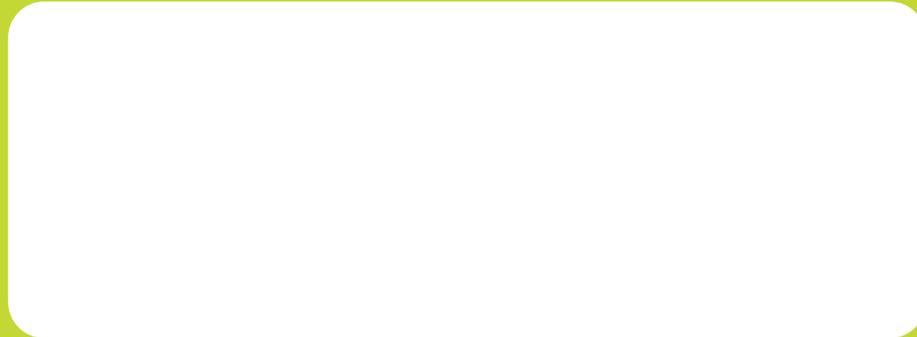




**Community Investment Collaborative**  
300 Preston Ave., Suite 206  
Charlottesville, VA 22902



**EMPOWERING SMALL BUSINESS FOR BIG CHANGE**





Dear Friends:

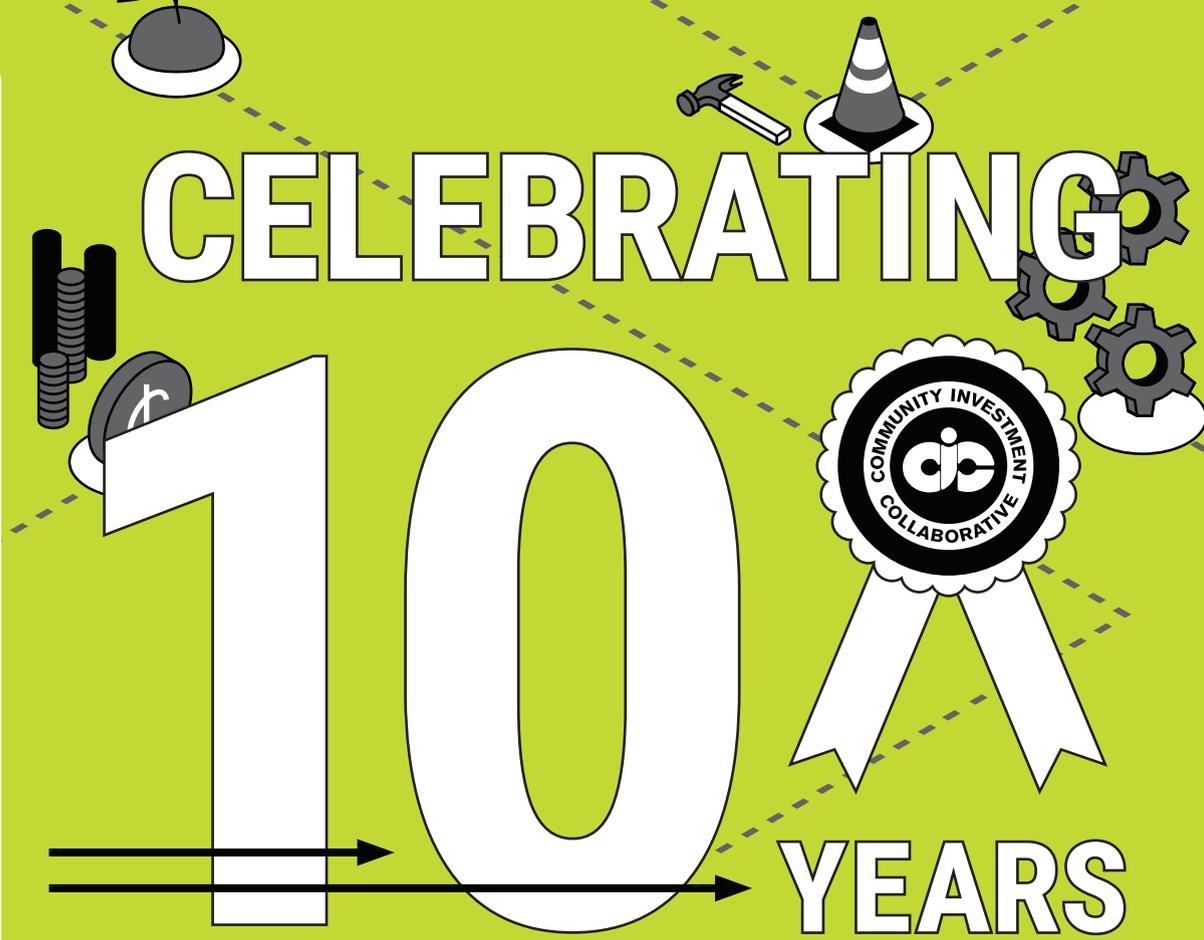
Ten years ago, CIC launched its first 16-week Entrepreneur Workshop and helped 15 entrepreneurs graduate from the program. Later this month, that number will be over 500. Yes, more than 500 entrepreneurs will have expanded their understanding of business and taken the often scary and lonely steps of building a business. Because of CIC, those steps were a little less scary and a little less lonely. Over the last decade, we've built a community of entrepreneurs who are not only building their dreams, but are also supporting each other and making our central Virginia communities stronger every day.

We're excited to share CIC's 2021 Annual Report. In it, you'll read updates on our lifetime loan volume - over \$2 million - our businesses, jobs created, and other data points that paint the vivid picture of our work in Charlottesville and surrounding areas. More importantly, we share a few of the many stories of lives we've impacted. CIC's programs - whether our signature Entrepreneur Workshop, our microloans of up to \$50,000, our Mentoring and Financial Management programs, our Central Virginia Small Business Development Center (CV SBDC) or others - all play a role in the entrepreneurial journey of our clients. But, it is the entrepreneurs who put these resources to work and who turn them into the places, events, products and services that make our community great.

If you're reading this, it's likely you were a part of this success - as a donor, volunteer, cheerleader, patron of businesses or entrepreneur yourself. Thank you. Our first ten years were only possible because of you.

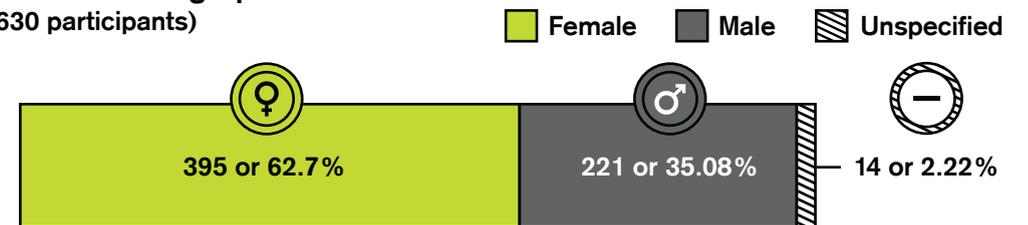
As we look forward to the next decade, we're aiming to lend \$5 million in the next five years, further expanding our reach into communities of our region and beyond, and help more under-resourced entrepreneurs realize their dreams. We invite you to continue to play a role in making this vision a reality.

Thank you,  
Stephen Davis  
President, CIC

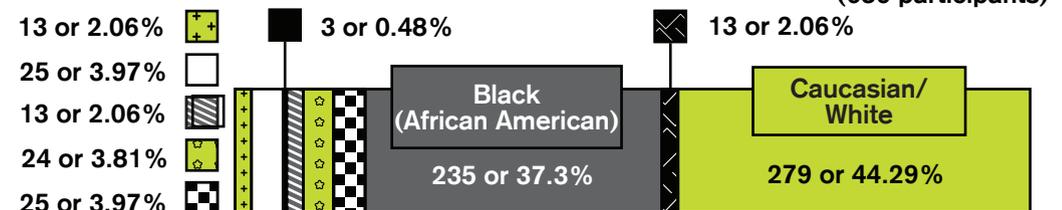


### CIC CLIENT PROFILE 2012-2022

#### Gender Demographics (630 participants)



#### Racial Affiliation Demographics (630 participants)



- Middle Eastern North African
- Hispanic/Latino
- Native American Native Alaskan Pacific Islander
- Other
- Unidentified Multiple races
- Asian/Indian
- Black (Caribbean/African/Other)

[ turn to view a timeline of our journey and the many businesses CIC has helped over the past 10 years ]

# TIMELINE OF MAJOR CIC EVENTS



**2012**

**LAUNCHES FIRST ENTREPRENEUR WORKSHOP**  
15 entrepreneurs graduate and the first 4 loans are made for \$18,500. Fluvanna County is first to establish a local loan fund, followed by the City of Charlottesville.



**2018**

**LAUNCHES NEW PROGRAMS**  
CIC expands office and launches the Collaborative co-working space. Financial Management Program launches after initial pilot. Albemarle County creates Albemarle Loan Fund. CACF partners with CIC to award \$182k in grants to businesses from the Heal Charlottesville Fund. CIC has 337 workshop graduates and has issued \$429,000 in microloans.



**2020**

**BECOMES CV SBDC HOST**  
CIC takes over as host of the Central Virginia Small Business Development Center (CV SBDC), combining the resources of the two largest entrepreneur support organizations in the region. COVID-19 pandemic hits. CIC workshop moves online to Zoom. CIC partners with Albemarle, Charlottesville, and private funder to create \$600k Business Recovery Fund to assist impacted businesses. CIC partners with 13 local governments to manage CARES Act business grants - making over 800 grants for \$12 million to area businesses and organizations.



**2015-16**

**LAUNCHES ITS OWN CURRICULUM**  
CIC moves to Preston Ave. Runs two workshops concurrently in Charlottesville and Fluvanna/Louisa. Changes eligibility to allow existing businesses to apply for loans without completing the workshop. Launches its own curriculum. Crosses the 200 mark for total workshop graduates (222) and \$100k mark in total loans (\$191k).



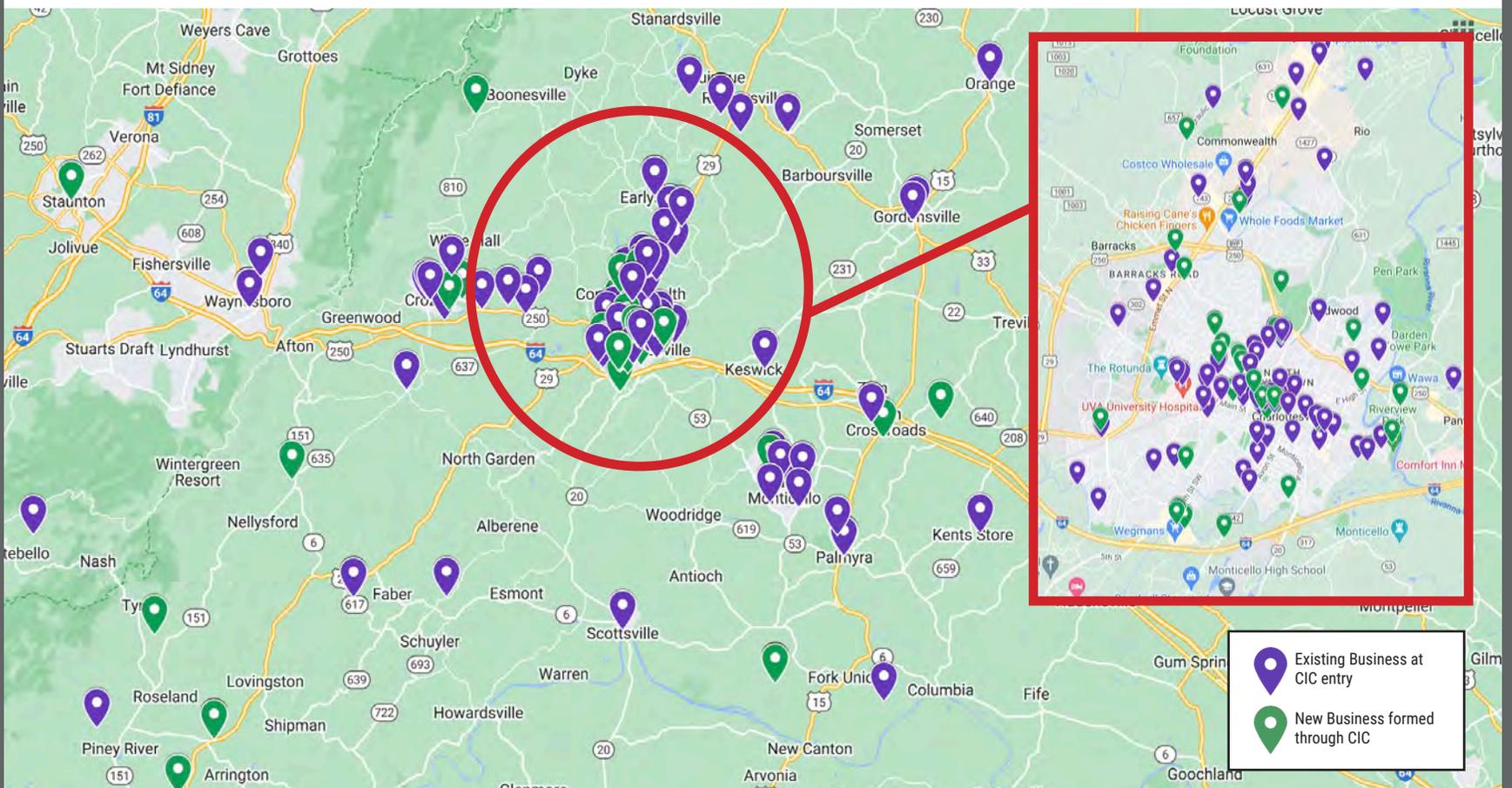
**2019**

**LAUNCHES NEW LOAN FUND**  
City of Charlottesville launches Business Equity Fund with CIC, initially a \$150k fund for socially disadvantaged business owners.



**2021-22**

**OBTAINS CDFI CERTIFICATION**  
CIC obtains Community Development Finance Institution (CDFI) certification, increases maximum loan to \$50k, and continues growth in rural communities in central Virginia. Over its lifetime, CIC has issued \$2.4 million in loans and by the end of the current semester, over 500 graduates will have completed its signature 16-week Entrepreneur Workshop.

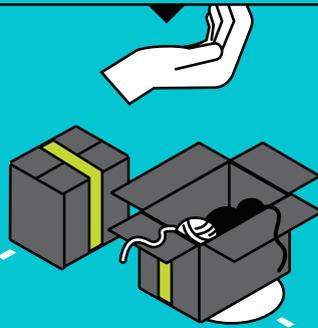
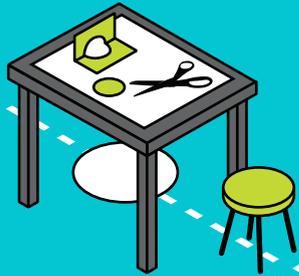


# REGIONAL MAP OF CIC BUSINESSES

# SCRAPPY ELEPHANT

Sarah Sweet | [scrappyelephant.com](http://scrappyelephant.com)

A creative reuse art and craft store filled with donated materials that would have entered landfills. Instead, the materials are repurposed, sold for affordable prices, and used to create art.



Photos: [f @scrappyelephant](https://www.facebook.com/scrappyelephant)



The last couple of years have been crazy for everyone! Things will get crazier if we aren't working collectively, especially to remedy the impacts of global warming and climate change. Thankfully, some people are conscious of environmental damage and make sustainability a priority and a lifestyle - CIC Alum, Sarah Sweet, is one of them.

Scrappy Elephant, a creative reuse center and store owned by Sarah, was inspired by three things: Sarah's passion for art, her concern for the environment and how global warming will affect generations to come, and the birth of her daughter. Becoming a mom heightened her awareness and offered a renewed sense of dedication to the cause. She saw repurposing materials and creating art as a constructive way to solve multiple problems with one innovative solution. She was on a mission - that's when she found out about CIC and went through the [Entrepreneur Workshop](#).

"Every Tuesday I was excited. I really enjoyed doing all of the homework and learning from the people in my group. I still keep in touch with and work with some of them," Sarah shares. "It was a really wonderful and comforting, enlightening, educational, and a great

environment where I felt safe to be myself. I'm not always in situations where I feel that way. There was such a diverse group of people and that made me very comfortable there. I also loved the speakers, who were all super informative."

Sarah first started Scrappy Elephant in July of 2020 as a pop-up. In September of the same year, she opened her storefront in Palmyra. Since the start of 2021, they have kept over 16,000 pounds of materials from entering landfills. They also support six nonprofit organizations through their reward program and have a pay-it-forward program to give away free art supplies to people in need in our community, including female refugees from Afghanistan and local school kids.

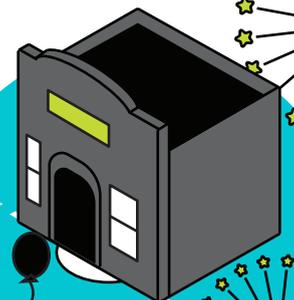
"I feel like CIC prepared me so much. I don't think I would be where I am without CIC. I was a teacher and didn't know about cash flow and marketing or any of that. Being in that group and talking through my ideas, I got so many more," Sarah reflects. "I was also able to gain a [microloan](#) through CIC and gain 1:1 counseling from [SBDC](#), which absolutely helped my growth. I now have an incredible business coach who has helped me in so many ways to run my business."

Sarah wants her consumers to know that we all are creative and we all have this ability within ourselves to be creative and to understand.



Creativity in the works at the Scrappy Elephant

Through businesses like Scrappy Elephant, CIC has crossed the **\$2 million** mark in total loans.



# HARMONY WINE

Matt Harmon | [atasteofharmony.com](http://atasteofharmony.com)

A black-owned wine company that offers specialty wines, sangria, and rose', primarily serving Greater Charlottesville.



harmony



It's wine o'clock! With some extra time on his hands after being laid off during the pandemic, Matt Harmon recognized if he was going to get back to work, he might have to choose an unconventional path. He seized the opportunity to channel flavor and culture into a niche industry, launching Harmony Wine, a black-owned wine brand poised to change the perception of what wine can be.

Admittedly naive, bright-eyed, and bushy-tailed, Matt began his entrepreneurial journey in December of 2020. Learning about his new adventure, friends, family, and colleagues encouraged him to apply to the **Entrepreneur Workshop**. He followed their suggestions and was accepted into the upcoming semester.



Matt credits the growth and rebranding of Harmony Wine to his participation in the **workshop**. "Taking the 16-week course was huge for me. There were a lot of things that I didn't know, so it really boosted my knowledge about business. I also gained a small community of entrepreneurs that I can reach out to, people that are looking for things that might attract my target audience or that we can collaborate on," Harmon says. "CIC does a great job of putting you in a position to be successful. Regardless of where you are in business, they teach you how to get out

of your own way and to ask for help, even when you're extremely independent and self-reliant. Learning that you can build your business AND depend on other people was a game changer."

Matt believes that anyone with a dream or goal can accomplish it with hard work. He credits the community with part of his growth, always noting how supportive they are and how many want to see him successful. He has built long-lasting connections and a network to help with "the little things" he once thought he could do on his own, even returning to CIC to take advantage of its **microloan** program.

"I believe wine should be enjoyed in many spaces by all kinds of people, and I hope to expand the market to everyone while sharing my love for it," Harmon states. He's grateful to be able to merge his passion and his work to offer a product for many to enjoy.



Photos: @harmony\_wine and @oenoverse



# KINDNESS CAFE + PLAY

Katie Kishore | [kindnesscafecville.com](http://kindnesscafecville.com)

A mission-driven cafe run by young adults with disabilities, committed to bringing individuals with and without disabilities together.

Photos by Kendall Warner/AARP



Katie Kishore is the founder and owner of Kindness Cafe + Play. Back in 2017, a friend shared a video about Bitty & Beau's, a coffee shop franchise that employs people with disabilities. Their impactful work sparked her to wonder what something like that would look like in Charlottesville. That idea transformed into planning meetings, participating in the **16-Week Entrepreneur Workshop**, a website, and now, a coffee shop.

"Creating a space like Kindness Cafe + Play feels important to me because both of my daughters will benefit from seeing it in Charlottesville. I want my daughter with down syndrome to see adults that look like her, ones with the same diagnosis as her, engage in meaningful work in our community. The same goes for my typically developing daughter. I want her to know that all people have gifts to share, and I want her to experience that regularly," Katie shares.

As a CIC Alum, Katie describes her experience going through the **Entrepreneur Workshop** as "invaluable". She feels the lessons she's learned from the curriculum, the people she's met, the engaging conversations, and the dedicated time and space to show up every Tuesday night are aspects that supported her idea to move forward with Kindness Cafe.

"There's this dual mission at Kindness Cafe. Kindness is life-changing for our employees and their families. They are engaged in meaningful work. Purpose is such an important part of happiness, so they feel purposeful but it also gives daily structure and a sense of

belonging, opportunities for challenge and growth. The parallel mission is what we bring to the community and our customers. We want customers to have a joyful experience, to be known as the friendliest coffee shop in town, and to want to come here," Katie explains. "We also hope there's a little bit of a challenge to their perceptions. We often live in homogeneous areas and interact in homogeneous communities - so this is an example of the diversity that we feel strongly enhances the community."

From Katie's perspective, entrepreneurship is such a community-building experience for her and her family that has definitely transformed her life. It offers a sense of purpose. Being a mom, the added flexibility offers more control over her schedule and grants her a better work-life balance than what she believes she would endure with a typical 9-5. Despite all of the benefits, Katie does not undermine the challenges that come with owning a business. Her resolve: There's an appropriate amount of fear and uncertainty, but it all turns out okay!

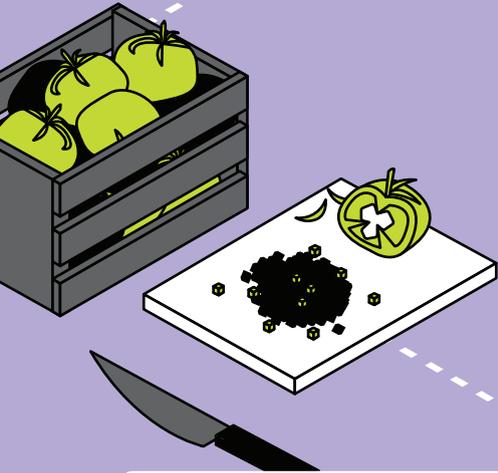
Small businesses that CIC has helped have shown to employ a total of at least **519 employees** or 326 FTE employees.



# FARMACY CAFE

Jessica and Gabino Lino | [farmacy.guru](http://farmacy.guru)

A cafe, caterer, and food truck offering Mexican cuisine using only organic and fresh ingredients sourced from local farmers.



Photos: [f @farmacy.guru](https://www.facebook.com/farmacy.guru)



Inspired by the Food Matters documentary and the electric energy of David Wolf, Jessica Lino is a raw foodist whose love for health and wellness prompted her to enroll in a nutrition course at the Institute of Integrative Nutrition (IIN), where Wolf is one of the speakers. At the time, she was working as a visual merchandiser at Men's Wearhouse, making good money, and enjoying what she describes as a "fine life," but it wasn't enough.

While attending a birthday party, Jessica met Waverly, a fellow IIN graduate who happened to work for a non-profit that hosted various programs for entrepreneurs, CIC. At Waverly's suggestion, Jessica applied and was accepted into the **Entrepreneur Workshop** in 2014. Her participation paved the way for connection to other aspiring business owners and introductions to CIC team members, Keir and Stephen, who offered insight and a potential path for her vision. Together, they came up with a superfood smoothie delivery service subscription idea, and FARMacy was born.



Doing that for two years didn't get very far. Jessica sold at the local Farmers' Market every Saturday. She gained customers, followers, and subscribers, but she knew she wasn't going to get rich off of it or change the world's food habits with it either. After noticing the sale of some used homemade food trucks on Facebook with her husband, Gabino, a chef from

Mexico who was her boyfriend at the time, they wondered if they merged their backgrounds, enrolled in the **workshop** together, and approached a concept completely new to them both, could something greater result? In order to transform the business in such a dramatic way, they knew they needed guidance, so they put their plan into action. They applied and were admitted into the **workshop** as a pair.

With the support from their workgroup, classmates, workgroup leader, and the CIC team, they successfully pivoted and launched the food truck part-time. To maintain steady income, they were also working in restaurants. Then came COVID. They were each furloughed from their full-time positions in local restaurants and had to shift all of their efforts to making the food truck more profitable. It became their sole source of income.

Over the past two (2) years, their wheels have been turning in over 25 different neighborhoods of Greater Charlottesville: Crozet, Barboursville, Lake Monticello, and the city of Charlottesville itself. In addition to gaining income, they were also able to pave the way for other food trucks who wanted access. Paying it forward created a "little food truck fam" that offers support, referrals, and quick access to events and replacements when conflicts or unexpected issues arise. The joy and fulfillment have been an added bonus and proved to serve as a foundation for what was next: the Cafe.

turn to read about Jessica and Gabino's entrepreneurial insight





## ENTREPRENEUR INSIGHT

Farmacy Cafe | Jessica and Gabino Lino

### What important values, lessons, or experiences do you want your target market and consumers to remember about your business?

Jessica: I know the food's good and good for you. I want them to know that too! I put kelp powder and spirulina powder and such high-quality products in things, so you don't necessarily know you're eating seaweed but your body is getting those minerals that it needs which *helps your brain* and *helps your body*. There are so many unhealthy food options out there and I want to be the counterbalance; it makes me happy. We're not 100% organic and not 100% local, but nothing has artificial ingredients. We care about the quality.

### What's something you wish you knew before you started your business?

Jessica: Know your worth. I remember CIC taught me that when I started with the smoothies. In the beginning, I was charging like \$8, but they would ask, "What about the food cost, and the bottle, and the labor, and your time, and your effort that goes into it?" I was like, "Shoot, well maybe I should start charging \$10." In the beginning, you just don't know. That's kind of the hard part, so saving, for sure, is a good place to start. Know that you're likely going to need more than what you have.

Gabino: It's hard to put it all into words as there was so much of the business legality side I did not know. As a Chef, I know the kitchen well but not the other side of what it takes to run a business. CIC was awesome with showing us how to do that and what we needed to do to make it ready to open.

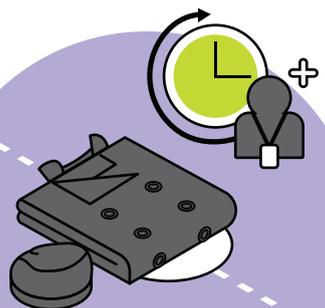
### How has your involvement with CIC supported you and your business ventures?

Jessica: CIC has been so instrumental along our journey. Supportive is an understatement.

Stephen and I go way back, so it's been really nice just having that place of trust and safety where I can go when I need advice. I've taken advantage of just about everything that CIC has offered, even after the class when I needed some legal advice. The only thing I haven't done is mentorship, but I still feel like I've been supported and **mentored** even without having a formally established mentor-mentee relationship.

### How have you leveraged the funding from our microloan program? And how did that help your business/business goals?

We took a **microloan** from CIC because we were going in the hole after opening our brick and mortar this year. It was winter so we weren't busy. Opening the cafe took all our savings, so it spiraled down and we needed to act fast to stay afloat. CIC reached out to help, as they always have. We were able to pay off the debts we accumulated during our cafe construction phase, as well as the supplies to keep going and payroll. We needed quick help and they came through.



From the small businesses CIC has supported, **288 new FTE** (full-time equivalent) jobs were created.

## ENTREPRENEUR INSIGHT

Kank's Store | Dr. Cynthia Kankeu

### What's been the toughest part about being an entrepreneur so far?

You will be doing everything! I've tried as much as I can to have contractors doing certain things, but at the end of the day, you're still the person overseeing everything. I'm working with people running my Google ads and people who are running my Instagram ads. I'm manufacturing. I have two people helping me with manufacturing, but I am the one mixing. I feel like I'm doing too many things. I really wish I could just focus on one thing, which is production.



Several Kank's Store products

### How has your involvement with the CIC supported you and your business ventures?

I haven't been connected for long, less than a year I think. I attended a networking event; that's where I first learned about CIC. From there, CIC led me to the **SBDC** for business advising and I eventually connected with my **mentor**, Greg Dorazio. He is a marketer and suggested I get into Farmers' Markets. So, I got into Farmers' Markets and then I started learning about events like Juneteenth. That support and direction taught me that I have to really look at my calendar and think about the biggest seasons here in America to build out my sales plan for my products.

Ultimately, I go to CIC to find resources. It has been a journey and CIC has been great so far.

### Why did you apply for a microloan?

Because I finally totally felt confident in my business and knew it was about time I scale up. The last couple of months have been extremely valuable and when my mother was here to help me take care of my son, I hit milestones I did not know I could in 3 months. I tripled my revenues by attending as many Farmers' Markets and events as I could but I also ended up wearing my body out and realized that I should have a team to back me up and should get better equipment that would allow me to spend less time in production and think about strategies that will take me to the next level.

### How will Kank's Store benefit from the microloan?

I realized that scaling my business with Farmers' Markets will not be an easy process so I decided to slowly transition from Farmers' Markets to getting permanent kiosks in malls in the area where we are currently doing Farmers' Markets. I am moving into a warehouse and I will buy equipment that will allow me to triple my production rate.

turn to read the feature on Kank's Store and its founder Dr. Cynthia Kankeu



# KANK'S STORE

Cynthia Kankeu | kanks-store.com

A natural cosmetics company offering a variety of hair and skincare products made with real and fresh herbs and ingredients such as okra, aloe vera, honey, and hibiscus.

Photos: [@KanksStore](#)



Long story short, because it really is a long story – Kank's Store was originally a side hustle. Cynthia had always been a person that liked to do little things, even as a little girl. She hails from a tribe in Cameroon that is known for its people and their interest in business. While still enrolled in her PhD. program, despite making money from another job, Cynthia wanted more.

At the time, she wasn't wearing her hair in its natural state; she was wearing wigs all the time. So, Kank's Store began as a business selling wigs. A year or so later, after being exposed to Pan Africanism movements centered around Black power and empowerment, Cynthia began attending meetings connected to those causes. What she learned reached farther than the surface and uncovered a hidden secret; Cynthia was uncomfortable with wearing her natural hair without a wig. But why? The others who participated seemed to be proud of who they were, and their hair was a part of that. So, what was her problem?

After some quick self-assessment, Cynthia realized that she actually liked her hair, but to become more confident in wearing it and have options of how she could, she needed



the right mix of products. She didn't know how to mix something like that, so she began with something more simple and basic: a conditioner.

As the journey continued, she perfected the conditioner and a hydrating line of hair products. Each of the customers who were buying wigs received a special surprise bonus with each purchase: natural hair care product samples! Utilizing her existing clientele as a base, she was able to expand their patronage from just wigs, to wigs and hair care products. But it wasn't all soft strands and satisfaction from there. The additional customers proved that the products worked on some people's hair, but not everybody's.

Cynthia stepped up to the challenge and learned about porosity levels and the variations among textured hair. She began to look a little bit more into the chemistry of porosity and that's how she developed the second line of products. She now had a line of products for both high and low porosity hair, recognizing that those with medium porosity could typically do fine with whatever products they selected. The business could thrive because she had a mix that could serve more of her target market. She was ready!

Cynthia finished her PhD program and graduated in Belgium. Shortly after graduating, she got a job at UVA and moved to Charlottesville, right before COVID. She had enough money to build a website, to manufacture a certain quantity of her product lines, and properly launch her business, so that's what she did.

← turn to read about Cynthia's entrepreneurial insight

# ALAKAZAM TOYS

Ellen Joy | alakazamtoys.com

A toy store that offers a wide selection of well designed, playable toys that inspire people of all ages and backgrounds to be creative and get silly.

Photos:  @alakazamtoys



Everyone's path to entrepreneurship is different. This one is unique because instead of starting from scratch, Ellen Joy acquired an already existing business, Alakazam Toys. Alakazam has been around since 2005 and they purchased it in 2019.

Ellen had various business experiences, in retail and as a designer. She always felt like she had something to offer, but was frustrated that she hadn't or seemingly couldn't do it for herself, despite helping others. She had been a stay at home mom for seven years, so she knew that making this move, doing something this different, would be a massive adjustment for the entire family. Yet, it felt right. It was a major learning curve, but in just two years, they have doubled business, opened up a second location, and grown from 5 to 13 employees, 7 of which are full-time salaried positions.

Alakazam Toys represents the **227 existing businesses** that have sustained and expanded with the help of CIC.

## ENTREPRENEUR INSIGHT

How has your involvement with CIC supported you and your business ventures?

We had heard about the program (the **Entrepreneur Workshop**) and were referred to CIC by a friend. We ended up participating together. It was an extremely informative, eye-opening experience. Stephen, the President, is actually who informed me that the business was available for sale. Because of his foresight and our continued connection to the team, we were able to take on an adventure of a lifetime.

What would you say to convince a potential applicant to apply to our **Entrepreneur Workshop**?

People underestimate the need for community when building a business; community sustains you after the **workshop** is over. Real feedback from entrepreneurs and potential customers who care about you and the success of your business is what makes CIC so special. Honest, genuine connection and long standing relationships is one of the intangible benefits you gain from the program. You can't put a price tag on that.

A lot has changed in the last ten years. Name a major difference between how you do business now vs. how you functioned when you began?

A significant shift was to the online shopping experience. During the pandemic, we had to close the physical store, which meant no walk by traffic, no drop-ins, no unique, custom experience, and ultimately, no sales. To stay in business, we had to get the website up and running, the inventory needed to be accessible from the comfort of people's homes, and it needed to happen fast. We got it done but that was a drastic change from when we first started and certainly to how business was done years ago.

How has becoming a business owner transformed your life?

Before Alakazam, I couldn't find an opportunity that compensated appropriately, but also complimented my skill set and interests. I had to transition from being the fixer to being the entrepreneur, basically from doing the business to managing it, working on it versus in it.

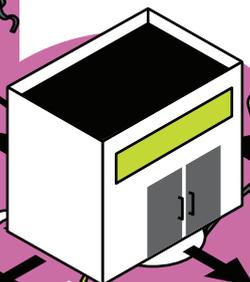
I've learned the power of delegation and how to empower employees to help shape the vision of the company to ensure I'm free to do other things that only I can do. I've also learned the ability to hire and the benefit to pay them appropriately. Doing so allows us to reap the benefits of their commitment and loyalty, and better stabilizes the store. Scheduling is probably the biggest challenge, navigating between the demands of the business and the needs of a growing family. But little by little, we adjust and we get things done, for the business and the family.

What's a common misconception about entrepreneurship?

That we're all rolling in money. Contrary to popular belief, we are not.

How do you balance entrepreneur work with life, family, and other goals? What are some boundaries that have been helpful?

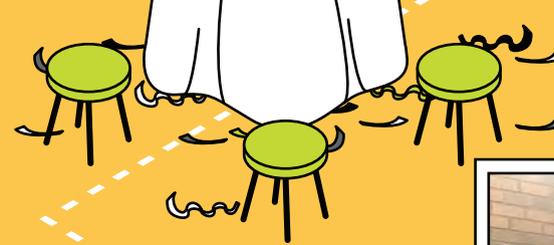
The pandemic forced the elimination of boundaries, made things feel like 24 hours on, no separation of being in the store due to website updates, maintenance, etc. It felt like I had to give all of myself, all of the time. So, I made a pact to not work weekends and recently managed to stop working from home. I was able to do so because of the onboarding of employees. Those lessons from the **workshop** about hiring and personnel management and cash flow, they all popped up and helped me navigate so many of these unexpected transitions.



# PAINT IT ORANGE

Jessica Cifizzari | [orangepaints.com](http://orangepaints.com)

A paint your own studio for all ages offering a variety of paintable options, take home kits, and parties featuring ceramics, canvases, wine glasses, collages, and more.



## → ENTREPRENEUR INSIGHT

### What life experiences led you down the path to your business and entrepreneurship?

I left an extremely stressful job to try something new. I wanted to bring joy and happiness, creativity and fun, into people's lives. I wanted to build a space for people to connect, to come together and experience new things with people who matter to them.

Art, in a noncommittal way, brings freedom and offers new possibilities. That's why I got started. That's what Paint it Orange is all about.

### How has CIC supported you and your business ventures?

I started the business about two months before opening the physical space. CIC was HUGE for my success! The customer discovery and interviews truly helped form and shape my business. The timing of my enrollment in the **Entrepreneur Workshop** was perfect. My workgroup support was and still is amazing. I'm still connected to all of them in various ways. I'm beyond grateful for their continual insight and wisdom. Participating wasn't just beneficial from the business aspect; it offered personal connection.

### What would you say to convince a potential applicant to apply to our **Entrepreneur Workshop**?

I've already referred it to so many! Lol. I'm literally pitching the **workshop** regularly. I tell

people even if you know where you're going, the extra details and additional perspectives from people who understand business, but from a learning take, allows for the openness to grow and develop. Learning and listening is essential if you want to succeed.

### How has becoming a business owner and entrepreneur transformed your life?

It's a different kind of stress, the only kind of stress that I ever want to have because it's a stress that I enjoy. It's connected to what I love and I wouldn't trade it for anything.

### In your own words, define entrepreneur.

Being an entrepreneur is being yourself. It's intertwined into every aspect of your life. You're always working. Likened to a musician, you are a performer, doing what you're passionate about but playing what "they" want to hear. You're a catalyst, one who sets things in motion.

### What's one thing you'd share with someone who is considering partnering with CIC and any of its programs?

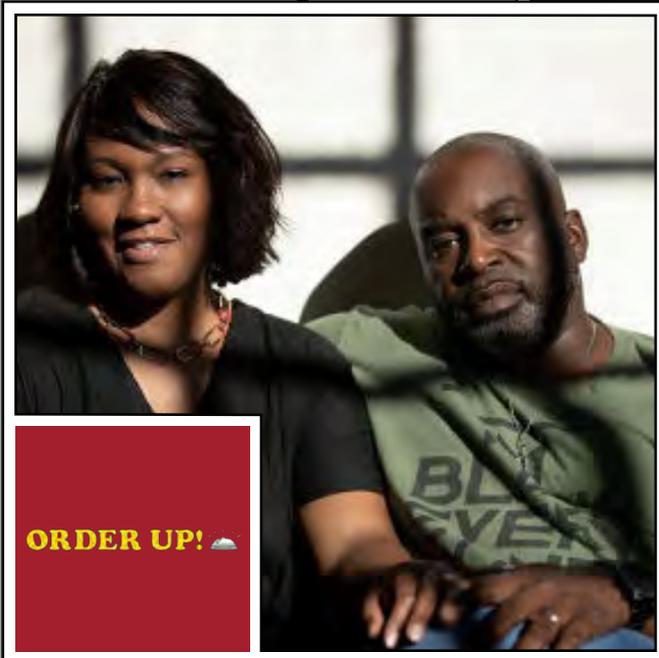
It's worth it! I toyed with the idea for 3 or 4 years. Yes, there is stress, but the stress of doing something you love outweighs the stress of doing something that someone else wants you to do. It is all worth it. Listen to yourself and follow it through. It's sooo rewarding, and you don't regret it. This experience has given me complete freedom. CIC helped me to realize that, to make that dream come true. Trust in your own capabilities. Be willing to commit to it! You will have some rough days and some hard days, but it is worth it.



# ORDER UP

Troy Robinson | [orderupmobilefood.com](http://orderupmobilefood.com)

A mobile food truck/catering service and home of the original "C'ville Dog", a specialty hot dog created to bring a hurting community together following the events of August 12, 2017.



## ENTREPRENEUR INSIGHT

### What inspired you to open your business?

The first date my wife and I went on as a married couple, after dating 3 months and 21 days, was on the Downtown Mall. We ate at a local hot dog stand. The owner and I forged a brotherhood and he talked to me about buying one of his carts. After watching how much money he made during "Fridays after Five", I went home and told my wife about the idea. To be completely honest, I wasn't fully committed to the idea. I was already an entrepreneur - I owned a barbershop and was doing well for myself. Without me knowing, my wife started making payments on this cart for us to build family wealth. I was shocked, and nervous when I found out, but it was the first time in my life someone believed in my vision enough to invest in me - not the idea - but me... Because she took the initiative to make my dream of owning a hot dog truck a reality, Hell itself wasn't going to stop me from making this business successful.

### What important values, lessons, or experiences do you want your target market and consumers to remember about your business?

A business does not have to conform to the norm to be successful and that investing in yourself and your family in today's market is still enough.

### What's the biggest lesson you've learned since becoming an entrepreneur?

You have to work ten times harder for yourself than you would ever work for someone else. Another lesson is to never let people's perceptions of your business become your reality.

### How has your involvement with the CIC supported you and your business ventures?

The Community Investment Collaborative gave me an endless supply of business connections with like-minded individuals. The [workshop](#), [Small Business Circles](#), networking, etc., I have utilized it all to grow my business in ways I could never imagine.

### What would you say to convince a potential applicant to apply to our [Entrepreneur Workshop](#)?

If you plan on doing business in the Charlottesville region, it is essential that you go through CIC's [Entrepreneur Workshop](#). The wealth of information you gain is second to none. There is no place in our region where you get to access so many working professionals with real-world expertise on a daily basis.

### What's a common misconception about entrepreneurship?

That the skill set that you bring to the business is enough to sustain the business (there's bookkeeping, insurance, marketing, staffing, etc.). Any of these can be catastrophic to the longevity of your passion if mishandled.

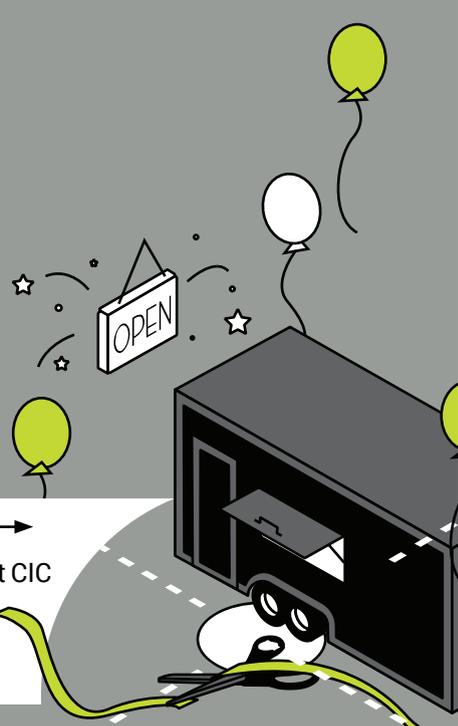
### In your own words, define entrepreneur.

I define "entrepreneur" as being the American dream. It is your attempt to carve out your moment in history and strengthen your community while providing services and employment.

### How has the community support and partnership affected your business?

I was blessed with the opportunity to learn from two CIC graduates, Antwon Brinson of Culinary Concepts and Yolunda Harrell of New Hill, alongside Jamel Quarles, A Seat at The Table Catering, during the first Beacon Food Business Bootcamp. During this amazing class, New Hill was presented with opportunities that were later extended to Order Up and A Seat at the Table. The partnership allowed us to unite while maintaining the autonomy of our own businesses, which was important to me. Order Up had previously secured city contracts to provide concessions for Meade pool and Washington Park pool. I was able to take advantage of this unique, collaborative opportunity, while still operating our two food units and balancing so many other parts of my life and fulfilling my responsibilities as a father of a combined family of 8 kids.

Order Up represents the **131 new businesses** that CIC has assisted in opening; 105 continue to operate.



# A SEAT AT THE TABLE

Jamel Quarles | [aseatatthetableevents.com](http://aseatatthetableevents.com)

A family-owned and operated business specializing in elevated Southern American cuisine (soul food) developed over generations through family dinners, gatherings, and nurturing relationships.

Food is a universal language that has the power to break down defenses. It's a common thread in all sorts of gatherings and has the potential to bring joy and connect people. Building that community and offering a space of interconnectivity is what inspires Jamel Quarles, owner of *A Seat at the Table*.

Jamel has always enjoyed cooking for family and friends, so much so, that it gradually evolved into a revenue-earning opportunity. As an introvert, she found it to be a great way to expand her reach. So, she made a decision to transition from corporate America to full time entrepreneurship, largely to gain greater control of her time and autonomy.

For Jamel, entrepreneurship is a faith walk of ordered steps. It's having the audacity to have a dream and the endurance and persistence to manifest that dream. It's resilience, determination, and growth to a level of developing community, connections, and joy. "I have learned that it requires an extreme amount of hard work, flexibility, and willingness to learn, grow, and stretch yourself in all those uncomfortable areas that we all strategically avoid," she says. *A Seat at the Table's* mission is to serve others in the manner of grace and honor that we all deserve. Jamel believes food is a love language, using *A Seat at the Table* to express her affection to all who dare to sit down. Her greatest intentions to bring others together were made all the more easier after she connected with CIC.

## → ENTREPRENEUR INSIGHT

How has your involvement with CIC supported you and your business ventures?

I am an alumni of the CIC **Entrepreneur Workshop** which provided a community of support so vast that I am still amazed by the "Six Degrees of CIC Separation" in the Charlottesville area. Their commitment to creating equity in the economic development of small business owners is *commendable*. Through the **workshop**, I was also afforded the opportunity to consult with multiple professionals and receive targeted advice on the development of my business. I am currently preparing to start the **Financial Management Program** and would recommend the CIC **Entrepreneur Workshop** to all small business owners seeking a supportive community invested in your education and growth.

What is something you wish you knew before you started your business?

Prior to starting my business, I wish I would have known the level of gratification that comes with taking a chance on yourself, discovering the resiliency to work through difficult situations, and building a tribe of amazing people who may occasionally test me and stress me, but ultimately bring me great joy. Many think entrepreneurship is a solo venture, but I have found it to be an awesome opportunity to connect with wonderful people and expand my circle of supporters.

What role has partnership played in the success of your business?

My partnership with Troy Robinson (Order Up) began as a classmate in the New Hill Development Beacon Food Business Bootcamp where we were fortunate to share space and receive professional direction from two other CIC Alumni. Yolunda Harrell (New Hill Development) provided hospitality training and Antwon Brinson (Culinary Concepts) provided culinary life skills training. We subsequently partnered with New Hill Development through the Beacon Food Entrepreneur Program which has allowed our companies to be contracted to provide meals to multiple youth programs in the city. My partners provide tremendous support in balancing our daily work through the meals program in addition to the operation of our independent businesses. It is truly fulfilling to do the work I love with remarkable people who are dedicated to personal growth and the economic development of small businesses.



Photos: @newhildev and @A Seat At The Table Events



# CENTRAL VIRGINIA SWIM SERVICES

Kate Purnell | centralvirginiawim.com

A premier aquatic company offering private and semi-private swimming lessons at residences or partner pools.

Photos:  @centralvirginiawimservices



## → ENTREPRENEUR INSIGHT

### What inspired you to open your business?

I followed the traditional path, went to college and got a job. I started off teaching people to swim on the side to earn money and eliminate school debt. I've managed a pool system in the past, but I actually never considered entrepreneurship.

The original idea was for a dog park with a pool. My brother and a friend participated in CIC's **Entrepreneur Workshop**, so they referred me. They both suggested I consider learning more about building a business in case I ever wanted to transition. I was originally scared, but I decided to apply and I got accepted. The swimming lessons were still a part time thing for me though, until the pandemic. I was actually discouraged by how things were going and reached out to Shannon, a CIC team member. He was the one who prompted me to push forward and actually build the business, to make a plan to be able to do it full time.

### How has becoming an entrepreneur transformed your life?

I feel like I am finally where I am supposed to be, doing what I'm supposed to be doing. I love the freedom and flexibility of being able to inspire and educate others on a regular basis. I've just completed my first full time month, and even tackling the smallest of obstacles offers fulfillment. I see a great deal of opportunity to grow and meet a need of our community.

So many children fell behind because of the pandemic, so it's offered a great door for attracting clients because I can assist them. The leading cause of death is drowning for teenage boys and for children under the age of 4. Being a part of the solution to combat that problem, even overcoming access obstacles for various communities is so rewarding.

### What's a common misconception about entrepreneurship?

I think one is that you have to have an MBA or that you have to come from money. I wish that what CIC offers was taught in high school. It could help so many to learn that they have different options and opportunities earlier, that you don't have to follow the traditional path or even if you do, it's not the end all be all of what you can accomplish.

### In your own words, define entrepreneur.

If you can take an idea and turn it into a business, you're an entrepreneur.

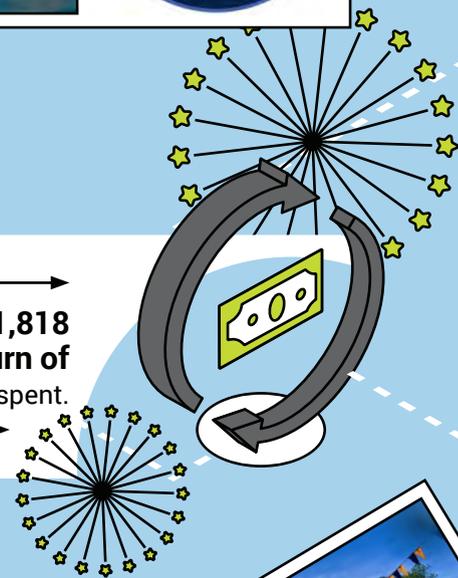
### Is the customer always right?

No, absolutely not, especially not when it comes to swimming ;-). I can show them better than I can tell them.

### Anything you'd like to share with someone considering entrepreneurship or partnering with CIC and its programs?

Trust these people (at CIC) and trust the journey. Just because you are stuck in one place right now, doesn't mean you have to stay there. You don't know how happy you can be until you start. CIC can help you do that and teach you how to keep going. Trust it all!

CIC has helped entrepreneurs generate nearly **\$21,818 million** in wages from new jobs created, a **return of investment of \$6.28** for every dollar CIC has spent.



# CELEBRATING 10 YEARS

[cicville.org](http://cicville.org)

