

Business Matters *Sponsored By Zolezzi Insurance Agency* *A Better Brand of Insurance Service*

Who is the Right Financial Institution for my Small Business? From the CCD Business Development Corporation

Small businesses contribute to local economies by bringing growth and innovation to the communities where they are established.

They are the engine of our economy.

When thriving local businesses remain in a community over time, they can make great contributions to the overall quality of life. Along with paying taxes that support the community, the owners and employees of these businesses are usually quite dedicated to improving the places where they live and work.

That's why it's beneficial for them to establish a relationship with one financial institution for all their personal and business banking needs. While

the basic menu of available products is comparable from one institution to another, there's no mistake the fact that the right relationship manager can be a tremendous asset to any business.

Your relationship manager should be an integral part of your business just as your attorney or accountant is. They can help you navigate the ever-changing business landscape, so you can take advantage of opportunities for success.

Whether you're just starting out or ready to take the next step in your business, the relationship you establish with your bank can set the tone for financial success.

SBA Loans

The 504 program is earmarked for healthy, established businesses. It provides financing for land and building purchases, building construction, long-term leasehold improvements, and major equipment purchases.

Oregon Business Development Fund Loans

The OBDF is a revolving loan fund that provides term fixed-rate financing for land, buildings, equipment, machinery, and permanent working capital. Participants must create or retain jobs and must typically be a traded-sector business in manufacturing, processing, or distribution.

Revolving Loan Programs

CCD Business Development Corporation's

Revolving Loan Fund (RLF) program covers Coos, Curry, Douglas, Jackson, Lane, and Josephine Counties. These programs were created to assist with business financing when other financing is not available or a traditional financial institution is looking for a partner to assist their client.

Business Loan Matrix

If you would like to see all our loan programs, please view our business loan matrix. Our matrix highlights the key components of our programs including eligibility, project types, equity requirements, interest rates, collateral requirements, amounts, fees, and terms.

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A Fine Pairing: Tomaselli's Pastry Mill & Cafe and Knoll Vineyards

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made their own step of faith and they bought the business.

The Beckley family has been in the Elkton area since the 1840s and at least 5 generations of Beckley's have worked around logging as well as the cattle industry in Western Oregon. In November of 2023, Steve, without any experiencing in restauranting, dived in and began working with Leslie, who has a 30 year background in Real Estate. Steve recently retired from logging after over 30 years in business. They poured their hearts and efforts into revitalizing the local landmark. During the Pandemic they built a greenhouse and chicken coop with the hope to provide fresh produce for the restaurant in the "Farm to table" tradition. It's important to them to use as many local products as possible.



Tomaselli's sits on a prominent corner of Oregon Highway 38 in downtown Elkton. Known for years, since 1981, for delicious pastries and breads and about 10 years ago added the wood-fired pizza oven., Martin leveled up with updated menu's and added menu items to the delight of his customers. Since Leslie and Steve have purchased store, they made their own mark and are leveling up themselves. By keeping all of the staff, including Cara, Chef and General Manager and Nelson, they have managed



to maintain the flavor and atmosphere as well as utilizing skills that have contributed the legendary reputation preceding them. Cara has been with Tomaselli's for about 18 years and growing strong. The Beckley's are continuing the Tomaselli tradition of themed Friday night dinners, recently having a Prime Rib night and a Cajun night, reservations are recommended for Friday night dinners. There is espresso, delicious



coffee drinks and of course amazing pastries, especially for those early birds.

Leslie and Steve both understand the importance of maintaining heritage and traditions as well as the marketing imperative to keep the business growing and improving it's products and services. As to the products, well the food is superb. With a continuing effort to provide mouth watering pastry and bread products, the result is a veritable cornucopia of delights that daily sell out. The cafe menu is equally stacked with genuinely good and healthy choices. Some of the in house specialties include some fantastic sauces and even especially exquisite ice cream and desserts. And there's no comparison to the artisan pizza's from the wood fired oven. The ambiance of the main dining rooms and patio dining adds to the overall atmosphere of comfort and reverie. Everything is made from scratch and that includes in house smoked meats. Whether stopping in for a bite or beverage to take out on the road, or to have a nice sit down meal, there is something for everyone. Including ready made items to take home and cook with such as in house sauces and other goodies.

With almost no downtime, the Beckley's have transitioned a local staple into a must visit gathering place. As part of the marketing plan, Tomaselli's is increasing their days and

hours of operation and reaching out to a larger audience. Tomaselli's is open from 7am to 7pm Wednesday through Saturday and 7am to 6pm on Sunday. With the traffic to and from the coast, Tomaselli's is a great stopping point coming and going from Reedsport, Roseburg, Eugene and parts unknown. Definitely worth the stop.

And, as if there isn't enough to digest on it's own, the Beckley's also own Knoll Vineyards and plan to integrate a memorable wine experience and enhancement to the mix of taste and tradition. Currently you can pick out a bottle of their wonderful Pinot Noir to take home or enjoy with your meal. Knoll Wines include, Pinot Noir, Syrah Rose, Alicante Bouschet, White Pinot Noir and soon will have Chardonnay. They also sell a variety of Italian and local wines. Tasting is available, calling ahead will enhance the experience and there are a number of percs that are designed to satisfy the connoisseur and wine enthusiast. Future excursions into the winery experience is in the works. Including Guest Chef appearances, with wine pairing for their dishes, from Knoll Vineyards and other wineries. These events will be announced on social media and to members, watch for announcements from Knoll Bistro.

Leslie and Steve Beckley began planting



grapevines on their Elkton property in 2018 and produced their first Knoll Vineyards vintage in 2021.. All the wines are made on-site from estate-grown grapes. Their 30-year-old barn houses the winery. Knoll Vineyards is the venture of a fifth-generation Oregon family with a long tradition in ranching and forestry. The 30-acre vineyard uses regenerative and organic practices to nurture a sustainable agriculture environment.

Leslie was sure to remind me that logging is in their blood, back 5 generations. "We are serious tree farmers. I think it's pretty cool that I just planted an 86 acre parcel, I've owned since the 80's, entirely into Redwoods. We have planted Redwoods in areas over the years and had great success."