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**ACCION TEXAS PRESIDENT AND CEO JANIE BARRERA
PRESENTED KEYNOTE SPEECH ON MICROFINANCE AT
AUSTRALIAN CONFERENCE**

SAN ANTONIO – On October 30 and 31, Janie Barrera presented her keynote speech and facilitated a 30-minute workshop session at the 2014 Microfinance: The Better Alternative Conference hosted by No Interest Loan Scheme (NILS) in Kingscliff, New South Wales. NILS – whose model is aimed to provide fair and equitable model of credit based on a commitment to upholding individual dignity and respect – invited microfinance innovator Barrera to share her experience and educate the world about the microfinance industry.

The two-day conference, at Peppers Resort in Kingscliff, New South Wales, hosted a wide array of government entities, community organizations from around the world, and multi-national banks and grassroots workers in the NILS (micro-finance) program.

“This was such a tremendous opportunity to be asked to participate and an amazing experience to join other leaders dedicated to changing the microfinance world, providing access to capital to deserving entrepreneurs,” Barrera said.

Barrera presented a 45-minute keynote address about microfinance in the United States, a practitioner’s guide to listening, adapting, and evolving for entrepreneurs. This presentation shared Accion Texas’ story since inception in 1994 to a now eight-state organization providing access to capital to thousands of business owners, disbursing more than \$170 million in loans to date. Guests of the conference learned the ins-and-outs needed to begin a business and how to adapt and evolve in today’s market. Barrera also led a 30-minute workshop during the second day of the conference about building an organization. The workshop educated guests about necessary components needed when building a business. Barrera’s two decades of business lending and entrepreneurial experience at Accion Texas helped provide participants with first-hand knowledge from a credible and renowned leader in the industry.

Barrera established Accion Texas in 1994 in San Antonio and has grown the organization to more than 100 employees in eight states. Under her guidance, Accion Texas now has the largest microloan portfolio in the United States, having disbursed nearly 15,000 loans totaling more than \$170 million.



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She is a member of the President's Council on Financial Capability and serves on the board of the San Antonio Branch of the Federal Reserve Bank of Dallas. She also received the American Banker Innovator Award from the American Bankers Association in 2008. Other honors include membership in the San Antonio Women's Hall of Fame and a 2012 "Woman of Distinction" Award from the Texas Association of Mexican American Chambers of Commerce.

About No Interest Loan Scheme (NILS)

Established in 1981, the Good Shepherd Sisters started the first No Interest Loan Scheme (NILS) through Good Shepherd Youth & Family Service in Victoria. The program offered men and women no interest loans to purchase essential household items. NILS is now delivered through more than 220 accredited providers at over 400 locations around Australia with a total number of loans in the last financial year valued at just over \$18 million. To learn more about NILS, go to <http://www.nilsnsw.org.au/>

About Accion Texas Inc.

Established in 1994 in San Antonio, Accion Texas Inc.'s financial and business-support services help entrepreneurs strengthen their businesses, stabilize and increase their incomes, create employment and contribute to the economic revitalization of their communities. Accion Texas Inc. has the nation's largest microlender portfolio and is committed to providing capital to entrepreneurs who do not have access to loans from commercial sources. Since its inception, Accion has made nearly 15,000 loans totaling more than \$170 million. Accion operates in eight states – Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Missouri, Tennessee and Texas. To learn more about Accion Texas, go to www.acciontexas.org.

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