

Capital Impact Partners is part of Momentus Capital. Find out more information at momentuscap.org

Michigan Good Food Fund

The Michigan Good Food Fund is a public-private partnership loan fund that provides financing to food enterprises increasing access to healthy food, spark economic development, and create jobs.

Through this unique program, Capital Impact Partners offers **direct financing to food enterprises that grow, process, distribute, and sell healthy food that reaching low-income populations** across Michigan.

Key Features:

- ▶ Mission-driven lending initiative designed to finance projects that increase access to healthy food for Michigan's children and families
- ▶ Financing solutions tailored to meet individual project needs
- ▶ Expertise working with both single-site operators and large multi-site organizations
- ▶ Low transaction costs

We invite you to apply for a loan through Capital Impact Partners.

Sample Terms

Loan Amount:	\$250,000 to \$6,000,000+
Term:	Up to 10 years
Payments:	Payments vary based on loan type. Your loan officer can provide final details based on individual circumstances. Examples include: <ul style="list-style-type: none"> ▶ Leverage loans: Interest only ▶ Facility/mini-perm: P&I (15-20 year amortization) ▶ Equipment loans: 7-year fully amortizing
Interest Rate:	Rate fixed at closing, indexed to benchmark. Rate resets may apply.
Fees:	Origination fee of 1.25%
Purpose:	<ul style="list-style-type: none"> ▶ Financing of community or economic development projects that increase access to healthy foods and jobs for low-income populations. ▶ Real estate acquisition ▶ Construction and property improvement ▶ Equipment purchase
Collateral:	<ul style="list-style-type: none"> ▶ Up to 90% LTV on real estate, business assets considered ▶ Corporate and/or personal guarantees may be required

Financing subject to underwriting approval.

**capital
impact
partners.**

A National Mission-Driven
Community Development
Financial Institution



Working Since

1982

Providing communities and
small businesses access
to the capital and
opportunities
they deserve.



\$3.0+

BILLION

invested in
Communities to Deliver
Social Impact



Whatever your financing need **CAPITAL IMPACT HAS DONE IT**



Supporting projects that increase access to fresh, healthy foods and help people live healthier lives is critical to Capital Impact Partners' investment and social impact strategy.

**More than just lenders,
we see ourselves as partners.**

Together with the Fair Food Network and Michigan State University Center for Regional Food Systems, the fund partners provide a range of services that foster Michigan's good food future:

- ▶ Providing loans for acquisition, new construction, equipment, inventory, working capital, and other needs, either directly or through intermediary lenders.
- ▶ Training entrepreneurs in a range of business services to take their ventures to the next level and build a pipeline of investment-ready enterprises.

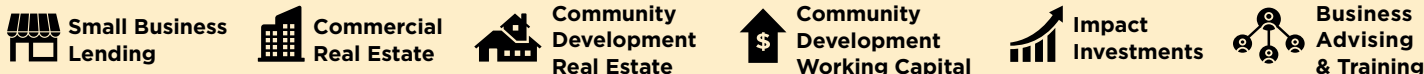
Learn more about the Michigan Good Food Fund at: www.MIGoodFoodFund.org

HEALTH FOOD FINANCING		
Healthy Food Deals	Loan Amount	Impact
Imperial Fresh Markets Detroit, MI	\$5.7 Million New Markets Tax Credit financing and \$3.4 Million leverage loan	Expansion of locally owned grocery store
L.A. Prep Los Angeles, CA	\$11 Million leverage loan into New Markets Tax Credit financing	Acquisition and renovation of food hub and healthy food incubator
Feed the Hunger Foundation San Francisco, CA	\$100,000 financing	Intermediary lending to micro-lender supporting small food enterprises
Liberty's Kitchen New Orleans, LA	\$350,000 financing	Facility improvement supporting youth job-training and healthy meals for schools
Northgate González Markets Southern California	\$20.1 Million New Markets Tax Credit financing to 3 grocery stores	Expansion of family-owned grocery chain



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.