



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

SBA COMMUNITY ADVANTAGE

AVAILABLE FOR START-UP AND
EXISTING BUSINESSES

Get Started

Contact us to be
connected to a loan officer
loaninfo@cdcloans.com

Loan Amount

\$10,000 - \$350,000

Terms

Up to 10 year terms

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

No minimum credit score required with a reasonable explanation for past challenges
Capital investment: startups and business acquisitions 5%

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

CDC Small Business Finance is Now Part of Momentus Capital

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

**momentus
capital.**



Ventures
LENDING TECHNOLOGIES

**MOMENTUS
SECURITIES**

*Investment banking and transaction advisory services provided by Momentus Securities, a Finra-member broker/dealer.