

.S.P.U.R. pathways

Shared Purpose, Unlimited Reach

A Catalyst for Business Growth

Looking to grow & scale your business?

S.P.U.R. Pathways is a multiyear, multifaceted funding program designed to empower the next generation of entrepreneurs. A collaboration between Macy's, Inc. and Momentus Capital, this initiative provides access to a range of loans, investment opportunities, and retail support. The aim of the program is to advance entrepreneurial growth, close wealth gaps, and shatter systemic barriers.

We welcome S.P.U.R. Pathways applicants who are:

- U.S.-based business of underrepresented owner or serving underserved communities**
- Macy's Inc. or non-Macy's Inc. suppliers
- Serving retail ecosystem: products, services & support
- 2+ years in operation, profitable & positive cash flow

We offer a range of capital & investment solutions

Small Business Loans

Flexible lending options up to \$350,000 to start or expand a business, purchase a business, improve business cash flow, purchase equipment or inventory, debt refinance, and more.

Commercial Real Estate Loans

Loans up to \$30M+ for owner-occupied small businesses (51+ percent of the building for most programs) to buy, construct, or improve commercial real estate.

Working Capital Loans

Flexible trade financing loans up to \$5M based on accounts receivable.

Impact Investments

A range of non-dilutive investment options (preferred equity and mezzanine & venture debt) up to \$5M+ that support growth-stage companies by providing the capital needed to grow at a pace that aligns with their strategy.

Note: Representative terms only and subject to change without notice. Final terms may vary. Subject to credit/investment underwriting and approval. Other terms may apply.

**Owner must be a US Citizen or permanent resident, and business must be US-based. Subject to other qualification requirements.

***Technical assistance and support may be available through 3rd parties.

Eligible funding can be used on:

- Working capital
- Capital expenditures
- Growth
- Refinance

Plus, we provide technical assistance & support***

Our program provides access to necessary tools & new opportunities to progress businesses through various growth stages. This includes an advisory network for strategic growth advice such as business strategy & planning, financial reporting, daily operating challenges, opportunity evaluation, and other personalized services.

For additional information on this critical funding access, please visit macysinc.com/spurpathways.

Have questions? Please reach out to **Byron Whitmore** at thesupplierfund@macys.com.