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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

**Our 50th Anniversary fiscal year has started off with a bang!** So many opportunities have developed to assist CCD and our region.

The definition of opportunity. A set of circumstances that makes it possible to do something.

We recently received a huge opportunity by receiving a \$100,000 Business Oregon Rural Opportunity Initiative (ROI) grant. This grant will enable CCD and a few of our regional partners to complete and address some of the key findings from the Economic Recovery Initiative (ERI) project. The outcomes for the ROI project are divided into three main categories:

- Provide Access to Communication Networks
- Assist with Financial Resource Identification
- Provide Business Acumen and Technical Assistance Training/Support

CCD plans to use this opportunity to continue to build partnerships with other organizations within our regional ecosystem. We feel it's the perfect opportunity to enhance how we can all work together to build a stronger region.

Why is developing stronger partnerships important? Collaboration and strategic partnerships are fundamental to improving business outcomes. Plus, deepening ties between complementary businesses/organizations fosters collaboration and longevity, and allows us to offer services and support that will help our region be more resilient in the future.

This organization would not have been as successful without the number of our regional partners who have supported us with either letters of support or by actively participating in deploying a program. The records show that partnerships work if all parties work towards shared goals through a division of labor that all parties agree on.

We look forward to building stronger partnerships and the potential to bring additional opportunities to support our region.

# CCD'S ECONOMIC RECOVERY INITIATIVE COMING SOON!

## **This past quarter for the Economic Recovery Initiative (ERI) project has been very busy!**

CCD hired a new addition to the Economic Recovery team, Lehi Dowell. He holds a Bachelor of Arts in Spanish from the University of La Verne, a Master's in Hotel & Tourism Management from Florida International University. In addition, he is a Ph.D. candidate studying Planning, Governance, and Globalization in the School of Public and International Affairs at Virginia Polytechnic Institute and State University. Also, the new Resource Assistance for Rural Environments (RARE) participant, Jake Long, has joined the ERI team. Jake earned his Bachelor of Arts in Accounting from Michigan State University.

CCD was able to complete Stage 2 of the four-stage process. Over 40 stakeholders were interviewed on Zoom to reconfirm the Stage 1 findings (SWOT Analysis and Needs Assessment). The top 5 key themes identified:

- Preparing businesses for emergencies and disasters
- Maintaining and developing a healthy workforce
- Funding for small businesses and large-scale projects
- Fostering government emergency mindset and collaboration
- Creating cohesive messaging throughout the region

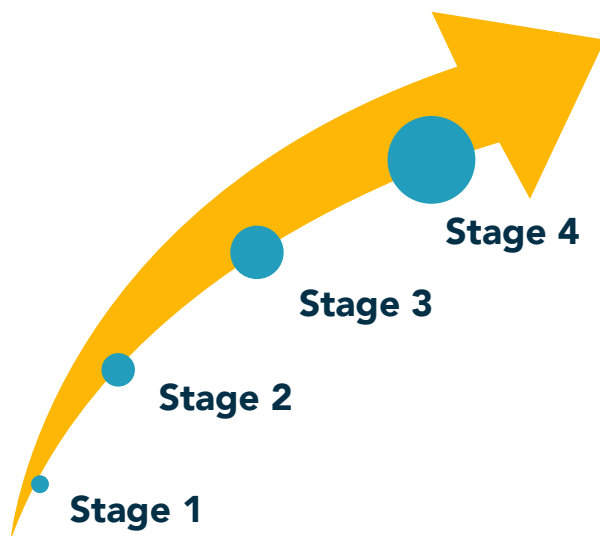
This past quarter has seen a significant increase in grant writing for projects identified through the ERI project and feedback sessions. So far, CCD has secured \$260K in grants for technical assistance

and is currently providing those services to local businesses. CCD is contracted to serve 130 clients within the next 24 months. These grants allowed CCD to bring on a Technical Assistance Coordinator, Kemberly Todd, to coordinate the technical assistance program at CCD, providing a much-needed additional consultant and an organizational contact responsible only to the technical assistance program. Kemberly received her Bachelor of Science in Business Administration from Western Governors University.

CCD has repurposed three desktop computers to provide exceptional technical assistance support to program participants. These machines are housed at the Coos Bay and Roseburg offices of CCD and a workspace in Curry County. Coming soon, this will allow computer and internet access to clients needing access to complete applications, work on their business, and receive assistance virtually. We are very proud of lowering this barrier for our clients.

This past quarter, CCD has been recognized with local and national awards for work completed on the Economic Recovery Initiative (ERI) project. In June, CCD received the 2021 Community Celebration Award for Coos County from the United Way of Southwestern Oregon. In August, CCD received the National Association of Development Organizations (NADO) 2021 Aliceanne Wohlbruck Impact Award.

*CCD Applied for and received a 24-month EDA CARES Act Recovery Assistance Planning Grant to support economic recovery and resiliency in our region in response to the COVID-19 pandemic.*



**STAGE 1:** 40 Stakeholders and 340 businesses were surveyed to develop a SWOT Analysis and Needs Assessment. September 2020 May 2021.

**STAGE 2:** 40 Stakeholders were interviewed on Zoom to reconfirm the results of Stage 1 findings. Progress report submitted to the EDA. May July 2021.

**STAGE 3:** Stakeholders will vote on top priorities within each key theme, champions identified, and work plans October December 2021.

**STAGE 4:** Champions and leadership teams execute the top priorities within each key theme. Final report submitted to the EDA. January May 2022.



# CEDS

## Comprehensive Economic Development Strategy



Canyonville WWTP Phase II

## STAY TUNED!

Be sure to watch for emails, social media blasts from not only CCD, but our counties, cities, and other partners. CCD will also be setting up a CEDS tab on our website (expected by 12/01/2021), so check in often for updates and information!

### FOR QUESTIONS CONTACT

Tracy Loomis  
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## WHAT is a CEDS?

The CEDS is a public/private collaboration to develop a strategy-driven plan for the region's economic development.

The current CEDS will expire in 2023. The process is starting now for the upcoming 2024-2028 CEDS.

It is being led by CCD Business Development Corporation and will be prepared in collaboration with a CEDS Committee, with input from anyone in the Coos, Curry, and Douglas Region.

## WHY is there a CEDS?

The U.S. Economic Development Administration (EDA) requires regions to update their CEDS every five years. The CEDS document makes county and local governments in our region with EDA-defined economically distressed areas eligible to apply for grant funding under EDA's Public Works and Economic Adjustment programs.

## WHAT is the Process to prepare the 2024-2028 CEDS?

This is our Region's opportunity to revisit priorities, and strategically grow new partnerships every five years. How?

- Surveys
- Virtual Meetings
- Develop a SWOT (Strengths, Weaknesses, Opportunities, and Threats), then draft CEDS document
- Economic Resiliency will be included.
- Comments from our region.
- Approval from CEDS Committee and CCD's Board
- Submittal to US EDA

# Community & Economic Development

## INFRASTRUCTURE PROJECTS

### PREVAILING WAGES FOR LOCAL, STATE, AND/OR FEDERAL PROJECTS

Not only does CCD's Community & Economic Development Department offer project administration, and funding agency environmental reviews, we also monitor prevailing wages for certain projects – and they are not necessarily all huge construction projects!

Prevailing wage rates are the rates that must be paid to construction workers on public projects in Oregon.

So far this year, we have provided "Labor Standards" for several projects, large and small, both in our region, and outside of our region. CCD will attend construction meetings, help with all documents that are required by the funding agency and/or project owner, collect and check certified payroll reports to be sure correct wages are paid, conduct employee interviews, address any wage discrepancies, and assemble the required wage rate records.

If you have a project that requires prevailing wages, CCD can help. CCD's Community & Economic Development Department staff attends training to stay current on BOLI and/or Davis Bacon requirements, as well as state and federal funding agency requirements. They are knowledgeable and experienced in working with public agencies, engineers, architects, and contractors to ensure labor standards compliance.

***If you have questions about Labor Standards give us a call.***



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# ROI PROGRAM

## Business Oregon Announces Recipients of Rural Entrepreneurship Funding

**Following a competitive application process,** Business Oregon selected 20 Oregon communities to receive a total of approximately \$1,609,200 in funding from the Rural Opportunity Initiative (ROI) program. ROI is Business Oregon's strategic effort to empower rural communities to support entrepreneurs and small business growth. That support comes through financing, innovative partnerships, network expansion, capacity support, and access to business development resources. ROI strengthens entrepreneurial ecosystems within and across Oregon's rural communities with a particular emphasis on diverse populations and low-income households.

Small businesses and entrepreneurs drive rural economies, and are a major source of economic opportunity as well as resiliency. ROI's "whole community" approach helps entrepreneurs thrive in the good times and recover faster and stronger following disruptions. In lieu of a "one size fits all" approach, ROI reflects community priorities and acknowledges that the best people to determine the right approach for a community are the residents themselves.

ROI is an investment in the vision of rural communities and aligns with Business Oregon's strategic plan to innovate Oregon's economy, grow local businesses, cultivate rural economic stability, and champion opportunity for underrepresented people.

Business Oregon received many strong applications and each was thoroughly reviewed, discussed, and scored by an evaluation committee prior to a final award decision. Listed below are the 20 selected recipients of 2021 ROI funding with a brief description of each community's project.

### 2021 ROI Funding Recipients:

**A GREATER APPLGATE (AGA)** – AGA will enhance coordination, marketing, and distribution channels within its food and farm system to better integrate farmers, ranchers, and consumers and improve opportunities for entrepreneurs.

**APROVECHO** – Aprovecho will engage local stakeholders, assess the regional restoration forestry entrepreneurial ecosystem, and design a Reforestation Forestry Entrepreneurial Boot Camp to prepare enterprising individuals to establish businesses in this emerging field.

**BOHEMIA FOOD HUB (BFH)** – BFH will continue to support low-barrier access to food-based entrepreneurship for underrepresented people, enhance organizational capacity, and build and strengthen partnerships to improve cohesiveness among resource providers.

**CCD BUSINESS DEVELOPMENT** – CCD will coordinate a streamlined process to help entrepreneurs and small businesses access technical assistance, financial resources, and communication networks while reducing inefficiencies in the ecosystem.

**CONDON CHAMBER OF COMMERCE** – Condon Chamber will increase collaboration between 11 frontier communities across three rural counties, map the local ecosystem, and cultivate stakeholder support for a strategic plan for entrepreneur driven economic development.

**HIGH DESERT PARTNERSHIP (HDP)** – HDP will continue building the 'Idea to Ownership' pipeline, cultivating opportunities for entrepreneurs in emerging natural resource industries, strengthening culturally specific programs, and developing a place-based branding campaign.

**INDY IDEA HUB** – Indy Idea Hub will partner with other rural Polk Co. communities to build a cohesive regional ecosystem and provide ongoing entrepreneurial support services, with a particular focus on food-based business recovery and resiliency.

**KEEP IT LOCAL COLUMBIA CO.** – Keep it Local will upgrade its countywide business directory website and provide marketing and web training to small businesses to increase their capture of local consumer spending.

**Klamath IDEA** – Klamath IDEA will leverage the infrastructure it has built to increase the number of direct service providers, engage frontier entrepreneurs in the ecosystem, encourage broader community engagement, and strengthen its sustainability.

**LA GRANDE** – La Grande will assess opportunities and gaps in its local ecosystem, broaden community engagement and stakeholder support, and enhance existing programming and resources for entrepreneurs.

**ECONOMIC DEVELOPMENT ALLIANCE OF LINCOLN CO.** – EDA Lincoln Co. will create a coalition of partners to build the ecosystem 'scaffolding,' including growing entrepreneurial networks and providing technical assistance and other resources with a specific focus on food sector businesses.

**LAUNCH PAD BAKER (LPB)** – LPB will solidify its place-based entrepreneurial ecosystem by completing its online business wayfinding system, increase staff capacity for direct entrepreneurial support, and hire a social media navigator to offer additional, high-demand, resources to the community.



**MAUPIN WORKS** – Maupin Works will launch an entrepreneurial hub, offering co-working space, community building events, and co-located resources to small businesses and entrepreneurs in South Wasco Co.

**MID-COLUMBIA ECONOMIC DEVELOPMENT DISTRICT (MCEDD)** – MCEDD will continue to expand its ecosystem mapping efforts, increase connectivity and accessibility to small business resources, and develop an inclusive entrepreneurial culture that is welcoming to all members of the community.

**MID-VALLEY PARTNERSHIP** – The eight-city Mid-Valley Partnership will contract with RAIN to enhance the local ecosystem using a Venture Catalyst and Entrepreneur-in-Community to connect entrepreneurs to the people, programs, physical assets, and capital they need to start and grow businesses.

**NE OREGON ECONOMIC DEVELOPMENT DISTRICT (NEOEDD)** – NEOEDD will continue supporting entrepreneurs with business resources, convene entrepreneurs to identify needs, and assess the viability of adopting a countywide Main Street organization.

**NORTH MARION CO. PARTNERSHIP** – North Marion Co. Partners will assess the region's ecosystem with a particular emphasis on Spanish- and Russian-speaking entrepreneurs, develop an action plan, and build stakeholder support for entrepreneur-led economic development.

**REEDSPORT** – Reedsport will work with public and private partners to assess its local ecosystem, develop an entrepreneur-driven strategic plan, and prepare to launch a place-based hub to support new and existing small businesses.

**TILLAMOOK COAST VISITORS ASSOCIATION (TCVA)** – TCVA will build upon its support for small farmers, fishers, and other food-based entrepreneurs while developing a business plan and implementation strategy for creating a Food Innovation Hub.

**VENETA** – Veneta will support value-added, food-based entrepreneurship by investing in a new culinary lab and providing business coaching and mentorship, as well as access to markets and events to stimulate demand for local products.

**Business Oregon recognizes that rural communities often encounter capacity issues.** ROI aims to address that by providing each community access to a program consultant to support their entrepreneurial ecosystem building goals.

In addition to the ROI program, following the recommendations outlined in the agency's 10 Year Innovation Plan, Business Oregon will be supporting the development of Regional Innovation Hubs over the next couple of years to propel region-specific innovation and entrepreneurship. The Hubs will be focused on supporting traded sector, innovation-based, early stage companies within a regional ecosystem, and will complement ROI by enhancing access to resources and technical expertise as well as providing a gateway to other state-funded programs.

**Media Contact:** Nathan Buehler, 503-689-3559.





# SBA 504 LOAN PROGRAM

**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 NOVEMBER 2021

25-year	2.92%
20-year	2.77%
10-year	2.79%

**CCD IS AN EQUAL CREDIT OPPORTUNITY LENDER**

## CCD'S LENDING TEAM

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## CCD'S UNITY LENDING PARTNERS

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**Alison Boswell**  
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# TECHNICAL ASSISTANCE PROGRAM

Last quarter saw the creation and implementation of CCD's Technical Assistance Program in earnest, with the addition of Kem Todd in the position of Technical Assistance Coordinator.

To date 29 small businesses have been assisted in the areas of: Management, Operations, Accounting, Marketing, Finance and Licensing since the program began in July 2021.

The Judith Ann Mogan Foundation awarded CCD Business Development Corporation the Technical Assistance for Coastal Small Businesses Grant. This grant will provide free technical assistance to 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 businesses and assist in completing funding applications, long and short-term strategic planning, and financial literacy.

For the full press release read here: [Judith A Mogan Press Release](#)



# FINANCE DEPARTMENT

## LOAN PROJECTS

### SBA LOAN PROJECT

All Pro Machine LLC  
195 39th Street  
Springfield, OR 97478  
(541) 744-9652  
[www.allpromachine.com](http://www.allpromachine.com)

This project was to provide financing for business expansion using the SBA 504 loan program to purchase equipment. The SBA 504 loan was funded through CCD's partnership with Lane Council of Governments, packaged by Program Manager, Daniel Betschart. The participating lender for this project was Banner Bank.

### IN-HOUSE REVOLVING LOAN FUND (RLF) PROJECT

Timothy J. & Greta D. Allen  
Tim Allen Commercial Equipment Repair, LLC  
dba Roseburg Rental  
1240 SE Stephens Street  
Roseburg, OR 97470  
(541) 492-7368  
[www.allenrental.co](http://www.allenrental.co)

This project was to provide financing for business expansion, using the CCD loan funds to purchase a second business in Myrtle Creek, Oregon. The project was packaged by Theresa Haga.





# FINANCE DEPARTMENT

## PARTNER SPOTLIGHT

### NEW INTERIM DIRECTOR RUTHIE PAINTER

Small Business Development Center  
Ruthie Painter - Interim Director SOCC SBDC  
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Coos Bay, OR 97420  
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[oregonsbdc.org/centers/southwestern-sbdc](http://oregonsbdc.org/centers/southwestern-sbdc)



Ruthie Painter is an artist, entrepreneur and resident of Bandon-by-the-Sea since 2013. Painter opened two restaurants in the Fifth St. Public Market in Eugene, OR and was co-owner of a gourmet fast food Deli in the Rogue Valley Mall, Medford, OR for eleven years. Experience in business strategy includes lease negotiations, design, construction, interviewing, hiring, training, collaborative team management, and the sale of businesses for profit. She has developed loan packages and received SBA funding. Other business endeavors include a literary marketing firm, and the development of a career testing/retraining program for a Vocational Rehabilitation firm. In Medford she was a business advisor for Southern Oregon University Small Business Development Center (SOU SBDC) for thirteen years. Painter is a certified Profit Mastery facilitator and a Growth Wheel advisor. Her current business, Lady of Words, specializes in strategies to minimize risk and maximize success. Ruthie Painter holds a Bachelor of Arts in Rhetoric from University of Illinois, Champaign/Urbana, Illinois.

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



# 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 270 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](http://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.