

Access to Capital for Entrepreneurs in Healthcare

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 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
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.	The Momentus Direct Capital Impower 95 loan program has been instrumental in serving entrepreneurs in healthcare, particularly entrepreneurs operating in communities where traditional financing has historically been hard to secure.	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.	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.
Highlights include <ul style="list-style-type: none"> Long-term, fixed rate Only 10% down payment 51% owner-occupancy required 25, 20, or 10 year terms 	Highlights include <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 	Highlights include <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 	Highlights include <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.

**SBA 504
Commercial
Real Estate Lending**

**Impower 95
Signature SBA-Alternative
Mortgage Program**

**Community
Advantage for
Healthcare Practice**

**Community
Development Lending
for Healthcare Practices**

Recently Closed Deals

Chiropractic Clinic

\$2.2 million (total project)
Redondo Beach, CA

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.

Pediatric Clinic

\$789,000
White Plains, MD

Pediatric clinic owned by 3 practitioners 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.

Medical Supply Company

\$100,000
Naples, FL

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.

Health & Research Center

\$3.85 million
Washington, D.C.

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 the facility to serve an additional 10,000 patients a year and create 100 new jobs.

Behavioral Health Center

\$2.9 million (total project)
San Diego, CA

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.

Psychology Clinic

\$965,000 (total project)
San Diego, CA

Psychology practice was able to refinance bridge loan used for purchase of mixed-use condominium, plus access working capital. 2 new jobs will be created and 1 retained.

Home Care Franchise

\$135,000
Turlock, CA

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.

Health & Cultural Center

\$16 million
Oakland, CA

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 and provide services for up to 300 people.

U.S.

Learn more about loans for
Owner Occupied Real Estate
cdcloans.com

Learn more about
working capital loans
momentusdirectcapital.com

Learn more about
solutions for health centers
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**

U.S.

**momentus
capital.**

IC **CAPITAL
IMPACT
PARTNERS**

 **Small
Business
Finance**

**MOMENTUS
SECURITIES**

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