

Linking Financial Wellness and Small Business Development

Chat Box & Resources

13:58:15 From Jennifer Quiroz (she/her) FEN to Everyone:

Welcome everyone, good afternoon! Jennifer Quiroz with the Financial Empowerment Network.

13:58:17 From Lisa Smith (she/her) WSMA to Everyone:

Welcome everyone, we are glad you are here. Lisa Smith with the Washington State Microenterprise Association (WSMA).

13:59:02 From Cherie Reeves - WSMA to Everyone:

Today's panel webinar is brought to you by the Washington State Microenterprise Association (WSMA) and the Financial Empowerment Network (FEN) with support from the Washington State Treasurer's Office, Black Owned Business Excellence, Seattle Credit Union, YWCA Seattle / King County, Enterprise for Equity, Ventures and the Washington State Department of Commerce.

13:59:52 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:

www.seattlecu.com/bobe

14:01:43 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:

Hello, Everyone. I represent Seattle Credit Union!

14:01:55 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:

and Black-Owned Business Excellence!

14:02:09 From Emily Hearn to Everyone:

Hi! I represent the Asset Building Coalition of Mason County

14:02:22 From Alyssa Pizarro to Everyone:

Hello all! I am at Business Impact NW and am with Black Owned Business Excellence!

14:02:23 From Mayra Gomez - Ventures Nonprofit Org. to Everyone:

Welcome, Everybody I Represent Ventures Nonprofit Organization

14:02:26 From Kaitlin Ortiz-Casper to Everyone:

Hello from Harborstone Credit Union in Hawks Prairie :)

14:02:32 From Phillip Godinez to Everyone:

Hi from Kingston, WA. I am in private practice with Reach Your Goals LLC

14:02:57 From Cinthya - Express Credit Union to Everyone:

Hello, Cinthya here representing Express Credit Union in Seattle

14:02:58 From Deena Giesen to Everyone:

Good afternoon. Deena Giesen from Tacoma Pierce County Habitat for Humanity.
dgiesen@tpc-habitat.org

14:03:03 From Emily Hearn to Everyone:

abcmason@enterpriseforequity.org

14:03:04 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:

Jenefeness.tucker@Seattlecu.com

14:03:05 From Sandy Taylor to Everyone:

Hi everyone from Sequim, WA. I'm a realtor with John L Scott

14:03:10 From Johna LaRue to Everyone:
Johna LaRue, Harborstone Credit Union, Johna.larue@harborstone.com

14:03:12 From Cinthya - Express Credit Union to Everyone:
Cinthya.gomez@expresscu.org

14:03:23 From Thushari Gooneratne to Everyone:
Good Afternoon! I am the Community Manager for JPMorgan Chase in Tacoma and Co-chair of BankOn Washington

14:03:31 From Bryan Flint to Everyone:
Bryan Flint with Sound Outreach in Pierce County. bryan@soundoutreach.org

14:03:32 From Lauren Nicolas to Everyone:
Hello! I'm a business counselor with the International Rescue Committee Seattle Microenterprise Development program, based out of SeaTac. My email is lauren.nicolascard@rescue.org.

14:03:37 From Miriam Works--Coach/Trainer, Business Impact NW to Everyone:
Hi everyone, I am a coach and trainer for WA Womens Business Center at Business Impact NW: miriamw@businessimpactnw.org

14:03:43 From Alyssa Pizarro to Everyone:
alyssap@businessimpactnw.org

14:03:47 From Thushari Gooneratne to Everyone:
thushari.d.gooneratne@jpmorgan.com

14:03:56 From Beth Henriquez (she/her) E4E to Everyone:
Awesome representation here among the attendees!

14:03:59 From Enrique Delgado to Everyone:
Enrique Delgado, from Mi Centro in Tacoma Wa enrique.delgado@micentrowa.org

14:04:24 From Sandy Taylor to Everyone:
My email address is sandytaylor@olypen.com

14:04:39 From Donna O'Connor to Everyone:
Donna O'Connor, Hopelink, doconnor@hopelink.org

14:04:40 From Brian Jaeger to Everyone:
Hello Everyone! I am Brian Jaeger, a former WSMA member, and currently support self-employed folks as a DVR vocational rehab counselor. DVR supervisor Jim O'Brien is away today but he sends his best wishes.

14:04:46 From Trevor Plate to Everyone:
Hi Everyone, I'm a business Counselor with the International Rescue Committee Micro-Enterprise program in Seattle. Trevor.Plate@rescue.org

14:05:09 From Reynelda Solitaire to Everyone:
Hello! My name is Reynelda Solitaire and I have a small business providing office support to other businesses and business operations to mental health counselors in private practice. solitaireprofservices@gmail.com

14:05:34 From Alex Alvarez to Everyone:
Alex Alvarez, Business Advisor (Mount Vernon / North Cascades office) - Center for Inclusive Entrepreneurship: alex.alvarez@cie-nw.org (360) 200-8847 (¡Hablo español!)

14:05:36 From Charnell Morud she/her) Verity Credit Union to Everyone:

Hi! I'm Charnell Morud. I am a financial coach with Verity Credit Union.
 coaching@veritycu.com

14:05:50 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
 Share your events and see community events at www.bit.ly/bobe2021

14:06:07 From Brian Jaeger to Everyone:
 Brian J. Jaeger / Voc Rehab Counselor / DVR / (425) 535-0368 / brian.jaeger@dshs.wa.gov

14:06:12 From Rachel Murata (she/her) OMWBE to Everyone:
 Hi, I'm the director of policy for the Office of Minority and Women's Business Enterprises.
 RachelM@omwbe.wa.gov 360-359-6219

14:07:32 From Enrique Delgado to Everyone:
 Any grant or loans for small business?

14:07:33 From Madeligne Tena to Everyone:
 Hello everyone, I am a Financial Coach with Compass Working Capital in Boston, MA -
 mtena@compassworkingcapital.org

14:08:13 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
 Financial WELLNE\$\$ Workshops at Seattle Credit Union can be found at
www.seattlecu.com/events

14:08:16 From Maria Arcorace to Everyone:
 Hello, I'm Maria Arcorace, Adult Services Librarian with King County Library System.
 mtarcorace@kcls.org

14:11:11 From Cherie Reeves - WSMA to Everyone:
 To learn more about the Financial Empowerment Network:
<https://www.everyoneiswelcome.org>

14:12:33 From ShenaB to Everyone:
 Shena Brim, Neighborhood House

14:12:36 From Cherie Reeves - WSMA to Everyone:
 Here's the link to the FEN Calendar: <https://dfi.wa.gov/financial-education/calendar>

14:14:00 From Cherie Reeves - WSMA to Everyone:
 To learn more about Financial Counseling/Coaching (Resource Navigators):
<https://www.everyoneiswelcome.org/bank-on/financial-education-providers/>

14:14:47 From Cherie Reeves - WSMA to Everyone:
 To learn more about Bank On Washington: <https://www.bankonwashington.org>

14:16:29 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
 Where did that \$66 million statistic come from? Is there a report you can point us to?

14:18:59 From Cherie Reeves - WSMA to Everyone:
 Learn more about the Washington State Microenterprise Association (WSMA):
<https://www.wamicrobiz.org/>

14:19:42 From Jennifer Quiroz (she/her) FEN to Everyone:
 The data re: \$66M in check cashing fees came from the Bookings Institution

14:22:13 From Jennifer Quiroz (she/her) FEN to Everyone:
<https://www.brookings.edu/research/economic-impact-payments-uses-payment-methods-and-costs-to-recipients/>

14:25:13 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
 Thanks, Jennifer!

14:25:45 From Cherie Reeves - WSMA to Everyone:

If you are nonprofit organization supporting businesses, join Evergreen BizLink as a Resource Partner: <https://evergreenbizlink.com/join-the-network/>

14:25:54 From Cherie Reeves - WSMA to Everyone:

To contact Lisa Smith at WSMA: Lisa@wamicrobiz.org or 360-480-8048

14:25:59 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:

Ok, what is making you HAPPY today?

14:28:01 From Beth Henriquez (she/her) E4E to Everyone:

Coffee!

14:28:07 From Tierra Bonds to Everyone:

Coffee!

14:28:07 From Sandy Taylor to Everyone:

yes, that sun always makes me smile :)

14:28:09 From Paige Beiler to Everyone:

A good lunch :)

14:28:09 From Alex Alvarez to Everyone:

Coffee and clients

14:28:11 From Barbara Maxwell to Everyone:

dark chocolate

14:28:16 From Cinthya - Express Credit Union to Everyone:

A positive interaction with a member

14:28:17 From Jennifer Quiroz (she/her) FEN to Everyone:

Went for a walk with my dog at lunch! 😊

14:28:20 From Phillip Godinez to Everyone:

saw a cute 11 week old puppy today

14:28:21 From Thushari Gooneratne to Everyone:

My son made me smile this morning :)

14:28:22 From Reynelda Solitaire to Everyone:

The sun and waking up this morning!

14:28:23 From Alyssa Pizarro to Everyone:

waking up!

14:28:27 From Miriam Works--Coach/Trainer, Business Impact NW to Everyone:

Talking to one of my clients this morning!

14:28:27 From Donna O'Connor to Everyone:

It's my son's 21st birthday and I was looking at his baby pics :)

14:28:28 From Johna LaRue to Everyone:

Pico and chips for lunch :)

14:28:30 From Emily Hearn to Everyone:

My kiddo running back to give me a hug real quick while I was dropping him off at school =)

14:28:33 From Lisa Smith - WSMA to Everyone:

My sweet Kitty!

14:28:35 From Cherie Reeves - WSMA to Everyone:

Tech is going well!

14:28:38 From Mayra Gomez - Ventures Nonprofit Org. to Everyone:

My beloved Granddaughter

14:28:43 From Beth Henriquez (she/her) E4E to Everyone:

You make me smile!

14:28:46 From James Wark to Everyone:
Surprise pizza party

14:28:49 From Bryan Flint to Everyone:
My wife just called me to hear my voice.

14:28:50 From Lauren Nicolas to Everyone:
Loan approval for a client!

14:28:51 From Venus R Lockett to Everyone:
Greetings from Atlanta! I smiled when I learned that Bank On Atlanta would be a part of the summer intern programs throughout the City.

14:29:23 From Cherie Reeves - WSMA to Everyone:
To learn more about Seattle Credit Union: <https://www.seattlecu.com>

14:29:43 From Kaitlin Ortiz-Casper to Everyone:
<2

14:29:46 From Kaitlin Ortiz-Casper to Everyone:
<3

14:32:11 From Alyssa Pizarro to Everyone:
That is fantastic!

14:32:14 From Alex Alvarez to Everyone:
That's awesome!

14:32:23 From Beth Henriquez (she/her) E4E to Everyone:
Go Seattle CU!

14:32:28 From Miriam Works--Coach/Trainer, Business Impact NW to Everyone:
Wow! Super amazing!

14:33:41 From Deena Giesen to Everyone:
Good work Seattle Credit Union!!!!

14:35:42 From Cherie Reeves - WSMA to Everyone:
To learn more about Black Owned Business Excellence (BOBE):
<https://sites.google.com/wsbdc.org/wsboobe/home>

14:36:54 From Enrique Delgado to Everyone:
Great!

14:37:03 From Alex Alvarez to Everyone:
@Jenefeness: may someone outside of Seattle become a SCU member to open up a business bank account?

14:37:22 From Brian Jaeger to Everyone:
Loan products for our Muslim entrepreneurs, interest free with a fee, is bold and fantastic!

14:37:54 From Lauren Nicolas to Everyone:
We love SCU ❤️

14:38:05 From Beth Henriquez (she/her) E4E to Everyone:
You are truly serving your community

14:39:29 From Johna LaRue to Everyone:
Your energy is just amazing! Thank you Jenefeness :)

14:39:45 From Cherie Reeves - WSMA to Everyone:
To learn more about Enterprise for Equity: <https://www.enterprise-for-equity.org>

14:39:55 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:

Absolutely, Alex!! Check out www.seattlecu.com/join

14:39:57 From Sandy Taylor to Everyone:
Jenefeness, your energy is contagious. Love it!!!

14:40:08 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
Thank you, Sandy! I love this stuff!!

14:43:53 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
@Alex, we support the region - WA, AL, CA, OR and some others. Our charter only requires you have some "interest" in WA. We can talk. Email me at Jenefeenss.tucker@seattlecu.com


14:45:43 From Daniel Horst to Everyone:
The Money 101 program is open to general public - but specifically for the counties Enterprise for Equity serves, or any interested parties?

14:50:10 From Miriam Works--Coach/Trainer, Business Impact NW to Everyone:
Jumping off to teach a class--thank you so much to presenters and WSMA. I learned so much today!

14:50:32 From Lisa Smith - WSMA to Everyone:
Thank you, Miriam!

14:50:52 From Cherie Reeves - WSMA to Everyone:
To learn more about YWCA Seattle-King County: <https://www.ywcaworks.org>

14:55:11 From Lisa Smith - WSMA to Everyone:
This is super exciting work...

14:57:03 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:


14:58:38 From Beth Henriquez (she/her) E4E to Everyone:
Love what I'm hearing about your program Sofia!!!!

14:58:59 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
Beautiful!!

15:01:49 From Beth Henriquez (she/her) E4E to Everyone:
So cool that you are flexible about what platforms you use Sofia

15:03:43 From Winifred Soribe to Everyone:
Well done Sofia for all the extra effort in empowering people with financial knowledge

15:03:49 From Lisa Smith - WSMA to Everyone:
The Digital Divide is real!

15:03:58 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
YESSSSSS! #freelaptops

15:04:27 From Beth Henriquez (she/her) E4E to Everyone:
Inspiring to hear how our colleagues are doing their work around the State

15:05:40 From Winifred Soribe to Everyone:
The digital divide is real indeed and it's beautiful what YWCA is doing to help

15:07:54 From Beth Henriquez (she/her) E4E to Everyone:
Oh wow Mayra! That connection with PCC is pretty awesome.

15:08:29 From Cherie Reeves - WSMA to Everyone:
To learn more about Ventures: <https://www.venturesnonprofit.org>

15:13:41 From Beth Henriquez (she/her) E4E to Everyone:
Community partners are everything! We have partnered with DCYF, South Puget Intertribal Agency, WDVA, DVR, YWCA, local banks, credit unions and Asset Building Coalitions

15:15:01 From Beth Henriquez (she/her) E4E to Everyone:
So cool that local faith organizations work with you!

15:15:07 From Brian Jaeger to Everyone:
Wow, Ventures rocks it!

15:15:19 From Emily Hearn to Everyone:
Thank you!

15:15:29 From Emily Hearn to Everyone:
Thank you, Mayra!

15:16:08 From Lisa Smith - WSMA to Everyone:
Thank you Jenefeness, Beth, Sofia and Mayra!!!!

15:16:37 From Jennifer Quiroz (she/her) FEN to Everyone:
Please drop questions in the chat!

15:16:45 From Bryan Flint to Everyone:
National Organization of Latino..... Missed the rest of the org name?

15:16:59 From Keith Madsen (he/Him) to Everyone:
Are your services limited to Seattle residents or people from a certain county?

15:17:57 From Brian Jaeger to Everyone:
Must take a call. I so appreciate all the innovative services y'all provide residence of WA.

15:18:20 From Lisa Smith - WSMA to Everyone:
Thank you, Brian, good to see you!

15:18:41 From Brian Jaeger to Everyone:
You too Lisa!

15:19:07 From Bryan Flint to Everyone:
NALCAB - <https://nalcab.org/> Thank you.

15:20:13 From Venus R Lockett to Everyone:
Credit and entrepreneurship are the top two in Atlanta.

15:23:39 From Tierra Bonds to Everyone:
@Venus, yes! And credit and entrepreneurship are the most common ways to build wealth so it makes sense why the racial gap is so huge and only getting bigger.
I wrote an article about this and provided action items. I would love for everyone to check it out, share it and/or give me feedback:
<https://southseattleemerald.com/2022/01/17/opinion-credit-programs-for-bipoc-communities-can-reduce-the-racial-wealth-gap/>

15:24:18 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
Hey, Tierra! I didn't see you here. Thanks for sharing!!

15:25:24 From Venus R Lockett to Everyone:
Thank you Tierra, I'll check it out.

15:18:20 From Lisa Smith - WSMA to Everyone:
Here's a great session from the WA Asset Building Coalition on May 19 to learn, network and be inspired by NEW ways to make change that increase financial empowerment and equity across Washington:
<http://events.r20.constantcontact.com/register/event?oeidk=a07ej4v2lsv730cf8ff&llr=w9qmy8dab>

15:25:32 From Tierra Bonds to Everyone:
Hi Jenefeness, I'm here! Thank you for your energy and making me smile as always!

15:25:59 From Daniel Horst to Everyone:
Thank you everyone!

15:30:28 From Beth Henriquez (she/her) E4E to Everyone:
Thanks partners! Thanks to all the work all are doing around the State and elsewhere

15:30:34 From Venus R Lockett to Everyone:
Thank you from Atlanta! Great info.

15:30:48 From Emily Hearn to Everyone:
Thank you, everyone!

15:30:53 From Cherie Reeves - WSMA to Everyone:
Dealing with Debt Collectors – May 10th 10-11:30 am: <https://bit.ly/3MuNWSU>

15:30:59 From Bryan Flint to Everyone:
Thanks

15:31:12 From Cherie Reeves - WSMA to Everyone:
This webinar is brought to you by the Washington State Microenterprise Association (WSMA) and the Financial Empowerment Network (FEN) with support from the Washington State Treasurer's Office, Black Owned Business Excellence, Seattle Credit Union, YWCA Seattle / King County, Enterprise for Equity, Ventures and the Washington State Department of Commerce.

15:31:20 From Sandy Taylor to Everyone:
Thank you to all of you. Valuable info!!! I appreciate you all taking your time and sharing your knowledge

15:31:42 From Beth Henriquez (she/her) E4E to Everyone:
Thanks FEN and WSMA! Ya'll do great work.

15:31:58 From Lauren Nicolas to Everyone:
Thank you all! This was such a wealth of information.

15:31:58 From Winifred Soribe to Everyone:
Thank you very much

15:32:17 From Jenefeness - Seattle Credit Union (we/us/ours) to Everyone:
Understanding Government Contracting at www.bit.ly/bobe2021