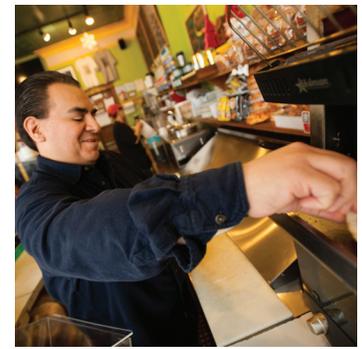


ACCION

About Accion in the U.S.



As the largest nonprofit micro- and small business lending network in the United States, Accion connects small business owners with the financing and support it takes to create or grow healthy businesses. We stand behind every borrower as they achieve success, so that businesses—and entire communities—see real and lasting impact.

At Accion, business owners find a one-on-one lending approach that considers character and other business strengths in addition to credit history. Business owners looking to start or grow receive accessible loans that are both fairly priced and flexible.

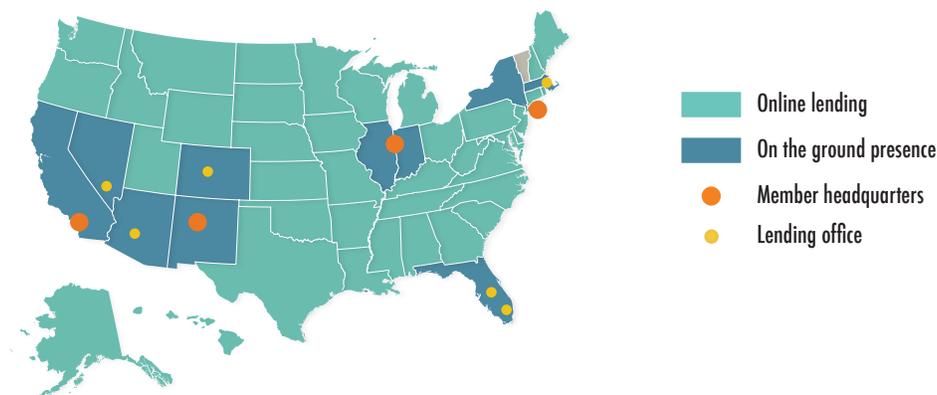
As a microfinance leader and part of a global organization, we're working towards a financially inclusive world where all businesses can access the tools they need to achieve higher success. We're champions for small business owners, thought leaders for economic growth, and a force for change in local communities.

What We Do

Throughout the United States there are small businesses—local grocers, tailors, daycare centers and more—that cannot access the loans needed to start or grow. Their businesses may be too new or informal, their credit damaged, or their industry too risky to be considered by traditional lending institutions. That's where Accion steps in, providing the loans and services needed to help these small businesses achieve long-term success:

- Fairly priced loans from \$200 - \$300,000 (amounts and interest rates vary by market), allowing a wide range of small businesses to work with us.
- Training opportunities in the form of in-person counseling, group training, and access to online resources that help business owners uncover new opportunities for growth.
- Referrals to banks, training organizations, and local networks for resources outside of what Accion provides.

Our National Reach



In 1994 I opened a café on the south side of Chicago. It was a new concept for this neighborhood. When we needed to buy more equipment, the banks wouldn't touch us.

The \$5,000 Accion loan we received gave us a boost like you wouldn't believe. I'd given up a lot to keep the place running and we wouldn't have survived without it. We went back to Accion for another loan in 2000.

Since our opening, we've expanded from one employee to thirteen. We've grown from a walk-in café to a social hub and we support community events in every way possible. We've created a tight-knit community and the neighborhood wouldn't be the same without us.

With four member organizations operating in the field and a network of partners, Accion is the only micro- and small business lender with a national reach.

About Accion in the U.S.

In the U.S., small businesses employ just over half of all private sector employees and have generated 60 percent of net new jobs over the past 15 years. 99 percent of American businesses are qualified as small businesses. For 20 years, Accion has been at the forefront of lending to support these enterprises, having a lasting impact on the owners, their families, and the communities they serve.

U.S. IMPACT (AS OF 9/30/14)



Total loans made in the U.S.
since inception in 1991



Total number of loans provided
since inception



Total number of active loans



Active loan portfolio



Average microloan size



Average number of jobs created
or sustained by businesses with
employees



Percentage of loans disbursed to
women



Portfolio at risk

Donor generosity makes our work possible. We thank you, our supporters, and ask that you continue to help us increase access to small business loans, mentoring, and education in the United States. Contact us at usinfo@accion.org.