MIHO's success has built quite a reputation, expanding from a 1,000 square-foot prep-mobile trucks and also offering a full catering service in the San Diego community.

In less than two years, MIHO now has two mobile trucks, and one of the loan officers encouraged her to test the market. They received a $15,000 start-up loan from ACCION to buy kitchen equipment and a mobile truck. MIHO uses fresh, locally-sourced, natural foods. By using fresh ingredients and cooking to order, MIHO specializes in serving high quality, restaurant quality “street food” that always draws a crowd.

Kevin Ho and Juan Miron share a passion for gathering friends and family around good food. Before the founding of MIHO, they decided to literally bring their passion to the streets daily. The result is an ever-changing menu of delicious restaurant quality “street food” that always draws a crowd. MIHO has a passion for gathering friends and family around good food. Before the founding of MIHO, they decided to literally bring their passion to the streets daily. The result is an ever-changing menu of delicious restaurant quality “street food” that always draws a crowd.

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Dear Partners, Friends and Supporters,

ACCION San Diego is proud to present its 2011 Annual Impact and to announce that in 2011 our staff and board remained strongly focused on serving the small business community throughout the San Diego region with access to capital, resources and education.

We would like to recognize the dedicated staff, many of whom have been associated with ACCION in our community for 5-10 years. We are passionate about the clients and our community. For the teams at ACCION, it is the relationship with our clients which sets us apart not only as a financial educator and provider but a mentor as we continue to advance the economic opportunity, capacity and empowerment of entrepreneurs and families through the businesses we serve.

Caroline Anthony, ACCION client and owner of Capacito Custom Jewelry, describes how her experience at ACCION has been instrumental in opening and growing her business. “ACCION was instrumental in opening our business,” says Lisa Hiraoka, owner of Capsify! “We fund 50% of the start-up costs, and the business is off the ground immediately, which allowed us to receive expansion and resources faster.”

As we reflect back on the past year, and the many businesses we supported who have inspired our team every day and created direct community impact like Carolee, we thank each of you for your generosity and partnership. We look forward to working with you in the coming years as ACCION continues driving economic recovery, one passionate business owner at a time.

The mission of ACCION San Diego is to provide economic opportunity for primarily low-to-middle-income business owners who lack access to traditional sources of credit. Through business loans and support services, we strengthen the roots of emerging entrepreneurs and help them to thrive in their communities, creating social and economic change.

ACCION San Diego

Gordon Sunshine Chair

Message from the Board Chair & Executive Director

2011 IMPACT

ACCION believes that small businesses are the foundation for a strong local economy and its program boosted efforts in 2011 to ensure that clients had access to the tools needed to start or grow a business. In 2011 alone, inquiries into our program were the highest they had been in the organization in 15 years. Many small business owners continue to struggle to secure financing and play a vital role for many individuals who turn to them for a dream into a reality.

“We decided to start this business, but we had no hard cash financing from the major banks,” said Rania, founder of Tropicana Bold. “We didn’t understand what was going on. We got in touch with ACCION and they were very, very credible and are sincerely there to serve.

ACCION creates… “I had a good experience with ACCION. We were able to pay off our initial invoices immediately, which allowed us to receive expansion and resources faster. We hired 9 people in our second week due to our influx of business. The ACCION staff and community are extremely generous for ACCION and have been wonderful in providing the assistance of our friends and business associates.”

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