

# 2024 ANNUAL REPORT

**OUR ACTIVITIES & ACCOMPLISHMENTS**



**PRESENTED BY  
THERESA HAGA  
PREPARED FOR  
CCD BOARD OF DIRECTORS**



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# CCD SUMMARY



## THIS REPORT PROVIDES A SUMMARY OF CCD'S ACTIVITIES AND ACCOMPLISHMENTS FOR JULY 2023 - JUNE 2024

The staff and Board of Directors of CCD Business Development Corporation are pleased to submit our Annual Report for the fiscal year ending June 30, 2024. This report marks CCD's 53rd year of providing technical assistance and innovative financing opportunities to small businesses and assisting our small communities and special districts with our many community and economic development programs and services.

CCD Business Development Corporation is governed by a Board of Directors made up of representatives from public and private sectors within the three counties served by CCD. The Board manages the corporation's business through a committee structure, and through staff guided by an Executive Director. CCD serves as the "Federal Economic Development District" as defined by the US Economic Development Administration for Coos, Curry and Douglas counties.

CCD is also designated as a "Certified Development Company" (CDC) by the US Small Business Administration (SBA). CDC's work in conjunction with conventional financial institutions to provide funding for businesses that would otherwise not have access to high-quality financial resources.

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

We have been helping communities and businesses for over 53 years. Listening, understanding, and getting you the resources you need. CCD believes the success of one leads to the success of others. We do this work to make our communities better.

## OUR MISSION:

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



# CCD STRATEGIC GOALS



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

## OUR VISION:

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





# CCD OUTGOING BOARD CHAIR *Letter*



I feel incredibly fortunate to have been part of the CCD Business Development Corporation's Board of Directors, serving in various committee and board roles since 2010. Over these years, I've witnessed CCD grow in both its services and its team, all with the goal of better serving individuals, private and nonprofit organizations, businesses of every size—large, medium, small, and even micro—and every level of government, from federal to local and special districts.

Improving and strengthening our region's economy is no small task. CCD has honed the public-private partnership model to drive meaningful improvements in quality of life across all communities. The staff at CCD are a dedicated group of professionals who consistently go above and beyond to assist governments in implementing grant and direct funding programs aimed at individuals, businesses, and organizations. Their dedication and success are a testament to CCD's unwavering commitment to fostering economic development in our region. For example, the U.S. Treasury Department, CCD's oldest sponsor, depends on organizations like CCD to collect and share critical data from Coos, Curry, and Douglas counties. Similarly, the U.S. Small Business Administration relies on partners like CCD to implement its small business loan and guarantee programs, as it couldn't do this work alone.

With our region's historically higher unemployment rates compared to the rest of the state and the nation, it's clear that CCD's job isn't done. Creating economic opportunities in rural areas is challenging—if it were easy, everyone would be doing it. But I have every confidence that CCD's dedicated staff and volunteers will continue to enhance our quality of life by ensuring businesses thrive and jobs are created and retained in a sustainable, long-lasting way.

As you read through CCD's 2024 Annual Report, please remember that these achievements don't happen in isolation. They are the result of hard work—work that is both rewarding and enjoyable. I encourage you to get involved with CCD in whatever capacity fits you and to be part of the ongoing improvement of our region's economy.



Best,

Randy Mason  
Outgoing Board Chair



# Meet the Team



**Theresa Haga**  
.....  
Executive Director  
2000



**Patricia Nelson**  
.....  
Accounting Manager  
2023



**Michele Laird**  
.....  
Business Finance Manager  
2013



**Krisha Rasmussen**  
.....  
Loan Assistant/  
Loan Servicing Specialist  
2018



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



**Kemberly Todd**  
.....  
Technical Assistance Coordinator  
2021



**Michelle Elliot**  
.....  
Community & Economic Development Technician  
2023



**Louie Robida**  
.....  
SBA 504 Loan Officer  
2010



**Dan Betschart**  
.....  
SBA 504 Loan Officer  
2022





# Executive Director *Report*



Fiscal year 2023-2024 Annual Report highlights many milestones and lessons learned in supporting and enhancing our Board, staff, programs and services. During the year, we worked to contribute to our strategic objectives.

Our focus areas include:

- Commercial Lending
- Small Business & Non-Profit Technical Assistance
- Grant Writing
- Grant Administration
- Labor Standards Review & Compliance
- Supporting our Community Partners

Listed below are a few highlights from fiscal year 2023-2024:

- Approved/funded 16 CCD In-house Revolving Loan and SBA 504 Loan Projects totaling over \$8.7M in direct funds to Oregon small businesses.
- Under contract to provide Project Administration Services for 17 projects. Regional totaling over \$6.1M.
- Received \$50,000 USDA RBDG Technical Assistance Program Grant.
- Received \$20,000 Judith Ann Morgan Foundation Technical Assistance Program Grant.
- Received \$5,000 Ford Family Foundation Grant to support staff development.
- CCD team members made 27 presentations - see attached sheet.
- CCD team members attended 120 community and economic development regional meetings.
- CCD team members attended 103 training sessions.
- Over 145 technical assistance clients were served.
- Over \$958,000 grants were secured for technical assistance clients.
- Over \$1.2M in loans secured for technical assistance clients.
- Over \$20M in regional grants were awarded to communities.
- Received \$150,000 Business Oregon Rual Initiative Grant to support CCD's Technical Assistance Program
- Received \$100,000 Business Oregon Technical Assistance for Underrepresented Businesses Grant to support CCD's Technical Assistance Program

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



Respectfully submitted,

Theresa Haga  
Executive Director



# JULY 2023 - JUNE 2024

## BOARD OF DIRECTORS

### COOS COUNTY

**John Burns**

Chief Executive Officer  
Port of Coos Bay

**Rodger Craddock**

Executive Director  
Coos County Airport Dis.

**Nichole Rutherford**

City Manager  
City of Coos County

**John Sweet**

Coos County  
Commissioner

**Ray Doering**

TribalOne Director  
Public Affairs &  
Compliance

**David Milliron**

City Administrator  
City of North Bend

**Sammie Arzie**

AVP/Commercial  
Banker  
Banner Bank

**Jessica Engelke**

Business. Marketing  
Instr.  
SWOCC

**Kyle Stevens**

Executive Director  
Southwestern Oregon  
Workforce Investment  
Board

### CURRY COUNTY

**John Herzog**

Curry County  
Commissioner

**Anne Vileisis**

City of Port Orford  
Council President

**Maarten Van Otterloo**

Retired

**Jill te Velde**

Dean, Southwestern  
Oregon Community  
College, Curry Campus

**Bret Curtis**

REMAX

**Vacancy****Randy Mason**

SR Relationship Manager  
Rogue Credit Union

### DOUGLAS COUNTY

**Chris Boice**

Douglas County  
Commissioner

**Tim Allen**

Roseburg Rentals  
Owner

**Lonnie Rainville**

City of Myrtle Creek  
City Administrator

**Deanna Shafer**

City Manager  
City of Reedsport

**Sam Carter**

Regional Business  
Manager  
Pacific Power

**Nichole Messenger**

City Manager  
City of Roseburg

**Kristi Gilbert**

Community Dev.  
Director  
City of Sutherlin

**Roan Doan**

Cow Creek Govt. Offices

**Merrill Taggart**

VP Commercial  
Relationship Manager  
Oregon Pacific Bank

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

**John Burns**

(Coos County)

**Kyle Stevens**

(Coos County)

**Joshua Stevens**

(Coos County)

**Henry (Hanks) Cunningham)**

(Curry County)

**Summer Matteson**

(Curry County)



# JULY 2023 - JUNE 2024

## OFFICERS & COMMITTEES

### BOARD OFFICERS

**David Milliron**  
Vice Chair/ Treasurer  
Coos County

**Randy Mason**  
Chair  
Curry County

**Lonnie Rainville**  
Secretary  
Douglas County

**Chris Boice**  
Assistant Secretary  
Douglas County

### EXECUTIVE COMMITTEE

**Rodger Craddock**  
Coos County

**Sammie Arzie**  
Coos County  
At-Large Member

**John Herzog**  
Curry County

**Sam Carter**  
Douglas County

**Merrill Taggart**  
Douglas County  
At-Large Member

**David Milliron**  
Coos County

**Randy Mason**  
Curry County

**Lonnie Rainville**  
Douglas County

### LOAN COMMITTEE

**Rodger Craddock**  
Coos County

**David Milliron**  
Coos County

**Randy Mason**  
Curry County

**Kristi Gilbert**  
Douglas County

**Merrill Taggart**  
Douglas County

**Bret Curtis**  
Curry County

**Sammie Arzie**  
Coos County

**John Herzog**  
Curry County

**Sam Carter**  
Douglas County

### 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

### 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**  
Community & Economic  
Development Director

# ACCOUNTING DEPARTMENT *Report*



The HR/Accounting department of CCD, which is headquartered in Roseburg, has demonstrated resilience and effectiveness throughout FY 2024. Our commitment to accurate financial reporting, budget management, and compliance has contributed to the organization's success.

CCD is refining its current administrative support structure while it expands to keep up with modern advances. To increase the effectiveness of the accounting operations, we are putting in place more detailed, transparent accounting criteria.

The HR/Accounting department exists to support CCD's capacity to serve its current clientele and make itself accessible to all prospective clients in the future. As we look ahead to FY 2025, we are poised to continue our efforts in driving financial excellence and supporting the company's strategic objectives.



Thank you,

Patricia Nelson  
Accounting Manager





# FUNDING COST SOURCE BREAKDOWN

## WITHOUT PASSTHROUGH

### SERVICES REVENUE

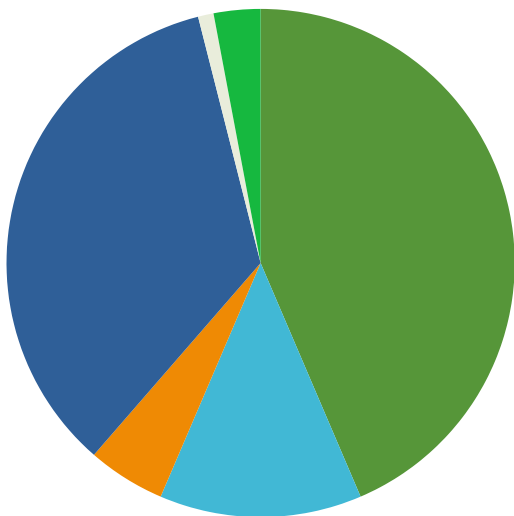
Loan Revenue	\$439,174.45
Economic Development Services Revenue	\$148,938.50
Admin Services Revenue	\$52,725.86

### GRANT REVENUE

Operations Grant Funding	\$400,282.92
Grant Writing	\$4,510.00

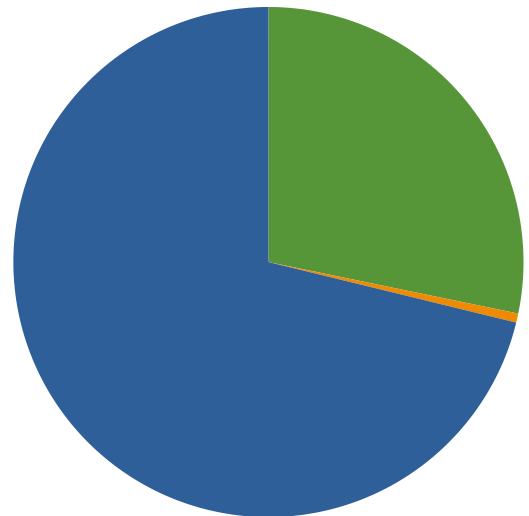
### OTHER

Miscellaneous Income	\$34,939.02
	<b>\$1,134,616.05</b>
Services, Supplies and Lending Costs	\$301,587.15
Personnel Costs	\$760,282.04
Capital Outlay	\$617.35
	<b>\$1,062,486.54</b>



CCD Revenue Sources

- 44% Loan Revenue
- 13% Economic Development Services Revenue
- 5% Admin Services Revenue
- 35% Operations Grant Funding
- 1% Grant Writing
- 3% Miscellaneous Income



CCD Cost Breakdown

- 28% Services, Supplies and Lending Costs
- 72% Personnel Costs
- 1% Capital Outlay

# FUNDING COST SOURCE BREAKDOWN

## WITH PASSTHROUGH

### SERVICES REVENUE

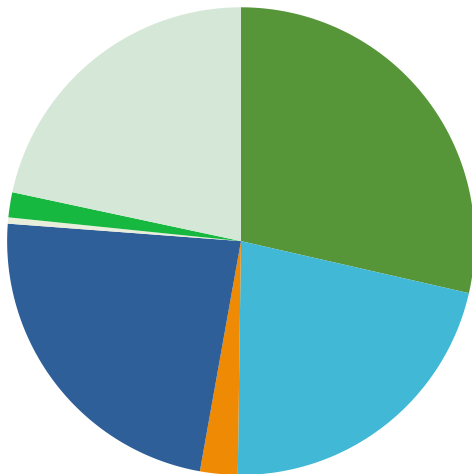
Loan Revenue	\$493,174.75
Economic Development Services Revenue	\$148,983.50
Admin Services Revenue	\$52,725.86

### GRANT REVENUE

Operations Grant Funding	\$400,282.92
Passthrough Grant Funding	\$372,814.24
Grant Writing	\$4,510.00

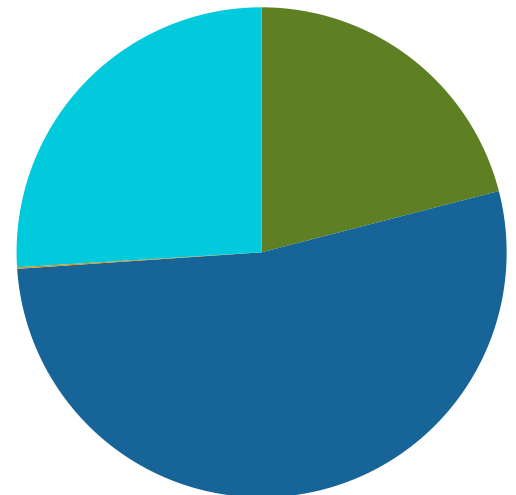
### OTHER

Miscellaneous Income	\$34,939.02
	<b>\$1,507,430.29</b>
Services, Supplies and Lending Costs	\$301,587.15
Personnel Costs	\$760,282.04
Capital Outlay	\$617.35
Passthrough Grant Funding	\$372,814.24
	<b>\$1,435,300.78</b>



CCD Revenue Sources

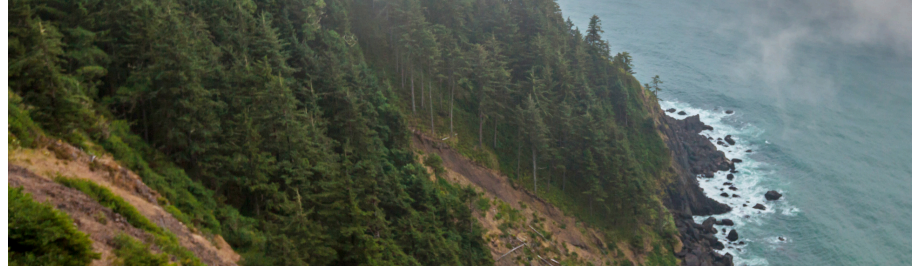
- 33% Loan Revenue
- 10% Economic Development Services Revenue
- 3% Admin Services Revenue
- 27% Operations Grant Funding
- 1% Passthrough Grant Funding
- 1% Grant Writing
- 2% Miscellaneous Income



CCD Cost Breakdown

- 21% Services, Supplies and Lending Costs
- 53% Personnel Costs
- 1% Capital Outlay
- 26% Grant Distribution

# FINANCE DEPARTMENT *Report*



The Finance Department has continued to drive significant impact in supporting small businesses and fostering economic growth in our region. Below, I outline the outcomes of our key programs, and department activity.

## **SBA 504 Program Highlights:**

- Loan Approvals and Funding:
  - Approved/funded 3 SBA 504 loan projects during the fiscal year, with total project funding over \$4.3 million and over \$1.5 million in direct funding allocated to small businesses across Oregon.
- Job Creation and Retention:
  - These projects resulted in the creation or retention of 14 jobs.

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

- Loan Approvals and Funding:
  - RLF program saw 13 new projects approved/funded, with total project funding over \$4.4 million and over \$2 million in direct funds to small businesses within Coos, Curry, Douglas, and Lane counties.
- Job Creation and Retention:
  - The loans facilitated the creation/retention of 28 jobs.

## **EDA ARPA RLF Grant:**

- By the end of the fiscal year, we disbursed all the \$1.6 million of the EDA ARPA Revolving Loan Fund grant which included \$400,000 in CCD funds for a total disbursed of \$2 million, further enhancing our ability to support small businesses.

## **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. **A total of \$624,000 in loans enrolled with \$312,000 coming back to CCD for relending.**
- The Community Lender Loan Loss Account Program is designed to reduce the risk for community lenders like CCD by offering a safety net against loan defaults. This program helps mitigate the financial impact of loan losses. **Must enroll \$4 million in loans in 10 years. \$1.2 million enrolled during the first fiscal year of the program.**

The Finance Department continued our Unity Lending partnership with the Lane, Oregon Cascades West and Mid-Willamette Valley Councils of Governments with our SBA 504 Marketing & Packaging and Portfolio Servicing contracts. We continue to operate under an MOU with SOREDI and have re-established a contract with the City of Drain in support of their loan program.



Thank you to our supportive Board of Directors and community partnerships throughout the state of Oregon!

Respectfully submitted,

Michele Laird  
Business Finance Manager







# FINANCE DEPARTMENT

## 53 YEARS OF LENDING

Since its inception in 1971, CCD Business Development Corporation (CCD) has been dedicated to supporting the growth and success of small businesses across our region. Our mission is to facilitate access to capital and foster economic growth.

LOAN PROGRAM	LOANS FUNDED	JOB CREATED/RETAINED	ECONOMIC IMPACT
SBA 504	238	4,342	\$131,655,039
CCD RLF	296	2,800	\$32,873,906
<b>TOTAL</b>	<b>534</b>	<b>7,142</b>	<b>\$164,528,945</b>

## 2024 BY THE NUMBERS

As a mission-driven, non-profit lender, CCD collaborates with the U.S. Small Business Administration, community banks, credit unions, and other lending sources to deliver essential capital to small businesses in our region. CCD offers various funding solutions, including the SBA 504 Loan Program, the Oregon Business Development Fund, and Revolving Loan Funds.

LOAN PROGRAM	LOANS FUNDED	JOB CREATED/RETAINED	ECONOMIC IMPACT
SBA 504	3	14	\$1,585,000
CCD RLF	13	29	\$2,080,000
<b>TOTAL</b>	<b>16</b>	<b>43</b>	<b>\$3,665,000</b>





# CCD'S REVOLVING LOAN FUNDS (RLF)

CCD's Revolving Loan Funds cover Coos, Curry, Douglas, Jackson, Josephine, and Lane counties. These programs were created to assist with business financing when other financing is not available, or a traditional financial institution is looking for a partner to assist their client.

CCD charges a \$400 non-refundable application fee. If the loan is approved and funded, CCD charges a 2% closing fee at the time of funding.

Unlike bank financing, CCD often takes on higher-risk loans, such as start-ups, to assist businesses. While this alternative loan program may be more accessible to a wider group of borrowers, CCD does not compete with banks; but rather it complements their financing options so that local businesses can grow.

## **Program Overview:**

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

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

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

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

**Terms Available:** CCD offers fixed rate financing with a maximum term of 20 years. Interest rates typically range from 7%-11%. Terms are based on use of funds and collateral used to secure the loan.

## **RLF loan uses may include but are not limited to the following:**

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





# FUNDED REVOLVING LOAN PROJECTS

## DIAMOND DANCE STUDIOS LLC

1560 SE Stephens Street  
Roseburg, OR 97470  
(503) 890-1677

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



## JJB ENTERPRISES LLC HOOBLER BROWN LLC DBA THE ATOM BISTRO & COFFEE BAR

19017 North Umpqua Hwy  
Glide, OR 97443  
(541) 530-8557

<https://theatomcoffeebar.com/>



## Umpqua Survival Unlimited LLC DBA Umpqua Survival

2896 NE Diamond Lake Blvd.  
Roseburg, OR 97470  
(541) 673-6666

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



# FUNDED REVOLVING LOAN PROJECTS

## Twisted Steel RC LLC

780 NW Garden Valley Blvd., Ste. 70  
Roseburg, OR 97470  
(541) 435-1812

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



## Oregon Coast RD LLC DBA Real Deals on Home Decor & RD Boutique

790 N Bayshore Drive  
Coos Bay, OR 97420  
(541) 982-2906

<https://realdeals.net/coosbay/>

## M & M West Coast Investments LLC DBA HRH Heating

400 Virginia Avenue, Ste. 115  
North Bend, OR 97459  
(541) 266-0372

<https://rhrheating.com/>





# FUNDED REVOLVING LOAN PROJECTS

## Roseburg Laundromat LLC (2 Locations)

882 & 2428 W Harvard Avenue  
Roseburg, OR 97471  
(541) 375-0379



## Tru Furniture LLC DBA Tru Furniture & Co.

1238 Teakwood Avenue  
Coos Bay, OR 97420  
(541) 995-0874

## Oregon Coast RD Properties LLC DBA Front Street Food Trucks Front Street Drinks LLC

775 N Front Street  
Coos Bay, OR 97420  
(541)-435-7977

[www.facebook.com/frontstreetfoodtrucks](http://www.facebook.com/frontstreetfoodtrucks)



# FUNDED REVOLVING LOAN PROJECTS

## **AS Crepes LLC DBA T-Swirl Crepe Eugene**

112 Oakway Center  
Eugene, OR 97401  
(541) 357-4854



## **The Courtyard Coquille LLC Kyle & Amanda Wirebaugh DBA Momentum Fitness**

341 E 2nd Street  
Coquille, OR 97423  
(541) 824-0824



## **Charlie J. Stephens DBA Sea Wolf Books LLC**

324 6th Street  
Port Orford, OR 97465  
(541) 373-1542





# SMALL BUSINESS ADMINISTRATION (SBA) 504 LOAN



The Small Business Administration (SBA) 504 Loan Program available through CCD Business Development Corporation provides affordable long-term capital for the purchase of major fixed assets, such as owner-occupied commercial real estate, energy efficient green projects and/or heavy-duty machinery and equipment, without the high down payment requirements often associated with conventional financing programs. "SBA's mission is to help small businesses grow and prosper."

## Goals of the SBA 504 Loan Program:

- Create Economic Development Opportunity in a Community
- Provide Affordable Long-Term Financing for Business Expansion
- Give a Financial Incentive to Encourage Private Lender Participation
- Give a Financial Incentive to Stimulate Business Capital Investments
- Provide Access to Public Capital Markets for Small Business

## Maximum SBA 504 Loan Amount:

- SBA 504 Loan, including Public Policy Loans, is set at a \$5 million limit. SBA 504 Loans to small manufacturers and energy loan projects, is set at a \$5.5 million limit.

## SBA 504 Terms and Loan Fees:

- Loan maturities of 10, 20, and 25 years are available
- Loan fees total approximately 3 percent of the debenture and may be financed with the loan

The SBA loan guarantee programs are among the most widely used tools in business financing today. Today's SBA programs enable small and medium-size businesses to grow by borrowing on more favorable terms than they could obtain on their own.

The **SBA 504 Debt Refinance Program** offers two distinct options: one for refinancing debt without expansion and one for refinancing debt with expansion.

## Refinancing Without Expansion:

- Purpose: This option allows small businesses to refinance existing debt on commercial real estate or heavy machinery without needing to undertake any new expansion or renovation projects.
- Eligibility: Businesses must have current debt on eligible assets, meet credit and cash flow criteria, and demonstrate that the refinancing will improve their financial position.
- Benefits: Provides long-term, fixed-rate financing which can lower monthly payments and improve cash flow. It can also consolidate debt and possibly extend repayment terms.

## Refinancing With Expansion:

- Purpose: This option allows businesses to refinance existing debt while also obtaining additional financing for expansion, such as purchasing new equipment, renovating property, or acquiring additional real estate.
- Eligibility: In addition to meeting the criteria for refinancing existing debt, businesses must also demonstrate a clear plan for how the expansion will contribute to their growth and profitability.
- Benefits: Combines the advantages of debt refinancing with new funding for expansion projects. It helps businesses manage existing liabilities while also supporting their growth objectives through additional capital.

Both options aim to support small businesses in managing their debt more effectively and improving their financial health, but they cater to different needs depending on whether the business is looking solely to refinance or also to expand.





# FUNDED SBA 504 PROJECTS

## **Spencer S. Adkins Personal Touch Car Wash of Woodburn, LLC**

432 N Pacific Hwy  
Woodburn, OR 97071  
(971) 231-9274



## **Sweet Potato LLC West Hills Animal Hospital Inc.**

2330 NW Professional Drive  
Corvallis, OR 97330  
(541) 758-4509

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



# What clients say *about us*

It is difficult to find the words to express my gratitude for the help we have received from CCD. During the very frustrating process of finding a lender willing to believe in a small business, Michele Laird and her team went above and beyond to help us push our project forward. Lender after lender refused us, but Michele never lost faith in our vision and our ability to execute it. She took the time to attend weekly meetings with us and our potential lenders to strategize and brainstorm and was our advocate when we received any pushback. Without CCD, I know we would not be operating in the beautiful building we completed this summer. CCD stands behind small businesses when others turn their backs, and for that, I will forever be grateful.

Jody Brown

Proud Owner of JJB Enterprises LLC, and The Atom Bistro and Coffee Bar

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In 2019 we made the decision to open a 1500 sq. ft. hobby shop in Green OR. We applied for a loan from CCD to bulk up our inventory. We were approved a couple months later. Michele Laird and Krisha Rasmussen are very helpful and always willing to answer any questions that may arise. Year 2023, we had outgrown the 1500 sq. ft. location and decided to move into a bigger building 10,000 sq. ft. with indoor racetracks in Roseburg OR. and applied for a somewhat larger loan. Our idea was to build indoor courses for the RC cars. Again, Michele worked hard to get approval. CCD staff are always willing to answer questions. This Loan Program has given us the ability to offer our community a fun place for the whole family. Twisted Steel RC would not be as successful without CCD Business Development Corporation.

Aimee Arnold- Twisted Steel RC LLC



# What clients say *about us*

CCD made it possible for me to purchase my bookstore building, thus providing an opportunity to commit to this passion, and have hope that I can keep this community resource alive long-term. I don't think I would have been able to do so without them, and for this I am incredibly grateful. All the members of their team have been organized, helpful, kind, and easy to work with. I cannot recommend them highly enough.

Charlie J. Stephens - Sea Wolf Books & Community Writing Center

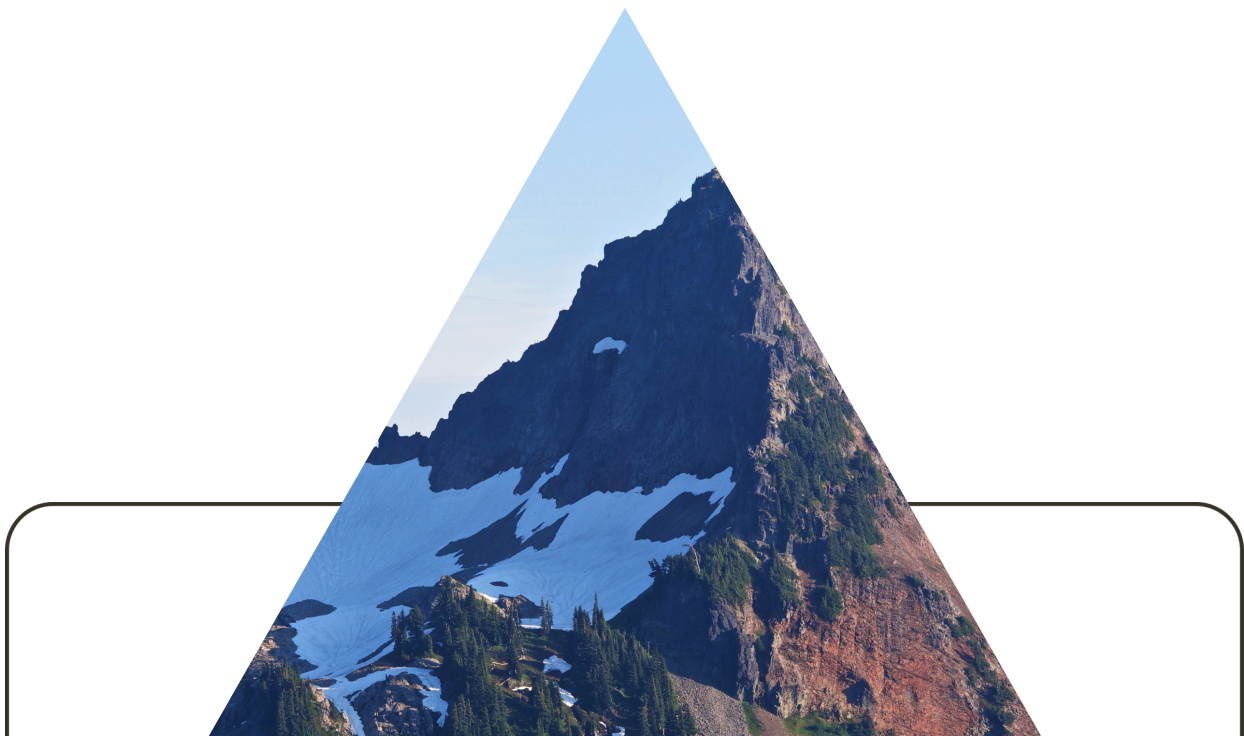
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When my husband and I were presented with the opportunity to purchase his place of employment, we initially believed it would be a straightforward process given the business's established reputation. However, we soon discovered that the absence of the building in the purchase complicated matters significantly. Although we qualified for an SBA loan, it was insufficient to cover the entire cost.

Fortunately, we learned about CCD Business Development, an organization dedicated to assisting those in need of additional funding. Upon contacting Michele at CCD, the process became remarkably smooth. Michele expertly guided us through each step, ensuring all necessary documents were completed. She proactively coordinated with our SBA lender to ensure seamless communication and document exchange.

I highly recommend reaching out to CCD Business Development for any business financial needs. Their expertise and dedication were invaluable to us.

Mike and Crystal Manes  
RHR Heating





# CCD HOSTS BAY AREA CHAMBER AFTER HOURS

Thursday, June 27, 2024

CCD Business Development, Coos Bay Office



*Celebrate  
Good  
Times*

*CCD is proud to be a part of the South Coast Community for 53 years.*



*Thank you to all those who came out and joined the fun, and to Mary at Bandon Rain for pouring wonderful Ginger Cider.*



# COMMUNITY & ECONOMIC DEVELOPMENT DEPARTMENT

## Report



Dearest gentle reader,

This past year has been one of significant transitions and growth within the Community & Economic Development Department, marked by both staff changes and efforts to secure critical funding. Our team faced the dual challenge of adjusting to internal staff changes while stepping up to meet the unprecedented opportunities for infrastructure investment across the region.

One of the most notable developments has been the changes within our team. As we adapted, our focus remained on building a cohesive and well-informed group capable of meeting the demands of an evolving economic landscape. This period of transition also allowed us to reassess key projects and build internal systems for greater efficiency.

A major focus this year has been pursuing new and transformative funding opportunities, including grants such as the Maritime Administration's Port Infrastructure Development Program, Oregon Department of Energy's Community Renewable Energy Grant Program, and FEMA's Building Resilient Infrastructure and Communities (BRIC) program. While some of these applications are still pending, we've thrown our hat in the ring, adhering to the belief that "You must be in it to win it!" These programs align perfectly with our region's needs, particularly in terms of sustainable infrastructure and resilience against future climate and economic challenges.

Our team's dedication to pursuing these opportunities meant diving deep into each program, understanding the application requirements, evaluation criteria, and the types of projects most likely to receive funding. We also pushed the region to become funding-ready, ensuring that all necessary data, engineering reports, scopes of work, and budgets are up to date. Being prepared at this level ensures that we are well positioned to take advantage of grant opportunities. It also guarantees that projects can be swiftly executed once funding is secured, driving timely results and impact.

As we reflect on the progress of the past year, we are proud of the strategic steps we've taken to diversify future investments. The coming year will see our efforts intensify as we support the region by building partnerships, capitalizing on funding opportunities, and ensuring that our community's future is resilient, sustainable, and economically vibrant.

In closing, I'll share a favorite quote from *Bridgerton*: "Apathy is simply a blight the monarchy cannot endure." The Community & Economic Development Department will continue to lead with unwavering conviction and passion, refusing to settle for anything less than the best for our region's future. We remain committed to excellence in our initiatives, ensuring growth and prosperity for all. Remember, the actions we take today, or the lack of them, will impact future generations, and shape the rural Oregon they inherit.



Cheers,

Lehi Dowell  
Community and Economic Development Director





# COMMUNITY DEVELOPMENT

CCD serves the region of Coos, Curry, and Douglas counties in Oregon, as this region's Economic Development District (EDD). CCD receives an annual planning grant from the EDA, which enables this department to provide technical assistance, project development, grant/project application writing, and administration services to agencies in the CCD region.

During CCD's Fiscal Year 2023 – 2024, the following projects were contracted for grant administration, labor standards, and environmental reviews:

**COOS COUNTY**

Project Owner	Funding	Project	Project Cost	Notes
Coos IGA with Douglas & Curry	CDBG	Regional Childcare Assistance Program	\$500,000	Completed
City of Coos Bay	CREP	Oregon Department of Energy	\$1,100,000	Planning

**TOTAL \$1,600,000**

**CURRY COUNTY**

Project Owner	Funding	Project	Project Cost	Notes
City of Gold Beach	SDWRLF	Intake, Plant & Water Main Improvements	\$7,463,437	Almost Completed
City of Brookings	SDWRLF	Water System Upgrades	\$4,525,244	Project Underway
City of Port Orford	CDBG	Funding- Raw Water Storage Tank	\$2,500,000	Design/ Engineering
City of Port Orford	CDBG	Funding –Community Center	\$1,500,000	Design/ Engineering
City of Port Orford	DEQ/ SDWR LF	Watershed Sediment Abatement	\$100,000	Planning

**TOTAL \$16,088,681**

**DOUGLAS COUNTY PROJECTS**

Project Owner	Funding	Project	Project Cost	Notes
City of Canyonville	CDBG	Water Distribution Upgrade	\$2,500,000	Project Underway
City of Sutherlin	SDWRLF	Nonpareil Water Treatment	\$6,103,565	Completed
City of Reedsport	CDBG	CDBG- Forest Hills Pump Station and Main Force	\$2,235,288	Almost Complete
Winston Dillard Water District	SDWRLF	New Raw Water Intake	\$3,933,415	Completed
Clarks Branch Water Association	SDWRLF	Storage Tank Enlargement/ Water Systems Improvement	\$454,000	Design/ Engineering
Glide Water Association	SDWRLF	Water treatment Capacity Upgrades	\$1,432,485	Design/ Engineering
City of Myrtle Creek	Public Works	Leon & Holly St Improvements	\$210,738	Completed

**TOTAL \$16,869,491**

**OUTSIDE REGION**

Project Owner	Funding	Project	Project Cost	Notes
NW Housing Authority	HUD	Florence- Shore Pines LMI 68-unit apartments	\$23,829,439	Completed
Birch Tree Village Co-op	HUD	Milwaukee- Paving	\$1,855,000	Completed
Sonrisa, LLC	HUD	Talent- Mobil Estates 78 new units	\$1,500,000	Completed

**TOTAL \$27,184,439**

**Total Projects: 17 Total Project Amount: \$61,742,611**

CDBG- Community Development Block Grant, SDWRLF- Safe Drinking Water Revolving Loan Fund, HUD- Housing and Urban Development, CREP-Community Renewable Energy



# Enterprise Zone Manager

CCD is the Enterprise Zone Manager for 8 Oregon Enterprise Zones, in Coos, Curry, and Douglas counties.

This is a state incentive, in exchange for investing and hiring in an enterprise zone, businesses receive an exemption from local property taxes for at least three years (but up to five years) in the standard program. This incentive program is one of several Business Oregon has, that can attract business retention, expansion, and new businesses. For the current Enterprise Zone users, below is the total investment and new/retained employees, for the region in the past year. After consideration and evaluation of our Enterprise Zone management, CCD Business Development Corporation (CCD) will be terminating our services as the designated Enterprise Zone Manager on December 31, 2024. The decision was not made lightly. CCD has managed the zones in Coos, Curry, and Douglas counties for 25+ years. Over the past three years, we have encountered challenges that have affected our ability to manage this program without negatively impacting CCD.

Despite our best efforts to mitigate and address these issues, the current arrangement is incompatible with our organization's current capacity. We have met with all of the Zone Sponsors in each region to ensure a smooth transition of the management duties required by this program.

	Amount of Investment	Jobs Created	Number of Businesses Utilizing Zone Incentives
Bay Area EZ	\$21,225,000	26	2
Coquille Valley EZ	\$5,311,750	115	1
Curry County EZ	0	0	0
Lower Umpqua EZ	\$434,000	3	1
Roberts Creek EZ	\$17,351,324	32	3
South Douglas EZ	0	0	0
Sutherlin/Oakland EZ	\$47,976,000	51	3
<b>Totals for region</b>	<b>\$92,298,074</b>	<b>227</b>	<b>10</b>

# Community Development Infrastructure Project Success Stories

## The City of Port Orford

This past year, with CCD's assistance, the City of Port Orford has secured two Community Development Block Grants (CDBG) totaling \$2,000,000 in funding! Despite the challenges posed by administrative changes and an election year, the City Council and City Administration have demonstrated remarkable resilience and dedication. Their hard work and commitment to improving the community infrastructure are truly commendable. This funding will significantly enhance the city's development projects, ensuring better services and facilities for all residents. Once the Planning Grant is complete, they will apply for a CDBG Construction grant for \$2,000,000.

- CDBG Construction Grant for the Community Building: \$1,500,000
- CDBG Planning Grant for a Raw Water Storage Tank: \$500,000



## The City of Canyonville

Having applied for their first Community Development Block Grant (CDBG) in over a decade, they had lady luck, and a great CCD grant writer, on their side!! Much of the infrastructure in this small timber town was originally installed in the 1960s and 1970s and has now reached the end of its useful life. These outdated systems are no longer capable of meeting modern demands and pose potential risks to the safety and well-being of residents. Replacing these components with advanced technologies is essential to enhance safety, improve efficiency, and ensure that the town can support future growth and resilience in the face of new challenges. Once the Planning Grant is complete, they will apply for a CDBG Construction grant for \$2,000,000.

- CDBG Planning Grant for a Water Distribution System Upgrade: \$500,000





## The City of Reedsport

Forrest Hills Pump Station and Force Main work; The new pump station will include: two non-clog submersible sewage pumps, pump guide rails, bases, diesel backup generator and canopy, a new electrical building, instrumentation, electrical power, controls, lighting, piping, valves, fittings, flow meter, back flow preventer, chemical feed system, new hose and bib, a new precast wet well with piles and coating, new manhole that intercepts existing line and directs flow to new wet well, redirecting flow from existing manhole to new wet well, interception of existing sanitary sewer line directly into wet well, excavation, backfill, grading, concrete site work, fencing, landscaping, bioswale, any other miscellaneous site improvements – Force Main Replacement Install approximately 1,420 lineal feet of 6-inch diameter force main. Approximately 500 linear feet of this line will be installed by horizontal directional drilling, ac pavement trench resurfacing, and capping existing force main line. Scheduled completion: November 2024



- CDBG Construction Grant for Pump Station and Water Main Upgrades: \$2,235,288



## NW Housing Authority

Shore Pines at Munsel Creek resides in the rural coastal town of Florence Oregon has been completed! The 68-unit new construction project accommodates families & seniors with 31 units receiving rental subsidy through the Housing Authority.

- HUD Construction Grant: \$23,829,439



## 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 By the Numbers 07/01/2021 - 06/30/2024		
<b>Total Service Hours Provided</b> 9,473	<b>Total Clients Serves</b> 384	<b># of CCD TA Staff</b> 6
<b>Coos County Clients</b> 115	<b>Curry County Clients</b> 82	<b>Douglas County Clients</b> 187
<b>For-Profit Business</b> 282	<b>Startup Entrepreneurs</b> 61	<b>Non-Profit Organizations</b> 41
<b>Grants Secured</b> \$2,222,914	<b>Loans Secured</b> \$2,093,050	<b>Professional Services</b> \$95,092
<b>Cumulative Revenues</b> \$46,043,574		<b>Cumulative Jobs Supported</b> 1,184

### Secured TAP funding that will leverage & enhance Coos, Curry, & Douglas counties Entrepreneurial Ecosystem (07/2021-06/2025)

Business Oregon Technical Assistance for Underrepresented Businesses	\$300,000
Business Oregon Rural Opportunity Initiative	\$200,000
USDA Rural Business Development Grant	\$180,000
Judith Ann Mogan Foundation	\$90,000
Local Initiatives Support Corporation (LISC)	\$60,000
Bandon Dunes Foundation	\$50,000
Oregon Pacific Bank	\$5,000
Coquille Indian Tribe	\$3,600
	<b>\$888,600</b>





# HOUSE BILL 3395

Passed in 2023, Oregon House Bill 3395 (HB 3395) significantly bolsters the capacity of regional economic development organizations, especially in rural areas. The bill focuses on increasing affordable housing availability, addressing a critical need in regions like Coos, Curry, and Douglas Counties. Through this legislation, CCD has been tasked with bridging information gaps related to housing. Each Economic Development District in Oregon received \$400,000 to support municipalities with community development projects tied to housing. CCD's efforts include securing resources for infrastructure and collaborating with housing producers and historically underrepresented groups to address barriers to affordable housing access.

CCD Business Development Corporation has established vital partnerships with organizations such as NeighborWorks Umpqua, Umpqua Valley Habitat for Humanity, Onward Roseburg, the Housing Authority of Douglas County, and United Community Action Network, all of which are instrumental in assisting the unhoused population. Working alongside these and other organizations like the South Coast Development Council, Inc. and the South Coast Workforce Housing Group, CCD is focused on addressing workforce housing needs in the region.

In addition to longstanding collaborations, CCD is engaged in a broader network of initiatives aimed at community development and housing solutions. These efforts include partnerships with the South Coast Economic Exchange, Winston Economic Meeting for Housing Growth and Development, and initiatives like the Business Oregon Regional Rural Opportunity Initiative (ROI) and the Coos County Housing Action Team (HAT).

These collaborations are essential to the mission of bringing affordable workforce housing to these counties, addressing both housing shortages and community-specific barriers, and ultimately strengthening the region's economic and social fabric.

## PREVIOUS House Bill 2345:

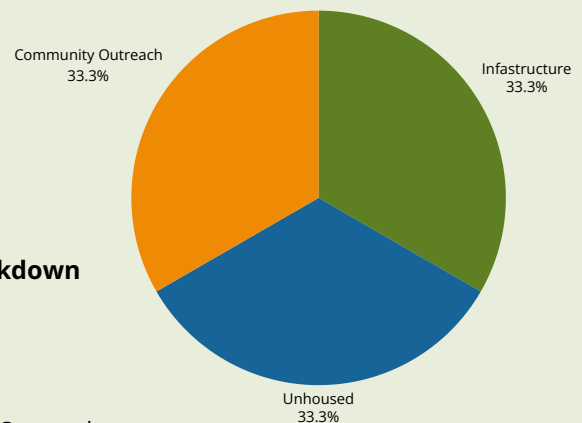
- All Economic Development Districts in the State of Oregon received \$40K in 2021 through HB 2345 to provide capacity to municipalities within their region for community development projects.
- The Ford Family Foundation matched that and gave an additional \$40K to each EDD.
- Combined, through this \$500K total investment, the Oregon Economic Development Districts secured \$55M in funding for community development projects across the state.

## CURRENT House Bill 3395:

- All Economic Development Districts in the State of Oregon received \$400K in 2023 through HB 3395 to provide capacity to municipalities within their region for community development projects, but work must be tied to housing.

House Bill 3395 Breakdown

- 33.3% Infrastructure
- 33.3% Unhoused
- 33.3% Community Outreach



# SMALL BUSINESS Success Stories



Port Orford Sustainable Seafood (POSS) Port Orford, OR <https://posustainableseafood.com/>

Total Outcomes: New ice machine, Business Plan and Cash Flow Projections, Analysis of expenses and income.

Partner Connection: Oregon Manufacturing Extension Partnership (OMEP), SWOCC SBDC, Women in Business Curry County, Oregon Coast Visitor Association (OCVA)

Grants: \$7,500

Professional Service Funds: \$1,192

Partner Port Orford Sustainable Seafood is a decade old company employing 5 FTE who supply value added fish caught from 40 fishing families, hook and line style, from the marina in Port Orford. They have been operating a Community Supported Agriculture (CSA) membership to 400 existing clients in mostly Southern Oregon and having success from their second year of pop-up lunches at the oceanfront facility. They approached CCD to help with several things including operations and cash flow analysis, expanding their CSA membership, and marketing to wholesale. They also asked for grant writing help which included writing a business plan and cash flow projections.

Since December of 2023, CCD met online and in person 12 times to complete the business plan, financial documents, and grant applications. As well as introduce them to partners that can further their goals:

- Oregon Manufacturing Extension Partnership (OMEP) is a statewide organization that provides Lean Sigma 6 planning and training so they can be continuously improving their fish cleaning and restaurant operations.
- SWOCC Small Business Development Center for Market Research Institute Report and additional financial analysis advising.
- Due to CCD Technical Assistance, POSS will move forward with a contracted partner to pursue foodservice sales of their seafood.

Using the cash flow analysis, it was determined that the food served onsite and acquiring foodservice clients would be the next growth phase for this organization. To assist these efforts professional development funds were used for design and production of point-of-sale materials and table tents. To support their existing wholesale market to delis window clings were also developed for store use.

The heartbeat of fish processing is the freezers, and POSS required a new freezer in early 2024. CCD Technical Assistance identified and helped submit a grant application for the cost of replacing their freezer unit. They received this award of \$7,500 in April 2024.

POSS continues to pursue the markets and programs identified for increased revenue.







*Roseburg Laundromats, Roseburg, OR*

Total Outcomes: Client purchased a long-standing small business.

Partner Connection: Women in Business Douglas County, Oregon Pacific Bank

Loan: \$171,000

Professional Service Funds: \$600

Najla Morgan approached CCD Technical Assistance to help her with the necessary steps to purchase A&B Laundry, a family-owned business operating in Douglas County since 2003. Najla is a real estate broker and her husband Nate a mechanic with the tools and experience to maintain and repair machinery at these two locations. They know the owners and asked to be contacted when they want to retire.

Technical Assistance helped them write a business plan and 3-year cash flow projections. This allowed them to feel confident about their income and expenses and start the process for a small business loan. They walked through the lending process with their bank, and ultimately CCD's Finance Department. The sale became final in December 2023, and they became new owners January 1, 2024. They've rebranded to Roseburg Laundromat and have spent the first year developing processes for cleaning, stocking, and maintaining equipment.

Najla and her husband Nate, who both have fulltime jobs, report that the two businesses are operating smoothly in their first year of business. They predict that Nate will be able to work full-time in the business in the next five years. This allows them to start a family and have an increased quality of life.





Master Blaster of Coos Bay, Coos Bay Oregon [Master Blaster of Coos Bay LLC \(masterblastercb.com\)](http://Master Blaster of Coos Bay LLC (masterblastercb.com))

Total Outcomes: COBID and Women and Disadvantaged Owned Business Certification, Small Business Management Course, and QuickBooks Training.

Partner Connection: SWOCC Small Business Development Center (SBDC), Women in Business Coos County, ODOT, Quick Books Training Provider

Professional Service Funds:\$1,000

Annie Velazquez is the owner of Master Blaster of Coos Bay since 2021, and she holds a CCB license with State of Oregon. She contacted CCD Technical Assistance to learn how to apply and be awarded statewide contracts. Since Master Blaster became a client in July of 2023, CCD has assisted with grant applications, and procurement contract submissions. We started working with Annie to register her business with SBA.gov and Oregon State COBID. Next we worked on the Women Owned Business (WOB) and Disadvantaged Business Entity (DBE) certifications within COBID. These designations increase the odds for Master Blaster to receive statewide contracts for cleaning, painting, and removal. These certifications allow for direct awards that don't have to compete in the Oregon Buys process. The way to procure direct awards is through meeting organizations such as cities, counties, and educational institutions that regularly contract for these services.

Another way to receive direct awards is to subcontract with ODOT contractors. CCD Technical Assistance introduced Annie to Christie Meacham of ODOT in Douglas County. Christie shared additional resources, procurement conferences in the state, and local contacts for Annie to approach. This has resulted in Master Blaster of Coos Bay being highlighted in ODOT's Statewide Newsletter as a WOB and DBE. The publication comes out in Fall 2024 and Annie believes it will increase their business profile, leading to additional contacts and contracts.

Annie attends the monthly Women in Business meeting in Coos Bay. Last Summer SWOCC SBDC presented their Small Business Management Program, and CCD Technical Assistance provided \$250 of the \$450 course fee for Annie and Tony of Master Blaster, to attend the 23/24 cohort.

In 2023 the company moved from 2 FTE to 4 FTE and requested QuickBooks Training, which was facilitated through professional services. CCD Technical Assistance continues to identify procurement opportunities and partner connections for this successful and growing small business.





# WOMEN-IN-BUSINESS



## Technical Assistance provides monthly WOMEN IN BUSINESS EVENTS

Women In Business is committed to providing support, resources, and networking opportunities to women in business in Coos, Curry, and Douglas Counties. Our Goal is to create an inclusive and empowering environment where women can connect to share ideas, hear from expert speakers, and learn from each other's experiences.

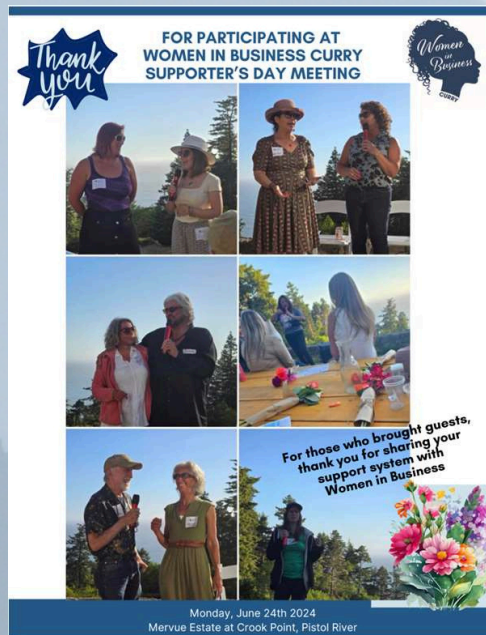
**July-June 2024: 1329 Total Attendees, 423 Coos, 367 Curry, and 539 Douglas counties**

**Between meetings, three Facebook groups have been created to facilitate continued connection.**

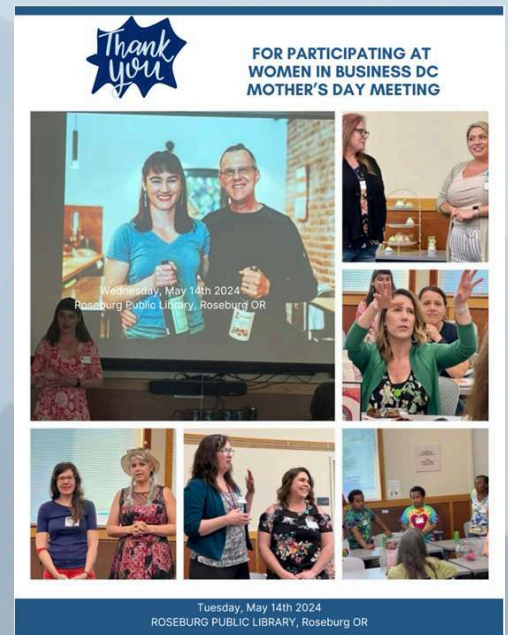
**June 30, 2024 Facebook Group totals: 469 Coos, 173 Curry, and 630 Douglas counties**



**Coos County**



**Curry County**



**Douglas County**





# The Abundancy Concept Small Business Workshop Coos, Curry, and Douglas County Recap

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

**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 Bubert  
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.

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.

Events are provided free of charge to small business owners and non-profit organizations.

Event provides: Information, Inspiration, Resources, Networking, Introductions to Partners

The events are made possible due to partnerships with Business Oregon and Oregon Pacific Bank





# Theresa Haga, Executive Director of CCD Named 'Economic Development Leader of the Year' at OEDA Conference



Theresa Haga, Executive Director of CCD Business Development Corporation, was named "Economic Development Leader of the Year" at the Oregon Economic Development Association's Annual Conference. The award recognizes Haga's nearly 25 years of dedicated leadership in Coos, Curry, and Douglas Counties, where she has significantly advanced economic growth and resilience. Under her guidance, CCD facilitated over \$11.6 million in loans during the pandemic, supporting more than 1,000 businesses, and spearheaded the Economic Recovery Initiative, raising over \$900,000 to help small businesses.

In addition to her financial achievements, Haga has been a passionate advocate for diversity and inclusion. She launched the Women in Business Networking program and initiated Diversity, Equity, and Inclusion initiatives at CCD, reinforcing her commitment to empowering the community. Lehi Dowell, CCD's Community and Economic Development Director, praised Haga's strategic vision and ability to foster meaningful relationships that have strengthened economic stability across the region.

Accepting the award, Haga expressed heartfelt gratitude to her team and board for their continuous support, emphasizing that her success is a shared achievement. Reflecting on her journey, she attributed her motivation to her mother's encouragement and the dedication of those around her. Haga's leadership continues to drive economic growth and community empowerment, making her a deserving recipient of this prestigious honor.



# COOS COUNTY

## DEMOGRAPHICS SUMMARY



### POPULATION

Coos County, nestled along the scenic Oregon coast, is home to a diverse and close-knit population. With 64,212 people, Coos County is the 16th most populated county in the state of Oregon. With its breathtaking landscapes, including rugged beaches and lush forests, the county attracts nature enthusiasts and visitors alike.

### RACE & ETHNICITY

In Coos County, the predominant racial and ethnic groups are White 83.4%, followed by Hispanic individuals at 7.1%, and those identifying with two or more ethnicities at 5.7%.

### MEDIAN AGE

The median age for Coos County residents is 48.4 years young.

### MEDIAN INCOME

In 2022, the median household income in Coos County stood at \$57,563, slightly higher than Klamath County's \$57,219 and 10.9% of Coos County families live in poverty.

Source: United States Census





# CURRY COUNTY

## DEMOGRAPHICS SUMMARY



### POPULATION

Curry County, on Oregon's southern coast, boasts scenic beauty and a tight-knit community. Its pristine beaches and charming towns attract nature lovers. With 23,296 residents, it's the 27th most populous county in Oregon, known for its friendly atmosphere and strong sense of community.

### RACE & ETHNICITY

In Curry County, the predominant racial and ethnic groups are White 85.1%, followed by Hispanic individuals at 7.8%, and those identifying with two or more ethnicities at 5.3%.

### MEDIAN AGE

The median age for Curry County residents is 56.8 years young.

### MEDIAN INCOME

In 2022, the median household income in Curry County stood at \$64,300 slightly higher than Tillamook County at \$63,098. However, 7.8% of Curry County families live in poverty.

Source: United States Census



# DOUGLAS COUNTY

## DEMOGRAPHICS SUMMARY



### POPULATION

Douglas County, Oregon, is home to 112,435 people, making it the 9th most populous county in the state. Nestled in scenic landscapes, it combines urban centers and rural communities, celebrated for its natural beauty, friendly residents, and rich history. The county thrives on diverse cultures, creating a dynamic and welcoming home for all.

### RACE & ETHNICITY

In Douglas County, the majority of the population is White 85.5%, with Hispanic individuals comprising 6.3% and two or more ethnicities accounting for 5.3% of the demographic makeup.

### MEDIAN AGE

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

### MEDIAN INCOME

In 2022, the median household income in Douglas County was \$56,440, just below Josephine County's \$56,668. Meanwhile, 9% of families in Douglas County live below the poverty line.

Source: United States Census





# ECONOMIC DEVELOPMENT PARTNERS

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

- **Economic Development Administration**  
[www.eda.gov](http://www.eda.gov)
- **Department of Environmental Quality**  
[www.oregon.gov/deq/pages/index.aspx](http://www.oregon.gov/deq/pages/index.aspx)
- **United States Department of Agriculture**  
[www.usda.gov](http://www.usda.gov)
- **U.S. Small Business Administration**  
[www.sba.gov](http://www.sba.gov)
- **National Association of Development Companies (NADCO)**  
[www.nadco.org](http://www.nadco.org)
- **SCORE Business Mentoring and Education**  
[www.score.org](http://www.score.org)
- **Lane Council of Governments**  
[www.lcog.org](http://www.lcog.org)
- **SOREDI**  
[Soredi.org](http://Soredi.org)
- **Oregon Cascades West Council of Governments**  
[www.ocwcog.org](http://www.ocwcog.org)
- **Mid-Willamette Valley Council of Governments**  
[www.mvcog.org](http://www.mvcog.org)
- **Umpqua Economic Development Partnership**  
[www.uedpartnership.org](http://www.uedpartnership.org)
- **South Coast Development Council (SCDC)**  
[www.scdcinc.org](http://www.scdcinc.org)
- **Small Business Development Center (SBDC)**  
[www.bizcenter.org/centers/southwestern-sbdc/](http://www.bizcenter.org/centers/southwestern-sbdc/)
- **Community Foundations**
- **Oregon Regional Solutions Team**
- **Oregon Economic Development Districts**
- **Coos, Curry, and Douglas Counties**
- **Our Cities, Ports, Tribes, and Special Districts**
- **Our Local Chambers of Commerce**





## OUR DEI COMMITMENT:

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







**Business Development Corporation**  
— A CERTIFIED DEVELOPMENT COMPANY —

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

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

CCD Business Development Corporation  
Gold Beach Branch (By Appointment Only)  
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