

CDC Small Business Finance is part of Momentus Capital. Find out more information at [momentuscap.org](https://momentuscap.org)



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## Loan Amount

- \$30,000 - \$350,000

## Terms

- 5-10 year terms
- Rates ranging from Prime + 2.75% to Prime + 3.5%

## Features

- Specializing in the child care center, family child care home and preschool industries
- Work with a team of experts that understands the Child Care and Preschool industry challenges and let us provide you with the financing you need to succeed
- Secure your loan prior to licensing to open your business
- Funds can be used for working capital, operating expenses, tenant improvements, equipment, business acquisition, and refinancing of business debt

## Requirements

- Minimum credit score of 650 required by CDC Small Business Finance
- Show sufficient cash flow to make payments
- Down Payment: 10% for business acquisitions and start-ups
- Limited collateral does not disqualify businesses from financing
- Flexibility to waive some requirements for businesses in low-moderate income communities and veteran-owned businesses
- Startup businesses:
  - 2-3 years of direct industry management experience
  - Outside income to pay personal bills or 12 months of savings for living expenses
  - 10% equity injection required

## Areas served

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

## 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  
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**Impact  
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Momentus Securities is an SEC-registered broker-dealer, a MSRB-registered municipal advisor, a FINRA-approved municipal advisor and municipal securities broker-dealer, and a FINRA/SIPC member.