Abel Peña, owner of Telesto Coffee located in Dallas, Texas.
Dear Partners, Friends and Supporters,

As I reflect on 2018 and the conclusion of my term as board chair, I am deeply grateful for Accion’s effectiveness at creating new pathways to prosperity for underserved entrepreneurs. These pathways come in many forms, resulting in access to capital, access to knowledge, access to peers, and most importantly – access to the American Dream.

Herein, you’ll find the stories of five clients who are prospering through small business ownership. From a coffee roaster to a chimney sweep business, you’ll learn how access to character-based financing from Accion propelled these entrepreneurs onto a new path of opportunity. It’s these stories that deeply inspire my work with Accion and I am proud to share a few metrics of our success in 2018.

I’m delighted that we finished the year with very strong results, having provided 1,444 loans and disbursed $18.5 million to small business owners. We launched innovative support programs connecting our clients to well-being services, legal assistance and one-on-one financial coaching. The Accion U.S. Network partnered with fellow community lender Opportunity Fund to release results from a longitudinal impact study which affirmed that our combined clients from across the nation are both financially stable and successful, with 57% reporting increased sales and 60% seeing profits rise within the span of a few years. We forged our own path by embracing technology in a unique way for our industry, and are on our way to offering a best-in-class lending platform that gives underserved entrepreneurs every advantage that traditional borrowers enjoy.

We are also incredibly grateful to the entrepreneurs, philanthropists, policy makers and community advocates who joined us for our Moonshot Design Session in Dallas and rallied to design innovative strategies to put $1 trillion into the hands of underserved entrepreneurs by 2030. We will continue to engage in and share the message of this national Moonshot movement in 2019.

In 2019, I am thrilled Accion will celebrate its 25th anniversary under the leadership of Yashoda Naidoo, a former client and incoming board chair. To our clients, contributors and stakeholders, thank you for supporting Accion and for building a lasting legacy of increased economic opportunity and pathways to prosperity for all.

Greg Levenson
2018 Chairman of the Board
About Us

Founded in 1994 and serving the states of Arizona, Colorado, Nevada, New Mexico and Texas, Accion is a nonprofit organization that increases access to business credit, makes loans and provides support to enable entrepreneurs to realize their dreams and be catalysts for positive economic and social change. Accion is dedicated to helping entrepreneurs and business owners generate income, build assets, create jobs and achieve financial success through business ownership. The organization offers business loans from $1,000 to $1 million, along with support, networking and other services to those who own or want to start a business.

About Accion in the U.S.

Accion creates economic opportunity by partnering with small business owners to provide access to capital and the business support they need to create and grow healthy enterprises, while contributing to thriving local economies.

We are a nationwide network of mission-based lenders combining deep local knowledge with cutting-edge lending solutions and unmatched personalized advising to fuel growth in underserved communities across the U.S. Our work is directed through the efforts of four independent, regional community development financial institutions (CDFIs) and a national office that invests in innovation, technology and information sharing for the benefit of the entire network.

Globally, Accion is a nonprofit committed to creating a financially inclusive world, with a pioneering legacy in microfinance and fintech impact investing. We catalyze financial service providers to deliver high-quality, affordable solutions at scale for the three billion people who are left out of—or poorly served by—the financial sector. For more than 50 years, Accion has helped tens of millions of people through its work with more than 110 partners in 50 countries.
Our 2018 Portfolio & Impact

IMPACT STATISTICS - 2018 INDICATORS (Jan. – Dec.)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Loans Disbursed</td>
<td>1,444</td>
</tr>
<tr>
<td>Amount Loaned</td>
<td>$18,508,151</td>
</tr>
<tr>
<td>Businesses Served During Year</td>
<td>3,937</td>
</tr>
<tr>
<td>Active Portfolio at Year-End</td>
<td>$44,252,704</td>
</tr>
<tr>
<td>Average Loan Size</td>
<td>$12,817</td>
</tr>
<tr>
<td>% Net Dollars Written Off</td>
<td>4.9%</td>
</tr>
<tr>
<td>% Self-Sufficiency*</td>
<td>60%</td>
</tr>
<tr>
<td>Client-Reported Jobs Created or Sustained</td>
<td>3,492</td>
</tr>
</tbody>
</table>

IMPACT STATISTICS - CUMULATIVE TOTALS TO DATE (since inception Mar. 1994)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Businesses Financed</td>
<td>9,252</td>
</tr>
<tr>
<td>Number of Loans Disbursed</td>
<td>14,171</td>
</tr>
<tr>
<td>Amount Disbursed</td>
<td>$142,326,228</td>
</tr>
<tr>
<td>Client-Reported Jobs Created or Sustained</td>
<td>19,780</td>
</tr>
</tbody>
</table>

* Self-sufficiency is calculated by dividing operating revenue (plus investment gains) by total expenses (less in-kind).
“We have about 20 employees and every single person that works here is a co-owner of the business.”
Debbie Kovesdy is a self-professed “geek” and has been her entire life. At age six she was building television sets with her grandfather. Later, as a teacher, Debbie ran a Career and Technical Education (CTE) program for middle and high school students. She says, “I took four CTE students to a national competition with a concept of creating a company to provide tech support to the community and we won the gold medal.”

Debbie reflects, “My students were very bright, doing coding for emerging technologies and then they would go work other jobs after school, and I thought this was crazy because they had marketable tech skills.” Following a few years of running their tech support initiative through the school district, the students and Debbie developed a business plan to launch GenTech Support. She says, “We looked at places to lease around town, learned about accounting, licenses, and I took the kids with me.” After deciding on a site, Debbie and 22 high school students opened the doors to their tech support dream.

The team was soon confronted with challenges of realizing a profit. They needed capital to make key changes, but the business didn’t have a track record and Debbie had a limited credit history. She says, “I thought if I didn’t get this money, GenTech Support was going to fold.” Thankfully, Debbie learned of Accion and was quickly approved for a loan to move the business into a new location. She says, “We moved into a smaller space, decreased our overhead, added a hardware counter and increased our revenue stream – two years ago that’s not something a teacher would have said.”

Today, as the owner of GenTech Support, Debbie is quick to tell you that it’s not her business, she’s just the adult in the room. She says, “We have about 20 employees and every single person that works here is a co-owner of the business.” GenTech Support’s signature service is walk-in tech support. GenTech also provides kids with coding and robotics classes that build skills and passion for technology careers. When asked about her dreams for the future, Debbie says, “I want the name GenTech to have a meaning in the tech industry. I want recruiters to say about my employees, ‘You’ve worked at GenTech, you’ve got the whole package.’”
Amos Velasquez doesn’t back down from a challenge. As a U.S. Marine Corps combat veteran, serving for more than four years, Amos fought bravely for his country. Upon returning home to Colorado Springs, he completed his bachelor’s degree in social sciences, later securing a position as a teacher and then, as a school administrator. After serving as a commandant at a military school, Amos decided he was ready for the next chapter in life. He reflects, “Marines was one challenge, teaching was another, administration was another – but I really wanted to see if I could be an entrepreneur.”

Embracing the challenge, Amos decided to purchase Rocky Mountain Chimney Sweeps & Air Ducts from his sister and brother-in-law. In search of financing for the purchase, Amos visited his local credit union and was told he didn’t have sufficient assets to qualify. Luckily, the credit union referred him to Accion. Equipped with a business loan from Accion, Amos was able to purchase the business in January of 2018.

He says, “I’m so grateful for what Accion has done for me; I found a great group of people with a willingness to take a risk. I like risk takers.”

Today, under Amos’ leadership, Rocky Mountain Chimney Sweeps & Air Ducts is growing. Amos has one employee and is looking to hire two more to expand the business. But, he doesn’t solely credit himself with its success. Amos says, “My wife is the brain of the business. She’s in charge of scheduling, customer service, social media marketing and logistics, on top of being a stay-at-home mom.” Their four children also contribute to the business. “They go with me when there’s no school, they’re part of my crew,” says Amos. “I want to be an example for my kids, if you don’t want to go to college and pursue a trade instead, go for it, it’s about finding your niche, and I want my kids to be able to do that.” Amos has big plans for his family business in the future, hoping to one day launch HVAC, masonry and stucco companies. Amos says, “I want to be able to do that so that I can help fund school programs, providing money back to Accion and ultimately, give back to my community.”
AMOS VELASQUEZ
ROCKY MOUNTAIN CHIMNEY SWEEPS & AIR DUCTS | COLORADO SPRINGS, COLORADO

“I’m so grateful for what Accion has done for me; I found a great group of people with a willingness to take a risk. I like risk takers.”
“I think the younger generation is rebuilding what it’s like to be a business owner; you can be a working mom and have multiple careers while maintaining a business.”
Priscilla Tarr is an example of the way support from Accion can help hardworking entrepreneurs launch successful businesses. The owner of Best Face Forward (BFF) Aesthetics in Fernley, Nevada, Priscilla excelled in several different careers before turning her focus to cosmetology. In addition to working as a substitute teacher, she served as a bridge crew member in the U.S. Army, received her bachelor’s degree in criminal justice from Penn State, pursued a career as a police officer and worked as a registered dental assistant. After surviving a terrible automobile accident, Priscilla realized, “The accident was a wakeup call that I needed to do something different, something to make me happier.” Priscilla decided it was time to pursue her dream of opening her own skin care and beauty business.

Dedicated to her dream, Priscilla earned her aesthetician’s license in 2018, but she faced one major challenge to opening her business: funding. Troubled that some creditors wanted her to take on more debt than she wanted to, Priscilla turned to Accion because of its reputation in the community. “Accion was able to give me the funding and I didn’t have to take out more than I needed, and that was so important to me” says Priscilla.

Fueled with a loan from Accion, Priscilla was able to renovate the building, purchase a product line, and in May of 2018, Priscilla opened BFF Aesthetics. She says, “I was really nervous about doing this on my own but I just had to do it and I wouldn’t have been able to do it without Accion.” BFF Aesthetics offers facials, permanent makeup, waxing, brow tinting and lash extensions – services that are filling a gap in Fernley, Nevada.

Today, Priscilla maintains a full-time job while running her spa three days a week and raising her nine-year-old daughter. In the next year, Priscilla plans to expand her services and hire several employees, along with joining the U.S. Army Reserve. Further down the road, Priscilla hopes to complete her master’s degree and run her spa full time. She says, “I think the younger generation is rebuilding what it’s like to be a business owner; you can be a working mom and have multiple careers while maintaining a business.”
Lee Francis IV owns the only Native comic shop in the world, and it’s located in Albuquerque, New Mexico. Several years ago, prior to earning his PhD in education, Lee started his career in teaching. He was working in Native classrooms when he noticed that the materials for the Native kids were seriously lacking. He says, “They didn’t get to be super heroes in their own stories.” A lifelong lover of comics, Lee decided to start writing comic books featuring Native American super heroes. He reflects, “Spending my summers on the Pueblo of Laguna, I could see how my grandfather was an entrepreneur, my uncle was an entrepreneur, my father was an entrepreneur – that spirit of creativity, business and risk taking it’s always been there – it’s just been about finding the passion.”

Embracing the entrepreneurial spirit, Lee decided to take his comic book writing a step further by launching Native Realities, a publishing company dedicated to Native-centric media for young people – comic books, graphic novels, history books, games, toys and collectibles. He says, “Our goal is to change the world and to do as much as we can to change the perception of Native Americans in pop culture.”

Lee knew he could do more to expand representation for indigenous peoples, so not only did he open a comic book store, he launched Indigenous Pop Comic Con both in New Mexico and Colorado. Then, while searching for ways to support Native creatives, Lee learned about Accion. As an alternative funder focused on fueling Native entrepreneurs, Accion was a perfect fit. Lee says, “I’m working with Accion as a client. I’m interested in supporting their work and they’re supporting mine.” Supercharged with an Accion loan, Lee was able to update his comic book store with murals, bookshelves and new inventory. He says, “I like to practice what I preach. It was important to go through the process in order to help guide other Native business folks. Now I’m able to say, you should support Accion because it can be beneficial and the process is simple.”

Today, Native Realities is thriving and Lee has five part-time employees helping him run the store, publishing, and comic cons. He says, “Native people have more barriers, I need to open as many doors as I possibly can, so that my son and Native kids have as many opportunities as the western kids that will make them content, happy and healthy in this world.”
“Our goal is to change the world and to do as much as we can to change the perception of Native Americans in pop culture.”
“In my master’s degree program we researched microfinance loans and I wrote a paper about Accion – never thinking that one day I’d be the one receiving the loan.”
Abel Peña grew up in central Texas surrounded by entrepreneurship. His mother owned a women’s boutique and consignment store and Abel began working in the shop as a young boy. He says, “She loved having her own business and setting her own schedule. That’s where I learned the concept of having a product and making money – the idea of owning my own business was always there – although I didn’t know where my path to that dream lay.”

Several years later, while pursuing a master’s degree in international development, Abel found his path in Africa. Studying social enterprise projects in Uganda, he was inspired by coffee and the sense of community it creates. While traveling and learning about coffee, Abel was consistently struck by how hard it was for children to simply attend school. He says, “When I saw the schools they were entering with 40 kids in a little room, 10 desks and not even a teacher to teach them, I had to figure out how I could make a difference.”

Founding Telesto Coffee with his wife Lora was the solution. Lora has a background in education, growing up as the daughter of a school principal and serving as a teacher for five years. Combining their shared passion for coffee, education, and culture, the couple launched the business with a guiding mission to provide coffee with social purpose. The subscription-based coffee business delivers fresh-roasted coffee from five countries directly to customer doors.

When the time came to fund the business, Abel knew just where to go. He says, “In my master’s degree program we researched microfinance loans and I wrote a paper about Accion – never thinking that one day I’d be the one receiving the loan.” He reflects, “Accion added fuel to the fire to get our business started.”

Today, Telesto Coffee is thriving and Abel and Lora have big plans for the next phase of their journey. Still holding down day jobs, the couple intend to soon run the business full-time. Telesto Coffee is already making a difference for families and children around the globe. In addition to working exclusively with fair trade farms, five percent of Kenyan coffee purchases support Give and Grow, a local Kenyan organization that helps pay for schooling for children in the Kilifi District. Next, Abel and Lora envision giving back in their home state by opening a flagship coffee shop in Texas.
Thanks to Our 2018 Supporters & Investors

**IMPACT PARTNERS**
($50,000 and above)
- Bank of America
- The Boston Beer Company
- Coca-Cola Foundation
- The Colorado Health Foundation
- Comerica Bank
- Community Development Financial Institutions Fund of the U.S. Department of Treasury
- The Hearst Foundations
- JPMorgan Chase Foundation
- Thornburg Foundation
- U.S. Economic Development Administration
- W.K. Kellogg Foundation
- Wells Fargo Foundation
- Women’s Foundation of Southern Arizona

($10,000 – $9,999)
- Adolph Coors Foundation
- The Anschutz Foundation
- Bank of the West
- Charles Schwab Bank
- Colorado Department of Local Affairs
- DSRM National Bank
- FedEx
- First National Bank of Omaha
- Haines Yatskowitz Family
- The Hartford
- JB Holston and Anne Murdaugh
- Vic and Mary Jury
- Looker Data Sciences Inc.
- Linda Marshall
- MUFG Union Bank Foundation
- Yoshoda Naidoo and David Montgomery
- Nordson Corporation Foundation
- Perkins Coie LLP (in-kind)
- Toni Rembe and Arthur Rock *
- State Farm
- Diana and Chester French Stewart
- U.S. Bank
- Washington Federal Foundation
- Wiggins, Williams & Wiggins, P.C. (in-kind)

($1,000 – $999)
- Anonymous
- Betty and David Arkell
- John and Kathleen Avila
- Bank of Albuquerque
- Marisa Barrera and Patrick Mulkey
- BBVA Compass Foundation
- Norm Becker and Janet Garcia-Becker
- Dr. David Bernstein and Mrs. Erika Rimson
- Dr. Kathleen Blake and Mr. Robert Ballance
- E. Blaugrund Family Fund at Albuquerque Community Foundation
- George and Sibilla Boerigter
- Doug and Sarah Brown
- The Burns Family
- Bruce Byington
- Leslie and Dan Carlson
- John and Carol Cochran
- Colorado State Bank and Trust
- Bill and Michelle Coons
- Lu Cordova
- Sam and Vicki Dazzo
- El Paso Electric Company
- Mr. and Mrs. Roberto Espat, Sr.
- Fisher Family Charitable Fund
- Frost Bank
- Gary Hudson *
- Laura Huterer Bass and Steve Bass
- Eric Husman
- Edmond Johnson and Victoria Nevarez
- William and Gloria Johnson
- Myra Jordan
- Kansas City Southern
- John Kennedy
- Kindle Project Fund of the Common Counsel Foundation
- The Klon Springwater Coven Family Foundation, Inc.*
- Mary Kurkjian and Stephen Hamm
- LEF Foundation
- Sharon Leising
- Greg Levenson
- Clarence and Reyna McAllister *
- Doris Meyer and Richard Hertz
- Bob and Betsy Murphy
- Friends of NAWBO Fund at Women’s Foundation of Southern Arizona

**NEW MEXICO**
- New Mexico Gas Company
- New Mexico Orthopaedics
- Opus Community Foundation
- Pacific Premier Bank
- Kelly and Laurie Parkhill
- Parkside Lending LLC (in-kind)
- PatLow Fund at The Denver Foundation
- Peacock Myers, P.C. (in-kind)
- Russell Peterson
- Penny and Armin Rembe
- Bill and Joey Ridenour
- Metta and Jerry Smith *
- Mike and Marisa Stanford
- Suzanne Strong
- Gail Warrior Suchy and Christophe Suchy
- Duffy and Jean Ann Swan
- Texas Women’s Foundation
- Rex and Barbara Throckmorton
- Treeson Family Charitable Fund
- At Schwab Charitable
- Lynn and Craig Trojahn
- John Trotter
- John Ulrich
- United States Department of Agriculture Rural Development Farm Service Agency
- United Way of Central New Mexico
- The Van Allen Family Foundation
- The Village Giving Circle at Texas Women’s Foundation
- David and Susan Weymouth
- Lorna and Bruce Wiggins
- Ray and Catherine Ziller

**DREAM CIRCLE**
(Up to $999)
- AmazonSmile Foundation
- Anonymous (10)
- Mario Arenas
- Yolanda Bailon
- Joseph Barisonzi *
- Laura Berg *
- Andrea Berger and Doug Heacock
- Ellen Black
- Patricia Bodwell
- Lee Bollacker *
- Gwen and Michael Bonilla
- Rachel Burgoyne
- Mike Burns
- Julie Candelaria *
- Jessie and Robert Cardenas
- Carmen Castillo
- Bruce and Mary Keleher Castle
- Luis Ceja
- Lance and Kathy Chilton
- The Communities Foundation of Texas
- Community First Foundation
- Johanna, Manitl and Blanca Cummins
- Stella de Sa Rego
- Natalie DeGroot *
- Pamela Dempsey
- Michael Dexter
- Robert and Julia Donchue *
- Dorsey & Whitney LLP
- Miriam Efroymson
- William Emmer
- Karen and Andrew Epstein Family Fund
Accion is deeply grateful for the generosity of our donors and has made every effort to correctly recognize your support.

- Received via online giving day
+ Received via Network for Good
* In honor of Penny and Armin Rembe
≠ In honor of Carol Cochran’s graduation
◊ Gift facilitated by the Accion U.S. Network
∆ New Lending Capital in 2018
< In memory of Edith Wilson
∞ In memory of Eileen Murphy
• In honor of Sally Moore
Italicized contributors are past and current Accion clients

Please let us know of any errors or omissions.
## 2018 Financial Summary

### Revenue & Expenses

<table>
<thead>
<tr>
<th>SUPPORT &amp; REVENUE</th>
<th>US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>SUPPORT</td>
<td></td>
</tr>
<tr>
<td>Without donor restrictions</td>
<td>$1,555,431</td>
</tr>
<tr>
<td>With donor restrictions</td>
<td>$4,133,508</td>
</tr>
<tr>
<td>In-kind contributions</td>
<td>$248,508</td>
</tr>
<tr>
<td><strong>TOTAL SUPPORT</strong></td>
<td><strong>$5,937,447</strong></td>
</tr>
<tr>
<td>REVENUE</td>
<td></td>
</tr>
<tr>
<td>Loan interest and fees</td>
<td>$5,696,465</td>
</tr>
<tr>
<td>Investment income, net of expenses</td>
<td>$23,752</td>
</tr>
<tr>
<td>Other revenue</td>
<td>$56,186</td>
</tr>
<tr>
<td>Net realized/unrealized losses on investments</td>
<td>$(95,634)</td>
</tr>
<tr>
<td>Loss on disposal of assets</td>
<td>$(1,339)</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td><strong>$5,679,430</strong></td>
</tr>
</tbody>
</table>

**TOTAL SUPPORT AND REVENUE** $11,616,877

### Balance Sheet

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and equivalents</td>
<td>$9,679,802</td>
</tr>
<tr>
<td>Investment securities</td>
<td>$1,090,218</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>$293,334</td>
</tr>
<tr>
<td>Contributions receivable, net</td>
<td>$494,401</td>
</tr>
<tr>
<td>Federal grants receivable</td>
<td>$951,591</td>
</tr>
<tr>
<td>Microenterprise loans receivable, net of loan loss allowance</td>
<td>$40,095,643</td>
</tr>
<tr>
<td>Derivative instrument</td>
<td>$165,886</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>$100,441</td>
</tr>
<tr>
<td>Property, equipment and software, net of accumulated depreciation</td>
<td>$2,272,027</td>
</tr>
<tr>
<td>Land</td>
<td>$1,003,216</td>
</tr>
<tr>
<td>Property held for sale</td>
<td>$250</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$56,146,809</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>$163,498</td>
</tr>
<tr>
<td>Accrued payroll</td>
<td>$265,900</td>
</tr>
<tr>
<td>Other accrued liabilities</td>
<td>$166,286</td>
</tr>
<tr>
<td>Unsecured lines of credit</td>
<td>$6,600,000</td>
</tr>
<tr>
<td>Unsecured notes payable</td>
<td>$18,056,112</td>
</tr>
<tr>
<td>Secured debt</td>
<td>$7,330,207</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$32,582,003</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NET ASSETS</th>
<th>US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restrictions</td>
<td></td>
</tr>
<tr>
<td>Undesignated</td>
<td></td>
</tr>
<tr>
<td>LLC investments</td>
<td></td>
</tr>
<tr>
<td>With donor restrictions</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>$23,564,806</strong></td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES AND NET ASSETS** $56,146,809

---

Complete financial statements, audited by Atkinson and Co., are available upon request through Accion.
Our 2019 Board & Staff Members*

BOARD MEMBERS
YASHODA NAIDOO
Chair
President/Owner, Annapurna’s World Vegetarian Café

GREG LEVENSON
Immediate Past Chair
President/CEO, Southwest Capital Bank

BETTY CARTER ARKELL
Secretary
Partner, Dorsey & Whitney LLP

MICHELLE COONS
Treasurer
Senior VP/Regional President, Washington Federal

EDMOND JOHNSON
CEO, Premier Manufacturing, Inc.

CLARENCE MCALLISTER
CEO, Fortis Networks, Inc.

JERRIE MERRITT
SVP, Community Development Manager, Bank of Nevada

WILLIAM G. RIDENOUR
Attorney of Counsel, Fennemore Craig, P.C.

GAIL WARRIOR
CEO, CASPR Group

STAFF MEMBERS
ANNE HAINES
President/CEO

MARQUITA ADESIA
Loan Officer, Texas

ANALISA ANAYA-SMITH
Controller

YOLOANDA BAILON
Portfolio Quality Officer

MARISA BARRERA
Chief Strategy Officer/Executive Vice President

MICHAEL BELLES
Loan Officer, Colorado

GWENDOLYN BONILLA
Senior Loan Officer, Colorado

RACHEL BURGOYNE
Arizona Market Manager

MICHAEL BURNS
Chief Operating Officer

JESSIE CARDENAS
Portfolio Quality Officer

CARMEN CASTILLO
Client Ambassador

LUIS CEJA
Client Ambassador

ISAAC CROW
Loan Officer, New Mexico

NATALIE DEGROOT
Senior Accountant

SHADY EREIFEJ
Operations Administrator

RYAN FLANDERS
Lending Team and Partnerships Manager

JINI FRANCIS
Software Engineer**

RAQUEL GALLEGOS
Loan Operations Administrator Team Lead

JILL GASSEN
SBA Program Manager/Senior Loan Officer

DANIEL GRIEGO
Portfolio Quality Officer

MELISSA HARRIS
Recruiting Coordinator

JACQUELYN HERNANDEZ
Portfolio Quality Supervisor

ALI HUGHES
Assistant to the President

JERRY JOHN JACOB
Vice President, Engineering**

MYRA JORDAN
Senior Underwriter

LACEY KEENE
Accounting Administrator/HR Assistant

KRISTIN KING
Underwriting Supervisor

VIGNESH KUDVA
Software Engineer**

MICHAEL LANGLEY
Loan Officer, Arizona

RICHARD LARA
Development Associate

GRACE LERNER
People and Culture Manager

FRANCISCO LOPEZ
Vice President, Business Innovation and Partnerships

JESSICA LUBBE
Loan Officer, Arizona

MARCO MACIAS
Underwriting Associate

ALEX MAGALLANES
Loan Officer, Arizona

GABRIELA MARQUES
New Mexico Market Manager

MONICA MCCASLIN
Underwriting Associate

RITA MCCUSKER
Underwriter

JEREMY MCVEETY
Loan Officer, Nevada

KRISTINE Michie
Vice President, Strategic Philanthropy and Investments

JAYAKRISHNAN Mk
Software Engineer**

NATALY MOJICA
Loan Officer, Texas

MARTIN MONTE DE OCA
Loan Officer, Arizona

GRETCHEN WILLIAMS
Advancement Assistant

BRITTANY WOEDL
Director of Lending Technology and Risk

RAYMOND ZILER
Chief Financial Officer

* As of April 2019
** Contract team member

We would also like to acknowledge and thank the community of Accion interns and volunteers who have contributed their time and talent to our mission during the year.
Loren Guillory, owner of First Stream Cleaning Service located in Dallas, Texas.