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February 27, 2019

Senator James Manning, Jr. Co-Chair Representative David Gomberg, Co-Chair Joint Committee on Ways & Means Subcommittee on Transportation & Economic Development

Re: Small Business Development Center Impact

Dear Honorable Co-Chairs Manning and Gomberg, and Members of the Committee,

I am the owner of Outlaw Auto, Tire & Lube in Myrtle Point, Oregon. I want to take a moment to share a little about my business and how my Small Business Development Center helped my business succeed.

In 2016 my husband and I started on a journey to opening our own business. John worked on oil field equipment in New Mexico before moving to Oregon in 2012, where he started working on lumber yard equipment, heavy diesel trucks & for a time he repaired boats. It was a struggle to make ends meet, especially after I had back surgery in 2014. That same year John fell off the back of his truck hurting himself. It became clear to us that he could no longer work on the big equipment anymore. Because of the experience we were going through there were days that we were not sure if we would be able to pay the bills or get one of our three children the items they needed for everyday life. We were even for a time on food stamps. That is when we started to think of other option that would benefit us and our lives.

At that time, we saw an opportunity in the rural town of Myrtle Point in Southwest Oregon when they lost the only tire store due to the owner going into retirement. The building that he worked out of was a prime location and perfect for what we wanted to accomplish. Which was opening a one-stop-shop for your vehicle needs. A Full Auto & Diesel Truck Repair Shop & Tire Sales Store. That is when we started to work on the business plan, for months and months researching and educating ourselves. In 2017 Myrtle Point lost one of the main mechanic shops due to the owner retiring for medical reasons. Opening up a bigger need for what we wanted to accomplish. We finally felt like we had what we needed and went to the bank to apply for a business loan. The bank recommended that we take a small business course to help us with the financials of the business plan we had submitted. We attended a nine-week course, with weeks and weeks of counseling with Mary Loiselle



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from the SBDC group. She was very helpful giving us resources that would help better the business plan we had already created. Always supporting us in all decision, encouraging us and helping us to strive to do the best that we could. When she felt that we were ready to go back to the bank she supported us and waited anxiously for our phone call with the news. We felt confident that we would get the loan this time, but we were denied.

Giving up any hope to make our dreams come true, Mary suggested that we should talk to CCD Business Development Corporation. Mary Loiselle believed in our dreams, she believed in us and our ideas. She contacted Theresa Haga with CCD, which is an Intermediary Relending Program that provides loans to small and emerging rural businesses that are unable to qualify for a traditional bank loan. February 2018 Outlaw Auto, Tire & Lube received the funding that we needed to purchase our desired building and prepare to open our doors April 30, 2018. One of the first calls we made after finding out we were going to receive the funds was to Mary Loiselle. She had as much invested in this as we did at that point. Because of SBDC we were able to accomplish our dreams because of the knowledge that we learned and because this group of wonderful people believed in us. To this day we think of Mary Loiselle as family. I cannot express how much she did for us and helping us to get in the programs that are provided by the SBDC.

The most import lesson that we have learned from this experience is "Don't ever give up on your dreams! Sometimes it may take years, but if you work hard and have faith, you can make it happen." We have had the best group of people behind us in our journey to make our dreams come true. Since we have opened our doors all four garage bays are always full, our small parking lot is full. We have been able to provide jobs to members of our small community. Especially working with the High School to provided an on-the-job training to students. Thank you for the opportunity to share our story.

Sincerely,

John & Alayna Black Outlaw Auto, Tire & Lube