2019 HOLIDAY GIFT GUIDE
‘Tis the season to shop local small businesses

Presented by Atlantic Capital
AT EMORY’S GOIZUETA BUSINESS SCHOOL, WE BELIEVE THAT SMALL BUSINESSES MAKE A BIG IMPACT IN OUR NEIGHBORHOODS.

Research shows that microbusinesses account for more than 7 million US jobs and more than $350 billion in total payroll.

Start:ME is an intensive accelerator program for promising local businesses. Emory’s Goizueta Business School partners with community-based nonprofits to deliver the program to talented entrepreneurs who live in, work in, or provide valuable products and services to our Atlanta community. During the 14 sessions and beyond, we connect entrepreneurs to the knowledge, networks, and capital necessary to build and grow small businesses.

We believe that promising entrepreneurs are everywhere and we work to build the local, neighborhood ecosystem that is required for small businesses to start and grow.
HOW TO SHOP SMALL

This holiday season, Start:ME and our friends at Atlantic Capital have teamed up to support the shop small movement by showcasing Start:ME alumni businesses.

From sweet treats and handmade gifts to home improvement and repairs, we have something for everyone on your list. Enjoy this year’s holiday gift guide and learn more about how you can support small businesses at STARTMEATL.ORG. Follow along on social media at #SHOPSTARTME.

We’re proud to feature our Start:ME alumni in the following shopping guide.

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BACKGROUND - JEWELRY BY HEART MERCEDES
ART + DESIGN

L-R: ROCHELLE PORTER DESIGN, JOHARI AFRICA, BLACK & BILINGUAL, SUNAVWORLD, THE PRIVY COMPANY, ROCHELLE PORTER DESIGN
ART + DESIGN
FIND SOMETHING UNIQUE THIS HOLIDAY SEASON, WITH CURATED OBJECTS FROM AROUND THE WORLD.

ARBITRARY LIVING (Quianah)
Vintage home decor + furnishings
  arbitraryliving.com

BIG EGO BEAUTY BOUTIQUE (Roselyn)
Fashion for plus-sized women
  @roselyn.coleman

BLACK & BILINGUAL (Erica)
Apparel showcasing multilingual diversity
  blackbilingual.com

CARLA’S BOUTIK (Carla)
Eclectic fusion of fashion + art
  @carlasboutik

FE (Angely)
Hand-crafted jewelry + accessories
  404-914-5025

FREY’S HANDCRAFT (Frezewd)
Ethiopian art, clothing, + accessories
  404-904-7001

GAS-ART GIFTS (Greg)
Mobile art services + book illustrations
  gas-art.com

HEART MERCEDES (Mercedes)
Handmade jewelry + accessories
  @heartmercedes

JOHARI AFRICA (Doris)
Ethnocentric fashion with a story
  johariafrica.com

KING AND LOLA (Jasmine)
Boutique newborn + toddler clothing
  kingandlola.com

LAY-ETTE (Fran)
Ethically produced baby clothing
  lay-ette.com

ROCHELLE PORTER DESIGN (Rochelle)
Sustainable home decor + athleisure
  rochelleporter.com

SIHLE STYLE (Delisiwe)
S. African products to empower HIV survivors
  @deldelisiwe

SOUTHERN CHARM PROMOTIONS (Daniala)
Marketing company + printed items
  @southerncharmpromotions

SUNAVWORLD (Sushma)
Art + fashion produced by women in Nepal
  sunavworld.com

SUNSHINE JEWELRY AND WATCH REPAIRS (Sumayas)
Jewelry shop
  sunshinejwr.com

THAT’S A WRAP! (Mia)
Luxury gift wrapping
  thatsawrapatl.com

THE PRIVY COMPANY (Kolette)
Unique apparel + accessories
  kolette.cooksey@gmail.com

THE TIPSY FLOWERPOT (Deidra)
Floral arrangements with upcycled products
  404-824-7774

TIMELESS FRAMEWORK (Lanard)
Optical company with distinctive eyewear
  @TimelessFramework

VESSELS OF THE SPIRIT (Susan)
Jewelry based on collector art dolls
  @vessels-of-the-spirit
beauty, health, + wellness

GIRL, I’M SORRY I DIDN’T HEAR YOU... CAUSE THESE CURLS POPPIN’!

L-R: BUTTER ME UP BY JRENA, SHWAXX LABORATORIES, YELANI, COOL MOMS DANCE TOO!, INDIGO WELLNESS

BACKGROUND: MOISTURE LOVE
BEAUTY, HEALTH, + WELLNESS
KEEP YOUR MIND, SKIN, AND BODY IN SHAPE THIS HOLIDAY SEASON (INCLUDING THOSE FOUR-LEGGED FRIENDS)!

ALTER OF LOVE (Tonya)
Homemade body butter + skin care
squareup.com/store/AlterofLove

BUTTER ME UP BY JRENA (Jacqueline)
Natural whipped body butters
butter-me-up-by-jrena.square.site

CHATTAPOOCHIE DOG HIKING ADVENTURES (Leslie)
Hiking adventures for 4 legged friends
doghikesatl.com

COOL MOMS DANCE TOO (Quyionah)
Family dance fitness company
coolmomsdancetoo.com

FITNESS TRANSFORMATION CLUB (Michelle)
Fitness for busy parents
fitnesstransformationclub.com

GOHEALTHYHAIR (Jamekia)
Hair care services
styleseat.com/gohealthyhair

HAY, GOOD DOG! (Kara)
Dog walking + pet sitting
kara@haygooddog.com

INDIGO WELLNESS (Paris)
Full service boutique spa
indigowellnessatl.com

KI OF LIFE REIKI (Alicia)
Energy therapist + Reiki practitioner
@kioflifereiki

MASSAGE ART STUDIO (Dasha)
Clinical massage therapist
massageartstudio.com

MOISTURE LOVE (Jeannell)
Plant based skin care products for women
moisturelove.com

MOOSEPAWS DOG SOAP (Michele)
Handcrafted natural soaps for dogs
Moosepaws-Dog-Soap

ROYAL THANAKA (Mary Ellen, Htwe,+Jeff)
Burmese skin care products
royalthanaka.com

SHWAXX LABORATORIES (Kevin)
Professional grooming + hair care products
shwaxx.com/shop/

SIMPLE ‘N’ PURE NATURAL PRODUCTS (Gary)
Skin care products made with natural herbs
simpleandpuresoaps.com

SISTERS IV (Deborah)
Health and skin care products
sistersiv.org

SMUGS FITNESS (Sam)
Personal + group fitness training
smugsfitness.com

SONS OF PITCHES FC (Wedge)
Atlanta soccer club
sonsofpitchesfc.com

SPA DOULAH-LAH (Safira)
Massage therapy + birthing support
@Spa-Doulah-Lah

THE LOCAL GEM (Lizzy)
Yoga studio
thelocalgemsmv.com

TIDY TOOTY (Sheldon & Naima)
Cloth diaper delivery service
tidytooty.com

TINNYOGIS (Tajuana)
Child yoga classes
TinyYogis.com

TRU.SELF.FITNESS (Samiyah)
Fitness + wellness coaching
678-886-7343

WOMEN ARE WOMEN AROUND THE WORLD (Nena)
Doula services for new mothers
womenarewomen@gmail.com

YAYA’S NATURAL HAIR BOUTIQUE (Yakini)
Natural hair salon
@yayasnaturalhairboutique

YELANI (Yetunde)
Plant-based hair care products
yelani.com
EDUCATION + CHILD CARE
EDUCATION + CHILDCARE
TOYS, TUTORING, AND TUTELAGE FOR YOUR LITTLE ELVES ALL YEAR LONG!

DADDY’S LITTLE GIRLS (Lauren)
African American educational dolls
dolls4dig.com

ELEGANT EVENT SITTERS (Tish)
Special event on site child care
eleganteventsitters.com

FUN WEIRD SCIENCE (Ronnie)
K-12 STEAM enrichment services
funweirdscience.com

HIGHER GROUND EDUCATION (William)
Coding programs for youths
hgei-atlanta.org

LANGUAGE INTERNATIONAL
KIDS EDUCATIONAL SERVICES (Shirah)
Int’l themed after-school + camp
languageinternationalkids.com

MINW LEARNING (Tchaas)
Academic enrichment + coaching services
minwlearning.com

MY ESTEAM KITS (Jahari)
STEAM subscription boxes for girls
myesteamkits.com

SANKOFA EDUCATION SERVICES
(Maralene)
Tutoring + test prep services
sankofaeducationservices.net

SHEWILL (Sheena)
Financial literacy for women’s groups
shewill.org

VEOLEO (Janike & Alexis)
Publisher of Spanish children’s books
veoleo.co

L-R: VEOLEO, FUN WEIRD SCIENCE
FOOD + BEVERAGE

L-R: WUNDERGRUBS, SOULFULL CATERING, ESTOETNO FINE BAKERY, BREAD AND BUTTER FARMS, POPPA CORN’S GOURMET POPCORN, BREAD AND BUTTER FARMS
FOOD + BEVERAGE

THE ONLY THING BETTER THAN TALKING ABOUT FOOD IS EATING.

AMELE CATERING (Fisseha)
Ethiopian catering food service 404-518-4270

ANYTHING VEGAN (Jasmine)
Health literacy + vegan food products anythingvegan.com

ARTISTIC SOUL CATERING (Antoine + Farah)
Cuisine with Cajun + Caribbean influences artisticsoulcatering.com

BEAUTIFUL HEALTHY YOU (Jennifer)
Prepared meals for special dietary needs dupreejennifer@gmail.com

BREAD AND BUTTER FARMS (Musa + Micole)
Organic produce, bread, + butter breadandbutterfarms.com

BUENO’S BRAZILIAN BARBECUE (Wellyngthon + Jackie)
Brazilian BBQ catering services @Buenos-Brazilian-Barbecue

CHEF JARVIS BELTON CATERING (Jarvis)
Catering for corporate + special events chefjarvisbelton.com

DEORALI GROCERY (Mohan)
Grocer of traditional + local foods 95 Montreal Rd. Clarkston, GA

DOLPHIN’S WATER ICE FACTORY (Dolphin)
Italian ice @dolphinsatlanta

ESTOETNO FINE BAKERY (Tiina)
Estonian rye bread + other baked goods estoetno.com

FRUITY ICE TREATS (Alicia)
Dessert catering + italian ice @fruityicetreats

GABRIEL’S INTERNATIONAL BAKERY AND CUISINE (Aqueelah)
Modern Caribbean catering services @gibctreats

GROW WITH THE FLOW (Roger + Reggie)
Natural produce sold through CSA + markets growwiththeflowllc.com

KATHMANDU’S (Deepak)
Nepalese dog treats kathmandus.com

KHONSO BREWING (Kevin, Corby, + William)
Craft brewery khonsobrewing.com

KRUMBZ Bakery (Nicole)
Bakery offering custom cakes + cookies krumbzbakery.com

LOVE THAT JERK CATERING (Luetrina)
Caribbean catering service steaddy47@bellsouth.net

NATURE WE BELONG NATURAL FOODS (Anthony)
Health food store featuring juices nwbnf1.wixsite.com/naturewebelong

POPPA CORN’S GOURMET POPCORN (Keith)
Gourmet popcorn + old-fashion candy poppa-corns.com

SIMPLY DOYENNE’ (Tangenika)
Organic juices with health benefits @simplydoyenne

SOULFULL CATERING & EVENTS (Tanisehia + Brian)
Cajun + Creole catering @soulfullcateringevents

SWEET LIBRARIANS (Rosaria, Valarie, Rashon, + Owen)
Baked goods from generations old recipes rb4336@yahoo.com
SWEET, SWEET SYRIA (Ruwaida + Khaled)
Traditional Syrian cookies + catering
sweetsweetsyria.com

SWEETS, TREATS, AND MORE! (Nicole)
Custom desserts bakery
iboney.com

THE ALLERGY FRIENDLY VEGETARIAN (Jessica)
Baked goods for people with multiple food sensitivities
tafv.net

THE ATLANTA BEER BOUTIQUE (Jen)
Craft beer shop, tastings, + consultations
atlantabeerboutique.com

WUNDERGRUBS (Akissi + Karim)
Sweet treats made from meal worm protein
wundergrubs.com
HOME CARE + REPAIR

TOP-BOTTOM: COMMUNITY ELECTRIC, BELLWOOD CONSTRUCTION, SABOOR CONSTRUCTION
HOME CARE + REPAIR

FOR YOUR DEEP CLEAN, REPAIR, OR COMPLETE REMODEL BEFORE OR AFTER THE HOLIDAY SEASON!

A CRYSTAL GREEN CLEANING SERVICE (Thekla)
100% Organic cleaning + detoxing service
crystalgreencleanatl@gmail.com

BELLWOOD CONSTRUCTION (Jason)
Remodeling contractor
bellwoodatl.com

CLEANGANICS (Ebon)
Environmentally friendly cleaning company
cleanganics.com

COMMUNITY ELECTRIC (Lawrence)
Residential + commercial electrician
communityelectricllc.com

CORNERSTONE HANDYMAN (Joshua)
Handyman for East Lake/Kirkwood
cornerstonehandyman.com

DAD’S TREE CARE (James)
Arborist + tree cutting services
dadstreecare

DAISY’S CONCIERGE (Darryl)
Concierge service for senior citizens
404-707-0742

ELIFE TECHCONSULT (Justine)
Affordable refurbished computers
678-379-8092

FIX MY REPAIRS (Stanella + Jason)
Home care professionals
@FixMyRepairsLLC

HELIX CLEANING SERVICES (Lawrence + Steven)
Cleaning + janitorial services
helixcleaningservices.com

NETWORK ATLANTA (Misgana)
Computer refurbishing + recycling
networkatlanta.com

PEACH STATE PRESSURE WASH + CLEANING (David & Erin)
Pressure washing + home cleaning
peachstatewash.com

PETTWAY ENTERPRISE (Melvin)
Junk removal + landscaping
mpettway2011@yahoo.com

REFIX RENOVATIONS (Candace)
Property maintenance + renovations
refixatl.com

RITUAL PURITY (Diane)
Cleaning + organization
ritual-purity.com

SABOOR CONSTRUCTION (Musa)
Electrical contracting firm
saboorconstruction.com

SMART CHOICE ELECTRIC (Dionisio)
Full service electrical contractor
SmartChoiceElectricAtlanta

SNATCHMAN TOWING SERVICES (Darius + Kristy)
Emergency roadside assistance + towing
snatchmantowing.com

THE MOXIE MAIDS (Stephanie + William)
Residential + commercial cleaning
themoxiemaids.com

TROPICAL LAWN CARE (Joseph)
Lawn care services + small engine repair
ticsmallenginerepair.com

UNITED MOVING SYSTEMS (Jehan)
Commercial moving/relocation company
unitedmovingsystems.com
HAVEN’T LINED UP YOUR HOLIDAY CARD, WEBSITE, OR HOLIDAY PARTY DJ?
LOOK NO FURTHER!

BONNIE J HEATH PHOTOGRAPHY
(Bonnie)
Professional headshot photography
bonniejheath.com

DELIGHTFUL SITES (Leslie)
Web design + digital marketing
delightfulsites.team

KAN'T STOP SERVICES (Ronnie)
Outdoor movie services + disc jockie
djkantstop.com

LIFE SIZE MEDIA (Eric)
Videography services
lifesizemedia.tv

PERFECT 10 MEDIA (Jason)
Web design + digital media services
perfect10media.com

RUBY BRICK (Sarah)
Content marketing for nonprofits
rubybrick.com

THE CONTOURED CAMERA (Sailauna)
Full service portrait services
thecontouredcamera.com

TIA CULVER PR (Tia)
Marketing + PR firm
tiaculver.net

TIFFANY POWELL PHOTOGRAPHY
(Tiffany)
Portraits + personal branding
tiffany-powell.com

PHOTOS BY TIFFANY POWELL PHOTOGRAPHY
PHOTOS OF MELIN MICHELLE EVENTS
PROFESSIONAL SERVICES

DECORATING FOR THE HOLIDAYS CAN BE A HASSLE (AND SOMETIMES EVEN A SAFETY RISK). CALL ON THESE PROFESSIONALS!

A. PAIGE DESIGN (Allison)
Interior design + event planning
 Mail: a.paigedesign@gmail.com

A PARADIGM SHIFT (Katrina)
Therapist promoting a holistic approach
 Mail: drkpittman.com

ART HOUZE ALIVE (TwinSpirit)
Arts incubator + special events space
 Mail: arthouzealive.com

BENNETT’S ACCOUNTING SERVICES (Josh)
Virtual bookkeeping + accounting services
 Mail: jbennett@bennettsaccounting services.com

BOOKKEEPING AND ME (Sandra + Johnnie)
Bookkeeping + accounting services
 Mail: bookkeepingandme@gmail.com

DOORWAY (Joi)
Productivity + time management
 Mail: enteryourthrive.com

EDEN FESSHAZION LLC ATTORNEY
AT LAW (Eden)
Law firm for immigration, family, + disputes
 Mail: edenfesshazion.com

FAMOUS CLEANERS +
LAUNDROMAT (Mahendra)
Dry cleaning + coin laundry
 Mail: famouslaundry.com

MARK SQUARED (Karlotta)
Space for creatives
 Mail: marksquaredstudiosatlanta.com

MEDICAL CARE TRANS
(Dwight, Tyrone, Troy + Derek)
Non-emergency transport services
 Mail: medicalcaretrans.com

MELIN MICHELLE EVENTS
(Johnathan + Melinda)
Event planning specialists
 Mail: melinmichelle.com

MYERS ASSESSMENT AND
THERAPEUTIC SERVICES (Ajah)
Tutoring + therapy for child development
 Mail: @myersassessment

PROGRESSIVE CENTER FOR
WELLNESS (Raelynn)
Mental health + wellness services
 Mail: raelynnbass.com

RESTORE COUNSELING AND
CARE MANAGEMENT (Emily)
Private psychotherapy practice
 Mail: restoreccm.com

RULES OF ENTERTAINMENT (Elizah)
Support services for local musicians
 Mail: rulesofentertainment.com

SERVE UNIVERSITY (Brandi)
Training for nonprofit leaders
 Mail: serveuniversity.org

TAX LADY PLUS (Gloria)
Tax talk you can trust
 Mail: 678-851-0559

THE PROGRESS PLACE (Tonica +
Brandie)
Youth mental health support
 Mail: progressplace.net

THE WILLIAMS INSURANCE GROUP
(Amma)
Insurance agency for small businesses
 Mail: thewilliamsinsgrp.com

UP & RUNNING ACCOUNTING
SERVICES (Latoria)
Small business accounting +
bookkeeping
 Mail: uraccountingservices.com
LOOKING FOR A LAST MINUTE GIFT?

GAS-ART GIFTS (Greg)
R. Gregory Christie is a multi-award winning children’s book illustrator - including a Caldecott Honor, The New York Times Best Illustrated Children’s Book, and six time Coretta Scott King award - with more than 60 published books, beautiful art prints, and traveling childrens’ art services. Pick-up our personal favorite, Jazz Baby, to get the whole family singing and dancing.

gas-art.com

POPPA CORN’S GOURMET POPCORN (Keith)
Wondering what to get for the person who has everything? Why something delicious, of course. Choose from over 50 flavors of popcorn - from dill pickle to strawberry cheesecake - or make your own custom blend to suit their style.

poppa-corns.com

VEOLEO (Janike & Alexis)
Pick up a shirt for every pequeño lector in your life.

veoleo.co
A FEW OF OUR FAVORITES

INDIGO WELLNESS (Paris)
Pamper your friends, family, and yourself this holiday season with a massage, facial, or pedicure at Indigo Wellness, a full service spa in Kirkwood.
indigowellnessatl.com

SMUGS FITNESS (Sam)
Get a jump start on your new year’s resolutions with a group kettlebell class or individual training sessions at Smugs Fitness.
smugsfitness.com

THE MOXIE MAIDS (Stephanie + William)
Book a deep house cleaning and start off the new year with a sparkingly clean home.
themoxiemaids.com
**ATLANTA**

Fruity Ice Treats  
Dessert catering + italian ice  
2489 M.L. King J. Dr.  
Atlanta, GA 30311

Indigo Wellness  
Full service spa  
1963 Hosea L. Williams Dr. SE  
Atlanta GA 30317

Language International Kids Educational Services (LIKES)  
After school program + tutoring  
66 Howard Street  
Atlanta, GA 30317

Moisture Love  
Plant based products for women  
848 Oglethorpe Ave SW #115415  
Atlanta, GA 30310

Poppa Corn's Gourmet Popcorn  
Gourmet popcorn + old fashion candy  
1617 Hosea L. Williams Dr. SE  
Atlanta, GA 30317

Progressive Center for Wellness  
Mental health clinic  
881 Ponce De Leon Ave.  
Atlanta, GA 30306

Saboor Construction  
Electrical contracting firm  
1000 Parkwood Circle Suite 900  
Atlanta, GA 30339

SHWAXX Laboratories  
Professional grooming + hair care products  
1149 Moreland Ave SE Suite #10  
Atlanta, GA 30316

Smugs Fitness  
Training gym  
1971B College Avenue  
Atlanta, GA 30317

Sons of Pitches FC  
Office space for football club  
691 John Wesley Dobbs Ave, Suite V-133  
Atlanta, GA 30312

That's a Wrap! @ Happy Mango  
Luxury gift wrapping  
1996 Hosea L. Williams Dr. NE  
Atlanta, GA 30317

The Atlanta Beer Boutique  
Craft beer shop opening 12/2019  
880 Glenwood Ave  
Atlanta, GA 30316

The Progress Place  
Support for youth facing diverse problems  
2302 Parklake Drive, Suite 415  
Atlanta, GA 30345

Tiffany Powell Photography  
Photography studio  
The Goat Farm  
1200 Foster Street NW Studio ER11  
Atlanta, GA 30318

Tropical Lawn Care (TLC)  
Small engine repair shop  
1885 Memorial Drive SE #2150  
Atlanta, GA 30317

Yaya's Natural Hair Boutique  
Natural hair salon  
2004 Sylvan Rd.  
Atlanta, GA 30310

**AVONDALE ESTATES**

Eden Fesshazion Attorney at Law  
Law office  
23 N. Avondale Plaza  
Avondale Estates, GA 30002

**CLARKSTON**

Deorali Grocery  
Grocer of traditional + local foods  
916 Montreal Rd.  
Clarkston, GA 30021

Famous Cleaners & Laundromat  
Laundromat location  
854 Montreal Rd. E  
Clarkston, GA 30021
Johari Africa
Showroom location
3550 Clarkston Industrial Blvd Suite F
Clarkston, GA 30021

Snatchman Towing Service
Roadside services office
800 Second Street
Clarkston, GA 30083

DECATUR
Massage Art Studio
Clinical massage studio
2836 Lavista Road Suite D
Decatur, GA 30033

Sunshine Jewelry and
Watch Repairs
Family-owned jewelry shop
225 E Ponce de Leon Ave #130
Decatur, GA 30030

Tax Lady Plus
Tax talk you can trust
3013 Rainbow Drive #112B
Decatur, GA 30034

The Williams Insurance Group
Boutique independent insurance agency
4153C Flat Shoals Parkway, Suite 324G
Decatur, GA 30034

Timeless Framework
Optical company + distinctive eyewear
235 Ponce De Leon Pl
Decatur, GA 30030

JONESBORO
Art Houze Alive
Venue space for creatives
888 Mundys Mill Rd.
Jonesboro, GA 30238

MONROE
Bread and Butter Farms
Farm of organically grown produce
809 Laboon Road
Monroe, GA 30655

SCOTTDALE
Network Atlanta
Green solutions for retired IT
733 Glendale Rd.
Scottdale, GA 30079

TUCKER
Mark SQuared
Rental studio + production space
2724 Mountain Industrial Blvd,
Suite 207
Tucker, GA 30084

Sankofa Education Services
Education center
4229 First Avenue Suite A-12
Tucker, GA 30843

EAST POINT
A Paradigm Shift
Therapy office
3021 Washington Rd.
East Point, GA 30344

FAYETTEVILLE
Carla’s Boutik @ DOT’s Hair Studio
Eclectic fusion of fashion + art
170 Georgia Ave E
Fayetteville, GA 30214
Build your credit and a banking relationship.

Atlantic Capital’s Small Business Starter Kit will help your business grow. We help small business owners who struggle with growing their business due to previous credit challenges, moving them closer to their goals.

Our Small Business Starter Kit Includes:

- Free business checking account
- Online business banking
- Free mobile app with mobile deposit
- No setup or monthly service fees
- Access to our Business Credit Booster Product

Jennifer Andersen Smith
Community Development Officer
679.471.3986 (c)
404.995.0225 (o)
jennifer.smith@atlcapbank.com

Ali Lemma
Not-for-Profit & Business Banking
404.771.9126 (c)
404.460.4435 (o)
ali.lemma@atlcapbank.com

atlanticcapitalbank.com
MEMBER FDIC. EQUAL HOUSING LENDER.