Offering a Continuum of Capital & Investment Solutions

Momentum Capital is helping build inclusive and equitable communities by providing people access to the capital and opportunities they deserve. Our continuum of financial, knowledge, and social capital supports entrepreneurs and community-based organizations at every growth stage. By transforming outdated financial systems, we can advance locally-led solutions that create economic mobility and generational wealth.

Community Development Real Estate Lending
Flexible and affordable loans of $1 million+ to community pillars including health centers and education facilities, food retailers, affordable housing, and cooperatives. We pair these options with flexible options for emerging developers of color.

Impact Investing
Venture debt, profit-sharing agreements, and direct equity investments from $300k and $3MM into growth-stage enterprises and small businesses that are increasing access to health care, reducing food insecurity, and creating jobs and generational wealth.

Small Business Lending
Long-term, fixed rate and low down-payment small business working-capital loans ranging from $20K to $350k and SBA 504 real estate financing from $250K to $40MM+. We pair these offerings with options for those who don’t qualify for traditional financing.

Business Advising & Capacity Building
Providing small-business counseling and national programs that build capacity, knowledge, and pathways to grant capital to increase access to opportunities for small business owners and emerging developers of color.

Our Role

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<th>Business Advising &amp; Capacity Building Programs</th>
<th>Early/Mid-stage Growth Loan Products - Traditional &amp; Alternative</th>
<th>Venture Debt Investment</th>
<th>Growth State Loan Products - Traditional &amp; Alternative</th>
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<td>BIPOC Entrepreneur</td>
<td>Via Capital Impact Equitable Development Initiative</td>
<td>Via Impact Investments Program</td>
<td>Via Capital Impact Lending Real Estate Acquisition &amp; Pre-Development</td>
<td>Via Capital Impact Lending Real Estate Construction</td>
<td>Receives equity investment to scale and expand</td>
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<td>Community Development Leader</td>
<td>CDC Small Business Business Advisory Services</td>
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<td>CDC Small Business Lending SBA 504 Impower</td>
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<td>Receives training, mentorship, and business planning</td>
<td>Receives working capital loan</td>
<td>Receives venture debt or equity investment to grow</td>
<td>Receives real estate financing</td>
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Momentumuscap.org
Holistic Economic & Community Development at Scale Centered Around People & Place

We believe that everybody should have equitable access to capital and opportunities they deserve so they can pursue the dreams they have for themselves and their communities and fully participate in our economy. With our partners we are delivering solutions that contribute to their health and wealth: a vibrant local economy with good jobs; high-quality social services; and a voice in what happens in their community.

Addressing Systemic Issues for Communities & Investors

Exclusionary Practices Creating Economic Inequity

Outdated financial approaches continue to exclude too many people - especially people of color - from equitable access to capital and opportunities, fueling the continued growth of the racial 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 and the ability for local leaders to access and leverage it effectively.

Deep Community Experience

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

Please Reach Out for More Information

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The Momentus Capital Family of Organizations

The Momentus Capital family of organizations is dedicated to ensuring local leaders have equitable access to the capital & opportunities they deserve. Rooted in social mission, we support locally led solutions through our continuum of lending, impact investments, training programs, & technology programs. Leveraging 80+ years of combined experience, we are transforming how the financial sector can help communities build health & generational wealth. Learn more at momentuscap.org