

ACCION

Lending. Supporting. Inspiring.

Arizona
Colorado
Nevada
New Mexico
Texas

2015 ANNUAL REPORT

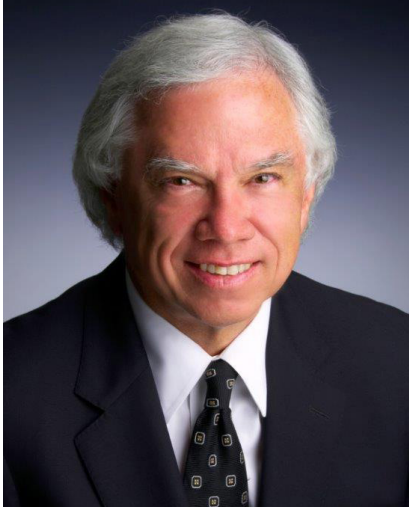


MARTIN ALONSO LEYVA

OWNER OF NUEVA ESCUELA DE MÚSICA, A MUSIC SCHOOL IN DENVER, CO.

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Dear Partners, Friends & Supporters



BOB MURPHY
2015 BOARD CHAIR

Entrepreneurship is a powerful vehicle for economic growth. The qualities that define the entrepreneurial spirit are also part of our shared American identity – taking responsibility for our path in life, digging deep to put forth our best efforts and persevering on the path to success. Accion firmly believes in the power of hard-working small business owners and their ability to transform their lives and communities. I am very proud to serve as the board chair for an organization that is committed to recognizing potential and opening doors for aspiring entrepreneurs.

2015 was a year of tremendous growth and impact for the organization. We solidified our footprint across Arizona, Colorado, Nevada, and New Mexico and embarked on an exciting opportunity with the addition of a presence in the Texas market. With our larger footprint across five states, we were able to provide 1,494 loans totaling \$18.2 million in 2015. We also welcomed three new board members, Leslie Carlson of Carlson Advisors and Jibu, Luis Duarte of Gary Community Investments and Greg Levenson of Southwest Capital Bank.

Accion's board is dedicated to investing in and achieving community impact. As such, we pay close attention to results and an organization's commitment to performance, discipline, innovation and transparency. Accion is one of the best vehicles for collective impact we have seen and we are thrilled that Accion is in the top of its field in the U.S.

While results and financial stewardship are critically important, the mission of Accion is what is truly powerful. The belief that entrepreneurs with their grit, hard work and determination can represent the best of our country and of ourselves.

Thank you for your continued support of Accion-fueled entrepreneurs.

Bob Murphy
2015 Board Chair



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, 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

We are a member of the Accion U.S. Network (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 57,000 loans totaling over \$500 million.

Additionally, more than 500,000 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) is a pioneer in microfinance, reaching millions of individuals through its international network of partners.





IMPACT STATISTICS - 2015 INDICATORS (JAN. - DEC.)

Number of Loans Disbursed	1,494
Amount Loaned	\$18,244,790
Businesses Served During Year	2,722
Active Portfolio at Year-End	\$26,756,401
Average Loan Size	\$12,212
% Net Dollars Written Off	2.6%
% Self-Sufficiency [1]	66%
Client-Reported Jobs Created or Sustained	3,965

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

Businesses Financed	6,129
Number of Loans Disbursed	9,366
Amount Disbursed	\$81,010,278
Client-Reported Jobs Created or Sustained	11,973

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

TRUE LOVE HONEY, LLC

ARIZONA

Anthony Tubbiolo was looking for a change when opportunity came knocking. While working at a stand at a farmers market– one of three part-time jobs he held – a beekeeper’s son approached, announcing his father had a two-year supply of honey to sell. With only \$212 dollars to his name, Anthony decided to take a risk and purchased a case of honey to sell. Later, sitting on the side of the road with a handwritten sign, Anthony sold the entire case. The next day, he purchased two more cases, and the following day, a few more, and True Love Honey was born.

Six years later, True Love Honey has its own shop in Marana, and can be found on the shelves of a growing base of Arizona retailers, as well as at farmers markets like the one where the business got its start.

Anthony shares that growing his enterprise was no easy feat for someone without a formal education or corporate business experience.

Even with a profitable business, Anthony couldn’t find working capital to expand his operations. Then, Anthony’s wife learned about Accion.

With the entire family helping run the business, Anthony loves that his children are able to see the positive outcomes of hard work, and develop a mindset that everything is possible. Speaking of his four-year-old daughter, Anthony says, “We know her future is going to be different than ours. She’s going to grow up learning how to operate and run a real business, and that’s an amazing head start.”

Each month, True Love Honey donates a portion of its proceeds to three organizations which support childhood development. Anthony’s vision to pay it forward and interrupt the cycles of need in his community are already coming to life. “Looking at the trajectory of our lives before this business, we had very limited prospects, and now it’s unlimited.”





“There was a real effort to understand the whole process, everything that was going on, and to get to know me. That was the thing that still means the most to me.”



ANTHONY TUBBIOLO

Accion Entrepreneurs



RAMIL ABRATIQUE



VICTORY TAEKWONDO CENTER

COLORADO

Taekwondo has been the cornerstone of Ramil Abratique's life since he was a boy in the Philippines. Starting his practice at age 12, Ramil quickly rose to the top, becoming a Philippine national athlete at 18. As a young man, he went on to earn seven international titles, including a silver medal at the Athens World Championships.

Passionate about teaching Taekwondo and yearning to be a business owner, Ramil and his wife Caryl immigrated to California where they saved and opened a Taekwondo school. Then, the Great Recession hit, and Ramil and Caryl decided to move in search of greater financial opportunity.

The family relocated in Colorado and started a new business venture. Just as things were starting to look promising, Ramil and Caryl were met with a major setback – they had invested in a franchise that turned out to be a bad investment, wiping out all of their savings.

Ramil and Caryl found themselves starting over, yet again. "I had a strong feeling in my heart that my purpose in life is to share and reinforce life skills and leadership to students through Taekwondo", says Ramil. Guided by his dream of running a Taekwondo school, and with hard work and determination, Ramil and Caryl opened Victory Taekwondo Center in Parker, Colorado in 2010. Over the course of five years, and four Accion loans, the business has taken root and is thriving.

For Ramil, the most important part of teaching Taekwondo is instilling a sense of confidence and responsibility in his students. He looks forward to positively impacting the lives of even more students and to one day owning the business' property. Ramil says, "Having Accion on our side, we are highly confident we will be successful in the future."



TAHOE NEVADA LOVE

NEVADA

Adam and Ashley Sayre's business was inspired by love. Growing up in the Tahoe area, the couple had a special place in their heart for Lake Tahoe. Adam says, "It's where we went on our first hikes, had our first camping experiences and went to our first concerts." And, it's where Adam and Ashley got married.

Driven by a deep connection to their community, and a desire to start a business together, the couple soon launched Tahoe Nevada Love as an online source for products that celebrate the beauty of Lake Tahoe and inspire adventure. "Our love for our home was the real reason we came up with it. We wanted to be ambassadors for our local paradise," says Adam.

Within the first few months of launching online, Tahoe Nevada Love was growing so quickly that the couple accelerated their plans to open a store. Adam reflects, "When we first started we thought that having a storefront was two to three years

down the road, not two to three months down the road!"

Approached to be part of a downtown Reno revitalization project, Adam and Ashley set out to find financing to open their storefront in a restored U.S. Post Office. After learning traditional sources of credit weren't an option because they hadn't been in business long enough, the couple was delighted to discover they were approved for an Accion loan.

Still holding down full-time jobs outside of their business, Adam and Ashley recently hired their first part-time employee which enables the store to be open six days a week.

As Tahoe Nevada Love continues to grow, Adam reflects, "We were just two young local kids with a dream and just went for it. Accion has been the fuel we needed to keep on going."





ADAM AND ASHLEY SAYRE

Accion Entrepreneurs





REDWING DESIGN

NEW MEXICO

When Shirley Pino was a girl, she learned to use an electric sewing machine. Her mother encouraged her sewing and taught her precious techniques that Shirley uses to this day. Shirley's mother was a home economics teacher at the day school, one of the few places that had electricity at the Pueblo of Santa Ana where Shirley was born and remains a lifelong-resident.

Growing up, Shirley was often asked by others where she bought the clothes she made and wore. Years later, she came to realize she could create her own business centered on crafting clothes inspired by her late mother, who also had a sewing business. And, grateful to her grandfather for giving her the name RedWing, Shirley named her sewing business RedWing Design.

Ready to launch her business, Shirley was in need of new sewing equipment and more supplies. A friend referred her to Accion for a start-up

loan. Since then, Shirley has received additional loans from Accion to continue growing her business. "From day one, Accion believed in me," Shirley reflects. "Every single person that I have encountered from Accion has this belief and faith in me. They're always encouraging me."

Shirley takes pride in the clothing she produces at RedWing Design. She is inspired by the land around her and the culture she lives in. "All the colors in the land, the storm clouds coming in, all the native plants, and the culture in which I live. They inspire my clothes and my designs," says Shirley. And, so does her mother. Shirley says, "Our mother passed away in 2003; years later, as I continued my sewing business, my sister told me our mom left me with the gift of sewing. I carry and display our mother's picture everywhere, I call upon her spirit to assist me, she is still inspiring me to this day."



SHIRLEY PINO

Accion Entrepreneurs





CHICKS WITH CLASS

TEXAS

Margo Baines is driven by helping others. A veteran of the U.S. Army, Margo felt compelled to continue working to better her community by founding Chicks with Class, a Houston-based business aimed at empowering girls and young women.

Speaking about her business inspiration, Margo reflects, “I needed to find some way to make a positive change in our society, so I thought, what about something to help girls and women look at themselves with higher standards?”

Chicks with Class hosts parties for girls aged five to 14 years old, conveying messages of confidence alongside fun activities such as manicures, karaoke, and crafts. “Through themes for the parties, I encourage self-esteem and personal development,” says Margo.

Like many entrepreneurs with a start-up business, Margo began Chicks with Class in her home, all the while dreaming of a storefront setting. When she

found a vacant retail space in the right location, Margo decided it was time to advance her business to the next stage.

As a first-time business owner, Margo encountered several roadblocks as she searched for funding for her business’ new home. Fortunately, a friend recommended Accion. Equipped with capital from Accion, Margo was able to move operations for Chicks with Class to the new space. With the increased capacity of the new space, Chicks with Class is reaching more girls than ever.

Just as Margo inspires young women to look at themselves in a new light, she believes Accion helps entrepreneurs remove limits from their ambitions. She says, “Accion provides entrepreneurs with the opportunity to show themselves, and the community, what they’re capable of creating.”



MARGO BAINES

Thanks to Our 2015 Supporters & Investors

20/20 FUNDERS

(\$50,000 and Above)

- 2015 Albuquerque Mayor & First Lady's Charity Gala
- Clear Channel Outdoor (in-kind)
- Community Development Financial Institutions Fund of the U.S. Department of the Treasury
- The Gates Family Foundation
- JPMorgan Chase & Company
- Kenneth King Foundation
- Piton Foundation at Gary Community Investments
- Sam's Club Giving Program *
- Samuel Adams Brewing the American Dream ® *
- Summit Electric Supply
- Thornburg Charitable Foundation
- U.S. Department of Commerce Economic Development Administration
- W.K. Kellogg Foundation
- Wells Fargo Bank, N.A. / Wells Fargo Foundation

LEGACY FUNDERS

(\$25,000 – \$49,999)

- Bank of America / Bank of America Foundation
- Bank of the West
- Citigroup Foundation
- Comerica Bank
- United Way of Central New Mexico – Women in Philanthropy
- U.S. Bank
- U.S. Department of Housing and Urban Development
- USAA Savings Bank
- Women's Foundation of Southern Arizona
- Yelp Foundation

FOUNDING FUNDERS

(\$10,000 – \$24,999)

- Albuquerque Community Foundation
- Anonymous
- The Anschutz Foundation
- BBVA Compass Bank
- Capital One
- John A. Carey •
- Charles Schwab Bank
- CNBC *
- John & Carol Cochran
- DSRM National Bank
- El Paso Electric Company
- First National of Nebraska
- The Haines Yatskowitz Family ♦△•~°
- Lyda Hill ^
- Victor & Mary Jury
- Bruce & Sharon Leising •
- Merrion Oil & Gas
- MetLife Foundation
- Mutual of Omaha Bank
- Nevada State Bank
- Naomi Price (in-kind)
- State Farm
- Craig & Lynn Trojahn ♦

A-TEAM FUNDERS

(\$5,000 – \$9,999)

- Agracel, Inc. ♦
- Anonymous
- Bank of Albuquerque
- Blue Cross Blue Shield New Mexico
- First National Rio Grande •
- Intel Corporation
- Kansas City Southern
- LEF Foundation
- Linda Marshall
- Herman Mauney
- Bob & Betsy Murphy
- Yashoda Naidoo & David Montgomery / Annapurna Ayurvedic •
- National Bank of Arizona
- Southwest Capital Bank
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DREAM FUNDERS

(\$2,500 – \$4,999)

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- John and Betsy Bloch
- Rob & Barbara Boosman
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- New Mexico Bank & Trust
- REDW Business & Financial Resources, LLC
- Jerry & Metta Smith
- Donald F. & Jean Ann Swan •
- The Van Allen Family Foundation
- Wagner Equipment Co.
- Washington Federal

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(\$1,000 – \$2,499)

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- New Mexico Orthopaedics



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- Veteto Foundation
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- Lorna & Bruce Wiggins •
- Randy, Jacqueline, Charlie, & Andie Woodcock

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(Up to \$999)

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- Brittany Woedl
- Yurgosky Consulting Ltd. (in-kind)

NEW 2015 LENDING CAPITAL INVESTMENTS

(\$1,000,000 and Above)

- First National Rio Grande
- W.K. Kellogg Foundation
- New Mexico Small Business Investment Corporation
- Piton Foundation at Gary Community Investments
- Western Alliance Bank

* Gift facilitated by the Accion U.S. Network

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

◇ Gift made in memory of Mary Lee Sparks

△ Gift made in memory of James Holston, Jr.

≈ Gift made in memory of Charlotte Yatskowitz

° Gift made in honor of Roberto & Rose Marie Espat's 50th anniversary

^ Gift made in honor of Leslie Carlson

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Accion 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.

2015 Financial Summary



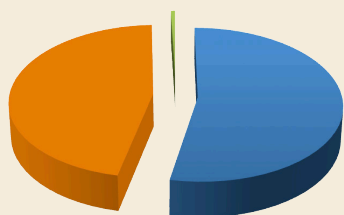
Balance Sheet

ASSETS	US DOLLARS
Cash and equivalents	\$2,762,156
Restricted cash	203,890
Restricted investment securities	926,836
Accounts receivable	190,616
Contributions receivable, net	182,899
Grants receivable	1,360,000
Microenterprise loans receivable, net of loan loss allowance of \$2,364,926	24,388,294
Derivative instrument	219,844
Prepaid expenses	29,019
Building and Equipment, net of accumulated depreciation of \$692,056	2,354,558
Land	1,003,216
Property held for sale	250
TOTAL ASSETS	33,621,578
LIABILITIES	
Accounts payable	\$85,315
Accrued payroll	157,881
Other accrued liabilities	53,763
Notes payable	10,586,957
Secured debt	5,568,062
TOTAL LIABILITIES	16,451,978
NET ASSETS	
Unrestricted	\$8,399,933
LLC investments	6,038,580
Temporarily restricted	353,416
Permanently restricted	2,377,671
TOTAL NET ASSETS	17,169,600
TOTAL LIABILITIES AND NET ASSETS	33,621,578

Revenue & Expenses

SUPPORT & REVENUE	US DOLLARS
CONTRIBUTIONS	
Unrestricted	\$1,857,845
Temporarily restricted	1,507,531
Permanently restricted	390,000
In-Kind contributions	195,886
TOTAL SUPPORT	3,951,262
REVENUE	
Loan interest and fees	\$3,432,251
Other revenue	41,101
TOTAL REVENUE	3,473,352
TOTAL SUPPORT & REVENUE	7,424,614
EXPENSES	
Program services	\$5,103,936
Fundraising	286,645
Supporting services	243,576
TOTAL EXPENSES	5,634,157
CHANGE IN NET ASSETS FROM OPERATIONS	1,790,457
INCREASE IN NET ASSETS FROM LLC ACTIVITY	1,047,005
TOTAL CHANGE IN NET ASSETS	2,837,462

REVENUE

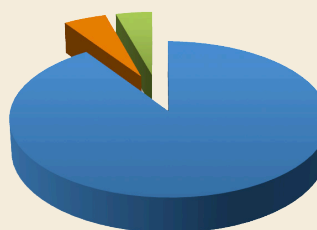


53.2% CONTRIBUTIONS & SUPPORT

46.2% LOAN INTEREST & FEES

0.6% OTHER REVENUE

EXPENSES



91% PROGRAM SERVICES

5% FUNDRAISING

4% SUPPORTING SERVICES

Our 2016 Board & Staff Members



BOARD MEMBERS

As of September 1, 2016

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Senior Grant Writer

BRIANNA MILLER

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Information Technology Assistant

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VAN NGUYEN

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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.

FERNANDO JIMENEZ

OWNER OF TORTILLERIA DOÑA ESPERANZA, A TORTILLA SHOP IN TUCSON, AZ.

Toll-free: +1 800.508.7624

Online: www.us.accion.org

Email: accion@accionnm.org



Regional Headquarters:

2000 Zearing Ave. NW

Albuquerque, NM 87104

ACCION

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