



Sky Sha and Alicia Sha, Global Art Torrey Highlands - San Diego, CA

2025

ANNUAL
report





Who We Are

Accessity is an independent, 501(c)(3) nonprofit Community Development Financial Institution (CDFI) that expands economic opportunity for entrepreneurs through responsible small business loans up to \$250,000, educational support, and business resources across Southern California.

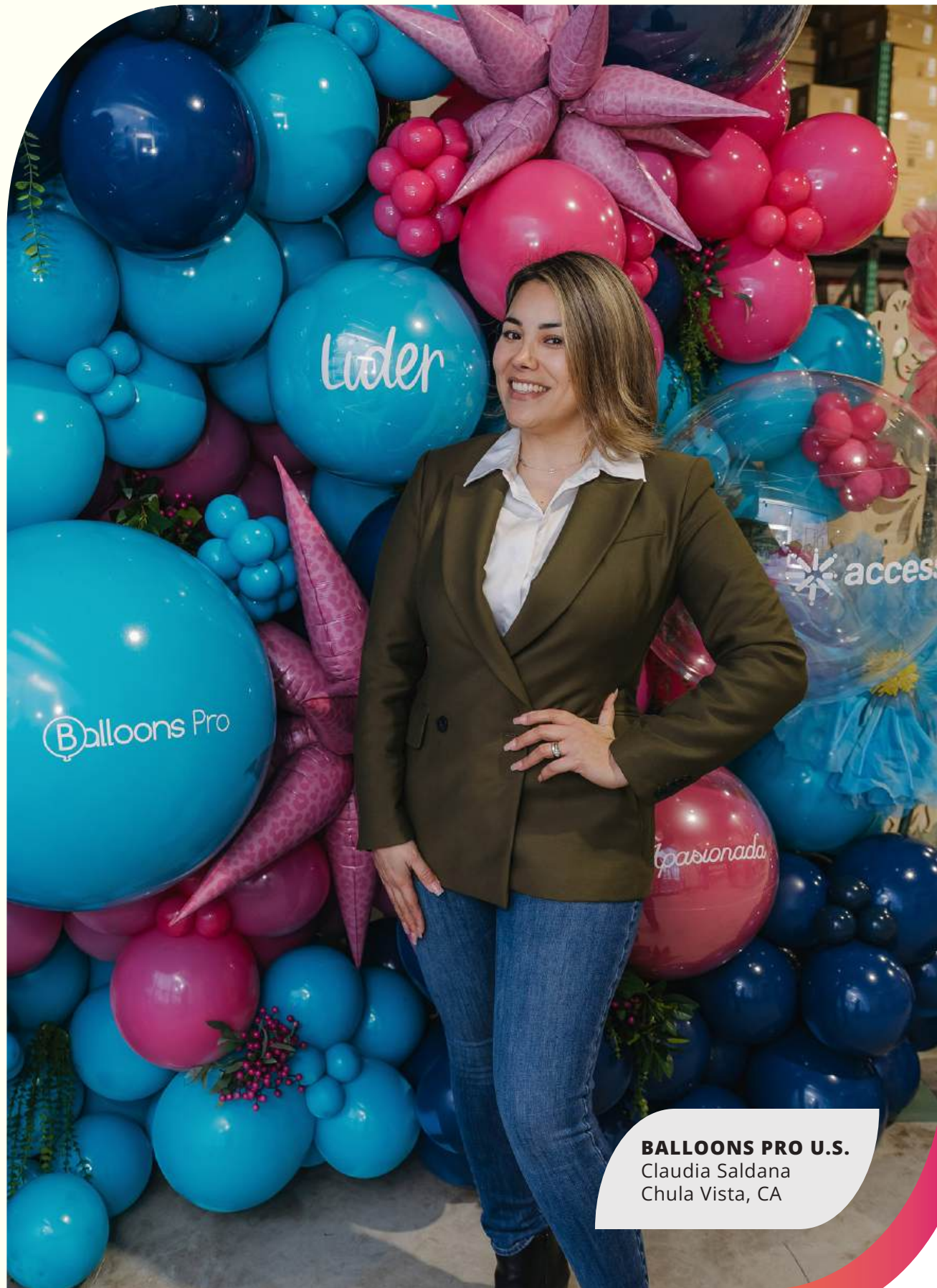
Since 1994, Accessity has disbursed over \$100 million in loans, helping entrepreneurs start, stabilize, and grow their small businesses, strengthen their financial self-sufficiency, create and maintain jobs, and contribute to the local economy.

For more information, visit accessity.org.

Our Mission

Accessity’s mission is to open doors of financial opportunity for entrepreneurs who face barriers to responsible capital and business support, including low-income entrepreneurs, small businesses in underinvested communities, startups, and business owners with limited access to traditional financing. Through affordable loans, education, and trusted support, we help entrepreneurs build stronger businesses, livelihoods, and communities.

Accessity welcomes and serves entrepreneurs across Southern California. We do not discriminate on the basis of race, color, ethnicity, national origin, sex, gender, sexual orientation, disability, religion, age, limited English proficiency, or any other protected status. Access to Accessity’s programs, loans, and services is based on applicable program requirements, underwriting criteria, funding availability, and business need.



BALLOONS PRO U.S.
Claudia Saldana
Chula Vista, CA

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DEAR PARTNERS, FRIENDS & SUPPORTERS:



“The funding from Accessity helped us open Flora Café and create a welcoming gathering place in Bonita. It allowed us to grow our business, expand our operations, and create jobs for 13 people on our all-female staff while sharing our passion for coffee, food, and hospitality.” — Gabriela Flora Castillo and Grisel Román, co-owners, Flora Café

2025 was a milestone year for Accessity. We deployed a record \$12.3 million in responsible capital, supported 393 small businesses, reached more than 4,500 entrepreneurs through education and technical assistance, and surpassed \$100 million in cumulative lending since our founding.

A major highlight of the year was the launch of Mujeres Emprendiendo Juntas, Accessity’s learning hub designed to expand access to practical entrepreneurship education for business owners seeking support in Spanish. With 45+ video modules and a growing online community, the platform reflects our long-term strategy to deliver scalable, accessible business education that helps entrepreneurs strengthen their skills, improve loan readiness, and grow sustainable businesses.

We also saw strong growth in Los Angeles and Orange counties, now representing nearly one-third of our lending activity, validating both demand and our expansion strategy in these high-opportunity markets. This achievement represents more than 5,000 small businesses supported, nearly 6,600 loans disbursed, and an estimated 20,000 jobs created or sustained. At the same time, we enhanced our systems and lending capacity by increasing our maximum loan size to \$250,000, streamlining processes, and improving client experience.

In September, we surpassed a major milestone of \$100 million in lending since our inception. This achievement represents nearly 6,600 loans disbursed and an estimated 20,000 jobs created or sustained. This reflects the strength of our legacy, and the foundation for our next chapter of impact.

Looking ahead, we remain focused on expanding access to capital, strengthening our programs, and reaching more entrepreneurs. This year’s progress puts us in a strong position to reach more business owners and open new opportunities.

We are also proud to share that Accessity received a four-star rating from Charity Navigator for the eleventh consecutive year. This recognition reflects our continued commitment to accountability, transparency, and strong stewardship of the resources entrusted to us.

These accomplishments are made possible by the collective commitment of our clients, team, Board of Directors, donors, and partners. We are sincerely grateful for your support, which makes our work possible and helps small businesses grow and succeed.

Sincerely,



MAR DITEOS
CHIEF EXECUTIVE OFFICER



GORDON BOERNER
BOARD CHAIR

2025 Year in Review

Every dollar invested in Accessity helps entrepreneurs access capital, build resilience, and create economic opportunity across Southern California.

393 BUSINESSES
SUPPORTED WITH LOANS



\$12.3 MILLION
DISBURSED



1,329 JOBS CREATED
OR MAINTAINED

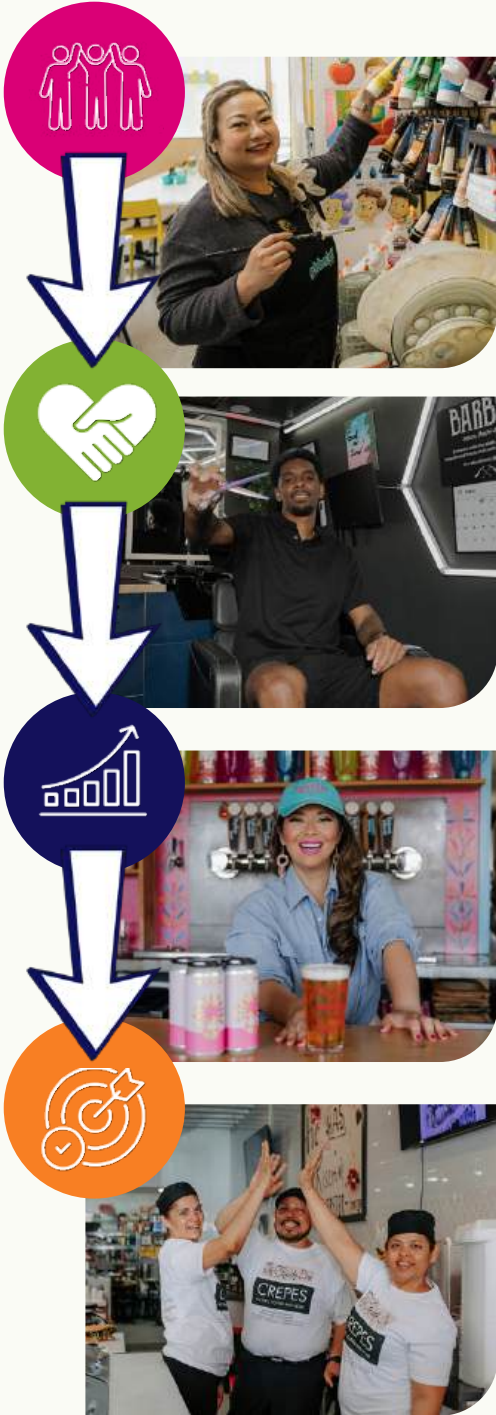
4,550 ENTREPRENEURS
EDUCATED



\$103
MILLION
DISBURSED
SINCE 1994

How Accessity Creates Outcomes in Southern California

Accessity combines responsible capital, education, and personalized support to help entrepreneurs build stronger businesses, create jobs, and strengthen local communities.

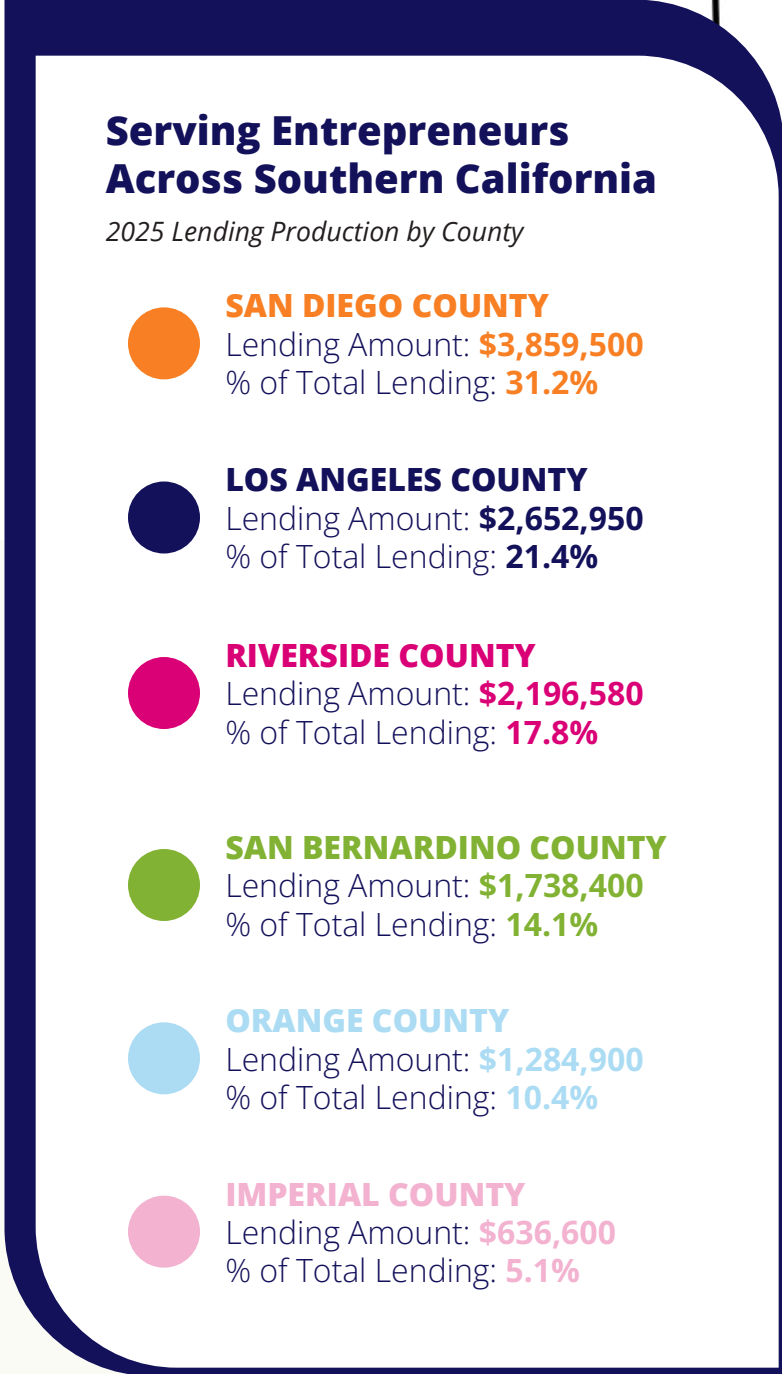


1. COMMUNITY NEED
Entrepreneurs face barriers to traditional financing.
 Many small business owners have strong potential but may not qualify for traditional bank financing due to credit history, limited collateral, startup stage, or other challenges.

2. ACCESSITY SUPPORT
Accessity provides responsible capital and guidance.
 Through flexible small business loans, financial education, and one-on-one support, entrepreneurs gain the tools they need to move forward.

3. BUSINESS GROWTH
Business owners invest in their future.
 Funding helps entrepreneurs purchase equipment, hire staff, build inventory, open locations, improve operations, and stabilize cash flow.

4. COMMUNITY OUTCOMES
Stronger businesses create stronger communities.
 As businesses grow, they create and retain jobs, serve local neighborhoods, build generational wealth, and contribute to an inclusive economy.





2025 HIGHLIGHTS

SEOUL GLOW
Katie Hernandez
San Diego, CA

Accessity's Growing Footprint in Los Angeles and Orange County

Expanding access to capital across Southern California continued to be a strategic priority for Accessity in 2025, particularly in Los Angeles and Orange County. These regions accounted for more than 30% of our lending activity, demonstrating both strong market demand and the effectiveness of our regional expansion strategy. Through expanded outreach, strong community partnerships, and a dedicated presence in the region, we are reaching more entrepreneurs who face barriers to traditional financing and business growth.

Equipping Small Business Owners with the Tools to Grow

Accessity's educational events reached 550 entrepreneurs across Southern California. Through a mix of in-person workshops and virtual sessions, we delivered practical guidance on financial management, access to capital, and business growth.

A highlight of the year was the launch of the Crafted for Success Conference on October 21, an all-day event held in partnership with Samuel Adams Brewing the American Dream. The conference brought together more than 65 food and beverage entrepreneurs for industry-specific insights, expert guidance, and connections to capital.

Accessity Earns Highest Rating from Charity Navigator Again

Accessity earned Charity Navigator's highest four-star rating for excellence in financial integrity, transparency, and measurable impact for the eleventh consecutive year. As an official "Give with Confidence" nonprofit, this distinction places Accessity among the top-rated charities nationwide and reflects our continued commitment to responsible stewardship and community-centered results.



Expanding Opportunity Through Partnership: Eva Longoria Foundation

Accessity's partnership with the Eva Longoria Foundation remains central to expanding business education for entrepreneurs seeking support in Spanish across Southern California. Through this collaboration, we deliver Academia de Accessity para el Éxito Empresarial, our Spanish-language, ten-week training program designed to equip business owners with the tools, knowledge, and confidence to start and grow their businesses. In 2025, we supported 27 graduates through Academia, providing hands-on instruction across business planning, financial management, marketing, and access to capital, complemented by one-on-one guidance throughout the program.

This partnership also supports Mujeres Emprendiendo Juntas (MEJ), our annual spring event focused on networking, business education, and peer connection for business owners seeking support in Spanish. In 2025, MEJ attracted 235 attendees and fostered shared learning and connection. The initiative extends beyond the annual event through a digital learning platform of the same name, featuring more than 45 video modules and a growing online community that provides ongoing, on-demand access to business resources.

Recognized by the Association of Fundraising Professionals – San Diego Chapter

Accessity was honored as the Outstanding Organization for Diversity and Inclusion at the 53rd Annual National Philanthropy Day San Diego in December. This recognition reflects Accessity's work to expand access to responsible capital, business education, and support for entrepreneurs who face barriers to traditional financing. Through responsible lending practices and tailored education programs, Accessity continues to help small businesses start, stabilize, and grow across Southern California.



Top: Attendees gather at the Mujeres Emprendiendo Juntas (MEJ) event in March. **Center left:** Accessity staff at the MEJ event. **Center right:** Senior Marketing and Design Specialist Carolina Ortega addresses attendees at the MEJ event. **Bottom:** Accessity CEO Mar Diteos Rendon (middle) receives the Leadership in Diversity Award from the Association of Fundraising Professionals ceremony in December.



Accessity Surpasses \$100 Million in Lending Since 1994

Accessity reached a major milestone in September, surpassing \$100 million in loans to small businesses across Southern California. This achievement reflects decades of commitment to helping entrepreneurs turn their ideas into thriving businesses.

Since its founding, Accessity has surpassed \$100 million in lending through nearly 6,600 loans, driving local growth and expanding access to capital for entrepreneurs who face barriers to traditional financing.



Advancing Underwriting Through AI Innovation

In 2025, Accessity advanced its investment in technology through support from the Mastercard Impact Fund as part of the Mastercard Strive USA program. In partnership with Radiant Data, the organization developed and implemented an automated credit model that predicts loan repayment with 87% accuracy, strengthening underwriting and expanding access to capital for small businesses.

The model is used as a decision-support tool, not a replacement for human judgment, helping Accessity identify risk more consistently while preserving responsible and inclusive underwriting practices.

Top: Accessity staff with California Southern SBDC President and CEO Juan Carlos Hernandez (back middle) on Valentine's Day. **Bottom left:** Accessity staff attend the Samuel Adams Brewing the American Dream Crafted for Success event in October. **Top right:** Accessity Board Chair Gordon Boerner (left), CEO Mar Diteos Rendon (middle), and Board Member Joon Han (right) attend the Sip & Support donor event at Accessity-funded business Mujeres Brew House in May. **Bottom right:** Accessity CEO Mar Diteos Rendon (far left) attends the Mastercard Global Inclusive Growth Summit in April.

Accessity Entrepreneurs

SAN DIEGO County

Brandon Belton

Brandons Barbershop on Wheels L.L.C.

Chula Vista, California

📷 [bb.onwheels1](#) | [www.bbonwheels.net](#)

Brandon Belton began developing the idea for BB on Wheels in September 2022, building on a craft he first learned from his father. As a child, Brandon's father regularly cut his hair, and at age 13, Brandon received his first pair of clippers. He continued refining his technique over time and later began cutting hair for fellow sailors while serving in the Navy, including in the barracks and during deployments.

After leaving the Navy, Brandon attended barber school and became a fully licensed barber. He first started seriously considering opening his own barbershop in 2019, and after the COVID-19 pandemic, he saw an opportunity to bring that idea to life through a mobile barbershop. He came to Accessity after being referred by North Island Credit Union for financing to purchase a new van and convert it into a fully functional mobile barbershop.

BB on Wheels officially opened in San Diego in July 2025, bringing professional grooming services directly to clients within a 50-mile radius. The mobile model eliminates the wait of a traditional barbershop and offers a convenient option for busy professionals, events, and on-demand grooming needs. As a solo entrepreneur, Brandon manages many aspects of the startup process himself, including operations and marketing, as well as accounting, photography, and videography.

BB on Wheels is a Black-owned and veteran-owned business that reflects Brandon's experience, discipline, and entrepreneurial drive. With his new van, he can market his services professionally, build his client base, and continue growing across the San Diego area.



“Thank you to Accessity for seeing my vision and believing in my dream,” stated Brandon. “With their support, I was able to invest in the van and equipment needed to bring BB on Wheels to life.”



IMPERIAL *County*

Tomas Renteria Escobar

Tommy's Party Rental

El Centro, California

📷 [tommys_party_rentals](#)

Tomas Renteria Escobar, owner of Tommy's Party Rental, brings a background in food engineering, business administration, and prior small business ownership to his work in Imperial Valley. Before launching Tommy's Party Rental, he operated a water and ice distribution business and a family boutique, gaining experience that helped prepare him to grow his current business.

In January 2021, Tomas started Tommy's Party Rental in Imperial Valley, building on his prior business experience and knowledge of the party rental industry. The business provides tables, chairs, linens, tents, and other rental supplies for events across the region.

As his business organically grew, Tomas needed additional inventory to support larger rentals and prepare for the busy holiday season. He was connected to Accessity through the Brawley Chamber of Commerce and received funding to purchase additional tables, chairs, and linens, allowing him to take on larger jobs and continue expanding his business.

For Tomas, Imperial Valley has been both a place to build his life and a strong market for his business. His goal is to continue growing Tommy's Party Rental while providing reliable service for clients across the region.

“I am so proud to be an entrepreneur in Imperial Valley, a place I love and call home,” said Tomas. “Accessity helped me take the next step as a business owner and grow my business with new inventory and rental equipment.”

RIVERSIDE County

Cheyenne Hall
Desert Bloom Coffee
Palm Springs, California
@ [desert.bloom.coffee](https://www.instagram.com/desert.bloom.coffee)

After retiring from military service, Cheyenne Hall set out to create a space where people could slow down, connect, and feel welcomed. That idea is now coming to life through Desert Bloom Coffee, a woman veteran-owned boutique coffee shop in Palm Springs serving handcrafted drinks, fresh food, and locally inspired hospitality to commuters, cyclists, and neighbors alike.

Cheyenne brings a strong background in leadership and service to her business. During her military career, she managed operations and budgeting for a \$30 million department supporting more than 1,000 soldiers. After retiring in 2020, she continued working with veterans through Veterans Affairs before deciding to return to the restaurant industry. As a culinary school graduate, Cheyenne wanted to create a coffee shop that felt welcoming, thoughtful, and connected to the Palm Springs community.

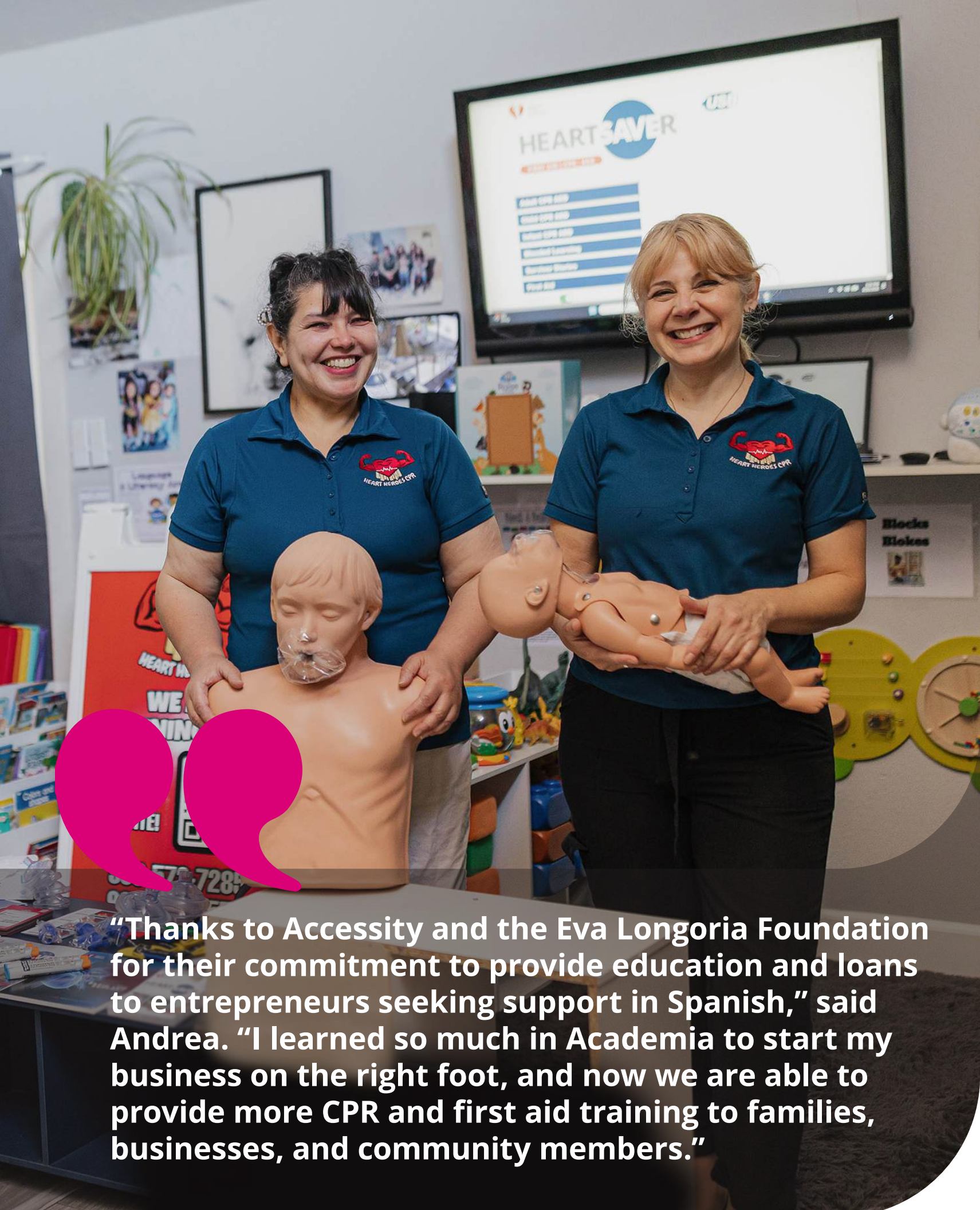
Like many entrepreneurs, Cheyenne faced significant startup hurdles, including construction costs and securing the right space. After being referred to Accessity by her Bank of America banker, she received a loan to move forward with tenant improvements, purchase equipment, and begin building out her business.

Desert Bloom Coffee is already open and serving customers while the final build-out of the shop continues. Through the business, she has created eight jobs and is looking forward to her grand opening later in 2026. In the meantime, she is serving cyclists and regulars alike and giving back to charities such as the National Audubon Society.



“It brings me such joy every day to see new customers come in and experience the Desert Bloom space,” said Cheyenne. “The support from Accessity allowed me to create this welcoming atmosphere and is quickly becoming a community hub to gather.”





SAN BERNARDINO *County*

Andrea Susana Garcia and Claudia Iglesias
Heart Heroes CPR
Victorville, California
📷 [heartheroescprinc](#)

Business partners Andrea Susana Garcia and Claudia Iglesias started Heart Heroes CPR, Inc. in June 2024 after recognizing a need for Spanish-language CPR certification classes. Andrea, who owned a childcare business for more than 20 years, regularly took CPR certification courses and saw firsthand how difficult it was to find Spanish-language options for her employees.

Although Andrea had prior experience running a business, this new venture came with a different set of opportunities and challenges. When she saw a flyer for Academia de Accessity, Accessity's 10-week Spanish-language business training program sponsored by the Eva Longoria Foundation, she decided to apply on behalf of the business and was accepted into the Fall 2024 cohort. Through the program, Andrea gained guidance in key areas such as business planning, financial management, and access to capital.

After graduating from Academia, Andrea and Claudia received an Accessity loan in early 2025 to help grow Heart Heroes CPR. With the loan, they were able to purchase additional training mannequins and books, giving them the equipment needed to serve more clients and expand their class capacity.

Heart Heroes CPR provides CPR classes in Spanish from Andrea's home or at client locations, typically serving groups of about 10 participants per class. Since they have been in business, they have been able to educate more than 300 people in just two years.

“Thanks to Accessity and the Eva Longoria Foundation for their commitment to provide education and loans to entrepreneurs seeking support in Spanish,” said Andrea. “I learned so much in Academia to start my business on the right foot, and now we are able to provide more CPR and first aid training to families, businesses, and community members.”

ORANGE County

Olha Yaloza

U4U Chocolates

Costa Mesa, California

📷 [u4u_chocolates](#) | [u4uchocolates.com](#)

Olha Yaloza founded U4U Chocolates after many years of experience in pastry and confectionery work, including opening her own chocolate studio in Ukraine in 2019. After the war disrupted her business, she restarted her entrepreneurial journey in Orange County with the goal of continuing her passion for handcrafted chocolates.

After arriving in California, Olha was referred to CIELO, a local nonprofit that connects entrepreneurs with tools, resources, and mentorship. Through CIELO, she completed entrepreneurship training, then applied for a competitive microgrant and was selected as one of the recipients, which provided the early funding to restart her business. She secured the permits needed to legally produce chocolates at home and began building her brand through community markets, pop-ups, and local events.

It was then that Olha was connected to Accessity by CIELO for additional financing to support her next phase of growth. With Accessity's support, she was able to purchase equipment, expand production capacity, and transition into a commercial kitchen.

U4U Chocolates serves customers across Orange County and nationwide through its online shop, offering handcrafted bonbons, dragées, and fine chocolate made from unique, carefully selected cacao — each with its own distinctive flavor profile. Alongside growing the business, Olha also leads chocolate-making workshops and teaches chocolate classes at Saddleback College, sharing her skills and passion with the local community.



“I am so grateful for your support and for being part of this journey with me,” said Olha. “Thank you for uplifting entrepreneurs and helping dreams grow.”

LOS ANGELES *County*

Manuel Montes and Elva Hernandez

Tacos Maya

Reseda, California

📷 [tacosmaya1983](#)

Tacos Maya began as a small catering and permitted street-vending operation founded by Manuel Alexander Montes Flores and his partner, Elva Hernandez. Manuel brought experience in construction, while Elva brought restaurant experience that helped shape the menu and bring authentic flavors to the business.

After establishing demand through catering and permitted street vending, Manuel and Elva set their sights on expanding into a food trailer operation. Their goal was to create a larger, more stable business that could serve more customers while creating jobs in their community. Elva now leads as the main cook, with plans to add an additional employee to support daily operations.

As they looked for financing, Manuel and Elva were connected to Accessity through MCS Business Source Center, a Los Angeles-based small business resource that helped identify their needs and guide them toward the right lending partner. To help make their next step possible, Accessity provided a loan to purchase a new, custom-built food trailer. Tacos Maya officially opened in Reseda just a few weeks after receiving funding.

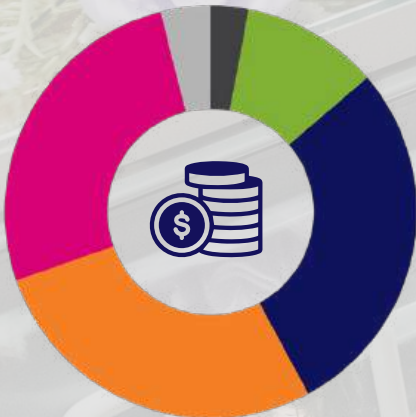
Now operating from their new food trailer, Tacos Maya is reaching more customers in Reseda and building a stronger foundation for the future.



“Being referred to Accessity through MCS made all the difference for our business,” said Elva. “MCS understood our needs and connected us to a lender that truly sees the full picture. With Accessity’s support, we secured the funding we needed to move forward and open our new food trailer. I’m also grateful for the wraparound support services of both organizations, which gave us guidance and confidence every step of the way.”

Our 2025 Production, Impact & Financial Summary

LOANS BY SIZE



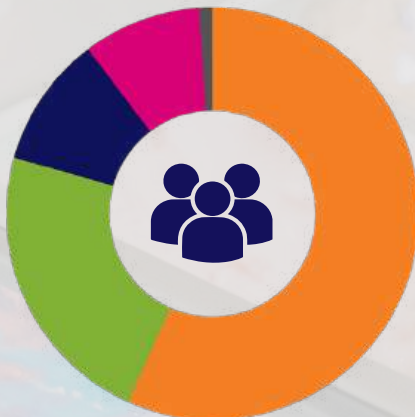
3%	\$300-\$4,999
11%	\$5,000-\$9,999
29%	\$10,000-\$19,999
27%	\$20,000-\$49,999
27%	\$50,000-\$99,999
3%	\$100,000+

INDUSTRY



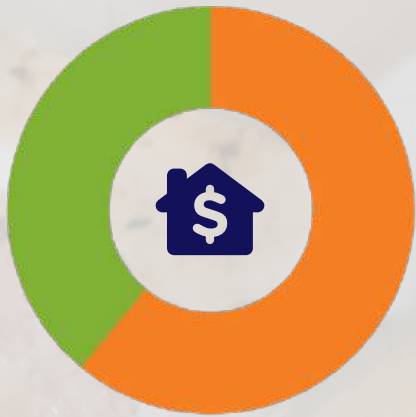
25%	Service
19%	Food
17%	Professional
17%	Retail
17%	Transportation
5%	Contractor

ETHNICITY



55%	Hispanic
22%	White
10%	Black
9%	Asian
4%	Other Multi-Racial

LOW-TO MODERATE-INCOME(LMI)



61%	LMI
39%	Non-LMI

395 Loans Disbursed

\$21,947 Average Loan Size

\$12,368,930 Loaned

\$22,501,550 Active Loan Portfolio Under Management (at 12/31)

1,024 Active Clients (at 12/31)

5.87 % Portfolio At Risk*

64% 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 12/31/25.
 **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

6,711 Loans Disbursed

\$103,742,981 Loaned

\$15,451 Average Loan Size

3.8% Historical Loss Rate

Financial Position

ASSETS	DEC 2025	DEC 2024
Cash and cash equivalents	4,416,413	3,156,631
Investments	398,931	-
Contributions and grants receivable	33,570	50,121
Microenterprise loans receivable	20,854,347	18,559,815
Fixed assets	3,873	12,017
Other assets	1,615,200	1,752,325
TOTAL ASSETS	\$27,322,334	\$23,530,909
NET ASSETS		
Accounts payable & accrued expenses	750,751	972,806
Deferred revenue	1,356,091	330,973
Notes payable	3,000,000	2,468,575
TOTAL LIABILITIES	\$5,106,842	\$3,772,354
NET ASSETS		
Unrestricted	21,570,972	18,650,544
Temporarily restricted	644,520	1,108,011
TOTAL NET ASSETS	\$22,215,492	\$19,758,555
TOTAL LIABILITIES AND NET ASSETS		
	\$27,322,334	\$23,530,909

Revenue & Expenses

SUPPORT & REVENUE	DEC 2025	DEC 2024
Government Grants	2,522,306	3,629,668
Loan Interest & Fees	2,871,989	2,331,665
Grants & Contributions	2,026,901	2,346,910
In-Kind Contributions	108,419	76,748
Investment Income	95,710	80,103
Gain on lease termination	-	1,546
TOTAL SUPPORT & REVENUE	\$7,660,327	\$8,466,640
EXPENSES		
Program services	4,663,939	4,802,093
Supporting services		
Fundraising	19,213	21,677
Management & general	520,238	499,414
Total supporting services	539,451	521,091
TOTAL EXPENSES	\$5,203,390	\$5,323,184
CHANGE IN NET ASSETS	\$2,456,937	\$3,143,456
NET ASSETS-BEGINNING OF YEAR	\$19,758,555	\$16,615,099
NET ASSETS-END OF YEAR	\$22,215,492	\$19,758,555

Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2024 reclassified results to be consistent with the 2025 presentation and are available upon request through Accessity.

Thanks to Our Supporters, Staff & Board Members

2025 FUNDERS

Up to \$999

Adelaide Irene Sloboda
 Alex Rodriguez
 Angela Zappia
 Anonymous
 Arthur Boothroyd & Carol Mackersie
 Better Business Bureau Serving the Pacific Southwest
 Carlos Muñoz
 Cesar Hernandez
 Charles Zappia
 Chikako Tyler
 Chloe Baker
 Christopher Crockett
 Chula Vista Brewery
 Courtney Krafft
 Elise Baker
 Etlá Moreno
 Eugene Louie & Karen Schneider Charitable Fund
 Eva Loya
 Gaby Flores
 Gale & James Hill
 Give Lively Foundation
 Irene Biwayo
 Jan Anderson
 Javier Islas
 Jeff Anderson
 Joon Han
 Kyle Pool

Mar Diteos
 Mark Emch
 Maya's Cookies
 Michael Fletcher
 Mujeres Brew House
 Nicole Jansma
 North Park Creamery
 Randy Herman
 Roberto Lopez
 Sandra Felegy
 Sandra Molina
 Shadiya Hagsufi
 Stacey Kartchner
 Stacie East
 Stephen Friedman
 Suzanne Carlson
 Trace Herman
 Victor Vilaplana

\$1,000 - \$4,999

California Bank of Commerce
 CAMEO Network
 Enterprise Bank & Trust
 Gordon Boerner
 Sachi & Pepa, LLC
 TEAM LEWIS Foundation
 The Hamilton Fund
 William D. Lynch Foundation

\$5,000 - \$19,999

Bank of Hope

Banner Bank
 California Southern Small Business Development Center Network
 City of San Diego, Small Business Enhancement Program
 CyberPeace Builders
 Fennemore Craig, LLP
 Price Philanthropies Foundation
 San Diego Promise Zone Community Partner Growth Fund
 The Bank of America Charitable Foundation, Inc.
 The Roripaugh Family Foundation
 Umpqua Bank Community Grant Program

\$20,000 - \$49,999

Accion Opportunity Fund – Sam Adams Brewing the American Dream Program*
 California Bank & Trust Foundation
 Comerica Charitable Foundation

First Citizens Bank
 Mastercard Impact Fund, with support from the Mastercard Center for Inclusive Growth
 Mechanics Bank
 Pacific Premier Bank
 Western Alliance Bank

\$50,000 - \$99,999

BMO
 Capital One Foundation Latino Community Foundation
 PNC Foundation
 San Diego Foundation
 Wurwand Foundation

\$100,000+

California Investment & Innovation Program
 Citi Foundation
 City of San Diego, Community Development Block Grant, U.S. Department of Housing and Urban Development
 Eva Longoria Foundation
 JPMorgan Chase Foundation
 U.S. Bank Foundation
 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*

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Carolina Ortega

Annual Report Copy by:

Mar Diteos

Suzanne Carlson

Photos by:

Daniela Zuñiga

Sabrina Hazen

(Tommy's Party Rentals photo)

As demand for responsible capital continues to grow, Accessity is focused on scaling our lending, expanding bilingual education, deepening regional partnerships, and investing in systems that help us serve entrepreneurs with greater speed, consistency, and care. Your partnership makes this work possible.



BOARD MEMBERS | AS OF JUNE 1, 2026

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

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

CHIKAKO TYLER: BOARD SECRETARY
EVP/COO, 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 Grants and Ethics
Entomological Society of America

SANDRA FELEGY
SVP, Business Banking Market Executive
Fifth Third Bank

MICHAEL FLETCHER
Regional Consultant,
Vistage Worldwide, Inc.

STEPHEN FRIEDMAN
Market Director
Columbia 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
Chief Lending Officer
Corazo Credit Union

ANA PADILLA
Sr. Mortgage Loan Officer

ALEX RODRIGUEZ
Regional Manager/ Senior Vice President
Commercial Bank of California

VICTOR A. VILAPLANA
Attorney, Private Practice

LEADERSHIP TEAM

MAR DITEOS
Chief Executive Officer

JAVIER ISLAS
Chief Financial Officer

STAFF TEAM

MONICA BATTAH
Senior Accountant

SUZANNE CARLSON
Director of Marketing & Communications

LILIA E. CARRASCO
Loan Processor

YESSENIA CEBALLOS
Regional Business Development Manager

FRANCISCO CRUZ
Regional Business Development Manager

LINDA DAO
Loan & Treasury Accountant

MARTHA DELGADILLO
Lead Loan Processor

GABRIELA FLORES
Loan Underwriter

CATHY GALVAN
Loan Support Specialist

MIRNA HERNANDEZ
Loan Processor

HECTOR HERNANDEZ
Collection Specialist

KRISTIN KING
Loan Underwriter

SANDRA MOLINA
Director of Accounting

ETLA MORENO
Quality Assurance Director

CAROLINA ORTEGA
Senior Marketing & Design Specialist

JOLENA PAMILAR
Grants & Development Officer

JOYCE PARRA
Regional Business Development Manager

MARIA PARTIDA
Business Development Director

MATTHEW RAMIREZ
Loan Underwriter

CINTHIA RUIZ
Loan Underwriter

JESUS RUIZ
Finance & Compliance Manager

CHRISTINE SANCHEZ
Regional Business Development Manager

SAMER SHABA
Director of Portfolio Quality

PRISCILLA TAGLE
Loan Underwriter I

JULIET TERRAMIN
Regional Business Development Manager

ANDRA TROTTIER
Loan Underwriter

LARISA URIAS
Regional Business Development Manager

JOHN VENEKLAZEN
Lead Loan Underwriter





Accessity
404 Euclid Avenue, Suite 308
San Diego, CA 92114
Tel: 619.795.7250
Fax: 619.795.7260
E-mail: info@accessity.org

EARTHWELL REFILL
Katrina Oprisko
San Diego, CA