

# Las Cruces Business Owner's Guide to Financial Planning – 2025 Edition

**Budgeting:** Set your profit margin goal—Las Cruces retail averages \$250K revenue (SBA 2024), but aim for 10-20% based on your biz. Christine customizes this in your free checkup. Track monthly via QuickBooks P&L to stay on point.

**Cash Flow:** Keep 3 months' operating costs in reserve (~\$15K for small biz, per SCORE). Use NM Bank & Trust's free cash flow resources at [nmb-t.com/managing-cashflow](https://nmb-t.com/managing-cashflow) to nail it.

## **Growth Prep:**

- Save 20% of profits for reinvestment (e.g., new equipment to boost output).
- Tap Las Cruces LEDA grants (up to \$100K)—details at [lascruces.gov/economic-development](https://lascruces.gov/economic-development).

**Local Tip:** Brace for Jan/Feb GRT spikes—post-holiday sales hit hard in Las Cruces. Plan cash buffers now.

**Action:** Track via QuickBooks P&L—book a free session with Christine at [notthetaxlady.com](https://notthetaxlady.com) to set hyper-specific targets (e.g., 15% for growth, per your needs).

**Why:** Practical scaling for NM's unique economy—know your numbers, seize opportunities, and grow without the stress.