



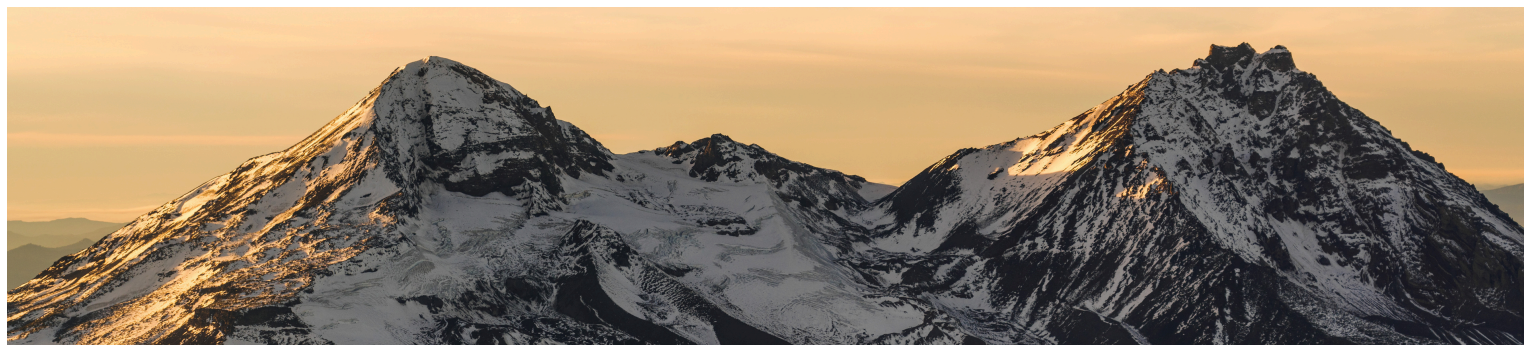
# 2025 Annual Report

**OUR ACTIVITIES & ACCOMPLISHMENTS**

**PRESENTED BY  
THERESA HAGA**

**PREPARED FOR  
CCD BOARD OF DIRECTORS**

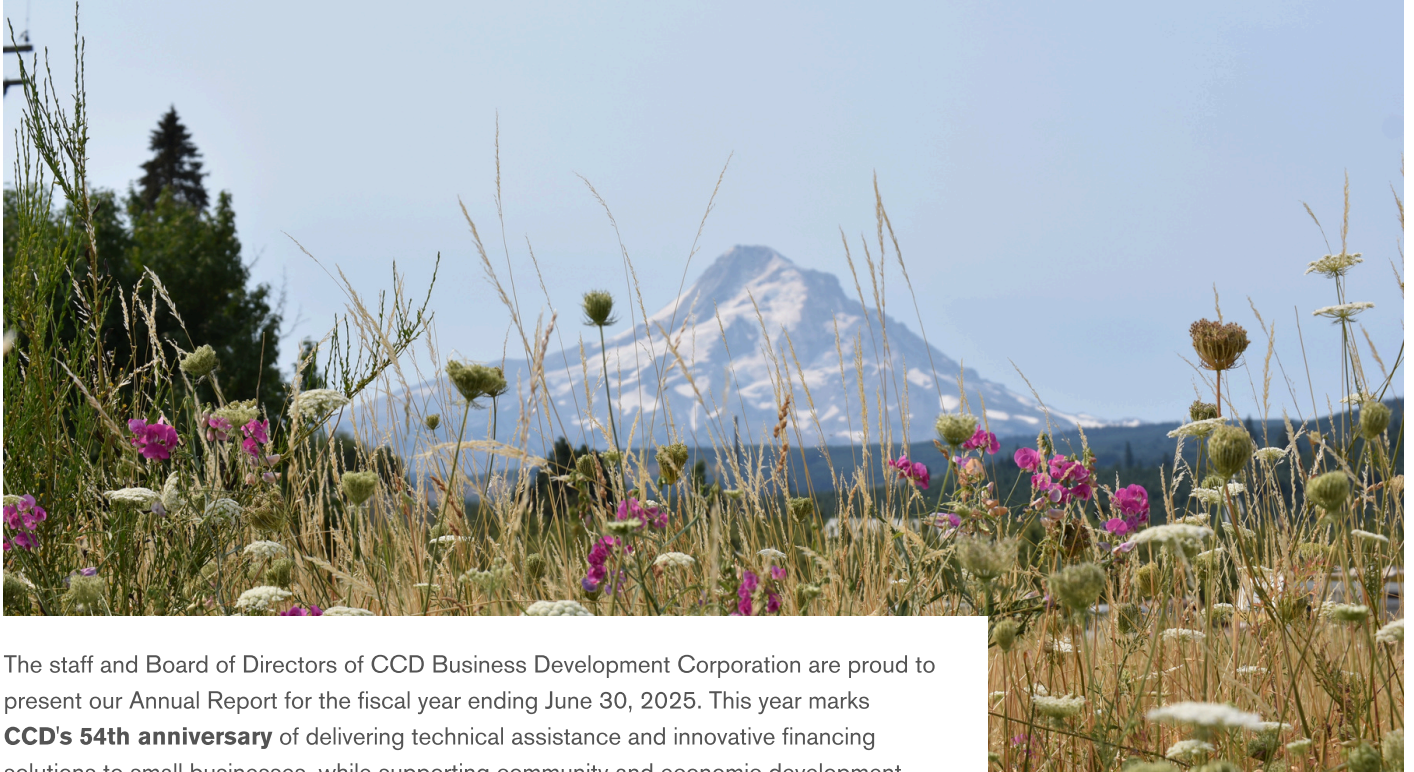
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# CCD SUMMARY



The staff and Board of Directors of CCD Business Development Corporation are proud to present our Annual Report for the fiscal year ending June 30, 2025. This year marks **CCD's 54th anniversary** of delivering technical assistance and innovative financing solutions to small businesses, while supporting community and economic development across our region.

CCD is governed by a Board of Directors composed of public and private sector representatives from the three counties we serve: **Coos, Curry, and Douglas**. The Board oversees corporate operations through a structured committee system and dedicated staff led by our Executive Director.

As the **federally designated Economic Development District** by the U.S. Economic Development Administration, CCD plays a vital role in regional planning and development. Additionally, we are a **Certified Development Company (CDC)**, authorized by the U.S. Small Business Administration to partner with traditional lenders in providing capital to businesses that may not otherwise have access to high-quality financial resources.

CCD is a nonprofit, mission-driven organization committed to increasing regional resiliency. We reinvest our earnings into economic development initiatives that benefit the communities we serve. For over five decades, we've been listening, understanding, and delivering the resources our communities and businesses need to thrive.

At CCD, we believe **the success of one will lead to the success of many**. Our work is rooted in a deep commitment to making our communities stronger, more vibrant, and more resilient.

THIS REPORT PROVIDES  
A SUMMARY OF  
CCD'S ACTIVITIES AND  
ACCOMPLISHMENTS FOR  
JULY 2024 - JUNE 2025

**OUR MISSION:**  
**TO ENCOURAGE  
ECONOMIC  
DEVELOPMENT,  
DIVERSIFY LOCAL  
ECONOMIES, SUPPORT  
INDUSTRY, AND  
ENHANCE QUALITY OF  
LIFE FOR ALL IN THE  
REGION.**



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*JULY 2024-JUNE 2025*

# CCD STRATEGIC GOALS

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1. Continue building toward a sustainable operational reserve
2. Increase awareness of CCD's regional programs & 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.**



# FROM THE CCD OUTGOING BOARD CHAIR

As Chairman of the Board for CCD Business Development Corporation, I am proud to present this year's message with deep appreciation for the collective impact made possible by our dedicated staff, Board of Directors, and-most importantly--our valued partners throughout the region. The work of CCD continues to be defined not only by what we accomplish, but by how we accomplish it: through collaboration, shared vision, and enduring partnerships.

This past year has once again demonstrated the critical role CCD plays as a convener, problem-solver, and catalyst for sustainable economic growth across Coos, Curry, and Douglas Counties. From securing vital grants and facilitating new business loans to supporting infrastructure improvements, housing development, childcare expansion, and resiliency planning, CCD's reach touches nearly every aspect of community and economic development across Southern Oregon. At every turn, our team works side-by-side with cities, counties, state agencies, nonprofit organizations, educational institutions, private businesses, and funders to bring projects to life that strengthen both local economies and quality of life.

In a particularly proud moment for our organization, CCD Executive Director Theresa Haga was honored by the Oregon Economic Development Association as the 2024 Economic Development Leader of the Year. This well-deserved recognition reflects Theresa's nearly 25 years of leadership, her strategic vision, and her ability to forge trusted partnerships that have led to lasting economic resilience for our communities. Under her guidance, CCD helped facilitate more than \$3.4 million in loans and \$11.6 million in grants during the pandemic recovery, supporting over 1,000 businesses at a time when our region needed it most. Equally important, Theresa has championed initiatives that advance diversity, equity, and inclusion, including CCD's growing Women in Business Networking program-creating new opportunities for entrepreneurs and underrepresented business owners across the region.

As we look ahead, CCD remains steadfast in its mission to encourage economic development, diversify local economies, support industry, and enhance quality of life for all. The work ahead will continue to require strong partnerships, innovative thinking, and an unwavering commitment to service. On behalf of the Board, I extend our sincere gratitude to the many partners, funders, and stakeholders who make this work possible. Together, we are building stronger, more resilient communities-today and for generations to come.

*CREDENTIALLED CITY MANAGER (ICMA-CM)  
OUTGOING BOARD CHAIR*

*David A. Milliron,*



# MEET OUR TEAM

**THERESA HAGA**  
**EXECUTIVE DIRECTOR**  
2000



**LEHI DOWELL**  
**DEPUTY DIRECTOR**  
2021



**MICHELE LAIRD**  
**BUSINESS FINANCE**  
**MANAGER**  
2013



**PATRICIA NELSON**  
**ACCOUNTING MANAGER**  
2023



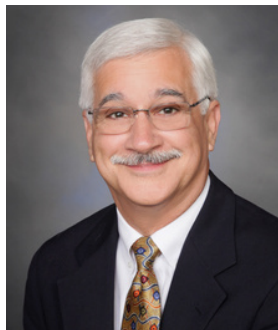
**KRISHA RASMUSSEN**  
**LOAN ASSISTANT/ LOAN**  
**SERVICING SPECIALIST**  
2018



**KRISTEN LAIRD**  
**LOAN SERVICING**  
**TECHNICIAN**  
2024



**LOUIE ROBIDA**  
**SBA 504 LOAN OFFICER**  
2010



**DAN BETSCHART**  
**SBA 504 LOAN OFFICER**  
2022



**KEMBERLY TODD**  
**TECHNICAL**  
**ASSISTANCE**  
**COORDINATOR**  
2021



**MICHELLE ELLIOTT**  
**COMMUNITY &**  
**ECONOMIC**  
**DEVELOPMENT**  
**TECHNICIAN**  
2023



**HEATHER FILAN**  
**COMMUNITY & ECONOMIC**  
**DEVELOPMENT**  
**PROJECT COORDINATOR**  
2024



# EXECUTIVE DIRECTOR REPORT

As we reflect on Fiscal Year 2024–2025, I am proud to share the progress and impact CCD has made in advancing our mission to support vibrant, resilient communities and thriving small businesses across our region.

This year, we continued to build on our strategic objectives by expanding access to capital, strengthening technical assistance, and deepening our community partnerships. Our team's dedication and the trust of our partners have enabled us to deliver meaningful results:

- We approved and funded 11 loan projects, injecting over \$42 million directly into Oregon's small business ecosystem.
- We provided project administration services for 13 regional initiatives, totaling more than \$30 million in investments.
- Our technical assistance programs reached over 145 clients, helping secure \$958,000 in grants and \$1.2 million in loans to support their growth and sustainability.
- We were honored to receive \$270,000 in grant funding from key partners, including USDA, Business Oregon, and several foundations, reinforcing our capacity to serve underrepresented and rural communities.

Beyond the numbers, our team remained deeply engaged-delivering 27 presentations, attending over 120 regional meetings, and participating in 103 training sessions to stay informed and connected.

We are especially proud that our efforts contributed to over \$20 million in regional grants awarded to communities we serve. These investments are a testament to the power of collaboration and the importance of local leadership.

As we look ahead, CCD remains committed to innovation, equity, and excellence. We will continue to adapt to evolving needs, invest in our staff and systems, and foster partnerships that drive inclusive economic development.

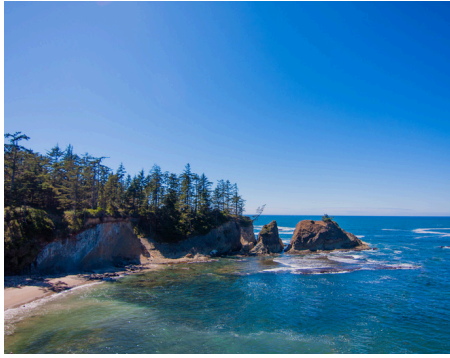
To our Board, staff, funders, and community partners-thank you. Your support fuels our mission and inspires our work every day. Together, we are building a future where all communities have the tools and opportunities to thrive.

*EXECUTIVE DIRECTOR  
CCD BUSINESS DEVELOPMENT CORPORATION*

*Theresa Haga*



# BOARD OF DIRECTORS



## COOS COUNTY

**Matt Friesen**

Port of Coos Bay  
Charleston Marina

**David Milliron**

City Administrator  
City of North Bend

**Rodger Craddock**

Executive Director  
Coos County Airport District

**Sammie Arzie**

AVP/Commercial Banker  
Banner Bank

**Nichole Rutherford**

City Manager  
City of Coos County

**Jessica Engelke**

Business Marketing Instructor  
SWOCC

**Drew Farmer**

Coos County Commissioner

**Sara Stephens**

Executive Director  
Southwestern Oregon  
Workforce Investment Board

**Ray Doering**

Director Public Affairs & Compliance  
Tribal1



## CURRY COUNTY

**John Herzog**

Curry County  
Electric Coop

**Bret Curtis**

REMAX

**Ann Vileisis**

City of Port Orford  
Council President

**Jonathan (Jay) Trost**

Curry County Commissioner

**Maarten Van Otterloo**

Retired

**Randy Mason**

SR Relationship Manager  
Rogue Credit Union

**Jill te Velde**

Dean, Southwestern  
Oregon Community  
College, Curry Campus

**Miranda Plagge**

Curry County Economic  
Development Administrator



## DOUGLAS COUNTY

**Chris Boice**

Douglas County Commissioner

**Sam Carter**

Regional Business Manager  
Pacific Power

**Tim Allen**

Tim Allen Equipment LLC

**Nichole Messenger**

City Manager  
City of Roseburg

**Vacancy**

**Kristi Gilbert**

Community Development Director  
City of Sutherlin

**Deanna Schafer**

City Manager  
City of Reedsport

**Roan Doan**

Cow Creek Government Offices

**Merrill Taggart**

VP Commercial  
Relationship Manager  
Oregon Pacific Bank



# OFFICERS & COMMITTEES



## BOARD OFFICERS

**David Milliron**

Chair  
Coos County

**Lonnie Rainville**

Vice Chair/Treasurer  
Douglas County

**John Herzog**

Secretary  
Curry County

**Chris Boice**

Assistant Secretary  
Douglas County



## NOMINATING COMMITTEE

**David Milliron**

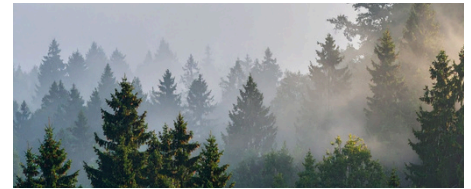
Coos County

**Randy Mason**

Curry County

**Kristi Gilbert**

Douglas County



## DEI COMMITTEE

**Jessica Engelke**

Coos County

**Nichole Messenger**

Douglas County

**Theresa Haga**

Executive Director

**Lehi Dowell**

Deputy Director



## BUDGET COMMITTEE

**Rodger Craddock**

Coos County

**Sammie Arzie**

Coos County

**Randy Mason**

Curry County

**John Herzog**

Curry County

**Tim Allen**

Douglas County

**Sam Carter**

Douglas County



## EXECUTIVE COMMITTEE

**Rodger Craddock**

Coos County

**David Milliron**

Coos County

**Sammie Arzie**

Coos County

At-Large Member

**Randy Mason**

Curry County

**John Herzog**

Curry County

**Sam Carter**

Douglas County

**Lonnie Rainville**

Douglas County

**Merrill Taggart**

Douglas County  
At-Large Member



## LOAN COMMITTEE

**David Milliron**

Coos County

**Sammie Arzie**

Coos County

**Rodger Craddock**

Coos County

**John Herzog**

Curry County

**Randy Mason**

Curry County

**Bret Curtis**

Curry County

**Kristi Gilbert**

Douglas County

**Sam Carter**

Douglas County

**Merrill Taggart**

Douglas County



# ACCOUNTING DEPARTMENT REPORT

The HR/Accounting department at CCD, headquartered in Roseburg, demonstrated resilience and operational excellence throughout fiscal year 2025. Our unwavering commitment to accurate financial reporting, effective budget management, and regulatory compliance has played a key role in supporting the organization's overall success.

As CCD continues to evolve and expand to meet the demands of a modern business environment, we are refining our administrative support structure. To enhance the efficiency and transparency of our accounting operations, we are implementing more detailed and clearly defined accounting standards.

Our department remains dedicated to strengthening CCD's capacity to serve its current clients while ensuring accessibility for future clientele. Looking ahead to FY 2026, we are well-positioned to continue driving financial excellence and aligning our efforts with the company's strategic goals.

*ACCOUNTING MANAGER  
CCD BUSINESS DEVELOPMENT CORPORATION*

*Patricia Nelson*





# FUNDING COSTS SOURCE BREAKDOWN

WITH PASSTHROUGH



## Service Revenue

We earned \$580,045 in loan revenue, \$154,695 from economic development services, and \$205,711 from administrative services.



## Grant Revenue

We secured \$367,871 in operations grant funding, \$276,845 in passthrough grant funding, and \$17,980 from grant writing activities.



## Other Income

We brought in \$4,618 in miscellaneous income, bringing total revenue to \$1,607,766



## Services

On the expense side, we incurred \$311,836 in services, supplies, and lending costs, \$1,003,290 in personnel costs, and \$27,197 in capital outlay, for total expenditures of \$1,342,323.



***These figures reflect CCD's strong financial performance and continued commitment to supporting community growth through sustainable lending, effective grant management, and responsible resource allocation.***



# FINANCE DEPARTMENT REPORT

The Finance Department continues to play a pivotal role in advancing economic development across our region. Through strategic lending programs and collaborative partnerships, we've empowered small businesses, supported job creation, and strengthened local economies.

Below are highlights of our key initiatives during the fiscal year:

## **SBA 504 Program Highlights:**

### Loan Approvals & Funding

- Approved/funded 2 SBA 504 loan projects, totaling over \$1.7 million in project funding.
- Allocated over \$660,000 in direct financing to small businesses across Oregon.

### Job Creation & Retention

- These projects supported the creation or retention of 9 jobs, contributing to economic stability and growth.

## **Revolving Loan Fund (RLF) Program Highlights:**

### Loan Approvals & Funding

- Approved/funded 9 new RLF projects, with total project funding exceeding \$2.5 million.
- Delivered over \$1.1 million in direct funding to small businesses in Coos, Curry, and Douglas counties.

### Job Creation & Retention

- These investments facilitated the creation or retention of 27 jobs, reinforcing our commitment to regional workforce development.

## **Business Oregon's Relender and Community Lender Loan Loss Account Programs:**

- The Relender Program is designed to support community-based lenders like CCD by providing them with financial resources to extend their lending capacity. By partnering with Business Oregon, CCD can access funds that help us issue more loans, thereby stimulating local economic growth and job creation. **Since inception of this program in 2023 a total of \$1,172,700 in loans have been enrolled with \$586,350 coming back to CCD for relending.**
- The Community Lender Loan Loss Account Program is designed to mitigate risk for community lenders, such as CCD, by providing a safety net against loan defaults. This program helps mitigate the financial impact of loan losses. **CCD must enroll \$4 million in loans in 10 years. Since the program's inception in 2023, a total of \$1,911,700 in loans have been enrolled in the program.**

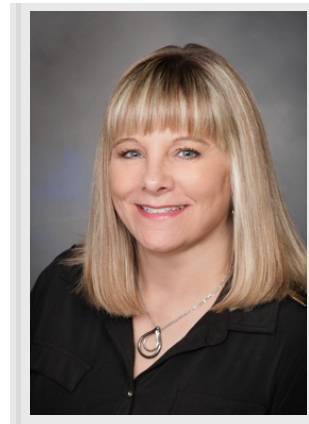
## **Strategic Partnerships:**

We continued our Unity Lending partnership with the Lane, Oregon Cascades West, and Mid-Willamette Valley Councils of Governments, supporting SBA 504 marketing, packaging, and portfolio servicing. Additionally, we maintained contracts with the City of Drain and the Port of Bandon to support their local loan programs.

We extend our sincere gratitude to our Board of Directors and the many community partners across Oregon whose support makes our work possible.

*BUSINESS FINANCE MANAGER  
CCD BUSINESS DEVELOPMENT CORPORATION*

*Michelle Laird*



# FINANCE DEPARTMENT OVERVIEW

Since its founding in 1971, CCD Business Development Corporation has been dedicated to supporting small businesses across the region. Focused on increasing access to capital and fostering job creation and retention. CCD assists entrepreneurs in starting, growing, and sustaining their businesses. The organization funded its first loan in 1978, marking the beginning of its ongoing impact.



## LOAN PROGRAM

CCD approved and funded a total of **545** loans, including 240 through the SBA 504 program and 305 through the CCD Revolving Loan Fund (RLF).



## JOBS CREATED/RETAINED

Our 545 loans supported the creation or retention of **7,181** jobs, with 4,351 from SBA 504 projects and 2,830 from CCD RLF projects.



## ECONOMIC IMPACT

The combined economic impact of these loans totaled **\$169,725,645**, including \$133,448,039 from SBA 504 loans and \$36,277,606 from CCD RLF loans.

As a mission-driven nonprofit lender, CCD Business Development Corporation works in close partnership with the U.S. Small Business Administration, community banks, credit unions, and other non-traditional financial institutions to deliver critical capital to small businesses throughout our region. CCD offers a diverse portfolio of funding solutions including the SBA 504 Loan Program, the Oregon Business Development Fund, and various Revolving Loan Funds designed to support business growth, expansion, and long-term success.



## LOAN PROGRAM

CCD approved and funded a total of **11** loans, including 2 through the SBA 504 program and 9 through the CCD Revolving Loan Fund (RLF).



## JOBS CREATED/RETAINED

Our 11 loans helped create or retain **27** jobs, with 9 from SBA 504 projects and 18 from CCD RLF projects.

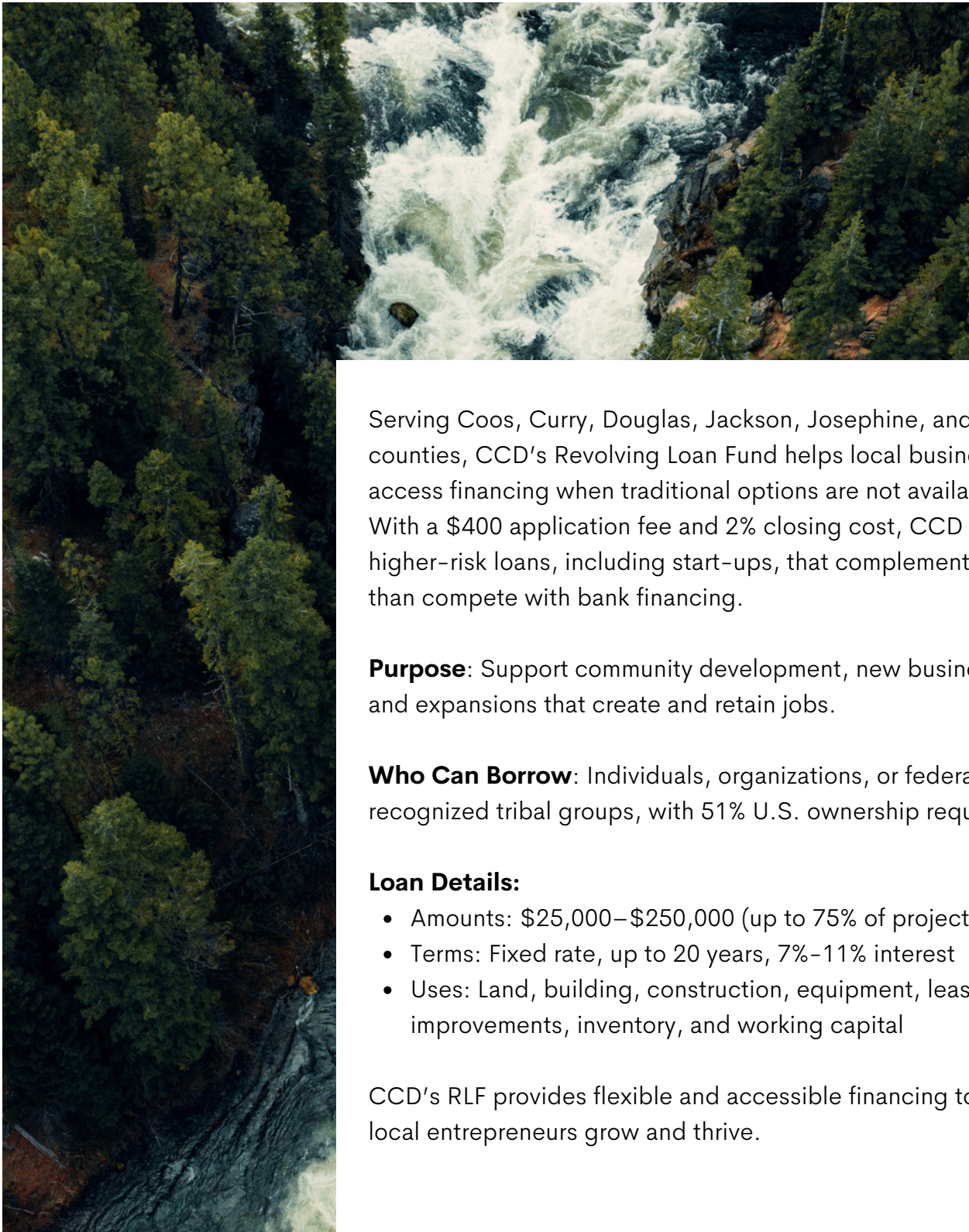


## ECONOMIC IMPACT

The combined economic impact of these loans totaled **\$1,822,700**, including \$660,000 from SBA 504 loans and \$1,162,700 from CCD RLF loans.



# CCD'S REVOLVING LOAN FUNDS (RLF)



Serving Coos, Curry, Douglas, Jackson, Josephine, and Lane counties, CCD's Revolving Loan Fund helps local businesses access financing when traditional options are not available. With a \$400 application fee and 2% closing cost, CCD supports higher-risk loans, including start-ups, that complement rather than compete with bank financing.

**Purpose:** Support community development, new businesses, and expansions that create and retain jobs.

**Who Can Borrow:** Individuals, organizations, or federally recognized tribal groups, with 51% U.S. ownership required.

**Loan Details:**

- Amounts: \$25,000–\$250,000 (up to 75% of project cost)
- Terms: Fixed rate, up to 20 years, 7%–11% interest
- Uses: Land, building, construction, equipment, leasehold improvements, inventory, and working capital

CCD's RLF provides flexible and accessible financing to help local entrepreneurs grow and thrive.



# FUNDED REVOLVING LOAN PROJECTS

**Cooper Investment Holdings LLC  
Freedom Fence & Handyman LLC  
dba Freedom Fence**  
Sutherlin, OR  
[freedomfencellc.com](http://freedomfencellc.com)



**NW Quality Cleaning Co. LLC**  
Roseburg, OR  
[nwqualitycleaningco.com](http://nwqualitycleaningco.com)



**Roscoe & Jennifer Burns  
The Wildflower Inn Inc.**  
Gold Beach, OR  
[wildflowergb.com](http://wildflowergb.com)



**Tougas Therapy LLC**  
Roseburg, OR  
[tougastherapyllc.squarespace.com](http://tougastherapyllc.squarespace.com)



**Oregon Mountain Guides LLC  
dba Umpqua's Last Resort**  
Idleyld Park, OR  
[golastresort.com](http://golastresort.com)



**Collective Thinking Inc. dba  
Waldron's Outdoor Sports**  
Roseburg, OR  
[waldronsoutdoorsports.com](http://waldronsoutdoorsports.com)



**Cattle Dogs Golf Center LLC**  
Roseburg, OR  
[cattledogsgolfcenter.com](http://cattledogsgolfcenter.com)



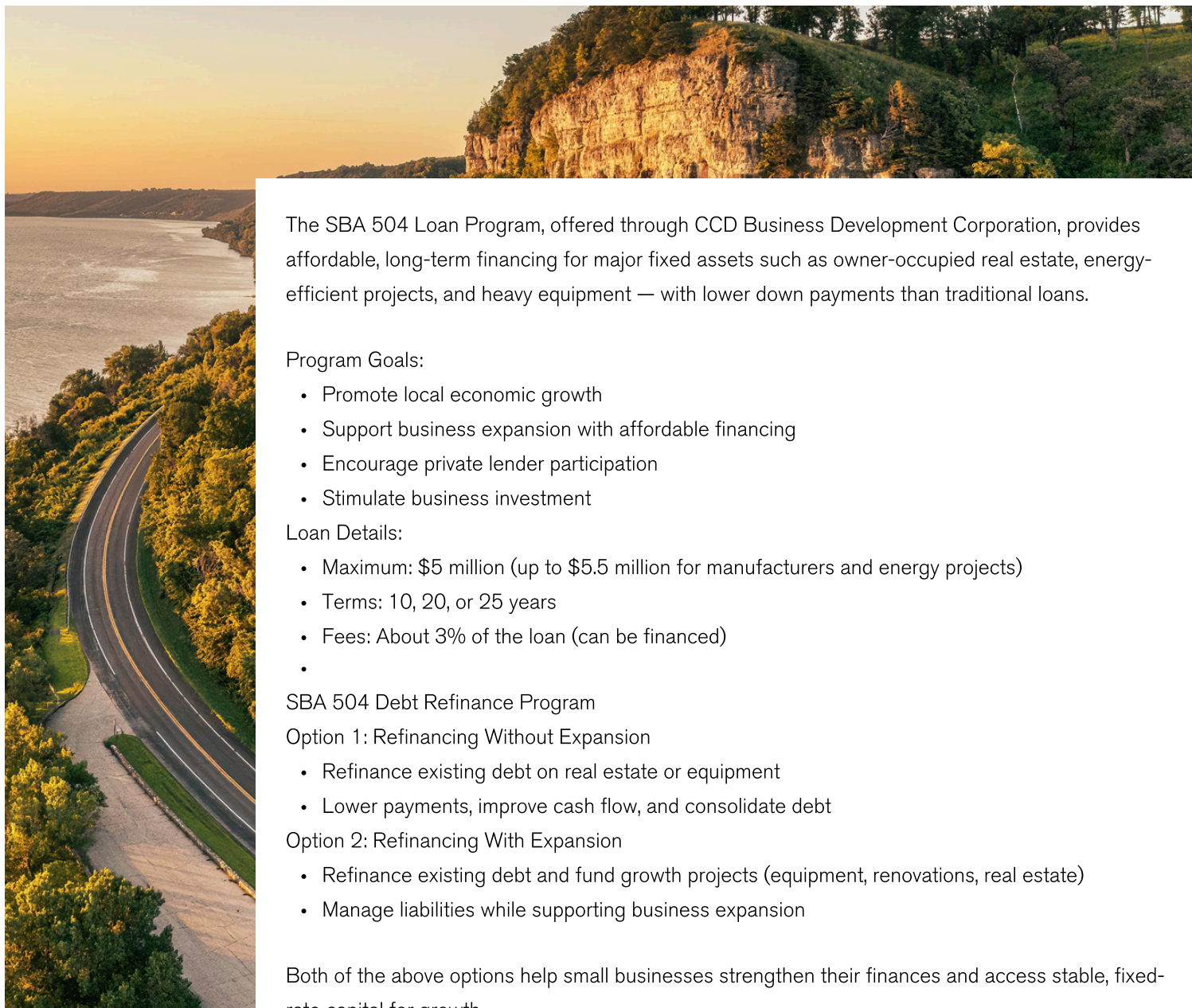
**7<sup>th</sup> & Ash Street LLC dba  
Ash Street Laundry & G BAR**  
Myrtle Point, OR  
[facebook.com/frontstreetfoodtrucks/](https://facebook.com/frontstreetfoodtrucks/)



**D & M Transporting**  
(Photo not available)  
445 Orchard Lane  
Roseburg, OR 97471



# Small Business Administration (SBA) 504 Loan Program



The SBA 504 Loan Program, offered through CCD Business Development Corporation, provides affordable, long-term financing for major fixed assets such as owner-occupied real estate, energy-efficient projects, and heavy equipment — with lower down payments than traditional loans.

## Program Goals:

- Promote local economic growth
- Support business expansion with affordable financing
- Encourage private lender participation
- Stimulate business investment

## Loan Details:

- Maximum: \$5 million (up to \$5.5 million for manufacturers and energy projects)
- Terms: 10, 20, or 25 years
- Fees: About 3% of the loan (can be financed)
- 

## SBA 504 Debt Refinance Program

### Option 1: Refinancing Without Expansion

- Refinance existing debt on real estate or equipment
- Lower payments, improve cash flow, and consolidate debt

### Option 2: Refinancing With Expansion

- Refinance existing debt and fund growth projects (equipment, renovations, real estate)
- Manage liabilities while supporting business expansion

Both of the above options help small businesses strengthen their finances and access stable, fixed-rate capital for growth.

## Funded SBA 504 Projects

### **Sussman & Katz Inc. dba ServPro**

Springfield, OR

[servpro.com/locations/or/servpro-of-lane-county](http://servpro.com/locations/or/servpro-of-lane-county)



# WHAT OUR CLIENTS SAY



Owning The Wildflower Inn in Gold Beach, Oregon has been an incredible journey. My husband and I transformed a commercial building into a five-bedroom boutique hotel, but along the way, we faced a last-minute challenge with refinancing our private loan. That's when CCD stepped in. Their team was responsive, understanding, and truly went above and beyond to help us bridge the gap and find a solution. Thanks to their support, we were able to move forward with confidence and continue growing our business. We're now celebrating our third year in operation, and I can honestly say we couldn't have done it without CCD. Their partnership made all the difference.

**JENNIFER BURNS,  
THE WILDFLOWER INN**



The local CCD staff is absolutely stellar. From the start, they made me feel like they were truly on my team. Paperwork is always a challenge especially when juggling all the details that come with starting a new business—but Michele and her team made the process smooth and stress-free. I never felt like I had to push to get things done, which really speaks to the supportive environment they've created. It's refreshing to work with an organization that genuinely wants to see small businesses succeed. Banks often feel out of reach for those who need help the most, so having CCD as a resource makes all the difference. I truly feel like they're in my corner, and that kind of support means everything.

**JULIE GROVES  
7TH & ASH, LLC**



# COMMUNITY & ECONOMIC DEPARTMENT REPORT

It is my privilege to serve the rural, coastal, and frontier communities of Southern Oregon. These resilient, resourceful places face unique challenges tied to geographic isolation, economic disinvestment, and persistent barriers to opportunity. Our service area includes a high proportion of low to moderate income populations, aging infrastructure, and limited access to capital, professional networks, and broadband. In this environment, CCD's role as a catalyst for equitable economic development has never been more vital.

This year brought many moments of pride for our organization. At the Oregon Economic Development Association (OEDA) conference in Klamath Falls, our Executive Director, Theresa Haga, was named Economic Development Leader of the Year—a testament to her decades of impact and dedication. On a personal note, I was honored to be promoted to Deputy Director, a milestone made possible by the mentorship, trust, and collaboration of our extraordinary team.

We also celebrated the close of the fourth year of our Technical Assistance Program (TAP), launched in July 2021. From July 1, 2021, to June 30, 2025, TAP provided 14,494 hours of technical assistance to 528 clients—supporting 424 for-profit businesses, 69 startup entrepreneurs, and 35 nonprofit organizations. The program secured over \$3.6 million in business grants and \$3.8 million in business loans, deployed \$163,194 in professional services, supported 1,894 jobs, and helped clients generate a combined \$78.5 million in revenue. These numbers represent hundreds of success stories from across the region.

CCD's strength lies in bridging state and federal systems with on-the-ground community needs. We are a trusted convener and capacity-builder with relationships across rural communities, tribes, local governments, and community-based organizations. Over the past four years, we have secured more than \$30 million in infrastructure funding for counties, cities, and special districts through programs such as FEMA's Hazard Mitigation Grant Program, BRIC, and HUD's CDBG program.

Looking ahead, we are revising our strategic plan to integrate Environmental Resilience Programs into our core work, ensuring climate adaptation, disaster mitigation, brownfield site remediation, and sustainability are embedded in economic development efforts.

I am deeply grateful to our team and Board of Directors for their expertise, creativity, and commitment. Together, we continue proving that in Southern Oregon's most rural, coastal, and frontier places, innovation and resilience go hand in hand.

*DEPUTY DIRECTOR  
CCD BUSINESS DEVELOPMENT CORPORATION*

*Lehi Dowell*



# COMMUNITY DEVELOPMENT



## COOS COUNTY

**TOTAL: \$1,375,000**

### *Projects (2)*

**City of Coos Bay:** Oregon Department of Energy's Community Resiliency Energy Program (CREP) - \$1,100,000

**Englewood Diking District:** Feasibility study - \$275,000



## CURRY COUNTY

**TOTAL: \$8,986,219**

### *Projects (5)*

**City of Brookings:** Water Systems Upgrades - \$4,525,244

**City of Port Orford:** CBDG Funding - Raw Water Storage Tank - \$2,500,000

**City of Port Orford:** CBDG Funding - Community Center \$1,500,000

**Harbor People's Utility District:** FEMA/OEM Grant - \$360,975

**City of Port Orford:** SDWRLF Funding - Sediment Abatement & Culvert Removal - \$100,000



## DOUGLAS COUNTY

**TOTAL: \$8,684,485**

### *Projects (5)*

**City of Winston:** WSRLF - Sewer System Upgrades - \$4,000,000

**City of Canyonville:** Water Distribution Upgrade - \$2,500,000

**Glide Water Association:** Water Treatment Capacity Upgrades - \$1,432,485

**Clarks Branch Water Association:** Storage Tank Enlargement/Water System Imp \$752,000



## OUTSIDE REGION

**TOTAL: \$8,108,000**

### *Projects (1)*

**Linn-Benton Housing Authority:** 30 Unit Housing Complex - Valor Place Apartments for Homeless/ Disabled Veterans and Linn County Mental Health Patients - \$8,108,000

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.



# ECONOMIC DEVELOPMENT

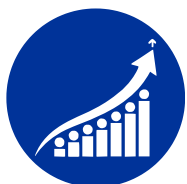
The economic development team supports small businesses and nonprofits by offering one-on-one technical assistance, hosting Women in Business meetings, and organizing the Abundance Concept Workshops. These initiatives help clients stay strong, grow sustainably, and navigate challenges. None of this would be possible without the generous support of federal, state, and local funders, whose contributions ensure that resources are available to help businesses thrive, strengthen local economies, and foster innovation. This collaborative effort between the community and government funding enables these programs to continue making a lasting impact on local business success and resilience.

## TECHNICAL ASSISTANCE PROGRAM



### **EMPOWERING BUSINESSES ACROSS COUNTIES**

From 7/1/21 - 6/30/25 our team provided 14,494 service hours, supporting 528 clients, 6 CCD staff, including 424 for-profit businesses, 69 startup entrepreneurs, and 35 nonprofit organizations.



### **DRIVING ECONOMIC GROWTH**

We helped secure \$3.6M in business grants, \$3.8M in business loans, along with \$163K in professional services. Supporting businesses that generated \$78.6M in cumulative revenue and supported 1,894 jobs across the region.

## SECURED TAP FUNDING



### **MAJOR FUNDING PARTNERS**

Business Oregon - Technical Assistance for Underrepresented Businesses - \$300,000  
Business Oregon Rural Opportunity Initiative - \$210,000  
USDA Rural Business Development Grant - \$180,000



### **COMMUNITY & FOUNDATION SUPPORT**

Bandon Dunes Charitable Foundation - \$100,000  
Judith Ann Mogan Foundation - \$90,000  
Local Initiatives Support Corporation - \$81,000  
Oregon Community Foundation - Tom \* Carol Williams Fund - \$15,000



### **COMMUNITY & FOUNDATION SUPPORT**

Cow Creek Umpqua Indian Foundation - \$8,500  
Xcelerate Women - \$8,700  
Oregon Pacific Bank - \$5,000  
Coquille Tribal Community Fund - \$3,600

**To strengthen the regional entrepreneurial ecosystem, CCD secured \$1.19M in dedicated funding.**





## Community Development Infrastructure Project Success Stories

CCD assisted the City of Coos Bay in successfully applying for and securing a \$100,000 planning grant through the Oregon Department of Energy's Community Resiliency Energy Program (CREP). The grant will support the development of a community energy resilience project at the Coos Bay City Hall, a landmark built in 1978 that reflects the region's resilient spirit. With its distinctive modern architecture and central location, City Hall has been a vital hub for community life and governance for over four decades.

More than just a municipal building, Coos Bay City Hall houses the North Coos 911 Dispatch Center, a critical public safety answer point. This center handles emergency dispatch services for Coos Bay Police and Fire, North Bend Police and Fire, Coquille Police and Fire, Coquille Ambulance, Coquille Tribal Police, Confederated Tribes Police, and Southwestern Oregon Community College security. On average, the dispatch center manages 260 calls per day, equating to approximately 8,000 calls per month and 96,000 calls per year—underscoring its essential role in public welfare and emergency response.

In collaboration with the Public Works Department, the City of Coos Bay identified City Hall as the ideal site for the community energy resilience project. The building's foundation and structural integrity were designed to endure both natural forces and the passage of time, making it a resilient framework for future expansion, renovation, and redevelopment efforts. This project will not only enhance energy resilience but will also reinforce City Hall's role as a pillar of safety and stability for the entire community.

The planning grant (with ZERO match required!) is now complete, and CCD is assisting the city in applying for a \$1,000,000 construction grant—also with ZERO match required!



# Wildflower Preschool and Child Care LLC, Rionna Ruley

CCD provided technical assistance to help Rionna apply to the Business Oregon Child Care Infrastructure Grant, with a \$498,000 request, which CCD was successful in helping her secure. Wildflower Preschool and Child Care LLC is implementing a two-phased expansion plan to meet the region's growing childcare demand.

Phase I (fully funded) involved the purchase of an old church building from a 501(c)(3) organization to convert into a licensed childcare center for infants through school-age children. Representative Virgle Osborne supported this effort by securing \$800,000 through the 2022–2023 legislative session's budget reconciliation bill (Christmas Tree bill). Despite challenges such as supply chain delays, rising insurance costs, and tax obligations tied to the \$800,000 allocation, the project has moved forward. Rionna, the director, also served as a childcare panelist at the Family Friendly Employer Summit in April, underscoring her leadership and community commitment. Phase I will expand staff from 5 to 9 and more than double slots from 16 to 48.



Phase II is supported by the recently awarded \$498,000 Business Oregon Child Care Infrastructure Program Grant. This phase will grow staffing from 9 to 15 and expand capacity from 48 to 64, with 16 new infant/toddler slots—a critical need in the community. Plans include building two new classrooms, an infant/toddler playground, and upgrades for ADA-compliant parking and access. Construction is anticipated to begin in January 2025 and finish mid-year, with work performed by a licensed Oregon contractor.

*Beyond childcare benefits, Phase II will create six new jobs and provide families with expanded access to safe, high-quality, and developmentally appropriate care. By addressing the shortage of infant and toddler services, Wildflower's expansion will strengthen local economic resilience, support working families, and ensure accessible, nurturing environments for the community's youngest children.*



# CCD TAP SUCCESS STORIES

## 2025 HIGHLIGHTS

Promoting Growth, Connection, and Empowerment Across Coos, Curry & Douglas Counties

### Coos County



#### Annie & Tony Velazquez Master Blaster

"CCD's tailored support and the EEIP grant have empowered my business, while their Women in Business program fosters connection and growth for South Coast small businesses."

#### Key Outcomes:

- COBID Certifications: WOB, ESB, DBE
- OregonBuys Procurement Registration
- Business Oregon EEIP Grant: \$10K
- Professional Services: Small Business Management & QuickBooks Training (\$1K), Website & SEO

#### Partner Connections:

- Coos & Douglas WIB (CCD)
- ODOT Primes
- SWOCC SBDC
- Xcelerate Women TA
- Verizon SB Digital Ready Grant

### Curry County



#### Flor & Fernando Lira, La Flor de Mexico Restaurant

"Thanks to Kem's help with the citation and grant, I got much-needed equipment. CCD, Curry Women in Business, and the Curry Chamber have been wonderfully supportive."

#### Key Outcomes:

- SAM.gov Registration
- EEIP Grant Assistance (\$12K)
- Fire Suppression Repairs for Compliance
- Website Launch after 25 Years (\$1K)

#### Partner Connections:

- Business Oregon EEIP Grant
- Curry Chamber
- OR State Fire Marshal
- City of Brookings
- Curry Women in Business (CCD)
- Oregon Coast VIP Marketing (Website & SEO)

### Curry County



#### Molly Younger Molly Kelene Designs

"I'm riding a wave of momentum, thanks to Technical Assistance and Women in Business and finally investing real energy in my own success."

#### Key Outcomes:

- LLC with Secretary of State Oregon
- SAM.gov registration
- Business Oregon EEIP Grant Application Assistance and award, \$8K
- Help to recover Google My Business profile

#### Partner Connections:

- Curry Women in Business CCD
- Curry County Chamber of Commerce
- SWOCC Small Business Development Center
- Micro Lenders
  - Kiva
  - Oregon Micro Fund
  - Community Lending Works

### Douglas County



#### Tamara & Tara Szalewski Mindpower Gallery

"We're so grateful to connect with Women in Business CCD! The support and technical assistance have been amazing. Thanks to this connection, we now have a website!"

#### Key Outcomes:

- Professional Services for company website after 30 years \$1k
- Grant Application Assistance
- Women in Business host and presenter 2025

#### Partner Connections:

- City of Reedsport Mainstreet
- Coos & Douglas Women in Business CCD
- Webfoot Marketing for website and Google My Business SEO
- Verizon Small Business Digital Ready Grant



# House Bill 3395 Housing Infrastructure Update

*Passed in 2023, Oregon House Bill 3395 strengthens regional economic development organizations, especially in Coos, Curry, and Douglas Counties, by funding affordable housing efforts. Each Economic Development District received \$400,000 to support municipal housing projects. CCD helps bridge information gaps, secure resources, and collaborate with housing producers and underrepresented groups to expand access to affordable housing.*

## CCD's Role

- Partnered with Southern Oregon Coast Regional Housing to support the Middle Missing Housing Fund (MMHF).
- Leads Phase II of MMHF with emphasis on funding coordination and collaboration.

## Team Leaders

- **Theresa Haga:** Leads coordination and funding for the Southern Oregon Coast Regional Housing Fund.
- **Lehi Dowell:** Secures grants for infrastructure and restoration projects in the region.
- **Heather Filan:** Core team member for Southern Oregon Coast Region Housing, MMHF, and Housing Summit coordination.



## By the Numbers

**\$399K**

Statewide HB 3395  
Allocation (2023)

**197**

Housing Meetings Attended  
(2025)

**+5**

Regional Partnerships  
Strengthened

## SOCRH & MMHF Workgroups

- **Stand Up Fund:** Build a sustainable housing finance model.
- **Find & Deploy Innovation:** Introduce regional housing solutions (e.g., UrbanForm projects in Coos Bay, North Bend, Bandon).
- **Develop Our Story:** Engage and inform the community.
- **Create Development Machine:** Mentor and accelerate housing developers.
- **Identify Resources:** Inventory land and unlock development potential.
- **Host Events:** Build momentum through community housing summits like the 2025 "Let's Build" Summit.

*CCD also partnered with organizations like NeighborWorks Umpqua, Habitat for Humanity, and others to address homelessness and workforce housing needs*



# WOMEN IN BUSINESS

Women in Business is dedicated to advancing women across Coos, Curry, and Douglas counties by providing consistent opportunities to connect, learn, and grow. Through monthly gatherings, Women in Business fosters an inclusive and empowering environment where women entrepreneurs and professionals can exchange ideas, celebrate successes, and build lasting collaborations.

Since 2022, CCD's Women in Business initiative has hosted 102 monthly meetings, reaching more than 3,000 participants. These events connect women to critical resources, business partners, and peer support networks that strengthen their ability to succeed. Beyond our core meetings, Women in Business has expanded its rural outreach, hosting events in more than 15 communities across the region to ensure that women in even the smallest and most isolated towns have access to professional development and networking opportunities.



The importance of supporting women in business is particularly pronounced in rural areas, where geographic isolation, limited access to resources, and fewer professional networks can create significant barriers. Women in rural communities often balance multiple roles—business owners, caregivers, and community leaders—while navigating industries and economies historically shaped by male-dominated sectors. By creating intentional spaces for women to gather, Women in Business not only fosters entrepreneurship but also builds confidence, resilience, and leadership capacity.

Investing in women entrepreneurs and professionals in rural Oregon strengthens the entire community. Research shows that women reinvest more of their earnings into their families and local economies, fueling long-term economic stability. In regions where small businesses are the backbone of the economy, empowering women to start, grow, and sustain businesses is essential for regional prosperity. Women in Business ensures that women in Coos, Curry, and Douglas counties are not left behind but are positioned to thrive, innovate, and lead the way in building healthier, more resilient rural communities.



CCD Business Development Corporation Presents:

## THE ABUNDANCY CONCEPT:

A Small Business Workshop

**MAY 21, 2024**  
**8:30 AM - 1:30 PM (LUNCH INCLUDED)**  
**BANDON DUNES GOLF RESORT**  
**GHOST TREE GRILL**

**Heartbeat of Tourism**  
 The crucial role of small business and community in tourism

**Cybersecurity**  
 Cybersecurity Matters

**Resources & Information**  
 Access to Capital  
 Technical Assistance

**Meet Our Partners**  
 Networking!



**Keynote Speaker:**  
**Marie Simonds,**  
 Bandon Dunes Golf Resort  
 & Bandon Dunes  
 Charitable Foundation



**JESSICA CANNON**  
 Sutherlin Area Chamber of  
 Commerce,  
 Heartbeat of Tourism



**MATT CARTER**  
 Integotec, President,  
 Cybersecurity

**Our Community Partners**



**Margaret Pounder**  
 Bandon Chamber of  
 Commerce



**Stephanie Wilson**  
 North Bend Main  
 Street



**Lexie Woodward**  
 South Coast  
 Development  
 Council, Inc

This event is free of charge. Space is limited. Pre-registration is required.

CCD Business Development Corporation Presents:

## THE ABUNDANCY CONCEPT:

A Small Business Workshop

**SEPTEMBER 17, 2024**  
**8:30 AM - 1:30 PM (LUNCH INCLUDED)**  
**THE FORD ROOM**  
**ROSEBURG PUBLIC LIBRARY**

**Heartbeat of Tourism**  
 The crucial role of small business and community in tourism

**Cybersecurity**  
 Cybersecurity Matters

**Workforce Trends**  
 Specific to Douglas County

**Resources & Information**  
 Networking

**Meet Our Partners**  
 UCC SBDC  
 Reedsport Mainstreet



**Keynote Speaker:**  
**Nick Kennaday**  
 President, Umpqua Valley  
 Home Builders Assoc.

**Breakout Session Speakers**



**HENRY FIELDS**  
 Oregon Employment  
 Department  
 Workforce Trends for  
 Douglas County



**JESSICA CANNON**  
 Sutherlin Area Chamber of  
 Commerce,  
 Heartbeat of Tourism



**MATT CARTER**  
 Integotec, President,  
 Cybersecurity

This event is free of charge. Space is limited. Pre-registration is required.

CCD Business Development Corporation Presents:

## THE ABUNDANCY CONCEPT:

A Small Business Workshop

**APRIL 24, 2024**  
**8:30 AM - 1:30 PM (LUNCH INCLUDED)**  
**SWOCC CAMPUS, BROOKINGS**

**Heartbeat of Tourism**  
 The crucial role of small business and community in tourism.

**Cybersecurity**  
 Cybersecurity Matters

**Resources & Information**  
 Access to Capital  
 Technical Assistance

**Meet Our Partners**  
 Networking!



**Keynote Speaker:**  
**Kathleen Crook-O'Donnell**  
 Crook Point, LLC



**JESSICA CANNON**  
 Sutherlin Area Chamber of  
 Commerce,  
 Heartbeat of Tourism



**MATT CARTER**  
 Integotec, President,  
 Cybersecurity

**Our Community Partners**



**Michele Hubert**  
 Curry County  
 Chamber of  
 Commerce



**Laurie Van Zante  
 & Ryan Valentine**  
 Gold Beach Main  
 Street



**Lexie Woodward**  
 South Coast  
 Development  
 Council, Inc

This event is free of charge. Space is limited. Pre-registration is required.

# The Abundance Concept Small Business Workshop

## *Coos, Curry, and Douglas County Recap*

Abundance Concept Events were provided free of charge to small business owners and non-profit organizations in each county in our service area. Over 208 individuals in Coos, Curry, and Douglas Counties gathered to find inspiration, resources, networking, and introductions to partners. These events were made possible through partnerships with Business Oregon and Oregon Pacific Bank.



# 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)

## **SORED**

[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**





**CCD Business Development Corporation**  
**949 SE Oak Ave., Ste. 1**  
**Roseburg, OR 97470**  
**(541) 672-6728**

**CCD Business Development Corporation**  
**2110 Newmark Avenue, Ste. 208**  
**Coos Bay, OR 97420**  
**(541) 756-4101**

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

