NWBDA Newsletter
NORTHWEST BUSINESS DEVELOPMENT ASSOCIATION
November 2026
Issue 109

2026 Grant Recipients

25 Year Rates:	20 Year Rates:	10 Year Rates:
6.57% - Standard	6.58% - Standard	6.58% - Standard
6.58% - Refi	6.58% - Refi	6.58% - Refi
6.34% - *Waived Fees	6.33% - *Waived Fees	6.29% - *Waived Fees

**For 504 loans to qualifying businesses, SBA is waiving the upfront guaranty fee and the annual service fee for: manufacturers, rural businesses, and some food supply chain businesses (based on NAICS Code - talk to an NWBDA representative for more information).*

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 $130,000 to organizations devoted to making an impact.

Spokane Workforce Council - Spokane, WA

About Spokane Workforce Council: The Spokane Workforce Council (SWC) is a non-profit organization and the designated local workforce development board serving Spokane County since 1982. For over 40 years, SWC has led regional workforce strategies that connect job seekers with meaningful employment and helped businesses access the talent they need to grow and thrive.

Grant Funds: Funds from Northwest Business Development Association will help support the Spokane Workforce Council's Childcare Work Program in the 2026-2027 year.

The lack of affordable, accessible childcare in Spokane County remains a significant barrier to workforce participation and economic development. With nearly 7,900 children lacking access to licensed care, the region faces a 40% gap between childcare supply and demand. Families paying out-of-pocket face high average monthly costs, often rivaling rent or mortgage payments. The lack of childcare/early learning also costs Spokane County employers an estimated $178.3 million annually in direct economic losses.

This funding will bring classroom management and behavior support training to early educators already working in Spokane County. Providers told us this was their top training need, and we're partnering with the early learning trainers to deliver it. When educators are supported, children thrive, families can work, and the whole community benefits.

SPOKANE WORKFORCE COUNCIL

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Adelante Mujeres - Washington County, OR

About Adelante Mujeres: Adelante Mujeres' Small Business Program, Empresas, offers educational services through courses, workshops, personalized advice, and access to a commercial kitchen for the creation and development of small businesses in Washington County, Oregon.

Grant Funds: The Small Business Program focuses on startup and existing businesses with less than five employees from diverse industries. Through training, one-on-one coaching, networking experience, technical assistance, and access to capital, Empresas helps entrepreneurs launch successful and sustainable small businesses.

Advancing Economic Development for Underserved Entrepreneurs Project will strengthen the infrastructure of the Empresas Small Business Development Program (Empresas) to build economic stability, a critical step to intergenerational wealth building, to disadvantaged micro-entrepreneurs. This project will support the needs of socially disadvantaged micro-entrepreneurs living in underserved areas with technical assistance, one-on-one business coaching, financial literacy, access to capital, and access to markets. The project will support an estimated 90 unduplicated, startup and existing businesses with less than five employees for businesses in the areas of retail, service (i.e., landscaping, house cleaning, and painting), food-based businesses, regenerative agriculture, and farm businesses.

ADELANTE MUJERES

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Business Impact NW – Idaho, Oregon, and Washington

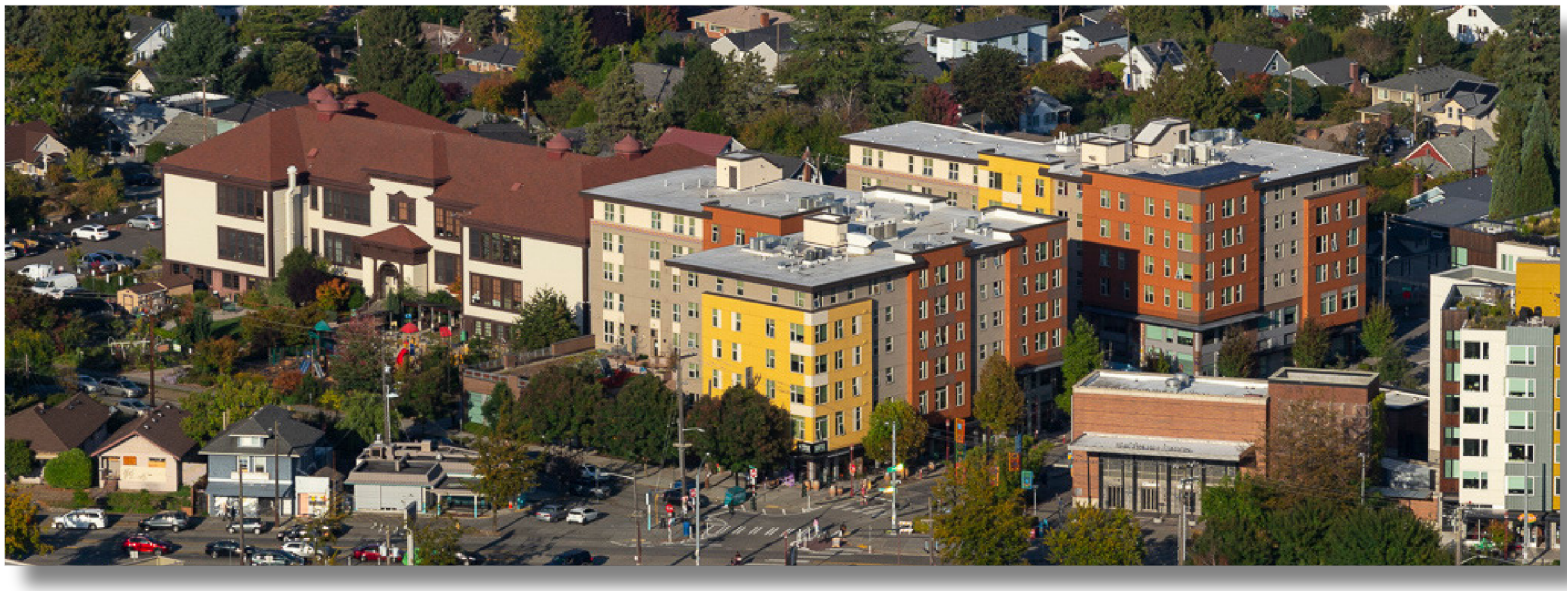
About Business Impact NW: Business Impact NW is a nonprofit Community Development Financial Institution (CDFI), dedicated to supporting small business owners since 1997. It provides free business coaching, training, and access to small business loans to traditionally underserved entrepreneurs in the Pacific NW. In 2025 alone, it served more than 5,000 unique clients, and disbursed $8 million in small business loans.

Grant Funds: Funds from the Northwest Business Development Association are helping expand its one-on-one business coaching and capital readiness services, with a focus on women, veterans, people of color, and low-income entrepreneurs across Idaho, Oregon, and Washington.

Together, NWBDA and Business Impact NW are helping create thriving local economies where all entrepreneurs have the opportunity to build wealth and grow financially stable businesses by providing the knowledge, resources, and capital they need to succeed.

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El Centro de la Raza – Seattle, WA

About El Centro de la Raza: As an organization grounded in the Latino community of Washington State, it is the mission of El Centro de la Raza (The Center for People of All Races) to build the Beloved Community through unifying all racial and economic sectors; to organize, empower, and defend the basic human rights of the most vulnerable and marginalized populations; and to bring critical consciousness, justice, dignity, and equity to all the peoples of the world.

Grant Funds: Funds from NWBDA will go toward El Centro de la Raza's Small Business Development Program. This program provides training and technical assistance for aspiring entrepreneurs and existing small business owners as they develop and implement business plans. The program also focuses specifically on low- to moderate-income Latinos in Seattle, Mukilteo and South King County.

This program includes a 6-week business development training course, one-on-one financial counseling, and access to affordable businesses resources and is comprised of a series of workshops in both English and Spanish that cover marketing and digital marketing, sales plans, legal requirements, taxes, licensing, and insurance issues specific to program participants. In one-on-one financial counseling, participants receive individual support to make progress toward financial goals such as developing budgets, increasing savings, reducing debt, building credit, and accessing lending capital. The program also connects participants with affordable business operation resources at partner locations in Snohomish and South King County, including vendor carts, tabletop vending spaces, and a licensed commercial kitchen.

Through their participation in the program, low- to moderate-income people are able to successfully build assets and increase economic stability. At the community level, the Business Opportunity Center supports an increase in new small businesses, increased rates of business ownership, increased job opportunities, economic growth and increased financial capability in low-income communities.

The Center for People of All Races

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SCORE - Portland, OR; Central OR; Seattle, WA; Vancouver, WA, Spokane, WA/CDA, ID; and Boise, ID

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.

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 **2** new projects for a total amount of **$3,697,539**

October's Loan Approvals
NWBDA approved **1** new project for a total amount of **$1,528,533**

In the month of October, NWBDA helped **create 13 new jobs** in its local communities

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Achieving BIG Dreams for SMALL Businesses