
Madras Small Business Study Update

June 25, 2023

Prepared for: City of Madras

Draft Report

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1. The Purpose of this Study

Previous Study

The City of Madras commissioned two studies on Madras' business community in 2020:

1. A Business Community Needs Assessment – An overview of economic conditions and trends for Madras.
2. A Business Community Feasibility Study – An Analysis of existing business support programs and action plan for new programs.

Both studies were executed by Latino Business Outreach and East Slope Economics and combined a series of economic analyses with stakeholder interviews. The team came up with a series of recommendations, focusing on a Small Business Resource Guide, a Small Business Marketplace (online), a housing rehab/small business grant program and more one-on-one business assistance.

Study Objective

This study was intended to build off of the previous work, execute additional analysis and develop additional recommendations. The goal of this study was to understand the needs of the small business community and provide a plan for achievable actions by the City to improve the small business ecosystem. Our approach combined data analysis, spatial analysis and discussions with various stakeholders.

2. The Small Business Ecosystem in Madras

To best understand the services available in the region, an asset mapping process was executed to identify organizations and services provided.

Small Business Ecosystem

Based on background research, interviews and material review, we identified the following Business Assistance Support Organizations:

- Madras Chamber of Commerce
- [Central Oregon Intergovernmental Council \(COIC\)](#)
- [Innovation Co-lab](#)
- [Madras-Jefferson County Chamber of Commerce \(COC\)](#)
- [Madras Redevelopment Commission \(MRC\)](#)
- [City of Madras](#)
- [Economic Development for Central Oregon \(EDCO\)](#)
- [Central Oregon Small Business Development Center \(SBDC\)](#)
- [Latino Community Association \(LCA\)](#)
- [Madras Downtown Association \(MDA\)](#)
- [Opportunity Knocks](#)
- [WorkSource Bend](#)
- [East Cascades Works](#)
- [Business Oregon](#)
- State of Oregon [Office of Small Business Assistance](#)
- [SCORE Central Oregon \(SCORE\)](#)

While economic development, and business development in particular is the focus for most of these organizations, their goals, geographic focus and specific services can vary significantly. Coordination exists, but most operate with independent missions and have evolved over time to provide a specific set of services that have a need in the region. Many cover large geographic areas and may not have the capacity to provide Madras significant staff hours for business development. Exhibit 3 shows the ecosystem from the perspective of one pursuing services.

A simple gaps analysis shows that most basic business assistance services found in many Oregon cities are available in Madras, though the level of service is unclear. In addition, a few common services appear to not have local services providers, such as site location services and ecommerce assistance. The larger challenge may be awareness of the resources that exist and what low or no-cost resources are available to support the growth of smaller enterprises.

Exhibit 4. Capital Access by Type, Eligible Use and Organization

Capital Access	Org.	Startu p	Workin g Cap.	Constructio n	Improvement s	Equipmen t	Property Acquisition
Grants	City of Madras			X	X		
	COIC						
Tax Exemptions	EDCO				X	X	
	Business Oregon	X					
Loan Under \$30,000	Madras		X		X		
	COIC	X	X			X	X
	Craft3	X		X		X	X
Loan Over \$30,000	COIC	X	X			X	X
	Craft3	X		X		X	X
	Business Oregon	X	X		X	X	X

The availability of capital is often the area of greatest interest among entrepreneurs and growing businesses. While conventional lenders exist within the community, many public/nonprofit capital providers also exist and attempt to meet borrowers where they are at. Below are some of the ways that the local organizations provide capital support, organized by Type, Eligible use, and organization.

Survey Results

To better understand the needs in the area of small businesses, an online survey was developed in English and Spanish. Fifty responses were gathered, with some general themes emerging from the responses when reviewed in detail. These include:

Business Assistance: Survey respondents ranked funding assistance (e.g., grants, loans, or lines of credit) as most beneficial to businesses. Respondents also ranked web and digital support, marketing, and business planning and legal assistance as beneficial.

Small Businesses: Around 20% of respondents reported that their business was currently their secondary source of income, but they'd like it to be their primary source, suggesting there are businesses that could expand if provided support and resources.

Trusted Advisors: Roughly 62% of respondents reported that they primarily got their business questions answered by "a person I know", highlighting the importance of building personal connections and trust in community resources. Alternatively, few respondents reported going to local government offices, suggesting an opportunity to expand services' reach.

Interview Summary

The ECONorthwest team reviewed the findings from previous engagement efforts and conducted additional one-on-one interviews with a selection of service providers in the region. A series of themes began to emerge from these calls, including:

Madras lacks certain on-the-ground economic development staff

Various regional service or capital providers indicated the desire to work with more businesses in Madras, but the inability to fund dedicated staff for the city. While they appreciated the work the city and other actors did to refer clients, there was the sense that there may be additional demand they were not able to meet due to staffing constraints. This included lenders who believe they could be conducting more loans in the area as well as business expansion/relocation services unable to know of good sites in the area to refer clients to. There was feedback that members of the Latino community are not sure where to go for many services or who to call at the city (as there is not much information in Spanish)

Madras has the potential to experience additional growth

With unique elements like the airport, a diverse population and affordable housing, the city has elements that its competitors lack. Madras is in a prime location to attract and leverage outdoor recreation and lifestyle amenities to attract entrepreneurs, workers and/or increase visitors.

Downtown Madras has potential for more activation

The post-pandemic landscape has left downtown Madras with vacancies as the retail market has continued to shift online. Ample surface parking also opens potential for activation via festivals, outdoor seating, food pods or landscaping.

The full results and summary of interviews conducted can be found in

Conclusion

Madras presents an exceptional opportunity to establish a dynamic and accessible small business community that sets it apart from other Eastern Oregon communities. Boasting reasonable rents and a diverse population, the city possesses the essential assets for success. To fully leverage these advantages, a series of minor initiatives should be implemented over the next few years. Further nurturing the fertile environment for small businesses is key. The recommended strategies outlined above are well within the city's capacity and will significantly bolster support for its small business community. It is crucial to collaborate with local partners to ensure prioritization and effective resource promotion. By doing so, Madras has the potential to become a state-wide icon, exemplifying a unique, thriving small business ecosystem for others to emulate.

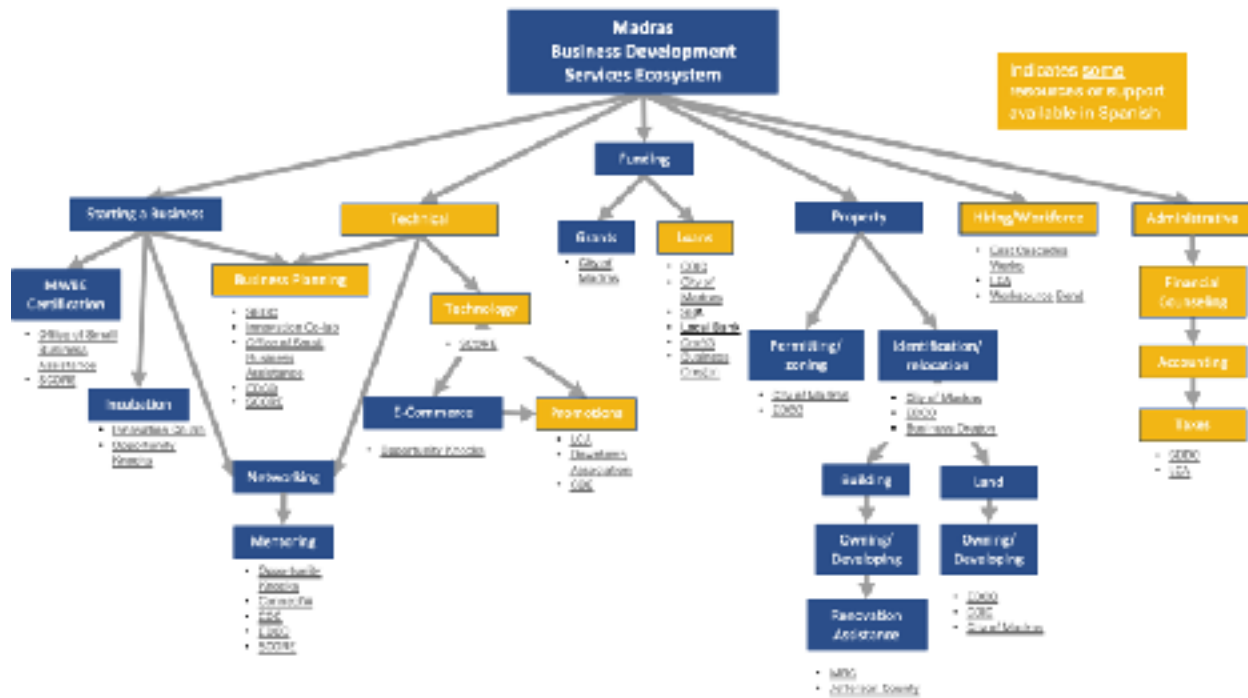
Spanish Services

Madras is diverse. Hispanic (34 percent) and Tribal (11 percent) populations make up a large and growing portion of the population, especially compared to state averages. This cultural diversity is a strength that should be accommodated and could be embraced to enhance its distinct identity. Documents and websites should be available in Spanish to ensure that those Latinx-owned and operated businesses without strong English skills are also able to grow their businesses.

Documents and websites can easily be translated. Meetings and materials should be culturally inclusive. Committees dealing with business programs or projects should represent the diversity of the community. Given the lack of assistance in the past, there may be more businesses within the Latino population and the Confederated Tribes of Warm Springs with potential to expand into traded sector enterprises.

Exhibit 1 shows the resources we were able to identify available in Spanish across the ecosystem. Namely, startup resources, property resources (largely government provided services) and networking information is not obviously available.

Exhibit 1. Small Business Ecosystem – Spanish Language Availability





4. Recommendations

Madras has established itself as a stable and diverse economic hub, offering attractive opportunities for individuals seeking a place to call home or establish a thriving business in central Oregon. Unlike cities such as Bend or Hood River, Madras provides more accessible commercial space and housing options that align with middle-income budgets.

While the region is primed for further development, it faces a challenge in terms of limited business support services. Many regional economic development organizations do not perceive sufficient demand to warrant allocating a dedicated full-time staff member to cater to the needs of Madras. As a result, there is a lack of local expertise and understanding. For instance, businesses seeking to expand into the area may encounter difficulties in finding a reliable broker or location specialist who can facilitate connections with suitable spaces. Moreover, despite the presence of a few localized small business resources, a significant portion of the business community, especially the Latino community, remains unaware of these invaluable support services.

Potential Strategies

Our recommendations are organized into three main categories: Business Assistance, suggesting improvements and introductions of initiatives aimed at supporting entrepreneurship and business growth; Land Use Improvements, focusing on modifications to zoning laws and land use to foster economic development; and Financing Opportunities, exploring sources of funding like microloans, forgivable loans, and other financial solutions.

1. Business Assistance

Effective business services are based in a few key elements: simplicity, transparency and flexibility. Entrepreneurs and small business owners want to quickly know what the resource (or requirement) is and why it exists. One simple tool found in many cities is a Business Resource Guide.

Business Resource Guide: As suggested in the Business Community Feasibility Study, a basic guide should be developed to help connect small businesses with the wide variety of resources that exist in the region. This should include information on services provided, type of businesses that provider focuses on, if they have Spanish-speaking staff, and any cost of services. The objective is to give those starting or growing their business a condensed resource to refer to when they reach a point when outside assistance is required. This can be as simple as a well-designed, one-page PDF that can be easily emailed or a step-by-step explanation of how to start a business. It should be updated on an annual or semi-annual basis to make sure that all contact information is current and available in Spanish. Often cities build off this to create an online navigation tool to guide people to business support services (SBDCs, CDFIs, etc.) or through the common requests for permits, fees, etc.

Gresham Small Business Center: The City of Gresham established a Small Business Center to provide resource, guidance, and step-by-step guide (shown in Exhibit 2) to local businesses through the permitting and licensing process. The center also serves as a directory for relevant county and state regulations, networking opportunities, and other resources. In addition, the City offers a “Garage to Storefront” program to help certain new and expanding businesses by waiving first-year business license fees, development-related fees, and system development charges (SDCs) for tenant improvement costs or remodels.

Exhibit 2: Gresham Small Business Center Step-by-Step Guide

Source: City of Gresham

Let's begin your journey	
A step-by-step guide to starting your business	
Step 1: Ask Questions	+
Step 2: Research and Planning	+
Step 3: Register Business and Tax Filings	+
Step 4: Plan Your Finances	+
Step 5: Set Up Record Keeping and Insurance	+
Step 6: Obtain Financing	+
Step 7: Determine Licenses and Permits	+
Step 8: Find Your Location	+
Step 9: Sign Your Lease and Obtain Permits	+
Step 10: Pre-Opening and Beyond	+

For many business needs, flexibility is key. As highlighted in the survey, this typically takes the form of a trusted acquaintance. Someone that either has the business insight themselves or can reliably point the founder to the right person. To replicate and amplify this, a dedicated staff person is needed to help meet business owners and find out the specific challenge they have at that moment (and connect them with the best resource). This type of role exists in many forms throughout the state, often an SBDC program officer or a Venture Catalyst, but one recent example that would be worth exploring is the Ambassador program from the Frontier Chamber of Commerce.

Ambassador Program: The city would benefit from a program to pair individual “ambassadors” who could provide free, concierge-type services by listening to clients, understanding their needs, and directing them to appropriate resources in order to resolve the issue. Providing bilingual services, particular in Spanish, would also be extremely beneficial in Madras to help Spanish-speaking business owners navigate different requirements and resources. This could be done in coordination with the Latino Community Association and/or the Madras Chamber of Commerce.

Frontier Chamber of Commerce Ambassador Program: The Oregon Frontier Chamber of Commerce has implemented an ambassador program to provide personalized support to local businesses. Ambassadors are community members with business experience who provide services for up to 20 hours per month. Ambassadors offer flexible, one-on-one guidance with business development needs such as logo creation, website design, and legal services. Because ambassadors work in the communities they serve, they have successfully built trust with local business owners, and the program has grown to over 400 members. There is also some grant funding available to support participating businesses with specific needs, though the program has found that the majority of members are only seeking guidance.

2. Structural Changes

There are a handful of small adjustments that could be undertaken that will make life easier for developers and those trying to grow their business. By increasing flexibility for small businesses, the private sector could be encouraged to explore unique ideas and opportunities, adding vibrancy to the city and showing that the city supports small business growth.

Increasing Land Use Flexibility

In addition to the recommendations outlined in the Commercial Land Use Report, the City could consider additional opportunities to support business development via land use regulations.

Flexible Business Operations: The City should continue to develop its toolkit of resources to allow businesses in the downtown to try new and exciting uses of their spaces. As ecommerce continues to impact storefront retail, more businesses may want to try blends of goods and services (wedding gown fitting experiences, adult ceramic classes, etc.) or blends of small batch fabrication with retail (coffee roasters, distilleries, leathersmiths, etc.). Exploring the ways these blends of uses can be allowed in commercial corridors would be an easy first step. This theme also applies to exterior spaces. One clear takeaway from 2020 and 2021 was that when allowed, small businesses have a lot of creativity on how to bring their businesses outside into underutilized public space or surface parking.

Corvallis Right of Way Program: During the COVID-19 pandemic, the City of Corvallis launched a new program to support local businesses in using parking spaces for business operations. The program provides businesses with a free permit from the Public Works Department that allowed them to use up to four parking spaces adjacent to their establishment for outdoor seating, queuing, or shopping areas. The program applies to City parking lots and public right of ways managed by the City, offering much-needed flexibility for businesses as they navigated the challenges of reopening during the pandemic.

Place Based Development

Activating Madras's downtown core is essential to the overall vitality of the community. With an upcoming brewery, there is an additional opportunity to attract visitors and businesses to the area. The

city and downtown association should explore ways to identify strengths and build strategies to leverage those assets. Whether that be a food cart pod near the brewery, more events near the Saturday market, or public space improvements around the downtown core to promote placemaking. By investing in the downtown and encouraging businesses to grow there, Madras can further strengthen its core and create a hub of activity that will benefit the entire community.

Makerspace: Madras could consider finding a space to create a collaborative workspace for local makers, entrepreneurs, and artists to share tools and resources, receive training, and showcase their work. It could also provide an opportunity to promote Madras as a hub for creativity and innovation, attracting visitors and investors to the area. Additionally, a makerspace could support the local economy by supporting the growth of small businesses and facilitating the development of new products and services.

Bend DIYcave: Located in Bend, Oregon's 9th Street Village, DIYcave is a makerspace that offers industrial studio space and equipment, classes, and events to bolster small creative businesses in the area. With over 12,000 square feet of space, the DIYcave provides members with access to a full woodshop, metal shop, welding station, electronics lab, 3D printers, and more. The makerspace has also partnered with local businesses and organizations to offer specialized workshops and training programs and has become a hub for local small businesses.

3. Financing Opportunities

The primary request from the business community is for additional access to capital. Entrepreneurs often face considerable challenges in securing funding through traditional avenues, like bank loans, and often turn to credit cards, which can leave themselves and their businesses in difficult positions. Nontraditional financing programs, such as microloans, forgivable loans, and individual development accounts can allow local businesses to better manage cash flow, invest in inventory, or pursue expansion opportunities. In addition, these programs can allow businesses to build the skills and evidence needed to tap into formal financing tools.

Microloans: Microloans are small, short-term loans that are typically less than \$50,000, with many under \$10,000. Beneficiaries often include minority and women entrepreneurs, businesses operating in rural areas, and firms in industries that are often overlooked by traditional lenders. Microloans can be used for various business expenses such as inventory, supplies, furniture, fixtures, machinery, or equipment. In addition to financial support, many microloan programs offer valuable training and consultation to ensure the sustainability of the borrower's business.

Mid-Columbia Economic Development District (MCEDD): MCEDD is a five-county economic development organization across Oregon and Washington. MCEDD offers a microloan lending program for loans up to \$40,000, available on one- to five-year terms. This program is separate from MCEDD's larger business loan program, with greater flexibility and fewer barriers to access for entrepreneurs. Interest rates are generally between 8% and 12%, with performance incentives available to lower rates during the loan term. While some collateral is required, the program does not require full collateralization.

Pendleton Urban Renewal: The City of Pendleton offers a few financing options for entrepreneurs in its Urban Renewal District. The City offers grants to help restore existing buildings, from the façade, to the upper floors, to entire restoration of a historic building. The City also offers a "Fresh Start" grant and demolition grant that helps fund and support new construction in the City. These grants are meant to cover 25% to 40% of a business's expenses on these types of projects. Pendleton also offers a Jump Start loan to help entrepreneurs repurpose a commercial space for a new or expanding business or purchase inventory or equipment.

The Dalles Urban Renewal: The Dalles Urban Renewal Agency provides a one-time grant for professional architectural and engineering design services for restoration meeting historically compatible requirements. To complete the restoration work, the city offers no-interest loans. The city also offers no-interest loans for redevelopment of unused and underused land and buildings for business, civic, residential, cultural, and tourist-related projects within the Urban Renewal District.

Forgivable Loans: Often provided by local government entities or economic development organizations as an alternative to grants, forgivable loans (or "conditional grants") loans are usually conditionally forgiven if the small business owner meets specific performance targets. These may include creating a certain number of jobs within a community, investing in local infrastructure, or maintaining business operations in underprivileged or underdeveloped areas for a predetermined period. This method of funding can alleviate financial burden on small businesses, allowing them to focus on growth and expansion. However, if the small business does not fulfill the agreed-upon conditions, the loan must typically be repaid, often with interest.

Individual Development Accounts (IDAs): IDAs are saving accounts designed to support qualifying lower-income individuals towards either small-business development, higher-education, or homeownership. With varying eligibility requirements around income and use of funds, each IDA program operates a bit differently. However, a major benefit of these IDAs is the matching ratio, where the savings added to the account by participants are matched by the program after one reaches their goal. For every dollar deposited, IDAs programs will match between \$1-\$5.

Mercy Corps Northwest: Mercy Corps Northwest’s IDA program has a 5:1 matching ratio. As part of their small business grant program, grantees are required to save up to \$1,200 within a six to 18-month timeframe. These savings are then matched by \$6,000 in grant funds by Mercy Corps for a total of \$7,200 for their business. While Mercy Corps has modified their program to only offer new IDAs to existing participants within their partnership programs, their program has been able to provide over \$4 million in grant funds to support local entrepreneurs in growing their own personal assets and strengthening the economic strength of their families and greater community.

Micro Enterprise Services of Oregon (MESO): MESO also has a 5:1 matching IDA program for local BIPOC entrepreneurs seeking to start a business. With the mission to “improve the economic opportunities of underserved individuals through empowerment, education and entrepreneurship for the benefit of the greater community,” their IDAs are funded through Oregon IDA 75% Tax Credit Program, and/or federal funds. MESO’s IDA program paired with their wide array of additional services, including business planning and advising, classes, networking, and mentorship, help entrepreneurs reach their financial goals faster.

These are just two examples IDA programs within Oregon. To learn more about the additional IDAs, the Oregon IDA Initiative has a further list of IDA programs.

Conclusion

Madras presents an exceptional opportunity to establish a dynamic and accessible small business community that sets it apart from other Eastern Oregon communities. Boasting reasonable rents and a diverse population, the city possesses the essential assets for success. To fully leverage these advantages, a series of minor initiatives should be implemented over the next few years. Further nurturing the fertile environment for small businesses is key. The recommended strategies outlined above are well within the city's capacity and will significantly bolster support for its small business community. It is crucial to collaborate with local partners to ensure prioritization and effective resource promotion. By doing so, Madras has the potential to become a state-wide icon, exemplifying a unique, thriving small business ecosystem for others to emulate.

Appendix A. Service Provider Interview Summary

Introduction

ECONorthwest conducted interviews to help the City of Madras understand how to best support small and emerging traded sector business retention, recruitment and expansion in collaboration with other partners.

As part of this process, ECONorthwest conducted interviews to gain insights useful to evaluating different policy changes and informing policy or program development.

Key Findings

Key Finding 1: Madras is well located in Oregon to grow and attract

- Madras is in a prime location to attract and leverage outdoor recreation and existing lifestyle amenities to encourage relocation of business, workers and/or increase visitors.
- Nearby cities include Bend, Redmond, and Prineville. These cities can **act as competitors** in attracting businesses, **but also as collaborators** in creating a regional hub for investment.
- As a smaller and more rural city, Madras **does not have the same incentives** as its neighbors. Businesses are currently more attracted to Bend, Redmond, and Prineville. Bend is generally technology-heavy, and Prineville has started several data center projects. However, pillar businesses could be drawn into Madras, and these sectors could expand into Madras if demand is high and further build out the ecosystem.
- Madras' **favorable geographic position** gives it growth potential. The Madras Municipal Airport is an underutilized resource that is currently mainly used by the US Forest Service and private flights. It should be leveraged by the traded sector.
- Madras is the **first stop into Central Oregon** from the Washington border, Portland, and the Warm Springs Indian Reservation. It should leverage this locational nexus.
- The surrounding area is **agriculturally driven**, and it could be difficult to transition that land to different uses. However, the availability of land can be used for low-cost housing and to potentially build industrial parks.

Key Finding 2: Madras has promising opportunities and active industries already

- Madras has a comparative advantage in the **food and beverage industry**. Local food is popular and there has been light interest in breweries and pubs. This interest can kick off a value-added food and beverage manufacturing business.
- Madras could leverage their existing agricultural connections to form producer co-operatives or local food initiatives. However, water shortages are a threat to agriculture so Madras should consider expanding into other industries.
- **Locally active companies** include Daimler, Keith Manufacturing, Bright Wood, Central Oregon Seeds, Albina Fuel, and the rock and aggregate industry.

- In the month of June, SBDC assisted six Jefferson County businesses in the following industries: heavy equipment, counseling, contracting, auto repair, and home-based childcare.

Key Finding 3: Traded sectors need an expanded audience to succeed

- Can do both – but need to develop supporting resources
- Need to develop a robust ecosystem with the resources for businesses to grow. Small businesses can't grow in a vacuum – they need loans and grants. Very few loans and programs focus on the non-traded sector, so growth in this area needs added support.
- Events like “**made in**” tours can help publicize business offerings – there were 48 events throughout the county.
- Service-based businesses (e.g., restaurants and small-scale food manufacturers) have the highest potential to grow into the traded sector in Madras. However, not all businesses want to make the leap.

Key Finding 4: Address physical space needs and vacancies

- Downtown Madras has a lot of vacancies. **Businesses that can go remote have shifted** away from the city. Bend, the #3 city for remote work in the US, has attracted some. Additionally, some of Madras' commercial properties are owned outright and can wait longer for the best business or highest price to come around.
- Madras should **prioritize filling vacancies**. The city needs to understand which industries still rely on brick-and-mortar stores. They could encourage fill by offering short-term low leases with a scheduled rate increase. Incubators and shared spaces have had mixed success but should be considered as well.

Key Finding 5: Small businesses need an advocacy partner

- Madras lacks a **dedicated small business advocacy partner**. The city's small size means such dedicated services are not market efficient. Economic Development for Central Oregon (EDCO) is the major advisory agency in Central Oregon but has not had a presence in Jefferson County for the past three years. Someone could fill this position to offer support to Madras, Culver, Metolius, and Warm Springs.
- Cohort model for mentorship and small biz development – a local nonprofit could be helping to organize and fund (Bean Foundation)
- If the Madras government cannot accommodate a full-time advisor, a suggested strategy includes a mobile “**entrepreneurship bus**” which spends one day monthly in each community and has different business resources that business owners could discuss.
- **Economic development support** should include:
 - Latino community outreach and advising
 - Site prospecting, including a build out of a property site locator/helper website
 - Manage enterprise zone
 - Market to and for companies
 - Partner with the community
 - Do outreach

- Connect with EDCO
- Manage ecosystem with lenders
- Real estate development – finding locations and making referrals
- Assist with bookkeeping, payroll, and banking
- Advise on capital access
- **SBDC** can assist business development in any industry except for marijuana. These businesses can be assisted by Craft3 or Micro Enterprise Services of Oregon (MESO).

Key Finding 6: Support and expand culturally diverse ventures

- **Madras is diverse.** Hispanic (34 percent) and Tribal (11 percent) populations make up a large and growing portion of the population, especially compared to state averages. This cultural diversity is a strength that needs to be accommodated for.
- Many of Madras’ businesses are **Latino-owned and need more advocacy.** Documents and websites should be available in Spanish to increase access. Meetings and materials should be culturally inclusive.
- Madras’ business advisory council **should represent the diversity of the community.** There is an opportunity to expand traded sector support for the Latino population and the Confederated Tribes of Warm Springs. Warm Springs has ventures in composite doors and a wood products plant that can be expanded.
- **Undocumented workers and business owners** cannot access loans and certain services due to their documentation status.

Key Finding 7: Small businesses need a city liaison

- The Madras city government should ensure policy and development code is **not a barrier to development.** They should be aware of the unintended implications of policy decisions such as permit fees.
- Madras needs an **ombudsperson** to liaise with businesses and the government. This person should be able to guide businesses through legal and administrative processes. This person should have a front-desk position that is easily accessible to the public.
- Madras has a large Spanish-speaking population. Documents and websites should be **available in Spanish** to ensure there is not an added burden on these Latinx-owned and operated businesses.

Exhibit 3 showcases the review of existing resources available to the business in Madras.

Exhibit 3. Existing Programs and Services Available to Small Business Owners in Madras

Existing Programs and Services Available to Small Business Owners in Madras		Need Addressed			
Organizations Providing Business Programs/Services	Type of Program/Service	Community	Communication	Workforce	Technical & Financial
SCORE Mentorship Network	Mentorship and Business		√		√
COCC-Small Business Development Center (SBDC)	Business Advising and Education		√	√	√
City of Madras	Small Business Grant Programs	√			√
Economic Development for Central Oregon (EDCO)	Business Resources				√
Central Oregon Intergovernmental Council (COIC)	Small Business Loans				√
Oregon State University Innovation Co-Lab	Business Coaching and Education			√	√
Opportunity Knocks	Peer Mentorship Program	√			√
WorkSource Oregon/ East Cascades Works	Recruitment and Workforce Training			√	
Business Oregon	Finance	√		√	√
Latino Community Association	Assistance to Spanish-Speaking	√	√		

In Exhibit 4 the recommendations for action based on the results of the two studies are summarized (as provided by the reports) based on the needs addressed.

Exhibit 4. Potential Programs and Services for Small Business Owners in Madras

Potential Programs and Services for Small Business Owners in Madras		Need Addressed			
New Business Programs/ Services	Type of Program/ Service	Communi ty	Communicati on	Workforce	Technic al & Financi al
Small Business Resource Guide	Local Business Resources	√	√		√
Small Business Marketplace	Online Marketplace	√			√
Housing Rehab & Small Business Grant Programs	Business Grants/ Financing/	√		√	√
One-on-one Business Assistance (Venture Catalyst)	Mentoring/ Education/ Capital Access	√	√		√

While the reports summarized information based on existing condition and provided pragmatic solutions, ECONorthwest identified opportunities for additional work:

- Explore informal ecosystem to securing business assistance information.
- Explore barriers to engaging traditional business assistance programs and approaches to overcome.
- Explore additional funding sources for innovative rural small business support