

## Access to Capital for Entrepreneurs in Childcare and Education

With over four decades of experience in small business and community development lending, Momentus Capital has helped entrepreneurs and service providers in childcare and education access the capital they need to grow, and has provided knowledgeable advocates to assist throughout the loan process. Our experienced team of professionals, from loan officers to underwriters to business advisors, understand the specific challenges these small business owners and community educators face, and have helped match them with the right product to support their long-term success.



### Impower 95

#### A Better Alternative to SBA 504 or Traditional Loans for Commercial Real Estate Financing

The Momentus Direct Capital Impower 95 loan program has been instrumental in serving entrepreneurs in childcare, particularly entrepreneurs of color, or those operating in communities of color, where traditional financing is typically hard to secure.

#### Highlights of this signature program include

- Up to 95% financing and low or no minimum credit score
- 1-2% origination fee (some may qualify for no origination fee and a credit for soft costs)
- Streamlined process – applicants typically get approved in as little as 2 weeks from receipt of a completed application
- Interest-only repayment options to start the loan

### Community Advantage for Childcare & Preschools

Our SBA Community Advantage loan is offered through CDC Small Business Finance, a member of the Momentus Capital branded family of organizations. This program can be used to acquire an existing childcare business, preschool, or to expand current operations. In all cases we will help entrepreneurs assess the situation to identify the right financing to support their growth.

#### Highlights include

- Loan amounts of 20,000 – \$350,000 with 5-10 year terms
- 10% down payment for startups and acquisitions
- No minimum credit score is required with a reasonable explanation for any past challenges
- Collateral not needed for approval
- Flexibility to waive some requirements for businesses in low-to-moderate income communities and veteran-owned businesses

### Community Development Lending for Education & Childcare

Our Community Development Lending team offers flexible and affordable loans to community pillars including education and childcare facilities. We partner with businesses and community leaders to ensure that communities have access to essential services so they can break barriers to success.

#### Highlights include

- Flexible loans starting at \$500,000
- Team that goes above and beyond to get complex projects done
- Loan types include:
  - Predevelopment
  - Acquisition
  - Construction
  - Working Capital
  - Tenant Improvement
  - Bridge
  - Equipment
  - New Markets Tax Credits

## Services Across Our Continuum of Capital - Business Advising

All borrowers throughout the Momentus continuum of capital have complimentary access to our team of expert Business Advisors, which offers knowledgeable and accessible small business advisors to loan applicants and current borrowers — pre- and post-loan. Our proven team of experts will provide support on everything from credit repair to financial reporting to business strategy.

Impower 95

Community Advantage  
for Childcare & Preschools

Community Development  
Lending for Education &  
Childcare

Recently Closed Deals

**K-12 Victory  
Autism School**

**\$2,389,311**  
Goodyear, AZ

K-12 holistic education nonprofit was able to complete the purchase of the commercial real estate they currently occupy, including a modular classroom building, creating 10 new jobs.

**Woman-owned  
Preschool**

**\$111,500 + \$227,800**  
Santa Rosa, CA

Black, woman-owned preschool startup was able to access ramp-up capital they needed through two loans from CDC Small Business Finance, enabling them to hire a total of 12 new full-time employees and open waitlist to new students.

**Comprehensive Education  
& Services Center**

**\$10.6 million**  
Fort Worth, TX

102,000-square-foot warehouse renovation to provide a two-generation, trauma-informed approach to meet the needs of women and children in poverty, including comprehensive housing services, early childhood education, economic mobility, and clinical counseling services.

Lending Across Our Continuum of Capital

**Daycare & Preschool**

**\$950,000**  
Sacramento, CA

Previously home-based daycare was able to purchase a 6,750 sq. ft. facility with Impower 95, which — along with a Community Advantage loan from CDC Small Business Finance, — enabled them to greatly expand. Staff will increase from only the owner to 14 new full-time employees over the next year.

**Early Learning Center**

**\$9 million**  
Detroit, MI

Construction of a new early learning center on a former college campus to facilitate a cradle-to-career, pre-Kindergarten to graduate degree “P-20” education campus.

US.

Learn more about loans for  
owner-occupied real estate

Learn more about  
working capital loans

Learn more about  
solutions for charter schools

# The Momentus Capital Family of Organizations

The Momentus Capital branded family of organizations is dedicated to ensuring local leaders have equitable access to the capital and opportunities they deserve. Rooted in social mission, we support locally led solutions through our continuum of 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](https://momentuscap.org)

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PARTNERS

Ventures  
LENDING TECHNOLOGIES

  
Small Business Finance

MOMENTUS  
SECURITIES

\*Investment banking and transaction advisory services provided by Momentus Securities, a Finra-member broker/dealer.