewide lender by number of loans utilizing the State of California's I-Bank guarantee program, enabling the organization to help small business owners, entrepreneurs, and innovators who would not otherwise qualify for loans to access the funding they need to launch, grow, and thrive. We presented at the national Opportunity Finance Network conference in Washington, D.C., further reinforcing our position as a national thought leader in the microfinance industry.

Internally, we have expanded our board by welcoming diverse new members, upgraded our website to enhance the client marketplace, and improved the business and partner resources pages. Additionally, we gained support from five new institutional donor relationships to help push our mission forward.

We are especially proud to highlight the story of our client, Humberto Alvarez Ayon, whose business Mas Cafecito Coffee Corp. in La Puente, California, flourished with the support of Accessity.

"I applied for the loan without knowing what to expect, but the Accessity staff made the process efficient and supportive. In just two weeks, I secured funding for our coffee trailer, motivating us to pursue our dream of multiple locations. We've created 12 jobs through our business, amplifying our impact in the community."

We extend our deepest gratitude to our vibrant community of donors, dedicated staff, visionary board members, and loyal supporters. Your unwavering commitment empowers us to uplift more small businesses across Southern California, amplifying our impact. We invite you to explore this annual report to discover our many inspiring client stories. Thank you for your continued partnership and for being an essential part of our mission!



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

2023 Year in Review

386 Businesses

Supported with Loans

\$11.9 Million

Disbursed

1,248 Jobs
Maintained

or Created

4,700
Entrepreneurs

Educated

\$81.3 Million
Disbursed

and 4,406 Businesses
Served Since 1994



SHIRLEY'S TEMPLE
Stephanie Evans
Long Beach, CA



THE BIZZY BAG
Lauren Radie
& Heather Rzepiennik
Newport Beach, CA



MR. BOWTIES
Adrian Hill
El Cajon, CA



JOEL GIFTS & DETAILS
Elizabeth Vargas Ramirez
El Centro, CA



KARAOKE KUBO
Richelle Banas &
Frank Chau
Redlands, CA



3H CYCLING
Maria Jimenez
Artesia, CA



DESSERTS BY CLEMENT
Clement Le Deore
San Diego, CA



2023 HIGHLIGHTS

Mo Records
Guillermo Gomez
San Diego, CA

Accessity Awarded \$5.8 Million CDFI ERP Grant

Accessity was among the 604 Community Development Financial Institutions (CDFI) awarded a multi-million-dollar grant from the U.S. Department of the Treasury's CDFI Equitable Recovery Program. This \$5,887,242 grant was the second largest grant awarded in California. It will support Accessity to build capacity and expand small business lending in low- to moderate-income communities and to borrowers with unmet capital and financial services needs that have experienced disproportionate economic impacts from the COVID-19 pandemic.

Charity Navigator 4-Star Rating

For the ninth year in a row, Charity Navigator rated Accessity as a four-star charity due to Accessity's strong financial health and ongoing accountability and transparency. This rating designates Accessity as an official "Give with Confidence" charity, indicating that the organization uses its donations effectively based on Charity Navigator's criteria. Charity Navigator is America's largest and most utilized independent charity evaluator. Since 2001, Charity Navigator has been an unbiased and trusted source of information for more than 11 million donors annually.

Charity Navigator analyzes nonprofit performance based on four key indicators called beacons. Currently, nonprofits can earn scores for the Impact & Results, Accountability & Finance, Culture & Community, and Leadership & Adaptability beacons.



Javier Islas Wins CFO of the Year Award

Accessity CFO Javier Islas won the 2023 CFO of the Year award at the San Diego Business Journal CFO of the Year awards ceremony. He was awarded in the business nonprofit category for his achievements in innovation and financial excellence in the CFO role. Javier is an accomplished finance professional who started at Accessity in 2010 and brings over 35 years of finance, auditing, and accounting experience to the organization.



Accessity Wins Platinum at the VIDDY Awards

Accessity was awarded the prestigious Platinum Award at the VIDDY Awards for our Empowering Dreams video, featuring Accessity-funded business Lili's Creations. Nominated by collaborators TEAM LEWIS, this recognition in digital marketing is a testament to the impact of Accessity's mission. "Ever since we started to work together in early 2022, we have gotten to truly experience the tremendous impact and work that Accessity does in the world. An organization like yours truly drives TEAM LEWIS Foundation to donate time, money, and creative services to help charitable organizations achieve their ambitions. We are honored and proud to be a partner with Accessity!" – Charlie Quinn from TEAM LEWIS Foundation.



Accessity Team Members Visit the OFN Conference

The Opportunity Finance Network Conference in October was a memorable experience for three of our staff members, Elizabeth Schott, Mar Diteos, and Nicole Gates Jansma, who had the chance to engage and network with CDFI industry partners. A highlight was Mar and Nicole presenting on impact and lead generation during the Customer Acquisition with Impact panel. They shared the stage with Laura Hoover and Titi Ikhile from Working Solutions, and swapped industry best practices.





From left to right: Joon Han, Board Member; Angela Zappia, Director of Grants & Impact; and Valery Belloso, Director of Strategic Initiatives, at the Samuel Adams Brewing the American Dream event.

DESSERTS BY CLEMENT
Clement Le Deore
San Diego, CA

Accessity Events Educate Southern California Entrepreneurs

This year, Accessity supported more than 400 business owners through 12 educational events. From Instagram Lives to Zoom webinars to in-person events, Accessity found various ways to connect entrepreneurs with educational services. Topics included small business financing, human resources, and marketing. These events equipped entrepreneurs with essential skills and knowledge to help their businesses thrive. A standout event was She Means Business: A Panel Discussion with Women Entrepreneurs during National Women's Small Business Month in October. Co-hosted with California Bank & Trust, the online webinar was moderated by successful Accessity-funded entrepreneur Leah Kirpalani from Shop Good and attracted nearly 40 attendees. Another well-attended event was Samuel Adams Brewing the American Dream Speed Coaching, hosted in-person at Marina Village in San Diego, which attracted over 60 entrepreneurs.

Fundraising Pop-up Events Showcase Accessity Clients

Accessity hosted two fundraisers that brought together 115 small business supporters. The events spotlighted Accessity-funded businesses, including Candela Pet Supplies, Gaby's Tacos, Lost Cause Meadery, Mahalo Shaved Ice, Maya's Cookies, and Pizza Cassette. Attendees included donors, banking and community partners, small business owners, Accessity's Board of Directors, and staff members. These fun evening events showcased the fantastic food, beverages, and other products that Accessity-funded small businesses offer and how small businesses serve as community gathering spaces. The events helped support these inspiring small businesses, and the funds raised were put towards helping more entrepreneurs in Southern California start or expand their enterprises.

The Eva Longoria Partnership Continues to Grow

The Eva Longoria Foundation and Accessity continued working together to help more Latina entrepreneurs start and expand their small businesses. In 2023, Accessity provided 19 Latina-owned small businesses with \$232,700 in capital through the Eva Longoria Foundation Microloan Fund. These small businesses helped create and maintain nearly 60 jobs. The support of the Eva Longoria Foundation also helped Accessity deliver Spanish-language educational events, communications, and outreach to provide more Latinas with access to training and resources.

The Latinas Emprendiendo Juntas training workshop in July had 90 Latinas present, and the Academia de Accessity para el Éxito Empresarial (*Accessity Academy for Business Success*) course graduated 30 women, which was an 86 percent retention rate.



EVA LONGORIA
FOUNDATION



Accessity Entrepreneurs

San Diego County

Lorenza Guerrero

Cake for Your Pet

Chula Vista, California

 @cakeforyourpet

Lorenza Guerrero turned to baking to heal after the sudden loss of her husband. She and her children found comfort in this shared activity, which brought them closer together. During this time, Lorenza noticed a trend: pet owners were looking for dog-friendly cakes for their furry friends.

Inspired by her research, she found dog-safe ingredients and baking techniques. She started by making cakes for friends and family, quickly gaining a reputation for her delightful and safe pet treats. She was encouraged by their feedback, so Lorenza decided to turn her passion into a business.

In February 2023, Lorenza launched Cake for Your Pet and opened a storefront in Chula Vista. Her shop quickly became a local favorite, offering delicious pet cakes and a space for pet celebrations. The store also features a wide selection of pet outfits and supplies, making it a one-stop-shop for pet owners.

As demand grew, Lorenza needed better equipment to keep up. Her Wells Fargo banker referred her to Accessity, where she secured a loan for new equipment and working capital. Today, Lorenza's store is thriving, a testament to her resilience and creativity. Her journey from grief to entrepreneurial success serves as an inspiration, showing how passion and determination can transform lives.



“Baking helped me and my children heal after the sudden loss of my husband. When I saw the joy our dog-friendly cakes brought to my customers, I knew I had found my calling. Turning this passion into a business has been an amazing journey, and I’m grateful for Accessity’s support, which allowed me to expand and increase my production.”
-Lorenza Guerrero





Imperial County

Elizabeth Vargas Ramirez
Joel Gifts & Details
El Centro, California

 @joel.gifts.details

Elizabeth Vargas and her wife Elva Valdez's love for crafts and party planning began as a hobby. Their beautifully crafted creations for friends and family were so well-received that they started getting more orders, inspiring them to turn their passion into a business. Recognizing the potential to reach a broader audience, they opened Joel Gifts & Details in El Centro in April 2022.

Expanding beyond crafts, Elizabeth and Elva also started preparing party favors and snacks. They even acquired a cart to serve treats and elote directly at events. This addition quickly became a hit.

In fall 2023, Elizabeth was accepted into the Academia de Accessity 10-week entrepreneurial training program through Accessity's partnership with the Eva Longoria Foundation.

After graduating, Elizabeth secured funding from Accessity to purchase a refrigerator, supplies, and merchandise for their storefront. The couple's creativity and dedication have made Joel Gifts & Details a beloved part of the Imperial Valley community. As their business grows, Elizabeth and Elva remain committed to providing personalized, high-quality services, ensuring every event is filled with joy and delightful details.



"I wanted more structure for my business, and the Academia program taught me about financing, marketing, and permitting, providing the extra knowledge I needed to expand. Thanks to Accessity and the Eva Longoria Foundation for hosting this program to give entrepreneurs like me the tools and community they need to start or grow a successful business." -Elizabeth Vargas Ramirez

Riverside County

Berenice Estrada **Fish Taco Xtreme**

Riverside, California

 @fishtacoxtreme

Berenice Estrada's journey in the food service industry spans over a decade, beginning with her first role as a cashier and busser at a local taqueria. Her dedication and passion for food soon saw her rise through the ranks to become a line cook, mastering the art of creating delicious taqueria dishes. In 2020, Berenice decided to take a leap of faith and channel her extensive experience into her own venture, Fish Taco Xtreme in Riverside.

Berenice and her husband, driven by a shared vision, pooled their savings to fund Fish Taco Xtreme. Their menu offers a delightful array of traditional taqueria dishes, with a special focus on seafood tacos, burritos, and small plates. The community quickly embraced their delicious and authentic flavors, and through positive word of mouth and successful catering, their business began to flourish.

At the start of 2023, with their storefront thriving, Berenice and her husband aimed to bring their beloved dishes to even more people by expanding into a food truck. To turn this dream into reality, Berenice secured an Accessity loan to purchase the truck. This expansion was not only a significant milestone for Fish Taco Xtreme but also a boon for the local community, creating one new job and maintaining eight others in Riverside County.



"The Accessity loan was a game-changer for our business. It allowed us to expand our business with a food truck, reaching more customers and bringing our beloved seafood tacos to new locations. This growth not only created new job opportunities but also helped us solidify our presence in the community."

-Berenice Estrada, Owner of Fish Taco Xtreme





San Bernardino County

Richelle Banas and Frank Chau **Karaoke Kubo**

Redlands, California

 @karaokekubo

Richelle Banas and Frank Chau’s love for music inspired them to create Karaoke Kubo, a vibrant new business in Redlands. After the couple moved from Orange County in 2021, they noticed the lack of karaoke spots in their new community and decided to fill the gap.

“Music is my passion, and I wanted to reflect that in my business,” said Richelle, who played the drums since she was eight years old. Combining her marketing skills and Frank’s web development expertise, they launched Karaoke Kubo in January 2024, offering private karaoke rooms with over 50,000 songs in multiple languages. They also serve beer and seltzer to enhance the experience for their guests.

Starting a business was new for them, so they sought guidance from the Small Business Development Center (SBDC) of Orange County and the Inland Empire. The SBDC referred them to Accessity, which provided a loan for tenant improvements and interior design.

 **“The funding from Accessity made our vision a reality,” Richelle shared. “We’ve created a place to celebrate our Filipino and Vietnamese culture and for people to enjoy a fun night out.”**

Frank developed custom software for a seamless karaoke experience, making Karaoke Kubo a local favorite, while Richelle manages marketing, events, and daily operations. Their business has created six jobs, boosting the local economy. Looking ahead, they hope to open a second location and extend their hours.

Karaoke Kubo is a testament to Richelle and Frank’s passion for music and their commitment to bringing joy to their community.

Orange County

Lauren Radie and Heather Rzepiennik

The Bizzy Bag

Newport Beach, California

 @thebizzybag

Orange County moms Lauren Radie and Heather Rzepiennik were tired of rushing through dinners and dealing with restless toddlers. Frustrated by makeshift distractions and avoiding screentime, they saw a need for engaging activities for kids. This led to the creation of the Bizzy Bag, designed to keep kids entertained and parents relaxed during outings. Each Bizzy Bag contains 3-4 STEM-based toys, an antibacterial wipe, a healthy snack, and a table talk/trivia card, providing at least 30 minutes of independent play for kids aged 3-10.

To meet growing demand, Lauren and Heather turned to Accessity for a small business loan, allowing them to stock inventory and expand their business. Bizzy Bags quickly became popular in places like car dealerships, doctors' offices, churches, hotels, and airplanes.

Lauren and Heather's journey from frustrated parents to successful entrepreneurs showcases their creativity and determination. They remain dedicated to providing high-quality, educational solutions for families.



"Our partnership with Accessity enabled us to turn our dream into reality. With their support, we expanded our inventory and met the growing demand for Bizzy Bags, bringing joy and convenience to families everywhere."

-Lauren Radie and Heather Rzepiennik





Los Angeles County

Stephanie Evans

Shirley's Temple

Long Beach, California

 @shirleytemplelb

In September 2022, Stephanie Evans opened Shirley's Temple, a unique sober bar and café in Signal Hill. As a black-owned and woman-owned business, it brought something new to the Long Beach community: a vibrant, alcohol-free space.

For Stephanie, Shirley's Temple is more than just a business—it's a passion project born out of a desire to foster a sense of community and belonging. She was inspired to start her business because she wanted to create a space for people to come where they can be alcohol-free and feel comfortable.

With a loan from Accessity, Stephanie turned her vision into reality. Shirley's Temple quickly became a local favorite, known for its innovative mocktails and cozy atmosphere. Yelp even named it the "#1 place to get a mocktail in the U.S."

Stephanie's passion for community and inclusivity shines through every aspect of Shirley's Temple. With six dedicated employees, the café offers exceptional service and a diverse menu of handcrafted mocktails and delicious bites. Events like open mic nights and book clubs make it a true community hub. Shirley's Temple is a celebration of diversity and togetherness, thanks to Stephanie's hard work and dedication.



"My loan from Accessity allowed me to hire more employees and cover the many miscellaneous expenses that arise when you open a new business. This support was crucial in turning my vision for Shirley's Temple into a thriving community space."

-Stephanie Evans

Our 2023 Portfolio, Impact & Financial Summary

LOANS BY SIZE



2%	\$300-\$4,999
12%	\$5,000-\$9,999
20%	\$10,000-\$19,999
33%	\$20,000-\$49,999
33%	\$50,000-\$100,000

INDUSTRY



54%	Service
17%	Food
15%	Retail
10%	Professional
4%	Contractor

ETHNICITY



48%	Hispanic
28%	White
10%	Asian
9%	African American
4%	Other Multi-Racial
1%	Pacific Islander

LOW TO MODERATE INCOME (LMI)



59%	LMI
41%	Non-LMI

386 Loans Disbursed

346 New Businesses Served with Loans

\$30,855 Average Loan Size

1.3% Net Loss Rate

\$20,728,884 Active Loan Portfolio Under Management (at 12/31)

\$11,910,015 Loaned

542 Women Served

1,147 Active Clients (at 12/31)

2.9% Portfolio At Risk*

46% 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 as of 12/31/23.
 **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

Since 1994

4,406 Businesses Served

5,949 Loans Disbursed

\$81,155,196 Loaned

\$13,642 Average Loan Size

4.5% Gross Historical Loss Rate

Financial Position

ASSETS	DEC 2023	DEC 2022
Cash and cash equivalents	4,037,426	5,435,577
Contributions and grants receivable	55,074	164,838
Microenterprise loans receivable (Net of Allowances for Credit Losses of \$359,581 and Loss reserves of \$61,034 in 2023 and Loan losses of \$393,277 in 2022.)	16,888,457	14,258,716
Fixed assets (Net of Accumulated Depreciation of \$153,487 in 2023 and \$140,475 in 2022)	28,072	17,246
Other assets	1,328,297	528,817
TOTAL ASSETS	\$22,337,326	\$20,405,194
LIABILITIES		
Accounts payable & accrued expenses	972,013	591,944
Deferred revenue	1,885,320	504,360
Notes payable	2,864,894	4,025,246
TOTAL LIABILITIES	\$5,722,227	\$5,121,550
NET ASSETS		
Unrestricted	15,837,938	14,759,392
Temporarily restricted	777,161	524,452
TOTAL NET ASSETS	\$16,615,099	\$15,283,844
TOTAL LIABILITIES AND NET ASSETS	\$22,337,326	\$20,405,394

Revenue & Expenses

SUPPORT & REVENUE	DEC 2023	DEC 2022
Federal Awards	1,727,029	2,033,359
Loan Interest & Fees	1,968,342	1,635,295
Grants & Contributions	2,387,220	1,616,165
In-Kind Contributions	81,372	59,563
Investment Income	75,813	10,818
TOTAL SUPPORT & REVENUE	\$6,239,776	\$5,355,200
EXPENSES		
Program services	4,602,802	3,358,444
Supporting services		
Fundraising	27,140	22,872
Management & general	278,579	369,481
Total supporting services	305,719	392,353
TOTAL EXPENSES	\$4,908,521	\$3,750,797
CHANGE IN NET ASSETS	\$1,331,255	\$1,604,403
NET ASSETS-BEGINNING OF YEAR	\$15,283,844	\$13,679,441
NET ASSETS-END OF YEAR	\$16,615,099	\$15,283,844

Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2022 reclassified results to be consistent with the 2023 presentation and are available upon request through Accessity.

Thanks to Our Supporters, Staff & Board Members

2023 FUNDERS

Up to \$999

Adelaide Sloboda
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Sister's Pizza
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\$1,000 - \$4,999

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\$5,000 - \$19,999

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The Allstate Foundation
Western Alliance Bank
Women Give San Diego

\$20,000 - \$49,999

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BMO
California Bank & Trust Foundation
CAMEO
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Cathay Bank
City of San Diego, Small Business Enhancement Program
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First Foundation Bank

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The Bank of America Charitable Foundation, Inc.
Guy Clum Fund, a fund of The San Diego Foundation
The SAM Initiative, a Fiscal Sponsorship Fund at the California Community Foundation

\$50,000 - \$99,999

Pacific Premier Bank
Wurwand Foundation

\$100,000+

City of San Diego, Community Development Block Grant, U.S. Department of Housing and Urban Development
Eva Longoria Foundation
JPMorgan Chase & Co.
Scale Link
U.S. Bank Foundation
U.S. Department of the Treasury CDFI Fund
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Member, U.S. Bank San Diego Advisory Board

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Small Business Development Program
Supervisor & IRC/ SBDC Center Director

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GENE LOUIE

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STAFF AS OF JULY 2024

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VALERY BELLOSO

Director of Strategic Initiatives

MAR DITEOS

Chief Business Development Officer

ROBERT LOPEZ

Chief Credit & Operating Officer

JAVIER ISLAS

Chief Financial Officer

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NINA ACEJAS

Marketing & Development Coordinator

MARYLU AISPURO

Loan Underwriter

ELISE BAKER

Development & Impact Officer

MELBA BAQUERO

Business Development Officer

MONICA BATTAH

Senior Accountant

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Loan Processor

ETLA MORENO

Quality Assurance & Servicing Director

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Marketing and Design Specialist

CARLA PANZERA

Business Development Manager

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Business Development Officer

MARIA PARTIDA

Client Experience Manager

CINTHIA RUIZ

Loan Underwriter

JESUS RUIZ

Senior Finance & Compliance Analyst

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NOELLE ZAPPIA

Senior Systems Analyst





Bike Shop

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