



access + capital

2022

# *Impact* REPORT

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**LARISSA MITCHELL-REID**

Founder & CEO  
In The Black Business Services  
Bakersfield, CA



# Access Plus Capital

## BOARD OF DIRECTORS

**ELLIOTT BALGH** – *CHAIR*  
FRESNO DOWNTOWN PARTNERSHIP

**SALAM NALIA** – *VICE CHAIR*  
RETIRED

**EMILIA REYES** – *SECRETARY*  
FRESNO EOC

**DONALD TERRY** – *TREASURER*  
BANK OF THE SIERRA

**DEBRA BRADLEY**  
CITIZENS BUSINESS BANK

**LINDA HAYES**  
FRESNO EOC

**KAYA HERRON**  
FRESNO METRO BLACK CHAMBER

**JAMES MARTINEZ**  
FRESNO EOC

**CARLOS MENDOZA**  
RETIRED

**EMOGENE NELSON**  
FRESNO METRO MINISTRIES

**RUPAL PATEL**  
GOOD SCOUT CAPITAL

**ITZI ROBLES**  
CA ASSEMBLY MEMBER ARAMBULA

**TOM VANDERHEIDEN**  
BENEFICIAL STATE BANK





# *Introduction*

## "REALIZING DREAMS BY FOCUSING ON THE VALLEY"

Dear friends and supporters,

It is my pleasure to share our 2022 Impact Report as I reflect in gratitude for our accomplishments, confident in our strategy, and inspired by our team of committed board and remarkable employees. This year's report is themed "Realizing Dreams by Focusing on the Valley." This theme highlights our commitment to supporting the dreams of entrepreneurs and making an impact in the Central Valley, our beloved urban and rural regions.

As you will see in this report, we have made significant progress towards

achieving our mission to eliminate economic barriers to financial success through fair and equitable community investment. In 2022, we exceeded our goals by deploying over \$7.5 million in loan capital. Defying traditional lending standards with 87% of those funded businesses were owned by entrepreneurs of color & women, in low-income communities, maintaining a net write-off rate of less than 3%. As we enter our 15th year as a US-Treasury certified CDFI, we have helped over 850 Valley business owners with more than \$50 million in capital turn their dreams into reality.

But our work is far from over. We have an ambitious 5-year goal to deploy \$42 million in new capital to 500 Valley businesses by FYE 2026 with a focus on wealth creation and lending to the region's most underinvested communities. By prioritizing the dreams of entrepreneurs and the needs of Central Valley communities, we move closer to where access to capital is no longer a barrier to financial success. We believe that by working together, we can create a brighter future for everyone.

Thank you board of directors, investors, staff and community partners. We look forward to achieving even greater success in the years to come.

Sincerely,

*Jim Tate Hill II*

Tate Hill, President



# OVERVIEW OF APC'S

## *Mission, History, & Goals*

### Access Plus Capital (APC) is a mission-driven small business loan fund.

Since our inception in 2008, APC has helped hundreds of entrepreneurs throughout Central California launch, maintain, and grow their businesses by providing funding and training designed to help business owners succeed and realize their dreams.

**Our mission is to eliminate economic barriers to financial success through fair and equitable community investment.** We achieve this through financing, training, and providing asset development services for entrepreneurs and businesses in low- and moderate-income neighborhoods.

APC serves fourteen counties in the San Joaquin Valley and we focus our work on underserved communities, particularly female, low income, and minority entrepreneurs. We are headquartered in Fresno, maintain an office in Bakersfield and a satellite office in Modesto. The office expansion through the San Joaquin Valley is helping APC build important network partners, deepen our understanding of local markets, and reach more underserved entrepreneurs.

APC has loan products for every stage in the business life cycle as well as technical assistance services to support borrowers' success. Seventy-three percent (73%) of the number of loans we provide are under \$50,000.



These loans are deployed to new and existing businesses that need a bridge to mainstream credit. Twenty-seven percent are small business loans above \$50,000. These loans are deployed to strengthen or expand existing businesses. Our loans average \$78,000, with a maximum loan size of \$500,000.

APC manages loan funds that provide viable, yet underbanked businesses with the pre-and post-loan technical assistance and capital they need to be successful. We participate in the Small Business Administration (SBA) Microloan program as a loan fund intermediary re-lender. We also provide financing through the United States Department of Agriculture's (USDA) Intermediary Relending Program (IRP), Rural Microentrepreneur Assistance Program (RMAP), SBA's Community Advantage program, and a host of investors committed to Central California's small business community. As of FYE 2022, we have invested more than \$53 million into the small business community in Central California.

*Nanoloans:*  
**\$5,000 – \$20,000**

*Microloans:*  
**\$50,000 & UNDER**

*Startups:*  
**UP TO 75% OF  
STARTUP COST**

*Enterprise Loans:*  
**\$50,000 – \$500,000**

# IMPACT *Highlights*

**\$7,568,349**  
IN FUNDING

**73%**  
FUNDED TO  
ENTREPRENEURS  
OF COLOR

**79**  
BUSINESSES  
FUNDED

**47%**  
FUNDED TO WOMEN-  
OWNED BUSINESSES

**\$1M**  
OF GRANTS AND  
CONTRACTS RECEIVED

**627**  
JOBS RETAINED  
& CREATED

FUNDING BY  
**ETHNICITY**

**ASIAN/PACIFIC ISLANDER**

\$486,745  
6.5%

**BLACK**

\$2,075,300  
15%

**HISPANIC**

\$1,957,075  
44%

**OTHER**

\$142,493  
2.1%

**WHITE**

\$2,814,881  
37.1%

FUNDING BY  
**COUNTIES**

**FRESNO**

\$5,466,443

**KERN**

\$987,255

**STANISLAUS**

\$347,471

**MADERA**

\$50,000

**TULARE**

\$511,453

**MERCED**

\$138,500

**KINGS**

\$67,226

BAKERSFIELD'S RESTART  
LOAN-TO-GRANT PROGRAM

**69**

GRANTS FOR  
\$276,000

DREAM FUND  
GRANTS

**42**

GRANTS FOR  
\$295,000

LOANS  
FORGIVEN

**37**

AT  
\$655,000

START UP  
LOANS

**15**

LOANS AT  
\$1,270,668

RURAL  
LOANS

**9**

LOANS AT  
\$1,865,703

# STORIES & TESTIMONIALS FROM *Borrowers*

Joyce Talag is a seasoned life and leadership coach who has helped countless individuals and teams transform their lives and businesses. She has a passion for helping individuals and teams develop their potential, unlock their creativity, and achieve their goals. With the support of Access Plus Capital, Joyce was able to take her business to the next level by opening and furnishing a new office, marketing her services, expanding her reach to new clients, and hiring additional staff. Our partnership with



Joyful Transformation and other small businesses like it allows us to make a meaningful impact on our community, supporting entrepreneurs who are making a positive difference in the world around them. We are proud to have played a role in helping Joyful Transformation grow and continue providing valuable coaching services to those who need them. Learn more about Joyful Transformation and the valuable coaching services it provides at [joyfultransformations.org](https://joyfultransformations.org).



*Business Name:*

JOYFUL TRANSFORMATION – BAKERSFIELD, CA

*Business Owner's Name:*

JOYCE TALAG



# BORROWER

## Story

Homesickness can be a powerful motivator, and for Chicago native, Chef Sherri Arrington, and Cleveland native, Porsha Lacy, "missing home" became the catalyst for a successful mobile food operation: PS Productions. The two business partners met while living in Fresno, but it was their shared roots and passion for the flavors of home that sparked an entrepreneurial fire. "We were midwestern girls so a lot of it started because we were missing food from back home. One of the main dishes was the Italian ice. In Chicago we could go get some Italian ice at 2 AM because it was available 24 hours a day." Sherri started recreating the Italian ice and it was perfect. "That's how we started our food business — because we missed the food from back home."

With their recipes ready, Arrington and Lacy began forming their business plan. After briefly considering opening a "brick and mortar" establishment, the two quickly decided on a mobile food operation with dreams of eventually owning their own food truck. They valued the agility of a mobile business over a permanent location because they could go where the crowds were. In 2015 they launched their operation humbly, erecting a pop-up canopy and folding table at a middle school function. Their food and Italian ice were a hit and the invitations began pouring in. The two owners soon found themselves booking multiple engagements, providing their treats at school athletic events, tournaments, carnivals, water parks, and community festivals. As the business grew they hired family members and added additional portable "pop-up" set-ups, but the time had come to upgrade.



In April of 2022, with the help of Access Plus Capital, PS Productions opened their first food truck. "We always wanted to have a food trailer. Trying to manage multiple events at one time could become overwhelming at times. We still use our pop-ups, but it was becoming a lot to manage with a canopy. We needed to upgrade. We are really blessed by Pam and her team, Victor and everybody, the way they worked with us. They really took a chance on us and it feels really good that we were able to continue on this journey with the opportunities that we were given through Access Plus Capital. We've been able to build upon our dream. We are eventually going to go for a second trailer, and that one will definitely be our larger trailer. This was our first one, but with the next one we know much better what we

*Business Name:*

**PS PRODUCTIONS – FRESNO, CA**

*Business Owner's Name:*

**CHEF SHERRI ARRINGTON  
& PORSHA LACY**

need. We will have one truck rolling out after the next. The plan was to have three trailers in five years and that is still the goal: to keep expanding our business and our brand with truck after truck after truck. Our business is a family business, and we want to continue to build upon that and have something to leave to our family and the next generations to come."

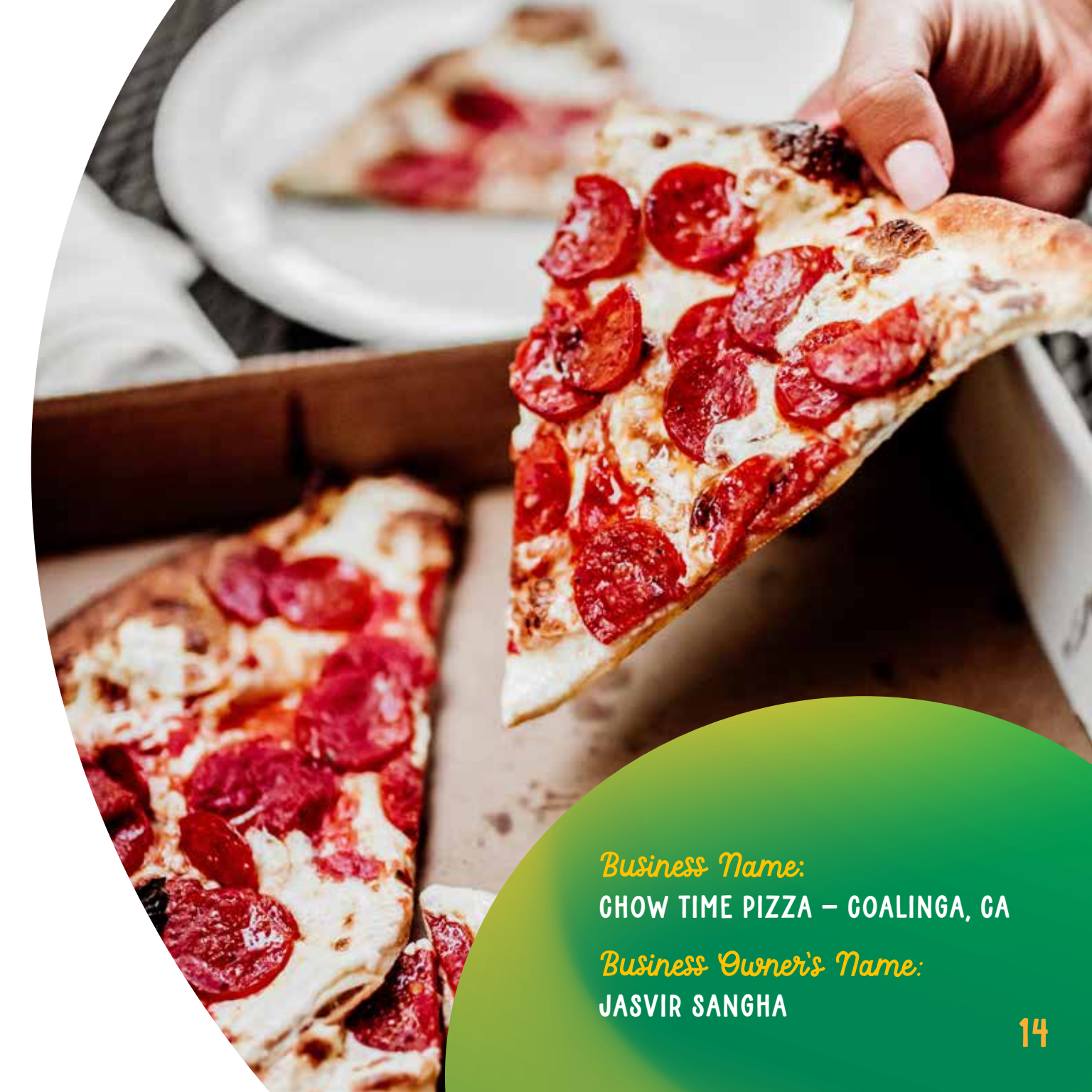
# BORROWER

# Story

## **Chow Time Pizza**

Jasvir Sangha, owner of Chow Time Pizza, sought a small business loan to expand her restaurant. After being denied by traditional lenders, she turned to Access Plus Capital for help. With the help of Access Plus Capital's business services team, she was able to hire a part-time employee and work on expanding her menu and repairing her pizza oven. Sangha is now better positioned for growth and success, and hopes to purchase the building where her business operates with additional funding from Access Plus Capital.





*Business Name:*

CHOW TIME PIZZA – COALINGA, CA

*Business Owner's Name:*

JASVIR SANGHA

# BORROWER *Story*

Irene Clancy is an entrepreneur who pursued various interests and ultimately found her passion in pilates. Despite facing difficulties obtaining a business loan, she received help from Access Plus Capital through the City of Bakersfield's ReSTART Loan-to-Grant program. APC provided funding for her start-up business loan and 30+ hours of pre-loan assistance, document preparation, and post-loan guidance.

With the help of APC, Clancy was able to create a business plan and operating budget, including equipment, tenant improvements, marketing, and start-up costs. She outlined a pricing plan for pre-sale membership packages and received assistance in creating a personal financial statement. Thanks to Access Plus Capital's support, Clancy was able to fill the gap between what she had and what was needed to make her business a success.



*Business name:*  
PILATES BARRE – BAKERSFIELD, CA

*Business owner's name:*  
IRENE GLANCY



# BY THE *Numbers*

ENTERPRISE LOANS	21	\$5,720,130
MICROLOANS	14	\$491,737
NANOLOANS	18	\$250,000
BAKERSFIELD RESTART LOAN TO GRANT	69	\$276,000
GALIFORNIA REBUILDING FUND	17	\$811,482
GALIFORNIA DREAM FUND	42	\$295,000



# PARTNERSHIPS & *Collaborations*

APC sees our organizational impact as collective impact for our community and regional economic development. We have thoughtful partnerships that support the thriving ecosystem of support of underserved entrepreneurs. Our goal is to remove barriers for entrepreneurs to have access to resources they need to succeed.

- Small Business Association (SBA)
- Funding Fresno
- CA Dream Fund
- Betting Big on Small Black Businesses
- BTAC - Bonding Technical Assistance and Construction Contractors
- NALCAB - National Association for Latino Community Asset Builders
- African American Alliance of CDFI CEOs
- CAMEO
- Fresno Drive

## GET FUNDED!

In 2022 we oversaw the launch of Funding Fresno's new community funding and technical assistance matchmaking tool. The Funding Fresno "get funded" tool, a flagship project of the Funding Fresno collaborative, works by connecting Fresno small business owners to the specific community resources they need to start or grow their business.

## CAPITAL FLOWS & GAP ANALYSIS

The publication of Funding Fresno's landmark "Fresno Small Business Capital Flows and Gap Analysis" study brought to light the \$3 billion capital gap in Fresno County and the importance of the small business ecosystem and economic mobility. Access Plus Capital partnered with Funding Fresno and the Central Valley Community Foundation to co-host a hybrid (virtual and in-person) event sharing the impact of the study's findings from a philanthropic, banking and lending, business support, and economic development perspective.

Scan the QR code to  
read the study findings.





## FUNDING FRESNO'S MISSION

is to get money to the small businesses that need it. The collaborative partnership includes: Access Plus Capital, Central Valley Community Foundation, Small Business Majority, Community Vision, Opportunity Fund, Fresno Metro Ministry, Fresno DRIVE, Self-Help Federal Credit Union, Fresno Area Hispanic Foundation, Saints Rest Community Economic Development Corporation, Fresno Metro Black Chamber of Commerce, The Fresno Pacific University Center for Community Transformation, A Hopeful Encounter, Inc, and HOPE (Helping Others Pursue Excellence).



[www.fundingfresno.com](http://www.fundingfresno.com)

## CALIFORNIA DREAM FUND

The California Dream Fund Grant Program was established in 2021 by Senate Bill No. 151 as a part of the California's Governor's Office of Business and Economic Development (GO-Biz). The goal of this program was to provide microgrants to seed entrepreneurship and small business creation in underserved small business groups that are facing capital and opportunity gaps. The California Dream Fund Program is a one-time \$35 Million grant program that will provide microgrants up to \$10,000 to seed entrepreneurship and small business creation in California.

Access Plus Capital was a proud partner of the California Dream Fund grant program as an authorized training center. Our intensive Ready, Set, Launch! program satisfied the mandatory business education requirements outlined by the State of California. Those who successfully completed the Ready, Set, Launch! program were eligible to apply for the \$5,000 or \$10,000 Dream Fund grant. This program successfully trained 49 entrepreneurs with up to \$280,000 in grants.



CALIFORNIA  
DREAM FUND

## TECHNICAL ASSISTANCE

Our technical assistance programs have had a significant impact on small business owners in the community. In 2022 we provided over 3,000 hours of training to 2,290 unique individuals through group classes and one-on-one coaching sessions.

## SMALL BUSINESS WORKSHOPS

In addition to the coaching sessions, through our partnerships we hosted 216 training workshops. These resources have helped entrepreneurs access the knowledge and tools they need to succeed and have contributed to the creation of new jobs and economic opportunities in our community. At Access Plus Capital we are proud of the impact we have made, and we remain committed to supporting the growth and success of small businesses in minority communities.

Since 2008, APC has supported the creation and retention of 3,432 jobs in local communities.

**MARIA DAVALOS**  
Owner  
Taxma Business Services  
Bakersfield, CA



**216**  
WORKSHOPS  
HOSTED

**2,290**  
WORKSHOP  
ATTENDEES

## WORKSHOPS

- Business Funding Options
- Entrepreneurship Bootcamp Series
- Mobile Food Business
- Credit Score and Credit Applications
- Marketing Strategies for Small Businesses
- Nanoloans and Credit Rebuilding
- Developing an Entrepreneurial Mindset



## BETTING BIG ON SMALL BLACK BUSINESSES

As part of the regional economic development Fresno DRIVE Initiative, the Fresno Metro Black Chamber of Commerce (FMBCC) and Access Plus Capital (APC) joined forces to launch the Betting Big on Small Black Businesses initiative, catalyzing a transformative impact on Fresno, California's entrepreneurial landscape. With a focus on fostering economic empowerment, this collaborative program provided aspiring black entrepreneurs with the resources, mentorship, and financial support needed to thrive.

The FMBCC brought its expertise and extensive network to the table, ensuring tailored support for participants, while APC, a community development financial institution, provided crucial financial consultation and access to funding opportunities.

Together, this partnership created a robust pipeline of resilient black business owners, ready to contribute to Fresno's economic growth and inspire broader change in the community. This program is supported by the James Irvine Foundation's three-year, \$750,000 investment, the initiative served as an incubator and accelerator for diverse founders. Over a 12-week period, participants engaged in classroom-based training, one-on-one mentorship, and hands-on business development activities. Topics covered ranged from branding and customer identification to marketing strategies and financial foundation establishment.



[fmbcc.com/get-educated/betting-big](https://fmbcc.com/get-educated/betting-big)





## BONDING TECHNICAL ASSISTANCE AND CONSTRUCTION CONTRACTORS

The Fresno Metro Black Chamber of Commerce, in partnership with Access Plus Capital and Merriwether & Williams Insurance Services, launched the Bonding, Technical Assistance, and Contracting program (BTAC) - a comprehensive ecosystem of services designed to address the barriers that small and emerging contractors, with a focus on Black, women, and minority-owned construction businesses in Fresno and surrounding counties, face. The program provides critical services and resources, including bonding, contract financing, technical assistance, and contractor-related education, to help these businesses compete in the construction industry.

With funding from the James Irvine Foundation, the initiative is making a significant impact in our community. By providing the necessary resources and

support, we are helping small and emerging contractors overcome the obstacles that have historically prevented them from succeeding in the construction industry. Through this program, we are proud to support Black, women, and minority-owned businesses and to contribute to the growth and success of our local economy.

Access Plus Capital offers the first CDFI-led bond guarantee program and will launch a contractor's financing program in 2023 for construction contractors.

### Program Benefits:

- Professional consultation and technical assistance
- Bond transaction services
- Contract financing services
- Counseling and group workshops
- Business consultation and business referrals

[fmbcc.com/get-empowered/bonding-technical-assistance-contracting](https://fmbcc.com/get-empowered/bonding-technical-assistance-contracting)

## NATIONAL ASSOCIATION FOR LATINO COMMUNITY ASSET BUILDERS (NALCAB)

In 2022 Access Plus Capital was privileged to partner with the National Association for Latino Community Asset Builders (NALCAB) to advance our commitment to serving the capital needs of the rural Latino communities of the Central Valley. Together with NALCAB and MEDA (Mission Economic Development Agency) we hosted the bilingual “Fresno County Rural Communities Housing Forum” at the Kerman Community Center in Kerman, CA. Community leaders from Kerman and surrounding rural towns attended the cross-sector, cross-county forum in-person and virtually in order to share their insight on the needs of their communities. The findings from the forum informed the organizing efforts of a cross-sector group that would continue to meet after the forum to implement the ideas.

### NALCAB Member Program Areas:

- Small Business Development
- Financial Capability
- Equitable Neighborhood Development
- Public Policy Advocacy
- Lending & Impact Investing
- Leadership Development & Technical Training



[nalcab.org](http://nalcab.org)

## CALIFORNIA ECONOMIC SUMMIT

In October, at the California Economic Summit, we were privileged to partner with the California Office of the Small Business Advocate to host the “Celebrating Entrepreneurs in Bakersfield” breakfast where Director Tara Lynn Gray revealed the Entrepreneurship and Economic Mobility Taskforce.



# FINANCIAL *Summary*

**\$30+**

MILLION  
IN ASSETS

**\$15.1**

MILLION IN  
LIABILITIES

**1.5%**

DELINQUENCY  
RATE

**\$4.4**

MILLION IN  
TOTAL EXPENSES

**\$17,870,606**

PORTFOLIO SIZE

**47%**

NET ASSET  
RATIO

**20%**

OF BORROWERS ARE  
REPEAT BORROWERS

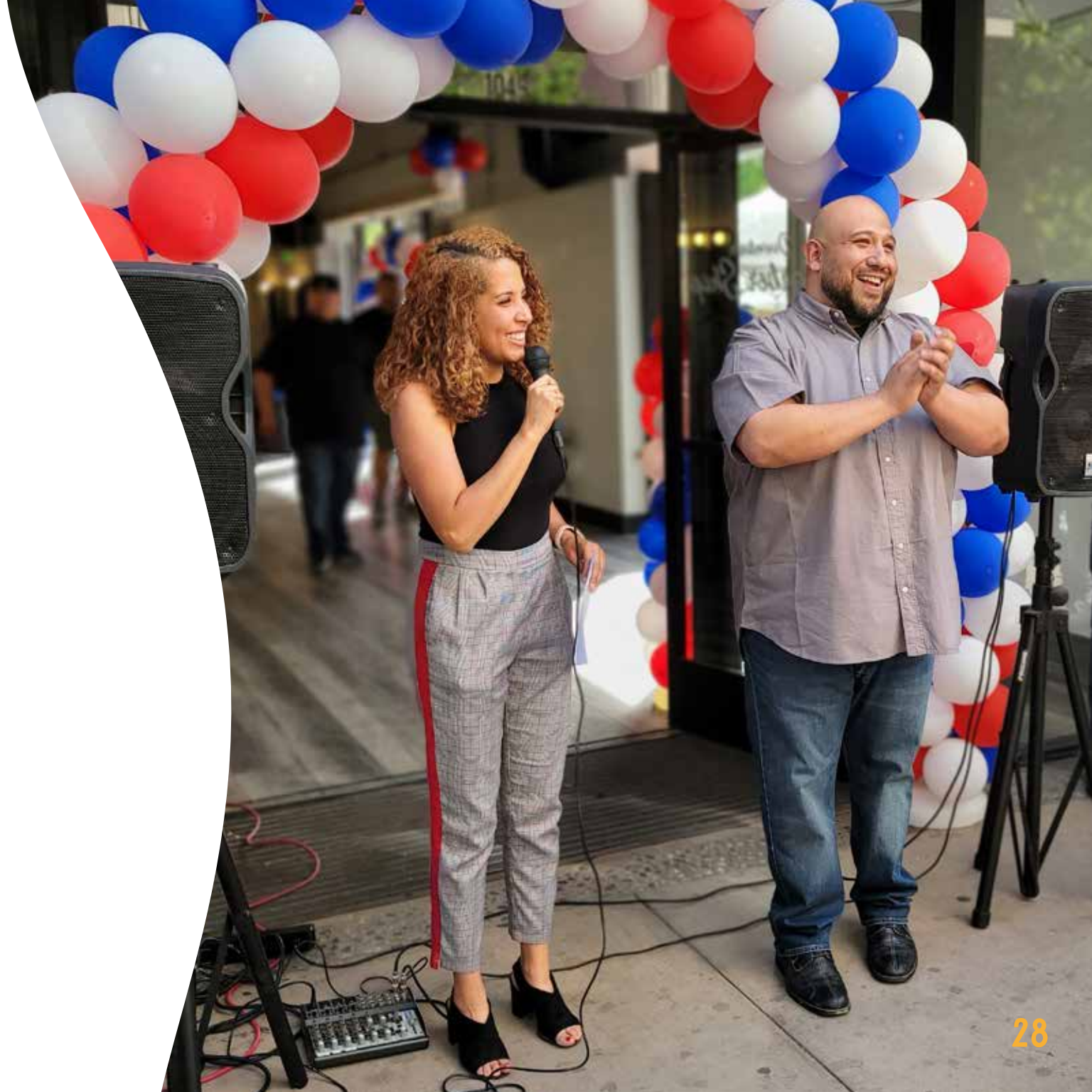
**235**

LOANS ON  
BALANCE SHEET

**7.7**

CURRENT  
RATIO





# LENDING *Highlights*

We saw a year of organizational expansion at Access Plus Capital, growing our staff to include 19 full-time employees. Operational restructuring saw the creation of new roles and the emergence of four distinct departments: Finance, Lending, Administration, and the newly formed Impact Department as we continued to build capacity in order to expand our impact. There are seven direct lending staff, including five business loan officers responsible for origination, developing loan packages, and working with our centralized underwriting team. We also have six indirect lending support personnel that support loan fund operations including documentation, closing, service, portfolio management, and monitoring.

To support long-term growth of our impact with significant increases in loan production volume, we added five new positions to our lending team in 2022, including:

## **LOAN UNDERWRITER**

An additional underwriter will help the underwriting team process loan packages and speed up loan throughput and time to close ratios.

## **PORTFOLIO MANAGER**

A new position has been created to oversee the lending program that leverages lending and technical assistance teams.



# 11

## TECHNICAL ASSISTANCE PROVIDERS

### **LOAN PROCESSING ANALYST**

This position will assist our business lending specialists (loan officers) gather information to help clients complete loan packages.

### **PORTFOLIO QUALITY SPECIALIST**

Working with our risk management team, this position will focus on preventative measures to identify issues within our portfolio client businesses before they become delinquency issues. This position will also be a quality control specialist and monitor documentation and compliance concerns at the loan file level.

### **BUSINESS DEVELOPMENT MANAGER**

This position will lead business development and sales efforts in Bakersfield.

### **BUSINESS SERVICES SPECIALIST**

This position provides pre- and post-loan technical assistance and support to APC borrowers

### **PROGRAM MANAGER**

This position oversees the grant-funded programs and partnerships.

# CHALLENGES & *Opportunities*

Community Development Financial Institutions (CDFIs) face several challenges, which can limit our ability to serve the needs of underserved communities. These challenges include limited capital, regulatory burdens, competition, sustainability, and capacity building.

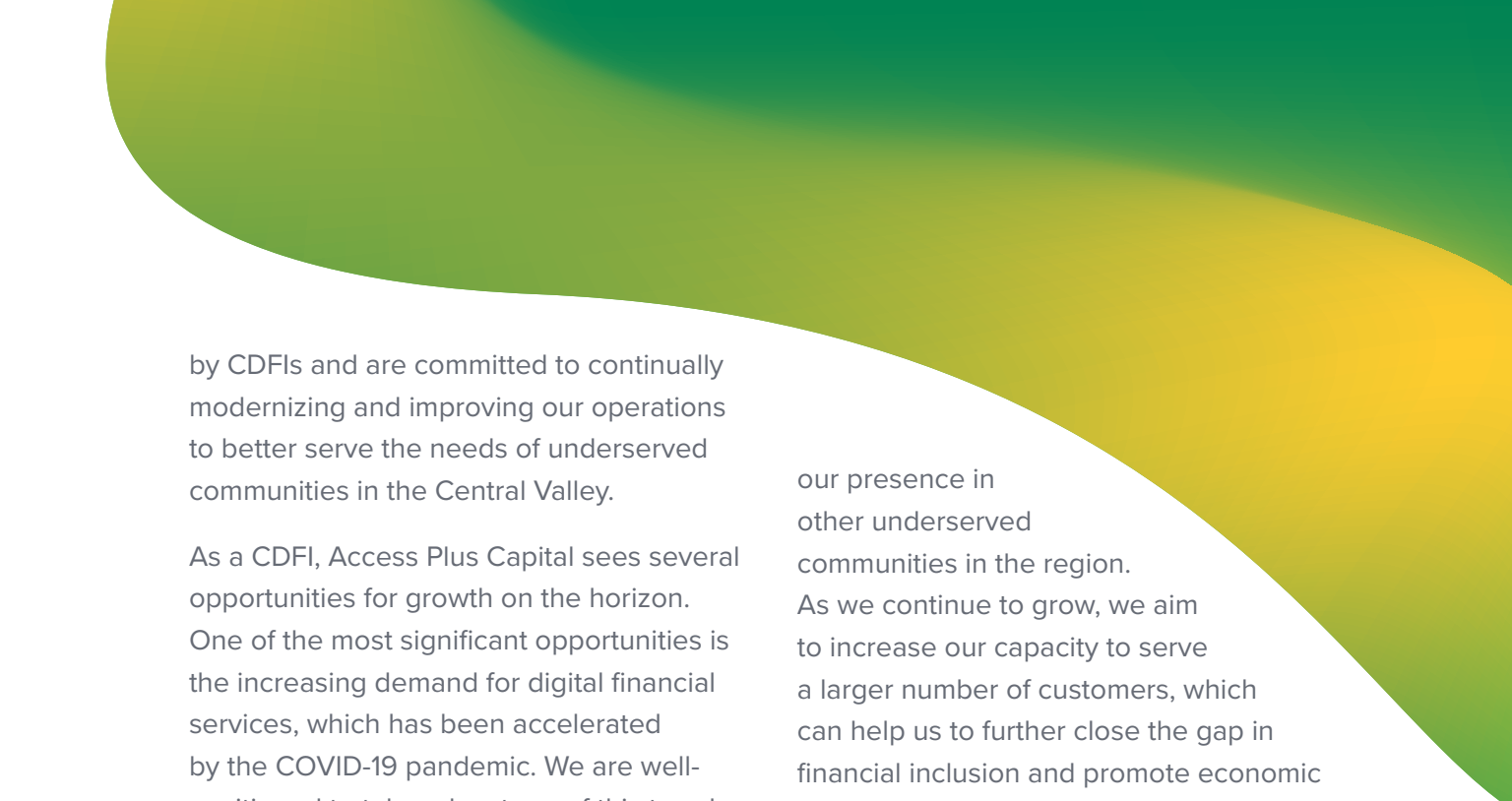
Additionally, as the financial industry becomes increasingly digital, CDFIs need to adapt to new technologies and tools to remain competitive and relevant. This includes investing in cybersecurity, staff education, service automation, and data collection to improve our operational efficiency and enhance our services.

To address these challenges, we have implemented several strategies. For example, we have established

strong relationships with community partners and funders to access capital and expand our reach. We have also invested in building our technology infrastructure and workforce to improve our operational efficiency and better serve our customers.

We continue to prioritize sustainability, seeking out opportunities to generate revenue while balancing our mission to serve low-income communities. Additionally, we invest in the professional development of our staff, providing ongoing training and opportunities for growth to ensure that they have the skills and expertise needed to serve our customers effectively.

Overall, while Access Plus Capital has been in operation for over a decade, we recognize the ongoing challenges faced



by CDFIs and are committed to continually modernizing and improving our operations to better serve the needs of underserved communities in the Central Valley.

As a CDFI, Access Plus Capital sees several opportunities for growth on the horizon. One of the most significant opportunities is the increasing demand for digital financial services, which has been accelerated by the COVID-19 pandemic. We are well-positioned to take advantage of this trend, having already invested in technology and infrastructure to enhance our digital capabilities.

Another area of growth is in expanding our partnerships with other organizations, including other CDFIs and community development organizations. By working together, we can better serve the needs of underserved communities and leverage our collective expertise and resources to achieve greater impact.

Additionally, we see opportunities to expand our reach and impact by increasing

our presence in other underserved communities in the region. As we continue to grow, we aim to increase our capacity to serve a larger number of customers, which can help us to further close the gap in financial inclusion and promote economic development in the communities we serve.

Finally, we are exploring new funding sources and opportunities for investment to expand our services and improve our financial sustainability. This includes exploring new government programs and private sector investments that align with our mission and values.

Overall, we are excited about the opportunities for growth that lie ahead and are committed to continuing to innovate and evolve our operations to better serve the needs of underserved communities in the Central Valley area and beyond.



# PARTNER *With Us*

APC's vision is to provide access to capital for underserved businesses throughout the Central Valley, creating greater opportunities, wealth, and equity throughout the region. We aim to be a lifeline for small businesses, leveling the playing field for minority entrepreneurs, and leveraging economic investment in underserved communities.

APC has formed a formidable team of CDFI and economic development professionals with decades of knowledge and experience. We are poised to play a key role in transforming underserved communities in Fresno and throughout our region. We are committed to recovery in the aftermath of the pandemic, which has taken a disproportionate toll on low-income and minority communities. As outlined in our

5-year strategic growth model, we are embarking on significant growth over the next five years. We are excited to share this ambitious but achievable plan for APC to increase impact with greater loan volume, key staff additions, continued collaboration, and increased financial self-sufficiency.

We look forward to your becoming an impact investor with APC during this momentous time in our evolution. We look forward to our work together as we turn this plan into success for our clients and their communities across the Central Valley.

Thank you to our donors and community partners that support our collective impact in Central California:

## INVESTORS

PNC Bank  
Beneficial State Bank  
CDFI Fund, U.S.  
Department  
of Treasury  
Citibank  
F&M Bank  
Mechanic Bank  
Opportunity Finance  
Network (OFN)  
Pacific Western Bank  
PNC Bank  
San Joaquin Valley Impact  
Investment Fund  
The Small Business  
Administration (SBA)  
Tri-Counties Bank  
U.S. Bank  
Union Bank  
US Department of Ag  
(USDA)  
US Economic  
Development Agency  
(EDA)

## FUNDERS

African American Alliance  
of CDFI CEOs  
CAMEO  
Central Valley Community  
Foundation  
Citibank  
City of Bakersfield  
Fresno EOC  
Fresno Metro Black  
Chamber of Commerce  
Heron Foundation  
James Irvine Foundation  
JPMorgan Chase  
Mission Economic  
Development Agency  
(MEDA)  
NALCAB - National  
Association for Latino  
Community Asset Builders  
PNC Bank  
Self-Help Federal Credit  
Union  
State of California - GO-  
Biz & California Office of  
Small Business Advocate  
Tri-Counties Bank  
Umpqua Bank  
U.S. Bank  
Union Bank  
Wells Fargo

## PARTNERS

Central CA Small Business  
Development Center  
City of Fresno  
Fresno Area Hispanic Foundation  
Fresno DRIVE  
Helping Others Pursue  
Excellence (HOPE)  
Kern County Black Chamber of  
Commerce  
Kern County Hispanic Chamber  
Kern Women's Business Center  
Merriwether & Williams  
Opportunity Stanislaus  
Self-Help Federal Credit Union  
Stanislaus Equity Partners  
Working Solutions

## KEY AFFILIATIONS

CAMEO  
NALCAB  
Opportunity Finance Network  
The Alliance of African-American  
CDFI CEOs  
National Community  
Reinvestment Coalition (NCRC)  
California Reinvestment Coalition  
(CRC)  
California Coalition for  
Community Investment (CCCI)

# ACCESS PLUS CAPITAL

# Staff



**TATE HILL**  
President



**BALDEV BIRK**

Vice President of Finance



**CHERELLA NICHOLSON**

Vice President of Impact



**PAMELA MOSTERT**

Vice President of Lending



**MELISSA SOTO**

Vice President of Administration



**SHIVONE DIAZ**

Loan Processing Analyst



**BREANNA FELIX**

Loan Processing Analyst



**KATTIA GOMEZ**

Portfolio Service Analyst



**YENG HER**

Senior Manager of Credit



**GABRIEL HOLGUIN**

Credit Underwriter



**RAQUEL JIMENEZ**

Business Development  
Manager (Bakersfield)



**NIGEL KIRK**

Business Development  
Specialist



**VIC LUGERO**

Business Development  
Specialist



**SIAH MOUA**

Loan Processing Manager



**HASAN MUHAMMAD**

Financial Literacy  
Training Specialist



**BUFFIE NORBY**

Business Services  
Specialist (Bakersfield)



**MAURICE RAEFORD**

Impact Data Specialist



**ERNESTO RAMIREZ**

Portfolio Manager



**JANELLE WARREN-EVANS**

Communications Specialist



**FATIMA BUGU**

Treasury Specialist



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**Instagram**

[instagram.com/accesspluscapital](https://instagram.com/accesspluscapital)

**LinkedIn**

[linkedin.com/company/accesspluscapital](https://linkedin.com/company/accesspluscapital)

A special thanks to Fresno Economic Opportunities Commission (Fresno EOC), our affiliate organization that provides administrative services. Their investment has been critical to our success for more than 15 years.

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