

Access to Capital for Entrepreneurs in Healthcare

With over four decades of experience in small business and community development lending, Momentus Capital has helped entrepreneurs and service providers in healthcare 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 healthcare providers face, and have helped match them with the right product to support their long-term success.



SBA 504 Commercial Real Estate Lending	Impower 95 Signature SBA-Alternative Mortgage Program	Community Advantage for Healthcare Practice	Community Development Lending for Healthcare Practices
<p>Through CDC Small Business Finance, a member of the Momentus Capital branded family of organizations, we help entrepreneurs in healthcare acquire commercial real estate, and access capital for improvements or major equipment purchases.</p>	<p>The Momentus Direct Capital Impower 95 loan program has been instrumental in serving entrepreneurs in healthcare, particularly entrepreneurs operating in disinvested communities, where traditional financing has historically been hard to secure.</p>	<p>The SBA Community Advantage loan can be used by start-ups, to acquire existing healthcare practices, or to expand current operations. In all cases, we will help entrepreneurs assess the situation to identify the right financing to support their growth.</p>	<p>Our Community Development Lending team offers flexible and affordable loans to community pillars including healthcare, childcare and education facilities. We partner with businesses and community leaders to ensure that communities have access to essential services so they can break barriers to success.</p>
<p>Highlights include</p> <ul style="list-style-type: none"> ● Long-term, fixed rate ● Only 10% down payment ● 51% owner-occupancy required ● 25, 20, or 10 year terms 	<p>Highlights include</p> <ul style="list-style-type: none"> ● Up to 95% financing and low or no minimum credit score ● 1-2% origination fee ● 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 	<p>Highlights include</p> <ul style="list-style-type: none"> ● 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 	<p>Highlights include</p> <ul style="list-style-type: none"> ● Flexible loans starting at \$500,000 ● Team that goes above and beyond to get complex projects done ● Loan types include: <ul style="list-style-type: none"> ● Predevelopment ● Acquisition ● Construction ● Working Capital ● Tenant Improvement ● Bridge ● Equipment ● New Markets Tax Credits

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.

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Recently Closed Deals

<p>Chiropractic Clinic \$2.2 million (total project) Redondo Beach, CA</p> <p>Latino practitioner and entrepreneur couple saw opportunity to expand their practice and build wealth by acquiring a new building. The 504 program provided capital for the purchase, plus renovation and soft construction costs, resulting in the creation of 5 new jobs.</p>	<p>Pediatric Clinic \$789,000 White Plains, MD</p> <p>Pediatric clinic owned by 3 practitioners of color was ineligible for SBA loan, but wanted to purchase medical office condominium for expansion. We were able to provide 95% financing, which allowed for the creation of 3 new jobs and a great new space.</p>	<p>Medical Supply Company \$100,000 Naples, FL</p> <p>Veteran-owned medical supply startup needed working capital to support startup costs and operating expenses. We were able to help with a projection-based loan factoring in expected revenue and founder's experience in the field.</p>	<p>Health & Research Center \$3.85 million Washington, D.C.</p> <p>Construction of a health center and research space in D.C.'s Ward 8, including a pharmacy, a Federally Qualified Health Center, and an education space. The project will allow Whitman Walker to serve an additional 10,000 patients a year and create 100 new jobs.</p>
<p>Behavioral Health Center \$2.9 million (total project) San Diego, CA</p> <p>Woman-owned behavioral health center for children with disabilities was able to purchase their 11,000 sq. ft. building in a low-to-moderate income area, which stabilized occupancy costs, and will allow for 5 new employees to be hired.</p>	<p>Psychology Clinic \$965,000 (total project) San Diego, CA</p> <p>Woman-owned psychology practice was able to refinance bridge loan used for purchase of mixed-use condominium, plus access working capital. Two new jobs will be created and one retained.</p>	<p>Home Care Franchise \$135,000 Turlock, CA</p> <p>Home care franchisee in a low-to-moderate income area was able to access the startup capital they needed to hire 5 new employees and fund franchise fees, licensing, equipment, and initial expenses.</p>	<p>Health & Cultural Center \$16 million Oakland, CA</p> <p>Construction of a 14,000-square-foot health and cultural center. The health center will host 20 dental operatories to ensure service for the center's six-month long wait list of patients. The cultural center will host gatherings of up to 300 people and provide services rooted in Native American traditions.</p>



Learn more about loans for Owner Occupied Real Estate

Learn more about working capital loans

Learn more about solutions for health centers

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.