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CCD BUSINESS DEVELOPMENT CORPORATION

# 50 YEARS

OF SUPPORTING SMALL BUSINESSES  
& OUR COMMUNITIES

[www.ccdbusiness.org](http://www.ccdbusiness.org) / (541) 672-6728 / [info@ccdbusiness.com](mailto:info@ccdbusiness.com)

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FIFTY YEARS AGO, Coos Curry Douglas Economic Improvement Association (CCDEIA) was formed. In 1971, the U.S. Economic Development Administration and the three counties (Coos, Curry, and Douglas) founded CCDEIA to find relief from "chronic and persistent unemployment."

In 1981, CCDEIA was renamed to CCD Business Development Corporation to better reflect the work that the organization had been doing for years.

Now in 2021, 50 years later, CCD continues to support local businesses through various small business financing options, lead the region in community and economic development, and build partner relationships with the many organizations doing great work in our region.

1971		2021
Roseburg, OR	<b>Offices</b>	Roseburg & Coos Bay, OR
1	<b>Employees</b>	8
Reduce Unemployment	<b>Services</b>	Small Business Loans, Grant Administration, Project Development, Environmental Reviews, Labor Standards Monitoring, Enterprise Zone Management & More!
\$60,000	<b>Operating Budget</b>	\$1,311,198
\$0 until 1972	<b>Loan Portfolio</b>	\$157,138,895 in RLF & SBA Funds Deployed



# FROM THE EXECUTIVE DIRECTOR

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*As CCD celebrates 50 years, we want to say - THANK YOU!*

Coos Curry Douglas Economic Improvement Association (CCDEIA), now called CCD Business Development Corporation, was founded in 1971 to decrease unemployment in the region. CCDEIA's doors first opened on June 1 in Roseburg, Oregon.

Over CCD's 50-year history, the corporation has gone through many changes as an organization. CCD has survived recessions, wars, health crises, technology transformations and most recently, the COVID-19 pandemic and wildfires.

While our services and operations have expanded throughout the decades, CCD's journey has been grounded in a mission to support economic development across the region.

CCD's 50th anniversary is not just about honoring our past but planning how we can make the biggest impact in the future.

I have been blessed to have worked for CCD for the last 21 years. I personally have seen the impacts this organization has had on many small businesses and communities in our region. I hope you enjoy this anniversary edition of our newsletter. It is a brief glimpse into 50 years with CCD.

I am honored to celebrate this 50-year milestone with CCD's Board of Directors, staff, partners, and clients. I look forward to the future as we continue to build this organization and our region together.

Sincerely,

*Theresa Haga*  
Executive Director



**"ENCOURAGE ECONOMIC DEVELOPMENT,  
DIVERSIFY LOCAL ECONOMIES, SUPPORT  
INDUSTRY, AND ENHANCE QUALITY OF LIFE  
FOR ALL IN THIS REGION."**

# 50 YEARS AGO BACK IN 1971

## WHAT THINGS COST

Federal Spending.....\$210.17 Billion  
Federal Debt.....\$408.2 Billion  
Inflation.....5.6%  
Unemployment.....4.9%  
Avg Annual Income.....\$10,600.00  
Avg Monthly Rent.....\$150.00  
New House.....\$25,000  
New Car.....\$3,550  
Gallon of Gas.....\$0.36  
Movie Ticket.....\$1.65  
First Class Stamp.....\$0.08

**U.S. PRESIDENT**  
RICHARD NIXON

**VICE PRESIDENT**  
SPIRO AGNEW

## SLANG

"Can you dig it?"

"Psyche!"

"Dream on."

"Right on."

"Far out!"



WORLD POPULATION: 3.76 BILLION

US POPULATION: 207.7 MILLION

## TELEVISION



**ALL IN THE FAMILY**   **THE FLIP WILSON SHOW**   **SANFORD AND SON**  
**MARCUS WELBY**   **GUNSMOKE**   **M.D.**   **ABC MOVIE OF THE WEEK**

## Top Songs

JOY TO THE WORLD - THREE DOG NIGHT  
MACCIE MAY - ROD STEWART  
ONE BAD APPLE - THE OSMONDS  
TAKE ME HOME, COUNTRY ROADS - JOHN DENVER



## Popular Movies



DIRTY HARRY  
STRAW DOGS  
THE FRENCH CONNECTION  
A CLOCKWORK ORANGE  
THE LAST PICTURE SHOW  
HAROLD AND MAUDE  
THE ANDROMEDA STRAIN

## NEWS

- The Walt Disney World Theme Park opens in Florida
- The first Starbucks coffee shop opens.
- Amtrak is created.
- A new stock market index called the Nasdaq debuts.
- The unemployment rate peaks at 6.1%.

# 50

## YEARS OF EXECUTIVE DIRECTORS

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1971-1987

*Tony Kuhn*



1989-1994

*Peter Graf*



1994-1995

*Garry Reed*



1995-1997

*Mike Sims*



1997-2014  
*Wayne Luzier*



2015-2018

*Eileen Ophus*



2018-Present

*Theresa Haga*





# HISTORY AT A GLANCE

1971

June 1, 1971

Coos Curry Douglas Economic Improvement Association opens doors in Roseburg, OR.

1972

CCDEIA designated as an Economic Development District by the U.S. Economic Development Administration (EDA)

1978

EDA Revolving Loan Fund established.

1981

CCD receives 501c3 status and becomes Oregon's first "Certified Development Company", designated by the U.S. Small Business Administration (SBA) to package SBA 503's (now SBA 504 Loan Program).

1983

CCD opens its 2nd office location in North Bend.

1984

CCD is contracted to administer the City of Drain's Revolving Loan Fund.

1986

Coos Curry Revolving Loan Fund established. Bay Area Enterprise Zone designated. Bay Area Enterprise Zone Boundary amendment.

1987

Coquille Valley Enterprise Zone designated.

1989

Bay Area Enterprise Zone – Addition of Hotel, Motel, & Destination Resort Designation.

1993

CCD Old Growth Diversity Fund established.

1994

CCD establishes its first USDA Intermediary Relending Program (IRP) Loan Fund. Roberts Creek Enterprise Zone designated. CCD became Roberts Creek Enterprise Zone Manager.



1996	CCD is contracted to administer the Port of Bandon Economic Development Fund Revolving Loan Fund. Bay Area Enterprise Zone redesignation.
1997	Regional Strategies Loan Fund established. Coquille Valley Enterprise Zone redesignated.
1998	CCD became Zone Manager for Coquille Valley Enterprise Zone. Bay Area Enterprise Zone Boundary amendment.
1999	Roberts Creek Enterprise Zone Boundary Amendment I.
2000	Coos, Curry, Douglas Regional Investment Plan submitted.
2002	Coquille Valley Enterprise Zone boundary amendment. Gold Beach Enterprise Zone designation. Regional CEDS approved by EDA for 2008-2013. Roberts Creek Enterprise Zone Boundary Amendment II.
2003	Roberts Creek Enterprise Zone Boundary Amendment III.
2004	Roberts Creek Enterprise Zone Boundary Amendment IV. Roberts Creek Enterprise Zone redesignated. Roberts Creek Enterprise Zone Boundary Amendment V.
2005	Roberts Creek Enterprise Zone Boundary Amendment VI.
2007	CCD assumes Curry Economic Development Corporation IRP Revolving Loan Fund. Bay Area Enterprise Zone redesignation. CCD became Zone Manager for Bay Area Enterprise Zone
2008	Coquille Valley Enterprise Zone redesignated. Gold Beach Enterprise Zone boundary amendment. Coos Curry Douglas Regional Investment Program – Program ended by State. Roberts Creek Enterprise Zone Boundary Amendment VII.
2009	RBEG Revolving Loan Fund established.
2011	CCD became the Curry County Enterprise Zone Manager.
2012	Coquille Valley Enterprise Zone boundary amendment. Gold Beach Enterprise Zone redesignation. Roberts Creek Enterprise Zone Boundary Amendment VIII.
2013	City of Drain Revolving Loan Fund established. Regional CEDS approved by EDA for 2014-2018. Roberts Creek Enterprise Zone Boundary Amendment IX.
2014	CCD assumes Lane Council of Governments IRP Revolving Loan Fund (CCD IRP2 Fund) is established.
2015	Roberts Creek Enterprise Zone redesignated.
2016	LCOG & OCWCOG contract with CCD to package SBA 504 Loans. Roberts Creek Enterprise Zone Boundary Amendment X. Roberts Creek Enterprise Zone – Electronic Commerce designation.
2017	CCD receives the SBA 504 Lending Excellence Award from the US Small Business Administration Portland District Office. CCD IRP4 Revolving Loan Fund is established.
2018	Bay Area Enterprise Zone redesignation. Regional CEDS approved by EDA for 2019-2023.
2019	Coos County Rural Renewable Energy Development Zone designated. Curry County Enterprise Zone designated. CCD named at Zone Manager for Curry County Enterprise Zone. CCD named Zone Manager for Coos County Rural Renewable Energy Development Zone.
2020	EDA CARES Act Revolving Loan Fund is established. Douglas County Rural Renewable Energy Development Zone designated. CCD named Zone Manager for Douglas County Rural Renewable Energy Development Zone.



# 5 DECADES

## *of supporting small businesses*

In 1981, CCD Business Development Corporation was licensed by the Small Business Administration (SBA) as a Certified Development Company (CDC). In February of 1982, CCD received its official recognition as a 503 loan corporation. CCD was the first Oregon organization to receive the federal designation, allowing CCD to finance development projects of up to \$1 million.

In July of that same year, CCD opened up a second location in North Bend, Oregon.

With the new location, a revolving loan fund, and access to federal Small Business Administration loan funds, CCD was well-positioned to meet the influx of small business loan requests that were coming in. From 1981-1982, CCD committed about \$5.7 million in business loans.

Five decades later, CCD continues to provide business clients with loans, loan packaging and additional forms of management consulting for startups, acquisitions and expansion.

To date, CCD has deployed \$157,853,895 in direct funding to small businesses through our Revolving Loan Funds and the SBA 504 Program.

### FACE ROCK CREAMERY - BANDON, OREGON







**\$157,138,895  
DEPLOYED**

**\$404,991,447  
LEVERAGED**





# LEADERS

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## *in Community Development*

In 1972, CCD was designated the Economic Development District for Coos, Curry, and Douglas Counties by the Economic Development Administration (EDA). Within this role, CCD is responsible for identifying priority economic development needs within the region and assisting local governments in applying for grant funding through the EDA and other funding sources.

The origins of the corporation focused heavily on obtaining grants and funding for projects in all three counties. The grants focused on job retention and infrastructure development. CCD performs many of the initial needs and issues studies needed to obtain grants for economic development.

CCD remains very active in the counties' economic development processes and offers staff services to many rural communities in grant writing and management.

Every five years, under EDA's guidance, CCD and the region assemble a Comprehensive Economic Development Strategy (CEDS) alongside a number of different people, businesses, city officials and more.

Today, CCD's Community Development Department is involved in many types of economic development projects and ideas. CCD is always looking for ways to expand what we do for our communities. CCD is the Enterprise Zone Manager for all 10 Enterprise Zones in our region. CCD has many partners and we take pride in working together. CCD looks forward to continuing to grow the region for decades to come!

### COOS BAY WASTE WATER TREATMENT PLANT EXPANSION & UPGRADE







# 50

YEAS OF COMMUNITY & ECONOMIC DEVELOPMENT





# PARTNERS



CCD is fortunate to work with so many amazing partners throughout Oregon and our region. Without these relationships and their support, CCD would not have been able to accomplish what we have over the past 50 years

## THANK YOU

to the following organizations:

**EDA** – Economic Development Administration

**SBA** – U.S. Small Business Administration

**USDA** – United States Department of Agriculture

**Business Oregon** – Oregon Business Development Department

**DEQ** – Department of Environmental Quality

**SCDC** – South Coast Development Council

**UEDP** – Umpqua Economic Development Partnership

**SBDC** – Small Business Development Center(s)

**SORED** – Southern Oregon Regional Economic Development Inc.

**SOWIB** – Southwestern Oregon Workforce Investment Board

**Port of Bandon Economic Development Fund**

**Oregon Regional Solutions Team**

**Oregon Economic Development Districts**

**Coos, Curry and Douglas Counties**

**Our Cities, Ports, Tribes, and Special Districts**

**Our local Chamber of Commerce(s)**

**Unity Lending Partners**

**LCOG** – Lane Council of Governments

**OCWCOG** – Oregon Cascades West Council of Governments

**MWVCOG** – Mid-Willamette Valley Council of Governments



# BOARD OF DIRECTORS



Chair - **Jodi Fritts**, Curry County

Vice Chair/Treasurer - **Jessica Engelke**, Coos County

Secretary - **Tim Allen**, Douglas County

Assist. Secretary - **Chris Boice**, Douglas County

## COOS COUNTY

**John Burns**, Port of Coos Bay

**Rodger Craddock**, City of Coos Bay

**Iliana Montiel**, Confederated Tribes of Coos,  
Lower Umpqua & Siuslaw Indians

**Melissa Cribbins**, County Commissioner

**Judy Duffy**, Tribal One

**David Milliron**, City of North Bend

**Sammie Arzie**, Banner Bank

**Jessica Engelke**, Southwestern Oregon  
Community College

**Shaun Gibbs**, South Coast Development  
Council

## CURRY COUNTY

**Court Boice**, County Commissioner

**Jodi Fritts**, City of Gold Beach

**Maarten Van Otterloo**, Retired

**Summer Matteson**, County Economic  
Development

**Bret Curtis**, RE/MAX

**Tamie Kaufman**, Cooperative Management  
Solutions

**Randy Mason**, Rogue Credit Union

**David Johnson**, City of Port Orford

## DOUGLAS COUNTY

**Chris Boice**, County Commissioner

**Tim Allen**, Roseburg Rentals

**Joel Hooper**, Hooper Wealth Management

**Charmaine Vitek**, Port of Umpqua

**Ron Doan**, Cow Creek Government

**Sam Carter**, Pacific Power

**Randy Richardson**, Umpqua Bank

**Kristi Gilbert**, City of Sutherlin

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# STAFF

## THE PEOPLE BEHIND OUR WORK

*Start Date:*  
**3/2000**



**THERESA HAGA**  
EXECUTIVE DIRECTOR/  
FINANCE MANAGER

*Start Date:*  
**3/2016**



**BRYAN SYKES**  
ACCOUNTING MANAGER/  
ASSISTANT DIRECTOR

*Start Date:*  
**9/2007**



**TRACY LOOMIS**  
COMMUNITY DEVELOPMENT  
DIRECTOR

*Start Date:*  
**9/2011**



**BRANDI MEDEIROS**  
COMMUNITY DEVELOPMENT  
SPECIALIST

*Start Date:*  
**9/2013**



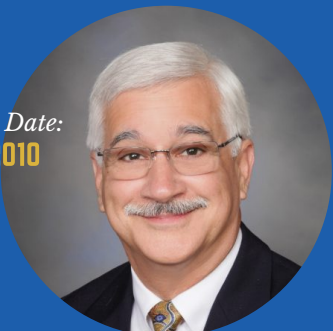
**MICHELE LAIRD**  
LOAN OFFICER

*Start Date:*  
**7/2018**



**KRISHA RASMUSSEN**  
LOAN SERVICING TECH

*Start Date:*  
**1/2010**



**LOUIE ROBIDA**  
LOAN OFFICER

*Start Date:*  
**1/2020**



**BRIANNA ROGERS**  
ACCOUNTING GENERALIST

*Start Date:*  
**9/2020**



**JANELLE POLCYN**  
ECONOMIC RECOVERY  
SPECIALIST/RARE PARTICIPANT



*We thank you for your continued  
support in our programs.*



**Business Development Corporation**  
—A CERTIFIED DEVELOPMENT COMPANY—

2270 NW Aviation Dr., Ste 4  
PO Box 1938  
Roseburg, OR 97470  
541-756-4101

540 Anderson Ave.  
Coos Bay, OR 97420  
541-756-4101

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