



2017 ANNUAL REPORT

Independence is priceless. | *We make it affordable.*

MISSION

NORTHWEST ACCESS FUND PROVIDES FUNDING TO PEOPLE WITH DISABILITIES IN WASHINGTON & OREGON TO PURCHASE ASSISTIVE TECHNOLOGY AND ACHIEVE GREATER INDEPENDENCE.

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A WORD FROM OUR DIRECTOR

Dear Friends,

I am delighted to introduce myself as the new Executive Director of Northwest Access Fund. I joined the organization in 2013, when I was brought on to administer our Matched-Savings Individual Development Account (IDA) program aimed at supporting people with disabilities get the assets and technology they need for employment. My role here has steadily grown over the past years, and as I take on this new challenge I am so grateful for the support and mentorship of our two previous Executive Directors, Jack Brummel and Frances Pennell. I am inspired by how they have moved the organization forward in partnership with our engaged Board and dedicated staff, and I look forward to building on the solid foundation they have laid.

Today, we offer a range of financial services to meet the unique needs of the disability community, all premised on the notion that everyone should have access to affordable Assistive Technology (AT) and economic opportunity. AT—such as hearing aids, wheelchairs, and modified vehicles—is vital for people to live independently, to pursue an education, and to obtain employment. And as was evident in our Annual Survey, it's vital for more everyday aspects of life as well. A common response from our clients who had purchased hearing aids with the help of our AT Loan Program was the delight they found in hearing their loved ones again: spouses, friends, children, and grandchildren—in one case, even frogs!

Every day that I've worked here I've been struck by the huge scope of opportunities that assistive technology can give rise to. The technology available today to individuals and families has more power to remove barriers than ever before. But as people with disabilities know all too well, affording this technology remains a challenge. Much AT is not considered medically necessary and therefore is not covered by health insurance. There are also few grant sources for AT, leaving most people having to pay out of pocket. This is where Northwest Access Fund steps in, providing affordable loans and matched-savings funds for people to purchase the assistive technology that makes an immeasurable impact on their capacity to participate in our communities.

I am so grateful to all of you who have found meaning in and supported our mission in the last year. Our AT Loan Program has helped more than 300 people access needed technology that improves their quality of life. Our Financial Capability Program has assisted almost 100 people, moving them on a path toward economic stability and prosperity. I look forward to growing these programs and figuring out new ways to respond to the changing demands in our community. Together we can ensure that the rising prosperity of the Pacific Northwest reaches all in our region.

Sincerely yours,

Emerson Sekins, Executive Director

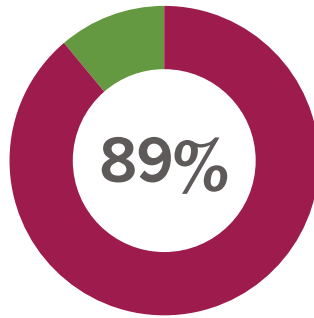
YOUR GIFT MATTERS

Why should you support Northwest Access Fund?

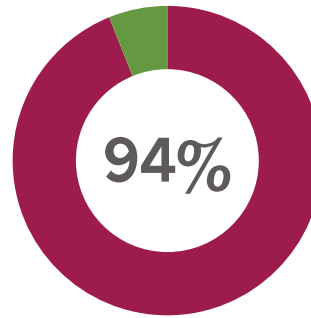
We surveyed our clients, and here's what they said.

97%

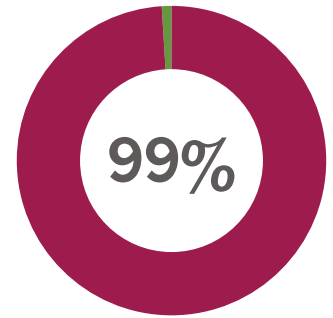
of borrowers completing our Annual Borrower Survey **would recommend a Northwest Access Fund loan** to others who need help paying for AT



REPORT USING THEIR ASSISTIVE TECHNOLOGY (AT) ON A DAILY BASIS



REPORT THAT THE AT THEY PURCHASED IMPROVED THEIR QUALITY OF LIFE



REPORT THAT THEIR AT HELPED THEIR ABILITY TO INTERACT WITH FRIENDS & LOVED ONES



CONNECT WITH US!



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Don't miss Gloria's Mondays & AT Throwback Thursday!

SAVE THE DATE



NOVEMBER 15
2018
THURSDAY

Please join us at the University of Washington's Center for Urban Horticulture to celebrate the individuals, businesses, and organizations making a significant impact on the lives of people with disabilities in our community.

In 2017 we were pleased to honor the following award winners:

INNOVATION AWARD

Anat Caspi, *UW Allen School's Taskar Center for Accessible Technology*

SMALL BUSINESS BEST PRACTICES AWARD

The Edmonds Theater

LARGE BUSINESS BEST PRACTICES AWARD

Microsoft

RECREATIONAL ENGAGEMENT AWARD

G Cody QJ Goldberg, *Harper's Playground*

FRANCES PENNELL ECONOMIC OPPORTUNITY AWARD

DO-IT

RON ADAMS OUTSTANDING ADVOCATE AWARD

Conrad Reynoldson



NORTHWEST
ACCESS
AWARDS

NOMINATIONS FOR THE
2018 NORTHWEST ACCESS
AWARDS WILL BE OPEN
IN THE FALL!

LEARN MORE

email: info@nwaccessfund.org | website: nwaccessfund.org | phone: (206) 328-5116



NORTHWEST ACCESS FUND

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97

 Financial Capability Clients

People with disabilities receiving one-on-one financial coaching and/or with active matched-savings accounts.

344

 Loans

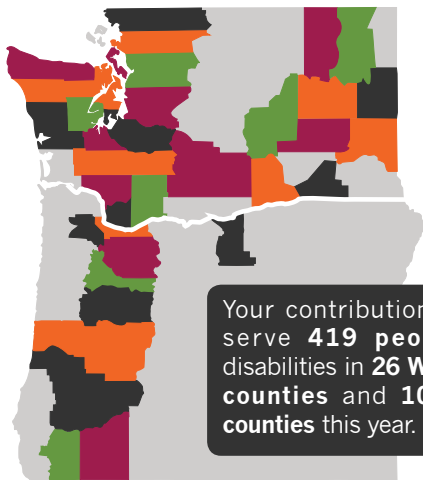
Active Microloans to purchase assistive technology and/or run small businesses.

433

 Devices Funded

Assistive Technology devices purchased through Microloans or with matched-savings grant funding.

OUR GEOGRAPHIC REACH



Your contributions helped serve **419 people** with disabilities in **26 Washington counties** and **10 Oregon counties** this year.

TYPES OF ASSISTIVE TECHNOLOGY FUNDED



4%

VISION



12%

MOBILITY



49%

HEARING AIDS



6%

DAILY LIVING



7%

COMPUTERS



2%

OTHER



15%

VEHICLE MODIFICATION



1%

SPORTS & RECREATION



4%

HOME MODIFICATIONS

OUR DEMOGRAPHICS

77%

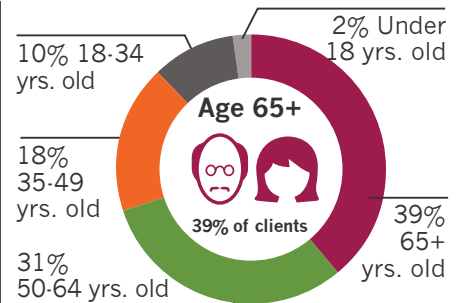
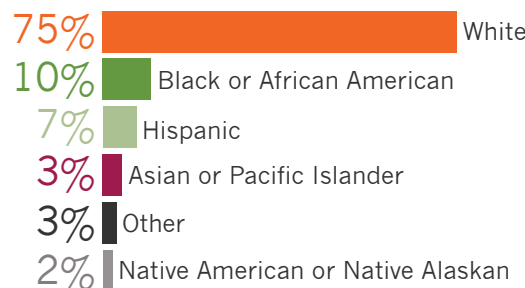
of households served are considered low income. (Earn less than 80% of the area median income.)



50%

Percent of FY 2017 microloans to borrowers with subprime credit, poor credit or unscored credit.

RACE/ETHNICITY



Independence is priceless. We make it affordable.



A WAY TO COME HOME

When Wesley Salway lost the use of his arms and legs in his early 30s, he was not sure where his life would take him, or even if he would be able to live at home as steps up to the front door meant that he could not enter or leave the house.

As the date approached for Wes to leave the hospital, his parents struggled to find a way to make the home accessible so that Wes would not be forced to move into a nursing facility. They did not have

enough savings and previous credit issues prevented qualifying for a traditional bank loan. Then they heard about Northwest Access Fund and decided to apply.

The Salways were approved for a loan with us and so were able to make the necessary home modifications to bring Wes home. "We have been extremely blessed to have your help in making our son's transition from hospital to home. Through the low-interest loan you generously provided for us, Wesley has a more 'normal' existence instead of living in an adult home or unable to leave the hospital. The items we were able to purchase and install/build/use have made his life, and ours, significantly easier and more enjoyable."

THE NUMBERS

TOTAL MICROLOAN DOLLARS LOANED

\$3,537,336

TOTAL IDA MATCHING DOLLARS GRANTED

\$213,917

Guess whose credit score is (finally) above 700!!!! I am pretty darn pleased with myself. Thanks for the help and encouragement!

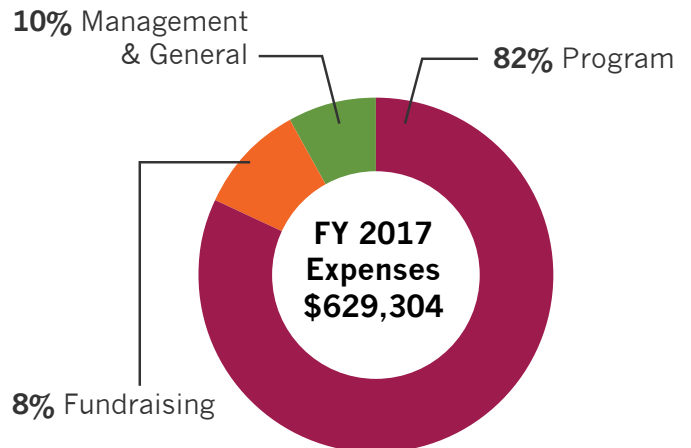
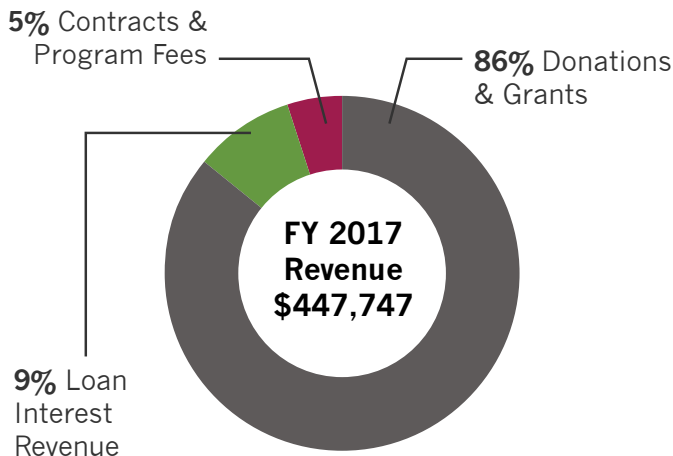
-IDA SAVER

LOAN AMOUNTS



DEFAULT RATE | **2%**

OUR REVENUE & EXPENSES



Net assets as of 9/30/17 totaled \$1,870,728 with \$821,087 in Net Loans Receivable.