

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

- Up to 10 year term
- 25-year term for real estate
- Rates starting at Prime+2.75%
- Variable rate (based on Wall Street Journal)

Features

- Available for start-up and existing businesses
- SBA guarantee allows us to provide financing at a competitive rate
- Affordable capital compared to other nontraditional loans
- Funds can be used for working capital, operating expenses, tenant improvements, equipment, business acquisition, and refinancing of business debt
- Complimentary business counseling
- No prepayment penalties if real estate not involved

Requirements

- Creditworthiness based on historical repayment instead of FICO score
- Capital investment: start-ups and business acquisitions 10%
- Show sufficient cash flow to make payments
- Projections reviewed for early-stage businesses and start-ups
- Flexibility to waive some requirements for businesses in low-moderate income communities

Areas Served

- Across the country with a focus on our primary footprint in California, Arizona, Nevada, as well as the metro areas of Dallas-Fort Worth, Washington D.C., Miami, Detroit, and Atlanta.

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**