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



Executive Director

Mersa Haga

A MESSAGE FROM CCD

CCD finished our fiscal year 2020-21 on June 30th, 2021. What a year! Day-to-day, a new chapter in our history book was being written. At CCD, we believe that every challenge brings with it an opportunity for change and growth. CCD received many opportunities to step up and help our small businesses and the communities we serve.

While continuing to offer our traditional programs and services, CCD worked in a COVID-19 environment, administered several new programs, relocated our Roseburg office, added staff to our CCD team, established a new Revolving Loan Fund, launched the Economic Recovery Initiative Project, administered a number of Community Development Block Grants, and applied and received a USDA Rural Business Development Grant to provide free technical assistance to business owners or aspiring entrepreneurs located in Coos, Curry, and Douglas counties.

CCD would like to thank our many community partners who helped make this past year successful.

So many opportunities to be thankful for but we are excited and honored to be celebrating CCD's 50th Anniversary this year. CCD will be promoting this event throughout the year.

This organization would not have been as successful without the number of community members who have served on CCD's Board of Directors and our various committees. The past Executive Directors who led this organization as well as the staff members who have work for this organization. The records show they were not passive, they were builders, seekers, organizers, and leaders. They worked hard to put the puzzle pieces together for our region and to provide opportunities for economic growth and prosperity.

We look forward to the future as we continue to build this organization and our region.

RECAP: MICROENTERPRISE ASSISTANCE REGIONAL BUSINESS EDUCATION PROGRAM

The City of Roseburg partnered with CCD Business Development Corporation to create and implement a Microenterprise Assistance Regional Business Education Program. The program was made possible through a Community Development Block Grant (CDBG) awarded to the City of Roseburg.

CCD partnered with our local and state Small Business Development Centers to offer an array of courses to businesses located in Coos, Curry, and Douglas counties.

Due to the COVID-19 crises, all courses were offered online.

The program enabled low and moderate-income owners of microenterprises and persons developing microenterprises access to information, training and resources for their individual circumstances.

CCD is beyond thankful for this opportunity to support our business community in this new way, as well as, leveraging the resources of our Small Business Development Centers.

The Community Development Block Grant Program is administered by Business Oregon. The program finances programs that build and expand economic opportunities for rural areas in Oregon. Projects funded by the CDBG program are categorized in the following six areas:

Microenterprise, Public Works, Community/Public Facilities, Community Capacity/Technical Assistance, Regional Housing Rehabilitation and Emergency Projects.



The Program assisted 45 entrepreneurs and microenterprise owners with training costs ranging from basic bookkeeping to small business management to CCB licensure. Over \$30,000 in total course sponsorship costs were deployed throughout the Coos, Curry, and Douglas County region which allowed individuals who would have been otherwise unable to afford these types of courses to receive additional assistance and education needed to improve or start their businesses.

Thank you Regional Partners!

CCD appreciates all the assistance we received with marketing this regional business resource opportunity.

ECONOMIC RECOVERY INITIATIVE UPDATE

During the quarter, the ERI team and project experienced some significant changes. Leah Jones, our Economic Recovery Coordinator, decided to pursue other opportunities, and Janelle Polcyn, CCD's Economic Recovery Specialist completed her Resource Assistance for Rural Environments (RARE) program service term with CCD.

In May, we transitioned into a new Economic Recovery Coordinator, Lehi Dowell, whose previous corporate and non-profit experience has been invaluable since his arrival.

Additionally, we are excited to announce that CCD will be hosting another RARE participant. Jake Long, a graduate of Michigan State University's accounting program. We expect him to bring a unique perspective to the project.

The project itself has seen steady progress. The ERI team processed the information from

the 332 responses received from our Business Pulse Survey and developed draft actions plans to present to regional stakeholders. We presented nine objectives across four regional goals, and strategies to support each in one-on-one meetings with 26 regional stakeholders including local governments, non-profit organizations, educational institutions, local business support organizations, and chambers of commerce.

We requested feedback and recommendations from each of the organizations we met with to focus the action plans for our region. Moving forward, we will step into the next phase of the project, which will involve ERI staff implementing the recommendations discussed during the interviews and will invite each organization back for discussions and to finalize the regional action plans to be incorporated into future recovery and resiliency documents.

WE WOULD LIKE TO RECOGNIZE OUR FISCAL YEAR 2021-22 BOARD OFFICERS



CHAIR
Jessica Engelke
Coos County



VICE CHAIR/TREASURER
Tim Allen
Douglas County



SECRETARY
Summer Matteson
Curry County



ASST. SECRETARY
Chris Boice
Douglas County

CCD 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.



CCD BUSINESS DEVELOPMENT CORPORATION AWARDED COMPETITIVE USDA FEDERAL RURAL BUSINESS DEVELOPMENT GRANT (RDBG)

The RDBG program will provide **free** technical assistance to small business owners or aspiring entrepreneurs located in Coos, Curry, and Douglas counties. The project will focus on assistance to businesses as they navigate the current COVID crisis through response and recovery. CCD will provide technical assistance in identifying resources for the business and assist in completing funding applications, short and long-term strategic planning, management, operations, marketing, and financial literacy.

The programs definition of small business is any privately owned corporation, partnership, limited liability company, or sole proprietorship which has fewer than 50 employees and less than \$1m in annual revenue.

The result of the grant will be the regions' ability to retain small businesses affected by the COVID crisis. Small business is the backbone of the economy, so any business saved will have a positive effect on the long-term viability of the region.

Business owners interested in participating can access the intake form on CCD's website at www.ccdbusiness.org. The program will accept eligible applicants and work with them on timelines that meet their needs.

The resource opportunity made possible through a grant from USDA Rural Development.

"TOGETHER WE'RE BUILDING THE FUTURE THROUGH RESPONSIBLE ECONOMIC DEVELOPMENT "

COMMUNITY & ECONOMIC DEVELOPMENT

CCD Business Development Corporation (CCD) is the federally recognized and funded Economic Development District (EDD) for Coos, Curry, and Douglas counties. In this capacity, CCD receives a grant from the U.S. Economic Development Administration (EDA), which enables CCD to provide technical assistance, project development, grant writing and grant/project administration services to agencies located in our service region.

How Can We Help You...

Project Development:

We will help find project funding!

Labor Standards & Project Monitoring:

We have an experienced staff - we can do this for you.

Funding Applications:

We may be able to help!

Assist with "New Business" Development:

We will help you or refer you to our partners!

Tax Abatements:

We manage all 10 Enterprise Zones located in the region!

Got a Project?

We will write letters of support!



CONTACT US TODAY

Tracy Loomis

Community Development Director
(541) 672-6728 X 302
t.loomis@ccdbusiness.com



Brandi Medeiros

Community Development Specialist
(541) 672-6728 X 308
b.medeiros@ccdbusiness.com



Your Team!

Visit our website for additional information on our programs and services.
www.ccdbusiness.org

DID YOU KNOW?

Creating a business plan is one of the most important steps you can take to help your small business grow and succeed. Business plans generally project a few years ahead and outline the route a company intends to take to reach its yearly milestones, including revenue projections.

Creating the plan may seem daunting or too time consuming. Using technical services provided by CCD, SBDC's, or an online tool such as sba.gov/business-plan tool will allow you to work through a step-by-step process at your own pace.

Not only can you save you plan as a PDF file, you can also update it at any time, making this a living document to which you can refer and share with a mentor.

Get started creating your business plan today.



CCD In-House Revolving Loan Funds

Cover projects located in Coos, Curry, Douglas, Jackson, Josephine, and a portion of Lane counties.

These programs were created to assist with business financing when other financing is not available or a traditional lender is looking for a partner to assist their client. Eligible project costs include: land & building costs, equipment, inventory, and working capital. The collateral pledged must adequately secure the entire loan.

CCD often takes on higher-risk loans, such as a start-up business venture. While this alternative loan program may be more accessible to a wider group of borrowers, CCD does not compete with banks; but rather it compliments their financing options so that local businesses can grow.

Why do we need to develop strategy?

Because a strategic plan establishes a direction for your business to take, it will help it sharpen its focus in order to get there. Strategic planning can therefore help your organization develop the right goals and targets and help everyone focus their efforts into meeting them.

What are the 5 stages of strategy development?

- Goal-Setting
- Analysis
- Strategy Formation
- Strategy Implementation
- Strategy Monitoring

What are the benefits of having a strategy?

The strategy provides a vision of the future, confirms the purpose and values of an organization, sets objectives, clarifies threats and opportunities, determines methods to leverage strengths, and mitigate weaknesses. As such, it sets a framework and clear boundaries within which decisions can be made.



SBA 504 RATES ARE AT AN ALL-TIME LOW

Small Business Administration (SBA) 504 loans are great for small business owners or entrepreneurs looking to start or expand their business.

Obtaining an SBA 504 loan is a smart business decision in any economy, but now is the time to capitalize on historically low interest rates and ensure the success of your investments for years to come.

Of course, low interest rates are only one of the many advantages of SBA 504 loans. Besides being the only loans in the country backed by the U.S. government, they offer many benefits, especially appropriate for businesses struggling due to the challenges such as having to cease operations or cut back on staff because of the COVID-19 pandemic.

If you have been thinking of applying for an SBA 504 loan, there is no better time to act. CCD Business Development Corporation can provide SBA 504 loans for projects located in Oregon.

SBA 504 Rates July 2021

25-year	2.69%
20 year	2.65%
10 year	2.44%

HAPPY RETIREMENT JOHN SAFSTROM!



John Safstrom, Loan Program Manager for Mid-Willamette Valley Council of Governments has announced his retirement as of July 30, 2021. John has been in commercial lending for 38+ years, 31 of those years for MWVCOG. Over the years, CCD has enjoyed our working relationship with John. John has made an impact in commercial lending. His dedication and knowledge will be missed.

CCD's Board & Staff Wishes John a Happy Retirement!

CCD IS AN EQUAL CREDIT OPPORTUNITY LENDER

CCD'S LENDING TEAM

Theresa Haga
Executive Director
(541) 756-4101 X 1
t.haga@ccdbusiness.com

Michele Laird
Business Finance Manager
(541) 756-4101 X 3
m.laird@ccdbusiness.com

Louie Robida
SBA 504 Loan Officer
(503) 789-8191
l.robida@ccdbusiness.com

CCD'S UNITY LENDING PARTNERS

LCOG
Dan Betschart,
Program Manager
(541) 682-3359
dbetschart@lcog.org

OCWCOG
Sandra Easdale
Senior Loan Officer
(541) 924-8460
seasdale@ocwcog.org

MWVCOG
John Safstrom
Program Manager
(503) 540-1612
jsafstrom@mwvcog.org

FINANCE DEPARTMENT

LOAN PROJECTS



SBA 504 LOAN PROGRAM

Water Hill, LLC

Veracity Spirits, LLC

dba Calapooia Brewing Co.

140 NE Hill Street

Albany, OR 97321

(541) 928-1931

www.calapooiabrewing.com

The project was to provide financing for the purchase real property for the expansion of an existing business to include brewery services.

The SBA 504 loan was funded through CCD's partnership with Oregon Cascades West Council of Governments and was packaged by Loan Officer, Sandra Easdale.

**OVER 50 YEARS OF SUPPORTING COMMUNITIES
AND GROWING SMALL BUSINESSES!**



IN-HOUSE REVOLVING LOAN FUND (RFL)

Oregon Coast RD LLC

**dba Real Deals on Home Decor & RD
Boutique**

790 N. Bayshore Drive

Coos Bay, OR 97420

(541) 982-2906

www.realdeals.net/coosbay/

The project was to provide start-up costs financing associated with opening a Real Deals on Home Decor & RD Boutique in Coos Bay, Oregon. The project was packaged by Michele Laird, Business Finance Manager at CCD

Our lending staff are experts in government loan programs, providing excellent advice and counsel to small business owners and private commercial lenders.

ABOUT CCD

CCD Business Development Corporation (CCD) is a private non-profit corporation formed in 1971.

CCD was designed by the three-county region of Coos, Curry, and Douglas not as a replacement for the individual county development efforts, but as a focal point for economic development in the region. CCD is recognized by the U.S. EDA as an Economic Development District (EDD).

In 1981, CCD expanded their financial services. The U.S. Small Business Administration designated CCD as a Certified Development Company (CDC) enabling CCD to begin helping businesses with SBA financing programs.

While SBA 504 loans are designed to help small businesses finance the purchase of fixed assets, they are also a valuable economic development tool since small business expansion benefits communities through job creation, business growth and increased tax revenues.



**We want
your
business!**

A CDC is a nonprofit organization certified by the SBA to provide 504 loans to small businesses. Nationwide, there are CDCs. Some only make 504 loans; others offer a range of programs to help small businesses. A CDC receives certification to operate statewide, and with approval from SBA, can be given certification to serve multiple, contiguous states. A CDC operates under the leadership of a board of directors who are drawn from the service area.

CCD's Team is Ready to Serve You and Your Clients

Visit our website or contact us today to learn more!

WWW.CCDBUSINESS.ORG

Coos Bay office (541) 756-4101

Roseburg Office (541) 672-6728

Federal Notice: To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all Certified Development Companies to obtain, verify and record information that identifies each person who applies for a loan.

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