

2012 ANNUAL REPORT

# SAN DIEGO

ACCION

*Accion San Diego is a nonprofit organization  
providing small business loans*



MARY STAPLETON  
MS SPARKY ELECTRIC

## Who We Are



We champion the microfinance industry by providing financial tools, services and support to entrepreneurs who lack access to traditional sources of credit.

### About Accion San Diego

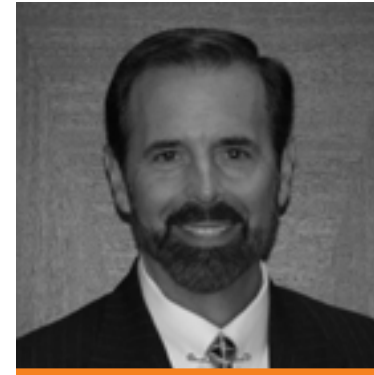
Accion San Diego is a nonprofit microlender dedicated to connecting entrepreneurs with the accessible financing and resources it takes to create or grow healthy businesses. By providing loans ranging from \$300 to \$50,000, the organization creates opportunity for increased income, economic stability and employment. Since 1994, Accion has provided more than 2,800 loans totaling more than \$18 million in San Diego County.

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

### A Member of the Accion U.S Network

Accion San Diego is a member of the Accion U.S. Network (us.accion.org), the largest micro- and small business-lending network in the United States. Since 1991, the five members of the U.S. Network have collectively made more than 45,000 loans totaling more than \$350 million. Additionally, more than 400,000 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.

## Dear Partners, Friends & Supporters



**GORDON BOERNER**  
BOARD CHAIR



**ELIZABETH SCHOTT**  
EXECUTIVE DIRECTOR

What an AMAZING year 2012 was for Accion San Diego and the entrepreneurs we serve! On behalf of our board and staff, we are thrilled to share this exciting report on our impact and activities over the last year with you.

Accion clients continue to be the driving inspiration for our board and staff to stay committed to our mission of improving the local San Diego community and economy. Each day, our team walks side by side with hard-working business owners to help them meet their goals. For some this may include living out a lifelong dream, for others it is striving to provide support for their family after being laid-off, or a desire for the flexible lifestyle of an entrepreneur. The microlending program enables these small business owners to garner the training, resources and capital needed to support these goals, ultimately creating social and economic change for our community.

In fact, results from two recent surveys demonstrate that Accion San Diego supports small businesses primed for growth, ultimately contributing to the local economy. In the microTracker Survey, of the businesses polled who reported having employees, each reported employing an average of 4.5 individuals, including the owner. In a Customer Service Survey, 95 percent of businesses indicated that the business loan and education they received from Accion assisted them in managing their business better.

To us, the story of our work is not just about the growth in numbers served, but also in the evolution of services and support provided to our clients, truly creating future sustainability for them and their families.

"Accion was a gift," shared Accion client Gili Plowman, owner of Gili Anna Jewelry Store. "They were willing to give me a chance with financing when no one else would, and the help I received securing a TV spot and finding pro-bono legal assistance was also invaluable to me and the future of my business. I will remember and appreciate Accion forever. I love Accion!"

In 2012, Accion San Diego was recognized nationally and locally for its impactful work. We invite you to read through this report and celebrate these successes. YOU are an important supporter who contributed to Accion San Diego assisting local entrepreneurs in 2012, and now they are serving as the economic engine for the San Diego community-THANK YOU!

Cheers,

Elizabeth Schott  
Executive Director

Gordon Boerner  
Board Chair

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## 2012 In Review

**This was a year of success and growth for Accion San Diego, enabling us to further fulfill our mission of empowering entrepreneurs in San Diego County.**

Much of this success can be attributed to the efforts of Accion's dedicated staff, who have worked this year to serve as a resource for local entrepreneurs. Staff amplified community outreach, conducting almost 1,000 initiatives, resulting in over 16,000 touches with community members to share information about Accion's services.

Accion also experienced unprecedented growth as an organization. Based on demand, the organization added staff in 2012, including an Impact and Development Associate position to assist with the impact evaluation of the microlending program and tracking and reporting to donors and a Portfolio Quality and Compliance Officer position to streamline responsibilities and ensure the best possible loan portfolio quality. A strategic plan was approved to hire an additional loan officer in 2013 to be based in North County, providing a full-time presence for clients and community partners in that region. In addition, the organization approved an 800 square-foot expansion for the main Accion office in the Jacobs Center building. This expansion will enable the organization to keep growing and better serve its clients with an expanded conference room, client counseling rooms and additional client resources.

For the first time in the history of the organization, the Board of Directors elected a past successful Accion client to serve as an Accion board member. When Jeffrey Harding, President and Owner of Recycle San Diego, initially came to Accion he was operating a new e-waste recycling business in a very small space, with tight annual revenues and little credit history. After receiving an Accion loan, he was able



to expand into two large recycling warehouses, purchase additional machinery, hire ten employees and significantly increase his revenues. Today, Jeffrey has paid off his Accion loan, qualified for traditional financing and is contributing his insight and first-hand experience by serving on the board.

During 2012, Accion hosted a third year of Small Business Resource Events, collaborating with business experts and community partner organizations to bring free, quality training to the small business community on topics such as financing, credit, social media marketing and Quickbooks. Six events were held, educating over 500 entrepreneurs.

"Accion's training events have been great in providing me with a vast amount of information," shared Accion client Leo Burgus. "One event featured three different presenters, which gave me a range of information on what I wanted to do and how to get there... Right now I am looking to expand and the event provided me with the contacts I needed to get there."

Accion helped coordinate a Women's Entrepreneur Marketplace in partnership with the Jacobs Center, assisted in the marketing and hosting of the Where's the Money event, as well as participated in the Fourth Annual SD Microfinance Summit. The organization also continues to strengthen its local partnership with the Small Business Development Center and now has an SBDC counselor in the Accion office twice a week to provide individual business guidance to potential and active Accion clients.

## Highlights & Achievements

### \$3 Million Portfolio

For the first time in the 18-year history of the organization, the active loan portfolio reached \$3 million in 2012, which was almost a 30 percent growth over 2011! Loan production also increased over 2011, with 166 loans disbursed in 2012 (a 69 percent increase) and more than \$2 million disbursed (an 82 percent increase). Loan losses were low at 3.42 percent and portfolio quality remained strong with delinquency hovering at 1 percent as of December 31, 2012.

### The Accion Brand

In March, Accion offices around the world united around a new shared identity. The distinctive orange logo with accompanying brand visuals were implemented across all communication channels. The result is a refreshed brand identity that reflects the effectiveness and warmth of the organization. The new brand better enables each local office to draw on each other's collective hard work, while still meeting the needs of their local communities.

### The Launch of Kiva

In September, Accion San Diego partnered with Kiva to launch a unique loan program in San Diego. The Kiva web platform enables Accion to utilize crowdfunding to fund loans, thus mitigating risk by spreading it out among many individual lenders. This ultimately allows the organization to empower additional small business owners by offering more flexible loan capital and additional marketing support through the Kiva.org website.



### Awards & Recognition

**Third place winner at Advance! San Diego Fast Pitch Competition.** Accion San Diego was awarded a \$5,000 cash prize, plus in-kind services, from the event hosted by Social Venture Partners in November. Accion was selected among 80 local nonprofits as a top 10 finalist to deliver a three minute pitch on its mission to a panel of judges and a 350-person audience.

**Four Star Charity Navigator Rating.** Accion San Diego received the highest four-star rating for sound and fiscal management from Charity Navigator. The rating recognizes Accion San Diego as an exceptional nonprofit which allocates over 90 percent of its budget towards its lending program.

**\$600,000 CDFI grant.** Awarded by the U.S. Department of Treasury's Community Development Financial Institutions Fund, this grant will primarily be used for loan capital to fund additional small businesses over the next three years. This is the second consecutive year that Accion has been awarded this size grant.

# Accion Entrepreneurs

## John & Maria Harrison

TEA GALLERIE  
WWW.TEAGALLERIE.COM



“Accion did not stop after the loan funded... We appreciate all that Accion has done, from offering us a loan to all the additional exposure we have gained with its support.”

John and Maria Harrison have always shared a deep passion for fresh, loose leaf tea. Whether it's the rich aroma of a traditional black tea or the bright, fruity scent of an herbal blend, this couple has always appreciated tea's ability to excite the senses, calm the nerves, and offer a variety of health benefits. It is out of this passion that they started Tea Gallerie in December 2010 from their home.

Specializing in importing and mixing organic, fair-trade tea leaves from all around the world, Tea Gallerie found an instant niche in a market typically dominated by uninspiring, brand-named tea bags. Tea bags tend to be less flavorful and fresh compared to their whole loose leaf counterparts. Tea Gallerie offers a variety of unique and creative blends with names such as White Coconut Crème and Sicilian Lemon Love. Furthermore, their tea is imported fresh from all over the world and blended locally to hit shelves in the U.S. within eight weeks. By selling its goods at local farmer's markets and to restaurants, hotels and cafes, Tea Gallerie has quickly built a brand focused on high-quality, fresh teas.

The company grew quickly, and John and Maria soon moved into a dedicated 300 square-foot showroom. They needed extra capital to keep up with their growth and they sought financing from their local bank. Being a new business, they

had a hard time securing financing, and were immediately referred to Accion by their small business banker. In 2011, they received a \$10,000 loan from Accion to develop a website, purchase inventory, and market their business.

Since receiving their loan, Tea Gallerie has doubled its revenue every year, and it earned a profit for the first time in 2012. They also relocated again in 2012 to an 800 square-foot facility, and hired two part-time employees to help meet increasing demand. In 2013, Tea Gallerie secured an even larger 2,500 square-foot location featuring a tea tasting room, gift shop and a classroom where John and Maria will run “tea and health talks” to educate the community on the benefits of drinking tea.

When asked what she loved most about her job, Maria answered, “I love helping people, knowing that we are assisting them to implement new, healthy habits, and I love constantly learning new and exciting facts about tea while tasting teas all day long from every region of the world!”

Today, you can find their teas not only at farmers' markets and local vendors, but online and even at grocery stores such as Whole Foods Markets. They have also started selling their teas in farmer's markets outside of California, and have over 100,000 loyal tea drinkers from at least 27 different countries.

## Nick Romero

RAWKNYKZ BARBER SHOP  
WWW.RAWKNYKZBARBERSHOP.COM



Nick Romero was cutting hair on base while he was in the Marines for over four years. After he left, Nick continued to cut hair out of his garage for the military community around his home. In 2011, this East Coast native received a \$15,000 Accion loan to open Rawknykz Barber shop with the vision to build a true community barber shop in the area. “Where I'm from, the barber shop is the neighborhood community center,” commented Nick, as he talked about creating space where locals could share news and promote events. Only a year since opening, Nick's vision is becoming a reality. When his shop opens at 11 a.m., there is already a line of people waiting for haircuts, and youth often hang out at his urban-inspired shop for hours. His revenue in 2012 increased 45% over 2011, and he now has up to four other barbers working in his shop. This not only creates jobs for the community, but Nick commits himself to pass on his passion and skills to those who work alongside him. Someday, he hopes to open a barber school that trains barbers who not only cut hair well, but also create community centers in their neighborhoods.



**LIKE NICK**

CLIENTS WITH EMPLOYEES REPORTED EMPLOYING 4.5 INDIVIDUALS ON AVERAGE, INCLUDING THE OWNER. 78 PERCENT REPORTED THAT THEIR BUSINESSES ARE FULL-TIME ENDEAVORS.

## Unita Parnell

CARIBBEAN DAY SPA  
WWW.UNITAMASSAGE.WEBS.COM



From a young age, Unita Parnell knew that she wanted to take a different path. “I had no footprints to follow,” Unita shared about her childhood. “Many people around me lacked the motivation to boost their own economic situation, choosing to not further their education nor pursue avenues of self-improvement.” After receiving a very memorable massage, Unita was inspired to become a massage therapist. She earned her license and started working for local spas. After working hard for years under different employers, Unita decided to utilize her drive and experience to start her own business. In August 2012, Unita came to Accion for a loan to open Caribbean Day Spa, becoming one of the first Accion clients to have her loan funded through Kiva.org. Her \$5,000 loan was used to secure a retail space and purchase equipment. Less than a year since opening, Unita's business is profitable and has grown to the point where she has hired two part-time massage therapists. She recently became the first Kiva loan client to refinance her loan, and will be using the additional capital to expand her spa and purchase additional equipment to meet increasing demand.



**LIKE UNITA**

IN 2012, 19 OF OUR CLIENTS RECEIVED A MORE FLEXIBLE LOAN CROWDFUNDED THROUGH KIVA.ORG.

# 2012 Portfolio & Impact

166 Loans Disbursed

\$2,073,027 Loaned

154 New Businesses Served

64% of Clients Served were Low-to-Moderate Income

\$2,992,667 Active Portfolio (at 12/31)

477 Active Clients (at 12/31)

\$12,500 Average Loan Size

1.00% Portfolio At Risk\*

3.42% Loss Rate

54% Self-Sufficiency\*\*

## Cumulative Totals to Date

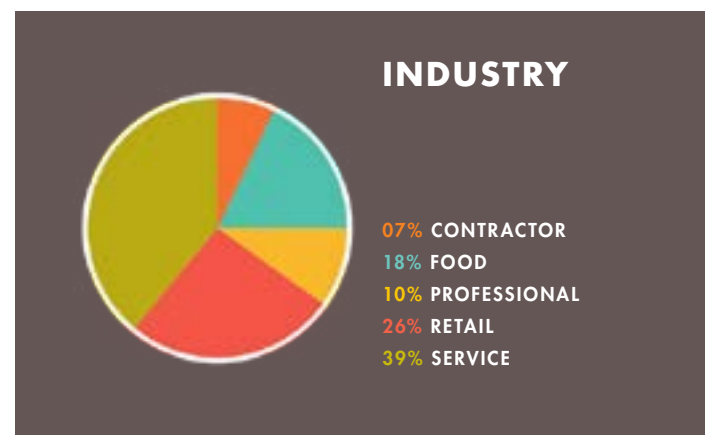
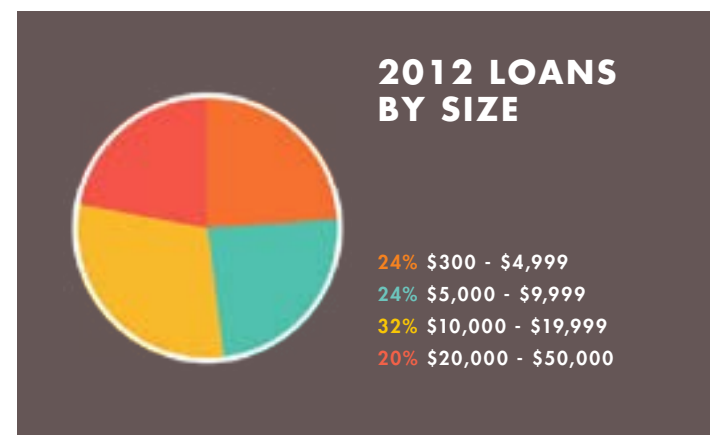
1,793 Businesses Served

2,893 Loans Disbursed

\$18,174,148 Loaned

9.44% Historical Loss Rate

## 2012 Statistics



# 2012 Financial Summary

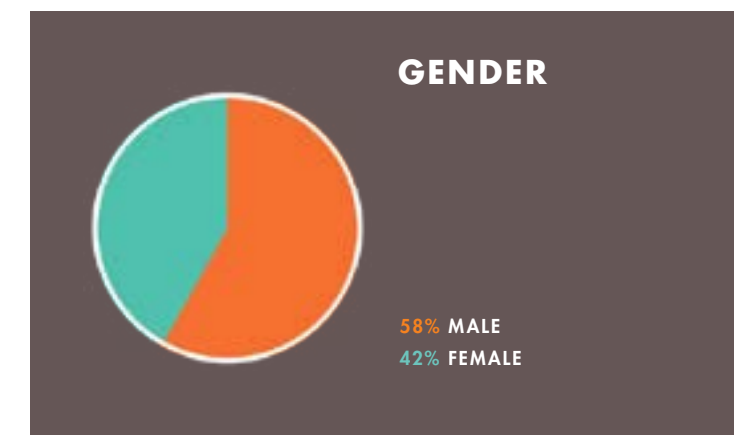
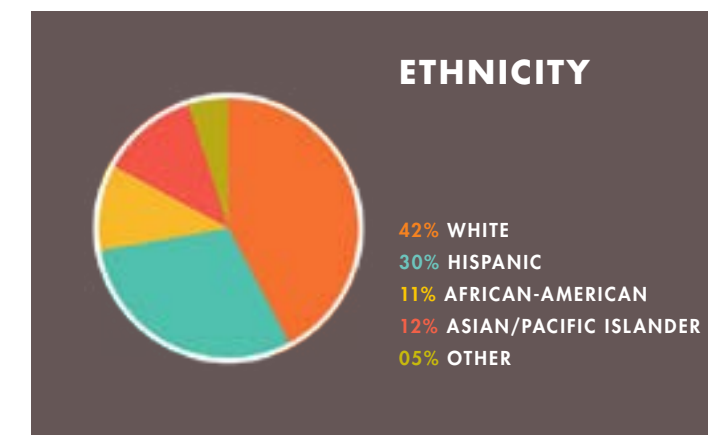
## Balance Sheet

ASSETS	DEC 2012	DEC 2011
Cash and cash equivalents	2,399,638	2,212,369
Contributions and grants receivable	17,442	19,354
Microenterprise loans receivable (Net of allowances for loan losses of \$201,105 in 2012 and \$201,106 in 2011)	2,791,562	2,164,842
Fixed assets (Net of accumulated depreciation of \$53,591 in 2012 and \$37,714 in 2011.)	57,784	73,661
Other assets	156,320	130,293
<b>TOTAL ASSETS</b>	<b>\$5,422,746</b>	<b>\$4,600,519</b>
LIABILITIES	DEC 2012	DEC 2011
Accounts payable and accrued expenses	117,057	66,378
Deferred revenue	1,145,412	600,000
Notes payable	1,150,000	1,700,000
<b>TOTAL LIABILITIES</b>	<b>\$2,412,469</b>	<b>\$2,366,378</b>
NET ASSETS	DEC 2012	DEC 2011
Unrestricted	2,951,694	2,201,641
Temporarily restricted	58,583	32,500
<b>TOTAL NET ASSETS</b>	<b>\$3,010,277</b>	<b>\$2,234,141</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$5,422,746</b>	<b>\$4,600,519</b>

## Revenue & Expenses

SUPPORT & REVENUE	DEC 2012	DEC 2011
Grants and contributions		
Unrestricted	282,538	254,782
Debt forgiven	350,000	-
Temporarily restricted	58,583	32,500
In-kind	145,073	116,695
Contract revenue	539,254	251,084
Interest, fees & recoveries	558,849	469,712
Other income	3,731	4,850
<b>TOTAL SUPPORT &amp; REVENUE</b>	<b>\$1,938,028</b>	<b>\$1,129,623</b>
EXPENSES	DEC 2012	DEC 2011
Program services	1,068,228	924,298
Supporting services		
Fundraising	36,189	23,924
Management & general	57,475	48,288
Total supporting services	93,664	72,212
<b>TOTAL EXPENSES</b>	<b>\$1,161,892</b>	<b>\$996,510</b>
<b>CHANGE IN NET ASSETS</b>	<b>\$776,136</b>	<b>\$133,113</b>
<b>NET ASSETS-BEGINNING OF YEAR</b>	<b>\$2,234,141</b>	<b>\$2,101,028</b>
<b>NET ASSETS-END OF YEAR</b>	<b>\$3,010,277</b>	<b>\$2,234,141</b>

Complete financial statements, audited by Slabaugh Accountancy Corporation, reflect certain 2011 reclassified results to be consistent with the 2012 presentation and are available upon request through Accion San Diego. \*Portfolio at risk is equal to the total outstanding loan balance of loans past due more than 30 days divided by the total loan portfolio. \*\*Self-sufficiency is calculated by dividing revenue from lending operations (including write-off recoveries) by total expenses (less in-kind).



# Thanks to Our Supporters & Volunteers

## 2012 Funders

Accion Microbize  
Accion US Network  
Adam Metzger  
Adelaide Sloboda  
Alan K. Kuei  
Andrew & Eleanor Su  
Angela Vasconcellos  
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Bank of America Charitable Foundation, Inc.  
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The Fieldstone Foundation  
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Jacqueline Chen  
Karen Yu  
Oscar Lopez

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Bridget O'Riordan  
Charles Andrew Waddell  
Francine Garnett  
Henry Finkelstein  
Kristine Olmstead  
Luan Nio  
Matt Riopelle  
Robert Milliken  
Sahyeh S. Riopelle  
Sandra Martinez  
Vaughn Baker

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\*Facilitated by the Accion U.S. Network

# Our Staff & Board Members

## STAFF AS OF APRIL 1, 2013

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Executive Director

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Director of Finance

**ROBERT LÓPEZ**  
Director of Lending

**VALERY BELLOSO**  
Business Development Officer

**MARIA MONTAÑO**  
Loan Officer

**NICHOLAS MILUSO**  
Loan Officer

**ROSALINDA DELGADO**  
Loan Officer

**ILIANA FARIAS**  
Customer Service Representative

**ETLA MORENO**  
Loan Support Specialist

**ELIZABETH ARTEAGA**  
Portfolio Quality & Compliance Officer

**MONICA BATTAH**  
Accountant

**JEHANNE SPRIGGS**  
Impact & Development Associate

**JOSEPH LEE**  
Marketing & Resource Manager

## BOARD MEMBERS AS OF APRIL 1, 2013

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Senior Vice President &  
Private Banking Services Manager  
The Private Client Reserve of U.S. Bank

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National Director, Economic Development  
Citibank N.A.

**MARK EMCH: TREASURER**  
Vice President of Finance & CFO  
San Diego Convention Center Corporation

**JON GRISSOM: SECRETARY**  
Attorney at Law  
Higgs, Fletcher & Mack LLP

**SEAN CARPENTER**  
Senior Technical Officer for  
Agri-business & Microenterprise  
Project Concern International

**WILLIAM D. LYNCH**  
Owner & President  
The William D. Lynch Foundation

**WILLIAM BECKER**  
Vice President, Western Market  
California CRA Manager  
Comerica Bank

**ADAM METZGER**  
Director of Debt Acquisition  
Pacifica Companies

**PAMELA T. DAVIS**  
Banking Consultant

**DAVID WALLACE**  
General Manager  
Senior Helpers

**CECILE BEREAL**  
President & CEO  
RMA Management Alliance, Inc.

**JULIA SIMMS**  
APR  
San Diego PR

**SALVATORE CRIVELLO**  
Commercial Banker  
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**STACEY KARTCHNER**  
Attorney at Law

**JEFFREY HARDING**  
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