SMALL BUSINESS LOANS
SBA COMMUNITY ADVANTAGE

AVAILABLE FOR START-UP AND EXISTING BUSINESSES

CDC Small Business Finance 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 startup 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

- Minimum credit score of 650 required by CDC Small Business Finance
- Capital investment: start-ups and business acquisitions 10%
- Show sufficient cash flow to make payments
- Projections reviewed for early-stage businesses and start-ups
- Startups: Must show outside income sufficient to pay for personal living expenses or savings to cover living expenses for 12 months
- Startups: Must have 2-3 years of experience

Areas Served

- Nationwide except Louisiana, Minnesota, Nebraska, North Dakota, South Dakota, Utah, and Vermont

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**

us.

momentus capital. | capital impact partners. | cdc small business finance. | momentus securities.