

# Providing People with the Capital and Opportunities They Deserve

Small business owners, developers, and other local leaders are the engines of job creation and economic activity in communities across the country. When they succeed, their communities, local residents, and our country thrive. The current financial system, however, does not provide everyone with the opportunities they deserve. As a result, they are unable to fully contribute to their communities and our shared economy.



## Momentum Capital Was Created to Meet This Challenge

### Providing a Continuum of Solutions

**Momentum Capital** - a branded family of organizations - brings together leading organizations rooted in social mission to provide a continuum of financial, social, and knowledge capital at every growth stage to support economic mobility and wealth creation.

#### Small Business Lending

Long-term SBA loans with low down payments and competitive rates for small businesses, designed for working capital and commercial real estate financing. We also provide SBA-alternative options for those who don't meet traditional lending criteria.

#### Impact Investing

Non-dilutive investments in growth-stage enterprises and small businesses with a community focus. Through a diverse set of investment instruments, our goal is to increase access to healthcare and healthy food, and create jobs and generational wealth.

#### Business Advising & Capacity Building

Training, business advising, and access to professional networks and mentors to jumpstart careers and help entrepreneurs launch small businesses.

#### Community Development Lending

Flexible and affordable financing for community pillars including health centers, education facilities, food retailers, affordable housing, and cooperatives.

#### Community-Focused Investment Bank Services

Momentum Securities, an SEC-registered broker-dealer, MSRB-registered, and FINRA/SIPC member, connects mission-based organizations to the capital markets while generating financial returns and social impact. The range of investment banking options includes: advisory services, capital markets services, SBA loan trading services, and municipal advisory services.

### Experience You Can Trust

Our staff has decades of experience working in the lending, investing, technology, and construction fields. We unite that breadth of experience under Momentum Capital's unified vision: to uplift all peoples' right to achieve the dreams they have for themselves and their communities.

**80+ years** of experience working with communities and investors

**\$3 billion** in assets under management

**\$23+ billion** in financing and investments

**250,000 jobs** created or preserved

**12,000 small businesses** supported & **5 million people** served

**U.S.**

# What We Are Solving For

Through our unwavering commitment to advancing economic mobility and wealth creation, we can harness this moment to disrupt old models and uplift individual stories, goals, and dreams.

## Exclusionary Practices Creating Economic Inequity

Outdated financial approaches continue to exclude too many people from access to capital and opportunities, fueling the continued growth of the wealth gap.

## Lack of Place-Based, Community-Led Solutions

Attempting to implement uniform lending products and programs across communities has not had a deep and lasting impact. Trusted organizations that listen to, value, and implement community-led solutions need to be the norm rather than the exception.

## Disconnected Capital Supply & Demand Between Investors and Communities

Institutional investors are currently disconnected from the community organizations and projects that drive real, scalable impact. This has created a key gap in existing capital, making local leaders unable to access and leverage it effectively.

## How We Drive Change

### Continuum of Capital Solutions

We provide a continuum of financial, knowledge, and social capital that meets the needs of our partners and supports their vision of success.

### Policy Advocacy

We unite and work with federal, state, and local policymakers and key stakeholders to advance sound public policies that supports people and their communities.

### Address Systemic Issues

We break down barriers to success by addressing systemic issues through training, mentorship, and network building for developers and entrepreneurs.

### Leverage Technology

We deploy technology solutions with partners, as well as our own employees, to amplify our lending efforts and the work we do with and for communities.

### National Presence, Local Focus

We bring our listen-first approach to multiple cities across the country. We learn what works in one community and adapt it for others, based on local circumstances and priorities.

### Serve as Market Innovators

We develop lending products and impact investments for borrowers whose projects have been traditionally denied credit.

To learn more about **US**, visit [momentuscap.org](https://momentuscap.org) | 800-611-5170

# US.

## 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**

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**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.