REVITALIZING COMMUNITIES
FROM WITHIN THROUGH
ENTREPRENEURSHIP

Yolanda Sealy, Dress With Confidence Boutique
Boston, MA
Accion believes that small businesses are the backbone of vibrant economies and communities. We connect business owners with the financing and support it takes to create and grow healthy companies. For 25 years, our work has fostered job creation, wage growth and economic development in neighborhoods across the country.

About Accion East
Accion East empowers small business owners through access to capital and financial education. We offer small business loans ranging from $500 to $250,000. Our loans are complemented by in-depth guidance, coaching and an entire support system of peers, mentors and resources. Groundbreaking partnerships, free workshops, webinars and online resources give our clients access to best practices, industry knowledge and professional networks. Since 1991, we have provided over $170 million in capital to small business owners across the country, creating and sustaining over 100,000 jobs within local communities.

A Member of the Accion U.S Network
Accion East is a member of the Accion U.S Network, the largest nonprofit microfinance network in the United States. Since 1991, the members of the Accion U.S Network have lent to over 50,000 people across the United States. Globally, Accion (www.accion.org) is a pioneer in microfinance, reaching millions of individuals through its international network of partners.
Roni Mazumdar grew up watching his father’s love for cooking in their home in India. “I grew up seeing my father cook up a storm. He would bring home complete strangers to cook for them when I was young,” Roni remembers. Seeking a better life for their only son, Roni’s parents moved the family from India to the United States when Roni was twelve. “My parents’ sacrifices put them in a lot of jeopardy. If I am not capable of giving back, then what is the purpose of my life?”

When his father retired, Roni saw an opportunity to give back to his parents and proposed that the family open an Indian restaurant together. Financing the restaurant was a huge burden for Roni’s family; putting Roni through college had left his parents with limited funds. “We put in the majority of what we had. It was a huge gamble for us. The restaurant had to succeed—there was no second option.”

A year after it opened, The MasalaWala was dealt a devastating blow when Hurricane Sandy raged through the Northeast. Thousands of dollars’ worth of machinery and materials were demolished. Food was contaminated, and the space was flooded and inhabitable. “When Hurricane Sandy happened we didn’t know how we were going to survive,” explained Roni. Roni found Accion and received a small loan through the Sandy Recovery Program to replenish inventory and make repairs and successfully reopen. But for Roni, that was just the beginning. Last year, Roni participated in Accion’s MicroConsulting program, working with a team of volunteers to transform his finances. Afterwards, he returned to Accion for a much larger loan to expand to a new location in Queens, made possible in part through the Samuel Adams Brewing the American Dream Program.

When asked what his favorite part about running his own business is, Roni doesn’t mention the bottom line. For him it’s about family. “The more I get into this business, the more I recognize how secondary profit really is and how important human relationships really are. It starts with my relationship with my father and transfers to the community. It’s a tiny restaurant, but he makes it feel like a million bucks.”

In addition to capital, Accion connects our clients to coaches and mentors thanks to the support of volunteers from The Boston Beer Company, Kate Spade, the Accion Microfinance Council and others. The Boston Beer Company provides lending capital and expert business coaching to Accion food and beverage clients through the Samuel Adams Brewing the American Dream program.

An additional $1.5 million dollars were lent to small business owners in 2015 over 2014!
Henry Angulo
Electribike
Miami, FL

“We used our first loan from Accion to open our first location. We were just starting and we needed a loan program that would allow for that. Our third location just opened up, and we’re planning our fourth location.”

Lauren Petrick
LEAP SOUTH FLORIDA
MIAMI, FL

“With Accion, Change

“I had a degree in entrepreneurship but didn’t know where to start. I opened a bank account, and my banker pointed me to Accion for start-up capital.”

When you walk into Lauren’s gym, you instantly hear the buzz of people simultaneously running, jumping, swinging and flipping. After a few minutes you’ll also notice Lauren using the balance beam to teach a client how to walk, or taking time out from mat-work to focus on confidence building exercises. Lauren has been a gymnast and coach for over 15 years; today, she works with special needs clients at her gym—LEAP South Florida—to help them develop a range of skills, from body awareness and motor skills to self-confidence and teamwork.

“It’s so much more than the physical benefits. Gymnastics is 90% mental—it’s overcoming fears, tackling challenges and practicing discipline. I have one child who has been coming for two years, since she was three. When she was first diagnosed autistic, she was also mute; today she loves to help as an assistant coach and even pretends to judge competitions.”

Lauren’s loan from Accion was her first business loan. “I had a degree in entrepreneurship, but didn’t know where to start. I opened a bank account, and my banker pointed me to Accion for start-up capital.” As a start-up, access to capital from Accion was critical. With it, she was able to open up her own gym and purchase the Olympic-standard equipment she needed to continue her work leading the Miami-Dade County Special Olympics gymnastics program. And Leap South Florida has continued to grow. She now has four staff members and a dozen volunteers, including her sister and cousin.

“Athletics has been the way that I can get through to these kids. They have a place here. They love it. It’s a fun environment. Who doesn’t love to jump on a trampoline?”

Accion’s flexible lending criteria offers products that can support businesses at all stages. Businesses, like Lauren’s, with less than 2 years in operation often struggle to find capital from traditional sources. Our microloans, up to $50,000, can support these early stage businesses as well as established businesses that have been in operation much longer. Accion also offers Start-up Loans up to $10,000 designed to help new businesses with less than six months in operation looking for capital to launch.

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2015 Impact

Loans
In 2015, Accion disbursed $9.9 million and 1,135 loans to new and existing businesses—$1.5 million more than in 2014. We launched the SBA Community Advantage loan offering loans up to $250,000. In October, we were ranked as the best alternative lender for startup loans nationwide by Business News Daily. Our focus on service and support distinguished us among the competition.

Support
In 2015, we spent 18,000 hours one-on-one with clients to talk about financing, credit development, managing cash flow and formalization—among other things. We also provided over 100 classes and webinars for clients to learn together with their peers.

Advocacy
In 2015, Accion was a founding member and signatory of the Small Business Borrower’s Bill of Rights. We believe all business owners deserve an ethical borrowing experience including transparent pricing and terms, inclusive credit access and responsible products and underwriting.

Stewardship
In 2015, Accion received a 4-star rating on Charity Navigator for the third consecutive year. Only 19% of the thousands of charities rated on Charity Navigator have earned this distinction. We’re proud to be recognized as an institution that values accountability and transparency, to ensure charitable support is going directly to the business owners we serve.

With Accion, Growth

Julyano Texeira grew up on a rock formation. His home in Nova Venecia, Brazil, is known for the quality of its granite. Julyano’s business—Granite Countertop Pro—is also known for the quality of their granite, which they fabricate in-house for use in private homes and commercial spaces.

When Julyano started his business it was just him and his son knocking on doors when they saw new construction, approaching contractors and visiting lumberyards. Over the years he slowly built his clientele, and today, with a team of nine “granite artists,” he acquires, treats, and installs granite fixtures, including things like kitchen countertops, fireplace surroundings, islands and more.

Even after several years of growing the business, he had a difficult time securing capital due to his lack of credit history. “I need more cash in order to keep up with the demand,” he says. “Most of my profits are reinvested in the business, but it takes time to save money to acquire the equipment I need.” Access to capital from Accion has been critical for his ongoing operations. His first loan allowed him to repair a faulty air compressor. Without being able to replace the essential tool, he would have had to wait to raise the cash, forcing him to cancel some of his contracts. He used a second loan to purchase a forklift to help keep up with growth.

With the capital provided by Accion, Julyano’s business has continued to grow rapidly, mostly through word of mouth. Putting to use the financial guidance he received from Accion, Julyano has become extremely diligent with his bookkeeping, which has helped him not only to establish credit, but also greatly improve it. “My favorite part of being a business owner is being able to help others pursue their dreams. I’m providing a livelihood for my employees.”

Accion’s microloans, ranging from $500 to $50,000, help existing businesses stabilize and grow. Loans are available for working capital, inventory purchase, equipment purchase, marketing and more. Our minimum credit score requirement is just 575 (or 0 for those with no credit history). As loans are repaid, clients not only build their businesses, but also their credit history and score.

Julyano Texeira
GRANITE COUNTERTOP PRO
LYNN, MA

“My favorite part of being a business owner is being able to help others pursue their dreams. I’m providing a livelihood for my employees.”

Jobs created and sustained with each Accion loan

Credit score

Average increase in credit score after a client’s first Accion loan

Sustainability

Borrowers who keep their businesses open after a loan from Accion

Household

Clients who report that their business stabilizes or improves their household

Take-home pay

Growth clients see in take-home pay after a loan with Accion

Income

Clients who report satisfaction with income earned from their business

Based on the Aspen Institute’s 2015 MicroEntrepreneur survey
There are many ways to brew a good beer. You start by selecting from an assortment of hops, adding a unique combination of grains, experimenting with different yeasts and changing the fermentation time. Starting your own brewery requires a similar permutation—but some ingredients have to remain constant.

“I started brewing beer over ten years ago because, well, you know, I like to drink it. And I’ve been doing it ever since,” explained Tom Adams. After moving to Orlando from the Pacific Northwest, Tom drew on his experience and palate to brew beer on the side while working a typical 9 to 5. He had a knack for selecting the right ingredients, as evidenced by the awards he began receiving. Not one to sit back and daydream, Tom decided to take his passion full-time.

“Finding a space for a brewery can be difficult,” said Tom. “We had looked for space for probably a month. Finally, we found this space and thought, ‘let’s go for it.’” In order to renovate the space and buy industrial brewing equipment Tom needed financing. But, as a start-up brewery, he found that access to capital was the one ingredient that was hard to find. “We were trying to get financing and we went to three other lenders. They wouldn’t do the start-up loan we needed,” explained Tom. “Accion’s SBA Community Advantage loan was the only way I could pull this off on my own.”

“Accion’s SBA Community Advantage loan was the only way I could pull this off on my own.”

Tom will use his loan from Accion to open up Deadly Sins Brewing, right next to the popular 4 Rivers Smokehouse—just in time for the high point of summer.

“I’m looking forward to quitting my day job and focusing on the brewery full-time. Also, I have all these ideas for beers that I want to make, and I can’t wait to bring them to life.”

Accion launched the SBA Community Advantage loan Program in 2016 and currently offers loans up to $250,000 in Florida, Georgia, New Jersey, New York, Massachusetts, Rhode Island, New Hampshire and Connecticut. The SBA Community Advantage loan is a federally guaranteed loan from $50,000 to $250,000 with affordable interest rates typically ranging 7% to 9%—and long maturities—usually 7 to 10 years.
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**Monthly Sustainer

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