



Oregon State University
Cascades

LEARN WHERE TO GET FUNDING

For your idea, invention, or startup.



OSU-Cascades
Innovation Co-Lab

FACILITATOR



ADAM KRYNICKI

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INNOVATION CO-LAB AT OSU CASCADES

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<https://osucolab.org>

<https://www.facebook.com/OSUCascadesCoLab/>



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FUNDING NOTIFICATIONS &
IMPACT WORKSHOP UPDATES

<https://osucolab.org>



OSU-Cascades
Innovation Co-Lab

OVERVIEW

What types of funding are out there?

How can I get started?

What are some best practices?

TYPES OF FUNDING

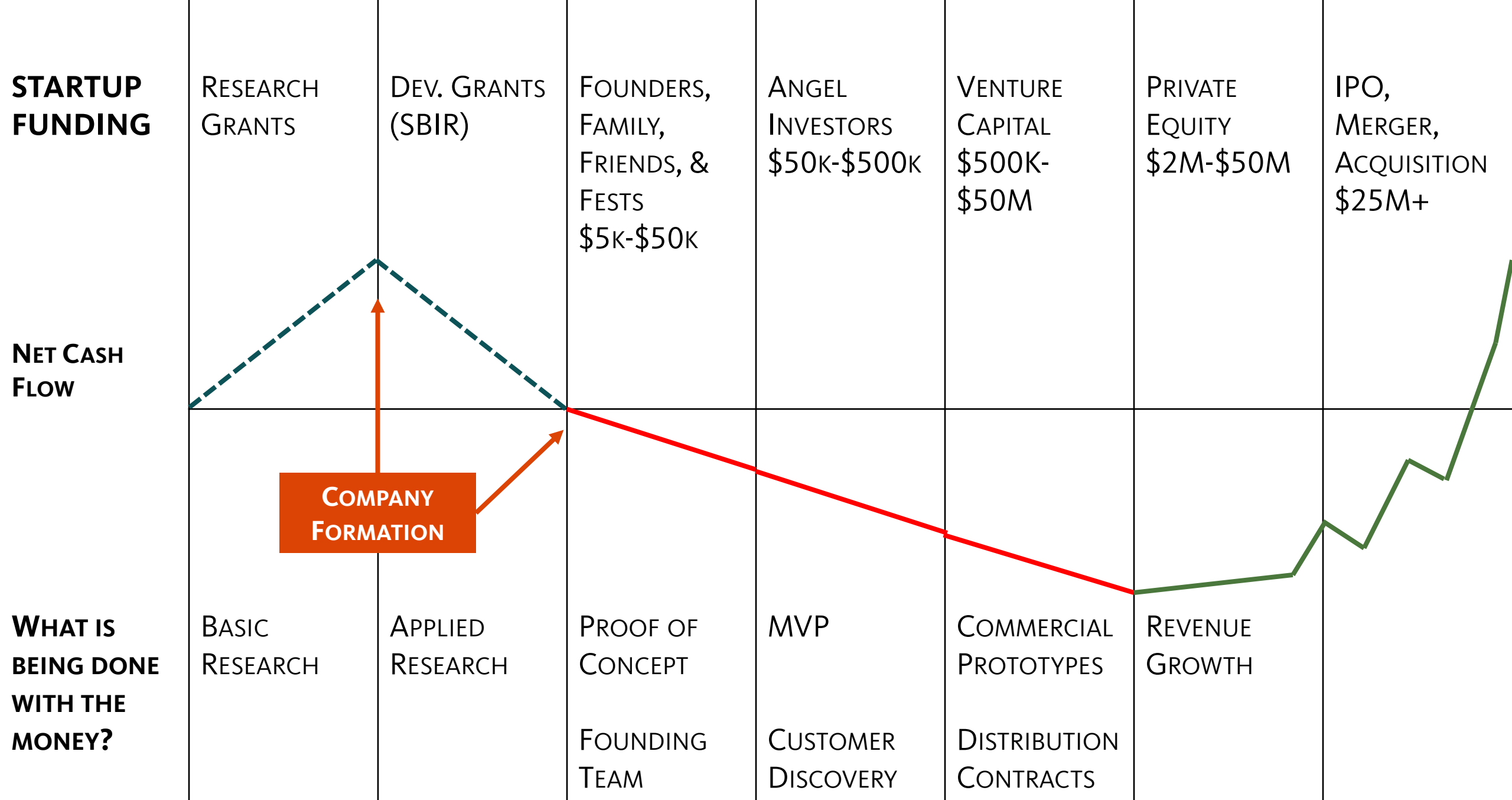
GRANTS: MONEY IN EXCHANGE FOR **THE TIME TO ACCOMPLISH A SOCIETAL GOAL**

EQUITY: MONEY IN EXCHANGE FOR **PARTIAL OWNERSHIP OF CO. + ABILITY TO MAKE 5 TO 10X**

DEBT: MONEY IN EXCHANGE FOR **REPAYMENT OF AMOUNT + INTEREST**

SALES: MONEY IN EXCHANGE FOR **GOODS OR SERVICES**





Model Adapted From UC Davis Center for Entrepreneurship and UC Davis Graduate School of Management

GRANTS

Money to discover new things, test hypotheses, and commercialize technology

Grant Funds

What are they?

Money given by an organization to accomplish a **particular purpose**

How much?

\$500 to \$1,000,000

Funding Vehicle

Grant Contract

Who gives them? (Grantor)

- Federal government
- State governments
- Private foundations

Who gets them? (Grantee)

- An organization that meets the requirements set forth by the grantor.
- An organization that can prove that they have the capacity and administrative ability to succeed.



Basic Research Grants

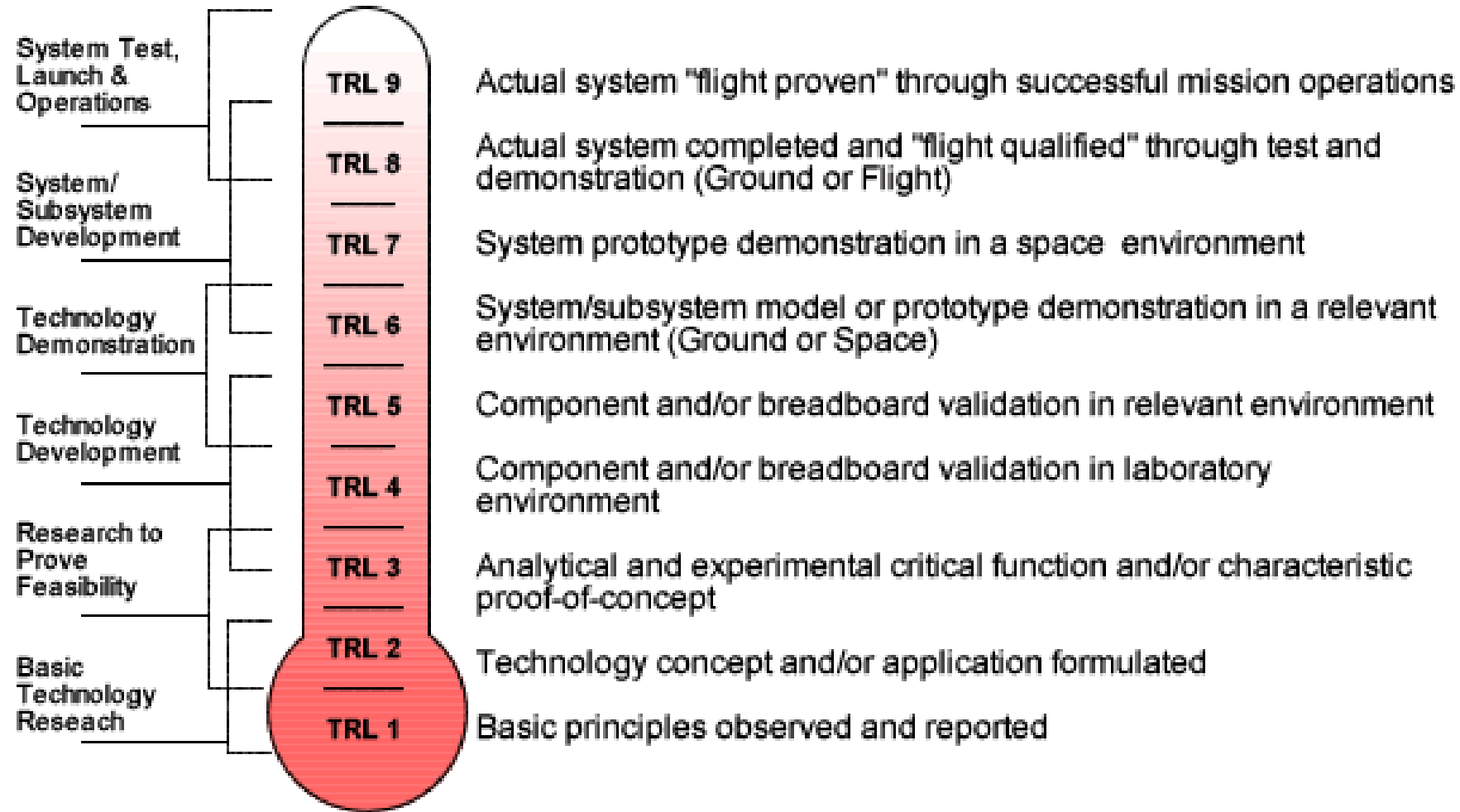
How much?	\$50,000 to \$2,000,000 Million
For what?	To fund early discoveries, game changing ideas
From who?	Typically federal agencies, institutes, and labs National Institute of Health (NIH), National Science Foundation (NSF), Department of Energy (DOE), Defense Advanced Research Projects Agency (DARPA), etc.
Who gets them?	Usually research labs, universities, and research consortia
How to find them?	www.grants.gov AND at each Federal Agency Website
Where to get help?	You would need to partner with an experienced institution AND experienced faculty member who is passionate about your exact project.

Applied Research Grants

How much?	\$50,000 to \$2,000,000 Million
For what?	To fund the application of technology
From who?	Federal and state governments, but especially the Department of Defense (DOD) and related agencies.
Who gets them?	Usually research labs, universities, and research consortia
How to find them?	www.grants.gov and at individual agency websites.
Where to get help?	You would need to partner with an experienced institution AND experienced faculty member who is passionate about your exact project.

Technology Readiness Levels (NASA)

Technology Readiness Levels (TRLs)



Basic vs. Applied Research

- Hydrogen Maser → GPS
- Chemical Synthesis of Penicillin → Available Antibiotics
- Method to Cultivate Human PolioVirus and then PolioVaccine
- Gene Research – BRAC Gene Testing
- Slime Molds – Planning walkways, roads, cities
- Graphene → Cheap semiconducting material (?)
- Information Theory → Electronic Communications → HTTP→Internet

Small Business Innovation Research (SBIR)

How much?	\$25,000 to \$250,000
For what?	To fund the commercialization of technology
From who?	DOD, USDA, NSF, NIH, etc.
Who gets them?	Small Businesses (< 500 employees)
How to find them?	www.sbir.gov
Where to get help?	Business Oregon = http://www.oregon4biz.com/Innovate-&-Create/R&D-Business/SBIR/

www.sbir.gov



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SUCCESS STORIES

GET THE 411

Solicitation Listing

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Future

Closed

Topics

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Topics

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Entrepreneur Services
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Oregon InC
Finance Programs
Business Development Experts

Oregon Success Stories



A Little of the Old, A Little of the New Equals Success for Orox Leather Company
A family-owned manufacturer of high-end leather products produces items hip, practical and timeless.

[READ FULL STORY ►](#)

SMALL BUSINESS INNOVATION RESEARCH AND TECHNOLOGY TRANSFER GRANTS

SBIR/STTR Support

Oregon businesses are encouraged to apply for Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) grants. These competitive federal programs are designed to stimulate technological innovation and provide new opportunities for small businesses to conduct research and development (R&D) with commercialization potential.

Federal agencies that spend more than \$100 million on outside R&D are required to allocate 3.2% of their R&D budgets to SBIR programs. A complete list of participating agencies is available on the [SBA's web site](#). Business Oregon has two types of grants to assist companies in accessing the federal SBIR/STTR grants: Phase 0 Grants and Phase 00 Grants.

Phase 0 Grants

These funds help businesses prepare applications to pursue federal Phase I SBIR/STTR grant funds. Funds can be used for:

- Professional fees to develop the SBIR/STTR Phase I application (e.g., technical consultants, writer, reviewer)
- Other professional fees (e.g., legal, accounting) directly related to preparing the SBIR/STTR Phase I application
- Other out-of-pocket costs directly related to preparing the SBIR/STTR Phase I application (e.g., market research, technical database research or statistical analyses)

Resources

- [Program Flyer](#) PDF

Phase 0 and 00

- [Phase 0 and 00 Program Guidelines](#) PDF
- [Phase 0 Grant Application form](#) PDF
- [Phase 00 Grant Application form](#) PDF

Business Oregon Contact

- Mark Brady, 503-689-5638

More Information & Support

- [Federal SBIR Site](#)
- [Federal Eligibility](#) PDF
- [Federal Solicitations](#)
- [Oregon SBDCN SBIR](#)
- [Oregon BEST SBIR Support Center](#)

OREGON PHASE 0 GRANTS

Small Bus. Tech. Transfer Research (STTR)

How much?	\$25,000 to \$250,000
For what?	To fund the commercialization of technology
From who?	DOD, USDA, NSF, NIH, etc.
Who gets them?	Universities or nonprofits (usually partnered with business)
How to find them?	www.sbir.gov – (same website as SBIRs)
Where to get help?	Business Oregon – http://www.oregon4biz.com/Innovate-&-Create/R&D-Business/SBIR/

Private Foundation / Company Grants

How much?	\$500 to \$50,000
For what?	To meet a large societal goal or purpose
From who?	Private nonprofits, trusts, etc.
Who gets them?	Varies
How to find them?	www.guidestar.org http://foundationcenter.org/ Small Business Idea Café Quirky.com
Where to get help?	Grant Writers/Consultants

What types of things do grantors fund?

- Minority owned and women owned business
- Businesses with a social mission
- Projects beneficial to impoverished communities

Note, you may want to reach out to:

- Minority Business Development Agency (MBDA)
- National Minority Supplier Development Council
- Operation Hope Small-Business Empowerment Program:



Minority, Women, Veteran, and Small Business Owners

Minority Business Owners

Minority Business Development Agency - US Dept. of Commerce

MBDA is the only federal agency created specifically to foster the establishment and growth of minority-owned businesses in America.

Minority business start-up programs / services

Information on federal government programs and services that help members of minority groups start their own businesses.

Native American Affairs (SBA)

The Small Business Administration's Office of Native American Affairs.

Native American Business Network - ONABEN

Non-profit created to increase the success of private Native American owned businesses.

Oregon Association of Minority Entrepreneurs (OAME)

OAME is a non-profit, tax exempt organization with a mission to promote and develop entrepreneurship and economic development for ethnic minorities in the State of Oregon & SW Washington.

Women Business Owners

Network of Entrepreneurial Women

The Network of Entrepreneurial Women (NEW) is an independent, non-profit organization founded to encourage and support self-directed entrepreneurial women and their businesses.

Office of Women's Business Ownership

The U.S. Small Business Administration's Office of Women's Business Ownership has fostered the participation of women entrepreneurs in the economy, especially those who have been historically under-served or excluded.

Women Entrepreneurs of Southern Oregon (WESO)

WESO is a not-for-profit association dedicated to supporting women business owners. WESO offers ongoing support, networking and education in a dynamic monthly forum.

Women's Business Center - MercyCorps

Assists motivated low-income individuals improve their lives through starting or expanding a small business.



Grants

OCF grants are as varied as our state. Some are awarded through an open grant application process, while others reflect an advised fund donor's recommendation. But they all have a single goal: improving our community. [Explore how.](#)

[Grants Overview](#)[Grant Programs by Region](#)[Grant Programs by Topic](#)[Grant FAQs](#)

Grant Programs by Topic

- ▶ [ARTS](#)
- ▶ [EDUCATION](#)
- ▶ [ENVIRONMENT](#)
- ▶ [HEALTH](#)

Oregon Community Foundation

OCF's Primary Competitive Grant Programs

[Community Grant Program](#)

[Nike Community Impact Fund](#)

[Creative Heights](#)

[Small Arts & Culture Grants](#)

[Reed and Carolee Walker Fund](#)

[Trail Blazers Foundation Fund](#)

OCF Grantee Resources

[Grantwriting Tips](#)

[Grantee Reporting](#)

[Information for Advised Fund Grantees](#)

[Information for Designated Fund Grantees](#)

Other Grantee Resources

[Nonprofit Management and Fundraising Resources](#)

[Oregon Foundation DataBook](#)

[Nonprofit Association of Oregon](#)

How do you get grants?

- ☐ Read the request for proposal (RFP)
- ☐ Meet the eligibility requirements
- ☐ Write a full proposal
- ☐ Get letters of support
- ☐ Submit
- ☐ Wait
- ☐ Sign the grant contract
- ☐ Administrate the funding

Increase your chances:

- Don't waste time on longshots
- Talk to the grant officer
- Start early
- Build partnerships



BOOTSTRAPPING

Funding yourself.

Bootstrapping – Funding without Funds

What is this?

People give time in exchange for equity and/or people use their main job to pay for expenses while they pursue their side gig.

How much?

Companies give up a small percentage of their company based on some formulas.

Funding Vehicle

Stock options, membership options, vesting agreements.

Who does this?

- Co-founders, founders and employees, founders and advisors.
- People who need to build a team but are on a budget.



With Advisors

Founder Advisor Standard Template

Version 2.0

This Founder Advisor Standard Template (this "Agreement") is entered into as of the date set forth on the signature page by and between the undersigned company (the "Company") and the undersigned advisor (the "Advisor").

The parties agree as follows:

1. **Services.** Advisor agrees to act as a mentor or advisor to the Company and provide advice and assistance to the Company from time to time as further described on Schedule A attached hereto or as otherwise mutually agreed to by the parties (collectively, the "Services").

2. **Compensation.** For the provision of the Services, Advisor shall be entitled to receive the compensation as detailed on the signature page hereto. The Company will seek written approval or have a meeting of the Board of Directors to authorize the Advisor compensation and deliver definitive stock purchase or option agreements regarding the stock compensation within 30 days from the date of this Agreement. If the Company fails to provide the foregoing documentation within such 30-day period, then Advisor shall have right to contact directors of the Company.

3. **Expenses.** Subject to the prior written approval of the Company following a detailed request by Advisor which includes a maximum amount to be reimbursed, the Company shall reimburse the reasonable travel and related expenses incurred by Advisor in the course of performing services hereunder.

4. **Term and Termination.** The term of this Agreement shall continue until terminated by either party for any reason upon five (5) days prior written notice without further obligation or liability except for the compensation earned by Advisor through such date of termination.

5. **Independent Contractor.** Advisor's relationship with the Company will be that of an independent contractor and not that of an employee. Advisor will not be eligible for any employee benefits, nor will the Company make deductions from payments made to Advisor for employment or income taxes, all of which will be Advisor's responsibility. Advisor will have no authority to enter into contracts that bind the Company or create obligations on the part of the Company without the prior written authorization of the Company.

<https://fi.co/FAST>

With Co-Founders

Time-Based Example

CooleyGo Startup Seed Series

Work-Based Example



<https://slicingpie.com/book/>

Use Your 401(k)

What are they?

Use your retirement account to fund your startup.

How much?

How much do you have saved?

Funding Vehicle

It's complex! ([link](#)) Basically, you setup a retirement plan that exchanges money for stock.

If you don't do it right, there are tax penalties.

Who provides them?

You and others provide these funds.

Who gets them?

You do as long as you have a retirement fund to invest.

You need a good accountant.



Funding vs. Free Stuff

Sometimes you can get money, other times you can get “free” stuff.

- Free help – SBDC, SCORE, Mentor programs
- Free software credits
 - Google
 - AWS
 - Hootsuite
 - Hubspot



LAUNCH FUNDING

Money for launching new companies, products and services

Family, Friends, and Founders Funds

What is this?

People give time in exchange for equity.

How much?

Companies give up a percentage of their company.

Funding Vehicle

Stock options, membership options, vesting agreements.

Who does this?

Co-founders, founders and employees, founders and advisors.

Who does this?

People with money or people who know people who have money.

Fests and Competitions

What are they?

Prizes for companies who submit an application to an business plan competition or pitch fest and agree to showcase at an event.

How much?

- Usually \$500-\$15,000
- Maximum – \$1.5 Million

Funding Vehicle – grants or investment.

Who provides them?

Universities, nonprofits, governments.

Who gets them?

- Students,
- startups with cool technology or high social impact.

Examples of Competitions

- TechFestNW
- Arch Grants Startup Competition
- Bend Venture Conference
- InnovateHer
- American Dreams
- Some good examples of pitch competitions may be found on [Kevin Payne's blog](#).
- “Innovation competitions,” “startup competitions,” “tech pitch competitions”



Micro-finance: 3 Basic Types

Type	Funding Vehicle	Where?
Microloans and debt-based crowdfunding	Debt agreement	Kiva and Kiva Zip Accion Usa Grameen USA
Micro-equity and equity based crowdfunding	Equity agreement	Microventures.com Initial Coin Offerings Community Public Offerings
Crowdfunding (pre-sales)	Sales contracts	Kickstarter, indiegogo



Project We Love

Bring Reading Rainbow Back for Every Child, Everywhere!



Project We Love

COOLEST COOLER: 21st Century Cooler that's Actually Cooler



Project We Love

Pebble 2, Time 2 + All-New Pebble Core

[HTTPS://WWW.KICKSTARTER.COM/DISCOVER/MOST-FUNDED](https://www.kickstarter.com/discover/most-funded)



Project We Love

Kingdom Death: Monster 1.5



Project We Love

Pebble: E-Paper Watch for iPhone and Android



The World's Best TRAVEL JACKET with 15 Features || BAUBAX

Creator Handbook



Welcome to Kickstarter's Creator Handbook! This guide will walk you through everything from planning your shipping to communicating with backers.

[Jump In >](#)

SEED FUNDING

Money for launching new companies, products and services.

Seed Funds

What are they?

The first round of funds from **experienced, startup investors**

How much?

\$18,000 to \$50,000 to \$100,000

Funding Vehicle

Equity (stock)

Convertible Note Debt

Who provides them?

Startup Accelerators, Strategic Investors, Angel Investors

Who gets them?

People who have:

- a minimum viable product (**MVP**)
- proof that there is a customer (sales or market research)
- capacity to earn 5 to 10X investment

Ways to Structure Seed Funding

Equity

- You give shares of ownership of your company to someone in exchange for \$\$
 - Example agreements:
 - [Standard Agreement for Future Equity \(SAFE\)](#) from Ycombinator
 - [Keep it Simple Security \(KISS\)](#)
 - [Other important Documents from Cooley](#)

Convertible Note Debt

You take on debt that is convertible to shares.

Example agreements:

- [Techstars Convertible Note Debt](#)
- [Keep it Simple Security \(KISS\)](#) has a convertible note option.



Ways to Structure Seed Funding (continued)

Revenue/Profit Share

IndieVC

Must be post-revenue



Local Investment Groups

- Cascade Angels
- Seven Peaks Ventures
- FoundersPad
- Oregon Venture Fund
- Portland Seed Fund



[STARTUP JOBS](#)[RECRUIT](#)[INVEST](#)[MORE](#)[SEARCH](#)[Join](#) [Log In](#)

<https://angel.co/oregon/investors>

Oregon Angel Investors

\$4.1M AVERAGE VALUATION



1,682 COMPANIES

4,857 INVESTORS

113 JOBS

◀ All Locations

212

Reside in Oregon

4857

Interested in Oregon

PARENTS

United States

CHILDREN

Person

Investments

Followers

Signal



Jenn Lynch

General Partner at @Portland Se...

Portland · B2B

2

461



Alan Alden Ackerson



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KEYWORD



LOCATION

APPLICATION STATUS

☒ Accepting applications

INVESTOR TYPE

☐ Accounting Firm☐ Advisor☐ Angel Funds[+ 9 more](#)

INDUSTRY



TiE Global Angels

Portland, OR, US ·

[APPLY](#)

WAC 2018

Eugene, OR, US ·

Willamette Angel Conference and the W2 Fund of Willamette Valley Capital, make seed stage investments where our capital and our coaching make a difference

APPLICATION FEE: \$125

[APPLY](#)

Oregon Venture Fund

Portland, OR, USA · Biotechnology, Business Products, Clean Technology + [22 more](#)

Community supported. Investor driven. Professionally managed. Investing \$10+ M yearly in 5-7 of the most promising growth companies in Oregon and SW Washington.

[APPLY](#)

Cascade Angels Fund

Bend, Oregon, US ·

Cascade Angels Fund, LLC is a year-round fund for launch stage companies seeking investment. Cascade Angels will begin

[APPLY](#)

Startup Accelerators or Seed Accelerators

Seed Accelerators

190 programs world-wide
7796 companies accelerated
1092 exits for \$ 11,964,348,600
\$ 48,545,319,691 funding

Program	Location	# Co's	\$ Exits	\$ Funding	Average \$
Y Combinator	Silicon Valley, CA	US 1541	\$ 5,906,233,100	\$ 27,652,524,811	\$ 17,944,532
Techstars	Worldwide	N/A 1336	\$ 3,546,800,000	\$ 6,291,578,727	\$ 4,709,265
500startups	Silicon Valley, CA	US 686	\$ 21,300,000	\$ 2,350,537,734	\$ 3,426,439
AngelPad	San Francisco, CA / New York, NY	US 134	\$ 868,250,000	\$ 1,651,751,587	\$ 12,326,504
DreamIT Ventures	US & Israel	N/A 197	\$ 397,000,000	\$ 799,267,626	\$ 4,057,196
The Alchemist Accelerator	Silicon Valley, CA	US 281	\$ 0	\$ 775,295,564	\$ 2,759,058
Seedcamp	Became Seed Fund London	UK 118	\$ 137,000,000	\$ 719,043,871	\$ 6,093,592
Mucker Lab	Santa Monica, CA	US 27	\$ 0	\$ 628,025,626	\$ 23,260,208
NFX	Palo Alto, CA	US 66	\$ 0	\$ 393,555,000	\$ 5,962,954
Flashpoint	Atlanta, Georgia	US 59	\$ 0	\$ 386,610,979	\$ 6,552,728
Amplify.LA	Los Angeles, CA	US 36	\$ 57,900,000	\$ 385,983,591	\$ 10,721,766
RockHealth	Became Seed Fund San Francisco, CA	US 49	\$ 500,000	\$ 354,462,735	\$ 7,233,933
Imagine K12	Silicon Valley, CA	US 76	\$ 5,000,000	\$ 327,835,534	\$ 4,313,625
Upwest Labs	Silicon Valley, CA	US 42	\$ 3,000,000	\$ 289,919,969	\$ 6,902,856
Boost VC	Silicon Valley, CA	US 138	\$ 0	\$ 285,483,604	\$ 2,068,721
LaunchpadLA	Los Angeles, CA	US 33	\$ 185,000,000	\$ 266,884,476	\$ 8,087,408
Microsoft Ventures Accelerator Tel Aviv	Herzliya	IL 7	\$ 0	\$ 259,000,000	\$ 37,000,000
Orange Fab	Worldwide	N/A 20	\$ 0	\$ 257,695,785	\$ 12,884,789
Springboard	Not Operating London	UK 25	\$ 32,000,000	\$ 245,000,323	\$ 9,800,012
FounderFuel	Montreal	CA 69	\$ 0	\$ 243,103,310	\$ 3,523,236
New York Digital Health Accelerator	New York, NY	US 21	\$ 0	\$ 203,626,154	\$ 9,696,483
NYC SeedStart	Not Operating New York, NY	US 21	\$ 130,000,000	\$ 203,176,000	\$ 9,675,047

Get:

- Money (usually \$25,000)
- Coaching – many are cohort programs
- Industry Expertise – Most focus on a particular industry.

How do you get startup funds?

- ☐ Form org. out of pocket.
- ☐ Build a MVP
- ☐ Competitions
- ☐ Seed (accelerator funds)
- ☐ Angels

Increase your chances:

- **Pitch, pitch, pitch!**
- **Build a team.**
- **Focus on traction & sales.**



INVESTMENT PREP WORKBOOK

Build a pitch and prepare to answer questions from investors, customers, and supporters.

BY ADAM KRYNICKI, EXECUTIVE DIRECTOR OF OSU-CASCADES INNOVATION CO-LAB.

CONTENTS

WHAT IS AN INVESTABLE BUSINESS?	3
HOW DO YOU PROVE THAT YOU'RE INVESTABLE?	3
START WITH AN ELEVATOR PITCH	4
EXAMPLE ELEVATOR PITCH	4
DRAFT AN ELEVATOR PITCH - #1	6
WHAT DOES A GOOD PITCH DO?	8
FIX YOUR ELEVATOR PITCH WITH THESE TIPS.....	8
DRAFT AN ELEVATOR PITCH - #2	12
DRAFT A ONE SENTENCE PITCH FOR CUSTOMERS.....	14
DRAFT A ONE SENTENCE PITCH FOR INVESTORS.....	15
CREATE A HERO PITCH	15
REVIEW FUNDING TYPES AND SOURCES.....	16
SET UP YOUR COMPANY	39
DRAFT AN EXTENDED PITCH.....	42
What does a pitch include?	42
What content should be in a pitch (even if you are early stage)?.....	43
What does a good pitch look like?	50
What does a bad pitch look like?	50
PREPARE FOR INVESTOR QUESTIONS.....	51
What is the difference between good answers and ugly answers?	51
WHAT IS A GOOD FORMULA FOR ANSWERING QUESTIONS?.....	52
SAMPLE QUESTIONS FROM INVESTORS.....	53
PREPARING FOR INVESTOR MEETINGS	69
ACTION PLAN TO PURSUE FUNDING.....	71



Small Business Funding

Money for growing a small business

WHAT DO YOU NEED TO BUILD TRUST WITH A LENDER?

5 c's

- | | |
|----------------------|----------------------------------|
| 1. CHARACTER | (CREDIT HISTORY) |
| 2. CAPACITY TO REPAY | (DEBT TO INCOME RATIO) |
| 3. CAPITAL | (HOW MUCH \$ YOU CONTRIBUTE) |
| 4. COLLATERAL | (PROPERTY THAT CAN BE FORFEITED) |
| 5. CONDITIONS | (INTEREST RATE, CONTRACT PROV.) |

Debt

- Business Credit Cards
- Small Business Loans
- Small Business Lines of Credit
- Equipment Financing and Vendor Based Financing
- Invoice Financing (Invoice Factoring on accts. receivable)
- Merchant Cash Advances

Loan Guarantees or Guarantors may be used to get you better rates.



SBA Loans and Guarantees

- SBA.gov
- 504 loans
- 8A program
- SBA 7(a) Loans
- SBA CAPLines Lines of Credit
- SBA Export Loans
- SBA Microloan Program
- SBA Disaster Loans

<https://www.sba.gov/lendermatch>

**Lender Match
helps you find
lenders.**

Lender Match (formerly LINC) is a free online referral tool that connects small businesses with participating SBA-approved lenders.

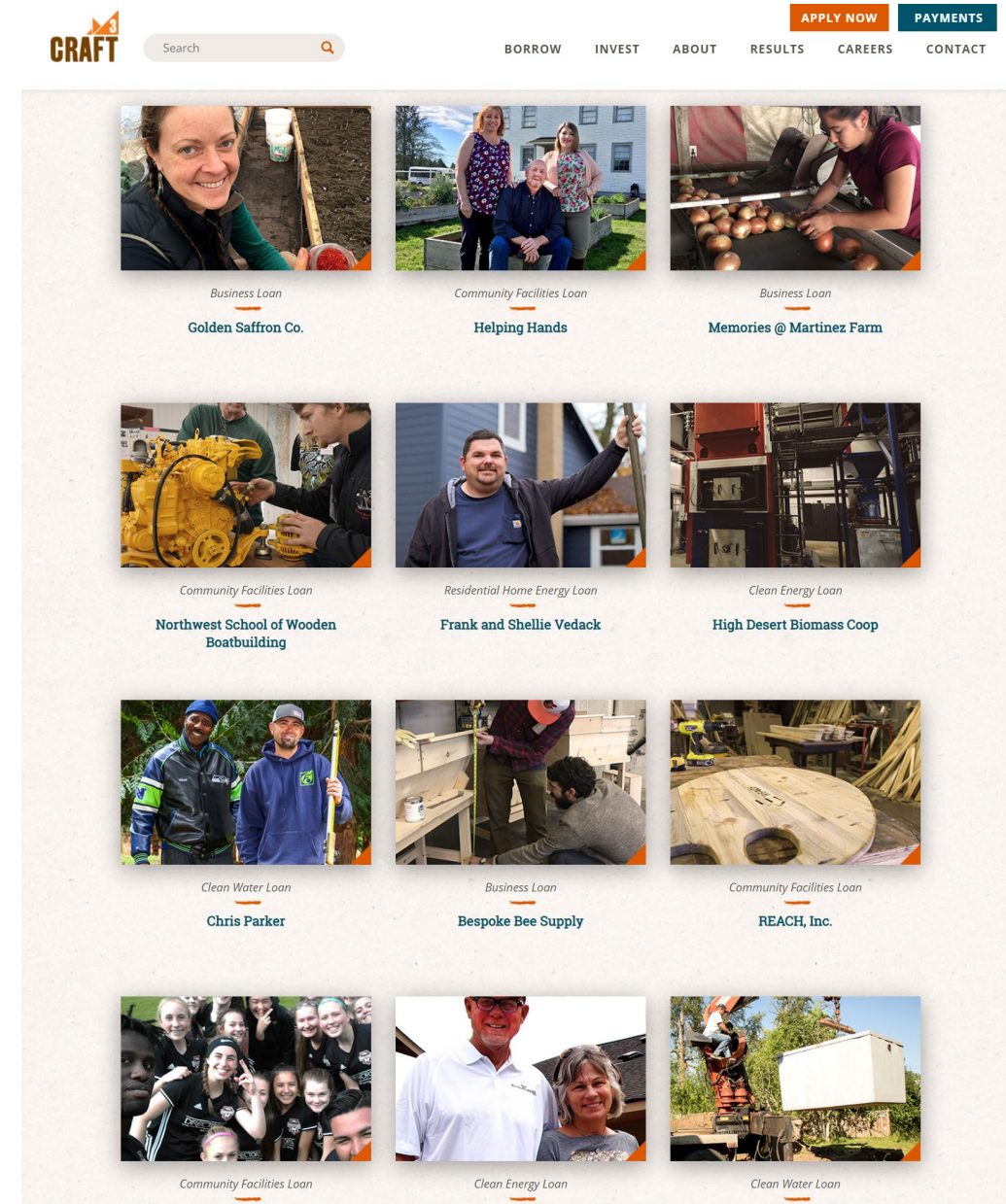
FIND LENDERS



OSU-Cascades
Innovation Co-Lab

Community Development Financial Institutions (CDFIs)

- Micro Enterprise Services of Oregon
- Craft 3



How We Can Help

[COBID Certification](#)

[Finance Programs](#)

[Grow Oregon Program](#)

[Export Promotion Program](#)

[Industrial Sites](#)

[Tax Incentives](#)

[Business Succession Planning](#)

[Other Business Services](#)

[Starting a Business in Oregon](#)

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ACCESS TO CAPITAL

Loans & Loan Guarantees

The following business finance programs are backed by lottery dollars and include direct loan and loan guarantees.

- **Oregon Business Development Fund (OBDF)** provides [direct loans](#) that leverage private capital and provides incentives for businesses to expand or locate in Oregon.
- **Oregon Capital Access Program (CAP)** provides a form of [loan portfolio loss reserve](#) so financial institutions may make business loans that carry higher than conventional risks while complying with federal and state banking regulations.
- **Oregon Credit Enhancement Fund (CEF)** provides [loan guarantees](#) to financial institutions in order to increase capital availability to small businesses.
- **Oregon Industrial Development Bonds (IDB)** are available to manufacturing projects, exempt facilities and nonprofit organizations to provide [access to capital primarily for value-added manufacturing](#).
- **Entrepreneurial Development Loan Fund (EDLF)** offers [direct loans](#) to help start-ups, micro-enterprises and small

Resources

- [General Checklist](#)
- [Table of Business Finance Programs](#)
 PDF
- [Measure 91](#)

Use our [finance program wizard](#) to find the right program for you



<http://www.oregon4biz.com/How-We-Can-Help/Finance-Programs/>

- **Oregon Business Development Fund (OBDF)** provides [direct loans](#) that leverage private capital and provides incentives for businesses to expand or locate in Oregon.
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- **Oregon Industrial Development Bonds (IDB)** are available to manufacturing projects, exempt facilities and nonprofit organizations to provide [access to capital primarily for value-added manufacturing](#).
- **Entrepreneurial Development Loan Fund (EDLF)** offers [direct loans](#) to help start-ups, micro-enterprises and small businesses expand or become established in Oregon.

<http://www.oregon4biz.com/How-We-Can-Help/Finance-Programs/>

- **Aggie Bonds** (Beginning and Expanding Farmer Loan Program) provides new farmers [tax-exempt financing for capital purchases](#).
- **Business Expansion Program** is [a cash incentive](#) based on the estimated increase in new personal income tax revenue resulting from the new hires from the expansion or relocation project.
- **Business Retention Services Program** is [designed to help private sector companies](#) with multi-industry expertise in finance, marketing, operations, turnarounds, restructurings, feasibility studies, etc.
- **Small Business Credit Initiative** is a [federal initiative](#) capitalizing several agency finance programs.
- **Oregon New Market Tax Credit** delivers [below-market-rate investment options](#) to Oregon businesses and creates jobs in low-income communities.
- **Brownfields Redevelopment** assists by providing financing for activities from site assessment to [cleanup for properties](#) where known or suspected environmental contamination is a barrier to redevelopment.

Business Oregon Global Connections

<http://www.oregon4biz.com/Global-Connections/>

GLOBAL CONNECTIONS

Oregon's ideal Pacific Coast location provides easy access between U.S., Asian and European markets. Our numerous and diverse transport and logistics companies provide direct international air and passenger flights; ocean container services; as well as intermodal rail and road, warehousing, reloading and related transportation services.

Business Oregon's Global Trade team attracts inbound investment and helps Oregon businesses access global markets to enhance Oregon's position in the global economy. In cooperation with state, local and federal partners, Business Oregon helps small- and medium-sized Oregon companies become exporters and existing exporters access new markets.

Business Oregon can offer assistance such as: export counseling, market research, evaluation of international partners and other services to help companies develop and expand their products and services in key overseas markets.

Consulting & Overseas Assistance

Help for existing Oregon businesses to grow their companies by [accessing overseas markets](#) is available from professionals located here in Oregon, as well as from the state's trade representatives in Europe, Asia and the Middle East.

Financial Assistance & International Trade Shows

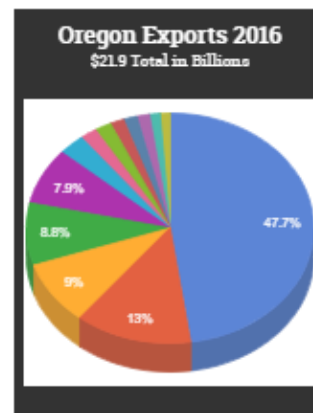
Our [Export Promotion Grants](#) help Oregon companies access foreign markets and increase exports to existing markets through participation in various trade development activities, including [trade shows](#).

Partner Services & Exporting Basics

Business Oregon partners with government partners as well as non-profit partners to help make sure that Oregon businesses have [access to all the tools, services and other export financing](#) required to succeed in the global marketplace.

EB-5 Visa Program

The [EB-5 Immigrant Investor Visa](#) is a federal program available to immigrants seeking to enter the United States in order to invest in a new commercial enterprise that will benefit the U.S. economy and create at least 10 full-time jobs. Business Oregon is the designated authority within the state of Oregon to certify geographic areas or political subdivisions that qualify for the program.



Source: WISERtrade, US Census Bureau

USDA Rural Loan Programs

<https://www.rd.usda.gov/programs-services>

The screenshot shows the USDA Rural Development website. The header includes the USDA logo, the text "United States Department of Agriculture Rural Development", and links for "About USDA", "Ask The Expert", "Help", and "En Español". A search bar is located on the right. Below the header is a navigation menu with links: "Home", "About RD", "Programs & Services", "Browse by State", "Newsroom", "Publications", and "Contact Us". Social media icons for Twitter, Facebook, and YouTube are also present. The main content area is titled "Programs & Services" and includes a sub-header "Select from all Programs & Services". The content is organized into a grid of program categories, each with a list of specific programs and a "View All" link. The categories are: "Programs & Services for Businesses", "Programs & Services for Communities & Nonprofits", "Programs & Services for Individuals", "Programs & Services for Lenders", "Programs & Services for Tribes", "Programs & Services for Utilities", and "Programs and Services for Developers". At the bottom of the page, there are three large buttons: "Check Eligibility", "Lender Portal", and "Home Loan Servicing". The footer contains links for "USDA RD Home", "USDA.gov", "Site Map", "Policies and Links", "FOIA", "Accessibility Statement", "Privacy Policy", "Non-Discrimination Statement", "Information Quality", "RD Recovery", "FirstGov", "White House", and "No Fear Act".

USDA United States Department of Agriculture Rural Development

About USDA Ask The Expert Help En Español

Search

Site Map | A-Z Index

Home About RD Programs & Services Browse by State Newsroom Publications Contact Us

Home / Programs & Services Back to Previous Page

Programs & Services

Overview

All Programs

For Businesses

For Communities & Nonprofits

For Cooperatives

For Individuals

For Lenders

Services

For Developers

Programs & Services

USDA Rural Development operates over fifty financial assistance programs for a variety of rural applications. Select a category that best describes your situation, and see what RD can do to assist you. We also offer a [list of all programs](#).

Programs & Services for Businesses

- Business & Industry Loan Guarantees
- Intermediary Relending Program
- [View All](#)

Programs & Services for Communities & Nonprofits

- Community Facilities Direct Loan & Grant Program
- Rural Business Development Grants
- Community Facilities Guaranteed Loan Program
- Community Facilities Technical Assistance and Training Grant
- [View All](#)

Programs & Services for Individuals

- Single Family Housing Direct Home Loans
- Single Family Housing Guaranteed Loan Program
- Single Family Housing Repair Loans & Grants
- [View All](#)

Programs & Services for Lenders

- Single Family Housing Guaranteed Loan Program
- Business & Industry Loan Guarantees
- Community Facilities Guaranteed Loan Program
- Intermediary Relending Program
- Rural Energy for America Program Energy Audit & Renewable Energy Development Assistance Grants
- [View All](#)

Programs & Services for Tribes

- Water & Waste Disposal Loan & Grant Program
- Community Facilities Direct Loan & Grant Program
- Tribal College Initiative Grants
- Multi-Family Housing Direct Loans
- [View All](#)

Programs & Services for Utilities

- Rural Economic Development Loan & Grant Program
- Water & Waste Disposal Loan & Grant Program
- Electric Infrastructure Loan & Loan Guarantee Program
- Telecommunications Infrastructure Loans & Loan Guarantees
- [View All](#)

Programs and Services for Developers

- Mutual Self-Help Housing Technical Assistance Grants
- Multi-Family Housing Loan Guarantees
- Rural Housing Site Loans
- Community Facilities Direct Loan & Grant Program
- [View All](#)

Check Eligibility

Lender Portal

Home Loan Servicing

USDA RD Home | USDA.gov | Site Map | Policies and Links

FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | RD Recovery | FirstGov | White House | No Fear Act

Angel and Venture Capital

Money for scalable products and services in exchange for partial ownership of your company.

Review the Section about Startup Funding

Remember that how you start up will impact you at this step.

- Did you put things in writing with your team?
- Did you follow corporate formalities and securities rules?
- Are you being sued because of something overlooked?
- Did you protect your Intellectual Property?
- **MOST IMPORTANTLY**
 - **DID YOU SOLVE YOUR CUSTOMERS PROBLEM IN A COST EFFICIENT WAY?**
 - **DO YOU HAVE SALES?**

Series A and B Funds

What are they?

How much?

\$100,000 to Several million

Common Funding Vehicles

Convertible Note Debt or Stock
Purchase Agreements

Who provides them?

Accredited investors, networks,
groups, angel funds, venture funds.

Who gets them?

- Companies with traction (sales!)
- Companies that have their house in order.
- Companies with strong teams.
- Companies that can earn 10x the investment.

Advanced Methods

- Simple Agreement for Future Equity
- Convertible Note Debt
- Initial Coin Offerings (ICOs)
- Simple Agreement for Future Tokens

These are considered securities by the SEC in many cases.

<https://www.investor.gov/additional-resources/specialized-resources/spotlight-initial-coin-offerings-digital-assets>



What's the TLDR?

Too long, didn't read.

One Slide Summary

To get funds, you must:

- pitch.
- be organized.
- prove good financial standing.
- show some traction.
- display a capable team.

The amount of money varies based on the degree you can do the above.



<https://bizcentercat.org/capital-landscape/>



Working With Us ▾ Training Program **Capital Landscape** Impact ▾ Get Started! 🔍

Capital Landscape

This page is dedicated to understanding different sources of capital arranged in what we call the "Capital Landscape".

We have categorized these sources of capital as either "Traditional" (common sources folks are mostly familiar with) or "Alternative" (sources that are more on the creative side). We then separated whether these sources are debt (or debt-like) or equity (investments).

While it's great to have so many different sources of capital, it's most helpful if folks also know more about them and understand how and when to use them as part of a funding strategy.

We invite you to spend some time exploring the capital landscape to better understand different types of funding that might be available and encourage you to **talk to an expert** who can guide you through developing a funding strategy of your own.

You can mouse over the different icons below to get a gist, or dive deeper into the glossary definitions towards the bottom of the page. We will continue to update this page with new sources of capital as they become available.

TRADITIONAL CAPITAL LANDSCAPE

DEBT



EQUITY



Oregon Capital Scan

2018 Oregon Capital Scan:
Trends for the future

A report and analysis of capital flows and availability in Oregon 2016-2017.



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**Lundquist
College of Business**

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<https://www.oregoncf.org/Templates/media/files/reports/oregon-capital-scan-2018.pdf>

QUESTIONS/COMMENTS/GET HELP



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<https://osucolab.org>

<https://www.facebook.com/OSUCascadesCoLab/>



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