Grace Fricks is the founder and CEO of Access to Capital for Entrepreneurs (ACE), a nonprofit community lender specializing in small-business loans coupled with business advisory services.

After excelling for two decades in health and social services throughout the U.S., Ms. Fricks was awarded the 2002 Advocate of the Year from the Georgia Governor's Council on Developmental Disabilities. She combined her social services expertise with an MBA from The University of Memphis and founded ACE with its award-winning focus on promoting financial independence among women and minority populations.

Ms. Fricks serves as membership chair of the Rotary Club of White County, treasurer of the Georgia Micro Enterprise Network (GMEN), treasurer of People PAC of Georgia, and serves on the Rural Committee of the national Association for Enterprise Opportunity. She was the recipient of the Founder's Award for GMEN in 2005, the same year that one of ACE's borrowers was honored as the Micro Entrepreneur of the Year. In 2006, Ms. Fricks was a finalist for the Atlanta chapter of the National Association of Women's Business Owners Inspiration award. She has served on the Georgia Governor's Blue Ribbon Commission on Community Services and on the Board of Trustees for North Georgia Technical College.