Decide DeKalb
Development Authority

DECIDE DEKALB SMALL BUSINESS REVOLVING LOAN FUND & TECHNICAL ASSISTANCE PROGRAM

Q: WHAT IS THE DECIDE DEKALB SMALL BUSINESS REVOLVING LOAN FUND AND TECHNICAL ASSISTANCE PROGRAM?

A: The Decide DeKalb Small Business Revolving Loan Fund and Technical Assistance Program is an initiative established by Decide DeKalb Development Authority to help small businesses access affordable capital and tailored support. The program provides loans ranging from $50,000 to $150,000, along with technical assistance before, during, and after the loan process to businesses based in DeKalb County Georgia.

Q: WHO IS ADMINISTERING THIS PROGRAM?

A: The program is administered by Outsourced CFO Group on behalf of the Decide DeKalb Development Authority.

ELIGIBILITY

Q: WHO IS ELIGIBLE TO APPLY FOR A LOAN?

A: You must meet the following criteria:

- Must be for-profit business
- Have a valid business license in DeKalb County or a DeKalb municipality
- Have been in operation for at least 24 months
- Have a commercial (Retail/Industrial/Office/Other) location
- Personal credit score of at least 600
- Applicant must be a U.S. Citizen or Green Card Holder

Q: ARE THERE ANY BUSINESSES THAT ARE NOT ELIGIBLE?

A: Yes. Ineligible businesses include:

- Those with unresolved state, local, or federal tax liens
- Gambling establishments, adult businesses, and liquor stores
- Officials or employees of Decide DeKalb or DeKalb County, their family members, or contractors

LOAN DETAILS

Q: WHAT ARE THE LOAN TERMS?

A: Loan amounts: $50,000 – $150,000

- Interest rate: Fixed 5%
- Term: Up to 7 years (aligned with lease term if applicable)
- Payments: Monthly principal & interest (P&I)
- Application Fee: Up to $100, paid at closing and is only applicable for approved loans that are reviewed by the Loan Approval Committee

Q: WHAT CAN THE LOAN BE USED FOR?

A: Eligible uses include:

- Building or office renovations
- Equipment and fixed assets
- Working capital
- Inventory
- Business expansion (e.g., new locations)

B: Ineligible uses include:

- Refinancing debt
- Residential real estate development
- Gambling establishments, adult businesses, and liquor stores

APPLICATION PROCESS

Q: HOW DO I APPLY?

A: Applications are submitted electronically through a designated website that can be found at www.businessindekalb.com.

You'll be given access to a loan portal to begin the application process.

The first step will be to complete a questionnaire to determine eligibility.

If eligible, next steps will be to upload all required documents for review by the loan administration and underwriting teams.

Q: WHAT DOCUMENTS ARE REQUIRED?

A: Documents required will include, but not be limited to:

- Business Licensing and Registration Documentation
- Business and personal tax returns
- Business plan, Sources and Uses of Funds Statement, and Cash Flow projections
- Balance sheet, Income Statements, Business Debt Schedule, A/R and A/P Aging Reports
- Other documents as specified in your loan portal

Q: HOW ARE LOAN DECISIONS MADE?

A: Applications go through an underwriting process by the Loan Fund Manager team. Final approval decisions are made monthly by the Decide DeKalb Loan Approval Committee.

COLLATERAL AND CREDIT REVIEW

Q: WHAT TYPE OF COLLATERAL IS REQUIRED?

A: Collateral may include business inventory, personal and business assets (property equity, securities, insurance), and personal and business guarantees.

Q: WHAT CREDIT FACTORS ARE CONSIDERED?

A: The review considers:

- Business strategy and growth plan
- Business and personal credit history
- Financial statements and tax returns
- Overall financial health and readiness

TECHNICAL ASSISTANCE (TA)

Q: WHAT IS TECHNICAL ASSISTANCE?

A: TA is hands-on support to help businesses strengthen operations, prepare for loan applications, and succeed post-funding.

Q: WHAT TYPES OF TECHNICAL ASSISTANCE ARE AVAILABLE?

A: Loan Application TA: Help with your application, financial documentation, and credit readiness

- General TA: Operational improvement, financial planning, and business strategy
- Loan Client TA: Ongoing support throughout the life of your loan to ensure business success

Q: WHO PROVIDES THE TECHNICAL ASSISTANCE?

A: TA is provided by partners like:

- UGA Small Business Development Center (SBDC)
- Accion Opportunity Fund
- Urban League of Greater Atlanta
- SCORE
- Operation Hope
- Subject matter experts and your fund management team

GETTING STARTED

Q: WHAT SHOULD I DO FIRST

A: Get started today by completing the Introductory Questionnaire at www.businessinDeKalb.com. This allows our team to assess your business needs and begin tailoring support and next steps for you.

Q: WHO CAN I CONTACT WITH QUESTIONS?

A: Please contact Maurice Stewart or a member of the Outsourced CFO Group team via email at info@businessindekalb.com or via text at (470) 426-0630.

We're here to help you every step of the way.