



Thank You ACCIÓN Texas

Microlenders ... Fuel for Economic Engines

Presentation By:
Janie Martínez González
Web Head Group
CEO/President

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Why are Microlenders Critical to the Success of Small Businesses?

- Access to Capital
 - Grow and Start A Business
- Mentorship
 - Financial “Know How”
- Economic Development
 - Job Creation
- Community Leadership
 - Resources to be able to give back



**ACCIÓN Texas' Loans ...
 Have been the Foundation of our Success**

“Every time we have taken a step
 up the growth ladder
 ACCIÓN Texas has been there.
 We’ve borrowed from the minimum
 to the maximum”.



Loans and Growth Chart

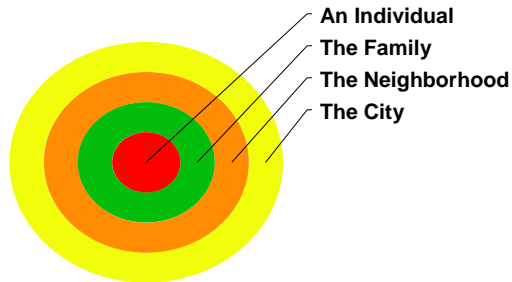
Year:	1998	1999	2000	2001	2002	2003**	2004**	2005
Amount:	\$2,500	\$13,000	\$0	\$20,000	\$0	\$25,000	\$50,000	\$0
Gross Sales:	\$6,000	\$68,000	\$560,000*	\$610,000*	\$252,000	\$237,000	\$340,000	\$750,000
Growth:		1000%			- 240%	40%	100%	

* Dot Com Bust, 9/11, Downturn in the Economy
 * * Critical Loans



Reinforce the Case: Access to Capital

Educate, Communicate, Affect, Transform



Business Solutions = Economic Engine

- \$2.8 million in Sales
- \$175k in Texas State Taxes
- \$950k in Employee Payroll
- \$238k in Federal Taxes