

## New Nontraditional Financial Sources

### **Accion USA Georgia**

Peachtree Center, North Tower  
235 Peachtree Street, Suite 2000  
Atlanta, GA 30303  
Tel: 404-521-0594

[www.accionusa.org](http://www.accionusa.org)

**Service Description:** ACCION USA is a private non-profit organization that offers up to 25,000 and financial literacy education to small business owners in the United States.

### **Action Capital Corporation**

230 Peachtree Street, Suite 910  
Atlanta, Georgia 30303  
404-524-3181

[www.actioncapital.com](http://www.actioncapital.com)

**Service Description:** Action Capital Corporation (ACC) is one of the nation's largest and oldest independent receivable finance companies. Since 1959, it has become a leading source of receivable financing for small and medium-size U.S. businesses. To note, ACC is more aggressive than banks and most other commercial finance companies.

### **Albany Community Together, Inc.**

230 South Jackson Street. Suite 154  
Albany, Georgia 31701-2816  
229-420-4600

[www.albanycommunitytogetherinc.com](http://www.albanycommunitytogetherinc.com)

**Service Description:** Albany Community Together, Inc. (ACT!) is a public-private economic action partnership in operations since 2000. ACT! is an approved SBA Micro-Loan Intermediary Lender Certified Community Development Financial Institution (CDFI) through the U.S. Department of Treasury.

### **Appalachian Community Enterprise, Inc. (ACE)**

3173 Hwy. 129 N  
Cleveland, GA. 30528  
706-348-6609; or call for Lisa Robinson at 404-797-7769

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

**Service Description:** Use of funds – Through Georgia Green Loans, small businesses can start or expand an eco-friendly product or service or “green” an existing business. Examples include organic farming, specialty food production or value-added products, new conservation products and/or services and updates of existing buildings and business processes. ACE is offering green loans (up to \$35,000) in North Georgia and Metro Atlanta.

### **Atlanta Development Authority**

86 Pryor Street, Atlanta, GA 30303

404.880.4100

404.880.0863 fax

[www.atlantada.com/entprnrSmallBus/smBusLoan.jsp](http://www.atlantada.com/entprnrSmallBus/smBusLoan.jsp)

**Services Description:** The Atlanta Development Authority is comprised of the Urban Residential Finance Authority, Downtown Development Authority and the Atlanta Economic Renaissance Corporation. Subsidiaries include Atlanta Beltline, Inc. They provide information to entrepreneurs and small business owners on loan programs, such as the following: SBA 504 Debentures, SBA 7(a) Guarantee Loan program, SBA Lowdoc Lending program, SBA Express Loan program and SBA 8(a) Business Development program.

#### **Business Consortium Fund (BCF)**

305 Seventh Ave., 20<sup>th</sup> Floor

New York, NY 10001

(212) 243-7360

[www.bfcapital.com](http://www.bfcapital.com)

**Service Description:** The Business Consortium Fund, Inc. (BCF) is a non-profit business development program of the National Minority Supplier Development Corporation (NMSDC), dedicated exclusively to the ethnic minority-owned business sector. It offers a full line of products and services.

#### **Carthage Capital Group**

145 West 57<sup>th</sup> Street

9th Floor

New York, NY 10019

(212) 239-7252

Fax: (212) 239-7443

[www.carthage.net](http://www.carthage.net)

**Service Description:** Carthage Capital Group (Carthage) is a private equity firm whose mission is to achieve superior returns by making investments that add value beyond capital and drive the strategic objectives of its investors. Carthage has a hands-on approach to investing in strategic suppliers, strategic partners and divestitures of Fortune 500 companies. Carthage's unique lens and operations-orientation are well suited to help its portfolio companies meet the challenges of technological change and globalization.

#### **Count-Me-In for Women's Economic Independence**

240 Central Park South

Suite 7H

New York, NY. 10019

212-245-1254

[www.makemineamillion.org](http://www.makemineamillion.org)

**Service Description:** At Count-Me-In, we believe in YOU! Our mission is to promote economic independence and the growth of women owned businesses. Count-Me-In for Women's Economic Independence is the leading national not-for-profit provider of resources, business education and community support for women entrepreneurs seeking to grow micro businesses to million dollar enterprises.

### **Entrepreneur and Small Business Development Loan Guarantee Program**

1202-B Hillcrest Parkway

Dublin, Georgia. 31021

478-274-7734

[www.onegeorgia.org/programs](http://www.onegeorgia.org/programs)

**Service Description:** By partnering with accredited Georgia financial institutions, the One Georgia Authority will provide new financial resources and opportunities for business development in Georgia's at-risk areas through the ESB loan guarantee program.

### **Georgia Department of Economic Development (GDEcD)**

75 Fifth Street, N.W., Suite 1200

Atlanta, GA 30308

404-962-4000

[www.georgia.org/businessingorgia/smallbusiness/businessresources/pages/default.aspx](http://www.georgia.org/businessingorgia/smallbusiness/businessresources/pages/default.aspx)

**Service Description:** Of Georgia's 728,000 incorporated businesses, over 97% are small, employing under 500, with 95 percent of those employing under 50. Entrepreneurship and the desire to follow one's passion cross all business sectors. Georgia's creative and diverse citizens and businesses demand attention and exposure to all resources fitting their particular needs. Georgia meets every aspect of business development, from the idea stage to start up to growth stage and beyond. The most frequently asked question: "where do I go for what?" is answered in this valuable list of resources - from a start-up tax form to R&D and industry transformation. Check out the links provided on the home page.

### **Moultrie-Colquitt County Development Authority**

City of Moultrie

P.O. Box 3368

Moultrie, Georgia 31776-3368

229-985-1974

[www.moultriega.com](http://www.moultriega.com)

**Service Description:** The Moultrie-Colquitt County Development Authority is a statutory authority funded by the City of Moultrie, as well as Colquitt County. It is charged with two main objectives: to create jobs, and to expand the tax base. Recruitment of industry is a significant function; yet, aiding in existing industry expansion and retention is just as significant. Eighty percent (80%) of new jobs come as a result of existing industry expansion. The Development Authority visits these industries on a regular basis to assist with any projects or concerns.

### **Opportunity Capital Partners**

2201 Walnut Avenue, Suite 210

Fremont, CA 94538

510-795-7000

[www.opportunitycapitalpartners.com](http://www.opportunitycapitalpartners.com)

**Service Description:** Provides capital to later stage companies seeking acquisition and expansion financing.

**Small Business Assistance Corporation**

111 East Liberty Street, Suite 100  
Savannah, GA 31412-0950  
Voice: 912-232-4700, Fax: 912-232-0385  
Toll Free: 1-888-287-2137

[www.sbacsav.com](http://www.sbacsav.com)

**Service Description:** We are a specialized, non-profit business development organization licensed by the U. S. Small Business Administration (SBA); we are supported by the City of Savannah and the U.S. Department of Housing and Urban Development to promote economic growth. We offer a variety of LOAN PROGRAMS for new and existing businesses in our service delivery area: the City of Savannah, southeast Georgia and Low Country of South Carolina.

**Syncom Communications Venture Capital Fund Management**

8401 Colesville Road, Suite 300  
Silver Spring, MD 20910  
301-608-3203  
Fax: 301-608-3307

[www.syncomfunds.com](http://www.syncomfunds.com)

**Service Description:** SYNCOM Venture Partners is a venture capital firm primarily focused on early to mid-stage investments in underserved segments of the media and communication industry. They, also, manage approximately \$450 million of private equity capital on behalf of the nation's largest corporations and public pension funds.

**TDF**

1850 k Street NW, Suite 1075  
Washington, DC 20006  
202-293-8840

[www.tdfund.com](http://www.tdfund.com)

**Service Description:** TDF is a specialized venture capital fund focused on seed, early stage and select later stage investments in Communications.

**Tradebank International, Inc.**

1000 Laval Blvd.  
Lawrenceville, GA. 30043  
678-533-7126

[www.tradebank.com](http://www.tradebank.com)

**Service Description:** Tradebank is a full-service barter exchange promoting a wide range of products and services on behalf of clients, which allows them to retain cash they would otherwise expend. It also creates a whole new base of customers to increase sales and improve the potential for profits. Client pay a retainer fee (\$495.00), a quarterly accounting fee (\$25.00), and a cash brokerage fee equal to 10% on all purchases.

**Wells Fargo Bank National Business Banking Center**

P.O. Box 340214  
Sacramento, CA 95834-0214

(800) 35-WELLS, ext. 120

[www.wellsfargo.com](http://www.wellsfargo.com)

**Service Description:** Serving women and minority (African-American, Asian-American and Latino) business owners. Offers government assisted loans and lines up to \$1,750,000; equipment financing loans up to \$50,000, and mortgage loans and refinancing between \$25,000 and \$250,000. Client can sign up for the Inzap payment service that finances and pays receivables and allows their small businesses to provide payment terms to customers.

## **Revolving Loan Programs**

### **Atlanta Micro Fund, Inc.**

Marvin Bryant, Loan Fund Manager

P O Box 89285

Atlanta, GA 30312

678-539-6900; Fax: 404-221-0616

e-mail: mbryant@ahand.org

[www.ahand.org](http://www.ahand.org)

Counties covered: Clayton, Cobb, DeKalb, Douglas, and Fulton

**Services Description:** The Atlanta Micro Fund, Incorporated (AMF) was established in 1999 as subsidiary of AHAND to provide funding and business management assistance to micro businesses located in metropolitan Atlanta. The organization operates a micro loan, Individual Development Account (IDA), and business management assistance program. The loan program provides loans up to \$10,000 for entrepreneurs starting or expanding businesses. The loan funds can be used for working capital, equipment, inventory, supplies, and raw materials. The loan terms range from 1 month to 36 months and will depend on the revenue and expense cycle of the business.

### **Coastal Area District Development Authority (CADD)**

501 Gloucester Street, Suite 201

Brunswick, Georgia 31520

912-261-2500

[www.cadda.com](http://www.cadda.com)

**Services Description:** CADD was established as a non-profit economic development lender in 1976. In 1982, it received its designation as a certified development company by the SBA, which allows delivering the SBA 504 program. SBA 504 loans are an excellent tool for financing fixed assets such as land, building and equipment on long-term, below-market fixed rates. CADD's service area for the SBA 504 market includes the entire state of Georgia, North Florida and lower South Carolina.

### **DeKalb Enterprise Business Corporation (DEBCO), The**

150 E. Ponce de Leon Avenue, Suite 400

Decatur, GA 30030

404-378-1899

Charles Blackmon, charles.blackmon@debco.org

[www.debco.org](http://www.debco.org)

**Services Description:** DEBCO revolving loan fund provides intermediate to long-term financing to “for-profit” businesses in DeKalb County. DEBCO lends up to \$35,000 to new and existing businesses.

**East Athens Microloan Fund**

East Athens Development Corporation  
410 McKinley Drive  
Athens, GA 30608  
706-208-0048

[www.eadcinc.com](http://www.eadcinc.com)

**Services Description:** EADC has grown to include community based micro-enterprise, job development and affordable housing initiatives. The micro-enterprise development classes teach the skills and knowledge needed to start your own business: business plan development, marketing knowledge and presentation skills, etc. Please check out our web site or call us for more information.

**Edge Connection, The**

Coles College of Business  
Kennesaw State University  
1000 Chastain Rd, #3305  
Kennesaw, GA 30144-5588  
TheEdge@kennesaw.edu  
770-499-3228

[www.theedgeconnection.com](http://www.theedgeconnection.com)

**Services Description:** The Edge Connection offers proven programs to aid micro-entrepreneurs and small business owners in their efforts to launch, sustain, and expand businesses.

**Growth Fund, The**

Athens-Clarke County Department of Human & Economic Development  
375 Satula Avenue  
Athens, GA. 30601  
706-613-3748

[www.athensclarkecounty.com](http://www.athensclarkecounty.com)

**Services Description:** The Growth Fund is a pool of money that can be accessed by qualifying small businesses to help finance their start-up or expansion needs. The goal of the growth fund is to help support the growth of the small business community in Athens-Clarke County and help create new jobs.

**Micro Loan Fund Program, The**

530 Greene Street  
Augusta, GA 30901  
706-821-2300

[www.augustaga.gov](http://www.augustaga.gov)

**Services Description:** This program was developed to increase the availability of very small loans to small businesses. Funds are available through non-profit intermediaries,

who make loans to eligible businesses. These loans can usually be processed in under a week.

### **Southwest Georgia Business Development Center (BDC)**

Robert Cooke, Executive Director

1150 Industrial Dr, Suite 144

Vienna, GA 31092

Phone: 229-268-7592; Fax: 229-268-8980

e-mail: rcooke@sowega.net

[www.crispdooly.org](http://www.crispdooly.org)

Counties covered: Crisp, Dooly

**Services Description:** The BDC meet business development needs in the Southwest Georgia area by providing a variety of services: Training for low-income individuals and other community members in new business development; Technical assistance for current small business owners, including planned establishment of a SCORE chapter in partnership with the SBA; Access to financial information and funding through partnership with local banks, Fort Valley State University, Middle Flint Regional Development Center and potentially through development of additional programs such as revolving loans and microloan fund; BDC, providing new and expanding businesses with physical plant facilities and services.

### **Southwest Georgia RDC's Revolving Loan Fund**

P.O. Box 346

Camilla, Georgia 31730

229-522-3552

[www.swgrdc.org](http://www.swgrdc.org)

**Services Description:** The RDC operates a Revolving Loan Fund Program providing gap financing for eligible projects that create and retain jobs for the communities of the region. Many of the projects also include financing from the SBA and Rural Development programs as well as the required private capital. We also assist communities with Employment Incentive Program (EIP) funding through the Department of Community Affairs and with Economic Development Administration grants for various infrastructure and financing programs.

### **Grant Sources**

#### **Atlanta Women's Foundation**

50 Hurt Plaza, Suite 401

Atlanta, GA 30303

404-577-5000

[www.atlantawomen.org](http://www.atlantawomen.org)

**Services Description:** The Atlanta Women's Foundation leverages resources of money, expertise and time to engage the power of every woman as a force for change in the lives of all women.

**IdeaCafe's Biz Grant\$**

The Amber Foundation Biz Plan Competition

[www.businessownersideacafe.com](http://www.businessownersideacafe.com)

**Services Description:** At the end of each calendar quarter, the Amber Foundation awards grants to the best mini-business plan received from a woman-owned business on the Web.

**Minority Business Development Agency**

1401 Constitution Avenue, N.W.

Washington, DC 20230

1-888-324-1551

[www.mbda.gov](http://www.mbda.gov)

**Services Description:** Grants available are limited and generally for research projects, biotech or high tech. MBDA also provides information on topics such as loans, venture capital and other funding sources. MBDA will refer and assist minority businesses to find funding for your businesses.

Additional contact: Mr. Robert M. Henderson, Atlanta, GA, 404-730-3300

**OSBP**

Office of Small Business Programs

Department of Labor (DOL)

200 Constitution Avenue, NW, Room C-2318

Washington, DC 20210

202- 693-6460

[www.dol.gov/osbp](http://www.dol.gov/osbp)

**Services Description:** As part of the Department's goal to raise awareness of the opportunities and services available to the small business community, OSBP is committed to expanding its outreach efforts across the United States. OSBP also manages the minority colleges and universities program in order to support the participation of Historically Black Colleges and Universities, Hispanic Serving Institutions, Tribal Colleges and Universities, and Asian Americans and Pacific Islanders within the Department's programs and plans.