

INVESTING IN RESILIENCE



INVESTING IN COMMUNITIES

Mission

Accompany Capital creates a pathway to financial self-sufficiency for immigrants and refugees by providing access to affordable small business loans, specialized savings programs, services for first-time home buyers, personalized technical assistance and training



INVESTING IN PEOPLE



About Us

Accompany Capital (formerly BCNA) has an unwavering commitment to helping immigrant and refugee entrepreneurs succeed by empowering them to create jobs, stimulate economic growth and boost the vibrancy of New York City communities. Our services include small business loans from \$500 to \$250,000, specialized savings programs, home buying incentives, customized guidance and educational workshops.

Accompany Capital is a Small Business Administration Microlender and Community Advantage lender certified by the U.S. Department of the Treasury.

History

Founded in 1997, Accompany Capital was originally part of the New York Association for New Americans (NYANA), which was founded in 1949 to resettle World War II refugees. For two decades, NYANA was the largest refugee and immigrant services agency in the U.S. Business Center for New Americans (BCNA), now Accompany Capital, was started as a program at NYANA to assist refugees interested in starting a business. Having fulfilled its mission of resettling World War II refugees, NYANA closed in 2008. However, Accompany Capital continued and was established as an independent Economic Development Organization in 2009.

Staff

We offer one-on-one counseling in 14 languages and dialects to ensure clients can access the resources needed to prosper and we work with clients every step of the way to ensure long-term success. Many of our dedicated team members are foreign-born and have firsthand knowledge of the challenges of living in a new country. Both startups and existing small businesses trust our loan officers to provide not only financial assistance but also the personalized advice they need to help meet their goals.

Clients

Accompany Capital clients come from exceptionally diverse backgrounds: from Azerbaijan to Zambia, from a few years of elementary school to MDs and PhDs, from farmers and nomads to cooks, accountants, teachers, and physicians.

Accomplishments

Recognized by CNN Money as a Top 10 microlender, Accompany Capital is an eight-time recipient of SBA's Achievement Award for making the most SBA-funded loans in New York and the second-most loans in the country.



Dear Friends,

The world as we know it changed on March 20, 2020 when Gov. Andrew Cuomo issued New York's version of a Shelter-in-Place Order to flatten the curve of the novel COVID-19 pandemic which was running riot in New York City, then the global epicenter of the pandemic.

Despite the uncertainty and the health and economic dislocation wrought by the virus, we are proud to say that as an economic first responder, Accompany Capital rose to the occasion to stand firmly behind our clients and steer them through the crisis. This was achieved through the work of our hardworking staff who dug deep as well as the wise counsel and boundless commitment of members of our Board of Directors.

We finished the year in robust financial shape. We extended \$6,840,617 in loans, 20% above our target, with 95% going to immigrant entrepreneurs, women and black, indigenous, and people of color, all the while achieving a loan loss rate of 1.48%, significantly below market.

We also achieved many firsts such as \$1,499,845 in an Emergency Loan Fund, \$2,091,262 in Payment Protection Plan (PPP) forgivable loans, \$1,190,781, SBA CARES ACT Payment Relief Program and \$81,000 in a GoFundMe online crowdfunding campaign.

Along the way, we have diversified our funding sources with new money coming from new banking partners, other financial intermediaries such as hedge funds, high net worth individuals and donors of all income groups. On behalf of our Board of Directors, I would like to express our profound gratitude to our funders, advocates, staff and more importantly our clients for entrusting us with their financial needs. As we embark on a new journey under a new name, we are renewed with vigor and enthusiasm. Our commitment to you has never been higher. We will continue in our noble quest to accompany you every step of your entrepreneurial journeys – and continue to provide the rocket fuel to turbo charge your dreams, while creating jobs and revitalizing our city. We are excited for this new chapter we know the best is yet to come.

Sincerely,

Yanki Tshering

and

Kwame Marfo

Ytshering

K. Marfo

Executive Director

Board Chair

INVESTING IN RESPONSIVENESS

The impact of the COVID-19 pandemic has been devastating for millions of New Yorkers but one sector that has been hit particularly hard hit is small and micro-businesses. Throughout the crisis, we have been supporting – and continue to support – our micro and small business clients and the communities we serve in the following ways:

- Assisting 26 clients in successfully applying for and receiving a total of \$1.4 million in SBA Disaster Loans.
- Launching an Emergency Loan Fund to provide struggling clients with no-fee \$5 - 25k loans at 3% interest and disbursing 112 emergency loans totaling \$1,499,845 by the end of FY 2020.
- Successfully submitting 164 PPP applications for clients and other small businesses, who were awarded forgivable loans totaling \$2,091,262.
- Providing debt relief through the SBA CARES 6-month Payment Relief Program to 449 microloan and 6 small business clients, covering payments due from April through September for a total of \$1,190,781.
- Launching an online gofundme campaign to raise funds for emergency cash grants of \$500 to \$1,000 for hard-hit refugee clients, enabling 96 emergency grants totaling \$81,000 to date.
- Presenting webinars covering business and marketing topics and strategies for navigating the crisis, relief programs, and reopening, attended by over 700 participants.



INVESTING IN RECOVERY

Emergency Fund for NYC Refugee Business Owners

The COVID-19 pandemic – and the resulting business closures – have had a devastating effect on many of Accompany Capital's refugee clients, who are among our most vulnerable. In response to the crisis, we created a GoFundMe campaign to raise money for emergency grants of \$500 and \$1000 for those refugee clients most in need. Accompany Capital also pledged to match all donations - up to our \$50,000 goal - to double the impact. To date we have disbursed a total of 96 grants for \$81,000.



The GoFundMe campaign raised a total of \$53,805, exceeding our \$50,000 goal, which has allowed us to disburse 96 emergency grants to date. These grants have provided a lifeline for refugee micro-business owners hardest hit by the impact of closures, stay-at-home mandates, and extra COVID-related expenses incurred in order to re-open.

Clients who have received the emergency grants range from taxi drivers, to hair braiders, to entrepreneurs like Precieux who owns a daycare business in Brooklyn.

Precieux received an initial grant from the Accompany Capital Emergency Fund (supported by the Brooklyn Community Foundation) during shelter-in-place orders when she was not able to operate her daycare and a second grant from Accompany Capital to help her reopen. With the support of these grants, Precieux's business was able to survive the crisis and she is back open, serving grateful families in her community.

INVESTING IN JOBS

Job Creator Award awardee Rafik Al Mamlouh came to the U.S. in 1994. After gaining experience in the grocery industry, in 2009 he opened Johnson Gourmet Deli & Grill. From there he has gone to open, and is currently operating, 6 businesses with a total of 119 hard-working employees that have attracted and retained many loyal customers.

He is also preparing to open his 7th business this month through which he will hire an additional 8 employees. His first two Accompany Capital loans, one for \$20,000 and one for \$75,000, were to help him purchase additional appliances, inventory, and store fixtures. At the end of 2019, Rafik also received a \$250,000 SBA Guaranteed Community Advantage loan from Accompany Capital which allowed him to purchase the property where one of his businesses is located. His long term goal is to become a franchise: "Healthy Way Organic Market".



INVESTING IN NEW YORK

Made in New York Awardee Roxane Mollicchi is the creator of The Wandering Barman, a Brooklyn startup that produces handcrafted bottled cocktails. Born in Colorado to French parents in the restaurant business, she was raised in France where she learned about the Restaurant and Bar service first hand. While studying fashion at the Mod'Art International in Paris, she discovered a passion for product development and decided to follow in her family's footsteps.

The Wandering Barman cocktails use liquor sourced from high-quality brewers, fruits and vegetables that are local and organic whenever available, and handmade infusions and bitters. The company values include smarter, more sustainable practices, with quality ingredients and less waste. Financing from Accompany Capital is allowing her to increase production to meet a growing demand for her delicious products as she is also expanding to a new production space which will come with a tasting room.



INVESTING IN NEW BEGINNINGS



Luz Villada, one of three winners of our annual New Beginnings Award, is the owner of Luvi, specializing in the production of patterns, samples, ready-to-wear, and bridal gowns. Originally from Colombia, Luz sought asylum in 2016 and was referred to Accompany Capital by Sanctuary for Families. Determined to use her talent and experience as a pattern maker and seamstress to launch her own company, she enrolled in our IDA program. She received a match grant and an Accompany Capital small business loan of \$3000 to purchase sewing equipment and use as working capital. She repaid it, then received a second loan of \$10,000 to purchase additional equipment for her now-thriving business.

Victor Ramirez Diaz came to the U.S. with his parents in 2016, fleeing the social, political, and economic crisis that has devastated Venezuela. He majored in Physics at the University of Delaware while working as a Resident Assistant in his university dorm and as an Undergraduate Research Assistant on a project to find Earth-like planets outside of our Solar System. He graduated in May, and is now pursuing a Doctorate in Astrophysics. His father enrolled in - and successfully completed - Accompany Capital's IDA program, earning a \$4000 dollar match grant that helped to to cover Victor's undergraduate tuition.



Fatoumata Diallo came to the United States from Guinea in 2015 and was granted asylum in 2018. She enrolled in a two-year degree program at Hostos Community College, earning an associate degree in Liberal Arts and Science as well as a job offer from Hostos as a Peer Mentor. She then enrolled at Long Island University, completing her education and graduating with a Bachelor in Nursing degree. She was referred to Accompany Capital's IDA program by a relative and, after successfully completing the program, was awarded a match grant of \$2000 that she used to help purchase a computer for her course work.

INVESTING IN IMPACT

LOANS



\$6,840,617

DISBURSED

436

NEW LOANS

44

BUSINESSES STARTED

656

BUSINESSES EXPANDED
& STRENGTHENED

802

ACTIVE BORROWERS



1.48%

LOAN LOSS RATE

(Total charged off/ending principal balance)

201

FULL-TIME JOBS
CREATED

18

PART-TIME JOBS
CREATED

1,032

JOBS RETAINED



88%

IMMIGRANTS

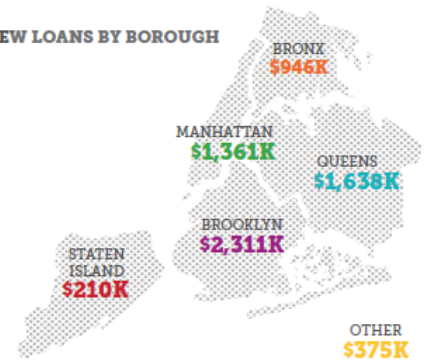
14%

REFUGEES

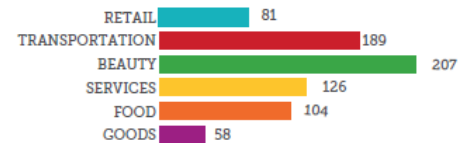
47%

WOMEN

NEW LOANS BY BOROUGH



NUMBER OF LOANS BY SECTORS



TRAINING & COUNSELING



6,992

COUNSELING HOURS FOR

874

CLIENTS

35

WORKSHOPS

81

WORKSHOP
TRAINING HOURS

824

ATTENDEES

700

BUSINESSES
ASSISTED

INDIVIDUAL DEVELOPMENT ACCOUNT (IDA)

\$123,000

SAVINGS BY IDA CLIENTS

\$123,000

MATCHING GRANTS

\$258,411

MICROLOANS TO IDA CLIENTS

72

IDA CLIENTS

50

MET SAVINGS GOALS &
RECEIVED MATCHING GRANTS

INVESTING IN IMPACT

Technical Assistance

High Level of Integration with Lending



**Credit
Counseling**



**Pre and Post
Site Visits**



**Annual
Survey Site**

One-on-One Consultations & Coaching



1. One-on-One Consultations over 6 to 10 months to improve on-line presence and use of social media to increase sales

2. One-on-One Financial Management Coaching over 12 months to develop in-house capacity to track finances, understand financial reports, and how to work with an accountant

Stand Alone Workshops



1. How to Establish & Manage A Successful Business



2. Basics of Money and Assets for New Americans



3. Quickbooks



4. Business Taxes



5. Using Social Media to Promote Your Business



6. How to Establish Good/Business Credit

Referrals for Specialized TA



1. Pro-bono legal services, Brooklyn Legal Services and VOLS



3. Mentoring for Women, WEALF



2. Permits and Fines for Street Vendors, Street Vendors Project



4. Grocery & Corner Bodega Stores, City Harvest's Health Corner Stores Initiative

INVESTING IN ENGAGEMENT



2020 She Made It Event

On December 5, Accompany Capital was proud to present “She Made It,” an event spotlighting four women – all four of whom were both immigrants and entrepreneurs – who created successful businesses making and selling their own products. Whether motivated by passion, or driven by the desire – or opportunity – to fill a gap in the market, they overcame similar challenges – understanding who their customers are, pricing, sourcing, and maintaining a healthy work/life balance.

Client Shelly Marshall created Island Pops with her husband Khalid when she found herself craving Trinidadian Ice cream. When Khalid couldn’t find any in New York stores, they realized that there was a gap in the market for traditionally made Caribbean ice cream. Shelly attended a course at Penn State then, after many months of testing flavors and recipes, Island Pops was born with a flagship store in Brooklyn.

Client Autumn Adeigbo founded, created, and designs her own fashion line that is ethically sourced, produced, and distributed. Inspired by watching her Nigerian mother sew the clothes she wore as a little girl, she launched a collection of 7 African inspired dresses while working as a hostess and pitching her collection to magazine editors as she sat them at their tables. That collection has now been

featured in over 50 publications and TV shows, including Vogue, Ebony, Glamour, MTV, BET, and the Oprah Winfrey Network.

Sufia Hossain launched Silly Chilly Hot Sauce in 2016, which was inspired by a passion for international cuisines with a Bangladeshi touch, and which is now available in over 200 stores. Silly Chilly Hot Sauces are vegan and gluten-free and are made from only the freshest, handpicked ingredients sourced locally from organic farmers.

Sarina Prabasi and her husband started an independent coffee shop in – Buunni Coffee – when they moved to New York from Ethiopia in 2011. With their flagship cafe in Washington Heights, and several other uptown locations, Buunni Coffee features high-quality, ethically sourced organic Ethiopian coffee beans from farmer-owned small enterprises, focusing on coffee and community.

The panel discussion was moderated by Nina Roberts, a journalist and photographer who covers immigrant-owned enterprises. The evening was presented in partnership with SCORE NYC, for New York Women in Business and NY CDFI Women, with the generous sponsorship of the New York Women’s Foundation.

Global Refugee Entrepreneurship Summit



In October, 2019, Accompany Capital Executive Director, Yanki Tshering was invited to take part in the second Global Refugee Entrepreneurship Summit in London, which was hosted by the Centre for Entrepreneurs, the UK's leading entrepreneurship foundation, and by sponsors Natwest Bank and the Said Foundation. Over 140 representatives from government, nonprofit, academic and private sectors attended, participating in insightful conversations about how best to build evidence for – and inspire growing global support for – supporting entrepreneurship as a means of livelihood for the 26 million refugees worldwide.

Business Pitch Competition



In August 2020 Accompany Capital held a virtual Business Pitch Competition sponsored by BNB Bank to award grants to small businesses that have pivoted to adjust to COVID-19 restrictions.

Ten Accompany Capital clients participated, pitching their business models and the changes they implemented to a panel of expert judges. Clients Momo Crave, Harlem Chocolate Factory, The Wandering Barman, and Buunni Coffee were awarded first-place grants of \$5,000, which were instrumental in helping their businesses survive the continuing challenges presented by the pandemic

INVESTING IN INSPIRATION

Accompany Capital Voices

The Accompany Capital Voices program features inspiring stories told by women small business owners. Some are refugees, others are immigrants; all share their compelling journey of overcoming many challenges to establish successful businesses and achieving the American Dream. Listening about their experiences can enrich and empower communities and organizations. They are available for speaking engagements and interviews in different languages and locations.



Marieme Keita
Keita West African Market

Marieme emigrated from the Ivory Coast and began working as a hair braider, then opened a braiding salon. In 2015, she used her savings to open a thriving store in Bedford-Stuyvesant and purchase a home for her family. She speaks eloquently about making time for her family while managing employees and a thriving business.



Natalia Konovalova
Le'Bulga Inc.

Natalia tells an impressive story about building a successful business from the ground up. After emigrating from Uzbekistan, she graduated from FIT with a degree in Fashion Design. Working for high-end fashion brands led to her passion for handbag design. Le'Bulga handbags have been worn by celebrities and fashion insiders, and featured in fashion magazines.



Archana Pokhrel
Lenox Spa and Nails

Archana came to the U.S. from Nepal. After attending Hunter College, she worked in sales, marketing and training before managing a full service day spa. Utilizing her savings and a loan from BCNA, she opened Lenox Spa and Nails in 2018. With 11 full-time employees, her Manhattan spa specializes in manicures, pedicures and facials.

*"Listening to stories
from these amazing women
is truly empowering."*



Nancy Reynoso
Green Taxi

Nancy is an impassioned advocate for green taxi drivers and women entrepreneurs. As an industry leader, she was the first NYC taxi driver to receive a green taxi permit. She has driven over 15,000 miles, carrying passengers including former Mayor Bloomberg. Fluent in English and Spanish, she is also pursuing a second career in translation services.



Annabelle Santos
SPAdét

Annabelle utilized her biochemistry background to create natural personal care products to heal her daughter's eczema. She founded SPAdét to provide pure, safe and environmentally-friendly products for sensitive skin. Her clients include educational institutions, medical facilities, child learning centers and specialty pharmacies.



Alimata Zabsonre
Alima Hair Braiding

Leaving challenging circumstances in Burkina Faso, Alimata and her family came to the U.S. as refugees. After putting herself through school, she opened two hair salons and has hired eight women. She is also the founder and president of the Association of African Women, a nonprofit networking group for African women entrepreneurs.

INVESTING IN ACCOUNTABILITY

Investing in helping immigrants and refugees flourish is not only our mission, but also our passion. To achieve the highest standards, decision making is data driven, collaborative and transparent. By managing our revenue and resources wisely, we are able to improve the quality of our services, without increasing administrative expenses. Accompany Capital has the vision, the plan and a record of progress. We aspire to accomplish much more and will remain focused on implementing strategies designed to improve the lives of the clients we serve.

FISCAL YEAR 2020 FINANCIALS

For the year ending September 30, 2020

REVENUE AND SUPPORT

Government Grants & Contracts	\$2,016,0124
Corporate Contributions & Grants	\$1,536,580
Program Service Income	\$75,015
Interest Income from Loans	\$622,023
Individual Giving & Other Income	\$12,264
Total Revenue and Support	\$4626,006

EXPENSES

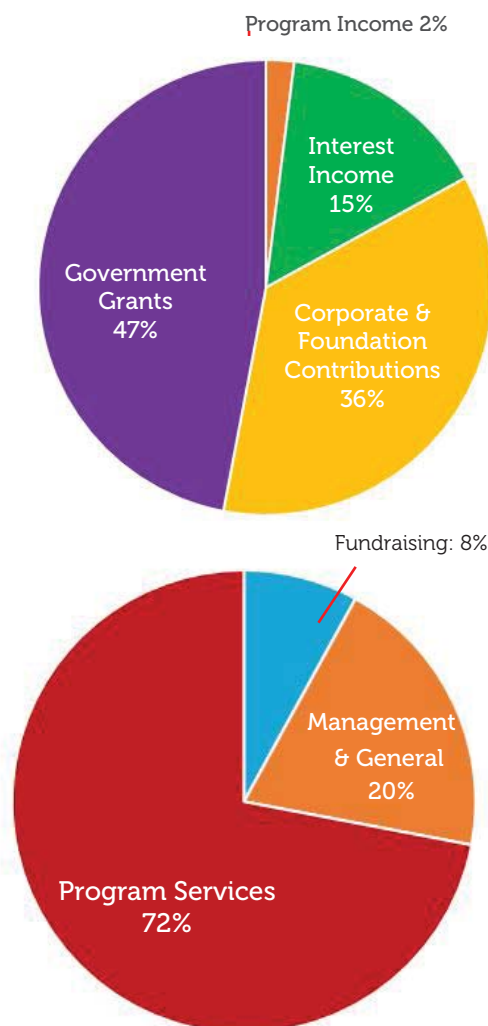
Program Services

Micro-enterprise & technical assistance	\$2,142,693
Financial Empowerment	\$438,865
Total Program Expenses	\$2,581,558

Supporting Services

Management and General	\$722,836
Fundraising	\$281,103
Total Supporting Services	\$1,003,939
Total Expenses	\$3,585,498

Change in Net Assets	\$676,508
Net Assets – Beginning of Year	\$5,677,864
Net Assets – End of Year	\$6,354,372



INVESTING IN CONNECTIONS

Thanks to the generous support of funders, partners, and donors like you, Accompany Capital can empower hardworking immigrant and refugee entrepreneurs, first time home buyers, and students to build a better future for themselves and their families, and to contribute to vibrant New York City communities. On behalf of our staff, board, and clients, we would like to extend our deepest gratitude for your belief in, and investment in, helping thousands achieve the American Dream.

Government Funders

Office of Refugee Resettlement (ORR)
U.S. Dept. of Health and Human Services
U.S. Small Business Administration (SBA)
CDFI Fund, U.S. Dept. of the Treasury
Empire State Development Corporation
Brooklyn Legal Services

Partners

82nd Street Partnership
Association For Enterprise
Opportunities Chhaya CDC
City Harvest
Lawyers Alliance for New York
NYC Dept. of Small Business Services
New York State Small Business Development Center
New York Women In Business
Opportunity Finance Network
Queens Chamber of Commerce
Queens Public Library
ReServe
Street Vendor Project
Sunnyside Shines
Sutphin Boulevard BID
Volunteers of Legal Services Women
Enterprise Action Loan Fund

Organizations & Foundations

Alphadyne Asset Management
Bridgehampton National Bank
Brooklyn Community Foundation
Capital One Community Development
Citi Community Development
Episcopal Diocese of New York
First Republic Bank
HSBC Bank
HSBC Foundation
New York Women's Foundation
M&T Bank
Missionary Sisters of the Sacred Heart
Robin Hood Foundation
Signature Bank
Santander Bank
Wells Fargo
Wells Fargo's Diverse Community Capital Program

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Stan Kosyakovskiy
Yanki Tshering
James Vaughan
Frank Baron

If you would like to explore how you can help, please contact:
Yanki Tshering at ytshering@accompanycapital.org or 212.898.4112

A special thank you to our friends, family, and partners for contributing to our first GoFundMe campaign to support our refugee entrepreneur clients hardest hit by the COVID-19 crisis. With the support of these donors, we were able to exceed our fundraising goal and change the lives of so many.

Individual Donors

Andre Pelham-Braithwaite
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INVESTING IN CONNECTIONS

We would like to thank Accompany Capital's 2020 Board of Directors for their ongoing hard work, guidance and support.

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