



Investment Connection New Mexico
May 15, 2024

INVESTMENT CONNECTION



FEDERAL RESERVE BANK of KANSAS CITY

Community Development Investment and Lending Partnership

Access
Collaboration
Impact

INVESTMENT CONNECTION



FEDERAL RESERVE BANK OF KANSAS CITY

Community Development Investment and Lending Partnership

Funder Response Forms—*Your
Interest and to Learn More*

Evaluations—*Your Input*

INVESTMENT CONNECTION



FEDERAL RESERVE BANK of KANSAS CITY

Community Development Investment and Lending Partnership

Creating Wealth for Under-Resourced Small Business Owners

**Marie Peters, Fund Director
B:Side Fund**



B:SIDE FUND IS A 501(C)3 NON-PROFIT THAT PROVIDES FLEXIBLE FINANCING TO UNDERSERVED COMMUNITIES IN 4 STATES (CO, AZ, NM, UT); ITS GOAL IS TO INCREASE ACCESSIBILITY AND TRANSPARENCY IN LENDING TO CREATE WEALTH FOR ENTREPRENEURS WITH LIMITED OPPORTUNITIES.

393

Loans Funded

\$25M

Capital Lent

2K

Jobs Created

THE MEDIAN NET WORTH OF A BUSINESS OWNER IS 2.5X THE AVERAGE

A clear path to individual, family, and community wealth.

Investing in owner-occupied commercial real estate can accelerate this wealth generation while diversifying portfolios and minimizing risk. CBRE reports that the AAR for CRE was 9.5% between 2000 and 2018.

However, initial down payment requirements put this out of reach for many low-income, low-wealth business owners.

Here's how we make a difference...

**PROVIDE EQUITY ASSISTANCE OF 5% OF
COMMERCIAL REAL ESTATE LOAN AMOUNT OR
UP TO \$75,000 TO INCREASE ACCESS**

This way, we help small businesses make the minimum down payment without depleting working capital needed for operations and growth.

We're looking for...

**\$250K ADMINISTRATIVE
SUPPORT GRANTS**

\$2M PRI FOR LOAN CAPITAL

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Community Development Investment and Lending Partnership

Economic Improvement for Individuals with Intellectual and Development Disabilities through Workforce Development Programs

Melissa McCue, Executive Director

Mandy's Farm

Sophie Trusty

Mandy's Farm

MANDY'S farm



COMMUNITY

GROWTH

INCLUSION

OUR MISSION

Mandy's Farm is a nonprofit organization that assists individuals with developmental disabilities in achieving their goals for living, learning, and working in the community.

OUR VALUES

COMMUNITY

GROWTH

INCLUSION



We are committed to collaborating with and meeting the needs of our community to create positive change.



We embrace opportunities for growth and encourage creativity and innovation as we face new challenges.



We prioritize access and equity for people with disabilities, acknowledging that disability intersects with race, gender, and sexual orientation.

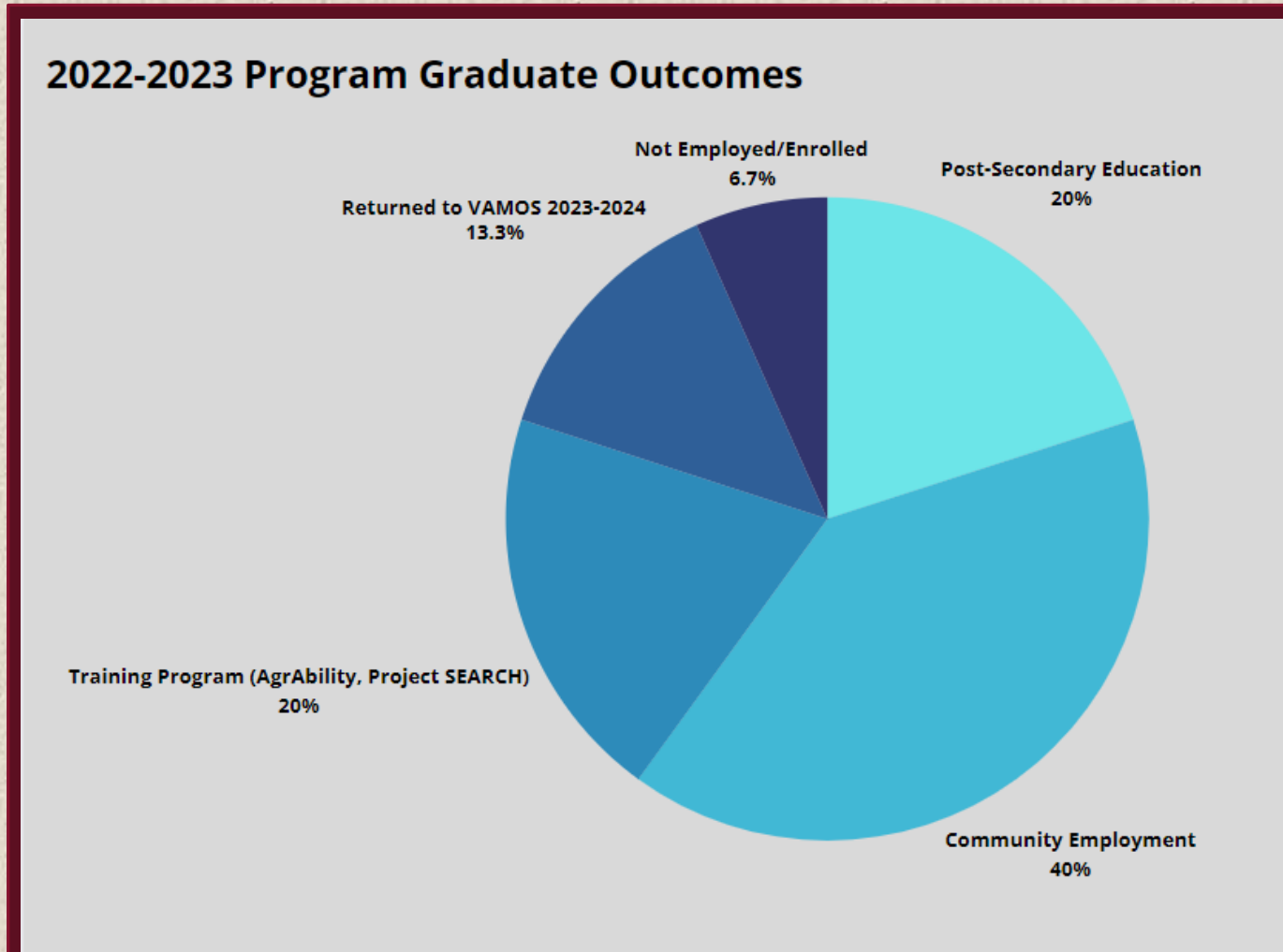
VAMOS EMPLOYMENT PREPARATION PROGRAM

The VAMOS Employment Preparation Program through Mandy's Farm supports young adults with disabilities in the transition from high school to adult life through direct instruction in soft skills, financial literacy, self advocacy, and social emotional growth. As part of the VAMOS Program participants gain hands-on work experience through supported internship experiences with local businesses and non-profit organizations.



VAMOS PROGRAM OUTCOMES

- 271 transition aged students served since 2018
- Graduates employed at:
 - Embassy Suites
 - Dion's Pizza
 - Nature Niños
 - USGS Water Science Center
- 12 program graduates have returned to work at program staff



REQUEST FOR SUPPORT

We are requesting support for operation of our VAMOS Summer Programming

20 youth with Intellectual/Developmental Disabilities receive:

144 hours of employment training:

- Financial literacy
- Self advocacy
- Career exploration
- Resume development
- Interview practice
- Soft skills
- Independent living skills
- Job site tours

64 hours of paid internships:

- Students earn \$15/hr
- Individualized support
- Local business/municipality:
 - Auto shop
 - Veterinary office
 - Restaurants
 - Animal Shelter
 - Retail
 - City of Albuquerque departments (311, BioPark, Library)

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Community Development Investment and Lending Partnership

Financial Literacy Makes Cents

Steven Rogers, Past President

Ann Swickard Chavez, President

Jumpstart NM Coalition for Personal Financial Literacy

Aarush Tutiki, Albuquerque Academy Student

New Mexico Jump\$tart Coalition for Financial Literacy

- Non-profit 501c3 founded in 1998 and affiliated with National Jump\$tart Coalition for Financial Literacy
- Our mission is to educate and empower youth and young adults with the information and resources necessary to make informed financial decisions
- Our primary strategy is to support educators with access to high-quality and effective resources and professional development
- 124-member strong coalition with representatives from private corporations, nonprofits, government agencies, higher education, educators, and private citizens
- Merged with Money Smart New Mexico in December 2023





Financial Literacy Makes Cents Educator Conference

- Support educators to meet the New Mexico Financial Literacy Standards and new high school personal finance course offering requirement –free of charge
- 2nd year offering the conference
 - Over 80 educators participated in 2023
 - 30 NMJS volunteers and partners
 - Educators came from as far south as Ruidoso and as far north as Taos

Request for funds and support

Level	Quantity	Benefits
\$7,000 Presenting Sponsor	1	<ul style="list-style-type: none"> Banner displayed at educator's conference 6 tickets and volunteer t-shirts Prominently displayed table Introduce keynote speakers Large logo on programs Large logo on Jump\$Start website Recognized in press releases
\$5,000 Meal Sponsors	2 (breakfast sponsor and lunch sponsor)	<ul style="list-style-type: none"> Name/logo on table for meals Opportunity to table Large logo in programs Large logo on Jump\$Start website Recognized in press release 4 tickets and 4 volunteer t-shirts
\$1,000 Financial Literacy Partner	Unlimited A portion of the funds will help educators from rural areas travel to the conference (flat rate \$50 gift card)	<ul style="list-style-type: none"> 2 tickets and 2 volunteer t-shirts Logo in programs Logo on Jump\$Start website Opportunity to table Name/contact information given to rural educators who receive the travel funds
\$100 Financial Literacy Volunteer	Unlimited	<ul style="list-style-type: none"> 1 ticket and volunteer t-shirt Name listed in programs Name listed on Jump\$Start website

- **Event date:** July 16, 2024
- **Location:** CNM Workforce Training Center, 5600 Eagle Rock Ave, NE, 87113.
- **Confirmed speakers:** Econ Ed (St. Louis Fed) and Next Gen for Personal Finance
- **Cost for educators:** FREE! (200 educators can participate)
- **Approximate expenses:**
 - Space rental: \$1,650
 - Meals: \$5,000 (x2)
 - Printed collateral (programs, handouts, name tags): \$500
 - T-shirts: \$1,000
 - Travel bonus for educators traveling more than 40 miles: \$1,500
- **Current sponsors:** Nusenda Credit Union & Credit Union Association of New Mexico

**Thank you for
supporting
New Mexico's
educators &
students!**

To learn more about New Mexico
Jump\$tart Coalition for Financial Literacy,
please visit us at
www.jumpstartnewmexico.wildapricot.org
or email newmexicojumpstart@gmail.com.



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Gallup LIHTC

**Rollin Wood, Chief Executive Officer
Native Partnership for Housing, Inc.**



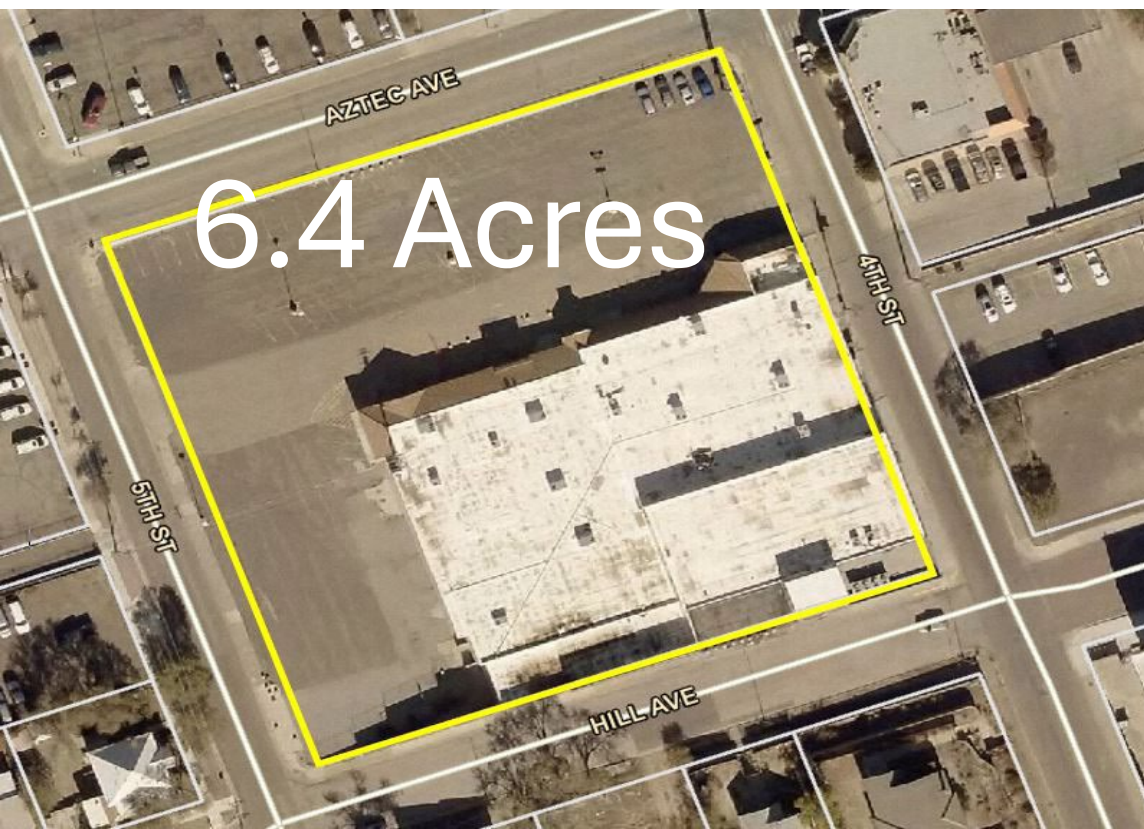
Native Partnership for Housing (NPH) has been in existence for 28-years. NPH is a mission driven Native CDFI and 501(c)3 designed to ensure Native Americans can benefit from safe affordable housing regardless of their income.

There is a desperate need for affordable housing in Gallup, NM. The waiting list is over 2-years at the Gallup Housing Authority. Furthermore - they are not taking applications from single men.



NPH's has been working on a proposed 9% Low Income Housing Tax Credit (LIHTC) project to be located on 6.4 Acres in downtown Gallup, NM.

The existing structures have been condemned and must be demolished to prepare the site for new construction.



The site will be utilized to construct a 4-story mixed use LIHTC project comprised of up to 80 residential units. The 2nd through the 4th floor will be residential units. The 1st floor will be used for supportive services and retail.

Rendering of proposed LIHTC project.

Residents will not be isolated from the rest of the community. They will be integrated into the local population, benefiting from a well thought out mixed-use plan in the heart of Gallup.

Not only will this development provide housing for those in need. It will have a positive impact on the very fabric of the community.....



Partners on the project include:

- **Thomas Development Group, LLC**
(developed over 25 LIHTC projects)
- **Perlman Architects of Arizona**
(architect on over 17 LIHTC projects)
- **City of Gallup, NM**
(understand the dire need for housing)

Potential additional Partners:

- **Navajo Nation**
- **Gallup Housing Authority**
- **Rural Community Assistance Corp.**

Anticipated acquisition / Development costs

Pre-development costs:	\$ 1,318,000
Tot. LIHTC cost:	\$25,468,000
Per unit cost	\$ 316,475
Avg. unit Sq. Ft.	\$ 1,200
Est \$ Sq. Ft.	\$ 264

Ask - to support this very important project \$ 1,265,900



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Community Development Investment and Lending Partnership

Business Retention and Expansion Program

**Pat Vanderpool, Executive Director
Regional Development Corporation**

**Carla Rachowski, Director of Operations
Regional Development Corporation**

Building Economic Futures in Northern NM

- Regional Non-Profit 501(c)3 Economic Development Organization
- Founded in 1996 as a DOE Community Reuse Organization (CRO)
- Assists Northern New Mexico Communities, Pueblos, and Small Businesses with Economic Development Services including: 1) Business Retention and Expansion, 2) Capacity Building, 3) Partnerships and Professional Services, 4) Workforce Development



REGIONAL
DEVELOPMENT
CORPORATION

Since 1996

Direct Investments in Small Businesses

- Small infusions of capital to help businesses diversify, sustain or grow revenue, leverage other investments, and put systems in place that lead to growth and create job opportunities.
 - **Micro-Grant** - Up to \$3,000
 - **Tribal Economic Diversity Grant** - Up to \$8,000



Funding Request

- \$280,000 to be utilized as follows:
 - \$150,000 to fund 50 additional Micro-Grant awards @ \$3,000 each
 - \$80,000 to fund 10 additional Tribal Economic Diversity Grant awards @ \$8,000 each
 - \$50,000 to hire an administrative staff member to manage these additional grants

Micro-Grant Year	# Applicants	# Awards
2020	73	51
2021	81	48
2022	57	46
2023	170	57

Tribal Grant Year	# Applicants	# Awards
2020	11	6
2021	11	6
2022	16	9
2023	16	10



Investment Outcomes

"Thank you to all RDC investors. By investing in these grants, you are opening doors to a segment of the population that in most cases don't see their dreams of starting a business come true. I am one of these individuals.

My experience thus far with RDC has been amazing! ...This welcoming and positive atmosphere has given me confidence in pursuing and achieving my endeavor. "

Kevin Cordova , White Feather Native Cultural Tours, Taos Pueblo

"This (RDC Micro-Grant) helped beyond what I have imagined. I have been so much busier and more successful in all areas..... It was the one of the best things to happen to me, my family, and the business this year."

Chiyanne Williams, Sommertime Somersaults, Las Vegas

50 COMPANIES*

\$802.8K, 13%
Revenue INCREASE

\$154.7K
Micro-Grant INVESTMENT

89.5
JOBS CREATED

\$753.3K
New JOBS PAYROLL

\$38K
INCENTIVES + Technical Assistance

\$506.2K
Follow Up FINANCING

*Based on 50 of 57 awardees



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Community Development Investment and Lending Partnership

Tiwa Capital Funding for Mortgages and Consumer Loans

**Sheila Herrera, Executive Director
Tiwa Lending Services**

- **Tiwa Lending Services (TLS) mission is to provide innovative products, education and developmental services to improve the social and economic growth of Pueblo of Isleta and other Native Americans residing in the surrounding communities.**
- **Not-for-profit Native Community Development Financial Institution (CDFI) operating under a 5 – member Board of Directors in accordance with established Articles of Incorporation on January 6, 2011.**
- **Tiwa Lending Services believes in financial empowerment and wealth creation through home ownership and education for all Native Americans.**





Students participating in the Spending Frenzy Session

Products

Affordable Home Mortgage Lending For:

- Purchase
- Refinance,
- New Construction
- Purchase Land
- Renovations
- Manufactured Homes

Forgivable Down payment Assistance

Consumer Loan Lending For:

- Personal
- Debt Consolidation
- Education
- Credit Building or Repair
- Home Improvements

Developmental Services

Group Education Topics Such As:

- Creating a Budget
- Starting a Savings
- Credit and Collections
- Debt Management
- Homebuyer Process
- Homeownership Maintenance

One-on-One Topics Such As:

- Financial Management
- Credit Scoring and Reporting
- Homebuyer Education

Youth Outreach Events:

- Annual Native Youth Empowerment Symposium
- Collaborate with Summer Recreation Program
- Department of Education Family Nights



FY 2023 FINANCIAL & SOCIAL IMPACTS:

- Total Amount of Mortgages Financed: \$11,289,074.00
- Total Value of Loan Portfolio: \$8,062,239.05
- Total Number of Loans Closed: 755
- Total Number of Financial Literacy Participants: 1,738
- We deliver results that matter!



Proposal and Funding Request

- ▶ **\$1,000,000.00 Affordable Housing**
- ▶ **Support Request:**
 - Loans, Grants, and Qualified Investments
- ▶ **CRA Eligible Activities Addressed:**
 - Affordable Housing and Financial Literacy
- ▶ **Description of Project:**
 - Goal: Funding for our 10 Lots in our Moon Light Development POI.
 - Funding for our loans off and on the reservations for Native Americans.
 - Additional Investment opportunities: Will need a low to no interest debt partner.





FEDERAL RESERVE BANK of KANSAS CITY

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Community Development Investment and Lending Partnership

Helping New Mexicans Get Access to Safe, Affordable Checking Accounts

Ann Lyn Hall, Chief Executive Officer

Prosperity Works

Delma Madrigal, Economic Equity Director

Prosperity Works



- 20 year proven work in community
- Ending poverty and out-of-poverty high impact strategies
- Our mission is **economic prosperity for all New Mexicans**
- Purposeful partnership with financial institutions and non-profits throughout New Mexico in urban and rural areas.
- Assets stabilize families, increase agency, and strengthen communities.

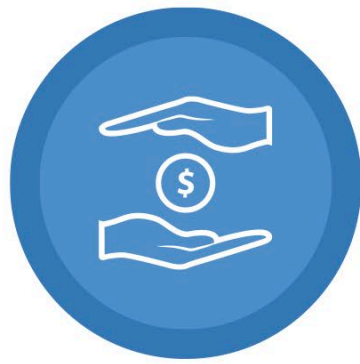
Bank On National Account Standards = Comprehensive + Designed with Consumers in Mind

The CFE Fund's Bank On National Account Standards provide local programs with a benchmark for account partnerships with financial institutions.



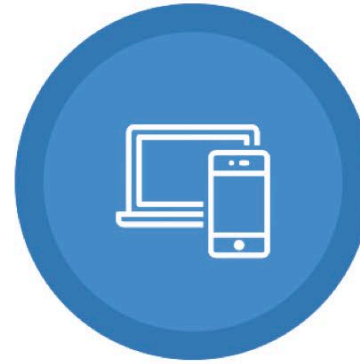
Safe

No overdraft, non-sufficient funds, or dormancy fees



Affordable

Monthly fees of \$5 or less with a low minimum opening deposit



Functional

Pay bills, make deposits and withdrawals, and transfer money

CITIES FOR FINANCIAL EMPOWERMENT FUND		Bank On	
BANK ON NATIONAL ACCOUNT STANDARDS (2023 – 2024)			
TERMS	STANDARDS		
Core Features			
Transaction Account at Insured Depository Institution	Checking account (including checkless checking) or prepaid account, directly offered by financial institution		
Debit Card	Debit card network (e.g., Visa, Mastercard, Discover) for point of sale and bill payment, free		
Minimum Opening Deposit	\$25 or less		
Monthly Maintenance Fee	If not waivable: \$5 or less If waivable: \$10 or less; offer at least two options to waive fee entirely with a single transaction (e.g., direct deposit with no minimum deposit, online bill pay, or debit card purchase)		
Overdraft of Non-Sufficient Funds (NSF) Fees or Payments	None		
Account Activation, Closure, Dormancy, Inactivity, and Low Balance Fees	None		
Customer Service			
Branch Access	For financial institutions with branches: free and unrestricted For financial institutions without branches: access to free ATM network and free remote deposits		
Telephone Banking (Including Live Support)	Free and unrestricted in network		
ATM Access	Free and unrestricted in network \$3.00 or less out-of-network fee; or up to \$3.00 if also provide free access to a partner ATM network		
Functionality			
Deposit Capability	Free cash and checks in branch and at ATM (when available), and direct deposit		
Bill Pay	Free by financial institution if available, otherwise at least four free money orders and/or cashier checks per month		
Online Banking, Mobile Banking, Banking Alerts	Free (if offered)		
Monthly Statements	Free electronic, \$2 or less for mailed paper (if offered)		
Insured Account Deposits	Insured by FDIC, NCUA, or regulator-sanctioned equivalent		
Strongly Recommended Features			
Account Screening (e.g., CheckSystems, Early Warning Services)	Only deny new customers for past incidences of actual fraud		
Alternative IDs (Municipal, Consular, etc.)	Accept alternative IDs		
Online Account Opening and Deposits	Free at financial institutions with branches		
Linked Savings Accounts	Free savings accounts and account transfers		
Funds Availability	Immediate availability for known customers cashing government, payroll, or checks from that financial institution		
Money Orders	\$2.00 or less (based on US Postal Service rate)		
Remittances (International Wire)	Competitively priced by country (\$15.00 – \$30.00)		
Credit-Building Product Offerings	Secured credit card or secured personal loan, e.g.		

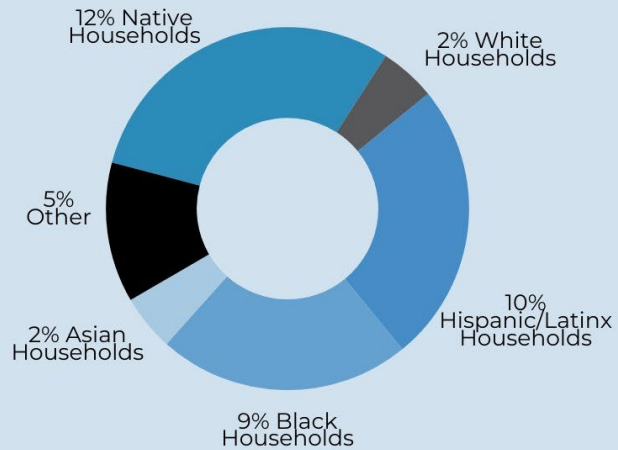
www.cfefund.org/bankon

58,380

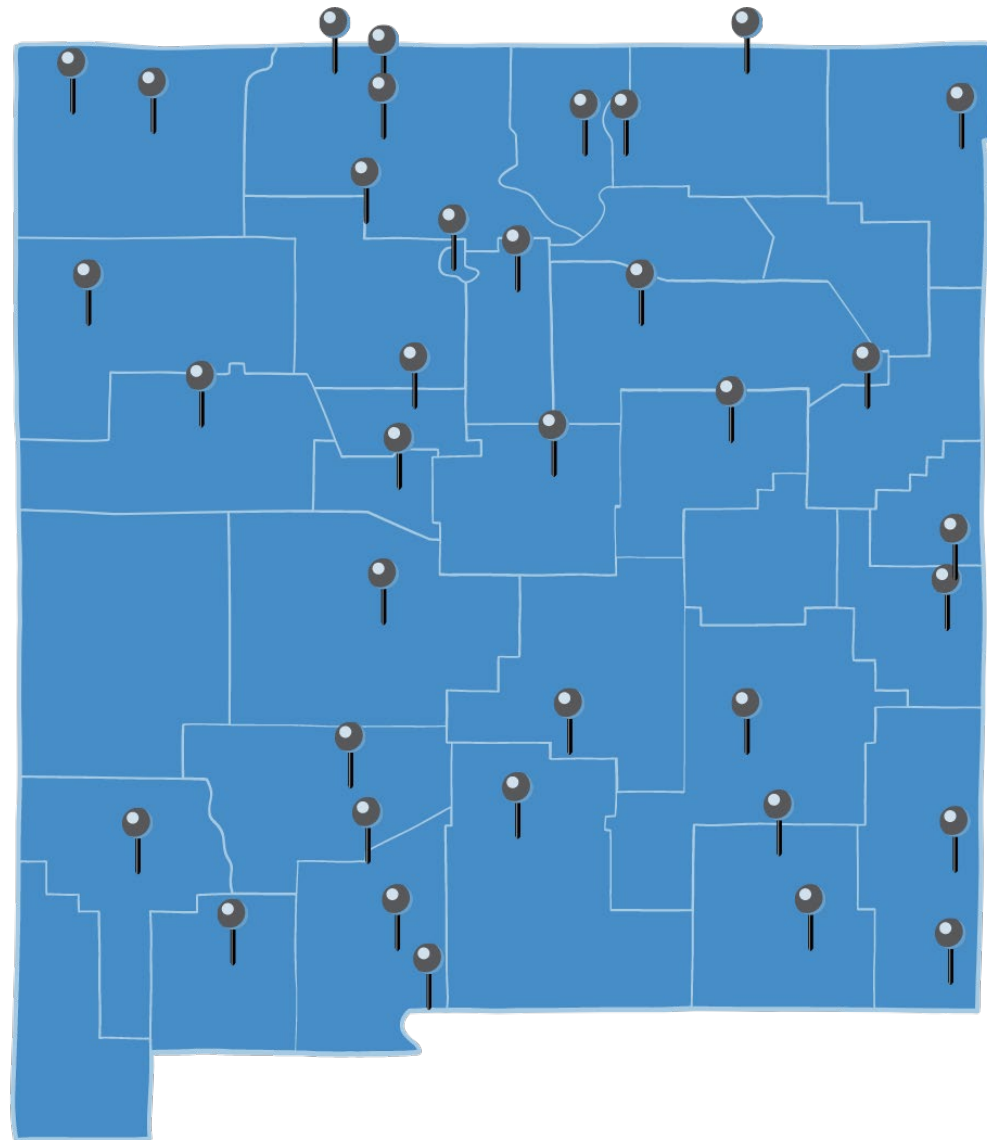
HOUSEHOLDS

in New Mexico are without a checking account or savings account.

Unbanked in New Mexico



7% of households in New Mexico are Unbanked



Bank On Certified Accounts available in 28 of 33 Counties and 36 Cities



The Bank On New Mexico Coalition is dedicated to helping improve the financial stability of households in our community by:

- ensuring availability of safe and affordable Bank On certified accounts,
- raising public awareness of these efforts and opportunities,
- and expanding access to financial education and other financial empowerment opportunities.

Bank On New Mexico partners across sectors to work to connect residents to banking products certified as meeting the Bank On National Account Standards.

Request: \$100,000 to continue expansion of Bank On accounts in New Mexico

Support in reaching financial institutions who do not have a Bank On certified account yet.



FEDERAL RESERVE BANK OF KANSAS CITY

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Healthy Living – Food Insecurity and Wrap Around Services in Affordable Housing

Tess Mirabal, Director of Resident Services and Fundraising
Juan Lopez, Healthy Living Development Manager
Anna Martin, Healthy Living Gardens Manager
YES Housing, Inc.



YES Housing, Inc. (YES), was created in 1990 as a Nonprofit Community Development Corporation.

We were formed as a community-based organization to address the issues of substandard living environments; providing impetus to economic revitalization; working with community members and units of government to address housing and economic issues; and to be a self-supporting organization demonstrating self-sufficiency through our entrepreneurial efforts. Our desire is to be a partner in achieving transformational change in underserved communities.

Future Developments



YES Housing, Inc.'s mission is to build and revitalize communities with quality, affordable housing, accessible social services and a dedication to being positive agents for a change within the community.



Our goal is to provide opportunities for a better quality of life to disadvantaged and lower income families and seniors through the development of affordable housing and the revitalization of the communities we serve with economic development and social services.



YES has developed over 3,000 units of affordable housing throughout the Southwest and currently has an ownership interest in over 1,226 units.



What is Service Coordination at YES Housing?

YES Housing's Service Coordinators are a valuable resource and important member of the management team in affordable housing communities, serving approximately 900 households annually. The role of the service coordinator is to link elderly, disabled and low-income families to supportive services and other community resources.

YES' Service Coordinators:

- Assess service needs of residents and link them to the appropriate providers
- Facilitate programs and services for elderly such as health and wellness activities, benefit enrolment, mobile food pantry, nutrition education, caregiver support, transportation, estate planning, financial literacy, tax preparation and isolation prevention
- Facilitate programs and services for families such as financial literacy, education/employment assistance, health and wellness activities, CPR certification, supplemental food/clothing, tutoring, youth recreation and teen character building, fresh produce through on-site community gardens
- Develop a resource directory of local social service agencies and providers
- Advocate for adequate, timely, and cost-effective provision of services

Request of Funds:

YES Housing requests \$50,000 to support our social service programs, including service coordination, community gardens, and healthy equity initiatives.



Service Coordinators typically have social work or human services education and experience

SAVING TAXPAYER DOLLARS

According to New Mexico data, the average cost of support services with a service coordinator for one month is just \$2,265; the average cost of one month of nursing home care is \$8,365. In this scenario service coordination saves taxpayers approximately \$6,100 a month.



What is the Healthy Living Garden program at YES Housing?

Located on-site at the apartment buildings, YES community gardens provide a free, healthy, local, and organic source of fruits and vegetables for our residents. 90% of our resident base is low-income and/or precariously housed and most have limited access to healthy food choices, due to location or affordability. In our weekly garden and nutrition education programs, we meet with residents in the garden to plan, plant, maintain and harvest together as a community.

Impact of YES' Community Gardens:

- Connections with the community and fellow residents
- Ownership and care for the environment through participation in the garden
- Use and enjoyment of social housing green space
- Development of skills, knowledge, and capacity
- Participation in education, training, activities, and employment opportunities
- Improved physical and mental health

How funding will be used:

- Garden tools & supplies for new garden sites
- New garden infrastructure (ex: irrigation, raised beds)
- Annual garden costs (ex: seeds, plants, supplies, maintenance of raised beds, garden & nutrition education workshop supplies)
- Other administrative costs, including supporting garden staff and volunteers



YES Housing has 7 community gardens located at affordable and senior housing complexes throughout New Mexico

Saving Residents Money

As of 2023, Our gardens produce over 2,500 pounds of fresh fruit and vegetables annually, saving residents between \$8,000 – \$10,000 per year in food costs and providing an ongoing solution to our residents that are living with food scarcity/food insecurity issues.



What is Health Equity programming at YES Housing?

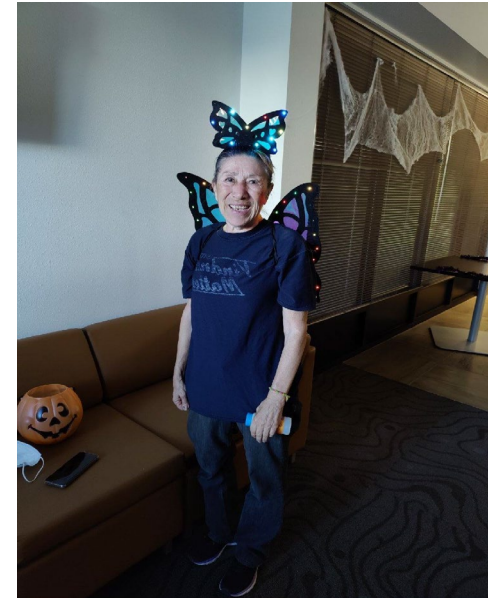
Offering real – life solutions to multi -generational systemic, institutional, social, and political health inequities. Low – income/working poor/working class communities of color have health impacts at a higher rates than middle- and upper-class communities. These at-risk populations have an increased risk of getting sick, having overall poor health, having worse outcomes when they do get sick; and lack of access to health care services.

Impact of YES' Healthy Equity programs:

- Healthy Eating Programming/residents have access to healthy organic food and wrap – around nutrition and cooking classes (Food AS Medicine)
- Healthy Gardening Programming/residents grow/provide food for themselves and their Neighbors; participate in food sovereignty practices
 - Garden participants are able to have: increased social networks (social isolation prevention); increased mental health benefits; increased physical health benefits
- Resident and Community Vaccination program
 - Increases community and individual health through building immunity to common viruses via “herd immunity”

How funding will be used:

- Vaccination Incentive Program/Vaccinating Partner Costs
- Physical Fitness Trainer
- CPR/BLS Certification Training
- Cooking/Nutrition workshops
- Social/Community Events (Holiday meals, balloon fiesta viewing, and annual harvest festival)



Focuses on Food

Food sovereignty is the right for sufficient, healthy and culturally appropriate food to be available for all

Health Equity program cost saving example:

Chronic disease conditions such as Type 2 diabetes can, through exercise/increased physical activity and good eating/nutrition practices, reverse the condition and save as much as \$35,000.00 annually by reduced medication, medical appointment, and or hospitalization costs.

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Funder Response Forms—*Your Interest
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Evaluations—*Your Input*

Share Your Connections!



FEDERAL RESERVE BANK *of* KANSAS CITY

Community Conditions SURVEY

Does your organization work to help low- and moderate-income (LMI) populations? If so, the Kansas City Fed invites you to take part in the **Community Conditions Survey**.

What is it? It's a twice-yearly (April and October) survey of organizations helping LMI populations. It tracks community conditions and informs monetary policy decisions and community development activities.

Learn more: [www.KansasCityFed.org/
communityconditions](http://www.KansasCityFed.org/communityconditions)

Contact: Steven.Howland@kc.frb.org

Sign up for
THE SURVEY



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FEDERAL RESERVE BANK OF KANSAS CITY

Community Development Investment and Lending Partnership

Ariel Cisneros

Ariel.Cisneros@kc.frb.org

303-572-2601

Share Your Connections!

Investment Connection Website:

<https://www.kansascityfed.org/community/investmentconnection>

CRA OneSource Website:

<https://www.kansascityfed.org/community/cdi/craonesource>

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*Thank you for participating in
Investment Connection
New Mexico!*