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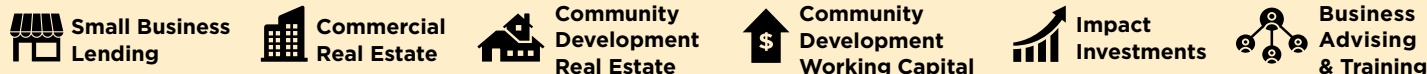
	CREDIT SCORE	Minimum credit score of 650 required by CDC Small Business Finance
	DEBT SERVICE RATIO	• 1.15:1 based on most recent tax return • Projections reviewed for early-stage businesses and start-ups
	BANKRUPTCIES, FORECLOSURES, SHORT-SALES, ETC.	• Bankruptcy, foreclosure and short sale must be over seven (7) years old • Liens and judgments: Six months of on-time payments acceptable
	CAPITAL INVESTMENT	• 10% for business acquisitions and startups • 0% for equipment/inventory purchase or for commercial real estate/ expansion
	COLLATERAL	Limited collateral does not disqualify businesses from financing
	LOAN AMOUNTS	\$30,000 to \$350,000
	STARTUP BUSINESSES	• Must show outside income sufficient to pay for personal living expenses or savings to cover living expenses for 12 months. • Must have 2-3 years of experience

For over four decades, CDC Small Business Finance has provided more than \$20 billion in funding to over 11,000 borrowers... and counting • As an award-winning nonprofit and a small business owner advocate we are dedicated to helping entrepreneurs obtain access to capital • Our portfolio of loan products ensure there are means beyond a traditional loan to support growth, success and economic development

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.



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- **Debt Service Coverage Ratio**

- 1.15:1 based on most recent tax return for existing businesses
- Projections reviewed for early-stage businesses and start-ups

- **Loan Amounts: up to \$350,000**

- **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
- 24 months projections based on reasonable assumptions

- **Credit**

- Minimum credit score of 650 required by CDC Small Business Finance
- Bankruptcies, foreclosures and short sales must be 7 years from discharge date
- Judgments/lawsuits should be paid in full
- Collection accounts and tax liens should be paid or current on a payment plan for a minimum of 6 months

- **Personal Analysis**

- Borrowers are expected to demonstrate adequate savings relative to the scope of the project to provide a financial cushion, while maintaining a prudent level of overall debt.
- Collateral
- Limited collateral does not disqualify businesses from financing

- **Use of Loan Proceeds**

- Working capital, equipment, inventory, operating capital, tenant improvements, debt refinance (no MCA refi's), business acquisitions, partner buyouts, and commercial real estate

- **Documents required to begin the process:**

two years of business tax returns, current interim, one year of personal tax returns, pay stub, personal financial statement, debt schedule, loan application, and a business plan and projections for startups.

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**Small Business
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**Commercial
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Investments**



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