

ACCION

Texas.Louisiana

www.acciontexas.org

Lending. Supporting. Inspiring.

Gustavo Lasala
Chief Financial Officer

Entrepreneurship

“Social entrepreneurs are not content just to give a fish or teach how to fish. They will not rest until they have revolutionized the fishing industry.”

(Bill Drayton, CEO, chair and founder of Ashoka)

Our Beginning

- \$50,000 grant for operations
- \$125,000 in loans for loan pool
- 3 full time employees

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- ACCION Texas has (*):
 - 1,898 active clients
 - \$81,458,000 disbursed (since '94)
 - 9,755 loans (since '94)
 - \$22,400,000 active portfolio
 - \$11,800 average loan balance
- (*) As of March 31, 2009



Petra Rosales
Owner, Porcelain Dolls By Petra and Jorge

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Offices

- San Antonio, March 1994
- El Paso, August 1996
- McAllen, March 1998
- Houston, September 1998
- Brownsville, May 1998
- Dallas/Fort Worth, January 1999
- Austin, May 1999
- Corpus Christi, August 2004
- Laredo, September 2005
- Arlington, December 2008
- Louisiana, April 2009



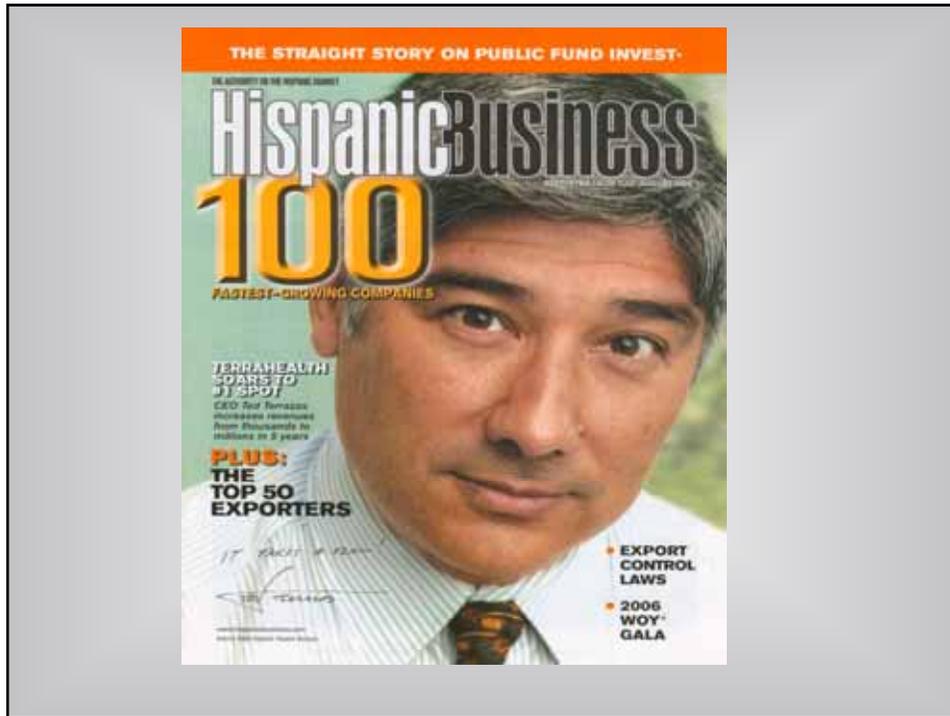
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Investing in People



Juana Perez cannot read or write. She toiled for her first 16 years in the United States as a migrant farm worker. When she opened her own business, she ran it out of the kitchen of her trailer home in a colonia, one of South Texas' poorest neighborhoods. With a loan from ACCION Texas she built a store front and bought inventory to stock the shelves.



ACCION Texas Loan & Micro-Loan Management Service Areas



Our Value Proposition

Help other MFIs achieve economies of scale by:

- **Expanding target market without increasing risk**
- **Re-focusing resources to production**
- **Saving time and \$ in the process**

Conclusion

- Social and Economic Mission
- From modest beginnings to biggest and best
- Our constraint is not eligible clients. It is Capital
- Proven business practices in a non-profit world
- Be lowest cost provider of microloans nationally
- Pursue strategic partners

Contact

Gustavo Lasala
Chief Financial Officer
ACCION Texas
2014 S. Hackberry
San Antonio, Tx 78210
210 226 3664 x 1121
glasala@acciontexas.org
www.acciontexas.org