

*Below is a list of popular funding sources that you can research on your own to fund your small business.*

## ***Financing Sources on the Internet***

### **Business Financing Companies**

#### **www.capital-connection.com**

The Capital Connection Web site is a way to help entrepreneurs seek capital. Contains various links to web sites on venture capital, business plan help, SBA loans, angel network, investor – entrepreneur matching services, experts, and financing sources are all here.

#### **www.wellsfargo.com/biz/**

Wells Fargo Bank: A resource center for small business owners from products and services to tips that help you start, manage and expand your small business.

#### **www.mtb.com/**

All businesses need money to grow. When your company needs a loan, you can't afford long delays in getting a credit decision. That's why at M&T Bank, we make a point of responding quickly to your loan request with a business solution that best fits your financial needs.

#### **www.regions.com**

Regions Bank provides small business banking offering checking and savings accounts, Internet banking, loan products, as well as merchant card processing.

#### **www.chase.com**

This site offers assistance with obtaining loans and leasing, business insurance, as well as enables you to apply for equipment leases online.

#### **http://www.citibank.com**

Citibusiness provides a comprehensive suite of financial products and services for your business.

#### **www.advantagefunding.com**

“The fastest financial service in the nation,” Advantage Funding Corporation gives you the basic facts to convert your company’s accounts receivable into instant cash.

#### **www.pnc.com**

Always open for your business. PNC Bank provides business checking, business loans and more for your business needs.

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## **Equipment Leasing / Financing**

### **www.crestcapital.com**

Crest Capital provides equipment financing on your terms.

### **www.capitalequipmentleasing.com**

CEL's objective is to provide quality lease/finance services for businesses planning to acquire capital equipment. We are a natural leasing company with corporate headquarters in Atlanta, GA.

## **Factoring**

### **www.ccassociates.com**

Creative Capital Associates, Inc. specializes in small business factoring and commercial financing.

### **www.actioncapital.com**

Action Capital is a national company based in Atlanta that specializes in invoice factoring program.

## **General Information**

### **www.bankrate.com**

This site gives current information on loan, credit, mortgage and other rates, as well as, banking/credit news.

### **www.dnb.com**

Dun & Bradstreet is the leading provider of global business information, tools, and insight, to enable customers to decide with confidence for over 160 years.

### **www.allbusiness.com**

This site contains information on forms and agreements, resources, business advice and business solutions.

### **www.sba.gov**

This site provides financial, technical and management assistance to help start, run and grow businesses.

### **www.asbdc-us.org**

The Association of Small Business Development Center is a national network of counselors and trainers assisting the nation's entrepreneurs with everything they need to know to start, manage, and grow a successful small business.

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### **www.businesspartners.com**

Business Partners is “a global internet-based service that connects entrepreneurs, early stage companies and established corporations with angel investors, venture capital, corporate investors, potential partners and target data on Mergers and Acquisitions.”

### **www.gofundme.com/Business-Entrepreneurs/**

Raise money easily to start your own business, or to improve your existing establishment.

## **Grants**

### **www.sbir.gov**

This site provides information on how to apply for federal grants that are available to small businesses.

### **www.commerce.gov**

The US Department of Commerce Web site provides links to grants, export assistance, etc.

### **www.tgci.com**

The Grantsmanship Center - TGCI is the world’s leader in grant information and grantsmanship training.

### **www.atlantawomen.org**

The Atlanta Women’s Foundation exists to promote nothing less than a significant transformation in lives of women and girls. Through the programs supported by the foundation, women and girls are able to learn, to compete, to achieve, to be safe, secure and healthy, and to realize dreams.

### **www.usgovinfo.about.com/od/moneymatters/a/grantruth.htm**

This site provides information about federal grants.

### **www.mygovernmentgrants.com/**

America’s #1 best selling grant source information. Learn how to get your share!

## **Loans**

### **www.53.com**

Fifth Third Bank gives you personalized solutions for your business goals.

### **www.amazon.com/b2b/info/amazon-business**

Unlikely source that started making business loans in 2017 to small businesses.

<http://online.wsj.com/article/SB10000872396390443493304578034103049644978.html>

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[www.calbanktrust.com/smallbusiness/](http://www.calbanktrust.com/smallbusiness/)

Small Business Banking Services

**www.celticbank.com/express**

The Celtic Bank Express Loan was specifically designed with small business owners in mind. Our streamlined and automated loan program offers working capital loans from \$20,000 to \$150,000 with lower interest rates and extended repayment terms.

**www.dekalbchamber.org**

DeKalb Enterprise Business Corporation (DEBCO). DEBCO is a small business loan program specifically for the DeKalb County area.

**www.financingbusiness.net**

Financing Business for loans and acquisition

**www.count-me-in.org**

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.

**www.ondeckcapital.com/sbdc**

On Deck is a new approach to small business loans. Visit the website to learn more about how On Deck can help the small businesses in your community get the financing they need to grow.

**www.kabbage.com**

Kabbage puts the power of business growth back in your hands by giving you instant access to funds. Enjoy ongoing access to your line, and take the funds you need day or night. Pay only for what you take and draw against your line as often as once a day.

**https://www.prosper.com**

Prosper facilitates personal loans for business use, auto financing, etc.

**www.sbacsav.com**

Small Business Assistance Corporation; we provide loans and technical assistance for new and existing businesses in Southeast Georgia and Low Country South Carolina.

**www.ventureworthy.com/Government-Small-Business-Loans.asp**

Government small business loans are available to entrepreneurs with small business ventures in need of startup capital. Based on the business, a loan might be better suited than grants, venture funds or venture investors. **All types of small businesses are eligible** for government small business loans-greeting cards and gifts, embroidery, pet supplies, dance studios, accounting, brokerage, entertainment, design, photography, painting, consulting, restaurants and catering, appliance repair, beauty salon/products, and real estate, for example.

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**www.zeromillion.com**

If you are in the southern states and need some help getting financing, then you should also know that you are in luck. There are a wealth of minority business loan programs in Georgia, the Carolinas, Alabama and Mississippi.

**[www.zopa.com](http://www.zopa.com)**

Launched in 2005, Zopa offers low rates on unsecured loans, fixed interest rate for both borrowers and lenders, and risk free investment opportunities. Deposits are guaranteed up to \$100,000.

**Venture Capital**

**www.bvp.com**

Bessemer Venture Partners seeks out entrepreneurial opportunities across industries and geographies.

**www.benchmark.com**

Benchmark Capital's teamwork enables us to offer a superior level of service to entrepreneurs and companies we back.

**www.centennial.com**

Centennial Venture, Inc. is a venture capital firm investing in network companies and related enabling software and technology entrepreneurs with potential to be market leaders.

**www.dowjones.com/products/pevc**

Dow Jones Financial Information Services provides essential, targeted information for specialized markets. We serve financial, corporate and emerging industry professionals with data, news, analysis and events that help them make informed investment and business decisions.

**www.firstround.com**

First Round Capital is a seed stage fund dedicated to helping talented entrepreneurs build remarkable companies.

**www.garage.com**

Garage Technology Ventures (GTV) is a venture seed-stage and early-stage venture capital fund. GTV invest in special entrepreneurs who have big ideas and who need seed capital to turn their ideas into action.

**www.hcp.com**

Highland Capital Partners invest in seed, early and growth stage companies in the communications, consumer, digital media, health care and information technology markets.

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

Angel investors and venture capital – Instantly connect with venture capital investors. Over 377,000 startups have used Invstor.com to raise funding. Join today to quickly start the process of raising venture capital.

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

New Enterprise Associates provide venture growth capital to help innovative entrepreneurs and business leaders build transformational, industry-leading companies around the world.

[www.sequoiacap.com/us](http://www.sequoiacap.com/us)

Sequoia Capital, U.S. caters to founders and management who have selected them as their business partners.

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

Technology Crossover Ventures is a leading private equity and venture capital firm focused on the growth of technology companies.

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

Union Square Ventures is an early stage venture capital fund located in New York City that focuses on web services. They back experienced entrepreneurs who are focused on creating highly scalable services and significant value propositions for their end users.

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

Venture Associates offers a broad range of corporate services to new and emerging growth companies and their entrepreneurs.

**Web Site Guides, Listings & Directories**

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

By Entrepreneurs for entrepreneurs: This site is published weekly on business how to's and contains a financing guide table of contents. The site also offers investment planning for small businesses and contains numerous links to information regarding financing.

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

America's Business Funding Directory contains information on commercial financing, government loans, investment funds, real estate financing, and venture capital.

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

The National Venture Capital Association (NVCA) is a trade association that represents the venture capital and private equity industries. Currently, NVCA represents 400+ member firms, representing the majority of venture capital invested in U.S. based companies.

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

Provide consulting to, hopefully, match you to the right business opportunity; also, provides information on franchising opportunities.

## ***Nontraditional Financing 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)

*Services 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 1910, Atlanta, GA 30303

Tel: 404-524-3181 or 1-800-525-7767

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

*Services 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 118, Albany, GA 31701

Tel: 229-420-4600 Fax: 229-420-8311

<http://albanycommunitytogether.com>

*Services 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., dba (ACE) Access to Capital for Entrepreneurs**

3173 Hwy. 129 N, Cleveland, GA. 30528

Tel: 678-335-5600

E-mail [info@aceloans.org](mailto:info@aceloans.org)

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

*Services Description:* ACE provides loans to small businesses that lack access to traditional forms of credit. Loan packages for small and green businesses start from \$500 up to \$50,000. ACE serves 68 counties including Metro Atlanta.

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**Business Consortium Fund (BCF), Inc.**

39 West 37<sup>th</sup> Street, 7<sup>th</sup> Floor, New York, NY 10018

Tel: 212-243-7360 Fax: 212-243-7647

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

*Services 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 – Atlanta Office**

3455 Peachtree Road, NE, Suite 500, Atlanta, GA 30326

Tel: 404-474-0280

E-mail: [info@carthage.net](mailto:info@carthage.net)

<https://mergr.com/private-equity/Carthage-Capital-Group>

*Services 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 7GH, New York, NY. 10019

Tel: 212-245-1254 Fax: 212-245-1236

[www.count-me-in.org](http://www.count-me-in.org)

*Services 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.

**On Deck**

1400 Broadway, New York, NY 10018

Tel: 1-888-269-4246

E-mail: [support@ondeckcapital.com](mailto:support@ondeckcapital.com)

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

*Services Description:* On Deck is the fastest growing provider of small business loans in the United States and is dedicated to helping Main Street grow. On Deck is the ideal working capital solution for existing small businesses in your community. With loans from \$5,000 - \$150,000 and funding decisions within 1 business day, our small business loans are perfect for facility expansion, purchasing inventory or general working capital.

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### **Invest Atlanta/Atlanta Development Authority**

133 Peachtree Street, NE, Suite 2900, Atlanta, GA 30303

Tel: 404-880-4100 Fax: 404-880-0863

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

*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.

### **OneGeorgia Authority**

C/o Georgia Department of Community Affairs, 60 Executive Park South, NE,

Atlanta, GA 30329

Phone: 404-679-4940

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

*Services Description - Grants and Loans:* Utilizing one-third of Georgia's share of the Tobacco Master Settlement Agreement to assist the state's most economically challenged areas; the OneGeorgia Authority anticipates spending \$1.6 billion on investments in Georgia's rural counties over the 25-year term of the settlement. The goal of the OneGeorgia Authority is to offer financial partnerships with rural communities to create strong economies in all business sectors, allowing new and existing industries, both large and small, to flourish. OneGeorgia is bridging Georgia's economic divide by ensuring balanced growth across the state helping to guarantee that all Georgians have access to economic opportunities in their own communities. The [Entrepreneur and Small Business Development Loan Guarantee \(ESB\) Fund](#) provides new financial resources and opportunities for business development in Georgia's at-risk areas by partnering with accredited Georgia financial institutions. The [EDGE \(Economic Development, Growth and Expansion\) Fund](#) is utilized when one rural Georgia community competes for business location and/or expansion with another community from outside the state. The [Equity Fund](#) provides financial assistance to rural communities to help build the necessary infrastructure for economic development. Equity funds are also available as loans for several different types of projects, such as constructing speculative buildings in order to attract additional industries to these regions.

### **Small Business Assistance Corporation**

111 East Liberty Street, Suite 100, Savannah, GA 31401

Voice: 912-232-4700, Fax: 912-232-0385

Toll Free: 1-888-287-2137

E-mail: [sbac@sbacsav.com](mailto:sbac@sbacsav.com)

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

*Services Description:* We provide loans and technical assistance for new and existing businesses in the southeast Georgia and Low Country of South Carolina.

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### **Syncom Venture Partners**

4800 Hampden Lane, Suite 200, Bethesda, MD 20814

Tel: 301-608-3203 Fax: 301-608-3307

E-mail: [info@syncom.com](mailto:info@syncom.com)

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

*Services Description:* Syncom Venture Partners is a leading venture capital firm primarily focused on growth stage investments in emerging underserved segments of the media and communications industry.

### **Urban League of Greater Atlanta Entrepreneurship Center**

229 Peachtree Street, NE, #300, Atlanta, GA 30303

Tel: 404-659-1150

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

*Services Description:* The Entrepreneurship Center (TEC) works with private, public and nonprofit resources to build strong, sustainable and successful minority businesses. The result will be wealth creation, job creation and better economic health in the minority and urban core communities of Atlanta.

### **Revolving Loan Programs**

#### **Atlanta Micro Fund, Inc. (AMF)**

Lang Carson Community Center, 100 Flat Shoals Avenue, SE, Atlanta, GA 30316

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

[www.ahand.org](http://www.ahand.org) (click on “service” then “special initiatives”)

*Services Description:* The AMF was designed for individuals with a business or a business idea that needs financial assistance with enhancing or expanding the business, or making the business idea a reality. The microloan program is a revolving loan fund that provides loans from \$100 to \$10,000 to businesses. This program has created or retained 148 jobs since its inception.

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

Savannah Office: 1 Bull Street, Suite 301, Savannah, GA 31401, Tel: 912-236-9566

Brunswick Office: 501 Gloucester Street, Suite 201, Brunswick, GA 31520-7030

Tel: 912-261-2500

[www.cadda-sba.org](http://www.cadda-sba.org)

*Services Description:* CADD A is a non-profit economic development lender helping the small businesses owner, or future business owner, find their way through all the SBA requirements.

Established in 1976 as a Certified Development Company by the Small Business Administration, CADD A is able to deliver the SBA 504 program. SBA 504 loans are an excellent tool for financing fixed assets such as land, buildings, and equipment on long-term basis. Many loans can be established below-market, with fixed rates. CADD A’s service area for the SBA 504 market includes the entire state of Georgia, North Florida, and lower South Carolina.

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

P.O. Box 54495, Atlanta, GA 30308

Tel: 404-378-1899

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

*Services Description:* DEBCO's mission is to help entrepreneurs who wish to start, expand and/or improve their business and create employment opportunities. DEBCO can provide loans, consultation and resources.

**East Athens Revolving Loan Fund**

East Athens Development Corporation

410 McKinley Drive, Athens, GA 30608

Tel: 706-208-0048 Fax: 706-208-0015

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

*Services Description:* Founded in 1993, the EADC is a 501(c)(3) non-profit organization headquartered in Athens, GA, serving clients throughout Northeast Georgia. Since its start with neighborhood revitalization, EADC has grown to include services in community-based micro-enterprise, job training and development, affordable housing initiatives, and historic preservation and protection in the African-American community.

**Growth Fund, The**

Athens-Clarke County Department of Human & Economic Development

375 Satula Avenue, Athens, GA. 30601

Tel: 706-613-3155

[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.

**CSRA Business Lending**

3626 Walton Way Extension, Suite 300, *Augusta, GA 30909*

706-210-2010

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

*Services Description:* CSRA Business Lending is a non-profit corporation that, in addition to being a Certified Development Corporation of the Small Business Administration (SBA) offering SBA 504 loans, it also has a direct loan program called CSRA Direct. Just like the SBA 504 program, we partner with banks.

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

1150 Industrial Drive, Vienna, GA 31092

Tel: 229-268-8944

E-mail: [foster@sowega.net](mailto:foster@sowega.net)

[www.doolychamber.com](http://www.doolychamber.com) or

<http://www.doolychamber.com/Southwest-Ga-Business-Development-Center.html>

Counties covered: Crisp, Dooley

*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**

181 East Broad Street (P.O. Box 346), Camilla, GA 31730

Tel: 229-522-3552 Fax: 229-522-3558

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

*Services Description:* The Southwest Georgia Revolving Loan Fund (RLF) is a locally controlled source of capital used to finance start-up and expanding businesses whose projects will create permanent jobs and leverage private sector investment. As borrowers repay their RLF loans, the principal and interest payments are returned to the fund for lending to other businesses to create more jobs and investment opportunities.

### **Grant Sources**

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

50 Hurt Plaza, Suite 401, Atlanta, GA 30303

Tel: 404-577-5000 Fax: 404-589-0000

[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.

#### **Business Owner's IdeaCafe**

Small Business Grant Center

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

*Services Description:* IdeaCafe created this free gateway to small business grants of all types! Here we give info and links you need to find, apply for (and, hopefully, win) grants!

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**Minority Business Development Agency**

1401 Constitution Avenue, N.W., Washington, DC 20230

Tel: 202-482-0100; 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: Ms. Donna Ennis, Atlanta, GA, 404-894-2096, 75 5<sup>th</sup> Street, NW, Suite 300, Atlanta, GA 30308.

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