

ACCIÓN

NEW MEXICO



Lending. Supporting. Inspiring.

We offer capital and support

- We're a nonprofit that has been serving New Mexico since **1994**.
- We **increase access to business credit, make loans and provide financial literacy training**.
- We help emerging entrepreneurs be catalysts for **positive economic and social change**.
- We promote **financial health and literacy, and responsible credit management**.

Lending. Supporting. Inspiring.

We believe in creating access



ACCION clients are **low- to moderate-income entrepreneurs and often women or minority borrowers.**

Melinda Chelmowski,
Chelmowski Case Management, Stanley

We have a statewide reach



✓ We've funded the start-up or growth of more than **2,200 businesses** through loans totaling **more than \$21 million**.

✓ We've worked in more than **150 urban and rural communities**.

We offer capital and support

- **Small business loans** from \$200 to \$150,000 and **lines of credit** from \$35,000
- **Development and support services** for entrepreneurs, from mentorship programs to community connections like the UNM Law Clinic

The Jamco Electric Motor Repair team
Albuquerque



We're growing an entrepreneurial spirit



Liana Sanchez,
Avanyu, LLC, San Ildefonso Pueblo

Research has shown average increases of:

✓**61%** in business revenue.

✓**71%** in business assets.

✓**87%** in take-home business income.

✓**21%** in overall household income

Access creates economic opportunity



Carmen and Saul Manriquez,
Carniceria La Especial, Albuquerque

ACCION clients
report creating or
sustaining an
estimated **3,563** jobs.

We look at several factors

- **Character**
- **Cash flow**
 - Identification and verification of two loan repayment sources
 - Verification of business and/or personal income
- **Credit**
 - Minimum **500** for \$200 - \$34,999
 - Minimum **650** for \$35,000 to \$150,000
- **Collateral** where applicable

Evangelina Moreno
Desert Aire Copy & Fax Services,
Chaparral, N.M.



Why ACCION?

Four Star Charity Navigator rating

“This ‘exceptional’ designation from Charity Navigator differentiates ACCION New Mexico from its peers and demonstrates to the public it is worthy of their trust,” said Trent Stamp, president of Charity Navigator



2004 VIVA Award, Association of
Commerce and Industry of N.M.



2002 Samaritan Counseling Center's Ethics in Business

2005 National “Promising Practice
in Entrepreneurship,” CFED

