



# 2024

## Annual Report

---

*Celebrating 30 Years  
Serving Entrepreneurs*

---

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) providing economic opportunity to entrepreneurs through small business loans up to \$150,000, coupled with educational support and resources.

Since 1994, Accessity has disbursed over \$91 million in loans, supporting entrepreneurs in starting or expanding their small businesses, increasing their economic self-sufficiency, and stimulating the local economy. For more information, visit [accessity.org](https://accessity.org).

# Our Mission

**Accessity’s mission is to open doors of financial opportunity to low-income entrepreneurs, entrepreneurs of color, women, and immigrant entrepreneurs so they can build prosperous businesses and livelihoods for themselves and their families while also strengthening our communities.**

*We are committed to fostering an inclusive and equitable environment where all entrepreneurs are welcomed and supported. We do not discriminate on the basis of race, ethnicity, gender, sexual orientation, disability, religion, or any other protected status. Our goal is to ensure that all entrepreneurs have access to the resources they need to succeed.*



Maya Madsen, owner of **Maya’s Cookies**, receiving the Ambassadors Circle award at Accessity’s 30th anniversary celebration.

PAGES	2	WHO WE ARE AND OUR MISSION
	3	WELCOME LETTER
	4	2024 YEAR IN REVIEW
5 - 8		2024 HIGHLIGHTS
9		CELEBRATING 30 YEARS OF IMPACT
10 - 15		ACCESSITY ENTREPRENEURS
16		OUR 2024 PORTFOLIO, IMPACT & FINANCIAL SUMMARY
17		PORTFOLIO CUMULATIVE TOTALS TO DATE
18		THANKS TO OUR SUPPORTERS, STAFF & BOARD MEMBERS



# DEAR PARTNERS, FRIENDS & SUPPORTERS:

**In 2024, Accessity proudly celebrated a historic milestone—our 30th anniversary of empowering entrepreneurs and strengthening communities across Southern California.** This year, we continued to expand our impact by providing \$10.2 million in loan capital to 374 small businesses throughout our six-county service area. With the unwavering support of our partners, Accessity remains committed to opening doors of financial opportunity for under-resourced communities.

Demonstrating our inclusionary core values, 97% of our loans supported low- to moderate-income individuals, entrepreneurs of color, and women. These results highlight our dedication to addressing economic disparities and championing entrepreneurship for all.

Our ongoing commitment to education and technical assistance helped empower over 4,200 entrepreneurs through comprehensive training and events. We hosted seven educational events in addition to celebrating our 30th anniversary with small business owners, donors, and partners at four events across Southern California.

In line with our strategic commitment to innovation, we developed and launched a customized AI-driven underwriting tool, which has helped enhance our efficiency in helping small business applicants. Additionally, we implemented a customer-service chatbot to expand our accessibility and responsiveness to entrepreneurs.

As we reflect on this milestone anniversary year, we extend heartfelt gratitude to our passionate team, our dedicated Board of Directors, generous donors, and steadfast community partners. Your support is pivotal in amplifying our collective impact, enabling small businesses to thrive and communities to prosper.

We invite you to explore this 2024 annual report, discover stories of resilience, and celebrate the remarkable entrepreneurs who inspire us daily.



A stylized purple ink signature of Mar Diteos.

**MAR DITEOS**  
CHIEF EXECUTIVE OFFICER



A stylized purple ink signature of Gordon Boerner.

**GORDON BOERNER**  
BOARD CHAIR

# 2024 Year in Review

**374 Businesses**  
Supported with Loans

**\$10.2 Million**  
Disbursed

**1,054 Jobs**  
Maintained  
or Created

**4,200**  
**Entrepreneurs**  
Educated

**\$91.3 Million**  
**Disbursed**  
Since 1994



**KALEI'S KITCHENETTE**  
Andy & Khara Mangiduyos  
San Diego, CA



**VINE FLORAL STUDIO**  
Teresa Del Val  
Tustin, CA



**EARTHWELL REFILL**  
Katrina & Kristopher  
Oprisko  
San Diego, CA



**THE BIZZY BAG**  
Lauren Radie &  
Heather Rzeplennik  
Newport Beach, CA



**PLAY BLACK WALL STREET**  
De'Von & Sinclair Walker  
Jurupa Valley, CA



**3H CYCLING**  
Maria Jimenez  
Artesia, CA



**TEN-GO TACOS**  
Claudia & Danny Rangel  
El Centro, CA



# 2024 HIGHLIGHTS

**BALLOONS PRO U.S.**  
Erasmo Salazar  
San Diego, CA

## Empowering Entrepreneurs Through Educational Events

Accessity strengthened its commitment to entrepreneurship education through its event series, Academia and Academy 10-week start-up training programs, equipping aspiring and established business owners with the knowledge, tools, and confidence to grow.

The event series attracted over 400 business owners with workshops on financing, marketing, and specialized topics like food styling and photography with Samuel Adams Brewing the American Dream. These bilingual programs provided culturally responsive technical assistance, hands-on guidance, and peer support across Southern California.

A highlight was the annual “Mujeres Emprendiendo Juntas” summit, co-hosted with the Eva Longoria Foundation. This inspiring gathering celebrated Latina entrepreneurship, bringing together 220 women to share journeys, build networks, and access resources.

## Accessity Earns Highest Rating from Charity Navigator

For the tenth consecutive year, Accessity has earned Charity Navigator’s highest Four-Star Rating for excellence in financial integrity, transparency, and measurable impact. As an official “Give with Confidence” nonprofit, this distinction places Accessity among the top-rated charities nationwide and demonstrates our continued commitment to responsible stewardship and community-centered results.

Charity Navigator analyzes overall nonprofit health and performance based on four key areas: Leadership & Adaptability to help donors understand if a charity has clarity of purpose, Accountability & Finance to explain if they are transparent and fiscally capable, Culture & Community to show how they engage with their constituents, and Impact & Results to explain what they have accomplished.





---

## Growing Impact in Los Angeles and Orange Counties

Accessity considerably grew its impact in Los Angeles and Orange counties, where it first began offering services at the end of 2021. As of December 2024, Accessity has provided \$8.1 million through 258 loans to area small businesses.

We are committed to continued growth in Los Angeles and Orange counties to help more small businesses and enhance the local small business support ecosystem. Thank you to the community-based partner organizations, banks, donors, and supporters who have helped make this impact possible so far. We look forward to deepening our contributions to these vibrant business communities.

---

## OFN Supports Accessity with the Finance Justice Fund

The Opportunity Finance Network (OFN) awarded Accessity a \$500,000 capital investment and a \$500,000 operating grant through the Finance Justice Fund, enabling expanded lending to underserved small business owners across Southern California.

At OFN's national conference in Los Angeles, Accessity CEO Mar Diteos presented on the "AI for Small Business" panel, highlighting how the organization is piloting artificial intelligence tools to enhance underwriting, streamline operations, and better serve diverse entrepreneurs.







Mirna Guardiola, owner of **MujerBrave**, receiving the Small Business on the Rise award at Accessity's 30th anniversary celebration.

**FLORA CAFE**  
Grisel Roman & Claudia  
Castillo, San Diego, CA

## San Diego Foundation Awards Accessity an El Camino Fund Grant

San Diego Foundation awarded Accessity a \$100,000 grant through El Camino Fund. San Diego Foundation believes in just, equitable and resilient communities. El Camino Fund advances economic mobility and wealth generation for the Latino community.

Through this support, San Diego Foundation helped Accessity expand access to capital and educational services for Latinos across San Diego County. It also enabled the development of Accessity's online learning community, Mujeres Emprendiendo Juntas. Latina and Latino entrepreneurs represent the fastest-growing segment in small business creation and contribute significantly to our local economy. Accessity is proud to partner with San Diego Foundation to uplift these entrepreneurs and help them achieve their goals.

## California Investment & Innovation Program Support

The California Pollution Control Financing Authority, under the California State Treasurer, launched the California Investment & Innovation Program (Cal IIP) to strengthen the capacity of Community Development Financial Institutions (CDFIs) serving economically disadvantaged communities across the state.

Accessity was honored to be selected as a grant recipient during the program's inaugural year, receiving \$200,000 to support expanded lending and business assistance efforts in Southern California. Through this critical investment, Accessity is advancing economic opportunity and supporting small business growth in underserved communities across the region.



## Mastercard Strive USA Supports Innovative Technology

The Mastercard Center for Inclusive Growth, through the Mastercard Strive USA small business program, provided Accessity with an Innovation Fund grant to help harness artificial intelligence (AI) and machine learning to improve services and scale our impact.

Thanks to this support, Accessity launched an advanced customer service chatbot on its website, offering immediate, personalized assistance to clients while enhancing digital accessibility and the overall experience. Accessity also developed and implemented a new AI-powered underwriting model that improved lending efficiency and decision accuracy, enabling us to support more entrepreneurs with faster turnaround times. Learn more about how Accessity worked with Radiant Data to use AI for social impact [in this article](#).

Mastercard Strive USA also convenes nonprofit partners nationwide to foster economic and social inclusion. As part of this effort, Accessity's Director of Data & Impact, Nicole Jansma, participated in a national panel at the Mastercard Strive USA Summit in North Carolina, sharing our experience in developing and launching credit models that promote financial inclusion.







## 30th anniversary | CELEBRATING 30 YEARS OF IMPACT

Accessity marked 30 years of fueling entrepreneurial dreams with four regional celebrations, including a special event in San Diego. KUSI-TV's Allie Wagner served as the event emcee and was honored with a Community Advocate Award for her continued support of small businesses. San Diego Mayor Todd Gloria and County Supervisor Monica Montgomery-Steppe presented formal City and County Proclamations recognizing Accessity's contributions to local economic development and the small business ecosystem.

The event also featured a vibrant marketplace of Accessity-funded entrepreneurs showcasing their businesses, along with food and entertainment from past small business clients. The celebration was a powerful demonstration of the diverse, passionate, and resilient entrepreneurs Accessity proudly supports.





# Accessity Entrepreneurs

## San Diego County

### Claudia Saldana and Erasmo Salazar Balloons Pro U.S.

Chula Vista, California

 @balloonsprostore

Nestled in the heart of Chula Vista, Balloons Pro U.S. has quickly established itself as the premier destination for balloon and party supplies. Founded by Claudia Saldana and Erasmo Salazar, this specialty retailer offers an extensive collection of balloons in countless shapes and colors for any celebration. What began as a home-based business has blossomed into a promising retail location where passionate experts help customers create unforgettable events.

The company's growth journey has been remarkable since its humble beginnings of just a few sales per month in early 2023. In December 2023, Claudia and Erasmo received a \$23,000 startup loan from Accessity, allowing them to transform their vision into a physical storefront where customers could experience their creative balloon designs firsthand. While the business focuses on wholesale partnerships with event venues, churches, and companies, it also welcomes retail customers. Claudia and Erasmo are passionate about helping their clients bring their visions to life with personalized attention and creative flair.

Claudia and Erasmo's entrepreneurial journey has come full circle with Accessity. Balloons Pro U.S. showcased their products at Accessity's 30th Anniversary Celebration in October 2024. Claudia has also participated in the Mujeres Emprendiendo Juntas community and attended the workshop in March 2025 to network, learn, and connect with other Latinas to empower each other as entrepreneurs and small business owners. Today, Balloons Pro U.S. is a testament to Claudia and Erasmo's determination and creativity, bringing color and celebration to countless events throughout the community.



**"Reflecting on the past, I remember posting a birthday picture about six years ago, where I shared my aspirations to start a business that would guide me toward my purpose. It's been a journey of discovery through the balloon industry, where I found an amazing way to uplift other talented individuals on their own entrepreneurial paths. I truly believe everything fell into place because of the incredible support from Accessity, which played a pivotal role in turning my dreams into reality." – Claudia Saldana**







# Imperial County

Claudia and Danny Rangel  
**Ten-Go Tacos**  
Imperial, California

 [@tengotacosimperial](#)

Ten-Go Tacos, owned by Claudia and Danny Rangel, combines authentic Mexican cuisine with a unique mission of community care. Childhood memories of Claudia’s grandmother inspired it. Her Nana Chelo used to take young Claudia to cenadurías—small home-based eateries—where she learned early that food was about more than sustenance. Nana Chelo’s philosophy of fresh tortillas daily and sharing homemade dishes with neighbors, particularly those in need, shaped not just culinary traditions but a way of life centered on generosity.

The journey to Ten-Go Tacos took a poignant turn during the COVID-19 pandemic when Claudia lost her mother. Meeting a half-sister a year later created an unexpected bridge back to cherished family recipes, with familiar flavors awakening Claudia’s long-held dream of opening a taqueria.

What distinguishes Ten-Go Tacos is its dual purpose—serving authentic cuisine while offering a space for conversation and community. Alongside her husband, they serve their community with the same warmth Nana Chelo modeled throughout her life.

After a successful first year open, Ten-Go Tacos secured a \$32,000 loan from Accessity to support expansion. This loan enabled Claudia and Danny to create six new jobs in Imperial County while continuing to nourish their community through authentic cuisine and compassionate connection. They are honoring Nana Chelo’s legacy while creating new traditions for future generations.

 **“Food is more than just a meal—it’s a memory, a connection, and a way to care for others. That’s the kind of experience that my husband, a 20-year disabled veteran, and I want to share with our community.” – Claudia Rangel**



# Riverside County

De'Von and Sinclair Walker  
**Play Black Wall Street**  
Jurupa Valley, California  
 @playblackwallst

De'Von and Sinclair Walker's journey began at the University of California, Davis, where they met as students with shared passions for education and financial literacy. After graduation, while maintaining full-time careers, they founded their business in 2018 and developed "Play Black Wall Street," an innovative board game that educates families about Black history, entrepreneurship, and financial literacy through engaging play. The original version of the game highlights the story of Tulsa, Oklahoma's Black Wall Street—once a thriving hub of Black-owned businesses before its destruction in 1921.

De'Von, working as an educational recruiter and running summer camps, incorporated the game into his programming to teach youth. Meanwhile, Sinclair continued her career as a process engineer. Their sales steadily grew as word spread about their creative approach to teaching vital historical and economic concepts. A breakthrough came in 2022 when they partnered with the Los Angeles Unified School District to create a comprehensive 10-week mentorship program. Since then, the program has expanded to serve five schools, with three more in development.

To meet growing demand, the Walkers turned to Accessity for support and received a \$50,000 loan to purchase inventory, hire staff, and provide training. This funding enabled them to continue expanding their educational enterprise and their mission of empowering communities through education about Black history, entrepreneurship, health, and wealth-building.



**"My wife and I started Play Black Wall Street in 2018 as a fun way to teach our community about history and entrepreneurship. It started as a side hustle we did after work and on the weekends. After six years of hard work and capital from Accessity, we were able to hire a team and turn this side hustle into a small business."**  
- De'Von Walker







## San Bernardino County

Wendy and Rony Machorro

### Modish Nail Lounge

Rancho Cucamonga, California

 @modishnaillounge

For Rony and Wendy, returning to entrepreneurship was like coming home. After owning a salon from 2010 to 2013, they stepped back to focus on raising their children. When the time was right, Wendy's lifetime of experience in the nail industry—gained from her family's salons and her own professional credentials—called her back to her passion.

The perfect opportunity arose when Wendy discovered an ideal location in Rancho Cucamonga, California. With a clear vision for creating a premium nail salon experience, the couple needed capital to transform the space into their dream business. They secured a \$50,000 loan from Accessity to complete tenant improvements and launch effective marketing campaigns.

Modish Nail Lounge quickly established itself as a destination for quality nail care, with Wendy's expertise and attention to detail setting their services apart. The salon's success has created five new jobs in the community, supporting local economic growth while providing their clients with exceptional nail services. Modish Nail Lounge stands as a testament to Rony and Wendy's entrepreneurial spirit and commitment to excellence in their craft.



**"After taking time off to raise our children, we were ready to get back to what we love — creating a quality nail salon. Growing up in my family's nail salons gave me the skills and the love for this craft that I bring to our daily business. When we found the right location in Rancho Cucamonga, we knew this was our chance to start fresh. Accessity stepped in at the perfect time, supporting us in opening Modish Nail Lounge. Now we've built something we're proud of, created jobs for our team, and get to serve our community every day with the skills I've spent a lifetime developing."**

**- Wendy Machorro**



## Orange County

### Teresa Del Val The Vine Floral Studio

Tustin, California

 @thevinefloralstudio

Teresa Del Val's journey in floral design began at just 16 years old as a "bucket girl," the entry-level position in flower shops. Over 15 years, she honed her craft and climbed the ranks to become a skilled designer. When she realized she had reached the pay ceiling as an employee, Teresa faced a choice: pursue freelance work or create something entirely her own.

Based on her unique background as a trained jeweler with an art degree who studied in Paris, France, she established The Vine Floral Studio in February 2023. Her distinctive artistic vision and specialization in exotic and premium flowers quickly set her business apart in the competitive floral industry.

As demand for her arrangements grew, Teresa recognized the need for strategic investment in her business. She needed capital to enhance her online marketing presence and increase inventory to fulfill more orders. With a \$15,000 loan from Accessity, she expanded her digital footprint and stocked the premium blooms her designs required.

With these investments fueling her business's growth, The Vine Floral Studio continues to bloom under Teresa's creative direction, bringing unique and breathtaking arrangements to clients throughout Orange County.



**"Accessity is genuinely dedicated to supporting small businesses. Their assistance has allowed me to grow my Floral Studio and stay on the path of expansion. I appreciate their help and am excited to keep providing premium and exotic flowers for everyday celebrations."**  
– Teresa Del Val







## Los Angeles County

Shannon Kehrer

**Hidey Style**

Santa Fe Springs, California

 @hideystyle  @smkehrer

Shannon Kehrer's entrepreneurial journey began with a common frustration: traditional "no-show" socks constantly slipped off her feet. Rather than accept this daily annoyance, Shannon designed an innovative solution in 2016—socks with an attached anklet that actually stay in place. Her creation featured comfortable anklets, gel sections to prevent blisters, and breathable bamboo fiber for all-day wear.

After testing and refining the design, Shannon launched Hidey Style. Four years ago, Shannon took a leap of faith, leaving her corporate career to focus full-time on growing her business. Her commitment has paid off, with social media marketing driving steady growth and opening doors to exciting opportunities, including appearances on Good Morning America, Shark Tank, and a new reality show premiering in fall 2025.

Preparing for this national exposure required additional inventory to meet anticipated demand. Shannon turned to Accessity for a \$20,000 loan to increase production and enhance her marketing efforts ahead of these high-profile appearances.

With Shannon's signature anklet technology, Hidey Style offers various colors, styles, and designs for activities like cheerleading and yoga. Each pair comes with a 100% satisfaction guarantee, reflecting Shannon's confidence in the solution she developed from personal necessity.

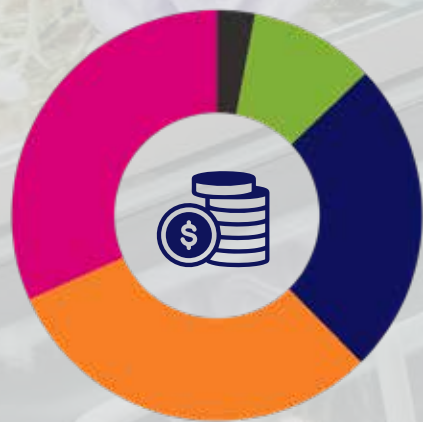


**"Accessity has been a life-changer for Hidey Socks! Their loan fueled our production expansion, allowing us to meet growing demand and bring the comfort and style of Hidey Socks to more people so they don't have to worry about their socks sliding off their feet anymore. This support has not only strengthened our business but also created opportunities within our community. Knowing that we can reach more customers and share the joy of Hidey Socks thanks to this loan fills us with immense gratitude and inspires us to keep stepping forward." – Shannon Kehrer**



# Our 2024 Portfolio, Impact & Financial Summary

LOANS  
BY SIZE



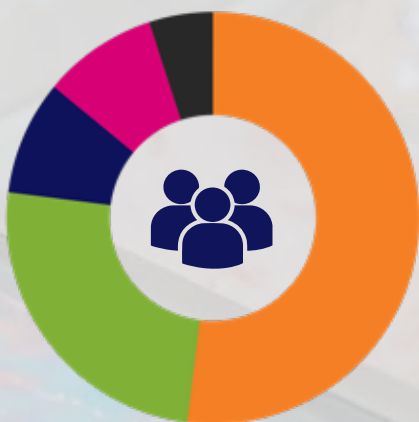
3%	\$300-\$4,999
10%	\$5,000-\$9,999
25%	\$10,000-\$19,999
31%	\$20,000-\$49,999
31%	\$50,000-\$100,000

INDUSTRY



22%	Service
19%	Professional
18%	Food
18%	Retail
18%	Trucking
5%	Contractor

ETHNICITY



52%	Hispanic
25%	White
9%	Asian
9%	Black
5%	Other Multi-Racial

LOW TO MODERATE  
INCOME (LMI)



61%	LMI
39%	Non-LMI

374 Loans Disbursed

\$27,180 Average Loan Size

4.41% Portfolio At Risk\*

\$20,942,659 Active Loan Portfolio Under Management (at 12/31)

\$10,165,442 Loaned

1,256 Active Clients (at 12/31)

53% 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 12/31/24.  
\*\*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

6,323 Loans Disbursed

\$91,374,051 Loaned

\$14,451 Average  
Loan Size

4.51% Gross  
Historical Loss Rate

## Financial Position

ASSETS	DEC 2024	DEC 2023
Cash and cash equivalents	3,156,631	4,037,426
Contributions and grants receivable	50,121	55,074
Microenterprise loans receivable	18,559,815	16,888,457
Fixed assets	12,017	28,072
Other assets	1,752,325	1,328,297
<b>TOTAL ASSETS</b>	<b>\$23,530,909</b>	<b>\$22,337,326</b>
Accounts payable & accrued expenses	972,806	972,013
Deferred revenue	330,973	1,885,320
Notes payable	2,468,575	2,864,894
<b>TOTAL LIABILITIES</b>	<b>\$3,772,354</b>	<b>\$5,722,227</b>
<b>NET ASSETS</b>		
Unrestricted	18,650,544	15,837,938
Temporarily restricted	1,108,011	777,161
<b>TOTAL NET ASSETS</b>	<b>\$19,758,555</b>	<b>\$16,615,099</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$23,530,909</b>	<b>\$22,337,326</b>

## Revenue & Expenses

SUPPORT & REVENUE	DEC 2024	DEC 2023
Government Grants	3,629,668	1,727,029
Loan Interest & Fees	2,331,665	1,968,342
Grants & Contributions	2,346,910	2,387,220
In-Kind Contributions	76,748	81,372
Investment Income	80,103	75,813
Gain on lease termination	1,546	0
<b>TOTAL SUPPORT</b>	<b>\$8,466,640</b>	<b>\$6,239,776</b>
<b>EXPENSES</b>		
Program services	4,802,093	4,442,687
Supporting services		
Fundraising	21,677	27,140
Management & general	499,414	438,694
Total supporting services	521,091	465,834
<b>TOTAL EXPENSES</b>	<b>\$5,323,184</b>	<b>\$4,908,521</b>
<b>CHANGE IN NET ASSETS</b>	<b>\$3,143,456</b>	<b>\$1,331,255</b>
<b>NET ASSETS-BEGINNING OF YEAR</b>	<b>\$16,615,099</b>	<b>\$15,283,844</b>
<b>NET ASSETS-END OF YEAR</b>	<b>\$19,758,555</b>	<b>\$16,615,099</b>

Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2023 reclassified results to be consistent with the 2024 presentation and are available upon request through Accessity.



# Thanks to Our Supporters, Staff & Board Members

## 2024 FUNDERS

### Up to \$999

360 Rentals  
Adelaide Sloboda  
Alex Rodriguez  
Andra Trottier  
Andrew Su  
Angela Zappia  
Anonymous  
Arthur Boothroyd  
Better Business Bureau Serving the Pacific Southwest  
Bill Minteer  
Buju Tattoo  
Cake for Your Pet  
Carlos Muñoz  
Cesar Hernandez  
Charles & Mary Jane Zappia  
Cindy Binno  
Crest Cafe  
Dan Schmidt  
Danilo Kim  
Diana Osorio  
D'Liteful Chocolat  
Dog Devoted  
Dominic & Bekah Bendinelli  
Earthwell Refill  
Elise Baker  
Elizabeth Schott  
Erin Heimburge  
Etlá Moreno  
Eugene Louie and Karen Schneider, Eugene Louie and Karen Schneider Charitable Fund,

a Donor-Advised Fund  
Fernando Mora  
Fernando Ponce  
Francisco Cruz  
Gaby Flores  
Gale Hill  
Gayle Minano  
Josefa Alofaituli  
Jamal Jivanjee  
Jan Anderson  
Javier Islas  
Jehanne Spriggs  
Jesse Sanchez  
John Kelly  
John Veneklasen  
Joseph J. Lee  
Kalei's Kitchenette  
KLUIA  
La Boochoa Kombucha  
Laura Medina  
Laura Ramirez  
Linda Dao  
Luz Dary Niño Ortiz  
Mar Diteos  
Maria Harrison  
Mark Emch  
Mark Jenne  
Marvelous Marketing  
Maya's Cookies  
Megan Morello Photography  
Mo Records  
MujerBrave  
Nick Miluso  
Nina Acejas  
Noelle Scarvelis  
Ponce's Mexican Restaurant

Ring Thing  
Robert Lopez  
Rosalinda Delgado  
Samer Shaba  
San Diego Gives  
San Diego Padres  
Sandra Felegy  
Shadiya Hagisufi  
Shop Good  
Snoice  
Sonti Artesanías  
Stacey Kartchner  
Stacie East  
Stacy Gottlieb  
Stephen Friedman  
Suzanne Carlson  
Terry Roseborough  
The Social Sipper  
Valery Belloso  
Victor Nava  
Victor Vilaplana  
Zoila Sanguinetti

### \$1,000 - \$4,999

2156 Estate Vineyard  
Balloons Pro U.S.  
California Bank of Commerce  
Citi Foundation  
Fennemore Craig LLP  
Hanmi Bank  
Microenterprise Collaborative of Inland Southern California  
MyPoint Credit Union  
Randy Herman  
Sachi & Pepa  
Sun Community

Federal Credit Union  
The Hamilton Fund, a Donor-Advised Fund  
William Lynch

### \$5,000 - \$19,999

Banner Bank  
California Southern SBDC  
Citizens Business Bank  
City National Bank  
Enterprise Bank & Trust  
Gordon Boerner  
LISC San Diego  
MEDA  
San Diego Gas & Electric  
TEAM LEWIS Foundation  
The Chula Vista Community Foundation, an affiliate of San Diego Foundation  
The Roripaugh Family Foundation

### \$20,000 - \$49,999

Banc of California Charitable Foundation  
Boston Beer Co.\*  
California Bank & Trust Foundation  
CAMEO  
Cathay Bank  
City of San Diego, Small Business Enhancement Program  
First Citizens Bank  
Flagstar Bank  
Guy Clum Fund, a fund of the San Diego Foundation  
The Bank of America Charitable Foundation, Inc.  
Western Alliance Bank

### \$50,000 - \$99,999

BMO  
Capital One Bank  
Mechanics Bank  
Pacific Premier Bank  
Wurwand Foundation

### \$100,000+

California Pollution Control Financing Authority  
City of San Diego, Community Development Block Grant, U.S. Department of Housing and Urban Development  
Comerica Charitable Foundation  
JPMorgan Chase & Co.  
Mastercard Impact Fund, with support from the Mastercard Center for Inclusive Growth  
Opportunity Finance Network  
Finance Justice Fund  
San Diego Foundation  
U.S. Bank  
U.S. Department of the Treasury CDFI Fund  
Wells Fargo Foundation

Accessity is deeply grateful for the generosity of our donors and has made every effort to correctly recognize your support. Please let us know of any errors or omissions.

*\*Facilitated by Accion Opportunity Fund*

Annual Report Design & Concept by:

Carolina Ortega

Annual Report Copy by:

Mar Diteos

Angela Zappia

Elise Baker

Photos by:

Daniela Zuñiga

Eder Escamilla (Maya's

Cookies photo on back cover)

Proofreaders:

Gordon Boerner

Angela Zappia

Elise Baker

Suzanne Carlson





**BOARD MEMBERS | AS OF JUNE 2025**

**GORDON BOERNER: BOARD CHAIR**  
Senior Vice President, U.S. Bank (Retired)  
Member, U.S. Bank San Diego Advisory Board

**MARK EMCH: VICE-CHAIR**  
Previous Senior Vice President & CFO (Retired)  
San Diego Convention Center Corporation

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

**IRENE BWAYO**  
Small Business Development Program  
Supervisor & IRC/SBDC Center Director

**SEAN CARPENTER**  
International Microfinance Executive  
& Board Chairman of IRC's Center for  
Economic Opportunity (CEO)

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

**SANDRA FELEGY**  
SVP, CA Director Small Business Banking  
Comerica Bank

**MICHAEL FLETCHER**  
Regional Consultant, Vistage Worldwide, Inc.

**STEPHEN FRIEDMAN**  
Senior EVP/Regional President  
Pacific Premier Bank

**STACY GOTTLIEB**  
Retired Managing Director, Wells Fargo Bank

**JOON HAN**  
Founding CEO, Better San Diego

**CESAR HERNANDEZ**  
Vice President, Business Access  
Advisor Leader, U.S. Bank

**STACEY KARTCHNER**  
Senior Counsel, Klinedinst PC

**GENE LOUIE**  
Retired Finance Professional

**WILLIAM D. LYNCH**  
The William D. Lynch Foundation

**CARLOS MUÑOZ**  
FVP, C&I Portfolio Management, Axos Bank

**VICTOR NAVA**  
SVP Retail & Strategic Marketing  
Sun Community Federal Credit Union

**ANA PADILLA**  
VP Sr. Business Growth Strategy Consultant  
Wells Fargo Home Lending

**ALEX RODRIGUEZ**  
Comercial Banker, CalPrivate Bank

**VICTOR A. VILAPLANA**  
Attorney, Private Practice

**LEADERSHIP TEAM**

**MAR DITEOS**  
Chief Executive Officer

**JAVIER ISLAS**  
Chief Financial Officer

**STAFF TEAM**

**MARYLU AISPURO**  
Loan Underwriter

**ELISE BAKER**  
Development & Impact Senior Specialist

**MONICA BATTAH**  
Senior Accountant

**SUZANNE CARLSON**  
Director of Marketing & Communications

**FRANCISCO CRUZ**  
Business Development Officer

**LINDA DAO**  
Loan & Treasury Accountant

**MARTHA DELGADILLO**  
Loan Processor

**GABRIELA FLORES**  
Loan Underwriter

**CATHY GALVAN**  
Loan Support Specialist

**SHADIYA HAGISUFI**  
Director of Underwriting

**MIRNA HERNANDEZ**  
Loan Processor

**NICOLE JANSMA**  
Director of Data & Impact

**KRISTIN KING**  
Loan Underwriter

**MARIA MEJIA**  
Business Development Officer

**GAYLE MINANO**  
Loan Processor

**SANDRA MOLINA**  
Lead Accountant

**ETLA MORENO**  
Quality Assurance & Servicing Director

**CAROLINA ORTEGA**  
Senior Marketing & Design Specialist

**CARLA PANZERA**  
Business Development Manager

**JOYCE PARRA**  
Business Development Officer

**MARIA PARTIDA**  
Client Experience Manager

**CINTHIA RUIZ**  
Loan Underwriter

**JESUS RUIZ**  
Senior Finance & Compliance Analyst

**CHRISTINE SANCHEZ**  
Business Development Officer

**NOELLE SCARVELIS**  
Senior Systems Analyst

**SAMER SHABA**  
Director of Portfolio Quality

**JULIET TERRAMIN**  
Business Development Officer

**ANDRA TROTTIER**  
Loan Underwriter

**LARISA URIAS**  
Business Development Officer

**JOHN VENEKLASSEN**  
Lead Loan Underwriter

**ANGELA ZAPPIA**  
Director of Development







Accessity  
404 Euclid Avenue, Suite 271  
San Diego, CA 92114  
Tel: 619.795.7250  
Fax: 619.795.7260  
E-mail: [info@accessity.org](mailto:info@accessity.org)  
[accessity.org](http://accessity.org)



**ENTREPRENEUR OF  
THE YEAR AWARDEES**  
Mirna Guardiola,  
**MujerBrave**  
Maya Madsen, **Maya's  
Cookies**