Building businesses, changing lives

ventures

2021 Annual Report
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*Board members and staff as of 12/31/2021
Ventures can be proud of the learning and growth our entrepreneurs and organization realized in 2021, despite ongoing challenges to small businesses caused by the COVID-19 pandemic. We continued innovating, pivoting and creating new strategies to meet the moment’s needs. Perhaps foremost of 2021’s achievements, however, was laying the groundwork for our new five-year strategic plan.

This strategic plan represents a dream come true for our organization, and for me. When I started as Executive Director in 2014, we were $400,000 in the red and about to shut down. Over the course of the next six years, we worked hard to develop one- and two-year plans that were nimble, with smart goals, based on our values, and established a path for Ventures’ financial sustainability. By 2020, we were poised to create a five-year strategic plan that would allow us to thoughtfully grow and do more. Then COVID hit: we addressed critical needs, created a one-year recovery plan, and postponed work on the five-year plan – until 2021. During the past year, we conducted an intentional and inclusive listening and dialoguing process that engaged staff, board, entrepreneurs, funders, partners and community members to create our new plan, ensuring every stakeholder group was included at the table.

This new 5-year strategic plan will guide us to become and achieve the following:

**CLIENT-LED:** Ventures’ client engagement is equitable, asset-based, community-centric, emphasizes clients’ leadership capacity, and offers ongoing involvement and co-creation opportunities.

**FINANCIAL SUSTAINABILITY:** Ventures establishes and maintains diverse funding sources that allow the organization to be more flexible on its evolution.

**A CULTURE OF EMPOWERMENT:** Ventures staff, board, and clients work collectively to foster a culture of empowerment within the organization and across its programs.

**HIGH-QUALITY PROGRAMS & SERVICES:** Ventures’ services, including training, capital, coaching, incubation, access to markets, and other programs, have a measurable impact on entrepreneurs and the community. Ventures explores opportunities to grow and expand its services to new Washington regions.

**DIVERSITY, EQUITY, AND INCLUSION (DEI) WORK:** Ventures’ DEI work is reflected in the diversity represented across the staff, board, and entrepreneurs, its growing offerings for communities systematically impacted by inequity, and through transparent and equitable decision-making processes.

**EFFECTIVE & ADAPTIVE PRACTICES:** Ventures approaches its work with adaptability and prioritizes lean practices, staff retention, sustaining a flexible hybrid work model, and adopting technology to support its work.

With this bold plan, Ventures will have greater impact than ever before in helping individuals move themselves and their families out of poverty through small business ownership. These strategies will strengthen Ventures; practices that are more effective will emerge and transform our organization, and the entrepreneurs and communities we serve.

We could not have successfully navigated the past year without our amazing entrepreneurs, talented and dedicated staff, board of directors and supporters. Thank you for being part of the Ventures community. Together, and fortified with our new plan, we will continue advancing equitable economic opportunities in our region!
A MESSAGE FROM OUR BOARD PRESIDENT

Well hello there, Ventures friends and supporters!

Who knew after a near-death experience, one of the reasons I’d fight to stay alive would be to continue serving amazing volunteers and staff dedicated to supporting diverse, local small business owners.

Since 2019, I have had the privilege of emceeing InnoVentures, our annual pitch contest and signature fundraising event. In April 2021, days before our scheduled recording, I was admitted to a local hospital. Deep down inside, I knew there was no time for tears and goodbyes, I was fighting to stay alive for those I love, and this especially rang true in my role as Board President of Ventures. I was wholeheartedly determined to finish what I had started; if you’re reading this, I made it. I was discharged just a day later with a zeal and passion I could not wait to share with the InnoVentures’ team and have captured on screen!

There were still organizational dreams to convert into visions; ideas that needed to evolve into workable plans; and volunteers to ignite and inspire. Most importantly, there were still small business owners who deserve to be part of a community that appreciates and holds space for their ability to dare, to imagine, and actualize their full entrepreneurial potential.

One of the most important realizations I’ve had during the global pandemic is this: when we as humans understand our unique contribution and are willing to share it in environments which bring us joy, we gain access to a synergy, if you will, which makes an opportunity to volunteer at a place like Ventures extremely rewarding.

With that said, here are a few extraordinary 2021 highlights I would like to share with you. We worked on a new strategic framework and planned the growth of our coaching, advocacy, capital and e-commerce staff, eventually adding six new employees. Kudos to our rock star staff, who continued to provide all our core programs online, as well as create new trainings and services in response to unprecedented, yet urgent client needs.

Our volunteers have been influencing deep waves of progress in every area of the organization as well! I would like to give a special shout out to our front line coaches for putting in nearly record-breaking service hours to empower Black, Indigenous, People of Color, (BIPOC), women, immigrants and LGBTQ+ entrepreneurs in Washington State. A huge thank you to our dynamic Board members; the stronger the Board, the better equipped we are as an organization to continue moving our mission forward — empowering small business owners, who bring great gifts of talent, drive and industriousness to our communities and beyond.

I can guarantee, as you read this report, you will see for yourself why eleven years after graduating from our Business Basics Course, I am still in love with Ventures, enjoy the synergy we generate together, and why I am thrilled to be leading Ventures with you all into the future.

Lady O
President, Board of Directors

XOLadyO

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Lady O
President, Board of Directors

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OUR MISSION

Ventures empowers individuals with limited resources and unlimited potential to improve their lives through small business ownership.

Operating in the Puget Sound region since 1995, Ventures provides access to business training, capital, coaching and hands-on incubation opportunities for entrepreneurs. We serve those in our community for whom traditional business development services are out of reach, with a focus on women, BIPOC communities, immigrants and individuals with low incomes.

Our ultimate goal is to support individuals to increase their income potential, achieve long-term financial stability, provide for their families, and enrich their communities through small business ownership.

OUR VISION

We envision a nation in which all individuals who seek to succeed as small business owners have access to the tools and resources they need to increase their incomes and achieve financial stability.

OUR VALUES

Community
Client success
Empowerment
Integrity
Diversity
Innovation
WHO WE SERVE

73% BIPOC (Black, indigenous, people of color)
68% Women
20% Latino, Latina, Latinx
18% Immigrants

705 aspiring entrepreneurs served in 2021

$28,719 the average amount Ventures’ entrepreneurs support a family of two on per year when they enter our program

Ventures entrepreneur, Chantel Jackson
When Therese Mambo was young, she wanted to take care of the elderly. She aspired to become a physician with a specialty in senior care. But when her father passed away, Therese was forced to discontinue her education, as medical training became too expensive. When Therese immigrated from the Democratic Republic of Congo to the United States, her passion to work with elders remained intact. She took various courses to become a Certified Nurse Assistant and later trained to become certified in medical coding. During this time, she also raised four children as a single mother, worked night shifts, cared for elderly friends on weekends, and drove for Uber. While juggling these responsibilities, Therese began dreaming of owning her own business to create a better life for herself and her children. While the journey was not easy and she often felt discouraged, Therese had faith that one day her dream would come true. And in 2021, it did! After buying a house in Arlington, Snohomish County, Therese opened an Adult Family Home. She and her team take care of elders with mental health conditions, dementia, and other disabilities. In addition to providing a home, residents receive care with daily activities of living, like taking a bath, feeding, or going to their doctors’ appointments.

Therese believes it is important to support small businesses because “many [entrepreneurs] have dreams to have their own businesses to build better lives for [their] families ... but when you come to this country not knowing the language and not knowing the procedures, it makes this dream seems impossible.”

Ventures provided Therese with the support and guidance she needed to launch her small business. Therese attended our eight-week Business Basics Course, received a loan from Ventures to purchase required resident furnishings, and worked closely with Ventures’ coaches on filing her business taxes.

Mambo Adults Family Home is now thriving. Impressively, Therese has a waiting list for spots in her home! To meet demand for her services, she is planning to build onto her home, which will allow her to increase the number of residents from six to eight. Therese’s ultimate goal is to own at least seven or more senior living homes and manage them all.
Training

Ventures’ training starts with our eight-week Business Basics Course. After completing that course, our entrepreneurs can access a toolkit of wraparound business development services: advanced trainings, capital, coaching, and hands-on learning opportunities. Ventures also offers special one-time workshops on topics ranging from self-employment tax preparation, payment processing systems, e-commerce strategies and more. Each month Ventures’ entrepreneurs also can obtain free, legal guidance through our partnership with the non-profit Communities Rise. Since the pandemic’s onset, we’ve offered free weekly online “Resource Round-Ups” for entrepreneurs to support one another and learn about specialized topics.

Coaching

All Ventures entrepreneurs have free and unlimited access to our Business Coaches upon completion of the Business Basics Course. Our coaches work one-on-one with entrepreneurs to help with goal setting, marketing, business financial statements, and other issues from employee management to business operations.

Capital

At Ventures, we offer loans and micro-financing for small business owners who have completed our Business Basics Course. As a mission-driven lender, Ventures makes capital available to small business owners who may not qualify for traditional financing. Ventures’ loan programs combine capital products with business coaching to support the long-term success of our loan recipients.

Since 2020, Ventures has also deployed mini-grants ranging in size from $500 - $5,000 to small businesses for support with start-up, growth, and pandemic recovery.

Incubation and Access to Markets

We strive to give our entrepreneurs access to markets and customers. To achieve this goal, Ventures operates a retail store and incubator in Pike Place Market, the Ventures Marketplace, which has an e-commerce platform: venturesmarketplace.com. We also manage an online Business Directory that allows entrepreneurs to increase their customer base and presence. Product businesses are further incubated through ongoing opportunities such as booths at gift shows and pop-up markets. Finally, Ventures provides access to affordable commercial kitchen space for food businesses.
Imelda and husband, “Chef Joe,” immigrated to the United States from Peru in 2014 with the dream of building a business that would provide for their family and build community at the same time. They started their business in 2020, doing pop-ups once a week at Don Lucho’s Peruvian Restaurant. In December 2021, they were able to open the doors of their first brick and mortar restaurant, Señor Carbón, which specializes in traditional Peruvian and Nikkei Cuisine (Peruvian and Japanese cuisine fusion). Their opening was a success, generating rave reviews from the Seattle Eater and Seattle Times.

As immigrant entrepreneurs, Imelda and Joe know how difficult it is to start a small business in a new country. Opening a restaurant during a pandemic was one of the hardest decisions that Imelda and Joe had to make, but they were confident in their business idea and in the quality of their food.

Imelda attended our Business Basics Course in 2020, and since then, she participated in several advanced trainings at Ventures and benefitted from our one-on-one business coaching. Imelda and Joe were also participants in our new Commercial Lease Pilot Project. Through this program and a Ventures-backed preapproval loan letter, they were able to sign the lease for their restaurant in a prime location in Seattle’s Pioneer Square.

Looking forward, the two entrepreneurs aspire to open a small specialty location near their restaurant, Señor Pollería, to offer rotisserie chicken for takeout or dine-in. This way, they can use the 500kg charcoal oven they brought from Peru to make Pollo a la Brasa. This is a Peruvian culinary icon and a traditional dish recognized by Peru’s National Institute of Culture as representative of the nation’s heritage. Imelda and Joe used this oven in their home pop-ups to sell “Pollo a la brasa” to go, but unfortunately, they cannot utilize it at their current location.

For now, Imelda and Joe will continue working hard to produce high-quality food and to provide excellent service, while sharing their Peruvian culture with responsibility and pride. With Señor Carbón’s increasing popularity, reservations are now required for weekend dining!
Ventures’ advocacy work increases access to entrepreneurship and reduces barriers to business success for entrepreneurs. One way we do this is by advocating for Washington State to create a permit for micro-entrepreneurs to operate small food businesses from their home kitchens. Modelled on trailblazing California policy, Ventures worked during 2021 to pass the “Microenterprise Home Kitchens” law in our state, which we helped create and introduce during the 2019 legislative session. Named our “Tamale Bill,” this is a vital step to reduce barriers and increase opportunities for home cooks from underserved communities. In 2021, we excitedly witnessed the Tamale Bill passed in three committees in the House, a full House vote, and three committees in the Senate. However, the Tamale Bill just missed the deadline for a full Senate vote in 2021, and therefore did not become law. This is a reminder that important change at the policy level does not always follow a linear path; and we have recommitted to continue making our voices heard on this issue until the bill is passed.

However, the 2021 legislative session did result in legislation to promote equity for small business owners and their families, the Working Families Tax Credit (WFTC). After more than a decade of advocacy by supporters, including Ventures, WFTC passed into law. The new law will provide cash assistance in the form of tax refunds for low- and middle-income Washingtonians across the state. Working within a coalition of 40+ organizations, Ventures represented the voice of small business owners. Importantly, Ventures’ entrepreneurs and staff gathered virtually at our annual Advocacy Day in February 2021. After training sessions, we talked one-on-one with legislators and their aides about these efforts. Entrepreneurs shared moving stories about the beneficial impact such statewide change would have on their lives. Our representatives listened and learned.

During 2021 Ventures received a large grant from the Ewing Marion Kauffman Foundation to expand our advocacy work and partner with other grantees to promote America’s New Business Plan (ANBP). This initiative will increase lawmakers’ understanding of the obstacles faced by small business owners, and break down systemic barriers so that all Americans can achieve economic stability and mobility. With this funding we also expanded our advocacy team, strengthening capacities to bring about equity in entrepreneurship.
A commitment to diversity is at the heart of all we do at Ventures, and stands as one of our six core values. Four years ago, we launched a DEI team and a DEI initiative on staff and board levels. During 2021, we continued to advance this critically important work by identifying pressing needs and goals. A foremost need was to identify where DEI work would be located; we intentionally added these responsibilities to be under the purview of the Director of Programs. We also sought the guidance of an external consultant company with deep experience in this field. Together we determined to design and implement a DEI action plan that aligns with our new five-year strategic plan, and identifies more opportunities to integrate DEI throughout our programmatic and operational functions. We will examine the structure of our DEI team, and define clear goals, roles, and expectations. This team will further create parameters that guide Ventures when and how to respond to and participate in regional community events, cultural celebrations, social justice movements, and dialogues that advance equity.

Ultimately, this work will help us to more completely embody our core values and strengthen our capacity to empower entrepreneurs in living their dreams and realizing economic stability.
Cut from the Culture is a purpose-driven accessories shop, preserving and sharing Hmong paj ntaub (“embroidery”) through contemporary mediums, according to owner Houa Lee. Providing folks with accessories inspired by her people’s traditions is “a reclamation of Hmong history, culture, and stories—it’s an homage to the Hmong women who have had to bite their tongues one too many times.” Houa’s accessories empower Hmong people to express aspects of their authentic identities through apparel. Her business also introduces the beauty and traditional ways of the indigenous Hmong (who live mainly in China and Southeast Asia) to wider populations.

Since completing our Business Basics Course at Ventures in 2019, Houa received 1-on-1 business coaching, received a mini-grant, and attended several workshops during Ventures’ MicroBusiness week in October 2021. Recently, Houa was supported by Ventures’ coach Marty Varela, to become ready for tax season. “Marty has saved me a few times on all things related to taxes,” Houa appreciatively shares.

Cut from the Culture is one of the small businesses featured at Ventures Marketplace, our retail store in Pike Place Market that serves as incubator space for product-based entrepreneurs. Ventures’ Senior Manager of Retail and Incubation Program, Pam Home, coached Houa in the process of developing a product and bringing it to the retail space. Houa is grateful for Pam’s support and remarked, “aside from the business aspect of it, Pam has been affirming my work and has kept me motivated to continue working on my small business.”

Houa gave her business an intentionally broad name, because she hopes Cut from the Culture will continue to grow and more powerfully showcase her community’s values and beliefs. Houa dreams of transforming her small business into a social enterprise employing Hmong artisans; she’d also like Cut from the Culture to evolve into an educational platform that highlights the stories of her people. We are excited to observe how Houa continues interweaving her strong entrepreneurial spirit with her passionate commitment to preserving and celebrating Hmong cultural heritage.

MEET THE ENTREPRENEURS

Houa Lee
Cut from the Culture

Once I came into the Ventures shop to drop off some merchandise and Pam said to me ‘Our goal is to have you do this full-time.’ This still sticks with me because it showed her commitment to Ventures entrepreneurs.”
Nancy C. Pasternak

Nancy C. Pasternak is delighted to present Nancy C. Pasternak with our 2021 Volunteer of the Year award! Nancy, a long-time and passionate Rotarian, provided 63 hours of coaching during 2021 to Ventures’ entrepreneurs enrolled in Spanish language Business Basics Courses. Inspiring Nancy’s volunteerism is a deep and abiding passion for empowering entrepreneurs. Nancy comments, “I believe in micro-credit, and helping to grow small businesses means a lot to me. I’ve seen it work. Micro-credit holds people accountable. It is the best way to help develop their self-esteem and their overall well-being. The whole family and community benefits.”

Nancy’s involvement with micro-finance and empowering small business owners is a commitment spanning decades and continents. By the time Nancy began her initial volunteer service with Ventures (then Washington CASH) in the early 2000s, she had already founded and was CEO of Prosperity Rings, a non-profit organization that funded micro-finance efforts to empower women entrepreneurs in India. Nancy raised funds and traveled to India yearly on behalf of Prosperity Rings. Yet this contribution stands as just one example of Nancy’s international volunteerism; she has participated in countless service endeavors aiding numerous East European, Central American, and South Asian communities.

Nancy’s life also encompasses professional work in the field of trauma and domestic violence counseling, as well as being a mother, a grandmother, and a dedicated beekeeper. Her abundant generative achievements illustrate one of Nancy’s core principles: “I believe in giving people an opportunity to develop themselves, and this can make waves throughout the whole community.” We thank Nancy for her 2021 service to Ventures, and congratulate her for the decades-long impact she has made in empowering communities across the globe, and here at home.
68% of entrepreneurs moved out of poverty within two years of completing our Business Basics Course.

$15,540 average increase in household income – from $20,460 to $36,000.

25% of business owners had paid employees within two years. On average, businesses with employees hired two persons in addition to the business owner.
SUPPORTERS

Robert Anderson  
Tad Anderson  
Max Baer  
Nathan Britton  
Henry Burton  
Mark Butler & Leslie Pierson  
Stephen Carstens  
Alexander Caskey & Carmen Lozano  
Yesenia** & Carla Celestino  
Katherine Clary  
Leslie Cohn  
Chris Cindy Cordova  
David** & Katherine De Bruyn  
John DeRocco & Eileen Ryan  
Marcellina DesChamps  
Brian & Patty Desroches  
Maggie Djenohan-Sparks  
Susan Donaldson & Paul Fletcher  
Laura Fletcher* & James McDermot  
Erica & Adam Dougherty  
James* & Pearl Dunn  
Suzanna Egolf  
Michael Ernst & Carol Weibecker  
Yvonne Fichtenau  
Maria Figueroa  
Palma & Marcos Figueroa  
Emily Donaldson & Fletcher  
Clint Foss & Grace Lim  
Carlene Gaudette  
Linda B. Glenicki  
David Goldberg**  
Larry Goldberg  
Sharon Goldberg  
Mike Goldstein  
Mayra Gomez*  
Julia Gould  
Jacqueline Gruber  
Robert Hadley  
Doug Hall**  
Vince Herberholt & Cathy Murray  
Carlos Herquinio Cruz  
Kneal Hollander & Irene Reynolds  
Bazan Holloway  
Nicole & David Hornbeck  
Michael Hoyt  
Lori & Shaun Hughes  
Cole Hunter  
Rock Huskja  
Jane & Howard Jacobs  
Jeremy** & Carmen Jensen  
Jeff Johnson  
Teresa Jones  
Ximena*** & Edgar Juarez  
Holly Kean  
Kevin King  
Jorji Knickrehm* & Jason Rich  
Brad Krueger  
Penny LeGate & Craig Tall  
Erickson Lind  
Philip & Maureen Lucido  
Robefio Macedo**  
Renée Martin**  
Gabriel Martinez  
Lori Mason Curran  
Christopher Mateo  
Sheibhrich*  
Tom & Nalini McCormick  
Jim & Nancy McDermet  
The Mellinger McAlavy Fund  
Ronny Mendieta**  
Nicole Milburn  
Fitsum Mitsano**  
Juliet Moore  
Christian Morales*  
Emma Moreno  
Alexander Morgan  
The Nakamoto Charitable Fund  
Karola Negron  
David Neiman  
Chuan Nguyen  
Timothy O’Malley  
Omenn Darling Family Fund  
Charles Oxford  
Judy Pigott  
Nina Pine  
Charlie Pollnow & Eleanor Pollnow  
Mark Pomerantz**  
Camilla Puszeddu*  
Justin Pratt  
Angela Prosper**  
David Pugh & Laurie Robinson  
Lady O’Wenden  
Chuck & Jane Riley  
Peter Snow & Elizabeth Robertson  
Daphna & Michael** Robon  
Chris** & Alissa Roos  
Peter* & Jacqueline Rose  
LaurReiderman** & Craig Greenberg  
Robert Sadler  
Martha Sandoval  
Jamie Sherbondy**  
Serhei & Hayley Shevlyagin  
Lisette & Matt Shields  
Marcia Sill**  
Basant & Sheila Singh  
Chris Sinton  
Erica* & Michael Skinner  
Judith Skorka  
Lisa Smith  
Patricia & Stuart Spencer  
Dave** & Marti Spencer  
Katie Stam  
Laila Suidan***  
Jonathan Tanner  
Lisa Taylor**  
Justin** & Carly Teruya  
Era Teshehne  
Rachel Theriot***  
Betty Tong  
George Trejo  
Laura Troyani  
Valentina Vitols Bello  
Ashlynn Walker  
Celia Weisman*  
Lisa Wellman**  
Kim White & Greg Crix  
Donna & Joe Whitford  
David J. Williams  
Erin Williamson*  
David Wind  
Dianna Winegarden** & Noah Edelstein  
Erik Winters**  
Paul & Lesley Chapin  
Wyckoff  
Beto Yarce* & Phil Smith  
John Yu**  
Casey Zanetti  

*current or former staff  
**current or former board  
***Ventures entrepreneur

PARTNERS

3C Communications  
Adrian Dominican Sisters  
Amazon  
BECU Foundation  
BECU / Mastercard  
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Beneficial Ventures  
Bold Made  
Business Impact NW  
Butler Family Community Foundation  
Capital One  
Carrie Lewith Charitable Trust  
CDFI (Community Development Financial Institutions) Fund  
Cedarmere Foundation  
City of Bellevue  
City of Bremerton  
City of Seattle - Department of Neighborhoods  
City of Seattle - Office of Economic Development  
City of Seattle - Office of Labor Standards (OLS)  
Communities Rise  
Community Foundation of Snohomish County  
Connect Casino Road  
Ellison Foundation  
Evergreen Business Capital  
Ewing Marion Kauffman Foundation  
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Homesight  
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Jay Goldberg Memorial Fund of Jewish Federation of Greater Seattle  
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Lockwood Foundation  
LRCA Peterson Family Foundation  
Magic Cabinet  
Mama Li’s Peppers  
Metropolitan Market  
NALCAB  
National Development Council (NDC)  
Nick and Michele Keller Family Foundation  
Norman Raab Foundation  
Northwest Area Foundation  
Pacific Premier Bank  
PCC Community Markets  
Pillar Impact  
Rotary Club of University District  
Salesforce  
Satterberg Foundation  
Seattle Credit Union  
Seattle Foundation  
Seattle Metropolitan Chamber of Commerce  
Skees Family Foundation  
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Stand Together Foundation  
Symetra  
TEW Foundation  
The Stable  
U.S. Bank Foundation  
Umpqua Bank Foundation  
Union Bank Foundation  
United Business Bank  
Verafi  
Vulcan Inc.  
WA State Department of Labor and Industries  
Washington Economic Development Association  
Washington State Business Development Center  
Washington State Department of Commerce (DOC)  
Washington State Microenterprise Association (WSMA)  
Washington Trust Bank  
Wells Fargo Bank
GET INVOLVED

Shop

Shop at Ventures Marketplace, our retail store in Pike Place Market and online.

Volunteer

Volunteer your skills and we’ll customize your experience based on your talents.

Partner

Partner with us to increase our impact based on our shared goals, values, or assets.

Invest

Invest in entrepreneurs with a donation that helps low-income business owners access tools and resources.

Ventures is the recipient of a four-star rating (highest possible) from CHARITY NAVIGATOR, America’s premier independent charity evaluator.

VENTURES NONPROFIT

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Most photos taken by Angela Prosper, owner of Rainy Day Prosper, Ventures entrepreneur

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