



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

\$20,000 - \$350,000

### Terms

Prime + 4.75% variable interest rate

Loan due in 5 years - can be amortized up to 10 years based on use of proceeds

### Features

Focused on serving African-American and Latino small business owners and businesses located in low and moderate income areas

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

Credit score of at least 620

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 businesses affected by COVID-19

In business for at least 1 year; start-ups may be considered on a case-by-case basis

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

## 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](http://momentuscap.org)

