

ACCION
NEW MEXICO



Lending. Supporting. Inspiring.

ACCION NEW MEXICO ANNUAL REPORT 2002

MISSION



The Look of Success: Sithsay Sithithapanya, Say Iron Works, Albuquerque

The mission of ACCION New Mexico is to increase access to business credit, make loans and provide training, which enable emerging entrepreneurs to realize their dreams and be catalysts for positive economic and social change.

www.accionnm.org

MESSAGE FROM THE CHAIRMAN OF THE BOARD

Reaching New Heights



Edward J. Consroe

In 2002, ACCION was able to provide more entrepreneurs in more communities around New Mexico with access to capital than ever before. The number of loans we issued during the year reached an all-time high of 425—a 32 percent increase from 2001. With credit and hope from ACCION, entrepreneurs in more than 80 New Mexico communities are generating income, building assets, and creating new wealth and well-being through small business ownership. Since 1994, the hardworking small business owners served by ACCION have created or sustained an estimated 2,000 jobs, effecting positive and lasting change in some of New Mexico's most economically distressed communities.

A guiding commitment to accountability, innovation and demonstrable results brought ACCION New Mexico local and national accolades. In 2002, ACCION was honored with Samaritan Counseling Center's New Mexico Ethics in Business Award as the premier nonprofit in New Mexico for ethical standards. In recognition of our performance as a pace-setting U.S. microenterprise development organization, ACCION New Mexico received the national 2002 Deutsche Bank Award for Excellence in Lending.

The spirit of our clients shone brightly in 2002. Faced with an economic downturn, entrepreneurs dedicated to their families and dreams came to ACCION looking for somebody to believe and invest in their ability to succeed. For an entrepreneur who fervently desires self-reliance, but faces barriers to qualifying for credit from traditional sources, a loan from ACCION can provide a life-changing boost of confidence and capital.

Thanks to the steadfast generosity of our donors, ACCION is bridging the credit gap that prevents emerging entrepreneurs from reaching their full potential. This year, despite the difficult economic environment, the contributions of ACCION's board members, individual, foundation and corporate donors surpassed all previous giving levels. And a contribution to ACCION is a sound investment in New Mexico's future. In 2002, ACCION was able to invest \$0.82 of every dollar spent in direct program services.

On behalf of ACCION New Mexico, I wish to thank our supporters for the vital ways in which they have contributed. We especially send our sincere thanks to our clients, whose hard work, energy and vision continue to generate new hope and opportunity throughout New Mexico.

Sincerely,

Edward J. Consroe
2002 Board Chairman

ENTERPRISE IN AN

Economic Downturn

When Jon Hudson was laid off from a local telecommunications firm last year, his part-time, home-based stained glass business became an economic lifeline for his family overnight. To stay afloat financially, Jon knew he would need vital capital to invest in his business.

Like many New Mexicans who lack consistent health care coverage, Jon discovered that a credit history marred by medical debt meant that commercial credit was out of his reach. Determined to provide for himself and his son, he applied for an ACCION loan and quickly received \$2,000 to energize his business.

With a steady stream of orders, Jon has recently moved his now full-time business into a sunny studio in downtown Albuquerque. Playing a role in revitalizing Albuquerque's downtown, Jon is proud to have overcome a potentially devastating downturn by investing in his own capacity to create economic opportunity.

Jon is not alone. With more families starting small businesses to combat job loss or reduced household income, ACCION is committed to ensuring that New Mexico's entrepreneurs have the credit they need to succeed despite a difficult economic climate.

PURE ACCOMPLISHMENT

The Water Boyz

Two years ago, three men – Jesse Castanon, Anthony Roybal and his son David – set out to realize a shared dream of economic independence. David, who had worked for a water bottling company for nine years, proposed they start their own water business in Santa Fe. Soon, The Water Boyz was born.

Sure of their ability to succeed, the three men pooled their hard-earned savings to launch the business. But they soon ran into a stumbling block: new city restrictions required them to upgrade their bottling and sterilization equipment. With all their savings already invested in existing equipment, they couldn't afford the upgrade. The men requested a bank loan but did not qualify.

"Banks couldn't support this business because we didn't have the credit history," says David. "ACCION was the only one that helped."

With a \$20,000 ACCION loan, David, Jesse and Anthony bought the industrial bottle sterilizer they needed, allowing them to not only meet the new standards, but to clean bottles faster and more efficiently.



David Roybal, *The Water Boyz*, Santa Fe

"It was really difficult that first year," says David. "I don't think that we would have done it without the loan from ACCION. Now we're finally able to compete with the big companies."

In the past year, The Water Boyz has grown beyond David, Jesse and Anthony's expectations: the business now makes deliveries to over 350 homes and companies in Santa Fe. Best of all, they have been able to provide jobs for four employees, with additional hires on the horizon.

And the trio is not content to rest on their success. "Our goal now," says David, "is to expand our services to all of northern New Mexico."

2002 HIGHLIGHTS

A Landmark Year

2002 was a landmark year for ACCION New Mexico. Record demand for our services coupled with innovative and efficient partnerships enabled us to provide hundreds of New Mexico microenterprises with access to capital and support services during the year. Ninety percent of the 425 loans issued by ACCION in 2002 went to businesses owned by low-income, minority or women entrepreneurs. More than 97 percent of all dollars lent by ACCION have been repaid – a statistic that truly reflects the commitment and hard work of our clients. Each ACCION loan is a hands-on tool for our clients to build financial and credit management skills.

To reach more entrepreneurs throughout the state, ACCION deepened our partnership with the New Mexico Small Business Development Center (NMSBDC) Network. Providing entrepreneurs with a full range of business development training services at locations in 18 communities, the NMSBDC Network now closes ACCION loans directly from their offices. This new relationship with the NMSBDC Network is

modeled on the success of similar partnerships – with Wells Fargo Bank, First State Bank and First National Bank of Santa Fe – that have dramatically boosted our loan volume, and given small business owners in remote communities access to credit they would otherwise go without. In 2002, 29 percent of all loans were disbursed outside of Albuquerque, indicating the resounding success of these partnerships.

The year was also marked by great strides in fundraising. The U.S. Department of Treasury's Community Development Financial Institutions (CDFI) Fund granted ACCION New Mexico \$500,000 – the single largest grant in our history. ACCION's individual and corporate donors stepped up their contributions in 2002, giving over \$670,000 through our annual campaign. In addition, Bank of the West and Jacobs Engineering Group joined Wells Fargo Bank, First State Bank and the CDFI Fund in providing lines of credit at 0% interest to ACCION New Mexico, for a total of \$2.3 million in loan funds.

MARTHA DOMINGUEZ

Indigenous Mujeres por la Dignidad, Albuquerque
Part of the ACCION Family

Martha Dominguez knows firsthand what a small loan can do. Originally from Honduras, she grew up in an indigenous Mayan village and saw her father build a successful business with the help of loans from a local cooperative.

"Many people think they can't do well because they don't have a lot of money. But that's not true," says Martha. "I learned from my father how a little money can go a long way."

Inspired by her father's example, Martha launched her own Albuquerque-based import business – Indigenous Mujeres por la Dignidad – over ten years ago. Today, Martha imports and sells brightly embroidered blouses, men's shirts, belts, purses and pillowcases handmade by cooperatives of indigenous women in Chiapas, Mexico and Rabinal, Guatemala. She sells these handicrafts at local community events, generating revenue for herself and numerous artisans.

In the early days of the business, Martha often lacked the working capital she needed to place orders with the cooperative. "That's where ACCION came in," she remembers. "ACCION gave me the seed money – just \$500." Four ACCION loans later, Martha has been able to build a viable business that supports her own family, as well as dozens of other families.

"For people like me – people who have dreams but not a lot of money," says Martha, "there is no organization that supports you as well as ACCION does. At ACCION, you feel like you're part of a family."



FINANCIAL SUMMARY



A Reflection of Success: Jon Hudson, Route 66 Stained Glass, Albuquerque

STATEMENT OF FINANCIAL POSITION

	DEC. 2002	DEC. 2001
ASSETS		
Cash and Equivalents	\$ 1,530,469	\$ 1,004,012
Investments, temporarily restricted	\$ 19,921	\$ 9,908
Accounts Receivable	\$ 2,334	\$ 665
Contributions Receivable	\$ 784,332	\$ 331,162
Microenterprise Loans Receivable (Less Allowance for Loan Losses of \$167,857 in 2002 and \$129,282 in 2001)	\$ 1,821,789	\$ 1,303,141
Equipment (Net of Accumulated Depreciation of \$54,380 in 2002 and \$33,499 in 2001)	\$ 47,265	\$ 39,573
Prepaid Expenses	\$ 3,035	\$ 5,664
Total Assets	\$ 4,209,145	\$ 2,694,125
LIABILITIES		
Accounts Payable	\$ 13,980	\$ 9,505
Accrued Payroll	\$ 68,465	\$ 59,955
Other Accrued Liabilities	\$ 1,723	\$ 1,174
Lines of Credit	\$ 550,000	\$ 350,000
Notes Payable	\$ 1,750,000	\$ 1,000,000
Total Liabilities	\$ 2,384,168	\$ 1,420,634
NET ASSETS		
Unrestricted	\$ 1,519,727	\$ 1,063,054
Temporarily Restricted	\$ 305,250	\$ 210,437
Total Net Assets	\$ 1,824,977	\$ 1,273,491
Total Liabilities & Net Assets	\$ 4,209,145	\$ 2,694,125

REVENUE AND EXPENSE STATEMENT

	DEC. 2002	DEC. 2001
SUPPORT AND REVENUE		
Support and Contributions		
Unrestricted	\$ 936,413	\$ 424,404
Restricted	\$ 231,675	\$ 198,129
In-Kind	\$ 168,340	\$ 183,747
Total Support and Contributions	\$ 1,336,428	\$ 806,280
REVENUE		
Loan Interest and Fees	\$ 279,064	\$ 191,956
Interest	\$ 5,348	\$ 11,059
Other Income	\$ 497	\$ 3,902
Total Revenue	\$ 284,909	\$ 206,917
Total Support and Revenue	\$ 1,621,337	\$ 1,013,197
EXPENSES		
Program Services	\$ 882,151	\$ 761,663
Fundraising	\$ 151,724	\$ 98,471
Supporting Services	\$ 35,976	\$ 29,520
Total Expenses	\$ 1,069,851	\$ 889,654
Change in Net Assets	\$ 551,486	\$ 123,543

IMPACT

INDICATOR	2002	2001
Number of Loans Disbursed	425	321
Amount Loaned	\$1,715,720	\$1,519,734
Clients Served During Year	626	456
New Clients Served	265	192
Active Portfolio (at 12/31/02 & 12/31/01) ¹	\$1,989,646	\$1,415,424
Active Accounts (at 12/31/02 & 12/31/01)	496	341
Average Loan Size	\$4,037	\$4,734
Portfolio at Risk ²	5.80%	5.83%
Percentage Self-Sufficiency ³	31.6%	29%
CUMULATIVE TOTALS TO DATE (since inception 3/94)		
Clients Served	1,132	867
Number of Loans Disbursed	1,997	1,572
Amount Disbursed	\$5,637,985	\$3,922,265
% Net Dollars Written Off	2.6%	2.5%

1 Excluding loan disbursements in transit.

2 Portfolio at risk is equal to the outstanding principal balance of loans past due more than 30 days divided by the total outstanding loan portfolio.

3 Self-sufficiency is calculated by dividing revenue from lending operations and investments by total expenses (less in-kind).

ACCION

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Chris Wiggins
Wiggins, Williams & Wiggins (in-kind)
Jessica Wolfendale
**Anne Haines and Jerry Yatskowitz
Anne and Vince Yegge**
Jim Zabitski and Sue Johnson
Zia Laser, Inc. (in-kind)
Raymond and Catherine Ziler
Frank B. Zinn

**U.S. Department of the Treasury,
Community Development Financial
Institutions Fund***
Van Allen Family Foundation
Linda Von Boetticher
Mr. and Mrs. James Walton
Chris and Ann Wehr
Wells Fargo Bank New Mexico*
Elizabeth Wertheim in Honor of
Anne B. Noss
Westman Investments
Michael Wiese and Margaret Hennessey
William and Janislee Wiese
Chris Wiggins
Wiggins, Williams & Wiggins (in-kind)
Jessica Wolfendale
**Anne Haines and Jerry Yatskowitz
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Jim Zabitski and Sue Johnson
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Frank B. Zinn

***Legacy Funders: Contributions at the
\$25,000 level or above**
**Founding Funders: Contributions at the
\$10,000 level or above**