



Foundation

Capital for Small Businesses & Nonprofits

Supporting entrepreneurs creating healthier communities in Nevada

Are you a small business owner or nonprofit leader dedicated to improving physical, social, or behavioral health*? Thanks to a partnership with **Anthem Blue Cross and Blue Shield Foundation**, Access Community Capital is providing inclusive and affordable financing to small businesses and nonprofits that work to advance physical, social, and behavioral health outcomes in under-resourced communities.



What can you expect from us?

\$100,000–\$500,000 loans

1- to 5-year loan terms

Prime minus 1% Interest rate**

\$250 application fee; **3%** closing fee

No credit score required
No personal guarantees
No prepayment penalty

**“Prime” refers to the U.S. Prime Rate, the interest rate banks use as a base for setting rates on loans. This rate is influenced by the federal funds rate, set by the Federal Reserve. See the latest U.S. Prime Rate at [wsj.com/market-data/bonds/moneyrates](https://www.wsj.com/market-data/bonds/moneyrates). For reference, in Q4 2025, loans were available at 6%. See the latest loan interest rates at missiondrivenfinance.com/loans.

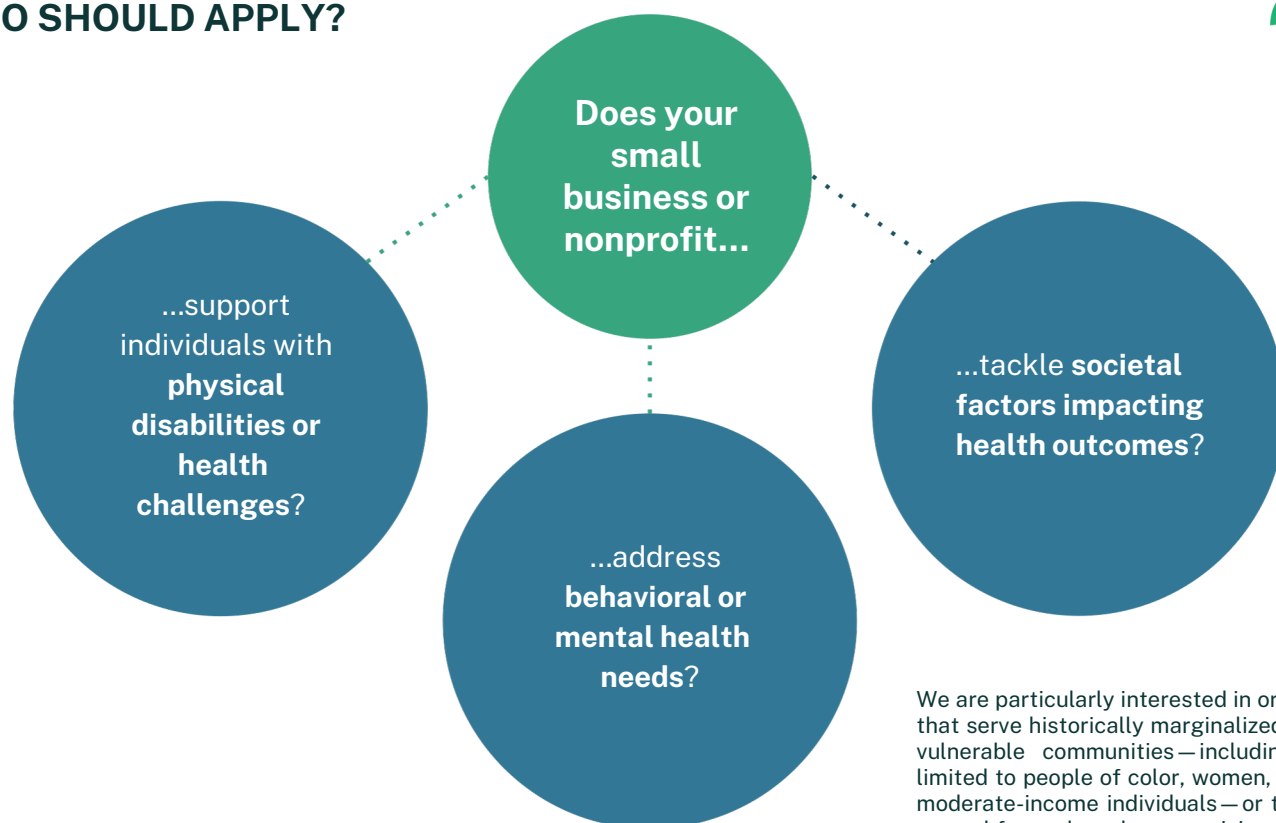
* This impact investing program is **not** available to providers who receive insurance reimbursements.

SAMPLE WAYS TO USE THE LOAN:

- **Bridge funding** while awaiting payments or reimbursements from contracts and grants
- Purchase equipment, furniture, and fixtures; **facility upgrades**
- Supply chain investments for **inventory and supplies**
- Hire new employees and manage **payroll**
- **Working capital** to cover rent, utilities, and other operating costs
- **Refinance** high-interest business debt
- **Accounts receivable financing** / “friendly factoring”



WHO SHOULD APPLY?



We are particularly interested in organizations that serve historically marginalized or socially vulnerable communities—including but not limited to people of color, women, and low-to-moderate-income individuals—or that employ a workforce largely comprising individuals from these communities.

If that sounds like you or someone you know, reach out to us or share this with them!

About Anthem Blue Cross and Blue Shield Foundation

The Anthem Blue Cross and Blue Shield Foundation, an independent licensee of the Blue Cross and Blue Shield Association, is a philanthropic arm of the Elevance Health Foundation. The Foundation works to improve the health of the socially vulnerable through partnerships and programs in our communities with an emphasis on maternal-infant health; behavioral health; and food as medicine. Additionally, the Foundation also responds to disasters when our communities need us the most. ®ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbol are registered marks of the Blue Cross and Blue Shield Association. To learn more about the Anthem Blue Cross and Blue Shield Foundation and the Elevance Health Foundation, please visit www.elevancehealth.foundation and its blog at www.medium.com/elevancehealthfoundation.

About Access CDFI

Access Community Capital is a community loan fund primarily providing small businesses with access to credit. Each applicant may also receive technical assistance to assist in planning and preparation for various aspects of their business. The organization is established as a non-profit organization with a mission-driven purpose to support individuals and businesses not traditionally served by the mainstream financial institutions. Learn more at accesscdfi.org