



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

SBA COMMUNITY ADVANTAGE

AVAILABLE FOR START-UP AND EXISTING BUSINESSES

Get Started

Contact us to be connected to a loan officer
loaninfo@cdcloans.com

Loan Amount

\$10,000 - \$350,000

Terms

6-10 year term

25-year term for real estate

Rates ranging from Prime+4.5% to Prime+5%

Variable rate (based on Wall Street Journal)

Features

Available for start-up and existing businesses

SBA guarantee allows us to provide financing at a competitive rate

Affordable capital compared to other nontraditional loans

Funds can be used for working capital, operating expenses, tenant improvements, equipment, business acquisition, and refinancing of business debt

Complimentary business counseling

No prepayment penalties if real estate not involved

Requirements

No minimum credit score required with a reasonable explanation for past challenges

Capital investment: startups and business acquisitions 10%

Show sufficient cash flow to make payments

Projections reviewed for early-stage businesses and start-ups

Flexibility to waive some requirements for businesses in low-moderate income communities

Areas Served

California, Arizona, Nevada, Dallas-Fort Worth, Atlanta Metro Area, Washington D.C. Metro Area; Miami, Florida, and Detroit, Michigan

The nation's leading nonprofit small business lender | www.cdcloans.com | Spanish speaking representatives available

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

