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## **Lender-Client Relationship Built on Trust, Mutual Benefits**

*By Jordan van Rijn, New Mexico Loan Officer, Accion New Mexico · Arizona · Colorado*

Mauro Nava's seven-year relationship with microlender Accion New Mexico · Arizona · Colorado paid off when the Mexico City native and his Ukrainian-born business partner, Olena Dziuba, decided to open a health clinic to serve residents of Albuquerque's underserved South Valley. Clínica la Esperanza opened in October 2011 at Bridge and Isleta boulevards with seed money from the two partners to remodel the building and a line of credit from Accion to pay bills until the business started generating revenue.

Nava first contacted Accion in 2005 for funds to start a mobile radiography business called On-Site Radiography. Nava's perfect payment history on past Accion loans made him a good candidate for the most recent investment.

The clinic was Nava's idea, but Dziuba — who earned an accounting degree at the University of New Mexico — brought business acumen to the bargain. Both partners are fluent Spanish speakers, which matters in a neighborhood where many residents speak Spanish and are more likely to seek health care from a provider who can communicate in their native language.

Clínica la Esperanza is just the type of business that Accion is designed to help. Both co-founders are hardworking immigrants whose goal of owning a business would have been hard — if not impossible — to achieve through a more traditional lender, such as a bank. Besides providing all the required documents in a timely and organized way, Nava and Dziuba had a realistic and detailed business plan.

But the lender/entrepreneur relationship is a two-way street. Nava is a public supporter of Accion who has spoken at board meetings and at the lender's recent Financial Friends Fiesta, an event that celebrates clients and financial partners. "We're just the messengers of Accion's selflessness," Nava said. "If it wasn't for Accion, we wouldn't be here."

Accion is especially interested in supporting businesses that benefit the community. Clínica la Esperanza brings family health services — including gynecological care, pediatrics, vaccinations and basic diagnostic technology — to South Valley residents at a relatively low cost. The clinic accepts patients on Medicaid and those insured by United Healthcare, Molina, Lovelace and Presbyterian. Uninsured patients can see a doctor for \$69 or a specialist for under \$100. After

eight months of operation, the clinic is making a profit and building a client base. More than 2,000 people are patients, and providers treat an average of 25 patients per day.

Besides loans, Accion offers its clients mentorship and referrals to community resources that provide technical assistance and funding. It can publicize a client's business through its Facebook and Twitter platforms and through public speaking engagements. Accion also hosts workshops on small business management and financial and personal development.

Since 1994, Accion has underwritten nearly 3,500 small businesses, including startups, with loans as small as \$200 and as large as \$300,000. For more information about ACCION, visit [www.accionnm.org](http://www.accionnm.org).

*Finance New Mexico is a public service initiative to assist individuals and businesses with obtaining skills and funding resources for their business or idea. To learn more, go to [www.FinanceNewMexico.org](http://www.FinanceNewMexico.org). Sponsored by:*

