EMPOWERING ENTREPRENEURS.

REVITALIZING COMMUNITIES.
PARTNER PERSPECTIVE

“U.S. Bank is focused on opening doors to new opportunities for our customers and in the community. Our Community Possible giving platform is how we deliver opportunities in the community. Accion is a part of this program, and we are pleased to be their champion.”

EVA BROWN
Vice President, Government Relations & Community Development
U.S. Bank

ON THE COVER

DIONNA LOVE (ALSO SEEN ON PAGE 7)
Pooch Parlor
Homewood, IL
Dear Friends,

Accion Chicago provides the capital and services that small business owners need to create jobs in their communities. We are aware of no more efficient method of creating jobs in underserved neighborhoods, as our work leads to a job created or retained for every $1,800 we raise. That effectiveness helps us achieve our mission of helping communities grow. Where jobs are created, so is wealth. Where wealth accumulates, so does opportunity. Where opportunities flourish, crime falls. Where crime falls, hope rises.

Over our 23 years of service, Accion clients in Illinois and Northwest Indiana have created 19,320 jobs that generated more than $255 million in local wages, primarily in underserved communities. But that's not enough. Over the past year, we have invested in our people, processes, and technology so that we can scale our services more rapidly and therefore help far more entrepreneurs grow in the coming years.

We’ve also transitioned to new leadership as we look to the future. Brad McConnell, who brings years of public and private sector economic development experience to the organization, is replacing Jonathan Brereton, who after 13 highly productive years at Accion, is moving with his family to North Carolina.

As part of this transition, Brad and the Accion board will create a three-year strategic plan that draws on our previous success to build new ways to reach more entrepreneurs, to provide more capital to the small business owners who need it, and to do so more efficiently. In addition to our core lending, we will focus on improving our ability to provide nonfinancial services to small business owners through targeted business advice, incubator space, connections to customers and suppliers, and networks of peer small business owners so that our customers can learn from each other.

Through our loans that range from $500 to $100,000 under a variety of terms, our innovative pilots that test new ways to support small businesses, our partnerships with other service providers that invest in underserved communities, and our policy advocacy for small businesses, we focus on helping entrepreneurs grow. Thank you for your support in helping us do so.

Brad McConnell
Chief Executive Officer

Jonathan Brereton
President
RACHEL BERNIER-GREEN
Laine’s Bake Shop, Chicago, IL
$10,000 Term Loan

NESTOR & ULPIANO CORREA
La Humita, Chicago, IL
$13,000 Term Loan

PHILIP PIERCE
Chicago’s Original Harold’s Inc., Chicago, IL
$15,000 Term Loan
MOLLY SVEC  
Spilt Milk, Oak Park, IL  
$21,000 Term Loan

DIONNA LOVE  
Pooch Parlor, Homewood, IL  
$4,000 Term Loan

LUZ CAVAZOS  
Juicy Luzy Sangria, Oak Lawn, IL  
$25,000 Term Loan

HUNG DANG  
J&J Nails & Spa, Forest Park, IL  
$70,000 SBA Community Advantage Loan

STEVE BURESH  
SB’s Cheesecake Store, Plainfield, IL  
$70,000 SBA Community Advantage Loan

HUNG DANG  
J&J Nails & Spa, Forest Park, IL  
$2,000 Edge Loan
We provide capital and coaching to individuals who revitalize their communities from within through entrepreneurship.

About Accion Chicago

Accion Chicago helps communities grow by investing in entrepreneurs who build businesses and generate jobs in their neighborhoods. We provide customized capital solutions and one-on-one coaching to entrepreneurs in Illinois and Northwest Indiana.

At Accion Chicago we are transforming the small business economy, offering the most powerful tool for economic development in our footprint. By providing loans up to $100,000 to qualified borrowers, we fill a gap in the credit market that traditional financial institutions do not serve. We empower entrepreneurs to access credit and grow their businesses, infusing dollars and new jobs into the communities they revitalize. We are not just a lender, we’re a partner in our customers economic growth.

Accion Chicago is a certified Community Development Financial Institution (CDFI), an SBA Microlending Intermediary, and an SBA Community Advantage lender.

About Accion in the U.S. & Abroad

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 and contribute 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 combines decades of on-the-ground experience with insights into emerging technologies to create higher-quality, faster, better, cheaper, and safer ways to meet the financial needs of the poor and underserved. For more than 50 years, Accion has helped tens of millions of people through its work with more than 90 microfinance and fintech partners in 40 countries.
### 2016 Portfolio & Impact

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>387 Loans</td>
</tr>
<tr>
<td>Disbursed</td>
<td>$4,327,936</td>
</tr>
<tr>
<td>Clients Served</td>
<td>3,917 Clients Served</td>
</tr>
<tr>
<td>Jobs Created or Retained</td>
<td>1,623 Jobs Created or Retained</td>
</tr>
<tr>
<td>Subsidy to Create/Retain One Job</td>
<td>$1,845</td>
</tr>
<tr>
<td>Local Wages</td>
<td>$27.8 Million</td>
</tr>
<tr>
<td>Loans Under Management</td>
<td>703 Loans Under Management</td>
</tr>
<tr>
<td>Portfolio Under Management</td>
<td>$5,898,682</td>
</tr>
<tr>
<td>Net Loss Rate</td>
<td>6.4% Net Loss Rate</td>
</tr>
</tbody>
</table>
2016 Partnerships & Programs

JPMORGAN CHASE
ACCION EDGE

Over the past three years Accion has seen a surge in predatory online financial products with APRs as high as 200%. In response, Accion launched a new loan product, in partnership with JPMorgan Chase & Co., tailored to fit the unique needs of retail and seasonal businesses. It provides quick, affordable capital, and helps our clients avoid “dangerous” debt.

Accion Edge combines the best features of financing innovation with the highest standards of transparency and borrower protection. Customers repay their loan through 5% of their daily credit card transactions. If they have a good day, they make a larger payment. If they have no sales, they make no payment. The Accion Edge affords them the flexibility they need.

To date, Accion has provided seven Edge loans to businesses across Chicagoland. Read about one of our Edge clients, Hung Dang, on page 10, to see how this product helped his business grow.

ACCION, ICNC & IFF
THE HATCHERY

Accion Chicago is partnering with the Industrial Council of Near West Chicago and IFF to develop a food and beverage business incubator called The Hatchery Chicago.

The Hatchery will remove the barriers to growth that many food entrepreneurs face: the availability of affordable, food grade cooking space; access to capital; high quality, industry specific business coaching; and collaboration with other food entrepreneurs.

The Hatchery Chicago is already operational. More than 50 Hatchery members and hundreds of others have benefited from high-touch training workshops, one-on-one coaching, and industry-specific support, giving them the tools they need to grow their business. By the end of 2018, The Hatchery will also offer physical space for its members. Once constructed, The Hatchery will provide more than 50 private kitchens, a shared kitchen, common cold and dry storage, shipping and receiving plus collaboration and training space. In addition, Accion will move its offices to provide onsite access to capital. It is expected that the entrepreneurs operating out of The Hatchery will create and retain more than 900 jobs, generate at least $25 million in payroll, and produce more than $46 million in revenue in the first 5 years.

The Hatchery will be located at the corner of Lake and Kedzie at the CTA’s Green Line station in East Garfield Park, which is one of Chicago’s most underserved communities. Stop by and see the site or give us a call and ask us to take you on a tour. Great things are in the works!

For more information, check out www.thehatcherychicago.org.
TORY BURCH FOUNDATION & BANK OF AMERICA
TORY BURCH CAPITAL PROGRAM

Female entrepreneurs encounter more hurdles than their male counterparts in accessing capital, so Accion partnered with the Tory Burch Foundation and Bank of America to remove those obstacles and to fuel the growth of female entrepreneurship. Through the Tory Burch Capital Program, we offer a reduced interest rate to women who qualify.

We are committed to empowering women. Entrepreneurship is not only key to providing a livelihood to women and families, but our experience shows that women who own businesses give back to their communities and, in turn, inspire others to do the same. Dionna Love (pictured right) took advantage of The Tory Burch Capital Program when the opportunity presented itself to purchase the dog grooming business where she worked. Accion provided her a $4,000 loan for the down payment, and as the new owner of Pooch Parlor, Dionna is adding more staff to keep up with the growing clientele. This partnership allows female entrepreneurs like Dionna to do more with the money they receive from Accion.

<table>
<thead>
<tr>
<th>Return Clients</th>
<th>CDFI Target Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>38% of clients were customers who had previously received an Accion loan</td>
<td>77% of loans went to low income, African American, or Hispanic small business owners</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Satisfaction</th>
<th>Business Coaching</th>
</tr>
</thead>
<tbody>
<tr>
<td>92% of our clients reported that they are likely to refer other business owners to Accion</td>
<td>1,514 business owners were coached through partnership programs and events</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Improved Credit</th>
<th>Community Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>71 points is the average increase in credit score after receiving an Accion loan</td>
<td>41% of loans in Chicago went to businesses in the 15 neighborhoods with the highest violent crime rates</td>
</tr>
</tbody>
</table>
2016 Clients at a Glance

**Industry**
- 42% Services
- 18% Food/Beverage
- 15% Other*
- 13% Transportation
- 12% Retail

**Business Phase**
- 64% Existing Business
- 36% 6-12 Month Startup Business

**Ethnicity**
- 64% African American
- 32% Caucasian
- 21% Hispanic
- 4% Other
- 3% Asian American

**Gender**
- 61% Male
- 39% Female

**Loan Size**
- 13% $500—$2.5K
- 47% $2.5—$10K
- 36% $10—$25K
- 3% $25—$50K
- 1% $50—$100K

**Income Level**
- 24% High
- 25% Moderate (<120% HUD Limit)
- 26% Low (<80% HUD Limit)
- 25% Very Low (<50% HUD Limit)

*Other includes Arts/Crafts Production, Auto/Vehicle, Clothing Production, Day Care, Education, Entertainment, Manufacturing, Media, and Wholesale
Steve Buresh has always loved two things: fixing stuff and making cheesecake. So it’s fitting that when he faced a professional crisis, cheesecake proved to be the fix. And customers from across the region flock to Steve Buresh’s Cheesecake House to get theirs.

Growing up, Steve passed the hours milling around his grandfather’s restaurant, Frank Buresh’s Lobster House, and he became a fanatic for the house cheesecake recipe. Steve would tinker with the recipe until he had transformed it into a concoction all his own. He would give cheesecakes as gifts or as friendly gestures, and soon people were submitting their orders for more. A side business was born.

When Steve lost his job as a mechanic in 2010, he reflected on the popularity of his cheesecake and thought entrepreneurship might be his sweet spot. At first, Steve’s business was mobile only, operating out of a used Toyota Scion in which he installed a refrigeration unit where the trunk should reside.

Business continued to boom, so Steve signed a lease for a storefront with the help of a loan from Accion in 2014. “When I opened the store, I had $30 left in my checking account,” he says. “It was a huge risk. But I’ve learned that I have to take these risks in order to move forward.”

In 2016, Accion further invested in Steve with a $70,000 SBA Community Advantage loan he used to launch a catering business. The restaurant has since added a full lunch menu to its cheesecake fare, and Steve has hired six additional employees.

“I grew up listening to my grandfather tell stories about the South Side and how it was one of the biggest retail centers in America,” Rachel Bernier-Green says. “That’s not the South Side that I grew up with.” Once a juggernaut of economic prosperity and cultural achievement for African Americans, areas of the South Side were debilitated by decades of neglect by the time Rachel had come of age. Still, she found herself beckoned by the echoes of her grandfather’s past. In 2013, Rachel and her husband, Jaryd, launched Laine’s Bake Shop, a socially conscious artisan bakery serving the recipes Rachel learned in her mother’s kitchen.

Laine’s is more than a bakery. It’s a strategy. Rachel and Jaryd designed it to be a vehicle for economic development. They champion community partners to whom they donate a part of their proceeds. They source their ingredients from like-minded local businesses, and, as they grow, they are committed to employing residents in their neighborhood, Morgan Park, and paying them a living wage.

As the business grew, Rachel and Jaryd needed access to capital. In 2016, Accion provided them a $10,000 loan to support a kitchen expansion to meet demand for the bakery’s products at Whole Foods grocery stores and Starbucks.

“When we wake up every day we know that we’re doing what we’re meant to be doing, and there’s a lot of value in that,” she says. And as for Laine? That’s Rachel’s grandfather, and she says he couldn’t be prouder of both his namesake bakery and what it represents: A vision for the future of Chicago’s South Side that reflects the luster of its past.
Hung Dang  
**J&J NAILS AND SPA**  
**FOREST PARK, IL**

“If you put all your heart into your business and remain determined, you can achieve your goals.”

Starting at age 25 with a precarious escape by boat from the havoc of post-war Vietnam, Hung Dang, the current owner of J&J Nails and Spa in a suburb of Chicago, has conquered one daunting challenge after another to keep his family’s fortunes afloat.

“We took a big risk to escape Vietnam,” Hung says. “So risk-taking is in our blood. I learned that if you don’t take risks you can’t grow.”

Along the way, Hung learned how to grow more than one business. He worked full-time cleaning hospital linens in Utah while putting himself through college and raising four young children. He took a managerial position at another hospital while earning his MBA, followed by a move to Chicago where he embarked on his second career as an entrepreneur, leveraging his academic training in pharmaceuticals and management to oversee operations in his father’s herbal medicine business.

When Hung began to look for his next entrepreneurial frontier, he recalled the many hours volunteering at the Vietnamese Chamber of Commerce where he helped fellow business-owners apply for small business loans. He had noticed that nail salons were a thriving enterprise and, soon enough, he was working at a Mario Tricoci’s salon, schooling himself on the arts of a nail technician.

In 2016, Hung purchased J&J Nails and Spa, and received a $2,000 Accion Edge Loan to help with working capital. One year later, the salon is bustling. The man knows his business, and after a lifetime taking on challenges, he’s tough as nails.
Luz Cavazos

Juicy Luzy Sangria
Oak Lawn, IL

Among her cohorts on the southwest side of Chicago, Luz has long been heralded as the queen of sangria—and her legend is growing fast now that she’s launched Juicy Luzy, her own brand of the wine-and-fruit medley that is a staple of Spanish culture.

Sangria is something of a sacred art form in Luz’s Puerto Rican family. It was a ubiquitous presence at the tight-knit family’s frequent gatherings, and various relatives concocted their own recipes—but everyone admits that Luz’s sangria is the best.

“In our family, everybody makes sangria,” Luz says. It just happened that everyone liked mine better. We went with a basic recipe and kept changing it and changing it. Like anything else, with practice you get better.”

To Luz’ family members, practice made perfection. Friends and co-workers who sampled the sangria began to place special orders for more. Luz garnered the necessary liquor licenses, and in 2016, with the support of a $25,000 loan from Accion, Juicy Luzy opened a production facility in suburban Chicago and hit the market with four varieties of red sangria.

It hasn’t taken long for the business to bear fruit. “We’re already attracting repeat customers and stores are expanding their orders,” she says.

“We didn’t think it would take us this far, but little by little, it’s worked. It makes me feel good to make something that people enjoy,” Luz says. “It gives me a happy heart.”

Meg & Molly Svec

Spilt Milk
Oak Park, IL

Separated in age by only 18 months, sisters Meg and Molly Svec say they have always been great company for each other. So it makes sense that they would start a company together. “Meg and I have always loved hanging out,” Molly says. “And we would always dream of running a business.”

That sweet dream came to fruition in 2014 when the sisters, in tandem with their husbands, launched Spilt Milk Bakery out of a commercial kitchen. Tapping Molly’s expertise as a trained pastry chef and Meg’s organizational strengths as a product manager, Spilt Milk prospered on the local farmers’ market circuit, convincing the sisters that it was time to set their business future in stone with a bricks and mortar home for the bakery.

“They connected us to so many cool resources. It’s like they were our business advisor, and even a therapist on some days. Accion is so much more than a lender.”

With a $21,000 loan from Accion in 2016, the bakery opened a store in the Chicago suburb of Oak Park. Locals adore the breads and sweets that Molly creates each day. Meanwhile, Meg oversees the core mechanics of business operations—marketing, financial management, and HR—that help them earn the kind of dough you can put in the bank.

The sisters marveled at the support they received from Accion. “They’re so genuine, so human,” Meg says, “They made us feel like we’re a part of their family. We tried to get funding from a couple of banks, and everyone turned us down. Accion took us seriously.”
### 2016 Financial Summary

#### Balance Sheet

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2016 - US$</th>
<th>2015 - US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td>2,154,389</td>
<td>1,606,295</td>
</tr>
<tr>
<td>Designated for Loan Loss Reserve</td>
<td>74,634</td>
<td>68,511</td>
</tr>
<tr>
<td>Restricted Cash</td>
<td>1,343,209</td>
<td>1,415,124</td>
</tr>
<tr>
<td>Total Cash</td>
<td>3,572,232</td>
<td>3,089,930</td>
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<tr>
<td>Certificates of Deposit</td>
<td>504,886</td>
<td>503,010</td>
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<tr>
<td>Government Receivables</td>
<td>490,702</td>
<td>-</td>
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<tr>
<td>Contributions Receivable</td>
<td>391,512</td>
<td>166,185</td>
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<tr>
<td>Loans Receivable (Less Allowance for Loan Losses)</td>
<td>3,000,894</td>
<td>3,855,869</td>
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<tr>
<td>Prepaid Expenses and Other Assets</td>
<td>144,053</td>
<td>140,897</td>
</tr>
<tr>
<td>Hatchery Deposits</td>
<td>164,370</td>
<td>-</td>
</tr>
<tr>
<td>Property, Equipment, and Software (Less Accumulated Depreciation and Amortization)</td>
<td>442,730</td>
<td>200,961</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>8,711,379</strong></td>
<td><strong>7,956,852</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>2016 - US$</th>
<th>2015 - US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>267,421</td>
<td>224,164</td>
</tr>
<tr>
<td>Accrued Expenses</td>
<td>208,064</td>
<td>271,953</td>
</tr>
<tr>
<td>Refundable Advances</td>
<td>430,206</td>
<td>782,188</td>
</tr>
<tr>
<td>Funds Held for Others</td>
<td>256,275</td>
<td>256,275</td>
</tr>
<tr>
<td>Notes Payable, Less Discount</td>
<td>3,887,959</td>
<td>2,478,353</td>
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<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>5,049,925</strong></td>
<td><strong>4,012,933</strong></td>
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<table>
<thead>
<tr>
<th>NET ASSETS</th>
<th>2016 - US$</th>
<th>2015 - US$</th>
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<tbody>
<tr>
<td>Unrestricted</td>
<td>922,366</td>
<td>2,199,446</td>
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<tr>
<td>Temporarily Restricted</td>
<td>2,739,088</td>
<td>1,744,473</td>
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<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>3,661,454</strong></td>
<td><strong>3,943,919</strong></td>
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</tbody>
</table>

| TOTAL LIABILITIES AND NET ASSETS                                     | 8,711,379  | 7,956,852  |
The financial information presented herein has been compiled from Accion Chicago’s audited financial statements. The audit for 2016 and 2015 was conducted by Selden Fox, Ltd. Copies of the full audit reports with notes and schedules are available upon request.
Thanks to Our Supporters

$100,000+
- The Boston Beer Company
- City of Chicago
- Fifth Third Bank
- JPMorgan Chase
- The PrivateBank

$50,000—$99,999
- Bank of America
- Citibank
- Delaware Place Bank
- The Hartford
- MillerCoors
- State Farm Insurance Company
- U.S. Economic Development Administration

$20,000—$49,999
- Anonymous
- Coca-Cola Foundation
- The Crown Family
- Discover Financial Services
- Economic Justice Fund of Tides Foundation
- Heitman, LLC
- Mayer Brown (in-kind)
- Polk Bros. Foundation
- Travelers Insurance
- U.S. Bank
- U.S. Small Business Administration

$500—$4,999
- Thomas Abraham
- Albany Bank & Trust
- Applegate & Thorne-Thomsen
- Vicky Arroyo
- Bank Leumi
- Bishop Madison (in-kind)
- Jonathan Bretenon
- Burling Bank
- R Carson
- Mary Doucette
- Edward Jones
- Country Financial
- Byron & Mary DaSilva
- Eileen Fisher
- Evergreen Bank Group
- Thomas Fitzgibbon
- Guaranty Bank
- Meg Herman
- Inland Bank & Trust
- Pam & Ted Johann
- Mary Laria
- Marquette Bank
- Brad & Marlee McConnell
- S. Michael McCracken
- McKenna Storer
- Mike Truppa Communications
- Jacob Mrugacz
- Betsy Neely Sikma & Jason Sikma
- Joe Neri
- Oxford Bank & Trust
- Peter Kip Read, Jr.
- Randy Rivera
- Skender Foundation
- Andrea Smith
- State Bank of India
- Talmer Bank & Trust
- Urban Partnership Bank
- Chris Wagner
- Anthony Waller
- Walmart
- John Weaver
- Wight & Co.
- Wintrust Financial Corporation
- Yelp Foundation

UP TO $500
- ABC Bank
- Jill & Tim Aldridge
- Amazon Smile Foundation
- Anonymous
- Gregg Baker
- Nicolas Baria
- Edward Best
- Hussain Bhanpuri
- Anne Bowhay & Jeff Hanneman
- Charlie Br Tide
- Clay Cochran
- Dee Dee & Rick Chesley
- Trevor Clarke
- Chicago Community Loan Fund
- Dorothy Conway
- Katherine Corcoran
- Creative Financial Staffing
- Michal Czopyczcz
- David & Kira Dault
- Frank Davis
- William Dearhammer
- Todd Dickard
- Les Dlabay
- Amy Doherty
- Angela Dowell
- Sue Duckett
- Ruta Dudenas
- Jerri Edwards
- Jacyln Etchingham
- Alex Felton
- David Fuller
- Fund Consulting
- Eileen Garvey
- Todd Gillis
- Richard Gillner & Kristen Laakso
- Bill Gleason
- Jill Graham
- Robin Lee Greiner & David H. Schonberg
- Robert Griffiths
- Anne Haines Yatskowitz
- Steve Hall
- Chip Hardt
- Gina Harman
- Caitlin Hodes
- Marcie Hoffman
- Michelle Hoder
- Calvin Holmes
- Marilyn Huebel
- Thomas Huffman
- Kyle Johnson
- Mano & Nicole Kamaleson
- Kemper Corporate Services
We have made every effort to ensure that these lists are accurate and inclusive. If you discover an error, please contact Haley Marceau Taylor at hmarceau@accionchicago.org so that we may correct our records.

Thank you!
Our Staff, Board Members & Volunteers

AS OF QUARTER 1 2017

SENIOR MANAGEMENT

BRAD MCCONNELL
Chief Executive Officer

JONATHAN BRERETON
President

ROBIN LEE GREINER
Chief Operating Officer

MANO KAMALESON
Chief Program Officer

MARY FRAN RILEY
Senior Vice President, External Affairs

JILL ALDRIDGE
Vice President, Credit & Risk

BETSY NEELY SIKMA
Vice President, Strategic Development & Marketing

STAFF

NICOLAS BARIA
Senior Analyst

KYLE BARRETSMITH
Underwriter

TIERRA BRADFORD
Loan Officer

VICTORIA BRAZEN
Loan Officer

REGINA BROWN
Senior Staff Accountant

AMY CLINTON COLLINS
Senior Analyst

FRANK DAVIS
Staff Accountant

YESSENIA DIAZ DE LEON
Loan Officer

JACKIE ETCHINGHAM
Development Officer

ZOE FULLEM
Loan Officer

MARILYN HUEBEL
Executive Administrator

JONATHAN JACKSON
Associate, Program Compliance

DAVID JOHNSON
Loan Officer

RYLLE JOHNSON
Director, Microloans

JILL KOZELUH
Senior Development Officer

SUNEET LAD
Director, Incubator Development

TERESA LIU
Team Leader, Compliance & Analytics

HALEY MARCEAU TAYLOR
Director, Development & Communications

ERIC MAZELIS
Loan Officer

MARION MOORE
Controller

JENNIE MOTTO MESTERHARM
Manager, Lending

CHANNA NAVARRO
Manager, Loan Operations

KATE NOVOTNY ANGELES
Manager, Lending

JILL KOZELUH
Senior Development Officer

SUNEET LAD
Director, Incubator Development

TERESA LIU
Team Leader, Compliance & Analytics

JES SCHNEIDER
HR Generalist

JASON SWAN
Loan Officer

KATIE WESTLUND
Loan Officer

TOMAS WHITE
Executive Director, Operations

CELIA WILLS
Application Processor

ADVISORY COUNCIL

LINDA DARRAGH
Kellogg Innovation & Entrepreneurship Initiative

THOMAS FITZGIBBON
Independent Consultant

JOHN GILLETT
Barrington Mortgage Company

MARY LARAIA
ML Consulting

JON S. MAUL
JPMorgan Chase

BINA M. PATEL
Saathi Impact

NOT PICTURED: Tierra Bradford, Jonathan Brereton, Eric Mazelis, June Reed, Olivia Riedel, Katie Westlund, and Tomas White

PHOTOS: Moonhouse Productions

CLIENT STORIES: Mike Truppa Communications

CREATIVE PRODUCTION: Haley Marceau Taylor

ICONS: Jenny Chisnell, Gregor Cresnar, Aneeque Ahmed, Artem Kovyazin, and Eliricon of Noun Project
<table>
<thead>
<tr>
<th>BOARD OF DIRECTORS</th>
</tr>
</thead>
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<tr>
<td><strong>PETER KIP READ, JR.</strong>&lt;sup&gt;*+&lt;/sup&gt;</td>
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<td><strong>JOE NERI</strong>&lt;sup&gt;*+&lt;/sup&gt;</td>
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<td><strong>RANIA EL-SORROGY</strong>&lt;sup&gt;*+&lt;/sup&gt;</td>
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<td><strong>GREGG BAKER</strong></td>
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*Executive Committee Member | *Governance Committee Member | ^Accion Client