

Accion: Leader in U.S. Microfinance

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ACCION

Barriers to Traditional Capital



- ✓ Little or no credit history
- ✓ Minimal financial documentation
- ✓ Small capital needs
- ✓ High risk industries
- ✓ Under two years in business

“Accion gave me the chance to start my credit history for the first time, accepting my ITIN #, and helping my business to grow.”
-Jose Araujo, Deerfield Beach, FL

Accion: National Leader → Local Impact

We believe that access to capital helps entrepreneurs:

- Create jobs in their communities
- Build assets for their families; and
- Contribute to local economic development



Eddie, Accion client and owner of Dardanel Restaurant in Manhattan, NY



Fauzia, Accion client and owner of Fauzia Heavenly Delights in Bronx, NY

19,000 and 121.2 MM disbursed nationwide!

Who do we lend to?

Lyn Genet Recitas, owner of Neighborhood Holistic in Harlem, New York



40% Women

Carlos Costa, owner of Costa Group Corps in Miami, Florida

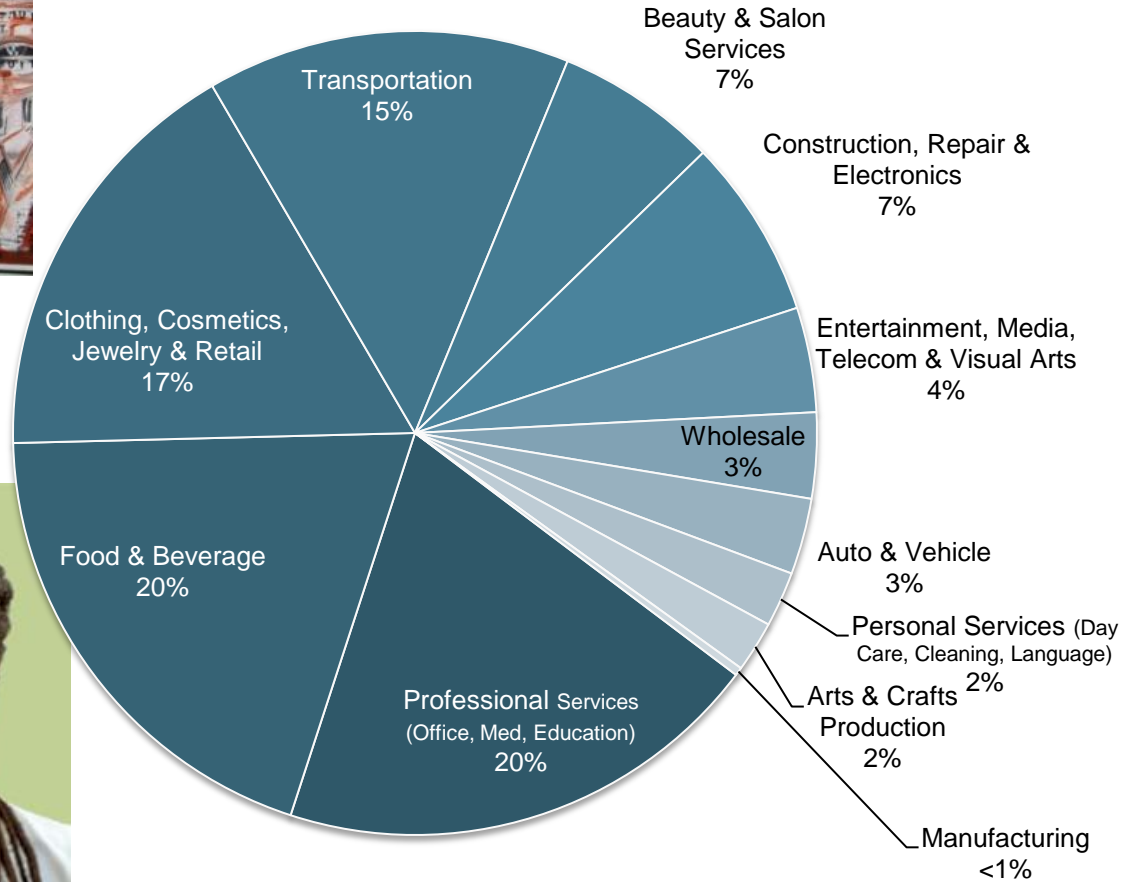


65% Latino

Cheryl Smith, owner of Cheryl's Global Soul in New York, New York



20% African American



Products and Programs

Product	Definition
Established Businesses	up to \$50k
Start-ups	up to \$30K with outside cosigner
Sprout Loan	Home-based/incubator up to \$5/10K without cosigner*
Secured Loans	\$500 and up
Special Programs	Women, Veterans, Green, Immigrants, Kiva

More than a Loan



“With Accion, it was more than just a loan. Through promotional opportunities, Accion helped to get my business name out there.”

–Kari, Owner of Morris Kitchen and client.

- ✓ **One-on-one:** we provide coaching throughout the loan process on credit, cash flow, & record keeping.
- ✓ **Online:** free webinars, tips, tools, & newsletter create meaningful connections with our clients
- ✓ **Partnerships:** teaming up with organizations leverages resources and maximize strengths

Strategic Partnerships



Bank Partnerships

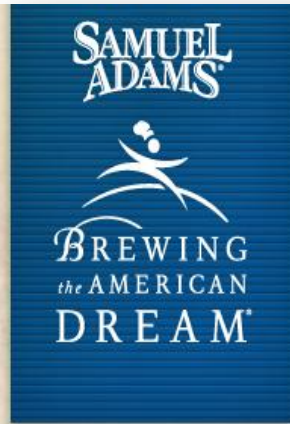
We knocked on many doors, but none were opened to us. Along this journey, we saw the light at the end of the tunnel. ACCION USA was this light."

– Nelson Lorenzo, Owner of Florida Atlantic Air Conditioning
Chase referral client



Nelson, Accion client and owner of Florida Atlantic Air Conditioning in Miami, FL

Samuel Adams Brewing the American Dream



Sandy's business is crucial to help provide for her family so when sales went down last summer, Sandy decided to make a change on her summer menu and offer cold slush and drinks and help boost up sales. Sandy's \$2,000 loan from Accion, helped her purchase equipment to speed up production and boost sales.

-Sandy, Accion client and owner of Lulu's Sweet Shoppe. Boston, MA

- ✓ Business Education
- ✓ Access to Mentors and Networks
- ✓ Seasonal Product Integration / Catering

Samuel Adams Brewing the American Dream: www.samueladams.com/btad

Tory Burch

- ✓ Educational Events
- ✓ High profile mentors



"I have been so impressed with the mentors at the events. Every single one of them has said something memorable to me that has inspired action in my business, I can see that they really care and want to help us succeed."

Natasha, Accion client and owner of Natasha Wozniak Jewelry. Brooklyn, NY

Check out some available loans that are similar to this one!



John
United States
Food

Lend \$25



Richard
United States
Food

Lend \$25



Erik
United States
Food

Lend \$25

Luis

New York, New York, United States Food | Catering

LOAN OVERVIEW

REPAYMENT SCHEDULE



PAYING BACK

This loan has been fully funded!

A loan of \$4,650 helped Luis to insulate a new delivery van.

77% repaid



Find a Loan

Repayment Term:
Repayment Schedule:
Due Date:

21 months (more info)
Monthly
01/20/2010

✓ Loans up to \$10,000

✓ Increased lending flexibility

✓ Publicity

Luis's road to self-employment was not easy. Once unemployed and homeless, Luis's life changed when he found work making deliveries for a local bakery. On the morning of September 11, he made his usual delivery to the World Trade Center when his truck got lost in the rubble of the failing buildings. Through Kiva, Accion lent Luis the money need to get his business back in shape.

-Luis, Accion client. New York, NY

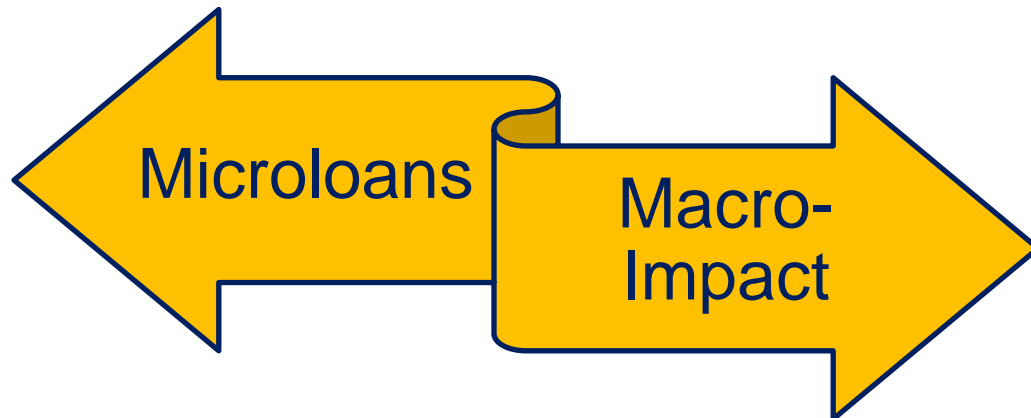
Loans for Veterans



- ✓ Low Interest Rate
- ✓ Increased lending flexibility
- ✓ Coaching and mentorship through SCORE, Veterans across America, and SBS

A Win-Win-Win

- Accion can make a difference for your clients
- Partnership opportunities
- What makes a successful referral?



Andy, ACCION client and owner of Cambridge Art and Frames in Cambridge, MA