In 2020, Oregon's businesses experienced compounding events that offered challenges no one could have foreseen. Oregon's small businesses persisted despite these challenges. As communities came together to create a new level of support, we learned more about one another and helped each other in ways few could have imagined. While the challenges of 2020 persist into the new year, the story of Oregon's small businesses and the help provided by the Oregon Small Business Development Centers is that of hope and resilience strengthened through our small businesses.

### Clients Served

- **Women**: 5,610
- **Hispanic**: 1,331
- **Veteran**: 697
- **Minority**: 2,217
- **Other**: 833

### Training

- **Events**: 758
- **Attendees**: 12,074

### Counseling, Contact & Prep Hours

- **Counseling**: 18,792
- **Contact/Prep**: 26,077

### Capital Formation

- $155,960,085 OSBDC capital formation
- $8,312,794 OSBDCN capital formation

### Job Creation & Retention

- **Across the state, SBDCs helped create 1,043 jobs and retain 2,936 jobs**

### Business Starts

- Statewide, SBDCs helped 316 businesses get started

### Other

- **Capital Formation**
  - 57%
  - 10%
  - 11%
  - 7%
  - 5%
  - 10%
  - 57%
  - 10%
  - 11%
  - 7%
  - 5%

- **Events**
  - 758
  - 12,074

- **Attendees**
  - 18,792
  - 26,077

- **Job Creation & Retained Jobs**
  - 1,043
  - 2,936

- **Business Starts**
  - 316
COVID-19 RESPONSE

“Now more than ever banks rely on community partners like the Small Business Development Centers to help Oregon businesses with the technical assistance and advice they need to grow their business, particularly when it comes to accessing capital. Banks are a critical source of small business funding, but it is in everyone’s best interest—the bank, the small business and the community they serve—to assure that the business is ready to take on debt and has the tools it needs. The SBDCs are instrumental in helping Oregon businesses assure they are positioned for success.” — Linda Navarro, President, Oregon Bankers Association

During the initial Coronavirus outbreak and response, Oregon’s SBDCs moved quickly to assist small businesses virtually. Centers were well prepared, as many centers in rural communities had long adopted Zoom and other online communications tools to serve businesses in distant regions. As federal programs came into effect, including the Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan Program (EIDL), the Centers began serving an influx of new clients needing assistance.

On the Ground Response

The United States Small Business Administration has limited personnel in local communities. Instead, the SBA relies on programs, including the SBDCs, to serve communities and help businesses access SBA programs. Throughout the coronavirus outbreak, the SBDCs have received referrals from the SBA and others to educate and assist business owners. The SBDC’s 19 Centers and 45 locations allow for someone locally to provide assistance, backed with the broader expertise of the Oregon SBDC Network and the SBA. This combination helped thousands of small businesses survive.

Capital Access Team

The Capital Access Team (CAT) became a primary responder to the changing government programs in the Spring and Summer. The CAT Team worked with lenders and policy experts to learn about and understand the various capital access programs and the mechanics of how these programs work. This expertise was then shared across the state to the approximately 120 advisers and directors who work directly with business owners. Information from Centers was also forwarded to the Oregon SBDC Network office to help lawmakers understand how these programs were working on the ground.

While COVID-19 has had a negative impact on businesses, it has brought about important innovations in how SBDCs deliver services. Classes that would normally be taught in person were moved to an online format. This had an added effect of opening some of these classes to small businesses outside of a Center’s service area, helping small businesses gain important education that they may have otherwise missed.

The Oregon SBDC Network is continuing to work on improving this structure so that businesses are both served locally and have access to trainings that are only available at specific Centers.

VIRTUAL CLASSES

| $52,780,962 | 267 |
| Total COVID-19 Related Capital Formation (loans and other assistance) | Jobs Created due to COVID-19 |
| 4,088 | — |
| Businesses Assisted with COVID-19 Relief | — |

While COVID-19 has had a negative impact on businesses, it has brought about important innovations in how SBDCs deliver services. Classes that would normally be taught in person were moved to an online format. This had an added effect of opening some of these classes to small businesses outside of a Center’s service area, helping small businesses gain important education that they may have otherwise missed.

The Oregon SBDC Network is continuing to work on improving this structure so that businesses are both served locally and have access to trainings that are only available at specific Centers.
SERVING MINORITIES & THE UNDERSERVED

SBDCs have always been focused on serving those who are passionate about an idea and their community. As Oregon’s communities have grown more diverse and continue to enrich our lives, SBDCs have helped minority small business owners succeed.

Spanish Advising

Centers are increasingly focused on serving Oregon’s growing Hispanic communities with no-cost, confidential advising in Spanish. This year these services expanded with dedicated Spanish-speaking advising at the Clackamas, Chemeketa and Central Oregon Centers. The Oregon SBDC Network has nine Spanish-speaking advisers:

- Sebastian de Assis
- Jose Balcazar
- Christina Grace
- Linda Herreras
- Kenny Houck
- Ofelia Lara
- Oscar Novelo
- Celia Nuñez
- Roy Vargas

COVID-19 Advising for Minority Businesses

SBDC Advisers are trained to take additional time, to have patience and to work through the options with minority clients. This patience helps build trust between the adviser and the business owner so they can talk freely about difficult topics including business finances. Advising is always confidential and offered at no cost to business owners. It is through this time that advisers spend mentoring and assisting these business owners that the businesses can ultimately find success.

$13,801,955

Capital Formation for Minority Businesses

2,218

Minority Businesses Assisted

471

Jobs Created by Minority Businesses

Onsite Supply House
Columbia Gorge SBDC
Felipe Mendez-Robles opened Onsite Supply House to distribute plumbing, irrigation and drainage supplies. He came to the SBDC to learn how to start his business in 2018 and began meeting regularly with SBDC Adviser Todd Meislahn.

“To be successful you have to have your heart in your business and vice versa. Without Todd’s help and guidance, I wouldn’t be here or have made it this far.”

$13,801,955
The wildfires throughout Oregon in late August and September left many businesses reeling. There is little doubt that the combination of the wildfires, road closures, and COVID-19 have had a devastating impact on many Oregon businesses. Wildfires typically have a few areas of impact on businesses:

A. Businesses in areas destroyed by the wildfire
B. Businesses in evacuation zones
C. Businesses that see broader economic impact from supply chain, customer and employee disruption

The economic impact of a wildfire extends beyond the reaches of the fire itself, and SBDCs are prepared to help businesses in each of these impact areas.

Businesses Destroyed by Wildfires
SBDCs are often one of the first and last resources that businesses access during wildfires. During and immediately after the wildfire, the SBDCs assist business owners with understanding the documentation required and providing guidance on next steps. Following this, insurance typically becomes the primary source of recovery capital. When it comes time to relocate, rebuild or close the business, SBDCs advise business owners on the right steps to be successful.

Businesses in Evacuation Zones
Immediately following a wildfire, businesses in evacuation zones face difficult decisions about the next steps to take. These businesses often don’t have insurance to cover the interruption and may need to rehire staff or address smoke issues. SBDCs are here to help these businesses with the recovery process.

Businesses Impacted by Wildfires
Many businesses experience interruptions despite being many miles from the fire. SBDCs help these businesses build robust supply chains and understand the needs of customers and employees to better address these issues during the fire and in the future.
Building Oregon’s Best Businesses

For more information about all that we do, contact the Center near you, the Network Office, or visit OregonSBDC.org

OREGON’S SMALL BUSINESS DEVELOPMENT CENTER LOCATIONS

The Oregon SBDC Network is funded in part through a Cooperative Agreement with the U.S. Small Business Administration, the Oregon Business Development Department, and other private and public partners, with Lane Community College serving as the Network’s lead host institution. Oregon SBDC services are extended to the public on a nondiscriminatory basis. Language services are available for limited English proficient individuals.