

CDC Small Business is part of Momentus Capital. Find out more information at momentuscap.org

Get Started

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

Loan Amount

- \$30,000 - \$350,000

Terms

- Prime + 4.75% variable interest rate
- Loan fully amortized in 7 years

Features

- Focused on serving small business owners
- Non-profits considered on case-by-case basis
- Funds can be used for working capital, business acquisition and expansion, tenant improvements, debt refinance, equipment, inventory and real estate purchases
- Preferred alternative to businesses that are not able to obtain funds from a bank
- No prepayment penalty
- Fair and reasonable terms compared to other nontraditional lenders
- Interest-only payment period available for up to 3 months
- 3% loan packaging fee - option to finance into your loan
- Complimentary business counseling

Requirements

- Businesses located throughout California
- Creditworthiness based on historical repayment instead of FICO score
- Eligible for-profit operating businesses only; non-profit or investment/passive companies not eligible
- Last reported tax return shows positive or improving trends
- Projections reviewed for early-stage businesses and start-ups

Small Business Finance Fund is an affiliate of CDC Small Business Finance

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

Offering a Continuum of Lending, Investment, and Advising Solutions

Across the Momentus Capital branded family of organizations, we offer solutions for entrepreneurs, community-based organizations, & local leaders at every growth stage – from inception to expansion. We can provide you with the capital & opportunities you deserve.



**Small Business
Lending**



**Commercial
Real Estate**



**Community
Development
Real Estate**



**Community
Development
Working Capital**



**Impact
Investments**



**Business
Advising
& Training**