

Providing People with the Capital and Opportunities They Deserve

The Momentus Capital branded family of organizations is helping build inclusive and equitable communities by providing people access to the capital and opportunities they deserve. Our continuum of financial, knowledge, and social capital supports small-business entrepreneurs and community-based organizations at every growth stage. By transforming outdated financial systems, we can advance locally-led solutions that create economic mobility and generational wealth.



Affordable Financing for Commercial Real Estate Projects in Underestimated Communities

Through Momentus Capital, we are offering expanding financing options to support commercial real estate (CRE) projects in designated low-to-moderate income census tracts.

Through flexible financing that includes low-interest rates and no minimum credit score, our goal is to jumpstart your business and create social impact through increased access to healthy foods, medical and health services, education opportunities, etc.

Where traditional financial institutions see risk, we see opportunity in helping you pursue the dreams you have for yourself and your community through solutions that contribute to a vibrant local economy with good jobs and high-quality social services.

Key Features

- Financing Real Estate Projects Nationwide
- Loans Up To \$4 Million
- Up To 100% Loan-To-Value
- No Origination Fee
- No Minimum Credit Score

Sample Terms

Loan Purpose	Commercial Real Estate (CRE) projects in a census-designated low-to-moderate income region and NMTC severely distressed census tract Example properties include: healthy food; health & medical; education, etc.
Occupancy	Property must be majority owner occupied
Ownership Requirements	At least 50% minority-owned
Loan Amount	Min \$500,000 Max \$4,000,000
Loan Term	7 years with a balloon payment at maturity.
Interest Rate	Interest rates as low as 4.99%
Repayment Terms	3 years interest only then followed by P&I based on a 30 year amortization.
Loan to Value	Up to 100% LTV Note: Borrower needs to inject at least 10% of project costs
Credit Score	No minimum, though basic acceptable credit history required
Origination Fee	None

Note: Financing subject to underwriting approval.

We invite you to apply for financing by speaking with one of our loan officers or submitting an inquiry at momentuscap.org.

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Offering a Continuum of Capital & Investment Solutions



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Our Offerings

Community Development Lending

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

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.

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.

Business Advising & Capacity Building

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

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 & transaction advisory services provided by Momentus Securities, an SEC-registered broker-dealer, MSRB-registered, & a FINRA/SIPC member.