Joyce was able to pay off, and we are fortunate to have had support from ACCION San Diego, allowing us to run a business as ACCION San Diego, I bring her to San Diego; I bring with ACCION San Diego in December of 2001. At that point, she needed capital support to continue her business for her new home-based business. Joyce had a dream of importing fabrics, lotions and jewelry from her native Africa to sell in the United States. While some people have a passion for collecting baseball cards, records or coins, Joyce has a passion for importing fabrics, lotions and jewelry from her native Africa to sell in the United States.

David Anderson, SK8 Supply

When some people have a passion for collecting baseball cards, records or coins, David Anderson has a passion for collecting skateboards, which started during his early 20s. His collection includes some of the rares boards from the 80’s, 70’s and 60’s. While skateboarding was simply a hobby he started in California, while he was waiting to graduate from ACCION San Diego, David was able to turn his long-time love of skateboarding into a successful business.

In 2001, after an accomplished history in the skateboarding industry, David partnered with his friend, Deb Gordon, daughter of surf industry legend, Skip Frye. Together, they started their own business with a $1,000 loan from ACCION San Diego, and began purchasing skate inventory and marketing their new retail store. SK8 Supply now encompasses retail products and a skate museum, featuring David’s priceless collection. Among them, the full set of Dogtown boards, as well as boards from David’s 80’s Venice Beach years, Flying Aces. There is something for everyone at SK8 Supply, from the hardcore collector to the new skater just looking for a board to have some fun.

Through a partnership with Gordon and Smith, David’s collection has grown and the team also started a production company called Fiberflex that has produced a skate museum, featuring David’s priceless collection. Among them, the full set of Dogtown boards, as well as boards from David’s 80’s Venice Beach years, Flying Aces. There is something for everyone at SK8 Supply, from the hardcore collector to the new skater just looking for a board to have some fun.

While some people have a passion for collecting baseball cards, records or coins, Joyce has a passion for importing fabrics, lotions and jewelry from her native Africa to sell in the United States.
In 2005, ACCION San Diego continued an abundance of community partnerships so we could extend our reach deeper into the community. The new partnerships we have established allow business owners to gain financial, marketing, credit and general business knowledge, while remaining eligible for financing through ACCION San Diego’s lending program.

Small businesses play an integral role in Southern California’s economy, and ACCION San Diego has helped micro-entrepreneurs achieve their dreams. Many of these businesses are owned and operated by low-to-moderate income families, women, ethnic minorities and immigrants, many of whom face challenges starting and maintaining their business. Borrowing ACCION San Diego is proud to provide these business owners with opportunities, and shows that financial challenges aren’t insurmountable when they are partnered with ACCION San Diego to obtain the help they need to thrive.

The mission of ACCION San Diego is to provide economic opportunity for low-to-moderate income level 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 enabling them to create social and economic change.

In 2005, ACCION San Diego disbursed more than $1.67 million. We supported 322 businesses, and greeted 1,963 new clients. Total assets grew by 16% to $1.876 million.

In an effort to improve our tracking strategies in 2005, we implemented a new loan software system. The EXCELLENT Business Loan Tracking Software enables ACCION San Diego to track new and existing clients’ business success, and growth as we continue to make a positive impact on their lives.

In 2005, ACCION San Diego disbursed more than $1.67 million, helping nearly 322 small business clients and a portfolio balance of $1.7 million, up 21% from 2004. Through various marketing strategies and partnerships, we assisted 120 new clients and disbursed 232 loans while maintaining low default and loss percentages of 0.9%.

More exciting news for the microenterprise industry in California occurred this year as we opened the San Diego Federal Tax Lien, Assembly Member for the 73rd District in San Diego, re-oriented ACE 7, a revolutionary design which dramatically improves ACCION San Diego’s online micro-enterprise development micro-credit. The new strategy, a result of many meetings and workshops, focuses on a demand-driven model of microfinance that is supported by seventy-five out of eighty Assembly Members who stand behind our program. Through these new partnerships we continue to make a positive impact on their lives.

**“ACCIÓN San Diego actually cared when I ran into trouble; they understood and helped make my business grow again.”**

— Juan Medina

"I was truly grateful to ACCION because they helped me to start my business and build my business's success when I couldn’t get a loan from a bank."


carol wallace  
board chair

**I have truly enjoyed leading ACCION San Diego for the past few years as our Board Chair, and as a board member of Boards of Directors, staff and clients who have helped us partner in our mission," **

— Carol Wallace

"In an effort to improve our tracking strategies in 2005, we implemented a new loan software system. The EXCELLENT Business Loan Tracking Software enables ACCION San Diego to track new and existing clients’ business success, and growth as we continue to make a positive impact on their lives."