

Our Mission:
Encourage economic development, diversify local economies,
support industry, and enhance quality of life for all in this region.



Annual Report

Our Activities and accomplishments for 2020

Presented by:
Theresa Haga

Prepared for:
CCD Board of Directors

ANNUAL REPORT

20
20

— —
A Summary of Accomplishments
& Activities

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— CCD Summary

This report provides a summary of CCD's activities and accomplishments for July 2019 – June 2020.

The Staff and Board of Directors of CCD Business Development Corporation are pleased to submit our Annual Report for the fiscal year ending June 30, 2020. This report marks CCD's 49th 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 also designated a "Certified Development Company" by the US Small Business Administration (SBA). CDC's work in conjunction with conventional financial institutions to provide funding for businesses that would otherwise have access to high-quality financial resources.

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.

Our Mission:

"Encourage economic development, diversify local economies, support industry, and enhance 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



Joel Hooper

Outgoing Board Chair

Douglas County
Hooper Wealth Management Group

Dear Members, Partners, Colleagues and Friends,

As I step down as a CCD Board Chair for 2019-20, I would like to express my thanks and privilege of serving in this role. It has been my honor to serve and to help lead this wonderful organization during one of the most important and trying times of this lifecycle. When I became involved with CCD, I quickly realized that this organization is essential to the well-being of our community.

We are certainly in trying times. A year ago, no one could have predicted that, within the span of a few weeks, we would find ourselves in the middle of a worldwide pandemic that would upend the routines of everyday life and work, and profoundly impact the economy and people's livelihoods. We should be proud of the leadership the CCD demonstrated during this time. Having to maintain our responsibilities, we transitioned in a positive manner from our normal meetings to going virtual via Zoom meetings. By doing so, we continued to serve to the best of our ability.

As I end my year of being CCD's Board Chair, I would like to thank each and every one of you for the many ways in which each of you have contributed to the many projects we have taken on. We should all be so proud as we continually strive and improve our surrounding counties.

Joel Hooper

Outgoing Board Chair

Executive Director/Finance Manager Report

2020 was a successful year for CCD Business Development Corporation. As I reflect on the past year and each project, partner, staff and Board member who make CCD such a unique organization, I am filled with pride!

These pages are full of impact and success stories which would not be possible without all the time, commitment, dedication and support of the staff, Board and our partners.



COVID-19 has disrupted and impacted our world, but it has also provided the opportunity for us to come together to address the impacts, begin the recovery and establish some resiliency for our region. I personally appreciate the relationships and partnerships that have already been established because of the crisis. You will also read about emergency COVID-19 grant and loan programs developed and implemented to help impacted businesses in our communities.

The year has been another step in CCD's journey of continued innovation in lending, building and cultivating new partnerships, and amplifying the impact of our programs and services on the communities we serve.

Here are a few highlights:

- Approved/funded 9 SBA 504 loan projects totaling \$3,803,000 million in direct funds to Oregon small businesses.
- Approved/funded 13 CCD Revolving Loan Fund projects totaling \$243,800 in direct funds to our region small businesses.
- Deployed 117 CCD/State of Oregon COVID-19 Emergency Business Assistance Grants totaling \$350,000 to our region small businesses.
- Under contract to provide Project Administration for 18 projects throughout our region. Total regional projects \$87,798,673.
- Made 10 Presentations
- Attended 152 Economic Development/Community Meetings
- Attended 61 Trainings/Webinars
- Attended 21 Community Events.
- Attended 7 Lender Meetings.
- Sponsored 4 Community Events.
- Received \$60,000 Oregon Community Recovery Grant from the Oregon Community Foundation.
- Received \$400,000 EDA CARES Supplemental Planning Grant
- Received \$1.5m EDA CARES Revolving Loan Fund Grant

None of this impactful work could be carried out without the help of our many economic development partners, lending partners, small business development centers, small business owners, staff and Board members. Thank you for your continued support of our mission to encourage economic development, diversify local economies, support industry, and enhance the quality of life for all in the region.

Respectfully submitted,

Theresa Haga
Executive Director/Finance Manager

Our Board of Directors

July 2019 - June 2020

Coos County

John Burns

Chief Executive Officer,
Port of Coos Bay

Rodger Craddock

City Manager,
City of Coos Bay

Iliana Montiel

CTCLUSI

Melissa Cribbins

Coos County Commissioner

Judy Duff

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

Shaun Gibbs

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

Tammie Kaufman

Cooperative Management
Solutions

Randy Mason

SR Relationship Manager,
Rogue Credit Union

David Johnson

Finance Director,
City of Port Orford

Douglas County

Chris Boice

Douglas County
Commissioner

Tim Allen

Roseburg Rentals

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

Resigned:

George Barton, Retired - Coos County

Steve Courier, Port of Port Orford, Port Manager - Curry county

Our Officers & Committees

July 2019 - June 2020

Board Officers

Joel Hooper
Chair,
Douglas County

Jodi Fritts
Vice Chair,
Curry County

Jessica Engelke
Secretary,
Coos 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

Randy Richardson
Douglas County

Sammie Arzie
Coos County At-Large
Member

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

Tim Allen
Douglas County

Charmaine Vitek
Douglas County

Nominating Committee

Melissa Cribbins
Coos County

Randy Mason
Curry County

Kristi Gilbert
Douglas County

Meet The CCD Team



Theresa Haga

Executive Director/Finance Manager
Start Date: March 2000



Bryan Sykes

Accounting Manager/
Assistant Director
Start Date: March 2016



Tracy Loomis

Community Development Director
Start Date: September 2007



Brandi Medeiros

Community Development Specialist
Start Date: September 2011



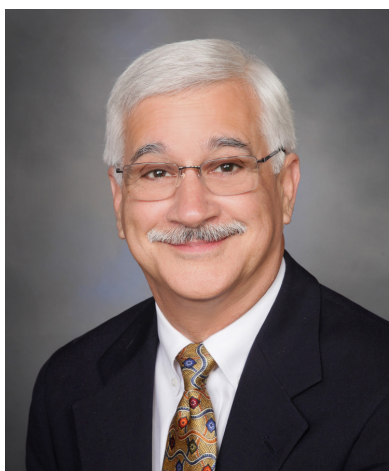
Michele Laird

Loan Officer
Start Date: Sept. 2013



Krisha Rasmussen

Loan Servicing Tech
Start Date: July 2018



Louie Robida

Loan Officer
Start Date: June 2010



Brianna Rogers

Accounting Generalist
Start Date: Jan. 2020

Our 2019/2022 Strategic Goals

- Work on increasing operational reserves.
- Increase awareness of CCD's programs & services.
- Increase CCD's SBA 504 loan approval and funding by 25%.
- Develop and implement an existing Borrower Outreach Program.
- Develop, organize and streamline N:Drive and Ventures to maximize staff efficiency.
- Annually meet with three communities regarding possible upcoming projects, and those that may lack capability, offer CCD's assistance with grant/funding application submittals.
- Work with communities/entities on developing new projects.
- Send Staff through the "Oregon Certified Economic Developer Program".
- Decrease reliance on local server hardware at both locations to increase data security and resilience, and employee accessibility.

Amended 2019/2022 Strategic Goals

- Continue building toward a sustainable operational reserve.
- Increase awareness of CCD and regional programs and services.
- Maintain a 25% increase in SBA 504 loan approvals and funding.
- Implement a Borrower Outreach Program to mitigate risk associated with COVID-19.
- Complete a Disaster Recovery & Resiliency Economic Plan- EDA Cares Act Planning Grant.
- Maintain outreach to the region's communities and special districts to identify potential resiliency, mitigation, and economic recovery projects.
- Continue to assist with local, State and Federally led COVID-19 recovery planning efforts.
- Establish a marketing program/procedure to utilize updated formats.
- Decrease reliance on local server hardware to increase data security, resilience, employee accessibility and efficiency.
- Continue to assist our communities and entities with current and/or new project planning development.

"Success is where preparation & opportunity meet" - Bobby Unser



— 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.

49 Years of Lending

CCD Business Development Corporation (CCD) began its journey in 1971, and since then we have been helping small businesses start and expand throughout our region. CCD strives to provide access to capital for small businesses and support job creation/retention.

Loan Program	Loans Funded	Jobs Created/Retained	Economic Impact
SBA 504	222	4,222	\$126,017,039
CCD RLF	248	2,674	\$28,424,156
Total	470	6,896	\$154,441,195

2020 By the Numbers

As a mission based, non-profit lender, we partner with the U.S. Small Business Administration and community banks/credit unions to assist in providing needed capital to small businesses in our region. CCD funding options include the SBA 504 Loan Program, Oregon Business Development Fund and Revolving Loan Funds.

Loan Program	Loans Funded/ Approved	Jobs Created/Retained	Economic Impact
SBA 504	9	65	\$3,803,000
CCD RLF	14	41	\$243,800
Total	23	106	\$4,046,800

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.”

Finance Department

SBA 504 Loan Projects



Byrum Properties LLC

All That! Dance Company LLC

687 River Avenue

Eugene, OR 97404

(541) 688-1523

www.allthatdancecompany.com

Bountiful Investments LLC

Acorn Dentistry for Kids LLC

4817 River Road N.

Keizer, OR 97303

(503) 875-4560

www.acorndentistryforkids.com



CCD Business Development Corporation is dedicated to helping small business owners get the financing they need to start or expand their business.

Finance Department

SBA 504 Loan Projects

Sachina Divya and Sangi Inc.

dba Harrison Street Mart

4140 Harrison Street

Milwaukie, OR 97222

(503) 580-4528



Moranda Alliance LLC

Moranda Incorporated

dba River Stop Restaurant & Sports Bar

39297 McKenzie Highway

Springfield, OR 97478

(541) 726-9088

www.theriverstop.com

Our CDC has a 24-member Board of Directors, comprised of volunteers who care about the economic development role played by small business owners. Our board includes representatives from banks, small businesses, government, and community groups.

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.

With the outbreak of COVID-19 across the nation, many businesses were potentially facing revenue shortfalls that compromised their ability to cover operating expenses like payroll, rent, loan payments, utilities, etc.

CCD deployed these programs to assist small businesses impacted by the COVID-19 pandemic.

CCD COVID-19 Loan Program

- Available to Small Businesses located in Coos, Curry and Douglas counties. Operating Company (business) has been in business for a least one (1) year.
- Eligible Loan Amounts: \$1,000 - \$15,000
- Collateral Required: Personal Guarantees will be required.
- Loan Fee: 1%
- Loan Terms: Payments will be deferred for three (3) months. 4% fixed interest rate. 5-year (60 months) repayment period.
- Funds may be used to offset expenses incurred from the COVID-19 crisis, or to pay for operating expenses incurred while revenue is compromised.

CCD EDA CARES Revolving Loan Fund

- Available to Small Businesses located in Coos, Curry, Douglas, Jackson and Josephine counties.
- Eligible Loan Amounts: \$5,000 - \$250,000
- Collateral Required: Funds must be fully secured by collateral.
- Loan Fee: 1%
- Loan Term Options: 7, 10 or 20 years.
- Funds may be used to support the startup or expansion of businesses.

CCD/State of Oregon COVID-19 Emergency Business Assistance Grant Program

CCD was successful in receiving grant funds from the State of Oregon Rounds 1-3 totaling \$520,000 as well as grant funds from the City of Roseburg, the Port of Umpqua and Rogue Credit Union.

- The grant funds were available to Small Businesses located in Coos, Curry and Douglas counties.
- Eligible Grant Amounts: \$2,500 - \$25,000

Eligible Applicants:

- Those for-profit and non-profit (limited to 501(c)(3) corporations) businesses that were prohibited from operations as directed by Executive Order 20-12.
- Those eligible for-profit businesses that could demonstrate a one month decline in revenue greater than 50% in the month of March or April 2020 as compared against sales in the month of January or February 2020.
- Businesses with 25 or fewer employees.
- Businesses that had not accessed federal CARES Act funds. (Round 1 & 2)

CCD successfully deployed \$585,000 in grants to small businesses in our service region.

Finance Department

Revolving Loan Fund Projects



FRONT STREET PROVISIONERS

Deckor LLC

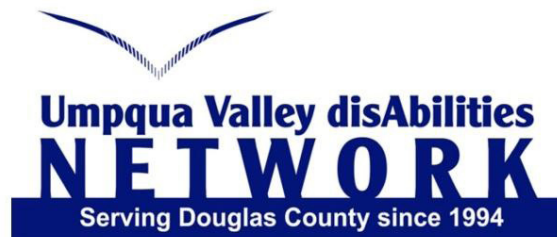
dba Front Street Provisioners

737 N Front Street

Coos Bay, OR 97420

(541) 808-3420

www.frontstreetprovisioners.com



Old Time Properties LLC

Umpqua Valley Disabilities Network

626 SE Main Street SE

627 & 633 SE Jackson Street

Roseburg OR, 97470

(541) 672-6336

www.uvdsn.org

Tara L. Moore

dba Wildflour Catering

1989 Sherman Avenue

North Bend, OR 97459

(541) 808-3633

www.wildflour-catering.com



Seafood Enterprises LLC

dba Fisherman's Seafood Market

200 S Bayshore Drive

Coos Bay, OR 97420

(541) 267-2722

www.fishermansseafoodmarket.com

Shabab Mowstowfi

dba Shooting Star Motel

1640 Oregon Avenue SE

Bandon, OR 97411

(541) 347-9192

www.shootingstarmotel.com





Cheyne's Truck & Marine LLC

820 N Front Street

Coos Bay, OR 97420

(541) 294-3682

Free Ceramics LLC

325 High Street

Gardiner, OR 97441

(541) 901-1033

www.freeceramics.com

FreeCeramics



Nevaeh Properties LLC

dba Tiffani Nevaeh

519 Chetco Avenue #2

Brookings, OR 97415

(541) 254-9586

www.tiffaninevah.com

Sharen Thompson

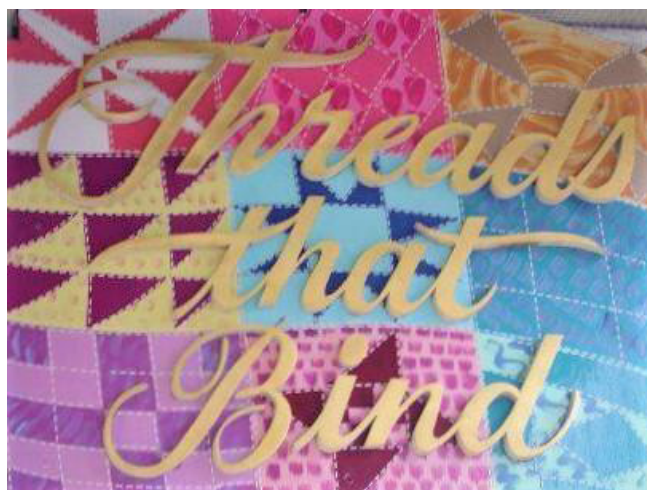
dba Threads that Bind

120 Central Avenue

Coos Bay, OR 97420

(541) 267-0749

www.threadsthatbindcoosbay.com



Farm Environmental Services LLC

dba Farm Unlimited

2375 Tremont Avenue

North Bend, OR 97459

(458) 230-0537

www.farm-unlimited.com

Randy Sommer

dba Sommer's RV & Woodworking

1507 N 7th Street

Coos Bay, OR 97420

(541) 297-2550



— CCD Revenues and Expenses

Services Revenue

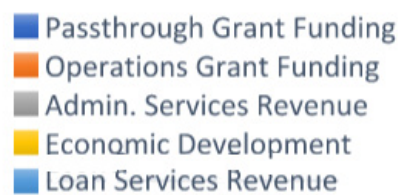
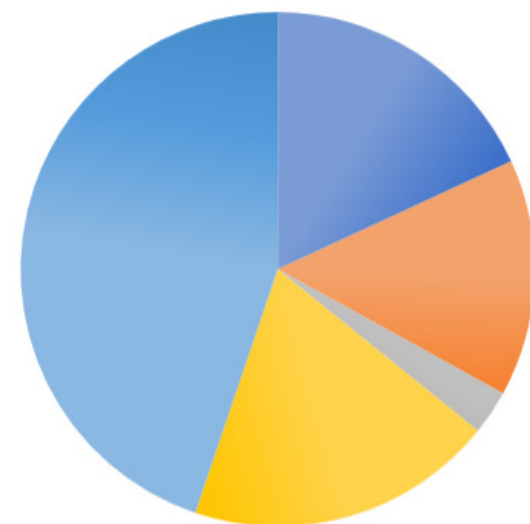
Loan Services Revenue	\$ 433,807.63
Economic Development Services Revenue	\$ 187,526.25
Admin Services Revenue	\$ 27,000.00

Grant Revenue

Operations Grant Funding	\$ 144,000.00
Passthrough Grant Funding	\$ 175,000.00
Total Revenue	\$ 967,333.88

Expenses

Services, Supplies and Lending Costs	\$ 241,885.20
Personnel Costs	\$ 552,505.60
Capital Outlay	\$ 4,723.83
Total Expenses	\$ 799,114.63



— 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.

COOS COUNTY		Project Cost
City County	Dora-Sitkum Rural Fire Garage	\$ 756,950
City of Coos Bay	Wastewater System Construction	\$ 24,531,820
City of Coos Bay	Wastewater System Repairs	\$ 7,152,774
City of Coquille	Sturdivant Dock Grant Closeouts	\$ 466,102
City of Myrtle Point	Wastewater Treatment Plant Const.	\$ 14,224,953
City of Coquille	Wastewater Treatment Plant	\$ 13,950,831
TOTAL OF COOS COUNTY PROJECTS		\$ 46,858,477

CURRY COUNTY		Project Cost
Curry County	Brookings Head Start Building Improvements	\$ 1,671,886
City of Gold Beach	Intake, Main, Plant Improvements	\$ 5,257,705
TOTAL OF CURRY COUNTY PROJECTS		\$ 6,929,591

DOUGLAS COUNTY		Project Cost
City of Canyonville	Wastewater System Construction, Ph.2	\$ 13,171,224
City of Drain	Wastewater Treatment Plant	\$ 7,469,157
City of Myrtle Creek	Labor Standards-2019 Street Projects	\$ 82,444
City of Roseburg	Roseburg Head Start Construction	\$ 3,893,541
City of Sutherlin	Schoon Mtn Tank/6 th & Oak Pump Sta.	\$ 985,980
City of Sutherlin	Nonpariel Water Treatment	\$ 4,187,773
City of Winston	Snow Street Pump Station	\$ 1,330,000
City of Yoncalla	Wastewater Pump Station	\$ 2,371,036
Lawson Acres Water	Water Main	\$ 519,450
TOTAL OF DOUGLAS COUNTY PROJECTS		\$ 34,010,605

Total Project
Amount of
\$87,798,673

18 Total
Projects

Community & Economic Development Department

CCD is the Enterprise Zone Manager for 10 Oregon Enterprise Zones.

Total investment and employees, for Fiscal Year 2019 - 2020 as follows:

	\$ Investment	New Employees	Retained Employees
COOS COUNTY			
Coquille Valley EZ	\$9,955,000	82	428
Bay Area EZ	\$28,341,285	32	90
Rural Renewable Energy Development Zone (RREDZ)	\$0	0	0
CURRY COUNTY			
Gold Beach EZ	0	0	0
Curry County EZ	0	0	0
DOUGLAS COUNTY			
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
Rural Renewable Energy Development Zone (RREDZ)	\$0	0	0



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

CEDS updates are submitted to EDA, according to their request/schedule.

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

- 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
- Business Oregon
- OEDD - Oregon Economic Development Districts
- USDA – Rural Development
- DEQ – Department of Environmental Quality
- OEDA - Oregon Economic Development Association

Community & Economic Development Department

Project Highlights

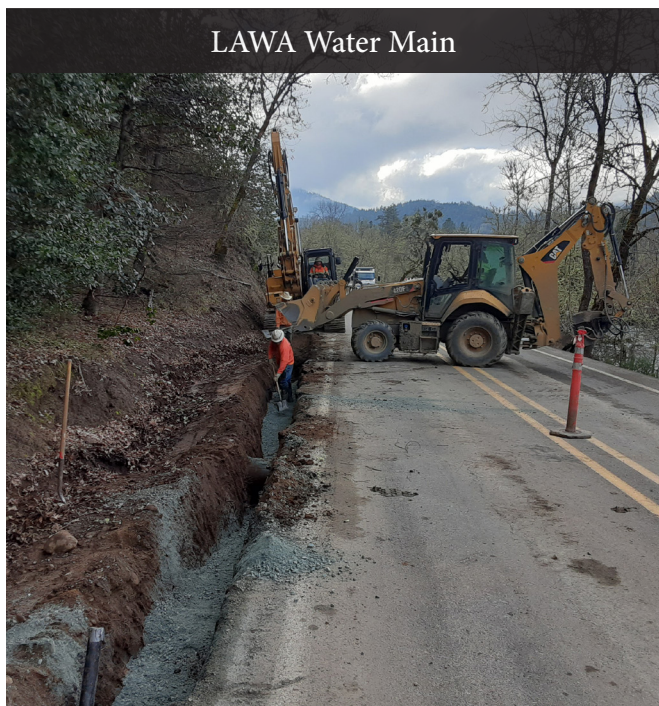
Dora Sitkum Fire Garage



Coos Bay Wastewater Treatment Plant



LAWA Water Main



City of Sutherlin Tanglewood Pump Station



Community & Economic Development Department contd.

Project Highlights

Two Rivers



Roseburg Head Start Grand Opening



Canyonville WWTP Phase II



Brookings Head Start



Our Partners

Economic Development Administration
www.eda.gov

Department of Environmental Quality
www.oregon.gov/deq/pages/index.aspx

Oregon Business Development Department
www.oregon4biz.com

United States Department of Agriculture
www.usda.gov

U.S. Small Business Administration
www.sba.gov

National Association of Development Companies (NADCO)
www.nadco.org

SCORE
Business Mentoring and Education
www.score.org

Lane Council of Governments
www.lcog.org

Oregon Cascades West Council of Governments
www.ocwcog.org

Mid-Willamette Valley Council of Governments
www.mwvcog.org

SOREDI
soredi.org

Umpqua Economic Development Partnership
www.uedpartnership.org

South Coast Development Council (SCDC)
www.scdcinc.org

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



Our Testimonials

Thank you so much for all your help. You saved my business. Michele Laird and staff could not have been more friendly and helpful.

Robert Taylor
Seafood Enterprises LLC

I opened my consulting forestry business last fall just before the economy shut down due to COVID-19. Access to working capital is tough for startups under normal conditions, but with the economic shutdown it was even harder. CCD was able to quickly assess our needs and qualify us for a small working capital loan. They were very clear with the documents they needed from us and provided a very quick turnaround once the loan was approved.

The entire staff at CCD is working hard for small businesses to craft personalized solutions for small businesses in our area. I really appreciate the time they spent helping my new business to weather these uncertain times. With this help, I have been able to keep my three employees on full-time. These are three family wage, professional jobs in our community.

I hope the small business community is aware of the fast and friendly service that CCD provides.

Eric Farm, Owner
Farm Unlimited
PO Box 761
North Bend, OR 97459

We worked with the CCD in Coos Bay OR. Great people to work with. Michele Laird, Loan officer, was very helpful.

Thanks
Sherrie Cheyne



Employee Testimonial

I was asked what my thoughts are of CCD and my experience being the newest employee on the team. I love it! This job has truly been one of my favorites for several reasons. I really feel like they care about me as a person and really care about all the employees and our work/life balance. I have worked several jobs where I felt like nothing more than a number to the company, and that is not something I wanted in a job. I wanted to find a place where I was happy to go five days a week for eight hours a day.

I found that with CCD, I like going to work and I enjoy the atmosphere with my coworkers, everyone was very welcoming and inviting to me as a new employee. This company has really shined through the pandemic as well and really solidified the positive experience I have had starting here. They were able to hit the ground running and get everyone set up to work remotely from home so that none of us had to face a layoff or loss of income.

They also provided additional support with us having to use our home phones and internet. This being one of my first actual accounting jobs after school I appreciate the leadership I have and the ability to ask questions and communicate even when working remotely I received quick clear answers and support. Coming from a job where it was next to impossible to receive assistance with questions or getting help, I really appreciated that I was able to receive support when needed. I really feel like I found a career with CCD and I plan to stay for the long term.

Brianna Rogers CCD
Business Development
Accounting Generalist



2020

ANNUAL REPORT

CCD
A Certified Development Company

www.ccdbusiness.org

Presented by:
Theresa Haga

Annual Prepared For :
CCD Board of Directors