

access + capital



# Impact Report

# 2025

Advancing Together:  
Powering Our Economy

# CONTENTS

---

03

Welcome From Our  
President & CEO

04

Our Vision & Mission

05

The Difference We Make

06

Geographic Reach

07

Business Coaching  
and Training

08

Community Outreach

09

Lending Product Overview

10

Story of Transformation  
Yohanes & Elisia Makmur

11

Story of Transformation  
Victoria Martinez

12

Story of Transformation  
Diana Delgadillo

13

Our Investors  
& Funders

14

2025 Financials

15

2025 Team &  
Partner Wins

16

Climate Program

17

SCALE Fresno

19

Vision for the Future

20

Board Members

21

Our Team

23

Our Partners  
in Progress

24

Thank You

# Welcome From Our President & CEO

As we step into 2026, I'm grateful to reflect on a year shaped by what we can accomplish when we move forward together. This report is a snapshot of that shared work—partners, funders, investors, and entrepreneurs aligning around one goal: a stronger, more inclusive economy for everyone in Central California.

Inclusive opportunity has been at the core of Access Plus Capital from the very beginning. Our genesis was supporting refugee Southeast Asian farmers—neighbors with skill, grit, and ambition, but too often without access to the financing and systems needed to build and sustain a livelihood. That origin story still guides us: when people who have been excluded from capital can grow, our entire region grows with them.

Today, we bring that commitment to entrepreneurs across Central California by pairing flexible capital with coaching and technical assistance. We don't just finance transactions—we invest in people, relationships, and long-term stability. For many small business owners, especially in rural areas and communities of color, this combination is what turns a good idea into a thriving enterprise and good jobs into lasting prosperity.

In 2025, we strengthened that approach through initiatives like SCALE Fresno and expanded climate lending—efforts that recognize the economy is powered by many hands. By building partner capacity, coordinating resources, and helping businesses adopt cost-saving, climate-smart upgrades, we are supporting resilience for entrepreneurs and for the communities they serve.

**Advancing together means recognizing that an economy works best when everyone can participate**—and when the success of a small business owner is treated as a shared win for our region. Thank you for the ways you have partnered with Access Plus Capital. I'm excited about what we will continue to build—together.



**Tate Hill**



2025 SCALE Fresno Economic Tour

# Our Vision & Mission

Access Plus Capital is Central California’s leading Community Development Financial Institution (CDFI), advancing economic opportunity for underserved communities.

Through flexible capital, technical assistance, and expert guidance, we empower entrepreneurs to overcome barriers, grow sustainably, and create jobs.

Our work goes beyond lending—we invest in dreams, strengthen local economies, and help build more resilient and inclusive communities.

**Together, we are advancing opportunities and powering our economy.**

## MISSION

To eliminate economic barriers to financial success through fair and equitable community investment.

## VISION

Where capital is no longer a barrier to success in Central California.



# The Difference We Make

At Access Plus Capital (APC), We believe that numbers tell a story, but stories bring those numbers to life. The metrics below represent more than loans and coaching hours—they reflect dreams realized, thriving businesses, and empowered communities. Together, this data demonstrates our tangible impact and tells the collective APC story.



Loans Closed since 2008

**\$70M+**

Loans Closed since 2008

**1,213**

Jobs Created since 2008

**1,959**

Jobs Retained since 2008

**4,078**

Loans Closed in 2025

**\$7.6M+**

Loans Closed in 2025

**84**

Jobs Created in 2025

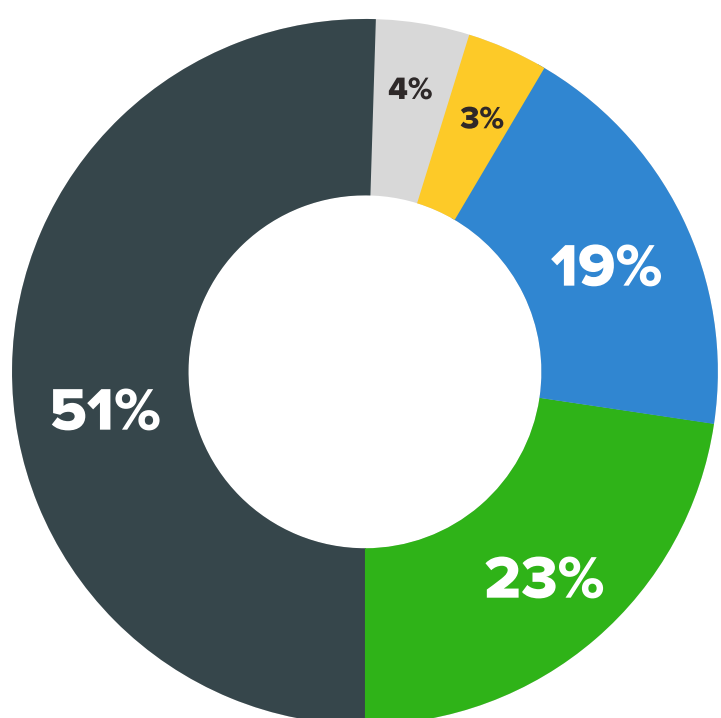
**192**

Jobs Retained in 2025

**213**

## 2025 Impact

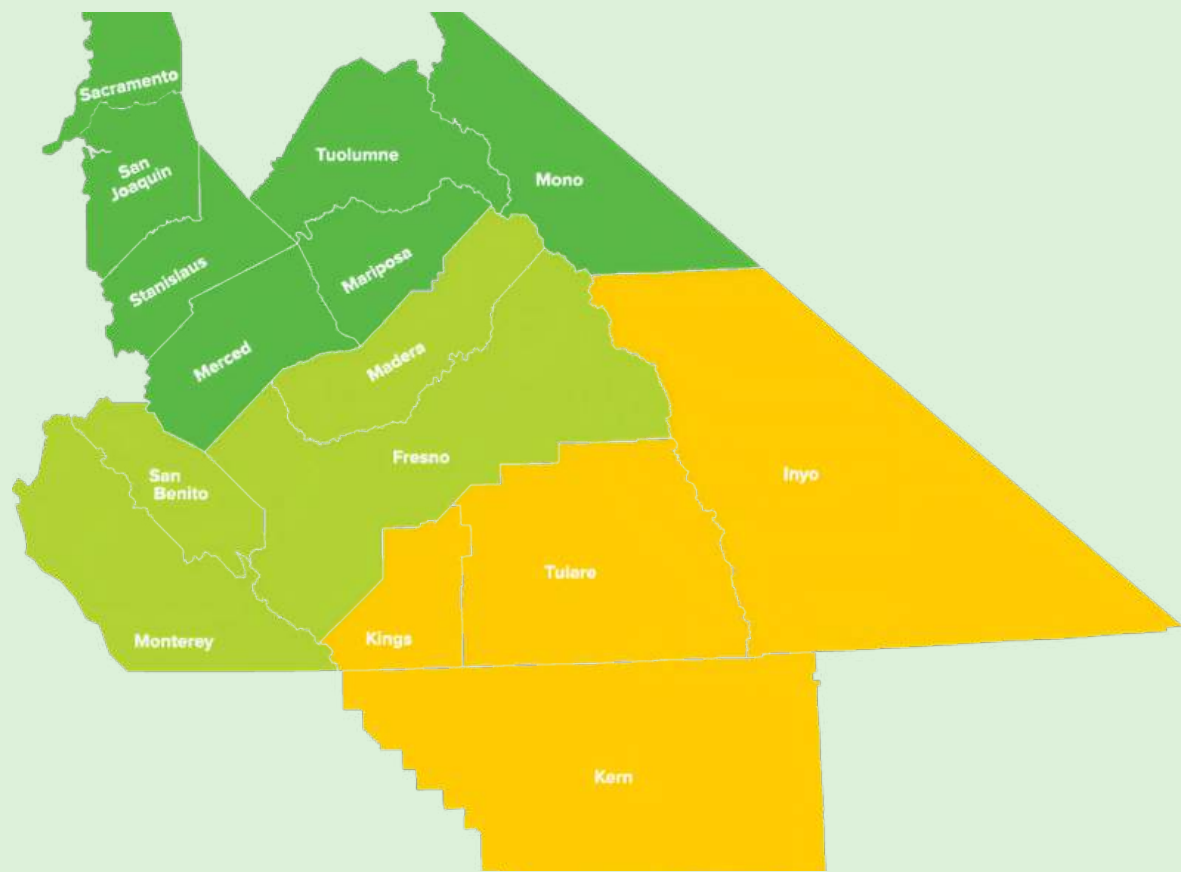
### Funding by Ethnicity



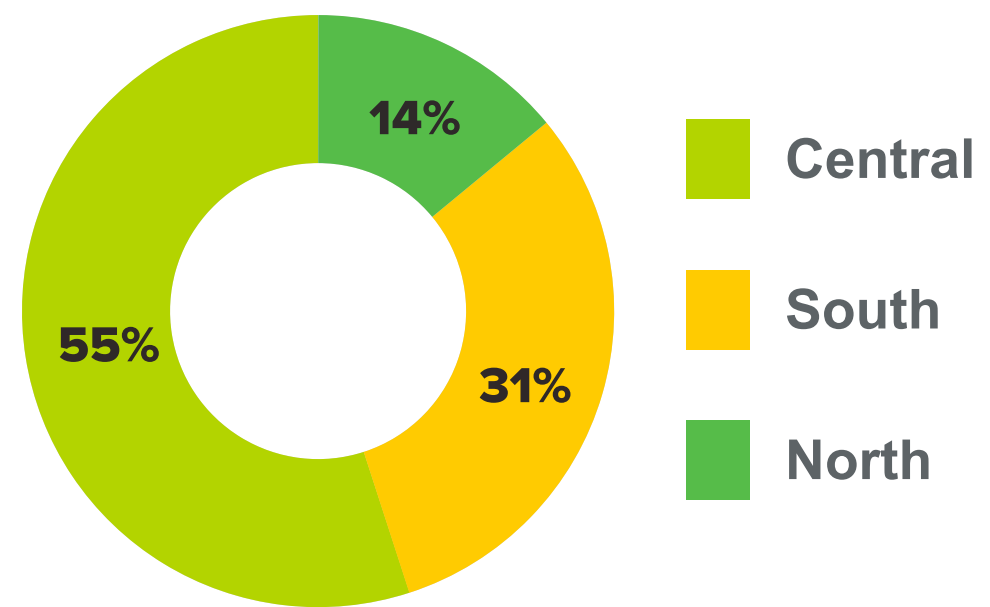
- 51%** Hispanic & Latino
- 23%** Asian or Pacific Islander
- 19%** White
- 03%** Black or African American
- 04%** Other

- » Loans to LMI borrowers **43%**
- » Loans under \$50,000 **50%**
- » Funding to Women owned businesses **31%**
- » Funding to Rural Businesses **13%**
- » Funding to Startups **40%**

# Geographic Reach



## 2025 Funding by **Region**



## 2025 Funding by **County**



Fresno  
**49%**



Kern  
**20%**



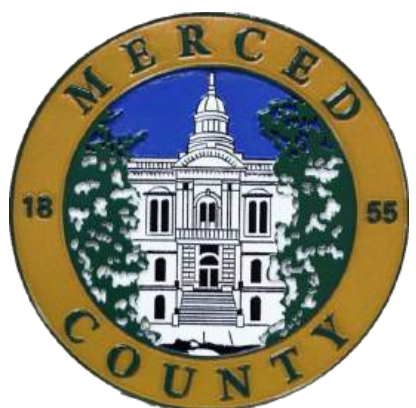
Stanislaus  
**08%**



Tulare  
**08%**



Madera  
**07%**



Merced  
**04%**



Kings  
**02%**



San Joaquin  
**01%**



Inyo  
**01%**



Sacramento  
**01%**

# Business Coaching and Training

We are more than just a lender. We provide complementary business coaching and training to entrepreneurs.



Hours of Small Business Coaching

**3,641**  
Hours

Businesses that received Business Coaching

**296**  
Businesses

Training Events

**133**  
Events

Businesses Trained

**2,229**  
Businesses

## Business coaching services we provide

Loan Readiness

Financial Education

Business Planning

Financial Management

Marketing

Operations

Strategic Planning

Human Resources

Ready, Set, Launch  
10-Week Entrepreneurship Cohort



Earn, Plan, Grow  
Financial Literacy Program



# Community Outreach



**130+**

Events  
conducted

**2,000+**

Entrepreneurs  
reached




## Lunch & Learn Events

In 2025, our Business Development team connected directly with entrepreneurs through our Lunch and Learn events—creating spaces for education, collaboration, and opportunity.




# Lending Product Overview

 \$5,000 - \$20,000

## Nanoloans

36% of closed loans

Our Nano Loans help businesses with short-term needs, covering expenses like inventory and small investments.

 \$50,000 and Under

## Microloans

25% of closed loans

Micro Loans provide flexible funding for working capital, equipment, debt refinance, or tenant improvements.

 \$50,000 to \$500,000

## Enterprise Loans

Closed \$6.4M in Enterprise loans


Supports business growth by financing equipment, facility expansion, working capital, and scaling operations.

 Up to 75% of Start up Cost

## Start up Loans

40% of closed loans


Designed for new businesses to cover essential expenses like equipment, inventory, marketing, and payroll.

 Up to \$50,000

## Contract Financing Loans

Closed \$300K+ in contract financing

Helps businesses cover costs for fulfilling contracts, including payroll, materials, and operations.

 \$5,000 to \$500,000

## Green Futures Loans

Closed \$972K+ through 7 loans

Funds eco-friendly initiatives such as renewable energy, energy-efficient equipment, and sustainability efforts.

# Story of Transformation



Access Plus Capital helped us take the next step in growing our business. Their support allowed us to expand and reach more customers in our community.



**Yohanes & Elisia Makmur**

Raphio Chocolate - Fresno, CA



# Story of Transformation



Access Plus Capital helped us expand our services so we can provide quality childcare and early education to more families in our community.



**Victoria Martinez**

Manitas de Amor Preschool & Childcare - Hanford, CA



# Story of Transformation



With the right support and resources, we've been able to grow our business and create a space that promotes wellness and balance for our community.



**Diana Delgadillo**

Nirvana Medical Spa - Tulare, CA



# Our Investors & Funders

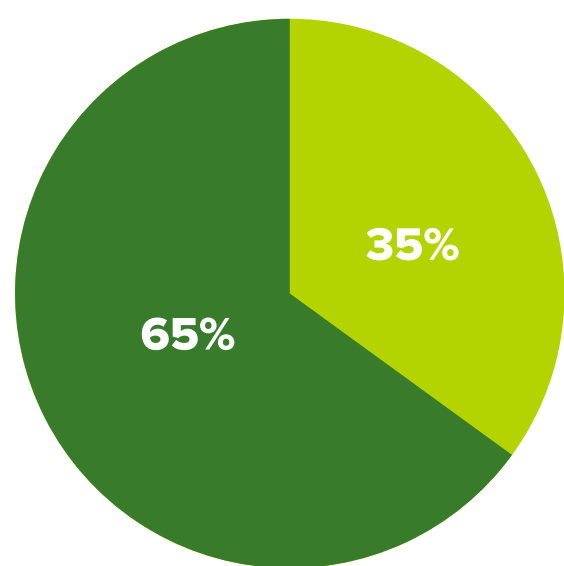


- ✓ APC Board Members & Executive Leadership
- ✓ Bank of the Sierra
- ✓ Beneficial State Bank
- ✓ California State Treasurer's Office
- ✓ California Association for Micro Enterprise Opportunity (CAMEO)
- ✓ California Office of the Small Business Advocate
- ✓ Campbell Foundation
- ✓ Central Valley Community Foundation
- ✓ Citizens Business Bank
- ✓ East Bay Foundation
- ✓ LISC AmeriCorps
- ✓ National Association for Latino Community Asset Builders (NALCAB)
- ✓ PNC Bank
- ✓ Tri-Counties Bank
- ✓ Umpqua Bank
- ✓ United Way - Fresno & Madera Counties
- ✓ Wayfinder
- ✓ Wells Fargo Bank

# 2025 Financials

## Total Support & Revenues in 2025

**\$6,825,721**



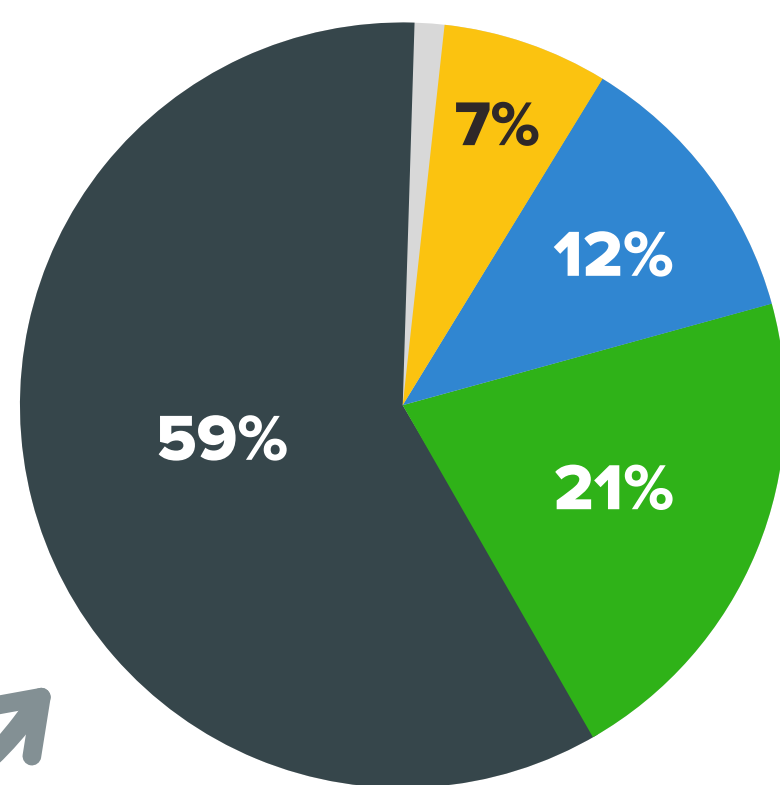
Contributions & Grants: 65%

**\$ 4,429,814**

Earned Revenue: 35%

**\$ 2,395,907**

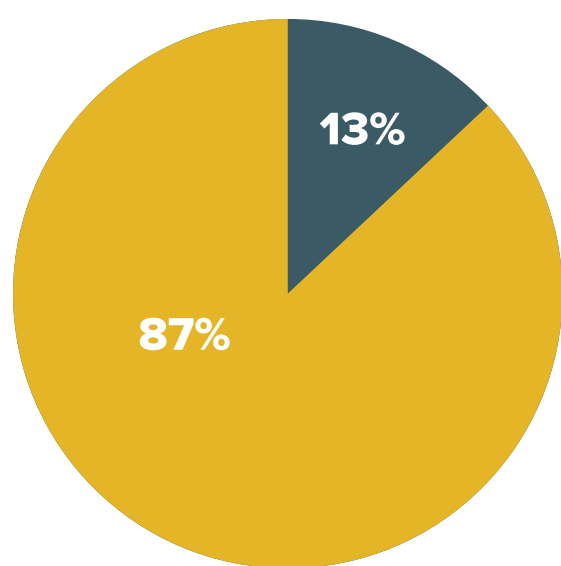
## Earned Revenue Breakdown



- 59%** Interest Income
- 21%** Loan Recovery
- 12%** Loan Fees
- 07%** Investment Income
- 01%** Other Income

## Total Expenses in 2025

**\$5,784,612**



Program Services: 87%

**\$ 5,041,013**

General & Administration: 13%

**\$ 743,599**

Positive change in Net Assets

**\$1,041,109**

Net Assets at the end of 2025

**\$15,214,050**

Total Assets at the end of 2025

**\$37,756,543**

2025 

# Team & Partner Wins



**Launch of SCALE Fresno Network**



**Climate Lending Growth**



**Access Plus Capital – Valley Community SBDC Partner of the Year 2025**



**Gabriel Holguin – Central California's 40 under 40 class of 2025**



**Tate Hill – Rise Economy's Alan Fisher Economic Justice Award**

# Climate Program

In 2025, Access Plus Capital deployed approximately one million dollars in green financing to help small businesses adopt climate-smart technologies across Central California.

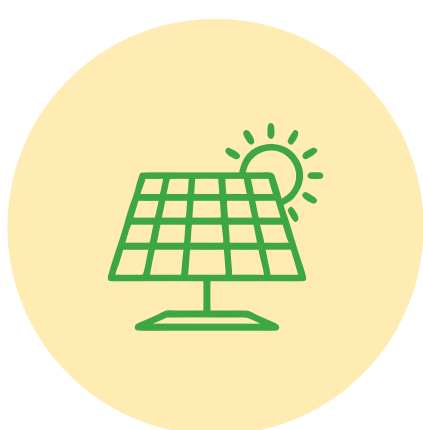
Investments from California Jobs First, the James Irvine Foundation, the African American Alliance of CDFI CEOs, and the Campbell Foundation support our broader vision of building a cleaner, healthier Central California.

## Why we do What we do

Climate change impacts us all—but especially our region. Businesses in Central California face extreme heat, poor air quality, and rising utility costs. Small changes can lead to big impact—and we're here to help you get started.



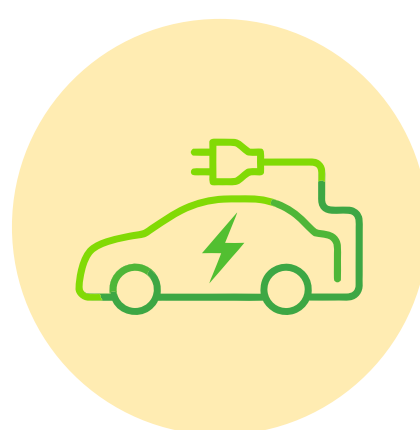
Access Plus Capital team with Bravo Bin Cleaning



### Energy

**\$972K+**

capital deployed to 7 businesses.



### Clean Mobility

**4.8** Tons

of CO2 emissions saved annually.



### Equipment

**9** Workshops

Advancing clean energy financing & climate impact awareness for entrepreneurs.




Vibrant Downtown Fresno Skyline

# SCALE Fresno

In 2025, Access Plus Capital launched the SCALE Fresno Network — bringing together more than 20 organizations committed to strengthening the small business ecosystem across Fresno County.

Through the SCALE Fresno initiative, we are supporting our member organizations in building capacity and scaling their impact so they can better serve entrepreneurs throughout the region.

## Ecosystem Members

		 Hmong Business Incubator	 WOMEN'S ENTREPRENEUR CENTER	
				
			 Asian Business Institut & Resource Center Serving Asian Businesses in the Central Valley	
		 CAPITAL & CONSULTING		
		 Native Business Initiative for Growth <small>Operated by ASAN, Inc. and funded by a grant from the U.S. Department of Commerce, Minority Business Development Agency.</small>		

# SCALE Fresno's Progress

SCALE Fresno is pioneering a coordinated small-business ecosystem—aligning partners, governance, and strategy around shared outcomes. The initiative is advancing a community-informed investable plan that channels capital and support toward scalable economic mobility for historically underserved entrepreneurs.



May 2025

## Economic Tour and Investor Summit

SCALE Fresno launched with economic tour and investor summit, uniting community, capital, and entrepreneurs to advance inclusive growth.



May 2025

## Investable Plan

The SCALE Fresno \$38M Investable Plan was unveiled, outlining how resources will be deployed and partnerships established to fulfill its mission.



September 2025

## Workgroup Formation

SCALE Fresno launched workgroups on culturally competent technical assistance, flexible capital access, nonprofit capacity building, and ecosystem information sharing & networking.



December 2025

## Governance Model

SCALE Fresno governance model was finalized, adopting a shared governance approach to foster a collaborative ecosystem.

# Vision for the **Future**



Launch of California's First Comprehensive Southeast Asian Business Study

## Top Priorities in 2026

### Capital + Coaching

Train and support 2000 businesses that will result in \$10 million deployed to underserved communities including people of color and start-ups along with businesses in rural and low-income communities.

### Collaboration

Implement the SCALE Fresno ecosystem model and investment plan resulting in responsive lending & technical assistance programs, greater partner capacity, and a shared vision of data-informed advocacy.

### Integrated AI & Automation

Expand access and efficiencies through integrated AI & automation in lending, coaching, and operations.

### Attracting Resources

By 2028, exceed \$100M in total lending through an investment-ready portfolio and a strong financial position that attracts meaningful resources and capital to Central California.

# Board Members



## Jose Sabala

Board Chair  
Oak Valley Community Bank



## Craig Howells

Board Vice Chair  
Mission Bank



## Debra Bradley

Board Secretary  
Citizens Business Bank



## Donald Terry

Immediate Past Chair  
Bank of the Sierra



## Dorothy Thomas

Community West Bank



## Emogene Nelson

Fresno Metro Ministries/  
Better Blackstone



## Daniel Zack

Zack Urban Solutions



## Emmanuel Escamilla

Gartner



Not Pictured

## Tom Vanderheiden

Board Treasurer  
Beneficial State Bank

Not Pictured

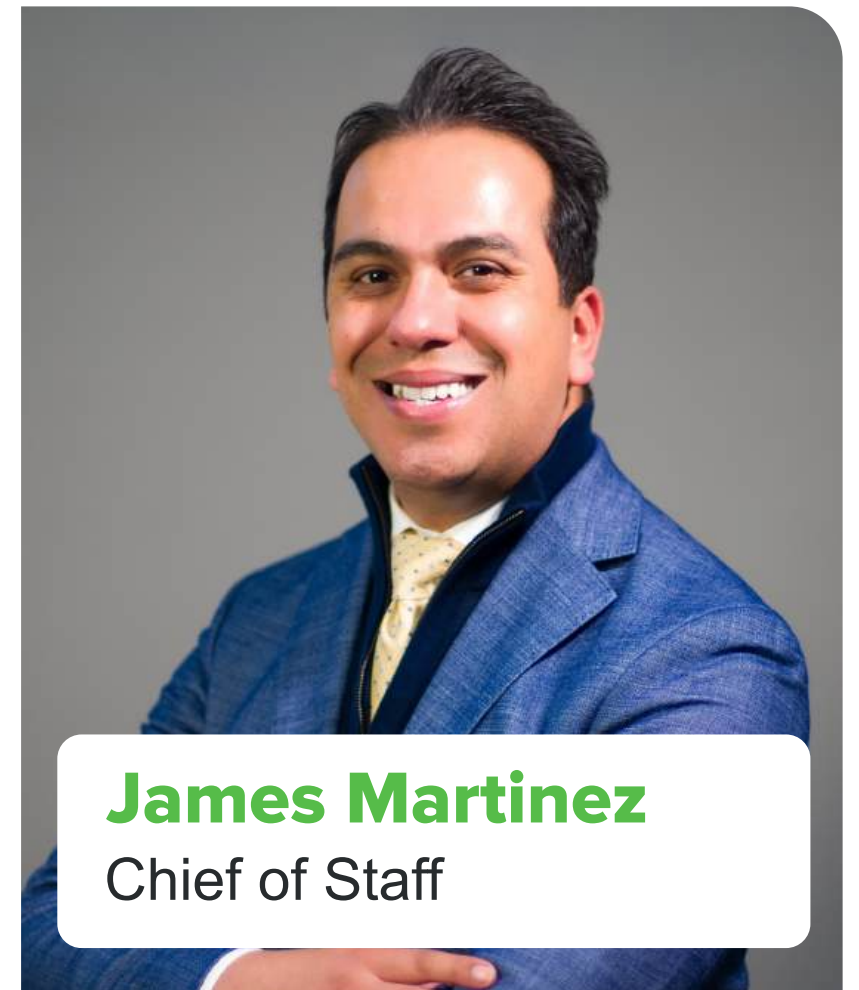
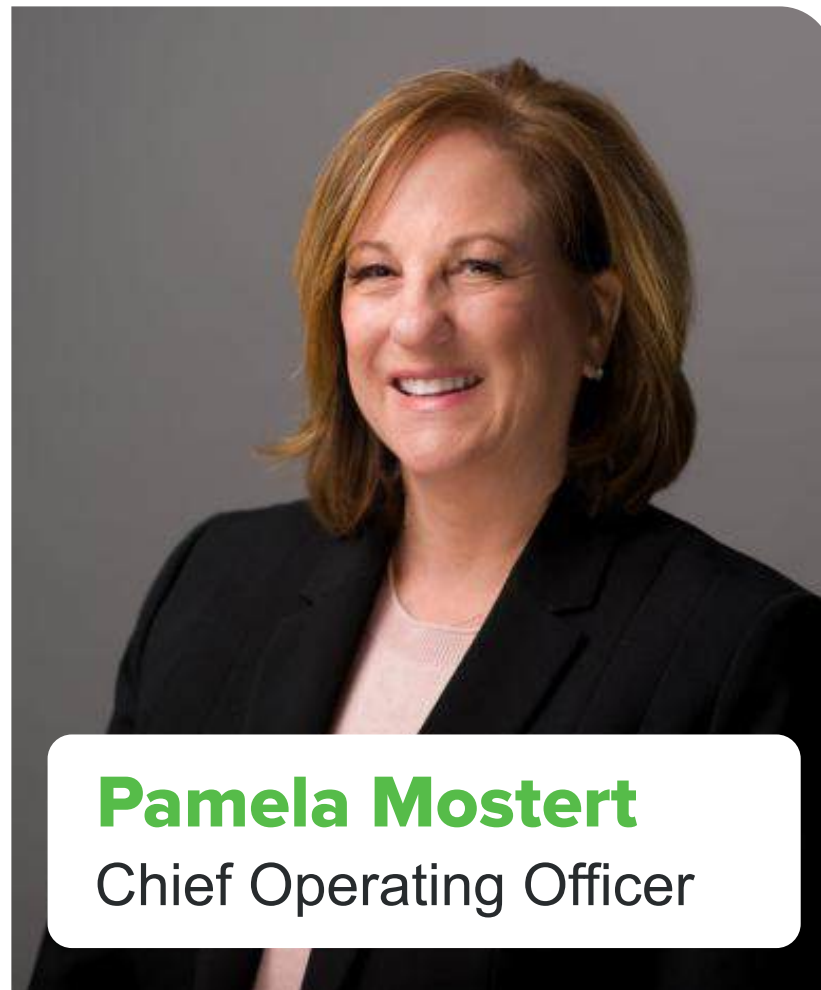
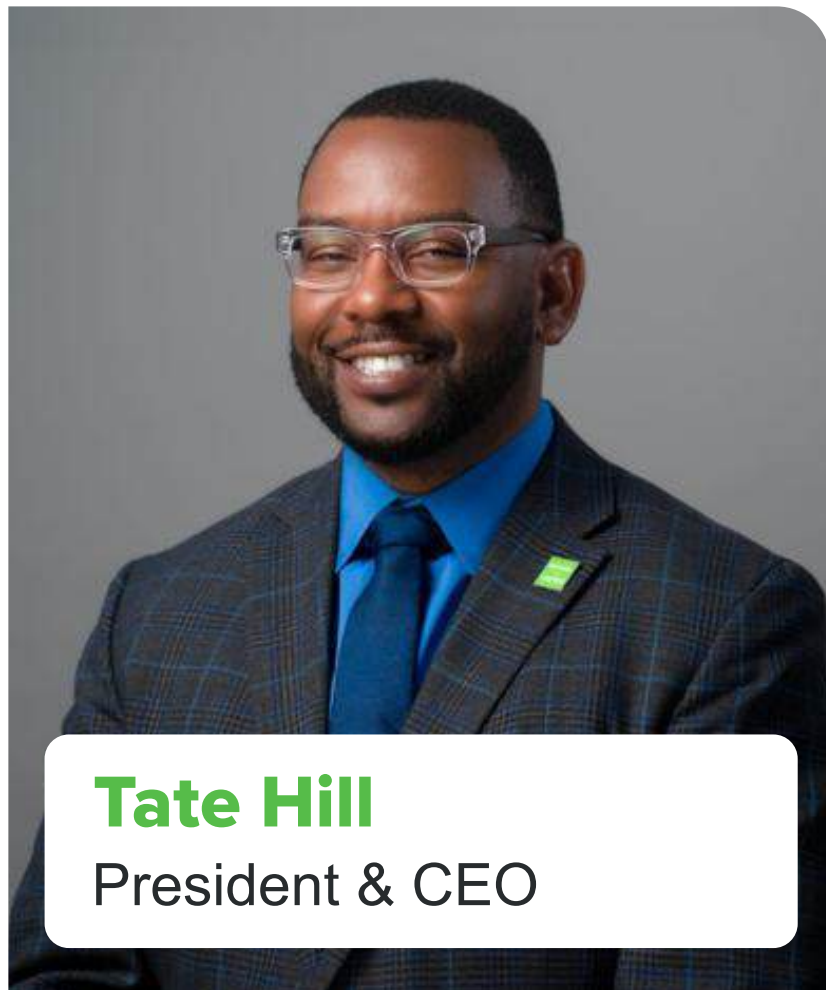
## Pritika Ram

Community Action  
Partnership of Kern

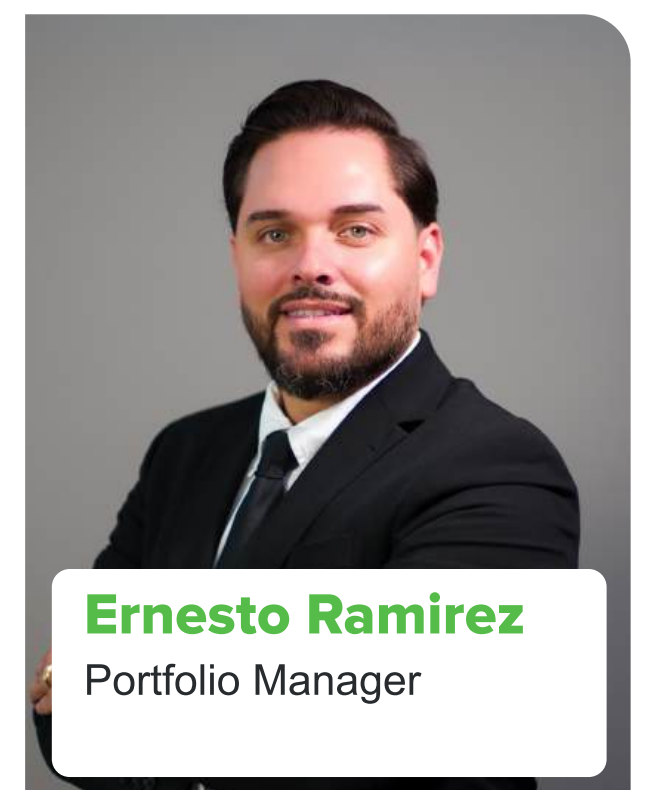
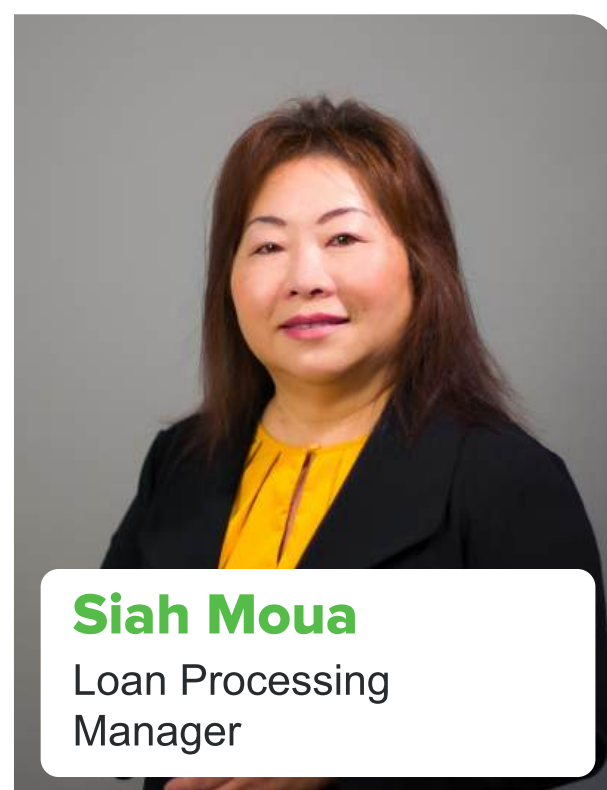
# Our Team

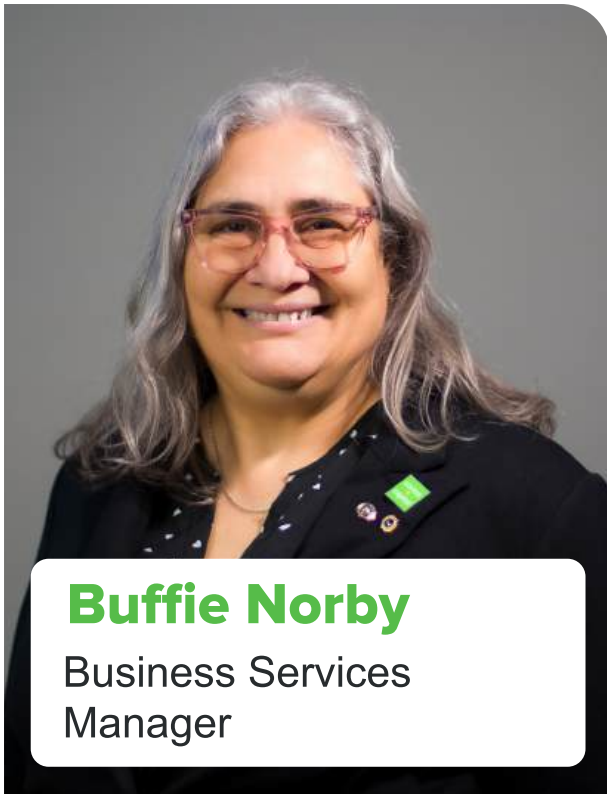
---

## Executive Leadership Team



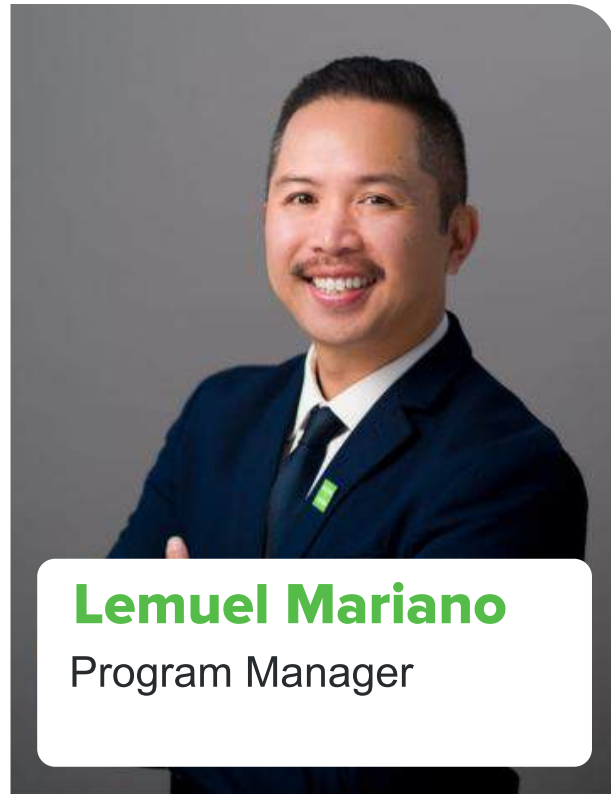
## Our Team





**Buffie Norby**

Business Services  
Manager



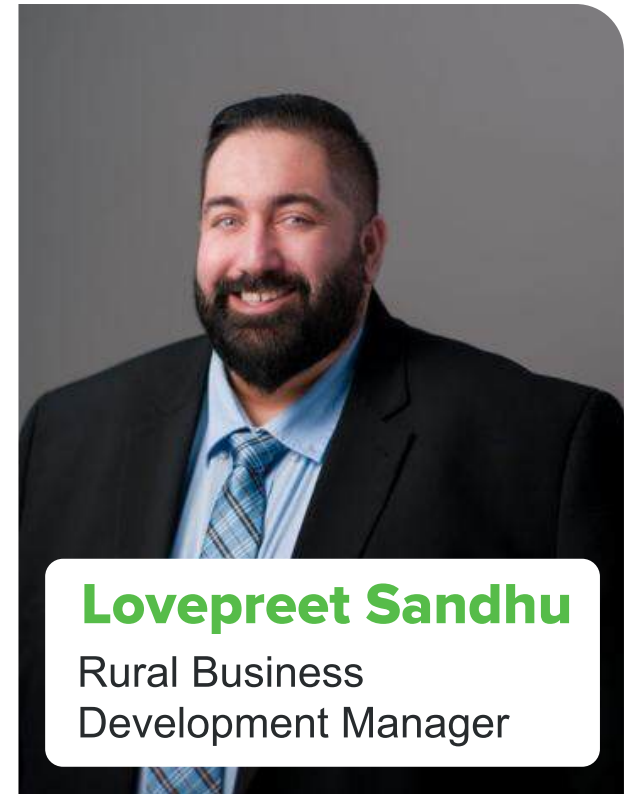
**Lemuel Mariano**

Program Manager



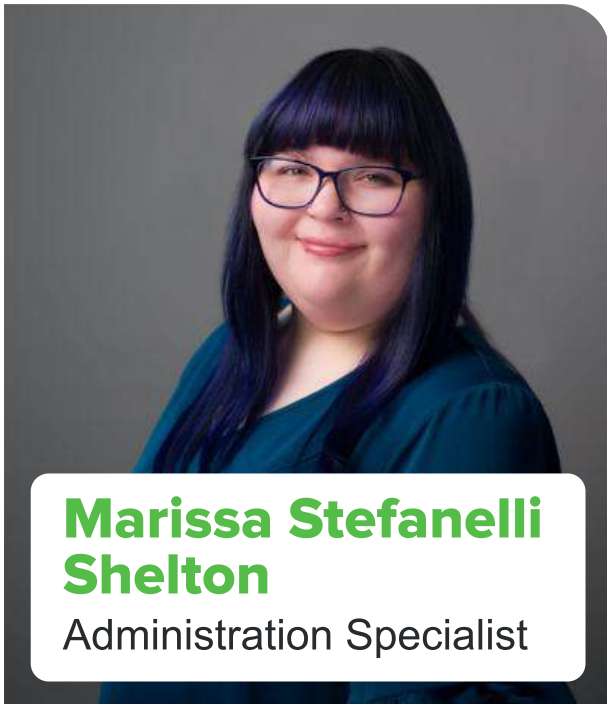
**Fen Westphal**

Data & Analytics Manager



**Lovepreet Sandhu**

Rural Business  
Development Manager



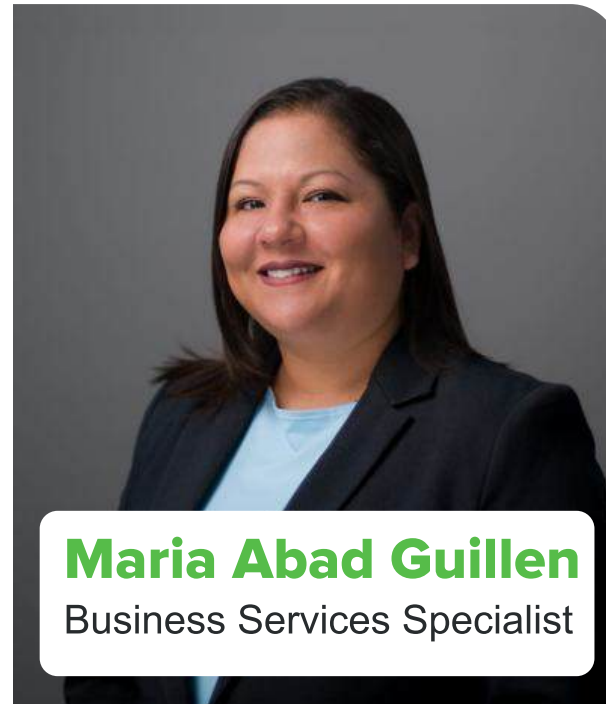
**Marissa Stefanelli  
Shelton**

Administration Specialist



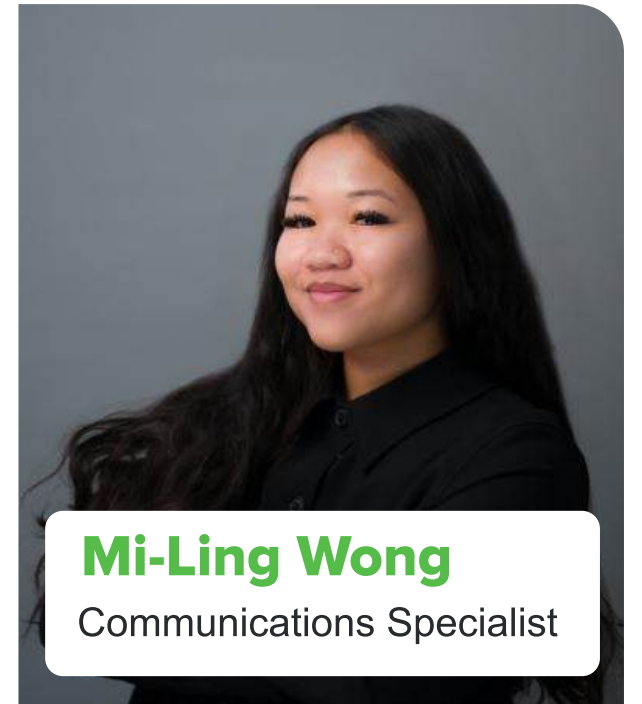
**Rosalba Flores**

Financial Literacy Specialist



**Maria Abad Guillen**

Business Services Specialist



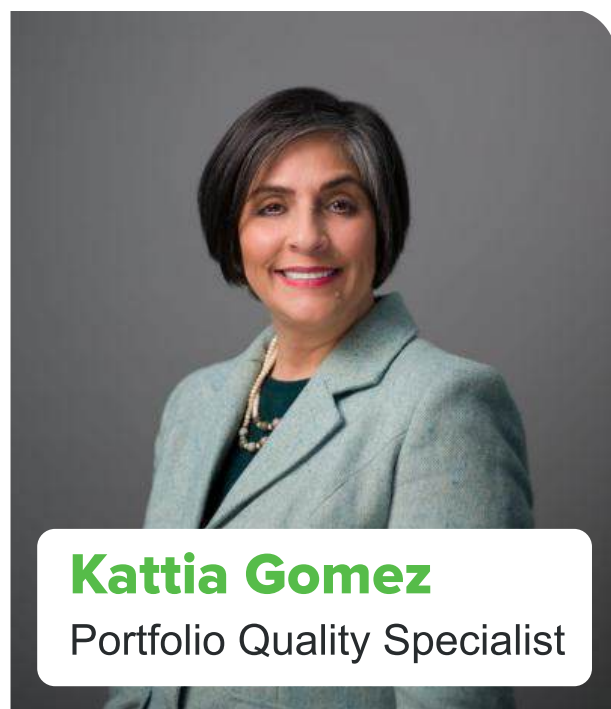
**Mi-Ling Wong**

Communications Specialist



**Fatima Bucu**

Treasury Specialist



**Kattia Gomez**

Portfolio Quality Specialist



**Samuel Jimenez**

Accountant III



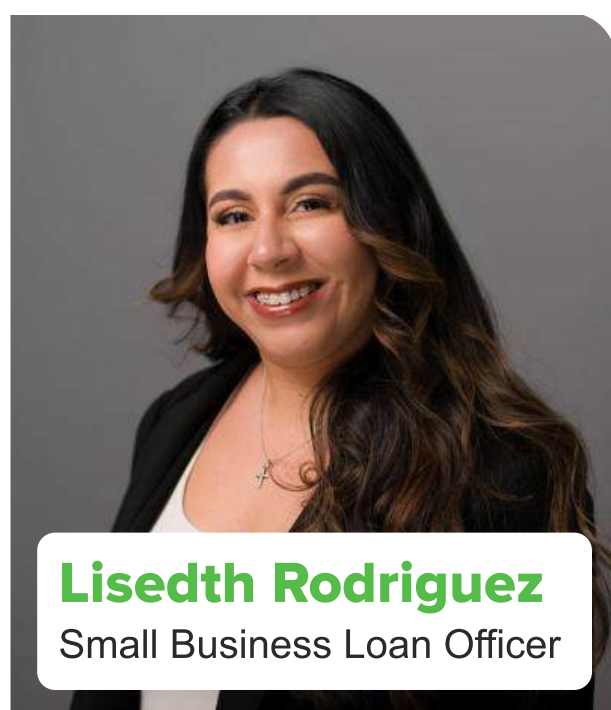
**Gabriel Holguin**

Underwriter III



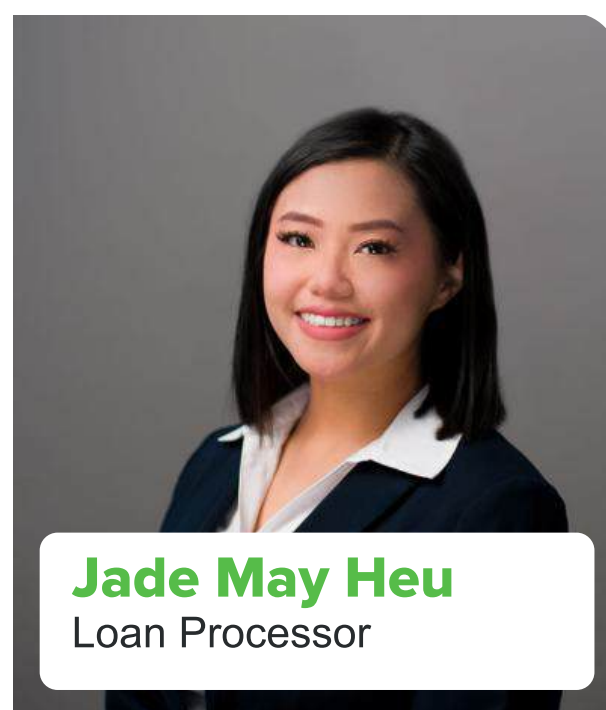
**Harry Hamparian**

Underwriter II



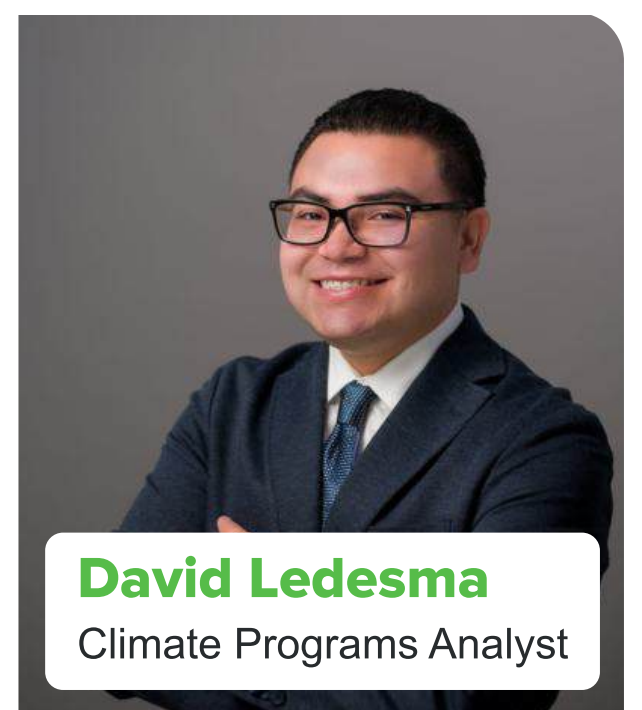
**Lisedth Rodriguez**

Small Business Loan Officer



**Jade May Heu**

Loan Processor



**David Ledesma**

Climate Programs Analyst



**Thomas Gillespie**

Program Analyst



**Ge Lee**

Portfolio Quality Analyst



# Our Partners in Progress

At Access Plus Capital, we work alongside a strong network of partners to expand opportunity, strengthen small businesses, and drive inclusive economic growth across Central California—advancing together to power our economy.

- African American Alliance of CDFI CEOs
- Asian Business Institute & Resource Center (ABIRC)
- Bakersfield College Launchpad
- Bakersfield Downtown Business Association
- Bank of America
- Business Journal
- Butler Branding
- CalAsian Chamber of Commerce
- California Association for Micro Enterprise Opportunity (CAMEO)
- California Black Chamber of Commerce
- California Coalition for Community Investment
- California Hmong Chamber of Commerce
- California Office of Small Business Advocate (CalOSBA)
- California Southern SBDC
- Central California Hispanic Chamber of Commerce
- Central Valley Community Foundation
- Citizens Business Bank
- City of Bakersfield
- City of Fresno - Economic Development Department
- CreativeHub Global
- CSU Bakersfield Small Business Development Center
- Downtown Fresno Partnership
- Eastern Sierra Community Bank
- F & M Bank
- FFB Bank
- First Citizens Bank
- First Community Capital
- Fredi Casteron
- Fresno Area Hispanic Foundation - Confia
- Fresno Economic Development Corporation
- Fresno Metro Black Chamber of Commerce
- Fresno State Office of Community and Economic Development
- Fresno State Water and Technology Center (WET)
- Gladys Martinez
- Greater Bakersfield Chamber of Commerce
- Guillermo Jimenez
- Helping Others Pursue Excellence (H.O.P.E.) - Vision View
- Hollister Downtown Association
- J.P. Morgan Chase
- Janay Conley
- Joshua Gragnani - The International Business Advisors
- Keith Wolaridge - Five Pillars LLC
- Kern County Black Chamber of Commerce
- Kern County Hispanic Chamber of Commerce
- Kern County Veterans Chamber of Commerce
- Kern Women's Business Center
- Lamont Chamber of Commerce
- Larrissa Mitchell - In the Black Business Sevices
- LISC AmeriCorps
- Madera Chamber of Commerce
- Mammoth Lakes Chamber of Commerce
- MCubed Technologies
- Merced County Hispanic Chamber of Commerce
- Mission Bank
- Mission Edge
- Modesto Chamber of Commerce
- National Association for Latino Community Asset Builders (NALCAB)
- National Community Reinvestment Coalition (NCRC)
- New Business Community Law Clinic
- NoCal VBOC
- Oak Valley Community Bank
- Opportunity Finance Network (OFN)
- Pablo Gomez
- Premier Valley Bank
- Rise Economy
- Salinas Valley Chamber of Commerce
- San Benito County Chamber of Commerce
- SeedCore Foundation- Kern Initiative for Talent and Entrepreneurship (KITE)
- Self-Help Federal Credit Union
- Service Corps of Retired Executives (SCORE)
- Society for Human Resource Management (SHRM)
- Stanislaus Equity Partners (STEP)
- The Greenlining Institute
- The Kern Inclusive Entrepreneurship Hub
- Tim Lambert
- Tulare Kings Hispanic Chamber of Commerce
- Tuolumne County Chamber of Commerce
- U.S. Small Business Administration
- Upside Productions
- Valley Community Small Business Development Center
- Valley Sierra Small Business Development Center
- Vincent Salinas
- Visalia Chamber of Commerce

\*We extend our sincere thanks to all partners advancing this work with us, including those not listed here whose contributions are deeply appreciated.



# Thank You!

Advancing Together:  
Powering Our Economy

# access + capital

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

 [info@accesspluscapital.com](mailto:info@accesspluscapital.com)

## **Bakersfield**

841 Mohawk Street,  
Bakersfield, CA 93309  
(661) 322 – 9019

## **Fresno**

2607 Fresno Street,  
Fresno, CA 93721  
(559) 552 – 4300

## **Modesto**

1935 G Street  
Modesto, CA 95354

## **Sacramento**

(916) 237-8430

[Learn More](#)



@accesspluscapital

