

.S.P.U.R. pathways

Shared Purpose, Unlimited Reach

A Catalyst for Underrepresented 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 is to advance entrepreneurial growth, close wealth gaps, and shatter systemic barriers faced by underrepresented/underserved businesses.

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

- U.S.-based with U.S. citizenship/permanent residency & underrepresented/underserved ownership
- Macy's, Inc. or non-Macy's, Inc. suppliers
- Serving retail ecosystem: products, services & support
- 2+ years in operation, profitable & have a 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.

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.

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.

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

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.