

# Small Business Owners in **METRO ATLANTA**

Low-cost capital up to  
\$250,000 is available for  
your business



## LOAN ELIGIBILITY

- **Are you:**  
A Minority or Woman-Owned business  
in need of affordable capital?
- **You may qualify for:**  
From \$50,001 to \$250,000, plus FREE  
business advisory support
- **Term:**  
Up to 84-month Term Loan (Monthly P&I)

## OFFER OPEN TO:

- Metro Atlanta residents with a business
- Businesses operating in the Metro Atlanta area



### Rates

10% Fixed (rates may vary based  
on credit qualifications)



### Fees

Origination fee 2.00% (plus  
closing costs)\*



### Eligible Uses

Working Capital, Inventory, Equipment,  
Vehicles, Real Estate

## About Us

[aceloans.org](http://aceloans.org)

ACE | Access to Capital for Entrepreneurs is a community development loan fund with over two decades of experience reducing systemic barriers to capital to support job growth and job creation for small businesses in Georgia. We provide Capital, Coaching, and Connections to help entrepreneurs that may be considered high risk and less profitable by traditional financial institutions. Our goal is your success!

*\* Rates & fees subject to change, terms and conditions apply.*

**APPLY HERE!**



## COMMERCIAL LOAN PROGRAM

(\$50,001 to \$250,000)

Available NOW for Metro Atlanta Businesses\*

ACE | Access to Capital for Entrepreneurs specializes in growing Georgia small businesses with **Capital, Coaching,** and **Connections**. We help small businesses that may be considered high risk and less profitable by traditional financial institutions. Our goal is your success!

### Loan Details

#### Eligible Uses:

Working Capital, Inventory, Equipment, Vehicles, Real Estate

#### Amount:

Up to \$250,000 (minimum loan amount \$50,001)

#### Term:

Up to 84-month Term Loan (Monthly P&I)

#### Rate:

10.00% Fixed (rates may vary based off credit qualifications)

#### Fees:

Required one-time application fee of \$50, Origination fee of 2.00%  
Processing fee of \$300, only for loans that are closed

#### Collateral:

- UCC Filing on Business Assets, Equipment/Vehicles, Real Estate
- Guarantors: Individuals with 20% or more ownership in the business will be required to personally guarantee the loan
- Additional information or collateral may be required

#### Loan Eligibility:

- **\*Must be a Metro Atlanta resident with a business OR operate a business in the Metro Atlanta area**
- Businesses 2+ years in operation
- Must be a Georgia-based for-profit enterprise
- Active Secretary of State filings and organizational documents in good standing
- If registered, must have acceptable standing at Sam.gov (registration not required)
- Must document a minimum of 5 hours of Business/ Technical advisory services during life of loan
- Underserved markets: LGBTQIA+, Low-to-Moderate Income, people of color, women are encouraged to apply
- Must submit application via on-line portal and be able to provide required list of financial statements and documentation
- Businesses ineligible for loans include publicly traded companies, multilevel marketing, gambling establishments, pyramid investments, real estate investment firms (REITS), and adult entertainment

APPLY HERE: <https://aceloans.org/apply-for-a-loan/commercial-loans/>