



# ANNUAL REPORT

20  
19

Our activities and  
accomplishments.

[www.ccdbusiness.org](http://www.ccdbusiness.org)

## Our Mission:

To encourage economic development, diversify local economies, support industry, and enhance the quality of life for all in the region.

## Our Vision:

Provide opportunity for proactive economic growth through diversification and expansion.

Presented by:  
Theresa Haga

Annual Prepared For :  
CCD Board of Directors

# ANNUAL REPORT

20  
19

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A Summary of Accomplishments  
& Activities

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## — CCD Summary

This report provides a summary of CCD's activities and accomplishments for July 2018 – June 2019.

The Staff and Board of Directors of CCD Business Development Corporation are pleased to submit our Annual Report for the fiscal year ending June 30th, 2019. This report marks CCD's 48th year of providing flexible and innovative financing opportunities to small businesses and assisting our small communities and special districts with our many community development programs and services.

CCD Business Development Corporation is governed by a Board of Directors made up of representatives from public and private sectors within the three counties served by CCD. The Board manages the corporation's business through a committee structure, and through staff guided by an Executive Director/Finance Manager. CCD serves as the Federal Economic Development District as defined by the US Economic Development Administration for Coos, Curry and Douglas counties.

CCD is a mission-based lender, connected to the community not just physically but financially. As a non-profit lender, we use our excess capital on economic development for the communities we serve.

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### Our Mission:

“To encourage economic development, diversify local economies, support industry, and enhance the quality of life for all in the region.”



## VISION

“Provide opportunity for proactive economic growth through diversification and expansion.”



# Message from the outgoing Board Chair



**Melissa Cribbins**

Outgoing Board Chair

Coos County  
Commissioner

Dear Colleagues and Friends

It is hard to believe that a year has passed since I became CCD Board Chair! It has been a year of change and opportunity for CCD. We welcomed new staff and board members, and said goodbye to others. We have taken on new projects, and worked on building and expanding projects that will improve things for the better in Coos, Curry, and Douglas Counties. We have a lot to celebrate, and much to be proud of.

CCD is privileged to have great board members and staff to support its mission. I want to personally thank each and every one of you for the time you give to support this organization. The most precious resource that we have is time, and each of us has many demands on our time. We all feel pulled in different directions, and we have to choose where to spend the limited resources that we have. I know that, for me personally, when I read my board packet or look at a loan request, I have no doubt that the time I spend on CCD business directly benefits my county and its citizens.

I hope you think of CCD when you are in the community and hear of a business that needs capital, or a project that a community development block grant (CDBG) could assist. For example, the unincorporated community of Dora Sitkum is building a fire engine garage with CDBG program funding and the assistance of CCD employee Tracy Loomis. Dora Sitkum is a remote area about 20 miles east of Myrtle Point, and they have limited cell phone coverage in the event of an emergency. This garage will allow firefighters to respond to an emergency, even if the road is impassible, which happens on a too frequent basis. CCD has been critical in the funding and management of this project, and the community is so grateful for their support.

I hope you all take the opportunity to speak up for CCD when you hear opportunities that they can help with! Thanks again for your service to the board, and for the work you do for our communities.

Melissa Cribbins

Coos County Commissioner



## Executive Report

My first year as the Executive Director/Finance Manager has been exciting and productive. The work is everlasting, challenges are a normal occurrence, competition is tough, but our commitment to deliver quality programs and services to the communities we serve is endless.

Over the past 48 years, CCD Business Development Corporation has provided 456 loans through our various loan programs. From these 456 loans, over \$150 million was in direct funding, over \$394 million in leveraged funds, 4,280 jobs were created, and 2,545 jobs were retained. The primary objectives of these programs is economic development and job creation. Through these programs CCD was able to assist businesses with obtaining the financing they needed to start or expand.

CCD and our economic development partners have completed many great tasks this year. Here are a few:

- Approved and funded 9 SBA 504 loan projects totaling \$5.5 million in direct funds to Oregon small businesses.
- Approved and funded 4 CCD Revolving Loan Fund projects totaling \$610,000 in direct funds to our region small businesses.
- Under contract to provide Project Administration for 16 projects throughout the region. Total regional projects \$85,279,977.
- Made 13 Presentations.
- Attended 81 Economic Development/Community Meetings.
- Attended 30 Trainings/Webinars.
- Attended 13 Enterprise Zone Meetings.
- Attended 13 Community Events.
- Attended 10 Lender Meetings.
- Hosted 2 Opportunity Zone Training.
- Hosted Enterprise Zone Workshop.
- Sponsored 5 Community Events.
- Launched New Website.

I would like to offer thanks to the Executive and Loan Committee members and the entire Board of Directors of CCD as they continue to lead CCD. They are committed to insure CCD continues to offer a high level of service to our clients and region.

In summary, CCD continues to work with our counties, cities, special districts, businesses, and our partners to assist their efforts to add investment and jobs to our communities. I look forward to another prosperous year for CCD in 2020.

Respectfully Submitted,

Theresa Haga

Executive Director/Finance Manager

# Our Board of Directors

July 2018 - June 2019

## Coos County

### John Burns

Chief Executive Officer, Port of Coos Bay

### Rodger Craddock

City Manager, City of Coos Bay

### George Barton

Retired

### Melissa Cribbins

Coos County Commissioner

### Judy Duff-Metcalf

CEO, Tribal One

### Terence O'Connor

City Administrator, City of North Bend

### Sammie Arzie

AVP/Commercial Banker, Banner Bank

### Jessica Engelke

Business/Marketing Instructor, SOCC

### Sam Baugh

Executive Director, South Coast Development Council

## Curry County

### Court Boice

Curry County Commissioner

### Jodi Fritts

City Administrator, City of Gold Beach

### Joe Shitara

Retired

### Summer Matteson

Economic Development, Curry County

### Bret Curtis

Remax

### Steve Courtier

Port Manager, Port of Port Orford

### Randy Mason

SR Relationship Manager, Rogue Federal Credit Union

### David Johnson

Finance Director, City of Port Orford

## Douglas County

### Chris Boice

Douglas County Commissioner

### Sean Negherbon

City Administrator, City of Myrtle Creek

### Joel Hooper

Hooper Wealth Investments

### Charmaine Vitek

Port Manager, Port of Umpqua

### Ron Doan

Cow Creek Government Offices

### Sam Carter

Regional Business Manager, Pacific Power

### Randy Richardson

VP Commercial Relationship Manager, Oregon Pacific Bank

### Kristi Gilbert

Community Development Specialist, City of Sutherlin



# Our Officers & Committees

July 2018 - June 2019

## Board Officers

Melissa Cribbins

Chair,  
Coos County

Joel Hooper

Vice Chair,  
Douglas County

Jodi Fritts

Secretary,  
Curry County

Chris Boice

Asst. Secretary,  
Douglas County

## Executive Committee

Melissa Cribbins

Coos County

Jessica Engelke

Coos County

Jodi Fritts

Curry County

Randy Mason

Curry County

Joel Hooper

Douglas County

Sean Negherbon

Douglas County

Sammie Arzie

At-Large Member

Randy Richardson

Douglas County

## Loan Committee

Rodger Craddock

Coos County

Melissa Cribbins

Coos County

Sammie Arzie

Coos County

Jodi Fritts

Curry County

Randy Mason

Curry County

David Johnson

Curry County

Charmaine Vitek

Douglas County

Joel Hooper

Douglas County

Randy Richardson

Douglas County

## Budget Committee

Melissa Cribbins

Coos County

Sammie Arzie

Coos County

Randy Mason

Curry County

David Johnson

Curry County

Sean Negherbon

Douglas County

Charmaine Vitek

Douglas County

## Nominating Committee

Melissa Cribbins

Coos County

Randy Mason

Curry County

Kristi Gilbert

Douglas County

Our Staff.  
Making big  
impacts in  
Economic  
Development.



**Theresa Haga**  
Executive Director  
Finance Manager



**Bryan Sykes**  
Accounting Manager  
Assistant Director



**Tracy Loomis**  
Community Development Director



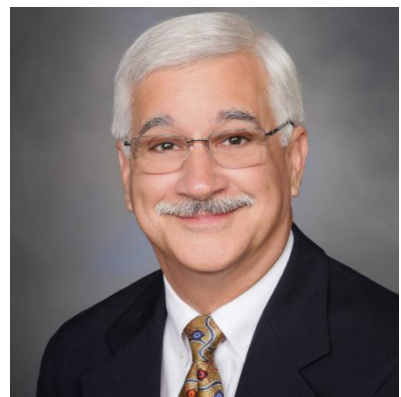
**Brandi Medeiros**  
Community Development Specialist



**Michele Laird**  
Loan Assistant  
Loan Servicing Specialist



**Krisha Rasmussen**  
Loan Servicing Tech



**Louie Robida**  
Loan Officer

# Our 2018/2019 Strategic Goals

- Increase revenue by 10%
- Update CCD's website
- Increase CCD's sba 504 loan approvals and funding by 25%.
- Target potential partner visits to a minimum of 3 per month.
- Target/visit rural municipalities and any projects that lack capacity and assist with grant/application submittals.
- Develop one new project.
- Increase operational reserves
- Secure additional funding for CCD's in-house revolving loan funds.
- Encourage 10% of CCD's in-house loans to refinance with a traditional bank.
- Meet with three communities regarding possible upcoming projects.
- Streamline environmental reviews.

Together, we were successful in achieving 9 of the 11 strategic goals for 2018/2019.



## — Finance Department

CCD Business Development Corporation is an Oregon corporation licensed and regulated by the U.S. Small Business Administration (SBA) as a Certified Development Company (CDC) and 504 lender.

How CCD Business Development Corporation lending is working in our local communities.

### SBA 504 Loans Approved or Funded

- Monroe Golf, LLC / Diamond Woods, LLC
- Franciso Ochoa LLC / Ochoa's Queseria LLC
- Ippon, LLC / BMAI, Inc. dba Best Martial Arts Institute
- McKenzie Development LLC / CKH Inc., dba McKenzie Scaffolding
- Hallmark Inns & Resorts Inc. dba Hallmark Hospitality Services
- Hart Investment Property LLC / Precision Classics Collision, Inc.
- Ameer Sharif & Khazal Hussein / One Time Auto Repair LLC
- Old Depot Property LLC / Dove Fitness, Inc. dba Anytime Fitness

### CCD In-House Approved or Funded

- Deckor, LLC dba Front Street Provisioners
  - BTS Surveying, Inc.
  - Ready Road Trucking, LLC
  - Honor Freedom Enterprises, Inc. dba Lookingglass Brewery
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# Finance Department — —

## SBA 504 Loans Paid-In-Full

- Southport Lumber Co., LLC dba Southport Lumber Co.
- Carl & May Jenson / Mayper Corporation
- Hina Hospitalities, LLC dba Ramada & Convention Center
- Jay Ambe Investment, LLC dba Rodeway Inn
- Chong Shaffer & Chong Massie dba Chong's Hair Design
- Linden Manor, LLC / BME Enterprises, Inc.

## CCD In-house Loans Paid-In-Full

- Caskids, Inc. dba Blue Moon Saloon & Café
- Michael L. Babcock dba Oregon Seafoods LLC
- Pacific Air Comfort, Inc.
- North Douglas Machine Company
- Tyler Road & Excavation, LLC
- Amanda & Kyle Wirebaugh dba Momentum Fitness
- Golden Avenue Properties LLC / Hair Co. Etc. Salon & Day Spa LLC
- S. A. Schuyler & Sons, Inc.
- A Bauman & Sons, LLC

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At CCD Business Development Corporation, we're here to help build your business. Dedicated to assisting new business, growing our existing industries and improving our region's business climate. We're ready and waiting to provide a wide range of services for your company, whether you're a start-up or a well-established business.



# Finance Department

## Revolving Loan Fund Projects

### **Deckor LLC**

dba Front Street Provisioners

737 N Front Street

Coos Bay, OR 97420

(541) 808-3420

[www.frontstreetprovisioners.com](http://www.frontstreetprovisioners.com)



### **BTS Surveying, Inc.**

348 SE Jackson Street

Roseburg OR, 97470

(541) 673-0966

### **Honor Freedom Enterprises, Inc.**

dba Lookingglass Brewery

192 SE Main Street

Winston OR, 97496

(541) 671-2311

[www.lookingglassbrewery.com](http://www.lookingglassbrewery.com)



# Finance Department

## SBA 504 Loan Projects



### **Hallmark Inns & Resorts Inc.**

dba Hallmark Hospitality Services

155 SW Elizabeth Street

Newport, OR 97365

(541) 272-3630

[www.whalernewport.com](http://www.whalernewport.com)

### **Ameer Sharif & Khazal Hussein**

dba One Time Auto Repair LLC

1048 SE Baseline Street

Hillsboro, OR 97123

(971) 544-7121

[www.onetimeautorepairllc.com](http://www.onetimeautorepairllc.com)



### **Monroe Golf, LLC**

Diamond Woods, LLC

96040 Territorial Road

Monroe, OR 97456

(541) 998-9707

[www.diamondwoods.com](http://www.diamondwoods.com)



# Finance Department

## SBA 504 Loan Projects

### Hart Investment Property LLC

Precision Classics Collision, Inc.

737 N Front Street

4685 Isabelle Street

(541) 689-2550

[www.precision-classics.com](http://www.precision-classics.com)



### Ippon, LLC

BMAI, Inc.

dba Best Martial Arts Institute

795 Almaden Street

Eugene, OR 97402

(541) 345-0684

[www.bmai.org](http://www.bmai.org)

### McKenzie Development LLC

CKH, Inc. dba McKenzie Scaffolding

732 Shelley Street

Springfield, OR 97477

(541) 746-6800

[www.mckenziescaffolding.com](http://www.mckenziescaffolding.com)



# Finance Department — —

## CCD's REVOLVING LOAN FUNDS (RLF)

CCD's Revolving Loan Funds cover Coos, Curry, Douglas, Jackson, Josephine and Lane counties. These programs were created to assist with business financing when other financing is not available, or a traditional financial institution is looking for a partner to assist their client. Any legal entity, including individuals, public and private organizations can apply for financing. Our programs may finance from \$25,000 to \$250,000 to any one borrower up to 75% of the total project cost. Eligible costs include land, building costs, equipment, inventory and working capital. The collateral pledged must adequately secure the entire loan. CCD charges a \$250 non-refundable application fee. If the loan is approved and funded, CCD charges a 2% closing fee at the time of funding. Unlike bank financing, CCD often takes on higher-risk loans, such as start-up, to assist businesses. While this alternative loan program may be more accessible to a wider group of borrowers, CCD does not compete with banks; but rather it complements their financing options so that local businesses can grow.

We are Your Ongoing Partner: Unlike some organizations, we do not step away once your funding is in hand. We are committed to remaining your partner through the life of your loan as your business grows.

## Small Business Administration (SBA) 504 Loan

The Small Business Administration (SBA) 504 Loan Program available through CCD Business Development Corporation provides affordable long-term capital for the purchase of major fixed assets, such as owner-occupied commercial real estate, energy efficient green projects and/or heavy-duty machinery and equipment, without the high down payment requirements often associated with conventional financing programs. Borrowers can also get relief from high-interest commercial mortgage debt under the SBA's 504 Debt Refinancing Program.

### Goals of the SBA 504 Loan Program:

- Create Economic Development Opportunity in a Community
- Provide Affordable Long-Term Financing for Business Expansion
- Give a Financial Incentive to Encourage Private Lender Participation
- Give a Financial Incentive to Stimulate Business Capital Investments
- Provide Access to Public Capital Markets for Small Business

### Maximum SBA 504 Loan Amount:

- SBA 504 Loans, including Public Policy Loans, is set at a \$5 million limit
- SBA 504 Loans to small manufacturers and energy loan projects, is set at a \$5.5 million limit

### SBA 504 Terms and Loan Fees:

- Loan maturities of 10, 20 and 25 years are available
- Loan fees total approximately 3 percent of the debenture and may be financed with the loan

The SBA loan guarantee programs are among the most widely used tools in business financing today. Today's SBA programs enable small and medium size businesses grow by borrowing on more favorable terms than they could obtain on their own.

**"SBA's mission is to help small businesses grow and prosper."**

## — Community & Economic Development Department

CCD serves the region of Coos, Curry and Douglas Counties in Oregon as this region's Economic Development District (EDD). CCD Receives an annual planning grant from the EDA, which enables us to provide technical assistance, project development, grant/project application writing and administration services to agencies in the CCD region.

**TOTAL GRANT / PROJECT ADMIN PROJECTS: \$85,279,977**  
(CCD contracted FY 18-19)

### COOS COUNTY

		Project Cost
City of Coos Bay	Wastewater System Repair Project #1	\$ 4,978,213
City of Coos Bay	Wastewater System Repair Project #2	\$ 7,784,025
City of Coos Bay	Wastewater Treatment Plant Const.	\$24,531,820
Coos County	Dora-Sitkum Rural Fire Garage	\$ 445,950
City of Myrtle Point	Wastewater Treatment Plant Const.	\$14,224,953
City of Coquille	Sturdivant Dock Grant Admin.	\$ 425,625
<b>TOTAL OF COOS COUNTY PROJECTS</b>		<b>\$52,390,586</b>

### CURRY COUNTY

		Project Cost
Curry County	Head Start Building Remodel	\$ 1,686,549
Pelican Bay Heights	New Tanks, Pump Station	\$ 394,027
<b>TOTAL OF CURRY COUNTY PROJECTS</b>		<b>\$ 2,080,576</b>

### DOUGLAS COUNTY

		Project Cost
City of Canyonville	Wastewater System Phase 2-Const.	\$13,033,016
City of Drain	Wastewater Treatment Plant Const.	\$ 7,846,000
City of Roseburg	UCAN Head Start Building Const.	\$ 3,893,541
City of Sutherlin	Schoon Mtn Tank/Pump Sta.	\$ 975,980
City of Winston	Snow Pump Station Upgrades	\$ TBD
City of Yoncalla	Wastewater Pump Sta/Improvements	\$ 2,389,000
Douglas County	Gardiner Sanitary District Upgrades	\$ 2,151,828
Lawson Acres	Water Main Connection to Riddle	\$ 519,450
<b>TOTAL OF DOUGLAS COUNTY PROJECTS</b>		<b>\$30,808,815</b>



# Community & Economic Development Department

CCD is the Enterprise Zone Manager for 8 Oregon Enterprise Zones.

Total investment and employees, for Fiscal Year 2018 - 2019 as follows:

	\$ Investment	New Employees	Retained Employees
<b>COOS COUNTY</b>			
Coquille Valley EZ	0	0	0
Bay Area EZ	\$18,079,629	65	90
<b>CURRY COUNTY</b>			
Gold Beach EZ	0	0	0
Curry County EZ	0	0	0
<b>DOUGLAS COUNTY</b>			
South Douglas EZ	\$16,142,803	87	192
Roberts Creek EZ	\$15,374,712	30	500
Sutherlin Oakland EZ	\$58,669,255	130	312
Lower Umpqua EZ	\$ 9,901,462	14	86
<b>TOTAL PROJECT INVESTMENTS</b>		<b>\$118,167,861</b>	
<b>TOTAL NEW EMPLOYMENT</b>		<b>326</b>	
<b>TOTAL RETAINED EMPLOYEES</b>		<b>1,180</b>	

# Community & Economic Development Department

## CEDS:

CCD, along with the Coos, Curry, and Douglas County CEDS Committee, has submitted the 2019-2023 CEDS – Comprehensive Economic Development Strategy – to the EDA, for their review and approval. This document should be approved by June 30, 2019. The EDA requires that a 5-year CEDS document be created and updated by CCD, who is the EDA Economic Development District for Coos, Curry, and Douglas Counties.

This CEDS document includes:

- SWOT Analysis
- Priority Goals, Strategic Direction, Action Plans
- Economic Resilience
- Economic Profile

## This CEDS document:

Contributes to effective economic development in our communities and regions through a locally-based and regionally driven economic development planning process. Economic development planning – as implemented through the CEDS – is not only a cornerstone of the U.S. Economic Development Administration's (EDA) programs, but successfully serves as a means to engage community leaders, leverage the involvement of the private sector, and establish a strategic blueprint for regional collaboration.

## Our Community & Economic Development Partners in Coos, Curry, & Douglas Counties

- The Cities
- The Ports
- The Tribes
- Special Districts
- EDA – Economic Development Administration
- SBDC - Small Business Development Centers
- SCDC - South Coast Development Council
- The Partnership
- NeighborWorks Umpqua
- OEDD - Oregon Economic Development Districts
- OBDD – Oregon Business Development Department
- USDA – Rural Development
- DEQ – Department of Environmental Quality
- OEDA - Oregon Economic Development Association

# Community & Economic Development Department

## Project Highlights

Roseburg Head Start Building Construction



Myrtle Point Wastewater Treatment Plant



Yoncalla Wastewater Pump Station Improvements



Brookings Head Start Building Remodel



Coos Bay Wastewater Treatment Plant



# Our Partners

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Economic Development Administration  
[www.eda.gov](http://www.eda.gov)

Department of Environmental Quality  
[www.oregon.gov/deq/pages/index.aspx](http://www.oregon.gov/deq/pages/index.aspx)

Oregon Business Development Department  
[www.oregon4biz.com](http://www.oregon4biz.com)

United States Department of Agriculture  
[www.usda.gov](http://www.usda.gov)

U.S. Small Business Administration  
[www.sba.gov](http://www.sba.gov)

National Association of Development Companies (NADCO)  
[www.nadco.org](http://www.nadco.org)

SCORE  
Business Mentoring and Education  
[www.score.org](http://www.score.org)

Lane Council of Governments  
[www.lcog.org](http://www.lcog.org)

Oregon Cascades West Council of Governments  
[www.ocwcog.org](http://www.ocwcog.org)

Mid-Willamette Valley Council of Governments  
[www.mwvcog.org](http://www.mwvcog.org)

SOREDI  
[soredi.org](http://soredi.org)

Umpqua Economic Development Partnership  
[www.uedpartnership.org](http://www.uedpartnership.org)

South Coast Development Council (SCDC)  
[www.scdcinc.org](http://www.scdcinc.org)

Small Business Development Center (SBDC)  
[www.bizcenter.org/centers/southwestern-sbdc/](http://www.bizcenter.org/centers/southwestern-sbdc/)



# Our Testimonials

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Having the peace of mind of owning our own building seemed to be an impossible dream after being tenants for 30 years. Then we found out about the SBA 504 program through CCD and the Lane Council of Governments in Eugene. Dan Betschart at LCOG helped us through what seemed to be one insurmountable task after another. Whenever we had doubts, Dan made it all seem so easy and helped keep our stress levels down! Yes, there were lots of forms and paperwork to get through, but now the future of our business is not at the whims of a landlord and we are building equity with every “rent” check. Thank you, CCD! The future of our business is more secure because of you!

Alan Best - Owner of Best Martial Arts Institute in Eugene, Oregon  
Best Martial Arts Institute  
795 Almaden Street  
Eugene, OR 97402

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My project was to buy a business which was in decline and make it profitable. After months of trying unsuccessfully to work with my bank for a loan, I approached CCD with my plan. The people there showed interest in my project and understood the plan. They were clear about the loan process and were never once vague about how long it would take to find out if the loan was approved. What a refreshing change! The process went exactly as they told me. They were timely about every step we took toward the conclusion. I was never left wondering.

I got the loan and am now in year two of a creative woodworking business. Thanks to CCD staff planning, I was able to complete the loan process and still have “start-up” expense money. I am pleased to state the folks at CCD not only were available to me during the loan process, they are also interested in the ongoing business, checking in by visit or online from time to time, to see if I have any needs.

Thank you, Michele and Theresa. Without your help, another Myrtlewood business would have been lost. Instead it is recovering and will soon be thriving and helping the local economy.

Esther W Williams, Managing Member  
Pacific Coast Myrtlewood, LLC  
47422 Highway 101  
Bandon, Or 97411

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When I had an opportunity to expand our business through an acquisition, my biggest concern was finding funding to close the deal. My experience with CCD, really clarified a major difference between banks and an economic development company.

You see banks, like any for profit business, are insanely focused on the bottom line. If you are in a business that is in a market they aren't familiar with, the perceived risk is higher, so you're going to run into more hurdles. Similarly, if your business is growing rapidly as ours has, the earnings from previous years likely won't support the debt incurred for recent increases in inventory. CCD has the ability to look past hurdles such as these that tie the hands of typical lenders.

My experience over the past 16 years with lenders has been really time consuming and far more often than not, hasn't produced the desired result. This has stymied growth and brought a lot of stress into being a business owner that shouldn't be necessary. With CCD, their experienced and helpful staff, plus the way they look at local business as an investment in the development of our community, I now have a financial resource I can count on. If you find yourself struggling to fund a business expansion, I'd highly recommend reaching out to one of their friendly staff, it could be just the solution you've been looking for.

Tim Allen Owner  
Roseburg Rental  
South Umpqua Rentals  
1240 SE Stephens St.  
Roseburg, OR. 97470



**2019**

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CCD, A Certified  
Development Company

[www.ccdbusiness.org](http://www.ccdbusiness.org)

Presented by:  
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