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SMALL BUSINESS LOANS IMPACT LOAN

ACCESS TO CAPITAL FOR ALL SMALL BUSINESS OWNERS

CDC Small Business Finance 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
- Minimum credit score of 650 required by CDC Small Business Finance
- Startup businesses:
  - 2-3 years of direct industry management experience
  - Outside income to pay personal bills or 12 months of savings for living expenses
  - 10% equity injection required
- Last reported tax return shows positive or improving trends
- Projections reviewed for early-stage businesses and startups

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**

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Momentus Securities is an SEC-registered broker-dealer, a MSRB-registered municipal advisor, a FINRA-approved municipal advisor and municipal securities broker-dealer, and a FINRA/SIPC member.