This toolbox is a broad summary of resources for financing and assistance programs to help start-up or expanding businesses, and to improve the economic quality of life of communities.

New Mexico Economic Development Department (NMEDD) resources are also available online.

gonm.biz
NMEDD Resources

NMEDD Resources for Businesses 1

Job Training Incentives
Finance Development
Office of Science and Technology
International Trade
Community, Business, & Rural Development (CBRD)
New Mexico Film Office (NMFO)
New Mexico Border Authority (NMBA)
Office of Military Base Planning & Support (OMBPS)

NMEDD Resources for Communities 8

New Mexico Mainstreet (NMMS)
FUNDIT
Local Economic Assistance & Development Support Program (LEADS)
Outdoor Recreation Division
Business Incubator Certification

Additional Resources

Business Development 10
Technical Assistance
Facilities
Equity
Grant Programs
Investor Programs
Loans
Technology Commercialization

Business Development Tax Incentives 36
Sustainable and Green Energy
Aerospace and Aviation
Border Locations
Manufacturers
Technology Intensive
Other Industry-Specific Business Tax Incentives

Community Development 41
Infrastructure & Community Facilities
Housing

Contacts 47
**NMEDD Resources for Businesses**

**NMEDD Business Resources can be found online at www.gonm.biz/business-development/edd-programs-for-business/**

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**JOB TRAINING INCENTIVES**

**Job Training Incentive Program (JTIP)**

The Job Training Incentive Program (JTIP) funds classroom and on-the-job training for newly created jobs in expanding or relocating businesses for up to six months. The program reimburses 50-85% of employee wages.

**Step Up Program**

The Step Up Program is an aspect of JTIP that serves incumbent employees and their employers through training and reimbursements.

Step Up provides up to 75% of cost to provide training, up to $2,500 per employee.

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**FINANCE DEVELOPMENT**

**Collateral Assistance Program (CAP)**

NMEDD Collateral Assistance Program (CAP) encourages banks and other financial institutions to make loans to small businesses in under-served markets. NMEDD can pledge cash to cover a collateral shortfall of a loan in order to enable financing that otherwise might not be available to a small business.

Award Amount: up to $250,000.
Small Business Finance Finder

The Finance Finder connects business owners and aspiring entrepreneurs with lenders and resources. Businesses can submit a summary of their project online, and if it's a good fit, lenders and resource agencies will contact them. They also host Finance Fairs, which allow the public to meet with lenders and resource providers to discuss their projects.

Local Economic Development Act (LEDA)

Under the Local Economic Development Act (LEDA) (5-10-1 to 5-10-13 NMSA 1978), the Legislature has granted NMEDD a $75 million grant fund to assist expanding or relocating businesses with grant funds. These grants are distributed to the local government to be passed onto the business on a reimbursement basis. The qualifying entity must provide economic impact and public benefit equal to or greater than the amount of the grant.

NMFA New Market Tax Credits (NMTC)

New Mexico Finance Authority (NMFA) provides New Markets Tax Credits ("NMTC") loan funds dedicated solely to New Mexico businesses. These credits are combined with other financing mechanisms and funding sources to provide businesses in a qualified census tract with a below market financing tool.

www.nmfa.net/financing/new-markets-tax-credits/
NM Small Business Innovation Research Grant (NM SBIR)

Provides science and technology companies with federal Small Business Innovation Research Grant Phase I/II (SBIR) awards funds to accelerate the commercialization of their technologies and cover business development costs that are not covered by the federal SBIR grant. The grant covers expenses such as intellectual property assessment, patent filing, commercialization activities, prototype development regulatory assessment/certifications, meetings with potential customers, partners, investors, and market research/data acquisition.

Award Amount: $25,000-$100,000.

New Mexico Technology Transfer Assistance Grants (NM-TAG)

New Mexico Technology Transfer Assistance Grants are competitive grants designed to enable small companies the option to license technologies from a qualified college/university or federal laboratory to further develop, commercialize, or improve their product.

Award Amount: up to $3,750 per grant.
State Trade Expansion Program (STEP)

Services under the STEP Program are funded in part by SBA, but are provided to eligible small business concerns.

They include:

• One-on-one business consultations to help companies navigate through the language, cultural, and structural barriers.

• Operate foreign trade offices to generate qualified trade leads, locate buyers and distribution partners for companies, and support the recruitment of foreign direct investment (FDI) to New Mexico. They also assist with questions regarding regulatory approvals.

• Coordinate State Trade Expansion Program in partnership with the federal government through the U.S. Department of Commerce Export Assistance Center office.

• Workshops which create an awareness of international market opportunities and educate companies on the export process.

• Organize and recruit NM companies to participate in international trade events.

• Organize reverse trade missions designed to bring visiting foreign trade and investment delegations to NM with an interest in sourcing products produced in the state or invest in New Mexico.
New Mexico Economic Development Department’s (NMEDD) Community, Business & Rural Development (CBRD) or “regional representatives” live and work their regions they serve in every corner of the state. They assist businesses and communities in a broad variety of economic development needs:

- Connecting businesses to the appropriate resource partners such as incubators, funding sources, training, and customer development
- Accessing EDD programs like the JTIP and LEDA grant programs, International Trade and Science & Technology development programs
- Assisting businesses and communities identify opportunities and resources for growth and business development
- Market analysis and research
- Technical assistance in resolving challenging bureaucratic, intergovernmental, and public policy problems affecting businesses in NM
- Taking advantage of New Mexico’s tax credit incentives for jobs
- Strategic planning for economic growth and diversity with assistance from Data Center staff
- Working with existing businesses in the region to identify and assist with Business Retention and Expansion program
- Adopting and using the Local Economic Development Act (LEDAs) to provide incentives for job creation
- Responding to Potential Recruitment Opportunities (PROs) from the New Mexico Partnership
- Accessing NMEDD programs such as MainStreet, LEADS funding, FUNDIT and Small Business Finance Finder
- Community infrastructure planning and financing strategies
- Provide technical assistance, resource assessment and business assistance in conjunction with the Outdoor Recreation and Film Divisions of NMEDD

www.gonm.biz/community-development/
For professional economic development assistance contact your Regional Representative:

Region 1:  
Fred Shepherd  
Bernalillo Office  
(505) 490-7966  
Fred.Shepherd@state.nm.us

Region 2:  
Peter Mitchell  
Santa Fe Office & Deputy Director Outdoor Recreation  
505-827-2199  
505-570-7796  
Peter.Mitchell@state.nm.us

Region 3:  
Vacant  
Contact Mark Roper  
575-562-0327  
Mark.Roper@state.nm.us

Region 4:  
Tim Hagaman  
Mora Office & Tribal Liaison  
(505) 862-2322  
Tim.Hagaman@state.nm.us

Region 5:  
Christine Logan  
Las Cruces Office  
(575) 373-5602  
Christine.Logan@state.nm.us

Region 6:  
Susie Russell  
Roswell Office  
575-626-6653  
Susanl.Russell@state.nm.us
New Mexico Film Office (NMFO)

The film and television industry contributes to the local economy by supporting the operation of local businesses and creating indirect jobs through its many suppliers, including equipment rentals, lodging/accommodation, rolling equipment, food and catering services, and construction. In addition, local governments benefit from gross receipts tax revenue.

New Mexico also provides a film production tax credit, which increases the annual cap to $110M and offers an additional 5% incentive for locations outside Santa Fe and Bernalillo counties.

NMFO provides training and development programs:
• New Mexico’s Film Crew Advancement Program (FCAP) provides an incentive 50% of wages for up to 1040 hours to employers providing on-the-job training
• New Mexico students can gain experience in the industry through internships
• Annual events, such as the film and media conference, provide opportunities for local businesses to interact with the industry

www.nmfilm.com

New Mexico Border Authority (NMBA)

NMBA benefits New Mexico businesses by assisting them in doing business with Mexico and utilizing the international ports of entry. The Border Authority has particularly strong relationships with the States of Chihuahua and Sonora.

NMBA benefits communities by resolving issues and disputes with Mexican and U.S. inspection agencies that negatively affect the flow and amount of traffic at ports of entry. Border Authority staff also support the recruitment of manufacturers and other border-related business and they promote tourism at the three ports of entry.

www.nmborderauthority.com
Office of Military Base Planning & Support (OMBPS)

OMBPS supports the continued presence of DoD installations in New Mexico and seeks opportunities to enhance the DoD’s investment here. This benefits businesses who are DoD contractors and communities around the military bases. The Office facilitates communication between the military base leadership, community governments and support organizations, state and federal agencies to eliminate areas of conflict. This supports the development of renewable energy projects.

NMEDD Resources for Communities

NMEDD Community Resources can be found online at www.gonm.biz/community-development/

New Mexico MainStreet (NMMS)

New Mexico MainStreet uses a community-driven revitalization process that brings stakeholders from all sectors together to implement the comprehensive goals of the National Main Street Center’s Main Street Four-Point Approach® in downtown districts. The four areas Organization, Design, Promotion, and Economic Vitality support the vision for the transformation of the downtown district.

www.nmmainstreet.org

Community, Business & Rural Development (CBRD) - see full description and map on p. 5-6

FUNDIT

New Mexico Economic Development Dept’s FUNDIT invites communities to present their projects to an informal group of Federal and State funding agencies to receive feedback and guidance to fund their economic and community development and infrastructure projects. FUNDIT also hosts monthly webinars about development finance topics.
Local Economic Assistance & Development Support Program (LEADS)

The funding provided through LEADS is intended to create jobs through recruitment, retention/expansion and startup activities; develop the tax base; and provide incentives for business development. LEADS applications will be accepted from Economic Development Departments or Organizations with a current plan to address business growth in a community that has passed a LEDA ordinance to local governments and eligible partners.

Projects may be awarded up to $25,000 per year in funding.

Outdoor Recreation Division (ORD)

The recently created ORD will assist in increasing outdoor recreation based economic and community development, tourism and ecotourism in NM. ORD will promote a business retention/expansion program for existing outdoor recreation companies, as well as promotion of investment and job creation throughout the state.

Business Incubator Certification

Establishing a certified business incubator is a strategy for fostering new business and new jobs in your community. An incubator is a business support facility with processes that accelerate the successful development of start-up and fledgling companies by providing entrepreneurs with an array of targeted resources and services.

Once all the research, planning, and resource gathering is complete, the final step is certification by the state.
Resources for Business Development

**TECHNICAL ASSISTANCE**

- **Business Accelerators**

**ABQid**

ABQid is a business accelerator whose curriculum is influenced by the popular Techstars accelerator curriculum. Startups accepted into this program receive $20,000 in exchange for 6% equity in their company. The three-month program is a constant exercise in the lean startup method, which relies on testing your product/service and pivoting based on the feedback.

www.abqid.com/

**Creative-Startups**

Creative-Startups is an accelerator program targeting the creative economy. Its curriculum is based on the design thinking concepts and the lean startup method. Companies are aligned with mentors and all of the initial work is virtual. Then the companies meet for an intensive five-day boot camp, a pitch day and more.

www.creativestartups.org/

**IGNITE Community Accelerator**

IGNITE Community Accelerator is a twelve-week program that provides entrepreneurs with the business skills needed to move their companies forward more quickly. The goal of the program is to provide training and support to entrepreneurs who are in the early stages of developing their business.

www.cnmingenuity.org/program/ignite-community-accelerator/
The International Business Accelerator (IBA)

The International Business Accelerator (IBA), located in Santa Teresa, NM, offers comprehensive resources for businesses and individuals wanting to launch their product or service into the global market. Services include: educational programs and one-on-one counseling on exporting and importing, an online resource guide of international trade materials, and an electronic database of international trade leads and joint venture opportunities, and more.

www.nmiba.com/

- Business Plan Development

Small Business Development Centers (SBDC)

Small Business Development Centers (SBDC) provide assistance to small businesses and entrepreneurs across the U.S. and its territories. SBDC advisors provide a variety of free business consulting and low-cost training services including: business plan development, manufacturing assistance, financial packaging and lending assistance, exporting and importing support, disaster recovery assistance, procurement and contracting aid, market research help, 8(a) program support, and healthcare guidance.

www.nmsbdc.org/

SCORE - Service Corp of Retired Executives

SCORE provides confidential business advice through a network of 10,000 volunteers nationally. In NM, SCORE has offices in Las Cruces, Albuquerque, and Santa Fe. Find your nearest office on the website listed below.

www.score.org/find-location
WESST - Women’s Economic Self-Sufficiency Team

WESST is a non-profit, economic development organization that provides business skills training, product marketing, development opportunities, and small loans (including SBA microloans) to viable start-up or growing New Mexico businesses owned by women and minorities.

www.wesst.org/

Veterans Bureau Outreach Center (VBOC)

The VBOC provides entrepreneurial development services such as business training, counseling, and resource referrals to transitioning service members, veterans, National Guard and Reserve Members, and military spouses.

www.nmdvs.org/vboc/

- Manufacturing Process Assistance

Los Alamos Connect

Los Alamos Connect was created to nurture economic development by assisting small businesses in Northern New Mexico through various stages of growth. Services offered include: Coaching and Networking; Technical Assistance; Business Expansion and Retention; Market Intelligence; and Investments. While Los Alamos Connect focuses its efforts mainly on the Northern New Mexico counties of Santa Fe, Rio Arriba, Los Alamos, Sandoval, San Miguel, Taos, and Mora, there are situations that make reaching outside of these areas appropriate.

www.losalamosconnect.net/vaf/
New Mexico Small Business Assistance (NMSBA) Program

The New Mexico Small Business Assistance (NMSBA) Program offers technical assistance to New Mexico small businesses. Businesses with a technical challenge that require special expertise can seek assistance from scientists or engineers at Los Alamos and Sandia National Laboratories. Such projects include testing, design consultation, and access to special equipment or facilities. Other types of technical assistance may be provided through the New Mexico Manufacturing Extension Partnership (NM MEP), the Center for Support of Economic Development (CSED) Small Business Assistance Program at UNM Anderson School of Management (offered through the Management of Technology [MOT] concentration), the Department of Management at New Mexico Tech, and the Arrowhead Technology Incubator at New Mexico State University (NMSU).

Small businesses located in Bernalillo County can receive up to $10,000 in technical assistance per year, while businesses in rural counties can receive up to $20,000. Each lab is eligible for a state tax credit of $2.4 million to assist NM small businesses. The small business must be for-profit, located in NM, U.S. owned and operated, and must pay gross receipts tax to the State of NM.

www.nmsbaprogram.org/

Procurement Technical Assistance Center (PTAC)

PTAC is a government-funded program providing assistance to small businesses who want to sell their goods or services to the government, educational institutions, or tribal entities. PTAC offers free, confidential counseling in the areas of: how to register your business in government databases (required for federal contracting); research strategies for accessing federal, state, and local government markets; how to market yourself to the government; how to respond effectively to a (RFP) and a (RFQ); how to obtain federal set-aside certifications for which you may qualify.

www.nmptac.org
Manufacturing Extension Partnership (NM MEP)

The New Mexico Manufacturing Extension Partnership (NM MEP), is an assistance center that works toward increasing small and mid-sized companies’ competitiveness. MEP’s expertise lies in many areas including: results-driven methodologies, best practices, and innovative technologies designed to increase profitability.

www.newmexicomep.org/

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**FACILITIES**

- **Business Incubators**

The BioScience Center

The BioScience Center in Albuquerque is a combination incubator and accelerator with a wet and dry lab for resident companies, along with other quality amenities. We occupy a 19,500 sq-ft building in a centralized location – Albuquerque’s Uptown Area – providing offices, eight wet (chemistry and microbiology) laboratories totaling 2,500 sq. ft., and shared facilities that include reception, IT infrastructure, group purchasing, and conference space.

www.thebiosciencecenter.com/
**Arrowhead Accelerator Sprints**

Arrowhead Accelerator Sprints include four accelerators that support technology-based and export-base companies through education, mentorship and financing in a virtual, cohort-based setting.

www.arrowheadcenter.nmsu.edu/program/sprints/

**Enterprise Center at San Juan College**

Enterprise Center at San Juan College in Farmington offers free consultation, hosts workshops, and provides a wide range of entrepreneurial and business support services. Established businesses can also take advantage of their resources for planning, problem solving, and much more.

www.sanjuancollege.edu/community/departments/enterprise-center

**FatPipe NM**

FatPipe is a combination incubator and co-working space that lends itself as a highly collaborative and productive place to work. It offers bright, open space offices with an ultra-fast Internet connection, perfect for companies employing developers.

- FatPipe Albuquerque
- FatPipe Raton
- FatPipe Rio Rancho

www.fatpipeabq.com/
The Joseph L. Cecchi VentureLab (CVL)

The Joseph L. Cecchi VentureLab (CVL) is an affiliated program at STC.UNM that serves as a connection point for university researchers, inventors, faculty, staff, students, entrepreneurs, venture capital firms, and small technology companies in various stages of development. Within CVL is an incubator pilot program with shared office facilities, business services, mentoring, advice, and the location of the specialized facilities and laboratories required to support life sciences, physical sciences, and engineering-oriented ventures.

www.stc.unm.edu/cvl/

The Navajo Tech Innovation Center

The Navajo Tech Innovation Center, located on the Navajo Nation in Church Rock, serves entrepreneurs and students at Navajo Tech University.

www.navajotech.edu/ntic/

The Santa Fe Business Incubator

The Santa Fe Business Incubator offers office and light manufacturing space with affordable short-term leases. The incubator opened a new Bio Science Lab in April 2014, which is a great resource for technology companies. Laboratory amenities include: a flow cytometer, real time PCR machine, gel doc XR+ system, centrifuges, vortexers, refrigerators, and an 80 below freezer. Other services include: entrepreneurial support, networking events, seminars, and workshops, media relationships, and access to the business and government communities.

www.sfbi.net/
The South Valley Economic Development Center (SVEDC)

The South Valley Economic Development Center (SVEDC) is a joint effort between Bernalillo County and the Rio Grande Community Development Corporation (RGCDC). It serves as both a business incubator as well as an economic development catalyst for the unincorporated area of the South Valley.

Facilities include: a commercial kitchen and a site for manufacturing value-added products where entrepreneurs are able to establish networks among businesses, growers, distributors, and retailers.ing events, seminars, and workshops, media relationships, and access to the business and government communities.

www.svedc.org/

Taos County Economic Development Center (TCEDC)

Taos County Economic Development Center (TCEDC) focuses on community-based economic development work through value-added and educational opportunities, providing assets and tools for the community that supports and protects the environment of the region.

TCEDC’s efforts have resulted in a 24,000 sq. ft business park and community center, which includes a 5,000 sq. ft. commercial food processing facility (Taos Food Center); a community garden and greenhouse which links numerous community groups and individuals to opportunities within the agricultural value-added sector; a small business direct services program; a 14,000 sq. ft. small business incubator; Food Sector Opportunities Program and “Oso Good Foods” cause marketing campaign; and numerous other projects.

www.facebook.com/theTCEDC/
WESST Enterprise Center

WESST Enterprise Center is a mixed-use business incubation facility in east downtown Albuquerque. The Silver LEED-certified incubator is a hub for entrepreneurship and small business development in Albuquerque and beyond. The 37,000-square-foot facility offers state-of-the-art amenities and business assistance programs for up to 20 light manufacturing, service, professional and technology businesses.

www.wesst.org/wesst-enterprise-center/

- Commercial Kitchens

  - **Community Food Venture Kitchen, at Luna Community College**, is available for entrepreneurs starting food processing businesses.
    
    www.lvsmecon.org/start-a-business

  - **The Ribera Community Culture Center** includes a commercial kitchen. 575.421.0482

  - **South Valley Economic Development Center (SVEDC)** – See Business Incubators on p. 17

  - **Taos County Economic Development Corporation (TCEDC)** – See Business Incubators on p. 17
New Mexico Consortium (NMC)

The Biological Laboratory at the New Mexico Consortium exists to support cross-disciplinary and cross-institutional initiatives in Plant Biology and Biomedical Technology and Engineering.

The NMC Biological Laboratory integrates and analyzes genomic, phenomic, transcriptomic, proteomic, and metabolomic data to form a complete picture of cell function. Other features of the laboratory include: office space, a conference room, a greenhouse with two operating zones, a general wet laboratory, a cultivation lab, a walk-in cold room, a centrifuge room, a fermentation room, and more.

www.newmexicoconsortium.org

- Laboratory Space

BioScience Center – See Business Incubators on p. 14

Joseph L. Cecchi VentureLab – See Business Incubators on p. 16

Santa Fe Business Incubator – See Business Incubators on p. 16
- Maker Spaces

Cruces Creatives

Cruces Creatives is a non-profit makerspace that connects people with the tools, training, and community to make practically anything. Tools and space include 3D printers, CNC machines, software, a wood shop, a bicycle shop, a textile lab, a multimedia room for photography and audio recording, an electronics lab and more.

www.crucescreatives.org

FUSE Makerspace

FUSE Makerspace at Central New Mexico University is a prototyping lab that supports the economic and educational development by facilitating the transformation of idea to prototype. The space is equipped with 3D printers, woodworking and metalworking tools, welding and sewing machines, screen printing, electronics, and robotics. The center also offers training and education services on topics specific to the use of these tools as well as Arduino basics: boards and control circuits, CAD and modeling, coding circuits, artisan manufacturing and furniture, and much more.

www.fusemakerspace.org/

Quelab

Quelab is Albuquerque’s hackerspace (makerspace) that focuses on fostering and sustaining an environment that promotes creativity, invention, and collaboration at the intersections of science, culture, art, and technology. Facilities and amenities include: WiFi, desks and chairs, a conference room, technical library, tools, workbenches, soldering irons, and more.

www.quelab.net/

Co-Fe

Co-Fe is a neighborhood cowork space in Santa Fe, with fast internet, workspaces, meeting rooms, mail service, and other professional support.

www.co-fe.co
New Mexico Angels

New Mexico Angels is a nonprofit New Mexico based group of individual accredited angel investors focused on investing in early stage companies across the country. Their mission is to provide opportunities where members can obtain outstanding financial returns while accelerating companies to market leadership.

www.nmangels.com/

New Mexico Catalyst Fund

The New Mexico Catalyst Fund, managed by Sun Mountain Capital, is a $20M fund-of-funds investment vehicle.

www.sunmountaincapital.com/nm-catalyst-fund/

New Mexico Community Capital (NMCC)

New Mexico Community Capital (NMCC) provides investment, management, and consulting experience to existing companies serving emerging or underserved markets that have high-growth potential. NMCC abides by the strategy of investing in NM companies that can deliver market-rate returns while creating social and economic improvement in the regions in which they operate.

Companies that offer products or services focused on basic human needs with an emphasis on water, energy, food/agriculture, and health are considered to have high investment potential.

www.nmccap.org/
**Grant Programs**

The USDA Rural Energy for America Program

The USDA Rural Energy for America Program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency

The USDA Value Added Producer Grant

The USDA Value Added Producer Grant program helps agricultural producers enter into value-added activities related to the processing and/or marketing of bio-based, value-added products. Generating new products, creating and expanding marketing opportunities, and increasing producer income are the goals of this program.

The Venture Acceleration Fund (VAF)

The Venture Acceleration Fund (VAF), a division of Los Alamos Connect, offers new technology-based and manufacturing companies the chance to compete for funding. The purpose of this fund is for those companies who are too new for bank loans and too early for equity financing to gain some traction and contribute to New Mexico’s economy.

www.financenewmexico.org/funding/grants-funding/venture-acceleration-fund-2/

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**INVESTOR PROGRAMS**

EB-5 Foreign Investor Program

Under the EB-5 program entrepreneurs (and their spouses and unmarried children under the age of 21) are eligible to apply for a green card (permanent resident) if they make a necessary investment in a commercial enterprise in the United States and plan to create or preserve 10 permanent full-time jobs for qualified U.S. workers.

www.gonm.biz/business-development/
Federal Opportunity Zones

The Opportunity Zones (OZ) program offers three tax incentives for investing in low-income communities through a qualified Opportunity Fund.

- A temporary deferral of inclusion in taxable income for capital gains reinvested into an Opportunity Fund.
- A step-up basis for capital gains reinvested in an Opportunity Fund.
- A permanent exclusion from taxable income of capital gains from the sale or exchange of an investment in an Opportunity Fund if the investment is held for at least 10 years.

**NMEDD and NM State Opportunity Zone Incentives and Resources:**

- The State of New Mexico is offering an additional $1 million bonus incentive in LEDA Funds for projects that meet certain criteria.
- NMEDD provides an OZ online hub to provide resources for communities, investors, and businesses.

**Opportunity Zone Hub: [www.nmopportunity.com](http://www.nmopportunity.com)**

- OZ project proposals can be submitted online to mapped and added to the NM OZ Pipeline.
- NMEDD has created an OZ email list, which people can sign up to receive, in order to get regular updates about projects and training.
- Technical assistance and collaborative financing is available through the NM OZ Interagency Task Force.
- The NMEDD Finance Department hosts quarterly webinars.
- The State of NM hosts 2 OZ public forums annually.
**Loans**

**EB-5 Foreign Investor Program** - see Resources for Business Development, Investor Programs on p. 23

**Dream Spring (formerly ACCION)**

ACCION offers loans and support to self-employed individuals who have limited or no access to traditional business credit. Loan amounts range from $200 to $50,000. Other services include: networking, marketing, training, leadership development, individual mentorship, and credit counseling and coaching.

www.us.accion.org

**Capital Certified Development Corporation**

Capital CDC is a leading, private, non-profit provider of small business financing throughout Texas and New Mexico. In 1993, the U.S. Small Business Administration (SBA) certified Capital CDC to act as a facilitator of the SBA’s 504 Loan Program and to act as a catalyst for economic development. Since that time, Capital CDC has worked with hundreds of small businesses and partnered with multiple financial institutions to assist with financing of building acquisitions, construction projects, and machinery and equipment loans.

www.capitalcdc.com/
Enchantment Land Certified Development Corporation (ELCDC)

Enchantment Land Certified Development Corporation (ELCDC) is a non-profit organization licensed by the Small Business Administration (SBA) to administer the SBA 504 Loan Program. SBA 504 provides growing small businesses with up to 90% financing for expansion activities including: plant, property, and equipment purchases; undergoing new construction; renovating or improving sites; and paying interest on interim financing and any soft costs essential to expansion projects.

www.elcdc.com/

NM Lift Fund

For more than 21 years, LiftFund, a 501(c)(3) nonprofit organization, has helped individuals who do not have access to capital from typical lending sources, such as traditional banks. Along with vital small business loans, LiftFund provides educational services at no cost to borrowers, which are essential to foster self-sufficiency.

Funds up to $50k for start ups; up to $1M for small businesses.

www.newmexico.liftfund.com/
The Loan Fund

The Loan Fund is a private, non-profit organization that provides loans, capacity building, and technical assistance to business owners and non-profit organizations throughout the state and the entire Navajo Nation.

Loans are provided to new and existing businesses for equipment, inventory, building renovations and operating capital. Loans are provided to non-profits for such needs as bridge financing against awarded private and public contracts, capital improvements and equipment.

Funding Amount: up to $50,000

www.loanfund.org/

Statewide Economic Development Finance Act (SWEDFA)

The Statewide Economic Development Finance Act (SWEDFA) authorizes the Finance Authority to issue bonds, make loans and provide loan and bond guarantees on behalf of private for-profit and non-profit entities. In 2005, the Finance Authority created the Smart Money Loan Participation Program, a business lending program designed to use a $5.1 million appropriation to create greater access to capital throughout New Mexico.

www.nmfa.net/financing/loan-participation-programs/smart-money/
Nusenda COOP Capital

Nusenda COOP Capital is a micro-loan program that does not rely on the traditional “5 Cs of Credit” (character, capacity, capital, collateral, conditions), but on trusted relationships between partner organizations and the communities they serve. The partner organization sponsors a low-interest loan through its credit union deposit account; and the credit union provides the origination, servicing and credit reporting. Partner organizations decide whether to make the loan based on their own criteria. Credit reports from potential borrowers are not required; instead, the relationship between the partner organization and the borrower drives the loan approval process. Partner organizations work with Nusenda to provide comprehensive support and communication with borrowers to ensure repayment.

www.nusendafoundation.org/partner-programs/co-op-capital/

Rural Community Assistance Corporation (RCAC) Small Business Loan Program

RCAC’s Small Business Loan Program assists businesses to retain or create jobs and thus improve the economic condition of rural communities. The business must be located in a rural community defined as 50,000 or less population. This program offers short-term loans for working capital and lines of credit as well as long-term loans for real estate and equipment.

www.rcac.org/lending/small-business-loans/
The Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) works with lenders to provide loans to small businesses. The agency doesn’t lend money directly to small business owners. Instead, it sets guidelines for loans made by its partnering lenders, community development organizations, and micro-lending institutions. The SBA reduces risk for lenders and makes it easier for them to access capital. That makes it easier for small businesses to get loans.

www.sba.gov/funding-programs/loans

The USDA Business and Industry Loan Guarantee Program

The USDA Business and Industry Loan Guarantee program is to improve, develop, or finance business, industry, and employment in rural communities. Qualifying applicants include: for-profit businesses, nonprofits and cooperatives, federally-recognized Tribes, and public bodies. Organizations financed under this program must be located in rural areas under 50,000 in population and non-urbanized areas. The program provides businesses with a loan guarantee with up to 80% on loans for existing businesses with a maximum loan amount of $5 million. This loan program will finance businesses with working capital, machinery, equipment, and fixtures and commercial real estate.

www.rd.usda.gov/programs-services/business-industry-loan-guarantees/
Technology Commercialization

Arrowhead Center at NMSU

Arrowhead Center at NMSU brings researchers and entrepreneurs together to solve market problems and maximize market opportunities. This is done by commercializing the technology discovered by researchers and helping entrepreneurs navigate the market to monetize these new solutions. Industry sectors and government agencies are also served through the Arrowhead Research and Business Park, Economic and Policy Studies, and the PROSPER Project. Other services provided by the Arrowhead Center include: the NMSBA program, enterprise research, and access funding through grants.

www.arrowheadcenter.nmsu.edu/

The High Desert Discovery District (HD3)

The High Desert Discovery District (HD3) is an independent, non-profit, non-governmental organization committed to identifying and commercializing technology projects in New Mexico. HD3 provides a forum and a methodology for entrepreneurs, scientists, innovators, and technologists to be heard and their discovery to be understood by a highly-experienced group of business strategists, successful entrepreneurs and management executives, and investors seeking to contribute their own knowledge and experience toward the improvement of the New Mexico entrepreneurial economy. Further support and resources are available to ventures that show a promising, market-validated discovery.

www.hddd.org/

Richard P. Feynman Center for Innovation

Richard P. Feynman Center for Innovation at Los Alamos National Laboratory assists with technology transfer from the lab.

www.lanl.gov/projects/feynman-center/
STC.UNM

STC.UNM is the technology transfer office created by and for UNM. It is centrally located in proximity to research and development and laboratory facilities and other technology based companies, many of which are the result of STC.

STC also collaborates with researchers at Sandia National Laboratories and Los Alamos National Laboratory. Activities of the office include: protecting technologies developed at UNM and transferring them to the marketplace (either through the starting of new companies or transferring technologies to established companies); connecting the business community to UNM for access to expertise, facilities, and research activities; and facilitating UNM’s role as a contributor to New Mexico’s economic development.

www.stc.unm.edu/

Small Business Innovation Research (SBIR)

The Small Business Innovation Research (SBIR) program urges small businesses to participate in Federal Research/Research and Development (R/R&D) with the objective of commercialization. The program is competitive and requires an application, which can be awarded a monetary prize for the purpose of conducting the research outlined in the application.

www.sbir.gov/
High Wage Jobs Tax Credit

A taxpayer who is an eligible employer may apply for and receive a tax credit for each new high-wage economic-base job. The credit amount equals 8.5% of the wages and benefits paid for each new economic-base job created, up to $12,750 per job.

**Qualified jobs:**

- pays at least $40,000/year in a community with a population of less than 60,000
- pays at least $60,000/year in a community with a population of 60,000 or more
- occupied for at least 44 weeks by the employee

**Qualified employers:**

- are growing with employment greater than the previous year; and
- are eligible for the Job Training Incentive Program

Qualified employers can take the credit for 4 years. The credit may only be claimed for up to 1 year after the end of the 3 qualifying periods. The credit can be applied to the state portion of the gross receipts tax, compensating tax, and withholding tax. Any excess credit will be refunded to the taxpayer.

**Qualified employees:**

- must be a resident of New Mexico
- cannot be a relative of the employer or own more than 50% of the company
Rural Job Tax Credit

This credit can be applied to taxes due on (state) gross receipts, corporate income, or personal income tax. Rural New Mexico is defined as any part of the state other than Los Alamos County; certain municipalities: Albuquerque, Rio Rancho, Farmington, Las Cruces, Roswell, and Santa Fe; and a 10-mile zone around those select municipalities.

Company eligibility:

- companies that manufacture or produce a product in New Mexico
- non-retail service companies that export a substantial percentage of services out of state (50% or more revenues and/or customer base)
- certain green industries

The rural area is divided into 2 tiers:

- Tier 2 = non-metro area municipalities that exceed 15,000 in population: Alamogordo, Carlsbad, Clovis, Gallup, and Hobbs
- Tier 1 = everywhere else in a rural area

The maximum tax credit amount with respect to each qualifying job is equal to:

- **Tier 1:** 25% of the first $16,000 in wages paid for the qualifying job (may be taken at $1,000 per year for four years)
- **Tier 2:** 12.5% of the first $16,000 in wages paid for the qualifying job (may be taken at $1,000 per year for two years)
Sustainable and Green Energy

Advanced Energy Deduction And Advanced Energy Tax Credit

Receipts from selling or leasing tangible personal property or services that are eligible generation plant costs to a person that holds an interest in a qualified generating facility are deductible from gross receipts and compensating tax.

Alternative Energy Product Manufacturers Tax Credit

Manufacturers of certain alternative energy products may receive a tax credit not to exceed five percent (5%) of qualified expenditures for purchase of manufacturing equipment used in the manufacturing operation.

Biodiesel Blending Facility Tax Credit

An operator of a refinery in New Mexico, any person who blends special fuel in New Mexico, or the owner of special fuel stored at a pipeline terminal in New Mexico, who installs biodiesel blending equipment for the purpose of establishing or expanding in a facility to produce blended biodiesel fuel is eligible to claim a credit against gross receipts tax or compensating tax.

Biomass-Related Equipment And Materials Deduction

The value of equipment such as a boiler, turbine-generator, storage facility, feedstock processor, interconnection transformer or biomass material used for bio-power, bio-fuels, or bio-based products may be deducted in computing the compensating tax due.

Renewable Energy Production Tax Credit

A corporate or personal taxpayer who owns a qualified energy generator is eligible for a tax credit in an amount equal to one cent (.01) per kilowatt hour of electricity produced by the qualified energy generator using a qualified energy resource in the tax year.
AEROSPACE AND AVIATION

Aircraft Deduction

For aviation companies the following are deductible from a company’s gross receipts tax owed to the state:

- receipts from selling aircraft parts or maintenance services for aircraft or aircraft parts
- receipts of an aircraft manufacturer from selling aircraft flight support, pilot training, or maintenance training services
- receipts from the sale of or from maintaining, refurbishing, remodeling, or otherwise modifying a commercial or military carrier over 10,000 pounds gross landing weight
- 50% of gross receipts from selling other aircraft
- 40% of the receipts from selling jet fuel for use in turboprop or jet engines

Space Gross Receipts Tax Deductions

There are four separate deductions connected with the operation of a spaceport in New Mexico.

1. launching, operating or recovering space vehicles or payloads
2. preparing a payload in New Mexico
3. operating a spaceport in New Mexico
4. the provision of research, development, testing and evaluation services for the U.S. Air Force Operationally Responsive Space Program
Texas/New Mexico Border Residents’ Tax Exemption

Non-resident employees may allocate their compensation to their home state. Since Texas does not have a personal income tax, Texas residents working at a New Mexico manufacturer will not have to pay any state income tax on their compensation from the enterprise if it is within 20 miles of the Texas border.

Trade Support Company In A Border Zone

The receipts of a customs brokerage firm or freight forwarder may be deducted from gross receipts if the company first locates in New Mexico within 20 miles of an international port of entry in New Mexico on New Mexico’s border with Mexico.
Manufacturers

Consumables Gross Receipts Tax Deduction For Manufacturers

Consumables, defined as tangible personal property that is incorporated into, destroyed, depleted, or transformed in the process of manufacturing a product, including electricity, fuels, water, manufacturing aids and supplies, may be deducted from gross receipts tax.

Investment Tax Credit

Manufacturers may take a credit against gross receipts, compensating or withholding taxes equal to 5.125% of the value of qualified equipment when the following employment conditions are met:

- for every $500,000 of equipment, 1 employee must be added up to $30 million; and
- amounts exceeding $30 million, 1 employee must be added for each $1 million of equipment.

The credit may (also) be claimed for equipment acquired under an IRB. This is a double benefit because no gross receipts or compensating tax was paid on the purchase or importation of the equipment.
**Technology Intensive**

**Angel Investment Credit**

A taxpayer who files a New Mexico income tax return and who is a “qualified investor” may take a tax credit of up to $62,500 (25% of a qualified investment) for an investment made in each of up to five New Mexico companies that are engaging in qualified research, as defined by the Internal Revenue Code, or manufacturing.

**Technology Jobs And Research And Development Tax Credit**

A taxpayer conducting qualified research at a qualified facility and making qualified expenditures of no more than $5 million in New Mexico is eligible to claim the basic technology jobs and research and development tax credit of 5% against the taxpayer’s compensating tax, withholding tax or gross receipts tax, excluding local option gross receipts tax. The tax credit will double to 10% for expenditures in facilities located in rural New Mexico. The approved basic credit may be carried forward for a period of up to three years.
Other Industry-Specific Business Tax Incentives

Beer And Wine Producers Preferential Tax Rate

Microbreweries producing less than 5,000 barrels of beer annually and small wineries producing less than 560,000 liters of wine per year qualify for a preferential tax rate.

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed at metus sit amet augue vulputate accumsan.

Locomotive Fuel Gross Receipts & Compensating Tax Exemption

Receipts from the sale of fuel to a common carrier to be loaded or used in a locomotive engine may be deducted from the gross receipts or compensating taxes when certain capital investment thresholds have been met.

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Rural Software Development Gross Receipts Tax Deduction

Receipts from the sale of software development services may be deducted from gross receipts tax when the service is performed in a rural area.

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Web Hosting Gross Receipts Tax Deduction

Receipts from hosting World Wide Web sites may be deducted from gross receipts. Hosting means storing information on computers attached to the internet.

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed at metus sit amet augue vulputate accumsan.
Community Development Assistance

**INFRASTRUCTURE & COMMUNITY FACILITIES**

Economic Development Administration (EDA)

EDA’s Public Works program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure to attract new industry, encourage expansion, diversify economies, and retain long-term, private sector jobs and investment.

www.eda.gov

Environmental Protection Agency (EPA): Brownfields

EPA’s Brownfield’s Program provides direct funding for brownfields assessment, cleanup, revolving loans, environmental job training, technical assistance, training, and research.

The Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

www.hud.gov/program_offices/comm_planning/communitydevelopment/

Clean Water State Revolving Loan Fund

The Clean Water State Revolving Loan Fund provides low-cost financial assistance for wastewater and storm water drainage projects that protect surface and ground water. Funds may be used for the planning, designing and construction of publicly owned treatment works.

www.env.nm.gov/construction-programs/clean-water-state-revolving-fund-cwsrf/
Rural Infrastructure Revolving Loan Program

The NMED’s Rural Infrastructure Revolving Loan Program is specifically for communities with a population less than 20,000 or counties with a population of less than 200,000.

Funding can be used for water, wastewater and water pollution control projects. The maximum loan amount is $2M per entity per year.

www.env.nm.gov/construction-programs/rural-infrastructure-program/

Public Project Revolving Fund (PPRF)

The New Mexico Finance Authority’s (NMFA) Public Project Revolving Fund (PPRF) is used to finance public projects such as water system upgrades and other infrastructure improvements, fire and law enforcement equipment, and public buildings. Both market rate based loans and loans to disadvantaged communities at subsidized rates are made from PPRF funds.

www.nmfa.net/financing/public-project-revolving-fund/about-the-pprf-program/

Tribal Infrastructure Fund

The Tribal Infrastructure Fund is a grant program to assist Tribes with infrastructure needs from planning to construction. Planning project awards range from $20,000 to $200,000, design projects from $50,000 to $400,000, and construction from $75,000 to $1.6M. The Fund is administered by the Indian Affairs Department.

www.iad.state.nm.us/tribalinfrastructurefund.html/
Community Facilities Loan Program

RCAC’s Community Facilities Loan Program helps develop and improve essential community facilities in the rural West. This program offers short-term loans for early property acquisition and predevelopment, interim construction costs and long-term permanent financing. Applicable facilities include public and nonprofit office buildings, treatment centers, emergency and transitional housing, assisted living, human services, public safety, child care, education and cultural facilities. Many other project types are eligible. RCAC gives priority to loan applications for projects that incorporate significant green methods and materials.

www.rcac.org/lending/community-facility-loans/

Water and Wastewater Disposal Loan and Grant Program

The USDA-Water and Wastewater Disposal Loan and Grant Program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.

www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/
MFA’s Community Development Department Housing Programs

MFA’s Community Development Department administers several housing programs that provide specialized housing for specific populations and that help preserve New Mexico’s housing stock. These programs include emergency homeless housing and assistance, housing rehabilitation and weatherization, housing for people with AIDS and housing for individuals with physical disabilities or mental health issues.

www.housingnm.org/community_development/community-development/

U.S. Department of Housing and Urban Development (HUD)

HUD awards discretionary funding through over 20 grant programs. Initiatives include Affordable Housing Development and Preservation, Community and Economic Development, Environment and Energy, Fair Housing, Homelessness, Homeownership, Rental Assistance, and Supportive Housing and Services.

www.hud.gov
Economic Development is a Team Effort

NM Economic Development Department

Councils of Government

Research Institutions

Incubators and Accelerators

Small Business Development Centers

Economic Development Organizations

Angel Investors (Angels)

Angels

NM Economic Development

Cibola Communities

City of Albuquerque

City of Santa Fe

Clovis Industrial

Deming Luna County

Edgewood

Estancia Valley

Four Corners

Greater Gallup

Grow Raton

Los Alamos County

Los Lunas

Navajo Nation

Otero County

Regional Development Corporation

Roosevelt County

Roswell Chaves County

Sandia National Lab

Sandia National Laboratories

South Valley EDC

Santa Fe Business Incubator

Taos County EDC

Enterprise Ctr @ San Juan College

Navajo Tech Innovation Center

Arrowhead Accelerator Sprints

The BioScience Center

FatPipe (ABQ, Raton, Rio Rancho)

ABQid

Albuquerque

Artesia

Carlsbad

Clovis

Alamogordo

San Juan College

Albuquerque

Carlsbad

Clovis

Espanola

Farmington

Gallup

Grants

Albuquerque

Carlsbad

Clovis

Espanola

Farmington

Gallup

Grants

Las Cruces

Los Alamos

Los Lunas

Roswell

Santa Fe

Silver City

Taos

Tucumcari

Alamogordo

Artesia

Carlsbad

Clovis

Espanola

Farmington

Gallup

Grants

Hobbs

Las Cruces

Las Vegas

Los Alamos

Los Lunas

Roswell

Sandoval County

Santa Fe

Silver City

Taos

Tucumcari

 Albuquerque • Artesia • Carlsbad
Cibola Communities • City of Albuquerque
City of Santa Fe • Clovis Industrial
Deming Luna County • Lea County • Estancia Valley
Four Corners • Greater Gallup • Grow Raton
Los Alamos County • Village of Los Lunas
Lovingston • Mesilla Valley • Navajo Nation
Otero County • Regional Development Corporation
Roosevelt County • Roswell Chaves County
Sandoval Economic Alliance • Santa Fe County

UNM

NMSU

NM Tech

Air Force Research Lab

Sandia National Lab

LANL

South Valley EDC
Santa Fe Business Incubator
WESST Enterprise Center
Taos County EDC
Enterprise Ctr @ San Juan College
Navajo Tech Innovation Center
Arrowhead Accelerator Sprints
The BioScience Center
FatPipe (ABQ, Raton, Rio Rancho)
ABQid
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Edward Herrera, Director of International Trade, 505.827.0315, Edward.Herrera@state.nm.us
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Community, Business & Rural Development Team (CBRDT)

See regional map and contacts listed on page 6

Councils of Governments

Mid-Region
809 Copper Ave NW, Albuquerque
505.247.1750

Southwest
PO Box 2157, Silver City
575.388.1509

Northwest
106 West Aztec Avenue, Gallup
505.722.4327

Southeastern
1600 SE Main St, Suite D, Roswell
575.624.6131

South-Central
PO Box 1072, Elephant Butte
575.744.0039

North-Central
PO Box 1072, Elephant Butte
575.744.0039

Eastern Plains
418 Main St, Clovis
575.762.7714

Small Business Development Centers

Find a full list of Small Business Development Center locations throughout New Mexico at www.nmsbdc.org/locations.aspx/
Incubators and Accelerators

South Valley EDC
318 Isleta Blvd SW, Albuquerque
505.877.0373

Navajo Tech Innovation Center
309B Rte 66, Church Rock
505.905.7800

Santa Fe Business Incubator
3900 Paseo del Sol, Santa Fe
505.424.1140

Arrowhead Accelerator Sprints
3655 Research Dr., Las Cruces
575.646.6120

WESST Enterprise Center
609 Broadway Blvd NE, Albuquerque
505.246.6900

The BioScience Center
5901 Indian School Rd NE, Albuquerque
505.200.9500

Taos County EDC
1021 Salazar Rd, Taos
575.758.8731

FatPipe
· 200 Broadway Blvd NE, Albuquerque
· 333 NM-528, LL100, Rio Rancho
· 130 Park Ave, Raton
505.227.8802

Enterprise Center at San Juan College
5101 College Blvd, Farmington
505.566.3699

ABQid
200 3rd St NW, Ste 212, Albuquerque

Research Institutions (Universities and Labs)

The University of New Mexico
https://www.unm.edu/research/

Air Force Research Lab
http://www.afrlnewmexico.com/

New Mexico State University
https://nmsu.edu/research.html

Los Alamos National Labs
https://lanl.gov/

New Mexico Tech
https://www.nmt.edu/research/

Sandia National Lab
https://www.sandia.gov/
Economic Development Organizations (EDOs)

- Albuquerque Economic Development www.abq.org/
- Artesia ED www.artesiachamber.com/economic-development/
- Carlsbad DOD www.developcarlsbad.org
- Cibola Communities EDF www.cibolaedc.com/
- City of Albuquerque ED www.cabq.gov/economicdevelopment
- City of Belen ED www.belen-nm.gov/planning-economic-development.aspx
- City of Farmington ED www.fmtn.org/
- City of Rio Rancho rrnm.gov/26/Development-Services
- City of Santa Fe ED www.santafenm.gov/economic-development
- Clovis IDC www.clovisnm.org/pages/cidc
- Deming Luna County ED www.dlced.com
- EDC of Lea County www.edclc.org
- Estancia Valley EDA www.evedanm.com
- Four Corners ED www.4cornersed.com
- Greater Gallup EDC www.gallupedc.com/gallup
- Grow Raton CED www.growraton.org/
- Los Alamos County ED www.losalamosnm.us/government/departments/economic_development
- Lovington EDC www.lovingtonedc.org/lovingtonedc
- Mesilla Valley EDA www.mveda.com/
- Middle Rio Grande EDA www.mrgeda.com/
- Navajo Nation ED www.navajobusiness.com/about/Departments/Departments.htm
- Otero County EDC www.ocedc.com/
- Regional Development Corporation www.rdcnm.org/
- Roosevelt County ED www.rooseveltcdc.org/
- Roswell Chaves County ED www.chavescounty.net/
- Sandoval Economic Alliance www.sea-nm.com
- Santa Fe County ED www.santafecountynm.gov/growth_management/economic_development
- Village of Los Lunas ED www.acommunitythatworks.com

Find a full list of EDOs throughout New Mexico at www.financenewmexico.org/resources/general-business-assistance/regional-economic-development-organizations/
NMEDD Resources can be found on our website at

https://gonm.biz/

Searchable databases available online:

NMEDD Resource Map:


NMEDD Resource Directory:

www.gonm.biz/business-development/brc-directory/

New Mexico Department of Finance Administration Complete Catalog of Local Public Assistance Programs:

www.nmdfa.state.nm.us (keyword search document name)

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