
INM OZFUND 2020, LLC



OFFERING MEMORANDUM

INM OZFUND 2020, LLC

INSTRUCTIONS

Prior to reading this document, you should have been informed that this Offering is restricted to individuals who are 'accredited investors' as defined by United States law. If you choose to make an investment in this Offering, it will be necessary for you to provide documentation of your status.

The investment is a 10-year term. Early withdrawal from the investment may result in a loss of some or all potential tax benefits.

This investment is a 'security' whose sale is regulated by the government.

It is highly recommended that you read this entire document. You should pay special attention to all warnings and the Risk Factors.

This document is called an Offering Memorandum. It contains all the information that InvestNewMexico.us believes that you should need to decide whether to invest.

If you should have any questions regarding making an investment that are not answered by this document, please email Kenneth Knoll at knoll@southwestonline.com and submit your question. If we cannot answer your questions to your satisfaction, please do not invest.

If you choose to invest, you may purchase a minimum of 1 Unit at a price of \$50,000 each.

You may only purchase by transfer of cash from your bank account to a bank account that we have established solely for this purpose. We are unable to take credit card payments.

We will hold your money in the special bank account until we have total investments of \$250,000. If we do not receive investments totaling \$250,000 by June 30, 2020, we will cancel this Offering and return your money.

If we meet our minimum campaign goal, we will notify you that your investment is completed and we will send you an ownership certificate and additional information.

WARNING

THESE SECURITIES ARE OFFERED PURSUANT TO REGULATION D, 506(C).

THESE SECURITIES HAVE NOT BEEN APPROVED OR DISAPPROVED BY ANY GOVERNMENT AGENCY, NOR HAS ANY GOVERNMENT AGENCY PASSED UPON THE ACCURACY OR ADEQUACY OF THIS OFFERING DOCUMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

INVESTORS ARE ENCOURAGED TO ASK QUESTIONS OF AND SEEK ADDITIONAL INFORMATION FROM THE ISSUER OF THESE SECURITIES.

CAPITAL GAINS REQUIREMENT

TO PURCHASE THESE SECURITIES, THE PROSPECTIVE INVESTOR MUST INVEST QUALIFIED CAPITAL GAINS AS DEFINED BY THE INTERNAL REVENUE SERVICE.

INM OZFUND 2020, LLC

OPPORTUNITY ZONE INVESTMENT OPPORTUNITY

INM OZFUND 2020, LLC



TOTAL OFFERING

Minimum - \$250,000 - 5 Units
Maximum - \$25,000,000 - 500 Units

INDIVIDUAL INVESTMENT

Minimum – 1 Unit - \$50,000
Maximum – 500 Units – \$25,000,000

December 1, 2019

INM OZFUND 2020, LLC
150 Washington Ave. Suite 201
Santa Fe, New Mexico 87501
(505) 395-4431

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EXECUTIVE SUMMARY

| | |
|--|--|
| <u>Name:</u> | INM OZFUND 2020, LLC (the “Fund”) |
| <u>Opportunity:</u> | The Fund will invest in identified and prospective Opportunity Zone Businesses (“Opportunities”) within the State of New Mexico. |
| <u>Payback to Fund:</u> | Each Opportunity has a different potential regarding payback of an investment received from the Fund. |
| <u>Total Offering:</u> | \$250,000 Minimum – 5 Units \$25,000,000 Maximum – 500 Units |
| <u>Minimum/ Maximum Individual Investment:</u> | 1 Unit - \$50,000 500 Units - \$25,000,000 |
| <u>Ownership:</u> | Investors in this Offering will receive non-voting ownership in the Fund. |
| <u>Distributions:</u> | 25% of ordinary income will be distributed to Investors at the time that it is received. The remainder will be rolled over into investments in new Opportunities. Distributions from sale of Opportunities resulting in capital gains will be completed at the end of the 10-year term. |
| <u>Risks:</u> | Investors in this Offering may lose money or realize little or no profits if several of the Opportunities fail to succeed. |
| <u>Address:</u> | 150 Washington Ave. Suite 201 Santa Fe, New Mexico 87501 |
| <u>Phone:</u> | (505) 395-4431 |



FORWARD-LOOKING STATEMENTS

WARNING

ALL FORWARD-LOOKING STATEMENTS IN THIS OFFERING MEMORANDUM INVOLVE RISKS AND UNCERTAINTIES, MANY OF WHICH ARE BEYOND THE CONTROL OF THE FUND.

ALL STATEMENTS CONTAINED IN THIS OFFERING MEMORANDUM THAT ARE NOT CLEARLY IN THE PAST AND HISTORICAL ARE FORWARD-LOOKING.

THE WORDS 'ANTICIPATE', 'BELIEVE', 'EXPECT', 'ESTIMATE', 'FORECAST', 'PROJECT' AND SIMILAR EXPRESSIONS ARE GENERALLY INTENDED TO IDENTIFY FORWARD-LOOKING STATEMENTS.

FORWARD-LOOKING STATEMENTS ARE INCLUDED, FOR EXAMPLE, IN DISCUSSIONS ON MARKET ACCEPTANCE AND PROJECTED SALES.

RISKS AND UNCERTAINTIES MAY CAUSE ACTUAL RESULTS, PERFORMANCE AND ACHIEVEMENTS TO BE GREATLY DIFFERENT THAN ANY FORWARD-LOOKING STATEMENTS.

WHEN READING THIS OFFERING MEMORANDUM, EACH OCCASION WHERE YOU SEE A FORWARD-LOOKING STATEMENT, CONSIDER THE IMPACT UPON YOUR INVESTMENT IF THE FORWARD-LOOKING STATEMENT DOES NOT OCCUR OR THE OUTCOME IS GREATER OR LESS THAN STATED.

INVESTMENT OPPORTUNITY

Through this Offering, INM OZFUND 2020, LLC (the 'Fund') seeks to raise up to \$25,000,000 through sale of non-voting ownership memberships in a limited liability company.

At such time that the Fund raises \$250,000 through this Offering, it will commence operations.

The Fund will invest in selected Opportunities within the State of New Mexico with the goal of earning Investors a return on their investment of 225% over the 10-year term of their investment.



An Opportunity may be any Qualified Zone Business or Property within an Opportunity Zone within the State of New Mexico.

The Fund will receive ordinary income from certain Opportunities of which 25% will be passed through to Investors when received and the remainder will be rolled over into new investments in Opportunities

Investors in this Offering will receive an ownership position that will be cashed out at the end of a 10-year term to maximize Opportunity Zone tax incentives.

The Fund will be managed by InvestNewMexico.us.

OPPORTUNITY ZONES

The Fund is a Qualified Opportunity Zone Fund set up to invest in and grow New Mexico businesses operating in one of the 63 Opportunity Zones in New Mexico.

The Fund has been set up to “Incubate and Fund” businesses owned by New Mexicans, that:

1. Protect investor’s principle and offer a reasonable rate of return,
2. Create good paying jobs,
3. Support small and local businesses, and
4. Provide a path for New Mexico college graduates to find careers in the state.



A Qualified Opportunity Zone Fund is an investment vehicle, certified by the U.S. Treasury Department, organized for the purpose of investing in a qualified Opportunity Zone Property or Business.

An Opportunity Zone is a geographic area designation created by the Tax Cuts and Jobs Act of 2017 allowing for certain investments in lower income areas to have tax benefits.

The objective is to provide tax incentives for investors while raising the standard of living for the residents within the Opportunity Zones by generating economic growth. Depending upon the length of time that an Investor remains invested in a Qualified Opportunity Zone Funds, an Investor may receive benefits as follows:

- A deferral until taxes must be paid on capital gains
- A reduction in the amount of capital gains taxes
- A waiver of taxes on any gain made upon the investment into a Fund

A Qualified Opportunity Zone Fund must invest at least 90 percent of monies in Qualified Opportunity Zone Properties or Businesses which are all located within an Opportunity Zone.

OPPORTUNITY SELECTION

The Fund will establish a system for selecting Opportunities.

At a minimum, each Opportunity must:

- Conduct primary operations in within an Opportunity Zone located within the State of New Mexico
- Meet the definition of a Qualified Opportunity Property or Business set by the Internal Revenue Service



Opportunities will come from all industries within the State of New Mexico:

- Advanced Manufacturing
- Agriculture and Food
- Aerospace
- Capital and Finance
- Creative Industries
- Defense and Homeland Security
- Bioscience
- Electronics
- Energy and Natural Resources
- Healthcare
- Hospitality
- Infrastructure Engineering
- Mining
- Services
- Technology and Information
- Transportation and Logistics

Opportunities may use money invested by the Fund to offer a wide variety of products and services that may address a wide variety of community issues within the State of New Mexico:

- Energy
- Food
- Healthcare
- Housing
- Education
- Arts
- Historic Preservation
- Jobs Creation / Economic Development
- Environment
- Support of Veterans
- Youth Funds

The Fund may act to match investments of other Opportunity Zone Funds including dedicated, single purpose Opportunity Zone Funds established by Opportunities.

Opportunities may be selected through competitions. As conceived, an issue may be selected as the topic of the competition. Opportunities will be invited to compete. A scoring system will used by a selected panel of judges. The winners of each competition will receive support from the Fund. Different competitions may be conducted with different community issues.

SELECTED OPPORTUNITIES

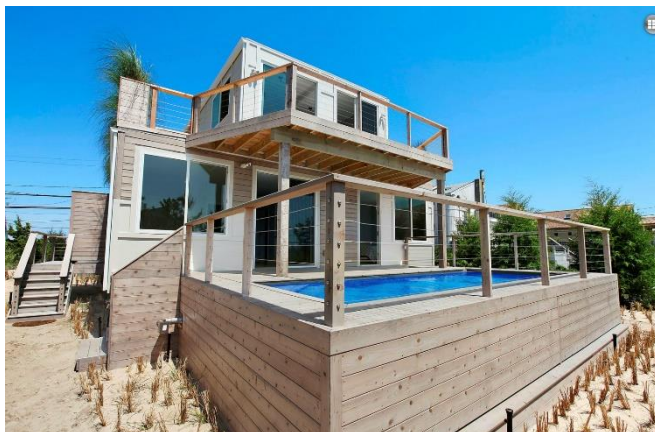
The Fund has selected several Opportunities to receive investment as money is received from Investors and is engaged in due diligence review of other Opportunities.

Sustainable Housing Associates, LLC

Planned Investment: \$1,500,000

Equity Position: 30%

Working under the trade name of ISBU IT, this Opportunity is focused on New Designs, Innovation and Fabrication approaches to recycle Intermodal Steel Building Units (Shipping Containers) into valuable usable products. Products include affordable sustainable homes, special projects like disaster relief units (DRUs) and, commercial/consumer products such as Tiny Homes, House Boats, Hydroponic Gardens, just to name a few.



The company has developed a business model that creates jobs, opportunities for subcontractors, and sets up fabrication businesses or projects in Opportunity Zones.

Currently, the company is working with Native American communities to address affordable housing issues. ISBU IT! will be known as New Mexico's premier leader in ISBU fabrication. Current, plans provide for DRU's and Affordable Housing to be fabricated in Gallup, New Mexico and Factory Direct Products and Affordable Housing in Albuquerque, New Mexico – facilities located in Opportunity Zones.

DISCLOSURE: Kenneth Segura Knoll, Senior Manager of InvestNewMexico.us owns 30% equity in Sustainable Housing Associates, LLC. He has provided funds and services for startup and operation totaling between \$50,000 and \$75,000.

Nebula Hemp, LLC

Opportunity is in due diligence review

This Opportunity is a business based on the premise of Bio-Mimicry (Sustainable innovation inspired by Nature).

The company is committed to projects and ideas that change industries to a more self-sustaining earth friendly model. This includes, but not limited to, manufacturing and marketing of CBD oil and seeds, organic soil regeneration - using all organic based ingredients and phytoremediation, replacement of paper and plastic products with hemp-based biodegradable products, hemp-based building materials and any other ideas presented to us for consideration. The Opportunity website will serve as a community forum to share information that will push forward the values of the Bio-Mimicry movement.



DISCLOSURE: Michael Segura and Letitia Montoya, Managers of InvestNewMexico.us currently own 100% of Nebula Hemp, LLC. They have provided all funds and services for startup and operation totaling \$75,000.

Turquoise Trail Releasing, LLC

Planned Investment: \$1,500,000

Equity Position: 40%

This Opportunity is an independent “boutique” media content (motion picture, television programming, and new media production) creator and worldwide releasing company.

The company, based in New Mexico, is focused on the integration of traditional and non-traditional financing matched with new distribution models placing the Company in an exceptional position for continued growth.

In 2020-21 the company will produce two low budget films, (budgets set at or below \$1.5 million dollars with 50% of production budget committed), and one 10X10 (ten episodes ten-minute lengths) series with a budget of \$500,000 each. Included in the investment, setting up a Posting and Finishing Facility to edit inhouse and independent projects.

DISCLOSURE: Kenneth Segura Knoll, Senior Manager of InvestNewMexico.us currently owns 100% of Turquoise Trail Releasing, LLC. He has provided funds and services for startup and operation totaling between \$75,000 and \$100,000.



Jet Suit Racing, Inc.

Planned investment: \$500,000

Equity Position: 15%

Jet Suit Racing is a thrilling Aerospace and Media Startup Company working to create innovative tech, and tech-enabled events and media content.

The company is currently in prototype development of a human flight capable Jet-Drone Hybrid - "The Sky Board", reaching this first tech milestone with two early individual investors. Sandia Labs provided funding and staff in the early stage development of the product.

This Opportunity has been invited by the Dubai Police to discuss potential sales and has Letters of Intent for event and content creation consistent with its target paths to commercial success. It is planned to pursue the Dubai sale and begin public performance work and media creation.

DISCLOSURE: Kenneth Segura Knoll, Senior Manager of InvestNewMexico.us currently owns 10% of Jet Suit Racing, Inc. He has provided funds and services for startup and operation totaling between \$5,000 and \$10,000.



Shrike Eagle, LLC

Planned Investment: \$300,000

Equity Position: 30%

Shrike Eagle, LLC is acquiring Flight 1 Aviation Maintenance, LLC and will be relocating the company to a vacant hanger at the Las Cruces Airport in Southern New Mexico. The airport currently does not have a FAA Part 145 Certified Maintenance Center on the field to support the one hundred plus aircrafts based there. That number is anticipated to increase with the growth of the Space Port.



The company will service aircraft coming from out of state for restoration work and major avionics upgrades to meet FAA mandate for Automatic Dependent Surveillance-Broadcast (ADS-B) on all aircraft. Shrike Eagle will also train mechanics for future expansion to other airports in New Mexico. Each facility will need six to eight Airframe and Powerplant mechanics.

NeoSan Labs

Planned Investment: \$1,000,000

Equity Position: 30%

NeoSan Labs Inc., in 2018, licensed from Sandia National Laboratories the most powerful, non-toxic, biodegradable cleaning agent. The products clean and decontaminate and are EPA registered as anti-bacterial, cleaner, mildew stat, decontaminant, disinfectant, deodorizer, fungicide, algacide, virucide.



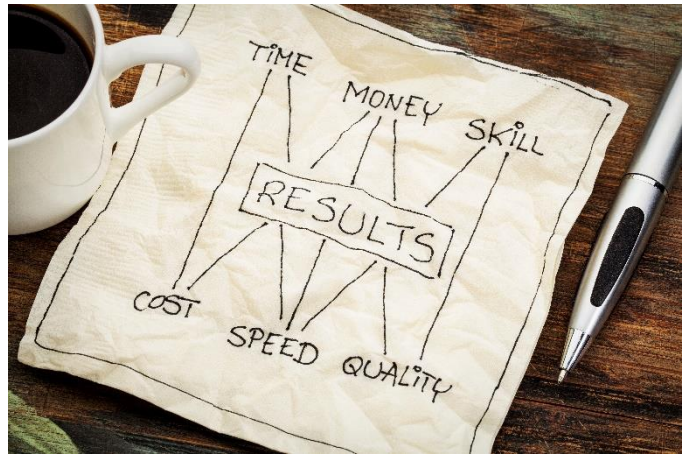
The target markets in the US are:

1. restoration (crime scene, mold remediation, flood damage, etc.): \$21B of chemicals, sold through distributors, reaching more than 30,000 service providers;
2. janitorial service: \$7 billion of chemicals, sold through 4,650 distributors, reaching 830,000 businesses;
3. carpet-cleaning: \$5 billion of chemicals, sold to 36,000 businesses; and (iv) infection control: an estimated \$5B of chemicals, sold through medical-supply distributors and indoor air quality service businesses.

The Company, located in an Opportunity Zone, will hire people in sales, marketing, and customer service.

SUPPORT SERVICES

In addition to making a cash investment, the Fund may provide support services that may include education, mentoring, access to experts and promotion.

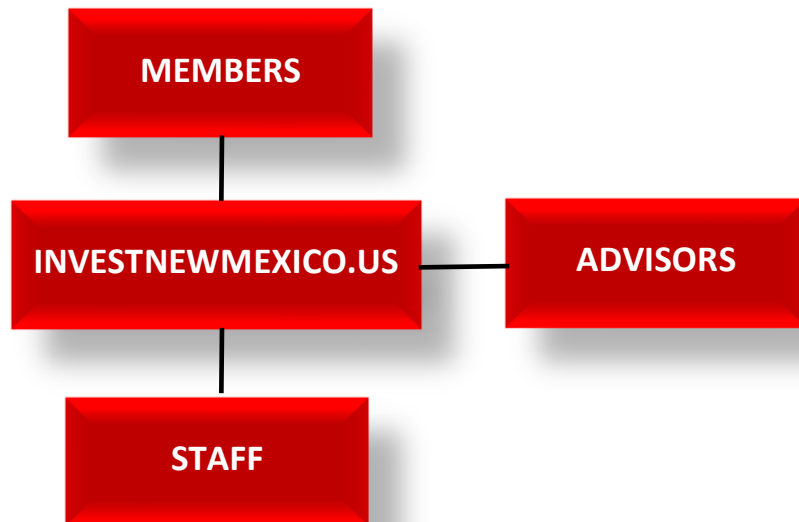


THE FUND

The name of the Fund is INM OZFUND 2020, LLC.

The Fund has been established as a limited liability company under the laws of the State of New Mexico and the Fund has elected to be taxed as a partnership and pass through profits and losses to its owners.

Management of the Fund is provided by InvestNewMexico.us.



InvestNewMexico.us is owned and managed by Kenneth Segura Knoll, Michael Segura and Letitia Montoya.

InvestNewMexico.us will charge the Fund an annual management fee equal to three percent (3%) of total funds under management. InvestNewMexico.us will use these fees to:

- Promote the Fund
- Identify prospective Opportunities
- Conduct due diligence of each prospective Opportunity
- Negotiate investment by the Fund
- Monitor the performance of each funded Opportunity
- Provide support for each funded Opportunity
- Engage services of NES Financial
- Complete reports to Investors, State of New Mexico and Internal Revenue Service
- Complete all activities common to the operation of a multi-asset fund

The Fund will distribute 25% of ordinary income received from all Opportunities in which the Fund has invested. The remainder of the ordinary income will be invested in new Opportunities with the goal of maximizing the value of the Fund and tax incentives at the end of the ten-year term.

INM OZFUND 2020, LLC

The Fund will not distribute any capital gains from sale of ownership in any Opportunity until the end of the 10-year term of this Investment. Capital gains earned prior to the end of the 10-year term of this Investment will be rolled over into investments in other Opportunities.

The Fund will maintain capital account records for each Investor that will reflect their investment in the Fund, the allocation and distribution of any ordinary income and the projected market value of the Investor's share of the Fund.

The Fund has engaged NES Financial Services to provide online, real time tracking of all investments by each Investor.

Investors will be able to borrow money against their ownership in the Fund, subject to the Fund's right of first refusal to buy back ownership Units held by the Investor.

Investors will receive all distributions from the Fund until the amount of the distributions is equal to one hundred twenty percent (120%) of their investment. Thereafter, distributions will be made sixty percent (60%) to Investors and forty percent (40%) to InvestNewMexico.us.

COMPLEMENTARY FUNDS

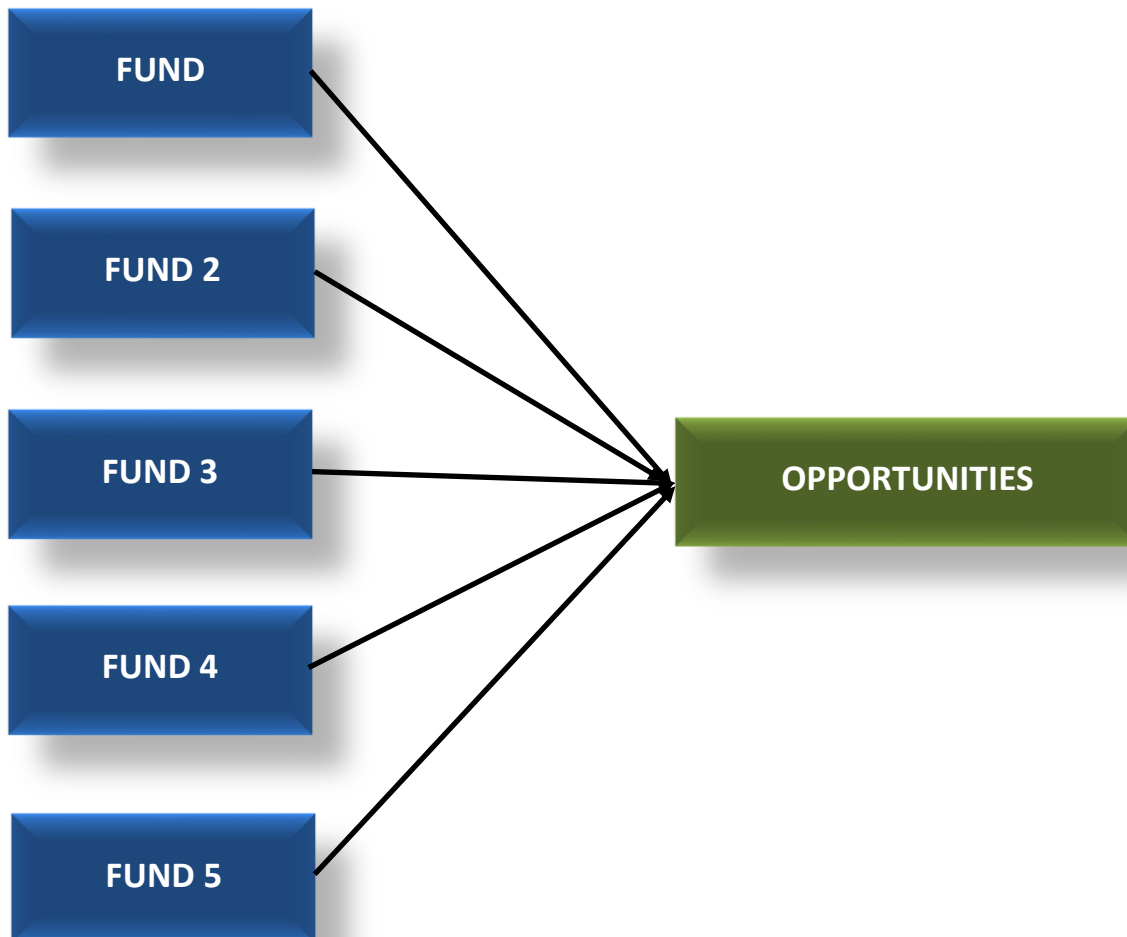
In concert with the Fund, InvestNewMexico.us will also manage two or more additional funds.

As currently conceived, these additional funds will also invest in Opportunities alongside the Fund. These monies will be invested at the same or a higher price per unit of equity or may take the form of a loan or revenue sharing.

Additional funds may include:

- Short term (1 to 3 years) limited to accredited investors (not Opportunity Zone)
- Longer term (3 to 5 years) limited to accredited investors (Not Opportunity Zone)
- Limited to non-accredited investors (10-year term – Opportunity Zone)
- Open to accredited and non-accredited investors (three to five years – crowdfunding)

It is projected that up to \$5 million in complementary Funds may be invested in the Opportunities during the 10-year term of this investment.



INVESTMENT IN FUND

This Offering provides for a total maximum investment of \$25,000,000 if fully completed. 500 Units are available for purchase at a price of \$50,000 each.

The minimum individual investment is 1 Unit at a price of \$50,000.

The maximum individual investment is 500 Units at a total price of \$25,000,000.



The Fund anticipates that it will raise \$25,000,000 by the end of 2020.

During the 10-year term of the Fund, it is anticipated that the Fund will sell part or all the ownership interests it holds from investing in each Opportunity. Proceeds received from these sales will be rolled over into new Opportunities within 12 months.

This Offering will terminate if the Fund has failed to raise the minimum of \$250,000 on or before June 30, 2020. Until the Fund has raised the minimum Offering of \$250,000, all investments will be held in a special bank account dedicated for this purpose. No interest will accrue to the Investors and if investments are returned to Investors, no interest will be paid on their investment while held by the Fund.

This Offering may be withdrawn at any time by the Fund without prior notice.

INM OZFUND 2020, LLC

USE OF PROCEEDS

All the proceeds of this Offering will be deployed through investment in Opportunities except for those fees charged for management of the Fund.

| | IF MINIMUM AMOUNT | | IF MAXIMUM AMOUNT | |
|------------------------------------|-------------------|---------|-------------------|---------|
| | \$ | % | \$ | % |
| Total Proceeds | \$ 250,000 | 100.00% | \$ 25,000,000 | 100.00% |
| Less Offering Expenses | | | | |
| Commissions and Finders Fees | \$ - | 0.00% | \$ - | 0.00% |
| Legal and Accounting | \$ - | 0.00% | \$ - | 0.00% |
| Copying and Advertising | \$ - | 0.00% | \$ - | 0.00% |
| Capital Campaign | \$ 10,000 | 4.00% | \$ 55,000 | 0.22% |
| Other | \$ 5,000 | 2.00% | \$ 5,000 | 0.02% |
| Total | \$ 15,000 | 6.00% | \$ 60,000 | 0.24% |
| | | | | |
| Net Proceeds from Offering | \$ 235,000 | 94.00% | \$ 24,940,000 | 99.76% |
| | | | | |
| Use of Net Proceeds | | | | |
| Investment in OZ Opportunities | \$ 202,500 | 86.17% | \$ 21,690,000 | 86.97% |
| Investment in non-OZ Opportunities | \$ 25,000 | 10.64% | \$ 2,500,000 | 10.02% |
| Management Fee | \$ 5,000 | 2.13% | \$ 500,000 | 2.00% |
| Fund Administration | \$ 2,500 | 1.06% | \$ 250,000 | 1.00% |
| Total | \$ 235,000 | 100.00% | \$ 24,940,000 | 100.00% |

RISK FACTORS

WARNING: AN INVESTMENT IN THIS OFFERING IS SPECULATIVE AND IT IS POSSIBLE THAT THE INVESTOR MAY LOSE ALL OF THEIR INVESTMENT.

THE RISK FACTORS DESCRIBED HERE APPLY TO THE FUND. THE FUND IS A GROUP OF INVESTMENTS IN SELECTED OPPORTUNITIES. EACH OPPORTUNITY HAS ITS OWN RISK FACTORS. THE FUND REPRESENTS AN AVERAGE OF THE POTENTIAL GAIN OR LOSS FROM ALL OPPORTUNITIES. THE SUCCESS OF A SINGLE OPPORTUNITY MAY OFFSET THE FAILURE OF ONE OR MORE OPPORTUNITIES. AT THE TIME OF THIS OFFERING, THE FUND HAS IDENTIFIED A FEW OF THE ANTICIPATED INVESTMENTS THAT IT WILL MAKE OVER THE TEN-YEAR TERM OF THE FUND. THESE INVESTMENTS REPRESENT LESS THAN HALF OF ALL OF THE ANTICIPATED INVESTMENTS. THEREFORE, THE MAJORITY OF RISKS OF INDIVIDUAL OPPORTUNITIES IS NOT KNOWN AT THIS TIME AND INVESTORS MUST LOOK TO THE EXPERIENCE OF MANAGEMENT IN THE SELECTION AND FUNDING OF OPPORTUNITIES IN ORDER TO ASSESS THE RISK OF INVESTING IN THE FUND.

1. Opportunities May Fail. The Fund is dependent upon several of the Opportunities achieving success enabling the Fund to sell its interest in the Opportunities at a price greater than the price at which the Fund invested. If a significant number of Opportunities fail to succeed, the Fund will receive proceeds that will be insufficient to generate a rate of return to investors and may result in a loss.
2. Opportunity Zone Legislation and Regulations. The Fund has been designed to take advantage of federal tax laws creating incentives to invest in Opportunity Zones. The legislation is new and regulations are still in development. The Internal Revenue Services may adopt regulations or interpret the law in a manner that adversely impacts the Fund.
3. The Economy. The economy can weigh heavily upon Opportunities. The demand for capital by Opportunities may fall if the economy should decline. Inversely, the interest in investing in an Opportunity may fall if the economy should improve.
4. Force Majeure. Operation of any business contemplates the that natural or other disasters may cause significant interruptions. Losses from natural disasters may not be insurable and if a natural disaster or other disaster should negatively impact the Fund or the Opportunities that it supports, the Fund will experience losses that negatively impacts Investors.
5. Lack of Liquidity. There is no established market for the Units. An Investor seeking to sell their Units may have great difficulty in finding a buyer and may find no buyers for the Units.
6. Limited Transferability of Securities. The Investor should be fully aware of the long-term nature of his or her investment in the Fund. The Units may be transferred only if certain requirements are satisfied. The Investor has represented to the Fund that it is acquiring the Units for his or her own investment only and without a view to their immediate resale or distribution. Even if the Investor offers to sell his or her investment in the Units after meeting all requirements, there may be no buyers for the Units. There is no market or exchange where the Investor may offer their Units for sale. The Investor should consider any investment as 'illiquid' and one that

cannot be readily converted into cash. Accordingly, purchasers of the Units must bear the economic risk inherent in the investment for the 10-year term of the investment.

7. Reliance on Others. The Fund is relying on contractors in providing services to the Fund. Relationships with third-party service providers may involve special risks associated with the possibility that a third-party service providers may (i) have economic or business interests or goals that are inconsistent or contradictory with those of the Fund, including engagements with entities that compete with the Fund's interests (ii) take actions contrary to the instructions or requests of the Fund or contrary to the Fund's policies or objectives, (iii) be unable or unwilling to fulfill its obligations under the agreement with the Fund, (iv) impermissibly use Fund's assets, (v) improperly manage sub-contractors and others engaged by the third-party service and management providers, or (vi) experience financial difficulties. The occurrence of such problems could have a material adverse effect on the business and prospects of the Fund.
8. Risk of Litigation. If the Fund is subjected to lawsuits by government entities or private parties, then expenses or liabilities of the Fund arising from any such suit would be borne by the Fund. While the Fund will seek to obtain a general liability insurance policy covering its activities, such insurance may not cover all costs and expenses related to litigation.
9. Income Taxes Imposed on Investors. It is anticipated that any distributions made to Investors above their investment will be taxed. The tax circumstances of each Investor may vary and they should check with their personal tax advisor to determine how they may be taxed.
10. Voting Rights. Investors will hold non-voting ownership in the Fund and will have no authority to participate in the management of the Fund.
11. No Operating History. The Fund is a newly formed. Therefore, a prospective Investor has no prior performance of the Fund upon which they may rely in assessing the future performance of the Fund.

MANAGEMENT

Fund Team

Day to day operations of the Fund will be managed by InvestNewMexico.us. The ownership and leadership of InvestNewMexico.us is comprised of Michael Segura and Letitia Montoya, who are Native New Mexican with extensive experience in raising capital and running businesses.

Michael Segura, Fund Manager



Michael Segura is a Native of Santa Fe New Mexico. He is a Veteran of the United States Airforce and worked in Electronic Engineering Technologies. He then retired as Chief Executive Officer from Assure Financial Group and oversaw Financial Planning, Securities and Insurance field for over 30 years. Michael Segura was a Regional Manager for MetLife Securities and Senior Executive Vice President of Investments for Wachovia Securities and Wells Fargo Advisors. He is enrolled at ASU pursuing his Degree in Biomimicry which has become his guiding principal in his investment choice for green technology for the future of our children. He enjoys spending time with his children and grandchildren.

Letitia Montoya, Fund Manager

Letitia Montoya is a Native of Santa Fe New Mexico. She retired from Assure Financial Group as the Chief Operations Officer. She was accountable for overseeing day to day operations, policies and managing employees. Furthermore, she maintained compliance for Assure Financial Group with state and federal regulations related to the securities and insurance Industry for more than 20 years. She achieved a Bachelor's Degree in Mathematics and a Minor in Computer Science. Additionally, Letitia earned a Master's Degree in Education for the Leadership Strand, Youth at Risk. She loves spending time with her children and grandchildren. Finally, she is recognized for her culinary skills , and enjoys educating and teaching others how to cook.

Board of Advisors

The management team is supported by advisors Rudy Beserra, Mary Herrera, Karl Dakin and John C. Moore.

Rudy Beserra



Rudy M. Beserra was Coca-Cola's Senior Vice President for Latin Affairs. He began his career at Coca-Cola in 1989, after serving as Special Assistant to President Ronald Reagan on Latino and Small Business Affairs. He has built a long successful career as an advocate and voice for the Latino community. With Coca-Cola, he has strengthened the company's bridge to hundreds of Latino organizations and small businesses in the U.S. A native of Albuquerque, New Mexico, Mr. Beserra lives in Atlanta with his wife and two daughters.

Rudy Beserra will focus on corporate and government relations.

Mary Herrera



Mary Herrera is an American politician. She is the former New Mexico Secretary of State serving from 2006 to 2010. A native of Albuquerque, Herrera graduated from West Mesa High School in 1977. She received both her Bachelor and Master's degrees in Business Administration from the College of Santa Fe.

Mary Herrera will focus on taxes, accounting and auditing.

Karl Dakin



Mr. Dakin is an entrepreneur, a leader of business startup projects and an advisor on innovation commercialization with expertise on raising early stage money. With 40 years of experience in technology commercialization, he is a popular speaker/educator and small business/buy local/impact investment advocate.

He splits his time between coaching organizations in raising capital, leading technology startup businesses and sharing his knowledge on entrepreneurship, growth strategies and early stage capital. He is currently supporting Opportunity Zone businesses and community projects, indoor agriculture and hemp.

Karl Dakin will focus on financial and legal matters.

John C. Moore



John's successful career in business development, marketing, high-tech recruiting, sales and community activism spans 30 plus years. John's *Business Development* career started as founder and the executive responsible for Marketing and Sales for a highly successful Silicon Valley venture. The sale of that company, Nevada Western, facilitated a move to Napa, CA. John moved to Albuquerque in 2013 and was selected Executive Director for STEPS, Albuquerque's Entrepreneur Resource Team. He is responsible for directing, planning and all direct client contacts and relations.

John Moore will focus on small business incubation.

REVENUE PROJECTION

To reach its minimum goal of returning to Investors two hundred twenty-five percent (225%) of their \$25 million investment, it is assumed:

- The Fund will successfully raise their maximum capital goal of \$25,000,000 through this Offering;
- The Fund will begin investing in Opportunities immediately;
- During the 10-year term, the Fund will sell its interest in selected Opportunities and invest in new Opportunities;
- During the 10-year term, the Fund will invest in over 20 New Mexico businesses;
- During the 10-year term, the Fund will generate over \$115 million in revenue;
- The Fund will distribute Investors' share of ordinary income to Investors each year;
- The Investors will use ordinary income distributions to pay taxes in 2026 on the capital gains invested in this Offering
- Capital gains taxes paid in 2026 will reduced by 15%
- During the 10-year term, the Fund will pay management fees of \$7,800,000;
- The Fund will begin selling off Opportunities upon fulfillment of the 10-year term and will complete sale of all Opportunities by the end of 2030
- The Fund will make no distributions of capital gains to Investors until the end of the 10-year term;
- The Fund will only make distributions to Investors until total distributions to Investors equal 120% of their investment;
- Thereafter, the Fund will distribute 60% of net earnings to Investors

If the Fund successfully attains its goals, it will pay out to Investors a return of capital of \$25,000,000 and a return on their investment of \$56,250,000.

The return on investment will qualify for a federal waiver of capital gains taxes.

INM-OZ FUND 2020

| INM OZFUND 2020, LLC | | | | | | | | | | | | | |
|-------------------------------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------------|
| Minimum Target Cash Flow Projection | | | | | | | | | | | | | |
| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2029 | 2030 | Total | |
| Investments | \$ 10,000,000 | \$ 15,000,000 | | | | | | | | | | \$ 25,000,000 | |
| Revenue | | \$ 2,400,000 | \$ 3,200,000 | \$ 4,100,000 | \$ 5,900,000 | \$ 9,000,000 | \$ 12,000,000 | \$ 15,000,000 | \$ 18,000,000 | \$ 21,000,000 | \$ 25,000,000 | \$ 115,600,000 | |
| Expenses | \$ 300,000 | \$ 750,000 | \$ 750,000 | \$ 750,000 | \$ 750,000 | \$ 750,000 | \$ 750,000 | \$ 750,000 | \$ 750,000 | \$ 750,000 | \$ 750,000 | \$ 7,800,000 | |
| Net | \$ 9,700,000 | \$ 16,650,000 | \$ 2,450,000 | \$ 3,350,000 | \$ 5,150,000 | \$ 8,250,000 | \$ 11,250,000 | \$ 14,250,000 | \$ 17,250,000 | \$ 20,250,000 | \$ 24,250,000 | \$ 132,800,000 | |
| Distributions to Investors | | | | | | | | | | | | \$ 81,250,000 | |
| 100% of Net Earnings | | \$ 30,000,000 | | | | | | | | | | \$ 25,000,000 | Return of Capital |
| 60% of Net Earnings | | \$ 51,250,000 | | | | | | | | | | \$ 56,250,000 | Return on Investment |
| | | \$ 81,250,000 | | | | | | | | | | 225% | |