



Offering a Continuum of Lending, Investment, and Advising Solutions

Across the Momentus Capital branded family of organizations, we offer a continuum of financial, social, and knowledge capital - including lending, impact investments, and business advising and training - to support entrepreneurs and community-based organizations at every growth stage.

	Small Business Lending SBA Community Advantage & Microloans	Commercial Real Estate SBA 504	SBA-Alternative Commercial Real Estate Impower	Community Development Real Estate	Community Development Working Capital	Impact Investments
Size of Transaction	● Up to \$350,000	● \$250,000 to \$30 million+ with 10% down payment	● \$250,000 to \$5 million with down payment as low as 5%	● \$500,000 to \$15 million+; additional lending partners can be brought in for larger transactions	● \$500,000 to \$15 million+	● Flexible, can be \$1 million to \$15 million+
Available to	● Small business owners	● Small business owners ● Bank partners ● Real estate brokers	● Small business owners ● Bank partners ● Real estate brokers ● Nonprofit organizations	● For-profit and nonprofit developers building: health care, education, housing, healthy food, dignified aging, & cooperatives ● Impact-aligned cooperatives, education, and health care nonprofits developing real estate	● Small business owners ● Social enterprises ● Alternative ownership (ESOP, worker co-op conversion, etc.) ● Food/grocery businesses ● Health care providers ● Education providers ● Cooperative real estate (residential & commercial) ● Commercial real estate	● Small or medium-sized business owners
Use of Proceeds / Services	● Business acquisition ● Business expansion ● Working capital ● Tenant improvements ● Debt refinance ● Real estate purchases ● Inventory purchase ● Start-ups ● Equipment	● Purchase owner-occupied real estate (51%+) ● Ground up construction (504); Tenant improvements ● Large equipment ● Refinance of eligible fixed assets	● Purchase owner-occupied real estate (40%+) ● Investment properties as low as 25% owner-occupancy considered ● Tenant improvements ● Refinance of eligible real estate	● Real estate development, including: -Predevelopment -Acquisition -Construction -Permanent -Refinance	● Business acquisition ● Working capital ● Tenant improvements ● Refinance ● Equipment ● Business conversion to co-op ● Commercial real estate	● Growth capital - new markets, strategic hires, expansion ● Business acquisition ● Business conversion to co-op or employee stock ownership plan
What is NOT Offered (Common Misconceptions)	● Speculative industries, start-up apps, floor financing, or ride sharing companies ● Real estate investments or passive income projects ● R&D financing	● Investment real estate ● Developer as borrower (unless developer is also owner-occupying)	● Start-ups ● Sponsors/developers that do not occupy space in the building ● Undeveloped land where land value comprises 50% or more of total collateral value	● Small business lending	● Start-ups (less than 2 years of positive growth)	● Dilutive equity ● Start-up venture capital
Geography	● National with a focus on CA, AZ, NV, and metro areas of Dallas-Fort Worth, Washington D.C., Miami, Detroit, and Atlanta	● 504 = Limited to CA, AZ, NV ● Wholesale 504 = National	● National* *Not available in NV, SD, ND, VT	● National with a focus on CA, CT, DC, GA, MD, MI, NJ, NY, TX, VA	● National	● National with a focus on CA, CT, DC, GA, MD, MI, NJ, NY, TX, VA

Business advising, training, technical assistance, and grant programs available across our continuum of capital. **See reverse side for further details.**



Services Across Our Continuum of Capital

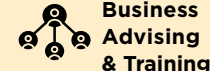
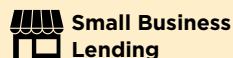
Business Advising and Real Estate Developer Training Programs

Key Customer	Use of Proceeds / Services	What is NOT Offered (Common Misconceptions)	Geography
- Small business owners (start-up and existing) - Real estate developers - Cooperatives - Nonprofit and for-profit health care providers	- Complementary business planning - Pre-loan advising and projections - Post-loan advising - Mentorship and technical assistance - Catalytic grant making	- Capital raising advice - Investments coaching - CPAs, attorneys, and brokers - we recommend external partners	National with a focus on CA, DC, GA, MD, MI, NJ, NY, TX, VA

Find out more about our full suite of offerings and programs at: momentuscap.org

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.



momentus capital.

capital
impact
partners.

cdc small
business
finance.

momentus securities.

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.