





# MISSION

“ To elevate and empower  
historically excluded and  
under resourced entrepreneurs  
with tailored business  
assistance and flexible capital  
to build family wealth through  
small business ownership.



# VISION & HISTORY

MESO was founded in 2005 on a simple, yet remarkable notion - business ownership restores the financial footing of individuals, and disenfranchised communities can thrive with responsive, accessible and affordable capital and resources.



## OUR PROGRAM LOCATIONS

# Where to Find Us

SBA LENDING SERVICE AREA: Oregon

OREGON COAST

60 staff  
65% BIPOC  
5 working languages



EASTERN OREGON

60 staff  
65% BIPOC  
5 working languages

SOUTHERN OREGON

MARION COUNTY

# Elevating Entrepreneurship

## What We Do

- Technical Assistance
- Access to Capital
- Business Planning
- Brand and Marketing
- Market Research
- Individual Development Accounts (IDA)
- Classes & Workshops
- Networking
- Personal development opportunities
- Industry and Culturally Specific Cohorts
- Professional and Peer Mentoring
- Local Resources, Referrals, and Partnerships
- MESO Makers Market
- Youth Services and Programming
- Childcare Business Support
- Vendor management
- Referrals





# Business Advising & Technical Assistance

We focus on strategic planning and collaboration with each business owner, creating a healthy relationship where support services can be offered in an integrated manner.

Each entrepreneur is assigned a business advisor and receives tailored one-on-one support for a minimum of three years.

## **MESO offers the following services:**

- Financial Management
- Time Management
- Accounting / Bookkeeping
- Budgeting / Forecasting
- Credit Enhancement
- Personal Development
- Confidence-Building
- Business Strategies & Implementation
- Planning / Goal Setting
- Capacity Building
- HR Best Practices
- Motivation / Leadership
- Branding / Websites
- Marketing

# Economic Equity Investment Program (EEIP)

## MESO: Project 1

\$30,000 of the funding will be used to provide grants of up to \$1,500 each to 20 Individual Development Account (IDA) beneficiaries; all of whom had small businesses impacted by the wildfires.

The matched savings funds will be used toward reducing their financial burden to meet savings goals in order to qualify for matched funding, decreasing the time necessary to retrieve and use the funds.

The IDA's will be used to obtain equipment and other business assets critical to position them for financial recovery and to gain financial competency.

Project two is focused on rural Oregon, specifically Jackson County.

The program is designed to serve beneficiaries who meet one or more of the following three criteria:

- Persons who have faced systemic racism and/or discrimination, as defined Black, Indigenous and other people of color
- Persons who earn 100% or less of the Area Median Income
- Persons who speak a primary language other than English



# Economic Equity Investment Program (EEIP)

## MESO: Project 2

The largest portion of the funding will be used to cover a loan rate subsidy of 4%, allowing MESO to reduce our standard rate of 9.5% to 5%.

This allows subprime entrepreneurs to use the money they will be saving for other business-related expenses to help them grow and improve their financial positions and wealth-generating capacity.

### MESO loan types:

- Credit Builder loans up to \$500 to help entrepreneurs establish credit.
- Short-term “Express I” loans ranging from \$500 to \$50,000.
- Microenterprise loans from \$5,000 to \$50,000 for working capital and other business needs to those businesses that are not bankable.
- Loans up to \$250,000, including a commercial real estate loan, to help establish small businesses grow, expand and purchase property.





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