

SAN DIEGO CITY/COUNTY REINVESTMENT TASK FORCE 2025



San Diego Promise Zone Headquartered 501c3 Non-Profit CDFI

Mission: enable wealth creation for entrepreneurs who have historically faced barriers to capital, including entrepreneurs of color, women, immigrants, and low-to-moderate income business owners.

We provide:

- **Small business loans** from **\$300 to \$250,000**
- **Technical assistance** including 1-on-1 advisory support
- **Free educational workshops and events**
- **A Bilingual Biz start-up academy**



FY25 Accessity Review



2025 year in review - Southern California



- **393 Loans @ \$12.3MM** (\$31k Avg Loan size)
- **1,329** Jobs Created or Maintained
- Maintained Charity Navigator **4-Star** Rating
- Hosted **7** events reaching **555** business owners
- Crossed the **\$100MM Legacy \$\$'s Disbursed**



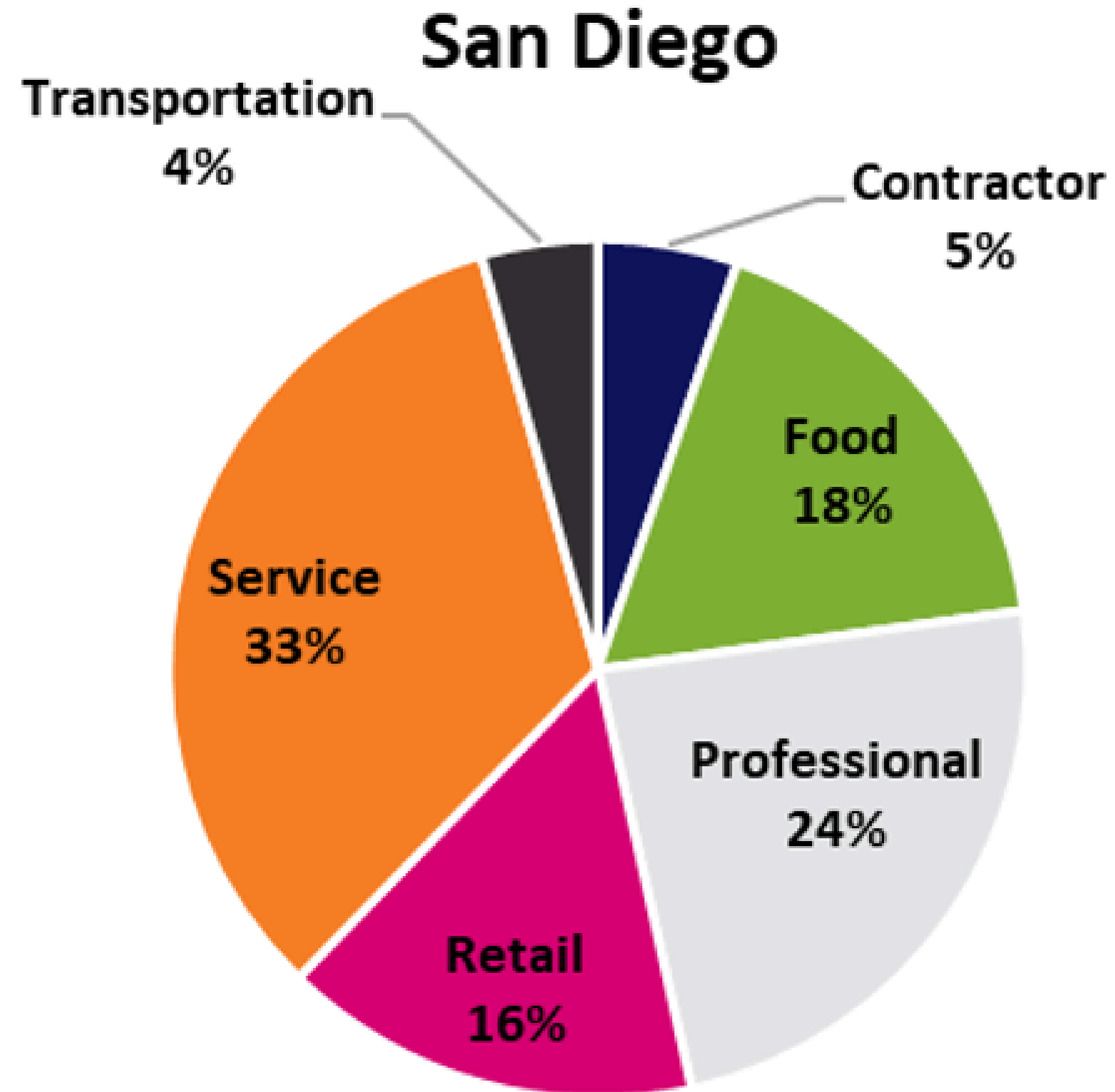
2025 year in review - San Diego County



- **114 Loans @ \$3.7MM** (avg loan size: \$33k)
- **426 Jobs** created or maintained
- **49 grads** from our Bi-lingual Start-up Academy
- Launched **40** educational video platform (**220** users)
- 4 Events reaching **418** business owners



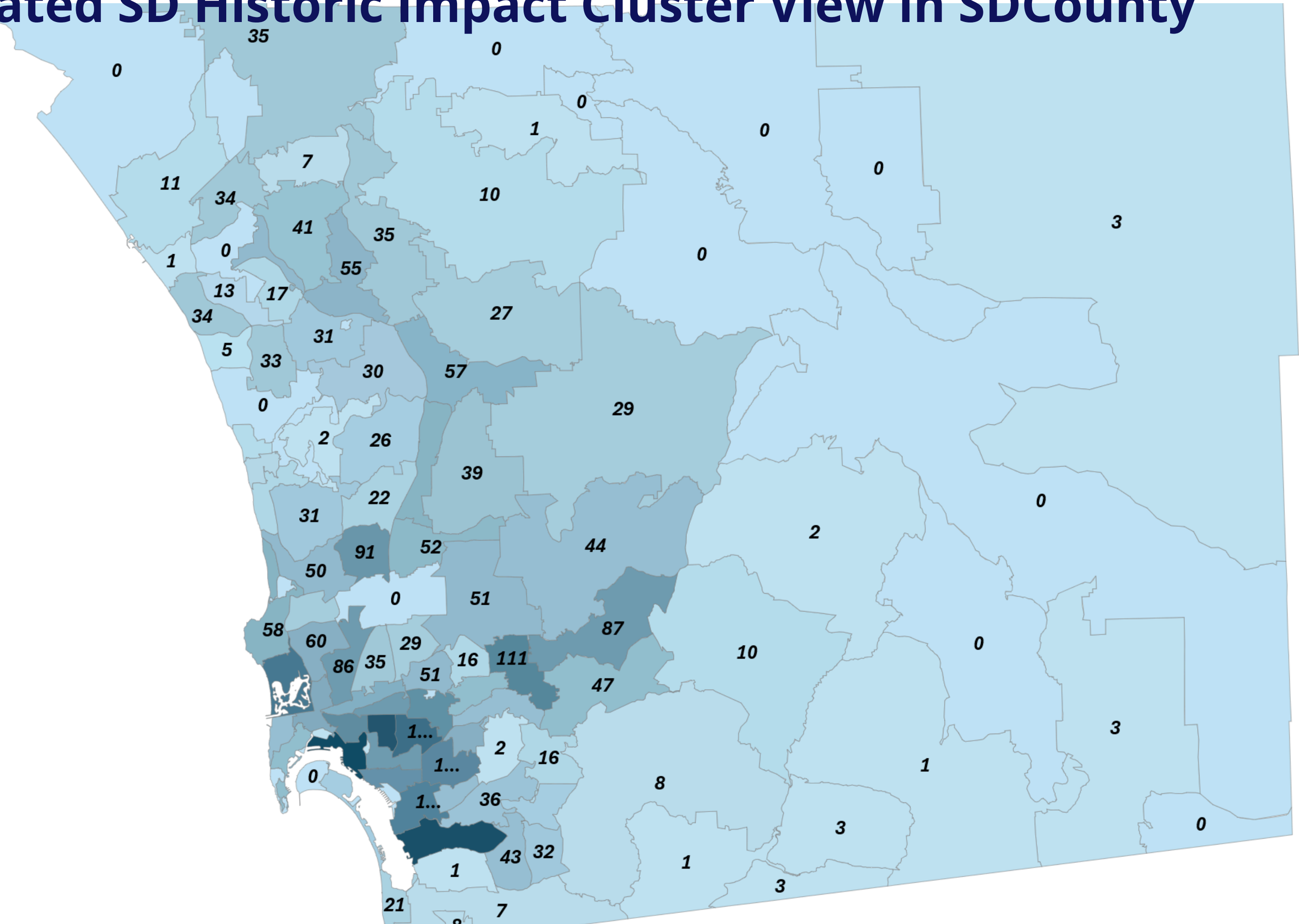
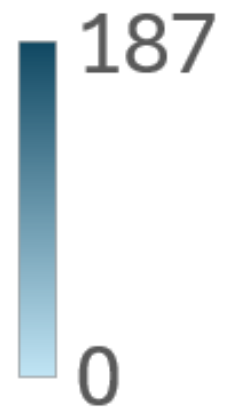
SD County Loans by Industry





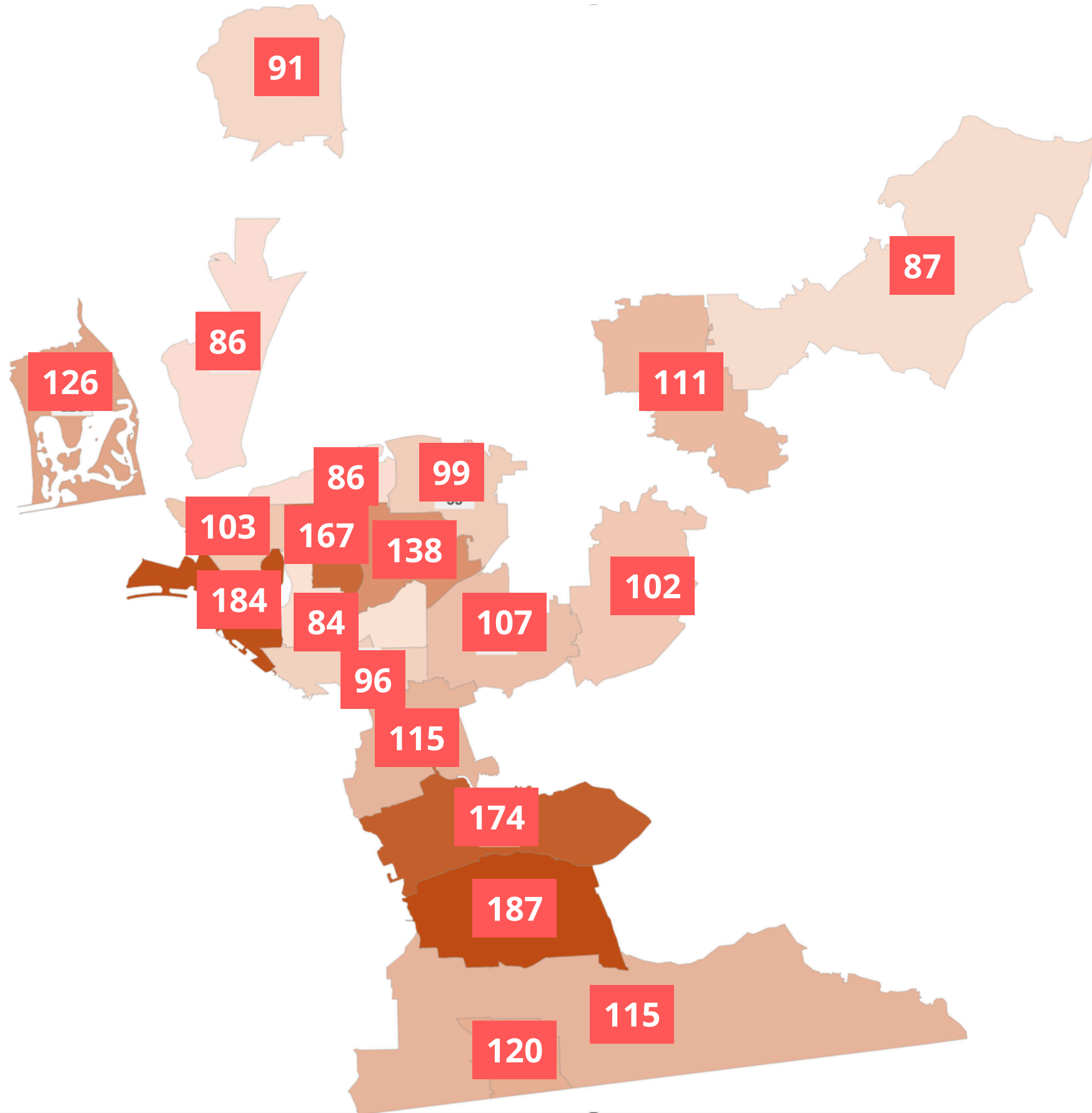
Updated SD Historic Impact Cluster View in SDCounty

Loans





Zooming in on TOP 20 Highest-Impact ZIP Codes



Top Communities

ZIP Code	Primary Neighborhood / Community	# Loans
91911	Chula Vista (West Chula Vista)	187
92101	Downtown San Diego (Gaslamp Quarter, East Village, Little Italy, Cortez Hill)	184
91910	Chula Vista (Central / North Chula Vista)	174
92104	North Park	167
92105	City Heights	138
92109	Pacific Beach	126
92173	San Ysidro	120
91950	National City	115
92154	Otay Mesa	115
92020	El Cajon	111
92114	Encanto (including Skyline, Valencia Park)	107
92103	Hillcrest / Mission Hills	103
91977	Spring Valley	102
92115	College Area (San Diego State University area)	99
92113	Barrio Logan / Logan Heights	96
92126	Mira Mesa	91
92021	El Cajon (Unincorporated East County areas + parts of El Cajon city)	87
92111	Clairemont Mesa	86
92116	Normal Heights / University Heights	86
92102	Golden Hill / Sherman Heights / Grant Hill	84



Looking Forward: 2026

- **Max loan increase to \$250k** (repeat borrowers)
- **Continued Community Presence:**
 - Relocating/renewing JCNI-SYHealth building lease
 - Maintaining continued Corp HQ presence in the Promise Zone
- **Entrepreneur Education:** Deliver
 - Specialty events: Latinas Emprendiendo Juntas, Crafted for Success
 - Deliver targeted Latinas Platform Spanish
 - Bi-lingual Academy training



Accessity Academy 2026

Core Curriculum (8-week program)

- Business Foundations & Start-Up Essentials
- Credit Education & Financial Readiness
- Marketing Strategy (Traditional & Digital)
- Financial Management & Cash Flow Projections
- Recordkeeping, Banking & Loan Readiness
- Business Planning & Pitch Presentations
- Graduation & Peer Network Building



Program in Spanish 2026
March 3rd to Apr 21st



Program in English 2026
Aug 20th to Oct. 8th



SD COUNTY

COVID Relief Program

**A Collaborative Public/Private
Success Story**



Collaborative effort to stabilize small biz during pandemic

- **County of San Diego:** \$5MM Commitment
- **Cal Southern FDC:** State I-Bank Disaster Guaranty Program
- **San Diego Foundation:** Credit Enhancement Guaranty
- **SBDC:** Biz Plan Reviews
- **Accessity:** Origination + Servicing at 1% with no fees



San Diego County COVID Relief Fund Impact

Initially SD County unincorporated: **expanded County-wide**

- ***From \$5k to \$50k 5-year term loans***
- ***No payments for first 6 months***
- ***1.0% Fixed Interest Rate + Origination & Doc fees waived***

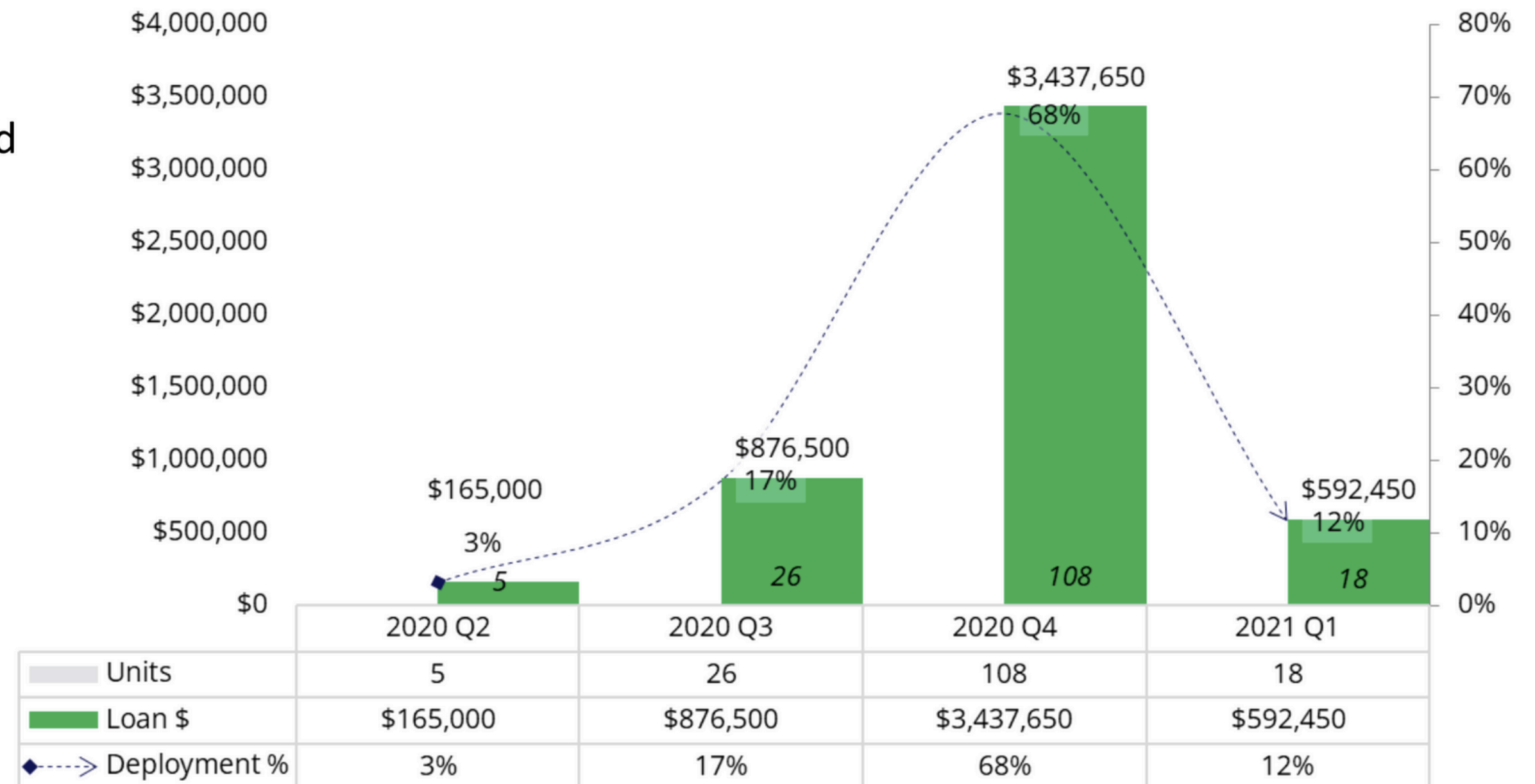


Capital deployment

Relief capital delivered quickly to small businesses in underserved communities

- 157 loans deployed
- \$5,071,600 deployed in 8 months
- 178 small business owners assisted
- 790 jobs created or retained
- 66% diverse/women owned
- 25%+ Hispanic entrepreneurs
- 56% low income; 40% below AMI

Covid 1% Loan Deployment Units and Dollars





Success Stories



Achilles Coffee Roasters



Chad Bell

Coffee shops across SD County

\$50k COVID 1% Loan 2020

1st location = Cortez Hill

TODAY:

5 LOCATIONS + 42 EMPLOYEES



Spread Ideas, Move People



Pamela Covarrubias

Business Coach

**\$5k 1% Covid Loan 2020
for working capital**

**TODAY: pays forward as an
Accessity Volunteer Biz Coach**



Le Caramel



**Christen & Vincent Kugener
El Cajon Bakery/Candy maker**

\$50K COVID 1% Loan 2020

TODAY:

**Gives back to community thru
Autism Tree Project Foundation**



Feed Your Kneads Massage and Bodywork

Elisa Marie Ostrom
Massage therapist, La Mesa

\$3,250 Loan

**Graduated from the
Accessity Academy**





Portfolio Performance

- **97% repayment rate** (3% gross loan losses)
- **One (1) remaining loan** (\$295)
- **Final program close payment submitted to County Dec 15, 2025**

**PUBLIC-PRIVATE COLLABORATIVE
DISASTER RECOVERY PROGRAM**

SUCCESS



SUCCESS Post-Script: sustained impact

- Biz's stabilized and grew post-pandemic
- Improved credit readiness and financial resilience
- **97% SURVIVAL RATE**
- **12 borrowers returned** for additional loans for further growth