

2025 Grant Recipients

SBA 504 Effective Rates for November 2025

25-year - 5.86% / 5.86% Refi ~ 20-year - 5.92% / 5.92% Refi ~ 10-year - 5.65% / 5.65% Refi

As a non-profit organization, NWBDA is able to provide grants on an annual basis to other organizations or programs providing economic or community development in the areas that NWBDA serves. This year, NWBDA was able to give away a grand total of \$134,500 to organizations devoted to making an impact.

Economic Development Alliance of Skagit County - Mount Vernon, WA



The Economic Development Alliance of Skagit County (EDASC) is the county's lead organization for advancing economic growth, resilience, and prosperity.

Programming centers on business attraction, retention, and expansion; paired with strategic capacity-building efforts that foster a vibrant and equitable economy.

This work is grounded in a commitment to diversity, equity, and inclusion, ensuring all residents, especially those historically excluded from economic opportunity, can thrive and build intergenerational wealth.

Grant funds will go toward programming that targets underserved populations – including veterans, women, minorities, youth, individuals with disabilities, and underserved areas, among others – for entrepreneurial training and workforce development initiatives.

The NWBDA's investment in EDASC's vision underscores the shared mission of both organizations to drive economic development that is inclusive and equitable. This grant will enable EDASC to continue innovating and responding to the evolving needs of Skagit County's economy, supporting entrepreneurs, and meeting workforce demands.

John Sternlicht, CEO of EDASC, expressed gratitude for the grant, stating: *"EDASC is grateful to NWBDA for its support and partnership. Our missions are very similar in supporting our community of small businesses, and NWBDA helps us provide programs that serve that community."*



Reality Kitchen - Eugene, OR

Reality Kitchen's Mission: To offer employment path experiences designed to nourish and inspire all learners, with and without disabilities, to thrive personally and professionally with supports and resources in a community inclusive setting.

About Reality Kitchen: To accomplish its Mission, Reality Kitchen owns and operates several retail establishments that pay a competitive wage and offer employment path experience and support delivered in a community-based, integrated workplace setting.

Reality Kitchen offers in-person job-skills training opportunities in a fully integrated workplace setting where individuals of all abilities work and learn together.

It operates a wholesale bakery and retail café that provides employment based experiences to help employees achieve their goals for independence, self-confidence and success in a supportive work environment while also changing the community perceptions about employment options available to individuals with I/DD.

Reality Kitchen has partnered with Lane County Department of Disabilities Services, Full Access of Oregon, Vocational Rehabilitation Services of Oregon, Oregon Department of Disabilities Services, River Road Community Association, Carry It Forward, and many other Lane County based food services businesses, agencies, and area Provider Organizations to offer a unique approach to delivery of services.

Grant Funds: Funds will allow Reality Kitchen to continue its Programming Expansion to increase its capacity to respond to the increasing demand for its services from families and individuals with I/DD in Lane County, Oregon.

This funding increases Reality Kitchen's capacity to better support its Mission and do its best to deliver diverse services to the larger community and offer skills training activities to those who need it the most.



Donate or Learn More About Reality Kitchen:

<https://www.realitykitchen.org/>

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Spokane Workforce Council - Spokane, WA

About Spokane Workforce Council: The Spokane Workforce Council (SWC) is a nonprofit organization that leads the local workforce system and invests in programs that help individuals access meaningful careers while meeting employer needs. SWC works to expand training opportunities, strengthen partnerships, and build pathways that connect people to stable employment while supporting the region's economic growth.

Grant Funds: Funds from the Northwest Business Development Association will help expand SWC's childcare impact project, Reconnect2Work. Over the past two years, SWC has invested nearly \$2 million in direct tuition assistance to help Spokane families return to work post-pandemic. This support has enabled parents to pursue training for higher-paying jobs, pay down debt to reduce monthly expenses, and gain the financial breathing room needed to make the best decisions for their families. Building on that success, this next phase of the project will create on-ramps for individuals to enter the childcare field through training, certification, and support services, while also expanding access to affordable childcare slots for Spokane families.

In addition, the funds will support a region-wide childcare needs assessment to ensure that the initiative is both data-driven and provider-led. This assessment will provide a clear picture of gaps, challenges, and opportunities across Spokane County, ensuring that resources are aligned with the real needs of families and providers. The results will also inform future policy, funding, and program design, creating long-term strategies to strengthen Spokane's childcare system and better support working families.

"We are incredibly grateful to NWBDA for their investment as we work together to achieve our shared mission of strengthening small businesses and increasing employment in our region. Childcare is foundational to our economy. By supporting both families and childcare providers, this initiative not only helps parents get back to work, but also ensures children have safe, high-quality learning environments." - **Bianka Desure**, Program Coordinator



SPOKANE
WORKFORCE
COUNCIL

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Business Impact NW – Alaska, Idaho, Oregon, and Washington

Business Impact NW is a nonprofit Community Development Financial Institution (CDFI), dedicated to supporting small business owners since 1997. It provides free business coaching, training, and access to small business loans to traditionally underserved entrepreneurs.

Business Impact NW provides support to entrepreneurs who would not otherwise have access to financial services. Its lending guidelines are more flexible than traditional banks because of its community impact mission. While careful in the decision-making process, it is able to take considered risks on underbanked small businesses in order to achieve its mission.

Over the past 28 years, Business Impact NW has supported thousands of small business owners and contributed to the creation of tens of thousands of jobs across the region. In 2024 alone, it served 3,600 unique clients and disbursed \$9 million in small business loans.

Funds from the Northwest Business Development Association are helping expand the one-on-one business coaching and capital readiness services, with a focus on women, veterans, people of color, and low-income entrepreneurs. Through these services, Business Impact NW will provide practical guidance, from building a business plan to understanding cash flow.

By investing in the success of Business Impact NW, NWBDA is helping create thriving local economies where all entrepreneurs have the opportunity to build wealth and stability for themselves and their communities.



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Business Impact NW:**
<https://businessimpactnw.org/>
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Spokane Colleges Foundation - Spokane, WA

Spokane Colleges Foundation's Mission: All students deserve access to a quality, affordable education, which in turn opens the path to sustainable economic opportunities for students and creates a pipeline of talented individuals to meet the region's workforce needs. The mission is to provide students with resources so that they can reach their potential. Spokane Colleges Foundation focuses efforts on scholarships and emergency aid to its 20,000 students and program support to its 120+ programs.

About Spokane Colleges Foundation: The most impactful contributions to the students come in the form of direct financial support. The Foundation provides the funding for their tuition, books, fees, equipment, childcare, utility, bills, rent, and more. Last year, over \$461,000 was provided in this area of support. The program also provides education and training support. By having the latest equipment and technology to train with, students have a more competitive advantage entering their career fields after graduation.

More than anything else, these students are the future of Spokane's workforce. Spokane County is the largest labor market in Eastern Washington and Northern Idaho. Spokane Colleges is not only our region's only community college system, students live, study, and ultimately work *here*. They are the nurses, automotive maintenance technicians, chefs, small business owners, and teachers that Spokane interacts with every day.

Grant Funds: The grant funds will be going towards the *Tools for Tradespeople* pilot program for the second year in a row. The *Tools for Tradespeople* program is working specifically with machining technology students, providing the tools that they otherwise would have to purchase themselves. The program gained so much interest with potential students, that Machining has added an entire second cohort of students! However, because the original goal was to support one cohort through the two-year program, there is a gap in funding to cover these extra students. The grant funds will go towards funding the last few students joining the program, especially since more tools and spots are being added.

Achievements: Year 2 rocked in persistence and achieved a 100% graduation rate of the students who returned from Year 1 (the average on-time graduation rate for a community college student is typically 45%). Read the speech a thankful graduate gave: <https://shorturl.at/xasKv>.

The program chair, Sam Tevis, reports that this year's CNC Machining cohort is completely full for the first time in 7 years! The Technical Education Dean has been doing amazing work leading her team through new recruitment events and programs, but Sam credits the Tools for Tradespeople as a key reason why the machining program in particular is full. Spokane Colleges also announced the launch of two new manufacturing certificates, including a CNC Machining Operators Certificate. You can read more about that here: <https://shorturl.at/lqmwT>.



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SCORE -

**Portland, OR; Central OR; Seattle, WA;
Spokane, WA/CDA, ID; and Vancouver, WA**

SCORE's mission is to foster vibrant small business communities through mentoring and education. It provides free resources to business owners including mentoring, business training, and business classes/online webinars.

SCORE operates in every state and strives to help entrepreneurs start and manage successful small businesses. SCORE recognizes different needs due to industry and/or diversity, and provides personalized support for small business owners.

Donate, Volunteer or follow your local SCORE:

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NWBDA is grateful for the opportunity to give back to our community and make a positive impact on the world around us. We are incredibly thankful to our lenders and borrowers; their continued support enables us to help others.

NWBDA is honored to support these exceptional organizations working to transform their communities and create a better world for all. We encourage everyone to visit these inspiring places and make a positive impact of your own.

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October's Loan Fundings

NWBDA funded **5** new projects for a
total amount of **\$19,769,153**

October's Loan Approvals

NWBDA approved ***0** new projects for a
total amount of **\$0**

**No approvals due to Government Shutdown*

In the month of October, NWBDA helped **create 32 new jobs** in its local communities

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Achieving BIG Dreams for SMALL Businesses