

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 guarantees¹
No prepayment penalty²

Since 2016,
we have disbursed³:

➤ **\$356 M**
across **333**
businesses, social
enterprises &
nonprofits

Reach out to us!

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Use of Proceeds

For working capital, refinancing, asset purchases, project finance, general corporate growth, bridging to incoming contracts or grants.

Typical Business characteristics⁴

Minimum \$1M
in revenue

\$250K to \$2M in
financing need

Positive EBITDA
(or breakeven)

Terms

9.0-11.5%⁵
interest rate

Up to 5 years
Senior-fixed rate debt, with
selective non-cash or
alternate loan structures

\$250 non-refundable
application fee;
2.5%⁶ closing fee

Impact Themes

Ownership/leadership

Diverse, including
women, BIPOC, LGBTQ+,
U.S. veteran

Workforce

Creation of quality jobs;
diversity in workforce

Products/services

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

¹Limited good stewardship guarantees may be required in certain circumstances. | ²No prepayment penalty applies to most loan structures. Individual terms may vary; contact us for details specific to your loan. | ³As of June 30, 2026. ⁴We prioritize businesses that enhance LMI or underserved communities. Investment criteria must include two of the three fund impact themes. | ⁵Subject to change. | ⁶Closing 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.



missiondrivenfinance.com

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