

# ENTREPRENEUR SOURCEBOOK

Get started on a dream.  
 Get some training.  
 Further your education.  
 Plan.  
 Find a mentor.  
 Get advice.  
 Start-up.  
 Network.  
 Connect.  
 Help your community.  
 Grow your business.  
**Empower yourself.**

SMALL BUSINESS CENTER  
**GRESHAM**  
 REDEVELOPMENT COMMISSION

# Let's begin your journey A Step-by-Step Guide to Starting Your Business

Before starting your business, it's critical you're prepared. Ask the tough questions. Determine your reasons and qualifications for going into business. Make sure you're ready. Check out local business resources, courses, workshops, seminars, and networking and use this checklist and resource guide to assist you through the process.



**STEP ONE: Ask Questions**  
 Assess your skills & experience.  
 Ask yourself questions like:

- Can you explain how your idea is feasible?
- What type of basic business skills do you have?
- How have you prepared for the time, financial & emotional commitment to start and run a business?
- What support structure or mentor can you rely on to provide guidance and advice?
- What is your comfort level with taking risks and being flexible, creative and persuasive?
- How long are you willing/able to forego a paycheck while the business is getting up and running?

**Resources:**

- Small Business Administration (SBA)
- SCORE



**STEP TWO: Research & Planning**  
 Start by determining if your business must solve a problem, fulfill a need or offer something the market wants by:

- Identifying market need/competition.
- Researching the industry.
- Researching your target market.
- Building a marketing strategy.

Then, begin to define:

- How your business will serve the target market and meet their need.
- What differentiates your business.
- The best structure for your business.
- How you will manage the business.
- How you will fund the business.
- Business name and a short "elevator pitch" that defines the goal of your business and its unique proposition in a quick and relatable way.

**Resources:**

- MHCC Small Business Development Center (SBDC)
- State of Oregon Business Xpress



**STEP THREE: Register Business & Tax Filings**  
 Check the State of Oregon Business Registry database for business name availability and registration. Then, consider what federal, state and local taxes or filings your business may be subject to including:

**Resources:**

- Business Identification Number (BIN) – If you will be hiring employees, you'll need this for State payroll taxes.
- Employer Identification Number (EIN) – Most businesses will need this for federal income tax purposes.
- Multnomah County Business Tax – Administered by the City of Portland, even if your business is within the city of Gresham.

**Resources:**

- Oregon Secretary of State - Business Registry/BIN
- Oregon Department of Revenue - Taxes
- IRS (Portland Office) – EIN/Taxes
- City of Portland Revenue Bureau



**STEP FOUR: Plan Your Finances**  
 Assess your seed money, one-time costs and variable or fixed costs including:

**Personal finances:** Assets & liabilities – cash on hand, savings, investment.

**Start-up capital:** initial inventory, equipment, real estate lease/purchase, permits, licenses, marketing, etc.

**Operations:** Fixed/variable operating expenses, projected sales forecast, cash receipts & disbursements.

**Understand:** Income, statement balance sheet, cash flow statement.

**Financial tools & templates:**

- Small Business Administration (SBA)
- MHCC Small Business Development Center (SBDC)
- SCORE



**STEP FIVE: Set Up Record Keeping & Insurance**  
 You may wish to attend technical training and/or hire a professional to help keep your books. Then, choose an accounting system in order to create and manage your budget, set your rates, conduct business, and file your taxes. Determine and apply for insurance applicable to your business/industry including health, worker's comp, unemployment, and disability insurance.

**Resources:**

- MHCC Small Business Development Center (SBDC)
- OregonHealthCare.gov



**STEP SIX: Obtain Financing**  
 There are many ways to finance a business including: owner equity, crowdfunding, loans, grants, etc. Be sure to determine your level of need and associated risk from your financial assessment given each type of financing. The SBA doesn't provide direct loans so work with a service provider to help determine what options are available for your business.

**Resources:**

- MESO
- Craft 3
- Oregon IDA

Please refer to the resource page on the back of this guide for a comprehensive list of local services.

This resource is meant to act as a general guide to help you get started with your business. Additional information, resources, or steps may be required.



**STEP SEVEN: Determine Licenses & Permits**  
 Research city, county, and state licenses, permits, timelines and other agency requirements. A business license is required to conduct business in the city of Gresham. Other building permits may be required depending on business type and location.

**Resources:**

- City of Gresham Small Business Center (SBC)
- Multnomah County Food/Restaurant (Food Handlers/Plan Review)
- Oregon Department of Agriculture
- Oregon Liquor Control Commission



**STEP EIGHT: Find Your Location**  
 If available, it can be beneficial to work with a commercial real estate broker to find available options. It may be helpful to have a lawyer, mentor, or advisor look over contracts to help you consider your obligations. Be sure to determine the types of permits you will need before signing a lease. Gresham's Small Business Center can help with finding a location and determining what permits are necessary pre-lease.

**Resources:**

- Gresham Small Business Center
- Lewis & Clark Small Business Legal Clinic (SBLC)
- MHCC Small Business Development Center (SBDC)



**STEP NINE: Sign Your Lease & Obtain Permits**  
 Once you are aware of agency permit and review requirements, sign your lease. Contact any applicable agencies for submittal of permits before moving forward with construction/remodeling. Consider that you may need to hire contractors and design professionals – be sure to confirm Gresham's Small Business Center can help navigate the City's application and permit-review process.

**Resources:**

- City of Gresham Small Business Center (SBC)
- Multnomah County Food/Restaurant (Food Handlers/Plan Review)
- Oregon Department of Agriculture
- Oregon Liquor Control Commission
- Oregon Construction Contractors Board (License search)



**STEP TEN: Pre-Opening & Beyond**  
 If you are hiring employees, be sure to set up tax withholding, verify eligibility, register with Oregon's New Hire Reporting Program, and post required notices. For help with finding and hiring employees, contact the resources listed below.

- Post your certificate of occupancy and licenses. Keep your business skills sharp. Stay engaged with your customer marketing strategy. Refer to and update your business plan as needed.

**Resources:**

- Oregon.gov/BOLI
- OSHA.gov
- Worksource Oregon
- Employerportal.oregonchildsupport.gov (new hire registration)
- MHCC Small Business Development Center (SBDC)
- Chambers of Commerce

See something wrong or missing? If a business resource is missing or has the wrong information listed, we want to know!

Email us at  
 CommunityEngagement@GreshamOregon.gov



IN PARTNERSHIP WITH:  
**CITY OF GRESHAM**  
**SMALL BUSINESS CENTER**  
 503-618-2640  
 SmallBusiness@GreshamOregon.gov  
 GreshamOregon.gov/Business-Services/Small-Business-Center

The Small Business Center offers the tools you need to start, expand, or move your business to Gresham.

**GRESHAM**  
 REDEVELOPMENT COMMISSION

503-618-2473  
 UrbanRenewal@GreshamOregon.gov  
 GreshamOregon.gov/Urban-Renewal

Urban renewal is a public funding mechanism for capital projects and programs that stimulate private investment, create jobs, and revitalize the condition of the community.



# Entrepreneur Resource Page

CORE SERVICES	Access to Cap/Financing	Education/Training	Technical Assistance	Networking/Advocacy	Mentoring
START-UP	●	●	●	●	●
	●	●	●	●	●
START-UP/EXISTING	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
EXISTING	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
ANY STAGE	●	●	●	●	●
	●	●	●	●	●
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	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
GOVERNMENT AND CHAMBERS (ANY STAGE)	●	●	●	●	●
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RESOURCE	CONTACTS	PROGRAM AND SERVICES	WEB ADDRESSES
<b>Native American Youth &amp; Family Services (NAYA)</b> 5135 NE Columbia Boulevard, Portland, OR 97218	microenterprise@nayapdx.org 503-288-8177	Inclusive culturally-specific programming and services for Native Americans from infant to elder. A holistic set of wraparound services designed to create stability in the lives of our youth and families.	nayapdx.org
<b>APANO</b> 8188 SE Division St Portland OR 97206 <i>by appointment only</i>	info@apano.org	APANO offers culturally competent small business advice and technical support from the start-up stage to stabilize or scale a business, build power, and advance equity in the Asian and Pacific Islander communities.	apano.org/our-work/ small-business#resources
<b>Craft3</b>	888-231-2170	Craft3 specializes in working with borrowers unable to qualify for bank financing.	craft3.org
<b>East County Business Bridge</b> 18445 E Burnside St. Portland, OR 97233	info@business-bridge.org 971-438-7744	East County Business Bridge offers monthly practical & engaging roundtable discussions on the 3rd Thursday of each month. We explore business skills and share different areas of expertise. Check out our Instagram @ecbb_rcdc to learn more, and to register for upcoming sessions.	business-bridge.org
<b>Lewis &amp; Clark Law School Small Business Legal Clinic (SBLC)</b> 333 SW 5th Ave. #400 Portland, Oregon 97204	sblic@lclark.edu 503-768-6940	Lewis & Clark Law School's Small Business Legal Clinic (SBLC) provides transactional legal services to low-income small and emerging businesses throughout Oregon.	law.lclark.edu/centers/ small_business_legal_clinic
<b>MESO</b> 123 E Powell Blvd. #300, Gresham 97030 <i>by appointment only</i>	mesointake@mesopdx.org 503-841-3351	MESO offers a wide range of services, including business classes, free 1-on-1 business advising, tailored growth planning, access to capital, credit building, and connections to local resources.	mesopdx.org
<b>Oregon IDA Initiative</b> <i>online resources only</i>	ida@neighborhoodpartnerships.org 503-226-3001	IDAs are matched savings account, where the money you save is multiplied by IDA match money to help you achieve a goal you have set. IDAs are offered by many different community organizations across Oregon.	oregonidainitiative.org
<b>Rockwood CDC</b> 4233 SE 182nd Ave #367 Gresham, OR 97030 <i>by appointment only</i>	info@rockwoodcdc.org 503-847-9163	Stimulating entrepreneurship in Rockwood and East Multnomah County by building bridges of connection. Our programs create access to training, support, and resources for entrepreneurs.	rockwoodcdc.org
<b>Gresham Green Business Program</b> 1333 NW Eastman Parkway Gresham, OR 97030	GreenBiz@GreshamOregon.gov 503-618-2525	Free onsite business environmental sustainability assistance. Connect with other sustainable businesses. Reduce your environmental footprint and save money. Meet your People, Planet and Prosperity goals. Be recognized for your efforts while advancing sustainable practices.	GreshamOregon.gov/GreenBiz
<b>Oregon Manufacturing Extension Partnership (OMEP)</b> 7650 SW Beveland Street, #170 Portland, OR 97223	info@omep.org 503-406-3770	Provides solutions for manufacturers in Oregon through consulting services focused on operational efficiency, business strategy, and workforce development. OMEP consultants work side-by-side companies offering expertise and support to help manufacturers achieve their goals.	omep.org
<b>Oregon MBDA Business Center</b> 4145 SW Watson Ave, #350, rm 327 Beaverton, OR 97005 <i>by appointment only</i>	ormbda@businessimpactnw.org 503-214-2837	Supporting established small businesses and MBEs in Oregon and SW Washington by providing free comprehensive business resources, access to capital, and procurement and contract services to drive business growth.	businessimpactnw.org/ oregon-mbda-business-center
<b>Worksource Portland Metro</b>	OED_DL_REGIONAL_BUSINESS_SERVICES_TEAM @employ.oregon.gov 503-257-4473	WorkSource Oregon provides free services to individuals and businesses, including talent placement, tailored recruitment, retention strategies, tax credits, hiring incentives, job fairs, and iMatchSkills support, fostering job growth, retention, and regional economic development.	worksourceoregon.org
<b>Xcelerate Women</b> 401 NE 19th Ave. Portland, OR	hello@xceleratewomen.org 503-454-6469	Supports women and gender expansive business owners throughout Oregon with personalized 1:1 business advising, peer mentorship support, and community building.	xceleratewomen.org
<b>Livelihood NW</b> PO Box 13775, Portland, OR 97213	hello@livelihoodnw.org 503-990-8255	Free and low cost business support throughout Oregon and SW Washington, in English and Spanish to businesses in all industries and stages of growth, prioritizing underserved populations. Home of the Oregon Women's Business Center.	livelihoodnw.org
<b>ONABEN - A Native American Business Network</b> 6441 SW Canyon Court #104 Portland, OR 97221	503-968-1500	A nonprofit, public-benefit organization created by Northwest tribes to increase the success of private businesses owned by Native Americans.	onaben.org
<b>Oregon Association of Minority Entrepreneurs (OAME)</b> 731 N Hayden Meadows Dr. Portland, OR 97217	oame@oame.org 503-249-7744	OAME's core of services include: technical Assistance/ business counseling, access to capital (SBA microloans), business incubation, marketing and networking.	oame.org
<b>Oregon Entrepreneurs Network (OEN)</b> 121 SW Salmon St. Suite 1440, Portland, OR 97205	info@oen.org 503-222-2270	OEN builds and strengthens Oregon and Southwest Washington's early-stage entrepreneurs through the provision of education, guidance, connections, and financial opportunities, to impel increasing economic impact throughout the region.	oen.org
<b>SCORE</b> 12600 SW Crescent Street #160, Beaverton, OR 97005	contactus@score.org 503-350-2005	SCORE mentoring is a free service offered to any aspiring or established owners of a U.S.-based business. Partnering with you one-on-one, SCORE mentors support your success by providing experienced advice, consulting on best practices, and educating you on small business topics.	score.org/portlandor
<b>Small Business Development Center (SBDC) at MHCC</b> 18633 SE Stark Street	oregonsbdc@mhcc.edu 503-491-7658	No-cost, one-to-one confidential assistance with business registration, licensing, business planning, financial projections, business loan packaging, credit review and counseling, permits, marketing, digital skills, business courses and workshops, and networking events.	oregonsbdc.org/center/Mt-Hood-SBDC
<b>Black American Chamber of Commerce</b> 121 SW Salmon Street #1010 Portland, Oregon 97204	Info@blackamericanchamber.org 503-564-8933	The Black American Chamber of Commerce provides: Culturally Specific Resource Navigation, resource referrals, Business coaching, advocacy and networking opportunities.	blackamericanchamber.org
<b>Business Oregon</b> 121 SW Salmon St. Portland, OR 97204	503-229-5625	Provides a portal for State of Oregon economic development policy information, technical assistance, and business/development financing.	oregon.gov/biz
<b>East Portland Chamber of Commerce</b> Online resources only	info@eastportlandchamber.com 503-788-8589	EPCC's mission is to provide a voice for business on the Eastside. We offer weekly educational and networking opportunities for small businesses and entrepreneurs to support growth and development. We hope to meet you soon!	eastportlandchamberof commerce.com
<b>Gresham Area Chamber of Commerce</b> 1005 N Main Ave #101, Gresham, OR 970300	gacc@greshamchamber.org 503-665-1131	The Chamber is the catalyst in the community to advocate, educate and collaborate for regional vitality and prosperity. All aspects of business support are offered for any size of business including nonprofits. The Chamber is responsible for the Visitor Center and marketing outreach to potential tourists.	greshamchamber.org
<b>Gresham Redevelopment Commission</b> 1333 NW Eastman Pkwy. Gresham, OR 97030	urbanrenewal@greshamoregon.gov 503-618-2473	Everything related to the Gresham and Rockwood urban renewal program, including providing technical assistance, grants and loans for storefront and business improvements.	GreshamOregon.gov/Urban-Renewal
<b>Gresham Small Business Center</b> 1333 NW Eastman Pkwy. Gresham, OR 97030	SmallBusiness@GreshamOregon.gov 503-618-2640	Provides guidance and resources, referrals, grant and funding sources, and assistance through the permitting and licensing process.	GreshamOregon.gov/Business-Services/ Small-Business-Center
<b>Hispanic Metropolitan Chamber</b> 1618 SW 1st Ave #250, Portland, OR 97201	info@hmccoregon.com 503-222-0280	The Hispanic Metropolitan Chamber is a nonprofit organization with a mission to support the Latino community through our three pillar programs: The Latino Leadership Program, The Scholarship & IDA Program, and The Small Business Development Program.	hmccoregon.com
<b>Historic Downtown Gresham Association (HDGA)</b> PO Box 2312 Gresham, OR 97030	info@historicdowntowngresham.org	Preserves and promotes the charm of Gresham's historic downtown. Through events, preservation efforts, and collaboration, it fosters community pride and economic vitality in this vibrant historic district.	historicdowntowngresham.org
<b>Multnomah County Health &amp; Inspections Licensing</b> Multnomah County Restaurant Plan Review and Licensing 847 NE 19th Ave, Suite 350 Portland, OR 97232	eh.front.office@multco.us 503-988-3400	Health inspections and licensing for restaurants, mobile units, food cart pods temporary food events, hotel/motels, and pools/spas. Provides food handler cards and respond to complaints at licensed facilities.	multco.us/health/ inspections-and-licensing
<b>Northwest Native Chamber</b> 6500 S Macadam Ave, Suite 175 Portland, OR 97239	support@nwncc.org 503-894-4525	NWNC is dedicated to working with all members of the community to transform the economic landscape for Native People in the Northwest.	nwncc.org
<b>Office of Small Business Assistance</b> 255 Capitol Street NE. Salem, OR 97310	OSBA@sos.oregon.gov 844-469-5512	We are an independent voice for small business that speaks from an objective point of view. We improve interactions between small business and government.	oregon.gov/smallbusiness
<b>Oregon Department of Revenue</b>	payroll.help.dor@dor.oregon.gov 503-945-8091	Assists with all questions involving payroll and tax obligations for small businesses employers.	oregon.gov/dor
<b>Oregon Liquor Control Commission</b> 9079 SE McLoughlin Blvd, Milwaukie, OR 97222	olcc.camp@oregon.gov 503-872-5000	Regulates and licenses the importation, manufacturing, distribution, or sale of alcohol and recreational marijuana.	oregon.gov/olcc
<b>Philippine American Chamber of Commerce (PACCO)</b> 2175 NW Raleigh St. Portland, OR 97210	wecare@pacco.org 503-308-8850	Funding, Technical Assistance, and events for underrepresented businesses.	pacco.org
<b>State of Oregon Business Xpress</b> Online resources only	503-986-0123	Provides information and assistance with State registrations, permits, licenses, financing, taxes, employers, relocation, and expanding. Commercial use, and food safety.	oregon.gov/business
<b>US Small Business Administration Portland District</b> 419 SW 11th Ave. #310 Portland, OR 97205	answerdesk@sba.gov 503-326-2682	Provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. Can also connect you to partner organizations, lenders, and other community groups that help small businesses succeed.	sba.gov/district/portland

## See something wrong or missing?

This Entrepreneur Resource Guide was developed by the City of Gresham to assist entrepreneurs at any stage of their business development. If a business resource is missing or has the wrong information listed, we want to know!

Email us at [CommunityEngagement@GreshamOregon.gov](mailto:CommunityEngagement@GreshamOregon.gov)