Selene Soto Cortez
El Folklor Mexicano

Accion San Diego is a non-profit organization providing small business loans
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 non-profit 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 $75,000, the organization creates opportunity for increased income, economic stability and employment. Since 1994, Accion has provided more than 3,200 loans totaling more than $24 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

The Accion U.S. Network is the largest non-profit microfinance network in the United States, with more than fourteen field offices and an Internet lending team accessible throughout the country providing loans from $200-$300,000 to small businesses. Through its small business lending and financial education programs, the Accion member offices 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 San Diego, and Accion New Mexico ∙ Arizona ∙ and Colorado.
We commemorated our 20th anniversary in 2014 and had a blast celebrating with our clients and many of you at the Accion-iversary event in October, which looked back on our two decades of economic impact.

In San Diego, small businesses with 12 or fewer employees account for 90 percent of all businesses, making them undeniably vital to our local economy. Accion’s continued mission is to provide these very businesses with access to essential capital and the technical support needed to grow their businesses, serving as a true partner in enabling them to create positive social and economic change.

When small businesses succeed, our communities benefit from increased income, job creation and neighborhood revitalization. As Accionistas, we witness these impacts first hand in our work each day, and we are passionate about supporting our clients in our daily lives. Our staff and board often “shop small” at Accion client establishments. Whether it’s using San Diego Auto Glass to repair a cracked windshield, stopping by Chi Chocolat to taste artisan chocolates, getting our exercise at the Dailey Method, or buying gifts at Skinfolk or Tea Gallerie, we support our local clients every step of the way.

We would like to share a recent note from our client Jami Kessell of Ripe North Park.

“Accion has been a great partner,” she stated. “The ongoing support and access to resources the Accion team provided to me was invaluable, and exactly what I needed to grow my business. I felt like they treated me like a part of the Accion family and, most of all, they believed in me and my business so much so that the staff even stops by regularly for lunch to order sandwiches and smoothies.”

Accion continues to see a growing demand for services from both start-up and existing small businesses. As we look forward to the next 20 years, we are focused on scaling the organization to serve more entrepreneurs by improving efficiency, partnerships and personalized service. In 2015 - 2016, we will expand our footprint beyond San Diego to provide much-needed service to the entrepreneurs in our contiguous Southern California counties of Imperial and Riverside.

We encourage you to continue supporting the entrepreneurial spirit that drives economic growth in our communities. Make a choice to “shop small” at your local farmers’ markets, mom-and-pop shops and the quaint “hole-in-the-wall” restaurants we all love. With each dollar you spend, the effect will be felt directly by many, including the small business owner, his or her family, the company’s employees and our communities at large.

Again, thank you for your ongoing commitment to assist us in serving San Diego entrepreneurs, as they fuel the local economy while fulfilling their dreams of small business ownership. Enjoy reading this annual report, as we commemorate our organization and client success stories from 2014 and over the past 20 years in San Diego.

Sincerely,

[Signatures]

Elizabeth Schott
CEO

Gordon Boerner
Board Chair
This year was a time of celebration and new milestones for Accion San Diego, as the organization commemorated 20 years as a leading nonprofit small business lender and saw growth in loans disbursed, funding, and impact in the community.

The entrepreneurs that make up Accion’s portfolio use their business loans to support their families and ultimately boost the regional economy, creating or sustaining more than 1,300 jobs in the San Diego area.

In 2014, Accion San Diego served small businesses in the community with 262 loans disbursed. The organization aided 314 small business owners to start or grow their business and continued to provide loan services to almost 600 existing clients.

The organization continued to add new “Accionistas” to the staff, including another customer service representative to the rapidly growing intake staff, and an office administrator to assist with the needs of the expanding office.

Throughout 2014, the organization celebrated its 20th anniversary and reflected on the past 20 years of impact in San Diego. When Accion San Diego launched in 1994, it started with a handful of staff members and made five loans totaling $6,000 in its first year. The organization has since grown tremendously, lending over $2.8 million in 2014 and employing 16 staff in an office in San Diego and a satellite office in Vista.

The organization formally celebrated its 20th anniversary on Thursday, October 9, 2014, at the Joe and Vi Jacobs Center. Dubbed the Accion-iversary, the event gathered more than 200 community supporters, Accion clients, staff and board members at a reception-style celebration. This client-centric event featured a marketplace of client vendors, as well as testimonials from the stage, awards, performances and a lively silent auction, involving more than 30 spirited Accion clients.

Mayor Kevin Faulconer spoke at the event, where he proclaimed the date as “Accion San Diego Day” in the city of San Diego. The mayor acknowledged the work that the organization has done with other community organizations and businesses to boost the regional economy and create or maintain jobs in San Diego.

Hanis Cavin and Sara Stroud (pictured top right), Accion clients and owners of Carnitas’ Snack Shack in North Park, were recognized as the “Entrepreneurs of the Year.” Carnitas’ Snack Shack received an $11,000 start-up loan in 2011 from Accion and began its first restaurant with three employees. The owners are now developing their third location, employ almost 60 people and are donors of Accion San Diego.

Another awardee of the night was founding board member, William Lynch (pictured bottom right), who was presented with the first-ever Accion San Diego Hall of Fame Charter Inductee Award for his 20 years of dedication and contribution as a board member. Eight other awards were presented to various community partners, recognizing their long-time contributions to the mission of the organization.
Highlights & Achievements

Growth in 2014

At the end of 2014, Accion San Diego managed over $4.4 million in active loans, while maintaining strong repayment rates of 98 percent. From 2013 to 2014, the organization experienced a 25 percent increase in inquiries and loans disbursed. In addition, the active loan portfolio grew year-over-year by 15 percent. In an effort to meet this growing demand for services, the Accion team attended a two-day professional development training in September 2014 in Nashville, Tennessee, which fostered collaboration and inspiration amongst over 100 Accionistas from across the country.

Partnerships Bring Exciting Resources to San Diego

Accion San Diego continued to strengthen its national partnerships through the Accion U.S. Network with The Hartford and The Boston Beer Company, bringing additional educational resources to local entrepreneurs. The Hartford supported Accion in lending to small businesses with a focus on giving back, through the Communities with HART program, in addition to supporting the annual Round Robin event in November. The Boston Beer Company continued to support food, beverage and hospitality clients through its Brewing the American Dream program and Speed Coaching event in March.

Appreciation Luncheon Honors Referral Partners

In December, Accion San Diego hosted its Referral Partner Appreciation Luncheon at the House of Blues. The event’s purpose was to give back to referral partners and to thank them for their continued support in serving San Diego entrepreneurs. In 2014, the three top referral partners included Wells Fargo, JPMorgan Chase and Bank of America. The top agency referral partners were CDC Small Business Finance, the Small Business Administration and SCORE. The “Referral Partner of the Year” Award was presented to Iliana Aguilar from Wells Fargo.

Awards & Recognition

$880,000 CDFI Award

Accion San Diego was awarded an $880,000 grant from the U.S. Department of Treasury’s Community Development Financial Institutions Fund (CDFI), which will primarily be used for loan capital for the next three years. The grant was the single largest financial contribution received in the organization’s history.

CEO is Honored at 40 Under 40 Celebration

Elizabeth Schott, chief executive officer, was honored at the San Diego Metro’s 40 Under 40 Awards Ceremony. Schott was recognized for her leadership and growing the organization from a staff of seven and a loan portfolio of $2.6 million in 2009, to a staff of 16 and a loan portfolio of more than $4.4 million in 2014.

Four Star Charity Navigator Rating

For the third year in a row, Accion San Diego received the highest rating from Charity Navigator for its transparent and sound fiscal management.
Mario and Thanh-Thanh met while working together in the music industry. Mario, a band frontman and Thanh-Thanh, a music publicist, married after 15 years of being best friends. While they were on their honeymoon in Rincon, Puerto Rico, they fell in love with the quaint surf town. With its abundance of banana trees and fresh locally grown coffee, the couple knew that it was the perfect place to open up a coffee house.

They were able to purchase a home in Puerto Rico, where they lived upstairs and had the coffeehouse downstairs. They ran the business successfully for eight years, garnering much media praise and becoming a favorite spot of the locals.

After having their daughter, they wanted to move back to Southern California to be closer to family and planned to move their business to Oceanside.

“We loved the community-oriented feel of Oceanside,” said Mario. “It had the perfect mix of an eclectic downtown area and a diverse population of locals and out-of-towners that we knew we needed for our business to succeed.”

When they were planning on opening their store, located next to the Oceanside Pier, they decided to seek financing to purchase much-needed equipment for the business.

“Because our prior business wasn’t located within the continental United States, there were some barriers to receiving traditional financing,” said Mario.

After being declined for a SBA loan, they were referred to Accion San Diego.

“Accion was the first to say ‘yes’ to us,” Mario continued. “Our loan officer, Rosalinda, believed in us and, because of Accion, we were able to purchase the equipment critical to opening our coffee shop.”

Since opening, business has been very good and they were able to hire one part-time and one full-time employee. People stream in and out all morning to get their cups of joe and fresh smoothies with some sticking around to enjoy the new food offerings and inviting social space.

One of their loyal customers, a banker with BBVA Compass, approached them to see what type of financing they had received for their business. As a result of their good standing with Accion, Mario and Thanh-Thanh were able to qualify for increased financing through the bank.

“Because of our relationship with Accion, BBVA felt confident in our business, and we were able to qualify for their loan,” said Mario. “We are starting to build a steady customer base and we are excited to see what the future will bring in our new home!”
The business is booming and has grown 30 percent from 2013 to 2014. Laura continues to book parties all over the county and has been able to scale back her advertising dollars since many more clients are coming in through referrals. She has hired 11 employees, mostly high school and college students. Many of her former and current employees credit Laura with teaching them important life skills, such as financial responsibility and leadership values.

Laura has made a long-standing commitment to give back to the community through Make It A Blast. She volunteers her time and services for various children’s and military charities, including Rady Children’s Hospital, where she gives sick children a chance to have fun and engage in different activities. She also frequently volunteers and participates in Military Appreciation Night events at Chick-fil-A, where military personnel and their family members receive free meals and enjoy a fun night with their families.

In the future, she plans on buying more equipment to give her clients more options for their parties as well as opening a storefront location so that she can store her equipment and meet with her growing client base.

Laura is a dedicated and driven entrepreneur. If she isn’t working on Make It A Blast or teaching, she is spending time with her two daughters and husband. When asked what she loved most about her job, Laura answered, “I love seeing the smiles on people’s faces when they are enjoying one of the most special days of their lives. It’s so rewarding to be able to use my business to help people.”

Laura English
MAKE IT A BLAST!
WWW.MAKEITABLAST.COM

Laura has been an elementary school teacher for the San Ysidro School District for the past 17 years. When she was planning her own children’s birthday parties, she noticed a need for a business to provide fun party activities specially designed for kids.

“In past years, I’ve hired clowns, face painters and characters to entertain the children. They were okay, but we wanted to do something a little more interactive for the whole group,” said Laura. “For a kids party, you really only need an hour of activity to make it fun for the kids, so that gave me an idea.”

Her company, Make It A Blast, offers a variety of party packages from face painting, games and entertainers to the newest addition -- photo booths. Laura continues to work full-time at the school during the week, and focuses on her business on nights and weekends.

Soon after she started her business, she saw a steady increase of requests for parties. She also noticed that her clients wanted to include a photo booth at their children’s events that you would commonly find at a wedding or corporate party. She then decided to look for funding to purchase the photo booths. That is when she found out about Accion San Diego from one of the counselors at SCORE, which helps small businesses grow and achieve their goals through education and mentorship.

Laura’s loan made it possible for her to purchase the photo booths she needed to take her business to the next level. Laura is able offer this as an affordable addition to parties due to her photo booths being more compact and easier to transport than ones used at corporate events.
Our 2014 Portfolio & Impact

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans Disbursed</td>
<td>262</td>
</tr>
<tr>
<td>Loaned</td>
<td>$2,821,008</td>
</tr>
<tr>
<td>New Businesses Served with Loans</td>
<td>224</td>
</tr>
<tr>
<td>Clients Served were Low-to-Moderate Income</td>
<td>65%</td>
</tr>
<tr>
<td>Active Portfolio (at 12/31)</td>
<td>$4,420,327</td>
</tr>
<tr>
<td>Active Clients (at 12/31)</td>
<td>646</td>
</tr>
<tr>
<td>Average Loan Size</td>
<td>$10,767</td>
</tr>
<tr>
<td>Portfolio At Risk*</td>
<td>1.96%</td>
</tr>
<tr>
<td>Loss Rate</td>
<td>1.5%</td>
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<tr>
<td>Self-Sufficiency**</td>
<td>61%</td>
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</tbody>
</table>

Cumulative Totals to Date

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Value</th>
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<tbody>
<tr>
<td>Businesses Served</td>
<td>2,206</td>
</tr>
<tr>
<td>Loans Disbursed</td>
<td>3,364</td>
</tr>
<tr>
<td>Loaned</td>
<td>$23,485,323</td>
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<tr>
<td>Historical Loss Rate</td>
<td>7.1%</td>
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</table>

2014 Portfolio Statistics

** Loans by Size **

<table>
<thead>
<tr>
<th>Size Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$300 - $4,999</td>
<td>26%</td>
</tr>
<tr>
<td>$5,000 - $9,999</td>
<td>29%</td>
</tr>
<tr>
<td>$10,000 - $19,999</td>
<td>28%</td>
</tr>
<tr>
<td>$20,000 - $50,000</td>
<td>15%</td>
</tr>
<tr>
<td>$50,000 - $75,000</td>
<td>2%</td>
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</tbody>
</table>

** Industry **

<table>
<thead>
<tr>
<th>Industry</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONTRACTOR</td>
<td>4%</td>
</tr>
<tr>
<td>FOOD</td>
<td>16%</td>
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<tr>
<td>PROFESSIONAL</td>
<td>15%</td>
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<tr>
<td>RETAIL</td>
<td>24%</td>
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<tr>
<td>SERVICE</td>
<td>41%</td>
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## Balance Sheet

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>DEC 2014</th>
<th>DEC 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>3,457,654</td>
<td>2,025,837</td>
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<tr>
<td>Contributions and grants receivable</td>
<td>11,038</td>
<td>100,167</td>
</tr>
<tr>
<td>Microenterprise loans receivable</td>
<td>4,208,366</td>
<td>3,626,531</td>
</tr>
<tr>
<td>(Net of allowances for loan losses of $211,962 in 2014 and $211,962 in 2013)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed assets (Net of accumulated depreciation of $59,013 in 2014 and $69,470 in 2013)</td>
<td>38,747</td>
<td>41,905</td>
</tr>
<tr>
<td>Other assets</td>
<td>172,699</td>
<td>145,505</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>7,888,504</strong></td>
<td><strong>5,939,945</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>149,625</td>
<td>160,063</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>1,756,621</td>
<td>721,960</td>
</tr>
<tr>
<td>Notes payable</td>
<td>1,150,000</td>
<td>1,150,000</td>
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<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>3,056,246</strong></td>
<td><strong>2,032,023</strong></td>
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</table>

<table>
<thead>
<tr>
<th>NET ASSETS</th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>4,832,258</td>
<td>3,893,422</td>
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<tr>
<td>Temporarily restricted</td>
<td>-0</td>
<td>14,500</td>
</tr>
<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>4,832,258</strong></td>
<td><strong>3,907,922</strong></td>
</tr>
</tbody>
</table>

| TOTAL LIABILITIES AND NET ASSETS     | **7,888,504** | **5,939,945** |

## Revenue & Expenses

<table>
<thead>
<tr>
<th>SUPPORT &amp; REVENUE</th>
<th>DEC 2014</th>
<th>DEC 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants and contributions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Awards</td>
<td>809,107</td>
<td>761,039</td>
</tr>
<tr>
<td>Loan Interest &amp; Fees</td>
<td>700,488</td>
<td>583,779</td>
</tr>
<tr>
<td>Contributions</td>
<td>588,441</td>
<td>580,790</td>
</tr>
<tr>
<td>Grants</td>
<td>104,516</td>
<td>129,234</td>
</tr>
<tr>
<td>In-Kind Contributions</td>
<td>89,980</td>
<td>131,029</td>
</tr>
<tr>
<td>Investment Income</td>
<td>3,503</td>
<td>3,673</td>
</tr>
<tr>
<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td><strong>2,296,035</strong></td>
<td><strong>2,189,544</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>1,252,569</td>
<td>1,185,684</td>
</tr>
<tr>
<td>Supporting services</td>
<td>44,266</td>
<td>37,653</td>
</tr>
<tr>
<td>Fundraising</td>
<td>74,864</td>
<td>68,562</td>
</tr>
<tr>
<td>Management &amp; general</td>
<td>119,130</td>
<td>106,215</td>
</tr>
<tr>
<td>Total supporting services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>1,371,699</strong></td>
<td><strong>1,291,899</strong></td>
</tr>
</tbody>
</table>

| CHANGE IN NET ASSETS                 | $924,336   | $897,645   |
| NET ASSETS-BEGINNING OF YEAR         | **3,907,922** | **3,010,277** |
| **TOTAL NET ASSETS**                 | **4,832,258** | **3,907,922** |

Complete financial statements, audited by Leaf & Cole LLP for 2014 and 2013 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).

## Ethnicity and Gender

- **Ethnicity**
  - 14% African American
  - 7% Asian
  - 31% Hispanic
  - 1% Native American
  - 1% Pacific Islander
  - 42% White
  - 4% Other

- **Gender**
  - 57% Male
  - 43% Female
Thanks to Our Supporters & Volunteers

PHOTOS (Top to bottom): Suzanne Nguyen Grafte, Ooh la la Dance Company; Nicholas Andrew Romero, Rawknnykz Barbershop; Maria Jankowska, ChuckAlek Brewing; Cruz Caudillo, Praline Patisserie

2014 FUNDERS

Javier Islas
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Joanne Kemp
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Rosalinda Delgado
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Salvatore Crivello
Samuel Adams* - Brewing The American Dream
Sara Stroud (Carnitas’ Snack Shack)
San Diego Gas & Electric
Sean Carpenter
Selah Brrno
Shannon Schwarz
Silver Peak REIT
Stacey Kartchner
Stuart Giebelman
Teresa Strepski

Terri Livingston
The Hartford*
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The Liventor Family Fund of the Jewish Community Foundation
Torrey Pines Bank
Union Bank
Union Bank Foundation
U.S. Bank
U.S. Department of Treasury CDFI Fund
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IN-KIND DONATIONS

Foley and Lardner LLP
Recycle San Diego
Sullivan Hill

2014 INTERNS

Oren Rosenberg
Carly Matsumoto

VOLUNTEERS

Rory Soltan
Bridget O’Riordan
Thao Le

Annual Report Concept by: The Studio of Joshua Levi
Annual Report Design by: Brian Castillo at Salt Collective Design Studio
Annual Report Copy by: Suzanne Anderson
Photos by: John Trice Photography

*Facilitated by the Accion U.S. Network

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*Facilitated by the Accion U.S. Network
Our Staff & Board Members

**STAFF AS OF JULY 1, 2015**

**LEADERSHIP TEAM**
- ELIZABETH SCHOTT: Chief Executive Officer
- JAVIER ISLAS: Chief Financial Officer
- JUAN CARLOS HERNANDEZ: Chief Credit Officer
- VALERY BELLIDO: Chief Business Development & Strategy Officer

**STAFF TEAM**
- SUZANNE ANDERSON: Marketing & Communications Manager
- ELIZABETH ARTEAGA: Portfolio Quality & Compliance Officer
- MONICA BATAH: Accountant
- ROSALINDA DELGADO: Business Development Officer
- OLGA FLORES: Junior Loan Officer
- REBECCA HARVER: Loan Officer
- NICOLE G. JANSMA: Impact & Development Manager
- JASMIN MINO: Customer Service Representative
- MARIA MONTANO: Senior Loan Officer
- ETLE MORENO: Loan Support Manager
- JOHN VENKLASSEN: Junior Loan Officer
- DAMARIS VILLALOBOS: Customer Service Representative

**BOARD MEMBERS AS OF JULY 1, 2015**
- GORDON BOERNER: CHAIR
  Senior Vice President & San Diego Private Banking Managing Director
  The Private Client Reserve of U.S. Bank
- MARK EMCH: VICE-CHAIR
  Vice President of Finance & CFO
  San Diego Convention Center Corporation
- JON GRISSOM: SECRETARY
  Attorney at Law
  Higgs, Fletcher & Mack LLP
- WILLIAM BECKER
  Vice President, Western Market
  California CRA Manager
  Comerica Bank
- CECILE BEREAU
  President & CEO
  RMA Management Alliance, Inc.
- SEAN CARPENTER
  Senior Technical Advisor
  Project Concern International
- SALVATORE CRIVELLO
  Commercial Banker
  Wells Fargo & Co.

**STAFF TEAM**
- PAMELA DAVID: Banking Consultant
- JEFFREY HARDING: President
  Recycle San Diego
  Former Successful Accion Client
- STACEY KARTCHNER: Attorney at Law
- GENE LOUIE: Senior Vice President & Controller
  California Bank & Trust
- WILLIAM LYNCH: The William D. Lynch Foundation
- ADAM METZGER: Director of Debt Acquisition
  Pacific Companies
- JULIA SIMMS: President
  San Diego PR