



**COMMUNITY INVESTMENT
COLLABORATIVE**



2025 Annual Report

EMPOWERING SMALL BUSINESS FOR BIG CHANGE

Message from the President

FOR FOURTEEN YEARS, CIC HAS STOOD ON A SIMPLE CONVICTION: every entrepreneur who walks through our door is already building something. Our job is to make sure they don't have to build it alone.

This report is proof of what that looks like in practice. You'll meet Lyan Figueroa, who turned her family's long-deferred dream into a multicultural bakery where, as she says, "nations meet." You'll meet Darin Morgan, a caterer who already had the talent and the passion — and found, through our workshop, the structure to match his vision. And you'll meet Emily Harpster, who decided at midlife that the moment had finally arrived, and built a neighborhood ice cream shop that's become a treasured anchor of community on High Street. They're joined by a half-dozen others — each with a different story, each building something they intend to keep.

That's the through-line in this report: not just starting but building to last.

2025 was a year of that same durability for CIC. We crossed \$6.7 million in total capital deployed, with \$1.5 million in 2025 alone. We served entrepreneurs from Charlottesville to Culpeper to Danville and Martinsville. We deepened our reach in Southern Virginia and formalized a lending partnership through Bridging Virginia that extends our work into Richmond. And we did it while maintaining the portfolio quality and close-to-the-entrepreneur relationships that have always defined how we work.

None of this happens without you. Your investment — whether you're a long-time donor, a committed volunteer, a partner organization, or someone who simply believes in what we're building — is what makes it possible for entrepreneurs to take the risks that change their lives and our community. We are grateful for it.

We hope the stories in these pages make that investment feel real. These entrepreneurs built something this year. They did it with your support behind them.

Stephen Davis
President, CIC

Every entrepreneur who walks through our door is already building something. Our job is to make sure they don't have to build it alone.



CIC + CV SBDC Teams



Teira E. Farley
Chief Operating Officer



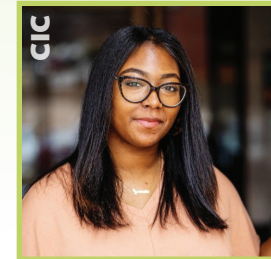
Carolina Medina
Chief Lending Officer



Kristen Corley
Director of Development



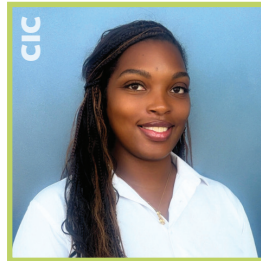
Joshua René
Director of People
Strategy



Yvonnia Bryant
Development &
Communications Manager



Da'Shanna Carr
Loan Officer



Dana Acree-Davis
Client Relationship
Manager



Laura Coleman
Entrepreneurial Impact
Manager



Juana Dent
Entrepreneurial Impact
Manager



Priscilla Akpalu
Entrepreneurial Impact
Manager



Sarah Gibbons
Operations Coordinator



Bo Grist
Director



Rosi Beachy
Assistant Director



Elizabeth Ladner
Business Advisor



Mesa McMurtrey
Client & Operations
Manager



Maeve Summers
Communications &
Events Coordinator

CIC Programs in 2025

Includes 16-week Entrepreneur Workshop, Mentoring, Financial Management Program, Small Business Circles, and Office Hours.



26

New businesses launched



35

New full time equivalent jobs created in 2025



407

Employees of new businesses



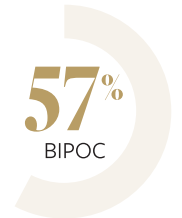
85

Workshop graduates



210

Businesses supported



CIC Financing in 2025

Includes 16-week Entrepreneur Workshop, Mentoring, Financial Management Program, Small Business Circles, and Office Hours.



108

Borrowers with outstanding loans

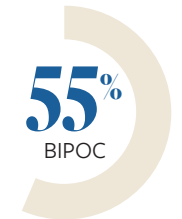
42

New loans for \$1,555,315



17

Grants to businesses



CIC Lifetime

\$66M

in wages from jobs created

\$7.03

Return on investment for every CIC dollar spent



215

New businesses launched, 151 continue to operate



567

Businesses supported, employing 1035 people



451

New full time equivalent jobs created, 382 continue to exist



747

Workshop graduates



\$6.57M

in outstanding loans

Central VA SBDC in 2025

Central VA SBDC offers 1:1 business advising.

688

Advising clients

3715

Advising hours

660

Businesses supported

35

Businesses started

83

New jobs created

\$17.8M

In capital formed

59%

Women

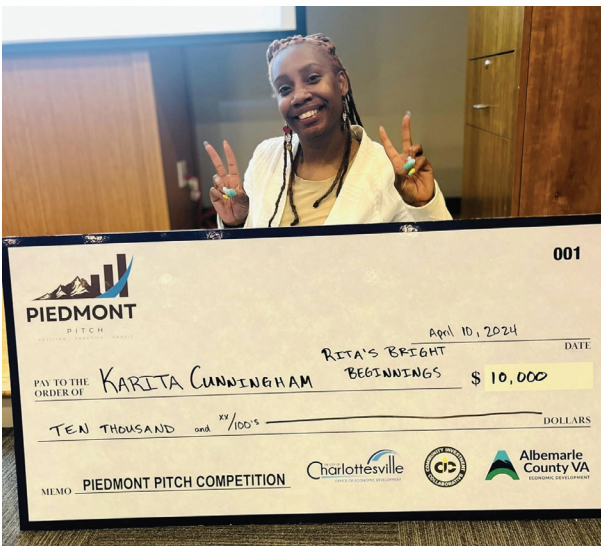
26%

BIPOC



Read the full
CV SBDC Annual Report at
<https://cvsbdc.org/annual-report/>

Entrepreneur Stories



CAREfully Anchored

Tiffany Ferrell | carefullyanchored.com

CAREfully Anchored is a virtual assistant and consulting firm offering editing, data entry, administrative support, and caregiver consulting built on the belief that flexibility is not a luxury, but a necessity.

TIFFANY FERRELL DIDN'T CHOOSE ENTREPRENEURSHIP BECAUSE SHE WANTED to build a business. She chose it because she needed to show up for her family, and no job was going to let her do that on her own terms.

A native of South Boston, Virginia, Tiffany has spent years as the primary caregiver for both of her parents. Her father battled kidney failure and dialysis. Her mother endured a medically induced coma and three months of hospitalization. Through all of it, Tiffany made the same choice every time - family over everything. "I didn't like people being able to control if I could show up for my people," she says. When a former employer refused to give her time off to take her father to the Mayo Clinic in Jacksonville for answers that local doctors couldn't provide, she gave her two weeks' notice on the spot and never looked back.

She still needed to make a living. So she looked at what she was already doing for the people around her: writing emails, doing data entry, editing manuscripts for an author friend, helping others get organized, and realized she could build a business around it. **CAREfully Anchored** was born. The name says everything about who she is. Care is for the caregiving that defines her life. Anchored is for the faith that has kept her steady through all of it.

There is another layer to that caregiving reality that most people don't see. Because of her parents' economic status, they don't qualify for subsidized caregiver services, which means that everything Tiffany provides for them, she provides for free. Her business exists, in part, to make that possible.

What started as a virtual assistant company has grown into something bigger and broader. Today, Tiffany works with a rotating client base of eight to ten businesses at a time, with four steady retainer clients across industries, including publishing, insurance, and transportation. She helps insurance agents transition from outdated systems to better ones, supports a medical transportation startup through its early setup steps, consults with other small business owners on operations and strategy, and continues her long-running editorial work with an author whose book catalog keeps growing. She is, as someone once had to point out to her directly, not just a virtual assistant. She is a full-on consultant, and a very good one.

Increasingly, she is also leaning into the part of her work that feels most personal: supporting oth-



‘CARE’ is for the caregiving that defines her life. ‘Anchored’ is for the faith that has kept her steady through all of it.

er caregivers. Through workshops and one-on-one consulting, she helps fellow caregivers build daily routines, navigate health systems, and take care of themselves while taking care of everyone else. It is work that draws directly from her own experience, and it is where she sees the biggest opportunity ahead. Her long-term vision is to take that expertise into corporations and teach employers how to better support employees who are caregivers, a population that is often invisible in the workplace until they burn out or walk away. "If I feel like you don't care about what I care about," she says, "how much am I gonna care about your job?"

Tiffany found CIC through Laura, a staff member who connected her to the organization through a partnership with the **Regional Investment in Startups & Entrepreneurs (RISE) Collaborative** in Southern Virginia. She became a **Workgroup Leader** before ever participating as a workshop member herself,

stepping into the role before she had formally gone through the program. It says a lot about how she shows up.

The first time was terrifying. She questioned what she had to offer. She was still figuring things out herself. But that, it turned out, was exactly the point. Showing up honestly, saying "I don't know, but I'll find out," and leading from a place of genuine care turned out to be more valuable to her groups than any polished presentation ever could have been. She led the first two cohorts of the **Southern Virginia Entrepreneur Workshop** as a Workgroup Leader, and each stretched her differently. One connected her with a participant whose health story mirrored her own so



closely that they ended up talking well beyond their scheduled meeting time. Another taught her something harder, that a low feedback score without explanation is not a reflection of her worth. She took it as a teachable moment, reminding her group that specific feedback is the only kind that leads to real change, and reminding herself not to internalize what she couldn't understand. "It reminded me that I'm put in a place for a reason," she says. "I still have something to offer." Now, heading into the third cohort, she is doing both at once, returning as a work group leader while also participating as a member of the workshop herself.

She has also participated in CIC's **Finance Your Business Series**, where sessions on cash flow and financial management have helped her build the foundation she needs to eventually pursue lending when the time is right. A **microgrant** from CIC went toward marketing materials, including flyers, a banner, and a branded tablecloth for vendor events. She hosted her first caregiver workshop, Nurturing the Nurturers, in March, followed by her first vendor event in April.

Tiffany runs her business out of the **SOVA Innovation Hub** in South Boston, where she has been a co-worker since 2022. She lives by her calendar, quite literally, blocking out time for client meetings, doctor's appointments, concerts, Celtics games, and everything in between. It is the system that makes everything possible, she says, and without it, nothing would get done.

For a woman whose business was built around taking care of others, the throughline of CAREfully Anchored is clear. Whether she is editing a manuscript, setting up a new client's systems, leading a work group through a hard week, or sitting across from a fellow caregiver who just needed someone to talk to, Tiffany shows up fully, every time. The name says it all.



Lyan's Sweets & More

Lyan Figueroa | lyanssweetsandmore.com

Lyan's Sweets & More is "A place where nations meet." You can find a variety of baked goods from different countries, where you will enjoy a taste of home away from home.

LYAN'S FAMILY TRIED TO BUILD BUSINESSES BEFORE HER. SHE DECIDED SHE would be the one to make it stick.

Growing up in Puerto Rico, food was never just food. It was her grandmother's cooking, her mother's midnight pancakes, trips to the neighborhood bakery, and long afternoons at the kitchen table with her sisters, doing homework, playing board games, and simply being present with one another. When she moved to Virginia and felt the pull of those familiar flavors from hundreds of miles away, she understood something she hadn't been able to name before: food is how people carry home with them.

That understanding became the foundation for **Lyan's Sweets & More**, a multicultural baked goods and dessert business built on the belief that a single bite can transport someone back to a place they love or introduce them to a culture they've never experienced. Whether it's a tembleque that makes a customer's eyes light up with recognition or a quesito that sparks someone's curiosity about Puerto Rican cuisine for the first time, Lyan's Sweets & More is about connection as much as it is about craft.

The business carries a deeper purpose, too. Lyan watched family members attempt entrepreneurship before her, only to see those efforts fall short for reasons beyond their control. She made a decision: she would be the first in her family to build something sustainable. Something that honors their heritage while creating a legacy for those who come after. "It's bigger than baked goods," she says. "It's about cultural preservation, community building, and proving that entrepreneurs can thrive and inspire others who look like us."

That entrepreneurial drive didn't stop at one business. Lyan also founded KINGDOM's LLC, a business consulting and interpreting services company focused on empowering small business owners and entrepreneurs to grow their vision and reach their goals. Together, the two ventures reflect the full scope of who she is as a builder, a bridge, and a believer in what is possible when people have the right support.

Lyan's path to building that legacy has not been without its trials. In 2022, she sustained a serious injury, and between December 2023 and October 2025, she underwent three surgeries. There were moments, she admits, when she questioned whether she could keep going. But it was precisely



those challenges that connected her to the organizations and people who would help her push through, including CIC.

She enrolled in **CIC's 16-week Entrepreneur Workshop** in Spring 2024. As a self-taught baker who had launched her business during the pandemic, she had the craft. What she was missing was the foundation to match it. "The 16-week program transformed how I approach business planning and operations," she says. "I knew my craft but didn't have a structured approach. CIC filled those gaps."

After completing the Workshop, Lyan continued building on that foundation through **CIC's Small Business Circles**, regular **Office Hours** with experts in law, accounting, and business development, and an ongoing **mentorship** with Juana Dent that has proven to be one of the most impactful relationships in her entrepreneurial journey. Together, they refined her business plans, worked through break-even analysis, and sharpened her ability to communicate her value proposition to

It's about cultural preservation, community building, and proving that entrepreneurs can thrive and inspire others who look like us.

customers, funders, and partners alike. “CIC is a great organization,” Lyan said, “but to me, it is the people behind the scenes who make it all possible.”

In May 2025, Lyan was awarded a \$3,000 **Micro-business Growth** grant through CIC, which she used to purchase equipment for her farmers’ market setup. It was more than a financial investment. It was validation. “It confirmed that my business model was viable and worth investing in,” she said.

With support from both Juana and Ariel, her advisor at the Central Virginia SBDC, Lyan also prepared for and competed in the **Piedmont Pitch Competition**, where she was selected as one of five finalists out of 46 applicants. The experience pushed her to think critically about competitive positioning, scalability, and the broader impact of her work in ways she hadn’t before.

Through it all, including surgeries, recovery, and the daily demands of running two businesses, Lyan has continued to show up. She hosted her first pop-up event just days before her second surgery. She completed professional training programs during recovery. She secured over \$10,500 in grants. She was featured in the City of Charlottesville’s Office of Economic Development 2024 annual report. Each milestone, hard-won and deliberate, is proof that the foundation she has been building is real.

Looking ahead, Lyan’s next goal is launching and selling regularly at Charlottesville-area farmers’ markets by fall 2026, supported by her grant-funded equipment, secured use of a local commercial kitchen, and the continued guidance of her CIC and SBDC network. It is the kind of step that would have felt out of reach not long ago. Now, it feels inevitable.



For other entrepreneurs considering CIC, her advice is simple and direct: “Bring your passion, your vision, and your challenges,” she says. “The programs are designed to meet you where you are and help you get where you want to go.”

She also offers a reminder that is as much for herself as for anyone else, which is to remember your why. For Lyan, that “why” is woven into every recipe, every market table, every quesito handed to a stranger who has never tasted one before. It is about honoring where she comes from, building something her family never could, and proving, one baked good at a time, that it is possible.

“There is a space for you here,” she says. “Whether you’re a first-generation entrepreneur, a minority business owner, or someone without a traditional business background, your story, your culture, and your vision have value.”

Penny's Imperfect Pizza

Matt and Amanda Terrillo | olivebranchgardens.farm

Penny's Imperfect Pizza is a family-owned and operated frozen sourdough pizza company that features local flour and products, as well as veggies grown on their farm, Olive Branch Gardens.



MATT AND AMANDA DIDN'T SET OUT TO START A PIZZA BUSINESS. THEY SET OUT to grow vegetables.

The couple, transplants from New York who fell in love with Central Virginia on weekend hiking trips from Washington, D.C., put down roots outside Charlottesville, tending a small farm and selling their harvest at the local farmers market. But pizza, as Amanda puts it, is practically in their DNA. "We're New Yorkers. Pizza is just part of our blood."



So on Friday nights, they'd make pizzas with whatever was left from the week's harvest and bring the extras to the market. Customers noticed. They asked to buy them. And from that small, almost accidental beginning, Penny's Imperfect Pizza was born.

What started as farmers market leftovers has grown into a regional small business with a presence at roughly 15 retail locations across Central Virginia, including Food of All Nations, FEAST, and Stony Point Market, with a growing customer base in Richmond. Matt and Amanda bake, freeze, and package their pizzas out

*BEACON, the Black Entrepreneurial Advancement & Community Opportunity Network, is operated by Yolanda Harrell, a graduate of CIC's very first Entrepreneur Workshop cohort who secured CIC's largest loan to date to bring the shared kitchen space to life.

**We're New Yorkers.
Pizza is just part of
our blood.**

of the BEACON* shared commercial kitchen in Charlottesville, where they have been members since the doors first opened in 2024. Before landing at BEACON, they worked out of Bread & Roses and, briefly, Hatch in Richmond, commuting until a kitchen closer to home became available.

Their flagship product, a creamy white sauce pizza made with farm-grown and locally sourced ingredients, is their best seller. But the menu keeps growing.

New varieties are always in development, and the team is expanding into sourdough products and catering-style hot food events. They recently launched online ordering for pickup directly through their website.

The business is a true family operation. Matt, a former math and special education teacher at Charlottesville High School, left the classroom after nearly a decade when the farm and pizza business grew too demanding to manage on the side. Amanda, a registered dietitian, does occasional contract consulting but is otherwise at the farm and kitchen full-time. They have one full-time employee, a young man Matt first met as a tenth-grader, along with a small rotating crew for market days. Their two children, Penny and Olive, are the hearts behind the name: **Penny's Imperfect Pizza** and **Olive Branch Gardens**. Both owners carry their kids with them everywhere the business goes. The children also happen to be the household's most discerning taste testers.

Matt and Amanda came to **CIC's 16-week Entrepreneur Workshop** through a combination of word-of-mouth from fellow farmers market vendors and their own online research. By the time they enrolled, they already had real sales and real operations. But the program gave them something harder to come by on their own, a structured, dedicated space to step back from the daily grind and actually examine their business from the inside out.

Each week, they worked through a new dimension of entrepreneurship, from marketing and financial planning to operations and business strategy. For Matt, the sessions on the financial and operational side were the most challenging and ultimately the most formative. "It's fun to make pizzas," he said. "It's not fun making spreadsheets." But working through those disciplines week by week gave him a foundation he didn't have before, one that now shapes how he tracks costs, manages production, and thinks about growth.



“It was great to have a dedicated time every week without distractions, just to break things down little by little,” Amanda said. The program also helped her see that the hard parts of running a business aren’t signs of failure. They’re universal. “You realize you’re not the only one having a hard time with ads or making your business look perfect. Nobody’s really is.” That kind of honest, peer-to-peer perspective, shared across a cohort of entrepreneurs at different stages, was something no online course or business book could replicate.

The Workshop also introduced Matt and Amanda to a broader CIC community than they had expected. Fellow vendors, BEACON members, and graduates have become a network they continue to lean on. The accountability and camaraderie that started in the classroom carried forward into their daily work life.

Building on the financial foundations introduced in the Workshop, Matt and Amanda enrolled in **CIC’s Financial Management Program (FMP)**. There, they were matched with a financial coach who worked with them one-on-one over multiple sessions, digging into their QuickBooks data and helping them identify exactly which numbers to watch and why. The relationship began with a simple cold outreach question and grew into an ongoing coaching partnership. “It’s just her looking at reports and saying, “Check this, check that,” Matt explained. “Having someone with a good eye for what to look for makes a real difference.” For a two-person operation managing farm production, wholesale accounts, and farmers market logistics simultaneously, that kind of focused financial guidance has been invaluable.

Together, the Entrepreneur Workshop and Financial Management Program gave Matt and Amanda more than skills. They gave them confidence in the business they were already building and a clearer vision for where it could go.

Looking ahead, Matt and Amanda are focused on steady, intentional growth. A recently awarded state equipment grant will allow them to bring on additional staff and scale production. Expansion into Northern Virginia and the D.C. market is on the horizon, a natural next step given their roots and existing connections in the area.

For other entrepreneurs considering CIC’s programs, their advice is simple: don’t wait until you feel ready. “Whatever stage you’re at, do it,” Matt said. “It doesn’t matter if you’re more experienced than others in the room. There’s always something to learn.”

And for those who already know Penny’s Imperfect Pizza from the farmers market or their neighborhood store, the best is still coming. New flavors, new products, new locations, and still the same farm-rooted, community-minded spirit that made people stop and ask to buy those leftover Friday night pizzas in the first place.

Find Penny’s Imperfect Pizza at farmers markets in Charlottesville and Richmond, at local retailers across Central Virginia, and online at their website for pickup orders at BEACON.

**You realize you’re not
the only one having
a hard time with
ads or making your
business look perfect.
Nobody’s really is.**



Otto

Ali Sevendî and Haldun Turgay | otto-cville.com

Otto is a Turkish-Mediterranean restaurant and catering company, co-founded by hospitality professionals Ali and Haldun, featuring locally sourced produce, thoughtfully imported ingredients from Turkey, and an orange food truck serving Charlottesville and beyond.



SOME BUSINESSES ARE BORN FROM NECESSITY. THE OTTO TURKISH STORY WAS born from a lifetime of preparation. When the pandemic shut down their plans for a fine dining restaurant in 2020, co-founders Ali and Haldun didn't go back to the drawing board. They went back to their roots.

Both natives of Turkey, Ali and Haldun grew up working in tourism from their early teens, drawn in by the energy of hosting, the excitement of foreign visitors, and the simple pleasure of making people feel welcome. That instinct led them both, independently, to study hospitality and business in Europe, where a shared internship at the Clifton, a celebrated upscale hotel outside Charlottesville, brought them together for the first time. They've been building things side by side ever since.

Their training took them across some of the finest hospitality operations in the world. Ali spent time at a premier hotel on Martha's Vineyard, learning bar and restaurant operations while still a teenager, and later worked through hotel departments with Hilton and other luxury brands, gaining deep experience in weddings, catering, and food and beverage service. It was a French hospitality company that ultimately brought both men to Charlottesville, a city neither had heard of before, but one that

immediately felt like home. The wineries, the breweries, the tight-knit community, it was the kind of place that matched their vision for what they wanted to build.

They launched **Otto** as a fast-casual Turkish-Mediterranean concept, something Charlottesville had never seen before, and the city embraced it immediately. They added an orange food truck, began catering for UVA, local corporations, and private events, and leveraged their combined experience of hundreds of weddings to offer fully staffed, full-service catering from passed hors d'oeuvres to the



bar and last dance. For couples, they offer something rare, a truly stress-free wedding experience, handled from A to Z.

Today, Otto operates out of a brick-and-mortar restaurant and kitchen in Charlottesville alongside the food truck, which makes regular appearances downtown, at UVA, and at King Family Vineyards and other wineries and breweries throughout the region. Their menu draws on locally sourced produce and ingredients imported directly from Turkey, a combination that gives the food an authenticity that keeps people coming back. Ali puts it simply: "Let's offer them food, drinks, hospitality, and friendship."

That philosophy shows up in the details. Regulars know Ali by name. He knows them. Even when he is dining elsewhere around town, his customers spot him and call out. It is the kind of community rapport that no marketing budget can manufacture.

As Otto grew, so did the demand. Customers were asking them to open new locations. The food truck, while successful, had limitations: a smaller footprint, limited equipment, and a menu that couldn't fully reflect their vision. Ali began attending Charlottesville Regional Chamber of Commerce meetings, networking, and learning the local business landscape. That path led him to CIC and to a conversation with a lending staff member, Carolina, that would change the trajectory of the business.

Carolina helped Ali and Haldun review their financials and refine their goal presentation. For entrepreneurs who had built their business on talent and drive but were navigating the formalities of business lending for the first time, having a knowledgeable, accessible point of contact made all the difference. After presenting their financials and laying out their vision, Ali and Haldun were approved for a **\$50,000 CIC microloan**. The capital allowed them to invest in a larger, better-equipped food truck, expand their menu, and accelerate the growth they had already been building steadily. "I was very grateful," Ali said. "We talked about our goals and our mission, and CIC believed in what we were building."





That vote of confidence mattered as much as the capital itself. With CIC's support, Otto had the foundation and the momentum to think bigger. The relationship didn't stop at the loan. CIC's ongoing connection to SBA resources helped Ali and Haldun stay close to the financing tools they would need as the business continued to scale. Now, with a second location in Richmond which opened in early July 2026, that groundwork is paying off. Otto is working through an SBA loan modification to fund the expansion, a process Ali describes as more complex than buying a house, but one they are navigating with the experience and relationships they've built along the way. The new space will carry the same fast-casual spirit as Charlottesville but with an expanded concept that includes a full bar program, making quality cocktails and authentic Turkish-Mediterranean food accessible to a neighborhood that Ali describes as full of apartment dwellers looking for a great meal without a fine dining price tag. "You can come in your pajamas or make it a date night," he said. "It doesn't matter. Just come."

The Richmond expansion has been a year in the making, built on careful market research, demo-

We talked about our goals and our mission, and CIC believed in what we were building.

Turkey to the kitchens of Martha's Vineyard, the Clifton, and now Charlottesville, every step prepared them for exactly this. And with the Richmond location now open, they are just getting started.

Visit Otto Turkish Street Food at their Charlottesville location, follow the orange food truck at events throughout the region, or find them online at otto-cville.com.



arrangements in place to ensure real investment in the location's success. "A good leader brings up other leaders," Ali said. "If you're trying to do everything yourself, you won't have a business or a social life."

That balance matters to them both. Ali and Haldun have traveled to more than 25 countries together, and they protect that part of their lives intentionally. Earlier this year, they flew to London and Liverpool to catch football matches, confident that their team and systems could hold things steady while they were away. For two people who sacrificed enormously in their first year of business, that kind of freedom is proof that they built something real.

What Ali and Haldun have created with Otto is more than a restaurant. It is a piece of their home country, shared openly with a community that has welcomed them. From their earliest days working the tourist beaches of



SugarBear

Emily Harpster | sugarbearcville.com

SugarBear Ice Cream is a small-batch, locally driven ice cream shop rooted in community and creativity. From their ice cream garden on High Street to wholesale partnerships with small businesses across the region, every scoop tells a story.



“YOU CAN CHANGE YOUR LIFE IN THE MIDDLE.” EMILY HARPSTER SAYS
it like she’s reminding herself as much as anyone else.

A UVA graduate who spent 14 years in San Francisco working for United Way, Emily moved back to Charlottesville in 2017 with her two young boys and a quiet, persistent thought she’d been carrying for years. She had always wanted to own her own business. When her youngest went back to school after COVID, she decided the moment had finally arrived. Ice cream felt like the obvious choice, even if it wasn’t the most obvious business start. She loved food, loved the craft, and loved what ice cream does to people. Beyond the joy of it, she saw something practical. It’s a remarkably easy medium for telling a story, through local flavors, seasonal ingredients, and clever names that celebrate a place and a moment in time.



**It took a village.
We had so many
people doing so
many things.**

She started small and intentionally, setting up in a shared kitchen in the basement of Marie Bette on Rose Hill, their first building, and quietly building a wholesale client list that would grow to include Feast, Batesville Market, Greenwood Grocery, Guahiros, Black Cow, and Food of All Nations. The design was deliberate from the start. A small business built on relationships with other small businesses, buying from them and selling to them in turn. She would have been content with that, she says. And then life happened.

In December 2023, Emily’s partner passed away unexpectedly. He had been a restaurant guy whose way of building things had shaped how she thought about her own business, and they

had been in the middle of a conversation about how to grow **SugarBear** when he died. She never found out exactly what he had in mind, but she had a pretty good guess. She believed he had been thinking about the old Double Horseshoe Saloon on High Street. Grief, she says, makes you do funny things.

She signed a lease in January 2024. Construction began in February. They opened in May.

The building had to be fully gutted, with new wiring, new plumbing, and a commercial kitchen built from scratch inside of what had been a dive bar. Getting it done in three months was, by her own account, a miracle, but she didn’t do it alone. Contractors, an architect, and friends from the community showed up to help with everything from demolition to troubleshooting the receipt printer. The community that had rallied around her after her partner’s death channeled its energy into getting the shop open. “It took a village,” she says. “We had so many people doing so many things.”

What they built together is SugarBear Ice Cream, anchored by what Emily calls the ice cream garden, an outdoor seating area on High Street that has become one of the warmest gathering spots in the city. On a busy summer night, she says, it still feels a little wild to look out at a full garden and think about what the space used to be. Broken glass, mold, and a bar that time had forgotten. She thinks about *The Velveteen Rabbit* a lot. “Love brings it to life. It’s addictive.”

The menu has changed every single week since opening day, reaching 143 flavors by this past winter, driven by seasonal produce, chance encounters with local makers, and a creative restlessness that



Emily shows no signs of outgrowing. Some flavors carry stories of their own. Wild Woman Whiskey, one of the shop's enduring best sellers, has a backstory Emily keeps close to the vest, sharing just enough to make customers smile and wonder. Not everything needs to be fully explained to land.

That same spirit extends to the relationships behind the brand. Earl, of Bowerbird Bakeshop and a fellow CIC graduate, was one of Emily's first customers and eventually her first full-time production hire, a connection that worked out well for both of them at exactly the right time. He has since built a dedicated baking space behind his house and continues supplying SugarBear with the cookies and cakes that help the shop scale.

John and Alicia of *Do Me a Flavor*, also CIC grads, handle social media, and their clean, compelling content has become one of the most visible creative engines behind the brand. These aren't vendor relationships. They're part of the village.

Emily found CIC online in 2021, when SugarBear was still just an idea she was trying to think all the way through. The **16-week Entrepreneur Workshop** gave her the structure to do that, and the network that came with it turned out to be just as valuable. Kate Zuckerman, her **CIC mentor** and a **CV SBDC advisor**, became a long-term thought partner who got Emily a warm introduction to Feast, one of her first wholesale accounts, and later connected her to a freezer truck contact that solved a logistics problem she hadn't yet anticipated. Her Workgroup Leader, Peg, provided the kind of steady, honest feedback that helps an entrepreneur stop spinning in her own head and start moving forward.

That foundation is now funding what comes next. A **CIC loan** directly supported the buildout of SugarBear's second location on Ivy Road, which opened in June 2026. "It helped me put the sign on the wall," Emily says. "Literally, nuts and bolts." With a dedicated front-of-house manager running the day-to-day while Emily moves between locations, production stays centralized at High Street. The ripple effect, she says, goes further than any spreadsheet can capture. More production means more purchases from local suppliers, more jobs, and a neighborhood gathering spot where people have somewhere to land. "I actually think that's really important," she says, "as far as providing the fabric of community."

She learned ice cream obsessively and hands-on, including a 120-year-old Penn State short course that taught her the chemistry of dairy and made her take a Scantron exam at the end. She figures the rest out week by week, standing in front of a whiteboard on Friday afternoons. For anyone who has ever talked themselves out of trying something because they didn't have the right background or credentials, her story is a useful reminder that credentials aren't always the point. The willingness to show up, figure it out, and keep going is.

And somewhere in Charlottesville, there's a garden full of people eating ice cream who are glad she did.

Find SugarBear Ice Cream on High Street and Ivy Road in Charlottesville and follow along on Instagram for weekly flavors and seasonal specials.

**It helped me put
the sign on the
wall, literally nuts
and bolts.**



Darin's Event Catering

Darin Morgan | darinsevents.com

Darin's Event Catering is a full-service catering and mobile food business based in Culpeper, VA, offering chef-crafted dishes and personalized menus for weddings, corporate events, and private gatherings.

Tell us about yourself and your business.

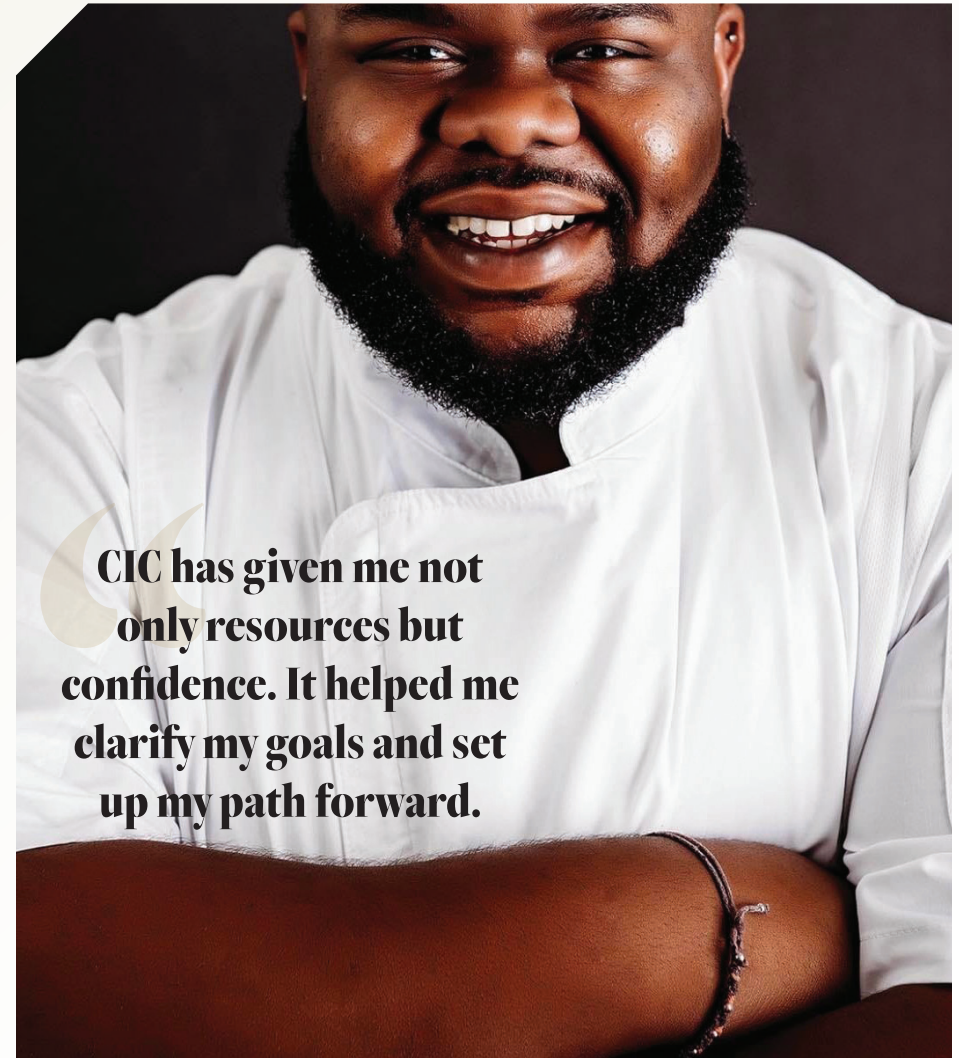
My name is **Darin Morgan**, and I'm the owner of **Darin's Event Catering, DBA Tha Muncheez**. I joined **CIC's Fall 2025 Entrepreneur Workshop**, and I can honestly say it has been a major turning point in both my business and my personal growth as an entrepreneur.

How did CIC change the way you approach your business?

Before joining CIC, I was running my business off pure passion and talent, but I didn't always have the structure or business knowledge to match my vision. Through this program, everything changed. I learned the deeper aspects of what it takes to run a successful business, from financial planning and marketing to understanding my customers and the importance of systems and strategy. The lessons, discussions, and community support opened my eyes to what's possible when you combine hard work with the right foundation.

What has been the most meaningful part of the experience?

CIC has given me not only resources but confidence. It helped me clarify my goals and set up my path forward, which includes expanding my catering operations, upgrading my trailer, and continuing to serve high-quality, chef-crafted food throughout the community. I'm proud to be part of a network that truly invests in local entrepreneurs and helps turn dreams into real, sustainable businesses.



CIC has given me not only resources but confidence. It helped me clarify my goals and set up my path forward.





Rita's Bright Beginnings

Karita Cunningham | ritasbrightbeginnings.com

Rita's Bright Beginnings is a faith-rooted childcare center in Charlottesville, VA, dedicated to creating a nurturing, home-like environment where children grow and thrive. Founded in 2014, what began as a home-based operation has grown into a 5,000-square-foot center serving up to 100 children with a 3,000-square-foot outdoor play area.



Tell us about yourself and your business.

I'm Karita with **Rita's Bright Beginnings**. Before working with CIC, I was passionate about growing my childcare business, but often felt stuck when it came to accessing capital and building a sustainable plan for expansion. I had big dreams but struggled to find the right financial resources and guidance to make them real.

How did you find CIC, and what changed when you did?

A trusted colleague referred me to CIC, and that connection changed everything. CIC believed in me when traditional lenders didn't. Through their programs and support, I was able to move from operating a small childcare center to leasing and renovating a standalone building, something I once thought was out of reach. I now have a clear five-year growth plan and the financial foundation to scale my business and impact even more families in my community.

What does being part of the CIC community mean to you?

Being part of the CIC community means I'm not alone. I have a network that believes in small business owners like me, celebrates our milestones, and provides practical support to keep moving forward. Personally, it's empowering to know there's an organization committed to seeing me succeed. Professionally, it's opened doors I didn't think I could walk through on my own.



Financials

Statement of Financial Position

	2025	2024
Cash and cash equivalents	\$1,460,968	\$807,752
Outstanding Loans (Net of 15% allowance for loan loss reserve)	\$1,980,946	\$1,379,774
Accounts and grants receivable	\$319,066	\$463,707
Property and Equipment	\$77,244	\$136,799
Prepaid Expenses	\$3,352	\$15,804
Other Assets	\$2,058	\$2,058
Total Assets	\$3,843,634	\$2,805,894
Current Liabilities	\$68,589	\$102,443
Operating Lease Liability	\$0	\$56,408
Loan(s) Payable	\$984,498	\$396,578
Total Liabilities	\$1,053,087	\$555,429
Net Assets with donor restrictions	\$2,066,435	\$1,793,494
Net Assets without donor restrictions	\$724,312	\$456,971
Total liabilities and Net Assets	\$3,843,834	\$2,805,894

Statement of Activities

	2025	2024
Revenue		
Public Support	\$983,633	\$748,989
Government Support	\$1,128,777	\$1,184,748
Earned and Program Revenue	\$372,638	\$266,361
New Loan Funds	\$583,036	\$219,000
Interest Earnings	\$26,997	\$20,245
Total Revenue	\$3,095,081	\$2,439,343
Expenses		
CIC Programs	\$886,451	\$1,007,883
Financing & Loan Programs	\$772,260	\$506,398
Grants to Businesses	\$151,939	\$215,244
Loan Loss Provision	\$195,809	\$79,212
CVSBDC Programs	\$582,533	\$573,817
Management and General	\$185,363	\$235,629
Fundraising	\$128,192	\$92,063
Total Expenses	\$2,554,799	\$2,415,790
Change in Net Assets	\$540,282	\$23,553

CIC Donors *Empowering small business for big change*

Premier Donors \$10,000 and above

Albemarle County	Culpeper County	Orange County	U.S. Department of Agriculture
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COMMUNITY INVESTMENT COLLABORATIVE

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***Support us and
empower local
entrepreneurs***

