

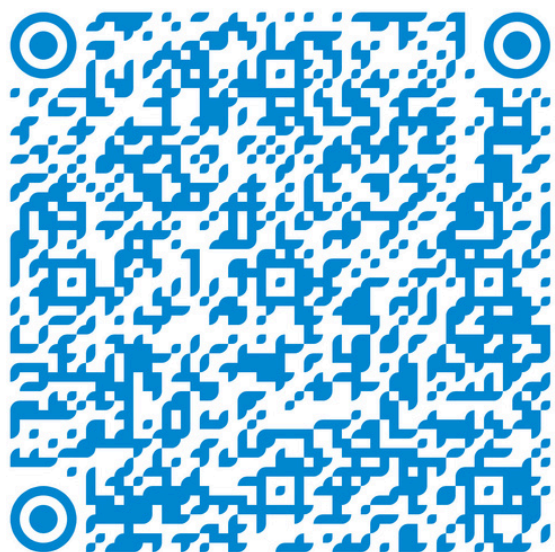
DO YOU NEED A SMALL BUSINESS LOAN?

START YOUR BUSINESS OR EXPAND OPERATIONS

Attend Invest Atlanta's Small Business Seminar and access funds to start or grow your business. Lets make it happen with these few simple steps:

- »Attend the online, on-demand seminar
- »Get information about Invest Atlanta's loan programs
- »Apply online for a small business fixed, low-interest loan

Connect with us by scanning the QR code below!



LEARN MORE ABOUT THE SMALL
BUSINESS LOAN PROGRAMS

WATCH THE SEMINAR [ONLINE](#)

[INVESTATLANTA.COM/SMALLBUSINESS](https://investatlanta.com/smallbusiness)



Contact us here:

smallbusinessloans@investatlanta.com

INVEST ATLANTA SMALL BUSINESS FINANCING PROGRAMS:

(All loans will be based on the availability of funds)

Application Fee: \$100

	Atlanta Forward Loan Fund	Community Loan Fund	Business Improvement Loan Fund	Atlanta Cares Revolving Loan Fund	Opportunity Loan Fund	Atlanta Recovery Loan Program	Atlanta Commercial Down Payment Assistance Loan Program	Atlanta Startup Growth Loan Program
Loan Details	<ul style="list-style-type: none"> Provides financial assistance to small businesses and startup companies located within accelerators, incubators, and coworking spaces Citywide 	<ul style="list-style-type: none"> Provides funds for existing companies improving commercial property purchasing equipment, furniture, fixtures and paying off high-interest business debt Citywide 	<ul style="list-style-type: none"> Encourages the revitalization of targeted business districts and supports the development in other eligible areas CDIA located 	<ul style="list-style-type: none"> Provides a public benefit to small businesses to address an economic shock to the business ecosystem Underserved areas 	<ul style="list-style-type: none"> Supports job creation by providing gap funding to small and medium sized businesses creating new quality jobs Fixed, funds require a match of \$100,000 or \$200,000 Citywide with consideration for Priority Areas 	<ul style="list-style-type: none"> Assists small and medium-sized businesses with affordable loans to revitalize neighborhoods and promote business development Citywide 	<ul style="list-style-type: none"> Offers a financial tool to assist existing business owners in the city of Atlanta prevent business displacement by acquiring commercial property. Underserved Areas 	<ul style="list-style-type: none"> Supports local technology-based startups or other startups engaging technology to grow Citywide
Loan Amount	<ul style="list-style-type: none"> \$5,000 – \$20,000 	<ul style="list-style-type: none"> \$10,000 - \$50,000 \$30,000 can be used for working capital 	<ul style="list-style-type: none"> \$100,000 Working Capital not to exceed 10% of total financing 	<ul style="list-style-type: none"> \$10,000 - \$100,000 	<ul style="list-style-type: none"> \$200,000 	<ul style="list-style-type: none"> \$25,000 - \$150,000 	<ul style="list-style-type: none"> Up to \$250,000 	<ul style="list-style-type: none"> \$50,000 - \$150,000
Typical Structure	<ul style="list-style-type: none"> Direct Loans 	<ul style="list-style-type: none"> Direct Loans 	<ul style="list-style-type: none"> Direct Loan 	<ul style="list-style-type: none"> Direct Loans 	<ul style="list-style-type: none"> Private Financing – 50% Opportunity Loan Fund – 50% 	<ul style="list-style-type: none"> Direct Loans 	<ul style="list-style-type: none"> Direct Loans 	<ul style="list-style-type: none"> Direct Loans
Term	<ul style="list-style-type: none"> 3 years with a 3–6-month deferment before first payment is due 	<ul style="list-style-type: none"> Varies between 3-7 years 	<ul style="list-style-type: none"> 3-7 years 	<ul style="list-style-type: none"> Not to exceed 7 years 	<ul style="list-style-type: none"> 3-7 years 15 years for real estate 	<ul style="list-style-type: none"> Not to exceed 7 years 	<ul style="list-style-type: none"> 10 years, amortized over 25 years 	<ul style="list-style-type: none"> Up to 5 years
Interest Rate	<ul style="list-style-type: none"> Up to 4% 	<ul style="list-style-type: none"> Up to 4% 	<ul style="list-style-type: none"> Based on the evaluation of cash flow statement 	<ul style="list-style-type: none"> Up to 4% 	<ul style="list-style-type: none"> .5 of prime plus 2% 	<ul style="list-style-type: none"> Up to 4% 	<ul style="list-style-type: none"> Up to 4% 	<ul style="list-style-type: none"> Up to 4%
Additional Requirements	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Must be graduating or attending a technical assistance program 	<ul style="list-style-type: none"> 20% equity injection for startups 	<ul style="list-style-type: none"> 20% equity injection for startups 	<ul style="list-style-type: none"> 20% equity injection for startups 	<ul style="list-style-type: none"> 20% equity injection for startups 	<ul style="list-style-type: none"> Major Funder in Place Community Impact Contribution 	<ul style="list-style-type: none"> Must be a technology-based startup Community Impact Contribution
Jobs Created /Retained	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> At least 1 new job created 	<ul style="list-style-type: none"> At least 5 quality jobs providing healthcare coverage 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> At least 1 new job created 	<ul style="list-style-type: none"> N/A

Last Updated: June 2025

