



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

\$30,000 - \$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

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](http://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**

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PARTNERS**



**Small  
Business  
Finance**

**MOMENTUS  
SECURITIES**

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