

Form **990**

Department of the Treasury  
Internal Revenue Service

# Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

- ▶ Do not enter Social Security numbers on this form as it may be made public.
- ▶ Information about Form 990 and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No. 1545-0047

# 2020

**Open to Public Inspection**

**A** For the **2020** calendar year, or tax year beginning , **2020**, and ending , **20**

|   |  |  |   |   |
|---|--|--|---|---|
| <b>B</b> Check if applicable:<br><input type="checkbox"/> Address change<br><input type="checkbox"/> Name change<br><input type="checkbox"/> Initial return<br><input type="checkbox"/> Terminated<br><input type="checkbox"/> Amended return<br><input type="checkbox"/> Application pending | <b>C</b> Name of organization<br>ACCION INTERNATIONAL                      |  |   | <b>D</b> Employer identification number<br>13-2535763 |
|   | Doing Business As  |  |   | <b>E</b> Telephone number<br>(617) 625-7020           |
|   | Number and street (or P.O. box if mail is not delivered to street address) |  | Room/suite  | <b>G</b> Gross receipts \$ 12,054,818.                |
|   | 10 FAWCETT ST STE 204  |  |   |   |
| City or town, state or province, country, and ZIP or foreign postal code<br>CAMBRIDGE, MA 02138   |  |  | <b>H(a)</b> Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No<br><b>H(b)</b> Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>If "No," attach a list. (see instructions) |   |
| <b>F</b> Name and address of principal officer: MICHAEL SCHLEIN<br>SAME AS C ABOVE  |  |  |   |   |
| <b>I</b> Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) ( ) (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527  | <b>J</b> Website: WWW.ACCION.ORG   |  |   | <b>H(c)</b> Group exemption number ▶                  |
| <b>K</b> Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶   | <b>L</b> Year of formation: 1965   |  | <b>M</b> State of legal domicile: NY  |   |

## Part I Summary

|   |   |                           |              |              |              |
|---|---|---------------------------|--------------|--------------|--------------|
| <b>Activities &amp; Governance</b>  | <b>1</b> Briefly describe the organization's mission or most significant activities: ACCION COMBINES DECADES OF EXPERIENCE WITH INSIGHTS INTO EMERGING TECHNOLOGIES TO BUILD A FINANCIALLY INCLUSIVE WORLD AND PROMOTE ECONOMIC ACTIVITY FOR ALL. |                           |              |              |              |
|   | <b>2</b> Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.  |                           |              |              |              |
|   | <b>3</b> Number of voting members of the governing body (Part VI, line 1a)  | <b>3</b>                  | 13.          |              |              |
|   | <b>4</b> Number of independent voting members of the governing body (Part VI, line 1b)  | <b>4</b>                  | 13.          |              |              |
|   | <b>5</b> Total number of individuals employed in calendar year 2020 (Part V, line 2a)   | <b>5</b>                  | 116.         |              |              |
|   | <b>6</b> Total number of volunteers (estimate if necessary)   | <b>6</b>                  | 18.          |              |              |
|   | <b>7a</b> Total unrelated business revenue from Part VIII, column (C), line 12  | <b>7a</b>                 | 0.           |              |              |
| <b>b</b> Net unrelated business taxable income from Form 990-T, line 34             | <b>7b</b>   | 0.                        |              |              |              |
| <b>Revenue</b>  | <b>8</b> Contributions and grants (Part VIII, line 1h)  | Prior Year                | 19,174,205.  | Current Year | 5,773,114.   |
|   | <b>9</b> Program service revenue (Part VIII, line 2g)   |                           | 4,268,972.   |              | 2,791,811.   |
|   | <b>10</b> Investment income (Part VIII, column (A), lines 3, 4, and 7d)   |                           | 4,272,268.   |              | -3,663,847.  |
|   | <b>11</b> Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)  |                           | 49.          |              | 38.          |
|   | <b>12</b> Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)  |                           | 27,715,494.  |              | 4,901,116.   |
| <b>Expenses</b>   | <b>13</b> Grants and similar amounts paid (Part IX, column (A), lines 1-3)  |                           | 3,782,587.   |              | 4,379,485.   |
|   | <b>14</b> Benefits paid to or for members (Part IX, column (A), line 4)   |                           | 0.           |              | 0.           |
|   | <b>15</b> Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)   |                           | 16,625,809.  |              | 16,201,137.  |
|   | <b>16a</b> Professional fundraising fees (Part IX, column (A), line 11e)  |                           | 0.           |              | 0.           |
|   | <b>b</b> Total fundraising expenses (Part IX, column (D), line 25) ▶ 2,081,087.   |                           |              |              |              |
|   | <b>17</b> Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)  |                           | 9,696,475.   |              | 7,532,182.   |
| <b>18</b> Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25) |   | 30,104,871.               |              | 28,112,804.  |              |
| <b>19</b> Revenue less expenses. Subtract line 18 from line 12                      |   | -2,389,377.               |              | -23,211,688. |              |
| <b>Net Assets or Fund Balances</b>  | <b>20</b> Total assets (Part X, line 16)  | Beginning of Current Year | 376,902,980. | End of Year  | 386,472,102. |
|   | <b>21</b> Total liabilities (Part X, line 26)   |                           | 5,117,124.   |              | 4,633,708.   |
|   | <b>22</b> Net assets or fund balances. Subtract line 21 from line 20  |                           | 371,785,856. |              | 381,838,394. |

## Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

|                               |   |                          |                    |   |                   |
|-------------------------------|---|--------------------------|--------------------|---|-------------------|
| <b>Sign Here</b>              | Signature of officer  | Date                     |                    |   |                   |
|                               | LIVINGSTON PARSONS III<br>Type or print name and title        | CFO                      |                    |   |                   |
| <b>Paid Preparer Use Only</b> | Print/Type preparer's name<br>MARC BERGER                     | Preparer's signature<br> | Date<br>11/15/2021 | Check <input type="checkbox"/> if self-employed | PTIN<br>P01871563 |
|                               | Firm's name ▶ BDO USA, LLP                                    | Firm's EIN ▶ 13-5381590  |                    | Phone no. 703-893-0600                          |                   |
|                               | Firm's address ▶ 8401 GREENSBORO DRIVE, #800 MCLEAN, VA 22102 |                          |                    |   |                   |

May the IRS discuss this return with the preparer shown above? (see instructions)  Yes  No

For Paperwork Reduction Act Notice, see the separate instructions.

Form **990** (2020)

**Part III Statement of Program Service Accomplishments**

Check if Schedule O contains a response or note to any line in this Part III  Yes  No

**1** Briefly describe the organization's mission:

TO GIVE PEOPLE THE FINANCIAL TOOLS THEY NEED TO IMPROVE THEIR LIVES.

**2** Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?  Yes  No

If "Yes," describe these new services on Schedule O.

**3** Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes  No

If "Yes," describe these changes on Schedule O.

**4** Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

**4a** (Code: ) (Expenses \$ 9,513,545. including grants of \$ 4,216,490. ) (Revenue \$ 1,632,126. )

SEE SCHEDULE O

**4b** (Code: ) (Expenses \$ 5,583,447. including grants of \$ 50,000. ) (Revenue \$ 756,243. )

SEE SCHEDULE O

**4c** (Code: ) (Expenses \$ 4,930,671. including grants of \$ 112,995. ) (Revenue \$ 403,442. )

SEE SCHEDULE O

**4d** Other program services (Describe on Schedule O.)

(Expenses \$ 1,090,741. including grants of \$ ) (Revenue \$ )

**4e** Total program service expenses 21,118,404.

**Part IV Checklist of Required Schedules**

|  | Yes | No |
|--|-----|----|
| <b>1</b> Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A.</i> . . . . .   | X   |    |
| <b>2</b> Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> See instructions? . . . . .  | X   |    |
| <b>3</b> Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I.</i> . . . . .  |     | X  |
| <b>4</b> <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II.</i> . . . . .   |     | X  |
| <b>5</b> Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? <i>If "Yes," complete Schedule C, Part III</i>  |     | X  |
| <b>6</b> Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I.</i> . . . . .  |     | X  |
| <b>7</b> Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II.</i> . . . . .  |     | X  |
| <b>8</b> Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III.</i> . . . . .   |     | X  |
| <b>9</b> Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV.</i> . . . . .            |     | X  |
| <b>10</b> Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? <i>If "Yes," complete Schedule D, Part V.</i> . . . . .   |     | X  |
| <b>11</b> If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.  |     |    |
| <b>a</b> Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI.</i> . . . . .   | X   |    |
| <b>b</b> Did the organization report an amount for investments-other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII.</i> . . . . .  |     | X  |
| <b>c</b> Did the organization report an amount for investments-program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII.</i> . . . . .  | X   |    |
| <b>d</b> Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX.</i> . . . . .   |     | X  |
| <b>e</b> Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X.</i> . . . . .   | X   |    |
| <b>f</b> Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X.</i> . . . . .  | X   |    |
| <b>12a</b> Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII.</i> . . . . .  | X   |    |
| <b>b</b> Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional.</i> . . . . .   | X   |    |
| <b>13</b> Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E.</i> . . . . .  |     | X  |
| <b>14a</b> Did the organization maintain an office, employees, or agents outside of the United States? . . . . .   | X   |    |
| <b>b</b> Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV.</i> . . . . . | X   |    |
| <b>15</b> Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV.</i> . . . . .   | X   |    |
| <b>16</b> Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV.</i> . . . . .   |     | X  |
| <b>17</b> Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i> See instructions . . . . .   |     | X  |
| <b>18</b> Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II.</i> . . . . .   |     | X  |
| <b>19</b> Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III.</i> . . . . .   |     | X  |
| <b>20a</b> Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H.</i> . . . . .   |     | X  |
| <b>b</b> If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return? . . . . .  |     |    |
| <b>21</b> Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II.</i> . . . . .  | X   |    |

Part IV Checklist of Required Schedules (continued)

Table with 3 columns: Question, Yes, No. Rows 22-38 covering various organizational requirements and schedules.

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V [ ]

Table with 3 columns: Question, Yes, No. Rows 1a-1c regarding Form 1096, W-2G forms, and backup withholding rules.

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

Table with 3 columns: Question, Yes, No. Rows include questions 2a through 16 regarding employee reporting, tax returns, business income, foreign accounts, prohibited transactions, and charitable contributions.

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI [X]

Section A. Governing Body and Management

Table with 3 columns: Question, Yes, No. Rows include 1a (13), 1b (13), 2, 3, 4, 5, 6, 7a, 7b, 8a, 8b, 9.

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

Table with 3 columns: Question, Yes, No. Rows include 10a, 10b, 11a, 11b, 12a, 12b, 12c, 13, 14, 15a, 15b, 16a, 16b.

Section C. Disclosure

- 17 List the states with which a copy of this Form 990 is required to be filed ATTACHMENT 2
18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c) (3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
20 State the name, address, and telephone number of the person who possesses the organization's books and records

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Check if Schedule O contains a response or note to any line in this Part VII  X

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
  - List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
  - List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
  - List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
  - List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.
- See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

| (A)<br>Name and title                               | (B)<br>Average hours per week per week (list any hours for related organizations below dotted line) | (C)<br>Position (do not check more than one box, unless person is both an officer and a director/trustee) |                       |         |              |                              |          | (D)<br>Reportable compensation from the organization (W-2/1099-MISC) | (E)<br>Reportable compensation from related organizations (W-2/1099-MISC) | (F)<br>Estimated amount of other compensation from the organization and related organizations |
|---|---|---|-----------------------|---------|--------------|------------------------------|----------|--|---|---|
|   |   | Individual trustee or director  | Institutional trustee | Officer | Key employee | Highest compensated employee | Former   |  |   |   |
| (1) MICHAEL SCHLEIN<br>PRESIDENT & CEO              | 50.00<br>0.   |   |                       | X       |              |                              | 614,121. | 0.   | 33,617.   |   |
| (2) ESTEBAN ALTSCHUL<br>COO                         | 50.00<br>0.   |   |                       | X       |              |                              | 577,042. | 0.   | 67,985.   |   |
| (3) JOHN FISCHER<br>CIO                             | 50.00<br>0.   |   |                       |         | X            |                              | 319,935. | 96,390.  | 83,112.   |   |
| (4) BRIAN CLANCY<br>CDO                             | 50.00<br>0.   |   |                       |         | X            |                              | 306,043. | 0.   | 48,965.   |   |
| (5) LIVINGSTON PARSONS III<br>CFO                   | 50.00<br>0.   |   |                       | X       |              |                              | 288,197. | 0.   | 48,812.   |   |
| (6) VICTORIA WHITE<br>GLAS SENIOR VP.               | 50.00<br>0.   |   |                       |         |              | X                            | 280,068. | 0.   | 52,648.   |   |
| (7) KEVIN SAUNDERS<br>ASSISTANT SEC AND GEN COUNSEL | 50.00<br>0.   |   |                       | X       |              |                              | 270,300. | 0.   | 51,766.   |   |
| (8) MAYADA EL-ZOGHBI<br>CFI SENIOR VP.              | 50.00<br>0.   |   |                       |         |              | X                            | 271,649. | 0.   | 32,204.   |   |
| (9) VIKAS RAJ<br>VENTURE LAB SENIOR VP.             | 50.00<br>0.   |   |                       |         |              | X                            | 254,379. | 0.   | 45,984.   |   |
| (10) JAMES ROSENBERG<br>CCO                         | 50.00<br>0.   |   |                       |         |              | X                            | 250,172. | 0.   | 40,714.   |   |
| (11) TAHIRA DOSANI<br>VENTURE LAB SENIOR VP.        | 50.00<br>0.   |   |                       |         |              | X                            | 258,363. | 0.   | 29,761.   |   |
| (12) ELLEN BAUER<br>ASSIST SECRETARY/BOARD LIAISON  | 50.00<br>0.   |   |                       | X       |              |                              | 78,085.  | 0.   | 15,935.   |   |
| (13) DIANA TAYLOR<br>CHAIR                          | 6.00<br>0.  | X   |                       | X       |              |                              | 0.       | 0.   | 0.  |   |
| (14) RON HOGE<br>TREASURER                          | 6.00<br>0.  | X   |                       | X       |              |                              | 0.       | 0.   | 0.  |   |

**Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** (continued)

| (A)<br>Name and title  | (B)<br>Average hours per week (list any hours for related organizations below dotted line) | (C)<br>Position (do not check more than one box, unless person is both an officer and a director/trustee) |                       |         |              |                              |        | (D)<br>Reportable compensation from the organization (W-2/1099-MISC) | (E)<br>Reportable compensation from related organizations (W-2/1099-MISC) | (F)<br>Estimated amount of other compensation from the organization and related organizations |
|--|--|---|-----------------------|---------|--------------|------------------------------|--------|--|---|---|
|  |  | Individual trustee or director  | Institutional trustee | Officer | Key employee | Highest compensated employee | Former |  |   |   |
| ( 15) PHILLIP RIESE<br>SECRETARY                               | 6.00<br>0.   | X   |                       | X       |              |                              |        | 0.   | 0.  | 0.  |
| ( 16) HENRY MILLER<br>DIRECTOR                                 | 6.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 17) TITUS BRENNINKMEIJER<br>DIRECTOR                         | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 18) TARA KENNEY<br>DIRECTOR                                  | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 19) THOMAS BARRY<br>DIRECTOR                                 | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 20) BARBARA LUCAS<br>DIRECTOR                                | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 21) ELIZABETH MCCAUL<br>DIRECTOR                             | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 22) MICHAEL MIEBACH<br>DIRECTOR                              | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 23) BOB ANNIBALE<br>DIRECTOR                                 | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 24) SHIRISH APTE<br>DIRECTOR                                 | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| ( 25) ERAJ SHIRVANI<br>DIRECTOR                                | 1.00<br>0.   | X   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| <b>1b Sub-total</b>  |  |   |                       |         |              |                              |        | 3,768,354.   | 96,390.   | 551,503.  |
| <b>c Total from continuation sheets to Part VII, Section A</b> |  |   |                       |         |              |                              |        | 0.   | 0.  | 0.  |
| <b>d Total (add lines 1b and 1c)</b>                           |  |   |                       |         |              |                              |        | 3,768,354.   | 96,390.   | 551,503.  |

**2** Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **▶** 47

|  | Yes | No |
|--|-----|----|
| <b>3</b> Did the organization list any <b>former</b> officer, director, or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>                                       |     | X  |
| <b>4</b> For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If "Yes," complete Schedule J for such individual</i> | X   |    |
| <b>5</b> Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i>                       |     | X  |

**Section B. Independent Contractors**

**1** Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

| (A)<br>Name and business address | (B)<br>Description of services | (C)<br>Compensation |
|----------------------------------|--------------------------------|---------------------|
| ATTACHMENT 3                     |                                |                     |
|                                  |                                |                     |
|                                  |                                |                     |
|                                  |                                |                     |

**2** Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization **▶** 6



**Part VIII Statement of Revenue**

Check if Schedule O contains a response or note to any line in this Part VIII

|   |  |   | (A)<br>Total revenue | (B)<br>Related or exempt<br>function revenue                   | (C)<br>Unrelated<br>business revenue | (D)<br>Revenue excluded<br>from tax under<br>sections 512-514 |            |  |
|---|--|---|----------------------|--|--------------------------------------|---|------------|--|
| <b>Contributions, Gifts, Grants and Other Similar Amounts</b>   | <b>1a</b> Federated campaigns . . . . .  | <b>1a</b>   | 7,035.               |  |                                      |   |            |  |
|   | <b>b</b> Membership dues . . . . .   | <b>1b</b>   |                      |  |                                      |   |            |  |
|   | <b>c</b> Fundraising events . . . . .  | <b>1c</b>   |                      |  |                                      |   |            |  |
|   | <b>d</b> Related organizations . . . . .   | <b>1d</b>   |                      |  |                                      |   |            |  |
|   | <b>e</b> Government grants (contributions) . .   | <b>1e</b>   |                      |  |                                      |   |            |  |
|   | <b>f</b> All other contributions, gifts, grants,<br>and similar amounts not included above . | <b>1f</b>   | 5,766,079.           |  |                                      |   |            |  |
|   | <b>g</b> Noncash contributions included in<br>lines 1a-1f. . . . .                           | <b>1g</b>   | \$ 56,565.           |  |                                      |   |            |  |
|   | <b>h Total.</b> Add lines 1a-1f . . . . .  |   |                      | 5,773,114.   |                                      |   |            |  |
|   | <b>Program Service Revenue</b>   | <b>2a</b> CONTRACT REVENUE  | Business Code        | 541900   | 1,965,676.                           | 1,965,676.  |            |  |
| <b>b</b> INVESTMENT MANAGEMENT FEES   |  |   | 900099               | 575,000.   | 575,000.                             |   |            |  |
| <b>c</b> HONORARIUM, BOARD REPRESENTATION FEES  |  |   | 900099               | 167,232.   | 167,232.                             |   |            |  |
| <b>d</b> CONFERENCE FEES REVENUE  |  |   | 900099               | 48,929.  | 48,929.                              |   |            |  |
| <b>e</b> DIVIDENDS FROM PROGRAM INVESTMENTS   |  |   | 523920               | 22,863.  | 22,863.                              |   |            |  |
| <b>f</b> All other program service revenue . . . . .  |  |   |                      | 12,111.  | 12,111.                              |   |            |  |
| <b>g Total.</b> Add lines 2a-2f . . . . .   |  |   |                      | 2,791,811.   |                                      |   |            |  |
| <b>Other Revenue</b>  |  | <b>3</b> Investment income (including dividends, interest, and<br>other similar amounts). . . . . |                      |  | 2,287,908.                           |   | 2,287,908. |  |
|   | <b>4</b> Income from investment of tax-exempt bond proceeds .                                |   |                      | 0.   |                                      |   |            |  |
|   | <b>5</b> Royalties . . . . .   |   |                      | 38.  |                                      | 38.   |            |  |
|   | <b>6a</b> Gross rents . . . . .  | <b>6a</b>   | (i) Real             |  |                                      |   |            |  |
|   |  |   | (ii) Personal        |  |                                      |   |            |  |
|   |  |   |                      |  |                                      |   |            |  |
|   | <b>b</b> Less: rental expenses   | <b>6b</b>   |                      |  |                                      |   |            |  |
|   | <b>c</b> Rental income or (loss)   | <b>6c</b>   |                      |  |                                      |   |            |  |
|   | <b>d</b> Net rental income or (loss) . . . . .   |   |                      | 0.   |                                      |   |            |  |
|   | <b>7a</b> Gross amount from<br>sales of assets<br>other than inventory                       | <b>7a</b>   | (i) Securities       | 1,201,947.   |                                      |   |            |  |
|   |  |   | (ii) Other           |  |                                      |   |            |  |
|   |  |   |                      |  |                                      |   |            |  |
|   | <b>b</b> Less: cost or other basis<br>and sales expenses . .                                 | <b>7b</b>   |                      | 7,153,702.   |                                      |   |            |  |
|   | <b>c</b> Gain or (loss) . . . . .  | <b>7c</b>   |                      | -5,951,755.  |                                      |   |            |  |
|   | <b>d</b> Net gain or (loss) . . . . .  |   |                      | -5,951,755.  |                                      | -5,951,755.   |            |  |
| <b>8a</b> Gross income from fundraising<br>events (not including \$ _____<br>of contributions reported on line<br>1c). See Part IV, line 18 . . . . . | <b>8a</b>  |   | 0.                   |  |                                      |   |            |  |
|   |  | <b>b</b> Less: direct expenses . . . . .  | <b>8b</b>            | 0.   |                                      |   |            |  |
|   |  | <b>c</b> Net income or (loss) from fundraising events. . . . .                                    |                      |  | 0.                                   |   |            |  |
|   |  | <b>9a</b> Gross income from gaming<br>activities. See Part IV, line 19 . . . . .                  | <b>9a</b>            |  | 0.                                   |   |            |  |
|   |  |   |                      | <b>b</b> Less: direct expenses . . . . .                       | <b>9b</b>                            | 0.  |            |  |
|   |  |   |                      | <b>c</b> Net income or (loss) from gaming activities. . . . .  |                                      |   | 0.         |  |
|   |  | <b>10a</b> Gross sales of inventory, less<br>returns and allowances . . . . .                     | <b>10a</b>           |  | 0.                                   |   |            |  |
|   |  |   |                      | <b>b</b> Less: cost of goods sold . . . . .                    | <b>10b</b>                           | 0.  |            |  |
|   |  |   |                      | <b>c</b> Net income or (loss) from sales of inventory. . . . . |                                      |   | 0.         |  |
| <b>Miscellaneous Revenue</b>  | <b>11a</b> _____   | Business Code   |                      |  |                                      |   |            |  |
|   | <b>b</b> _____   |   |                      |  |                                      |   |            |  |
|   | <b>c</b> _____   |   |                      |  |                                      |   |            |  |
|   | <b>d</b> All other revenue . . . . .   |   |                      |  |                                      |   |            |  |
|   | <b>e Total.</b> Add lines 11a-11d . . . . .  |   |                      | 0.   |                                      |   |            |  |
| <b>12 Total revenue.</b> See instructions . . . . .   |  |   | 4,901,116.           | 2,791,811.   | -3,663,809.                          |   |            |  |

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

| <b>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</b>  | (A)<br>Total expenses | (B)<br>Program service expenses | (C)<br>Management and general expenses | (D)<br>Fundraising expenses |
|--|-----------------------|---------------------------------|--|-----------------------------|
| 1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21 . . . . .   | 143,819.              | 143,819.                        |  |                             |
| 2 Grants and other assistance to domestic individuals. See Part IV, line 22 . . . . .  | 0.                    |                                 |  |                             |
| 3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16 . . . . .   | 4,235,666.            | 4,235,666.                      |  |                             |
| 4 Benefits paid to or for members . . . . .  | 0.                    |                                 |  |                             |
| 5 Compensation of current officers, directors, trustees, and key employees . . . . .   | 2,775,146.            | 1,281,493.                      | 1,136,654.                             | 356,999.                    |
| 6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) . . . . .   | 0.                    |                                 |  |                             |
| 7 Other salaries and wages . . . . .   | 10,683,020.           | 8,342,217.                      | 1,496,583.                             | 844,220.                    |
| 8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions) . . . . .   | 539,940.              | 373,143.                        | 102,628.                               | 64,169.                     |
| 9 Other employee benefits . . . . .  | 1,337,265.            | 820,054.                        | 364,559.                               | 152,652.                    |
| 10 Payroll taxes . . . . .   | 865,766.              | 535,314.                        | 231,849.                               | 98,603.                     |
| 11 Fees for services (nonemployees):   |                       |                                 |  |                             |
| a Management . . . . .   | 0.                    |                                 |  |                             |
| b Legal . . . . .  | 257,498.              | 192,606.                        | 64,892.                                |                             |
| c Accounting . . . . .   | 270,891.              | 28,946.                         | 241,945.                               |                             |
| d Lobbying . . . . .   | 0.                    |                                 |  |                             |
| e Professional fundraising services. See Part IV, line 17 . . . . .  | 0.                    |                                 |  |                             |
| f Investment management fees . . . . .   | 665,240.              | 395,775.                        | 229,830.                               | 39,635.                     |
| g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.) . . . . .   | 3,150,257.            | 2,882,071.                      | 155,622.                               | 112,564.                    |
| 12 Advertising and promotion . . . . .   | 87,540.               | 21,907.                         | 342.                                   | 65,291.                     |
| 13 Office expenses . . . . .   | 310,376.              | 156,103.                        | 107,622.                               | 46,651.                     |
| 14 Information technology . . . . .  | 598,435.              | 400,712.                        | 118,560.                               | 79,163.                     |
| 15 Royalties . . . . .   | 0.                    |                                 |  |                             |
| 16 Occupancy . . . . .   | 1,253,270.            | 630,743.                        | 461,771.                               | 160,756.                    |
| 17 Travel . . . . .  | 414,881.              | 328,371.                        | 69,518.                                | 16,992.                     |
| 18 Payments of travel or entertainment expenses for any federal, state, or local public officials . . . . .  | 0.                    |                                 |  |                             |
| 19 Conferences, conventions, and meetings . . . . .  | -12,352.              | -13,161.                        | 440.                                   | 369.                        |
| 20 Interest . . . . .  | -488.                 | -1,371.                         | 883.                                   |                             |
| 21 Payments to affiliates . . . . .  | 0.                    |                                 |  |                             |
| 22 Depreciation, depletion, and amortization . . . . .   | 235,349.              | 142,486.                        | 64,826.                                | 28,037.                     |
| 23 Insurance . . . . .   | 128,941.              | 91,566.                         | 27,723.                                | 9,652.                      |
| 24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)   |                       |                                 |  |                             |
| a ALL OTHER . . . . .  | 172,344.              | 129,944.                        | 37,066.                                | 5,334.                      |
| b _____  |                       |                                 |  |                             |
| c _____  |                       |                                 |  |                             |
| d _____  |                       |                                 |  |                             |
| e All other expenses _____   |                       |                                 |  |                             |
| <b>25 Total functional expenses.</b> Add lines 1 through 24e   | 28,112,804.           | 21,118,404.                     | 4,913,313.                             | 2,081,087.                  |
| <b>26 Joint costs.</b> Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720) . . . . . | 0.                    |                                 |  |                             |

**Part X Balance Sheet**

Check if Schedule O contains a response or note to any line in this Part X

|   |  | (A)<br>Beginning of year |              | (B)<br>End of year  |
|---|--|--------------------------|--------------|---------------------|
| <b>Assets</b>   | <b>1</b> Cash - non-interest-bearing . . . . .   | 1,646,326.               | <b>1</b>     | 4,484,869.          |
|   | <b>2</b> Savings and temporary cash investments . . . . .  | 75,282,885.              | <b>2</b>     | 91,984,561.         |
|   | <b>3</b> Pledges and grants receivable, net . . . . .  | 12,146,652.              | <b>3</b>     | 8,843,326.          |
|   | <b>4</b> Accounts receivable, net. . . . .   | 1,015,139.               | <b>4</b>     | 785,589.            |
|   | <b>5</b> Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons . . . . . | 0.                       | <b>5</b>     | 0.                  |
|   | <b>6</b> Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B). . . . .  | 0.                       | <b>6</b>     | 0.                  |
|   | <b>7</b> Notes and loans receivable, net . . . . .   | 453,061.                 | <b>7</b>     | 1,884,436.          |
|   | <b>8</b> Inventories for sale or use . . . . .   | 0.                       | <b>8</b>     | 0.                  |
|   | <b>9</b> Prepaid expenses and deferred charges . . . . .   | 1,213,689.               | <b>9</b>     | 682,303.            |
|   | <b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D . . . . .   | <b>10a</b> 3,065,128.    |              |                     |
|   | <b>b</b> Less: accumulated depreciation. . . . .   | <b>10b</b> 2,216,047.    | 1,084,431.   | <b>10c</b> 849,081. |
|   | <b>11</b> Investments - publicly traded securities. . . . .  | 3,392,262.               | <b>11</b>    | 2,857,810.          |
|   | <b>12</b> Investments - other securities. See Part IV, line 11. . . . .  | 0.                       | <b>12</b>    | 0.                  |
|   | <b>13</b> Investments - program-related. See Part IV, line 11. . . . .   | 276,454,975.             | <b>13</b>    | 269,886,829.        |
|   | <b>14</b> Intangible assets . . . . .  | 0.                       | <b>14</b>    | 0.                  |
|   | <b>15</b> Other assets. See Part IV, line 11 . . . . .   | 4,213,560.               | <b>15</b>    | 4,213,298.          |
| <b>16 Total assets.</b> Add lines 1 through 15 (must equal line 33) . . . . . | 376,902,980.   | <b>16</b>                | 386,472,102. |                     |
| <b>Liabilities</b>  | <b>17</b> Accounts payable and accrued expenses . . . . .  | 4,481,913.               | <b>17</b>    | 4,048,375.          |
|   | <b>18</b> Grants payable . . . . .   | 0.                       | <b>18</b>    | 0.                  |
|   | <b>19</b> Deferred revenue. . . . .  | 435,211.                 | <b>19</b>    | 485,400.            |
|   | <b>20</b> Tax-exempt bond liabilities. . . . .   | 0.                       | <b>20</b>    | 0.                  |
|   | <b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D. . . . .   | 0.                       | <b>21</b>    | 0.                  |
|   | <b>22</b> Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons . . . . .     | 0.                       | <b>22</b>    | 0.                  |
|   | <b>23</b> Secured mortgages and notes payable to unrelated third parties . . . . .   | 0.                       | <b>23</b>    | 0.                  |
|   | <b>24</b> Unsecured notes and loans payable to unrelated third parties. . . . .  | 200,000.                 | <b>24</b>    | 0.                  |
|   | <b>25</b> Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D . . . . .  | 0.                       | <b>25</b>    | 99,933.             |
|   | <b>26 Total liabilities.</b> Add lines 17 through 25. . . . .  | 5,117,124.               | <b>26</b>    | 4,633,708.          |
| <b>Net Assets or Fund Balances</b>  | <b>Organizations that follow FASB ASC 958, check here</b> <input checked="" type="checkbox"/> <b>and complete lines 27, 28, 32, and 33.</b>  |                          |              |                     |
|   | <b>27</b> Net assets without donor restrictions . . . . .  | 351,766,873.             | <b>27</b>    | 367,934,858.        |
|   | <b>28</b> Net assets with donor restrictions. . . . .  | 20,018,983.              | <b>28</b>    | 13,903,536.         |
|   | <b>Organizations that do not follow FASB ASC 958, check here</b> <input type="checkbox"/> <b>and complete lines 29 through 33.</b>   |                          |              |                     |
|   | <b>29</b> Capital stock or trust principal, or current funds . . . . .   |                          | <b>29</b>    |                     |
|   | <b>30</b> Paid-in or capital surplus, or land, building, or equipment fund. . . . .  |                          | <b>30</b>    |                     |
|   | <b>31</b> Retained earnings, endowment, accumulated income, or other funds. . . . .  |                          | <b>31</b>    |                     |
|   | <b>32</b> Total net assets or fund balances . . . . .  | 371,785,856.             | <b>32</b>    | 381,838,394.        |
| <b>33</b> Total liabilities and net assets/fund balances. . . . .             | 376,902,980.   | <b>33</b>                | 386,472,102. |                     |

**Part XI Reconciliation of Net Assets**

Check if Schedule O contains a response or note to any line in this Part XI

|           |  |           |              |
|-----------|--|-----------|--------------|
| <b>1</b>  | Total revenue (must equal Part VIII, column (A), line 12)  | <b>1</b>  | 4,901,116.   |
| <b>2</b>  | Total expenses (must equal Part IX, column (A), line 25)   | <b>2</b>  | 28,112,804.  |
| <b>3</b>  | Revenue less expenses. Subtract line 2 from line 1   | <b>3</b>  | -23,211,688. |
| <b>4</b>  | Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))                      | <b>4</b>  | 371,785,856. |
| <b>5</b>  | Net unrealized gains (losses) on investments   | <b>5</b>  | 16,887,585.  |
| <b>6</b>  | Donated services and use of facilities   | <b>6</b>  | 0.           |
| <b>7</b>  | Investment expenses  | <b>7</b>  | 0.           |
| <b>8</b>  | Prior period adjustments   | <b>8</b>  | 0.           |
| <b>9</b>  | Other changes in net assets or fund balances (explain on Schedule O)   | <b>9</b>  | 16,376,641.  |
| <b>10</b> | Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B)) | <b>10</b> | 381,838,394. |

**Part XII Financial Statements and Reporting**

Check if Schedule O contains a response or note to any line in this Part XII.

- 1** Accounting method used to prepare the Form 990:  Cash  Accrual  Other \_\_\_\_\_  
If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.
- 2a** Were the organization's financial statements compiled or reviewed by an independent accountant? . . . . .  
If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both:  
 Separate basis  Consolidated basis  Both consolidated and separate basis
- b** Were the organization's financial statements audited by an independent accountant? . . . . .  
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both:  
 Separate basis  Consolidated basis  Both consolidated and separate basis
- c** If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? . . . . .  
If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.
- 3a** As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? . . . . .
- b** If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits . . .

|           | Yes | No |
|-----------|-----|----|
| <b>2a</b> |     | X  |
| <b>2b</b> | X   |    |
| <b>2c</b> | X   |    |
| <b>3a</b> |     | X  |
| <b>3b</b> |     |    |

Form **990** (2020)

**SCHEDULE A**  
**(Form 990 or 990-EZ)**

**Public Charity Status and Public Support**

OMB No. 1545-0047

**2020**

**Open to Public Inspection**

Department of the Treasury  
Internal Revenue Service

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Name of the organization

ACCION INTERNATIONAL

Employer identification number

13-2535763

**Part I Reason for Public Charity Status.** (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1  A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2  A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990 or 990-EZ).)
- 3  A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: \_\_\_\_\_
- 5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6  A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8  A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9  An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: \_\_\_\_\_
- 10  An organization that normally receives (1) more than 33 1/3 % of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3 % of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 11  An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 12  An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**.  
Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
  - a  **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
  - b  **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
  - c  **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
  - d  **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
  - e  Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.

f Enter the number of supported organizations . . . . .

g Provide the following information about the supported organization(s).

| (i) Name of supported organization | (ii) EIN | (iii) Type of organization (described on lines 1-10 above (see instructions)) | (iv) Is the organization listed in your governing document? |    | (v) Amount of monetary support (see instructions) | (vi) Amount of other support (see instructions) |
|------------------------------------|----------|---|---|----|---|---|
|                                    |          |   | Yes   | No |   |   |
| (A)                                |          |   |   |    |   |   |
| (B)                                |          |   |   |    |   |   |
| (C)                                |          |   |   |    |   |   |
| (D)                                |          |   |   |    |   |   |
| (E)                                |          |   |   |    |   |   |
| <b>Total</b>                       |          |   |   |    |   |   |

**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**  
 (Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

**Section A. Public Support**

| Calendar year (or fiscal year beginning in) ►   | (a) 2016    | (b) 2017   | (c) 2018   | (d) 2019    | (e) 2020   | (f) Total   |
|---|-------------|------------|------------|-------------|------------|-------------|
| <b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") . . . . .   | 14,437,212. | 9,423,851. | 5,279,974. | 19,174,205. | 5,773,114. | 54,088,356. |
| <b>2</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf . . . . .  |             |            |            |             |            | 0.          |
| <b>3</b> The value of services or facilities furnished by a governmental unit to the organization without charge . . . . .  |             |            |            |             |            | 0.          |
| <b>4 Total.</b> Add lines 1 through 3 . . . . .   | 14,437,212. | 9,423,851. | 5,279,974. | 19,174,205. | 5,773,114. | 54,088,356. |
| <b>5</b> The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f). . . . . |             |            |            |             |            | 28,336,814. |
| <b>6 Public support.</b> Subtract line 5 from line 4  |             |            |            |             |            | 25,751,542. |

**Section B. Total Support**

| Calendar year (or fiscal year beginning in) ►   | (a) 2016    | (b) 2017   | (c) 2018   | (d) 2019    | (e) 2020   | (f) Total                |
|---|-------------|------------|------------|-------------|------------|--------------------------|
| <b>7</b> Amounts from line 4 . . . . .  | 14,437,212. | 9,423,851. | 5,279,974. | 19,174,205. | 5,773,114. | 54,088,356.              |
| <b>8</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources . . . . .  | 3,221,524.  | 3,211,961. | 2,554,130. | 2,144,913.  | 2,287,908. | 13,420,436.              |
| <b>9</b> Net income from unrelated business activities, whether or not the business is regularly carried on . . . . .   |             |            |            |             |            | 0.                       |
| <b>10</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) . . . . .   |             |            |            |             |            | 0.                       |
| <b>11 Total support.</b> Add lines 7 through 10 . . . . .   |             |            |            |             |            | 67,508,792.              |
| <b>12</b> Gross receipts from related activities, etc. (see instructions) . . . . .   |             |            |            |             | <b>12</b>  | 19,925,922.              |
| <b>13 First 5 years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> . . . . . |             |            |            |             |            | <input type="checkbox"/> |

**Section C. Computation of Public Support Percentage**

|  |           |                                     |
|--|-----------|-------------------------------------|
| <b>14</b> Public support percentage for 2020 (line 6, column (f), divided by line 11, column (f)) . . . . .  | <b>14</b> | 38.15%                              |
| <b>15</b> Public support percentage from 2019 Schedule A, Part II, line 14 . . . . .   | <b>15</b> | 34.91%                              |
| <b>16a 33 1/3% support test - 2020.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization. . . . .   |           | <input checked="" type="checkbox"/> |
| <b>b 33 1/3% support test - 2019.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization . . . . .   |           | <input type="checkbox"/>            |
| <b>17a 10%-facts-and-circumstances test - 2020.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here</b> . Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization. . . . .    |           | <input type="checkbox"/>            |
| <b>b 10%-facts-and-circumstances test - 2019.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here</b> . Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization. . . . . |           | <input type="checkbox"/>            |
| <b>18 Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions . . . . .   |           | <input type="checkbox"/>            |

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**  
 (Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II.  
 If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

| Calendar year (or fiscal year beginning in) ►   | (a) 2016 | (b) 2017 | (c) 2018 | (d) 2019 | (e) 2020 | (f) Total |
|---|----------|----------|----------|----------|----------|-----------|
| <b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")   |          |          |          |          |          |           |
| <b>2</b> Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose . . . . . |          |          |          |          |          |           |
| <b>3</b> Gross receipts from activities that are not an unrelated trade or business under section 513 . . . . .   |          |          |          |          |          |           |
| <b>4</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf . . . . .  |          |          |          |          |          |           |
| <b>5</b> The value of services or facilities furnished by a governmental unit to the organization without charge . . . . .  |          |          |          |          |          |           |
| <b>6 Total.</b> Add lines 1 through 5 . . . . .   |          |          |          |          |          |           |
| <b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons . . . . .  |          |          |          |          |          |           |
| <b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year . . . . .           |          |          |          |          |          |           |
| <b>c</b> Add lines 7a and 7b. . . . .   |          |          |          |          |          |           |
| <b>8 Public support.</b> (Subtract line 7c from line 6.) . . . . .  |          |          |          |          |          |           |

**Section B. Total Support**

| Calendar year (or fiscal year beginning in) ►  | (a) 2016 | (b) 2017 | (c) 2018 | (d) 2019 | (e) 2020 | (f) Total |
|--|----------|----------|----------|----------|----------|-----------|
| <b>9</b> Amounts from line 6. . . . .  |          |          |          |          |          |           |
| <b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources . . . . . |          |          |          |          |          |           |
| <b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975 . . . . .                           |          |          |          |          |          |           |
| <b>c</b> Add lines 10a and 10b . . . . .   |          |          |          |          |          |           |
| <b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on. . . . .       |          |          |          |          |          |           |
| <b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) . . . . .                                  |          |          |          |          |          |           |
| <b>13 Total support.</b> (Add lines 9, 10c, 11, and 12.) . . . . .   |          |          |          |          |          |           |

**14 First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** . . . . .

**Section C. Computation of Public Support Percentage**

|   |           |   |
|---|-----------|---|
| <b>15</b> Public support percentage for 2020 (line 8, column (f), divided by line 13, column (f)) . . . . . | <b>15</b> | % |
| <b>16</b> Public support percentage from 2019 Schedule A, Part III, line 15 . . . . .                       | <b>16</b> | % |

**Section D. Computation of Investment Income Percentage**

|  |           |   |
|--|-----------|---|
| <b>17</b> Investment income percentage for <b>2020</b> (line 10c, column (f), divided by line 13, column (f)). . . . . | <b>17</b> | % |
| <b>18</b> Investment income percentage from <b>2019</b> Schedule A, Part III, line 17 . . . . .                        | <b>18</b> | % |

**19a 33 1/3% support tests - 2020.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization .

**b 33 1/3% support tests - 2019.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

**20 Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

**Part IV Supporting Organizations**

(Complete only if you checked a box in line 12 on Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

**Section A. All Supporting Organizations**

|   | Yes | No |
|---|-----|----|
| 1 Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>  |     |    |
| 2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>   |     |    |
| 3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer lines 3b and 3c below.</i>   |     |    |
| b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>   |     |    |
| c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>  |     |    |
| 4a Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.</i>  |     |    |
| b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>  |     |    |
| c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>   |     |    |
| 5a Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i> |     |    |
| b <b>Type I or Type II only.</b> Was any added or substituted supported organization part of a class already designated in the organization's organizing document?  |     |    |
| c <b>Substitutions only.</b> Was the substitution the result of an event beyond the organization's control?   |     |    |
| 6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>  |     |    |
| 7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>  |     |    |
| 8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>  |     |    |
| 9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>   |     |    |
| b Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>  |     |    |
| c Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>   |     |    |
| 10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer line 10b below.</i>  |     |    |
| b Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)</i>   |     |    |



**Part IV Supporting Organizations (continued)**

|  | Yes | No |
|--|-----|----|
| <b>11</b> Has the organization accepted a gift or contribution from any of the following persons?  |     |    |
| <b>a</b> A person who directly or indirectly controls, either alone or together with persons described in lines 11b and 11c below, the governing body of a supported organization? |     |    |
| <b>b</b> A family member of a person described in line 11a above?  |     |    |
| <b>c</b> A 35% controlled entity of a person described in line 11a or 11b above? <i>If "Yes" to line 11a, 11b, or 11c, provide detail in Part VI.</i>                              |     |    |

**Section B. Type I Supporting Organizations**

|   | Yes | No |
|---|-----|----|
| <b>1</b> Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? <i>If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.</i> |     |    |
| <b>2</b> Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? <i>If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.</i>   |     |    |

**Section C. Type II Supporting Organizations**

|  | Yes | No |
|--|-----|----|
| <b>1</b> Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? <i>If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).</i> |     |    |

**Section D. All Type III Supporting Organizations**

|   | Yes | No |
|---|-----|----|
| <b>1</b> Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided? |     |    |
| <b>2</b> Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? <i>If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).</i>   |     |    |
| <b>3</b> By reason of the relationship described in line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? <i>If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.</i>  |     |    |

**Section E. Type III Functionally Integrated Supporting Organizations**

|   |  |     |    |
|---|--|-----|----|
| <b>1</b> Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).  |  |     |    |
| <b>a</b> <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.  |  |     |    |
| <b>b</b> <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.   |  |     |    |
| <b>c</b> <input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a governmental entity (see instructions).   |  |     |    |
| <b>2</b> Activities Test. Answer lines 2a and 2b below.   |  | Yes | No |
| <b>a</b> Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? <i>If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.</i> |  |     |    |
| <b>b</b> Did the activities described in line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? <i>If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.</i>  |  |     |    |
| <b>3</b> Parent of Supported Organizations. Answer lines 3a and 3b below.   |  |     |    |
| <b>a</b> Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? <i>If "Yes" or "No," provide details in Part VI.</i>  |  |     |    |
| <b>b</b> Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? <i>If "Yes," describe in Part VI the role played by the organization in this regard.</i>   |  |     |    |

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations**

**1**  Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in Part VI*). See instructions. All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

| <b>Section A - Adjusted Net Income</b> |  | (A) Prior Year | (B) Current Year (optional) |
|--|--|----------------|-----------------------------|
| <b>1</b>                               | Net short-term capital gain  | <b>1</b>       |                             |
| <b>2</b>                               | Recoveries of prior-year distributions   | <b>2</b>       |                             |
| <b>3</b>                               | Other gross income (see instructions)  | <b>3</b>       |                             |
| <b>4</b>                               | Add lines 1 through 3.   | <b>4</b>       |                             |
| <b>5</b>                               | Depreciation and depletion   | <b>5</b>       |                             |
| <b>6</b>                               | Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions) | <b>6</b>       |                             |
| <b>7</b>                               | Other expenses (see instructions)  | <b>7</b>       |                             |
| <b>8</b>                               | <b>Adjusted Net Income</b> (subtract lines 5, 6, and 7 from line 4)  | <b>8</b>       |                             |

| <b>Section B - Minimum Asset Amount</b> |   | (A) Prior Year | (B) Current Year (optional) |
|---|---|----------------|-----------------------------|
| <b>1</b>                                | Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year): |                |                             |
| <b>a</b>                                | Average monthly value of securities   | <b>1a</b>      |                             |
| <b>b</b>                                | Average monthly cash balances   | <b>1b</b>      |                             |
| <b>c</b>                                | Fair market value of other non-exempt-use assets  | <b>1c</b>      |                             |
| <b>d</b>                                | <b>Total</b> (add lines 1a, 1b, and 1c)   | <b>1d</b>      |                             |
| <b>e</b>                                | <b>Discount</b> claimed for blockage or other factors ( <i>explain in detail in Part VI</i> ):                                  | <b>1e</b>      |                             |
| <b>2</b>                                | Acquisition indebtedness applicable to non-exempt-use assets  | <b>2</b>       |                             |
| <b>3</b>                                | Subtract line 2 from line 1d.   | <b>3</b>       |                             |
| <b>4</b>                                | Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).                                  | <b>4</b>       |                             |
| <b>5</b>                                | Net value of non-exempt-use assets (subtract line 4 from line 3)  | <b>5</b>       |                             |
| <b>6</b>                                | Multiply line 5 by 0.035.   | <b>6</b>       |                             |
| <b>7</b>                                | Recoveries of prior-year distributions  | <b>7</b>       |                             |
| <b>8</b>                                | <b>Minimum Asset Amount</b> (add line 7 to line 6)  | <b>8</b>       |                             |

| <b>Section C - Distributable Amount</b> |   |          | Current Year |
|---|---|----------|--------------|
| <b>1</b>                                | Adjusted net income for prior year (from Section A, line 8, column A)   | <b>1</b> |              |
| <b>2</b>                                | Enter 0.85 of line 1.   | <b>2</b> |              |
| <b>3</b>                                | Minimum asset amount for prior year (from Section B, line 8, column A)  | <b>3</b> |              |
| <b>4</b>                                | Enter greater of line 2 or line 3.  | <b>4</b> |              |
| <b>5</b>                                | Income tax imposed in prior year  | <b>5</b> |              |
| <b>6</b>                                | <b>Distributable Amount.</b> Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).   | <b>6</b> |              |
| <b>7</b>                                | <input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions). |          |              |

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)**

| Section D - Distributions |   | Current Year |
|---------------------------|---|--------------|
| 1                         | Amounts paid to supported organizations to accomplish exempt purposes   | 1            |
| 2                         | Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity               | 2            |
| 3                         | Administrative expenses paid to accomplish exempt purposes of supported organizations   | 3            |
| 4                         | Amounts paid to acquire exempt-use assets   | 4            |
| 5                         | Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i> )  | 5            |
| 6                         | Other distributions ( <i>describe in Part VI</i> ). See instructions.   | 6            |
| 7                         | <b>Total annual distributions.</b> Add lines 1 through 6.   | 7            |
| 8                         | Distributions to attentive supported organizations to which the organization is responsive ( <i>provide details in Part VI</i> ). See instructions. | 8            |
| 9                         | Distributable amount for 2020 from Section C, line 6  | 9            |
| 10                        | Line 8 amount divided by line 9 amount  | 10           |

| Section E - Distribution Allocations (see instructions) |   | (i)<br>Excess Distributions | (ii)<br>Underdistributions<br>Pre-2020 | (iii)<br>Distributable<br>Amount for 2020 |
|---|---|-----------------------------|--|---|
| 1   | Distributable amount for 2020 from Section C, line 6  |                             |  |   |
| 2   | Underdistributions, if any, for years prior to 2020 (reasonable cause required - <i>explain in Part VI</i> ). See instructions.   |                             |  |   |
| 3   | Excess distributions carryover, if any, to 2020   |                             |  |   |
| a   | From 2015 . . . . .   |                             |  |   |
| b   | From 2016 . . . . .   |                             |  |   |
| c   | From 2017 . . . . .   |                             |  |   |
| d   | From 2018 . . . . .   |                             |  |   |
| e   | From 2019 . . . . .   |                             |  |   |
| f   | <b>Total</b> of lines 3a through 3e   |                             |  |   |
| g   | Applied to underdistributions of prior years  |                             |  |   |
| h   | Applied to 2020 distributable amount  |                             |  |   |
| i   | Carryover from 2015 not applied (see instructions)  |                             |  |   |
| j   | Remainder. Subtract lines 3g, 3h, and 3i from line 3f.  |                             |  |   |
| 4   | Distributions for 2020 from Section D, line 7: \$   |                             |  |   |
| a   | Applied to underdistributions of prior years  |                             |  |   |
| b   | Applied to 2020 distributable amount  |                             |  |   |
| c   | Remainder. Subtract lines 4a and 4b from line 4.  |                             |  |   |
| 5   | Remaining underdistributions for years prior to 2020, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions. |                             |  |   |
| 6   | Remaining underdistributions for 2020. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.                        |                             |  |   |
| 7   | <b>Excess distributions carryover to 2021.</b> Add lines 3j and 4c.   |                             |  |   |
| 8   | Breakdown of line 7:  |                             |  |   |
| a   | Excess from 2016 . . . .  |                             |  |   |
| b   | Excess from 2017 . . . .  |                             |  |   |
| c   | Excess from 2018 . . . .  |                             |  |   |
| d   | Excess from 2019 . . . .  |                             |  |   |
| e   | Excess from 2020 . . . .  |                             |  |   |

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**Part VI** **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

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**Schedule of Contributors**

**2020**

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.  
 ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

|  |  |
|--|--|
| Name of the organization<br>ACCION INTERNATIONAL | Employer identification number<br>13-2535763 |
|--|--|

Organization type (check one):

**Filers of:**

**Section:**

- Form 990 or 990-EZ  501(c)(3 ) (enter number) organization
- 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
- 527 political organization
- Form 990-PF  501(c)(3) exempt private foundation
- 4947(a)(1) nonexempt charitable trust treated as a private foundation
- 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

**General Rule**

- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year . . . . . ▶ \$ \_\_\_\_\_

**Caution:** An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization **ACCION INTERNATIONAL**

Employer identification number  
13-2535763

**Part I** **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

| (a)<br>No. | (b)<br>Name, address, and ZIP + 4 | (c)<br>Total contributions | (d)<br>Type of contribution   |
|------------|-----------------------------------|----------------------------|---|
| 1          | N/A                               | \$ 1,200,000.              | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 2          | N/A                               | \$ 531,491.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 3          | N/A                               | \$ 465,067.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 4          | N/A                               | \$ 374,264.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 5          | N/A                               | \$ 307,862.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 6          | N/A                               | \$ 300,000.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |

Name of organization **ACCION INTERNATIONAL**

Employer identification number  
13-2535763

**Part I** **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

| (a)<br>No. | (b)<br>Name, address, and ZIP + 4 | (c)<br>Total contributions | (d)<br>Type of contribution   |
|------------|-----------------------------------|----------------------------|---|
| 7          | N/A                               | \$ 250,000.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 8          | N/A                               | \$ 200,000.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 9          | N/A                               | \$ 191,900.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 10         | N/A                               | \$ 168,649.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 11         | N/A                               | \$ 160,140.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 12         | N/A                               | \$ 150,000.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |

Name of organization **ACCION INTERNATIONAL**

Employer identification number  
13-2535763

**Part I** **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

| (a)<br>No. | (b)<br>Name, address, and ZIP + 4 | (c)<br>Total contributions | (d)<br>Type of contribution   |
|------------|-----------------------------------|----------------------------|---|
| 13         | N/A                               | \$ 147,163.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 14         | N/A                               | \$ 130,384.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| 15         | N/A                               | \$ 124,795.                | Person <input checked="" type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.) |
| _____      | _____                             | \$ _____                   | Person <input type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.)            |
| _____      | _____                             | \$ _____                   | Person <input type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.)            |
| _____      | _____                             | \$ _____                   | Person <input type="checkbox"/><br>Payroll <input type="checkbox"/><br>Noncash <input type="checkbox"/><br>(Complete Part II for noncash contributions.)            |



Name of organization ACCION INTERNATIONAL

Employer identification number

13-2535763

**Part II** **Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

| (a) No. from Part I | (b) Description of noncash property given | (c) FMV (or estimate) (See instructions.) | (d) Date received |
|---------------------|---|---|-------------------|
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |
| _____               | _____<br>_____<br>_____                   | \$ _____                                  | _____             |

Name of organization ACCION INTERNATIONAL

Employer identification number  
13-2535763

**Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor.** Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of **\$1,000 or less** for the year. (Enter this information once. See instructions.) ▶ \$ \_\_\_\_\_  
Use duplicate copies of Part III if additional space is needed.

| (a) No. from Part I | (b) Purpose of gift | (c) Use of gift | (d) Description of how gift is held |
|---------------------|---------------------|-----------------|-------------------------------------|
| _____               | _____<br>_____      | _____<br>_____  | _____<br>_____                      |

| (e) Transfer of gift                    |  |
|---|--|
| Transferee's name, address, and ZIP + 4 | Relationship of transferor to transferee |
| _____<br>_____                          | _____<br>_____                           |

| (a) No. from Part I | (b) Purpose of gift | (c) Use of gift | (d) Description of how gift is held |
|---------------------|---------------------|-----------------|-------------------------------------|
| _____               | _____<br>_____      | _____<br>_____  | _____<br>_____                      |

| (e) Transfer of gift                    |  |
|---|--|
| Transferee's name, address, and ZIP + 4 | Relationship of transferor to transferee |
| _____<br>_____                          | _____<br>_____                           |

| (a) No. from Part I | (b) Purpose of gift | (c) Use of gift | (d) Description of how gift is held |
|---------------------|---------------------|-----------------|-------------------------------------|
| _____               | _____<br>_____      | _____<br>_____  | _____<br>_____                      |

| (e) Transfer of gift                    |  |
|---|--|
| Transferee's name, address, and ZIP + 4 | Relationship of transferor to transferee |
| _____<br>_____                          | _____<br>_____                           |

| (a) No. from Part I | (b) Purpose of gift | (c) Use of gift | (d) Description of how gift is held |
|---------------------|---------------------|-----------------|-------------------------------------|
| _____               | _____<br>_____      | _____<br>_____  | _____<br>_____                      |

| (e) Transfer of gift                    |  |
|---|--|
| Transferee's name, address, and ZIP + 4 | Relationship of transferor to transferee |
| _____<br>_____                          | _____<br>_____                           |

SCHEDULE D (Form 990)

Supplemental Financial Statements

OMB No. 1545-0047

2020

Open to Public Inspection

Department of the Treasury Internal Revenue Service

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

Name of the organization

Employer identification number

ACCION INTERNATIONAL

13-2535763

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include total number at end of year, aggregate values, and yes/no questions about donor advisement.

Part II Conservation Easements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include purpose of easements, number of easements, and monitoring details.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include reporting requirements for art and historical treasures.

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule D (Form 990) 2020

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):

- a Public exhibition, b Scholarly research, c Preservation for future generations, d Loan or exchange program, e Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?

Part IV Escrow and Custodial Arrangements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?

b If "Yes," explain the arrangement in Part XIII and complete the following table:

Table with columns for Amount and rows for 1c Beginning balance, 1d Additions during the year, 1e Distributions during the year, 1f Ending balance.

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

Part V Endowment Funds.

Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

Table with columns (a) Current year, (b) Prior year, (c) Two years back, (d) Three years back, (e) Four years back and rows for 1a-1g: Beginning of year balance, Contributions, Net investment earnings, gains, and losses, Grants or scholarships, Other expenditures for facilities and programs, Administrative expenses, End of year balance.

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

- a Board designated or quasi-endowment %, b Permanent endowment %, c Term endowment %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

- (i) Unrelated organizations, (ii) Related organizations

b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?

Table with columns Yes, No and rows 3a(i), 3a(ii), 3b.

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Table with columns (a) Cost or other basis (investment), (b) Cost or other basis (other), (c) Accumulated depreciation, (d) Book value and rows for 1a Land, 1b Buildings, 1c Leasehold improvements, 1d Equipment, 1e Other, Total.

**Part VII Investments - Other Securities.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

| (a) Description of security or category<br>(including name of security)       | (b) Book value | (c) Method of valuation:<br>Cost or end-of-year market value |
|---|----------------|--|
| (1) Financial derivatives . . . . .   |                |  |
| (2) Closely held equity interests . . . . .                                   |                |  |
| (3) Other _____   |                |  |
| (A)   |                |  |
| (B)   |                |  |
| (C)   |                |  |
| (D)   |                |  |
| (E)   |                |  |
| (F)   |                |  |
| (G)   |                |  |
| (H)   |                |  |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 12.) . ▶ |                |  |

**Part VIII Investments - Program Related.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

| (a) Description of investment   | (b) Book value | (c) Method of valuation:<br>Cost or end-of-year market value |
|---|----------------|--|
| (1) BANCO SOLIDARIO S.A   | 106,628,790.   | COST   |
| (2) ACCION AFRICA ASIA  | 16,332,580.    | FMV  |
| (3) GRASSLAND FINANCE LIMITED   | 17,232,140.    | FMV  |
| (4) ACCION FRONTIER INCLUSION FUND  | 48,383,624.    | COST   |
| (5) DAWN MYANMAR  | 14,201,434.    | FMV  |
| (6) OTHER PROGRAM REL. INVESTMENT   | 67,108,261.    | COST   |
| (7)   |                |  |
| (8)   |                |  |
| (9)   |                |  |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 13.) . ▶ | 269,886,829.   |  |

**Part IX Other Assets.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

| (a) Description   | (b) Book value |
|---|----------------|
| (1)   |                |
| (2)   |                |
| (3)   |                |
| (4)   |                |
| (5)   |                |
| (6)   |                |
| (7)   |                |
| (8)   |                |
| (9)   |                |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 15.) . . . . . ▶ |                |

**Part X Other Liabilities.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

| 1. (a) Description of liability   | (b) Book value |
|---|----------------|
| (1) Federal income taxes  |                |
| (2)   |                |
| (3)   |                |
| (4)   |                |
| (5)   |                |
| (6)   |                |
| (7)   |                |
| (8)   |                |
| (9)   |                |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 25.) . . . . . ▶ | 99,933.        |

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII .

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

|          |   |           |             |
|----------|---|-----------|-------------|
| <b>1</b> | Total revenue, gains, and other support per audited financial statements . . . . .                              | <b>1</b>  | 38,609,775. |
| <b>2</b> | Amounts included on line 1 but not on Form 990, Part VIII, line 12:   |           |             |
| <b>a</b> | Net unrealized gains (losses) on investments . . . . .  | <b>2a</b> | 16,887,585. |
| <b>b</b> | Donated services and use of facilities . . . . .  | <b>2b</b> | 361,485.    |
| <b>c</b> | Recoveries of prior year grants . . . . .   | <b>2c</b> |             |
| <b>d</b> | Other (Describe in Part XIII.) . . . . .  | <b>2d</b> | 16,459,589. |
| <b>e</b> | Add lines <b>2a</b> through <b>2d</b> . . . . .   | <b>2e</b> | 33,708,659. |
| <b>3</b> | Subtract line <b>2e</b> from line <b>1</b> . . . . .  | <b>3</b>  | 4,901,116.  |
| <b>4</b> | Amounts included on Form 990, Part VIII, line 12, but not on line 1:  |           |             |
| <b>a</b> | Investment expenses not included on Form 990, Part VIII, line 7b . . . . .                                      | <b>4a</b> |             |
| <b>b</b> | Other (Describe in Part XIII.) . . . . .  | <b>4b</b> |             |
| <b>c</b> | Add lines <b>4a</b> and <b>4b</b> . . . . .   | <b>4c</b> |             |
| <b>5</b> | Total revenue. Add lines <b>3</b> and <b>4c</b> . <i>(This must equal Form 990, Part I, line 12.)</i> . . . . . | <b>5</b>  | 4,901,116.  |

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

|          |  |           |             |
|----------|--|-----------|-------------|
| <b>1</b> | Total expenses and losses per audited financial statements . . . . .   | <b>1</b>  | 28,112,804. |
| <b>2</b> | Amounts included on line 1 but not on Form 990, Part IX, line 25:  |           |             |
| <b>a</b> | Donated services and use of facilities . . . . .   | <b>2a</b> |             |
| <b>b</b> | Prior year adjustments . . . . .   | <b>2b</b> |             |
| <b>c</b> | Other losses . . . . .   | <b>2c</b> |             |
| <b>d</b> | Other (Describe in Part XIII.) . . . . .   | <b>2d</b> |             |
| <b>e</b> | Add lines <b>2a</b> through <b>2d</b> . . . . .  | <b>2e</b> |             |
| <b>3</b> | Subtract line <b>2e</b> from line <b>1</b> . . . . .   | <b>3</b>  | 28,112,804. |
| <b>4</b> | Amounts included on Form 990, Part IX, line 25, but not on line 1:   |           |             |
| <b>a</b> | Investment expenses not included on Form 990, Part VIII, line 7b . . . . .                                       | <b>4a</b> |             |
| <b>b</b> | Other (Describe in Part XIII.) . . . . .   | <b>4b</b> |             |
| <b>c</b> | Add lines <b>4a</b> and <b>4b</b> . . . . .  | <b>4c</b> |             |
| <b>5</b> | Total expenses. Add lines <b>3</b> and <b>4c</b> . <i>(This must equal Form 990, Part I, line 18.)</i> . . . . . | <b>5</b>  | 28,112,804. |

**Part XIII Supplemental Information.**

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

SEE PAGE 5

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**Part XIII Supplemental Information (continued)**

SCHEDULE D PART X LINE 2

ACCION IS A TAX-EXEMPT ORGANIZATION AS DESCRIBED IN SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE ("IRC") AND IS GENERALLY EXEMPT FROM INCOME TAXES PURSUANT TO SECTION 501(A). CENTRO AND ATA ARE REGISTERED CHARITABLE ORGANIZATIONS IN COLOMBIA AND INDIA, RESPECTIVELY. GATEWAY, AFIF GP, AFIF LP, AND AVL GP, SINGLE MEMBER LIMITED LIABILITY COMPANIES, ARE FULLY CONSOLIDATED ON THE FEDERAL FORM 990 OF THEIR SINGLE MEMBER, ACCION. ACC, AAIC AND AINV NIGERIA (SEE NOTE 2) ARE TAXABLE SUBSIDIARIES OF ACCION, FILING THEIR OWN TAX RETURNS. THE INCOME TAX CONSEQUENCES, IF ANY, ARE REFLECTED IN THE CONSOLIDATED FINANCIAL STATEMENTS, AND DO NOT HAVE A MATERIAL EFFECT, INDIVIDUALLY OR IN THE AGGREGATE, UPON ACCION'S CONSOLIDATED FINANCIAL STATEMENTS. ACCION BELIEVES IT HAS TAKEN NO UNCERTAIN TAX POSITIONS.

SCHEDULE D, PART XI, LINE 2D - OTHER ADJUSTMENTS:

|  |              |
|--|--------------|
| EQUITY IN INCOME OF EQUITY INVESTMENTS | \$16,459,589 |
|--|--------------|

**SCHEDULE F  
(Form 990)**

**Statement of Activities Outside the United States**

OMB No. 1545-0047

**2020**

**Open to Public Inspection**

Department of the Treasury  
Internal Revenue Service

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 14b, 15, or 16.

▶ Attach to Form 990.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Name of the organization

ACCION INTERNATIONAL

Employer identification number

13-2535763

**Part I General Information on Activities Outside the United States.** Complete if the organization answered "Yes" on Form 990, Part IV, line 14b.

- 1 **For grantmakers.** Does the organization maintain records to substantiate the amount of its grants and other assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . .  **Yes**  **No**
- 2 **For grantmakers.** Describe in Part V the organization's procedures for monitoring the use of its grants and other assistance outside the United States.

3 **Activities per Region.** (The following Part I, line 3 table can be duplicated if additional space is needed.)

| (a) Region  | (b) Number of offices in the region | (c) Number of employees, agents, and independent contractors in the region | (d) Activities conducted in the region (by type) (such as, fundraising, program services, investments, grants to recipients located in the region) | (e) If activity listed in (d) is a program service, describe specific type of service(s) in the region | (f) Total expenditures for and investments in the region |
|---|-------------------------------------|--|--|--|--|
| (1) MIDDLE EAST AND NORTH AFRICA                            | 0.                                  | 0.   | PROGRAM SERVICES   | SEE PART V   | 20,493.  |
| (2) NORTH AMERICA   | 0.                                  | 0.   | PROGRAM SERVICES   | SEE PART V   | 52,003.  |
| (3) SOUTH AMERICA   | 1.                                  | 24.  | PROGRAM SERVICES   | SEE PART V   | 1,567,828.   |
| (4) SOUTH ASIA  | 1.                                  | 22.  | PROGRAM SERVICES   | SEE PART V   | 719,664.   |
| (5) SUB-SAHARAN AFRICA                                      | 0.                                  | 4.   | PROGRAM SERVICES   | SEE PART V   | 837,979.   |
| (6) CENTRAL AMERICA/CARIBBEAN                               | 0.                                  | 0.   | INVESTMENTS  |  | 85,182,238.  |
| (7) EAST ASIA AND THE PACIFIC                               | 0.                                  | 0.   | INVESTMENTS  |  | 32,033,574.  |
| (8) EUROPE  | 0.                                  | 0.   | INVESTMENTS  |  | 11,762,172.  |
| (9) NORTH AMERICA   | 0.                                  | 0.   | INVESTMENTS  |  | 7,970,029.   |
| (10) SOUTH ASIA   | 0.                                  | 0.   | INVESTMENTS  |  | 1,326,867.   |
| (11) SUB-SAHARAN AFRICA                                     | 0.                                  | 0.   | INVESTMENTS  |  | 2,289,992.   |
| (12)  |                                     |  |  |  |  |
| (13)  |                                     |  |  |  |  |
| (14)  |                                     |  |  |  |  |
| (15)  |                                     |  |  |  |  |
| (16)  |                                     |  |  |  |  |
| (17)  |                                     |  |  |  |  |
| <b>3a</b> Subtotal . . . . .                                | 2.                                  | 50.  |  |  | 256,119,917.   |
| <b>b</b> Total from continuation sheets to Part I . . . . . |                                     |  |  |  |  |
| <b>c Totals</b> (add lines 3a and 3b)                       | 2.                                  | 50.  |  |  | 256,119,917.   |

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule F (Form 990) 2020



**Part II** Grants and Other Assistance to Organizations or Entities Outside the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 15, for any recipient who received more than \$5,000. Part II can be duplicated if additional space is needed.

| 1    | (a) Name of organization | (b) IRS code section and EIN (if applicable) | (c) Region                 | (d) Purpose of grant | (e) Amount of cash grant | (f) Manner of cash disbursement | (g) Amount of non-cash assistance | (h) Description of non-cash assistance | (i) Method of valuation (book, FMV, appraisal, other) |
|------|--------------------------|--|----------------------------|----------------------|--------------------------|---------------------------------|-----------------------------------|--|---|
| (1)  |                          |  | SOUTH AMERICA              |                      | 1,751,586.               | WIRE                            |                                   |  |   |
| (2)  |                          |  | SOUTH ASIA                 |                      | 1,416,461.               | WIRE                            |                                   |  |   |
| (3)  |                          |  | NORTH AMERICA              |                      | 146,155.                 | WIRE                            |                                   |  |   |
| (4)  |                          |  | SOUTH ASIA                 |                      | 126,419.                 | WIRE                            |                                   |  |   |
| (5)  |                          |  | SUB-SAHARAN AFRICA         |                      | 120,000.                 | WIRE                            |                                   |  |   |
| (6)  |                          |  | CENT. AMERICA/CARIBBEAN    |                      | 100,000.                 | WIRE                            |                                   |  |   |
| (7)  |                          |  | EAST ASIA/PACIFIC          |                      | 100,000.                 | WIRE                            |                                   |  |   |
| (8)  |                          |  | SOUTH ASIA                 |                      | 80,000.                  | WIRE                            |                                   |  |   |
| (9)  |                          |  | SOUTH AMERICA              |                      | 80,000.                  | WIRE                            |                                   |  |   |
| (10) |                          |  | SOUTH AMERICA              |                      | 77,833.                  | WIRE                            |                                   |  |   |
| (11) |                          |  | EUROPE/ ICELAND/ GREENLAND |                      | 60,220.                  | WIRE                            |                                   |  |   |
| (12) |                          |  | SUB-SAHARAN AFRICA         |                      | 50,000.                  | WIRE                            |                                   |  |   |
| (13) |                          |  | SOUTH AMERICA              |                      | 39,149.                  | WIRE                            |                                   |  |   |
| (14) |                          |  | NORTH AMERICA              |                      | 35,068.                  | WIRE                            |                                   |  |   |
| (15) |                          |  | EAST ASIA/PACIFIC          |                      | 25,000.                  | WIRE                            |                                   |  |   |
| (16) |                          |  | SUB-SAHARAN AFRICA         |                      | 25,000.                  | WIRE                            |                                   |  |   |

2 Enter total number of recipient organizations listed above that are recognized as charities by the foreign country, recognized as a tax exempt 501(c)(3) organization by the IRS, or for which the grantee or counsel has provided a section 501(c)(3) equivalency letter . . . . 4 .

3 Enter total number of other organizations or entities . . . . . 12 .

**Part III** Grants and Other Assistance to Individuals Outside the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 16. Part III can be duplicated if additional space is needed.

| (a) Type of grant or assistance | (b) Region | (c) Number of recipients | (d) Amount of cash grant | (e) Manner of cash disbursement | (f) Amount of noncash assistance | (g) Description of noncash assistance | (h) Method of valuation (book, FMV, appraisal, other) |
|---------------------------------|------------|--------------------------|--------------------------|---------------------------------|----------------------------------|---------------------------------------|---|
| (1)                             |            |                          |                          |                                 |                                  |                                       |   |
| (2)                             |            |                          |                          |                                 |                                  |                                       |   |
| (3)                             |            |                          |                          |                                 |                                  |                                       |   |
| (4)                             |            |                          |                          |                                 |                                  |                                       |   |
| (5)                             |            |                          |                          |                                 |                                  |                                       |   |
| (6)                             |            |                          |                          |                                 |                                  |                                       |   |
| (7)                             |            |                          |                          |                                 |                                  |                                       |   |
| (8)                             |            |                          |                          |                                 |                                  |                                       |   |
| (9)                             |            |                          |                          |                                 |                                  |                                       |   |
| (10)                            |            |                          |                          |                                 |                                  |                                       |   |
| (11)                            |            |                          |                          |                                 |                                  |                                       |   |
| (12)                            |            |                          |                          |                                 |                                  |                                       |   |
| (13)                            |            |                          |                          |                                 |                                  |                                       |   |
| (14)                            |            |                          |                          |                                 |                                  |                                       |   |
| (15)                            |            |                          |                          |                                 |                                  |                                       |   |
| (16)                            |            |                          |                          |                                 |                                  |                                       |   |
| (17)                            |            |                          |                          |                                 |                                  |                                       |   |
| (18)                            |            |                          |                          |                                 |                                  |                                       |   |

**Part IV Foreign Forms**

- 1 Was the organization a U.S. transferor of property to a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 926, Return by a U.S. Transferor of Property to a Foreign Corporation (see Instructions for Form 926)* . . . . .  **Yes**  **No**
  
- 2 Did the organization have an interest in a foreign trust during the tax year? *If "Yes," the organization may be required to separately file Form 3520, Annual Return To Report Transactions With Foreign Trusts and Receipt of Certain Foreign Gifts, and/or Form 3520-A, Annual Information Return of Foreign Trust With a U.S. Owner (see Instructions for Forms 3520 and 3520-A; don't file with Form 990)* . . . . .  **Yes**  **No**
  
- 3 Did the organization have an ownership interest in a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 5471, Information Return of U.S. Persons With Respect to Certain Foreign Corporations (see Instructions for Form 5471)* . . . . .  **Yes**  **No**
  
- 4 Was the organization a direct or indirect shareholder of a passive foreign investment company or a qualified electing fund during the tax year? *If "Yes," the organization may be required to file Form 8621, Information Return by a Shareholder of a Passive Foreign Investment Company or Qualified Electing Fund (see Instructions for Form 8621)* . . . . .  **Yes**  **No**
  
- 5 Did the organization have an ownership interest in a foreign partnership during the tax year? *If "Yes," the organization may be required to file Form 8865, Return of U.S. Persons With Respect to Certain Foreign Partnerships (see Instructions for Form 8865)* . . . . .  **Yes**  **No**
  
- 6 Did the organization have any operations in or related to any boycotting countries during the tax year? *If "Yes," the organization may be required to separately file Form 5713, International Boycott Report (see Instructions for Form 5713; don't file with Form 990)* . . . . .  **Yes**  **No**

**Part V Supplemental Information**

Provide the information required by Part I, line 2 (monitoring of funds); Part I, line 3, column (f) (accounting method; amounts of investments vs. expenditures per region); Part II, line 1 (accounting method); Part III (accounting method); and Part III, column (c) (estimated number of recipients), as applicable. Also complete this part to provide any additional information (see instructions).

---

SCHEDULE F, PART I, LINE 2:

ACCION'S ACCOUNTING AND RESOURCE DEVELOPMENT DEPARTMENTS OVERSEE THE RECEIPT, DISTRIBUTION AND USE OF GRANT FUNDS, AND PROVIDE DONORS WITH DETAILED REPORTS BASED THEREON.

SCHEDULE F, PART I, COLUMN E:

IF ACTIVITY LISTED IN PART I, COLUMN (D) IS A PROGRAM SERVICE, FOLLOWING IS THE SPECIFIC TYPE OF SERVICE IN THE REGION: MICROFINANCE-TECHNICAL ASSISTANCE, EDUCATION AND INVESTMENTS.

SCHEDULE F, PART I, II, III:

THE ACCOUNTING METHOD USED FOR PARTS I, II AND III IS US GAAP/ACCRUAL BASIS.

**SCHEDULE I  
(Form 990)**

**Grants and Other Assistance to Organizations,  
Governments, and Individuals in the United States**

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.  
 ▶ Attach to Form 990.

Department of the Treasury  
Internal Revenue Service

Name of the organization

ACCION INTERNATIONAL

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

Employer identification number

13-2535763

OMB No. 1545-0047

**2020**

**Open to Public  
Inspection**

**Part I General Information on Grants and Assistance**

- 1** Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?  **Yes**  **No**
- 2** Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

**Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments.** Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

| 1 (a) Name and address of organization or government                                     | (b) EIN    | (c) IRC section (if applicable) | (d) Amount of cash grant | (e) Amount of non-cash assistance | (f) Method of valuation (book, FMV, appraisal, other) | (g) Description of non-cash assistance | (h) Purpose of grant or assistance |
|--|------------|---------------------------------|--------------------------|-----------------------------------|---|--|------------------------------------|
| (1) ACCION THE US NETWORK/ACCION OPPORT. FUND<br>85 BROAD ST, 18TH FL NEW YORK, NY 10004 | 45-4127501 | 501(C)(3)                       | 143,819.                 |                                   |   |  | PROGRAM ASSISTANCE                 |
| (2)  |            |                                 |                          |                                   |   |  |                                    |
| (3)  |            |                                 |                          |                                   |   |  |                                    |
| (4)  |            |                                 |                          |                                   |   |  |                                    |
| (5)  |            |                                 |                          |                                   |   |  |                                    |
| (6)  |            |                                 |                          |                                   |   |  |                                    |
| (7)  |            |                                 |                          |                                   |   |  |                                    |
| (8)  |            |                                 |                          |                                   |   |  |                                    |
| (9)  |            |                                 |                          |                                   |   |  |                                    |
| (10)   |            |                                 |                          |                                   |   |  |                                    |
| (11)   |            |                                 |                          |                                   |   |  |                                    |
| (12)   |            |                                 |                          |                                   |   |  |                                    |

- 2** Enter total number of section 501(c)(3) and government organizations listed in the line 1 table 1.
- 3** Enter total number of other organizations listed in the line 1 table 1.

**For Paperwork Reduction Act Notice, see the Instructions for Form 990.** Schedule I (Form 990) 2020

**Part III Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22. Part III can be duplicated if additional space is needed.

|   | (a) Type of grant or assistance | (b) Number of recipients | (c) Amount of cash grant | (d) Amount of non-cash assistance | (e) Method of valuation (book, FMV, appraisal, other) | (f) Description of non-cash assistance |
|---|---------------------------------|--------------------------|--------------------------|-----------------------------------|---|--|
| 1 |                                 |                          |                          |                                   |   |  |
| 2 |                                 |                          |                          |                                   |   |  |
| 3 |                                 |                          |                          |                                   |   |  |
| 4 |                                 |                          |                          |                                   |   |  |
| 5 |                                 |                          |                          |                                   |   |  |
| 6 |                                 |                          |                          |                                   |   |  |
| 7 |                                 |                          |                          |                                   |   |  |

**Part IV Supplemental Information.** Provide the information required in Part I, line 2, Part III, column (b); and any other additional information.

PART I, LINE 2:

ACCION'S ACCOUNTING AND RESOURCE DEVELOPMENT DEPARTMENTS OVERSEE THE RECEIPT, DISTRIBUTION AND USE OF GRANT FUNDS, AND PROVIDE DONORS WITH DETAILED REPORTS BASED THEREON.

**SCHEDULE J  
(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Compensation Information**

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

- ▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
- ▶ Attach to Form 990.
- ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2020**

**Open to Public  
Inspection**

Name of the organization

ACCION INTERNATIONAL

Employer identification number

13-2535763

**Part I Questions Regarding Compensation**

**1a** Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

- |   |   |
|---|---|
| <input type="checkbox"/> First-class or charter travel                        | <input checked="" type="checkbox"/> Housing allowance or residence for personal use |
| <input checked="" type="checkbox"/> Travel for companions                     | <input type="checkbox"/> Payments for business use of personal residence            |
| <input checked="" type="checkbox"/> Tax indemnification and gross-up payments | <input type="checkbox"/> Health or social club dues or initiation fees              |
| <input type="checkbox"/> Discretionary spending account                       | <input type="checkbox"/> Personal services (such as maid, chauffeur, chef)          |

**b** If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

**2** Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?

**3** Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Compensation committee              | <input checked="" type="checkbox"/> Written employment contract                     |
| <input checked="" type="checkbox"/> Independent compensation consultant | <input checked="" type="checkbox"/> Compensation survey or study                    |
| <input checked="" type="checkbox"/> Form 990 of other organizations     | <input checked="" type="checkbox"/> Approval by the board or compensation committee |

**4** During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

- a** Receive a severance payment or change-of-control payment?
  - b** Participate in or receive payment from a supplemental nonqualified retirement plan?
  - c** Participate in or receive payment from an equity-based compensation arrangement?
- If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

**Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.**

**5** For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

- a** The organization?
  - b** Any related organization?
- If "Yes" on line 5a or 5b, describe in Part III.

**6** For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

- a** The organization?
  - b** Any related organization?
- If "Yes" on line 6a or 6b, describe in Part III.

**7** For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III.

**8** Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III.

**9** If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

|           | Yes | No |
|-----------|-----|----|
| <b>1b</b> | X   |    |
| <b>2</b>  | X   |    |
| <b>4a</b> |     | X  |
| <b>4b</b> | X   |    |
| <b>4c</b> |     | X  |
| <b>5a</b> |     | X  |
| <b>5b</b> |     | X  |
| <b>6a</b> |     | X  |
| <b>6b</b> |     | X  |
| <b>7</b>  | X   |    |
| <b>8</b>  |     | X  |
| <b>9</b>  |     |    |

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2020

**Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

**Note:** The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

| (A) Name and Title                                | (B) Breakdown of W-2 and/or 1099-MISC compensation |                                     |                                     | (C) Retirement and other deferred compensation | (D) Nontaxable benefits | (E) Total of columns (B)(i)-(D) | (F) Compensation in column (B) reported as deferred on prior Form 990 |
|---|--|-------------------------------------|-------------------------------------|--|-------------------------|---------------------------------|---|
|   | (i) Base compensation                              | (ii) Bonus & incentive compensation | (iii) Other reportable compensation |  |                         |                                 |   |
| MICHAEL SCHLEIN<br>1 PRESIDENT & CEO              | 488,767.   | 123,032.                            | 2,322.                              | 0.   | 33,617.                 | 647,738.                        | 0.  |
| ESTEBAN ALTSCHUL<br>2 COO                         | 333,719.   | 52,673.                             | 190,650.                            | 21,375.  | 46,610.                 | 645,027.                        | 0.  |
| LIVINGSTON PARSONS III<br>3 CFO                   | 226,759.   | 33,394.                             | 28,044.                             | 19,266.  | 29,546.                 | 337,009.                        | 0.  |
| KEVIN SAUNDERS<br>4 ASSISTANT SEC AND GEN COUNSEL | 217,177.   | 33,000.                             | 20,123.                             | 18,000.  | 33,766.                 | 322,066.                        | 0.  |
| BRIAN CIANCY<br>5 CDO                             | 231,045.   | 33,800.                             | 41,198.                             | 19,500.  | 29,465.                 | 355,008.                        | 0.  |
| JOHN FISCHER<br>6 CIO                             | 250,961.   | 41,093.                             | 27,881.                             | 13,566.  | 29,172.                 | 362,673.                        | 0.  |
| MAYADA EL-ZOGHBI<br>7 CFI SENIOR VP.              | 54,352.  | 0.                                  | 42,038.                             | 36,651.  | 3,723.                  | 136,764.                        | 0.  |
| TAHIRA DOSANI<br>8 VENTURE LAB SENIOR VP.         | 231,407.   | 13,000.                             | 27,242.                             | 14,028.  | 18,176.                 | 303,853.                        | 0.  |
| VIKAS RAJ<br>9 VENTURE LAB SENIOR VP.             | 0.   | 0.                                  | 0.                                  | 0.   | 0.                      | 0.                              | 0.  |
| VICTORIA WHITE<br>10 GLAS SENIOR VP.              | 206,877.   | 31,500.                             | 19,986.                             | 17,250.  | 12,511.                 | 288,124.                        | 0.  |
| JAMES ROSENBERG<br>11 COO                         | 0.   | 0.                                  | 0.                                  | 0.   | 0.                      | 0.                              | 0.  |
|   | 222,393.   | 31,500.                             | 486.                                | 17,250.  | 28,734.                 | 300,363.                        | 0.  |
|   | 0.   | 0.                                  | 0.                                  | 0.   | 0.                      | 0.                              | 0.  |
|   | 227,403.   | 35,343.                             | 17,322.                             | 18,749.  | 33,899.                 | 332,716.                        | 0.  |
|   | 0.   | 0.                                  | 0.                                  | 0.   | 0.                      | 0.                              | 0.  |
|   | 209,202.   | 29,120.                             | 11,850.                             | 16,640.  | 24,074.                 | 290,886.                        | 0.  |
|   | 0.   | 0.                                  | 0.                                  | 0.   | 0.                      | 0.                              | 0.  |
| 12  |  |                                     |                                     |  |                         |                                 |   |
| 13  |  |                                     |                                     |  |                         |                                 |   |
| 14  |  |                                     |                                     |  |                         |                                 |   |
| 15  |  |                                     |                                     |  |                         |                                 |   |
| 16  |  |                                     |                                     |  |                         |                                 |   |



**Part III Supplemental Information**

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

SCHEDULE J PART I LINE 1A:

HOUSING ALLOWANCE, TAX INDEMNIFICATION AND ONCE A YEAR HOME LEAVE FOR EMPLOYEES AND THE MEMBERS OF THEIR FAMILIES WERE PROVIDED TO ESTEBAN ALTSCHUL AND JOHN FISCHER AS PART OF AN EXPATRIATE BENEFIT PACKAGE DURING THEIR TEMPORARY ASSIGNMENT TO A FOREIGN OFFICE.

SCHEDULE J, PART I, LINE 4B:

VIKAS RAJ AND TAHIRA DOSANI WERE PARTICIPANTS IN A 457 (F) PLAN. THE APPLICABLE AMOUNTS FOR 2020 WERE 0 FOR BOTH.

SCHEDULE J, PART I, LINE 7:

EMPLOYEES IDENTIFIED IN SCHEDULE J, PART II (A), LINES 1 - 11 WERE ELIGIBLE FOR LIMITED INCENTIVE COMPENSATION BASED UPON PERFORMANCE IN THE PRIOR TAX YEAR. ANY SUCH COMPENSATION THAT IS AWARDED IS PART OF AND SUBJECT TO THE TOTAL COMPENSATION REVIEW AND APPROVAL PROCESS.

**SCHEDULE M  
(Form 990)**

**Noncash Contributions**

OMB No. 1545-0047

**2020**

**Open to Public  
Inspection**

Department of the Treasury  
Internal Revenue Service

- ▶ Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
- ▶ Attach to Form 990.
- ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Name of the organization

ACCION INTERNATIONAL

Employer identification number

13-2535763

**Part I Types of Property**

|  | (a)<br>Check if<br>applicable | (b)<br>Number of contributions or<br>items contributed | (c)<br>Noncash contribution<br>amounts reported on<br>Form 990, Part VIII, line 1g | (d)<br>Method of determining<br>noncash contribution amounts |
|--|-------------------------------|--|--|--|
| 1 Art - Works of art . . . . .   |                               |  |  |  |
| 2 Art - Historical treasures . . . . .                                       |                               |  |  |  |
| 3 Art - Fractional interests . . . . .                                       |                               |  |  |  |
| 4 Books and publications . . . . .   |                               |  |  |  |
| 5 Clothing and household<br>goods . . . . .                                  |                               |  |  |  |
| 6 Cars and other vehicles. . . . .   |                               |  |  |  |
| 7 Boats and planes . . . . .   |                               |  |  |  |
| 8 Intellectual property . . . . .  |                               |  |  |  |
| 9 Securities - Publicly traded . . . . .                                     | X                             | 12.  | 56,565.  | FAIR MARKET VALUE  |
| 10 Securities - Closely held stock . . . . .                                 |                               |  |  |  |
| 11 Securities - Partnership, LLC,<br>or trust interests . . . . .            |                               |  |  |  |
| 12 Securities - Miscellaneous . . . . .                                      |                               |  |  |  |
| 13 Qualified conservation<br>contribution - Historic<br>structures . . . . . |                               |  |  |  |
| 14 Qualified conservation<br>contribution - Other. . . . .                   |                               |  |  |  |
| 15 Real estate - Residential . . . . .                                       |                               |  |  |  |
| 16 Real estate - Commercial . . . . .  |                               |  |  |  |
| 17 Real estate - Other . . . . .   |                               |  |  |  |
| 18 Collectibles . . . . .  |                               |  |  |  |
| 19 Food inventory . . . . .  |                               |  |  |  |
| 20 Drugs and medical supplies . . . . .                                      |                               |  |  |  |
| 21 Taxidermy. . . . .  |                               |  |  |  |
| 22 Historical artifacts. . . . .   |                               |  |  |  |
| 23 Scientific specimens . . . . .  |                               |  |  |  |
| 24 Archeological artifacts . . . . .   |                               |  |  |  |
| 25 Other ▶( )  |                               |  |  |  |
| 26 Other ▶( )  |                               |  |  |  |
| 27 Other ▶( )  |                               |  |  |  |
| 28 Other ▶( )  |                               |  |  |  |

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part V, Donee Acknowledgement . . . . . **29**

|   | Yes | No |
|---|-----|----|
| 30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least three years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period? . . . . . |     | X  |
| b If "Yes," describe the arrangement in Part II.  |     |    |
| 31 Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions? . . . . .   | X   |    |
| 32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions? . . . . .  |     | X  |
| b If "Yes," describe in Part II.  |     |    |
| 33 If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.   |     |    |

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule M (Form 990) 2020

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**Part II** **Supplemental Information.** Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

---

SCHEDULE M, PART I, COLUMN (B):

EXPLANATION: REPRESENTS THE NUMBER OF CONTRIBUTIONS.

**SCHEDULE O**  
**(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

Name of the organization

ACCION INTERNATIONAL

**Supplemental Information to Form 990 or 990-EZ**

Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No. 1545-0047

**2020**

**Open to Public  
Inspection**

Employer identification number

13-2535763

FORM 990, PART III, LINE 4A:

GLOBAL PROGRAMS: THREE BILLION PEOPLE ARE LEFT OUT OF OR POORLY SERVED BY THE WORLD'S FORMAL FINANCIAL SECTOR, LACKING THE FINANCIAL TOOLS THEY NEED TO MANAGE THEIR DAY-TO-DAY LIVES. THE GLOBAL PANDEMIC HAS MADE IT EVEN HARDER FOR THEM TO GROW THEIR BUSINESSES, PROVIDE FOR THEIR FAMILIES, AND AVOID FINANCIAL DISASTER. ACCION IS A GLOBAL NONPROFIT COMMITTED TO CREATING A FINANCIALLY INCLUSIVE WORLD. ACCION USES DIGITAL TECHNOLOGY TO HELP FAMILIES AND SMALL BUSINESSES ACCESS THE FINANCIAL TOOLS THEY NEED TO REACH THEIR ECONOMIC POTENTIAL AND BUILD BETTER LIVES. OUR GLOBAL PROGRAMS INCLUDE THE ACCION GLOBAL ADVISORY SOLUTIONS TEAM, WHICH PARTNERS WITH FINANCIAL SERVICE PROVIDERS AROUND THE WORLD TO BETTER MEET THE NEEDS OF UNDERSERVED INDIVIDUALS AND SMALL BUSINESSES. THE ADVISORY TEAM LEVERAGES ACCION'S GLOBAL INSIGHTS AND PROVIDES STRATEGIC AND OPERATIONAL SUPPORT IN GROWTH STRATEGY AND PLANNING, CUSTOMER STRATEGY, DIGITAL CHANNELS, AND OTHER CORE PROCESSES THAT MAXIMIZE THE IMPACT ON AND FOR CLIENTS. IN 2020, AS DIGITAL TOOLS BECAME ESSENTIAL TO THE SURVIVAL OF BUSINESSES AND THEIR FINANCIAL SERVICE PROVIDERS DURING THE PANDEMIC, THE ADVISORY TEAM WORKED WITH ITS PARTNERS TO RAPIDLY DEVELOP NEW DIGITAL PRODUCTS AND PLATFORMS THAT HELP UNDERSERVED CLIENTS START PARTICIPATING IN AND BENEFITTING FROM THE DIGITAL ECONOMY.

FORM 990, PART III, LINE 4B:

GLOBAL INVESTMENTS: ACCION INVESTS IN THE PRODUCTS AND SERVICES THAT

|  |  |
|--|--|
| Name of the organization<br>ACCION INTERNATIONAL | Employer identification number<br>13-2535763 |
|--|--|

BENEFIT THE WORLD'S THREE BILLION FINANCIALLY UNDERSERVED PEOPLE, CATALYZING AND SCALING INNOVATION TO ADDRESS GLOBAL NEED. BY SUPPORTING INCLUSIVE FINTECH STARTUPS, MICROFINANCE INSTITUTIONS, AND OTHER FINANCIAL SERVICE PROVIDERS, PROVIDING THEM WITH HIGH-CALIBER GOVERNANCE THROUGH BOARD OVERSIGHT, AND/OR ADVISING ON STRATEGIC AND OPERATIONAL CHALLENGES, WE CREATE WELL-RUN, MISSION-DRIVEN, AND EFFICIENT ORGANIZATIONS THAT CREATE DEMONSTRATION MODELS AND ENCOURAGE OTHERS TO WORK TOWARD A FINANCIALLY INCLUSIVE WORLD. ACCION'S SEED-STAGE IMPACT INITIATIVE, ACCION VENTURE LAB, INVESTS CAPITAL IN, AND PROVIDES SUPPORT TO, INNOVATIVE FINTECH STARTUPS THAT INCREASE ACCESS TO, IMPROVE THE QUALITY OF, OR REDUCE THE COST OF FINANCIAL SERVICES FOR THE UNDERSERVED AT SCALE. IN 2020, ACCION HELPED ITS PARTNERS AROUND THE WORLD RAPIDLY DIGITIZE THEIR OPERATIONS TO STAY IN TOUCH WITH CLIENTS COPING WITH LOCKDOWNS AND SOCIAL DISTANCING, AND SUPPORTED DIGITAL INNOVATIONS THAT CAN HELP VULNERABLE CLIENTS BUILD THEIR FINANCIAL RESILIENCE.

FORM 990, PART III, LINE 4C:

CENTER FOR FINANCIAL INCLUSION: LAUNCHED IN 2008, THE CENTER FOR FINANCIAL INCLUSION AT ACCION (CFI) IS AN INDEPENDENT THINK TANK THAT USES RIGOROUS RESEARCH AND ADVOCACY TO ADVANCE INCLUSIVE FINANCIAL SYSTEMS FOR LOW-INCOME PEOPLE AROUND THE WORLD. IT LEVERAGES PARTNERSHIPS TO CONDUCT RESEARCH, TEST PROMISING SOLUTIONS, AND THEN ADVOCATE FOR EVIDENCE-BASED CHANGE. IN 2020, CFI CONDUCTED A SURVEY ACROSS FOUR COUNTRIES TO BETTER UNDERSTAND THE EFFECTS OF THE PANDEMIC ON SMALL BUSINESSES AROUND THE WORLD. CFI ALSO CONDUCTED RESEARCH TO ASSESS HOW POLICYMAKERS ARE RESPONDING TO COVID-19 AND CREATED CASE STUDIES ON

|  |  |
|--|--|
| Name of the organization<br>ACCION INTERNATIONAL | Employer identification number<br>13-2535763 |
|--|--|

INVESTORS' RESPONSES TO PREVIOUS CRISES TO DRAW OUT APPLICABLE LESSONS. IN 2020, CFI HOSTED ITS ANNUAL FINANCIAL INCLUSION WEEK, WHICH CONVENED POLICY EXPERTS, ANALYSTS, AND INDUSTRY LEADERS IN DISCUSSION ON RESPONDING TO THE GLOBAL PANDEMIC TO SUPPORT VULNERABLE POPULATIONS. PARTICIPANTS ALSO DISCUSSED ISSUES RELATED TO CFI'S NEW STRATEGY, WHICH FOCUSES ON CLIMATE CHANGE, WOMEN'S ECONOMIC EMPOWERMENT, CONSUMER PROTECTION, AND DATA RISKS AND OPPORTUNITIES.

FORM 990, PART III, LINE 4D:

EDUCATION AND COMMUNICATION: ACCION'S COMMUNICATIONS ARTICULATE THE NEED TO CREATE A FINANCIAL SECTOR THAT WORKS FOR EVERYONE, ILLUSTRATE THE HUMAN NEEDS THAT FINANCIAL SERVICES ADDRESS, AND SHOW HOW FINANCIAL INCLUSION ACCELERATES BOTH SOCIAL AND ECONOMIC PROGRESS. IN 2020, THROUGH A SERIES OF NEW VIDEOS AND DIGITAL CONTENT, ACCION SHARED STORIES OF RESILIENCE THAT SHOWED HOW ENTREPRENEURS ADAPTED AND SURVIVED AMID THE EXTREME CHALLENGES OF THE PANDEMIC. ACCION ALSO WORKED WITH PARTNERS TO LAUNCH THE SECOND YEAR OF THE INCLUSIVE FINTECH 50 COMPETITION, WHICH ELEVATES PROMISING EARLY-STAGE FINTECHS DRIVING FINANCIAL INCLUSION AND RESILIENCE AROUND THE GLOBE. IN 2020, THE INITIATIVE ATTRACTED ELIGIBLE APPLICATIONS FROM MORE THAN 400 EARLY-STAGE FINTECHS. THROUGH AN INDEPENDENT JUDGING PANEL AND SELECTION PROCESS, THE INITIATIVE BOOSTS THE VISIBILITY OF THESE STARTUPS AMONG INVESTORS AND PARTNERS WHO CAN HELP THEM SCALE TO REACH MORE OF THE WORLD'S THREE BILLION FINANCIALLY UNDERSERVED PEOPLE.

FORM 990, PART VI SECTION A LINE 1A:

THE EXECUTIVE AND/OR FINANCE COMMITTEE HAS BEEN DELEGATED AUTHORITY TO

|  |  |
|--|--|
| Name of the organization<br>ACCION INTERNATIONAL | Employer identification number<br>13-2535763 |
|--|--|

ACT ON BEHALF OF THE BOARD OF DIRECTORS SUBJECT TO SUBSEQUENT RATIFICATION BY THE BOARD OF DIRECTORS.

FORM 990, PART VI SECTION A LINE 11B:

PRIOR TO THE FILING OF THE FORM 990, THE FINANCE COMMITTEE OF THE BOARD OF DIRECTORS RECEIVES THE FORM 990 FOR REVIEW. EACH MEMBER OF THE BOARD OF DIRECTORS SUBSEQUENTLY RECEIVES A COPY OF THE REVIEWED FORM 990 BEFORE ACCION FILES IT WITH THE INTERNAL REVENUE SERVICE.

FORM 990, PART VI SECTION A LINE 12C:

ACCION INTERNATIONAL'S CONFLICT OF INTEREST POLICY REQUIRES ANNUAL DISCLOSURE OF ACTUAL OR POTENTIAL CONFLICTS OF INTEREST, INCLUDING ALL TRANSACTIONS, FINANCIAL INTERESTS, CONTRACTS, OR POSITIONS, CONDUCTED OR HELD BY THE OFFICER, DIRECTOR, OR KEY EMPLOYEE OR IMMEDIATE MEMBER OF HIS/HER FAMILY, WITH ANY BUSINESSES, CORPORATIONS, PARTNERSHIPS, PROPRIETORSHIPS THAT CARRY OUT ANY BUSINESS ACTIVITIES WITH ACCION INTERNATIONAL OR ANY OF ITS SUBSIDIARIES, INVESTEES, AFFILIATES OR OTHER PERSONS OR INSTITUTIONS IN ANY RELATED TO ACCION INTERNATIONAL. IN ADDITION TO THE ANNUAL DISCLOSURE REQUIREMENT, OFFICERS, DIRECTORS, AND KEY EMPLOYEES MUST ALSO DISCLOSE ANY POTENTIAL OR REAL CONFLICT OF INTEREST AS THEY ARISE. EACH REAL OR POTENTIAL CONFLICT MUST BE EVALUATED BY INDEPENDENT, DISINTERESTED DIRECTORS SERVING ON THE AUDIT & GOVERNANCE COMMITTEE OF THE BOARD OF DIRECTORS, AND IF A REAL OR POTENTIAL CONFLICT OF INTEREST IS DETERMINED TO EXIST, THAT CONFLICT SITUATION MUST BE DETERMINED TO BE FAIR AND REASONABLE TO THE CORPORATION AND THUS WAIVED BEFORE THE AFFECTED OFFICER, DIRECTOR, OR KEY EMPLOYEE MAY PROCEED.

|  |  |
|--|--|
| Name of the organization<br>ACCION INTERNATIONAL | Employer identification number<br>13-2535763 |
|--|--|

FORM 990, PART VI SECTION A LINE 15:

COMPENSATION FOR OFFICERS, INCLUDING THE CEO, AND KEY EMPLOYEES MUST BE APPROVED BY THE APPROPRIATE COMMITTEE OF THE BOARD OF DIRECTORS AFTER CONSIDERATION OF DATA PROVIDED BY THIRD PARTY EXPERTS WHICH INDICATES COMPARABLE COMPENSATION FOR SIMILARLY QUALIFIED PERSONS IN FUNCTIONALLY COMPARABLE POSITIONS AT SIMILARLY SITUATED ORGANIZATIONS. THE BOARD COMMITTEE WILL MAINTAIN CONTEMPORANEOUS DOCUMENTATION AND RECORDKEEPING WITH RESPECT TO THE DELIBERATIONS AND DECISIONS REGARDING THE COMPENSATION ARRANGEMENTS.

FORM 990, PART VI LINE 19:

ACCION INTERNATIONAL'S AUDITED FINANCIAL STATEMENTS, GOVERNING DOCUMENTS, AND CONFLICT OF INTEREST POLICY ARE AVAILABLE TO THE PUBLIC UPON REQUEST.

FORM 990, PART XI LINE 9:

|  |               |
|--|---------------|
| EQUITY IN INCOME OF EQUITY INVESTMENTS             | \$ 16,459,589 |
| RETURN OF CAPITAL FROM CLOSED FOREIGN SUBSIDIARY   | \$ (82,003)   |
| MISC ADJUSTMENT                                    | \$ (945)      |
| TOTAL OTHER CHANGES IN NET ASSETS OR FUND BALANCES | \$ 16,376,641 |

ATTACHMENT 1

FORM 990, PART V, LINE 4B - FOREIGN COUNTRIES

MAURITIUS

INDIA

CHINA

COLOMBIA

PERU



|  |  |
|--|--|
| Name of the organization<br>ACCION INTERNATIONAL | Employer identification number<br>13-2535763 |
|--|--|

ATTACHMENT 2FORM 990, PART VI, LINE 17 - STATES

AL, AR, CA,

FL, GA, HI, IL, IN, KS, KY, MD, MA, MI,

MN, MS, NH, NJ, NM, NY, OK, OR, PA,

RI, SC, TN, UT, VA, WV, WI,

ATTACHMENT 3990, PART VII- COMPENSATION OF THE FIVE HIGHEST PAID IND. CONTRACTORS

| <u>NAME AND ADDRESS</u>  | <u>DESCRIPTION OF SERVICES</u> | <u>COMPENSATION</u> |
|--|--------------------------------|---------------------|
| QUONA CAPITAL MANAGEMENT, LTD<br>P.O. BOX 1008, WILLOW HOUSE, CRICKET SQ<br>GRAND CAYMAN<br>CAYMAN ISLANDS | INV. PORTFOLIO MGMT.           | 387,198.            |
| GONZALO GONZALES<br>SARMIENTO 153 Y PORTETE. EL BATAN<br>QUITO<br>ECUADOR                                  | PROGRAM CONSULTING             | 205,920.            |
| GRANT THORNTON<br>33960 TREASURY CENTER<br>CHICAGO, IL 60694-3900  | AUDIT SERVICES                 | 182,500.            |
| WPP GROUP USA, INC<br>3333 WARRENVILLE ROAD, SUITE 400<br>LISLE, IL 60532                                  | PROGRAM CONSULTING             | 179,199.            |
| JP MORGAN CHASE BANK<br>50 ROWES WHARF, 4TH FLOOR<br>BOSTON, MA 02110                                      | INV. MANAGEMENT                | 269,466.            |

**SCHEDULE R  
(Form 990)**

**Related Organizations and Unrelated Partnerships**

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.

▶ Attach to Form 990.

Department of the Treasury  
Internal Revenue Service

Name of the organization

ACCION INTERNATIONAL

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

**Open to Public  
Inspection**

Employer identification number

13-2535763

**Part I Identification of Disregarded Entities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

| (a)<br>Name, address, and EIN (if applicable) of disregarded entity                      | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Total income | (e)<br>End-of-year assets | (f)<br>Direct controlling entity |
|--|-------------------------|--|---------------------|---------------------------|----------------------------------|
| (1) ACCION GATEWAY FUND, LLC<br>10 FAWCETT ST, STE 204 CAMBRIDGE, MA 02138               | SEE PART VII            | DE   | 13,613,230.         | 171958978.                | ACCION INT                       |
| (2) ACCION FRONTIER INCLUSION FUND LP, LLC<br>10 FAWCETT ST, STE 204 CAMBRIDGE, MA 02138 | SEE PART VII            | DE   | 0.                  | 20,703,930.               | ACCION INT                       |
| (3) ACCION QUONA INCLUSION FUND LP, LLC<br>10 FAWCETT ST, STE 204 CAMBRIDGE, MA 02138    | SEE PART VII            | DE   | 21,102.             | 7,108,575.                | ACCION INT                       |
| (4) ACCION QUONA INCLUSION FUND GP, LLC<br>10 FAWCETT ST, STE 204 CAMBRIDGE, MA 02138    | SEE PART VII            | DE   | 22,066.             | 25,279.                   | ACCION INT                       |
| (5) ACCION FRONTIER INCLUSION FUND GP, LLC<br>10 FAWCETT ST, STE204 CAMBRIDGE, MA 02138  | SEE PART VII            | DE   | 15,729.             | 30,494.                   | ACCION INT                       |
| (6) ACCION VENTURE LAB GP, LLC<br>10 FAWCETT ST, STE204 CAMBRIDGE, MA 02138              | SEE PART VII            | DE   | 0.                  | 352.                      | ACCION INT                       |

**Part II Identification of Related Tax-Exempt Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

| (a)<br>Name, address, and EIN of related organization  | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Exempt Code section | (e)<br>Public charity status (if section 501(c)(3)) | (f)<br>Direct controlling entity | (g)<br>Section 512(b)(13) controlled entity? |    |
|--|-------------------------|--|----------------------------|---|----------------------------------|--|----|
|  |                         |  |                            |   |                                  | Yes  | No |
| (1) ACCION TECHNICAL ADVISORS INDIA<br>9/3, KAISER-E-HIND,1 FL,RICHMO BANGLORE, IN 560025    | SEE PART VII            | IN   | SEC 8 CO                   |   | ACCION INT                       |  | X  |
| (2) FUNDACION CENTRO ACCION MICROEMPRESARIAL<br>CARRERA 7 #146-65, 7TH FLOOR BOGOTA, D.C. CO | SEE PART VII            | CO   | FOUNDATION                 |   | ACCION INT                       |  | X  |
| (3)  |                         |  |                            |   |                                  |  |    |
| (4)  |                         |  |                            |   |                                  |  |    |
| (5)  |                         |  |                            |   |                                  |  |    |
| (6)  |                         |  |                            |   |                                  |  |    |
| (7)  |                         |  |                            |   |                                  |  |    |

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule R (Form 990) 2020

**Part III Identification of Related Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

| (a)<br>Name, address, and EIN of related organization | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Direct controlling entity | (e)<br>Predominant income (related, unrelated, excluded from tax under sections 512 - 514) | (f)<br>Share of total income | (g)<br>Share of end-of-year assets | (h)<br>Disproportionate allocations? |    | (i)<br>Code V - UBI amount in box 20 of Schedule K-1 (Form 1065) | (j)<br>General or managing partner? |    | (k)<br>Percentage ownership |
|---|-------------------------|--|----------------------------------|--|------------------------------|------------------------------------|--------------------------------------|----|--|-------------------------------------|----|-----------------------------|
|   |                         |  |                                  |  |                              |                                    | Yes                                  | No |  | Yes                                 | No |                             |
| (1)   |                         |  |                                  |  |                              |                                    |                                      |    |  |                                     |    |                             |
| (2)   |                         |  |                                  |  |                              |                                    |                                      |    |  |                                     |    |                             |
| (3)   |                         |  |                                  |  |                              |                                    |                                      |    |  |                                     |    |                             |
| (4)   |                         |  |                                  |  |                              |                                    |                                      |    |  |                                     |    |                             |
| (5)   |                         |  |                                  |  |                              |                                    |                                      |    |  |                                     |    |                             |
| (6)   |                         |  |                                  |  |                              |                                    |                                      |    |  |                                     |    |                             |
| (7)   |                         |  |                                  |  |                              |                                    |                                      |    |  |                                     |    |                             |

**Part IV Identification of Related Organizations Taxable as a Corporation or Trust.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

| (a)<br>Name, address, and EIN of related organization  | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Direct controlling entity | (e)<br>Type of entity (C corp, S corp, or trust) | (f)<br>Share of total income | (g)<br>Share of end-of-year assets | (h)<br>Percentage ownership | (i)<br>Section 512(b)(13) controlled entity? |    |
|--|-------------------------|--|----------------------------------|--|------------------------------|------------------------------------|-----------------------------|--|----|
|  |                         |  |                                  |  |                              |                                    |                             | Yes  | No |
| (1) ACCION AFRICA-ASIA INVESTMENT COMPANY<br>IFS COURT TWENTYEIGHT CYBERCITY EBENE, MP           | SEE PART VII            | MP   | SEE PART VII                     |  | 17,330,801.                  | 70,554,170.                        | 100.0000                    |  | X  |
| (2) ACCION CONSULTATION SVCS CO. LTD<br>ROOM 606, BLD 3, WANDA PLAZA, NO.93 BEIJING, CHAOYANG CH | SEE PART VII            | CH   | SEE PART VII                     |  | 82,203.                      | 54,629.                            | 99.0000                     |  | X  |
| (3)  |                         |  |                                  |  |                              |                                    |                             |  |    |
| (4)  |                         |  |                                  |  |                              |                                    |                             |  |    |
| (5)  |                         |  |                                  |  |                              |                                    |                             |  |    |
| (6)  |                         |  |                                  |  |                              |                                    |                             |  |    |
| (7)  |                         |  |                                  |  |                              |                                    |                             |  |    |

**Part V Transactions With Related Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

**Note:** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

- 1** During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?
  - a** Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity . . . . .
  - b** Gift, grant, or capital contribution to related organization(s) . . . . .
  - c** Gift, grant, or capital contribution from related organization(s) . . . . .
  - d** Loans or loan guarantees to or for related organization(s) . . . . .
  - e** Loans or loan guarantees by related organization(s) . . . . .
  - f** Dividends from related organization(s) . . . . .
  - g** Sale of assets to related organization(s) . . . . .
  - h** Purchase of assets from related organization(s) . . . . .
  - i** Exchange of assets with related organization(s) . . . . .
  - j** Lease of facilities, equipment, or other assets to related organization(s) . . . . .
  - k** Lease of facilities, equipment, or other assets from related organization(s) . . . . .
  - l** Performance of services or membership or fundraising solicitations for related organization(s) . . . . .
  - m** Performance of services or membership or fundraising solicitations by related organization(s) . . . . .
  - n** Sharing of facilities, equipment, mailing lists, or other assets with related organization(s) . . . . .
  - o** Sharing of paid employees with related organization(s) . . . . .
  - p** Reimbursement paid to related organization(s) for expenses . . . . .
  - q** Reimbursement paid by related organization(s) for expenses . . . . .
  - r** Other transfer of cash or property to related organization(s) . . . . .
  - s** Other transfer of cash or property from related organization(s) . . . . .

**2** If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

|            | (a)<br>Name of related organization       | (b)<br>Transaction type (a-s) | (c)<br>Amount involved | (d)<br>Method of determining amount involved | Yes | No |
|------------|---|-------------------------------|------------------------|--|-----|----|
| <b>(1)</b> | ACCION AFRICA ASIA INVESTMENT COMPANY     | B                             | 32,800,075.            | COST   |     | X  |
| <b>(2)</b> | FUNDACION CENTRO ACCION MICROEMPR.        | B                             | 1,751,586.             | COST   |     | X  |
| <b>(3)</b> | ACCION TECHNICAL ADVISORS INDIA           | B                             | 1,416,461.             | COST   |     | X  |
| <b>(4)</b> | ACCION INVESTMENT IN NIGERIA              | B                             | 3,861.                 | COST   |     | X  |
| <b>(5)</b> | FUNDACION CENTRO ACCION MICROEMPRESARIAL  | E                             | 45,000.                | COST   |     | X  |
| <b>(6)</b> | ACCION (BEIJING) CONSULTATION SVCS CO.LTD | P                             | 82,453.                | COST   |     | X  |

**Part V Transactions With Related Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

**Note:** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

|   | Yes       | No |
|---|-----------|----|
| <b>1</b> During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?                          |           |    |
| <b>a</b> Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity . . . . .  | <b>1a</b> |    |
| <b>b</b> Gift, grant, or capital contribution to related organization(s) . . . . .  | <b>1b</b> |    |
| <b>c</b> Gift, grant, or capital contribution from related organization(s) . . . . .  | <b>1c</b> |    |
| <b>d</b> Loans or loan guarantees to or for related organization(s) . . . . .   | <b>1d</b> |    |
| <b>e</b> Loans or loan guarantees by related organization(s) . . . . .  | <b>1e</b> |    |
| <b>f</b> Dividends from related organization(s) . . . . .   | <b>1f</b> |    |
| <b>g</b> Sale of assets to related organization(s) . . . . .  | <b>1g</b> |    |
| <b>h</b> Purchase of assets from related organization(s) . . . . .  | <b>1h</b> |    |
| <b>i</b> Exchange of assets with related organization(s) . . . . .  | <b>1i</b> |    |
| <b>j</b> Lease of facilities, equipment, or other assets to related organization(s) . . . . .   | <b>1j</b> |    |
| <b>k</b> Lease of facilities, equipment, or other assets from related organization(s) . . . . .   | <b>1k</b> |    |
| <b>l</b> Performance of services or membership or fundraising solicitations for related organization(s) . . . . .   | <b>1l</b> |    |
| <b>m</b> Performance of services or membership or fundraising solicitations by related organization(s) . . . . .  | <b>1m</b> |    |
| <b>n</b> Sharing of facilities, equipment, mailing lists, or other assets with related organization(s) . . . . .  | <b>1n</b> |    |
| <b>o</b> Sharing of paid employees with related organization(s) . . . . .   | <b>1o</b> |    |
| <b>p</b> Reimbursement paid to related organization(s) for expenses . . . . .   | <b>1p</b> |    |
| <b>q</b> Reimbursement paid by related organization(s) for expenses . . . . .   | <b>1q</b> |    |
| <b>r</b> Other transfer of cash or property to related organization(s) . . . . .  | <b>1r</b> |    |
| <b>s</b> Other transfer of cash or property from related organization(s) . . . . .  | <b>1s</b> |    |
| <b>2</b> If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds. |           |    |

|            | (a)<br>Name of related organization   | (b)<br>Transaction type (a-s) | (c)<br>Amount involved | (d)<br>Method of determining amount involved |
|------------|---------------------------------------|-------------------------------|------------------------|--|
| <b>(1)</b> | ACCION AFRICA ASIA INVESTMENT COMPANY | S                             | 8,990,727.             | COST   |
| <b>(2)</b> | ACCION INVESTMENT IN NIGERIA          | S                             | 6,356,558.             | COST   |
| <b>(3)</b> |                                       |                               |                        |  |
| <b>(4)</b> |                                       |                               |                        |  |
| <b>(5)</b> |                                       |                               |                        |  |
| <b>(6)</b> |                                       |                               |                        |  |

**Part VI Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

| (a)<br>Name, address, and EIN of entity | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Predominant income (related, unrelated, excluded from tax under sections 512 - 514) | (e)<br>Are all partners section 501(c)(3) organizations? |    | (f)<br>Share of total income | (g)<br>Share of end-of-year assets | (h)<br>Disproportionate allocations? |    | (i)<br>Code V - UBI amount in box 20 of Schedule K-1 (Form 1065) | (j)<br>General or managing partner? |    | (k)<br>Percentage ownership |
|---|-------------------------|--|--|--|----|------------------------------|------------------------------------|--------------------------------------|----|--|-------------------------------------|----|-----------------------------|
|   |                         |  |  | Yes  | No |                              |                                    | Yes                                  | No |  | Yes                                 | No |                             |
| (1)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (2)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (3)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (4)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (5)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (6)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (7)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (8)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (9)                                     |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (10)                                    |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (11)                                    |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (12)                                    |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (13)                                    |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (14)                                    |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (15)                                    |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |
| (16)                                    |                         |  |  |  |    |                              |                                    |                                      |    |  |                                     |    |                             |

**Part VII Supplemental Information**

Provide additional information for responses to questions on Schedule R. See instructions.

SCHEDULE R, PART I, COLUMN (B):

PRIMARY ACTIVITY:

1. PROGRAM RELATED INVESTMENT
2. PROGRAM RELATED INVESTMENT
3. PROGRAM RELATED INVESTMENT
4. PROGRAM RELATED INVESTMENT
5. PROGRAM RELATED INVESTMENT
6. PROGRAM RELATED INVESTMENT

SCHEDULE R, PART II, COLUMN (B):

PRIMARY ACTIVITY:

1. TECHNICAL ASSISTANCE & EDUCATION RELATED TO MICROFINANCE
2. TECHNICAL ASSISTANCE & EDUCATION RELATED TO MICROFINANCE

SCHEDULE R, PART IV, COLUMN (A):

FULL NAME:

1. ACCION INVESTMENTS IN MICROFINANCE NIGERIA
3. ACCION (BEIJING) CONSULTATION SERVICES CO, LTD

SCHEDULE R, PART IV, COLUMN (B):

PRIMARY ACTIVITY:

1. PROGRAM RELATED INVESTMENT
2. PROGRAM RELATED INVESTMENT
3. TECHNICAL ASSISTANCE AND EDUCATION RELATED TO MICROFINANCE

**Part VII** **Supplemental Information**

Provide additional information for responses to questions on Schedule R. See instructions.

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SCHEDULE R, PART IV, COLUMN (D):

DIRECT CONTROLLING ENTITY:

1. ACCION GATEWAY FUND, LLC
2. ACCION GATEWAY FUND, LLC
3. ACCION INTERNATIONAL