At Accion Chicago, our mission is clear. We help communities grow by investing in entrepreneurs who build businesses and generate jobs in their neighborhoods. We serve entrepreneurs like Eleazar Delgado, owner of Café Jumping Bean in Pilsen, who received one of the first Accion loans more than 20 years ago. He opened his café in 1994, and with a $5,000 Accion loan, Eleazar was able to purchase new equipment and expand his menu. Since then, Eleazar has grown his café, supporting local events and becoming a social hub for the neighborhood. With 13 employees and a booming business, Café Jumping Bean is a cornerstone of the Pilsen community.

Since Eleazar’s loan 20 years ago, Accion has undergone many changes. In 1994 we made 66 loans, totaling $270,000. With a team of three, we served two neighborhoods in Chicago. Two decades later, we celebrate incredible growth. We have expanded our services to all of Illinois and Northwest Indiana, and we now have a staff of 34 whose backgrounds are as diverse as their expertise.

In 2014 we made a record 535 loans totaling $4.8 million, we doubled our maximum loan size to $100,000 through a partnership with the SBA Community Advantage Program, we had huge success with our new crowdfunding program, Seed Chicago, and we began working with the City of Chicago to actively prevent local entrepreneurs from falling victim to predatory lending.

We continue to grow as an organization and to make innovations while staying true to our mission. But the most important growth we’ve seen is not our own. It’s the growth of the entrepreneurs we support and the communities in which they work and live.

In 2014, our loans created or retained 2,408 jobs, totaling an estimated $41.3 million in local wages. Of the 535 loans made in 2014, 54% went towards supporting start-up businesses, 66% were to minorities, and 43% were to women. In total, 53% of our loan clients reported low-to-moderate income.

Our work is essential to helping people and communities thrive. We celebrate the last 20 years with a vision for continued growth. We aim to become more efficient, innovative, and impactful so that we can channel our momentum into success for small businesses in Illinois and Northwest Indiana.

With your support, we are confident that we can achieve our goals and, in turn, help small business owners in our communities achieve theirs.

Jonathan Brereton
Chief Executive Officer

Peter Kip Read, Jr.
Chairman of the Board
Accion has changed my life. They’ve helped me continue to believe in and follow my dreams.”

It’s only fitting that Turon Cummings was visiting Disneyworld when he conceived of the idea for his business, Creative Concepts. After all, Turon has spent his lifetime working to create a better environment for his children.

“I wanted my son to have a better life,” says the former teenage father about his decision at age 19 to decline a college football scholarship and choose a more stable profession for his family. “If I pursued football, who was going to care for my son if I got injured?”

So Turon enrolled in culinary school and soon discovered that the griddle could be as fulfilling as the gridiron.

“Food is art,” he says. “It comes from my heart, and it comes from my soul.”

During the past 15 years, Turon has displayed a robust appetite for achievement. He ascended the corporate ladder at a food catering service. Then in 2014, while managing his responsibilities as Director of Dining Services at DePaul University, he launched Creative Concepts.

The company’s namesake is bread rolled into a cone to hold various fillings. When Turon discovered the “bread cone” at Disneyworld, he saw the potential to transform the meatball-stuffed novelty into a gourmet sandwich with a professional chef’s touch.

Creative Concepts was established, and with a $7,000 loan from Accion, Turon purchased a food cart to sell his cones at street festivals. It didn’t take long to feast on success: the cones were rated among the top 10 sandwiches competing at the 2014 World Food Championships.

Now a father of three, including one step-child, Turon also manages to dedicate time to youth mentoring programs.

Commitment is not child’s play to Turon. “My son will be 13 this year,” he says. “I can’t wait to tell him how much he motivated me in both my life and my business.”
Accion helps communities grow by investing in entrepreneurs who build businesses and generate jobs in their neighborhoods.

### About Accion Chicago

Accion is an organization that provides customized capital solutions and one-on-one coaching to underserved entrepreneurs in Illinois and Northwest Indiana. Our clients are neighborhood businesses — like bakeries, dry cleaners, and transportation services — that form the backbone of every community.

Our small loans help leverage big gains, generating local jobs and attracting more economic activity. With loans ranging from $500-$100,000, we provide the tools necessary for individuals to create and expand small businesses regardless of their backgrounds and other barriers to obtaining credit.

Accion is not just a lender. We’re a partner in our customers’ economic growth. We provide a holistic array of financial services. Small business loans are an instrumental part of that infrastructure, but we also administer technical assistance to coach our borrowers on practices that can maximize their growth potential. And for entrepreneurs who don’t qualify immediately for a loan, we offer financial counseling so they can strengthen their potential to earn approval in the future.

Accion Chicago is a certified Community Development Financial Institution (CDFI) and an independent member of the Accion U.S. Network. The Accion U.S. Network is the largest nonprofit microfinance network in the United States providing loans to small businesses. Through their small business lending and financial education programs, the Accion members have fostered job creation, increases in family income, and lasting economic vibrancy for small business owners and their communities nationwide.

Members of the Accion U.S. Network include: Accion Chicago, Accion East and Online, Accion New Mexico · Arizona · Colorado; and Accion San Diego.

### Our 2014 Portfolio & Impact

- 535 Loans, a 24% Increase over 2013
- $4,845,055 Disbursed, a 35% Increase
- 3,496 Clients Served
- 2,408 Jobs Created or Retained
- $1,113 Subsidy to Create/Retain One Job
- $41.3 Million in Local Wages
- 728 Loans Under Management
- $5,098,045 Portfolio Under Management
- 3.5% Net Loss Rate
Celebrating 20 Years in 2014

In 1994, Accion was a pioneer in the nonprofit lending world. With a mission to bring financial inclusion to business owners struggling to access capital, we started in the Pilsen and Little Village neighborhoods of Chicago and, in our first year, made 66 loans totaling $270,000. Twenty years later, we have grown significantly and expanded our reach to all of Illinois and Northwest Indiana. In 2014, our 20th Anniversary Year, we provided business support to 3,496 clients, and disbursed 535 small business loans totaling $4.8 million. These loans created or maintained an estimated 2,408 jobs that generated $41.3 million in local payroll.

We serve entrepreneurs like Eleazar Delgado, owner of Café Jumping Bean. In 1994 Eleazar opened his restaurant in Pilsen with $8,000 in cash and credit cards. “When we needed to buy more equipment, the banks wouldn’t touch us,” said Eleazar. “We were referred to Accion. The $5,000 Accion loan we received gave us a boost like you wouldn’t believe. I’d given up a lot to keep the place running and we wouldn’t have survived without it. We’ve grown from a walk-in cafe to a social hub and we support community events in every way possible. We have regulars who’ve been coming here for 20 years. We’ve created a tight-knit community. The neighborhood wouldn’t be the same without us.”

By helping business owners like Eleazar, we strengthen the backbone of our community, creating jobs, allowing individuals to prosper, families to succeed, and neighborhoods to thrive.

Taste of Accion

The 2014 Taste of Accion brought together nearly 350 entrepreneurs, bankers, legislators, community leaders, and organizational partners to celebrate Accion’s 20 years of small business lending. Ten of our small business restaurant clients served their food while Northern Trust’s The Exceptions filled the room with music. Nearly $150,000 was raised through sponsorships and on-site fundraising. Chef Stephanie Izard addressed the crowd, and inspired our small business owners with her story of success as a restaurant owner in Chicago.

We celebrated 20 years at the 2014 Taste of Accion. Save the Date, and celebrate the next 20 years of microfinance at the 2015 Taste of Accion.

Tuesday, November 10, 2015
5:30 – 8:30 PM
Chicago Cultural Center, Preston Bradley Hall

Don’t miss out on this chance to support small business. Contact Haley Marceau at hmarceau@accionchicago.org for information about tickets and sponsorship opportunities.
“The $5,000 Accion loan we received gave us a boost like you wouldn’t believe.”

Eleazar Delgado, Café Jumping Bean
1994 Accion Loan Recipient
2014 Partnerships and Programs

Accion is not just a lender, we are a partner in our customers’ economic growth. Through dynamic collaborations we offer an array of financial services and technical assistance. Some of our partners and programs include:

Local Partnerships

TRAVELERS INSURANCE SMALL BUSINESS RISK EDUCATION PROGRAM
Risk Management is critical to the health and growth of a business. With a generous grant from Travelers and an partnership with the Women’s Business Development Center, we are proud to offer the Travelers Small Business Risk Education (SBRE) Program.

Through this program, we provide workshops and business continuity assessments designed to help women and minority entrepreneurs prepare for the unexpected.

CITY OF CHICAGO COLLABORATIVE PROGRAMS
Accion is proud to partner with the City of Chicago as we grow local small businesses, create jobs, and stabilize communities. Through the City’s support, and in conjunction with Mayor Rahm Emanuel’s Plan for Economic Growth and Jobs, Accion offers several programs: The Chicago Microlending Institute, Seed Chicago, and the Capital Access Centers Program. With the City’s help, we are able to make our mission of access to capital and coaching a reality in the communities we serve.

CITY OF AURORA HEY AURORA! SMALL BUSINESS WORKSHOPS

Through a partnership with the City of Aurora that began in 2014, Accion offers a unique industry coaching workshop for small business owners in Aurora, IL. At this workshop series, entrepreneurs have the opportunity to hear from industry experts in a variety of fields, including financing, credit repair, business loans, marketing, customer service, tax preparation, insurance, social media, business planning, and more.

Accion U.S. Network Partnerships

THE BOSTON BEER COMPANY BREWING THE AMERICAN DREAM
The Samuel Adams Brewing the American Dream program increases the success of food, beverage, craft brewing, and hospitality small businesses nationwide by combining expert business coaching and advising with access to small business capital. The Speed Coaching events (held in more than a dozen cities across the country each year) are free events open to any small business owner in the food, beverage, hospitality and craft brewing industries. Entrepreneurs can sit down with industry experts at six, 20-minute high-impact coaching sessions on a variety of relevant topics.

STATE OF ILLINOIS DCEO
Accion has grown dramatically in recent years due in large part to the support of the Illinois Department of Commerce and Economic Opportunity. DCEO funding has been instrumental in growing our impact and facilitating our expansion across the state of Illinois.

Client studies indicate that since 2011 the partnership has generated 560 loans disbursing $6,000,684 and an estimated 1,800 jobs created or maintained.

THE HARTFORD COMMUNITIES WITH HART
Communities with HART is supported by integrated partnerships between The Hartford, Junior Achievement USA® (JA), and the Accion U.S. Network.

Through The Hartford’s partnership with Accion small business owners across the country receive supplemental financial support with training and resources, including The Hartford Business Owner’s Playbook.

SAM’S CLUB WE Lend INITIATIVE
The WE Lend Initiative is sponsored by the Sam’s Club Giving Program and seeks to bridge the financing gap and empower women entrepreneurs to pursue their dreams. The WE Lend Initiative leverages the powerful networks and expertise of three national organizations dedicated to small business prosperity and growth: the Accion U.S. Network, National Community Reinvestment Coalition (NCRC), and Women Impacting Public Policy (WIPP).

Focused on three objectives, the WE Lend Initiative trains select Women’s Business Centers (WBCs) to become microlenders and provide capital for loans to women business owners, strengthens the WBCs referral process, and increases the capacity of the WBCs to provide the women they serve with solid financial literacy and loan readiness skills.

“The Brewing the American Dream program introduced me to other passionate business owners who are dedicated to seeing my business grow. Those are the people I like in my circle.”

Turon Cummings, Creative Concepts
Accion Client and BFAO Participant
After more than three decades at the helm of a flourishing office equipment business, Debi Jenrette decided it was time to savor the sweet life. So she opened up a hand-made confectionary. In 2007, Jenrette started Anna Shea Chocolates in South Barrington, offering artisanal chocolates fashioned by hand in strict observance of European traditions. “It’s a big stretch from copy machines to chocolates,” she says. In 2009, Debi moved production of the chocolates to her South Barrington store. She added a lounge with a full bar, including specialty martinis, wine and beers, that pair well with the coveted chocolates.

Along the way, Debi used a $7,500 loan from Accion to replace an aging piece of kitchen equipment with a new model that contributes to a better product. Debi says one simple principle is also baked into her recipe for success: consistency. “This is a tough business, because there are plenty of competitors. So customers have to want to come back here,” she says. “We have a multitude of standards that all employees follow to the letter, because the customer experience needs to be equally good every time.” In Debi’s case, that philosophy has paired especially well with chocolate, too.

When James Webb paints a home or an office, people are transformed—and not just those who live or work there. “People respond to colors,” says James, the owner of A Stroke of Genius Painting Company. “Colors have an emotional effect on people. They create different environments.”

While A Stroke of Genius serves commercial and residential clients spanning all of Chicago, it has made a point of employing people from lower-income areas where jobs tend to be scarce. “For us it’s about being responsible for the communities we work in,” James says. “We look for the best and the brightest in those neighborhoods, train them, and put them to work.”

A Stroke of Genius has increased its revenues five-fold since it opened in 2009. James attributes that success to hard work and scrupulous customer service. But perhaps the greatest difference-maker is the backing of lenders like Accion, he says, which provided the company with a $15,000 loan in 2014, following $5,000 in funding in 2011.

Now, James is focused on expanding his business to include a training program on both the technical aspects of the painting trade and the financial and managerial savvy needed to operate a business.
Michael Preston

*Cruisin' Waves
Aurora, IL*

“No matter what the dream is, don’t give up. There’s a place like Accion that can provide assistance.”

Since he was a kid, Michael Preston has drifted to the waterfront whenever he needed to reflect. But when he stood on Chicago’s lakeshore and gazed at the passing boats, he rarely saw a reflection of himself. “There was nobody on the boats who looked like me,” says Michael, an African American. “There are millions of people in Chicago who don’t have access to the water, because they don’t have the money for a boat.” He decided that one day he would do something about that disparity.

So he did. In 2013 Michael and his wife, Greta, embarked on a plan to rent the boats to the public. Accion gave Michael the $2,500 loan to make his final boat purchase to launch *Cruisin’ Waves*, a low-cost boat rental operating on Spring Lake in Aurora, IL. *Cruisin’ Waves* attracted a steady stream of customers in first year of operation—enough volume that Michael is already entertaining an offer to open a second rental location.

Michael hopes his story encourages other aspiring business owners to take the plunge. “No matter what the dream is, don’t give up on it,” he says. “There’s a place like Accion that can provide assistance.”

Laura Martinez

*La Diosa
Chicago, IL*

Like so many other budding entrepreneurs, Chef Laura Martinez had a vision. Unlike most of them, it involved wielding sharp knives and maneuvering in close quarters around high heat—all without the capacity to see.

In 2014, Chef Laura surged onto the national culinary scene by becoming the country’s first blind chef to open her own restaurant, *La Diosa*, in Chicago’s Lincoln Park neighborhood. Accion provided Laura with a $7,000 loan that she used to secure the space for her contemporary diner. It may seem unlikely that someone who can’t see would make a living with a chopping block, but Laura never let blindness deter her from setting her sights high. Her zeal for cooking was first sparked when she was young, but she put it on the back burner to pursue a degree in psychology. At the time, Laura was blowing her friends away with the masterpieces she was cooking up at home. They urged her to apply her skills professionally.

“I liked psychology, but cooking was my passion. So why not pursue my dream?” Laura enrolled at Le Cordon Bleu and performed well enough to snare a job offer from world-renown chef Charlie Trotter. A few years later, Trotter closed his restaurant, and Laura decided to hire herself. *La Diosa*, Spanish for “the Goddess,” was born.

As for blindness, Laura believes that it may make her a better chef. “I concentrate more, and use more of my sense of taste. Maybe I’m a better chef because I can’t see. And in the end, people eat with their mouth, not with their eyes.”

Vernita Johnson

*DLV Printing
Chicago, IL*

Vernita Johnson took a piece of paper and wrote down the word “Deliver.” “As in, ‘deliver me from this job,’” she says. That was in 1991, and Vernita, who wasn’t enamored with her role at a Chicago printing company, wanted out. She understood the printing business and was confident she could be successful running her own company.

With her two sisters, Denise and Laverne, Vernita launched her own printing business. Which brings us back to that word, “deliver.” Vernita noticed it contains the first initials of the three sister’s names: The name of the business materialized for her, fittingly, in ink. DLV Printing is now the first name in printing on Chicago’s west side. Since its founding, the business has blossomed from printing on paper to silk screening and embroidery. Today it supplies uniforms to more than 50 Chicago schools.

In 2014, after years of repeatedly expanding its original location to accommodate its growth, DLV Printing moved to a new site. With the help of a $50,000 loan from Accion they were able to build out the new space. Vernita is now the sole owner of the business, but it remains a family-oriented enterprise. Vernita’s two daughters, Kesha and Khalilah work for DLV, as well as her nephew, Rae.

In recent years Vernita has hired local high school students and started a community scholarship fund to support some of their college living expenses. When she retires, she says she wants to focus on raising more scholarship money for neighborhood kids who, like herself, are looking for a way out and up.
Accion Entrepreneurs

Shanelle Armstrong

“As Accion has been a wonderful partner. I can ask them questions and bounce ideas off of them, and they’ll support my growth.”

As an esteemed public relations executive in the retail industry, Shannelle Armstrong Fowler spent much of her career keeping her finger on the pulse of fashion trends. But when she opened a boutique bridal store in Chicago, she never anticipated just how much the experience would touch her.

While serving as Director of Public Relations for the Sears Holdings retail empire, Shannelle had a series of conversations with female friends and associates chagrined over the shortage of sophisticated wedding dresses for women with curves.

Now the owner of Haute & Co. Bridal Boutique, specializing in luxury designer wedding dresses for curvy and plus-size women, Shannelle says few things about her business give her more gratification than “when you get into the dressing room with a woman who hasn’t been able to find a wedding dress, and she cries because she finally found it with us.”

Business has been burgeoning, and with the help of a $3,500 loan from Accion, Shannelle was able to add a new designer line to her ensemble at Haute & Co. Bridal, which quickly emerged as her best-seller. “Most small businesses—especially those headed by women—don’t surpass $1 million in revenue. The biggest reason is access to capital. But Accion has been a wonderful partner. I can ask them questions and bounce ideas off of them, and they’ll support my growth.”

What Shannelle didn’t necessarily anticipate was the emotional pay-off she reaps when brides who feel defeated by a marketplace that shuns them finds salvation in her store. After all, the chance to feel beautiful in a wedding dress is an iconic milestone in a woman’s life. “I wanted to give women the opportunity to have those moments,” Shannelle says. “I’m very grateful to my customers for putting their trust in me.”

Vedat Karacan

COZY RUGS

“23% of clients in 2014 are immigrant business owners.”

Turkish native Vedat Karacan came to the United States in 2005 to study for his MBA and learn English. The owner of Cozy Rugs in Chicago’s Lincoln Park neighborhood has made himself at home in his adopted city while helping locals decorate theirs, importing Turkish-made area rugs. The business leverages both the master’s degree in business that Vedat earned in Chicago and the textile engineering degree he obtained in Turkey. “As an engineer, I always deal with machines, and now I deal with people—and that makes me happier,” he says.

Customers are clearly delighted, as well. In 2011, Vedat assumed sole ownership of the business, sales have soared 40 percent annually. Business was bullish enough that he’s also selling rugs in a second store. And in 2014, with the help of a $15,000 loan from Accion, Vedat launched a new on-line shopping feature on his website.

Considering the rapid growth of Cozy Rugs, it may sound like success just rolled out the red carpet for Vedat. That’s hardly the case. Vedat has had to assimilate into an entirely new culture and learn English while performing one of the most demanding jobs in American workplace: running your own business. “Everything depends on me, so I can’t take a day off,” he says. “But I have high expectations for my business.”

Vedat plans to open a second location in the near future, and says that he looks forward to the day when the Cozy brand will be the gold standard for area rugs in Chicago.
For the health of her marriage, Sibyl Peeples told her husband to stop consorting with the other woman. "I told him he had to divorce Little Debbie," Sibyl said, referring to the legendary maker of snack cakes. "I was trying to educate him on the dangers of trans fats."

But her husband, Melvin, coveted sweet things with his coffee, and Little Debbie was a tough habit to break. So Sibyl decided to one-up her competition by baking for Melvin herself. She used natural ingredients and experimented with different varieties of cupcakes.

Soon enough, Sibyl realized she had a great product on her hands. Working in the insurance business, she started selling her cupcakes to co-workers, then at farmers markets, and eventually at catered events. "The cupcakes worked," she says. "I could always find a customer." These days, customers find Sibyl at Sibylicious, the Northwest Indiana bakery she opened in 2014 with a $7,000 loan from Accion. Many of her cupcakes include pie fillings—a twist on a timeless dessert that exemplifies the creativity she cultivated as a formerly single mother raising three hungry boys.

“I was taught in the kitchen of necessity,” she says. “Especially having boys, it’s a major job to keep them full and healthy.” Of course, balancing parenthood and a professional life by herself was a sometimes grueling challenge, but Sibyl’s attitude remained as healthy as the all-natural ingredients in her baking.

“I give a lot of credit to the struggle—to trying to manage career, parenting and a budget,” she says, noting that perseverance taught her “not to give in.” And the success that she’s experienced as baker has been the epitome of a sweet reward.

Owning a business that takes pictures of people has dramatically changed Sarah Fagan’s image of herself. “It has built my confidence,” says Sarah about her company, Pic in a Box Photo Booth. “I was a single Mom, and it’s always been a hard road. This business was a spark. I realized that I don’t need to be a person who always struggles.”

Quite the contrary: Since 2012 when she launched Pic In a Box, which supplies photo booths for events in Northwest Indiana and Southwest Michigan, Sarah has discovered she is a person destined to succeed. Pic in a Box has garnered a steady clientele, serving weddings, graduations, festivals, and corporate events. Accion has helped fuel that growth since the company’s inception, when it provided Sarah with start-up capital to launch her business.

“I couldn’t get a loan from anybody,” she says. “Finally Accion gave me a chance, and after that things started really rolling.” In 2014, Accion financed Sarah with a second loan of $10,000 to help her purchase a vintage-style photo booth to accompany the others she operates.

“I loved the nostalgia of it, and I always wondered ‘how do I do something like that?’” she says.

Sarah has certainly figured out how. With business quickly growing, she will hire her first two employees this year. And Sarah says her refurbished vintage photo booth gives her a product that is rare in the local market.

Sarah says she has always had an affinity for the camera. And now, by leveraging that interest into a commercial success, Sarah has seen her true self-image—the one as the thriving small business owner—come into focus.

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### 2014 Financial Summary

#### Balance Sheet

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| TOTAL LIABILITIES AND NET ASSETS | 8,544,184 | 6,552,383 |

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#### Revenue & Expenses

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<td>37,500</td>
<td>938,881</td>
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<td>Contributions and Grants</td>
<td>290,400</td>
<td>0</td>
<td>290,400</td>
<td>123,000</td>
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<td>123,000</td>
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<td>Imputed Interest Contribution</td>
<td>0</td>
<td>2,500</td>
<td>2,500</td>
<td>0</td>
<td>45,000</td>
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<td>Donated Services</td>
<td>15,165</td>
<td>0</td>
<td>15,165</td>
<td>52,961</td>
<td>0</td>
<td>52,961</td>
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<td>Kind Donations Capitalized</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5,000</td>
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<td>5,000</td>
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<td>TOTAL Public Support</td>
<td>1,403,419</td>
<td>112,500</td>
<td>1,516,919</td>
<td>1,043,342</td>
<td>37,500</td>
<td>1,080,842</td>
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<td>Governmental Agencies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Small Business Administration</td>
<td>80,339</td>
<td>0</td>
<td>80,339</td>
<td>69,287</td>
<td>0</td>
<td>69,287</td>
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<td>U.S. Department of Treasury (CDFI)</td>
<td>847,000</td>
<td>0</td>
<td>847,000</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>City of Chicago</td>
<td>67,729</td>
<td>0</td>
<td>67,729</td>
<td>337,167</td>
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<tr>
<td>Illinois Department of Commerce and Economic Opportunity</td>
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<td>0</td>
<td>0</td>
<td>376,874</td>
<td>538,706</td>
<td>915,580</td>
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<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>8,999</td>
<td>0</td>
<td>8,999</td>
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<tr>
<td>TOTAL Governmental Agencies</td>
<td>972,339</td>
<td>67,729</td>
<td>1,040,068</td>
<td>775,299</td>
<td>538,706</td>
<td>1,313,905</td>
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<tr>
<td>Special Events</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Contributions</td>
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<td>51,365</td>
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<td>0</td>
<td>11,400</td>
<td>8,899</td>
<td>0</td>
<td>8,899</td>
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<tr>
<td>Less Donor Deduction to Donors</td>
<td>(12,700)</td>
<td>(0)</td>
<td>(12,700)</td>
<td>(16,370)</td>
<td>(0)</td>
<td>(16,370)</td>
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<tr>
<td>TOTAL Special Events</td>
<td>122,017</td>
<td>0</td>
<td>122,017</td>
<td>49,906</td>
<td>0</td>
<td>49,906</td>
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<tr>
<td>Other Revenues</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Loan Interest</td>
<td>264,940</td>
<td>103,525</td>
<td>368,465</td>
<td>218,186</td>
<td>93,903</td>
<td>312,089</td>
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<td>Administrative Loan Fees</td>
<td>157,779</td>
<td>42,353</td>
<td>200,132</td>
<td>79,383</td>
<td>30,242</td>
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<td>11,922</td>
<td>12,323</td>
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<td>Investment Income</td>
<td>182</td>
<td>266</td>
<td>448</td>
<td>81,4</td>
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<td>81,4</td>
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<td>Participation Income</td>
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<td>286,403</td>
<td>21,123</td>
<td>0</td>
<td>21,123</td>
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<td>Miscellaneous</td>
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<td>0</td>
<td>356</td>
<td>15,338</td>
<td>0</td>
<td>15,338</td>
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<tr>
<td>Net Assets Released from Restrictions</td>
<td>2,253,102</td>
<td>(2,355,102)</td>
<td>0</td>
<td>632,945</td>
<td>(1,979,901)</td>
<td>14,956</td>
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<td>TOTAL Other Revenues</td>
<td>2,500,000</td>
<td>0</td>
<td>2,500,000</td>
<td>398,316</td>
<td>0</td>
<td>398,316</td>
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<tr>
<td>TOTAL SUPPORT &amp; REVENUE</td>
<td>5,401,475</td>
<td>(1,926,239)</td>
<td>3,475,236</td>
<td>2,891,013</td>
<td>100,902</td>
<td>2,991,915</td>
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<table>
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<th>EXPENSES</th>
<th>UNRESTRICTED</th>
<th>TEMPORARILY RESTRICTED</th>
<th>TOTAL</th>
<th>UNRESTRICTED</th>
<th>TEMPORARILY RESTRICTED</th>
<th>TOTAL</th>
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<td>Program Services</td>
<td>2,399,143</td>
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<td>2,399,143</td>
<td>2,093,552</td>
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<td>Management and General</td>
<td>563,244</td>
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<td>424,292</td>
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<td>Fundraising</td>
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<td>671,001</td>
<td>366,909</td>
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<td>366,909</td>
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<td>TOTAL EXPENSES</td>
<td>3,633,388</td>
<td>0</td>
<td>3,633,388</td>
<td>3,884,753</td>
<td>0</td>
<td>3,884,753</td>
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</table>

| CHANGE IN NET ASSETS BEFORE UNCOLLECTIBLE GRANT | 1,968,087 | (1,926,239) | 41,848 | 6,260 | 100,902 | 107,162 |
| Loss in uncollectible grant | (241,644) | 0 | (241,644) | 0 | 0 | 0 |
| TOTAL CHANGE IN NET ASSETS | 1,726,443 | (1,926,239) | (199,816) | 6,260 | 100,902 | 107,162 |
| NET ASSETS-BEGINNING OF YEAR | 333,709 | 3,655,134 | 4,028,843 | 327,649 | 3,994,332 | 3,921,981 |
| NET ASSETS-END OF YEAR | 2,060,132 | 1,768,895 | 3,829,027 | 333,709 | 3,695,134 | 4,028,843 |

The financial information presented herein has been compiled from Accion Chicago’s audited financial statements. The audits for 2013 and 2014 were conducted by Desmond & Ahern. Copies of the full audit reports with accompanying notes and schedules are available upon request.
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Citicbank
JPMorgan Chase
U.S. Department of the Treasury - CDFI Fund

$50,000 – $99,999
Bank of America
The Boston Beer Company
The Hartford
MillerCoors
Sage Funds at the Chicago Community Trust
Small Business Administration
Travelers Insurance

$20,000 – $49,999
Amalgamated Bank of Chicago
Jane Ames
Dorothy Abreu
$500 – $4,999
World Business Chicago
Walter S. Mander Foundation
State Bank of India
Andy Salk
Ridgestone Bank
Legacy Foundation
Heitman, LLC
Groupon, Inc.
First Midwest Bank
First Eagle Bank

Blowitz-Ridgeway Foundation
American Chartered Bank

Alliant Credit Union
Economic Justice Fund of Tides Foundation

$100,000+

Third Bank
Knight Foundation Fund at Legacy Foundation
Northern Trust Company
PNC Bank
Polsk Bank
Foundation
State Farm
Tony Burch Foundation
U.S. Bank

$5,000 – $19,999
Allicant Credit Union
American Chartered Bank
Blowitz-Ridgeway Foundation
BMO Harris Bank
First Bank of Highland Park
First Eagle Bank
First Midwest Bank
GE Capital
Groupco, Inc.
Heitman, LLC
Legacy Foundation
Mayer Brown, LLP [in-kind]
Ridgestone Bank
Andy Salk
State Bank of India
The PrivateBank & Trust Co.
Whalsey S. Mandar Foundation
Wells Fargo Bank
World Business Chicago

$500 – $4,999
Thomas Abraham
Dorothy Abreu
Jane Ames
Amalgamated Bank of Chicago

Albany Bank & Trust Company
Bank Leumi
Evanston and Rod Barr
Jonathan Breton
Leith & Bobby Cantrell
Cathy Cochran
Judi Corcoran
Deborah Darragh
Byron DaSilva
Devon Bank
Nina Diamond
Mary Dawson
Evergreen Bank Group
FirstMerit Bank
Daniel M. Goodell
Jarret Gross
Guaranty Bank
Steve Hall
Mary Larson
Robert Lassandrello
Curtis DeSantis Partners, LLC
Marquette Bank
Stephen Martin
Mary K. Maxwell
Jan Mav "{o}l
Brad and Marlee McConnell
T. Michael McCroden
MB Financial Bank
Jacob Murgacz
Joe Natin
Nancy and Dale Nichols
Warren and Pam O’Donnell
Pawelski & Weinstein, LLP [in-kind]
Oak Park River Forest Community Foundation
Office Depot Foundation
Oakland Bank & Trust
George Palomattt
Gregory Pike
Popular Community Bank
Peter Kip Reid, Jr.
Louise Small
Standard Bank & Trust Co.
Jane Stanley
Wasbonessy Community College SBDC

UP TO $500
Jyarna S. Abbatt
Daphne Adam
Jill Aldridge
Tim Aldridge
Ruth Allen
Vicky Antoyo
Emily Bae and Brian McCandliss
Beth Baker and David Lupo
Lloyd J. Bowman
Bianca Bonita
Robert Bostes
Jon Bosh
Hanson
David and Stephanie Bergman
Anne Bowhay
Ann and Robert Braun
Glenn and Karen Brewster
Jacqueline S. and Timothy Bryant
Jim and Kathy Burket
Robert Calvin
R Carson
Jeanie Child
Lydia Chudzian
Katherine Cocoran
Michelle Collins
Priscilla Cordero
Karen and Tom Daigle
Amy and Jorge Delgado
Les Dishoty
Jeni Edwards
Karma Elsaringoy
Grace Family
Alicioe Farrell
Ala Felton
Jock Finney
Lee Fitzgerald and George Kohn
Thomas Fitzgibbon
Laetitia Fores-Poole
Sara Freer
Amanda Freyman
Linda Graziola
Rich Gillmer and Kristen Laakso
Jill Graham
Crystal Green
Anne Greiner
Diana Y. Greiner
Robin L. Greiner, Jr. and V. Ellis Vance
Wendy Gramet
Donna Hapac
Rose Ann Haque
Gino Harman
Kenneth Hartmann
Demetra Hayden
Jane Hayes
Jill Higgins
Ted Hill and Peter McIwaneen
Brian Hint
Leslie Hoffman
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Ed Jacob
Manu and Miaa Jain
Pat and Ted Johnson
Brooke Judge and Susan Parish
Lisa and Patrick Kerpan
Kathy Kin
Jill Kezeliah
Courtney Lander
Mykal LeFlore
John and Vanessa Lilly
Jose Linanes
Mary Lou Linder
Constantinos Loizou
Gordon T. and Jeanie T. Macaulay
Kathrina Malove
Kanye Manny
Reynold Martin
Jeffrey McClintock
Erica and Kevin McDonnell
Charles Means
Jane Miller
Kevin Miller
Mary Ann Moss
Jennie Motto
Robert Munson
Betty Nealy Sims
Beryl and Michael Nee
Danna Norris
Cheryl and Michael O’Brien
Brad Pugh
Daryn Rand
The Read Family Trust
David Berntcheller
Georgia and John Revis
Mary Fran Ryan and Frank Maggio
Josh Robertson
Kate Rogers
Michael Roshbeck
Paul Salyan
Esther Saks
Amanda Samuels
Lisa Sarsery
Kristin Schmid
Benjamin Castro Schonberg
David Hilary Schonberg
Jeffrey P. Schonberg
Kenneth Garlas Schonberg
Theodore Lee Schonberg
Scott Shannon
Arlene Shekun
Brett Simmons
Michale Simon
John Turner
Sherry Turner
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Furniture
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Jive Turkey Dip
Lindo’s Country Cupboard
Lucaro Latin Cuisine Catering
Lupita’s Juice Bar
Marquee, Inc.
Mangy Dog’s
Maddabank
Motor Row Brewing
Nancy Nichols
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Pico Campo
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Shawnimals
Simply Transparent, Inc.
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Wax Mus Spa
Wines for Humanity

We have made every effort to make this list accurate and inclusive. If you discover an error, please contact Damon Winters at dwinters@accionchicago.org so that we may correct our records. Thank you.
Our Staff

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As of January 1, 2015

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Robin Lee Greiner
Chief Operating Officer

Mano Kamaleson
Senior Vice President, Finance & Business Operations

Jill Almond
Vice President, Lending & Marketing

Steve Hall
Vice President, Business Development

Kevin Miller
Vice President, Finance & Operations

Mary Fran Riley
Vice President, External Affairs

Staff
As of January 1, 2015

Nicolas Baria
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Hussain Bhanpuri
Senior Loan Officer

Amy Clinton
Senior Loan Officer, Trainer

Claudia Gomez
Director of Finance

Marilynn Huerbel
Executive Administrator

Kyle Johnson
Senior Loan Manager

Kyle Jones
Manager, Accounting & Operations

Kyama Kitavo
Senior Loan Officer, Lending Support Manager

Jill Kozelek
Senior Development Officer

Haley Marceau
Associate, Development & Communications

Tyrone McGowan
Loan Officer

Jennie Mooto
Senior Loan Officer

Kate Novotny
Senior Loan Officer

Lily Pali
SBA Loan Processor

Lena Pesavento
Loan Officer

Carlos E. Pena
Senior Loan Officer

Noemi Rivera
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IdaMae Robles
Lending Team Manager

Natalla Rodriguez
Intake Specialist

Alexandra Ruales
Loan Officer

Betsy Neely Sikma
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Lending Associate

Tom White
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Senior Associate, Programs & Impact

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Chris Wagner
Northern Trust

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Wells Fargo Bank

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Gary Egan
City of Chicago

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Amalgamated Bank of Chicago

Joe Neri
Wintrust Bank

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