

# How to apply.

To get started, potential borrowers must submit loan application on our website at [www.accesspluscapital.com](http://www.accesspluscapital.com), please click on “Our Loans” and select Micro Loan option. Borrowers will be required to submit a loan application with supporting documents as follows:

## Loan Application Requirements:

1.

COVID-19 Disaster Impact Statement: Provide overview of the business, showing that it would be profitable without disaster disruption, and the economic injury of the disaster on the business.

2.

Business should explain why they need the loan amount requested and specifically how the working capital funds will be used (1 page or less).

3.

Most Recent Federal Tax Return, 2018 or 2019 (1 year for loans up to \$25,000)

4.

Most Recent Business Debt Schedule (completed within loan application)

5.

A Personal Financial Statement (PFS)

6.

Additional items as requested (e.g. lease agreements, organizational documents such as fictitious name statement, business license, partnership agreements, articles of incorporation & by-laws, etc.).

(loans from \$25,000 to \$50,000 will require 2 years of tax returns and will fall under SBA micro loan criteria, deferred payments until September 2020, interest rate of 7.75% fixed with no pre-pay penalties, additional financial information will be requested, such as interim and year-end financial, Profit & Loss and Balance Sheet)