



**IMPACT  
REPORT**





**Jay Petterson**  
*2021 GSBA Board Chair*



**Stephanie Dallas**  
*2020 GSBA Board Chair*

# Shifting, evolving, and thriving. **Together.**

**2020** started off looking like one of the strongest years yet for GSBA and turned into one of the most challenging for our organization and our members across Washington State. Neither our membership nor our organization looked the same at the end of 2020 as it did at the beginning of the year. Over a year into the pandemic now, we deeply mourn the loss of the individuals who are no longer with us. We mourn the small businesses that were forced to close their doors permanently. Our vibrant neighborhoods have become defined by empty sidewalks and boarded-up windows. But, we're still here and we are resilient.

As in-person events became

impossible and as the urgent needs of GSBA's membership shifted radically, GSBA's work shifted as well to serve your immediate needs. Our incredible staff helped hundreds of small businesses and nonprofits apply for the exhausting array of grants and loans, and to help them adapt as those efforts were often insufficient in the scope of the global pandemic. Our consulting resources bloomed, with no-cost assistance for a wide variety of business and nonprofit needs available on-demand. Over 13,000 people tuned into online workshops like the Rapid Response, Keeping It Real, and Civic Engagement Series.

The glaring inequities laid bare—and further exacerbated—by the pandemic showed the need for intentional focus on

the communities most impacted, namely Black, Indigenous, people of color, the transgender community, and women. They highlighted the importance of existing programs, like the GSBA Small Business Incubator focusing specifically on fostering Queer and Transgender BIPOC entrepreneurs. When GSBA created the Ready for Business Fund, we knew it had to prioritize those communities as well. GSBA's mission has always been about inclusion and economic opportunities for all, and 2020 made us take a deeper look at that mission to see how we can go beyond just opportunities and support resiliency and equity in the LGBTQ+ community and beyond.

The Scholarship Fund welcomed our largest and most diverse cohort in February 2020. The newly established Open Arms Fund turned out to be more timely than anyone could have imagined, as Scholars were forced to leave their campuses and often their jobs as well. Nearly two dozen students were able to be supported with emergency funding.

2020 was when GSBA was able to truly demonstrate that we are the LGBTQ+ business organization across the whole state. Our programs and our support services reached far beyond just our own membership and touched every corner of

the Evergreen State. At the same time, the Capitol Hill Business Alliance - a program of GSBA dedicated to that historic LGBTQ+ neighborhood in Seattle - faced an even more tumultuous year with the CHOP protests. Our Capitol Hill members protested against racism and police violence, had their shops filled with tear gas, and had access to their businesses blocked for several weeks.

We have heard it said too much, but 2020 was a year like no other. We cannot go back to the way things were prior to the pandemic, and the way forward offers us many opportunities. GSBA is ready and prepared to serve our members in the aftermath of the pandemic. Our organization is evolving alongside you, and we hope that you will let us know how your LGBTQ+ chamber can continue to meet your needs. We are deeply proud of our members, of our staff, and of our fellow Board members who have stepped up valiantly to help those in need over the last year. We're still here, and we have you to thank for it. We're still here, and we still have work to do!

For equality,

**Stephanie Dallas,**  
*2020 GSBA Board Chair*

**Jay Petterson,**  
*2021 GSBA Board Chair*



# The Everlasting Impact of Louise Chernin

BY JOHN WONG

**W**hen I was asked to write an article about Louise Chernin for GSBA's Impact Report, my first thought was, "IMPACT is exactly the word I would use to describe her".

Twenty something years ago, just before GSBA hired Louise as its Executive Director, she was already making a significant impact on the organization behind the scenes working for a company that managed the administrative duties of GSBA. She imparted to us a sense of urgency as I came onto the board that GSBA was in dire financial straits, and that immediate action was needed to ensure GSBA would survive. No one really credits her with this early impact on GSBA, but I

would like to highlight Louise Chernin as the primary "savior" of GSBA in the early 2000s.

Back in those days, as with most business organizations, the GSBA board did not represent the breadth of our diverse community. When we hired Louise as Executive Director, the Board did not understand how to transition from a working Board to a governing board. I received more than one comment asking me why our executive director, and not me, was in front of the membership more. My response was always the same, "we hired a dynamic and effective leader, and my job is to support her in the best interests of the organization as long as I'm on the board." We had no idea just how large of

an impact she would have over the next two decades. We just figured we needed a level head with a strong voice and an operational background to get us past the current crisis.

One of Louise's first goals was to work with the Board President to create a more diverse and representative board to serve the best interests of our members, our community, and most

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**“Louise challenged exclusivity and brought a new way of governing, which was transparent, inclusive, and was in the best interests of the organization.”**

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importantly, reflect our shared values. The passion and tenacity she brought to the role are qualities we came to admire and respect. Louise challenged exclusivity and brought a new way of governing, which was transparent, inclusive and was in the best interests of the organization. Louise was and is a strong leader, but, but never self-serving

and always focused on a path that was right for the organization, its members, as well as the community at large. Her impact in that regard is obvious: GSBA has grown into a dynamic, diverse, and successful organization, with an experienced staff to support its impactful work of ensuring the voice of diverse small businesses was heard.

I've been told that an organization's board goes through several phases, starting with "Forming", transitioning to "Storming", which was where I hopped on board, and hopefully ending with "Norming" where we have been for quite some time I believe. During those storming days, Louise took the reins and steered the organization to be more engaging with its members, our stakeholders, and to the community at large. Her accomplishments are many, but I would like to highlight what I think are the most important impacts she had on GSBA, its members, the community, and the region.

### **SHE INSPIRED**

Get a microphone in front of her and she becomes a motivational powerhouse. She increased the visibility of many issues of not just the LGBTQ+ community, but of many marginalized communities.

### **SHE COLLABORATED**

She engaged small businesses, large businesses, non-profits, and government organizations to work on the many issues important to GSBA's members, including business as well as social justice issues. We not only have the support of many major businesses in this region as a result of her collaboration, we also have the support of local and state governments.

### **SHE ADVOCATED**

She was and is a tireless advocate for equality, equity and social justice. There was always a theme of advocacy in everything she said and did. She remarked that GSBA is now considered a "thought" leader and the "go-to business organization to consult on business and social justice issues in our region.

### **SHE EDUCATED**

The GSBA Scholarship Fund was relatively small 20 years ago. I seem to remember our entire annual award in scholarships was around \$20,000 at that time. She didn't consider the Fund a little program of GSBA, but an integral part of who we are, a philanthropic community willing to invest in future leaders. She spent countless hours

educating board members, corporations, and small businesses on the importance of the Fund, and today it does not just grant out 30-40 times more than 20 years ago, it also has programs and activities to engage our scholars and guide and support them along the path of leadership.

I asked Louise what she felt was her biggest impacts during her life, and her response was along the lines of raising two strong, progressive daughters and having the privilege of leading and growing a progressive business organization. Before her activism with GSBA, Louise credits her years as an activist in the women's and peace movements for the insights and skills she gained on the importance of leading a values-driven life and always standing up and speaking out. My take on that: she is most proud of being a parent, both to her family as well as to her community by raising a petulant child of an organization to the mature adult it is today, one of the only business organizations with a social justice focus. Our collective voices are stronger as a result of her leadership, and her voice will continue to impact GSBA and our community, of that I am certain.



## 2020 Impact

What we accomplished together in 2020 reflects our strength, resiliency, and triumphs

**D**espite all the challenges of 2020, GSBA worked hard, advocating for and supporting our state's businesses. We could not have made such a lasting impact without the investment and support of our members, sponsors, donors, and volunteers.



Ten GSBA-endorsed bills passed in Olympia, including a ban on panic defenses in Washington.

GSBA Board of Directors approved the creation of a Diversity, Equity, and Inclusion (DEI) Task Force, with aims to infuse diversity, equity, and inclusion throughout the whole organization to better serve GSBA members, staff, and our entire community.

The inaugural digital edition of *The Perspective* was published, spotlighting GSBA members' stories.

The Spirit of the Hill event celebrated Karyn Schwartz of SugarPill and Jerry Traunfeld of Poppy, and brought greater visibility to the Capitol Hill Business Alliance (CHBA).



Over 100 volunteers reviewed over 300 applications for the GSBA Scholarship Fund.

The 39th Annual Business & Humanitarian Awards: Thrive Together shone a light on GSBA members and champions of social justice who went above and beyond in 2019.

GSBA worked with the National LGBTQ Task Force and other community partners to encourage full participation in the 2020 Census.

GSBA created an emergency resources page to connect employers and employees with resources as the COVID-19 pandemic began.

GSBA worked closely with Rep. Pramila Jayapal's office to craft small business provisions in the Paycheck Guarantee Act.

Two new webinar programs were launched: Rapid Response and Keeping It Real with Lindsey T.H. Jackson to inform our community about issues related to the pandemic and economic crisis.



As times got tough, over 200 small business were able to continue accessing their GSBA benefits through the Membership Access Commitment.

Travel Out Seattle launched a new website to support the tourism and hospitality industry.



**Oma Bap owner Peter Pak, Ready for Business Fund grant recipient**

GSBA helped over 100 small business owners with government loan and grant application assistance.

60 scholars, the biggest and most diverse cohort in GSBA Scholarship Fund history, were honored during the Virtual Scholars Celebration.

CHBA partnered with DEI Creative, Hunter's Capital, and Dunn & Hobbes to create supportcapitolhill.com, an e-marketplace for neighborhood businesses.

The Ready for Business Fund, a small business resiliency program, was launched by GSBA in partnership with Comcast Washington, raising over \$200,000 in economic relief for BIPOC, LGBTQ+, and women-owned small businesses.

GSBA formally issued its support for the Black Lives Matter movement following the murders of George Floyd and Breonna Taylor.

The first-ever fully-digital GSBA Guide & Directory made its debut.

As the National Guard and Seattle Police Department used teargas against protestors on Capitol Hill, the CHBA called for an end to violent tactics.

The CHBA conducted an independent survey to assess the various impacts of CHOP, the results of which were shared with policymakers at all levels.

GSBA Scholars applied for and received emergency financial support through the Open Arms Fund, helping them pay for needs like rent, groceries, and healthcare so they can stay focused on their studies. Throughout the year, 22 students received emergency funds.

GSBA's webinar programs explored critical social justice topics, including anti-racist allyship, police accountability, and anti-trans discrimination in healthcare.

GSBA held a meeting with over 100 small business owners and community leaders from across Seattle to discuss public safety issues, leading to the creation of a new Public Safety Committee.

The Civic Engagement Series was created to inform and engage community members about policy issues at all levels of government.

65 BIPOC, LGBTQ+, and women-owned small businesses impacted by the pandemic received \$2,500 grants and wrap-around services through the Ready for Business Fund.

Leading up to Election Day, the Civic Engagement Series held debates and interviews with candidates running for state office, GSBA increased efforts to encourage voter participation, and Keeping It Real shared tips for folks to cope with stress around the election.



**2020 GSBA Business & Humanitarian Awards Recipients**

The GSBA Scholarship Fund application opened, and over 120 community members volunteered to partake in the next round of application reviewing and interviewing.

In partnership with the Capitol Hill Seattle Blog, the 2020 edition of Shop the Hill made its debut.

EQUALUX, the GSBA Scholarship Fund's biggest night of the year, went virtual with thousands of people around the world tuning in to celebrate and support LGBTQ+ students.

Power Connect, GSBA's signature networking event, also went virtual with monthly installments.

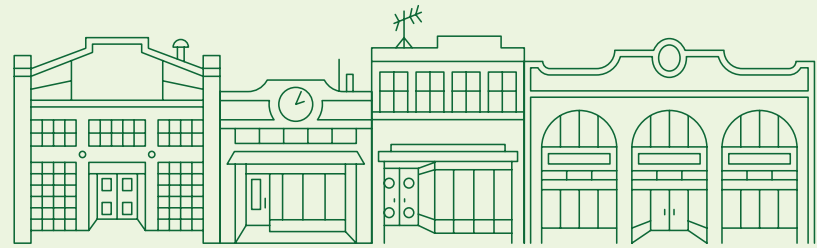
**GSBA photography by Meryl Schenker, Nate Gowdy, and Malcolm Smith**

GSBA expanded its consulting services, providing over 516 businesses with LGBTQ+ cultural competency, labor standards, and financial relief consultations and trainings throughout the year.

Five trans, gender-diverse, and QTBIPOC entrepreneurs were accepted into the Winter 2021 GSBA & Ventures Small Business Incubator. Twelve entrepreneurs graduated from the program in 2020.

Washington Speaker of the House Rep. Laurie Jinkins joined GSBA President & CEO Louise Chernin for a fireside chat about her glass-ceiling-shattering work at the GSBA Annual Meeting: Forward Vision, while Rep. Pramila Jayapal delivered a message of hope for a brighter and more equitable 2021.

## 2020 MEMBER DEMOGRAPHICS



# 516

businesses supported through GSBA consulting services on labor standards, LGBTQ+ cultural competency, and financial relief

# 100

small businesses assisted with loan and grant applications

# 200

members supported with Membership Access Commitment



Over

# 13,000

viewers of GSBA workshops

2,217 viewers of Civic Engagement Series

2,732 viewers of Rapid Response

8,410 viewers of Keeping it Real

## Small Business Incubator

15 entrepreneurs supported  
100% QTBIPOC

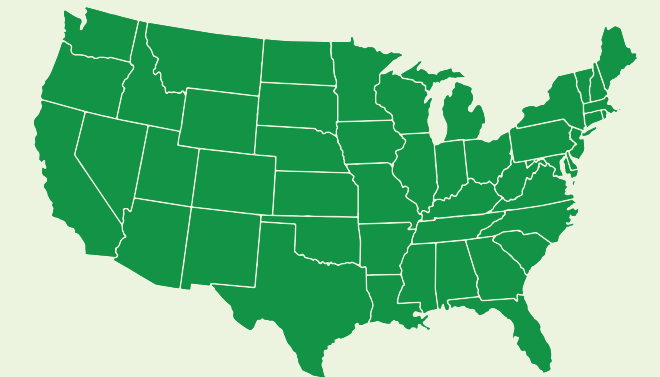
## Ready for Business

\$200,000 raised for economic relief

65 businesses received direct cash support

Applicants: 67% women, 36% BIPOC, 25% LGBTQ+

Recipients: 78% women, 63% BIPOC, 23% LGBTQ+



# 191,464

people reached about the importance of LGBTQ+ people and small businesses participating in the U.S. Census



### Active GSBA members in 16 WA counties:

Chelan, Clallam, Clark, Island, Jefferson, King, Kitsap, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Yakima

## 2020 SCHOLAR DEMOGRAPHICS

# 22

students supported with new emergency Open Arms Fund

# 60

scholars supported in the largest and most diverse cohort to date.

# 114

Volunteers (Including 13 former scholars)

In a last minute pivot due to the stay-at-home order, all 94 interviews were conducted via Zoom

## 2020 SCHOLAR SELECTION

301 eligible applicants

94 applicants interviewed

35 scholars selected

11.6% acceptance rate

## Since 1991:

Invested over \$4.5 million in LGBTQ+ and allied students

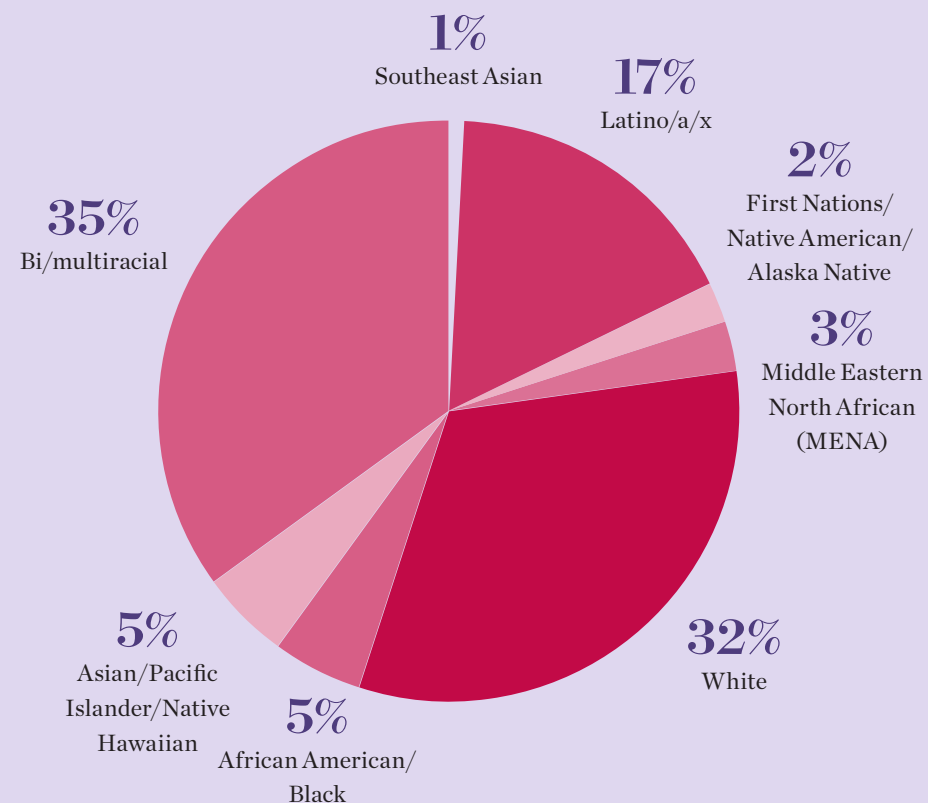
490 scholars (60 current, 430 alumni)

81% of GSBA Scholars have graduated (compared to 60% nationally)

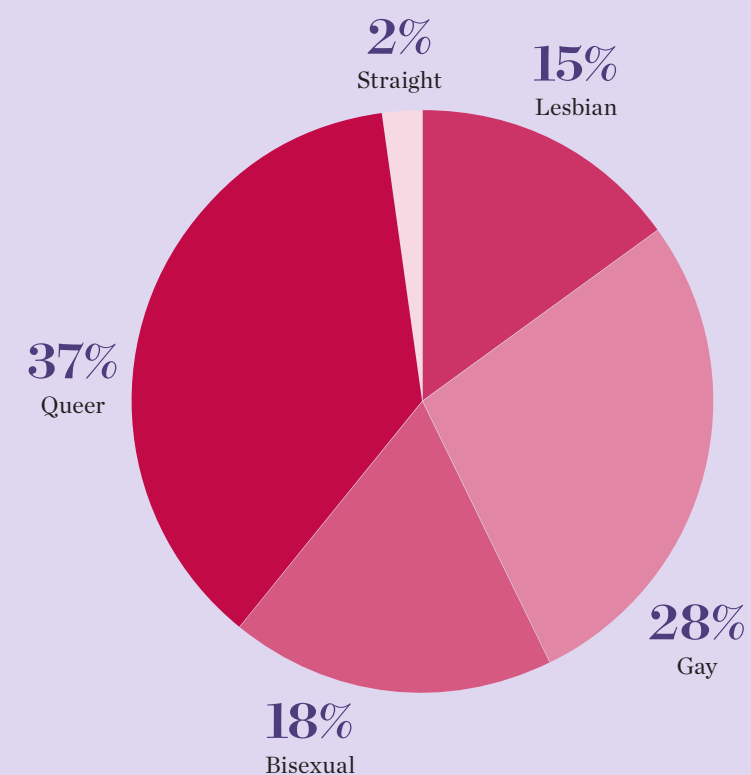
91% of GSBA Scholars with 3+ years of funding have earned a degree

38% of GSBA scholars have obtained post-graduate degrees

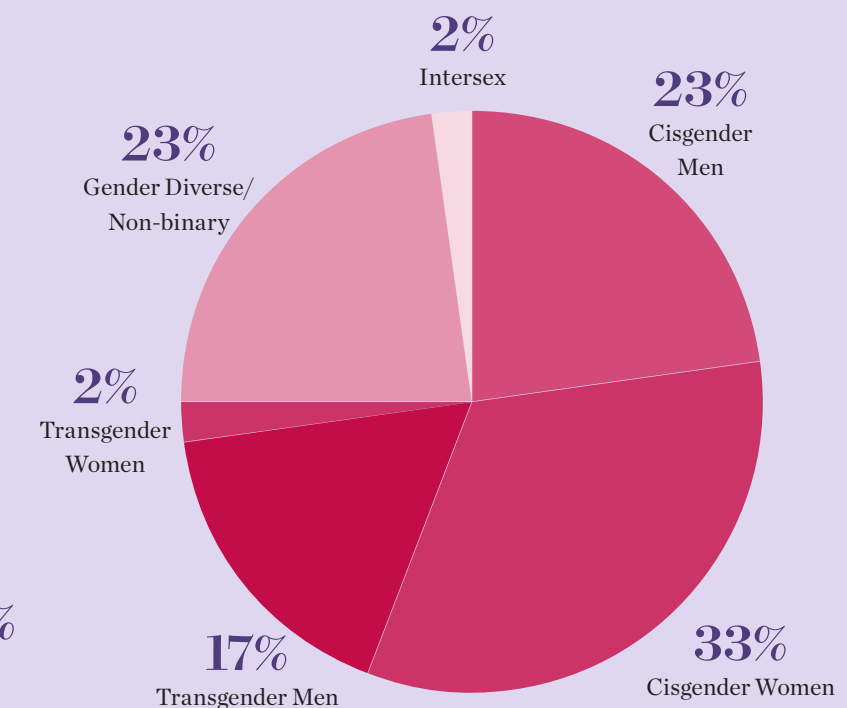
### ETHNICITY



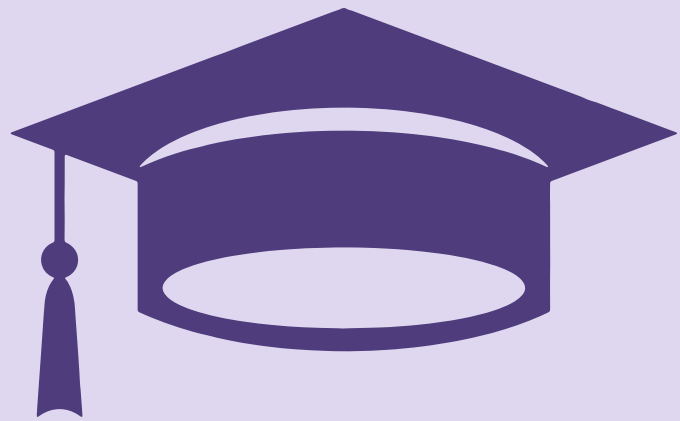
### SEXUAL ORIENTATION



### GENDER IDENTITY







Average Award Amount:

# \$8,333

Average Age:

# 22

Average GPA:

# 3.48

## 47%

of GSBA Scholars are the first in their family to attend college

## 40%

are second-generation Americans  
*(One or both of their parents were born outside the US)*

## 35%

Currently live at or below the federal poverty level  
*(Individual: \$12,140/Family of 4: \$25,100)*

## 33%

are from a rural area in Washington  
*(Less than 1,000 ppl/sq. mile)*

## 27%

have experienced homelessness / unstable living situations

## 15%

have a disability

“The GSBA Scholarship has given me more confidence in paying for school and planning for the future. It’s also given me the most extensive support system of my life.”

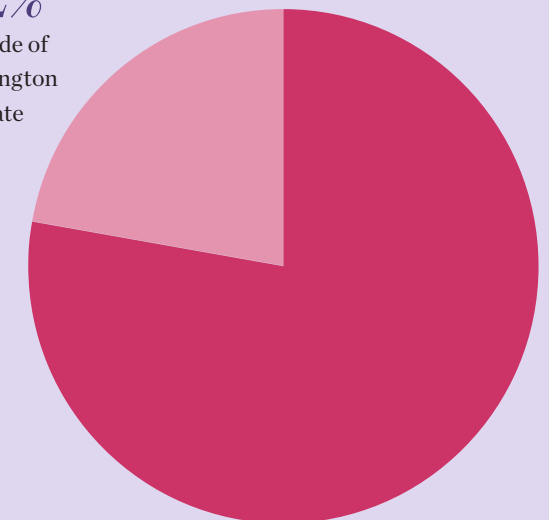
—Anna Rink, GSBA Scholar

### MAJORS

- Art/Animation (2)
- Automotive Technology
- Biological Sciences (5)
- Business (4)
- Cinema Studies (3)
- Communications (2)
- Computer Science (4)
- Education (3)
- Electrical Engineering
- English/Creative Writing (3)
- Environmental Studies (3)
- Industrial Automation (2)
- Nursing/Health Sciences (7)
- Political Science (6)
- Psychology (4)
- Social Science/Sociology (7)
- Urban Planning (2)

### LOCATION

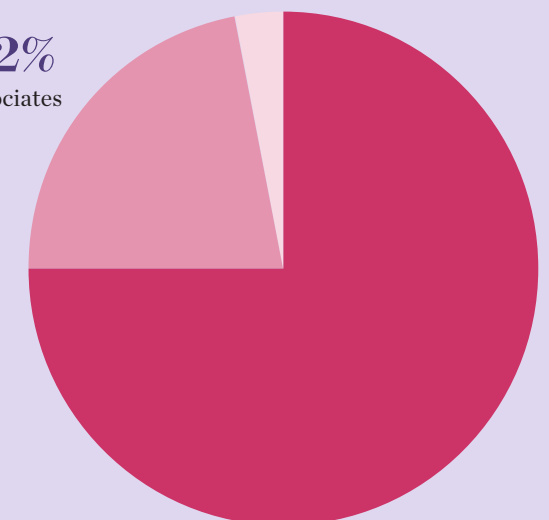
22%  
Outside of Washington State



78%  
Within Washington State

### DEGREE TYPE

3%  
Masters



75%  
Bachelors

# Three Ways GSBA Supported Our Community

## Ready for Business Fund

**65** LGBTQ+, BIPOC, and women-owned businesses were selected to be the first recipients of grants from the Ready for Business Fund. This program was developed by GSBA and Comcast NBCUniversal to address financial hardship due to the COVID-19 pandemic. Each business received \$2,500 in unrestricted cash grants, along with marketing and wrap-around services care of Comcast's Effectv program.

Over \$200,000 was raised for

this first round of funding (see donors on page 20). With hundreds of businesses permanently shuttering their doors since the start of the pandemic, the Ready for Business Fund helps small businesses owned by marginalized community members survive the economic downturn. The over 500 applicants reported devastating impacts, including up to 85% loss in annual revenue, being forced to lay off their entire staff, and significant loss of business due to proximity to demonstrations in Seattle.

Recipients said that they would apply the grants to necessities such as paying rent, utilities, payroll, online upgrades, and repairing equipment.

The inaugural round focused on central Seattle neighborhoods such as Capitol Hill, the Central District, Chinatown-International District, First Hill, and Little Saigon. Knowing that the need for all Washington State small businesses is immense, future rounds will include businesses from across the state.

## Small Business Incubator

**Q**ueer and transgender entrepreneurs often have less access to resources, capital, and safe spaces to learn how to build their own bases. Furthermore, transgender people experience an unemployment rate three times higher than the

national average. Often the only safe employment that queer and transgender people can find is working for themselves.

GSBA's Small Business Incubator program focuses specifically on transgender, gender-diverse, and queer and trans

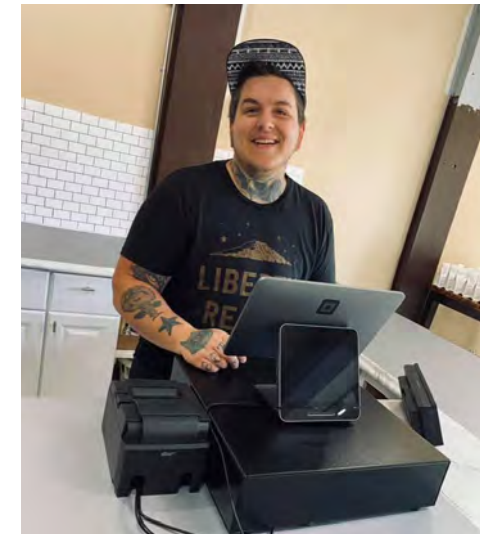
BIPOC entrepreneurs. Partnering with Ventures and their successful Business Basics program, GSBA funds their tuition and provides additional support, mentoring, and networking to empower these new businesspeople, increase their incomes, and achieve long-term

financial stability. The program was funded as part of the Transgender Economic Empowerment Coalition for King County's Communities of Opportunity.

In their coursework, participants work with a community of entrepreneurs to refine a business plan and answer tough questions like "Will this idea actually make money?" and "How will your service make customers' lives better?" Starting a small business is a complex challenge for

anyone, but Ventures' programs have proven results - over 80% of entrepreneurs that complete this training are still in business after two years, higher than the national average.

15 incredible entrepreneurs participated in the GSBA Small Business Incubator program in 2020, with business plans for consulting practices, event planners, craft manufacturing, architecture, graphic design, marketing, and more.



## Beeks Family Open Arms Fund

**I**n late 2019, the Beeks Family Legacy Foundation partnered with the GSBA Scholarship & Education Fund to create the Beeks Family Open Arms Fund to provide an additional layer of support to GSBA Scholars experiencing financial hardships that would inhibit completion of their degree. Examples of situations that could be considered for assistance include rent, rental deposit, utilities, access to internet, damaged computer or other educational programming, food insecurity, medical expenses not covered by insurance, loss of employment, unexpected childcare costs, books, and other educational expenses due to unforeseen circumstances.

The Beeks Family Open Arms Fund was more timely than anyone realized with the onset of the COVID-19 pandemic

just months after its creation. Many of the initial requests for emergency financial support were related to loss of employment or reduction of work hours due to COVID-19, which had put many scholars in the difficult position of choosing between paying for school or paying for rent, food, transportation, or medical expenses. In 2020, \$18,000 was distributed to 25 scholars, an average of \$718 per student.

A recent report by the Williams Institute and the Point Foundation found that the COVID-19 pandemic has hit LGBTQ+ students in unique and troubling ways due to underlying health and economic vulnerabilities. Breaking it down further, BIPOC students, undocumented LGBTQ+ students, and transgender students have experienced an even greater disproportionate impact of the

pandemic compared to the general population. This has included an increased occurrence of severe illness or hospitalization, more family members becoming seriously ill or dying of COVID-19 (especially within communities of color), less access to reliable internet and quiet study space, and more housing disruption. With the majority of GSBA Scholars being BIPOC and/or transgender, our organization was in a unique position to have a huge impact on our scholars' ability to not only continue their education but also be in a state of mind to thrive rather than just struggle to survive. We are thankful to the Beeks Family Legacy Foundation for recognizing this need in the community and stepping up to help support the overall health and wellbeing of this group of LGBTQ+ and allied student leaders.

# SCHOLARSHIP FUND

For 30 years the GSBA Scholarship Fund has awarded scholarships to LGBTQ+ and allied students who exhibit leadership potential, demonstrate strong academic abilities, and are actively involved in school and community organizations. Thank you for supporting the GSBA Scholarship Fund and investing in the tomorrow's leaders today.

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# Ready For Business Fund



Small businesses are the heart and soul of our economy, the backbone of our communities, and in 2020 they faced a severe crisis. In response, GSBA and Comcast Washington co-created the Ready for Business Fund. Thank you to these organizations and individuals whose support directly empowered small business owners and contributed to their survival.

Comcast NBCUniversal	Microsoft	Amy Bonney-Hoffman	Emilie Martel-Rosseau
T-Mobile	Harborstone Credit Union	Glen Borst	Matthew McQuilkin
Puget Sound Energy	AT&T	Andrea Brice	Linda Tran
BECU	Grace Church	Louise Chernin & Mary Klein	Nicole Van Batenburg
Verity Credit Union	Seattle Storm	Ilona Lohrey & Sussie Houck-Lohrey	
US Bank	Sanctuary Church Seattle		



**2020 EXPENSES**

**\$2,002,120**



2020 Cash Assets  
**\$1,636,284**

2019 Cash Assets  
**\$1,122,833**

Net Revenue  
**\$356,388**

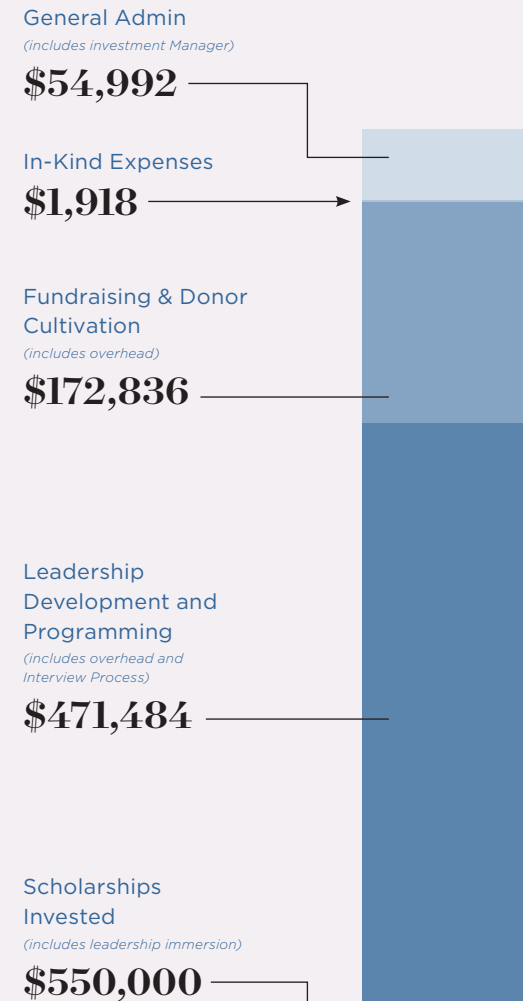
**2020 REVENUE**

**\$2,208,268**



**2020 EXPENSES**

**\$1,251,230**



2020 Cash Assets  
**\$4,061,301**

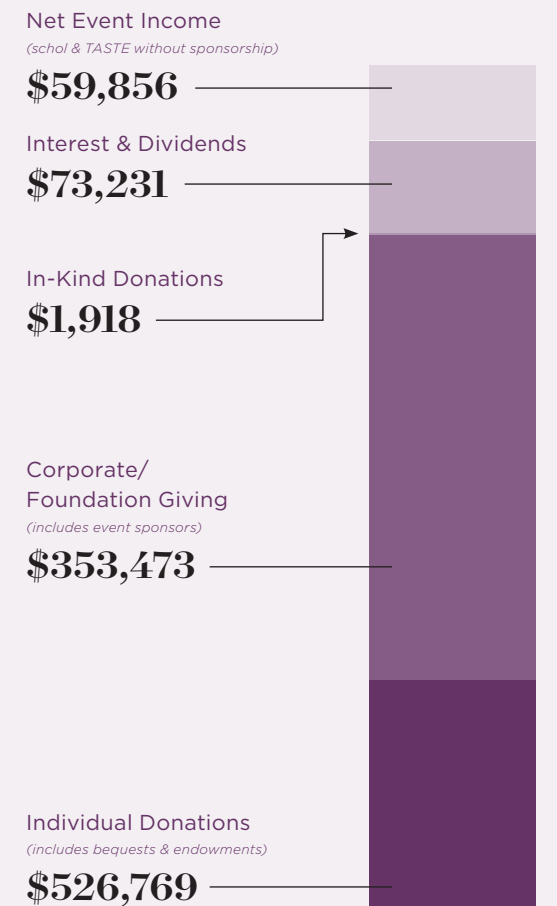
2019 Cash Assets  
**\$3,962,115**

Scholar Investment  
**\$600,000**

Net Revenue (after Scholarships Awarded)  
**-\$242,408**

**2020 REVENUE**

**\$1,015,247**



**JEWELS OF GSBA**

The Jewels of GSBA make a significant investment in GSBA and the GSBA Scholarship Fund

**DIAMOND**



**EMERALD**

**RUBY**



UW Medicine



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