To Our Supporters,
Mercy Corps Northwest collaborates with low-income communities in Oregon and Washington to address the root causes of intergenerational poverty and wealth inequality. We help people build businesses. We construct paths for investment and independence. We support low-income populations regionally, including refugees and ex-offenders. As an independent 501(c)(3) non-profit, Mercy Corps Northwest raises funds for its work separately from Mercy Corps. Mercy Corps Northwest is the domestic arm of Mercy Corps, the Portland-based global leader working in places of conflict, crises and economic collapse.

John W. Haines
Executive Director

Larry Ettner
Board Chair and Professor, Atkinson Graduate School of Management
Willamette University

BUSINESS DEVELOPMENT SERVICES
Three programs support small business development and self-employment: business education and training, Individual Development Accounts (IDA) matched saving grants and loans.

Small business education and training includes basic and advanced courses in business development, seminars on business topics, one-on-one counseling sessions and the only SBA supported Women’s Business Center in Oregon.

Individual Development Accounts are matched savings accounts that promote savings, education and planning for small business success. With an IDA, participants take part in our business training and save towards business assets. Their savings are matched on a 3:1 basis to provide funding to start or expand their business.

Lending program provides loans ranging from $500 to $50,000 to start-up and existing businesses. We work with entrepreneurs who do not qualify for traditional financing. Our services include one-on-one support for loan applicants and borrowers.

PLEASE DONATE TODAY
People like you make our work possible. Your funding is a catalyst for innovation that has incubated proven programs in farming, prison reentry and community-based investing. A donation of $100 leverages $900 in funding from federal, state, foundation and corporate sources. For every dollar donated 92 cents of your contribution directly supports individuals and families. For more information or to donate online please visit our website at www.mercycorpsnw.org
COMMUNITY INITIATIVES

Our community initiatives build partnerships that encourage cooperation with businesses, governments and community organizations.

The Community Investment Trust (CIT) is a new way for low-income people to invest in their community. The CIT offers investors the opportunity to invest from $10 to $100 a month in a commercial property near their homes. Community members become financial partners and co-owners. They are shareholders in the property and receive annual dividends from the property’s income. Their equity grows as the property’s value increases.

AmeriCorps VISTA is a team of 15 volunteers who serve for a year at partner agencies in low-income communities around the state. Our AmeriCorps VISTAs oversee projects such as business education, community gardens and financial wellness programs. Our team works in Portland, Hillsboro, Salem, Warm Springs, The Dalles, Medford, Redmond, Tillamook and Corvallis.

Reentry Organizations and Resources (ROAR) is an alliance of more than 50 non-profit, faith-based and government agencies which Mercy Corps Northwest helped to form. ROAR assists people reentering our community after incarceration by promoting agency cooperation, shared learning and changes in our justice system.

COMMUNITY INTEGRATION

We help people in periods of transitions by helping them prepare for change, build community connections and find the resources to build successful futures.

Reentry Transition Center (RTC) connects formerly incarcerated individuals with the support they need to rebuild their lives after being released from prison or jail. Services include access to job training, mental health resources, drug rehabilitation, housing placement and medical assistance.

Lifelong Information for Entrepreneurs (LIFE) is a class taught at Clackamas Community College’s Business Center. The class covers business concepts, the development of business and reentry plans and important life skills such as goal planning, budgeting, effective communication and health.

Refuge Gardens works with refugee families transitioning in the Portland area to improve their lives, health and family income. We help connect growers to land and provide technical assistance, supplies and markets to sell their vegetables.

Reentry Transition Center (RTC)

connects formerly incarcerated individuals with the support they need to rebuild their lives after being released from prison or jail. Services include access to job training, mental health resources, drug rehabilitation, housing placement and medical assistance.

Lifelong Information for Entrepreneurs (LIFE)

is a class taught at Clackamas Community College’s Business Center. The class covers business concepts, the development of business and reentry plans and important life skills such as goal planning, budgeting, effective communication and health.

Refuge Gardens

works with refugee families transitioning in the Portland area to improve their lives, health and family income. We help connect growers to land and provide technical assistance, supplies and markets to sell their vegetables.

Reentry Transition Center (RTC)

connects formerly incarcerated individuals with the support they need to rebuild their lives after being released from prison or jail. Services include access to job training, mental health resources, drug rehabilitation, housing placement and medical assistance.

Lifelong Information for Entrepreneurs (LIFE)

is a class taught at Clackamas Community College’s Business Center. The class covers business concepts, the development of business and reentry plans and important life skills such as goal planning, budgeting, effective communication and health.

Refuge Gardens

works with refugee families transitioning in the Portland area to improve their lives, health and family income. We help connect growers to land and provide technical assistance, supplies and markets to sell their vegetables.

Reentry Transition Center (RTC)

connects formerly incarcerated individuals with the support they need to rebuild their lives after being released from prison or jail. Services include access to job training, mental health resources, drug rehabilitation, housing placement and medical assistance.

Lifelong Information for Entrepreneurs (LIFE)

is a class taught at Clackamas Community College’s Business Center. The class covers business concepts, the development of business and reentry plans and important life skills such as goal planning, budgeting, effective communication and health.

Refuge Gardens

works with refugee families transitioning in the Portland area to improve their lives, health and family income. We help connect growers to land and provide technical assistance, supplies and markets to sell their vegetables.

Reentry Transition Center (RTC)

connects formerly incarcerated individuals with the support they need to rebuild their lives after being released from prison or jail. Services include access to job training, mental health resources, drug rehabilitation, housing placement and medical assistance.

Lifelong Information for Entrepreneurs (LIFE)

is a class taught at Clackamas Community College’s Business Center. The class covers business concepts, the development of business and reentry plans and important life skills such as goal planning, budgeting, effective communication and health.

Refuge Gardens

works with refugee families transitioning in the Portland area to improve their lives, health and family income. We help connect growers to land and provide technical assistance, supplies and markets to sell their vegetables.

Reentry Transition Center (RTC)

connects formerly incarcerated individuals with the support they need to rebuild their lives after being released from prison or jail. Services include access to job training, mental health resources, drug rehabilitation, housing placement and medical assistance.

Lifelong Information for Entrepreneurs (LIFE)

is a class taught at Clackamas Community College’s Business Center. The class covers business concepts, the development of business and reentry plans and important life skills such as goal planning, budgeting, effective communication and health.

Refuge Gardens

works with refugee families transitioning in the Portland area to improve their lives, health and family income. We help connect growers to land and provide technical assistance, supplies and markets to sell their vegetables.

Reentry Transition Center (RTC)

connects formerly incarcerated individuals with the support they need to rebuild their lives after being released from prison or jail. Services include access to job training, mental health resources, drug rehabilitation, housing placement and medical assistance.

Lifelong Information for Entrepreneurs (LIFE)

is a class taught at Clackamas Community College’s Business Center. The class covers business concepts, the development of business and reentry plans and important life skills such as goal planning, budgeting, effective communication and health.

Refuge Gardens

works with refugee families transitioning in the Portland area to improve their lives, health and family income. We help connect growers to land and provide technical assistance, supplies and markets to sell their vegetables.
IN 2014 WE:

Provided business development services to 1,382 individuals through loans, grants, classes, seminars and one-on-one counseling.

Provided 1,470 hours of one-on-one business and reentry counseling.

Provided 456 hours of classes and seminars on business topics.

Disbursed $1,204,475 through 45 microloans and 128 IDA matching grants.

Provided reentry services to 1,052 individuals.

Grew over 3.5 acres of local produce to sell in local farmers markets, restaurants and in the farmers’ communities.

Assisted 30 refugee families in establishing small-scale farming enterprises.

IN 2014 OUR WORK:

Created 671 new jobs from business self-employment.

Increased median revenue per business by 338%.

Increased wages paid to employees per business to $21,006 ($275 higher than the minimum wage).

Increased median revenue per business by 338%.

Secured 285 jobs for Reentry Transition Center participants.

Saved the public safety system $14 for every $1 invested in our Reentry Transition Center.

Offered 34 different business seminars led by industry professionals.

95% of business clients remain in operation after 2 years of receiving services.

Statistics on business development services are compiled by the Aspen Institute and reflects business growth of clients in 2013.
TURNING A NEW LEAF
Tom Carlson is a changed man. Tom met us as an ex-offender. Now he is a successful business owner, master gardener, and mentor. After his return to the community Tom followed his entrepreneurial dream and came to Mercy Corps Northwest for help starting his landscaping business, Keep It Green 4 U. He enrolled in the IDA matched-savings grant program, took classes and began investing in his business. Tom purchased a truck and equipment to start his business. He is looking forward to adding a new truck and hiring employees. Tom says that through his business he is learning to give back to others by mentoring those who have gone through the same situation. “I’ve made a commitment to be of service to others now.”

ITCHING TO GROW WITH NORTHWEST K9 BED BUG DETECTIVES
Susan Cameron’s business provides a specialized but important service, and one that is making an impact in the face of a persistent problem. Northwest K9 Bed Bug Detectives utilizes trained dogs to smell and detect bed bugs, a service which facilitates targeted extermination of these pesky insects. When she needed capital to buy the necessary equipment for her business, Susan connected with Mercy Corps Northwest in Seattle for a small business loan. In addition to providing growth funding, our loan officers helped her with budgeting creating financial forecasts. As Northwest K9 continues to grow, Susan intends to support her local animal shelters and the Wounded Warrior Project. “I donate because I feel that it is a very important piece of my business.”

Highlights

When Anne Thompson’s eco-friendly upholstery business was ready to expand, she sought help from Mercy Corps Northwest for help. Our lending program provided her with a loan and one-on-one counseling with a volunteer accountant. With these resources, Anne quickly built her business and learned how to manage her finances and taxes and make strategic decisions. “I am thankful to Mercy Corps Northwest and to have Suzanne as my mentor.”

Kelli Elliott has been through many ups and downs in her life, including time in prison. But now, with full custody of her children, stable housing, and success in transitional and addiction treatment programs, Kelli has turned her life around. The Rosary Transit Center (RTC) helped Kelli create a new, productive path for her future. “RTC helped me get a home away from home for me. ... I would go in and be totally exhausted, and I could go sit on the couch and just feel safe.”
# 2014 AUDITED FINANCIAL SUMMARY

## STATEMENT OF ACTIVITIES

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>State and Local Government Grants</td>
<td>$707,299</td>
</tr>
<tr>
<td>Federal Government Grants</td>
<td>$730,901</td>
</tr>
<tr>
<td>Foundation &amp; Corporate Grants</td>
<td>$442,974</td>
</tr>
<tr>
<td>Gifts-in-Kind</td>
<td>$135,108</td>
</tr>
<tr>
<td>Individual Contributions</td>
<td>$227,757</td>
</tr>
<tr>
<td>Interest Income</td>
<td>$72,144</td>
</tr>
<tr>
<td>Other Income</td>
<td>$247,261</td>
</tr>
</tbody>
</table>

**TOTAL REVENUE** $2,563,444

<table>
<thead>
<tr>
<th>Program Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Development Accounts</td>
<td>$583,128</td>
</tr>
<tr>
<td>Reentry Transition Services</td>
<td>$659,031</td>
</tr>
<tr>
<td>Training, Farm &amp; Business Development</td>
<td>$622,278</td>
</tr>
<tr>
<td>Lending</td>
<td>$246,250</td>
</tr>
<tr>
<td>AmeriCorps VISTA</td>
<td>$137,790</td>
</tr>
<tr>
<td>Community Investment Trust</td>
<td>$170,028</td>
</tr>
</tbody>
</table>

**TOTAL EXPENSES** $2,620,136

## STATEMENT OF FINANCIAL POSITION

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Total Assets</th>
<th>Total Liabilities</th>
<th>Total NET ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY2014</td>
<td>$2,996,066</td>
<td>$2,693,907</td>
<td>$302,159</td>
</tr>
<tr>
<td>FY2013</td>
<td>$3,001,828</td>
<td>$2,642,977</td>
<td>$358,851</td>
</tr>
</tbody>
</table>

### TYPES OF BUSINESSES WE ASSIST

- **10%** Agriculture, Forestry, Fishing, & Hunting
- **2%** Finance & Insurance
- **5%** Construction
- **15%** Manufacturing
- **5%** Wholesale
- **5%** Retail Trade
- **3%** Transportation & Warehousing
- **3%** Information
- **12%** Professional, Scientific, & Technical Services
- **5%** Administrative Support & Waste Management & Remediation Services
- **11%** Accommodation & Food Services
- **8%** Other Services
- **2%** Arts, Entertainment, & Recreation
- **1%** Health Care & Social Assistance
- **1%** Arts, Entertainment, & Recreation
- **1%** Education & Instruction
- **1%** Other Services
- **2%** Other Services

### OUR MISSION

Working together to build more just, productive and resilient communities in the Pacific Northwest.

### OUR VISION

Everyone should have the opportunity to improve their life regardless of their background. By investing in those without ready access to resources, existing economic disparities will become more equitable and motivated hard-working individuals and families will have opportunities to break intergenerational cycles of poverty for good.

### BOARD MEMBERS 2015

- **Larry Ettner**, Chair
  - Willamette University
- **Noleah Netusil**, Vice-Chair
  - Willamette University
- **Jeremiah Centrella**, Secretary
  - Mercy Corps
- **Donna Mazique**, Treasurer
  - Mercy Corps
- **John W. Haines**, Director of the Metropolitan Public Defender, Emeritus
- **Amy Kohnstamm**, Portland Public Schools Board
- **Mignon Mraz**, State Representative District 36
- **Jennifer Williamson**, Portland Public Schools Board

### BOARD MEMBERS 2014

- **Larry Ettner**, Chair
  - Willamette University
- **Noleah Netusil**, Vice-Chair
  - Willamette University
- **Jeremiah Centrella**, Secretary
  - Mercy Corps
- **Donna Mazique**, Treasurer
  - Mercy Corps
- **John W. Haines**, Director of the Metropolitan Public Defender, Emeritus
- **Amy Kohnstamm**, Portland Public Schools Board
- **Mignon Mraz**, State Representative District 36
- **Jennifer Williamson**, Portland Public Schools Board

- **Howard Silverman**, Pacific Northwest College of Art
- **Jennifer Williamson**, Portland Public Schools Board
- **David Mihm**, Technology Entrepreneur
- **Laura Silverman**, Pacific Northwest College of Art
- **Jennifer Williamson**, Portland Public Schools Board