During more than two decades of supporting entrepreneurship, Accion Chicago has fueled a generation of economic growth, revitalizing communities and revolutionizing lives with the credit we provide to our small business clients. As the stories chronicled in this report illustrate, our clients start businesses, generate jobs, bolster their communities, and, in many cases, overcome personal hardships. The entrepreneurs we fund exemplify our mission.

As a lender, we can measure our impact in dollars and cents, but our loans help our clients capitalize on something more transcendent: their hopes and dreams. These aspirations find their financial affirmation in Accion, which exists to serve borrowers who otherwise are stranded in a credit marketplace traditionally oriented to businesses at a larger scale.

In 2015, Accion was a catalyst for entrepreneurialism. Among our major achievements, we exceeded $5 million in total lending and made more than 500 individual loans. We also generated or retained 1,958 jobs and served 3,451 clients. We are proud to report that 67% of our clients in 2015 were minorities, 80% were from low-to-moderate income households, and 25% reported being unemployed in the year leading up to their loan.

Beyond the numbers, we provide crucial resources that may never appear on a balance sheet but make all the difference in helping small businesses emerge and thrive. That support includes technical assistance and training to transform fledgling entrepreneurs into creditworthy borrowers. We also advocate for the protection of small businesses. In 2015, Accion was a convener and signatory of the Small Business Borrower’s Bill of Rights. We believe that entrepreneurs deserve an efficient, ethical, and transparent borrowing experience, and we played a key role in the launch of the City of Chicago’s campaign to combat predatory lending practices.

Even as we reflect on 2015, our eyes are on the future. By filling a gap in the lending marketplace for budding small businesses, we propel an economic life cycle that starts with credit, leads to commerce, and culminates in stronger communities.

The following pages will show you why we’re proud to be a small business lender. But with every loan we make, we owe a debt of gratitude to our clients: in the fulfillment of their dreams, they embody the meaning of our work—and that’s a payoff beyond all value. With your support, we will continue to help communities grow, we will continue to invest in people, and we will continue to catalyze economic development. Thank you.
Accion helps communities grow by investing in entrepreneurs who build businesses and generate jobs in their neighborhoods.

About Accion Chicago

Accion Chicago promotes economic growth and strengthens communities by providing loans and one-on-one coaching to entrepreneurs in Illinois and Northwest Indiana. A nonprofit organization formed in 1994, Accion activates the transformational power of business creation in communities that need it most. We achieve that quest by filling a gap in the lending marketplace for novice businesses with capital needs below the threshold that traditional financial institutions service.

By removing these barriers, our small but affordable loans—ranging from $500 to $100,000—can make all the difference for people living in underserved communities and yearning for economic opportunity. Our small loans leverage big gains, generating local jobs and producing tax revenue that is funneled back into our communities. But loans are just one way we invest in our clients. We provide a comprehensive array of services, including financial advice, business planning, and technical assistance to ensure our borrowers have the resources they need to thrive. And for those entrepreneurs not yet ready for a loan, we provide coaching to help them qualify for future credit.

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.

Our 2015 Portfolio & Impact

<table>
<thead>
<tr>
<th>509 Loans</th>
<th>$5,200,080 Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,451 Clients Served</td>
<td>1,958 Jobs Created or Retained</td>
</tr>
<tr>
<td>$1,240 Subsidy to Create/Retain One Job</td>
<td>$32.3 Million in Local Wages</td>
</tr>
<tr>
<td>781 Loans Under Management</td>
<td>$5,836,739 Portfolio Under Management</td>
</tr>
<tr>
<td>5.2% Net Loss Rate</td>
<td></td>
</tr>
</tbody>
</table>
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**

**STATE FARM INSURANCE**

Small Business Development Program

Risk Management is critical to the health and growth of a business. As a funder of our Small Business Development Program, State Farm helps us provide underserved entrepreneurs with the tools they need to grow their businesses and communities while protecting themselves and their employees. State Farm has been a committed and collaborative partner of Accion since 2007.

**SAM’S CLUB**

Predatory Loan Prevention Program (PLPP)

In recent years we have seen a surge in high-cost predatory online financial products that extract significant value from small business owners. These products are aggressively marketed with misleading pricing and techniques. Thanks to a generous grant from Sam’s Club in 2015, we launched the Predatory Loan Prevention Program (PLPP). This program offers a new way to increase financial literacy and provides affordable small business loans that help grow businesses and communities in need of economic growth.

**MILLERCOORS**

Seed Chicago

Seed Chicago is Accion’s coaching program for crowdfunders in Chicago. Project owners in the program benefit from aggregated attention as part of the Seed Chicago curated Kickstarter page. Crowdfunders receive personalized assistance in the ideation, creation, and implementation of their project from Accion.

Launched in 2013 and funded by MillerCoors since 2014, Seed Chicago is a part of Mayor Rahm Emanuel’s Plan for Economic Growth and Jobs. Since its inception, Seed Chicago has helped 41 Chicago small businesses and organizations raise $490,266 from 6,912 individuals, a 56% success rate (while Kickstarter reports a 36% overall project success rate). More than 100 job and workforce training opportunities have been created for Chicagoans as a result of these campaigns.

**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 Accion offered several programs in 2015: The Predatory Loan Prevention Program, Seed Chicago, and the Small Business Opportunity Centers. 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.

**SEED CHICAGO**

Economic Growth and Jobs

Since its inception, Seed Chicago is a part of Mayor Rahm Emanuel’s Plan for Economic Growth and Jobs. Through the City’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.

**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 with access to 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.

**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.

**NATIONAL PARTNERSHIPS WITH THE ACCION U.S. NETWORK**

**THE SAMUEL ADAMS**

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 with access to 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.

**CAPITAL ONE**

**ACCION FAST TRACK**

“I realized that I started this business because I want to be somebody for somebody—and that’s my wife and kids.” — Kris Schoenberger, BBQ’d Productions

Supported by Capital One and the Blackstone Charitable Foundation, Accion Fast Track is a business accelerator program that provided 26 Accion clients across the nation access to the knowledge, experts, and community necessary to achieve business growth and success in 2015. Participants collectively experienced nearly 50 percent revenue growth and hired 25 additional full-time employees since the beginning of the program. “I realized that I started this business because I want to be somebody for somebody—and that’s my wife and kids,” said Kris Schoenberger, Accion client and owner of BBQ’d Productions in Third Lake, IL. Kris said that the Fast Track community helped him feel connected to other business owners, which further motivated him to succeed.

**Sustainability**

- 96% of business owners were still in business two years after receiving an Accion loan

**CDFI Target Market**

- 75% of loans went to low income, African American, or Hispanic small business owners

**Satisfaction**

- 97% of our clients reported that they are likely to refer other business owners to Accion

**Business Coaching**

- 275 business owners were coached through partnership programs and events

**Improved Credit**

- 30 points is the average increase in credit score after an Accion loan

**Veteran-Owned**

- 35 veteran-owned businesses received small business loans totaling $390,599
As co-owner of Café Marie-Jeanne in Chicago’s resurgent Humboldt Park neighborhood, Mike Simmons is a devout believer in making his customers feel welcome, even on the days when the restaurant is closed.

The café closes briefly on Tuesday in between breakfast and lunch, but when three patrons oblivious to the restaurant’s hours came to the door, Mike beckoned each of them in for coffee. The gesture exemplifies the standard Mike is committed to maintaining at Café Marie-Jeanne, where the trademark is an atmosphere of unsurpassed hospitality, accompanied by sublime food and drink.

“We’re trying to re-create the same warmth we have for people we’ve known our whole lives and offer that to someone we just met,” he says. “It’s a convivial lifestyle where people don’t just eat and drink, but they hang out and socialize.” Even the café’s menus are designed to start a conversation. The minimalist listings of “eggs,” “fancy meats,” and other items described in generic terms are meant to prompt questions for the servers and foster rapport.

The restaurant opened in January 2016 with the support of a $37,000 loan they received in 2015 from Accion and a successful Seed Chicago project which raised $21,290 used to build out the space. “My parents are old-school,” Mike says. “They instilled in me a principle that you do something until it’s done.” And sometimes, as he demonstrates, you do it even after it’s done—like on a Tuesday when the restaurant is closed. Business hours may be finite, but Mike’s sense of hospitality is timeless.

Linda Coleman Cleveland and her niece Candice Kelly Casey joined forces at work so that other families can remain together at home. In 2012, Candice and Linda founded Great Lakes Personal Care Services (GLPCS), a Northwest Indiana business that provides home care assistance to seniors and people with disabilities.

In 2015, Linda and Candice obtained a $10,000 loan from Accion to fund marketing, employee recruitment, and other needs. GLPCS is a kind of salvation to its clients, supplying affordable care to patients who might otherwise be relegated to nursing homes and allowing them to retain their independence. They alleviate the burden on family members struggling to tend to loved ones.

“In my teen years, my grandmother came to live with us, and I saw first-hand how my mother watched over her, and I saw the need that she had for assistance,” Linda says. “We’re very close to our families. We both see that there is a great need in our community for a company like ours.”

Linda and Candice are on a quest to expand their service territory to Northern Ohio, with eventual plans to establish a presence in Northeastern Illinois.
“We don’t think of ourselves as business builders as much as community builders. We’re going to make Portage Park shine.”

At their Portage Park boutique, Thrift & Thrive, husband and wife owners Joseph and Melissa Basilone sell clothes, furniture, and other used merchandise that is as second-hand as it is second-hand, but their mission is to salvage the whole neighborhood.

In 2011, the Basilones watched their community struggle with the fallout of the Great Recession. Neighbors lost jobs, and businesses closed. “I’ve always been taught that when people are running away from something, you run toward it,” says Joseph, the son of a New York City police officer. And the beat went on—literally. In 2015, the storefront adjacent to Perkolator Café became vacant, and the Basilones, aided by a generous landlord offering discounted rent, opened the stylish thrift store Sputnik Books and Records, where customers can buy second-hand music and literature.

After launching three businesses in five years with the help of a $10,000 Accion loan, the Basilones now employ 11 people in the retail corridor of Irving Park Road and Austin Boulevard. “We don’t think of ourselves as business builders as much as community builders,” Joseph says. “We’re going to make Portage Park shine.” For a couple who renews things where local residents coping with tighter household budgets could save money without forfeiting quality.

In 2014, when a coffee shop across the street from the store went under, the couple saw an opportunity to resurrect a community asset. They decided to lease the space and open Perkolator Café. And the beat went on—literally. In 2015, the storefront adjacent to Perkolator Café became vacant, and the Basilones, aided by a generous landlord offering discounted rent, opened the stylish thrift store Sputnik Books and Records, where customers can buy second-hand music and literature.

Yolanda Avitia
Grandpa’s Delight
Chicago, IL

While all entrepreneurs face hurdles on the road to opening a business, the hardships overcome by Yolanda Avitia and her family are nothing short of a miraculous feat of survival. And the history of Yolanda’s business, Grandpa’s Delight, is a survival story in and of itself.

In December 2007, Yolanda, who was at the time the manager of her father’s 20 year-old McKinley Park bakery, was involved in a horrific car accident that left her paralyzed and badly injured her husband and son. Shortly after the accident, Yolanda’s father, Jose, was forced to close the family bakery. But Yolanda, struggling for her own survival in the wake of the car accident, was determined to bring the family business back to life.

“From some reason, when I was in recovery I had my mind on the bakery the whole time,” Yolanda recalls. “I didn’t want to leave my Dad alone. He worked so hard all those years.”

Accio gave Yolanda a $10,000 loan to fund supplies and ingredients, and in September of 2015, with Yolanda as the new owner, the bakery was reborn at her father’s original location. Yolanda credits her husband, Adalberto, and four adult-aged children for helping her reimagine the bakery, now called Grandpa’s Delight as a homage to Jose, which boasts not only baked goods, but a full menu including sandwiches and ice cream.

It took a lot of hard work, but Yolanda has risen to every challenge—physical and entrepreneurial. Wheelchair or not, she stood tall in the wake of adversity—and she stands tall as the proud owner of Grandpa’s Delight today.

Andrea NaTay
Forever Fitness Chicago, LLC
Chicago, IL

“Everyone at Accion was genuine and wanted to help me. The process was smooth and easy.”

Focusing on the Englewood community where she was born and raised—and where rates of potentially debilitating illnesses, such as heart disease and diabetes, tend to be disproportionately high—Forever Fitness Chicago provides clients with personal and group fitness training, as well as nutritional guidance. Andrea also pioneered Englewood’s first-ever 5K run and a youth baseball league sponsored by the Chicago Police Department. Business has been bustling since Andrea took her own leap into entrepreneurship. And while she’s proud of the firm’s profitability, the self-described “social entrepreneur” said she is equally gratified by the opportunity to practice commerce with a conscience.

“A lot of people say they make it out of Englewood,” she says, “But do you reach back and help someone? I made it out, but I came back to help the community. Fitness and nutrition are civil rights; they’re necessities. To withhold them is inhumane.”
### Balance Sheet

**ASSETS**

<table>
<thead>
<tr>
<th>2015 - US$</th>
<th>2014 - US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>1,066,295</td>
</tr>
<tr>
<td>Designated for Loan Loss Reserve</td>
<td>66,511</td>
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<tr>
<td>Total Cash and Cash Equivalents</td>
<td>1,132,806</td>
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<tr>
<td>Restricted Cash</td>
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<tr>
<td>Certificates of Deposit</td>
<td>503,010</td>
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<tr>
<td>Government Receivables (Net)</td>
<td>394,248</td>
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<tr>
<td>Contributions Receivable</td>
<td>166,185</td>
</tr>
<tr>
<td>Loans Receivable (less Allowance for Loan Losses)</td>
<td>3,855,869</td>
</tr>
<tr>
<td>Prepaid Expenses and Other Assets</td>
<td>140,897</td>
</tr>
<tr>
<td>Property and Equipment (less Accumulated Depreciation and Amortization)</td>
<td>200,961</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>7,956,852</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES**

<table>
<thead>
<tr>
<th>2015 - US$</th>
<th>2014 - US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes Payable, Less Discount</td>
<td>3,943,919</td>
</tr>
<tr>
<td>Refundable Advances</td>
<td>256,275</td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>224,164</td>
</tr>
<tr>
<td>Accrued Expenses</td>
<td>271,953</td>
</tr>
<tr>
<td>Funds Held for Others</td>
<td>256,275</td>
</tr>
<tr>
<td>Notes Payable, Less Discount</td>
<td>2,478,353</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>4,012,933</strong></td>
</tr>
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**NET ASSETS**

<table>
<thead>
<tr>
<th>2015 - US$</th>
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</tr>
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<tbody>
<tr>
<td>Unrestricted</td>
<td>2,199,466</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>1,744,473</td>
</tr>
<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
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**TOTAL LIABILITIES AND NET ASSETS**

<table>
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<th>2015 - US$</th>
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<tbody>
<tr>
<td>7,956,852</td>
<td>5,444,184</td>
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The financial information presented herein has been compiled from Accion Chicago's audited financial statements. The audit for 2015 was conducted by Selden Fox, Ltd., and the audit for 2014 was conducted by Diamond & Ahern. Copies of the full audit reports with notes and schedules are available upon request.

### Revenue & Expenses

#### 2015 Financial Summary

**SUPPORT & REVENUE**

<table>
<thead>
<tr>
<th>2015 - US$</th>
<th>2014 - US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Support</td>
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<tr>
<td>Contributions and Grants</td>
<td>1,549,200</td>
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<tr>
<td>Institute Sponsorship</td>
<td>165,000</td>
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<tr>
<td>Imputed Interest Contribution</td>
<td>143,738</td>
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<tr>
<td>Donated Services</td>
<td>1,794,820</td>
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<td><strong>TOTAL SUPPORT</strong></td>
<td><strong>4,026,512</strong></td>
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**LIABILITIES**

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Capital One
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GE Capital
PNC Bank
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American Chartered Bank
Axelson Bank
For Center for Nonprofit Management
BMO Harris Bank
Byline Bank
Future Trust Bank
First Bank of Highland Park
First Eagle Bank
First Midwest Bank
First National Bank of Omaha
FirstMerit Bank
FirstBank
Knight Foundation Fund
Legacy Foundation
MetLife

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Thomas Abraham
Vicky Arroyo

Associated Bank
Bank Leumi
Blowitz-Ridgeway Foundation
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Keith Carrnell
Chicago Foundation for Women
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Guaranty Bank
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Inland Bank & Trust
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David Levinson
Jon Masl
Brad & Marlee McConnell
S. Michael McCracken
Mary Ann Moss
Jacob Mrugacz
Joe Neri
Old Second National Bank
Oxford Bank & Trust
Gregory Pike
Peter Kip Read, Jr.
Betsy Neely Sikma
Peter Kip Read, Jr.
S. Michael McCracken
Mary Ann Moss
Jacob Mrugacz
Joe Neri
Old Second National Bank
Oxford Bank & Trust
Gregory Pike
Peter Kip Read, Jr.
Betsy Neely Sikma
Adrienne Spvez
St. Charles Bank & Trust Company
Chris Wagner
Waukegan Community College SBDC

UP TO $500
ABK Bank
Dorothy Abreu
Daphne Adam
Advocate Advisors
Geraldine Aglipay
Jill & Tim Aldridge
AmazonSmile Foundation
Anonymous
Nicholas Antonino
Sukanya Balachandran
Nicolas Baria
Eleanor & Rod Barr
Sam Benediktson
Edward Best
Hussain Bhanpuri
Big Shoulders Coffee
Jason Burak
Burling Bank
Shehba Byers
Emile Cambry
Marcy Capron
R Carson
Sudheepa Chakrabarti
Chicago Urban League
Teresa Ciriola
Amy Clinton
Katherine Corcoran
Priscilla Cordova
Rita Denny
Devon Bank
Les Doby
David Doig
Minnie Do
Jerri Edwards
Rania El-Sorogy
Dana Emanuel
Sarah Fagan
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Jennie Motto Masterham
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Marcos Perez
Bradly Pugh
Dori Rand
Mary Fran Riley
Noemi Rivera
Randy Rivera
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Colleen Ryan
Cynthia Ryan
Maggie Salisbury
Lisa Sarsony
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Seaway Bank & Trust Co.
Arlena Shekin
J. Michael Solberg
Heiberti Soto
Standard Bank & Trust Co.
Cid Stanford
Jane Stanley
Chad Strader
George Surgeon
John Taffan
Talmer Bank and Trust
Tanna Theiford
Matt Thomas
Ramona Thomas
Franklin Turner
Venni
Christopher Wade
Rich Wallach
Juan West
Tomas White
Damon Winters
Women’s Business Development Center
Madeleine Woodle
George S. Wright
Michael Zawistak

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U.S. Bank

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MUFG Union Bank, N.A.
Northern Trust Company

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First Eagle Bank

JP Morgan Chase
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Travelers

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Citibank
First Midwest Bank
The PrivateBank & Trust Co.

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Grubhub

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Mike Truppa Communications
Ridgestone Bank

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Cooper’s Hawk Winery
CrossPower Yoga
DeSoto House Hotel
Flirty Girl Fitness
Fleur De Lis Florist
Fogo de Chao
Fred Astaire Franchised Dance Studio
Goodman Theatre
Groupe
Indian Ap Apple Pie
Lagunis’s Biergarten
Little Goat Diner
Lou Malnati’s Pizzeria
Lynden Park Brewery
Madly Wish
Maxwell’s at East Bank Club
Motor Row Brewing
Nancy Nichols
Nando’s Peri-Peri
Old Town School of Folk Music
Peace School
Perchlight Music Theatre
Peter Kip Read, Jr.
R building Exchange
Rsketch
Mary Fran Riley
Rooftop
Second City
Shake Shack
Shedd Aquarium
Adriannine Spvez
Susan Sturgis
The Classic Stitch
The Shift Institute
The Shirt Dali
Timeline Theatre Company
Training for Toddlers
Untouchable Tours
UP Comedy Club
Verde Wellness and Massage
Vivaball
Willy Ball
Wine Styles
Wisconsin Restaurant
George S. Wims
Writer’s Theatre

We have made every effort to ensure that these lists are accurate and inclusive.

If you discover an error, please contact Haley Marceau Taylor at hmarceau@accionchicago.org so that we may correct our records.

Thank you!
Our Staff, Board Members & Volunteers

**Senior Management**

**As of April 2016**

- **Jonathan Breton**
  - Chief Executive Officer
- **Robin Lee Greiner**
  - Chief Operating Officer
- **Mano Kamaleson**
  - Chief Program Officer
- **Mary Fran Riley**
  - Senior Vice President, External Affairs
- **Jill Aldridge**
  - Vice President, Credit
- **Steve Hall**
  - Vice President, Small Business Development
- **Betsy Neely Sikma**
  - Vice President, Development

**Staff**

**As of April 2016**

- **Nicolas Baria**
  - Senior Loan Officer
- **Leo Becerra**
  - Manager, Loan Operations
- **Hussain Bhanpuri**
  - Community Development Officer
- **Victoria Brazen**
  - Loan Officer

**Not Pictured:** Jill Aldridge, Suneet Lad, Lily Pai, June Reed

**Photos:** Moonhouse Productions
**CoPit:** Mike Trapp Communications and Betsy Neely Sikma
**Creative Production:** Haley Marceau Taylor

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**Board of Directors**

**As of December 2015**

- **Peter Kip Read, Jr.**
  - Chairman of the Board
- **American Chartered Bank**
- **Andy Salk**
  - Secretary of the Board
- **First Eagle Bank**
- **Joe Meri**
  - Interim Treasurer of the Board

**Advocacy Council**

**As of December 2015**

- **Linda Darragh**
  - Kellogg Innovation & Entrepreneurship Initiative
- **Thomas FitzGibbon**
  - Independent Consultant
- **Jill Aldridge**
  - External Affairs
- **Mary Fran Riley**
  - Chief Program Officer
- **Robin Lee Greiner**
  - Chief Executive Officer
- **Jonathan Brereton**
  - Director, Incubator Development
- **Suneet Lad**
  - Senior Development Officer
- **Jill Kozeluh**
  - Director, Microlending
- **Carolyne Navarro**
  - Operations & Impact Associate
- **Kate Novotny**
  - Operations & Impact Associate
- **Nicolas Baria**
  - Business Development Vice President, Small Business Development
- **Steve Hall**
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**Committees**

**As of December 2015**

- **Audit Committee**
  - **Jacob Mrugacz**
    - Committee Chair
  - **BB&T Capital Markets, Inc.**
- **Scott Shannon**
  - Standard Bank & Trust Co.
- **Jane Ames**
  - Chicago Community Loan Fund
- **Kevin Fox**
  - GE Capital
- **Ed Morris**
  - Chilton & Macklin, LLP
- **Joe Meri**
  - IF

**Loan Approval Committee**

- **S. Michael McCracken**
  - Committee Chair
  - First Midwest Bank
- **Sukanya Balachandran**
  - Michael Capesius
  - Amalgamated Bank of Chicago
- **Rick Dudek**
  - Wells Fargo Bank
- **Kyle Mann**
  - Plante Moran
- **Tracy Meeks**
  - Senn Group
- **Randy Rivera**
  - Mid-City Capital Bank
- **Brandon Moulton**
  - MetCredit Capital
- **Carrie Owen**
  - Evergreen Bank Group
- **Edmund Rodriguez**
  - Protiviti

**Marketing Committee**

- **Byron Dasilva**
  - Committee Chair
  - KPMG, LLP
- **Thomas FitzGibbon**
  - Independent Consultant
- **Joe Meri**
  - IF

**Programs & Impact Committee**

- **Bradley Prugh**
  - The PrivateBank & Trust Co.
- **John Talfan**
  - Oxford Bank & Trust

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**Title**

**Executive Committee Member**

**as of December 2015**

- **George S. Wright**
  - Kemper Corporate Services
- **Adrienne Spivey**
  - Kemper Corporate Services
- **Arianna Spivey**
  - Kemper Corporate Services
- **George S. Wright**
  - Citibank

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Accion Chicago
1436 W. Randolph Street, Suite 300
Chicago, IL 60607
(312) 275-3000

www.accionchicago.org