

# 2023 ANNUAL REPORT

## OUR ACTIVITIES & ACCOMPLISHMENTS



**PRESENTED BY**  
**THERESA HAGA**

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**PREPARED FOR**  
**CCD BOARD OF DIRECTORS**

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

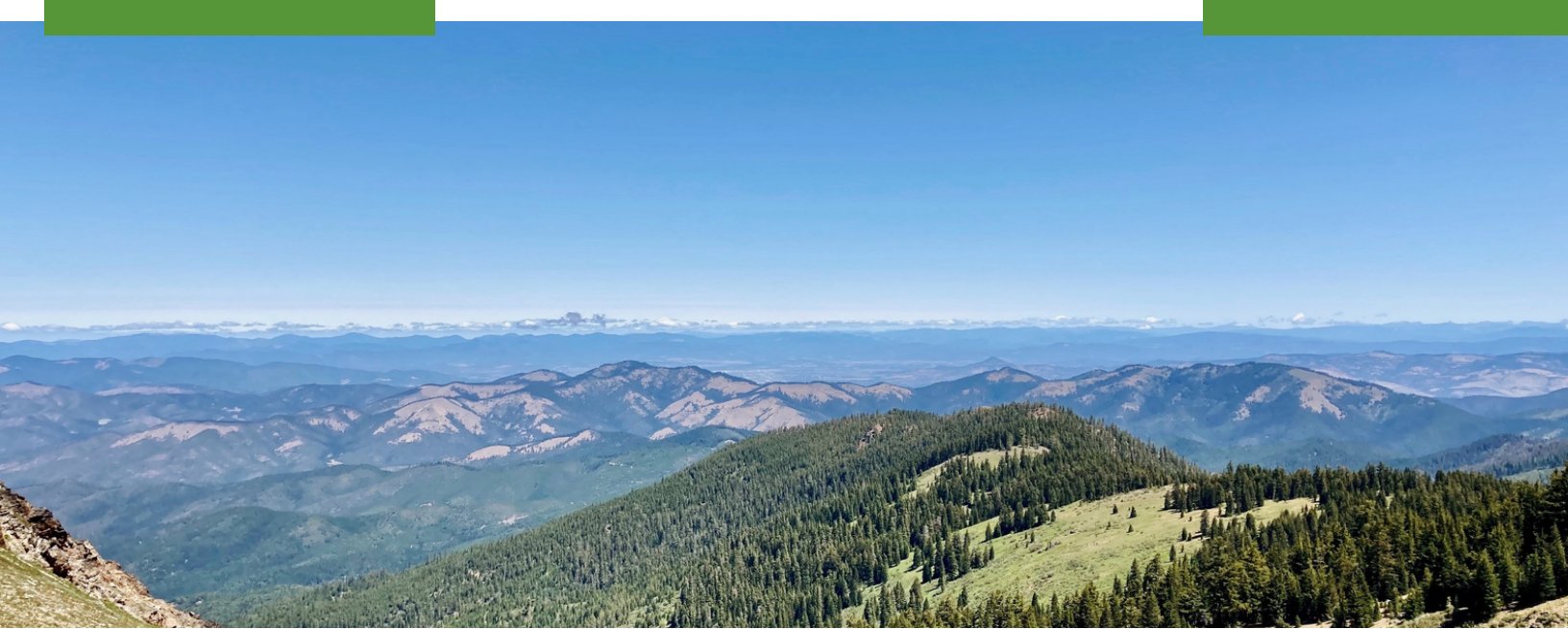
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# CCD SUMMARY



## THIS REPORT PROVIDES A SUMMARY OF CCD'S ACTIVITIES AND ACCOMPLISHMENTS FOR JULY 2022 - JUNE 2023

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, 2023. This report marks CCD's 52nd year of providing technical assistance and innovative financing opportunities to small businesses and assisting our small communities and special districts with our many community and economic 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. 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 as a "Certified Development Company" (CDC) by the US Small Business Administration (SBA). CDC's work in conjunction with conventional financial institutions to provide funding for businesses that would otherwise not have access to high- quality financial resources.

CCD is a nonprofit organization that works to support local communities and small businesses to increase regional resiliency. We are a mission-based lender, connected to the community not just physically, but financially. As a non-profit, we use our excess capital on economic development activities for the communities we serve.

We have been helping communities and businesses for over 52 years. Listening, understanding and getting you the resources you need. CCD believes the success of one leads to the success of others. We do this work to make our communities better.

### ***Our Mission:***

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

# **CCD STRATEGIC GOALS**



1. Continue building toward a sustainable operational reserve
2. Increase awareness of CCD & regional programs and services
3. Maintain a 25% increase in CCD loan approvals & funding
4. Find & implement automation processes in each department
5. Increase grant writing/ administration/ training assistance within our region
6. Partner with affiliated organizations on regional projects/ marketing

## **OUR VISION:**

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





# CCD OUTGOING BOARD CHAIR *Letter*

As I look back on the past year and the opportunity to have served as the Board Chair, what an experience this has been!

Having been on the Board for several years, I certainly wasn't unaware of all the great things this organization does in our community. What I did underestimate is just how much work is being done.

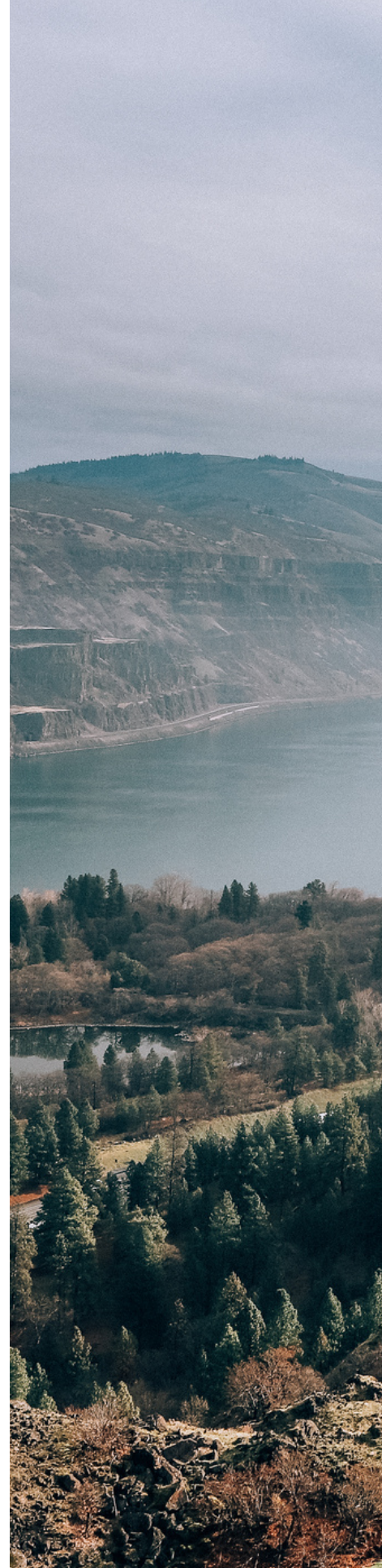
One of my more notable memories is heading to the CCD office to hand sign over 100 checks going out to businesses in our community and in fact many communities throughout Oregon.

This was money that went directly to businesses that are producing the products and services that make up the income side of the local economy. They employ our people, providing wages and more that sustain local families. They create the meals, products and entertainment that help make our region a great place to work live and play. While signing I couldn't help but think what a small piece this was, in what was unarguable a huge project. From agreeing to take the project on to the checks in the hands of the business owners, the staff at CCD handled every detail timely and effectively.

This is what I saw from CCD. Tackling tough economic projects in a timely and effective manner for the benefit of our region. I'm proud of every person that touches this organization. It was an honor to have served in this role, and the support I received from others on the Board and the various committee's can't be over stated. Your help means the world to the continued success of CCD, I know that firsthand because of the impact you had on and for me. Thank-you.



Outgoing Board Chair  
Tim Allen





# Meet the Team



**Theresa Haga**  
Executive Director  
2000



**Patricia Nelson**  
Accounting Manager  
2023



**Michele Laird**  
Business Finance Manager  
2013



**Krisha Rasmussen**  
Loan Servicing Specialist  
2018



**Lehi Dowell**  
Community & Economic  
Development Director  
2021



**Janet Tidrick**  
Sr. Community & Economic  
Development Specialist  
2021



**Kemberly Todd**  
Technical Assistance  
Coordinator  
2021



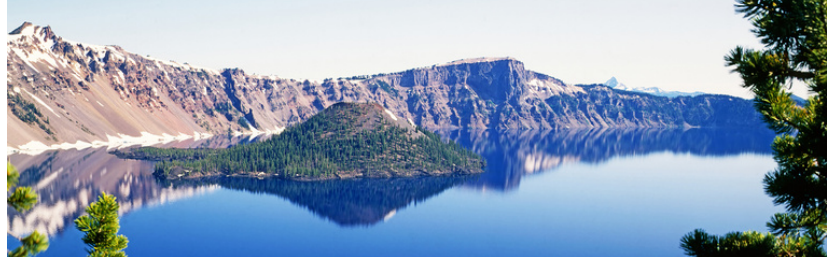
**Louie Robida**  
SBA 504 Loan Officer  
2010



**Dan Betschart**  
SBA 504 Loan Officer  
2022



# EXECUTIVE DIRECTOR *Report*



Fiscal year 2022-23 Annual Report highlights many milestones and lessons learned in supporting and enhancing our Board, staff, programs, and services. During the year, we worked to contribute to our strategic objectives.

Our focus areas included:

- Commercial Lending
- Small Business Technical Assistance
- Grant Administration
- Labor Standards Review & Compliance
- Grant Writing
- Completing the regional CEDS Update

Listed below are a few highlights from fiscal year 2022-23:

- Approved/funded 14 CCD In-house Revolving Loan and SBA 504 Loan Projects totaling over \$5.1 million in direct funds to Oregon small businesses.
- Under contract to provide “Project Administration” services for 17 projects. Regional totaling over \$55 million.
- Contract to administer a Business Oregon \$3 million Statewide CDBG Small Business Microenterprise Grant Program.
- Received \$50,000 USDA RBDG Technical Assistance Program Grant.
- Received \$15,000 Oregon Community Foundation Grant to expand support for additional staff.
- Received a \$25,000 & \$20,000 Judith Ann Morgan Foundation Grant Technical Assistance Program Grant.
- Received \$5,000 Ford Family Foundation Grant to support staff development.
- Received 100,000 Wild River Coast Alliance Grant for CCD’s Technical Assistance Program & Protecting Source Water on Oregon’s South Coast.
- Received \$1 million CCD/Business Oregon Community Lender Loan Loss Reserve Account.
- Team members made 47 presentations.
- Team members attended over 289 community and economic development regional meetings.
- Team members attended 98 training sessions.
- Over 450 technical assistance program meetings were provided/attended.
- Completed the HB2345 project.



As we continue to adapt to staffing needs, new ways of working, and fostering our network connections, CCD remains committed to supporting our region with our programs and services. We are grateful and pleased that we continue to make progress at advancing CCD’s mission, vision, and strategic goals. I would personally like to thank those who supported us and our work. CCD will continue to work hard to earn and keep your trust. We invite you to join us in building the future where communities and businesses are equipped to thrive and prosper.

Respectfully submitted.

Theresa Haga



# JULY 2022 - JUNE 2023

## BOARD OF DIRECTORS

### COOS COUNTY

<b>John Burns</b> Chief Executive Officer Port of Coos Bay	<b>Rodger Craddock</b> City Manager City of Coos Bay	<b>Iliana Montiel</b> CTCLUSI Siuslaw Indians	<b>Melissa Cribbins</b> Coos County Commissioner	<b>Ray Doering</b> TribalOne Director Public Affairs & Compliance
<b>David Milliron</b> City Administrator City of North Bend	<b>Sammie Arzie</b> AVP/Commercial Banker Banner Bank	<b>Jessica Engelke</b> Business. Marketing Instr. SWOCC	<b>Shaun Gibbs</b> Executive Director. South Coast Development Council	

### CURRY COUNTY

<b>Court Boice</b> Curry County Commissioner	<b>Jodi Fritts</b> City Administrator City of Gold Beach	<b>Maarten Van Otterloo</b> Retired	<b>Summer Matteson</b> Economic Development Curry County
<b>Bret Curtis</b> REMAX	<b>Tamie Kaufman</b> Cooperative Management Solutions	<b>Randy Mason</b> SR Relationship Manager Rogue Credit Union	<b>Henry (Hanks) Cunningham</b> Retired

### DOUGLAS COUNTY

<b>Chris Boice</b> Douglas County Commissioner	<b>Tim Allen</b> Roseburg Rentals	<b>Lonnie Rainville</b> City of Myrtle Creek City Administrator	<b>Deanna Shafer</b> City Manager City of Reedsport	<b>Roan Doan</b> Cow Creek Govt. Offices
<b>Sam Carter</b> Regional Business Manager Pacific Power	<b>Randy Richardson</b> VP Sr. Business Banking Relationship Manager Umpqua Bank	<b>Kristi Gilbert</b> Community Dev. Specialist City of Sutherlin	<b>Jeff Benham (At-Large)</b> VP Commercial Relationship Manager Oregon Pacific Bank	

### RESIGNED FROM BOARD, *THANK YOU FOR YOUR SERVICE*

<b>Shaun Gibbs</b> (Coos County)	<b>Melissa Cribbins</b> (Coos County)	<b>Jodi Fritts</b> (Curry County)	<b>Tamie Kaufman</b> (Curry County)
<b>Court Boice</b> (Curry County)	<b>Randy Richardson</b> (Douglas County)	<b>Jeff Benham</b> (Douglas County)	



# JULY 2022 - JUNE 2023

## OFFICERS & COMMITTEES

### BOARD OFFICERS

<b>Tim Allen</b> Chair Douglas County	<b>Summer Matteson</b> Vice Chair/ Treasurer Curry County	<b>David Milliron</b> Secretary Coos County	<b>Chris Boice</b> Assistant Secretary Douglas County
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### EXECUTIVE COMMITTEE

<b>Melissa Cribbins</b> Coos County	<b>David Milliron</b> Coos County	<b>Summer Matteson</b> Curry County	<b>Randy Mason</b> Curry County	<b>Sam Carter</b> Douglas County
<b>Tim Allen</b> Douglas County	<b>Randy Richardson</b> Douglas County At-Large Member	<b>Sammie Arzie</b> Coos County At-Large Member		

### LOAN COMMITTEE

<b>Rodger Craddock</b> Coos County	<b>Melissa Cribbins</b> Coos County	<b>Sammie Arzie</b> Coos County	<b>Randy Mason</b> Curry County	<b>Tamie Kaufman</b> Curry County
<b>Jodi Fritts</b> Curry County	<b>Jeff Benham</b> Douglas County	<b>Kristi Gilbert</b> Douglas County	<b>Randy Richardson</b> Douglas County	

### BUDGET COMMITTEE

<b>Melissa Cribbins</b> Coos County	<b>Sammie Arzie</b> Coos County	<b>Randy Mason</b> Curry County	<b>Summer Matteson</b> Curry County	<b>Tim Allen</b> Douglas County	<b>Sam Carter</b> Douglas County
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### NOMINATING COMMITTEE

<b>Melissa Cribbins</b> Coos County	<b>Randy Mason</b> Curry County	<b>Kristi Gilbert</b> Douglas County
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### DEI COMMITTEE

<b>Jessica Engelke</b> Coos County	<b>Nikki Messenger</b> Douglas County	<b>Theresa Haga</b> Executive Director	<b>Lehi Dowell</b> Community & Economic Development Director
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# ACCOUNTING DEPARTMENT *Report*



Based out of the headquarters office in Roseburg, the HR/Accounting department within CCD is changing and growing with the organization. While the department size has varied during the lifetime of CCD, under the current leadership it has changed to one person that oversees all the accounting functions. As CCD grows with the changes of the current times it is streamlining the current administrative support structure.

During the recent growth, the need for a leaner more efficient structure for the accounting department became apparent. With the changes in staffing and the onboarding of a new Account Manager we are implementing stronger, more precise accounting guidelines to streamline the efficiency of the accounting functions. The HR/Accounting department is here to help CCD's ability to provide services to our clients and be available to all our future clients.



Thank you,

Patricia Nelson  
CCD Business Development Corporation  
Accounting Manager





# FUNDING COST SOURCE BREAKDOWN

## SERVICES REVENUE

Loan Revenue	\$	693,270.79
Economic Development Services Revenue	\$	104,553.30
Admin Services Revenue	\$	39,823.73

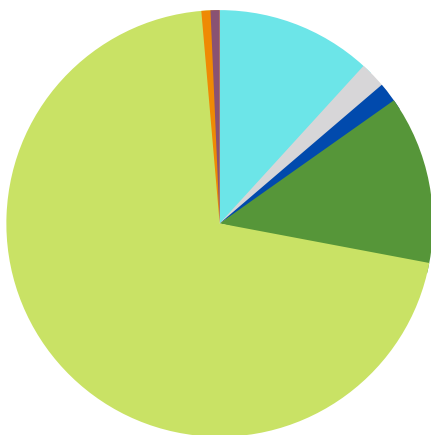
## GRANT REVENUE

Operations Grant Funding	\$	740,873.61
Passthrough Grant Funding	\$	4,132,970.00
Grant Writing	\$	15,755.00

## OTHER

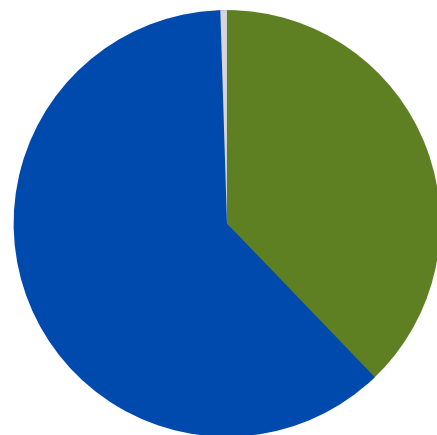
Miscellaneous Income	\$	27,402.77
	\$	5,754,642.20

Services, Supplies, and Lending Costs	\$	567,082.86
Personnel Costs	\$	930,057.83
Capital Outlay	\$	6,612.54
Grant Distribution	\$	3,882,500.00
	\$	5,386,253.23



CCD REVENUE SOURCES

- Loan Revenue 12%
- Economic Development Services Revenue 2%
- Admin Services Revenue 1%
- Operations Grant Funding 13%
- Passthrough Grant Funding 72%
- Grant Writing 0%
- Miscellaneous Income 0%



CCD COST BREAKDOWN

- Services, Supplies, and Lending Costs  
\$567,082.86, 38%
- Personnel Costs  
\$930,057, 62%
- Capital Outlay  
\$6,612.54, 0%

# FUNDING COST SOURCE BREAKDOWN

## WITHOUT PASSTHROUGH

### SERVICES REVENUE

Loan Revenue	\$ 693,270.79
Economic Development Services Revenue	\$ 104,553.30
Admin Services Revenue	\$ 39,823.73

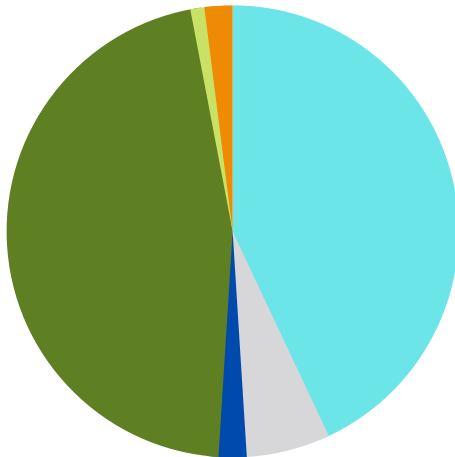
### GRANT REVENUE

Operations Grant Funding	\$ 740,873.61
	\$ 15,755.00

### OTHER

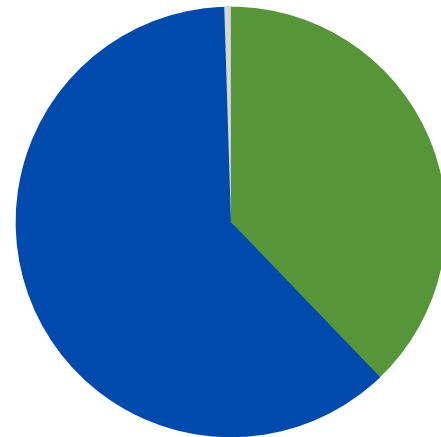
Miscellaneous Income	\$ 27,402.77
	\$ 1,621,679.20

Services, Supplies, and Lending Costs	\$ 567,083.86
Personnel Costs	\$ 930,057.83
Capital Outlay	\$ 6,612.54
	\$ 1,503,753.23



CCD REVENUE SOURCES

- Loan Revenue 43%
- Economic Development Services Revenue 6%
- Admin Services Revenue 2%
- Operations Grant Funding 46%
- Grant Writing 1%
- Miscellaneous Income 2%



CCD COST BREAKDOWN

- Services, Supplies, and Lending Costs  
\$567,082.86, 38%
- Personnel Costs  
\$930,057, 62%
- Capital Outlay  
\$6,612.54, 0%



# FINANCE DEPARTMENT *Report*



CCD Development Corporations' Finance Department continues to be a big part of the impact CCD makes in our region for small businesses. CCD's lending programs focus on economic development and job creation. Our lending programs provide access to capital for small businesses that otherwise may not qualify for business financing. Over the years CCD has provided 517 loans through our various lending programs totaling over \$164 million in direct funding and over \$415 million in leveraged funds. These 517 loans have created/retained 7,112 jobs.

A few highlights from the Finance Department over the fiscal year:

- Approved/Funded 5 SBA 504 loan projects totaling over \$3.8 million in direct funds to Oregon small businesses. These 5 projects created/retained 24 jobs.
- Approved/Funded 9 CCD Revolving Loan Fund projects totaling over \$1.3 million in direct funds to our region's small business (Coos, Curry, and Douglas counties). These 9 projects created/retained 29 jobs.
- As of fiscal year end CCD had drawn down \$797,400 of the \$1.6 million EDA ARPA RLF grant funds.
- Finance Department staff attended 28 trainings/webinars by NADCO, SBA, Ventures, etc.
- Finance Department staff participated in 137 meetings including admin, staff, partner, and project meetings.
- Finance Department staff participated in 21 presentations and events.
- Unity Lending partners Lane Council of Governments (LCOG), Oregon Cascades West Council of Governments (OCWCOG) and Mid-Willamette Valley Council of Governments (MWVCOG), and CCD entered an IGA for loan back-office support of all 3 COGS Revolving Loan Funds. The IGA is an effort to streamline and support loan closing and servicing for the COGS.
- CCD was successful in enrolling in the Business Oregon Loan Loss Reserve Program. CCD was awarded with a \$1 million loan loss reserve fund.
- CCD entered a Memorandum of Understanding with Southern Oregon Regional Economic Development, Inc. (SOREDI) to offer support for their owned and administered Revolving Loan Fund Programs.



As we closed out the 2022-2023 fiscal year it became clear that busy, busy is the new normal. I believe we are starting to see the impacts of the current economy on our loan clients and we will need to provide crucial assistance to help them navigate through successfully. Returning to a pre-COVID staffing level, team CCD is small, but mighty!

Respectfully submitted,

Michele Laird





# FINANCE DEPARTMENT

## 52 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	JOB CREATED/RETAINED	ECONOMIC IMPACT
SBA 504	236	4,334	\$131,655,039
CCD RLF	281	2,778	\$32,873,906
<b>TOTAL</b>	<b>517</b>	<b>7,112</b>	<b>\$164,528,945</b>

## 2023 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	JOB CREATED/RETAINED	ECONOMIC IMPACT
SBA 504	5	24	\$3,870,000
CCD RLF	9	29	\$1,371,750
<b>TOTAL</b>	<b>14</b>	<b>53</b>	<b>\$5,241,750</b>





## 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. CCD charges a \$400 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-ups, 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.

### Program Overview:

**Purpose:** Financial assistance for community development projects, the establishment of new businesses and/or the expansion of existing businesses that will provide opportunities to create and save jobs.

**Who May Borrow:** Any legal entity, including individuals, public and private organizations, and federally recognized Indian tribal groups. At least fifty-one percent (51%) of the ownership must be United States citizens or admitted for permanent residence.

**Collateral Required:** The collateral pledged, as security must adequately secure the entire loan.

**Eligible Loan Amounts:** RLF loan amounts are \$25,000 - \$250,000 and may be used to finance up to 75% of the total project cost.

**Terms Available:** CCD offers fixed rate financing with a maximum term of 20 years. Interest rates typically range from 7%-11%. Terms are based on use of funds and collateral used to secure the loan. RLF loan uses may include but are not limited to the following:

- Land Costs
- Building Costs
- Construction Costs
- Equipment Costs
- Leasehold Improvement Costs
- Inventory Costs
- Working Capital





# FUNDED REVOLVING LOAN PROJECTS

## DIAMOND DANCE STUDIOS LLC

1560 SE Stephens Street

Roseburg, OR 97470

(503) 890-1677

<https://www.dancerooseburg.com/>



## OUT OF SIGHT CONSTRUCTION LLC

609 Fort McKay Road #49

Sutherlin, OR 97479

(541) 295-6434

<https://outofsightconstructionllc.com/>

## RANDLE DEVELOPING LLC DJS LLC DBA STAN LEA ELECTRIC

63753 Hill Street  
Coos Bay, OR 97420  
(541) 297-4500





# FUNDED REVOLVING LOAN PROJECTS

## **SAP INC. DBA BOB'S DELI**

1147 NE Stephens Street  
Roseburg, OR 97470  
(541) 673-7541

<https://www.facebook.com/bobsdeliroseburg>



## **CREATE & SIP STUDIO LLC**

01019 SE Douglas Avenue  
Roseburg, OR 97470  
(541) 219-2660

<https://www.createandsipstudio.com/>



## **ADAM & ESTRELLA SCALF DBA ROLLING THUNDER BBQ**

191 Wingate Court  
Roseburg, OR 97471  
(541) 643-5847

<https://www.facebook.com/RollingThunderBBQ/>



# FUNDED REVOLVING LOAN PROJECTS

## SANDERS PNW INVESTMENTS LLC DBA GLASGOW MARKET

67538 E Bay Road  
North Bend, OR 97459  
(541) 808-2660



## WEBTRAX, LLC

329 East Central  
Sutherlin, OR 97479  
(888) 439-0235  
<https://webtraxllc.com/>

## EXPLORE ENGAGE ENJOY

2198 NE Stephens Street, Ste 101  
Roseburg, OR 97470  
(541) 900-1418  
<https://exploreengageenjoy.org/>







## 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 Loan, 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 to 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."





# FUNDED SBA 504 PROJECTS

## **OIKOS SPRINGS LLC RIVERVIEW KENNELS PET LODGE, INC.**

83737 N Bank Lane

Bandon, OR 97411

(541) 347-4689

<https://riverviewkennels.com/>



## **13TH AVE. WELLNESS COLLECTIVE LLC ALIVE INTEGRATIVE MEDICINE, LLC**

311 W 13th Avenue

Eugene, OR 97401

(541) 636-3079

<https://aliveintegrative.com/>

## **FRANCISCO OCHOA, LLC OCHOA'S QUESERIA LLC**

3310 Portland Road Northeast

Salem, OR 97301

(971) 915-2705

<https://donfroylancreamery.com/>





# WHAT CLIENTS

## Say *about us*

We have utilized this amazing program on two occasions, both with great success. Our first loan was 16 years ago, that allowed us the capital to fund our first The Human Bean location, in Coos Bay. We are now proud to have three locations. The “leg up” was invaluable. The ease of accessibility and streamline process from loan application to distribution of funds is fantastic! The most recent CCD loan was utilized to build a shop for our electrical business, DJS LLC dba Stan Lea Electric. The storage and safety of having a physical location to store our vans and materials have allowed us to buy products in bulk, resulting in savings that we can pass on to our customers. We are grateful to the CCD and the opportunities provided to grow successful businesses in our local area.

Best Regards,

Jessica Randle  
Randle Developing LLC

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When we first had the idea for our business, Explore Engage Enjoy, a pediatric therapy clinic in Douglas County, one of our biggest hurdles was finding a way to finance a brand-new business. We were so grateful to work with the CCD, especially Michele and Krisha, who guided us through every step of the process. When getting started was taking longer than expected they never rushed us and were always so patient waiting on us to get the documents we needed together to keep moving forward. They were organized, professional, and quick to respond to any questions we had, no matter how insignificant. The communication was excellent and clear throughout the entire process. I especially appreciated how they helped coordinate some required pieces of the loan with other businesses and did not require us as the client to be the middleman. This area is fortunate to have CCD as a resource in order to grow our community. We would not be able to provide services to the children of this community without CCD. Thank you for making Explore Engage Enjoy a reality for us!

Rebecca Moyer  
Executive Director  
Explore Engage Enjoy



# COMMUNITY & ECONOMIC DEVELOPMENT DEPARTMENT

## Report

This year has been one of organizational changes. Going back to the basics, CCD merged the two departments into one, and now the team operates under the Community & Economic Development Department. In May 2023, Brandi Medeiros, the prior Community Development Director, left CCD to continue working in the field under the guidance of the City of Sutherlin. We wish her all the best in her new endeavor. I was promoted to lead the newly merged department and it was off to the races. I had a lot to learn about infrastructure and the funding mechanisms (local, state, federal) utilized to support the work.

The Community & Economic Development Department is now comprised of Janet Tidrick, Kem Todd, Michelle Elliott, and myself. I am proud to be supported by dedicated and passionate women who continue to amaze me with their brilliance and knack for solving difficult problems. In our line of work, one never knows what kinks will get thrown our way, but they have a resiliency unmatched by many and answer the challenges with creative solutions.

In our fiscal year 2022-2023 the department has been very busy. We have been involved with 17 projects totaling over \$55 million dollars. We continue partner outreach to find ways to help our region grow and thrive. While construction and supply chain issues continue to plague many projects, we have had a steady increase in the number of projects that are asking CCD for help with grant management, project development, project management and labor standards.

We continue to see an interest in our Enterprise Zones and this year we concluded a boundary amendment for the Lower Umpqua Enterprise Zones, as well as a redesignation of the Lower Umpqua Enterprise Zone. While some changes have been made at a State level to the Enterprise Zones Program, they continue to be an economic driver for our region.

For the 2022-2023 fiscal year:

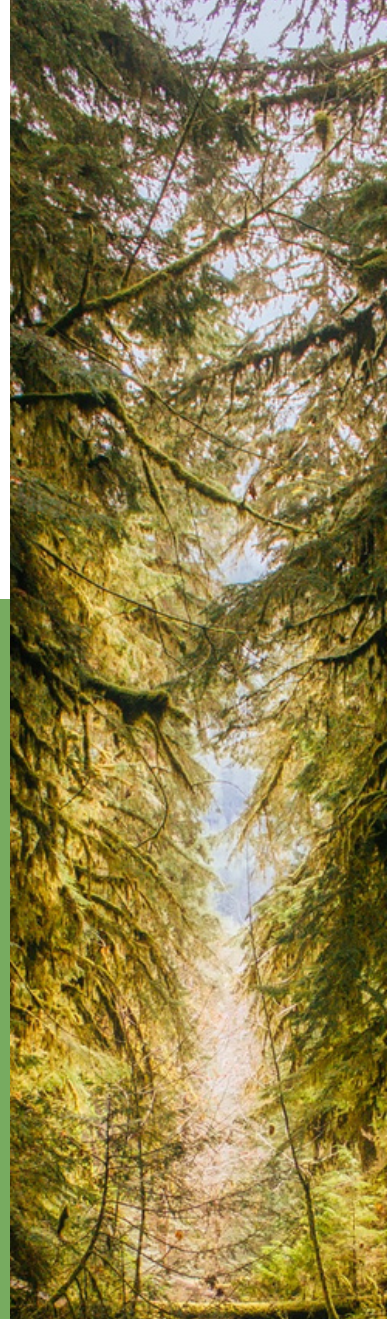
- The Bay Area EZ added \$21,225,000.00 in investment with 8-12 new employees.
- The Coquille Valley EZ added \$12,835,643.00 in investment with 52 new employees.
- The Sutherlin/Oakland EZ added \$11,500,000.00 in investment with 15 new employees.

The technical assistance program had another stellar year. Since inception, from July 2021-June 2023, the Technical Assistance Program (TAP) has worked with 239 small businesses and non-profit organizations, providing 6,435 service hours to help them stabilize and grow resilient. Demographics include 167 for-profit small businesses, 45 companies starting up or in business less than six months, and 27 nonprofits. Clients served by county include 85 in Coos County, 28 in Curry County, and 126 in Douglas County. These clients cumulatively report \$28,466,007 in gross revenue and support 704 jobs in the region.

As always, we appreciate the insight and commitment our Board of Directors continues to bring to CCD.

Cheers,

Lehi Dowell





# COMMUNITY DEVELOPMENT

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 this department to provide technical assistance, project development, grant/project application writing, and administration services to agencies in the CCD region.

During CCD's Fiscal Year 2022 – 2023, the following projects were contracted for grant/project administration, labor standards, etc., for the Community Development Department:

## COOS COUNTY PROJECTS

Project Owner	Project	Project Cost	Notes
Coos County	CDBG CV2 Small Bus. Microenterprise Grant/COVID	\$500,000	Completed
Coos IGA with Douglas & Curry	CDBG Regional Childcare Assistance Program	\$500,000	Project Underway
City of Coquille	Water Distribution Systems Improvements	\$403,135	Engineering/ Design
	<b>TOTAL</b>	<b>\$1,403,135</b>	

## CURRY COUNTY PROJECTS

Project Owner	Project	Project Cost	Notes
Gold Beach	Intake, Plant & Water Main Improvements	\$7,463,437	Project Underway
City of Brookings	Water System Upgrades	\$4,525,244	Project Underway
Curry County	CDBG Small Business Microenterprise Grants	\$300,000	Completed
	<b>TOTAL</b>	<b>\$12,288,681</b>	

## DOUGLAS COUNTY PROJECTS

Project Owner	Project	Project Cost	Notes
Douglas County	Food Waste Reduction Through Vermicomposting	\$120,493	Project Underway
Sutherlin	Nonpareil Water Treatment	\$6,103,565	Project Underway
City of Roseburg	CDBG CV2 Small Bus. Microenterprise Grant/COVID	\$500,000	Completed
Myrtle Creek	2022 Street Improvements - Klimback St	\$175,000	Completed/ Closed 11/22
Reedsport	CDBG Forest Hills Pump Station and Force Main	\$2,235,288	Project Underway
Winston-Dillard Water Dist.	New Raw Water Intake	\$3,933,415	Project Underway
Clarks Branch Water Assoc.	Storage Tank Enlargement/ Water System Imp	\$454,000	Design/ Engineering
Glide Waer Association	Water Treatment Capacity Upgrades	\$743,650	Project Underway
City of Roseburg	CDBG Reality Kitchen	\$250,000	Project Underway
	<b>TOTAL</b>	<b>\$14,515,411</b>	

## OUTSIDE REGION

Project Owner	Project	Project Cost	Notes
State of Oregon	CDBG Small Business/ Microenterprise Grants	\$3,210,000	Completed
NW Housing Authority	Shore Pines- 68 unit apartment building	\$23,829,439	Project Underway
	<b>TOTAL</b>	<b>\$27,039,439</b>	

**Total Projects: 17    Total Project Amount:\$55,245,666**



CCD is the Enterprise Zone Manager for 10 Oregon Enterprise Zones, in Coos, Curry, and Douglas Counties.

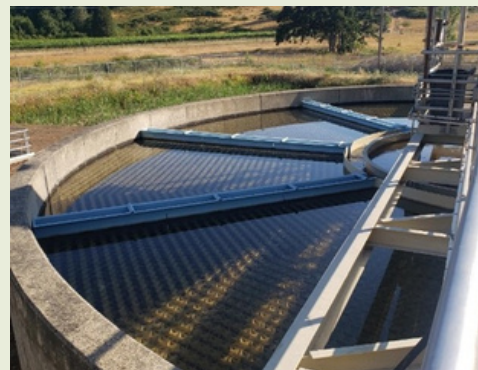
This is a state incentive, in exchange for investing and hiring in an enterprise zone, businesses receive exemption from local property taxes on new plant and equipment for at least three years (but up to five years) in the standard program. This incentive program is one of several the Business Oregon has, that can attract business retention, expansion, and new businesses. For the current Enterprise Zone users, below is the total investment and new/retained employees, for the region in the past year.

Coos County		Amount of Investment	New Employees	Retained Employees
Bay Area EZ		\$21,225,000	8	0
Coquille Valley EZ		\$12,835,643	52	501
Coos County Rural Renewable Development Zone		\$0	0	0
Curry County		Amount of Investment	New Employees	Retained Employees
Curry County EZ		\$0	0	0
Gold Beach EZ		\$0	0	0
Douglas County		Amount of Investment	New Employees	Retained Employees
Lower Umpqua EZ		\$0	0	0
Roberts Creek EZ		\$0	0	0
South Douglas EZ		\$0	0	0
Sutherlin Oakland EZ		\$11,500,000	15	0
Douglas County Rural Renewable Development Zone		\$0	0	0
	Amount of Investment	New Employees	Retained Employees	
Total Region	\$45,560,643	75	501	

# Community Development Infrastructure Projects

## City of Sutherlin – Nonpareil Water Treatment Plant

This plant, originally constructed in 1982, needs necessary improvements to provide reliable potable water to the city. Additional electrical work was identified through engineering and the construction bids came in higher than expected. Additional funding was needed and secured through Business Oregon's Safe Drinking Water Revolving Loan Fund. The estimated project costs went from \$4,187,773 to \$6,103,565. Construction will include improvements to the Intake building, raw water pump station, intake vault, clarifier, filter system, and main water treatment plant. Installation will include new pumps for flow meter, treated water and potable water (including new pressure tank), new treated water flow meter with access hatch, chemical feed systems, new backwash basins, streaming current monitor and associated systems, and a new SCADA system. Site improvements include fencing and yard piping. Construction has slowed due to supply chain issues and substantial completion is expected to be August of 2023.



## Winston-Dillard Water District – New Raw Water Intake

The District's existing raw water intake was used to supply raw water to their original water treatment plant and is now being used to supply water to their new water treatment plant. Construction for their new water treatment plant was completed in 2012, which included the replacement of the raw water pumps and installation of a fish friendly intake screen. However, this work did not include modifications to the structure itself. The District has found that the existing intake structure is not adequately sized to meet water treatment plant raw water flow demands and requires replacement.

This project consists of constructing a raw water intake structure in the South Umpqua River to accommodate new raw water pumps and intake screen with automatic wash system. The work also includes expand the existing pre-screening building and the installation of a raw water chemical feed system for pH adjustment. Construction began Sept 13th, 2021. There have been delays due to supply chain issues and higher than average water levels in the river.







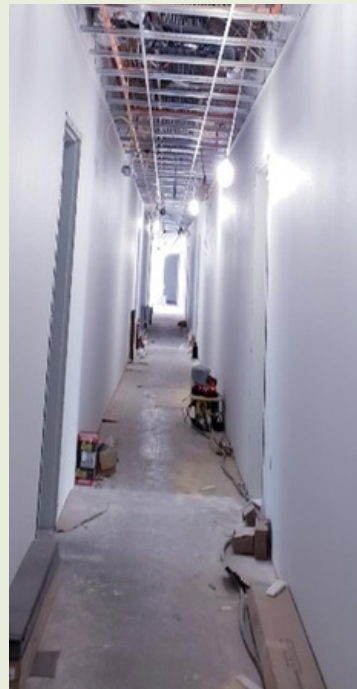
## Gold Beach Water System Improvements

The City upgrades include their raw water intake pump station, upgrade parts of the water treatment plant, upgrade the SCADA controls for the water treatment plant, construct a new chemical storage building adjacent to the water treatment plant, provide water treatment plant seismic upgrades, and replace approximately 5,700 lineal feet of water transmission lines within their water distribution system. A great deal of this has been completed.

The new Pump should be delivered in January 2024.

## NW Housing Authority

Shore Pines at Munsel Creek resides in the rural coastal town of Florence Oregon. The proposed 68-unit new construction project accommodates families & seniors with 31 units receiving rental subsidy through the Housing Authority. The project has a large portion of family sized units including 34 three-bedroom units in one building, and 33 one-bedroom units in a second building. The property will include on-site parking and a light-filled community room. The building's construction will be cost efficient with a 3-story wood frame with a strong outward focus and access to light and air. The project will include sustainable and green measures featuring air systems suited to the coastal climate, energy star appliance, LED light fixtures, rain screen, all hard surface flooring, and native coastal landscaping. The abundant coastal shore pine trees surrounding the property create an ideal setting for outdoor nature play and community gardening.



# SUCCESS stories

## Wailani Shave Ice and Island Grindz - Sutherlin, OR - [www.wailanishaveice.com](http://www.wailanishaveice.com)

Total Outcomes: New equipment purchase for capacity increase

Partner Connection: Travel Oregon, Lewis and Clark Legal Clinic, Women in Business

Grants:\$6,500

Professional Service Funds: \$1,142

Wailani Shave Ice is owned and operated by two families living in Sutherlin, Oregon. In May 2021 they started Wailani to be “Ambassadors of Aloha” bringing shave ice to rural Oregon. They began with a food truck selling shave ice at local events, festivals, and fairs. This unique product was sure to draw a long line wherever they engaged the public.

Owner Lan Ha expressed the need for expansion as they regularly sell out of their popular menu items, however she was saddled with capacity issues. To prep meats and store shave ice in quantity, they require a commercial size walk-in fridge. As we penciled numbers and looked for after-market units, it became apparent that they would have to purchase and install a new \$10,000-\$12,000 refrigeration unit, due to the lack of used commercial equipment.

CCD Technical Assistance worked with Wailani to apply for the April 2023 Umpqua Growth Talks PitchFest. Once their application was selected, they worked with TA to prepare their slide deck and practice “pitching”, including answering questions for their presentation. Wailani won first place for \$5,000 investment and the extra prize of crowd favorite for an additional \$1,500.

They have since started a weekly Food Truck Friday event, which allows the community and families to gather for food, drinks, games, and dance exhibitions. This is the “aloha spirit” they dreamed of bringing to Douglas County two years ago.





## Studio Black Avenue - Glide, OR - <https://ashtine.com/>

Total Outcomes: New equipment purchase for capacity increase, SAM.gov registration

Partner Connection: Umpqua SBDC, Women in Business, Umpqua Growth Talks

Grants: \$12,500

Professional Service Funds: \$689

Studio Black Avenue is a woman owned and operated business in Douglas County. Owner Ashtine Reiki is a fabrication welder and artist operating the business from her home for the past 5 years. Studio Black is a fabricator and designer of metal flowers, flower arrangements, and sculptures made from copper and steel, using Oxyacetylene, torch. Each creation is hand cut, welded, reshaped, and sealed with a clear coating.

Technical Assistance (TA) met Ashtine worked from her home-based business full-time and wasn't "as busy as she wants to be" post pandemic. We discussed an upcoming county grant for small business owners and assisted her in completing the application. TA met with Ashtine to help her obtain her Unique Entity ID from SAM.gov, a grant application requirement. We also assisted with scanning and uploading required documents in PDF for her application. These efforts helped her to receive a \$10,000 CDBG grant award in late 2022.

In June of 2022 Ashtine applied to compete in the Umpqua Growth Talks PitchFest, and her application was not selected to move forward. TA discussed with her some professional development opportunities and connected her with the local Small Business Development Center to meet with the cohort instructor of Small Business Management class series. Ashtine joined the 2022/2023 cohort and received a \$250 scholarship through CCD TA professional services grant funding. In June of 2023 TA attended the SBM "graduation" to watch as Ashtine received her certificate.

In April of 2023 Ashtine applied and was selected as finalist for Umpqua Growth Talks PitchFest. She ultimately received second place for a \$2,500 grant award. Ashtine joined CCD's Women in Business group and attributes her growth and ability to give an elevator pitch to attending these monthly meetings. Each person at the meeting is asked to talk about their business and answer the prompt for that meeting. "Just being able to introduce myself and speak out loud to a group about my business helped so much because I don't like to speak in public. Each month it got easier and nurtured my abilities to present in groups of 100 or more people."

In June 2023, Studio Black Avenue relocated her home-based business to a commercial location in Glide, OR. There is a waiting list for orders and custom designs. Utilizing grant funds to purchase and install a new CNC machine, her productivity is expected to double, and she anticipates hiring part time help in September of 2023.





## **The Old Agness Store - Gold Beach, OR - <https://oldagnessstore.com/>**

Total Outcomes: New building leased for capacity increase, SAM.gov registration

Partner Connection: Women in Business,

Grants: \$10,000 CDBG Grant Curry County

Professional Service Funds: \$700 for legal and tax professional services

CCD Technical Assistance met Michele and Steve Berlant, Owners of The Old Agness Store, while performing outreach for the Curry County SBMA CDBG grant. During this outreach they determined they were eligible for the grant and asked for help gathering documents, having tax questions answered, and obtaining their SAM.gov unique entity ID. TA was able to connect them to a local tax consultant and bookkeeper who was able to address their tax questions and train the owners in QuickBooks. Ultimately, they were successful in their application and their business was awarded a \$10,000 CDBG grant.

During the TA meetings the owners shared their need for help acquire a nationwide “certified gluten free” certification, as they sell a product line of savory and spicy gluten free brownies. Their thriving business is located at a storefront in Gold Beach, and they ship products from their store to customers worldwide.

Their 1,200 sq foot store front was at capacity for production, gift shop, and lunch counter. They wanted to explore an option of leasing the other half of the building to gain 2,000 more square feet. They had legal questions and TA connected them to legal professional services to review their existing and new lease contract. They have since moved forward with a lease for the entire property and have hired their first employees, one in production and one working in the store. CCD is very happy to see Michele at monthly Women in Business Curry County meetings.







## Technical Assistance Program By the Numbers

<b>Total Service Hours Provided</b> 6,435	<b>Total Clients Serves</b> 239	<b># of CCD TA Staff</b> 7
<b>Coos County Clients</b> 85	<b>Curry County Clients</b> 28	<b>Douglas County Clients</b> 126
<b>For-Profit Business</b> 167	<b>Startup Entrepreneurs</b> 45	<b>Non-Profit Organizations</b> 27
<b>Grants Secured</b> \$1,264,414	<b>Loans Secured</b> \$866,500	<b>Professional Services</b> \$52,950
<b>Cumulative Revenues</b> \$28,466,007		<b>Cumulative Jobs Suported</b> 704

## NEW TAP FUNDING 2023-2024

Secured TAP funding that will leverage and enhance Coos, Curry, & Douglas Counties Entrepreneurial Ecosystem

**Wild Rivers Coast Alliance**

\$100,000

**USDA Rural Business Development Grant**

\$50,000

**Judith Ann Morgan Foundation**

\$20,000

**BOTAUB Grant**

\$150,000

**TOTAL**

\$320,000





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# WOMEN-IN-BUSINESS

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Women-In-Business (WIB) meetings meet monthly in each county. These meetings are organized and facilitated by CCD and feature guest speakers, google review sessions, partner sharing, small business spotlights, and round table introductions of attendees to learn more about their small business or organization. To date 480 women have attended one or more of the 25 meetings held in Coos, Curry, and Douglas counties.





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# DOUGLAS COUNTY

## DEMOGRAPHICS SUMMARY

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### POPULATION

Douglas County, Oregon, is home to 112,297 people, making it the 9th most populous county in the state. Nestled in scenic landscapes, it combines urban centers and rural communities, celebrated for its natural beauty, friendly residents, and rich history. The county thrives on diverse cultures, creating a dynamic and welcoming home for all.

### RACE & ETHNICITY

In Douglas County, the majority of the population is White 92.1%, with Hispanic individuals comprising 6.8% and two or more ethnicities accounting for 3.7% of the demographic makeup.

### MEDIAN AGE

The median age for Douglas County residents is 46.6 years young.

### MEDIAN INCOME

In 2021, the median household income in Douglas County stood at \$52,479, slightly higher than Klamath County's \$50,790. Despite this, 16.5% of Douglas County families lived below the poverty line.

Source: United States Census



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# COOS COUNTY

## DEMOGRAPHICS SUMMARY

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### POPULATION

Coos County, nestled along the scenic Oregon coast, is home to a diverse and close-knit population. With 64,990 people, Coos County is the 16th most populated county in the state of Oregon. With its breathtaking landscapes, including rugged beaches and lush forests, the county attracts nature enthusiasts and visitors alike.

### RACE & ETHNICITY

In Coos County, the predominant racial and ethnic groups are White 89.9%, followed by Hispanic individuals at 7.5%, and those identifying with two or more ethnicities at 4.8%.

### MEDIAN AGE

The median age for Coos County residents is 50 years young.

### MEDIAN INCOME

In 2021, the median household income in Coos County stood at \$52,548, slightly higher than Douglas County's \$52,479. Despite this, 17.4% of Coos County families lived below the poverty line.

Source: United States Census



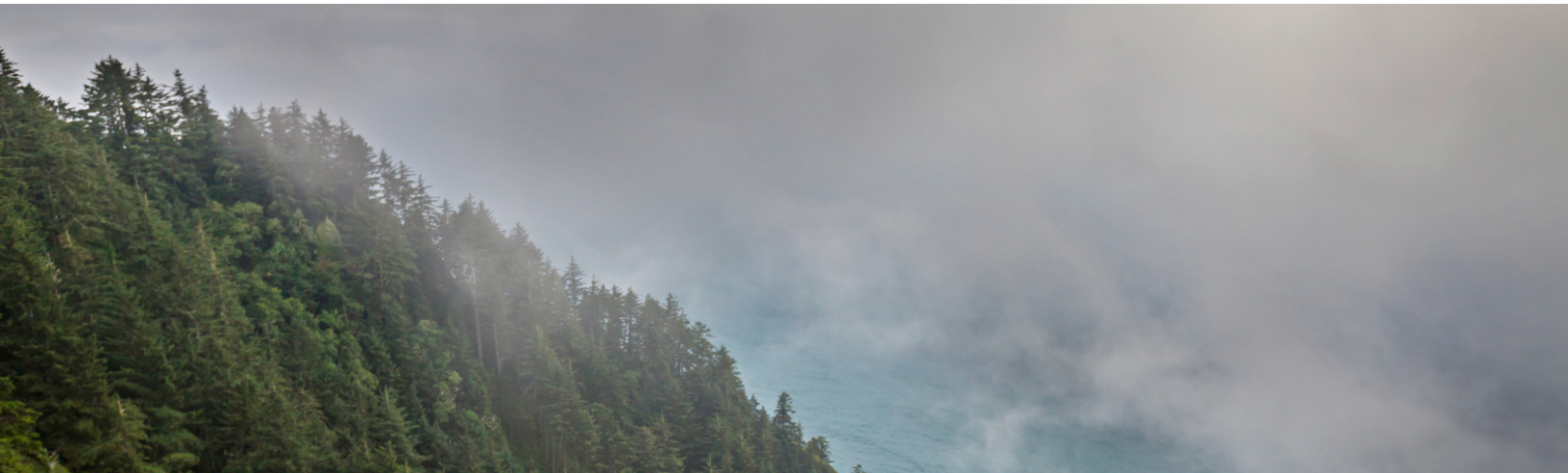


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# CURRY COUNTY

## DEMOGRAPHICS SUMMARY

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### POPULATION

Curry County, on Oregon's southern coast, boasts scenic beauty and a tight-knit community. Its pristine beaches and charming towns attract nature lovers. With 23,598 residents, it's the 27th most populous county in Oregon, known for its friendly atmosphere and strong sense of community.

### RACE & ETHNICITY

In Curry County, the predominant racial and ethnic groups are White 91.2%, followed by Hispanic individuals at 8%, and those identifying with two or more ethnicities at 4.2%.

### MEDIAN AGE

The median age for Curry County residents is 57 years young.

### MEDIAN INCOME

In 2021, the median household income in Curry County stood at \$57,555 slightly higher than Tillamook County at \$55,730. However 14.8% of Curry County families live in poverty.

Source: United States Census



# ECONOMIC DEVELOPMENT PARTNERS

*CCD's long-standing relationships with other economic development organizations, as well as our strong ties to various regional groups and institutions, are essential for the prosperity of our region. These collaborations and our shared commitment to the region continually contribute to its growth and stability. These are the partners who help us achieve our mission, and we greatly value their support.*

- **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)
- **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)
- **SOREDI**  
[Soredi.org](http://Soredi.org)
- **Oregon Cascades West Council of Governments**  
[www.ocwcog.org](http://www.ocwcog.org)
- **Mid-Willamette Valley Council of Governments**  
[www.mvcog.org](http://www.mvcog.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/)
- **Community Foundations**
- **Oregon Regional Solutions Team**
- **Oregon Economic Development Districts**
- **Coos, Curry, and Douglas Counties**
- **Our Cities, Ports, Tribes, and Special Districts**
- **Our Local Chambers of Commerce**







## OUR DEI COMMITMENT:

CCD is committed to building and enhancing a positive impact on our communities, region and state. This requires our team to reflect on equity and inclusivity so we can learn from the broadest perspectives. We recognize that race and gender are historical markers of diversity, especially in traditionally conservative communities; however, we further believe that diversity includes categories such as age, disability, nationality, intellectual perspective, socioeconomic background, religion, sexual orientation, and gender identity. Inclusion encompasses empowering the voice of all members of a community







CCD Business Development Corporation:  
Gold Beach Branch (By Appointment Only)  
94235 Moore Street, Ste.122  
Gold Beach, OR 97444  
(541) 672-6728 or (541) 756-4101

CCD Business Development Corporation  
540 Anderson Avenue  
Coos Bay, OR 97420  
(541) 756-4101

CCD Business Development Corporation  
2270 Aviation Dr. Ste 4  
PO Box 1938  
Roseburg, OR 97470  
(541) 672-6728



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