Formerly...

Now...
Fresno Economic Opportunities Commission

- A private, nonprofit 501(c)3 corporation
- Twenty-four (24) member tripartite Board
- Founded in 1965
- Annual budget of approx. $140 million
- Over 1,150 staff members

- Charter Schools
- Early Childhood Education
- Health Center
- Energy Services
- Transit Systems
- Emergency Response
- Family Development
- Youth & Young Adults
- Workforce Development
- Senior Mentoring
- Community Partnerships
- Economic Development
- Homeless Youth Human Trafficking
- Food and Nutrition
Overview of the CDFI Industry

Private-sector non-profit financial intermediaries that...

- Promote community development
- Create economic opportunities
- Provide technical assistance and training
- Serve small businesses unable otherwise to access capital.
Overview of the CDFI Industry

There are approximately 862 certified CDFIs operating in the United States

1. Bank or Thrift Institutions (62)
2. Community Development Credit Unions (179)
3. Community Development Loan Funds (567)
4. Community Venture Capital Funds (25)
5. Depository Institutions (29)
We are a non-profit loan fund that helps small business owners by offering **affordable financing** and providing **business advisory training**.

**Vision**
An economically prosperous Central California, powered by entrepreneurs

**Mission**
To finance small businesses and create jobs in underserved communities
Access Plus Capital

MISSION-DRIVEN LENDING

- Job Creation and Retention
- Low-Moderate Income Businesses and Communities
- Women, Veteran, Minority-Owned Businesses
- Pre- and Post-Loan Technical Assistance
- Facilitate Business to Bank Relationship
- Start-up Businesses
- Rural Communities

Balancing Mission and Risk
Serving 14 counties in Central California
Loan amounts ranging from $5,000-300,000
Partnerships: SBA, CDFI Fund, USDA, Banks, and other mission-driven organizations
$20MM in Assets
$4-6MM+ per year
Early Education

- 5 loans for $385k
- Charter Schools
- Preschools/Childcare
Healthy Food

- 77 Projects for $4.1 million
- Small Farms
- Local Grocery Stores
- Restaurants
Medical Access

- 25 Projects for $1.7 million
- Medical transport
- Group homes
- Doctor offices
- Rural health clinics
- Pharmacy
- Durable medical equipment
Wellness

- 4 Projects – 250,000
- Gyms
- Massage
- Physical Therapy
Why Should CAP Agencies Consider the CDFI Model?

- Broaden your impact and support
  - Bi-partisan
  - Reaching new stakeholders in your community (banking & economic development)
- Business and job creation
Go deeper...

- CDFI Coalition - [http://www.cdfi.org/](http://www.cdfi.org/)
- Opportunity Finance Network – [www.ofn.org](http://www.ofn.org)
- [www.accesspluscapital.com](http://www.accesspluscapital.com)
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A subsidiary of Fresno Economic Opportunities Commission