

PPP

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businesses are having is an inability to show historical cash flow due to pandemic effects, said Jodi Rathbun-Briggs, senior vice president and chief lending officer at Greylock Federal Credit Union in Pittsfield, Massachusetts, via email. “Borrowers should have well-thought-out recovery plans and thorough discussions with their banker regarding those plans,” she said.

The SBA offers a Lender Match tool on its website to connect potential borrowers with lenders within two business days. You might also contact a local bank in your community or one with which you have an existing relationship to see if it offers SBA 7(a) loans.

Local loan and grant programs

States and cities continue to implement their own COVID-19 relief programs, as well as roll out new ones. The city of Chicago, for example, recently announced the launch of the Chicago Creative Worker Assistance Program, which has allotted \$2.3 million in

grant relief to artists and creative workers that suffered lost income due to the pandemic. Similarly, the California Rebuilding Fund has provided loans to more than 700 small businesses — and in September, announced the addition of \$56.5 million of available capital. The program offers low-interest loans to eligible businesses across the state, distributing them through a network of community lenders.

In general, community lenders like community development financial institutions, or CDFIs, can be a great option for affordable financing, particularly for traditionally underserved businesses, such as those operating in low-income areas, minority-owned businesses or women-owned businesses.

It’s worthwhile to look at CDFIs from both a geographic and sector angle, says Randell Leach, CEO of Beneficial State Bank, a CDFI with locations in California, Oregon and Washington. If you’re a natural food store, for example, there’s a good chance you’ll find a CDFI that’s focused on that, he says.

Business owners can search state or city government websites and reach

out to local representatives or industry groups to find grant and loan programs in their area that they might qualify for. To find CDFIs in your region, or those that might be relevant to your business sector, you can browse the official list of certified CDFIs on the U.S. Department of the Treasury’s Community Development Financial Institutions Fund website.

Organizations like SCORE and local Small Business Development Centers also offer access to free recovery resources and can help business owners identify potential funding opportunities.

Don’t forget about PPP forgiveness

Over 11 million PPP loans were approved, and as of Oct. 3, approximately 7.5 million applications for PPP loan forgiveness have been submitted, according to the SBA.

Loan forgiveness won’t offer your business additional funding. But it will ensure you can put money you already have toward expenses rather than PPP loan payments. If you received a PPP loan, you have until the loan’s maturity date to apply for forgiveness.

Baker store has new general manager

Baker City Herald

BAKER CITY — Dana Ring is the new general manager of the Baker Food Co-op, a natural foods grocery and mercantile at 2008 Broadway St.

“The past few years have been very challenging to all of us and our Food Co-op is no exception,” Cheri Smith, the Co-op’s president, said in a press release. “Through the many improvements and adjustments that have been made so far, we have survived these challenges. With Dana’s expertise, skills and talents, our capable staff, and our strong working board, our objective now is to thrive.”

In addition to the hiring of Ring, the Co-op’s board has added as a new director Carolyn Kulog, retired owner of Betty’s Books in Baker City. Ring, who has management experience in businesses and nonprofits, said she has a passion, based in part on her own experience, in providing specialty, organic and natural foods and supplements to the community. “I was that mom trying to figure out milk and wheat alternatives before it was popular, so I know the importance of having a natural food store,” Ring said.

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Ring

CAKES

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and Halloween-themed tea parties this past week. Roberts noted that watching kids grow over the years alongside her

custom cake business has been rewarding. “I’ve watched the kids grow up, from making them birthday cakes when they were young to making them their wedding cakes,” she said. Roberts stated that she

hopes the bakery can shift back to more children’s classes and events as the pandemic eases. She noted that a recent uptick in celebratory cake orders gives her optimism for good things to come for the business.

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THURSDAY, OCTOBER 28, 2021

CROSSWORD PUZZLER

ACROSS

1 Shuttle launch sound
5 PC competitor
8 Downy fungi
12 Mexican pot
13 Plumbing bend
14 Canal of song
15 Page of a book
16 Narrow inlet
17 Go at an easy gait
18 Hang around
20 Mark McGwire’s org.
22 Pen part
24 Kauai hello
28 Sewing machine part
32 Insert mark
33 Sleazy newspapers
34 Kennel sound
36 “Quo Vadis?” role
37 Not suitable
39 Mask wearer

41 More unusual
42 Defective firework
43 Type of whiskey
45 Church readings
50 “Star Wars” knight
53 Caviar
55 Pâté de — gras
56 Not do
57 Watchdog’s warning
58 Diva — Ponselle
59 Quite active
60 Authorizes
61 Decides

DOWN

1 Coffee-break treat
2 Dairy-case item
3 Range in Asia
4 Floating platform
5 Gaily
6 Ms. MacGraw
7 Chowder tidbit
8 Voice of Porky Pig (2 wds.)
9 Conquistador’s quest
10 Rim
11 Fiddle-de- —
19 Result
21 Varnish ingredient
23 Facial hair
25 Sandwich cookie
26 Villain’s foe
27 Egyptian sun god
28 Musical ensemble
29 Cape Town currency
30 Mild rejoinder
31 Harshness
35 Destitute persons
38 Make an effort
40 S&L offerings
44 Thus
46 1960s ’do
47 Air show stunt
48 Rain a little
49 Mermaids’ domains
50 Paid work
51 Big bird
52 Negative prefix
54 Mork’s planet

Answer to Previous Puzzle

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110 Announcements

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110 Announcements



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CELEBRATE RECOVERY Calvary Baptist Church Third & Broadway Baker City, OR EVERY THURSDAY 6:15 - 8:00 PM

CELEBRATE RECOVERY Calvary Baptist Church Third & Broadway Baker City, OR EVERY THURSDAY 6:15 - 8:00 PM

AL-ANON Attitude of Gratitude. Wednesdays, 12:15-1:30pm. Faith Lutheran Church. 12th & Gekeler, La Grande Please wear a mask & practice social distancing 541-786-2051

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NARCOTICS ANONYMOUS 541-805-2229 neo-na.org

AL-ANON Keep Coming Back Family Group Mondays, 7 pm at NKWest, 1208 Adams, La Grande, OR

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