



Dear Co-Chair Barnhart, Co-Chair Hass and Members of the Joint Committee on Tax Credits,

I am writing you today to express support for the Oregon IDA Initiative and House Bill 2011. This year, we have an opportunity to continue on our great tradition of providing IDAs to those from modest financial means. We also have the opportunity to expand our impact around the great state of Oregon.

At MercyCorps Northwest, we focus primarily on microenterprise IDAs, but also work with formerly incarcerated individuals (both adults and those currently with Oregon Youth Authority) to provide them education IDAs for future schooling and vocational training.

Today, I wanted to provide some brief snapshots of our microenterprise IDA clients to help illustrate the Oregonians benefitting from this support.

Our clients are far ranging, from contractors to web designers, janitorial businesses to farmers, and food carts to fitness industry professionals. We work with small business owners and aspiring entrepreneurs to help get them the training and equipment they need to start or expand their enterprise.

You will see in the additional pages some pictures of recent clients who have completed our Foundations Business courses, seminars, and 1 on 1 advising. They have also completed business plans and goal setting activities on how to drive revenue and profitability for their venture. Lastly, they hit their savings goal and were matched with funds to purchase hard assets for their purchase. In some of the pictures, you can even see their asset purchases.

Thank you so much for your time and work on this Initiative. I have seen firsthand the benefits to small businesses across Oregon, who are the backbone of our economy and contribute significantly to our local communities. IDAs are a great way to support our local economy and those who run the small businesses we love.

Sincerely,

Benjamin Misley
Program Manager – Asset Development Services
MercyCorps Northwest
bmisley@mercycorpssnw.org
503-896-5083



Tom Carlson, owner of Keep It Green 4 U - Portland, OR
Tom with his new mowers, blowers and trimmers. Tom is a formerly incarcerated individual who has overcome addiction and made a conscious decision to turn his life around. In prison, he decided he wanted to start his own business, and upon release, sought help from MCNW.



Kathy and Lee Johnson, owners of Farm Maid Soap - Corbett, OR
Kathy and Lee at our First Annual Mercy Corps Northwest Holiday Showcase. Born out of the recession, Kathy and Lee run a successful operation where they both work full-time. Kathy is wrapping up her IDA to improve production and keep up with increasing demand. She has goals to employ others in Corbett for local community impact.



Zecir Kodroli, owner of Z&H Janitorial - Beaverton, OR

Zecir is a refugee from Kosovo who started his janitorial business with his wife Hamide. Z&H Janitorial has won awards on Angie's List for their customer service. Zecir bought carpet scrubbers, vacuums, and other cleaning equipment to be able to do both commercial and residential services.



Jessa Freeman (left), owner of Mod Physique - Portland, OR

Jessa is a fitness instructor and owner of Mod Physique off of MLK Blvd. She used her funds to help improve her equipment and gym.



Gary Strokos, owner of Senkos Farm - Damascus, OR
Gary used his IDA funds for one purchase – the tractor he is sitting on. Gary runs a small-scale farm out of Damascus growing fresh, local produce.