“Accion saw my vision and passion. They don't just look at the numbers, they look at the person behind the numbers. They not only believe in my product, they believe in me.”

Sherman Williams on his experience with Accion
About Us

Accion Serving the East Coast reaches small business owners through offices in Boston, New York, Jacksonville, Orlando and Miami, and across 41 states through the internet and local partners. We offer affordable business loans ranging from $500 to $250,000 paired with in-depth guidance, coaching and an entire support system of peers, mentors and resources. For 27 years, our work has fostered job creation, wage growth and economic vibrancy in neighborhoods across the country.

Accion Serving the East Coast is a member of the Accion U.S. Network, 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. Globally, Accion is committed to creating a financially inclusive world, with a pioneering legacy in microfinance and fintech impact investing. For more than 50 years, Accion has helped tens of millions of people through its work with more than 90 partners in 40 countries.

From the Desk of Our Leadership

Dear Friends, Partners and Supporters,

In 2017, we laid the strategic and operational foundation for our future growth in four important ways while continuing to expand both our microloan and SBA Community Advantage programs.

First, we gained insight into the changing needs of our clients through the first-of-its kind national study of 350 small business loan borrowers over three years with research firm Harder + Company. Our study demonstrated Accion’s direct impact in helping small business clients achieve financial security and success.

Second, we developed a five-year growth strategy using these new insights to significantly scale our mission and differentiate our organization. The strategy consists of focusing on industries with a large share of Latino, African-American and women-owned business owners; expanding our offering to include a line of credit product; and expanding the size of our lending team.

Third, we migrated to a new Salesforce-based lending platform to meet our future operational and reporting needs. Upon optimization of the platform, Accion will be well positioned to scale our work nationwide.

Finally, we strengthened our financial position so we can access the capital needed to sustain growth. We achieved a bottom line surplus of $1.5 million and increased net assets to 35% of total assets.

Last year, we also provided 6,120 small business owners with critical support and educational resources. We disbursed $8.5 million to 700 of them through our microloan program, and approved another $2.2 million through our SBA Community Advantage program. Our Community Advantage footprint expanded from five to fourteen states, and we grew from the 30th largest lender in the U.S. last year to the 11th in 2017. We expect even further momentum in the year to come.

Your support is what makes all of this possible. Together, we will break down walls in order to learn, grow and transform our organization so we can serve the business community to our fullest capability.

Yours in expanding the mission,
Milestones

2017

➤ 11th Ranked SBA Community Advantage Lender
Accion grew from the 30th largest SBA lender in 2016, supporting start-up and high growth entrepreneurs in ways that we never could historically with capital commitments up to $250,000.

➤ 4-Star Rating from Charity Navigator
For the fourth year in a row, we were recognized for our financial health, accountability and transparency. Of the 1.5 million charities evaluated, only 25% achieve this distinction.

➤ A New Lending Platform
This new platform allows us to better serve our clients by automating many of our manual processes and enabling Accion staff to spend more time delivering our one-on-one counseling.

➤ SBA Microlender of the Year
For the fifth consecutive year in Massachusetts and for the first time in New Hampshire, Accion disbursed the most loans and dollars of any SBA Microlender.

➤ South Bronx Entrepreneurs of Color Fund
Launched in partnership with JPMorgan Chase & Co. and Excelsior Growth Fund in early 2018, the $2 million-dollar fund will help small business owners in the South Bronx grow their businesses by providing them with access to capital and financial education.

➤ A New Website
The website, us.accion.org, allows us to digitally reach small business owners, partners and supporters across the country.

➤ Fifth Consecutive CDFI Award of $1M
Over the last five years, we were awarded a total of $7.35 million from the U.S. Department of the Treasury.

➤ A First-Of-Its-Kind Study
Alongside Harder + Company, we conducted a longitudinal, mixed-methods, qualitative study of 350 borrowers in 26 states over the course of nearly three years. The study found that Accion’s clients are experiencing financial security and long-term business success, which many attribute to working with Accion.
Outcomes
2017

$8.5 million in Microloans to 700 Small Business Owners
In order to meet the need for larger loan sizes, we increased our average microloan size to $12,100 over last year’s $10,100.

20 7a SBA Community Advantage Loans Approved
These loans provided $2.2 million to small business owners, doubling production through this program.

267 New Businesses and 453 Strengthened Businesses

2,376 Jobs Created and Sustained

“...I really needed it. It provided me with the capital to take on new staff, launch new programs and afford the rent of a new space. It’s easy to doubt yourself as an entrepreneur, and to have that vote of confidence from Accion really gave me the strength to move forward after such trying times.”
— Meredith Pizzi on the support from Accion

Critical Support and Education Resources to 6,120 Small Business Owners
Clients received support through group-based classes, coaching events, mentorship and over 10,000 hours of one-on-one assistance.

In New York, $10 million in Loans to 466 Businesses
We launched the NYC Local Lending with Excelsior Growth Fund and Renaissance Economic Development Corporation to better reach and serve low-income entrepreneurs, supporting 705 jobs.

Relief to 146 Hurricane Irma Victims
After Hurricane Irma struck Florida, we quickly launched the Hurricane Irma Relief Fund, providing 24 small business owners with relief loans and another 122 clients with additional repayment flexibility.
Client Profile
2017

GENDER
59%: Male
41%: Female

ETHNICITY
35%: Hispanic
27%: Caucasian
17%: African American
9%: Brazilian
8%: Other
3%: Asian
1%: Mid. East

IMMIGRANTS
58%: Immigrants
42%: Native-Born

INDUSTRY
46%: Services
19%: Retail
11%: Food/Bev
11%: Construction

BUSINESS PHASE
64%: Existing Business
36%: Start-Up Business

INCOME
65% Low-Moderate Income
35% High Income

AVERAGE SIZE OF AN ACCION BUSINESS
$71,000 IN BUSINESS REVENUE
3.3 EMPLOYEES
Mary Gutierrez,
Panther Brake USA
Miami, FL

Impact
2017

Helping Entrepreneurs Write Their Own Success Stories

Accion’s longitudinal impact study, conducted with Harder + Company research, is a first-of-its-kind national examination of the impacts on entrepreneurs’ experiences as business owners. Surveys were conducted with 350 borrowers nationwide over the course of two years with a third year for analysis in order to understand the impact of small business lending services on their businesses, their personal financial security, and their overall quality of life.

We learned that with the help of Accion, small business owners are thriving.

Increased Financial Stability

- 69% Clients who feel in control of their financial situation
- 68% Clients who feel they have adequate information to make financial decisions
- 73% Clients who feel able to handle their financial future

Creation of Good Jobs

- 3.3 Average number of jobs created and sustained with each loan
- 21% Increase in clients who offered paid sick time to their employees
- 54% Clients who already offered at least one benefit and added one or more a year later

Long-Term Business Success

- 94% Client businesses which remain open 2 to 3 years after their loan
- 60% Clients who increased their sales
- 57% Clients who increased their profit

Accion’s Valuable Impact

- 63% Borrowers who credited Accion with increasing their confidence about achieving goals
- 56% Clients who credit Accion with a positive impact on sales, profit, credit and financial stability
Financial Highlights

38% Organizational Self-Sufficiency

1.808 Active Borrowers

94% of clients are current on Loan Repayment

$8.9 million in Net Assets
Increased our assets by $1.5 million ($7.4 million in 2016)

1.81 Debt to Net Asset Ratio
2.06 in 2016

$13.8 million Portfolio Outstanding

2017 Financial Summary

Statement of Financial Position

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$6,475,940</td>
<td>$2,698,477</td>
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<tr>
<td>Cash restricted for loan funds</td>
<td>$3,813,672</td>
<td>$3,888,564</td>
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<tr>
<td>Contributions and grants receivable, net</td>
<td>$1,795,741</td>
<td>$2,615,717</td>
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<td>Interest on loans receivable</td>
<td>$192,472</td>
<td>$99,444</td>
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<td>Loans receivable, net</td>
<td>$12,450,665</td>
<td>$12,932,670</td>
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<tr>
<td>Prepaid expenses and other assets</td>
<td>$251,585</td>
<td>$437,896</td>
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<tr>
<td>Property and equipment, net</td>
<td>$103,136</td>
<td>$103,047</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$25,063,211</td>
<td>$22,783,815</td>
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<table>
<thead>
<tr>
<th>LIABILITIES</th>
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<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$580,641</td>
<td>$387,505</td>
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<td>Other liabilities</td>
<td>$233,466</td>
<td>$271,264</td>
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<tr>
<td>Deferred Rent</td>
<td>$130,382</td>
<td>$133,134</td>
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<tr>
<td>Notes and recoverable grants payable</td>
<td>$14,887,816</td>
<td>$14,057,685</td>
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<tr>
<td>Subordinated debt</td>
<td>$12,430,665</td>
<td>$12,932,670</td>
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<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$16,132,305</td>
<td>$15,349,588</td>
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<table>
<thead>
<tr>
<th>NET ASSETS</th>
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<tr>
<td>Unrestricted</td>
<td>$6,209,361</td>
<td>$4,431,458</td>
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<td>Temporarily restricted</td>
<td>$2,723,745</td>
<td>$5,002,769</td>
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<td><strong>TOTAL NET ASSETS</strong></td>
<td>$8,930,906</td>
<td>$9,434,227</td>
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<table>
<thead>
<tr>
<th>TOTAL LIABILITIES &amp; NET ASSETS</th>
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<td>$25,063,211</td>
<td>$22,783,815</td>
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Statement of Activities

<table>
<thead>
<tr>
<th>SUPPORT &amp; REVENUE</th>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Contributions and grants</td>
<td>$6,333,077</td>
<td>$6,208,732</td>
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<tr>
<td>Interest on loans</td>
<td>$1,636,237</td>
<td>$5,471,363</td>
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<tr>
<td>Program fees</td>
<td>$690,127</td>
<td>$739,707</td>
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<td>Investment income</td>
<td>$1,019</td>
<td>$2,505</td>
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<tr>
<td>Other revenue</td>
<td>$1,057,721</td>
<td>$1,377,913</td>
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<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td>$9,398,181</td>
<td>$8,738,016</td>
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<table>
<thead>
<tr>
<th>EXPENSES</th>
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<tr>
<td>Program services</td>
<td>$5,800,998</td>
<td>$5,626,648</td>
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<tr>
<td>Lending/development services</td>
<td>$597,463</td>
<td>$340,716</td>
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<tr>
<td>Community advantage</td>
<td>$59,757</td>
<td>$692,367</td>
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<tr>
<td><strong>Total program services</strong></td>
<td>$6,398,461</td>
<td>$5,967,364</td>
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<tr>
<td>Supporting services</td>
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<tr>
<td>Management and general</td>
<td>$804,464</td>
<td>$885,281</td>
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<tr>
<td>Fundraising</td>
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<tr>
<td><strong>Total supporting services</strong></td>
<td>$1,403,041</td>
<td>$1,577,648</td>
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<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$7,801,502</td>
<td>$7,545,012</td>
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<tr>
<th>CHANGE IN NET ASSETS</th>
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<tbody>
<tr>
<td>NET ASSETS - BEGINNING OF YEAR</td>
<td>$8,930,906</td>
<td>$7,434,227</td>
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<tr>
<td><strong>NET ASSETS - END OF YEAR</strong></td>
<td>$8,930,906</td>
<td>$7,434,227</td>
</tr>
</tbody>
</table>
Institutional Partners

$500,000 AND ABOVE
Community Development Financial Institutions Fund
JP Morgan Chase Foundation
U.S. Small Business Administration

$200,000—$499,999
Bank of America Charitable Foundation
The Boston Beer Company* Citi Foundation
The Clark Foundation
Fifth Third Bank*
Robin Hood Foundation
TD Charitable Foundation
Wells Fargo Foundation

$100,000—$199,999
Empire State Development Corporation
New York City Council
Santander Bank

$50,000—$99,999
Anonymous
Bank of the Ozarks
Bernard F. and Alva B. Gimbel Foundation
Capital One Bank
The Coca-Cola Company*
Deutsches Bank Americas Foundation
The Hartford*
Morgan Stanley

$25,000—$49,999
Bank United
HSBC Bank USA, N.A.
Kate Spade & Company Foundation
PIMCO Foundation

$10,000—$24,999
Blue Hills Bank Charitable Foundation
BNP Bank
Comerica Charitable Foundation
Eastern Bank Charitable Foundation
Edward and Ellen Roche Relief Foundation
Goya
Massachusetts Growth Capital Corporation
Merrillil Commerence Bank, N.A.
The Miffl Foundation, Inc.
Sterling National Bank
SunTrust Bank Foundation
TIAA Bank

$5,000—$9,999
BTG Financial
Cornerstone Research, Inc.
Dime Community Bank
First Republic Bank
Hob Bank
Hyde & Watson Foundation
Popular Community Bank Foundation

$1,000—$4,999
Astorina Bank
Bank Leumi
Boston Private Bank & Trust Company
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Empowering Entrepreneurs, Inc.
Goldman Sachs
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Signature Bank

*In partnership with the U.S. Action Network

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DANIEL DELGADO
Underwriter
CARMEN DUPERON
Senior Manager, Client Services
DORAL ESTEVEZ
Human Resources Associate
FABIANA ESTRADA
Director of Lending, Florida
KEN FORD
Database Administrator/Programmer
LEANDRO FREIRE
Senior Loan Consultant
MARIELY GARCIA
Loan Consultant, Payment Support
VALARIE GREEN
Senior Loan Consultant
MADELEINE HARRINGTON
Communications Associate
JOHN HICKLE
Director of SBA Lending
ANDREA IERACE
Director of Lending, Northeast
LINDSAY JACKSON
Individual Giving Officer
SIMMONE KADIRI
Executive Assistant to the CEO
EVELIN LIBMAN
Intake Specialist
RUTH LYNES
Development Associate
KEVIN MCLoughlin
Senior Underwriter
WILLIAM NERI
Client Services Coordinator
SONIA PARDO
Underwriter
YESENIA POLANCO
Loan Consultant
GENESIS QUIÑONES
Payment Support Associate
MATTHEW REVERE
Manager of Lending, New York
VICTORIA RICHARDSON
Director of Development & Communications
MELISSA RODRIGUEZ
Loan Consultant
STEPHANY ROJO
Senior Loan Consultant
MAURICIO SANDOVAL
Senior Coordinator, Payment Support
JENNIFER SPAZIANO
Vice President of Business Development
LUKE TAYLOR
Development Associate
KATHY TCHERNYCHOVA
Loan Consultant II
JESSICA VASQUEZ
SBA Loan Processor
CHRISTINA WOODS
Payment Support Associate

Volunteers
2017

SARYA AZAR
Microlending Intern
TOBY EDELSTEIN
Development & Communications Intern
ALINE MENDES
Loan Operations Intern
NIARA VALERIO
SBA 7A Intern
XIAOQIAN YIN (TYNE)
SBA 7A Intern
“With my loan, I was able to afford a new space for my business. My loan consultant went out of his way to give me tips on how to rebuild and how to restart. I’ve been in this space for a year, and I love it. This is the right place for me to be.”

Andreia Fernandes on her new business location