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 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.

**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.

[www.mesopdx.org](http://www.mesopdx.org)
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 $50,000 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.

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
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.

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
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

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

MESCO
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

https://www.score.org/portlandor/resource/video/resources-businesses-oregon

Includes Washington resources, too!
Legal resources for Oregon

**Oregon Law Help**
- [https://oregonlawhelp.org/](https://oregonlawhelp.org/)

**Legal Aid Services of Oregon**
- [https://lasoregon.org/](https://lasoregon.org/)

**Law School**
- [Small Business Legal Clinic](law.lclark.edu/centers/small_business_legal_clinic)

**Legal Aid**
- [www.courts.oregon.gov](www.courts.oregon.gov)
- [https://oregonlawhelp.org/](https://oregonlawhelp.org/)
- [Legal Aid Services of Oregon: https://lasoregon.org/](https://lasoregon.org/)
- [law.lclark.edu/centers/small_business_legal_clinic](law.lclark.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:**

**Washington LawHelp.org**
[https://www.washingtonlawhelp.org/find-legal-help/directory](https://www.washingtonlawhelp.org/find-legal-help/directory)

**Washington State Bar Association**
[https://www.wsba.org/](https://www.wsba.org/)
IRS-specific information


A Guide to Starting a Small Business

Small Business and Self-employed Tax Center

Business taxes and tax returns

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
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/](https://www.orcpa.org/)
Oregon Society of Enrolled Agents: [https://orsea.org/](https://orsea.org/)
Oregon Association of Tax Consultants: [https://www.oatc-oregon.org/](https://www.oatc-oregon.org/)
Oregon Association of Independent Accountants: [https://oaia.net/](https://oaia.net/)

Washington Society of CPAs: [https://app.wscpa.org/](https://app.wscpa.org/)
Washington Association of Accounting and Tax Professionals: [https://www.waatp.org/](https://www.waatp.org/)

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

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

**In-Depth Bookkeeping Support — Livelihood NW**

**Intro to Bookkeeping — Livelihood NW**
Washington business resources

Interactive Map of Washington Economic Development Partners
Oregon business resources

Interactive Map of the Oregon Economic Development Ecosystem
Thank you.