

## THE EXCELLENCE DISTRICT — SBA & SMALL BUSINESS RESOURCE GUIDE

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### PURPOSE

A practical starting point for entrepreneurs and small-business owners seeking counseling, capital, planning help, contracting guidance, and lender readiness. Use official sources and verify current terms before applying.

### SBA LOAN PROGRAMS

#### 7(a) LOANS

Official source: <https://www.sba.gov/loans/7a-loans/>

SBA's primary business loan program. Current SBA guidance states that 7(a) financing may support eligible uses such as working capital, real estate/building acquisition or improvement, refinancing eligible business debt, equipment, supplies, and changes of ownership. The current maximum for a 7(a) loan is \$5 million, subject to program and lender requirements.

#### 504 LOANS

Official source: <https://www.sba.gov/loans/>

Long-term, fixed-rate financing delivered through SBA Certified Development Companies for eligible fixed-asset and growth projects.

#### MICROLOANS

Official source: <https://www.sba.gov/loans/>

Loans of \$50,000 or less made through approved intermediary lenders. SBA's current microlender list includes Access to Capital for Entrepreneurs as a Georgia intermediary.

Microlender directory: <https://www.sba.gov/funding-programs/loans/microloans/list-microlenders>

#### LENDER MATCH

Official source: <https://www.sba.gov/loans/lender-match/>

SBA's lender-matching tool helps a business describe its capital needs and receive potential lender matches. A match is not an approval or guarantee.

Lender-readiness items SBA highlights include:

- Business plan
- Amount and use of funds
- Credit history
- Financial projections
- Collateral when required
- Industry experience

Important: SBA states that SBA-approved loan proceeds cannot be used to flip a house.

Real-estate investors should verify eligible use of proceeds with the lender and applicable SBA rules before relying on SBA financing for a transaction.

## LOCAL AND FREE / LOW-COST SUPPORT

### SBA GEORGIA DISTRICT OFFICE

Official source: <https://www.sba.gov/district/georgia>

The Georgia District Office serves all 159 Georgia counties and can assist with SBA funding programs, counseling, federal contracting certifications, disaster recovery, and connections to lenders and partner organizations.

### UGA SMALL BUSINESS DEVELOPMENT CENTER

Official source: <https://georgiasbdc.org/>

The UGA SBDC provides consulting, business education, capital-readiness help, planning, marketing, procurement, financial-performance guidance, and other small-business support.

Find a local office: <https://georgiasbdc.org/locations/>

Gwinnett location: 2530 Sever Road, Suite 202, Lawrenceville, GA 30043.

Atlanta location: 3475 Lenox Road NE, Suite 300, Atlanta, GA 30326.

### SCORE

Official source: <https://www.score.org/ga/>

SCORE provides free business mentoring and workshops. SCORE Atlanta serves Metro Atlanta and surrounding communities.

Atlanta chapter: <https://www.score.org/ga/atlanta/>

### OTHER SBA RESOURCE PARTNERS

Official source: <https://www.sba.gov/counseling/local-assistance/resource-partners/>

- Small Business Development Centers
- SCORE Business Mentors
- Veterans Business Outreach Centers
- Women's Business Centers

### FEDERAL CONTRACTING

Start with SBA local assistance and official federal contracting resources before paying a third party to "register" or "guarantee" government contracts.

### SBA-READINESS CHECKLIST

- ☐ Legal entity and ownership information current
- ☐ EIN / tax records available when required
- ☐ Business bank records organized
- ☐ Bookkeeping current
- ☐ Business plan or lender narrative prepared
- ☐ Exact use of funds documented
- ☐ 12–24 month projections prepared
- ☐ Existing debt schedule prepared
- ☐ Personal and business credit reviewed

- ☐ Collateral list prepared when applicable
- ☐ Required licenses / permits current
- ☐ Formation and good-standing records available
- ☐ Owner resume / industry experience prepared
- ☐ Loan terms compared across lenders
- ☐ Personal guarantees and collateral terms understood
- ☐ Repayment source is realistic

#### RESOURCE CENTER LABELING

Every SBA resource should display:

- Official source
- Program type
- Who it helps
- Eligible uses
- Funding range
- Last verified date
- Next review date
- “No guarantee of approval” notice

This guide is general education and does not guarantee financing, eligibility, approval, tax treatment, or business outcomes.