

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	Provides financial assistance to small businesses and startup companies located within accelerators, incubators, and coworking spaces Citywide	Provides funds for existing companies improving commercial property purchasing equipment, furniture, fixtures and paying off high-interest business debt Citywide	Encourages the revitalization of targeted business districts and supports the development in other eligible areas CDIA located	- Provides a public benefit to small businesses to address an economic shock to the business ecosystem - Underserved areas	- 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	Assists small and medium-sized businesses with affordable loans to revitalize neighborhoods and promote business development Citywide	Offers a financial tool to assist existing business owners in the city of Atlanta prevent business displacement by acquiring commercial property. Underserved Areas	Supports local technology-based startups or other startups engaging technology to grow Citywide
Loan Amount	\$5,000 – \$20,000	\$10,000 - \$50,000 \$30,000 can be used for working capital	\$100,000 - Working Capital not to exceed 10% of total financing	\$10,000 - \$100,000	\$200,000	\$25,000 - \$150,000	Up to \$250,000	\$50,000 - \$150,000
Typical Structure	Direct Loans	Direct Loans	Direct Loan	Direct Loans	- Private Financing – 50% - Opportunity Loan Fund – 50%	Direct Loans	Direct Loans	Direct Loans
Term	3 years with a 3–6-month deferment before first payment is due	Varies between 3-7 years	3-7 years	Not to exceed 7 years	3-7 years 15 years for real estate	Not to exceed 7 years	10 years, amortized over 25 years	Up to 5 years
Interest Rate	Up to 4%	Up to 4%	Based on the evaluation of cash flow statement	Up to 4%	.5 of prime plus 2%	Up to 4%	Up to 4%	Up to 4%
Additional Requirements	N/A	Must be graduating or attending a technical assistance program	20% equity injection for startups	20% equity injection for startups	20% equity injection for startups	20% equity injection for startups	- Major Funder in Place - Community Impact Contribution	- Must be a technology-based startup - Community Impact Contribution
Jobs Created /Retained	N/A	N/A	N/A	At least 1 new job created	At least 5 quality jobs providing healthcare coverage	N/A	At least 1 new job created	N/A

Last Updated: June 2025

