

north by northeast
COMMUNITY HEALTH CENTER

North by Northeast honors and celebrates Black History Month

Black Health Matters

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COMMUNITY HEALTH CENTER

North by Northeast Community Health Center is the only clinic in Oregon focused on African American health. We provide welcoming, high quality health care to adults who have Oregon Health Plan. Since 2006, our priority has been to serve the local African American community and to reduce the deadly effects of high blood pressure and diabetes. We are accepting new patients, and if you're uninsured, we can help you get covered!

To make an appointment or learn about our services, contact us:
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Grassroots Lender

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After the last recession, Shaw said lots of unemployed workers came to MESO wanting to access its resources and programs with help to start their own business and be their own boss. She expects this to happen again.

"There's no damper on people's ability to come back, though it's hard right now," she said.

A unique feature of MESO's new loans is providing flexible payment plans for its small loans, unlike banks. The patient and flexible lending will have payments that can be stretched out so the small business can catch up with expenses like rent until cash flow returns, Shah said. The loans are geared to businesses that often do not have financial relationships with banks and bigger financial institutions.

"We don't want to get any one in too much debt. We are not predatory," Shah said.

MESO also works to connect small business owners and entrepreneurs with other important resources, from links to emergency relief grants, to a free online platform to help connect with customers, to tips for marketing during COVID-19.

And when there is success, MESO likes to share the good news, as they did in a recent newsletter featuring two minority-owned firms

who worked with them and the city for help, Taste of Casablanca and Ladybugs Childcare.

Adam Cherkaoui, the owner of Taste of Casablanca, had invested \$2,000 earlier this year to relocate his food cart to a food cart pod in the Sellwood neighborhood from his previous location in St. John's. But instead of a grand opening celebration, Cherkaoui found himself shuttering his business to protect his family and clients from the spread of COVID-19, MESO reported.

Cherkaoui was able to negotiate with the owner of the food cart pod to temporarily pay reduced rent and recently learned he's been awarded a Small Business Relief Fund grant from Prosper Portland, the city's economic development agency, with support from the Oregon Community Foundation, another nonprofit.

The grant, along with the federal stimulus, will help him support his family until he can reopen his food cart.

Angela Benson has spent the past nearly three years building Ladybugs Childcare into a state-certified home-business serving between 16 and 22 families. In the space of a single day in March, however, Benson saw her monthly business revenue drop by more than 50%, MESO reported. While Ladybugs Childcare is still open for business, it is limited

to provide care for a maximum of 10 children at a time under state requirements adjusted for COVID-19.

MESO said Benson was happy she could help essential workers with much needed child care, but she worried about whether she would be able to keep all of her employees on the payroll. Her concern was eased after she was selected to receive a \$10,000 Small Business Relief Fund grant from Prosper Portland with support from Oregon Community Foundation.

Micro Enterprise Services of Oregon was formed by the Black United Fund as a grassroots initiative to assist small businesses that were experiencing challenges in the wake of gentrification, new development, and increased rents in North/Northeast Portland.

MESO is a designated Small Business Administration micro lender, an IDA fiduciary, a USDA Rural Micro-entrepreneur Assistance Program lender, and a Community Development Financial Institution.

For more information about MESO, email meso@mesopdx.org or call 503-841-3351. To make a donation or learn more about the "Open for Business" fund, email Nita Shah at nshah@mesopdx.org or visit mesopdx.org/donate. If you prefer to make a donation offline, you can send a check payable to "MESO" and mail it to MESO, 4008 NE MLK Jr. Blvd., Portland, OR 97212.

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