

# ENTREPRENEUR GUIDE

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

CITY OF  
**GRESHAM**  
OREGON

# 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



# 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
<p><b>Native American Youth &amp; Family Services (NAYA)</b> 5135 NE Columbia Boulevard, Portland, OR 97218</p> <p><b>Oregon IDA Initiative</b> Online resources</p>	<p>frontoffice@nayapdx.org 503-288-8177</p> <p>ida@neighborhoodpartnerships.org 503-226-3001</p>	<p>Inclusive culturally-specific programming and services for Native Americans from infant to elder.</p> <p>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.</p>	<p>nayapdx.org</p> <p>oregonidainitiative.org</p>
<p><b>MESO</b> 123 E Powell Blvd. #300, Gresham 97030</p> <p><b>Rockwood CDC</b> 4233 SE 182nd Ave #367 Gresham, OR 97030</p> <p><b>Our Just Future (formerly Human Solutions)</b> 124 NE 181st Ave. Portland, OR 97233</p> <p><b>East County Business Bridge</b> 18445 E Burnside St. Portland, OR 97233</p> <p><b>Lewis &amp; Clark Law School Small Business Legal Clinic (SBLC)</b> 333 SW 5th Ave. #400 Portland, Oregon 97204</p> <p><b>Craft3</b> 160 NE 6th Ave #400, Portland, OR 97232</p>	<p>mesointake@mesopdx.org 971-269-2670</p> <p>info@rockwoodcdc.org 503-847-9163</p> <p>info@ourjustfuture.org 503-488-0200</p> <p>info@business-bridge.org 971-438-7744</p> <p>sblc@lclark.edu 503-768-6940</p> <p>888-231-2170</p>	<p>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.</p> <p>Stimulating entrepreneurship in Rockwood and East Multnomah County by building bridges of connection. Our programs create access to training, support, and resources for entrepreneurs.</p> <p>Develops affordable rental housing and provides comprehensive resident services.</p> <p>Help underserved entrepreneurs in East Multnomah County establish and grow small businesses by providing them with access to training, capital, mentorship, and government programs.</p> <p>Lewis &amp; Clark Law School's Small Business Legal Clinic (SBLC) provides transactional legal services to low-income small and emerging businesses throughout Oregon.</p> <p>Craft3 specializes in working with borrowers unable to qualify for bank financing.</p>	<p>mesopdx.org</p> <p>rockwoodcdc.org</p> <p>ourjustfuture.org</p> <p>business-bridge.org</p> <p>law.lclark.edu/centers/small_business_legal_clinic</p> <p>craft3.org</p>
<p><b>Gresham Green Business Program</b> 1333 NW Eastman Parkway Gresham, OR 97030</p> <p><b>Worksource Portland Metro</b> 18633 SE Stark St. #201</p> <p><b>Oregon Manufacturing Extension Partnership (OMEP)</b> 7650 SW Beveland Street, #170 Portland, OR 97223</p> <p><b>Oregon MBDA Business Center (Business Impact NW)</b> 4145 SW Watson Ave, #350, rm 327 Beaverton, OR 97005</p>	<p>GreenBiz@GreshamOregon.gov 503-618-2525</p> <p>skillsteam@mhcc.edu 503-669-7112</p> <p>jagnor@omep.org 505-406-3770</p> <p>ormbda@businessimpactnw.org 503-214-2837</p>	<p>Free onsite business environmental sustainability assistance. Connect with other sustainable businesses. Reduce your environmental footprint and save money.</p> <p>Career coaching/advising, job search assistance, on-the-job training connections, training support/scholarships, and ESL support.</p> <p>Provides interested businesses with no-charge, no-obligation on-site assessment for appropriate services.</p> <p>Providing long and short-term assistance to existing MBEs in Oregon &amp; SW Washington with a goal to increase revenue and gain access to government contracts.</p>	<p>GreshamOregon.gov/GreenBiz</p> <p>www2.worksourceportlandmetro.org/Locations_East.aspx</p> <p>omep.org</p> <p>businessimpactnw.org/oregon-minority-business-development-agency</p>
<p><b>Livelihood NW/Ascend Oregon</b> 1825 SW Broadway Portland, Or 97201</p> <p><b>Xcelerate Women</b> 401 NE 19th Ave. Portland, OR</p> <p><b>Oregon Entrepreneurs Network (OEN)</b> 309 SW 6th Ave. #212 Portland, OR 97204</p> <p><b>SCORE</b> 12600 SW Crescent Street #160, Beaverton, OR 97005</p> <p><b>Portland State Business Mentorship Program</b> 1825 SW Broadway Portland, Or 97201</p> <p><b>Oregon Association of Minority Entrepreneurs (OAME)</b> 731 N Hayden Meadows Dr. Portland, OR 97217</p> <p><b>ONABEN - A Native American Business Network</b> 6441 SW Canyon Court #104 Portland, OR 97221</p> <p><b>Small Business Development Center - PCC</b> 1626 SE Water Ave, Portland, OR 97214</p> <p><b>Small Business Development Center (SBDC) at MHCC</b> 18633 SE Stark Street</p>	<p>hello@livelihoodnw.org 503-725-3000</p> <p>hello@xceleratewomen.org 503-454-6469</p> <p>info@oen.org 503-222-2270</p> <p>contactus@score.org 503-350-2005</p> <p>503-725-3000</p> <p>oame@oame.org 503-725-3000</p> <p>503-968-1500</p> <p>sbdc@pcc.edu 971-722-5080</p> <p>oregonsbdc@mhcc.edu 503-491-7658</p>	<p>Marketing assistance, human resources, management practice, business operation, accounting, loan readiness, and business networking opportunities.</p> <p>Supports women and gender-expansive business owners with advising, peer mentorship, workshops, and community events.</p> <p>Provides educational programs, networking and access to funding. Provides significant mentoring.</p> <p>Free business mentoring to help start and grow your business.</p> <p>Marketing assistance, human resources, management practice, business operation, accounting, loan readiness, and business networking opportunities.</p> <p>OAME's core of services include: technical Assistance/ business counseling, access to capital (SBA microloans), business incubation, marketing and networking.</p> <p>A nonprofit, public-benefit organization created by Northwest tribes to increase the success of private businesses owned by Native Americans.</p> <p>Start-up and existing businesses including domestic and traded sector.</p> <p>Delivers no-cost, one-on-one, confidential advising and low-cost training to entrepreneurs. Provides technical assistance to help plan every stage of a business from startup, expansion and exit strategy.</p>	<p>livelihoodnw.org/ascend-oregon</p> <p>xceleratewomen.org</p> <p>oen.org</p> <p>score.org/portlandor</p> <p>pdx.edu/entrepreneurship/mentorship</p> <p>oame.org</p> <p>onaben.org</p> <p>pcc.edu/professional/small-business</p> <p>oregonsbdc.org/center/Mt-Hood-SBDC</p>
<p><b>Gresham Small Business Center</b> 1333 NW Eastman Pkwy. Gresham, OR 97030</p> <p><b>Gresham Redevelopment Commission</b> 1333 NW Eastman Pkwy. Gresham, OR 97030</p> <p><b>US Small Business Administration (SBA)</b> 419 SW 11th Ave. #310 Portland, OR 97205</p> <p><b>Gresham Area Chamber of Commerce</b> 1005 N Main Ave UNIT 101, Gresham, OR 970300</p> <p><b>Hispanic Metropolitan Chamber</b> 1618 SW 1st Ave #250, Portland, OR 97201</p> <p><b>East Portland Chamber of Commerce</b> Online resources only</p> <p><b>Black American Chamber of Commerce</b> 121 SW Salmon Street #1010 Portland, Oregon 97204</p> <p><b>Philippine American Chamber of Commerce (PACCO)</b> 2175 NW Raleigh St. Portland, OR 97210</p> <p><b>Northwest Native Chamber</b> 4445 SW Barbur Blvd. #105, Portland, OR 97239</p> <p><b>Historic Downtown Gresham Association (HDGA)</b> PO Box 2312 Gresham, OR 97030</p> <p><b>Oregon Liquor Control Commission</b> 9079 SE McLoughlin Blvd, Milwaukie, OR 97222</p> <p><b>Multnomah County Health &amp; Inspections Licensing</b> 847 NE 19th Ave. #350 Portland, OR</p> <p><b>State of Oregon Business Xpress</b> Online resources only</p> <p><b>Oregon Department of Revenue</b></p> <p><b>Office of Small Business Assistance</b> 255 Capitol Street NE. Salem, OR 97310</p> <p><b>Business Oregon</b> 121 SW Salmon St. Portland, OR 97204</p>	<p>SmallBusiness@GreshamOregon.gov 503-618-2640</p> <p>urbanrenewal@greshamoregon.gov 503-618-2473</p> <p>answerdesk@sba.gov 503-326-2682</p> <p>gacc@greshamchamber.org 503-665-1131</p> <p>info@hmccoregon.com 503-222-0280</p> <p>info@eastportlandchamber.com 503-788-8589</p> <p>Info@blackamericanchamber.org 503-564-8933</p> <p>wecare@pacco.org 503-308-8850</p> <p>support@nwncc.org 503-894-4525</p> <p>info@historicdowntowngresham.org</p> <p>olcc.camp@oregon.gov 503-872-5000</p> <p>eh.front.office@multco.us 503-988-3400</p> <p>503-986-2193</p> <p>payroll.help.dor@dor.oregon.gov 503-945-8091</p> <p>Business.SOS@sos.oregon.gov 503-986-2193</p> <p>503-229-5625</p>	<p>Provides educational programs, networking and access to funding. Provides significant mentoring.</p> <p>Everything related to the Gresham and Rockwood urban renewal program, including providing technical assistance, grants and loans for storefront and business improvements.</p> <p>Funding programs, counseling, federal contracting certifications, disaster recovery. Connections to lenders, and other groups that help small businesses succeed.</p> <p>All aspects of business support are offered for any size of business including nonprofits.</p> <p>The Latino Leadership Program, The Scholarship and IDA Program, and The Small Business Development Program.</p> <p>Works with existing business associations on the Eastside and with other private and public organizations that support business growth.</p> <p>The Black American Chamber of Commerce provides: Culturally Specific Resource Navigation, resource referrals, Business coaching, advocacy and networking opportunities.</p> <p>Funding, Technical Assistance, and events for underrepresented businesses.</p> <p>NWNC is dedicated to working with all members of the community to transform the economic landscape for Native People in the Northwest.</p> <p>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.</p> <p>Regulates and licenses the importation, manufacturing, distribution, or sale of alcohol and recreational marijuana.</p> <p>Health inspections and licensing for restuarants, mobile units, food cart pods temporary food events, hotel/motels, and pools/spas. Provides food handler cards and respond to complaints at licensed facilities.</p> <p>Provides information and assistance with State registrations, permits, licenses, financing, taxes, employers, relocation, and expanding. Commercial use, and food safety.</p> <p>Assists with all questions involving payroll and tax obligations for small businesses employers.</p> <p>We are an independent voice for small business that speaks from an objective point of view. We group our assistance to you in three categories: coaching, assistance, and investigation.</p> <p>Provides a portal for State of Oregon economic development policy information, technical assistance, and business/development financing.</p>	<p>GreshamOregon.gov/Business-Services/Small-Business-Center</p> <p>GreshamOregon.gov/Urban-Renewal</p> <p>sba.gov/district/portland</p> <p>greshamchamber.org</p> <p>hmccoregon.com</p> <p>eastportlandchamberofcommerce.com</p> <p>blackamericanchamber.org</p> <p>pacco.org</p> <p>nwncc.org</p> <p>historicdowntowngresham.org</p> <p>oregon.gov/olcc</p> <p>multco.us/health/inspections-and-licensing</p> <p>oregon.gov/business</p> <p>oregon.gov/dor</p> <p>oregon.gov/smallbusiness</p> <p>oregon.gov/biz</p>

## 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)