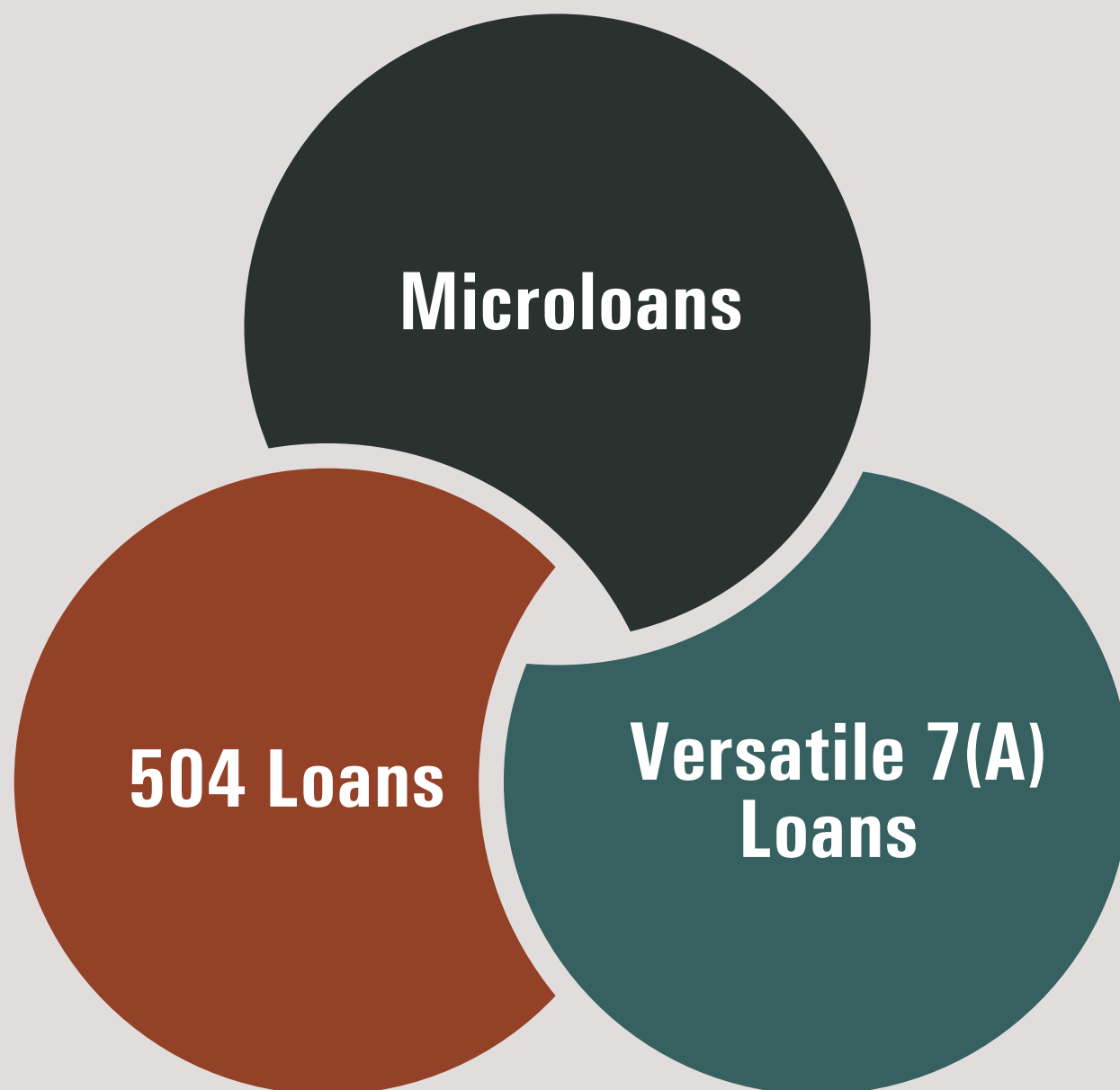


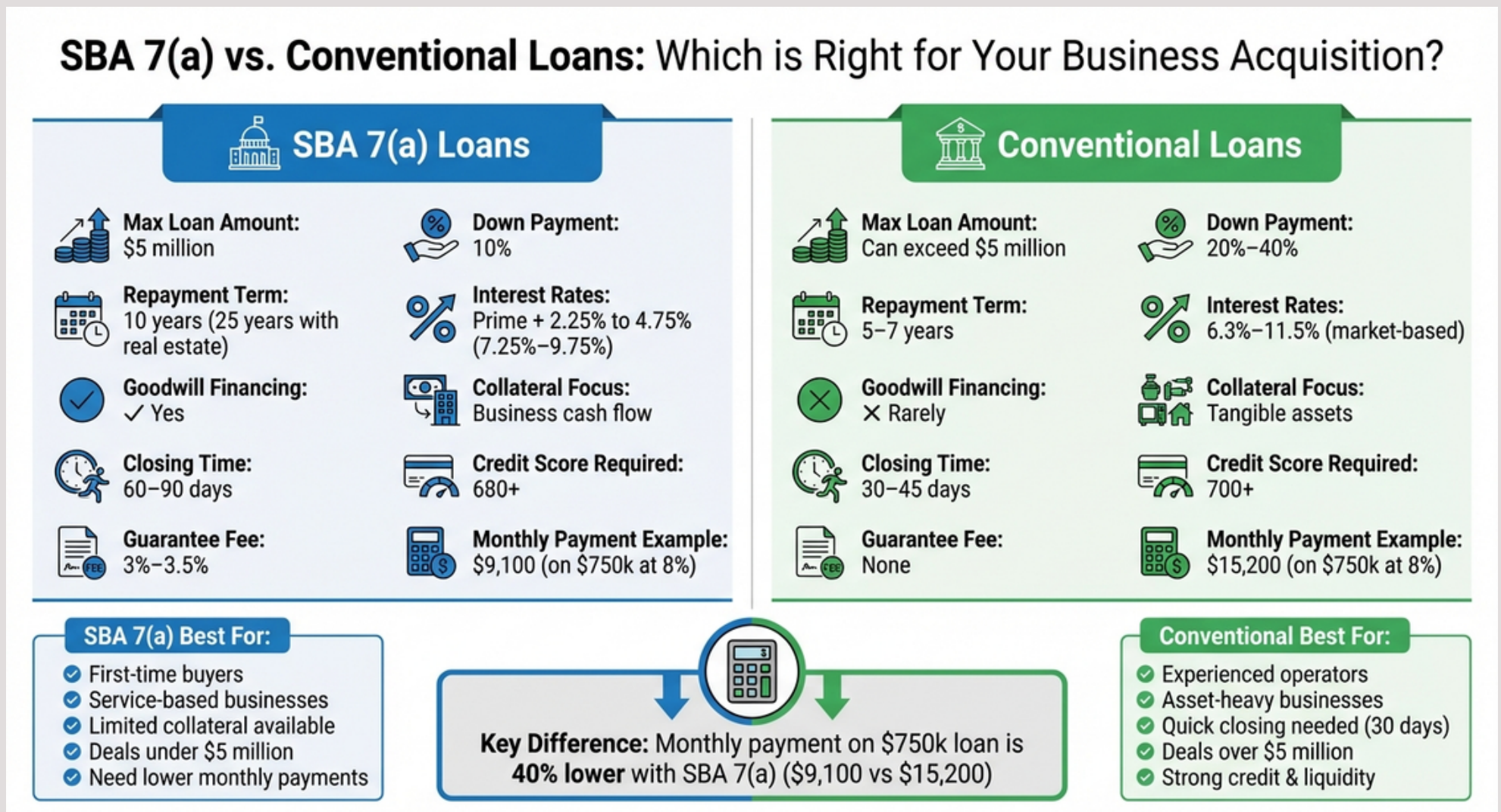
3 SBA Loan Options for New Mexico Grocery Stores

Explore loan opportunities designed to help
local grocery stores thrive.



Versatile 7(A) Loans

These loans are safe, government backed financing options up to \$5 million, ideal for New Mexico grocery stores looking to buy real estate, inventory, equipment, or to manage working capital.



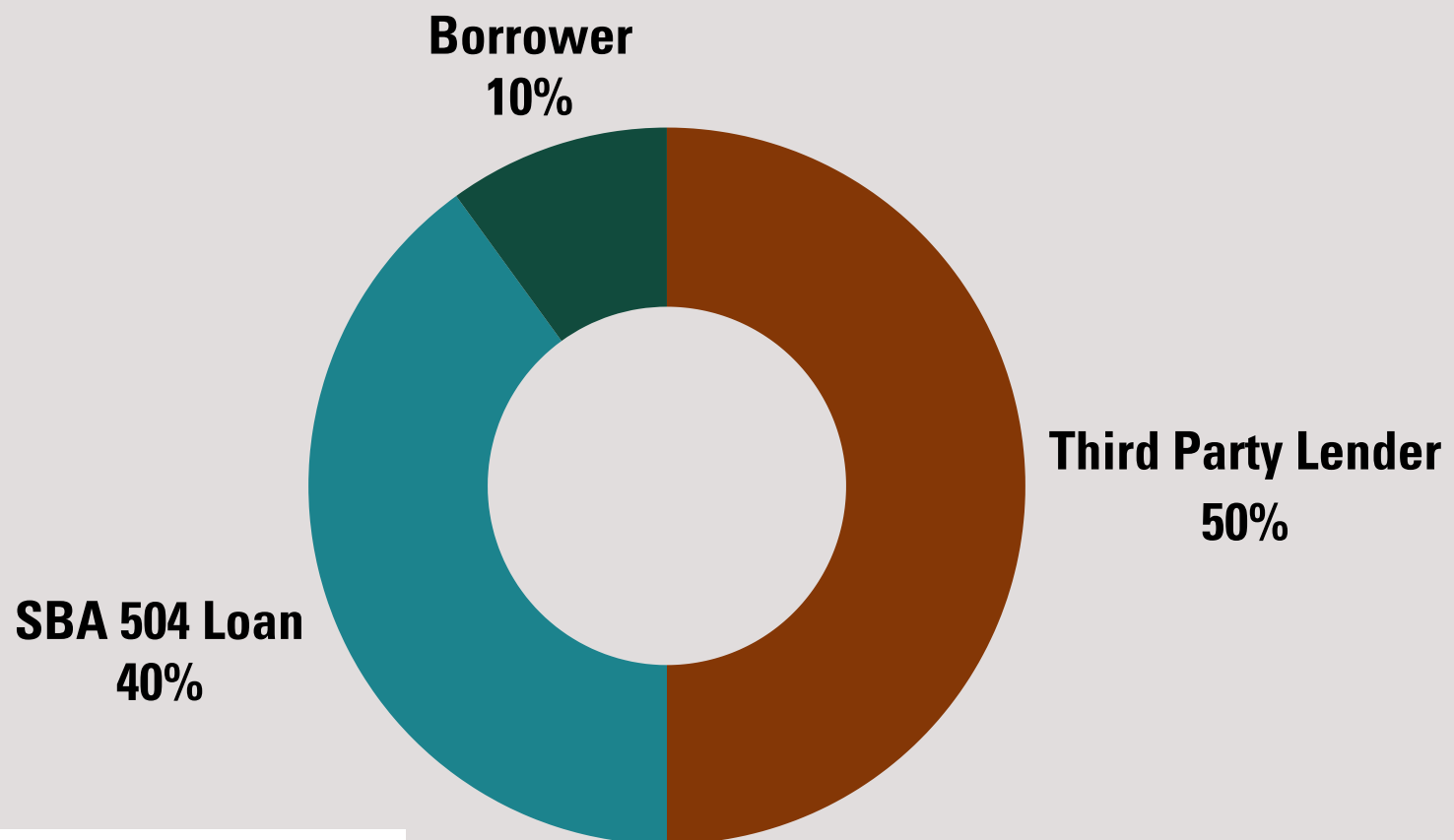
(clearlyacquired, 2026)

Versatile 7(A) Loans are...

- Tailored for small businesses and expansion projects to access capital.
- Lower risk for banks which allows for longer repayment terms compared to traditional loans.
- Terms up to 25 years with lower down payments and competitive interest rates for startups and established stores.

504 Loan Breakdown

These loans are long-term fixed rate loans; they are also primarily designed for small business expansion, and for commercial real estate or machinery to promote business growth and job promotion.



Pros

- Fixed interest rates
- low down payments
- lower risks for third party lenders

Cons

- More borrower fees
- prepayment penalties
- more paperwork and longer closing timeline

Loan Amounts - up to \$5 million for standard projects and up to \$5.5 million for manufacturing or green energy projects.

Microloans

These loans are small-scale, government-backed loans, up to \$50,000. These loans were designed to help with startups, nonprofits, and small businesses in underserved markets to access capital.

Microloans Insights 2025

U.S. Small Business Administration Report



U.S. Small Business Administration

2025 Overview

4,614

Total approved loans

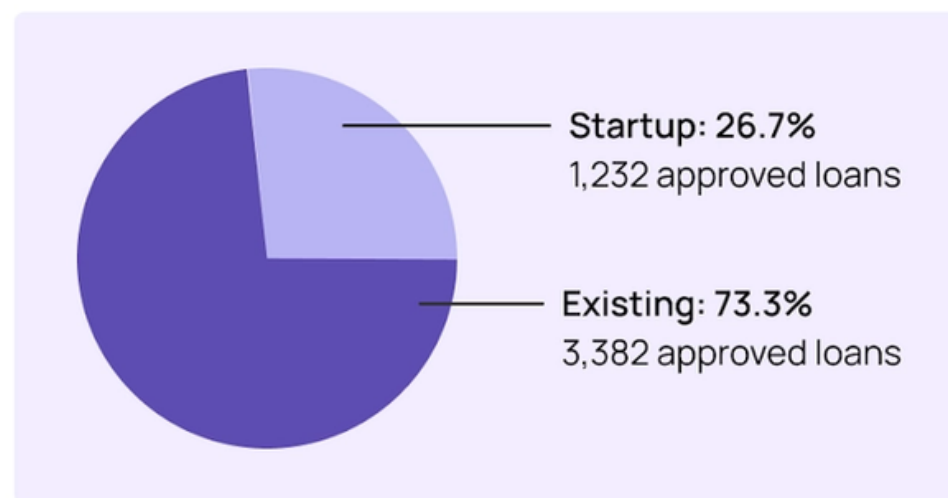
\$74,536,510

Total dollars lent

\$16,154

Average loan size

Allocation of loans by business type



Top 3 industries

1

14.9%
Retail trade

2

11.7%
Accommodation and Food Services

3

10%
Transportation and Warehousing

(Small Business Administration, 2025)

Mircoloans are...

- Utilized for working capital, inventory, or equipment purchases.
- Designed for smaller funding needs and growing businesses
- A great option for first time or independently owned businesses

The average mircoloan amount is approximately

\$13,000

(Small Business Administration, 2026).