

NEED SMALL BUSINESS FINANCING?

START YOUR BUSINESS OR EXPAND OPERATIONS WITH INVEST ATLANTA!

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 a monthly webinar or quarterly networking event
- Go to www.investatlanta.com/aboutus/events to register
- Get information about Invest Atlanta's loan programs
- Apply online for a small business fixed, low-interest loan



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LEARN MORE ABOUT THE SMALL BUSINESS LOAN PROGRAMS

Contact us at:
SMALLBUSINESSLOANS@INVESTATLANTA.COM

Find us online:
INVESTATLANTA.COM/SMALLBUSINESS

INVEST ATLANTA SMALL BUSINESS FINANCING PROGRAMS: (All loans will be based on the availability of funds)								Application Fee: \$100
Updated 01/2026	Atlanta Forward Loan Fund	Community Loan Fund	Business Improvement Loan Fund	Opportunity Loan Fund	Atlanta Recovery Loan Program	Atlanta Commercial Down Payment Assistance Loan Program	Atlanta Startup Growth Loan Program	Atlanta Business Readiness Loan Fund
Loan Details	<ul style="list-style-type: none">Provides financial assistance to small businesses and startup companies that are in a capacity building program such as accelerators, incubators, and co-working spaces within the city of AtlantaCapacity building requirement	<ul style="list-style-type: none">Provides funds for existing companies improving commercial property purchasing equipment, furniture, fixtures and working capital. Can be used to pay off high interest business debt up to \$30,000Capacity building requirement	<ul style="list-style-type: none">Encourages the revitalization of targeted business districts and supports development in other eligible areasCommercial Property owners can also qualify	<ul style="list-style-type: none">Fixed, funds require a match of \$100,000 or \$200,000Supports job creation by providing gap funding to small and medium-sized businesses creating new quality jobs. Company must provide a health care and retirement plan for its management staff	<ul style="list-style-type: none">Assists small and medium-sized businesses with affordable loans to revitalize neighborhoods and promote business development	<ul style="list-style-type: none">This program offers a financial tool to assist existing business owners in the city of Atlanta prevent business displacement by acquiring commercial property in disinvested areas of the City of Atlanta.	<ul style="list-style-type: none">This program offers financial assistance and resources to help technology startups gain momentum and grow through the purchase and acquisition of assets or assist other startups engaging technology to grow by enhancing software or implementing a new technology strategy.	<ul style="list-style-type: none">Empower small businesses to prepare for and capitalize on the economic opportunities presented by large, scaled events sponsored by the City of Atlanta through marketing, inventory, and customer experience efforts
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">\$100,000Working Capital not to exceed 10% of total financing	<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	<ul style="list-style-type: none">\$5,000 - \$15,000
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">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	<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">3-7 years15 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	<ul style="list-style-type: none">Up to 3 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">.5 of prime + 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%	<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">Major Funder in PlaceCommunity Impact Contribution	<ul style="list-style-type: none">Must be a technology-based startupCommunity Impact Contribution	<ul style="list-style-type: none">The Target Area for this loan fund is the commercial corridors of the City of Atlanta.
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 5 quality jobs providing healthcare	<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	<ul style="list-style-type: none">N/A