

Mercy Corps Northwest Business Resource Pack



Transition Announcement – Pivoting Away From Client Services in the Pacific Northwest

In tandem with the launch of our new 10-year [Pathway to Possibility](#) strategy, Mercy Corps Northwest has made the tough decision to wind down programs and will complete all direct-to-client programs by of January 1, 2024.

This resource packet is designed to help past Mercy Corps Northwest clients, partners and supporters to easily identify programs and resources in the community.

For additional information, please visit mercycorps.org/mcnw-future



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Organizations
Similar to
MCNW

MESO

Nonprofit Provider in Oregon and Washington



Education

- MESO offers classes and workshops on a variety of subjects. Class prices are typically between \$25 and \$100.
- You can attend a business building workshop in Spanish or English as well as one time classes.

www.mesopdx.org



Loans

- MESO offers loans up to \$250,000 for small businesses.
- They offer services in English and Spanish.
- Offers programs that help borrowers to grow or build credit history including a 'credit builder' loan.



Grants

- MESO offers grants as part of the Oregon IDA program to help entrepreneurs start a business.
- They also offer different types of business grants periodically.

Business Impact NW

Nonprofit Provider in Oregon and Washington



Education

- Business Impact NW offers classes and workshops on a variety of subjects in addition to one-on-one advising.
- Business Impact NW leads the Women's Business Center in Washington and Alaska.



Loans

- Business Impact NW offers loans from \$5,000 to \$5000 for small businesses and commercial real estate loans up to \$750,000.
- Provides loan coaching to ensure clients are ready.
- Offers ITIN and limited collateral programs that help borrowers access loans.



Grants

- Business Impact NW offers annual events such as Pitch Competitions that offer a chance to secure funding.

www.businessimpactnw.org

*Small Business
Education &
Mentoring*

Workshops, Classes and Events

LOCAL RESOURCES: Workshops and Classes

Business Impact NW

Workshop, Seminars, and Events for Oregon and Washington based small business on general topics, accounting, financials, and more.

visit their site [Click Here](#)

Livelihood NW

Classes for Small Business in Oregon or Washington. Includes multi-week courses and short form seminars.

visit their site [Click Here](#) | en español [Haga clic aquí](#)

MESO - Micro Enterprise Services of Oregon

Free and Low-Cost Classes for Small Business in Oregon and Washington. Classes and events take place online and in person in both English and Spanish

visit their site [Click Here](#)

LOCAL RESOURCES: Workshops and Classes

Hispanic Metropolitan Chamber

Offers no cost, confidential technical assistance in Spanish and English to business owners in Oregon and Washington.

visit their site [Click Here](#)

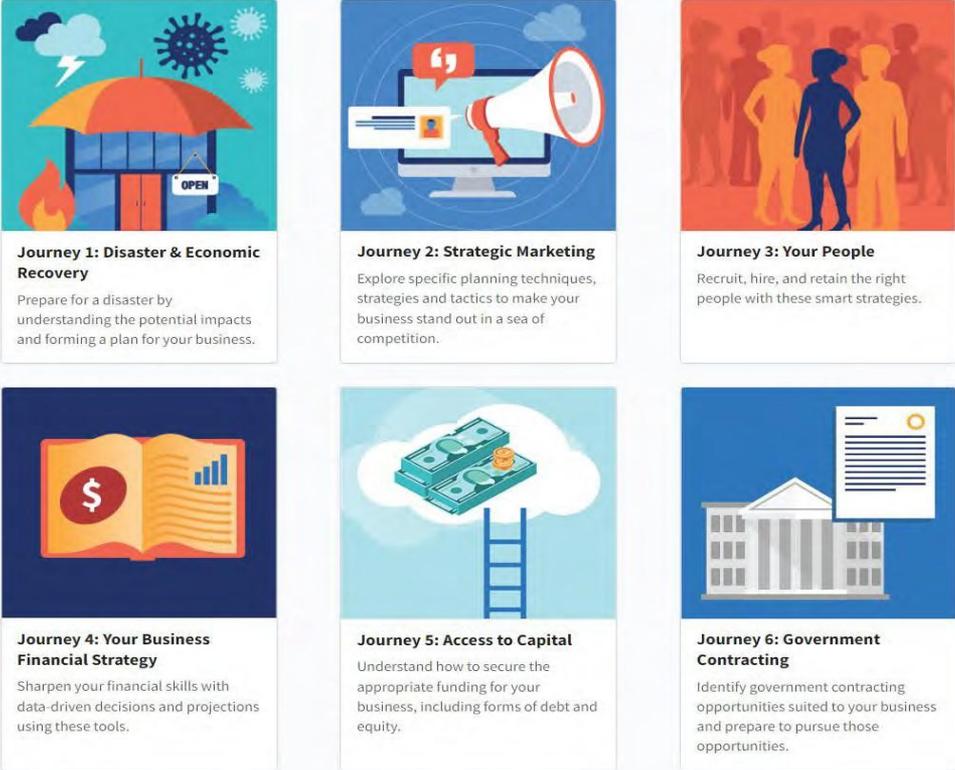
NAYA - Native American Youth and Family Center

NAYA's Basics of Business course offers support with developing a business plan and establishing financial literacy.

visit their site [Click Here](#)

NATIONAL RESOURCES: Ascent

Small Business Administration free self-paced courses on the Ascent online platform.



 <p>Journey 1: Disaster & Economic Recovery Prepare for a disaster by understanding the potential impacts and forming a plan for your business.</p>	 <p>Journey 2: Strategic Marketing Explore specific planning techniques, strategies and tactics to make your business stand out in a sea of competition.</p>	 <p>Journey 3: Your People Recruit, hire, and retain the right people with these smart strategies.</p>
 <p>Journey 4: Your Business Financial Strategy Sharpen your financial skills with data-driven decisions and projections using these tools.</p>	 <p>Journey 5: Access to Capital Understand how to secure the appropriate funding for your business, including forms of debt and equity.</p>	 <p>Journey 6: Government Contracting Identify government contracting opportunities suited to your business and prepare to pursue those opportunities.</p>

<https://ascent.sba.gov/>

Mentoring and Consultations

LOCAL RESOURCES: Mentoring & Consulting

Livelihood NW

For small business advising in Oregon or SW WA on general topics, accounting and for support in Spanish [click here](#).

Business Impact NW

For businesses advising for Oregon and Washington residents looking to start or grow a business [click here](#).

Prosper Portland Small Business Hub

For businesses based in Portland and offered through the Portland Small Business Hub [click here](#). *If outside of Portland, visit the Business Oregon site.

NAYA

For businesses advising for Oregon residents looking to start or grow a business or work with the Native American Youth and Family Center [click here](#).

LOCAL RESOURCES: Mentoring and Consulting

Hispanic Metropolitan Chamber

For small business advising in Oregon or SW WA on general topics, accounting and for support in English or Spanish [click here](#).

Xcelerate Women

For small business advising and long term mentorship in Oregon on general topics, legal, mental wellness, and peer support [click here](#).

NATIONAL RESOURCES: Mentoring & Consulting

SCORE is the nation's largest network of volunteer, expert business mentors. SCORE mentoring is a free service offered to any aspiring or established owners of a U.S.-based business with offices in Oregon and Washington.



SCORE www.score.org



NATIONAL RESOURCES: Mentoring & Consulting

Small Business Development Centers provide counseling and training to small businesses including working with SBA to develop and provide informational tools to support business start-ups and existing business expansion.

AMERICA'S SBDC

About Us ▾ SBDC Services ▾ Request help ▾ Success Stories ▾ Training ▾ Subscribe

Donate C

You're the expert of your business,
we're the business experts.

Are you a start-up business?

Are you an existing business?

Are you interested in international trade?

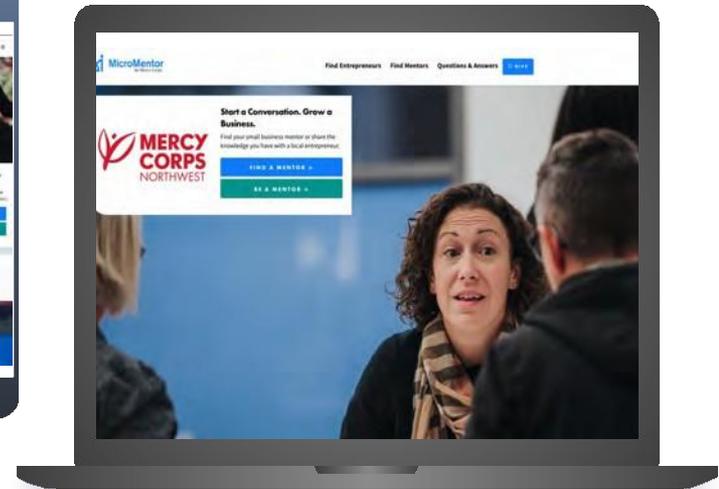
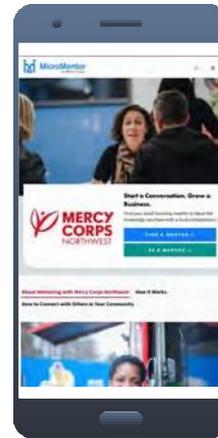
Find your SBDC by [clicking here](#).

GLOBAL RESOURCE: Mentoring and Consulting

Micromentor business mentorship program provides a place for entrepreneurs and volunteer business mentors to create profiles describing their strengths and interests. Entrepreneurs and mentors read each others profiles then reach out through our messaging platform to start a conversation.

Free online matching service to help you find a long-term mentor!

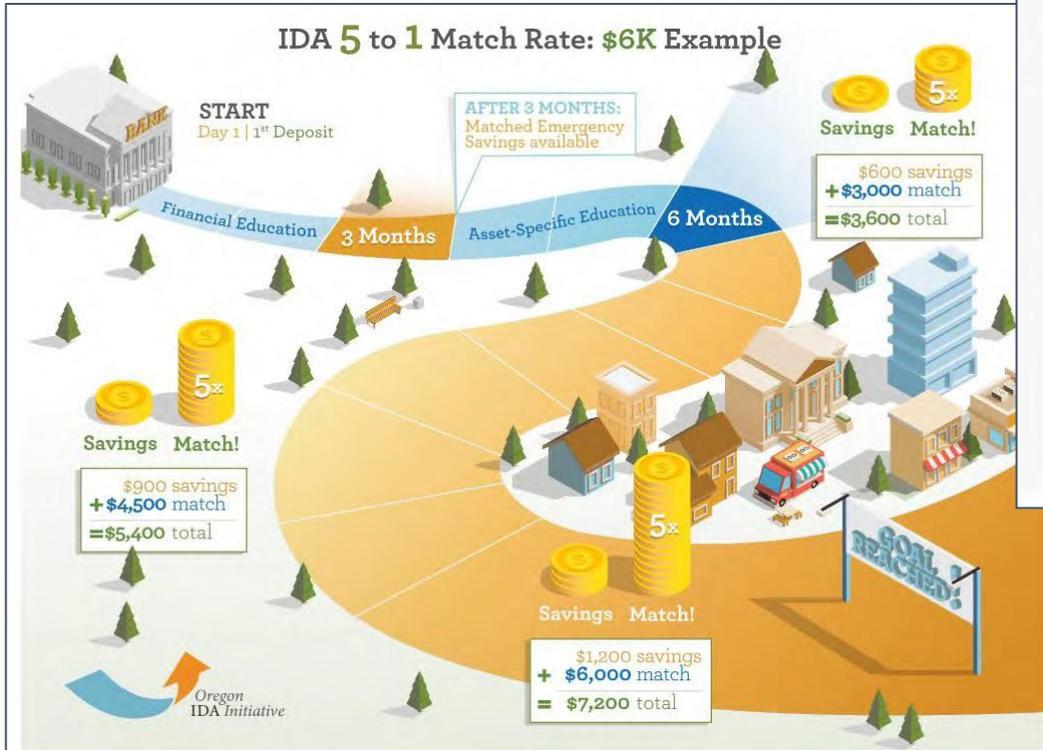
www.micromentor.org



Small Business Grants

Oregon Grants

Oregon IDA Grants



What's your savings goal?

IDAs are a resource for qualifying Oregonians to leverage the power of their own savings in support self-determined financial goals. Click on the options below to see which Providers offer IDAs for these financial goals.

 Adaptive Technology	 Business	 Education
 Home Purchase	 Home Repair	 Vehicle

While Mercy Corps no longer offers new direct Individual Development Account awards, there are many providers that do. Visit the **Oregon IDA Initiative** page at oregonidainitiative.org to explore current providers.

Washington state and beyond: <https://prosperitynow.org/map/idas>

LOCAL RESOURCES: Oregon Grants

MESO

MESO's IDA program works with individuals interested in expanding their business. Languages supported: English, Spanish, Russian. [More information click here.](#)

DEVNW

Offers business IDAs for clients of DevNW. Become a client by registering for an annual membership. Languages supported: English and Spanish. [More information click here.](#)

IRCO

IRCO's IDA program focuses on serving low-income refugees and immigrants in Oregon, including a focus on the Portland Metro Area and Ontario, Oregon. Languages supported: English, Spanish, Russian, Arabic, Vietnamese. [More information click here.](#)

Prosper Portland

Business & community development grants in the City of Portland And Technical assistance to support your success [click here.](#)

Washington State Grants

LOCAL RESOURCES: Washington Grants

Washington State Department of Commerce

For small business grants open across the state of Washington [click here](#).

Washington State Department of Minority Owned Businesses

For businesses grants open and offered by a number of culturally specific organizations [click here](#).

National Grants

Grants: Funding Earned, Not Repaid

Explore these providers



USDA Grants

[Click here to view](#)

- Business grants supported by the U.S. government, often great for agricultural, tribal and other businesses



General List

[Click here to view](#)

- A list of 61 sources to find grants, loans and other funding
- Explore government, private and other national grants



Hello Alice

Helloalice.com

- Start-up and existing businesses, nationwide
- Various grants between \$5,000 - \$25,000

Grant Opportunities: SCORE.org

The screenshot displays the SCORE.org website interface. At the top, the SCORE logo is on the left, and navigation links for 'View by Business Stage', 'Find a Mentor', 'Business Education', 'Volunteer', and 'About' are on the right. Below this is a secondary navigation bar with 'Mentors', 'Local Workshops', 'Walk-in Advisory Center', 'Local Resources', 'SCORE FOR ALL', and 'About'. A search bar on the left contains the text 'grants'. To the right of the search bar, it indicates '117 Results' and a 'RESET ALL FILTERS' button. Below the search bar are several filter categories: 'By Location' (with options for National, Any location, and Portland), 'Topic', 'Business Stage', 'Format', 'Industry', 'Entrepreneur Type', and 'Language'. The main content area shows 'ACTIVE FILTERS: Keywords: grants' and 'National'. Below this, there are four featured items: 1) 'Nav's Small Business Grant' (COVID RESOURCE) with a photo of a woman in a colorful jacket; 2) 'How to Get a Small Business Grant' (BLOG POST) with a photo of hands holding a jar of coins; 3) an unlabeled item with a photo of a person in a yellow safety vest and mask; and 4) another unlabeled item with a photo of a woman looking at a smartphone.

[SCORE.org grants resources](https://www.score.org/grants-resources)

Small Business Loans

Loan Steps and Considerations

Process

Different lenders may have different processes and requirements, but recommended steps are as follows:

- 1) *Research* - Begin by exploring provider websites, as this can tell you types of loans and services offered, the process, and requirements you should be aware of. Many lenders are only able to lend in certain areas, for specific purposes, or include specific prerequisites such as programs or classes, so it helps to find this out early.
- 2) *Inquire* - Most lenders have an online “expression of interest” or “inquiry” form, or may include contact information instead. By going through these forms or contacts, you will be connected with someone at the organization who can help navigate their resources and explore whether they are a good fit for your needs.
- 3) *Apply* - Once you are working with a lender and have determined if their loan products could help your business, they can provide an application. This usually includes additional documentation, such as business plans, tax records, profit and loss statements, and any required licensing, as well as your permission for them to pull credit reports. The provider will guide you through what you need to have ready, and give you a timeline for when you should expect a decision.

Local loan and microloan providers

LOCAL RESOURCES: Loans

MESO

Microenterprise Services of Oregon offers small business loans from \$100 to \$250,000, now lending throughout Oregon and Washington. They also offer loans to business owners who are ITIN-holders. For more information or to submit an inquiry, [click here.](#)

Craft3

Craft3 offers many types of loans up to \$4 million for existing businesses, including loans to ITIN-holders as well as loans that are Shari'a compliant, and are also available across Oregon and Washington. To learn more [click here.](#)

Business Impact NW

Business Impact NW offers small business loans from \$5,000 - \$500,000 or commercial real estate loans up to \$750,000 across Oregon, Washington, and Alaska. For more information [click here.](#)

*National Small
Business Loan
Providers*

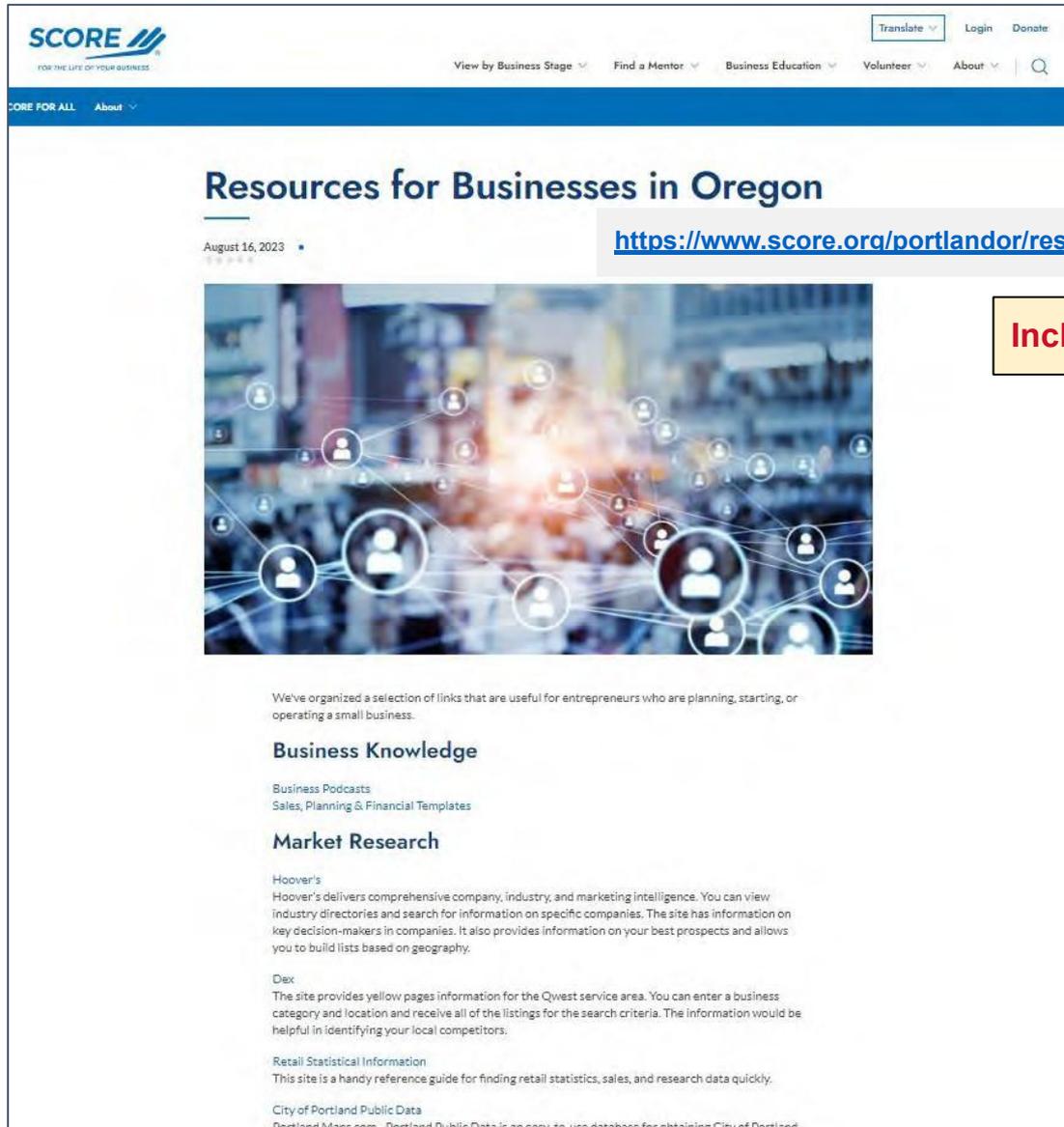
NATIONAL RESOURCES: Loans

Small Business Administration (SBA)

The SBA works through lenders across the nation, and also provides resources directly such as a learning platform. You can find a list of additional lenders or connect through their “Lender Match” service by clicking [here](#).

Additional Resources

General Resources: SCORE.org



The screenshot shows the SCORE.org website. At the top left is the SCORE logo with the tagline "FOR THE LIFE OF YOUR BUSINESS". To the right are links for "Translate", "Login", and "Donate". Below this is a navigation bar with "View by Business Stage", "Find a Mentor", "Business Education", "Volunteer", and "About" menus, along with a search icon. The main content area features the title "Resources for Businesses in Oregon" with a date of "August 16, 2023". A URL is highlighted in a grey box: <https://www.score.org/portlandor/resource/video/resources-businesses-oregon>. Below the title is a large image of a network of people icons connected by lines. The text below the image reads: "We've organized a selection of links that are useful for entrepreneurs who are planning, starting, or operating a small business." This is followed by two sections: "Business Knowledge" with sub-links for "Business Podcasts" and "Sales, Planning & Financial Templates"; and "Market Research" with sub-links for "Hoover's" (described as a comprehensive company, industry, and marketing intelligence site), "Dex" (described as a yellow pages information site for the Qwest service area), "Retail Statistical Information" (described as a handy reference guide for retail statistics), and "City of Portland Public Data" (described as an easy-to-use database for obtaining City of Portland data).

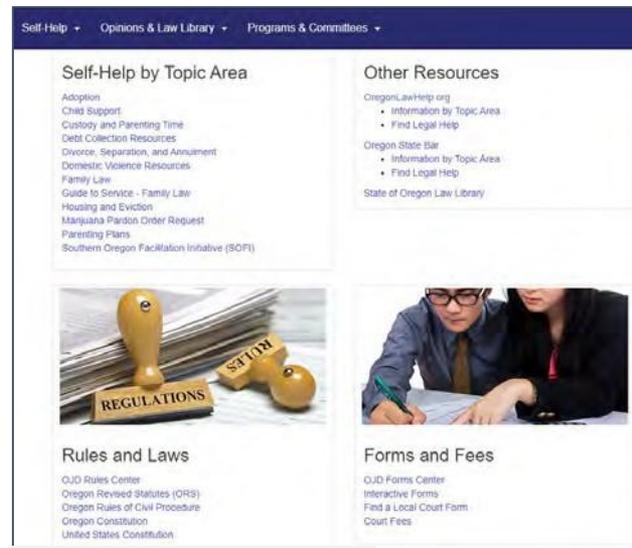
Includes Washington resources, too!

Legal resources for Oregon



The screenshot shows the OregonLawHelp.org website. At the top, there is a navigation bar with "OregonLawHelp.org" and "Legal Aid Services of Oregon". Below this is a search bar labeled "Search for Your Issue". A prominent blue banner reads "Legal Aid Services of Oregon and Oregon Law Center stand in solidarity with the Black community." Below the banner, there are several topic cards: "New Resource! The Rentor's Handbook", "COVID-19 Resources", "Protection from Abuse", "Family", and "Housing".

<https://oregonlawhelp.org/>



The screenshot shows the Oregon Courts website. It features a navigation bar with "Self-Help", "Opinions & Law Library", and "Programs & Committees". The main content is divided into "Self-Help by Topic Area" and "Other Resources". Under "Self-Help by Topic Area", there are links for Adoption, Child Support, Custody and Parenting Time, Debt Collection Resources, Divorce, Separation, and Annulment, Domestic Violence Resources, Family Law, Guide to Service - Family Law, Housing and Eviction, Marijuana Pardon Order Request, Parenting Plans, and Southern Oregon Facilitation Initiative (SOFI). Under "Other Resources", there are links for OregonLawHelp.org, Oregon State Bar, and State of Oregon Law Library. There are also two featured sections: "Rules and Laws" with a stack of books and a gavel, and "Forms and Fees" with a photo of two people looking at a document.

www.courts.oregon.gov



The screenshot shows the Legal Aid Services of Oregon (LASO) website. It features a navigation bar with "Legal Aid Services of Oregon" and "WHO WE ARE", "WHAT WE DO", "GET HELP", "GET INVOLVED", and "CAREERS AT LASO". The main content includes a large photo of a woman and a child, a text box describing LASO as an effective, high-quality legal services program, and a section titled "LASO helps clients in poverty with a wide variety of legal problems" with three small images.

Legal Aid Services of Oregon: <https://lasoregon.org/>



The screenshot shows the Small Business Legal Clinic (SBLC) website. It features a navigation bar with "LAW SCHOOL" and "Small Business Legal Clinic". The main content includes a large heading "Small Business Legal Clinic" and a sub-heading "The Small Business Legal Clinic (SBLC) provides transactional legal services to low-income small business owners & entrepreneurs." There is also a logo for SBLC.

law.clark.edu/centers/small_business_legal_clinic



Legal resources for Washington

Free legal advice

Contact the **Coordinated Legal Education, Advice, and Referral** - CLEAR. CLEAR is Northwest Justice Project's toll-free telephone service for eligible low-income people to obtain free legal assistance with civil legal problems.

Call toll-free at 1-888-201-1014 - if you are under 60 and low-income. King County residents should call 206-464-1519 for information and referral.

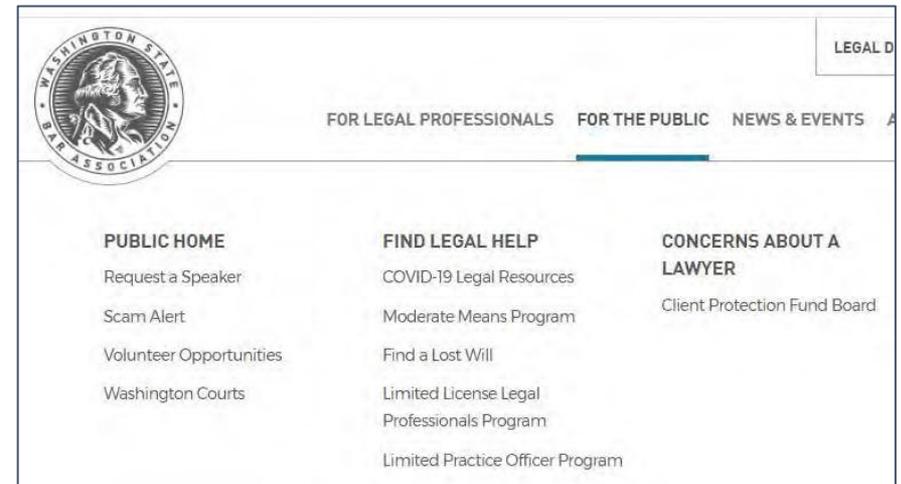
If you are over 60 at any income level call CLEAR toll-free at 1-888-387-7111.

Washington free legal advice:

<https://www.dshs.wa.gov/altsa/kinship-care/legal-issues#:~:text=Contact%20the%20Coordinated%20Legal%20Education.under%2060%20and%20low%2Dincome>



The screenshot shows the WashingtonLawHelp.org website. The header includes the logo and navigation links like 'Legal Tools', 'Legal Directory', and 'Self-Help Forms'. A search bar is present with the text 'Search for Your Issue'. Below the search bar, the 'Legal Aid Directory' is displayed, showing a list of organizations. Two organizations are visible: 'ACLU of Washington' and 'Benefits Law Center'. The page also features social media icons for Facebook, Twitter, LinkedIn, and YouTube.



The screenshot shows the Washington State Bar Association website. The header features the bar association logo and navigation links for 'FOR LEGAL PROFESSIONALS', 'FOR THE PUBLIC', and 'NEWS & EVENTS'. The main content area is divided into three columns: 'PUBLIC HOME' (with links like 'Request a Speaker', 'Scam Alert', 'Volunteer Opportunities', 'Washington Courts'), 'FIND LEGAL HELP' (with links like 'COVID-19 Legal Resources', 'Moderate Means Program', 'Find a Lost Will', 'Limited License Legal Professionals Program', 'Limited Practice Officer Program'), and 'CONCERNS ABOUT A LAWYER' (with link 'Client Protection Fund Board').

Washington Legal Aid Directory:

<https://www.washingtonlawhelp.org/find-legal-help/directory>

Washington State Bar Association:

<https://www.wsba.org/>



IRS-specific information

Where to Start: *the official site of the US government*, <https://www.irs.gov/>

A Guide to Starting a Small Business

English: <https://www.irs.gov/pub/irs-pdf/p5557.pdf>

Spanish: <https://www.irs.gov/pub/irs-pdf/p5557sp.pdf>

Small Business and Self-employed Tax Center

<https://www.irs.gov/businesses/small-businesses-self-employed>

Business taxes and tax returns

<https://www.irs.gov/businesses/small-businesses-self-employed/business-taxes>

All about Employer ID Numbers (EINs)

[Employer ID Numbers | Internal Revenue Service](#)

Free Small Business Tax Video Workshops (8 lessons)

[Small Business Tax Workshop](#)

Captioning and transcript available in 7 languages besides English

Tax Preparers & Accountants

The IRS may not recommend a specific accounting or tax professional, but there are several organizations that can help you find an accounting or tax professional that will fit your needs:

Oregon Society of CPAs: <https://www.orcpa.org/>

Oregon Society of Enrolled Agents: <https://orsea.org/>

Oregon Association of Tax Consultants: <https://www.oatc-oregon.org/>

Oregon Association of Independent Accountants: <https://oaia.net/>

Washington Society of CPAs: <https://app.wscpa.org/>

Washington Society of Enrolled Agents: <https://wssea.clubexpress.com/>

Washington Association of Accounting and Tax Professionals:

<https://www.waatp.org/>

IRS Tax Topic #254: ***How to Choose a Tax Preparer***

<https://www.irs.gov/taxtopics/tc254>

IRS Subscription Services (to sign up for newsletters):

<https://www.irs.gov/newsroom/e-news-subscriptions>



Bookkeeping support & training

One of the SBA's resource partners offers low-cost support and training:

CUSTOMIZED SUPPORT



Let's tackle your bookkeeping, together.

1:1 Bookkeeping Support

ONE-ON-ONE BOOKKEEPING SUPPORT

Need customized training for an issue, project, or bookkeeping system? Meet with an Accounting Advisor for one-on-one training that meets your specific needs. Common projects include:

- Setup and training on a system other than QuickBooks Online
- Learn how to use your bookkeeping system for payroll, invoicing, or other advanced training
- File Review with support to fix issues that are found and training on how to prevent the issue from happening again

ELIGIBILITY +

COST -

This program costs \$1,500, but thanks to our funding partners, you may qualify for a \$1,400 subsidy, reducing your fee to just \$100.

After your assessment and/or completed GroundWork application, we will notify you if you are eligible for a subsidy, and how much your fee will be. Subsidies are available based on sponsor criteria, prioritizing BIPOC, women, some geographic areas, and more.

IBRN Partners: Please submit a referral for your client in Stacker to receive instructions on getting your client registered with a subsidy.

[In-Depth Bookkeeping Support — Livelihood NW](#)

INTRO TO BOOKKEEPING

This one-night workshop goes over the basics of bookkeeping. If you aren't sure where to start when it comes to small business bookkeeping, this is a great first step!

ONLINE CLASS



Learn the basics of bookkeeping.

Intro to Bookkeeping

THIS WORKSHOP FOCUSES ON

- Understanding the benefits of having well-kept books
- Using your books to make strategic business decisions
- Understanding a Profit & Loss financial statement
- A tutorial on basic bookkeeping tasks in QuickBooks Online
- Common terminology in the accounting/bookkeeping world
- How to choose a bookkeeping system or software

REGISTER FOR AN UPCOMING CLASS

LIVELIHOOD NW CLIENT DISCOUNT

Current Livelihood NW Clients enrolled in one of our **Long Term Business Support** programs are **automatically eligible** for a client discount. **Email your advisor to request a discount code BEFORE registering.**

[Intro to Bookkeeping — Livelihood NW](#)

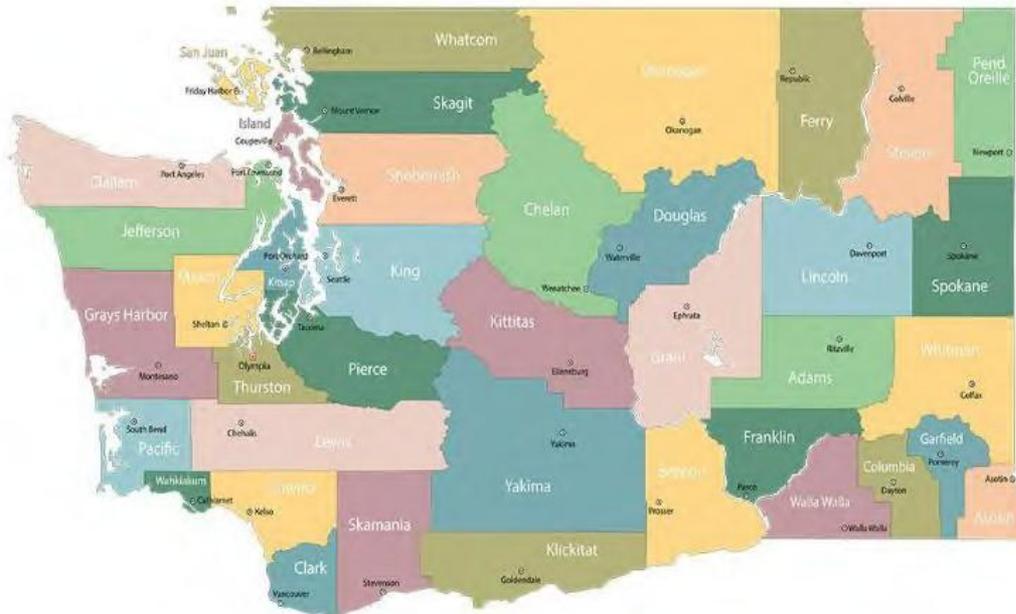
Washington business resources



Serving Communities ▾ Building Infrastructure

Associate Development Organizations

Washington State is composed of 39 counties, each one represented by an Associate Economic Development (ADO) organization that furthers the county's or region's economic development goals. These ADOs are funded in part by the Department of Commerce and their performance and expertise is critical to our goal of growing the economy and building communities statewide.



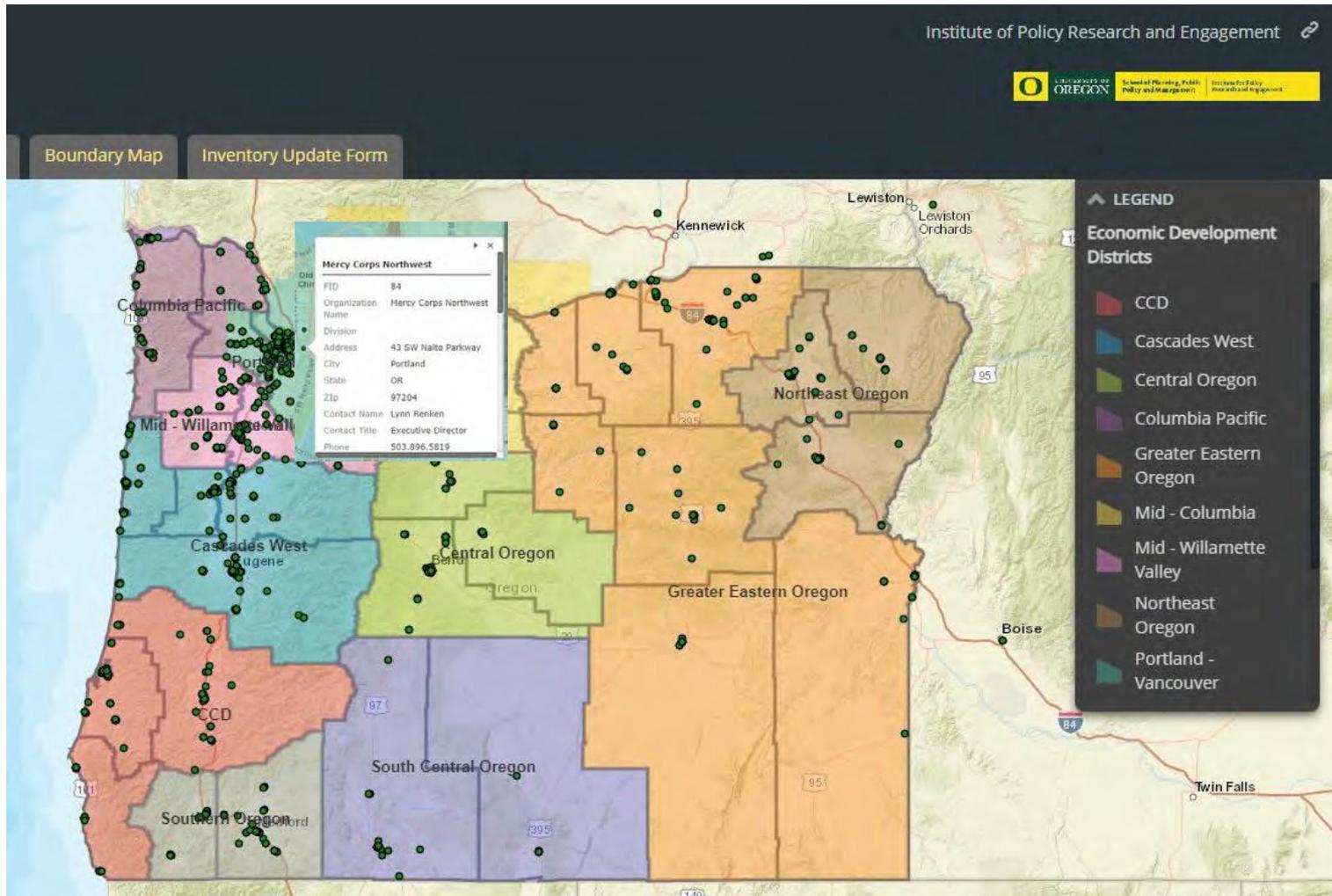
Economic Partners

- Washington Business Hub
- Export Finance Assistance Center of Washington (EFACW)
- Centers of Excellence
- Center for Advanced Manufacturing (CAMPS)
- Ex-Im Bank
- Governor's Office for Regulatory Innovation and Assistance
- Impact Washington
- SCORE
- Small Business Administration
- Washington Small Business Development Center (SBDC)
- Trade Development Alliance
- U.S. Commercial Service
- Washington Economic Development Association
- Washington State China Relations Council
- Washington State Office of Minority & Women's Business Enterprises
- Worksource WA

[Interactive Map of Washington Economic Development Partners](#)



Oregon business resources



[Interactive Map of the Oregon Economic Development Ecosystem](#)



Thank you.