



Rural Development – Oregon

Business & Cooperative Programs

www.RuralOregon.biz

or

www.rurdev.usda.gov/or/biz.htm

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FINANCING YOUR BUSINESS IN OREGON

This resource guide was developed by **USDA Rural Development** for existing and prospective rural business people to identify and explain the many government programs available in Oregon to help plan, develop, and finance a business. *(USDA Rural Development is an agency of the U.S. Department of Agriculture. Our mission is to build cooperative financial partnerships which advance the economic vitality of rural America. For more information on USDA Rural Development, see Appendix or contact us.)*

Step One: BUSINESS PLANNING

The first step in securing financing for your business is not filing a loan application. Instead, the business owner needs to develop and refine a business strategy. Nothing improves one's chance of securing financing like a thorough business plan with informed financial projections. Generally, the best place to start in your search for financing is with "technical assistance" (i.e., business counseling). Existing or prospective business owners can get help with their business planning and financial management from a number of organizations. Technical assistance providers are very familiar with their local business community, and they offer invaluable expertise and impartial advice. Furthermore, these consultants are in routine contact with the local lending community, so they can often provide helpful referrals. Generally, their advice is free. There are many technical assistance organizations. Each community is unique in what is available.

Oregon Business Guide http://www.filinginoregon.com/business/starting_a_business.htm

The "Oregon Business Guide" is on-line and an excellent starting point for anyone interested in starting a business. It is a succinct but comprehensive guide to doing business in Oregon.

Small Business Development Centers (SBDC's) <http://www.bizcenter.org>

Oregon has established SBDC's throughout the state. Most are aligned with a state or community college. These centers provide advice to small businesses on marketing, growth, and planning issues, as well as guidance on seeking financing. Their web site is very helpful too.

Oregon-wide 541- 463-5250	Gresham 503-491-7658	Pendleton 541-276-6233
Albany 541-917-4923	Klamath Falls 541-885-1760	Portland 503-978-5080
Bend 541-383-7290	LaGrande 541-962-1532	Roseburg 541-672-2535
Brookings 541-469-5017	Lincoln City 541-994-4166	Salem 503-399-5088
Coos Bay/North Bend 541-756-6866	Medford 541-772-3478	Seaside 503-738-3347
Eugene 541-463-5255	Milwaukie 503-656-4447	The Dalles 541-506-6121
Grants Pass 541-956-7494	Ontario 541-881-8822 x356	Tillamook 503-842-8222 x101

Service Corps of Retired Executives (SCORE) <http://www.score.org>

SCORE is a volunteer business counseling program sponsored by the U.S. Small Business Administration (SBA). Active and retired business executives provide workshops and one-on-one management advice on all aspects of business operations. Their web site is helpful too.

Albany/Corvallis 541-917-4923	Florence 541-902-2229	Portland 503-326-3441
Bend 541-317-9761	Klamath Falls 541-776-4220	Roseburg 541-957-2776
Coos Bay 541-269-0215	Lincoln City 541-994-4846	Salem 503-370-2896
Eugene 541-465-6600	Medford 541-776-4220	

Other Sources of Technical Assistance

Many organizations provide advice and information for specific business sectors. Here is a partial list.

- Multnomah County Small Business Incubator: <http://biz.multcolib.org/> 503-988-5234
- Oregon Entrepreneurs Network: <http://www.oen.org/> 503-222-2270
- Austin Family Business Association (Oregon State U): <http://www.familybusinessonline.org/> 800-859-7609
- Business in Portland: <http://www.businessinportland.org/> 503-823-3200
- Small Business International Trade SBDC: www.pcc.edu/pcc/pro/sbit/ 503-274-7482
- Food Innovation Center: <http://fic.oregonstate.edu/> 503-872-6680
- Sustainable Northwest-Healthy Forests (value-added forest/wood): <http://www.sustainablenorthwest.org> 503-221-6911
- Baker County Business Facilitation: <http://www.enterprise facilitation.net/BEGIN/> 541-523-5556
- Wallowa County Business Facilitation: <http://wallowa.net/wcbf/> 541-569-2394
- Oregon Association of Minority Entrepreneurs: <http://www.oame.org> 503-249-7744
- Women Entrepreneurs of Southern Oregon: <http://www.wesoweb.org/> 541-858-3323
- SOWAC Microenterprise Development Center: <http://www.sowac.org> 541-779-3992
- Oregon Microenterprise Network: <http://www.oregon-microbiz.org/index.cfm> 503-223-4041
- Lane MicroBusiness: <http://www.lanebdc.com/lmb.htm> 541-463-4606
- Mercy Corps Northwest (Portland area): <http://www.pdxbizhelp.org> 503-236-1580
- Opportunity Knocks (Bend): <http://www.opp-knocks.org/> 541-318-4650
- Native American Business Network (ONABEN) <http://www.onaben.org/> 800-854-8289

Grand Ronde (503) 968-1500	Siletz (541) 994-2412	Colville (509) 634-2624
Warm Springs (541) 553-3592	Umatilla (541) 966-1917	Cowlitz (360) 864-873
Portland and all other sites (503) 968-1500	Women’s Business Center (503) 968-1500	

- Confederated Tribes of Siletz Indians Small Business Center: 800-922-1399 x255
- Confederated Tribes of the Umatilla Indian Reservation Small Business Center: 541-966-1917
- Confederated Tribes of the Warm Springs Small Business Development Center: 541-553-3592

Cooperatives

If you are considering a co-op business model, the Northwest Cooperative Development Center is an excellent resource that serves the Northwest, including Oregon – <http://www.nwcdc.coop/> 360-943-4241

Local Chamber of Commerce

Often the best way to find local help is to contact your nearest chamber of commerce for a referral. A complete list of Oregon’s Chambers of Commerce can be linked to from: <http://econ.oregon.gov/>

Step Two: FINANCIAL ASSISTANCE

"If you would know the Value of Money, go and try to borrow some."
 -- Benjamin Franklin, *The Way to Wealth* (1757)

Once your business plan has been refined through technical assistance, you are ready to seek financing. In many instances, businesses obtain assistance from more than one of the following sources:

GRANTS

There are virtually no federal or state grant programs for private, for-profit businesses. Realistically, grants are not an option for starting or financing a business.

SELF-FINANCING

Lenders will want to see that you have money of your own invested in your project (i.e., equity). Many new business owners end up drawing on savings, personal loans, or other "bootstrap" financing sources. (Be careful! Get technical assistance before going into debt!)

VENTURE CAPITAL & OTHER INVESTORS

Usually, the cheapest, but most difficult to find source of financing is venture capital (i.e., finding investors or partners who are willing to contribute money to your business). Relatives, friends, and business associates are often the main source of venture capital, though commercial sources of venture capital also exist. Venture capitalists have exacting standards for choosing an investment and often require some management & ownership control in the business. A good primer can be found at: <http://www.sba.gov/INV/forentre.html>

Small Business Investment Companies (SBIC's)

SBIC's are private venture capital funds overseen by the Small Business Administration (SBA). The following SBIC's are currently active in Oregon:

Northern Pacific Capital Corporation 503-241-1255	Shaw Venture Partners III, LP 503-228-4884
SmartForest Ventures I, LP 503-222-2552	Tamarack Mezzanine Partners, LP 503-517-8939

Small Business Innovation Research (SBIR) Program

Under the SBIR programs, 11 Federal agencies (including USDA) award research & development funds to small businesses via a highly competitive, targeted process. The SBIR program is designed to stimulate technological innovation and provide opportunities for small business. For more information, see <http://www.sbirworld.com/> or <http://www.sbaonline.sba.gov/sbir/>

Other venture capital sources

There are several venture capital networks that seek to connect investors with entrepreneurs.

- Oregon Entrepreneurs Network (OEN) sponsors an annual "Angel Oregon" competition, and their website has links to a number of venture capital firms: <http://www.oen.org/>

COMMERCIAL LOANS

Commercial banks are the primary source of business financing. The bank with which you have an established banking relationship is the logical place to start your search for a business loan. (But be sure you are prepared before you approach your banker! See the "Technical Assistance" section above.) Lenders make their money by charging businesses for the privilege of using their deposits. Lenders are conservative because they want to assure that their loans will be repaid with a minimum of time and cost to themselves. This natural conservatism is reinforced by internal and external auditors who monitor their lending decisions. The things that lenders look for in evaluating a loan application are a conservative business plan, a significant equity contribution, realistic repayment ability, good credit history, and ample collateral to fall back on, just in case.

GUARANTEED COMMERCIAL LOANS

Even a strong business may find banks reluctant to lend to them without certain incentives. Various federal and state programs have been created to encourage lenders to provide financing to businesses, usually by providing a "guarantee" on the bank's loan.

The guarantee protects the bank against loss, and this helps the bank to justify the loan to its examiners. Often, the guarantee gives the lender other benefits as well, such as the ability to make larger loans, or to increase their profits by selling the guarantee on a secondary market.

Guaranteed programs are "lender-driven," i.e. it is up to the lender, not the business, to seek the guarantee. However, you may want to ask your lender to consider a guaranteed program. Here are the main programs that lenders should be aware of:

SBA 7(a) Guaranty Program

Small Business Administration (SBA) can provide 50-85% guarantees for all types of business needs – real estate, equipment, and working capital. Generally, SBA guaranteed loans range from \$20,000 to \$2.0 million. (For loans of \$150,000 or less, SBA has a streamlined program called "LowDoc." For loans of \$350,000 or less, SBA has a streamlined program called "SBAExpress".) SBA can provide you with a list of banks that participate in the SBA program. These programs are administered statewide by SBA's Portland office – 503-326-2682 or <http://www.sba.gov/or/>

Business & Industry (B&I) Guaranteed Loan Program

Operated by **USDA Rural Development**, the B&I program picks up where the SBA 7(a) program leaves off, providing 70-80% guarantees on loans of up to \$10 million. B&I guaranteed loans are only available to businesses in rural areas (i.e., outside cities of 50,000+). This program is administered statewide out of the USDA State Office, 1201 NE Lloyd Blvd., Ste. 801, Portland, OR 97232; 503-414-3366 or toll-free 866-923-5626 or <http://www.rurdev.usda.gov/or/bi.htm>

Oregon Credit Enhancement Fund

The Oregon Credit Enhancement Fund provides loan insurance (guarantees) to banks for regular business loans of up to \$500,000 and revolving lines of credit of up to \$250,000. It is administered by the **State of Oregon Economic & Community Development Department (OECDD)** – <http://www.oregon4biz.com/cef.htm> or 503-986-0172.

Oregon Capital Access Program

Loans and lines of credit of any size can be approved using this **State of Oregon Economic & Community Development Department (OECDD)**-sponsored program. Essentially, the state contributes matching funds into loan loss reserve account. Access to the loss reserve gives banks a way to approve loans that do not meet standard lending criteria. Fees & interest rate are higher, but collateral standards may be more liberal, and processing times are speedy. To find participating banks, call OECDD – <http://www.oregon4biz.com/cap.htm> or 503-986-0172.

LOANS FROM NON-COMMERCIAL SOURCES – Gap Financing Programs

When a commercial lender is unwilling to make a loan for the full amount requested, even with a guarantee, it may still be possible to get a loan for a portion of the amount needed. The difference (or “gap”) may be borrowed from another source in participation with the commercial lender. There are a number of sources of "gap financing”.

Certified Development Corporations (CDC) -- SBA 504 Program

CDC's, established by the **Small Business Administration**, are able to provide gap financing on real estate and some heavy equipment projects. The applicant puts up 10-20% of the cost; a commercial bank generally lends 50%; and the CDC finances the rest. The CDC can lend up to \$1,500,000 at a fixed interest rate on a 10-20 year term. Prepayment penalties are common. The following CDC lenders are active in Oregon (with counties served shown in italics):

CCD Business Development Corporation 541-672-6728 <i>Statewide except Wallowa County</i>	Northwest Business Development Association 503-245-1175 <i>Clark & Cowlitz counties</i>
Cascades West Financial Services, Inc. 541-924-8480 <i>Benton, Lane, Lincoln, Linn, Marion, Polk, & Yamhill counties</i>	Northwest Small Business Finance Corporation 503-629-9662 <i>Clackamas, Marion, Polk, & Yamhill counties</i>
Evergreen Community Development Association 877-439-3232 <i>Clackamas, Clatsop, Columbia, Hood River, Multnomah, Tillamook, Wasco, & Washington counties</i>	Oregon Business Development Corporation 541-548-8184 <i>Crook, Deschutes, Harney, Jefferson, Klamath, Lake, & Malheur counties</i>
Greater Eastern Oregon Development Corporation 541-276-6745 <i>Baker, Gilliam, Grant, Morrow, Umatilla, Union, Wallowa, & Wheeler counties</i>	

Oregon Business Development Fund

The Oregon Business Development Fund provides low interest loans of up to \$700,000 in partnership with commercial loans. The OBDF loan may not exceed 40% of the cost of the project being financed. It is administered by the **State of Oregon Economic & Community Development Department (OECDD)** – <http://www.oregon4biz.com/obdf.htm> or 503-986-0172.

LOANS FROM NON-COMMERCIAL SOURCES – Revolving Loan Funds (RLF’s) and Micro-Loan Programs

Smaller and newer businesses often cannot qualify for commercial financing or may find that a commercial loan plus gap financing still cannot meet their entire financing needs. In such instances, local revolving loan funds (RLF’s) and micro-loan programs may be the answer. These loan programs are often run by economic development nonprofits or public agencies, which may be willing to consider lending on projects that do not meet more conservative commercial standards.

Intermediary Relending Program (IRP) Revolving Loan Funds

USDA Rural Development lends money to nonprofits and public bodies, which in turn re-lend it to small businesses unable to get credit elsewhere ("ultimate recipients"). A business loan from an IRP fund can finance up to 75% of the cost of a business project. Typically IRP loans to ultimate recipients do not exceed \$150,000. The ultimate recipient must be in a rural area (i.e., outside cities of 25,000+). USDA Rural Development has capitalized revolving loan funds for the following IRP lenders (with counties served shown in italics).

Note: Many IRP lenders operate other RLF loan programs too.

Port of Bandon Economic Development Fund 541-347-9105 <i>Coos County</i>	Morrow Development Corporation 541-676-8719 <i>Morrow County</i>
CCD Business Development Corporation 541-672-6728 <i>Coos, Curry, & Douglas counties</i>	Northeast Oregon Business Development 541-426-3598 <i>Baker, Union, & Wallowa counties</i>
Central Oregon Intergovernmental Council 541-548-8163 <i>Crook, Deschutes, Harney, Hood River, Jefferson, Klamath & Lake counties</i>	Oregon Cascades West Council of Governments 541-967-8551 <i>Benton, Lincoln, & Linn counties</i>
Columbia-Pacific Economic Development District 503-397-2888 <i>Columbia, Tillamook, & Washington counties</i>	ShoreBank Enterprise Cascadia 360-642-4265 <i>Clatsop County</i>
Greater Eastern Oregon Development Corporation 541-276-6745 <i>Gilliam, Grant, Harney, Malheur, Umatilla, & Wheeler counties</i>	South Central Oregon Economic Development District 541-882-9600 <i>Klamath & Lake counties</i>
Lane Council of Governments 541-682-7450 <i>Lane County</i>	Southern Oregon Regional Economic Dev. 541-773-8946 <i>Jackson & Josephine counties</i>
Mid-Columbia Economic Development District 541-296-6182 x3208 <i>Hood River, Sherman, & Wasco counties</i>	Valley Development Initiatives 503-588-6177 <i>Clackamas, Marion, Polk, & Yamhill counties</i>

Other Local Revolving Loan Funds (RLF's) & Micro-Loan Funds

In addition to IRP lenders mentioned above, there are many **other nonprofit economic development organizations** that operate RLF programs. Their loan funds derive from a variety of federal (USDA Rural Development, SBA, Economic Development Administration, Forest Service, and HUD), state, and local grant sources. As with the IRP program, they provide a variety of direct loan products to small businesses unable to qualify for bank loans. Your local SBDC (see Step 1) can help you find RLF's in your area. In addition, here are a few active RLF's in Oregon:

Mercy Enterprise Corporation Loan Fund 503-236-1580 <i>Portland metro area</i>	Portland Development Commission 503-823-3321 http://www.pdc.us/bus_serv/finance_programs.asp
Cascades West Financial Services, Inc. 800-638-0750 <i>Benton, Clackamas, Hood River, Jefferson, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington & Yamhill</i>	Oregon Association of Minority Entrepreneurs (OAME) 503-249-7744 <i>Clackamas, Clatsop, Columbia, Hood, Multnomah, Tillamook, & Washington</i>
Micro Enterprise Development And Lending (MEDAL) Program, Umpqua CDC 541-673-4909 <i>Coos, Curry & Douglas counties</i>	Affiliated Tribes of Northwest Indians (ATNI-EDC) Revolving Loan Fund 866-222-ATNI http://www.atniedc.com/
Illinois Valley Community Development 541-592-4440 <i>Illinois Valley Residents Only</i>	ONABEN's Microenterprise Program 503-968-1500 www.onaben.org
Sunny Wolf Community Response Team 541-866-2600 <i>Northeast Josephine County</i>	Lane MicroBusiness 541-463-4606 <i>Lane County</i>
	Wheeler County John Logan RLF 541-676-8719 www.johnloganfund.com <i>Wheeler County</i>

Entrepreneurial Development Loan Fund

The Entrepreneurial Development Loan Fund is administered by the **State of Oregon Economic & Community Development Department (OECDD)**. It provides loans of up to \$25,000 – with the potential of an additional \$15,000 loan – for small businesses who are working closely with a Small Business Development Center (SBDC – see Step 1). For more information, call 503-986-0172 or see <http://www.oregon4biz.com/edlf.htm>

Special Oregon State Loan Programs

State Energy Loan Program (SELP). The **Oregon Department of Energy** offers SELP loans to finance energy efficiency improvements, renewable energy generation systems, recycling manufacturing projects, and alternative fuels production. SELP offers low interest, fixed rate loans of \$20,000 to \$20 million for commercial businesses. Such projects may also qualify for the Oregon State Business Energy Tax Credit (BETC) program. For more information, call 800-221-8035 or see <http://egov.oregon.gov/ENERGY/index.shtml>

Brownfields Redevelopment Fund (SELP). The Brownfields Development Fund is administered by the **State of Oregon Economic & Community Development Department (OECDD)**. It provides loans up to \$250,000 (and

in limited instances, grants) to support the redevelopment of property with perceived environmental concerns. For more information, call 503-986-0123 or see <http://econ.oregon.gov/ECDD/CD/program/brownfields.shtml>

Special Federal Loan Programs

Farm Operating and Farm Ownership Loans are available to family size farm operators from the **USDA Farm Service Agency (FSA)**. Direct loans up to \$200,000 and guaranteed loans up to \$1,094,000 are available for either operating expenses, livestock & equipment, and/or for real estate. For information, call 503-692-6830 or see <http://www.fsa.usda.gov/or/farmloan.html>

Native American Loan Guaranty Program is operated by the **Bureau of Indian Affairs (BIA)** and can provide up to 90% guarantees on business loans up to \$500,000. For a business to be eligible, (1) members of federally-recognized tribes must own at least 51% of the business, and (2) the businesses must be located in a county where there is a reservation. For more information, see <http://www.doi.gov/bia/Loan%20Guaranty%20Brochure.pdf> or contact BIA at (503) 231-6754.

Tax-Exempt Bond Financing

Another strategy for raising financing is through the sale of state-authorized, tax-exempt bonds to investors. This creates a pool of relatively cheap money which is used to lend on an eligible business project. Bond financing is complex since it requires the participation of a number of parties. However, the end result is a very low interest rate, long-term loan.

Industrial Development Bonds (IDB's). IDB's are only for real estate acquisition and development projects in the \$1 million to \$10 million range, and for manufacturing equipment purchases in the \$250,000 to \$10 million range. IDB financing derives from the sale of tax-exempt bonds approved by the **Oregon Economic & Community Development Department (OECDD), the City of Portland, or Oregon's Port Districts**. IDB's are available through **Oregon Statewide Communities Development Authority ("Oregon Communities")**. For more information, call 503-986-0172 or see <http://oregon4biz.com/idrb.htm>

Oregon Express Bond Program. **OECDD** has developed the Express Bond Program in order to provide the benefits of IDB-financing in a more economical and efficient way for smaller business projects, in the \$500,000 to \$3 million range. For more information, call 503-986-0172.

Export-Oriented Loan Programs

SBA Export Finance Program. The Small Business Administration has several guaranteed loan programs – Export Working Capital Program (EWCP) and Export Express – to support small business exporters. Oregon's Export Assistance Center is an excellent starting point: 503-326-5498 or <http://www.buyusa.gov/oregon/>

Export-Import Bank (EXIMBANK) and Overseas Private Investment Corporation (OPIC) provide direct and guaranteed financing for U.S. exporters. More information at: <http://www.exim.gov/> and <http://www.opic.gov/>

Foreign Agricultural Service (FAS) guaranteed programs. USDA FAS has several guaranteed loan programs – Supplier Credit Guarantee Program, Facility Guarantee Program, and Export Credit Guarantee Programs (GSM-

102 & GSM-103) – to support businesses involved in exporting farm commodities and related products. More information at: <http://www.fas.usda.gov/excredits/ecgp.asp>

Special Federal Grant Programs

Rural Energy for America (REAP, fka §9006) Program. **USDA Rural Development** conducts an annual, nationwide competition to award matching funds to rural small businesses and farmers & ranchers proposing either (a) to install energy efficiency improvements in their business or (b) to develop renewable energy generating systems (e.g., wind, biomass, solar, geothermal). If selected, businesses may receive REAP grant funds for up to 25% of the cost of the energy project, not to exceed \$250,000 for efficiency projects to \$500,000 for generating projects. For info, call 541-278-8049 x129 or see <http://www.rurdev.usda.gov/or/energy.htm>

Value-Added Producer Grant (VAPG) Program. **USDA Rural Development** conducts an annual, nationwide competition to award matching funds to farmers, ranchers, foresters, & fishers (and their associated entities) for either (1) planning to evaluate or (2) working capital to undertake a “value-added” project. “Value-added” projects may involve either (a) the development of a value-added agricultural product, (b) the creation of a marketing system or strategy to enhance the value of their commodity, or (c) the development of a renewable energy generating system on their farm. VAPG’s cannot pay for more than 50% of the cost of the value-added project, not to exceed \$100,000 for planning projects or \$300,000 for working capital projects. For information, call 503-414-3366 or see <http://www.rurdev.usda.gov/or/vapg.htm>

Trade Adjustment Assistance for Firms (TAA) Program. This **Economic Development Administration-**administered program provides cost sharing federal assistance to pay for half the cost of consultants or industry-specific experts for projects that improve the competitiveness of manufacturers affected by import competition. For information, call the Northwest TAA Center at 206-622-2730 or see <http://taacenters.org/>

Grant Programs You May Hear About Which Are NOT for Businesses Directly

Most government grants are not available directly to for-profit entrepreneurs. Instead, grants are typically awarded to nonprofit groups, local governments, and tribes in support of the general economic well-being of the community. Examples of grants that support business, but that are not available to businesses directly include:

Rural Business Enterprise Grant (RBEG) Program. **USDA Rural Development** RBEG’s provide funds for technical assistance, workforce training, feasibility studies, revolving loan funds, demonstration projects, and real estate development in support of specifically identified small rural businesses. Information at 503-414-3366 or see <http://www.rurdev.usda.gov/or/rbeg.htm>

Rural Business Opportunity Grant (RBOG) Program. **USDA Rural Development** RBOG’s provide funds for strategic planning, technical assistance, leadership training, feasibility studies that promote sustainable economic development in rural areas. Information at 503-414-3366 or <http://www.rurdev.usda.gov/or/rbog.htm>

Rural Cooperative Development Grant (RCDG) Program. **USDA Rural Development** RCDG’s provide funds to centers for cooperative development to help establish and strengthen coops in rural areas. Information at 503-414-3366 or <http://www.rurdev.usda.gov/or/rcdg.htm>

Appendix: Other useful links on rural development & business resources**Financing for rural Oregonians:**

- **USDA Rural Development** <http://www.rurdev.usda.gov/>
- **USDA Rural Development in Oregon** <http://www.rurdev.usda.gov/or/>
- **USDA Rural Development business programs** <http://www.rurdev.usda.gov/or/rbs.htm>
- **USDA Rural Development utility programs** <http://www.usda.gov/rus/>
- **USDA Rural Development community programs** <http://www.rurdev.usda.gov/rhs/cf/cp.htm>
- **USDA Rural Development housing programs** <http://www.rurdev.usda.gov/rhs/>
- **Oregon State Government business programs** <http://oregon4biz.com/> & <http://econ.oregon.gov/>

Business information & resources

- **BizTools** (from Oregon's SBDC's) <http://www.bizcenter.org/biztools.html>
- **Small Business School** <http://smallbusinessschool.org/>
- **Entrepreneur's Resource Center** <http://www.lowe.org>
- **My Own Business** <http://www.myownbusiness.org>
- **US Business Advisor** <http://www.business.gov>
- **US Small Business Administration** <http://www.sba.gov>
- **Minority Business Development Centers** <http://www.mbda.gov>
- **IRS Small Business Resource Guide** <http://www.missouribusiness.net/irs/index.asp>

Banks in Oregon

- **Oregon Bankers Association** <http://www.oregonbankers.com>

Cooperatives

- **Northwest Cooperative Development Center** (serving Oregon) <http://www.nwcdc.coop>
- **USDA Rural Development coop programs** <http://www.rurdev.usda.gov/or/coops.htm>