

Center on Self-Employment

National Center on Self-Employment, Business Ownership, and Telecommuting

GEORGIA STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

The City of Atlanta has several loan programs that are designed for all entrepreneurs but that can benefit people with disabilities.

1. Albany Community Together Microloan Program

A microloan program focused on the black community.

[Loans Products Offered by ACT! - Albany Community Together Inc.](#)

2. Atlanta Micro Fund

A microloan fund focused on the black community.

<https://www.atlantamicroloan.org>

3. ACE Loans

A microloan program for firms that have been in business for at least 2 years; funding offered is 15K to 50K; Wells Fargo launched the diverse community capital fund in cooperation with ACE Loans

<https://aceloans.org/diverse-community-capital>

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4. Small Business Assistance Corporation

Provides a variety of loans at different levels; participants must be a city of Savannah resident for some loans and must live in rural areas for other programs.

<https://sbacsav.com/our-services>

- City of Savannah Loans
- City of Savannah Business loans for up to 150K
- City of Savannah Business Loan guarantee for up to 100K
- Credit Building Loan Program for up to 1K at 0% interest
- Small Steps Lending Program – up to 15K

<https://sbacsav.com/our-services-city-of-savannah>

- Small Business Loans
- SBA Community Advantage 7 (a) loan of up to 250K
- SBAC direct loan of up to 150K
- Savannah Regional Small Business Capital Fund for up to 100K
- Small Business Contract / Invoice Loan Program for up to 150K

<https://sbacsav.com/our-services/small-business-loans>

- Micro loans
- SBA loans for up to 50K
- Small Steps Lending Program for up to 15K

<https://sbacsav.com/our-services/microloans>

- USDA Rural Micro Enterprise Loan Program – up to 50K

- USDA Rural Enterprise Loan Program – up to 150K; also available in South Carolina.

<https://sbacsav.com/our-services/rural-loans>

5. Georgia Women's Business Center

To empower female entrepreneurs in Georgia, including Latina entrepreneurs

<https://aceloans.org/wbc/>

6. Southwest Georgia United

Provides loans of up to 250K for women and minority-owned small businesses. Borrowers must show 10% equity.

<https://swgau.org/financing-options/>

7. Facebook Invoice Fast Track

Provides funding via invoices to disadvantaged business owners including people with disabilities, women, gay and lesbian people, veterans, and racial and ethnic minorities.

Requirements:

- Invoices must have a minimum value of \$1,000 and be submitted to your customer for payment.
- Generally, your customers must have an investment-grade rating.
- In most cases, participating companies must sell all eligible invoices they have with those customers.

<https://www.facebook.com/business/invoice-fast-track>

8. Lift Fund Georgia

Up to 50K for startups and 250K for general business loans for women and minority entrepreneurs.

<https://www.liftfund.com/locations/georgia/>

9. Dekalb County GA Microloan Fund and Revolving Loan Fund

35K loans through banks and other intermediaries

www.debco.org

10. Georgia Tech Advanced Technology Development Center

Provides 35K of loans to agricultural businesses.

<https://www.agr.georgia.gov/new-microloan-program-announced.aspx>

11. USDA Microloan Program

City of Boulder microloan program which targets women and minority owned businesses and provides loans of up to \$50,000.

<https://bouldercolorado.gov/services/business-incentives-and-financial-assistance>

12. Invest Atlanta Small Business Loan Program

Provides loans of 10K to 100K to companies negatively affected by the pandemic.

<https://www.investatlanta.com/businesses/small-businesses/small-business-loan-programs>

13. Minority Business Development Center

Seeks to educate and empower black entrepreneurs.

<https://innovate.gatech.edu/startups/>

14. LISC – Local Initiatives Support Corporation

Provides grants of up to 20K for rural firms negatively affected by the pandemic.

<https://www.lisc.org/covid-19/small-business-assistance/rural-relief-small-business-grants/>

15. Savannah Economic Development Authority

Provides general information on economic development opportunities in Savannah.

<https://savannahga.gov/483/Economic-Development-Department>

16. Bobby Dodd Institute

Provides general information on employment and training for people with disabilities.

<https://bobbydodd.org/empowers/programs/job-programs/>

17. Georgia Center for the Deaf and Hard of Hearing

A general resource for people who are deaf in Georgia.

<https://www.gcdhh.org/>

18. Georgia Micro Enterprise Network

Provides technical assistance and business consulting to small business owners in Georgia with a focus on under resourced entrepreneurs including women and minority-owned businesses, micro enterprises, and agricultural businesses.

<https://gmen.org/what-we-do>

19. Center for financial Independence and Innovation of Georgia

To empower people with disabilities to seek financial independence.

<https://gatfl.gatech.edu/cfii.php>

20. State Independent Living Council of Georgia

Provides generalized support and resources for people with disabilities in Georgia

<https://www.silcga.org>

21. Advancing Employment

An employment-related resource for people with disabilities in Georgia, affiliated with the University of Georgia and the Georgia DD Council.

22. Phoenix Fund

A city of Atlanta program of the Invest Atlanta Fund that provides loans of 10K to 100K and seeks to encourage job creation; loans of 35K are given for each job created.

<https://www.investatlanta.com/businesses/small-businesses/small-business-loan-programs>

23. Empowerment Zone Lending

City of Atlanta Program that provides loans of 25K to 50K to businesses located in an empowerment zone.

<https://www.investatlanta.com/businesses/small-businesses/small-business-loan-programs>

24. Catalyst Fund

City of Atlanta Program to invest in distressed neighborhoods that provides loans of 50K to 100K.

<https://www.investatlanta.com/businesses/small-businesses/small-business-loan-programs>

25. Atlanta Street Cart Vendor Loans

City of Atlanta program which provides loans of up to 3K to street cart vendors.

<https://www.investatlanta.com/businesses/small-businesses/small-business-loan-programs>

26. Atlanta Forward Loan Fund

City of Atlanta Program which provides loans for small businesses located in business incubators and accelerators.

<https://www.investatlanta.com/businesses/small-businesses/small-business-loan-programs>

27. Innovation Factory

Provides venture capital for companies in the medical device sector.

[The Innovation Factory \(tif.net\)](http://tif.net)

28. EmTech Bio

A partnership between Emory University and Georgia Tech which provides grant funding for biotech research.

<https://hip.emory.edu/resources/funding/local/ebsgp.html>

29. Emory University entrepreneurship resources

RAISE stands for Retention and Advanced Investment for the Southeast at Emory.

<https://goizueta.emory.edu/faculty/entrepreneurship-innovation/programs>

General Information:

- They provide a forum for companies who have revenue and are seeking to raise angel funding and early-stage venture capital of between \$500,000 and \$5 million.
- They work with companies in all industries but prefer companies in the life sciences sector.
- About 25% of their companies get funded.

30. Ascend Atlanta

A JP Morgan Chase Program at Morehouse College to provide funding and training for minority and women-owned businesses.

https://mcecenter.com/?page_id=3733

31. Accelerating Growth Activators Program

A Wells Fargo Program to promote entrepreneurship and funding in the black community with a current focus on the health care industry.

https://mcecenter.com/?page_id=4497

32. Georgia Small Business Capital

Community Advantage Loan Program which provides up to 250K in loans and technical assistance to companies in underserved markets

<https://ga504.com/alternative-lending/>

33. Gwinnett Unity Microloan Program

Provides loans for social entrepreneurship.

<https://www.gwinnettentrepreneur.com/financial/>

34. Partner Capital

To provide funding of 25K to 1M to minority-owned businesses and underserved markets including women-owned businesses

<https://partnercap.org/apply/>

35. Center for Black Entrepreneurship

A program of Bank of America to promote entrepreneurship at Spellman College and Morehouse College.

<https://www.spelman.edu/about-us/news-and-events/news-releases/2021/02/22/bank-of-america-supports-creation-of-new-center-for-black-entrepreneurship-at-selman-college-and-morehouse-college>

36. Peach State Solutions

Provides lines of credit, equipment financing, SBA loans, and credit repair loans for small businesses

<https://www.peachstatesolutions.com/solutions>

37. Operation Hope

Provides technical assistance and information on how to obtain loans for black small business owners and all small businesses.

<https://operationhope.org/initiatives/1-million-black-businesses/>

<https://operationhope.org/how-we-help/small-business-development/>

38. Georgia Small Business Capital Fund

Is composed of three lenders and provides loans to low- and moderate-income small business owners:

1. Access to Capital for Entrepreneurs
2. Albany Community Together
3. SBAC – Small Business Assistance Corporation

<https://gasbcfund.org/>