

# ENTREPRENEUR RESOURCE GUIDE

Get started on a dream!

Plan

Find a mentor

Get advice

Further your education

Get some training

Start-up

Network

Connect

Help your community

Grow your business

Empower yourself!

CITY OF

GRESHAM OREGON

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 SEVEN: Determine Licenses & Permits

Research city, county, & 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 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.



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.

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

Email us at  
SmallBusiness@GreshamOregon.gov  
@GreshamOregon.gov



# Entrepreneur Resource Guide

| CORE SERVICES                       | Access to Cap/Financing | Education/Training | Technical Assistance | Networking/Advocacy | Mentoring |
|-------------------------------------|-------------------------|--------------------|----------------------|---------------------|-----------|
| START-UP/EXISTING                   | ●                       | ●                  | ●                    | ●                   | ●         |
|                                     | ●                       |                    |                      |                     |           |
|                                     |                         |                    | ●                    |                     |           |
|                                     | ●                       | ●                  | ●                    | ●                   | ●         |
|                                     | ●                       | ●                  | ●                    | ●                   | ●         |
| EXISTING                            |                         | ●                  | ●                    | ●                   | ●         |
|                                     | ●                       | ●                  | ●                    | ●                   | ●         |
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|                                     |                         | ●                  | ●                    |                     |           |
|                                     |                         | ●                  | ●                    | ●                   | ●         |
| ANY STAGE                           | ●                       | ●                  | ●                    | ●                   | ●         |
|                                     | ●                       | ●                  | ●                    | ●                   | ●         |
|                                     |                         | ●                  | ●                    | ●                   | ●         |
|                                     | ●                       | ●                  | ●                    | ●                   | ●         |
|                                     | ●                       | ●                  | ●                    | ●                   | ●         |
|                                     |                         |                    | ●                    |                     | ●         |
|                                     | ●                       | ●                  | ●                    | ●                   | ●         |
|                                     |                         | ●                  | ●                    |                     |           |
| GOVERNMENT AND CHAMBERS (ANY STAGE) | ○                       | ○                  | ○                    | ○                   | ○         |
|                                     | ○                       | ○                  | ○                    | ○                   | ○         |
|                                     |                         |                    | ○                    | ○                   | ○         |
|                                     | ○                       |                    | ○                    | ○                   | ○         |
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|                                     | ○                       | ○                  | ○                    | ○                   | ○         |
|                                     |                         |                    | ○                    | ○                   | ○         |
|                                     | ○                       | ○                  | ○                    | ○                   | ○         |

| RESOURCE   | CONTACTS   | PROGRAM AND SERVICES   | WEB ADDRESSES   |
|--|--|--|---|
| <b>APANO</b><br>8188 SE Division St., Portland OR 97206<br><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 American communities.   | apano.org/our-work/small-business#resources               |
| <b>Craft3</b><br>60 NE 6th Ave. #400, Portland, OR 97232   | 888-231-2170   | Craft3 specializes in working with borrowers unable to qualify for bank financing.   | craft3.org  |
| <b>Lewis &amp; Clark Law School Small Business Legal Clinic (SBLC)</b><br>333 SW 5th Ave. #400, Portland, Oregon 97204   | sblc@lclark.edu<br>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><br>123 E Powell Blvd. #300, Gresham 97030<br><i>by appointment only</i>  | mesointake@mesopdx.org<br>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>Native American Youth &amp; Family Services (NAYA)</b><br>5135 NE Columbia Blvd., Portland, OR 97218  | info@nayapdx.org<br>503-288-8177   | NAYA is a regional center for Native resilience and self-determination. We wrap community in culturally specific programs, steward generational impacts, amplify community victories, and share a culture of reciprocity.  | nayapdx.org   |
| <b>Oregon IDA Initiative</b><br><i>online resources only</i>   | ida@neighborhoodpartnerships.org<br>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>Built Oregon</b><br>1355 NW Everett St. #100, Portland, OR 97209  | hello@builtoregon.com  | A nonprofit focused on helping Oregon-based consumer brands grow and scale through resources and support for the retail journey. Free and confidential services.   | builtoregon.com   |
| <b>Gresham Green Business Program</b><br>1333 NW Eastman Pkwy., Gresham, OR 97030  | GreenBiz@GreshamOregon.gov<br>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><br>7650 SW Beveland St. #170, Portland, OR 97223  | info@omep.org<br>505-406-3770  | 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><br>4145 SW Watson Ave. #350, rm 327<br>Beaverton, OR 97005<br><i>by appointment only</i>                                      | ormbda@businessimpactnw.org<br>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><br>8633 SE Stark St. #201, Portland OR 97233  | OED_DL_REGIONAL_BUSINESS_SERVICES_TEAM@employ.oregon.gov<br>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><br>401 NE 19th Ave. Portland, OR  | hello@xceleratewomen.org<br>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>Business Impact NW</b>  | coaching@businessimpactnw.org<br>503-342-1032                            | We are a nonprofit CDFI providing coaching, classes, free coaching, and access to capital to community small businesses in Oregon, Washington, Idaho & Alaska, serving entrepreneurs at every stage of their business growth.  | businessimpactnw.org                                      |
| <b>Livelihood NW</b><br>PO Box 13775, Portland, OR 97213   | hello@livelihoodnw.org<br>503-990-8255                                   | Free and low cost business support across Oregon and SW Washington, in English and Spanish. One-on-one advising, workshops, peer connections, and growth cohorts for businesses in all industries and stages. Home of the Oregon Women's Business Center at Livelihood NW.   | livelihoodnw.org  |
| <b>Metro Region Innovation Hub</b><br>2130 SW 5th Ave., Portland, OR 97201   | hello@portlandmetrohub.org   | The Metro Region Innovation Hub connects entrepreneurs to organizations, resources, and opportunities you need to move your business forward.  | portlandmetrohub.org                                      |
| <b>ONABEN - A Native American Business Network</b><br>6441 SW Canyon Ct. #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><br>130 N Kilpatrick St. #17408, Portland, OR 97217  | oame@oame.org<br>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><br>121 SW Salmon St. #1440, Portland, OR 97205   | info@oen.org<br>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><br>12600 SW Crescent St. #160, Beaverton, OR 97005  | contactus@score.org<br>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><br>18633 SE Stark St.  | oregonsbdc@mhcc.edu<br>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>Workforce and Economic Research Division</b>  | heidi.l.galloway@employ.oregon.gov<br>503-779-7127                       | The Oregon Employment Department's Workforce and Economic Research Division provides labor market and economic data to Oregon businesses. The division works to make this information accessible, clear, and useful so employers and other customers can apply it to support informed economic decisions.          | qualityinfo.org   |
| <b>Black American Chamber of Commerce</b><br>121 SW Salmon St. #1010, Portland, Oregon 97204   | Info@blackamericanchamber.org<br>503-564-8933                            | The Black American Chamber of Commerce provides: weekly business networking events, community-building events, and scholarship opportunities. Our team is committed to fostering local business growth and community prosperity.   | blackamericanchamber.org                                  |
| <b>Business Oregon</b><br>121 SW Salmon St., Portland, OR 97204  | 503-229-5625   | Business Oregon, the state's economic development agency, provides information, technical assistance and programs to help small businesses grow and Oregon communities prosper. The agency website includes a full list of programs administered by Business Oregon.   | oregon.gov/biz  |
| <b>East Portland Chamber of Commerce</b><br>Online resources only  | info@eastportlandchamber.com<br>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!  | eastportlandchamberofcommerce.com                         |
| <b>Gresham Area Chamber of Commerce</b><br>1005 N Main Ave. #101, Gresham, OR 970300   | gacc@greshamchamber.org<br>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><br>1333 NW Eastman Pkwy. Gresham, OR 97030   | urbanrenewal@greshamoregon.gov<br>503-618-2473                           | Supports everything related to Gresham's urban renewal programs, including providing grants and loans for storefront and business improvements.  | GreshamOregon.gov/Urban-Renewal                           |
| <b>Gresham Small Business Center</b><br>1333 NW Eastman Pkwy., Gresham, OR 97030   | SmallBusiness@GreshamOregon.gov<br>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><br>1618 SW 1st Ave. #250, Portland, OR 97201  | info@hmccoregon.com<br>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.  | hispanicmetrochamber.org                                  |
| <b>Historic Downtown Gresham Association (HDGA)</b><br>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><br>Multnomah County Restaurant Plan Review and Licensing<br>847 NE 19th Ave. #350, Portland, OR 97232 | eh.front.office@multco.us<br>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><br>6500 S Macadam Ave. #175, Portland, OR 97239  | support@nwncc.org<br>503-894-4525  | Business development services supporting Native and diverse entrepreneurs through training, technical assistance, networking, and access to capital, with a focus on culturally responsive support and community-driven economic growth.   | nwncc.org   |
| <b>Office of Small Business Assistance</b><br>255 Capitol St. NE, Salem, OR 97310  | OSBA@sos.oregon.gov<br>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<br>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><br>9079 SE McLoughlin Blvd., Milwaukie, OR 97222   | olcc.camp@oregon.gov<br>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><br>510 SW 3rd Ave #210, Portland, OR 97204  | wecare@pacco.org<br>503-308-8850   | Technical assistance and resource navigation support for small businesses.   | pacco.org   |
| <b>State of Oregon Business Xpress</b><br>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><br>419 SW 11th Ave. #310, Portland, OR 97205   | answerdesk@sba.gov<br>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 [SmallBusiness@GreshamOregon.gov](mailto:SmallBusiness@GreshamOregon.gov)