This year, we will be working on a feasibility study for a community development financial institution (CDFI). What are CDFIs? Specialized financial institutions that provide financial products and services in economically distressed communities.

Services can include mortgage financing for low-income and first-time homebuyers and technical assistance, commercial loans and investments to small start-up or expanding businesses. We will be busy looking at whether or not it makes sense to start a CDFI on the Umatilla Indian Reservation. Watch for public information meetings where you can complete a survey. Check our Facebook page & website for updates on this exciting project.

Spring Workshops
Understanding Your Business’ Financial Health
A 2-Part Workshop on Financial Statements

**Part 1: Income Statement and Balance Sheet**
What do all these numbers tell you about your business?
**Date:** Tuesday, April 14, 2015
**Time:** 6:00 PM
**Instructor:** Jill Parker, Commercial Loan Officer, Bank of E. Oregon

**Part 2: Cash Flow and Break-even**
How much cash do you need for your business? At what point will you make a profit? Learn how to figure the answers to these critical questions.
**Date:** Wednesday, April 15, 2015
**Time:** 6:00 PM
**Location:** BDS Building
**Instructor:** Jill Parker, Commercial Loan Officer, Bank of E. Oregon

All Workshops are $20 with dinner included.
Wildlife at Washington School

Business Development Services partnered with Pendleton Center for the Arts to do a hands-on social entrepreneurship program with 4th graders at Washington School.

Students learned about saving, earning and spending through lessons of social entrepreneurs like Benjamin Franklin. The students went through activities that let them identify the needs of the community and what needs improvement. Animal welfare was the top priority for the youth.

The cards will be sold at Business Development Services office and at Pendleton Center for the Arts then the money will be donated to the Blue Mountain Wildlife at Washington School.

Shop Small

Local small businesses offer more personal service. When somebody decides to open a small business, it’s because he or she has a passion for it. This passion often translates to excellent customer care, not just from the owner, but from the employees they train directly.

Small businesses have a natural inclination to band together and support one another. For example, a shop owner might commission work from a local potter to resell, or businesses might collaborate to raise funds for a local charity. When local small businesses succeed, they have more resources to support other local business, which magnifies the benefits exponentially.

Support our Community | Shop Small

2015 Social Entrepreneur of the Year Award

Now accepting nominations! We are pleased to announce that we will again be presenting a Social Entrepreneur of the Year Award this year. This special award, will be given out to a Native American small business owner who applies practical, innovative and sustainable business practices to benefit the community.

We are now accepting nominations for the award and we invite you to submit your form and digital photograph before the deadline of Friday, May 15, 2015 at 3:00 PM. The nomination form is now in a pdf format that will allow you to complete and submit it, along with the other required documents, electronically. Call today to receive the nomination packet: 541-966-1920.

For specific details and requirements please stop by Business Development Services office or go to our website www.wildhorsebds.com

46510 Wildhorse Boulevard | Pendleton, OR 97801 | 541-966-1918 |