



CITY OF
Vancouver
WASHINGTON

Downtown Stakeholders Forum

August 19, 2025



Agenda

Welcome:

- Michael Walker, VDA
- Chris Harder, City of Vancouver

Economic Development Plan Business Focus:

- Chris Harder, City of Vancouver

Navigating Construction Mitigation:

- Michael Walker, VDA

Speaker's Panel - Business Resources & Assistance

- Leticia Lares: Loans & Loan Readiness
- Carol Ross: Small Business Incubator Program
- Jerry Petrick: SBDC Personalized Advising
- Kerby Boschee: Business Growth Consulting



CITY OF
Vancouver
WASHINGTON

Economic Development Strategy: Small Business Support

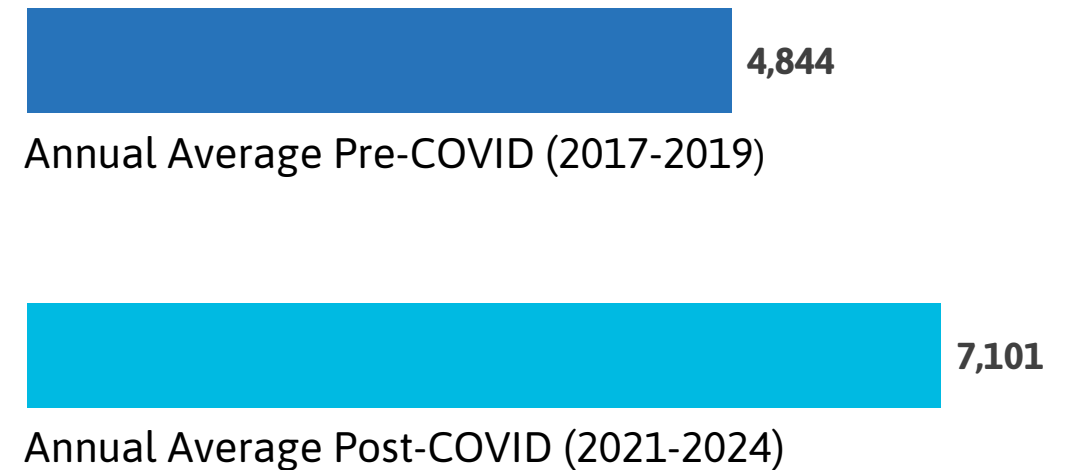


Vancouver Remains a Small Business Economy

- **Microenterprises** (<5) account for 62% of all establishments and 8% of total employment (Clark County)
- **Small Businesses** (<50) account for 96% of all establishments and 42% of total employment (Clark County)
- *Figures likely higher in Vancouver*

WA Employment Security Data

47% Increase in Clark County New Business Starts: Entrepreneurship Boom



U.S. Census



Small Business Support a Priority

Strategic Planning Community Engagement

Focus Groups

- Would like to see enhanced support for small businesses and entrepreneurs
- Growth of local small business into larger employers a sign of success

Community Survey

- Support for small businesses rated (4.5/5.0) the most important activity
- Availability of resources to support small businesses identified as a top challenge



5-Year Economic Development Strategy

13 Actions & 12 Success Metrics centered around 4 Goals:

1. Establish pathways to accessible jobs and reduce barriers to economic opportunity
2. Create opportunities for generational wealth, especially for underserved communities, by strengthening support for small businesses
3. Position Vancouver as a center of innovation and entrepreneurship
4. Invest in neighborhood commercial districts that result in safe, vibrant and accessible communities



Forthcoming Small Business Initiatives

Next 6 months

- Revolving Loan Fund
- Product-to-Market Program
- Startup pitch & investment events

Next 12-24 Months

- Dedicated affordable commercial space (4th Plain)
- Construction/Trades Incubator Program
- Improved public contracting for small businesses

Next Several Years

- Early-Stage Startup Investment Fund
- Dedicated affordable commercial (City Hall-Floor 1)
- Neighborhood Business District Improvement Program



Thank you!


Chris Harder, Deputy Economic Development Director

Economic Prosperity and Housing


Chris.Harder@cityofvancouver.us







BRICKS & CLICKS



SMALL BUSINESS GRANT OPPORTUNITY



Vancouver's
Downtown
Association

GRANT PURPOSE

Provide Main Street businesses and property owners with financial support to:

- Invest in e-commerce and marketing solutions
- Improve facades to enhance storefront visibility



APPLICATIONS RE-OPEN WINTER 2025

www.vdausa.org



BUSINESS MENTORSHIP PROGRAM



Vancouver's
Downtown
Association

PROGRAM PURPOSE

Provide businesses with technical assistance to:

- Leverage expert guidance from VDA volunteers with retail and restaurant experience
- Develop tailored plans to boost sales
- Enhance resiliency and adaptability

APPLICATIONS OPEN!

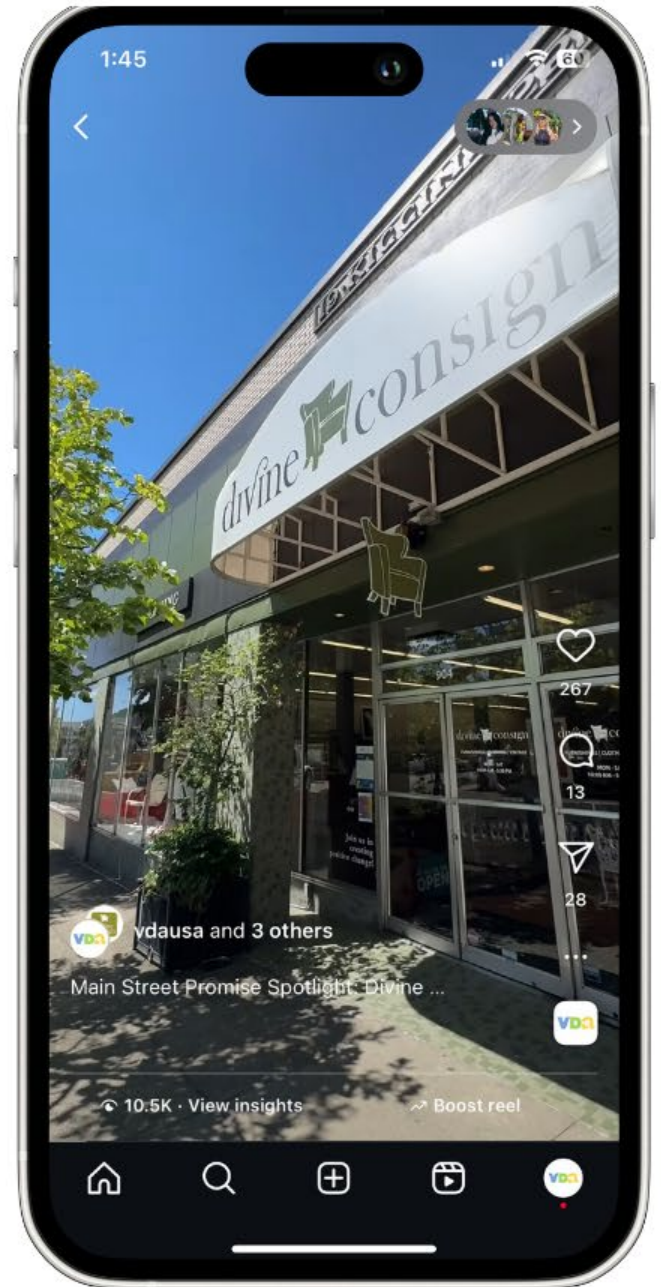
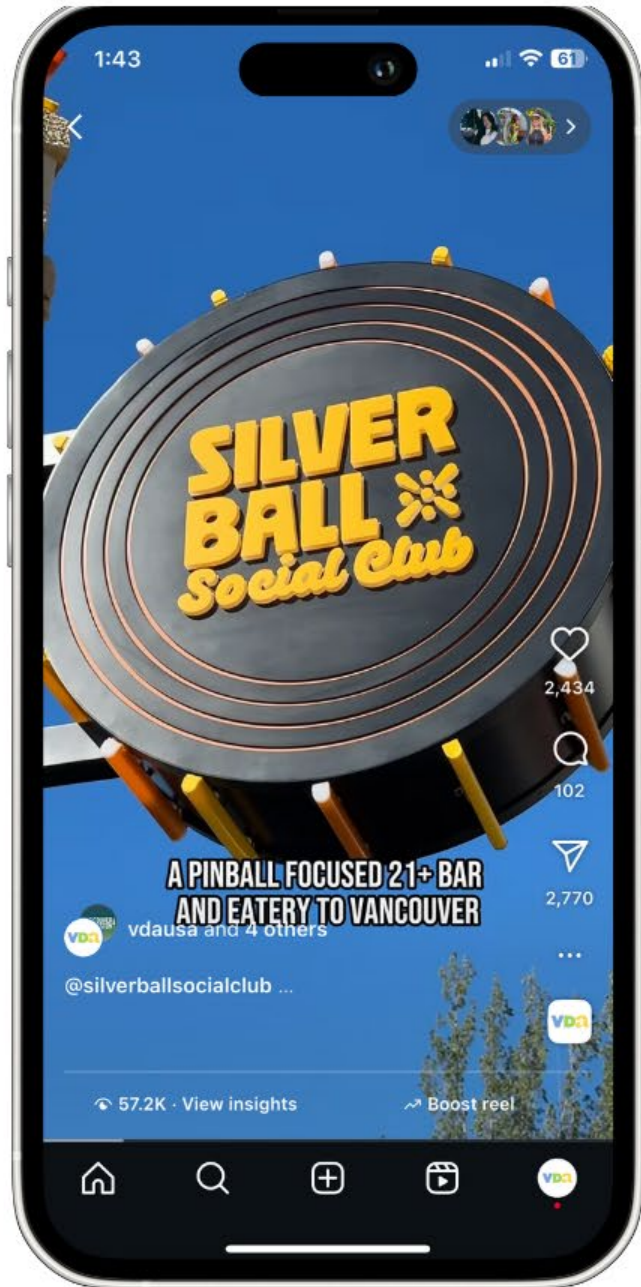
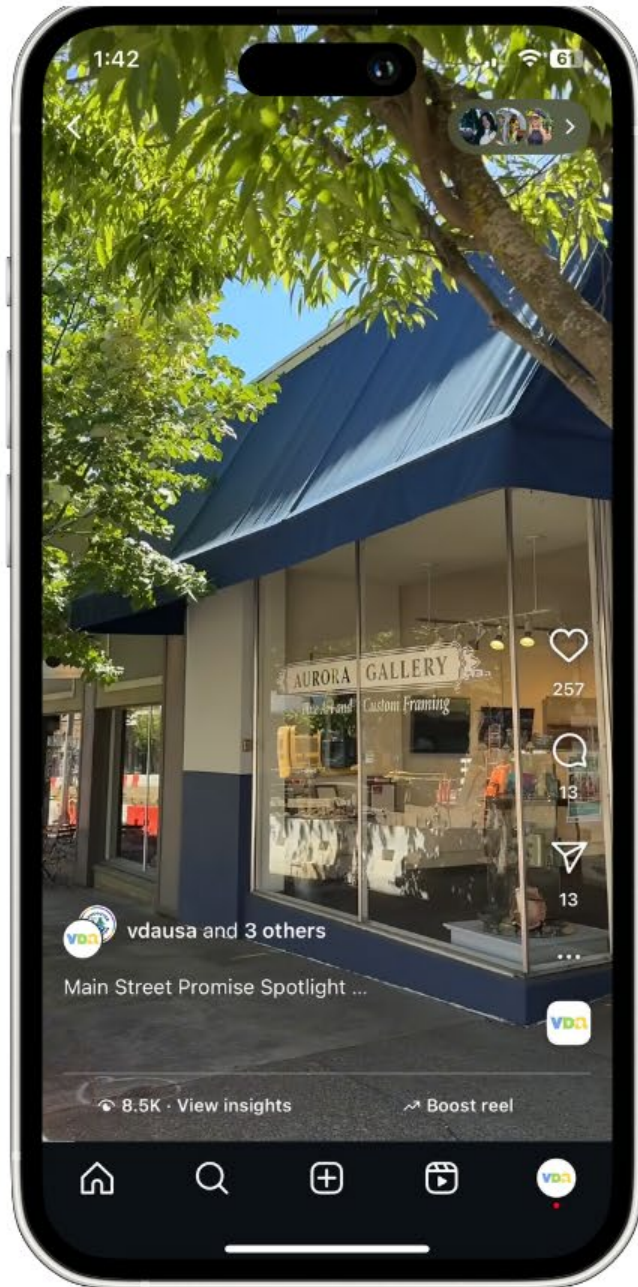
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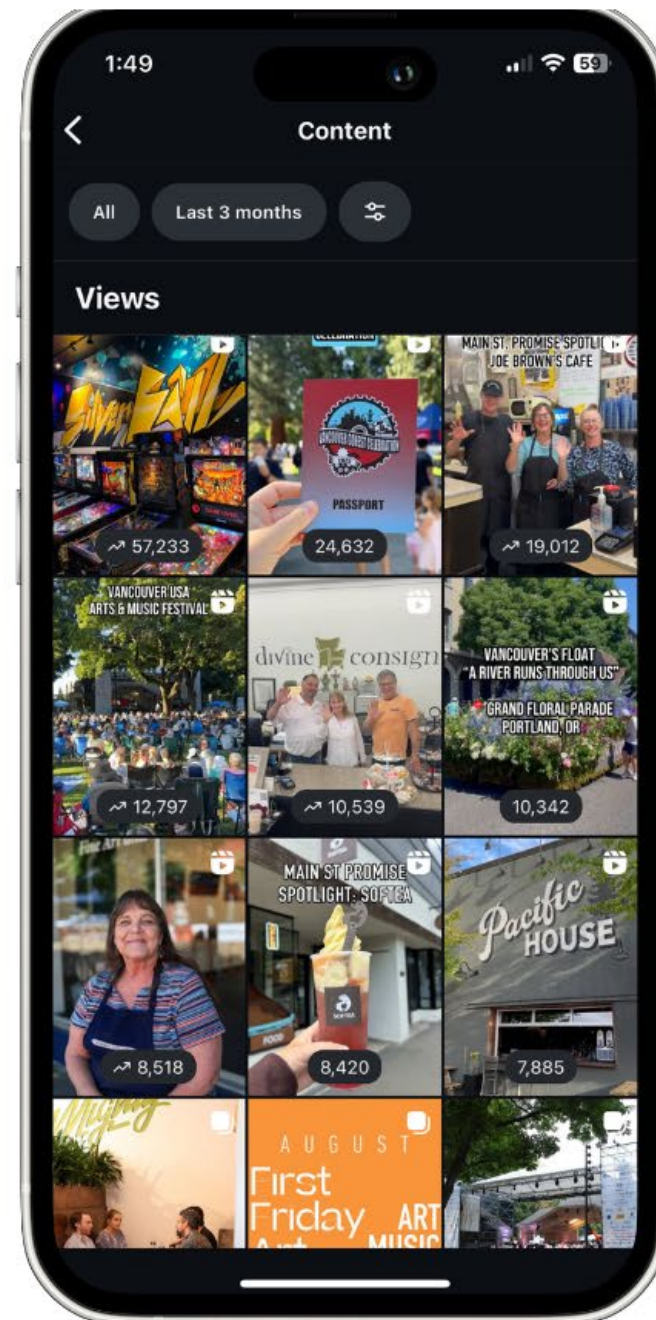
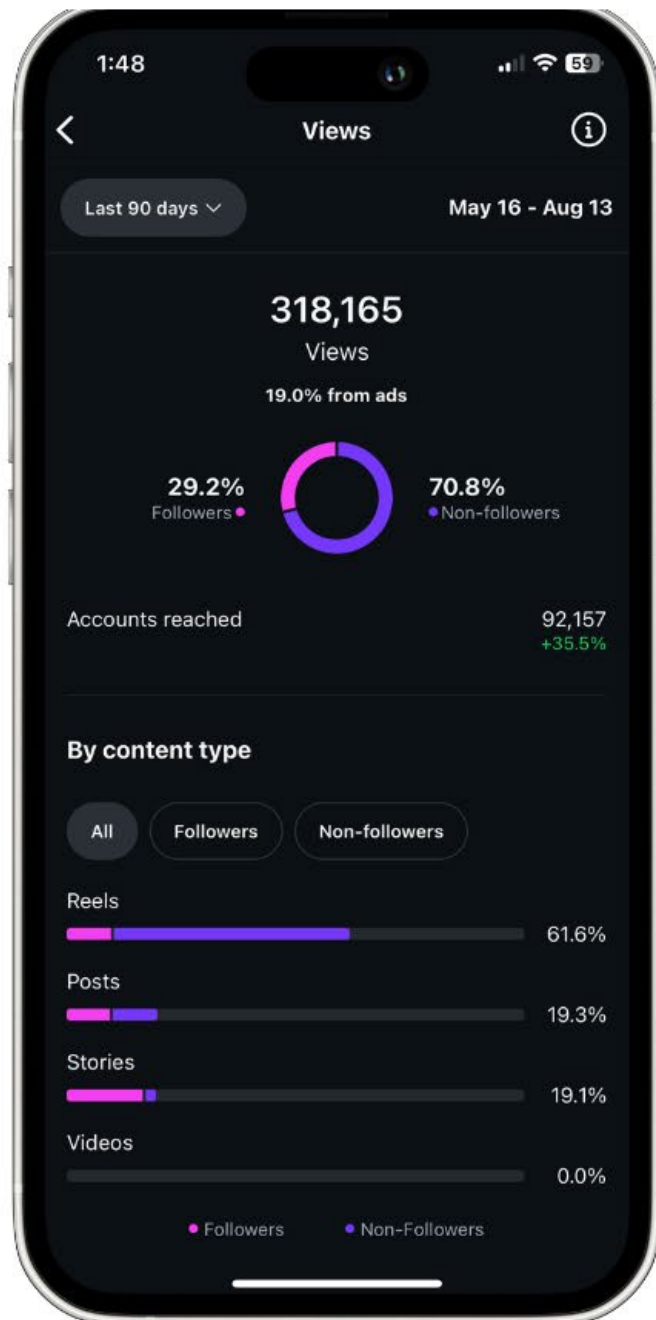


SOCIAL MEDIA SUPPORT

Leverage social media strategies to increase visibility and engagement

- Grow online presence to attract more customer
- Drive visitation and brand awareness through targeted content



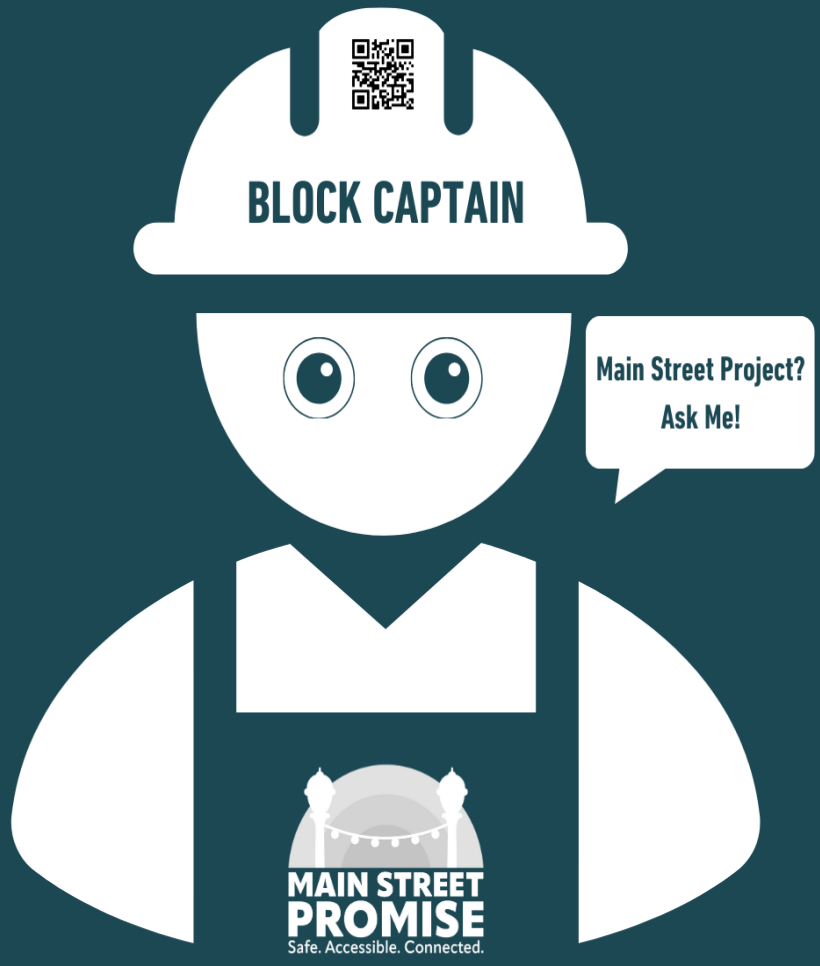


CONTACT

admin@vdausa.org







Block Captains act as volunteer ambassadors for the Main Street Promise project, sharing the latest project information and collecting feedback from residents, business/property owners, and visitors of their block.





COFFEE CORNER

FRIDAY, SEPTEMBER 5: 11:00 AM - 12:00 PM

RONALD RECORDS SHOW ROOM: 1005 MAIN ST

The Coffee Corner program brings business owners, residents, and project leads together at local shops to discuss the latest updates on the Main Street infrastructure project.

Help us support local. Buy a beverage and join the conversation. Stay informed and share your voice.



Contact

(360) 487-8770

MainStreetPromise@cityofvancouver.us

www.BeHeardVancouver.org/MainStreetPromise





Downtown Stakeholders Forum 8.19.2025

Thank you!

**Michael Walker, Executive Director
Vancouver's Downtown Association**

director@vdausa.org / 360.258.1120

Small Business Loans & Loan Readiness



Coaching, Classes and Capital for Underserved Entrepreneurs

Nonprofit CDFI since 1997

Serving Washington, Oregon, Idaho, and Alaska

Our Mission:

Grow businesses that create jobs in underserved communities

Our Vision:

All business owners have an equal opportunity to succeed

Our Values:

Integrity, Community, Inclusivity, Celebration



BINW Lending

We serve start-up and established small businesses who lack access to traditional financing in Washington, Oregon, Idaho, and Alaska.

Term Loan Products

- **BINW Term Loan:**
 - Amount: \$5,000-\$500,000
 - Interest Rate: ~11%-14.50%
 - Term: 2 years-10 years
- **Commercial Real Estate Loan:**
 - Amount: \$5,000-\$750,000
 - Interest Rate: ~11%-13.50%
 - Term: 20-25 years
- **SBA Microloan:**
 - Amount: \$5,000-\$50,000
 - Interest Rate: ~7.75%-11%
 - Term: 2 years-6 years
- **SBA Community Advantage:**
 - Amount: \$25,000-\$350,000
 - Interest Rate: ~10.50%-14%
 - Term: 2 years-10 years

Line of Credit

- **Revolving Line of Credit (LOC):**
 - Amount: \$5,000-\$150,000
 - Interest Rate: ~11%-13.50%
 - Term: 12 months at origination and 12-24 months with renewal

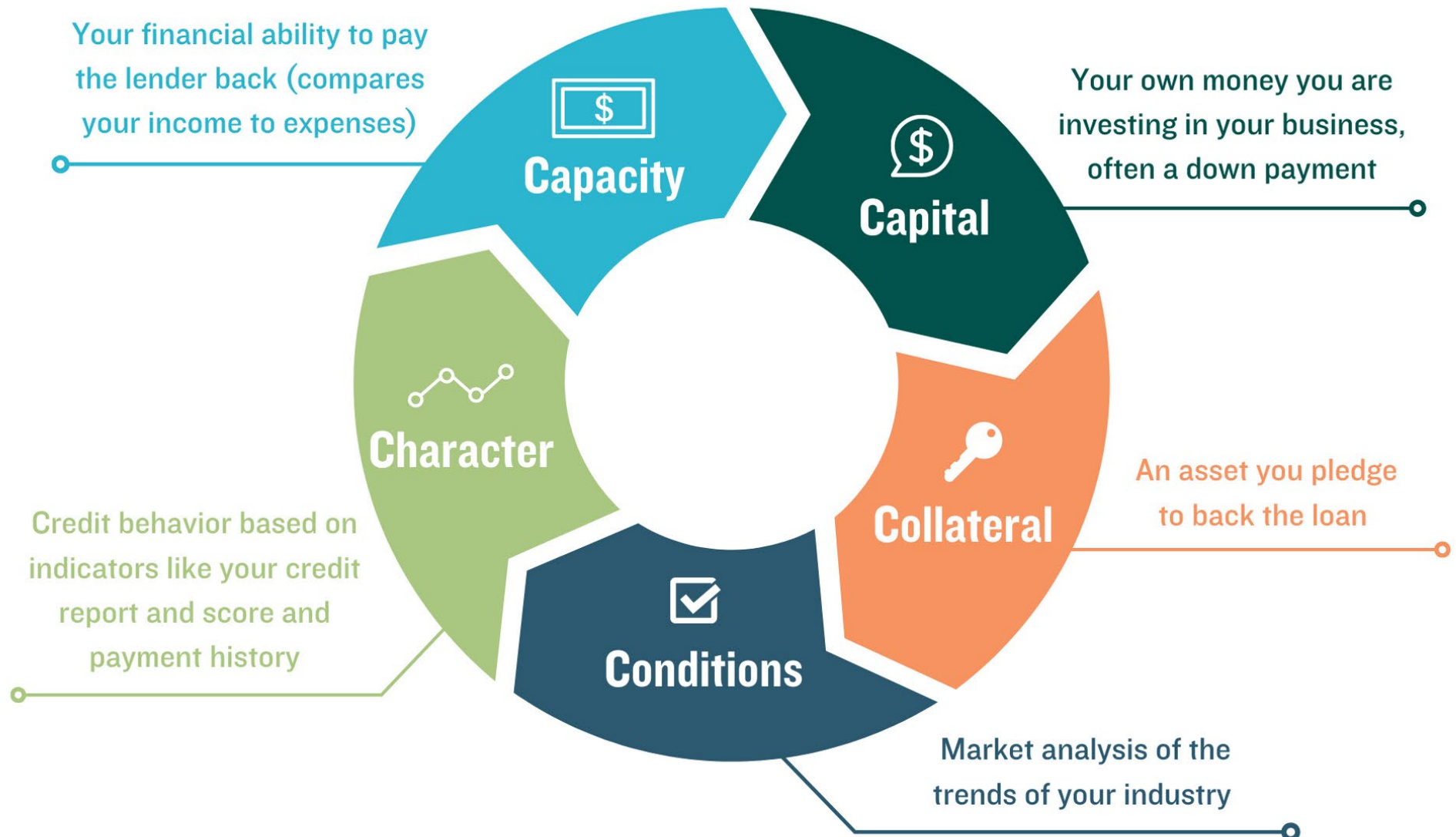


Loan Readiness

- Organize Your Financial Records
- Define a Clear Business Strategy and Goals
- Create Financial Projections
- Determine Funding Needs and Usage
- Prepare for Capital Injection



The 5 C's of Credit



Documentation

- Business Plan/Loan Proposal (include detailed use of funds)
- Proof of Collateral/Down Payment
- Financial Statements/Financial Projections (36 months)
- Resumes of anyone owning 20% or more of the business
- Business/Personal Tax Returns (2 years)
- Recent Mortgage Statements
- Personal Bank Statements
- Personal Financial Statements



More Information

www.businessimpactnw.org
503.210.5649

Leticia Lares
Loan Officer
leticial@businessimpactnw.org





THE
**HISTORIC
TRUST**
PROVIDENCE ACADEMY
SMALL BUSINESS
INCUBATOR

PROVIDENCE ACADEMY SMALL BUSINESS INCUBATOR PROGRAM OVERVIEW

- Provides significant subsidy for Academy office space
 - 75% First 6 Months
 - 50% Next 6 Months
 - 25% Final 6 Months
- 18-month program enables growth and stability

SMALL BUSINESS INCUBATOR OFFICE SPACES

Four Spaces Initially –
Two Remain Available

- Small – 238 square feet
- Large – 1,641 square feet



Who is eligible?

- New or established businesses or nonprofits who:
 - Have a 3-5 year plan
 - Have mentorship
- Have needs that match available office space
 - Additional points awarded to:
 - BIPOC led/owned
 - Female led/owned
 - Economically disadvantaged

Benefits of Applying

- Establish Mentorship Support
 - Business Plan Template*
 - Financial Plan Template*
- Think Through Needs, Growth Plan, Challenges
 - “Pitch Session” Practice

*Helps Prepare Candidate for SBA and Other Funding Requests

“The experience I gained during the application process was just as valuable as the award itself, fueling both personal and professional growth.”

-Sabrina, SBI Recipient

IMPACTS & OUTCOMES:

- Uplift local entrepreneurs to stabilize & grow
 - Increase economic vitality and vibrancy of Downtown Vancouver
- Utilize historic space for contemporary use
 - Continue preservation of this treasured Vancouver landmark for a sustainable future



“The greenest building is the one that is already built”

*-Carl Elefante, former president,
American Institute of Architects*

APPLICATIONS OPEN NOW



[www.TheHistoricTrust.org/
providence-academy-small-
business-incubator-program/](http://www.TheHistoricTrust.org/providence-academy-small-business-incubator-program/)



THANK YOU!



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360.992.1804

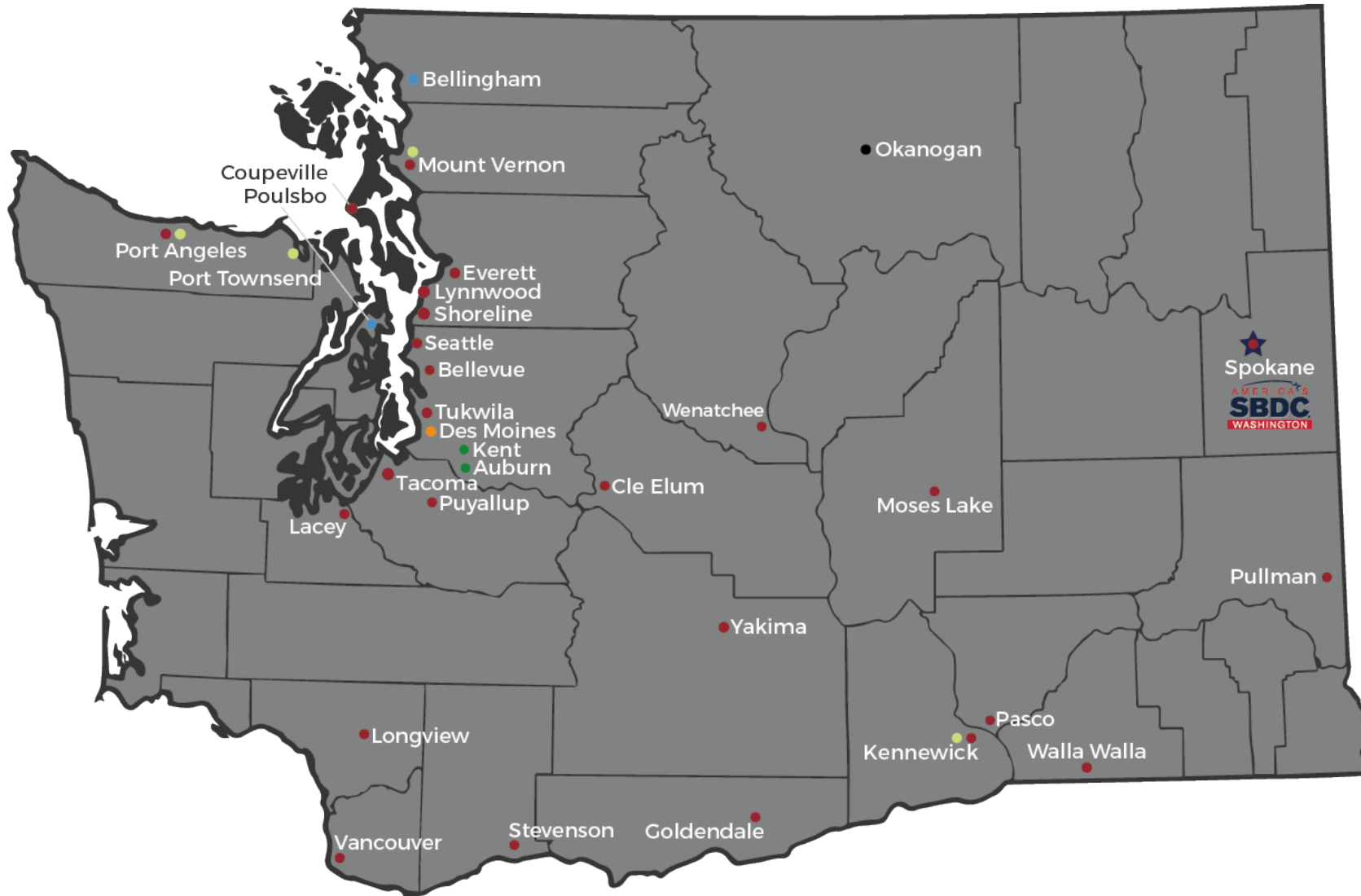


August 19th, 2025

About the Washington SBDC

Helping Washington Businesses
Grow & Succeed

Washington SBDC Locations





Washington SBDC
Lead Center



WASHINGTON STATE
UNIVERSITY



HIGHLINE
COLLEGE



the Economic
Alliance
improving the economy of Washington County



CIE
CENTER FOR
INCLUSIVE
ENTREPRENEURSHIP
improving communities through business



Green River
COLLEGE



WESTERN
WASHINGTON
UNIVERSITY
MAKE WAVES.

No Cost Advising Services

The Washington SBDC is your resource for expert advising, management training and market intelligence.

SBDC business advisors offer one-on-one, no cost, confidential advising to help you make informed business decisions in many areas of specialty and experience.

Planning or growing your business

- Analyzing financial statements
- Acquiring capital and managing cash flow
- Buying or selling businesses
- Exporting to markets around the world
- Market research
- Business systems and record keeping
- Getting and keeping customers
- Cost-cutting strategies
- Finding and keeping qualified employees

Low or no cost training services

- On demand or live webinars
- Facilitated by expert SBDC advisors



2024 Training



4,620

Training Attendees



206

Delivered Training Events

SBDC Clients



"Sometimes you don't need someone to hold your hand. Sometimes you need someone to challenge you."
— Mari Borrero, co-owner

American Abatement & Demo,
Auburn



"The SBDC has great business coaches. All business owners should avail themselves of SBDC services. It's the only way to learn so much that you need to know. — Wilbur Bautista, co-owner

Acts Pharmacy and Healthcare
Services, Tacoma



"It is like having a personal trainer for your business. Rich's assistance is invaluable." — Susan Basher, owner

SASH Painting and Color
Consulting, Burien

Economic Impact 10-year Results

Compared to average Washington businesses, Washington SBDC clients increased revenue and created jobs at significantly greater rates than other Washington businesses.

+ **JOB GROWTH** +

8.8% **3.1%**
average SBDC client Washington average

↑ **SALES GROWTH** ↑

18.2% **6.5%**
average SBDC client Washington average



For every **\$1** invested in Washington SBDC counseling, our clients generated **\$3.16** in incremental tax revenue.

Washington SBDC clients generated **\$8,454,557** of State tax revenue and **\$2,673,778** of Federal tax revenue...totaling **\$11,128,637!**



97% of our clients say they would recommend SBDC services to others.

10-year avg. based on Dr. Chrisman's annual analysis of the economic impact of SBDC counseling in Washington State. (Mississippi State University)

Contact Information:

Jerry Petrick
petrick@wsu.edu
www.WSBDC.org



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The Washington SBDC network, hosted by Washington State University, is an accredited member of America's SBDC. Funded in part through a cooperative agreement with the U.S. Small Business Administration, institutions of higher education, economic development organizations and other public and private funding partners.

Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Email or phone the Washington SBDC.



WSU VANCOUVER

Business Growth Mentor and Analysis Program

Downtown Stakeholders Meeting

August 2025

The Business Growth Mentor & Analysis Program (BG MAP) contributes to regional economic development by helping small businesses and nonprofits grow and succeed, while providing educational opportunities for Carson College of Business students.



PROGRAM IMPACT



Since the start of the program in 2011, approximately

165,000 HOURS

of **pro bono consulting** have been provided to 390+ small businesses

100% 

of clients **recommend Business Growth MAP** to their colleagues

More than
\$17.5 MILLION



in **new revenues** fueled the local economy since 2011

100%

of clients will **implement student recommendations**

 **21**

businesses participated

“I was very impressed with the way the students conducted the study of our business, as well as the professional approach and the creation of useful data we can implement into our business.”

—Growth Client, spring 2024

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LOCAL REACH

The 21 local businesses that participated this year came from all over Southwest Washington, Portland, Ore. and reached as far as Raymond, Wash.



WSU VANCOUVER

Business Growth Mentor and Analysis Program

Program Overview

- Capstone course for Business Administration and Hospitality Business Management
- Students complete a pro-bono consulting project in teams of 4-6, are assigned a business mentor, and work under faculty supervision

Types of projects

- employee development
- expansion and/or relocation
- improving the customer client experience
- leveraging competitive advantage, marketing
- operational efficiency
- policies and procedures
- successions planning and exit strategies
- supply chain management
- hospitality-specific business needs
- pricing and sale strategies
- increasing profit margins



WSU VANCOUVER

**Business Growth Mentor
and Analysis Program**

Client Profile

- At least 2-3 years in business, with at least 2-3 years of financial data for students to analyze
- Revenue between \$50,000 - \$10M
- Within a 2-hour radius of WSU Vancouver
 - Local to the Vancouver/Portland Metro area
 - Longview/Kelso, Salem, Hood River, Olympia



BG MAP Links

BG MAP Web page: <https://business.vancouver.wsu.edu/bgmap>

Client Application: <https://business.vancouver.wsu.edu/business-growth-map/apply-now-become-client>

Mentor Application: <https://business.vancouver.wsu.edu/business-growth-map/mentor-application>

Youtube Channel:
<https://www.youtube.com/@wsuvancouverbusinessgrowth558>



Questions?

Contact

Kerby Boschee (she/her)
Senior Manager

Email: bgmap@wsu.edu

Phone: 360-546-9533

BG MAP Program LinkedIn:

<https://www.linkedin.com/showcase/businessgrowthmap>

Kerby's LinkedIn:

<https://www.linkedin.com/in/kerby-boschee/>



WSU VANCOUVER

**Business Growth Mentor
and Analysis Program**

Open Discussion & Questions



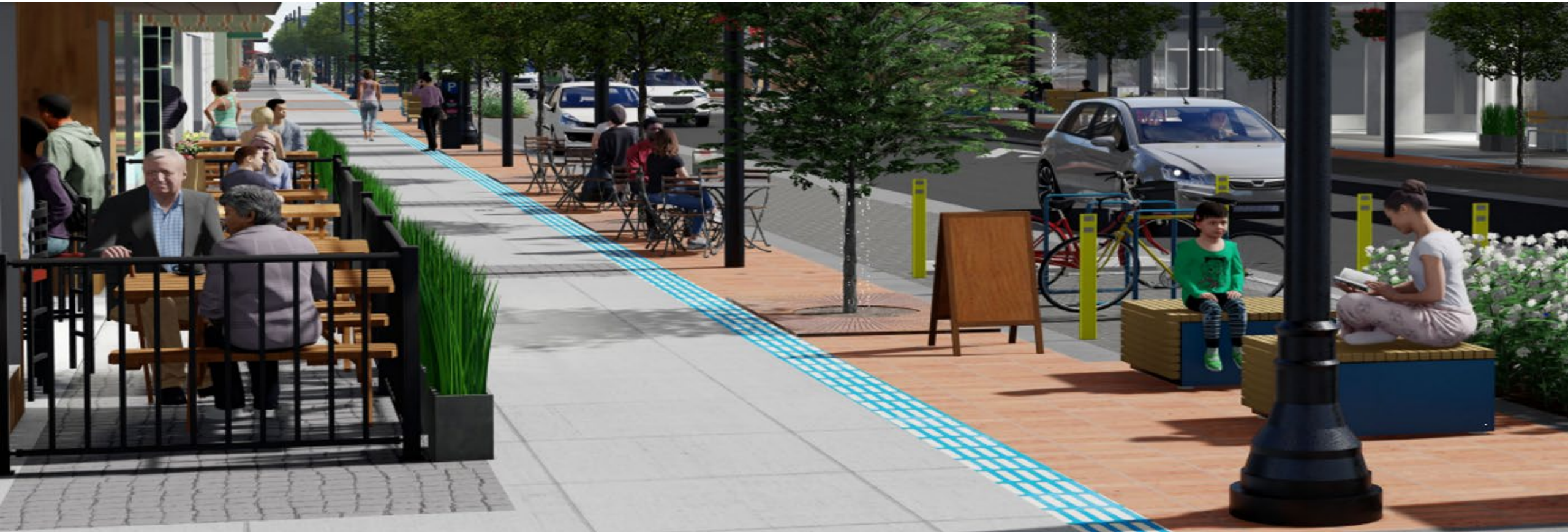


Upcoming Meetings

- 8/28 Main Street Block Party @ 3pm
– Pedestrians only, near Brick House
- 9/5 Coffee Corner @ 11am
– Ronald Records on Main Street
- 10/21 Downtown Stakeholders @ 1pm
– City Hall, Aspen Room



Thank You!



Downtown Stakeholders Forum | Be Heard Vancouver






Block Captain - volunteers


- 5th - 6th Streets: Marcus Griffith/VDA
- 7th St: Marianne/Dandelion Teahouse
- 8th St: Dean Irvin
- 9th St: Brett & Makayla/Clash Beauty
- 10th St: Crystal/Eryngium Papeterie
- 11th - 12th Streets: Janet/Greater Vancouver Chamber
- Upper Blocks: Brad/Clark Co. Historical Museum



Explore Main Street – Support Local, Parking




Add or Update
Your Business Info



Explore Main Street


Safe. Accessible. Connected.

EatShopPlayBeautify




Brewed Café
And Pub

Details




The Foxhole Den

Details




Six Shooter

Details



Bula Kava House

Details



Parking

- Free, Time Limited
- Permit
- Reserved
- Loading Zone
- ADA

Pay to Park

- Pay Station or Metered
- Other--May include restrictions

2025 Phase I Construction (tentative):

Project and updated construction details found at: [Main Street Promise | Be Heard Vancouver](#)

500 Block:

- Jan-Feb (Phase 1)
- Apr-July (Phase 2)

6th & Main intersection:

- Feb-Mar (Phase 1)



Word on the Street

- I'm feeling cared for.
- I appreciate all the touches and being informed.
- My Block Captain is doing a very good job at keeping me informed.
- Thank you for making the downtown I love even better!

