



COMMUNITY INVESTMENT
COLLABORATIVE

300 Preston Avenue, Suite 206
Charlottesville, VA 22902

cicville.org



20 23 ANNUAL REPORT

@cicville    

empowering small business for big change



Message from the President

It's been 12 years since CIC embarked upon its mission to empower small businesses for big change. In that time, we've deployed over \$4 million in capital into local businesses through our microloan program, helped 563 entrepreneurs through 26 cohorts of our signature program, the 16-week Entrepreneur Workshop, and assisted many others by making resources across the region more accessible. Through the [Central Virginia Small Business Development Center \(CV SBDC\)](#), our [Financial Management Program \(FMP\)](#), [Mentoring](#), [Small Business Circles \(SBC\)](#), and [Office Hours](#), we have removed some of the isolation entrepreneurship brings, connecting hundreds to industry professionals who can better equip them with the tools they need to accomplish their goals and to peers who can relate to their struggles and encourage them along the way.



Like our clients, as an organization, we have ambitions too. We strive to maintain what we've built while expanding our reach to others who can benefit from our services. That means growing our team, expanding our knowledge base, and establishing our brand in more locations across the state. Over the next five years, we want to lend another \$6 million and serve at least 2500 entrepreneurs through our collective programs. We're hoping to capitalize on our current momentum and reputation in the region to help drive the future of inclusive economic growth and small business development, offering tangible direction for the aspiring entrepreneur or local small business owner, particularly the underserved, under-resourced, formerly incarcerated, and often ignored populations. We can't make these strides independently. We need our community partners, donors, and well-wishers to help us carry the load. Together, we can deliver impact for years to come.

Our 2023 Annual Report offers a brief snapshot of our work over the past year and shares stories of a few of our entrepreneurs. We hope it makes the impact real and inspires you to continue to support us.

Thank you for all you do!

Stephen Davis

President, CIC



TEIRA E. FARLEY
Director of Communications & Engagement
CIC



CAROLINA MEDINA
Director of Lending & Operations
CIC



JUANA DENT
Program Coordinator
CIC



YVONNIA BRYANT
Development & Communications Coordinator
CIC

Our Team



CHRISTINE CALDWELL
Workshop & FMP Coordinator
CIC



SARAH GIBBONS
Operations Coordinator
CIC



TAYLOR MCGRAW
Loan Portfolio Manager
CIC



LAURA COLEMAN
RISE Navigator Program Manager
CIC



FRITZ AMSPACHER
RISE Community Business Navigator
CIC



TERRY WOODWORTH
Rural Ecosystem Builder
CIC



JESSICA THOMPSON
Rural Ecosystem Navigator
CIC



REBECCA HAYDOCK
Director
CV SBDC



ARIEL VAUGHAN
Assistant Director
CV SBDC



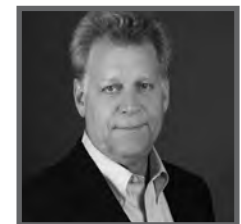
ROSI BEACHY
Assistant Director
CV SBDC



MESA MCMURTREY
Client Services Coordinator
CV SBDC



MADELYN TAYLOR
Communications & Events Manager
CV SBDC



DAN FELLOWS
Business Advisor
CV SBDC



236

businesses supported



20

new businesses

\$4.05 million

in lifetime microloans



563



16-WEEK ENTREPRENEUR WORKSHOP GRADUATES

52

new jobs



423

employees

16-Week Entrepreneur Workshop, Mentoring, Financial Management, Small Business Circles, Office Hours

49 New Graduates
16-Week Entrepreneur Workshop



\$1.5M MICROLOANS

75% low to moderate income Households



66% low to moderate income Households



PROGRAMS

208 CLIENTS



20 IMPACT IN NUMBERS



38 borrowers

65% Women



23



48% WOMEN

48% BIPOC

Black, Indigenous, People of Color



SBDC Business Advising



42% BIPOC

Black, Indigenous, People of Color

FINANCING



Microloans and Business Grants

915 clients

3151 hours

\$51.37 million capital formed

48% WOMEN

30% BIPOC
Black, Indigenous, People of Color



01

FLOWERGIRL CVILLE

“ If you want to create a business, the resources are here, and the people will help you. You have to ask for it. You have to say yes to opportunities, and you have to set goals. CIC is a great organization, and I would not be where I am without it. With the loan and all the support, it’s been great, and I am so thankful.

Flowergirl Cville

Jennifer Blanchet | <https://flowergirlcville.com>

On a mission to give flowers their longest lives, Flowergirl Cville provides event-focused floral design and positions flowers' healing abilities to invoke a positive impact on the overall health of our community.

Jennifer, the founder of Flowergirl Cville, has always had a deep love for flowers. "Every time my family and I moved into a new house, I'd always cut the beautiful flowers in the yard. I never understood why people had flowers in the yard and didn't bring them inside," says Jennifer.

Her admiration for flowers translated into her decision to embark on entrepreneurship. She began with a holiday centerpiece workshop at Thomas Jefferson's Monticello in 2018, where she discovered her passion for floral design.

Next, she led a wreath-making class and then went on to design pieces for weddings. Inspired, she exclaimed, "Oh my gosh, this is it! This is what I really enjoy doing!"

Next thing you know, Jennifer was freelancing in the floral industry. For a





year and a half, she honed her skills, developed her business model, and then birthed Flowergirl Cville, a wedding and event florist company.

When she started her business, she was in the midst of a significant life transition, one she describes as “a test of humility and commitment.” She has two teenage children whom she plans to employ through Flowergirl Cville to create a multi-generational business, but she also longs for her children to see how much she’s persevered to bring the vision to life.

“Entrepreneurship is so different from having a job where you just go and do it. This is really on you, and it’s humbling. I’m like a student of entrepreneurship. It’s been an amazing experience, hard, but also

rewarding.”

Her primary responsibility is to curate decorative arrangements, but Jennifer is also often met with the task of disposing of them, which she never favored. Her solution is community. She partnered with local organizations like the Shelter for Help in Emergency (SHE) to repurpose event florals and bring joy to others. “As a freelancer, I noticed that the flowers were wasted when I would break down an event. I felt they could still be utilized, maybe not forever, but the idea to put them in vases and then give them to organizations after the event made sense. It renewed their purpose. So I picked the Shelter because it spoke to my heart and I figured this would uplift some people. Flowers really do it! They are the thought. They’re the love. They’re the beauty.”



At the suggestion of a friend who was also a CIC [Entrepreneur Workshop](#) graduate, Jennifer enrolled in the 16-week program to help grow Flowergirl Cville. “The workshop covered so much about starting a business, specifically looking at cash flow and how to break even. Thinking about my expenses was valuable for me because I could look at my numbers from last year and pinpoint the number of weddings or events I need to break even this year. Even though I knew all of that, I felt like I had a better framework to put it together and dedicated time every week to focus on it. I learned from other entrepreneurs and how they were doing their businesses, which was incredibly helpful and invaluable. I wouldn’t have had that on my own.”

Jennifer is also enrolled in CIC’s [Financial Management Program \(FMP\)](#), where she receives 1:1 assistance with her recordkeeping. Working with her advisor makes her think about her finances holistically, even considering her personal spending and risks. Participating in FMP taught her the importance of setting goals and believing they are possible. It also built confidence in her business model, gave her a stronger grasp on managing her income and expenses, and later positioned her to secure a CIC grant and [microloan](#) to purchase two gently used coolers, design tables, and necessary hard goods such as vases, vessels, and candle holders.

In a final thought, Jennifer shares, “If you want to create a business, the resources are here, and the people will help you. You have to ask for it. You have to say yes to opportunities, and you have to set goals. CIC is a great organization, and I would not be where I am without it.

With the loan and all the support, it’s been great, and I am so thankful.”

Reestablishing how she defined success in her own life and through her business has not only helped Jennifer become an inspiration for her children and her community but it serves as a reminder that with passion and perseverance, anything is possible.





02

THE WICH LAB



Find the right people to help you. Get a partner to bounce ideas off of, someone to help you balance the workload. Not a family member, get someone with experience and expertise that can help you grow and expand your leadership.

The Wich Lab

Aris Cuadra | <https://thewichlab.com>

The Wich Lab is a unique sandwich shop where innovation meets tradition, and every bite tells a story.

Aris Cuadra was driving 12-hour shifts for Uber each day, living paycheck to paycheck, when he learned of a restaurant vacancy in the CODE Building of downtown Charlottesville. A Puerto Rican kid from the Bronx who loved the artistry, energy, and chemistry of the kitchen was now a man driving Thomasin, the interior decorator for an open space on the downtown mall that needed an eager business owner to claim it

and make it their own.

His curiosity for food sparked during his early years while working as a dishwasher. That passion fueled him to obtain formal training in culinary school, guidance from a revered chef, and later crafted a transformative journey that spanned the likes of New York City high life, restaurants, NFL teams, and other awe-inspiring, fine dining experiences. But a series of life events landed him in the driver's seat of his car, working in a new city to make ends meet. What started out as just another route through central VA, yielded an opportunity to get out of the car and back into what that young boy dreamed about: the kitchen.

Entrepreneurship. What would it look like? How could he transition from driver to restaurateur? He had the vision and the experience, but one major tool was missing. Capital. He didn't have the financial means for start-up costs to make it happen.



With a strong sense of determination, he researched to determine more about what the situation required. He learned that this particular space wasn't necessarily intended to be a money generator, as rent is based upon a percentage of sales, so if he could get in, he could make it work. He launched a GoFundMe, but was unsuccessful, as many friends and family who wanted to support him didn't have anything to donate.

CIC came through in more ways than one. Not only was Aris admitted into the [Entrepreneur Workshop](#). He was also able to enroll in CIC's [Financial Management Program \(FMP\)](#), obtain a microgrant for inventory, a startup loan with no interest, and later a larger [microloan](#). Coupled with the generosity and flexibility of the CODE building ownership, he was able to secure the space and launch The Wich Lab. Now, he has a CIC mentor, Charlotte Robinson, and is a member of a CIC [Small Business Circle \(SBC\)](#) for food-based entrepreneurs to continue to arm himself with the tools he needs to maintain his business.

Aris loves that he did it with basically nothing. He wants to inspire others and encourage them to believe, work hard, and not allow any obstacle to deter them from taking the steps to build the life they want, especially if it involves business ownership.





He feels he paid his dues in the culinary world and now he wants to focus on building his business so that he can sell it, get rich 😊, and then help others to do the same. While he wishes he would have known more about the financials, insurance, worker's comp, and hidden fees in merchant transactions before he began, he credits CIC for helping him to trust the process and do the work. "I was a little skeptical at first, but the [Entrepreneur Workshop](#) is structured in a way that you have to validate your business. It gives you the snapshot and overview you need to establish a solid foundation, while FMP offers more in-depth discovery of your personal situation, so you can build."

Aris makes every single sandwich and sauce at The Wich Lab. He enjoys making

people happy with food. He still references the break-even analysis tool he obtained during workshop classes as he looks for ways to generate more revenue; but he's proud to be doing it for himself and in control of the work versus allowing the work to control him. He relieves stress during his work hours instead of harboring frustration while working for someone else, and he takes time on weekends to spend with his family. The satisfaction, joy, and recognition he receives from his service to his clients is enough to keep him going. His advice to entrepreneurs? "Find the right people to help you. Get a partner to bounce ideas off of, someone to help you balance the workload. Not a family member, get someone with experience and expertise that can help you grow and expand your leadership."





03

NORTH ACRE LIFE ENRICHMENT



When I provide education, I give my clients resources and connect them to other providers in the community. I also give them tools and strategies, so they can start implementing changes they want in their daily lives right away.

North Acre Life Enrichment

Dixie Aiken | <https://northacrelifeenhancement.com>

North Acre Life Enhancement offers integrative life and mental health coaching services to enhance and expand one's body and wellness journey.

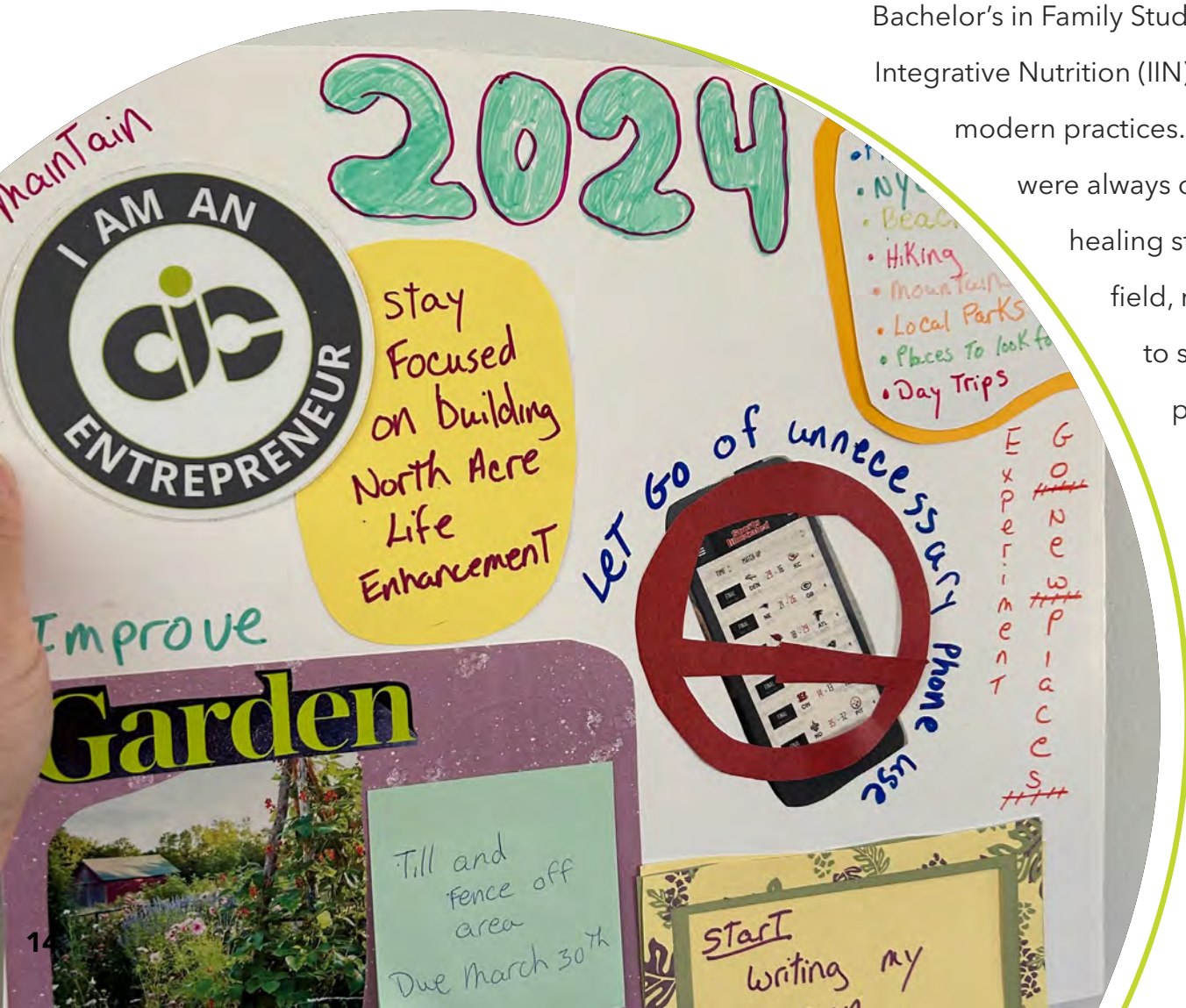
Founded by the compassionate and visionary Dixie Aiken, North Acre Life Enhancement is not just a business—it's a safe haven where individuals find solace, regain strength, and rediscover their innate power to shape their destinies.

Dixie's journey into entrepreneurship was fueled by a deep-seated desire to offer alternative approaches to wellness. With a Master's in Community Counseling and a

Bachelor's in Family Studies in tow, and having previously enrolled in the Institute for Integrative Nutrition (IIN), Dixie embarked on a mission to integrate traditional and modern practices. "I was raised as a Seventh-Day Adventist, so food and nature

were always our first medicine," she explains. "My journey into holistic healing started while working as a case manager in the mental health field, navigating a toxic workplace that triggered health issues due to stress. To continue in that field, I knew I had to learn wellness practices for myself and for clients because pharmaceuticals are not always needed. Our society has really kept us from ancient, folk, and traditional medicines, and I think people want to get back into that."

"I chose my business name, North Acre Life Enhancement because I grew up on North Street. We have lots of land, and I spent a lot of time in the woods meditating and connecting with nature when I was stressed," Dixie reflects. This connection to nature and its profound impact on her own well-being inspired her to integrate it into her



work with her clients.

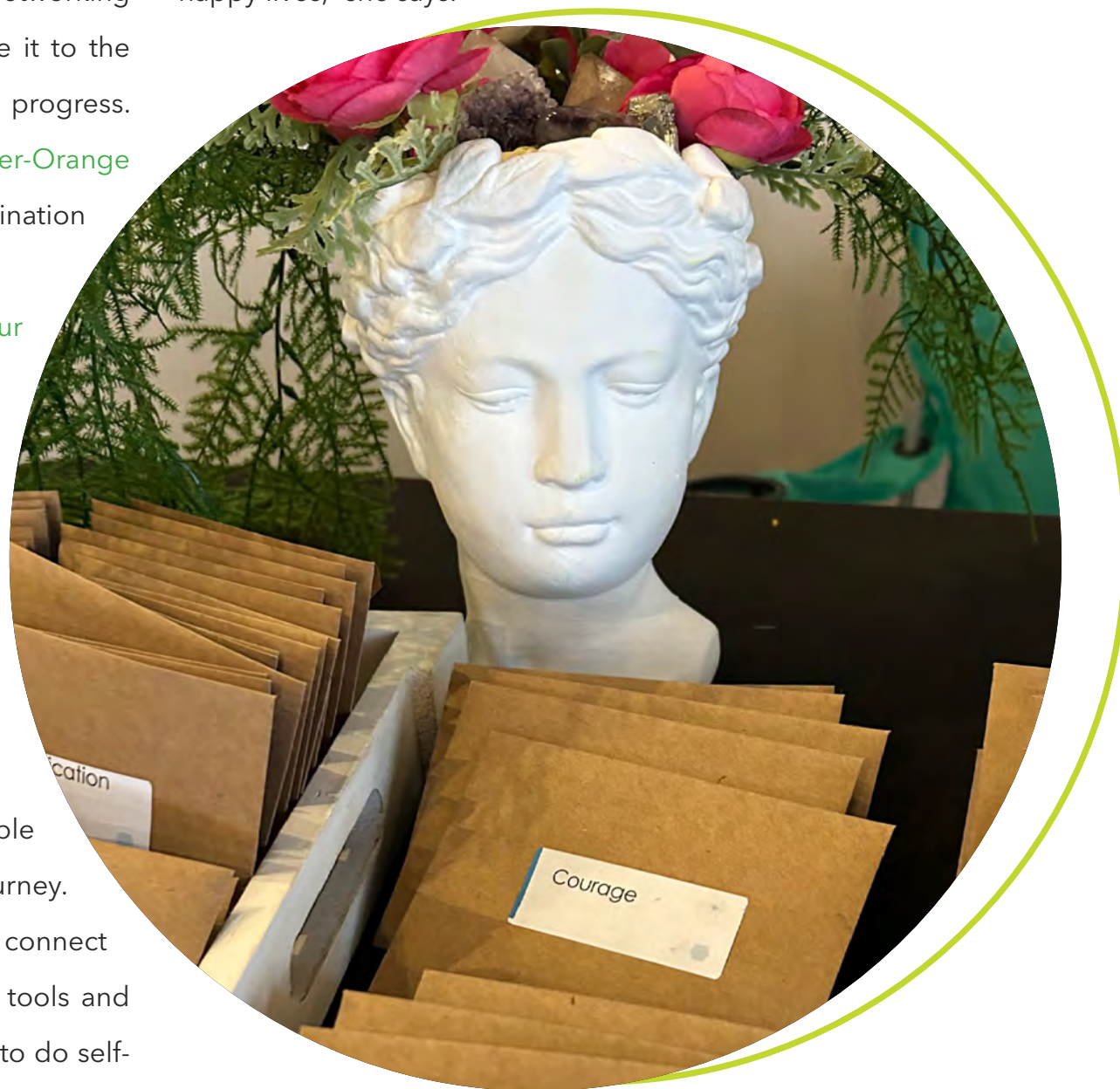
As Dixie's vision for North Acre Life Enhancement began to take shape, she sought guidance and support to bring her business dreams to fruition. Participating in 'Culpeper Competes', a pitch competition hosted by the Town of Culpeper in partnership with the [Central Virginia Small Business Development Center \(CV SBDC\)](#), offered valuable insights and a solid foundation for her entrepreneurial education and networking opportunities. Although disappointed that she did not make it to the final pitch competition, she did not allow that to halt her progress. Dixie continued her quest for training through the [Culpeper-Orange Entrepreneur Workshop \(COW\)](#), where she found the determination to propel her business forward.

Uplifted by Christine and other facets of the [Entrepreneur Workshop](#) and supported by the tight-knit entrepreneurial community in Culpeper and Orange, Dixie took the leap and launched North Acre Life Enhancement. "Being recognized as the Best Life Coach in 'The Best of Culpeper 2024' is something that would not have happened if I hadn't put myself out there," she reflects. "That's basically how I got to this point. I just really feel like there are other options out there for people to live fulfilled lives."

Through personalized coaching sessions, Dixie offers tangible tools and resources to empower her clients on their wellness journey. "When I provide education, I give my clients resources and connect them to other providers in the community. I also give them tools and strategies, such as breathing exercises or showing them how to do self-Reiki, an energy healing practice that can be practiced with or without

touch, so they can start implementing changes they want in their daily lives right away," she shares.

As North Acre Life Enhancement continues to evolve, Dixie envisions a future where integrative wellness is accessible to and acceptable in more communities. "Ultimately, my goal for North Acre is to motivate and give my clients the resources and the knowledge to live healthy, happy lives," she says.





04

NEW HILL DEVELOPMENT CORPORATION AND BEACON



As CIC's President, Stephen's advocacy, ensured a loan for an investment property for this entirely separate project, showcasing CIC's commitment to unconventional ventures.

New Hill Development Corporation and BEACON

Yolunda Harrell | <https://newhilldev.org>

New Hill Development Corporation is an African-American-led social enterprise dedicated to fostering prosperity, diversity, and equity in Charlottesville.

Yolunda's journey into entrepreneurship and community development began long before the inception of New Hill. Dropping out of college, she embarked on a mission to learn the ropes of entrepreneurship through hands-on experience, diving

into sales and management roles in the printing and hospitality industries across many different states. But it was her move to Charlottesville that sparked a profound awakening. "When I came to Charlottesville 16 years ago, I was very surprised at the wealth disparity that existed between the Black community and the White community," Yolunda recalls. "I was very caught off guard by the lack of Black-owned businesses and the affordability crisis that plagued the city."

Determined to make a difference, Yolunda immersed herself in volunteer work and community engagement with organizations like the Adult Learning Center and the Dialogue on Race series, which eventually birthed Community Investment Collaborative (CIC), City of Promise, the Minority Business Alliance, and the Black Professional Network (BPN). This work helped to guide Yolunda to her ultimate mission – creating pathways for attainable wealth creation in the Black community.

Upon learning about CIC's inaugural [Entrepreneur Workshop](#) through Quinton, her friend and CIC volunteer at the time, she seized the opportunity to kick-start her first business venture – a food truck. Amid manifesting this initial vision, developing her skills as a business owner, and continuing to

cicville.org





build relationships within the city, one relationship in particular sparked a lifelong connection: Quinton and Yolunda became business partners and life partners, as they married in 2015.

Together, they became the first recipients of a CIC [microloan](#), which they proudly paid back early. They were walking examples of the program's validity, its value, and its impact. Over time, they borrowed additional funds from CIC, increased their business acumen, and expanded their portfolios, with the food truck taking precedence due to its taxing schedule and labor demands.

They owned and operated the food truck from 2013 until the pandemic hit in 2020. At that point, Yolunda and Quinton had

a decision to make. Would they continue down this path, or was it time to redirect their attention to other initiatives and projects that could yield a stronger impact, not just for them and their livelihood, but for the community at large?

New Hill Development Corporation was founded in 2018 as a non-profit in response to socioeconomic disparities exacerbated by historical injustices, aimed to build pathways for financial mobility. Through initiatives that empower Black residents, including promoting Black-owned businesses, affordable housing, and economic participation that ultimately enriches the entire community, the social enterprise is where they refocused their time, energy, and effort.

In 2019, through a partnership with the City of Charlottesville, the Local Initiatives Support Corporation (LISC), and over 200 community members, New Hill worked to complete the Starr Hill Vision Plan, which revealed a tremendous need for a Black business incubator. Through market analysis conducted by RW Ventures for the Vision Plan, it was discovered that most of the entrepreneurial activity happening in the Black community was around food. As previous owners of a food truck, Quinton and Yolunda fully recognized the challenges that many entrepreneurs face within the industry, particularly minority business owners, specifically in Charlottesville and surrounding counties. Yolunda felt that it was time to expand the footprint of the non-profit to focus on culinary education. In 2020, New Hill expanded to include the Black

Entrepreneurial Advancement & Community Opportunity Network (BEACON). BEACON's first iteration will be a shared-use kitchen, a culinary hub designed to empower aspiring chefs and food entrepreneurs. "We envision BEACON as more than just a kitchen; it's where individuals can come together to learn, collaborate, innovate, and create," Yolunda shares. The BEACON pilot kitchen is housed and operates just off the downtown mall at 204 E. Market St., and is allowing various food-based business owners and aspiring entrepreneurs to explore their culinary dreams at a safe pace, in a controlled environment, without going into debt, risking their financial stability, or completely jeopardizing their futures if things don't go as planned.

In 2023, Yolunda added another notch to her roster of firsts with CIC. Driven by her relentless fortitude and ambition, New Hill Development Corporation secured a \$500,000 loan, the largest in CIC's 12-year history, to fund the second stage of the BEACON commercial kitchens. Months of meetings, studies, planning, and negotiations had paid off. The investment would contribute to the development of a premier 11,000-square-foot facility equipped with dry storage, refrigeration, freezers, and 16 commercial prep stations to service up to 70 chefs, culinary artists, and food businesses, around the clock.

"As CIC's President, Stephen's advocacy, notably during the pandemic, ensured a loan for an investment property for this entirely separate project, showcasing CIC's commitment to unconventional ventures. His facilitation of crucial meetings for BEACON resulted in substantial contributions from entities like the Community Foundation and the City of Charlottesville, which both gave \$500,000 for the project," Yolunda beams as she speaks on CIC's financial support. "I'm grateful for Stephen's unwavering belief in our vision. In part, because of his efforts, a longstanding community need is finally being addressed. As a visionary, an entrepreneur, and a business owner, I have to highlight the importance of fostering meaningful relationships and trust in entrepreneurial endeavors. We got this far because we put in the work, but also because we never stopped building ourselves, the businesses, or relationships."

Construction and renovations are well underway. In Fall 2024, BEACON will open its shared-use kitchen, located in the former Kathy's Produce at 221 Carlton Rd. The new kitchen will fulfill a community dream and be a visible representation of what can happen when we work together to accomplish a goal for the greater good.

Yolunda remains committed to fostering a supportive ecosystem that nurtures dreams and propels individuals toward sustainable success. Reflecting on her journey, she encourages aspiring entrepreneurs to embrace systematic approaches, prioritize financial stability, and cultivate meaningful relationships to achieve their visions.





05

ONE THIRTY NINE CONSULTING



Being an entrepreneur is a team sport. You have to network, you have to talk to people; you can't just make assumptions.

One Thirty Nine Consulting

Aaron and Melissa Marks | <https://1thirty9.com>

With a focus on resilience and readiness, not just disasters, One Thirty Nine Consulting strengthens businesses and organizations by helping them manage risk, crisis, and consequences.

In the realm of risk management, One Thirty Nine Consulting stands as a pillar of inventiveness, dedication, and unwavering commitment to safeguarding what matters most for small businesses, corporations, and government agencies.

Established in November 2020, the company began as a modest endeavor in response to a growing demand for risk management solutions. For Aaron and Melissa, the husband-and-wife duo who were becoming business partners, the work was delicate but nuanced, so the organization's name needed to reflect that while also holding deep personal significance. "We named the company 139 because our son was born at 1:39 in the afternoon. It serves as a reminder of how positive things, like a child's birth, can still be really disruptive, similar to situations that businesses face. Not all disruptions are negative, but it's important to be prepared for the hypothetical." Specializing in Threat and Hazard Identification, Risk Assessment and Analysis, and Crisis and Consequence Mitigation, the company prides itself on empowering organizations to protect their assets and operations effectively.

Navigating the competitive landscape of the industry poses challenges, particularly in marketing and outreach. To overcome this hurdle, Aaron and Melissa adopted a proactive strategy, forging partnerships with organizations to raise awareness and engage with the community.

They stumbled upon CIC during a networking event that a community group was hosting in Culpeper. Aaron explains, "That group canceled the event but forgot to tell anybody—they put it

on their website at the last minute. So I showed up at a locked door, and Christine, CIC's Workshop and FMP Coordinator, happened to be there at the same time, and we started talking. I then learned she was recruiting for the [Culpeper-Orange Entrepreneur Workshop](#)."

From there, the collaboration blossomed, opening doors to new opportunities and connections. Aaron and Melissa followed up and enrolled in the inaugural [Culpeper-Orange Entrepreneur Workshop \(COW\)](#) in the Fall of 2023. The workshop provided them with invaluable insights and guidance, propelling their business to new heights. "The biggest return for us was the networking," Aaron emphasized. "Being an entrepreneur is a team sport. You have to network, you have to talk to people; you can't just make assumptions."

This Spring, Aaron returned to [COW](#) as a discussion leader and looks forward to more volunteer consultant opportunities. Looking ahead, One Thirty Nine Consulting has ambitious plans for growth and expansion. With a solid foundation and a clear vision, the company is poised to continue making its mark in risk management, leaving a lasting impact on the industry and the community it serves.





006

CROZET SEAFOOD SUPPLY

“ I’ve loved how warm, supportive, and encouraging SBDC and CIC teams have been. Everyone wants to see me succeed. They are constantly providing resources. I’m grateful to have them and others as partners in business, and hope I can pay it forward as things progress.

Crozet Seafood Supply

Jayson Johnson | <https://crozetseafood.com>

Crozet Seafood Supply offers the finest of fresh seafood and oceans of inspiration.

Jayson Johnson is a Respiratory Therapist who loves fresh seafood, but living in central VA, he noticed how far he had to travel in order to get it. He wasn't sure about the components of a business plan, how to obtain investors and financing, or all of the pieces of business development needed to build out the concept, but he wanted to address the gap in seafood accessibility in the area.

He learned about the [Central VA Small Business Development Center](#), scheduled an appointment for 1:1 advising, and began working with Ariel. She offered amazing assistance in helping develop

his business plan, but he was still in need of the proper refrigeration equipment if he was going to make this happen. His day-to-day profession didn't quite afford the opportunity to build a nest egg, so what could he do? While discussing funding during one of his sessions, Ariel introduced him to Carolina Medina, Director of Lending & Operations for CIC.

With Carolina's guidance, Jayson completed the application, worked his way through the process, providing the business plan and other documents Ariel assisted him with completing, and was approved for a **microloan** by CIC's Loan Committee. All of the pieces had come together. Crozet Seafood Supply (CSS) was no longer just an idea. It was a small business preparing for a launch date to open its doors to the public.

Still trying to create a healthy balance between entrepreneurship and life, Jayson initially committed to working 2-3 days at the hospital and 5-6 days on the business. He left UVA in February to focus on Crozet Seafood Supply exclusively. Although it's taxing, Jayson enjoys that entrepreneurship doesn't force him to work a schedule that isn't optimal, but rather, it grants him the flexibility to thrive based upon his natural habits and ideal periods of productivity.

"Nothing happens as quickly as you think," Jayson says.

cicville.org





“Everyone you’re working with is working with someone else, so you have to leave room for all of those nuances.” He’s patient, understands and values relationships, and wants vendors and employees alike to be excited about working with and for him. He’s planning to offer fair compensation for his staff so they aren’t worried about their personal needs and can focus on their work and helping to create an exceptional customer experience. He was excited that Crozet Seafood Supply’s first hire was an old friend who owns Bon Air Seafood in Richmond. Jayson brought him on as a partner to leverage his years of experience in the seafood industry and better position CSS for success. The

two have worked well together in the past, and hope their partnership will demonstrate how well they will take care of people.

Jayson knows reputation plays a role in success, along with product quality, consistency, timely deliverables and responsiveness. He wants customers to leave feeling like their meal will be better not just because of what they purchased, but where and who they purchased it from. He’s enjoyed learning, being hands-on and building his business and wants to transfer that comfort and security to his clients.

“I’ve loved how warm, supportive, and encouraging SBDC and CIC teams have been. Everyone wants to see me succeed. They are constantly providing resources. SBDC will flatten your learning curve and help you avoid a lot of pain. I’m not sure what they get out of it, but they allow you to focus on the main thing. I’m grateful to have them and others as partners in business, and hope I can pay it forward as things progress,” Jayson says.

With two full-time and two part-time employees, Crozet Seafood Supply opened its doors in March 2024 to a pool of “organized chaos” generated by an excited community. The specialized menu, fresh inventory, and local partnerships Jayson initiated with other small businesses like Praha Bread in Crozet, generated a buzz in the city and kicked CSS off to a great start. The

seafood is sourced from Virginia, North Carolina, and Maryland, with vendors supplying a roster of new catches at least 4x a week. The team has expanded to ten employees and is already considering expanding its hours of operation. CSS even has an “Oceans of Inspiration” wall of recipe cards matching items in their seafood case. Each card offers cooking instructions and ingredient photos to aid in the preparation of various dishes and help keep it simple for the consumer.

In the future, Jayson hopes to secure a food truck for wineries and festivals, expand the website for ordering prepared foods that families can cook together at home, and potentially host a second location that’s coupled with a full-service seafood restaurant. He’s looking to stay local, in and around Charlottesville. He’s not trying to build an empire but simply wants to build a life worth living, one that he can enjoy while serving his community.





07

MEALS N MOTION

“

I have my MBA. I understand systems, finance, money, and numbers, but going through the development process week by week in the Entrepreneur Workshop gave me a new perspective.

Meals N Motion

Kevin Massie and Yolanda Till

Meals N Motion offers shopping, meal prep services, and small batch catering to customers looking for healthy, hassle-free, delicious dining options and portion control assistance.

Kevin and Yolanda's entrepreneurial journey began with a simple idea - a side hustle to bring in extra income and create a better life. Yolanda's passion for baking and Kevin's culinary skills were the perfect combination for their venture. Catering to busy individuals who are always on the go and seniors who need convenient, high-quality meals, Meals N Motion was born.

With a commitment to customer service and a determination to create memorable

experiences for their clients, Kevin and Yolanda prioritize taste and presentation to ensure every meal leaves a lasting impression.

The [Entrepreneur Workshop](#) at CIC was extremely impactful and instrumental for the couple, particularly while trying to navigate all of the local business requirements, food safety, and health inspections after recently relocating to Charlottesville. "We had a wonderful workgroup leader, Kate, who made it really easy to understand the curriculum," Kevin recalls. "With Kate's support, everybody became comfortable with each other. No one was afraid to admit they were wrong or needed to pivot to something else."

"I managed a bank for years. I have my MBA. I understand systems, finance, money, and numbers, but going through the development process week by week in the workshop gave me a new perspective and a newfound respect for business ownership and what that really means,"





Yolanda shared. "One of our key takeaways was realizing our customers and clients were booking us for catering more than meal prep, which is what we first started the business to do," Yolanda explains. "It was an eye-opener. After that turning point, I also created my own business, Just Being Bundt, to provide specialty pound cakes as a dessert option to customers who purchase meals through Meals N Motion." As partners, they are learning to navigate the challenges of running a business together. Their different personalities and skill sets initially posed a challenge, but they have evolved to appreciate each other's strengths and work as a team. Originally, Kevin was doing all of the cooking, and despite similar talents in that area, Yolanda was working more on

the back end of things. They quickly learned they needed to redefine what supporting one another would look like, and they each needed to become well-versed in all aspects of the business. The cross-training, education, and experience would help them meet demand but also better position them for longevity in the industry and, more importantly, with one another. They created a system that allows them to identify who will do what for each job and respect one another's process within that. They work independently in the kitchen, not impeding on one another's cooking styles and preferences, to ensure a harmonious and efficient workflow.



Entrepreneurship has transformed their lives in unexpected ways. They have deeper levels of dedication, hard work, and a stronger willingness to learn and adapt. They encourage aspiring entrepreneurs to be committed to their vision and to seek support and guidance from programs like CIC. Kevin and Yolanda's passion cultivated a thriving venture that continues to expand and flourish in and outside of Charlottesville. Meals N Motion is a testament to their entrepreneurial spirit and commitment to providing delicious meals and exceptional service to their clients.

Their future plans include expanding their services with a food truck and potentially partnering to share a kitchen space with Sliced. Cakebar, a business owned by Yolanda's brother and his wife, Rock and Megan Watson, who are also CIC grads. They are also exploring **microloans** and other CIC programs to support their growth, as well as, a potential relocation.



DID YOU
KNOW??

Community Investment Collaborative (CIC) is a Community Development Finance Institution (CDFI) with a mission to strengthen the community and contribute to economic development by fueling the success of under-resourced entrepreneurs through education, mentoring, financing, and networking. CIC celebrated its 10-year anniversary in 2022, has over 550 graduates from its 16-week Entrepreneur Workshop and has issued more than \$4 million to over 205 entrepreneurs through its microloan program. Learn more about CIC at <https://cicville.org>.

Statement of Financial Position

	2023	2022
Cash and Cash Equivalents	\$1,173,568	\$1,286,668
Outstanding Loans (Net of 15% allowance for loan loss reserve)	\$1,049,208	\$923,820
Accounts and Grants Receivable	\$338,138	\$244,822
Property and Equipment	\$239,586	\$152,456
Prepaid Expenses	\$0	\$10,260
Other Assets	\$2,058	\$2,058
TOTAL ASSETS	\$2,802,558	\$2,620,084
Current Liabilities	\$76,559	\$48,517
Operating Lease Liability	\$150,215	\$53,690
Loan Payable	\$300,000	\$300,000
Total Liabilities	\$526,774	\$402,207
Net Assets with Donor Restrictions	\$1,681,849	\$1,346,553
Net Assets without Donor Restrictions	\$593,935	\$871,324
Total Liabilities and Net Assets	\$2,802,558	\$2,620,084

Statement of Activities

	2023	2022
Revenue		
Public Support	\$666,300	\$944,878
Government Support	\$994,326	\$1,042,364
Earned and Program Revenue	\$124,850	\$79,535
New Loan Funds	\$255,000	\$175,000
Interest Earnings	\$24,889	\$2,319
Total Revenue	\$2,065,365	\$2,244,096
Expenses		
CIC Programs	\$834,093	\$613,695
Financing & Loan Programs	\$427,835	\$598,318
🔗 Grants to Businesses	\$218,051	\$450,332
🔗 Loan Loss Provision	\$116,869	\$10,000
CV SBDC Programs	\$512,533	\$613,695
Management and General	\$116,072	\$102,146
Fundraising	\$106,751	\$97,916
Total Expenses	\$1,997,284	\$2,035,077
Change in Net Assets	\$68,081	\$209,019

VISIONARY PARTNERS

Albemarle County Economic Development Authority
Anne and Gene Worrell Foundation
Anonymous (2)
Bank of America
Capital One
CDFI Fund at U.S. Department of Treasury
Charles and Anne Thacher
Charles Lawrence Keith and Clara Miller Foundation
Cisco
City of Charlottesville
Elizabeth Willingham
First Citizens Bank

Hartfield Foundation
Kevin and Carolyn Schuyler
Orange County
Quantitative Foundation
S&P Global
Sentara
Town of Culpeper
Truist
United Way of Greater Charlottesville
U.S. Department of Agriculture
Virginia Department of Housing & Community Development
Wells Fargo
Wendy Brown
William Dittmar

DREAM MAKERS

Aaron and Candice Hark
Bama Works Fund at CACF
GovSmart
Jacob D'Aniello
Mac and Elsie Thompson
United Bank
Virginia Cenedella
Virginia National Bank
Wistar Morris and Karen Moran

PRESENTING SPONSORS

Acorn Alcinda Foundation
Atlantic Union Bank
Barbara and Jay Kessler
Beth Snyder
Brian Carlton
Carter Bank and Trust
Congregation Beth Israel
Craft Cville
Danielle Hopkins
Dominique Morse and Airea Garland
Don and Janemarie King
Fax and Andrea Ayres
Fulton Bank
Greg Allen
Heiner Family Fund at CACF
Holly and Todd Kennedy

Hope Lawrence
Invest in Others Grants for Good
Kirsten Ashbaugh
Laura and Hasty Horn
Michael Latsko
Northern Piedmont Community Foundation (NPCF)
Philippe Sommer and Corinne Field
Praxis Foundation
Richard Brewer
Sara and Corey Clayborne
Terry Grant
Tobias and Lynn Dengel
United Bank
Victor and Nancy Schiller
Westwind Foundation
Z Family Fund

SUPPORTERS

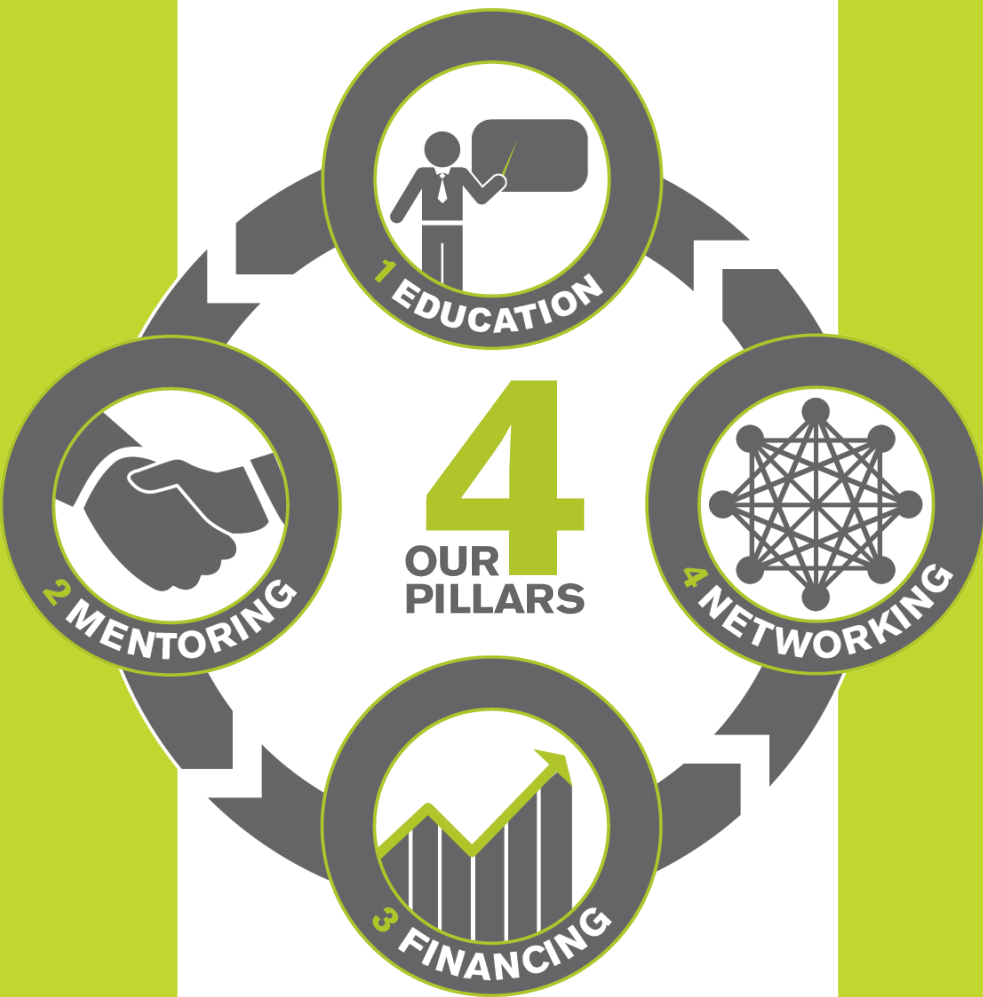
Adam and Candice Hark
Adam Suriz
Alec Haber
Alexander Urpi
Alice and Glenn Reuther
Amanda Welch
Andrea Copeland
Andrew Jones
Anonymous (2)
Candice Frisina-Cox
Charity Furness
Charlottesville Ballet
Christina Carpenter
Christine M Byrd-Payne
Coaching with Beth, LLC
Crystal Napier
Cynthia Neff
Daniel and Nancy Brody
Darrik Hester
David Durovy
Delores Roberts
Dominique Fitness LLC
Don Dunham
Ellen Martin
Emily and Thomas Hartka
Francesca Nacu
Heather Hill
Henry McHenry Jr.
Henry Weinschenk
Holly Hatcher
Imbibe Solutions
Jamel Hopkins-Quarles
Jason Becton
Jay Lester
Jennifer Jones
Jon Chasen
Jon Copper
Juana Dent
Juandiego Wade
Kate and Ethan Zuckerman
Kate Collier
Keir Zander

Lauren Ryan
Lee Elberson
Lesly Gourdet
Lettie Bien
Lindsay Campbell
Margaret McNett Burruss
Martin Chapman
Mcshanna Jackson
Melody Bianchetto
Merci Best
Michael Fraser
MIXEVE, LLC
Molly Fulton
Paul and Susan Yesawich
Quinton and Yolunda Harrell
Ray and Thelma Murphy
Rick and Jane Kulow
Rick Lasocki
Riki Tanabe
Robby Noll
Robin Nest Nature Playschool
Rock and Megan Watson
Russ Linden
Sarad Davenport
Seth Wilson
Shea and Daniel Graham
Simona Holloway
Skafte Design
Spelled Ink
Sun Tribe Solar
Susan and Michael Weiner
Tamara Green
Tamara Ryan
Teira E. Farley
The One Bridal Salon, LLC
The Scrappy Elephant
The WICH Lab
Thicket
Thumbprints, Etc Bakery
Tremaine Foundation
Tuel Jewelers
Zakiah Pierre



PO Box 2976
Charlottesville, VA 22902

cicville.org



@cicville

