



PORTLAND DISTRICT NEWS

1515 SW Fifth Avenue Suite 1050; Portland OR 97201-5494
Phone: 503-326-2682 Fax: 503-326-2808 TDD: 503-326-2501

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Your Partner in Business

January, 2002

A Word from our District Director



As I reflect on our accomplishments over the past year and look ahead to the challenges of the current fiscal year, I realize how fortunate we are to have the support of our resource partners to help us achieve our goal of providing assistance to the small business community. As SBA continues to downsize, both in terms of human resources and budgets, our dependence on our partners continues to grow. Our staff is focusing on becoming "wholesalers", providing assistance to our partners so that they can better serve the small business communities in their respective market areas. Our investment of time and money in developing and training our partners will result in more effective business development resources being available to small businesses. SBA's funded partners include: the 23 Small Business Development Centers in Oregon and SW Washington; six SCORE chapters; Women Business Centers at Southern Oregon Women's Access to Credit (SOWAC) and Oregon Native American Business and Entrepreneurial Network (ONABEN); Business Information Centers located in Portland, Grand Ronde, Chiloquin and Warm Springs; Oregon Micro Enterprise Network (OMEN); Oregon Association of Minority Entrepreneurs (OAME) and two Micro

Lenders located at SOWAC and Cascades West Financial Services, Inc. Under these funding agreements, these organizations provide training and counseling to the small business communities that they serve.

Our partners also include 75 participating lenders, 6 Certified Development Companies and 7 Pre-qualification Loan Intermediaries. We count on these partners to help us in marketing and participating in our various loan programs. We also count on the 6 SBA licensed Small Business Investment Companies (SBIC) within our district to provide equity and venture capital to small businesses. And lastly, our partners include the many federal agencies that provide federal contracting opportunities in support of the disadvantaged businesses that we assist. We have established partnerships with virtually every small business assistance provider in our market area, and the services that they provide are critical to the continued success of our small business community. We look forward to continuing to work with these excellent organizations.

Our Annual "Salute to Small Business" is scheduled for May 17 at the Portland Hilton Hotel. Please reserve this date and help us to honor several outstanding small businesses and small business advocates. More information about our event will be provided in future newsletters.

PHIL GENTRY

To Provide Quality Resources That Make a Difference for Small Business

HUBZone ASSISTANCE WORKSHOPS INCREASE PARTICIPATION

The Portland District Office with the assistance of resource partners including the SBDCs, Oregon's Government Contract Assistance Program (GCAP), Washington's Procurement Technical Assistance Centers (PTAC) and many local procurement agencies, conducted ten events throughout Oregon and Southwest Washington during the recently completed fiscal year, raising awareness and increasing participation in this new government contracting program.

These ten sessions included five hands-on application workshops, directly contributing to the number of HUBZone certified firms. The Portland District Office started fiscal year 2001 with 70 certified businesses and ended the year with 198. This represents almost 5% of all certified firms nationally, and more certifications are pending. Although procurement reports are not yet published for the recently completed fiscal year, there are clear indications that contracting activity is now regularly occurring, bringing new opportunities to these certified businesses located in high unemployment and low income areas.

This year at least four application assistance workshops will be conducted. One in Grants Pass, Oregon has been completed. Another workshop is currently scheduled in Longview, Washington on February 5, 2002. For more information, contact Sam Goldstein at 503-326-5101.

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IT'S MORE THAN JUST LOANS

The 648 SBA loans approved during fiscal year 2001 represent the highest number of loans

approved in the Portland District. This has resulted in over \$191 million in financing to small businesses, enabling them to start or



expand their operations. But more important to our local communities is the impact of these loans. These loans resulted in the creation or retention of 7,379 jobs, a more meaningful impact especially in the current economic downturn. While large companies in our communities are downsizing and laying off employees, small businesses continue to lead the way in job creation and employment. That is one reason that small businesses are so important to our communities, and we are proud to be able to play a role in their growth and development.

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BUSINESS RESOURCE CENTER



Enhancement is the goal of the staff of the SCORE/SBA Business Resource Center (BRC) co-located with the Portland District Office.

The business world is running at a faster pace and so is the INTERNET connectivity at the BRC. The DSL connection has been increased to 640 KBPS in both directions, making web browsing much faster in obtaining information for business plans. WINDOWS XP and Office XP will soon be installed on PC machines with faster systems and more memory, and the single IMAC (APPLE) has been upgraded as well.

New books have arrived, including exceptional Entrepreneur Magazine Business Startup Guides. If you combine the books, videos, computers and the INTERNET with over 80 potential counselors to assist, you get the best

of both business planning advice and the means to develop a sensational business plan. The center is open from 9AM to 4PM, including lunch hours, from Monday through Friday, except on federal holidays. Appointments are NOT necessary. We hope to see you soon.

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SOWAC EXCELS WITH MARKETING ROUNDTABLE

For over a year now, Southern Oregon Women's Access to Credit (SOWAC) Business Training and Lending has been offering an innovative program called the Marketing Round Table. Its purpose is to provide advanced marketing assistance to established micro-entrepreneurs. Each



Marketing Roundtable, consisting of a group of 12-15 business owners, runs for 6 months. The program includes one facilitated round table per month, an assessment of specific marketing needs of the group, instruction on specific marketing topics, assistance in developing a marketing plan, and ongoing one-on-one technical assistance. The most innovative feature of the program is a small monetary award in order to help participants implement their marketing plan.

The results have been tremendous in terms of assisting clients in developing and implementing a truly effective marketing plan that has a real impact on sales. Factors contributing to the success of the program include incorporating a strong screening component into the client recruitment process; having two competent staff members providing group facilitation and individual counseling; and awarding a small monetary amount which makes all the difference to participants in actually implementing their marketing plans.

Because of the tremendous positive response of participants to the program, we intend to not only continue, but expand, our program to include a major emphasis on how to keep financial records. SOWAC was granted \$13,000 from the Carpenter Foundation for the current Marketing Roundtable and are actively seeking funding for the next group.

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SBDC, SCORE, BIC & BRC COUNSELING AND TRAINING FIRST QUARTER FISCAL YEAR 2002

During the first quarter of fiscal year 2002, the twenty small business development centers (SBDCs) in Oregon and three SBDCs in Washington held 249 training events with 2,491 attendees and the SBDC counselors assisted 1,212 clients logging 7,833 counseling hours.

The six SCORE Chapters in our District: Salem, Eugene, Medford, Portland, Bend, Oregon and Vancouver, Washington counseled 2,099 clients and held seven training events with 143 attendees.

The Business Resource Center (BRC) in Portland and Business Information Centers (BICs) in Grand Ronde, Warm Springs and Chiloquin collectively assisted 1,450 clients.

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VETERANS CORNER

A "WIN-WIN-WIN" situation for VETS: Any Veteran of the US Forces who attends one of the Service



Corps of Retired Executives (SCORE) Chapter #11 full-day Workshops will be given FREE business planning software valued at \$25.00. Call SCORE at 503-326-3441 for workshop schedule.

The software package [on 3-1/2 floppy diskette] has an integrated business-planning suite containing both narrative and financial segments. It is a great gift to honor our Veterans. More importantly, while the Veteran wins the software, SCORE wins in attendance at workshops and the economy wins with the potential new small business owners.

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TRIBAL BUSINESSES BENEFIT FROM SCORE GIFT AND FROM TALENTED BIC MANAGER



Trudy Thompson, Warm Springs Tribal Business Information Center (BIC) Manager, provides business counseling to the Warm Springs Tribe and the surrounding Madras area and has become adept at fixing and supporting the computer systems in the

Tribal (BIC) and those of growing tribal businesses.

Recently, the Service Corps of Retired Executives (SCORE) Chapter in Portland donated some older IBM 486 and Pentium I compatible computers with printers and speakers to this Tribal BIC in order to support small business growth in the tribal community. Trudy's abilities have helped turn the equipment donation into useful systems for tribal incubator firms. THANKS TO SCORE AND TRUDY!

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MINORITY ENTERPRISE DEVELOPMENT

Our 8(a) contractors continue to win national competitive 8(a) contracts. The most recent award was made by the Department of

Transportation, Federal Highway Administration in Denver, Colorado to Freeman Rock Enterprises, Inc. of Brookings, Oregon. Freeman Rock will perform pavement rehabilitation on 16.776 kilometers of roadway in Lassen National Forest near Westwood, California.

This single award helped contribute to an 80% improvement over the same period last year in total contract awards for the first quarter of fiscal year 2002. New contract awards were \$5.9 million and total contract activity, including modifications to existing contracts, was \$7.9 million. An impressive start to a new year.

We look forward to providing further assistance to both 8(a) and HUBZone certified firms this year by holding HUBZone training and 8(a) forums to give the contractors an opportunity to market to both government engineers and contracting personnel. In addition, we will provide training opportunities in marketing, finance, and strategic partnering to assist our firms in further development.

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NAITO AWARD TO 8(a) FIRM



Samuel Brooks, a participant in the SBA's 8(a) Business Development Program, was recently awarded the William S. Naito Outstanding Service Award by the Portland Metropolitan Chamber

of Commerce. Mr. Brooks is president and chairman of the board of directors of S. Brooks & Associates, Inc., a temporary staffing firm located in northeast Portland. He has long been active in minority and community affairs and his efforts have been recognized and honored at local, state and national levels.

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FY 2002 LOAN PRODUCTION (thru 12/31/2001)

LENDER NAME	# OF LOANS	APPROVAL TOTAL
ALBINA COMMUNITY BANK	6	566,900
BANK OF AMERICA	19	\$2,221,000
BANK OF ASTORIA	1	\$313,500
BANK OF CLARK COUNTY	3	\$338,000
BANK OF THE CASCADES	2	\$1,047,330
BANK OF THE NORTHWEST	1	\$230,000
BANK OF THE WEST	4	\$3,766,000
BORREGO SPRINGS BANK	3	\$976,000
BUSINESS LOAN CENTER, INC.	1	\$825,000
CCD BUSINESS DEVELOPMENT	1	\$253,000
CASCADES WEST FINANCIAL SERVICES., INC.	4	\$2,794,000
CWFSI (Microloans)	2	\$21,600
CENTENNIAL BANK	1	\$350,000
CITIZENS BANK	1	\$105,000
COLUMBIA STATE BANK	1	\$377,500
COMERICA BANK-CALIFORNIA	1	\$493,400
EVERGREEN COMMUNITY DEVELOPMENT ASSN.	3	\$2,027,000
FIRST UNION (FKA Money Store Invest. Corp.)	1	\$1,423,000
GE CAPITOL SMALL BUSINESS	2	\$1,535,000
GOLETA NATIONAL BANK	1	\$87,000
KEY BANK	8	\$883,300
LIBERTYBANK	2	\$86,000
MATRIX CAPITAL BANK	1	\$649,000
NORTHWEST SMALL BUS. FINANCE CORP.	3	\$1,141,000
OREGON CERTIFIED BUSINESS DEV. CORP.	1	\$524,625
OREGON STATE BANK	1	\$100,000
PACIFIC CONTINENTAL BANK	15	\$1,484,000
PACIFIC CREST BANK	1	\$206,000
PEOPLES BANK OF COMMERCE	2	\$1,089,500
SILVER STATE BANK	3	\$798,000
Southern Ore. Womens Access to Credit (Microloans)	3	\$54,110
TODAY'S BANK	1	\$143,000
TWIN CITY BANK	3	\$125,000
TYCO CAPITAL (FKA: CIT Small Bus. Lndg. Corp.)	14	\$8,777,400
US BANK, NATIONAL ASSOCIATION	18	\$2,211,100
WASHINGTON MUTUAL BANK/WESTERN BANK	3	\$774,200
WELLS FARGO BANK	12	\$2,090,400
WEST COAST BANK	5	\$1,067,800
TOTAL APPROVALS	154	\$41,954,665