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# LOCAL NEWS



Adam Cherkaoui, the owner of Taste of Casablanca, found himself shuttering his food cart to protect his family and clients from the spread of COVID-19. He one of the small businesses served by Micro Enterprises Services of Oregon (MESO), a nonprofit born out of the Black United Fund. With MESO's help he received a grant to help him support his family until he can reopen.

## Grassroots Lender on Front Lines Nonprofit community resource pushes ahead

BY MICHAEL LEIGHTON  
PORTLAND OBSERVER EDITOR

A small business micro lender born out of the Black United Fund is building up its resources to help firms survive financially during the coronavirus pandemic.

Micro Enterprise Services of Oregon's (MESO) "40/60" loan product is gearing up to help very small businesses with flexible loans to help them pay rent and other expenses as public health stay at home orders have locked out customers and starved their businesses of cash flow. Because the loans are meant to be small, under \$10,000 each, they can help a lot of firms, according to MESO Executive Director Nita Shah.

The loan account will be backed by contributions from foundations, traditional banks and other donors.

Shah said her nonprofit is being inundated with requests for help.

"These obstacles seem insurmountable right now, but I believe and trust in what I have seen in the past 15 years: MESO entrepreneurs have the skills, grit and perseverance to not only survive the current situation, but emerge stronger for the experience," she reported.

In an interview with the Portland Observer, she described how the coronavirus public health crisis has brought "an alarming trajectory" of financial need from the variety of very small business owners her nonprofit traditionally serves, like

hair and nail salons, family-owned markets and dry cleaners.

The micro lender normally sees about 600 to 700 people a year, but is now getting nearly a hundred calls each week, she said.

"There's been small victories but there's also a lot of hardship" Shah said. "It's what it is right now. Quite devastating."

Shah is quite optimistic, however, over the long run. She worked at MESO through the 2008-2009 Great Recession, which had a very bad impact for many local minority businesses. But over time, she says MESO saw great success in helping small firms get a start or keep their doors open.

"These are people with amazing dreams, and we try to help them make their dreams happen," Shah said.

Always based in northeast Portland since its beginnings in 2005, MESO has offices on Martin Luther King Jr. Boulevard and Shaver Street. It also has satellite offices in Beaverton and Gresham's Rockwood neighborhood. But now because of the state stay at home orders, its 16 employees are getting used to working from home, utilizing video conferencing and other online tools to reach people.

Shah says her staff of is responding to twice the amount of work during the current crisis and "putting everything they can into helping." She is hopeful that small, minority businesses can make a rebound, especially based on what happened after the last major economic downturn.



Felicia Wells-Thomas of the small businesses micro lender Micro Enterprises Services of Oregon (MESO) gets a big hug from Ime Etuk, a videographer and one of her clients who obtained services from the nonprofit. The photo was taken several weeks ago before the social distancing requirements of the coronavirus pandemic.

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