

ACCION



Maxim Tires
Mario Valdez, Owner of Maxim Tires
Accion Client



Maxim Tires
Employee

Financial Impact:

Accion is an award winning nonprofit organization dedicated to providing the tools entrepreneurs need to operate, grow or start their business. We increase access to business credit, make loans and provide training to help entrepreneurs realize their dreams and to help businesses thrive. Accion offers small business loans ranging from \$1,000 to \$1,000,000 and other support, including credit reporting, business counseling, publicity opportunities and educational business resource events. Accion empowers people to be catalysts for positive change – one small business at a time. Since 2008, Accion has provided over 1,437 loans totaling more than \$18.2 million to some 1,089 small businesses in 120 communities across the Colorado. Accion’s work is creating tangible economic impact in Colorado, with an estimated 2,430 jobs created or sustained by the organization’s client businesses.

The Story:

Maxim Tires, in Denver, specializes in selling used tires, putting a necessity within reach of many families who cannot afford new tires. Owner **Mario Valdez** (pictured above) understands the financial challenges many of his customers are working to overcome. A former Border Patrol agent, Mario found himself in need of a new line of work following an injury. With previous experience in the tire industry, Mario bought his business from a family member three years ago and renamed it after his youngest son, Maximo.

With three children, Mario was determined to succeed. Looking back, he says, “we were living day-to-day” and the business was a way to move forward. Like many entrepreneurs, Mario juggles many responsibilities to keep Maxim Tires on track. “I learned that discipline is the key to succeed,” he says. Having invested deep reserves of courage in his business’ success, Mario’s biggest challenge was finding capital to go along with it. He reflects, “I knocked on every door and couldn’t find support. After my first

call with Accion, I had the credit and help I needed. They motivated me to work hard for my business.” The days are brighter now at Maxim Tires. Mario employs three others and enjoys the freedom entrepreneurship has created for him to spend time with his young family. And, he has his eyes on a new goal—one day buying the lot that houses Maxim Tires.

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