

A big partner for small businesses.

Access Plus Capital has been growing businesses and sustaining jobs in Central California since 2009. No matter what your business goals are, Access Plus Capital will help you reach them!



Services

- Assistance with loan preparation
- Capital workshops and ongoing classes
- Business coaching for startups and existing businesses
- Information and referral to other agencies and lending institutions

Small Business Loans

- Gap and bridge financing
- Machinery and equipment
- Business acquisitions
- Commercial real estate
- Letters of credit
- Working capital
- Tenant improvements
- Franchises
- Startup loans
- Debt refinancing

Loan Products



Startup Loans

Up to 75% of startup costs for new businesses that need startup funding



Microloans

Up to \$50,000 for existing businesses who cannot obtain conventional financing



Enterprise Loans

Up to \$1,000,000 for existing businesses that need capital to strengthen or expand

Eligibility

We target businesses in fourteen counties. Requirements include:

- Credit check
- 1:1 collateral (unless you qualify for credit enhancement or SBA guarantee)
- Completed business plan (for startups)

