



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 No credit score minimum, flexible and creative underwriting, projection based lending, real estate collateral not required	● 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 ● Startups ● Equipment	● Purchase owner-occupied real estate (51%+) ● Ground up construction (504); Tenant improvements (Non-504); and 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 ● Working capital ● Tenant improvements ● Refinance ● Equipment ● Business conversion to co-op
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)	● Startups ● 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* <small>*Not available in NV, SD, ND, VT</small>	● 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 Programs

Key Customer	Use of Proceeds / Services	What is NOT Offered (Common Misconceptions)	Geography
<ul style="list-style-type: none"> ● Small business owners (start-up and existing) ● Real estate developers ● Cooperatives ● Nonprofit and for-profit health care providers 	<ul style="list-style-type: none"> ● Complementary business planning ● Pre-loan advising and projections ● Post-loan advising ● Mentorship and technical assistance ● Catalytic grant making 	<ul style="list-style-type: none"> ● Capital raising advice ● Investments coaching 	<ul style="list-style-type: none"> ● 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

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



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