



Annual Report 2016

ACCION

Arizona, Colorado, Nevada,
New Mexico and Texas

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Estella Loretto, owner of Gentle Spirit Studio Gallery & Sculpture Garden in Santa Fe, New Mexico.

Dear Partners, Friends and Supporters,



Bob Murphy
2016 CHAIRMAN
OF THE BOARD

Reflecting on my tenure as Chairman of the Board, I am very proud to be part of a mission-driven organization that breaks down barriers for hardworking small business owners. I find inspiration in the tremendous impact Accion's clients have on their communities and in Accion's unique ability to join hand-in-hand with everyday entrepreneurs to increase opportunity and make our regional economy ever more dynamic.

In 2016, Accion set itself apart with ambitious goals marked by key initiatives to improve our technology and client service. We provided more loans and more funding than ever before: 1,529 loans totaling \$21.5 million. Additionally, we welcomed a new Arizona-based board member, Clarence McAllister of Fortis Networks, and were one of only four organizations nationally to receive the Small Business Leader Award from Goldman Sachs, the Surdna Foundation and Opportunity Finance Network. This award recognizes innovation, growth, impact and financial sustainability among mission-driven small business lenders.

I stand in awe of the tremendous progress the Accion team has made over the past two years. I know that Greg Levenson's leadership as the 2017 Chairman of the Board will drive even more transformative growth for Accion as it continues to help thousands of small business owners across our region realize their dreams.

To our clients, contributors and stakeholders, thank you for your continued support of Accion and the amazing entrepreneurs it serves.

Bob Murphy
2016 Chairman of the Board



Rosemany Huff, owner of Rosma Designs in Aurora, Colorado.

About Us

Founded in 1994 and serving the states of Arizona, Colorado, Nevada, New Mexico and Texas, Accion is a nonprofit organization that increases access to business credit, makes loans and provides training to enable entrepreneurs to realize their dreams and be catalysts for positive economic and social change.

Accion is dedicated to helping entrepreneurs and business owners generate income, build assets, create jobs and achieve financial success through business ownership.

The organization offers business loans from \$1,000 to \$1 million, along with training, networking and other support services to those who own or want to start a business.

About Accion in the U.S.

Accion creates economic opportunity by partnering with small business owners to provide access to capital and the business support they need to create and grow healthy enterprises and contribute to thriving local economies.

We are 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 has a deep knowledge of financial technology and expertise, having helped over 90 partners serve the financial needs of tens of millions of people in 40 countries.

Our 2016 Portfolio & Impact

IMPACT STATISTICS - 2016 INDICATORS (Jan. – Dec.)

Number of Loans Disbursed	1,529
Amount Loaned	\$21,508,972
Businesses Served During Year	3,089
Active Portfolio at Year-End	\$36,101,057
Average Loan Size	\$14,607
% Net Dollars Written Off	3.1%
% Self-Sufficiency*	67%
Client-Reported Jobs Created or Sustained	3,924

IMPACT STATISTICS - CUMULATIVE TOTALS TO DATE (since inception Mar. 1994)

Businesses Financed	7,003
Number of Loans Disbursed	10,895
Amount Disbursed	\$102,516,250
Client-Reported Jobs Created or Sustained	14,158

* Self-sufficiency is calculated by dividing operating revenue (plus investment gains) by total expenses (less in-kind).



“Without my community and my customers, I wouldn’t be able to open the doors every day.”

MELISSA COBORUBIO
ESCALADE CLEANERS | PHOENIX, ARIZONA



ESCALADE CLEANERS

PHOENIX, ARIZONA

Dry cleaning has been in Melissa Coborubio’s family for several generations. Melissa started working with her mother in the business at a young age but notes that her focus isn’t necessarily on the work itself, but on her community. “I’m running this business because my passions are in serving customers, seeing my employees grow and develop, and being a part of my community,” she says. “It feeds my soul.”

Ready to build her own business, Melissa opened Escalade Cleaners in Phoenix in 2015. When she was ready to open a second location, she was met with financial barriers despite her track record of achievement. Melissa tried unsuccessfully to obtain financing from more than five banks before one recommended Accion. She received funding from Accion to open the second location and has since received additional loans to help grow her business.

Since inception, donating to local charities has been a cornerstone of Melissa’s business practices. “I recognize that without my community and my customers, I wouldn’t be able to open the doors every day,” she says. Escalade Cleaners has participated in back-to-school and clothing drives and offers discounts to churches and schools. The business also donates to a music scholarship fund for students at the local community college.

Today, Melissa proudly employs 25 people from her neighborhood. Many of her employees have faced difficulties finding employment because they are refugees or formerly incarcerated individuals. Melissa prides herself on giving them a chance to develop critical workplace skills. She expresses, “Seeing an employee bloom and transform into a completely different person since they were first hired is amazing. It reminds me why I do this work.”



EL BOHIO CRIOLLO CUBAN CUISINE

GOLDEN, COLORADO

W

When native Cubans Yuneisi Oliva and her husband, Greico Herrada, relocated to Colorado from Florida, there were many things they missed.

One of their heartaches was the lack of Cuban food. Inspired to do something as a family, Yuneisi and her mother started selling homemade Cuban food at local festivals. “My mom taught me to cook and do everything in the kitchen,” she says. “She’s my right hand.” Their food was a hit, and Yuneisi knew they could expand their operation.

She went in search of capital for a food truck but was turned down by a traditional lender due to insufficient income. Yuneisi was referred to Accion and was quickly approved for a small loan. The food truck was a success, and less than a year later, the financially savvy Yuneisi paid off her loan and

began saving to open a restaurant. With the help of another small loan from Accion, Yuneisi opened El Bohio Criollo Cuban Cuisine restaurant in Golden, Colorado.

Reflecting on starting a business that has grown rapidly, Yuneisi notes, “It was stressful but later on I thought, I’m going to make it, don’t worry.” Today, El Bohio is a growing family-run business. Yuneisi proudly employs her mother, younger sister, husband and three sons, in addition to a few locals.

Down the road, Yuneisi plans to open more El Bohio locations with room for live music and salsa dancing. Reflecting on her experience, she concludes, “I’m very happy to know Accion. I can count on them. I always have Accion in my mind for something in the future.”



YUNEISI OLIVA

EL BOHIO CRIOLLO CUBAN CUISINE | GOLDEN, COLORADO

“My mom taught me to cook and do everything in the kitchen. She’s my right hand.”



“I enjoy giving families something creative to do.”

HEATHER WEINBERGER

PAINT PARTY | LAS VEGAS, NEVADA



PAINT PARTY

LAS VEGAS, NEVADA

H Heather Weinberger and her business, Paint Party, are expanding entertainment options in Las Vegas. Heather hosts paint parties that are perfect for adults and children alike. She says, “It’s not just an art lesson — people come here for the experience.”

Heather started Paint Party in 2014 when she merged her love of fine art with teaching. The business began in a series of restaurants and venues, but Heather knew she would need a studio to grow her business and — more importantly — to create a family-friendly environment. She explains, “I enjoy giving families something creative to do.” A loan from Accion made Heather’s dream possible, enabling her to secure a studio space where Paint Party has been able to thrive.

Today, Heather hosts a variety of parties for families, work groups and special occasions. Customers get to enjoy a social experience while unleashing their creativity and learning how to paint. When asked what she’s most proud of, Heather replies, “Getting this business established when it is not a part of a chain or franchise.”

This was no easy task in the competitive, yet still recovering, Las Vegas business environment. Owning and operating a small business can be challenging at times, but through her hard work and vision, Heather is crafting a fun, nurturing and colorful experience for Las Vegas locals and visitors.



TRUE GRIT TATTOO

ALBUQUERQUE, NEW MEXICO

Johnny Mac Howell was managing a tattoo shop when he decided to break out on his own. He had been tattooing for 15 years, but with a son graduating from high school, it didn't look like he would be able to afford to put him through college. "The only way to make more money was to become my own boss," he says. "I think as a parent, you always want your child to do better than you've done. And I really wanted to give him those opportunities."

Reflecting on his past, Johnny Mac recalls, "I really grew up poor and didn't have a lot of toys to play with, so I started drawing the toys I wanted. I've always drawn things."

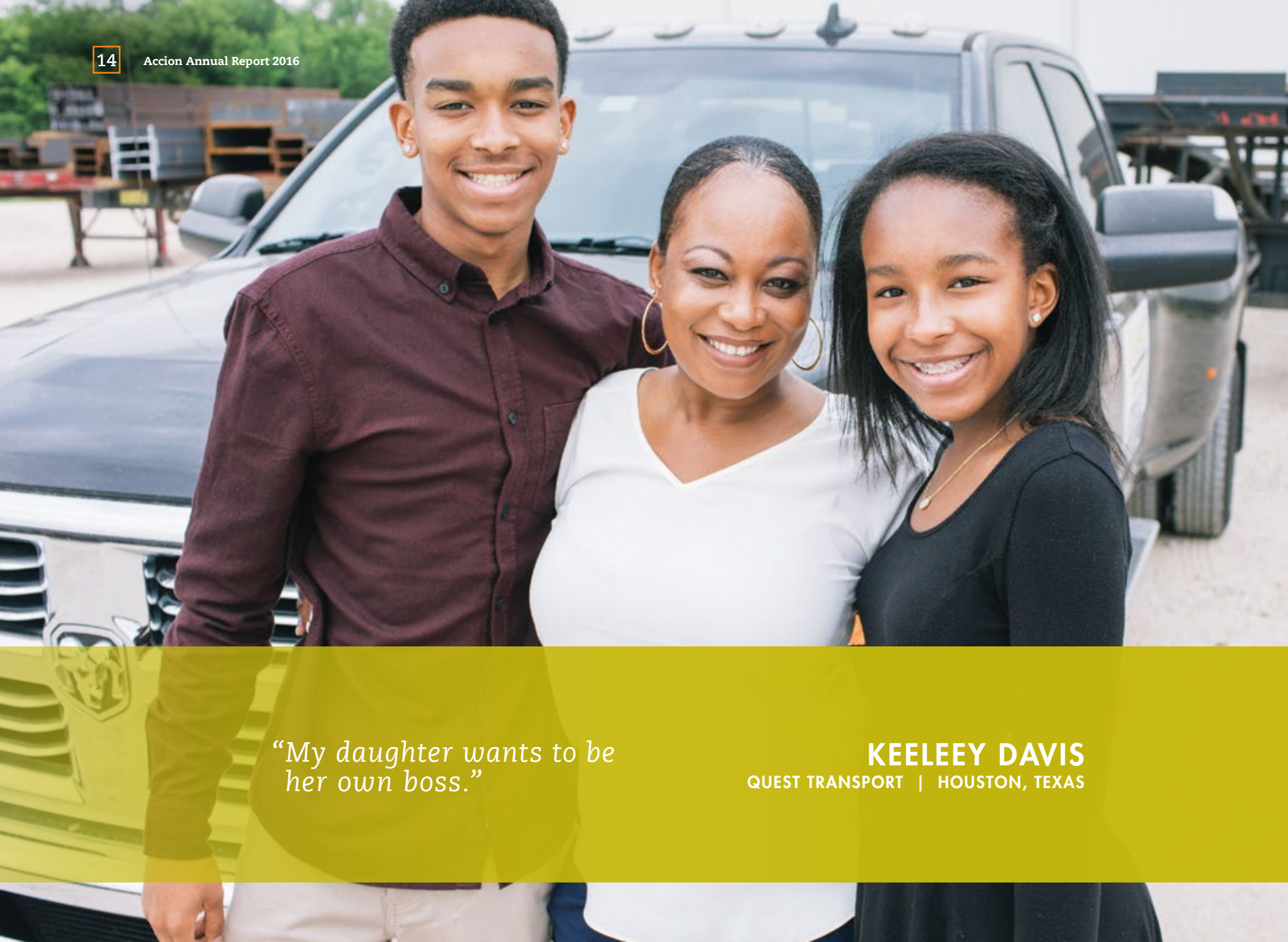
A native New Mexican, Johnny Mac grew up in foster care, and he attributes his strong work ethic to his WWII-era foster parents. He is also a veteran of the U.S. Navy. After serving his country, Johnny Mac found himself struggling to make ends meet. He worked as a stone mason to provide for his son and exercised his creative skills as a tattoo apprentice. He relates, "I wanted to be a good dad because I didn't have a dad, but I also had to put food on the table."

Determined to realize his dreams, Johnny Mac made the decision to focus on his talent as a tattoo artist. Today, nearly 11 years later, Johnny Mac's shop, True Grit Tattoo, is thriving. He says, "I just really appreciate that Accion took me on as one of their clients. It's made my lifetime dream come true: being able to provide for my son."



JOHNNY MAC HOWELL
TRUE GRIT TATTOO | ALBUQUERQUE, NEW MEXICO

"I just really appreciate that Accion took me on as one of their clients. It's made my lifetime dream come true: being able to provide for my son."



“My daughter wants to be her own boss.”

KEELEEY DAVIS
QUEST TRANSPORT | HOUSTON, TEXAS



QUEST TRANSPORT

HOUSTON, TEXAS

Keeleey Davis is not your average trucker. For starters, she's a female business owner in a predominantly male industry. “When it comes down to the cost, the fuel and the relationships, I know my stuff. It's very rewarding to determine my own success and to do it in an unexpected field,” says Keeleey.

When asked how she got into the trucking business, Keeleey replies, “I was captivated by the fact that transportation had such an impact on our economy. Everything has to get on a truck — whether it's destined for a train, a boat or an airplane, a truck is always involved.” Keeleey's first try at running a trucking company, several years ago, proved unsuccessful. She remembers, “It was bad timing — life was happening; I was going through a divorce.” However, as a self-proclaimed “entrepreneur at heart” and with a son headed off to college, Keeleey was recently inspired to give trucking another shot.

This time around, Keeleey knew she would need working capital to fuel her new business, Quest Transport. Purchasing her auto-hauler trailer out-of-pocket, she used a loan from Accion to purchase additional equipment, insurance and payroll services. Keeleey says, “I already knew how valuable Accion was from referring clients at a previous employer, but having utilized the services myself, it goes so much further than getting the loan or funding you need. It's really about relationships.”

When asked what she's most proud of, Keeleey notes, “Being a parent is really, really important to me — being able to remain a constant in my children's lives while earning an income and building a business.” Today, Keeleey is thrilled that she's setting a strong example for her children that has also sparked their interest in entrepreneurship. She beams with pride when she says, “My daughter wants to be her own boss.”

Thanks to Our 2016 Supporters & Investors

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(\$1,000 and above)

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- Wells Fargo

Accion is deeply grateful for the generosity of our donors and has made every effort to correctly recognize your support.

* Gift facilitated by the Accion U.S. Network

• Gift made in honor of the Lynn Trojahn Garden of Gratefulness

◇ Gift made in support of the Accion Dream Circle Initiative.

‡ Gift received via Colorado Gives Day

Italicized contributors are past and current Accion clients

Please let us know of any errors or omissions.

2016 Financial Summary

Revenue & Expenses

SUPPORT & REVENUE	US\$
SUPPORT	
Unrestricted	\$2,762,296
Temporarily restricted	\$1,632,201
Permanently restricted	\$287,000
In-kind contributions	\$215,669
TOTAL SUPPORT	\$4,897,166
REVENUE	
Loan interest and fees	\$4,386,621
Net realized/unrealized gains on investments	\$29,836
Investment income, net of expenses	\$19,467
Other revenue	\$81,049
TOTAL REVENUE	\$4,516,973
TOTAL SUPPORT AND REVENUE	\$9,414,139
WRITE-DOWN OF REPLACED SOFTWARE	\$(251,117)
EXPENSES	
Program services	\$6,245,209
Fundraising	\$469,583
Supporting services	\$215,022
TOTAL EXPENSES	\$6,929,814
CHANGE IN NET ASSETS FROM OPERATIONS	\$2,233,208
LLC ACTIVITY	
Capital contributions	\$1,100,000
Gain on LLC activity	\$95,352
Distributions	\$(88,551)
CHANGE IN NET ASSETS FROM LLC ACTIVITY	\$1,106,801
TOTAL CHANGE IN NET ASSETS	\$3,340,009

Balance Sheet

ASSETS	US\$
Cash and equivalents	\$4,480,991
Investment securities	\$1,009,273
Accounts receivable	\$796,692
Contributions receivable, net	\$199,479
Grants receivable	\$2,151,720
Microenterprise loans receivable, net of loan loss allowance of \$2,996,662	\$33,101,214
Derivative instrument	\$229,381
Prepaid expenses	\$10,917
Building and equipment, net of accumulated depreciation of \$638,686	\$2,043,035
Land	\$1,003,216
Property held for sale	\$250
TOTAL ASSETS	\$45,026,168
LIABILITIES	
Accounts payable	\$51,444
Accrued payroll	\$251,419
Other accrued liabilities	\$81,004
Unsecured lines of credit	\$2,600,000
Unsecured notes payable	\$14,589,113
Secured debt	\$6,943,579
TOTAL LIABILITIES	\$24,516,559
NET ASSETS	
Unrestricted	\$10,782,452
LLC investments	\$7,145,381
Temporarily restricted	\$417,105
Permanently restricted	\$2,164,671
TOTAL NET ASSETS	\$20,509,609
TOTAL LIABILITIES AND NET ASSETS	\$45,026,168

Complete financial statements, audited by Atkinson and Co., are available upon request through Accion.

Our 2017 Board & Staff Members*

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			* As of June 2017

We would also like to acknowledge and thank the community of Accion interns and volunteers who have contributed their time and talent to our mission during the year.

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Regional Headquarters:
2000 Zearing Ave. NW
Albuquerque, NM 87104

Design services by
Zach McNamara Creative

Photography by
Rick Scibelli Photography



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