



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

\$20,000 - \$350,000

### Terms

7-10 year term

25 year term for real estate

Rates ranging from Prime+4.5% to Prime+5%

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

Credit score of at least 620

Capital investment: startups and business acquisitions 10%

Show sufficient cash flow to make payments

Projections reviewed for businesses affected by COVID-19

Flexibility to waive some requirements for businesses in low-moderate income communities

### Areas Served

California, Arizona, Nevada, Detroit, MI and Washington D.C. Metro Area

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)



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Ventures  
LENDING TECHNOLOGIES