

January 2007

**ACCIÓN**  
SAN DIEGO

### ACCION San Diego Small Business Loans

Welcome to ACCION San Diego's January newsletter! We are pleased to use these newsletters to keep our clients, partners and friends informed so that we can continue to serve our community in the best way possible. Here's to a great 2007!

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## Learning Portuguese with Vivianne Gontijo

Vivianne Gontijo has a passion for teaching her native language to others and says she can't imagine doing anything else. Vivianne moved from Brazil to the United States a few years ago and she had no idea what she was going to do, so she just did what she loves. She began teaching Portuguese in coffee shops and libraries in San Diego. Vivianne had a solid student base and was making money, but she knew she could do something more. Her dream was to offer her students a real learning environment. After looking around for the right location, she found a multi-purpose building downtown near Petco Park where she could contribute to the rent and have a space for her classes. There, she used the meeting room to teach, paying a very small amount for rent. Within a few months, the students at her Portuguese Learning Center doubled and Vivianne was offered a position at San Diego State University. Vivianne decided to take the job teaching one intensive Portuguese class at SDSU which meant she had to hire another teacher for the time she would be out of her Learning Center. She also decided to move into a private working area in the same space where she rented. This time her rent doubled and she was in need of buying furniture and



materials for her new classroom. The amount she wanted to borrow was small and Bank of America referred her to ACCION San Diego where she received her first \$700 loan. Now, the Portuguese Learning Center is doing better than ever. Vivianne is even launching a new project in 2007 which will take students on a two-week language immersion trip to Brazil. Vivianne also develops all her own materials for the Portuguese Learning Center and is contemplating a third loan from ACCION San Diego to cover printing costs.

Vivianne's students come from all walks of life. She has people interested in doing business in Brazil, students who want to study in Brazil or Portugal, and people who just love learning new languages. One of her students came to the Portuguese

Learning Center and asked Vivianne to teach her Portuguese in three months and Vivianne told her that she would do her best. It was a success and the student passed the proficiency test at SDSU within those three months. When asked what advice she would give to other small business owners Vivianne immediately responds saying, "Do what you love; work hard; have patience; do a lot of research; stick with your plan and be brave."

## New Position Created and New Staff Onboard

ACCION San Diego has created a new position titled Customer Service Representative (CSR) which will be filled by Iliana Farias. Iliana has been working in the Administrative Assistant position and will begin the new year as CSR to assist the loan officers in the lending process and to better serve our clientele. In the Administrative Assistant Position, ACCION San Diego welcomes Alanna Zaragoza to our team as we look forward to an exciting 2007.

We would also like to thank our Americorps\*VISTA volunteer Annelies Sandler as she left last month to move to D.C. and pursue her Masters in Public Administration. We wish her the best of luck and she will be greatly missed by the whole staff.

## Five Clients Receive \$1,000 Gift from a Generous Former ACCION Staff Member



ACCION San Diego congratulates five clients (Gennita Aylott-Petrikina, Hipólito Cisneros, Joyce Abe, James Uribe and Armando Pulido), who were each the recipients of a \$1,000 gift donated by a former ACCION employee. The donor's generosity awarded five exemplary ACCION San Diego Clients with \$1,000 each to commend them on their commitment to their business, their character and their excellent repayment history on their loan.

On behalf of our entire staff and clients, we appreciate the generosity of the donor and hope to continue this award each year for other outstanding ACCION San Diego clients.

Shop at Ralph's and  
help ACCION!



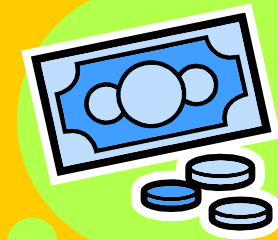
Through the Community Contributions program, shoppers can support

ACCION San Diego by shopping at their local Ralph's grocery stores. With each purchase made using their Ralph's Club Card, up to 4% of the proceeds will be donated to ACCION San Diego at no additional cost to the shopper. To become a participant, contact Arlyn Escalante at ACCION San Diego with your club card information and your address. Call (619) 685-1430 or email: [aescalante@accionsandiego.org](mailto:aescalante@accionsandiego.org)

Reminder: ACCION's  
Client Referral Program

Current ACCION clients:

Do you know someone who needs a business loan? Remember, if you refer a friend or family member to ACCION San Diego and they receive a loan, we will take \$100 off of your principal balance! Call your loan officer with a referral today!



LENDING.

SUPPORTING.

INSPIRING.