

Norcross Nonprofit Helps Grow Small Business throughout ATL

Norcross, GA is progressive and forward thinking, and a good example is how its city Cultural Arts and Community Center houses the dynamic Access to Capital for Entrepreneurs (ACE) organization to foster small business throughout the Metro. Founded by Grace Fricks in 1997, this nonprofit is a Community Development Financial Institution. It provides capital, coaching and connections to help client borrowers become true stakeholders in a healthy, diverse economy, across regional Atlanta. ACE thus helps entrepreneurs grow new, sustainable metro businesses that generate jobs.

ACE serves small businesses in Georgia with a focus on women, people of color and low-moderate income entrepreneurs. The Access to Capital for Entrepreneurs organization makes available investment funds for those qualified and desiring to embark on new or expanded small business ventures. It's in a great American spirit of a cooperative and lending hand to energetic people to develop well thought-out business plans that can lead to high promise for success. Such ventures necessarily require seed money to carry out the product or service. The net effect of strategic loans can generate a share of prosperity for not only entrepreneurs but also many others in that ripple effect that occurs in a thriving, evolving economy that always has room for new ideas. The net result: fostering new and effective business ventures that gain strength for all because they are inclusive.

In 2000 ACE made its first business loan out of Norcross. Since then ACE has extended loans of more than \$56 million to about 850 entrepreneurs. It's fostered tremendous success for those who otherwise might not have had small business opportunities. The results have already either created or saved more than 7,300 jobs in Georgia.



Building area neighborhoods through coalitions: local nonprofit entrepreneurial group celebrates \$200,000 grant from Bank of America.

A particular interest for ACE is granting access to capital for women entrepreneurs. Sandra Font has played a key role as Director of the ACE Women's Business Center (WBC) in Norcross. It's housed in the Access to Capital for Entrepreneurs offices in the Norcross Cultural Arts and Community Center, 10 College Street, 30071. The WBC is still new, having opened in Norcross in 2015 and mentoring is intensive so clients can operate in a competitive economy.

There's always opportunity for small businesses, especially when aided by nonprofit, ethical organizations like Access to Capital for Entrepreneurs and its Women's Business Center. Empowering low-moderate income women entrepreneurs through financial education and training, WBC is steadily developing an impressive record. By the end of last year WBC had served more than 1,500 people (73% women) engaged in small business start-up ventures with 306 one-on-one critical consultations. The Women's Business Center helped 23 entrepreneurs launch their

new, viable small businesses.

Building one's own business or growing an established small company can benefit immeasurably from personalized support that Access to Capital for Entrepreneurs and its Women's Business Center provide. Support is ongoing through a good ACE resource center in Norcross offering special events and training sessions. Big banks demonstrably appreciate the good work going on there to promote small business.

It's impressive that corporate America with enlightenment has for some time now given solid support to the small business advocacy abounding in Norcross. Indeed, there's an outstanding honor roll of supporters including capital giants: Bank of America, J.P. Morgan Chase & Co., SunTrust, Wells Fargo, and diverse others as well, including Metro institutions such as the Emory Goizueta Business School and the Robert Woodruff Foundation and, of course, the hosting City of Norcross.

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network of communities, organizations, and individuals seeking to ensure that cities across the US are equipped to support people living with dementia and their caregivers. The aim is to invite all stakeholders in a community to play a role.

In May 2015 Tennessee formed the Purple Cities Alliance, launching a formal effort to make Knoxville one of the first dementia-friendly cities in the US to serve as a model for other communities across the country. The goal to create safe living environments that allow those with dementia to be surrounded by compassionate and understanding neighbors was sponsored by the Pat Summitt Foundation and offers training materials to help other cities create awareness.

AARP believes Age-Friendly and Dementia Friendly Communities are better together and wants cities to make efforts on behalf of both aging and dementia. The AARP Livable Communities Initiative was launched in 2017 and provides toolkits and resources for directing cities to help residents safely age in place while fostering residents' continued engagement in the communities civic, economic, and social life. Proper planning and design are critical to ensuring safe and walkable streets; age-friendly housing and transportation options, access to needed services; and opportunities for residents of all ages to continue participating in community life.

Orchard Senior Living is proud to have the opportunity to be a resource and advocate for City of Brookhaven and Atlanta metro area families aging or living with dementia.

– Robin Andrews Smith from Orchard Senior Living

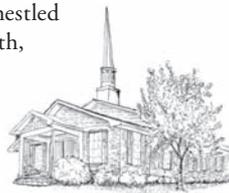


Don't put off for tomorrow what you can do today, because if you enjoy it today you can do it again tomorrow.

–James Michener

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Is your church looking for a new home? Or an additional Sunday meeting location? Berkeley Lake Chapel is available to be rented every Sunday from 11 am. Conveniently nestled between Norcross, Ptree Corners & Duluth, BL Chapel is a great find....and will be a special new home for your congregation.



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Some experts have left higher education to join ACE in its good work. New to the lending team is Antonio Barrios, formerly director of the UGA Small Business Development Center at Gwinnett.

As 2018 was winding down, Bank of America named Access to Capital for Entrepreneurs, which has become a real pride of Norcross, as recipient of a \$200,000 grant in its excellent Neighborhood Builders Program. B of A was impressed with how ACE was “tackling issues vital to increasing mobility in metro Atlanta.” (We show the ceremonial recognition in our headline photo.) The big bank naturally saluted the idea of access to capital and also how “ACE is the only Georgia-based Community Development Financial Institution serving Atlanta small business since 2000.” That’s significant. Accepting the check for ACE, its founder, Grace Fricks, was eloquent: “Funding will help us meet increasing demands for capital from people eager to do more in their neighborhoods through the power of small business.”

– Dr. Paul Hudson

The Monthly Crossword



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6	7	8	9	10		
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15	16		17	18	19	
20				21		

Across

- Bearded beast
- One-pot dinner
- School subj.
- Helper
- Computer key
- Bloodsucking insect
- In addition to
- Tear
- Hit hard
- Shed item
- Garden intruder
- Sluggish

Down

- Diamond or opal
- Picnic pest
- Prefix meaning 3
- Anguish
- Let
- Cardiologist's concern
- Alter to be suitable
- Bee Gee's music
- Stitch with needle and thread
- Number of years old
- Bird, like Hedwig
- Not high

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