

## Loans for Businesses & Nonprofits in NM

Bold visionaries, innovative enterprises, and impactful community programs merit every opportunity to succeed.



**Mission Driven Finance®** is a private credit impact investment firm dedicated to closing the financing gap that ensures small businesses and organizations have access to flexible capital for growth.



**Mission Driven Finance provides capital to small businesses and nonprofit organizations headquartered or operating in New Mexico** that do not fit SBA, microloan, or bank criteria. Our flexible, non-dilutive debt complements grants or equity rounds that help companies scale efficiently. We offer:

- Bridge loans
- Working capital and term loans
- Project finance
- Growth capital loans

The **Advance New Mexico Fund** makes loans available to businesses and nonprofits that prioritize community impact.

**No minimum credit score**  
**No personal guarantees<sup>1</sup>**  
**No prepayment penalty<sup>2</sup>**

**Since 2016,**  
**we have disbursed<sup>3</sup>:**

➤ **\$287 M** across  
**309** businesses,  
social enterprises &  
nonprofits

<b>Use of Proceeds</b>	For working capital, refinancing, asset purchases, project finance, general corporate growth, bridging to incoming contracts or grants.		
<b>Typical Business characteristics<sup>4</sup></b>	<b>Minimum \$1M in revenue</b>	<b>\$250K to \$2M in financing need</b>	<b>Positive EBITDA (or breakeven)</b>
<b>Terms</b>	<b>9.0-11.5%<sup>5</sup> interest rate</b>	<b>Up to 5 years</b> Senior-fixed rate debt, with selective non-cash or alternate loan structures	\$250 non-refundable application fee; 2.5% <sup>6</sup> closing fee
<b>Impact Themes</b>	<b>Ownership/leadership</b> Diverse, including women, BIPOC, LGBTQ+, U.S. veteran	<b>Workforce</b> Creation of quality jobs; diversity in workforce	<b>Products/services</b> Positive impact on LMI or diverse communities

**Recent transactions in New Mexico**



**Black-owned medical transportation**

\$125,000

to purchase two new ambulances & medical supplies; hire EMTs



**Publishing company**

\$150,000

to hire sales staff & invest in technology



**Family-owned construction company**

\$150,000

to strengthen cash flow and support ongoing operations as it grows



**Native woman-owned adobe preservation & construction services**

\$225,000

for machinery & equipment



**Community health clinics serving rural & Tribal areas**

\$700,000

to fund expansion of clinics



Learn more at [missiondrivenfinance.com/loans](https://missiondrivenfinance.com/loans)

<sup>1</sup>Limited good stewardship guarantees may be required in certain circumstances. | <sup>2</sup>No prepayment penalty applies to most loan structures. Individual terms may vary; contact us for details specific to your loan. | <sup>3</sup>As of March 30, 2026. | <sup>4</sup>We prioritize businesses that enhance LMI or underserved communities. Investment criteria must include two of the three fund impact themes. | <sup>5</sup>Subject to change. | <sup>6</sup>Closing fee is typically 2.5% and may vary based on loan size, deal structure, and market conditions. Final fee is determined at time of commitment. | View all of MDF's disclosures at [missiondrivenfinance.com/legal](https://missiondrivenfinance.com/legal).