accompanycapital

INVESTING IN NEW YORK MICRO
AND SMALL BUSINESSES

STRATEGIC PLAN
2026-2029

Our Mission

Accompany Capital creates a pathway to prosperity for New York area immigrant, refugee, and underserved entrepreneurs, supporting them as they launch and grow their businesses with access to affordable credit, financial education, and training in technology and best business practices.

Core Values

- **Clients First –** We are passionately committed to each individual client's success
- **Equal Opportunity –** We believe that every American, no matter where they're from, deserves an opportunity to achieve financial self-sufficiency
- **Inclusivity –** We welcome, understand, and support clients from all cultures, languages and backgrounds
- **Integrity –** We hold ourselves to the highest professional and ethical standards
- **Relevancy –** We constantly seek and develop new creative solutions for our clients' evolving needs, fine-tuning of our services and processes

Strategic Plan

From FY2026 through FY2028, Accompany Capital will expand its reach and impact, enhance deployment of capital and services through partnerships and innovation, and strengthen its organizational and financial foundation to support long-term growth and resilience.

The plan is guided by four strategic pillars that provide a comprehensive framework:

Pillar 1

Expand Client and Community Impact

Pillar 2

Deliver and Increase High-Impact Capital and Services

Pillar 3

Strengthen Organizational Capacity and Effectiveness

Pillar 4

Ensure Long-Term Financial Sustainability

Each pillar is supported by strategic objectives developed by the Board of Directors with corresponding staff-developed multi-year goals and annual targets that will support our ability to execute this vision over the next three years.

Pillar 1: Expand Client and Community Impact

Increase the prosperity and resilience of client households and the communities in which they live by reaching more entrepreneurs in New York City and, as appropriate, surrounding counties.

Strategic Objective 1: Increase the prosperity and resilience of 2,500 client households

Goal 1.1: Improve the financial health of client households from baseline year over year

- Develop a baseline for financial health using the Financial Health Network (FHN) methodology, then increase the financial health of client households surveyed in previous years and establish baselines for new client households

Goal 1.2: Increase clients' business knowledge and financial acumen from baseline year over year

- Design and implement surveys to establish business knowledge and financial acumen baselines, then increase the business knowledge and financial acumen of clients surveyed in previous years and establish baselines for new clients

Goal 1.3: Design and implement an accelerator program for up to 25 growth-oriented small business clients to support business expansion

- Design and implement an accelerator program with an initial cohort of seven growth-oriented clients, then expand participation by 8-10 clients annually

Strategic Objective 2: Increase the prosperity and resilience of our clients' communities

Goal 2.1: Improve the ecosystem of small businesses in 6 priority neighborhoods

- Assess the Fordham neighborhood ecosystem-building approach, identify and launch a second Bronx priority neighborhood, and develop metrics for measuring improvement at the neighborhood level, then expand the model to Staten Island and Brooklyn and measure improvements in those neighborhoods

Goal 2.2: Deepen partnerships with 21 New York City Council members and elected officials in six priority neighborhoods

- Strengthen existing relationships with seven Council members and build relationships with elected officials in the Bronx priority neighborhoods, then continue strengthening those relationships and build relationships with elected officials in the Staten Island and Brooklyn priority neighborhoods

Goal 2.3: Develop and implement a communication and outreach plan to increase visibility, strengthen brand recognition, and build community trust.

- Design and launch a communications and outreach plan and collect baseline loan application data, then refine communications and outreach strategies based on results and increase loan application volume in priority neighborhoods

Strategic Objective 3: Reach more entrepreneurs in New York City and consider opportunities in surrounding counties.

Goal 3.1: Sustain a 50% threshold of new borrowers annually for new lending

Goal 3.2: Maintain referral partners in surrounding counties

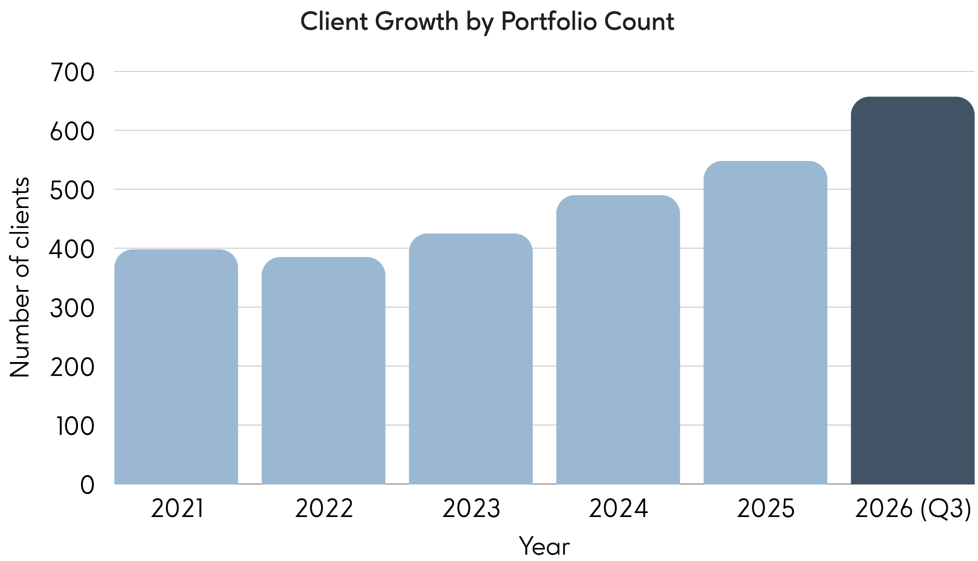

Figure 1: Client Growth by Portfolio Count - so far in FY 2026 Q3 Accompany Capital up +109 clients compared with FY 2025

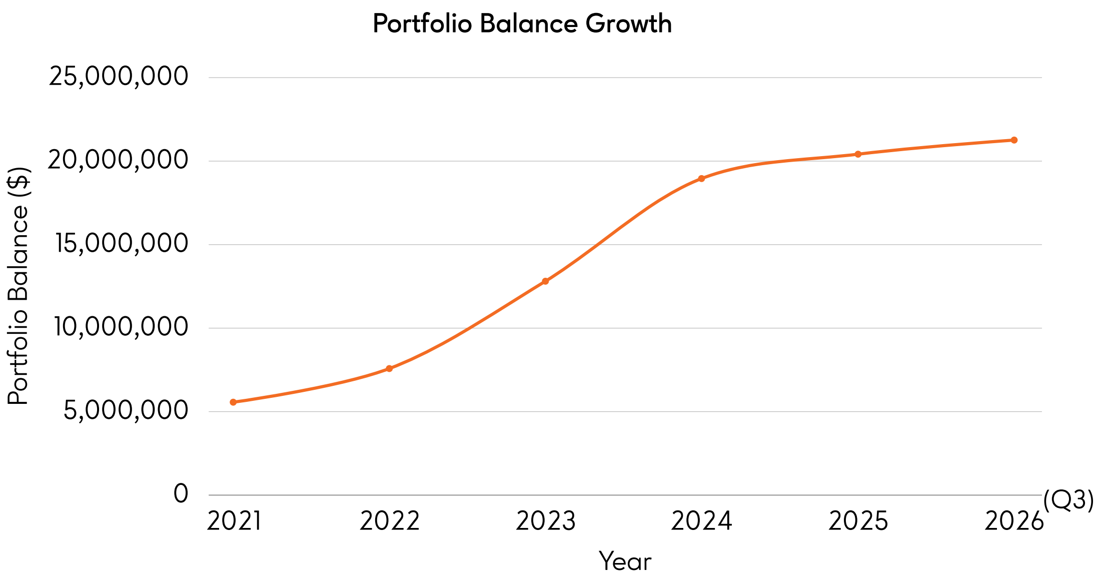

Figure 2: Portfolio Balance Growth - Portfolio balance has increased from $5.5M in FY 2021 to $21.3M as of FY 2026

Pillar 2: Deliver and Scale High-impact Capital and Support Services

Deploy $36 million in financing paired with relevant business support services, while introducing new products and services that meet market needs and expand client access through strategic partnerships.

Strategic Objective 4: Deploy $36 million in financing products with relevant business support services.

Goal 4.1: Deploy $36 million in financing products.

- Deploy $8 million in loans, followed by deployments of $12 million and $16 million in subsequent years

Goal 4.2: Increase the percentage of loan clients receiving online and one-on-one business support.

- Increase the percentage of loan clients receiving tailored resources and personalized guidance to 30%, followed by increases to 35% and 40%

Goal 4.3: Deliver 135 educational workshops and webinars to support clients that incorporate sector-specific sessions.

- Deliver 45 workshops and webinars annually focused on access to capital and relevant business topics.

Strategic Objective 5: Introduce new products and services that meet our markets' needs and generate revenue for Accompany Capital.

Goal 5.1: Launch three new loan products that increase speed of capital delivery and fill market gaps in contract- and revenue-based financing.

- Launch a revenue-based financing product in partnership with NYC Small Business Services and CRF and develop a quick-turnaround loan product, then launch the quick-turnaround loan and introduce line-of-credit and contract-based financing products

Goal 5.2: Explore new loan products to support New York City taxi drivers and to finance commercial real estate.

- Explore a taxi medallion loan product, then assess the feasibility of a commercial real estate financing product and implement recommendations from the feasibility study

Strategic Objective 6: Explore partnerships to increase client access to an expanded set of products and services.

Goal 6.1: Increase key partnerships in the six priority neighborhoods to support capital access and expand business support services.

- Identify and establish six partnerships in the Bronx priority neighborhoods focused on key business stakeholders, then establish partnerships in the Staten Island and Brooklyn priority neighborhoods

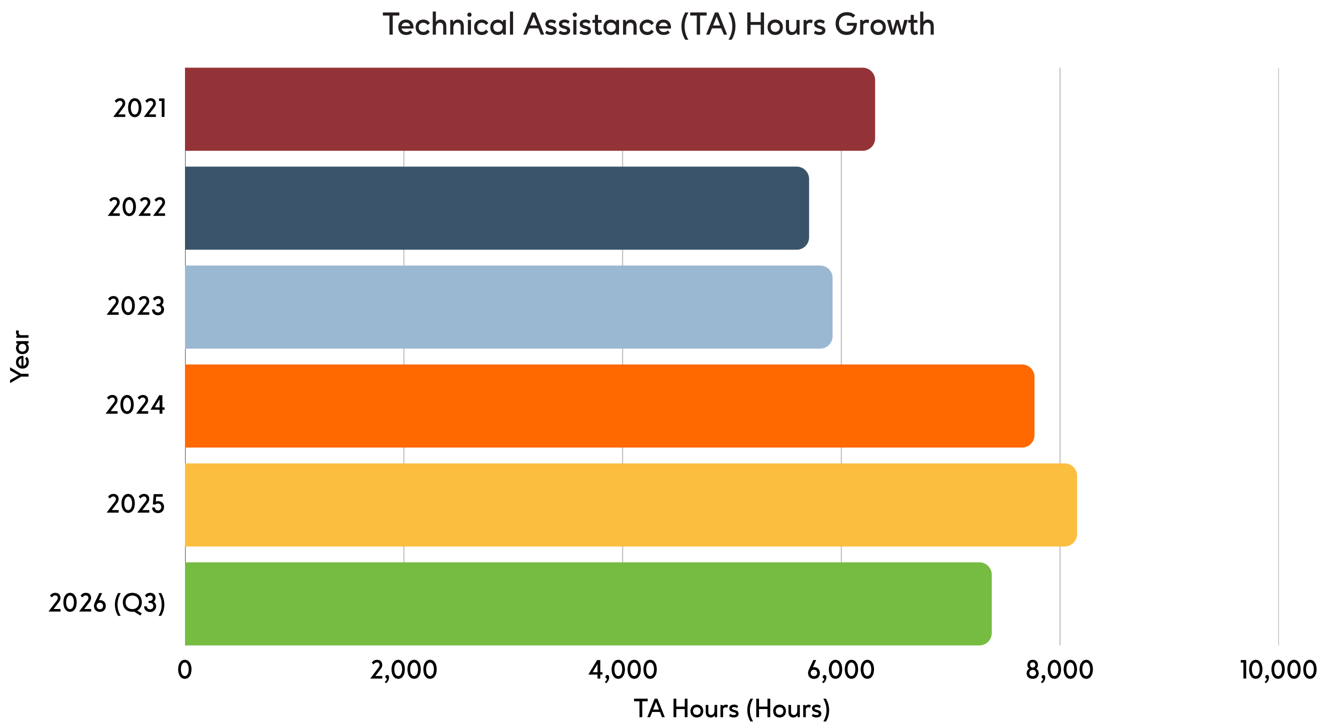

Figure 3: Technical Assistance (TA) Hours Growth – TA hours increased from 6308.81 hours in FY 2021 to 7,375.69 hours as of Q3 in FY2026

Pillar 3: Strengthen Organizational Capacity and Effectiveness

Expand staff capacity and maximize the use of technology to improve efficiency, expand service delivery, and deepen overall impact.

Strategic Objective 7: Strengthen Accompany Capital's staff capacity

Goal 7.1: Hire up to seven staff to support execution of Accompany Capital's impact and deployment goals.

- Hire three new staff members and engage an Accelerator Program consultant, then assess staffing needs and hire up to four additional staff members

Strategic Objective 8: Maximize the use of technology for efficiency and impact

Goal 8.1: Institute automated collection system to improve client repayment by 5%

- Implement an automated collection system, then improve repayment by 3% and 5% over baseline respectively

Goal 8.2: Automate and streamline loan process to reduce processing time by 30%.

- Assess the loan process and develop improvements, then implement those improvements and reduce approval processing time by 10% and 20% over baseline respectively

Goal 8.3: Develop a fast-track loan process for repeat borrowers that reduces the loan approval process time by 50%.

- Implement a fast-track process for repeat borrowers, then reduce approval process time by 25% and 50% over baseline respectively

Goal 8.4: Create comprehensive workflow documentation to reduce errors and improve onboarding new staff.

Pillar 4: Ensure Long-Term Financial Sustainability

Increase earned revenue to cover a greater share of operating costs, diversify funding sources to support operating, lending, and loan loss reserve needs, and maintain strong financial performance to ensure long-term sustainability.

Strategic Objective 9: Increase earned revenue to cover a greater share of operating costs.

Goal 9.1: Increase organizational self-sufficiency to 40%

- Achieve 30% self-sufficiency, followed by increases to 35% and 40% self-sufficiency

Strategic Objective 10: Diversify funding sources to raise the capital needed to support the organization's operating and lending needs that are not covered by earned revenue.

Goal 10.1: Raise $17.5 million in total operating capital.

- Raise $5.5 million in operating support, followed by increases to $5.8 million and $6.2 million in operating support

Goal 10.2: Increase annual operating support from non-governmental sources to $1.5 million.

- Raise $900,000 in operating grants from foundations, corporations, and banks, followed by increases to $1.2 million and $1.5 million

Goal 10.3 Raise $13.25 million in total lending capital.

- Raise $5.25 million in lending capital, then raise $4 million in lending capital annually thereafter

Strategic Objective 11: Achieve strong financial performance to ensure Accompany Capital's long-term sustainability

Goal 11.1: Maintain the following minimum thresholds: 35%+ net asset ratio, 8% 90+-day delinquency rate, 5% net charge-off rate, and 3% return on investment of idle funds.

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