

Access to Capital for Entrepreneurs Providing Child Care and Education Services

With over four decades of experience in small business and community development lending, the Momentus Capital branded family of organizations has helped entrepreneurs and service providers in child care 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

Our signature alternative to SBA 504 or traditional commercial real estate financing, the Impower 95 loan program offered by Momentus Direct Capital has been instrumental in helping small business child care providers, particularly entrepreneurs operating in communities 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 Child Care & Preschools

Our SBA Community Advantage loan is offered through CDC Small Business Finance. This program can be used to acquire an existing child care 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 – \$500,000 with 5-10 year terms
- 10% down payment for startups and acquisitions
- Creditworthiness based on historical repayment instead of FICO score
- 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 & Child Care

Our Community Development Lending team offers flexible and affordable loans to community pillars including education and child care 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 \$1 million
- 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

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Community Development
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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.

Startup Preschool

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

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, 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

A small business that previously operated as a home-based daycare was able to expand and grow through the purchase a 6,750 sq. ft. facility utilizing our Impower 95 and Community Advantage loan products from Momentus Direct Capital and CDC Small Business Finance. Staff increased from only the owner to 14 new full-time employees.

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
momentusdirectcapital.com

Learn more about
working capital loans
cdcloans.com

Learn more about
solutions for charter schools
capitalimpact.org

Offering a Continuum of Lending, Investment, and Advising Solutions

Across the Momentus Capital branded family of organizations, we offer solutions for entrepreneurs, community-based organizations, & local leaders at every growth stage – from inception to expansion. We can provide you with the capital & opportunities you deserve.



Small Business
Lending



Commercial
Real Estate



Community
Development
Real Estate



Community
Development
Working Capital



Impact
Investments



Business
Advising
& Training

US.

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IC CAPITAL
IMPACT
PARTNERS



Small
Business
Finance

MOMENTUS
SECURITIES

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