

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*
No prepayment penalty

Since 2016,
we have disbursed:**

➤ **\$250M** across
257 businesses,
social enterprises &
nonprofits

* Limited good stewardship guarantees may be required in certain circumstances.

** As of September 30, 2025.



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Loan types	Working capital	Bridge financing	Project finance
Typical business characteristics	\$0.5M+ in revenue	Positive EBITDA (or breakeven)	\$100k-\$2.0M financing need
Terms	11.5% interest rate	3-60-month term/ flexible amortization	2.5% 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



Native woman-owned adobe preservation & construction services

\$225,000

to machinery & equipment



Community health clinics serving rural & Tribal areas

\$700,000

to fund expansion of clinics



Learn more at missiondrivenfinance.com/loans

*We prioritize businesses that enhance LMI or underserved communities. Investment criteria must include two of the three fund impact themes.