

.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 scaling entrepreneurial brands access to capital, lowering the barriers to entry for brands and increasing their ability to scale at all stages of growth.

We offer a range of **capital & investment solutions**²

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

Working capital or term loans greater than \$1M based on collateral and cash flow.

Impact Investments

A range of non-dilutive investment options (preferred equity and mezzanine debt) from \$1M+ that support growth-stage companies by providing the capital needed to grow at a pace that aligns with their strategy.

¹ Small or diverse businesses must be based in the United States and at least 51% owned, controlled and operated by one or more US citizens or legal permanent residents. Small business designation will be limited to the size/number of employees, qualification criteria/defined through the Small Business Association. A diverse business is one that is at least 51% owned and operated by an underrepresented entrepreneur or one that serves an underserved community. Underrepresented defined as business owners who are veterans or those who have been subjected to prejudice or cultural bias within American society because of their immutable individual qualities, health condition/disability status, and/or socio-economic status. An underserved community refers to a population that has historically experienced – and may continue to face – limited access to economic, social, and civic opportunities due to identified forms of inequality.

² Type of product offered is at the discretion of Momentus Capital. Program is only offering loans or investments \$30,000 and above; no grants are available.

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

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

- U.S.-based small or diverse businesses¹
- Macy's Inc. or non-Macy's Inc. suppliers
- Serving retail ecosystem: products, services & support
- 2+ years in operation, profitable & have positive cash flow

Eligibility is not based on race, ethnic or gender ownership of the company.

Eligible funding can be used on:

- Working capital
- Capital expenditures
- Growth
- Refinancing
- Acquisitions

Plus, we provide technical assistance & support³

Some tools & access to opportunities, if any, may be available to progress businesses through various growth stages. This may include an advisory network for strategic growth advice such as business strategy & planning, financial reporting, operating challenges, opportunity evaluation, and other personalized services.