



Working with Banks & Credit Unions

May 6, 2025

Workshop Outline

1. Introductions
2. Background & Theory
3. How to best engage with a bank / credit union
4. How a banker / financial professional thinks
5. How to get the best results in lending & more

About You!

Name

Organization

What brought you here today

What interests you most about this topic

About Us



Drew Tulchin



Let's hear an Intro Financial Professionals

About Us

Sara Keller



The Power of WE[®]

Martha Tierney



CAPRA BANK[®]

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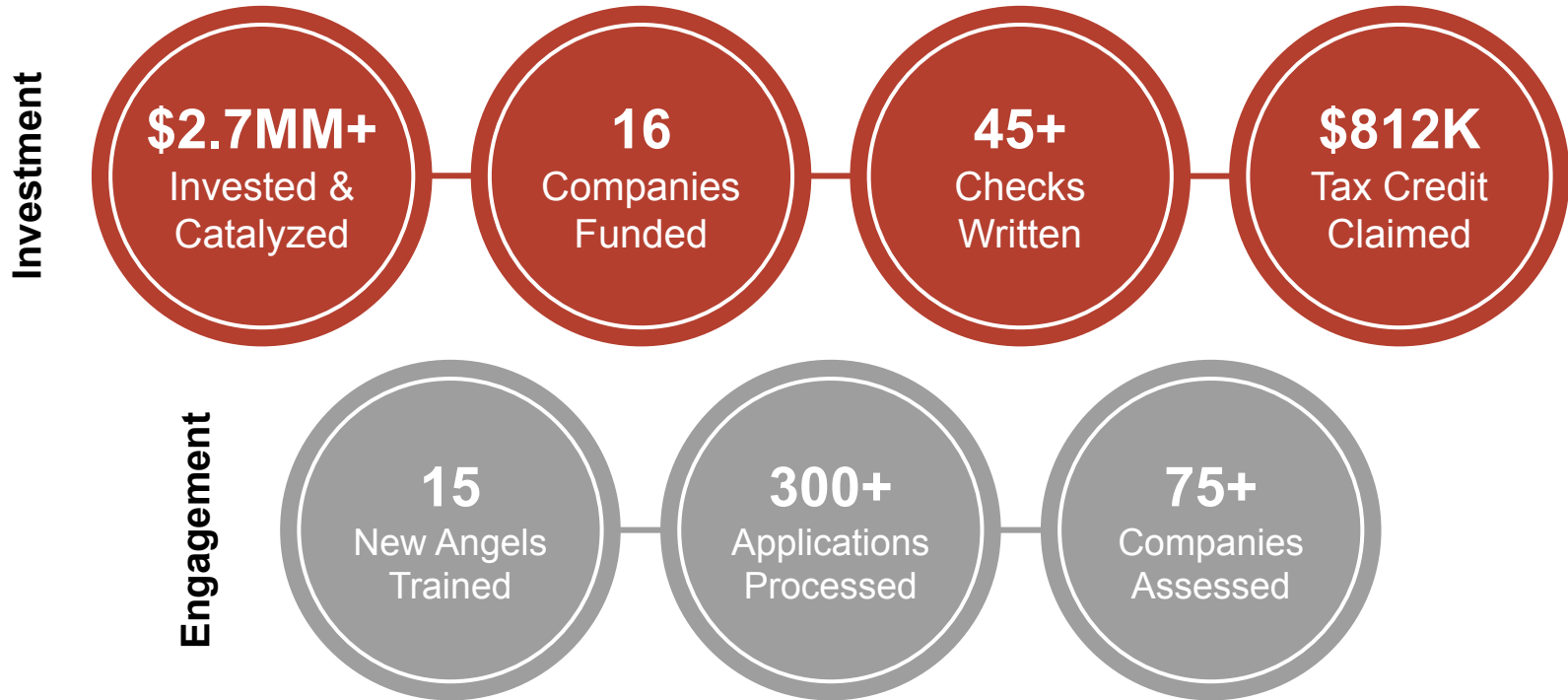


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New Mexico Angels supports early-stage and high-growth local companies, New Mexican entrepreneurs and entities whose products / services will benefit our people to foster a thriving ecosystem with solid returns for our members.



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ELECTRIC
PLAYHOUSE

 NoiseAware

 RS21
THERE'S A SMARTER WAY

gtt



**Thanks to you for the changes
you are seeking**

You make this possible!

Starting question:

How can a bank / credit union be helpful to you and your business?

Getting Started - Group Brainstorm

List all options
available to finance
an entity

Getting Started - Group Brainstorm

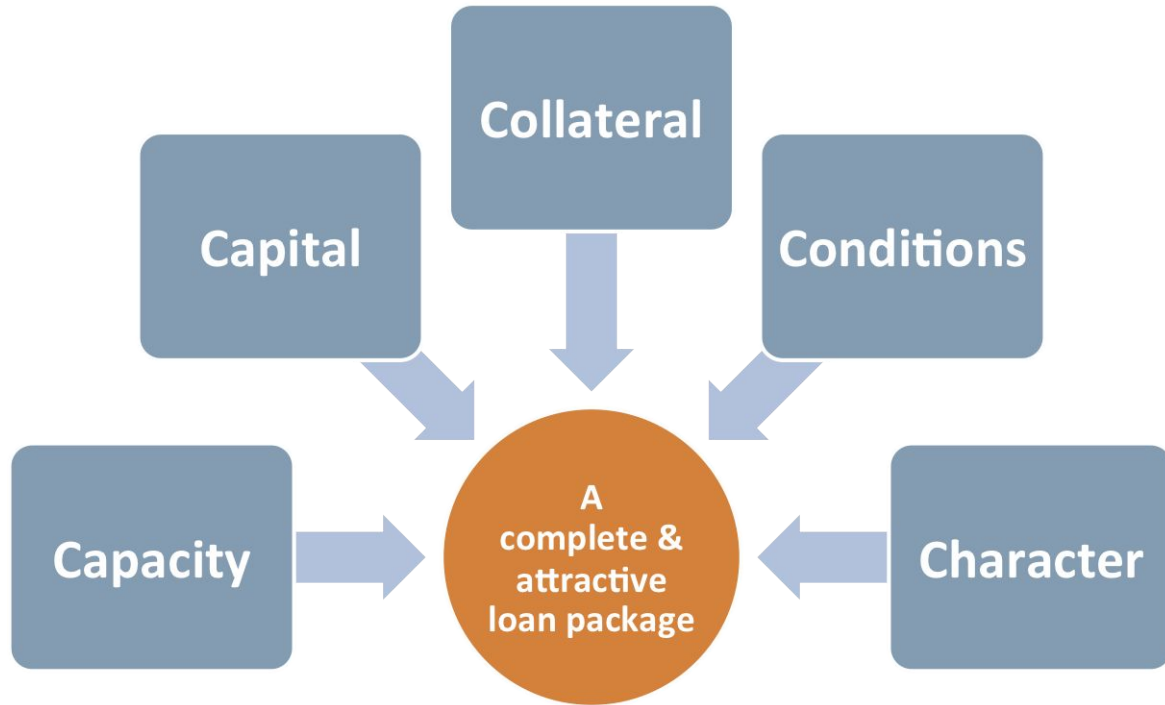
List all options
available to finance
an entity

List all offerings of
a bank / credit
union

How to Work With Banks / Credit Unions?

1. Understand what financiers' value; how they make decisions
2. Establish long-term networks
3. Build credit history, credit score over time
4. Formalize and report the organization
5. Equip your organization
6. Have back-up plans

The 5 C's of Credit



The 5 C's of Credit - Defined

Capacity

Most important factor for a bank to consider a loan application
Credit score to diagnose how well you manage finances
Financial statements to evaluate the financial health of your entity

Capital

How much is personally invested in your org
Written and verbal credit information sharing with bank to demonstrate your position

Collateral (or guarantee)

Sometimes necessary to secure a loan
Independent appraisal can estimate value of collateral, when needed
Guarantees and Guarantors can also increased loan potential

The 5 C's of Credit - Defined

Conditions

Reasons you are asking for a loan

Written explanation of conditions to state how you will use the money

Character

Most subjective factor impacting your loan application

Providing **biographical summaries** of major figures to communicate with the banker experience level



Dialogue with Our Professionals

What questions do YOU have

Financing 2 Cents

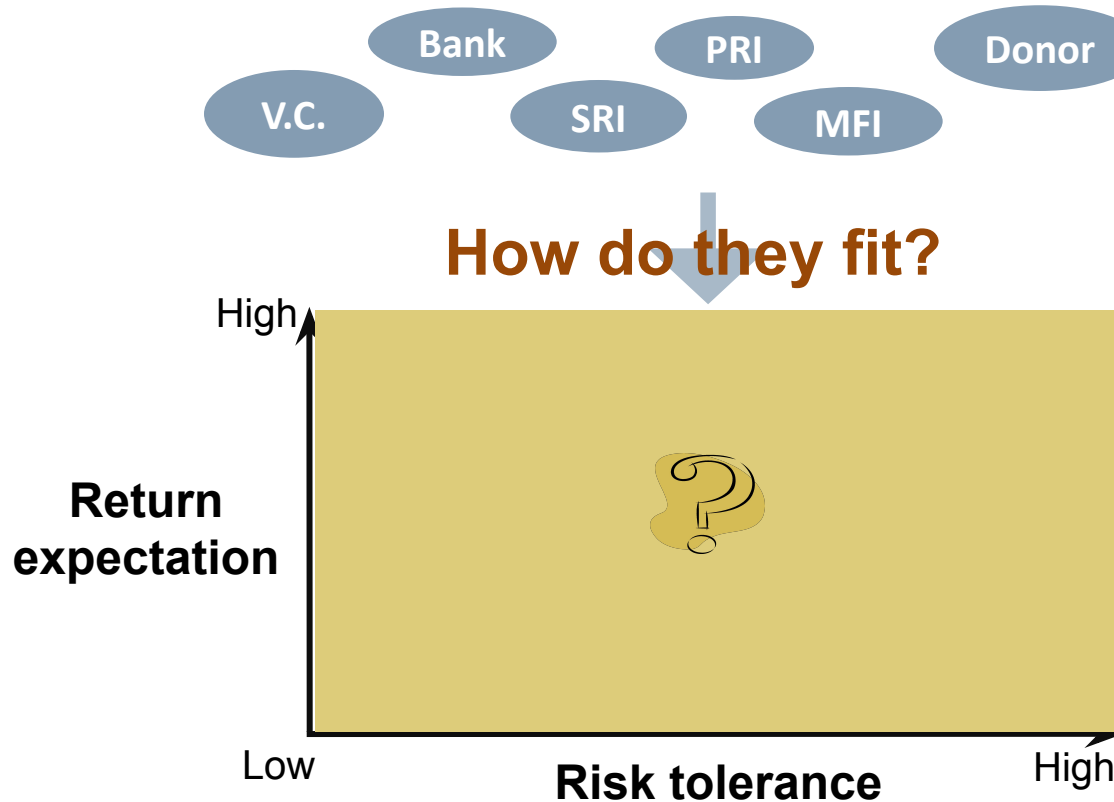
Foundational thoughts:

- YOU must be credit-worthy
- Organization needs to document why worth an investment
- If you aren't willing to put skin in game, why should an investor?
- Be realistic and know what market based risk costs are

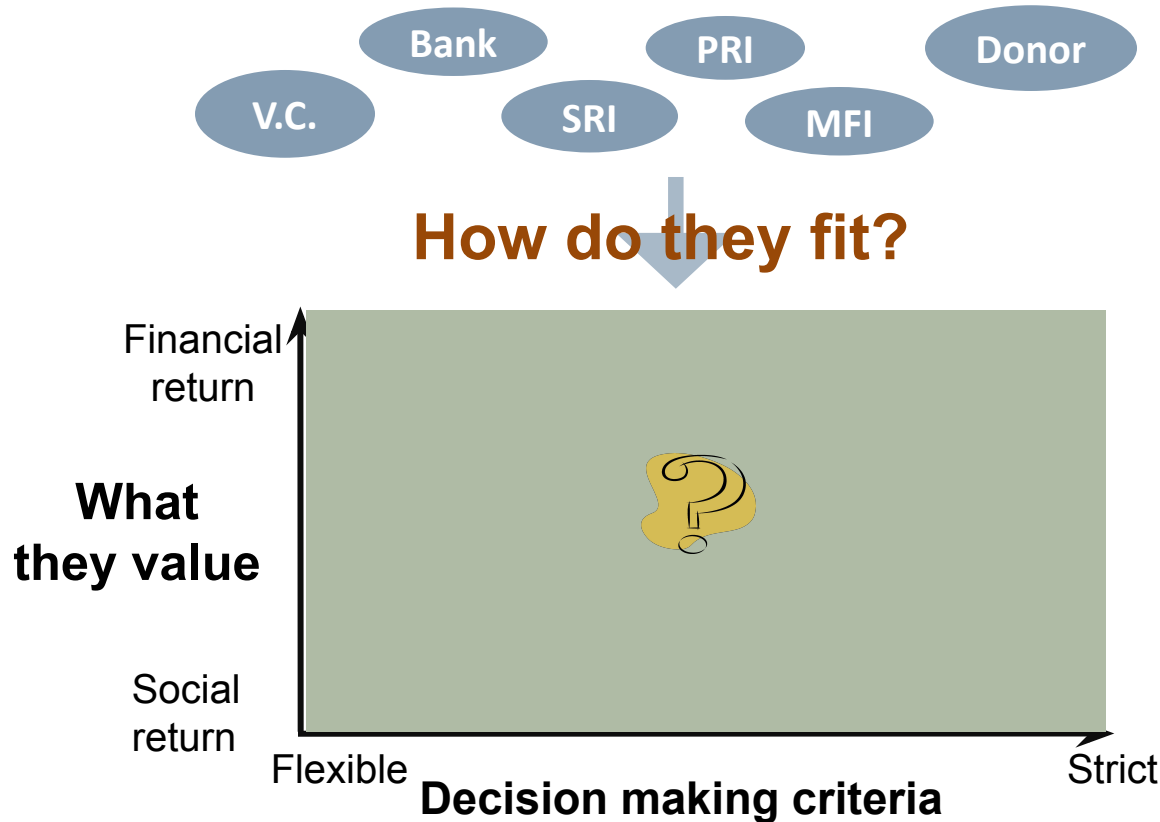
Options:

- Better to go to outsiders earlier than later
- Self finance: bootstrap, leverage assets, watch credit card debt
- Friends, Family, Fools – put it in writing with real docs
- Peer to Peer Lending – cool new options, caveat emptor

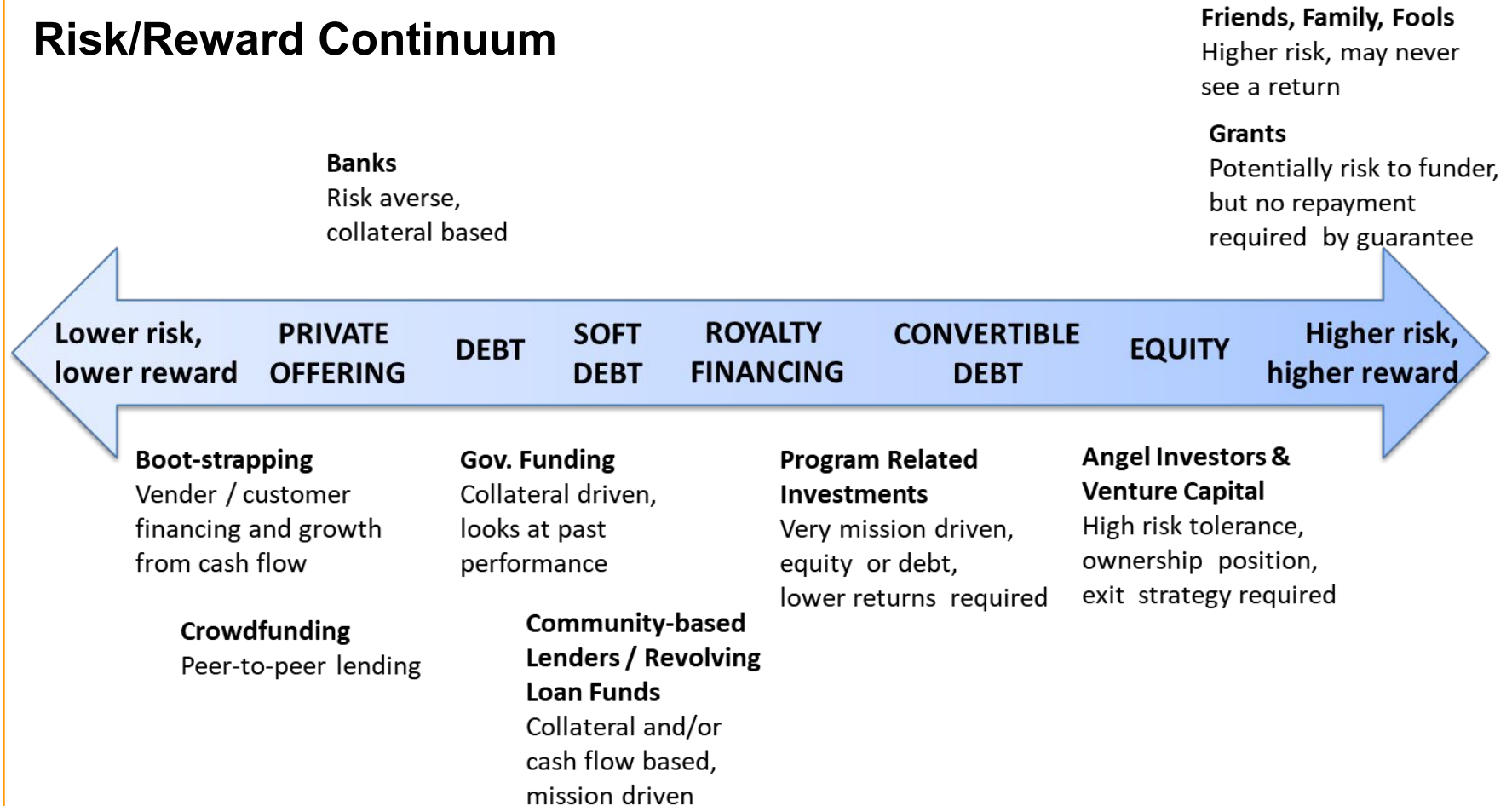
Understand the Capital Source



Understand the Capital Source



Risk/Reward Continuum





***How do we build the NM we
want to see?***

Thank YOU!

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*a presentation by
the NM Angels*

MAY 14
12-1 PM | ZOOM

RSVP Now!





Appendix



Terminology & Some Theory

Define Terms (I)

- **Risk capital**

The wealth that a person allocates for investment in new or speculative securities with high risk.

- **Loan**

The act of giving money, property or other material goods to a another party in exchange for future repayment of the principal amount along with interest or other finance charges.

- **Savings**

The amount left over when the cost of a person's consumer expenditure is subtracted from the amount of disposable income that he or she earns in a given period of time.

- **Venture capital**

The money provided by investors to startup firms and small businesses with perceived, long-term growth potential. It typically entails high risk for the investor, but it has the potential for above-average returns.

Define Terms (II)

- **Socially Responsible Investment (SRI)**

An investment strategy which integrates social, environmental and/or ethical criteria into the processes of analysis, selection, and choice of investment except for the financial criteria.

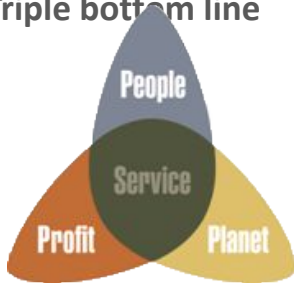
- **Socially motivated capital**

The money provided by investors to fund businesses or programs that actively achieve social or environmental impact.

- **Mission related investment**

The investment of a foundation's endowment assets in opportunities that align with its program goals.

- **Triple bottom line**



A business oriented solution generates returns of financial performance, social impact, and environmental sustainability entrepreneurs, their organizations, and the industries in which they operate.

Define Terms (III)

- Best sources for defining terms



Investopedia.com Dictionary:

a Forbes digital company provides a comprehensive financial dictionary/glossary



The Dictionary of Sustainable Management:

an online dictionary constructed by the Presidio Graduate School defines sustainability and business-related terms



Glossary of Business Terms from Skoll Foundation:

a glossary of business terms relevant to social entrepreneurship



Glossary from Nonprofit Good Practice Guide:

a glossary of terms and expressions that are commonly utilized in the nonprofit sector

Financial Cash Flows

- What cash flows are there to benefit our clients; our org?
- What cash flows do our clients use to accomplish their goals?

Banks, leasing companies,
regulated institutions

MFI, family/friends

Government

Insurance



Venture capital, risk capital

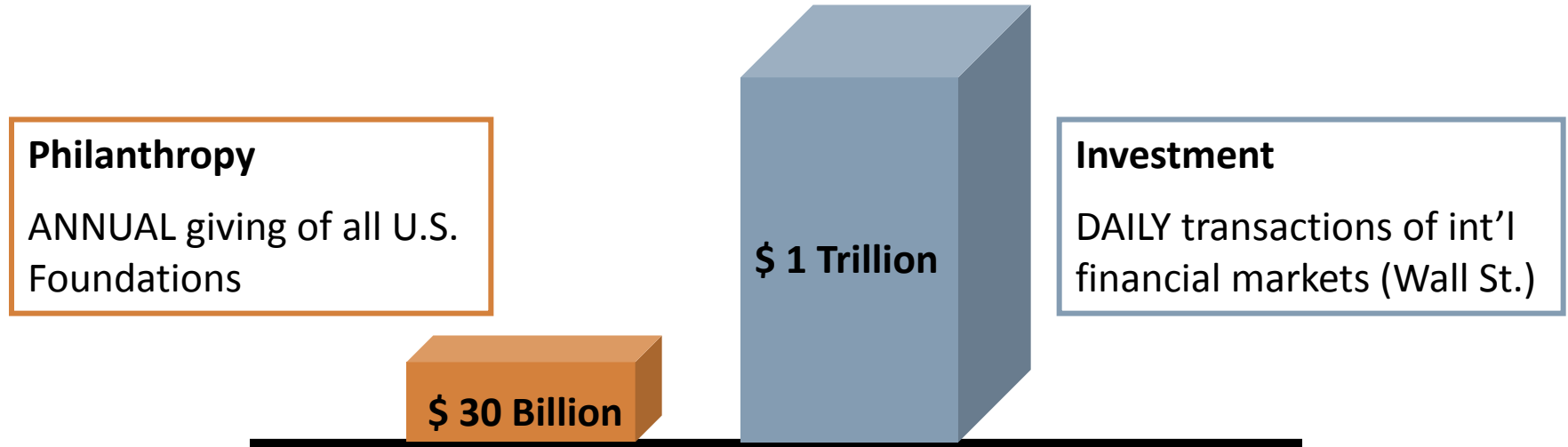
Philanthropic foundations

Barter

Suppliers & Vendors

Others

Volume of Capital

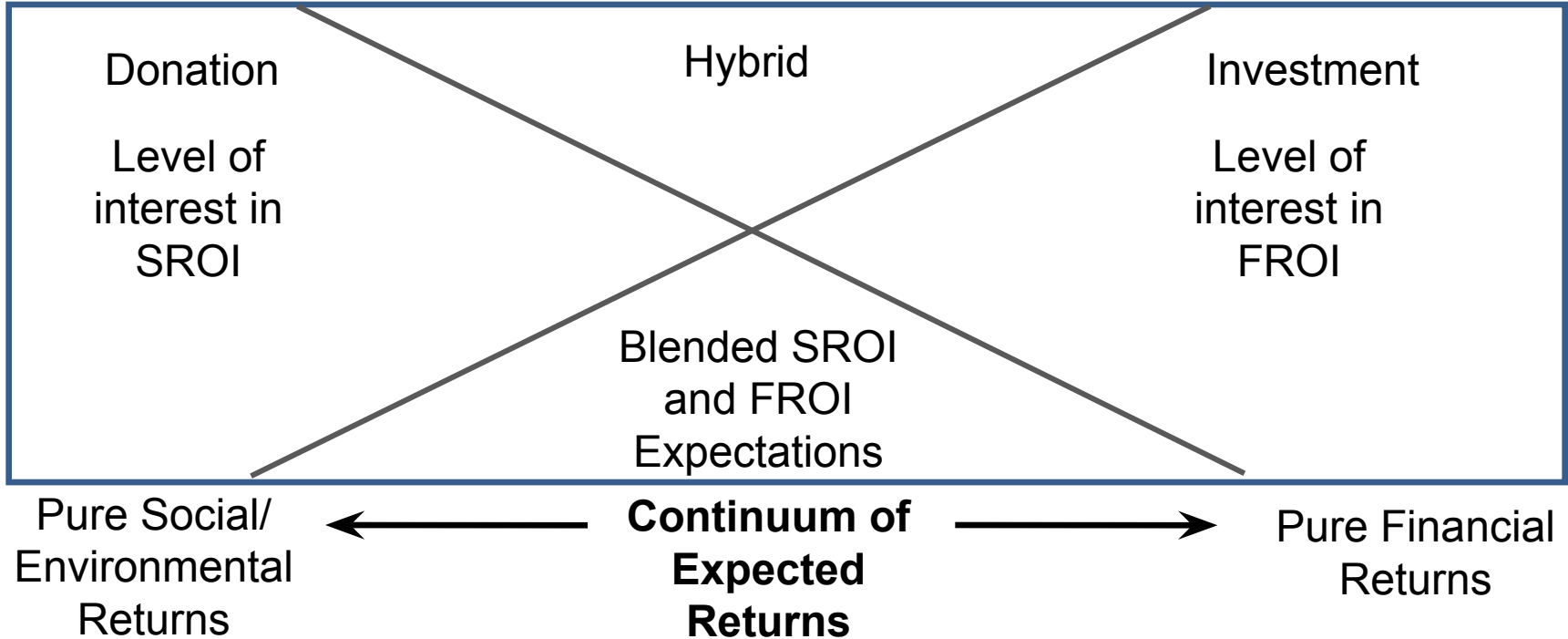


Which pot of money would you rather be drawing from?



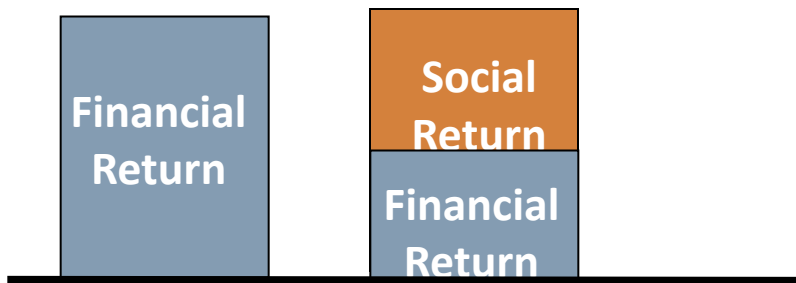
Understand the Capital Source & Financial Frameworks

Continuum of Return Expectations

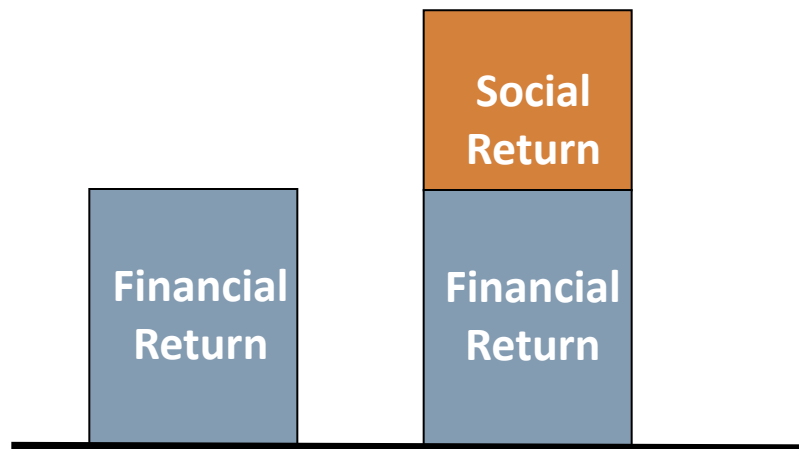


Thinking About Returns

Social Return as substitute for
Financial Return when
proposing an investment

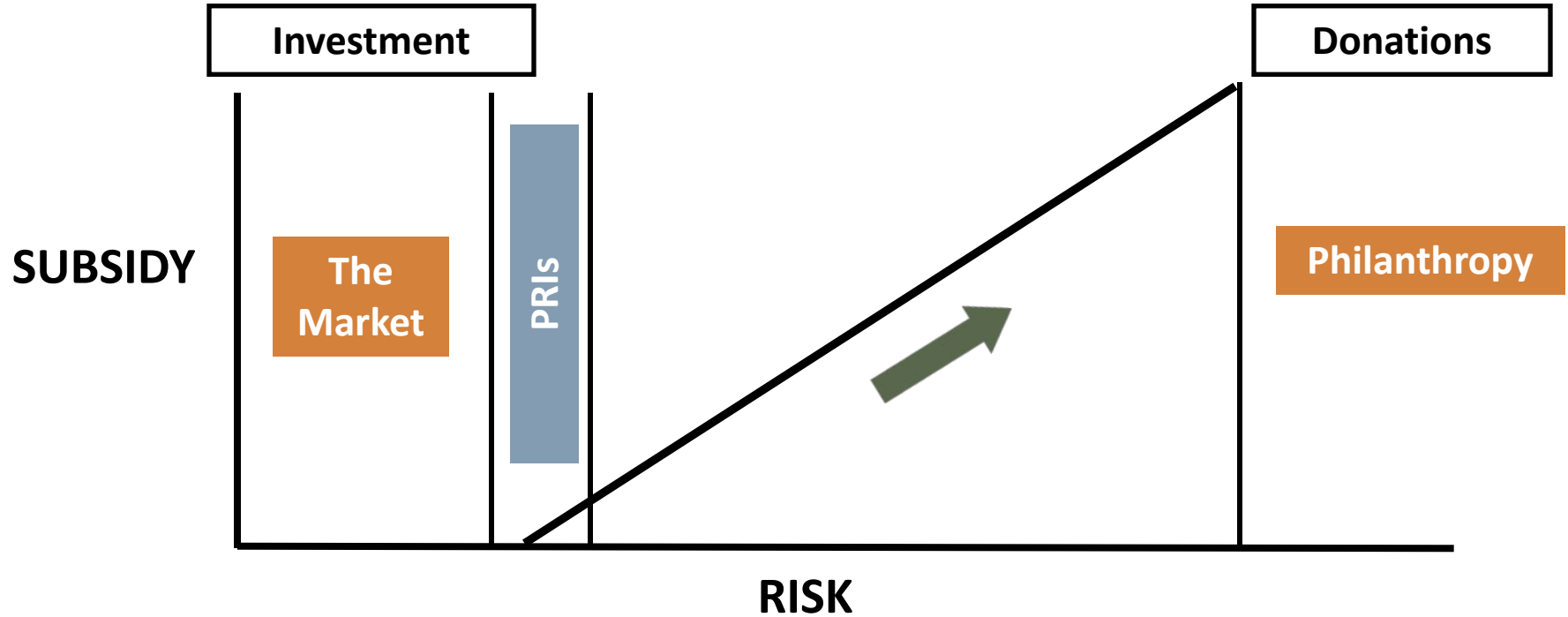


Social Return in addition to
Financial Return when proposing
an investment



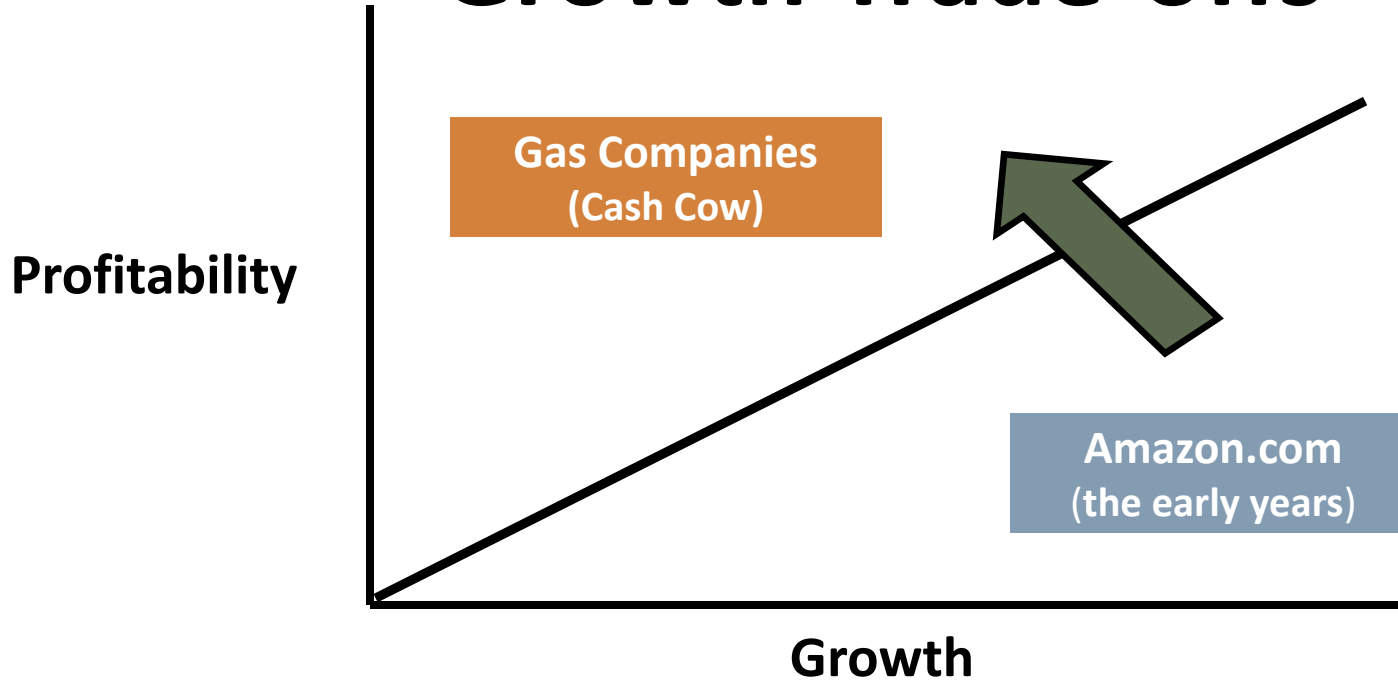
How do you measure your activities to be able to show this?

Continuum of Investment Risk



How do you match risk?

Growth Trade-offs



Which side of the line is 'in the black'
How do you balance growth?

Financial / Social Return Expectations

