



Portland District News

1515 SW 5th Avenue #1050 Portland OR 97201-5494 | Tel: (503) 326-2682
Fax: (503) 326-2808 | TDD: (503) 326-2501 | Web: www.sba.gov/or/

Volume 4, Issue 2

Your Partner in Business

July 2003

A WORD FROM OUR DISTRICT DIRECTOR



Phil Gentry

On April 30, 2003 our office hosted our Eighth Annual "Salute to Small Business" Awards Dinner at the Portland Hilton hotel. Approximately 300 guests joined with us to honor our small business community and the contributions that

these businesses make to our economy and quality of life in

Oregon and S.W. Washington. This year's award winner for the Small Business Person of the Year was Drew Joseph Brandt, President of Intrepid Marble and Granite in Portland. Our district and regional Young Entrepreneur of the Year, Scott Jones, Owner of Beyond Fleece, also was recognized as the winner of the National Young Entrepreneur of the Year award, a tremendous accomplishment considering he was in competition with outstanding young entrepreneurs from all 50 states. Their stories and the stories of the other small business award winners and advocates made this an entertaining evening.

I want to offer my congratulations and appreciation to our lender award winners. Lenders play an extremely important role in the delivery of our loan programs to our small business customers. U.S. Bank, Evergreen Community Development Association, CIT Small Business Lending Corporation and Albina Community Bank all won Lender of the Year awards in their respective categories.

And finally I want to thank the 22 organizations that provided financial support for our event and for our Business Resource Center. The success of this event would not have been possible without the generous support of these organizations.

We recently had the pleasure of welcoming Melanie Sabelhaus, SBA's Deputy Administrator, on her first visit to Portland. As the Deputy Administrator, Melanie is in charge of overseeing agency policy development and program supervision at SBA. Melanie brings a wide range of corporate and business experience to SBA and brings a level of enthusiasm, which is contagious. She provided the keynote speech at the Astra Women's Business Alliance's "Taking Care of Business" event, and was impressed with the city of Portland and the people she met. One of her goals is to make people more aware of the positive impact that SBA has had through our programs and services. She wants the public to know that SBA had a role in the development and success of several well known companies such as America Online, Intel, FedEx, Apple Computers, Compaq, Callaway Golf, Outback Steakhouses and Ben & Jerry's Ice Cream. Locally this list includes such names as NIKE, Yoshida Group, Full Sail Brewery, Will Vinton Studios, Stash Teas, Diane's Foods, Columbia Sportswear and numerous other companies who were assisted by SBA when they were small businesses.

As we celebrate SBA's 50th anniversary, we are proud of the impact that we have had in our communities and look forward to many more years of service.

GREAT THINGS COME IN SMALL PACKAGES

Pro Weld SBA/SBDC Success Story

When the Bear Creek Corporation, parent of Harry and David, needed to build a two-story 70,000 square foot call center in Medford, OR, family owned Pro Weld custom steel fabrication eagerly signed on to provide steel for the building. Pro Weld owner Jim Oberlander has been a professional welder for 28 years, with technical welding experience dealing in oil-tight electrical tanks. Jim and his wife Penny operate Pro Weld, a 13-employee steel



fabrication shop in White City, OR, with equipment that includes a 16' shear, 12' CNC press brake, 14 ton boom truck, certified welders and crane operators. The combination of experience, equipment, and knowledge, help tackle the most challenging problems customers can provide. The seven-year-old business "takes leadership and pride in our projects by eliminating problems and by designing the end product for best performance." In addition to structural steel, Pro Weld has designed and built dragster chases, high-end custom designed railings, commercial barbecue trailers w/smoke chamber, repair of dump trucks, cranes, construction equipment and even an occasion plow. "You name it, we build it," says Oberlander. "We are very diversified, and can help develop products and have a few patents that we would like to take to the market. When it's

technical, that's when we shine." Some projects can be viewed at www.pro-weld.com.

Other projects include Western Beverage, Terpening Terrace

Retirement in Eugene, GE Alstom and the TCF Church.

For a small company, Pro Weld works hard to make sure that it hires the right people. Penny Oberlander uses two pre-employment tests to help the company with the critical decisions regarding who to hire. The first is a product that tests for integrity, work ethic and personal values. Those who successfully pass that test then take a longer test that helps measure their interest level in work, ability to work with others, and communication skill levels. The company cost is around \$100 per prospective employee before a hiring decision is made. "We want great employees, and it's worth the investment to help us find them," notes Penny. The company offers competitive wages, medical insurance and a 125 Cafeteria Plan. Pro Weld's web site entices potential employees by noting that the firm is 15 minutes from the RV Mall and fishing/rafting the Rogue River, 30 minutes from hunting and water skiing, 40 minutes from skiing Mt. Ashland and is only 90 minutes from Crater Lake. "One of our goals is to build a state of the art building, which facilitates our skilled trade for better productivity". The Oberlander's daughter Tifiny, oversees the day-to-day operation of the office, including the books.

Pro Weld is active in supporting Southern Oregon, sponsoring the undefeated 2003 Medford Softball team, Eagle Point High School Swim and Wrestling team, Cascade Christian High School Volleyball team, Jeremy McGee Racing, and donating labor to the Booster Club project for South Medford High School students. Pro Weld supports internships with local High School students and Southern Oregon University, where students learn their trade, whether welding, drafting, or secretarial work. Jim Oberlander recently took time from the Bear Creek project to judge the same Southern Oregon Welding Competition that he won three years in a row, as a Medford Senior High student.

Pro Weld is registered in the Small Business Management class at Rogue Community College. Funding sources for the program includes SBA support for the RCC SBDC.

For more information contact Penny Oberlander at 541.826.1404.

PHASE II OF THE BRC COMMON DESKTOP IMPLEMENTED

The Common Desktop project (CDT) is a joint effort between the Portland Chapter of SCORE and the Portland SBA Office. The objective of the CDT is to provide SCORE and SBA clients with a user interface that looks and operates consistently, with one-click navigation to the most commonly used BRC tools, and easy access to publications and Internet information resources.



The first phase of the project, completed last fall, provided a consistent look to the desktop. Except for the IMac, the desktop display of the icons used to access the software, Internet links, and files and folders located on the BRC computers are the same. These improvements made access to BRC tools easier and faster.

In addition to providing a consistent look for the desktop, phase I introduced the technique that will be used in subsequent project phases to provide access to a wealth of additional information. By clicking on the "Other Resources" folder on the desktop, clients will have access to 14 additional folders. Each folder addresses a different business topic. These topics range from Demographics to Women in Business. Clicking on a topic folder provides access to publications and Internet links related to the topic. Each reference or link will be described so that the user will know what to expect if the link is used.

The preliminary implementation of the second phase of the project was completed in May. With the completion of the second phase, our clients will have access to SIC and NAICS information, direct Internet access to the Oregon Business Information Center, extensive information on International Trade, and instruction on Microsoft Office XP software.

The SIC and NAICS folder contains six links that will permit our clients to look up SIC and NAICS codes as well as related information. The International folder

contains references to three publications and 54 Internet links dealing with international business topics.

Future phases will refine and expand on the information presented in the 14 topic folders. As these changes are implemented, you will be informed and where appropriate, training will be provided.

The CDT was envisioned by a committee of Chapter 11 SCORE volunteers and implemented by Jim Steiner of the SBA. The committee, made up of Bob Hanson, Mark Jordan and Martin Stoesser, with input from Vance Morton, determined that the best way to achieve the objective of the CDT was to enrich the presentation of information on the desktop and make the presentation consistent across all of the computers in the BRC. Jim Steiner provided valuable input and feedback on the committee's vision. In addition, Jim's implementation assistance brought life to the committee's vision.



HELPFUL SOFTWARE



The main mission of the **Business Resource Center** (BRC) is to provide a one-stop place for business planning and support. But each of the computers in the

BRC also has the capability to train clients on WORD XP, EXCEL XP, ACCESS XP, OUTLOOK XP and POWERPOINT XP using CD-ROM tutorials. So both SCORE Counselors and clients alike can learn the state of the art applications software on Pentium III and IV computers along with having fast DSL INTERNET access.



WORLD TRADE MONTH CHAIRPERSON AN EXPERT ON EXPORT FINANCING

Inge McNeese Provides Financing Solutions for Global Trade

Thinking about exporting your product... Then you had better talk to Inge McNeese

McNeese helps potential exporters in Oregon, Idaho, Montana, and southwest Washington with the "ins and outs" of financing in the global market place.

Located in the Portland Export Assistance Center, she is one of about two dozen export finance managers across the nation working for the U.S. Small Business Administration (SBA). The Portland World Trade center has designated McNeese as 2003 World Trade Month Honorary Chairperson.

McNeese began her career with the SBA in 1987 as a Presidential Management Intern – a two year program for Masters Degree holders which gives participants a feel for what the agency does. During the internship, she spent time in Washington, D.C., Seattle and Portland.

While working with a regional international trade manager, McNeese became interested in helping export companies get started.

Most companies don't factor in financing when they consider entering the export market, says McNeese. They don't take into account the longer cash cycle that exists when marketing products abroad. Some companies have taken large orders from foreign companies before looking into the financing side of the transaction, not realizing they may not be paid for some time.



Inge McNeese

Companies have lost business due to a lack of financing, she adds. They had no idea that the SBA was available for help.

Exporting Assistance Centers offer a single access point for exporters with integrated teams of SBA and Department of Commerce staff on hand with a variety of export and financing programs.

The SBA offers an Export Working Capital guaranty loan program, with a 90 percent guaranty on a bank line of credit that can provide the working capital needed for a firm to produce goods for export.

Export Assistance Centers also assist emerging exporters to gain the financing knowledge they need to get their proposals approved and receive bank financing.

"We smooth the path for small exporters," says McNeese. Small businesses account for 30 percent of all U.S. exports – accounting for \$300 billion per year. The fastest growing segment of U.S. exporting companies – comprising 65 percent of all U.S. exporters – are firms with 20 or fewer employees. In fact, the number of small business exporters has tripled over the past 10 years. In 2002 in Oregon, factories, mills and farms exported \$10.1 billion worth of manufactured and agricultural products.

This was a 13 percent jump over 2001, the fourth largest increase in the nation. A 1997 study by the U.S. Department of Commerce estimated that over 128,000 jobs in Oregon rely on export related production. Forty-six thousand jobs were associated with manufactured exports, with an additional 81,000 jobs related to supporting manufactured exports in transportation, business service and related sectors.

Beyond manufacturing, Oregon's farmers are active in world markets. An estimated 40 percent of Oregon's agricultural products are exported, amounting to over \$600 million in 2001, and supporting an estimated 10,000 jobs around the state. Oregon exporters are overwhelmingly small – to medium-sized companies. Over 5,000 Oregon firms were involved in exporting in 2001. Over 4,800 of these firms have less than 100 employees and an estimated 3,500 have less than 20 employees.

"We deal with 'export ready' companies," says Ms. McNeese. "They should have an active business, a

marketable product and be ready to make a commitment.”

Ms McNeese has spent many years helping emerging “women-owned” businesses in Portland and throughout Oregon and started a mentorship program in the state. She has also taken her financing expertise on the road, attending an APEC Small Business Conference in Japan and teaching several seminars in Egypt. Whether at home or abroad, Inge McNeese’s desire to help firms enter the export market has earned her the title of 2003 World Trade Month Honorary Chairperson.



Reprinted with permission from the PACIFIC NORTHWEST MARITIME QUARTERLY

The US Export Assistance Center in Portland Your One-Stop Shop for Growing Exports!

Whether you are looking for a new market, a new distributor, advice on how to get paid or help in applying for an SBA export loan, qualified staff of the U.S. Small Business Administration and the U.S. Department of Commerce will work with you to find the right solution for your business.

With links to staff overseas and a solid knowledge of business and banking climates, we can help you avoid the most common pitfall in early growth stages.

US EXPORT ASSISTANCE CENTER – 121 SW SALMON – SUITE 242 503.326.3001 – www.buyusa.gov/pnw/page20.html



WOMAN’S NETWORK FOR ENTREPRENEURIAL TRAINING (WNET)

Every three months, the Women Entrepreneurs of Oregon (WEO)



works with SBA on a WNET training event. At the April event Joe Martinez, Chief of the Finance Branch, explained what types of small businesses loans were eligible and what assistance

women business owners could expect. He highlighted the fact that there were 158 loans made to women business owners out of 740 loans. He also indicated that there were other products and services of SBA that could help women business owners, including federal contracts.

The Women Entrepreneurs of Oregon also staffed a booth in April at the Business in Action Expo and at the Women in Work and Play Expo in May. Both events were held at the Oregon Convention Center. In April, the SBA, WEO and several women’s organizations met for their quarterly meeting of woman’s organizations in the Portland metro area. Another meeting is scheduled for July. In May, WEO held their 2003/2004 Strategic Planning session at McMenamins Edgefield, Troutdale, OR. WEO’s direction and future events were discussed. A WEO year end social event is planned at the Grand Lodge in Forest Grove, Oregon. Three SBA Women Network for Entrepreneurial Training Roundtables are scheduled for next year.



SOWAC OFFERS BOOKKEEPING BASICS IN SOUTHERN OREGON

Keeping good financial records (and understanding them) is essential if a small business intends to survive, let alone prosper. Many small business owners in Southern Oregon expressed a need for more training in this area. SOWAC Business Training and Lending Center responded by designing a class to meet the need.

Bookkeeping Basics was offered as a pilot in 2002. It was so well received that it is now a regular part of SOWAC's advanced training courses. Three 2-hour classes and two individual follow-up sessions provide hands-on learning. The training enables participants to produce the following: *Chart of Accounts, *Revenue & Expense Report, *Profit & Loss Statement, *Balance Sheet, and *Cash Flow Projections. Anna Minter, one of the students, described it as "a complicated subject made simple" and goes on to say how much she enjoyed the class and recommends it to others. SOWAC, located in Medford, serves Jackson, Josephine, Klamath, and Lake Counties.



SBA PORTLAND DISTRICT OFFICE WELCOMES DR. CARTER AS OREGON'S SBDC NETWORK DIRECTOR



Dr. William D. Carter (left) will assume the position of State Director for the Oregon Small Business Development Center Network

as of August 1, 2003. Carter succeeds founding Director, Dr. Sandy Cutler (right), who is retiring after 20 years.

Prior to assuming this position, Carter was Assistant Professor and Department Chair, Information Technology, as well as Program Director, of the Management Information Systems and Operations Management programs for the Portland Campus of Oregon Institute of Technology.

Carter founded and was CEO of Northwest Computer Learning Centers, Inc. in Oregon for 20 years. He was formerly a grant writer for the Mid-Willamette Valley Manpower Consortium and a transportation planner for the Department of Transportation in Montana. He has also been an instructor for Oregon State University's School of Business and for Chemeketa Community College.

"I have heard so many good things about the Oregon Small Business Development Centers over the years that I was delighted about this opportunity to work with the organization. I look forward to helping guide this excellent organization as we move into the future," said Carter.

"We have a robust foundation to build on to provide a further level of service to Oregon's small businesses. The SBDC's are an important asset for Oregon's small businesses."

Carter obtained his PhD in Training and Organizational Development at Oregon State University and his BS, Political Science, Urban and Regional Studies, and Public Administration at Mankato State University in Minnesota.



STRUT YOUR STUFF

The SBA recently went to great lengths to upgrade our computer desktop systems. As a result, the older Pentium systems were excessed according to Federal Government requirements to the STRUT program at Fort Vancouver High School... The Students Recycling Used Technology program in the Washington and Oregon School system is a way for students to learn the technology by working on older systems at component level. Here, John Sanns, Advanced Technology & STRUT Teacher at Fort

(Continue on page 7)

Vancouver High School works with students in the advanced computer & networking lab.



In the case of Mr. Sanns' Computer Club, he has Community technology recycling at the school. This is where computer systems are provided to students for the continuation of their

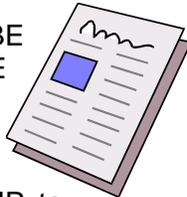
technology projects at home.

So there are incentives to insuring the systems work efficiently; while at the same time fitting SBA's and the Federal Government's requirements to provide older equipment to schools and other non-profit educational organizations that helps to reduce the "digital divide."



LOG ON AND SIGN UP

Don't get left behind. THIS MAY BE YOUR FINAL COPY OF THE PORTLAND DISTRICT OFFICE NEWSLETTER UNLESS YOU SIGN UP NOW. We are obligated not to SPAM you and so you MUST SIGN UP to receive this newsletter via our LISTSERV system.



This way you receive an announcement when there is a NEWSLETTER to download and view. Please take a moment to sign up now, if you haven't already, to receive this free information quarterly.

To subscribe simply go to <http://web.sba.gov/list/> and find the "Portland Newsletter" and check the box to sign up. It's that easy!



SETTING THE TREND



eGovernment is the trend and the Portland District Office website at <http://www.sba.gov/or/> is no exception. Since October 2002, the monthly average number of distinct visitors has been over the 2,500 mark.

When we talk to clients, we often indicate that the information they need is on this website. One of the unique tools on the website to assist new businesses is a comprehensive Startup Guide. Take a look. You might find something worth your time and mousing around.



ITEMS OF INTEREST

ARE YOU LOOKING FOR FINANCING TO START OR GROW YOUR SMALL BUSINESS??

Attend a FREE SBA loan briefing the 3rd Thursday of each month presented by an SBA loan Specialist and learn more about your financing options.



When: 3rd Thursday of each Month 11:30 – 12:30 p.m. (Please arrive 15 minutes early for check in – no registration required.) Where: U.S. Small Business Administration, Portland District Office, 1515 SW 5th Avenue Corner of Fifth and Clay, Downtown Portland.

PLEASE REPORT TO THE 6TH FLOOR CONFERENCE ROOM. For more information call 503.326.2682 or 503.326.5205 www.sba.gov/or/.



SBA MISSIONS...TRAINING LEG

The SBA has three major missions.... (1) Access to capital, (2) government contracting and (3) counseling and training.

This third leg normally deals with providing training and counseling to clients wanting to start or improve their business by utilizing SCORE (Service Corps of Retired Executives), the SBDC Network (Small Business Development Center) and other resource partners.

But behind the scenes, there are other forms of training to make the other two legs work effectively as well. One of those deals with training lenders on how to use the SBA Guaranteed Loan program to the fullest...both in terms of what loan programs are available... and how to prepare the Loan Package.

On occasion businesses experience payment difficulties underscoring the need to train lenders on workout techniques and, if necessary, liquidation procedures.

Here, Columbia River Bank staff members are receiving small group training by Brian Otten of our Portfolio Management staff on how to service SBA loans for the benefit of the small business borrower and lender. Some of this training focuses in on both a



due diligence analysis and cost/benefit analysis. If you are a lender and want to get this free training, just call Wayne Carver at 503.326.5200 or email him at wayne.carver@sba.gov.



SBA'S SPEAKERS BUREAU

The Portland District Staff is willing and eager to inform your community about programs and services. To arrange for a speaker for your group or association contact Moe Mowery at 503.326.5209





*50TH Anniversary Regional
Conference
November 10, 2003
Bend, Oregon*

The U.S. Small Business Administration's 50th Anniversary Regional Event will allow small businesses, SBA's resource partners, community leaders, and elected officials to gather to discuss the challenges and opportunities for small businesses throughout Oregon, Washington, Idaho & Alaska. The event will be a chance for business owners to voice their opinions and come together to find workable solutions to the problems facing small business. At the end of the Regional Event, there will be a report, to the Administrator, on the suggestions, ideas, and common goals of the Pacific Northwest small-business men and women. This report will give Northwest business owners an opportunity to influence public policy.

The Regional Event will also enable entrepreneurs and small-business owners to meet with their local bankers, venture capitalists, resource and trade partners, and local SBA staff to get advice and assistance to launch a new small business or advance an existing one.

The conference will include a luncheon with the SBA Administrator, Deputy Administrator, and Chief Counsel of Advocacy as well as representatives from each local community to discuss the challenges of owning a small business, and how to improve opportunities for entrepreneurs. For additional information contact Toni McKissen 503.326.5122 or Don Matsuda 503.326.5221



*National Entrepreneurial
Conference & Expo*

*September 17-19, 2003
Washington Hilton & Towers -
Washington, D.C.*

Join us in Washington D.C. as we celebrate fifty years of the SBA's commitment to America's entrepreneurs. Take advantage of immense opportunities to network, connect with government and corporate buyers, and learn about cutting-edge business practices www.sba.gov/50.

**SBA – Portland District Office Approvals
Fiscal Year 2003 10/01/2002 THRU 06/30/2003**

LENDER NAME	# OF LOANS	APPROVAL AMOUNTS \$
ALBINA COMMUNITY BANK	23	1,999,200
AMERICAN PACIFIC BANK	1	235,000
BANK OF AMERICA	131	\$3,548,200
BANK OF ASTORIA	1	\$325,000
BANK OF CLARK COUNTY	7	\$1,322,350
BANK OF THE CASCADES	42	\$4,552,300
BANK OF THE WEST	7	\$1,754,800
BANNER BANK	5	\$1,110,000
BORREGO SPRINGS BANK	3	\$1,201,700
BUSINESS LOAN CENTER, INC.	2	\$1,248,000
CALIFORNIA BANK & TRUST	3	\$747,300
CAPITAL ONE FED. SAVINGS BANK	27	\$1,410,000
CASCADE WEST FINANCIAL SERVICES, INC	25	\$11,493,000
CCD BUSINESS DEVELOPMENT	11	\$6,067,000
CIT SMALL BUS. LENDING	34	\$21,298,000
COLUMBIA COMMUNITY BANK	6	\$1,200,000
COLUMBIA COMMUNITY CREDIT UNION	8	\$1,185,300
COLUMBIA RIVER BANK	3	\$327,500
COMERICA BANK-CALIFORNIA	5	\$1,858,500
COMERICA BANK-TEXAS	1	\$245,800
COMMUNITY BANK	3	\$143,400
COMMUNITY NATIONAL BANK	1	\$1,333,300
EVERGREEN COMMUNITY DEVELOPMENT ASSN.	26	\$16,347,000
FIRST INDEPENDENT BANK	2	\$132,000
GE CAPITOL SMALL BUSINESS	6	\$2,130,600
GOLETA NATIONAL BANK	5	\$1,527,600
GREATER EASTERN OREGON DEV. CO.	1	\$1,300,000
INNOVATIVE BANK	4	\$21,000
KEY BANK	11	\$1,617,000
LIBERTY BANK	4	\$754,000
MATRIX CAPITAL BANK	8	\$3,045,000
NORTHWEST BUS. DEVELOPMENT ASSOC.	1	\$197,000
NORTHWEST SMALL BUS. FINANCE CORP.	4	\$3,129,000
OREGON CERTIFIED BUSINESS DEV. CORP.	4	\$2,104,000
PACIFIC CONTINENTAL BANK	41	\$10,282,100
PACIFIC CREST BANK	4	\$1,211,000
PEOPLES BANK OF COMMERCE	6	\$653,200

(FY 2003 Loan Production Continued)

LENDER NAME	# OF LOANS	APPROVAL AMOUNTS \$
PINNACLE BANK	1	\$150,000
SILVER STATE BANK	7	\$1,466,100
SIUSLAW VALLEY BANK	4	\$585,000
SMALL BUSINESS LOAN SOURCE INC.	3	\$2,008,500
SOUTH VALLEY BANK	2	\$865,000
TEMECULA VALLEY BANK N.A.	4	\$2,780,200
THE COWLITZ BANK	3	\$859,280
THE MERCHANTS BANK	9	\$1,328,900
TODAY'S BANK	1	\$150,000
TOWN CENTER BANK	1	\$100,000
TWIN CITY BANK	11	\$1,535,941
UMPQUA BANK	8	\$1,483,500
UNION BANK OF CALIFORNIA	1	\$50,000
US BANK, NATIONAL ASSOCIATION	87	\$14,557,800
WACHOVIA SBA LENDING, INC.	1	\$1,780,000
WASHINGTON MUTUAL BANK	3	\$446,400
WELLS FARGO BANK	72	\$8,588,500
WEST COAST BANK	18	\$4,756,450
TOTAL LOANS	712	\$152,547,721



**The U.S. Small Business Administration
congratulates this year's
Small Business Award Winners**



**OREGON SMALL BUSINESS PERSON OF THE YEAR
Drew Joseph Brandt, President**

Intrepid International, Inc., dba Intrepid Marble & Granite, Portland, Oregon

Drew acquired his working knowledge and business savvy working in his father's business, Eugene Tile Company, while attending high school and college. After college, he was asked by his father and brother to go into business with them, and they opened a tile distribution warehouse and retail store in Portland. He continued with the family owned business for another five years. After discussing the idea with his wife and other people, Drew decided to start his own business.

Drew established Intrepid International, Inc. in 1993, operating from his home. For three years, Drew worked as a sole proprietor establishing a strong customer and supplier base. Drew's knowledge and experience in the industry allowed him to build an excellent reputation within his field. Drew has taken his small home-based business to a company that had revenues in excess of \$6,000,000 last year and is on target to reach \$7,000,000 by this year-end. Intrepid has grown from a small two employee company (Drew and his wife, Leslie) to a current staff of 18 in just seven short years. During the summer of 2002, Drew purchased and completed the remodeling of a 30,000-square-foot building, located in inner Southeast Portland. The building houses both the offices and warehouse space. Key Bank provided the funding for both the purchase of the building and the refurbishing via a SBA 504 loan.



**OREGON, REGION X and NATIONAL
YOUNG ENTREPRENEUR OF THE YEAR**

Scott K. Jones, Owner
*Beyond Clothing, LLC
Eugene, Oregon*



**OREGON
HOME-BASED BUSINESS ADVOCATE OF THE YEAR**

Kathy J. Gray, Owner
*Kathy Gray Communication & Design
The Dalles, Oregon*



**OREGON and REGION X FINANCIAL SERVICES
ADVOCATE OF THE YEAR**

Cathlene Hendrix, Assistant Vice President, SBA Lending
*Bank of the Cascades
Bend, Oregon*



**OREGON
SMALL BUSINESS JOURNALIST OF THE YEAR**

Susan Goracke, Business and City Reporter
*Grants Pass Daily Courier
Grants Pass, Oregon*



**OREGON and REGION X
RESEARCH ADVOCATE OF THE YEAR**

David H. Price, Marketing Assistant
*Austin Family Business Program, OSU
Eugene, Oregon*



**OREGON
WOMEN IN BUSINESS ADVOCATE OF THE YEAR**

Claire Julie Little, Owner
*Life Cycle Financial Planning
Newport, Oregon*



**OREGON and REGION X
MINORITY SMALL BUSINESS ADVOCATE OF THE YEAR**

Tyrone Henry, Contract Compliance Coordinator
*Portland Development Commission
Portland, Oregon*



**OREGON
VETERAN SMALL BUSINESS ADVOCATE OF THE YEAR**

John Taitano Concepcion
*Veteran Employment Representative, Oregon Employment Department
Beaverton, Oregon*



**2003 ELDON GUY SCHAFFER CHAMPION
OF SMALL BUSINESS**

Mark Jones
Big Guy's Diner and Mayor of the City of Newport

Fiscal Year 2002 Lender of the Year Awards

- CERTIFIED DEVELOPMENT COMPANY LENDER OF THE YEAR – Evergreen Community Development Association
- MINORITY LENDER OF THE YEAR – CIT Small Business Lending Corporation
- DISTRICT DIRECTOR'S AWARD FOR EXCELLENCE – Albina Community Bank
- 7a LENDER OF THE YEAR – U.S. Bank N.A.

SPECIAL THANKS TO THIS YEAR'S SALUTE TO SMALL BUSINESS CONTRIBUTORS:

- ALBINA COMMUNITY BANK • BANK OF AMERICA • BANK OF ASTORIA • BANK OF THE CASCADES
- BANK OF THE WEST • CIT SMALL BUSINESS LENDING • CITY OF PORTLAND • DAILY JOURNAL OF COMMERCE
- EVERGREEN COMMUNITY DEVELOPMENT ASSOCIATION • KEY BANK • MATRIX CAPITAL BANK
- OREGON ECONOMIC & COMMUNITY DEVELOPMENT DEPT. • PACIFIC CONTINENTAL BANK
- PACIFIC CREST BANK • PORT OF PORTLAND • PGE - HEADQUARTERS • PGE - SOUCING & CONTRACTS
- SILVER STATE BANK • UMPQUA BANK • US BANK N.A. • WASHINGTON MUTUAL • WELLS FARGO BANK

Original Flyer furnished by the Daily Journal of Commerce - Portland, Oregon