

## Access to Capital for Entrepreneurs in Health Care

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 health care 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 small business owners and community health care 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	SBA Community Advantage Small Business Lending	Community Development Lending
Through CDC Small Business we help entrepreneurs in health care 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 helping small business health care providers, particularly entrepreneurs operating in communities where traditional financing is typically hard to secure.	The SBA Community Advantage loan can be used by start-ups to acquire existing health care practices, or to expand current operations. In all cases, we help entrepreneurs assess their situation to identify the right financing to support their growth.	Our Community Development Lending team offers flexible and affordable loans to community pillars including health care, child care, 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.
<b>Highlights include</b> <ul style="list-style-type: none"> <li>Long-term, fixed rate</li> <li>Only 10% down payment</li> <li>51% owner-occupancy required</li> <li>25, 20, or 10 year terms</li> </ul>	<b>Highlights include</b> <ul style="list-style-type: none"> <li>Up to 95% financing and low or no minimum credit score</li> <li>1-2% origination fee</li> <li>Streamlined process – applicants typically get approved in as little as 2 weeks from receipt of a completed application</li> <li>Interest-only repayment options to start the loan</li> </ul>	<b>Highlights include</b> <ul style="list-style-type: none"> <li>Loan amounts of 20,000 – \$350,000 with 5-10 year terms</li> <li>10% down payment for startups and acquisitions</li> <li>Creditworthiness based on historical repayment instead of FICO score</li> <li>Collateral not needed for approval</li> <li>Flexibility to waive some requirements for businesses in low-to-moderate income communities and veteran-owned businesses</li> </ul>	<b>Highlights include</b> <ul style="list-style-type: none"> <li>Flexible loans starting at \$500,000</li> <li>Team that goes above and beyond to get complex projects done</li> <li>Loan types include: <ul style="list-style-type: none"> <li>Predevelopment</li> <li>Acquisition</li> <li>Construction</li> <li>Working Capital</li> <li>Tenant Improvement</li> <li>Bridge</li> <li>Equipment</li> <li>New Markets Tax Credits</li> </ul> </li> </ul>

### 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.

## Success Stories

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<b>Chiropractic Clinic</b> <b>\$2.2 million</b> (total project) <b>Redondo Beach, CA</b> <p>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>	<b>Pediatric Clinic</b> <b>\$789,000</b> <b>White Plains, MD</b> <p>Pediatric clinic owned by 3 practitioners was ineligible for SBA loan, but wanted to purchase a medical office condominium for expansion. We were able to provide 95% financing, which allowed for a great new space and the creation of 3 new jobs.</p>	<b>Medical Supply Company</b> <b>\$100,000</b> <b>Naples, FL</b> <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>	<b>Health &amp; Research Center</b> <b>\$3.85 million</b> <b>Washington, D.C.</b> <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 the facility to serve an additional 10,000 patients a year and create 100 new jobs.</p>
<b>Behavioral Health Center</b> <b>\$2.9 million</b> (total project) <b>San Diego, CA</b> <p>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>	<b>Psychology Clinic</b> <b>\$965,000</b> (total project) <b>San Diego, CA</b> <p>Psychology practice was able to refinance their bridge loan used for purchase of mixed-use condominium, plus access working capital. 2 new jobs will be created and 1 retained.</p>	<b>Home Care Franchise</b> <b>\$135,000</b> <b>Turlock, CA</b> <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>	<b>Health &amp; Cultural Center</b> <b>\$16 million</b> <b>Oakland, CA</b> <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 and provide services for up to 300 people.</p>

Learn more about loans for owner occupied real estate  
[cdcloans.com](http://cdcloans.com)

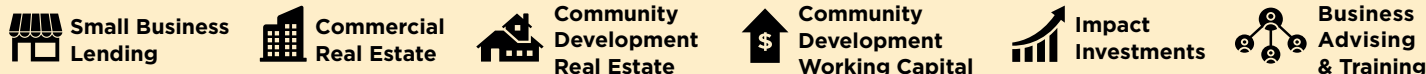
Learn more about SBA-alternative commercial real estate loans  
[momentusdirectcapital.com](http://momentusdirectcapital.com)

Learn more about small business loans  
[cdcloans.com](http://cdcloans.com)

Learn more about solutions for health centers  
[capitalimpact.org](http://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.



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Momentus Securities is an SEC-registered broker-dealer, a MSRB-registered municipal advisor, a FINRA-approved municipal advisor and municipal securities broker-dealer, and a FINRA/SIPC member.