

Arizona  
Colorado  
Nevada  
New Mexico  
Texas

ACCION

*Lending. Supporting. Inspiring.*





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# Dear Partners, Friends & Supporters



**MICHELLE A. COONS**  
2014 BOARD CHAIR

Accion observed a special milestone in 2014—its 20th anniversary providing uplifting credit and support to the hard-working entrepreneurs whose businesses shape our neighborhoods. Serving as the 2014 board chair was particularly meaningful for me as I had the great fortune of attending the founding dinner that launched Accion’s work in the region.

From the gathering over 20 years ago, Accion has grown to serve entrepreneurs across five states; providing more than \$60 million in credit to launch, operate, or expand thousands of businesses. I am inspired that at the pace achieved in 2014—with 1,239 loans totaling \$12.3 million issued—Accion will lend another \$60 million in just the next five years. Our clients will use those dollars to invest in businesses that allow them to create jobs, raise their families, and propel our communities forward.

Debra Williams, owner of Debra’s Learning Center in Denver (featured on the cover), embodies how Accion’s clients embrace opportunity and well-being. With three children and three grandchildren of her own, Debra has fine-tuned her talent and tenacity to run a business that currently provides needed childcare for 20 working families, making it possible for parents to earn an income while their children learn and thrive.

Recent studies support the positive impact business ownership has on the families of entrepreneurs. For example, business owners build higher asset levels and are more likely to be homeowners than the general population. In addition, Accion’s clients demonstrate initiative, community engagement, and the joy of building a business for children, which in turn helps them join the next generation of entrepreneurs.

Thank you for being a part of Accion’s first 20 years and for helping entrepreneurship flourish into the future.

Michelle A. Coons  
2014 Board Chair





## About Us

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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, which enable entrepreneurs to realize their dreams and be catalysts for positive economic and social change.

Accion is dedicated to helping entrepreneurs and business owners fuel income generation, asset creation, employment opportunities and 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.

## A Member of the Accion U.S. Network

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We are a member of the Accion U.S. Network ([www.us.accion.org](http://www.us.accion.org)), the largest nonprofit micro- and small business-lending network in the United States. Since 1991, the members of the U.S. Network have collectively made more than 53,000 loans totaling over \$443 million.

Additionally, more than 400,000 business owners across the nation have turned to Accion for financial and business advice via workshops, online tools, and one-on-one consultations. Globally, Accion ([www.accion.org](http://www.accion.org)) is a pioneer in microfinance, reaching millions of individuals through its international network of partners.



# Our 2014 Portfolio & Impact



## IMPACT STATISTICS - 2014 INDICATORS (JAN. - DEC.)

Number of Loans Disbursed	1,239
Amount Loaned	\$ 12,325,923
Businesses Served During Year	2,034
Active Portfolio at Year-End	\$18,449,023
Average Loan Size	\$9,948
% Net Dollars Written Off	1.4%
% Self-Sufficiency [1]	60%
Client-Reported Jobs Created or Sustained	2,564

## IMPACT STATISTICS - CUMULATIVE TOTALS TO DATE (since inception 3/94)

Businesses Financed	5,116
Number of Loans Disbursed	7,872
Amount Disbursed	\$62,765,488
Client-Reported Jobs Created or Sustained	9,440

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

# Accion Entrepreneurs

**BENSON LUMBER**  
BENSON, ARIZONA



*“Everything I do, I do for my kids,” Angel says.*





Benson Lumber is a hub of commerce and daily life in Benson, a town of 5,000 in the southeastern corner of Arizona. Owner Angel De La Torre bought the business 13 years ago and has grown it from four employees to 13, a needed boost to employment in a community that has experienced negative job growth in recent years.

Angel brings over 50 years of experience to the lumber and hardware business—he began working in the trade as a young boy at his father’s three hardware stores in Mexico.

Operating in an industry especially vulnerable to downturns, Angel has drawn on his entrepreneurial grit and combined it with working capital from Accion to grow Benson Lumber’s economic impact. Through dire

recessionary years in Arizona, Angel drew strength—and success—from a belief that “challenges become blessings once you overcome them.” Since purchasing the business, Angel has led Benson Lumber to quadruple its annual sales—to over \$1.5 million in 2014.

Angel’s father sent all seven of his children to college, and Angel and his wife Silvia are proud their three children are now in college or have graduated.

Much like his own father, in addition to an education, Angel is also passing an entrepreneurial drive to the next generation—his son Angel, Jr. will soon complete college and wants to help Benson Lumber continue growing into the future.



**ANGEL DE LA TORRE**

## MS. KATHY'S ELECTRIC

LAS VEGAS, NEVADA

## KATHY JACKSON

Kathy Jackson's smile lights up a room, and so does her business. Kathy has lived in Las Vegas all of her life. When the city she loves was hit hard by the recession, she, like so many residents whose jobs vanished, wondered to herself, "what do I do next?" With years of experience providing office support for construction contractors, her answer was "I do it for myself."

So, Kathy set about getting the technical training to launch her own business as an electrician, and Ms. Kathy's Electric was born at the start of 2013. In 2014, Kathy went in search of credit to support her business' capacity to grow. Her nephew told her about Accion, and in less than a week, Kathy had working capital in hand.

Now, with two part-time employees, Kathy is steadily growing her electrical business, making homes – and the Las Vegas economy – brighter. She says, "It's the greatest feeling ever to watch the lights I install come on and to see my customers smile."

Embracing the demands of running a business and reflecting on the three adult children and two new grandbabies who look up to her, Kathy says, "I'm proud of myself for building something. It's like I'm free. I'm in control of my future."







## MAXIM TIRES

DENVER, COLORADO

### MARIO VALDEZ



Maxim Tires, in Denver, specializes in selling used tires, putting a necessity within reach of many families who cannot afford new tires. Owner Mario Valdez understands the financial challenges many of his customers are working to overcome. A former Border Patrol agent, Mario found himself in need of a new line of work following an injury. With previous experience in the tire industry, Mario bought his business from a family member three years ago and renamed it after his youngest son, Maximo.

With three children, Mario was determined to succeed. Looking back, he says, “we were living day-to-day” and the business was a way to move forward. Like many entrepreneurs, Mario juggles many responsibilities to keep Maxim Tires on track. “I learned that discipline is the key to succeed,” he says.

Having invested deep reserves of courage in his business’ success, Mario’s biggest challenge was finding capital to go along with it. He reflects, “I knocked on every door and couldn’t find support. After my first call with Accion, I had the credit and help I needed. They motivated me to work hard for my business.”

The days are brighter now at Maxim Tires. Mario employs three others and enjoys the freedom entrepreneurship has created for him to spend time with his young family. And, he has his eyes on a new goal—one day buying the lot that houses Maxim Tires.

# Accion Entrepreneurs

*“Making sure we invest in human capital and the next generation must be a priority of all businesses,”  
Ervina says.*



**QUICKLY CLEANED JANITORIAL**  
ALBUQUERQUE, NEW MEXICO





## ERVINA CASTILLO-NEWTON



Born in the village of Cuba, New Mexico, Ervina Castillo-Newton says starting her own business was always in the back of her mind. In 2009, after earning a graduate degree from the University of New Mexico (UNM), she decided to bring her entrepreneurial vision to life.

Ervina chose to launch a cleaning business due to her mother's influence. She reflects, laughing, "My mother raised me and my three sisters to be tidy and to clean the house every Saturday. I still clean my house every Saturday before doing anything."

In just over six years, Ervina's Albuquerque-based enterprise, Quickly Cleaned Janitorial, has blossomed into a full service commercial and residential cleaning company that provides full-time jobs for eight employees and contract work for five others.

Ervina notes finding capital can be one of the biggest challenges faced by a small business, "Sometimes you feel that you can't continue, but you have to persevere." After initial obstacles in her search for business credit, Ervina remembered a presentation about Accion she had heard in a business course at UNM.

Now, with needed financing in hand, Ervina's employees motivate her to keep expanding Quickly Cleaned Janitorial, "I want to give them what they need: security and a paycheck. They inspire me to get up every day."

Married to her high school sweetheart, David Newton, Ervina is also driven to succeed as a business owner by the sense of possibility it provides to their 12 year-old son and to fellow members of the Navajo Nation.



# Thanks to Our 2014 Supporters & Investors

## 20/20 FUNDERS

(\$50,000 and Above)

- Clear Channel Outdoor (in-kind)
- Community Development Financial Institutions Fund of the U.S. Department of the Treasury
- JPMorgan Chase & Co.
- Victor & Mary Jury / Summit Electric Supply
- Kenneth King Foundation
- Sam's Club Giving Program\*
- Samuel Adams Brewing the American Dream ©\*
- Lumpkin Family Foundation
- tw telecom
- Wells Fargo Bank, N.A.
- Yelp Foundation

## LEGACY FUNDERS

(\$25,000 – \$49,999)

- Bank of America / Bank of America Foundation
- Bank of the West
- John A. Carey
- Citigroup Foundation
- Comerica Bank
- Freeport-McMoRan Copper & Gold Foundation
- The Haines Yatskowitz Family
- Hartford Insurance\*
- Southwest Capital Bank
- U.S. Department of Commerce Economic Development Administration
- U.S. Bank
- USAA Savings Bank
- Vectra Bank
- Women's Foundation of Southern Arizona

## FOUNDING FUNDERS

(\$10,000 – \$24,999)

- Adolph Coors Foundation
- BBVA Compass Bank
- Carol, John & Rachel Cochran
- DSRM National Bank
- El Paso Electric Company
- Roberto & Rose Marie Espot
- First National Rio Grande
- Intel Corporation
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- Meadows Bank
- Merrion Family Foundation
- National Bank of Arizona
- Radiology Associates of Albuquerque / Lara Patriquin

- Rose Community Foundation
- Kenneth & Eileen Ross
- State Farm
- Craig & Lynn Trojahn
- United Way of Central New Mexico - Women in Philanthropy
- Wells Fargo Foundation
- Elizabeth H. Wertheim
- Western Alliance Bank
- Wiggins, Williams & Wiggins (in-kind)

## A-TEAM FUNDERS

(\$5,000 – \$9,999)

- Bank of Albuquerque
- Blue Cross Blue Shield New Mexico
- Century Bank
- J.B. Holston & Anne Murdaugh
- LEF Foundation
- Herman Mauney & Marina Porter
- Mutual of Omaha Insurance Company
- Yashoda Naidoo & David Montgomery / Annapurna Ayurvedic
- Linh C. & Kristina Nguyen
- The Ridenour Family
- John P. Ulrich
- The Van Allen Family Foundation
- Raymond & Catherine Ziler

## DREAM FUNDERS

(\$2,500 – \$4,999)

- Marisa Barrera & Patrick Mulkey
- Norman Becker & Janet Garcia-Becker
- John & Betsy Bloch
- Kristina Bogardus & Robert Scott
- The Burns Family
- Community Banks of Colorado
- Bill & Michelle A. Coons
- Distracted by Décor (in-kind)
- Mark & Renée Humphrey
- Robert M. & Betsy Murphy
- New Mexico Bank & Trust
- Peacock Myers, P.C. (in-kind)
- REDW Business & Financial Resources, LLC
- Michael & Marisa Stanford
- Wagner Equipment Co.
- Washington Federal
- Lorna & Bruce Wiggins

## HOPE FUNDERS

(\$1,000 – \$2,499)

- E. Blaugrund Family Fund, Albuquerque Community Foundation
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(Up to \$999)

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- Richard & Susan DeWyngaert
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- Danny & Mariana Griego
- The Haines Yatskowitz Family
- The Henderson Family
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- Metta & Jerry Smith
- John W. Sparks
- Betsy & David Starr
- The Trojahn Family
- Richard & Leslie Wadley
- Raymond & Catherine Ziler

#### NEW 2014 LENDING CAPITAL INVESTMENTS

(\$250,000 and Above)

- Bank of America
- First National of Nebraska Community Development Corporation
- National Bank of Arizona
- Nevada State Bank
- Santa Fe Community Foundation
- Southwest Capital Bank
- Washington Federal
- Wells Fargo
- Western State Bank

*\*Facilitated by the Accion U.S. Network*

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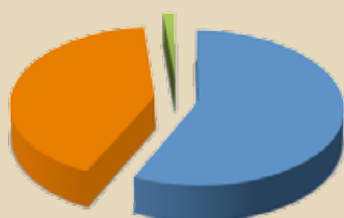
## Balance Sheet

ASSETS	US\$
Cash and equivalents	\$5,702,878
Restricted endowment cash	523,473
Investments, held for sale	8,400
Investment securities	-
Restricted endowment investment securities	954,198
Accounts receivable	189,844
Contributions receivable, net	232,614
Grants receivable	873,074
Microenterprise loans receivable, net of loan loss allowance of \$1,563,628	16,882,214
Derivative instrument	223,181
Prepaid expenses	12,438
Equipment, net of accumulated depreciation of \$546,549	2,306,495
Land	1,003,216
Property held for sale	250
<b>TOTAL ASSETS</b>	<b>28,912,275</b>
LIABILITIES	
Accounts payable	\$38,105
Accrued payroll	96,928
Other accrued liabilities	39,532
Lines of credit	1,000,000
Notes payable	8,585,442
Secured debt	4,820,130
<b>TOTAL LIABILITIES</b>	<b>14,580,137</b>
NET ASSETS	
Unrestricted	\$7,120,282
LLC investments	4,991,574
Temporarily restricted	232,611
Permanently restricted	1,987,671
<b>TOTAL NET ASSETS</b>	<b>14,332,138</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>28,912,275</b>

## Revenue & Expenses

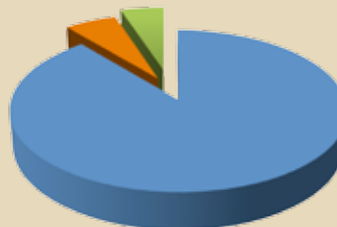
SUPPORT & REVENUE	US\$
<b>CONTRIBUTIONS</b>	
Unrestricted	\$327,319
Temporarily restricted	2,511,111
Permanently restricted	110,000
In-Kind contributions	169,597
<b>TOTAL SUPPORT</b>	<b>3,118,027</b>
<b>REVENUE</b>	
Loan interest and fees	\$2,280,327
Net realized/unrealized gains on investments	\$10,578
Investment income, net of expenses	18,479
Other revenue	55,169
<b>TOTAL REVENUE</b>	<b>2,364,553</b>
<b>TOTAL SUPPORT &amp; REVENUE</b>	<b>5,482,580</b>
EXPENSES	
Program services	\$3,730,835
Fundraising	248,425
Supporting services	210,510
<b>TOTAL EXPENSES</b>	<b>4,189,770</b>
<b>CHANGE IN NET ASSETS FROM OPERATIONS</b>	<b>1,292,810</b>
<b>INCREASE IN NET ASSETS FROM LLC ACTIVITY</b>	<b>2,276,652</b>
<b>CHANGE IN NET ASSETS FROM LLC ACTIVITY</b>	<b>3,569,462</b>

### REVENUE



57% CONTRIBUTIONS & SUPPORT  
 41.5% LOAN INTEREST & FEES  
 1.5% OTHER REVENUE

### EXPENSES



89% PROGRAM SERVICES  
 6% FUNDRAISING  
 5% SUPPORTING SERVICES



# Our 2015 Board & Staff Members



## BOARD MEMBERS

As of June 15, 2015

**ROBERT M. MURPHY**  
Chair

Executive Director, Economic Forum

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As of June 15, 2015

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Accountant

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**BRITTANY WOEDL**

Regional Senior Loan Officer, Colorado

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.



Community members enjoy the Kid Entrepreneur Fair at Accion's 20th Anniversary Celebration.

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# ACCION

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