

Providing People with the Capital and Opportunities They Deserve

Small business owners, developers, and other local leaders are the engines of job creation and economic activity in communities across the country. When they succeed, their communities, local residents, and our country - thrive. The current financial system, however, does not provide everyone with the opportunities they deserve. This means these local leaders are denied the opportunity to contribute fully to their communities and our shared economy.



Momentum Capital Was Created to Meet This Challenge

Providing a Continuum of Solutions

Momentum Capital - a branded family of organizations - brings together leading organizations rooted in social mission to provide a continuum of financial, social, and knowledge capital at every growth stage to support economic mobility and wealth creation.

Small Business Lending

Long-term SBA loans with low down payments and competitive rates for small businesses, designed for working capital and commercial real estate financing. We also provide SBA-alternative options for those who don't meet traditional lending criteria.

Impact Investing

Investments in growth-stage enterprises and small businesses with a community focus. Through a diverse set of investment instruments, our goal is to increase access to health care, reduce food insecurity, and create jobs and generational wealth.

Business Advising & Capacity Building

Training, business advising, and access to professional networks and mentors to jumpstart careers and help entrepreneurs launch small businesses.

Community Development Lending

Flexible and affordable financing for community pillars including health centers, education facilities, food retailers, affordable housing, and cooperatives.

Community-Focused Investment Bank Services

An SEC-registered broker-dealer and FINRA/MSRB/SIPC member offering a range of financial products & services to support its mission of connecting mainstream capital sources and impactful investment opportunities.*

Experience You Can Trust

Our staff has decades of experience working in the lending, investing, technology, and construction fields. We unite that breadth of experience under Momentum Capital's unified vision: to uplift all peoples' right to achieve the dreams they have for themselves and their communities.

80+ years of experience working with communities and investors

\$3 billion in assets under management

\$23+ billion in financing and investments

250,000 jobs created or preserved

12,000 small businesses supported & **5 million people** served

U.S.

What We Are Solving For

Through our unwavering commitment to advancing economic mobility and wealth creation, we can harness this moment to disrupt old models and uplift individual stories, goals, and dreams.

Exclusionary Practices Creating Economic Inequity

Outdated financial approaches continue to exclude too many people from equitable access to capital and opportunities, fueling the continued growth of the wealth gap.

Lack of Place-Based, Community-Led Solutions

Attempting to implement uniform lending products and programs across communities has not had a deep and lasting impact. Trusted organizations that listen to, value, and implement community-led solutions need to be the norm rather than the exception.

Disconnected Capital Supply & Demand Between Investors and Communities

Institutional investors are currently disconnected from the community organizations and projects that drive real, scalable impact. This has created a key gap in existing capital, making local leaders unable to access and leverage it effectively.

How We Drive Change

Address Systemic Issues

We break down barriers to success by addressing systemic issues through training, mentorship, and network building for developers and entrepreneurs.

Serve as Market Innovators

We develop lending products and impact investments for borrowers whose projects have been traditionally denied credit.

Continuum of Capital Solutions

We provide a continuum of financial, knowledge, and social capital that meets the needs of our partners and supports their vision of success.

National Presence, Local Focus

We bring our listen-first approach to multiple cities across the country. We learn what works in one community and adapt it for others, based on local circumstances and priorities.

Policy Advocacy

We unite and work with federal, state, and local policymakers and key stakeholders to advance sound public policies to create systemic change that empowers people and their communities.

Leverage Technology

We deploy technology solutions with partners, as well as our own employees, to amplify our lending efforts and the work we do with and for communities.

To learn more about **US**, visit momentuscap.org | 800-611-5170



The Momentus Capital Family of Organizations

The Momentus Capital branded family of organizations is dedicated to ensuring all people have equitable access to the capital and opportunities they deserve. Rooted in social mission, we support locally led solutions through our continuum of capital, including lending, impact investments,

training programs, technology platforms, investment banking, and transaction advisory services.* 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



*Investment banking and transaction advisory services provided by Momentus Securities, an SEC-registered broker-dealer and FINRA/MSRB/SIPC member.