

# ACCION

2017 Annual Report



**Serving Southern California**  
Imperial | Riverside |  
San Bernardino | San Diego



# Who We Are

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



## About Us

Accion is a nonprofit, mission-based lender dedicated to connecting entrepreneurs with the accessible financing and resources it takes to create and grow healthy businesses. By providing loans up to \$75,000, Accion creates opportunity for increased income, economic stability and employment. In its 23-year history, Accion has provided nearly 4,200 loans totaling more than \$34 million.

The mission of Accion is to provide economic opportunity for low-to-moderate income business owners who lack access to traditional sources of credit. Through business loans and support services, Accion strengthens the foundations of emerging entrepreneurs and helps them to thrive in their communities, creating positive social and economic change.

Accion Serving Southern California lends in Imperial, Riverside, San Bernardino and San Diego counties.

## About Accion in the U.S.

Accion in the U.S. is a nationwide network of mission-based lenders combining deep local knowledge with cutting-edge lending solutions and unmatched personalized advising to fuel growth in underserved communities across the U.S. Our work is directed through the efforts of four independent, regional community development financial institutions (CDFIs) and a national office that invests in innovation, technology and information sharing for the benefit of the entire network.

Globally, Accion is a nonprofit committed to creating a financially inclusive world, with a pioneering legacy in microfinance and fintech impact investing. We catalyze financial service providers to deliver high-quality, affordable solutions at scale for the three billion people who are left out of - or poorly served by - the financial sector. For more than 50 years, Accion has helped tens of millions of people through its work with more than 90 partners in 40 countries.

## Dear Partners, Friends & Supporters,

This year at Accion, we invested time in reflecting on our processes, researching market shifts and innovating, all with a goal of better serving our small business clients and the Southern California community. We challenged ourselves to find new ways of delivering our mission. Accion's committed staff team devoted resources and time to leading technological infrastructure projects, improving our lending process and client experience.

Since inception in 1994, Accion has provided fair and flexible business loans, connections to experts and access to local and national resource opportunities specifically tailored to each business owners' needs and goals. However, as we experienced trends throughout 2016 and 2017 of increases in average loan sizes, economic shifts and the continued rise of online lenders, we embarked on a process to more efficiently serve our target client in achieving their dreams and goals.

This process led to innovation in our credit policy, streamlining of our application process, investment in marketing and operational technology to improve communications with clients, and the launch of the new "Rapid Loan" product. The Rapid Loan is a product that reduces barriers to accessing business capital up to \$8,000, allowing us to focus on the character and potential of our target clients by getting money into their hands faster to meet their needs.

Thinking innovatively and implementing enhancements to our program has enabled us to further fulfill our commitment to geographic expansion across the four-county Southern California region.

With our small business clients' long-term success at the core of our mission, we've worked with you to make a positive impact by investing in entrepreneurs, creating jobs and cultivating economic opportunity. We are thankful for our donors, partners and supporters who have helped us foster this success. We are delighted to share with you our 2017 accomplishments while you join us in celebrating our clients' inspiring success stories.

It's their courage and perseverance that drives our work each and every day.

Sincerely,



*Elizabeth Schott*

**ELIZABETH SCHOTT**  
CHIEF EXECUTIVE OFFICER



*Gordon Boerner*

**GORDON BOERNER**  
BOARD CHAIR

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**ALEJANDRO & LESAY PAREDES**  
ALP Transport, San Diego, CA



**LIZETTE VELA**  
Funtastik Balloons & Party Rentals,  
La Quinta, CA



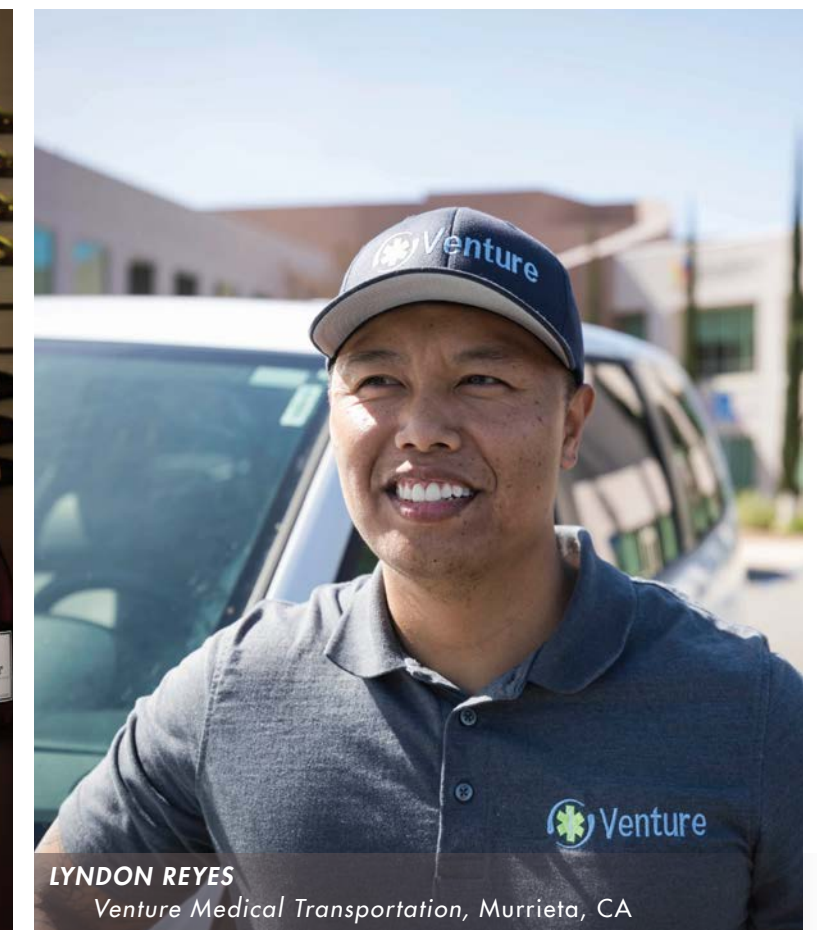
**TERRY ROBERTSON**  
4:13 Fitness Center, Imperial, CA



**PRISCILA CASTELLANOS**  
Imperial Truck Parts, Calexico, CA



**CASSANDRA SCHAEF**  
SIP Wine & Beer, Escondido, CA



**LYNDON REYES**  
Venture Medical Transportation, Murrieta, CA

Featured on front cover: Julio Mayorga - Mayorga Landscaping & Tree Service, Oceanside, CA



# 2017 In Review

**219 LOANS  
DISBURSED**



**\$3.6 MILLION**  
To Southern California  
Entrepreneurs



**657 JOBS**  
Created  
And/Or Maintained



**\$6.6 MILLION**

Accion's loan portfolio under management grew by 14 percent since 2016 and hit a new historical high of \$6.6 million. Over its 23-year history, Accion has lent more than \$34 million.

**CDFI  
AWARD**

The U.S. Department of Treasury awarded Accion \$916,905 through their Community Development Financial Institution (CDFI) Fund. The CDFI Fund uses federal resources to invest in organizations across the country to increase access to affordable financial products and services for low-income communities.

This is Accion's eighth CDFI award since 1998, totaling \$6 million. Accion was the only microlender based in San Diego to receive the CDFI funding.

**WELLS FARGO DIVERSE  
COMMUNITY CAPITAL AWARD**

Accion received \$300,000 in grant funds from the Wells Fargo Diverse Community Capital (DCC) program. These funds help Accion provide flexible capital and technical assistance to diverse small businesses across Imperial, Riverside, San Bernardino and San Diego counties.

Under this program, Accion also has the opportunity to participate in a social capital component, delivered by Opportunity Finance Network, where Wells Fargo DCC awardees meet to discuss specific topics, consulting, mentoring and industry resources.

**TOP CHARITY  
NAVIGATOR RATING**

Accion received Charity Navigator's highest, four-star rating for exhibiting sound fiscal management, accountability and transparency. This designates Accion as a leading nonprofit organization based on the use of sector best practices and financially efficient execution of the mission.

**4,160 LOANS**  
to more than 2,800 clients  
in its 23-year history.



**EDUCATIONAL EVENTS  
REACH 700 BUSINESS OWNERS**

Accion hosted 15 small business training events throughout its four-county region. From financing workshops to business resource events, the organization had a 98 percent attendee satisfaction rate. The series included two sessions of the Accion Academy for Entrepreneurial Success, which graduated 41 business owners through the startup training program in San Diego.

A highlight from 2017 was an end-of-summer mixer in September. Hosted at the Accion-funded business, Chula Vista Brewery, this event was exclusively for Accion clients and community partners to network with one another.



**CIVIC SAN DIEGO  
LOAN FUND**

Accion was awarded \$400,000 from Civic San Diego, a nonprofit public benefit corporation created by the City of San Diego.

The funds provided loan capital to lend directly to entrepreneurs in San Diego's urban communities, with a targeted focus on low-income, women, minority and veteran clients. The Civic San Diego Loan Fund provided twenty small businesses with loans in 2017, thereby creating and sustaining 66 local jobs.



**PHOTOS:** *Top Right:* Board member Joon Han presenting at the New Year, New Business event at the Carlsbad Chamber of Commerce in February. *Second from Top:* Timothy Parker (far left), owner of Chula Vista Brewery, speaking at the End of Summer Client Mixer. *Third from Top:* Accion hosts the Keys to Business Success event in the Coachella Valley. *Bottom Right:* Accionistas pictured at the Keys to Business Success event in Imperial Valley. *Bottom Left:* Accionistas visited Accion-funded business Wheat & Water for Small Business Week; client Doug Ritz (pictured top center) with Accion staff and Board Chair Gordon Boerner (pictured top right).



# Accion Entrepreneurs



## RIVERSIDE COUNTY

### Paul Chapman

**BODY CONCIERGE**  
Cathedral City, California

Paul Chapman started his massage business in the Coachella Valley in 2010 after working independently for hotels and in a chiropractor's office. While he was able to develop connections and build a client base, the lack of space limited him to a fixed number of clients. After three years of sharing a space and upon completing business school, he knew it was time to open his own location in 2015.

With a new storefront in Cathedral City, Paul had to invest resources and time in marketing to attract new clients. These investments paid off as he now employs six part-time employees, including receptionists and massage therapists. To support his steady business growth, Paul came to Accion for funding to purchase new massage furniture, supplies and equipment to keep up with client demand.

*"Massage is my passion, and Accion was crucial in helping me expand my business. My business development officer went above and beyond for me and they made my dreams a reality." - Paul Chapman*

## SAN DIEGO COUNTY

### Lesay Paredes

**ALP TRANSPORT**  
San Diego, California

Lesay Paredes and her husband own ALP Transport, a trucking company in San Diego. When they started their business, they realized that being a trucker wasn't easy – a life on the road leaves little time to spend with family. This is what motivated the couple to start their business together.

Given Lesay's administrative background and her husband's decade of driving experience, the couple purchased a truck in 2017. Soon after, they came to Accion to access capital to renew their insurance and license plates. ALP Transport received a Rapid Loan, Accion's newest product that provides capital with a fast turn-around time.

Their dream is to grow the business and directly hire other truckers that work independently, providing them formal benefits and flexible schedules.

*"We are grateful for this loan. Not only has it helped us financially, but it will allow us to continue with our dream and help us employ more people in San Diego with better benefits." - Lesay Paredes*



### Maciej Switacz

**TORTILLAS DE LOLA**  
El Cajon, California

Maciej Switacz and his wife Lola come from two different worlds. Lola was born in Mexico and Maciej in Poland. They both moved to the United States with different dreams, but neither of them thought about opening a business.

After getting married, Maciej and Lola went through a challenging time. He suffered a work-related injury and had to leave his job, making it difficult to keep up with expenses. To support the family, Lola had the idea to make tortillas and sell them to neighbors. To her surprise, her tortillas became popular and Maciej encouraged her to start a business, so Lola started a farmers market business with the dream of opening a storefront.

That's when the couple heard about Accion and the opportunity to access capital at a farmers market event. They were approved for a loan to buy equipment to open their new restaurant and continue their farmers market business.

*"The money not only allowed us to get more equipment but also made us feel empowered and capable of growing our business to provide for our family."*

*- Maciej Switacz*







## SAN BERNARDINO COUNTY

### Edgardo & Analyn Farin

**FARINER CONSULTING ENGINEERS, INC.**  
Ontario, California

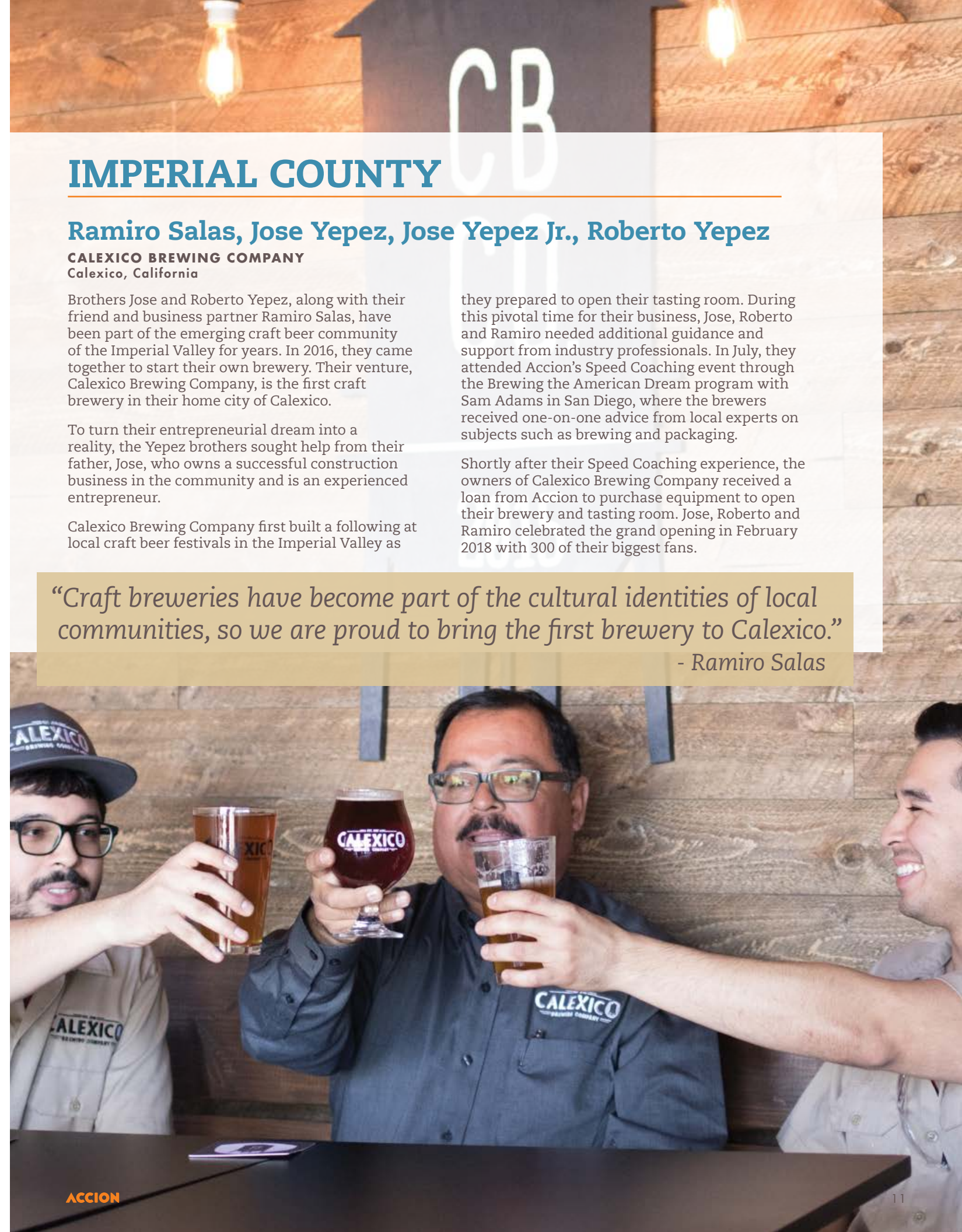
Husband-and-wife team, Edgardo and Analyn Farin, are quite experienced in life – prior to immigrating to the United States in 1980, Edgardo worked as a design engineer in the Philippines and Analyn has a nursing and business background. When they moved, he continued his engineering work at Southern California Edison, where he was employed for more than 30 years. In 2014, he decided it was time to venture out and form his own consulting company.

He started Fariner Consulting Engineers, an engineering and design company that focuses on electrical projects. The company works with large regional electrical companies to design and implement substations throughout Riverside and San Bernardino counties. With Analyn’s background, Edgardo recruited her to join him in the business processing invoices and bills.

Even though business was going well, Edgardo knew that he needed to hire more engineers to secure larger contracts and take his business to the next level. It was then that he came to Accion to expand his operations, both by hiring additional employees and securing more office space. Thanks to their Accion loan, Fariner Consulting Engineers now has thirteen employees.

*“I am so grateful to Accion; the supportive staff took the time to understand my business and to see the potential of my dreams.”*

*- Edgardo Farin*



## IMPERIAL COUNTY

### Ramiro Salas, Jose Yepez, Jose Yepez Jr., Roberto Yepez

**CALEXICO BREWING COMPANY**  
Calexico, California

Brothers Jose and Roberto Yepez, along with their friend and business partner Ramiro Salas, have been part of the emerging craft beer community of the Imperial Valley for years. In 2016, they came together to start their own brewery. Their venture, Calexico Brewing Company, is the first craft brewery in their home city of Calexico.

To turn their entrepreneurial dream into a reality, the Yepez brothers sought help from their father, Jose, who owns a successful construction business in the community and is an experienced entrepreneur.

Calexico Brewing Company first built a following at local craft beer festivals in the Imperial Valley as

they prepared to open their tasting room. During this pivotal time for their business, Jose, Roberto and Ramiro needed additional guidance and support from industry professionals. In July, they attended Accion’s Speed Coaching event through the Brewing the American Dream program with Sam Adams in San Diego, where the brewers received one-on-one advice from local experts on subjects such as brewing and packaging.

Shortly after their Speed Coaching experience, the owners of Calexico Brewing Company received a loan from Accion to purchase equipment to open their brewery and tasting room. Jose, Roberto and Ramiro celebrated the grand opening in February 2018 with 300 of their biggest fans.

*“Craft breweries have become part of the cultural identities of local communities, so we are proud to bring the first brewery to Calexico.”*

*- Ramiro Salas*



# Our 2017 Portfolio, Impact & Financial Summary

## LOANS BY SIZE



10% \$300-\$4,999  
28% \$5,000-\$9,999  
33% \$10,000-\$19,999  
23% \$20,000-\$49,999  
6% \$50,000-\$75,000

## INDUSTRY



49% Service  
23% Retail  
15% Food  
9% Professional  
4% Contractor

## ETHNICITY



39% Hispanic  
36% White  
12% African American  
7% Asian  
5% Other  
1% Pacific Islander and Native American

## LOW-TO-MODERATE INCOME (LMI)



67% LMI  
33% Non-LMI

- 219 Loans Disbursed
- \$3,615,158 Loaned
- 161 New Businesses Served with Loans
- 406 Women Served
- \$16,508 Average Loan Size
- 714 Active Clients (at 12/31)
- \$6,577,568 Active Loan Portfolio Under Management (at 12/31)
- 4.17% Portfolio At Risk\*
- 2.6% Loss Rate
- 49% Self-Sufficiency\*\*

## Portfolio Cumulative Totals to Date

2,832 Businesses Served

\$34,064,791 Loaned

4,160 Loans Disbursed

6.8% Historical Loss Rate

## Financial Position

ASSETS	DEC 2017	DEC 2016
Cash and cash equivalents	3,867,529	3,440,720
Contributions and grants receivable	154,239	243,825
Microenterprise loans receivable (Net of allowance for loan losses of \$394,208 in 2017 and \$301,313 in 2016)	6,056,182	5,487,463
Fixed assets (Net of accumulated depreciation of \$90,061 in 2017 and \$77,961 in 2016)	30,936	19,799
Other assets	465,988	377,455
<b>TOTAL ASSETS</b>	<b>\$10,574,874</b>	<b>\$9,569,262</b>
LIABILITIES		
Accounts payable & accrued expenses	261,543	228,065
Deferred revenue	23,999	74,058
Notes payable	1,450,000	1,650,000
<b>TOTAL LIABILITIES</b>	<b>\$1,735,542</b>	<b>\$1,952,123</b>
NET ASSETS		
Unrestricted	8,839,332	7,583,513
Temporarily restricted	0	33,626
<b>TOTAL NET ASSETS</b>	<b>\$8,839,332</b>	<b>\$7,617,139</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$10,574,874</b>	<b>\$9,569,262</b>

## Revenue & Expenses

SUPPORT & REVENUE	DEC 2017	DEC 2016
Grants and contributions		
Federal Awards	1,077,296	820,636
Loan Interest & Fees	997,640	948,227
Grants & Contributions	1,384,705	1,168,137
In-Kind Contributions	126,923	100,007
Investment Income	3,422	3,238
<b>TOTAL SUPPORT &amp; REVENUE</b>	<b>\$3,589,986</b>	<b>\$3,040,245</b>
EXPENSES		
Program services	2,249,516	1,999,267
Supporting services		
Fundraising	20,359	16,705
Management & general	97,918	101,019
Total supporting services	118,277	117,724
<b>TOTAL EXPENSES</b>	<b>\$2,367,793</b>	<b>\$2,116,991</b>
<b>CHANGE IN NET ASSETS</b>	<b>\$1,222,193</b>	<b>\$923,254</b>
<b>NET ASSETS-BEGINNING OF YEAR</b>	<b>\$7,617,139</b>	<b>\$6,693,885</b>
<b>NET ASSETS-END OF YEAR</b>	<b>\$8,839,332</b>	<b>\$7,617,139</b>

Complete financial statements, audited by Leaf & Cole, LLP, reflect certain 2016 reclassified results to be consistent with the 2017 presentation and are available upon request through Accion. \*Portfolio at risk is equal to the total outstanding loan balance of loans past due more than 30 days divided by the loan portfolio. \*\*Self sufficiency is calculated by dividing revenue from lending operations (including write-off recoveries) by total expenses (less in-kind).



# Thanks to Our Supporters, Staff & Board Members

## 2017 FUNDERS

Adelaide Sloboda  
Alma Yadira Palencia-Reyes  
Angela Zappia  
Anne Haines  
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Gift made in memory  
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CDFI Fund

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Gift Program  
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Vilaplana  
Victor Nava  
Wells Fargo Foundation  
Western Alliance Bank

## VOLUNTEERS & INTERNS

James Hammerschmidt  
Brandon Slater  
Rosalie Chen  
Benjamin Li  
U.S. Bank San Diego  
Teller Coordinators

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

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\*Facilitated by the Accion U.S.  
Network

## BOARD MEMBERS AS OF MAY 2018

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Senior Vice President  
West U.S. Region Private  
Banking Manger, U.S. Bank  
Private Wealth Management

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

**STACEY KARTCHNER:**  
**BOARD SECRETARY**  
Attorney at Law

**WILLIAM BECKER**  
SVP, Corporate CRA Manager  
Comerica Bank

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**SEAN CARPENTER**  
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Commercial Banker  
Wells Fargo & Co.

**PAMELA DAVIS**  
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**JOON HAN**  
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Chief Lending Officer  
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**VICTOR NAVA**  
VP/Branch Manager  
Imperial Valley Market  
Rabobank

**TOBY RESCHAN**  
Director of Commercial Banking  
Pacific Premier Bank

**ALEX RODRIGUEZ**  
SVP, Business Relationship  
Manager  
Pacific Commerce Bank

**VICTOR A. VILAPLANA**  
Attorney at Law  
Foley & Lardner LLP

## STAFF AS OF MAY 2018 LEADERSHIP TEAM

**ELIZABETH SCHOTT**  
Chief Executive Officer

**VALERY BELLOSO**  
Chief Strategy Officer

**JAVIER ISLAS**  
Chief Financial Officer

**JUAN CARLOS HERNANDEZ**  
Chief Credit Officer

## STAFF TEAM

**SUZANNE ANDERSON**  
Director of Marketing  
& Communications

**MONICA BATTAH**  
Accountant

**DOMINIC BENDINELLI**  
Loan Support Specialist

**ERICKA CORDERO**  
Office Administrator

**LINDA DAO**  
Junior Accountant

**ROSALINDA DELGADO**  
Lead Business Development  
Officer

**RUBEN FLORES**  
Business Development Officer

**NICOLE JANSMA**  
Director of Grants & Impact

**ETLA MORENO**  
Portfolio Service Manager

**CAROLINA ORTEGA**  
Marketing & Design Associate

**ALMA PALENCIA-REYES**  
Business Development  
Associate

**MARIA PARTIDA**  
Client Experience Manager

**FRANCISCA POLANKA**  
Junior Loan Underwriter

**ISAAC RAMIREZ**  
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**DANEA RAMOS**  
Business Development  
Associate

**ELIZABETH RODRIGUEZ**  
Loan Processor

**CHRISTINE SANCHEZ**  
Business Development Officer

**SAMER SHABA**  
Director of Portfolio Quality

**LARISA VEGA**  
Business Development Officer

**JOHN VENEKLASEN**  
Loan Underwriter

**ERIN VUONG**  
Loan Underwriter

**ANGELA ZAPPIA**  
Development &  
Communications Officer







# ACCION

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## Imperial Valley

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## Inland Empire

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## Coachella Valley

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