



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](mailto: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](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**

# US.

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capital.**



**CAPITAL  
IMPACT  
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.