



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

# IMPACT LOANS

## ACCESS TO CAPITAL FOR ALL SMALL BUSINESS OWNERS

### Get Started

Contact us to be connected to a loan officer  
[loaninfo@cdcloans.com](mailto:loaninfo@cdcloans.com)

#### Loan Amount

\$10,000 - \$350,000

#### Terms

Prime + 4.75% variable interest rate

Loan amortized over 10 years, due in 6 years

#### Features

Focused on serving small business owners located in underestimated communities

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

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

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](http://www.cdcloans.com) | Spanish speaking representatives available

## The Momentus Capital Family of Organizations

The Momentus Capital branded family of organizations is dedicated to ensuring all people have equitable access to the capital and opportunities they deserve. Rooted in social mission, we support locally led solutions through our continuum of capital, including lending, impact investments,

training programs, technology platforms, investment banking, and transaction advisory services.\* 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](http://momentuscap.org)



**momentus  
capital.**



**MOMENTUS  
SECURITIES**

\*Investment banking and transaction advisory services provided by Momentus Securities, an SEC-registered broker-dealer and FINRA/MSRB/SIPC member.