



Small Business Finance
part of the **momentus capital** family.

BUYING VS. LEASING CHECKLIST

TOP QUESTIONS TO ASK IF YOU'RE CONSIDERING PURCHASING COMMERCIAL PROPERTY

Review your business' needs for today and tomorrow

- MY TIMELINE**
How long do I intend on occupying a commercial property with my business?
- APPEARANCE + LOCATION**
Do I need my building to look a certain way, or be in a certain location?
- CURRENT LEASE**
How much time is left on my lease, and if longer than 12 months, am I happy to renew again or where am I going once that lease is up?
- WHO'S IN CONTROL**
Am I comfortable knowing that when renting, my landlord can choose not to renew my lease, may not maintain the property to my liking and can increase my rent? Would any of these actions jeopardize my business?
- VISION**
What is the long-term vision for my business growth; do I need a larger space and/or a specific configuration to support my goals?

Consider the financial implications

- AFFORDABILITY**
Do I have enough liquidity in my personal and business accounts for the down payment and additional closing costs without impacting my business operations?
- DOWN PAYMENT**
Will an SBA 504 commercial real estate loan that only requires a 10% down payment or a conventional loan that requires a 20% owner injection make more sense for my business financially?
- PREDICTABLE - FIXED COST**
Would my business benefit from a predictable fixed cost for my building occupancy expense?
- RENTAL RATES**
Have rising rental rates affected my earnings?
- BUSINESS STRUCTURE**
Is there more than one owner of the business? If so, what is the percentage ownership and who will be required to guarantee a loan?
- MONTHLY PAYMENTS**
Will buying yield me cost savings on a monthly basis — and what does that estimate look like?
- TAX BENEFITS**
Will I see any tax benefits if I own a building? A consultation with a trusted financial planner or CPA can help you answer this question.
- RETIREMENT**
Do I see adding real estate to my personal financial portfolio as a component of my retirement plan?

Evaluate the idea of being your own landlord

- OWNERSHIP**
Can I handle the responsibility of owning and maintaining a commercial property?
- WHY BUY?**
Will buying a commercial building support my business goals or my personal financial portfolio or both? Are my reasons smart and strategic?

We help you get capital | loaninfo@cdcloans.com | cdcloans.com

CDC Small Business Finance is Now Part of Momentus Capital

The Momentus Capital family of organizations is dedicated to ensuring local leaders have equitable access to the capital & opportunities they deserve. Rooted in social mission, we support locally led solutions through our continuum of

lending, impact investments, training programs, & technology programs. Leveraging 80+ years of combined experience, we are transforming how the financial sector can help communities build health & generational wealth. Learn more at momentuscap.org



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