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# ACCESS TO CAPITAL FOR ENTREPRENEURS

## Financial and Social Impact

- Loans made: More than \$32 million to 600 borrowers since 2000
- Jobs created or maintained: More than 5,000
- Delinquency rate: <1% in 2015

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Access to Capital for Entrepreneurs (ACE), formerly known as Appalachian Community Enterprises, was founded in 1999 and certified as a CDFI in 2004. ACE's mission is to provide loans to start and grow businesses in Georgia. ACE offers its borrowers business development resources to create sustainable businesses. With target markets that include low- and moderate-income, women and minority businesses, ACE serves metro Atlanta and 68 North Georgia counties. Its programs include micro, green, energy efficiency, healthy food, small business loans, and educational assistance. In 2010, ACE received a \$25,000 grant from the Wells Fargo NEXT Awards for Opportunity Finance in the category of Innovation for its groundbreaking green business program, Georgia Green Loans. As part of Georgia Green Loans, ACE runs the Academy for Green Microenterprise Development, a national peer capacity building program. ACE is a member of the OFN Goldman Sachs 10,000 Small Businesses Growth Collaborative.

## Success Story: Happy Belly Curbside Kitchen, Cleveland, GA

After working in the hospitality industry for 30 years, Terry and Dawn Hall decided to open their own restaurant. They created a business plan for a unique, gourmet food truck, but they were turned down for a loan by a traditional lender. The Halls then turned to ACE, which provided them a \$140,000 loan to open Happy Belly, a food truck providing fresh food in Georgia. In addition to making the community healthier, Happy Belly has aided the community: it has created 10 new jobs and 5% of all profits are donated to the Boys and Girls Club of Atlanta.

