

To Our Community Partners,

2020 was a whirlwind year for everyone, Central Virginia small businesses included. While the year unfortunately introduced a great deal of turmoil, inconvenience, and loss for some; for others, it also yielded opportunity, expansion, and growth. Businesses were able to reinvent themselves, pivot into new markets, and serve greater portions of our local community simply by tapping into their creativity, doubling down on their resilience, and pushing forward with a renewed sense of determination.



CIC was one of the fortunate organizations that was able to gain some stride in the midst of the chaos. Our success over the years put us in position to appropriately respond to the pandemic. After taking over as host of the Central Virginia Small Business Development Center (CVSBDC) at the beginning of 2020, in February 2021, we proudly obtained our certification as a Community Development Financial Institution (CDFI), further cementing our commitment to bring more resources to the region to assist small businesses. CIC's certification will allow us to seek larger government and private funding opportunities. More specifically, it grants us potential access to additional capital to serve a target market that includes businesses owned by individuals from low-income households, and businesses owned by African Americans; populations that have historically had trouble accessing business credit from traditional sources.

Overall, hosting the CVSBDC and obtaining CDFI certification has proved favorable for regional entrepreneurship. The CVSBDC has been pivotal in supporting businesses desperate to adapt to the requirements of an ongoing pandemic, and assisting them in taking advantage of relief programs. Likewise, CIC made over \$600k in recovery loans available, and partnered with 11 area local governments to administer over 800 grants, totaling nearly \$12 million, to small businesses impacted by COVID-19.

As we continue to move forward, undeniable recovery is our focus. We are eagerly looking to provide more support, more guidance, and more resources to area businesses, all while maintaining an unwavering determination to continue helping those who are often left behind.

We're committed to empowering small businesses for big change. With your continued support, we will.

Giving you our best,

Your CIC Team

- Stephen, Shannon, Teira, Carolina, Anna, Juana, Rebecca, Greg, and Donna



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L & T

Commercial Cleaning Services Corps

Christopher Harris

 lcommclean.com



Creating a work environment where employees stay on because they are recognized for work well done, paid a living wage, and valued as people, is at the center of each business decision Christopher Harris makes. “Now is the time, to take the time, to show people the value they bring to our company, and to show our clients the value of what we do. It matters more now, and my employees take that to heart.”

Christopher managed, and later bought L&T Commercial Cleaning Services Corps in 2016. He changed company culture and enhanced employee relations, then expanded company offerings to include commercial cleaning, carpets, flooring, buffing, waxing, scrubbing, and fogging. His efforts generated consistent clients and profits. Business was booming, and Christopher was excelling as the leader of a dynamic team of devoted professionals. Like so many businesses, COVID-19 brought all of his strides and progress to a screeching halt.

The pandemic yielded a shortage in access to temporary and part-time support labor. Regular clients struggled to remain open. With locations closed and no support staff, the usual summer contracts were nonexistent. Despite the obstacles and change in revenue throughout these trying times, Christopher was able to maintain crucial client relationships as well as all 17 of his employees. He gained access to necessary capital through CIC.



As a graduate of the CIC Entrepreneur Workshop, Christopher was eligible to participate in our loan program, which allows businesses to expand using the backing and support of our network. He wanted to take on a large contract that required the purchase of new equipment and most importantly, he needed to be able to pay his employees for their work. CIC provided an initial loan, and then two additional ones that permitted him to accomplish this goal.

The hardest of times appear to be over and Christopher is looking towards business as usual. He proudly proclaims, “We are doing well and growing. . . We are ready to come back to our clients when they’re ready. We are consistent, always the same in customer service and quality. Our clients and our potential clients always say it’s that aspect that sets us apart.”

When asked about his experience and the importance of the Entrepreneur Workshop, Christopher encourages entrepreneurs to “Go big, and don’t look back! Take your dream and amplify it. With CIC here to back me, and support me, I was able to take the chance, and get the equipment and employees to do the bigger job. I needed that opportunity to move my business forward.”

Christopher lives in Charlottesville with his family. He is active in his church, children’s schools, and mentors youth through community programs. Christopher strives to be a tangible pillar of support for the community he loves and proudly serves. ♦

Bespoke SALON

William Everett & Yary Perez



bespokesaloncharlottesville.com



Launching a business under “normal” circumstances is no easy feat. Couple that with an unrelenting global pandemic and you’re in for a unique experience that only the determined will survive. Meet William and Yary. As dedicated service professionals, they worked together for years, honing their craft, and learning what it takes to create a salon that keeps client experience at the forefront of the business. “We put emphasis on creating their specific hair ‘journey’, by formulating what is most important for them, and incorporating things like lifestyle, time, budget, and style,” William describes, “Yary and I always knew we wanted to open our own salons one day. Because we are a great team, we chose to make this a singular vision.”

The pandemic forged them full speed ahead into their initial business launch. It was actually their driving factor and motivational force. Such a strong inspiration still didn’t come without obstacles. William and Yary had to pivot their original plans to accommodate ever-evolving health and safety measures – sanitizing, masks, and a change in services Bespoke Salon would offer. The importance of the client experience was even more of a priority than before. They wanted to serve, but they wanted clients to trust them. “Knowing that there was a need for people to feel safe and still have a great experience in the salon motivated us to continue forward. We were fortunate to find a space in that time as well and we couldn’t say no,” William remembers. When they opened for business, the client’s new salon journey began.

“We offer and require masks. We sanitize all surfaces thoroughly. All surfaces within the facility we are located in (Sola Salon Studios, 5th Street Station) were sanitized with a chemical that is an antibacterial, microbial, fungal, virucidal, and lasts for 9 months after application. The building also has a plasma filtration air system to kill any floating

particles. In our personal spaces, there are HEPA air purifiers that run throughout the salon day. We ask our guests to fill out a pre-appointment form and wait in their car until their appointment time. We also offer ‘COVID Appointments’ where guests who want to be more cautious can rent the salon out for themselves for a small add-on fee,” William details. As new business owners, they were committed to taking all of the necessary precautions to better guarantee a successful venture.

It’s been less than a year and William and Yary are proud of the fact that their salon is always developing. They are always trying new ways to become more efficient in what they do as a business, as well as push their processes to be more cutting-edge and progressive. Their story is an amazing display of what you can accomplish when you’re connected to the right people and willing to give the business your all.

Without the initial backing and help of a CIC loan to cover the costs of initial startup, build out, and inventory purchases, they don’t believe their September 2020 launch would have been possible. William reflects on the last year, their progress, and the impact of their CIC experience often. He says, “This community helped motivate us and guide us through our journey as entrepreneurs. Once you complete the Workshop you will have access to the resources you’ll need to help you thrive as a business owner.” We’re excited to see what the future holds for William, Yary, and Bespoke Salon. ♦



GRYPHON GYMNASTICS

Abby Reid

 gryphongymnastics.com

Handstand. Cartwheel. Round-Off. Forward Roll. To the average person, these words have no true meaning or significance. To Abby Reid, they are passion exemplified, common gymnastics moves that she has trained for and executed as a former competitive gymnast. For 16 years, Abby has been coaching all levels of gymnastics. She has enjoyed a successful competitive coaching career, so it's no surprise that she wanted to channel that talent, commitment, professionalism, and expertise into a new business, Gryphon Gymnastics. Abby's mission? To create an environment where successful athletes are built from the inside out. She had almost everything she needed to get this vision off of paper and into the local community.

The missing link was provided by CIC. Abby obtained a loan to secure the appropriate equipment, renovate the facility, and complete all of the necessary adjustments needed to create a home for Gryphon Gymnastics. Then came the pandemic. Abby's lease began April 1, 2020, right when shut downs were on an uptick across the nation out of an abundance of precaution. She could have folded under the pressure or postponed execution until things were more stable and predictable.

But when would that be? How long would it take to "return to normal"? "Not only were we unable to open on time, but the gymnastics equipment manufacturing companies shut down through late July. We didn't even receive our equipment

until early August," says Abby. Resilience kicked in and she devised a plan to keep trudging forward.

"We started offering private lessons the last week of August and opened classes to the public the last week of October. We had to limit class size to about 75% of normal capacity at that time. When we were first able to open, there were still restrictions on how many people were allowed indoors. So, the first thing we offered was private at home lessons. We filled a van with mats and equipment, hauled it to people's backyards, and taught gymnastics outside. We also did private lessons in the gym for four or fewer students," Abby continues.

A year later, in March 2021, her Spring session started at full capacity for the first time since launch, with customer service and safety being their top priority. Students of all ages build confidence, foster independence, facilitate self-advocacy, and are welcomed to a nurturing environment where they can express their love of fitness through gymnastics and dance classes. Despite the success of the full opening, pivoting timelines and equipment remained a huge challenge. Abby's specialty-trained staff also had to adjust their teaching styles since gymnastics requires close contact spotting. Goodbye original theory and traditional lesson plans. Hello to a more hands-off approach. Every single facet of the business had to be reevaluated, but, in the end, it paid off. All of the adjustments were worth it.

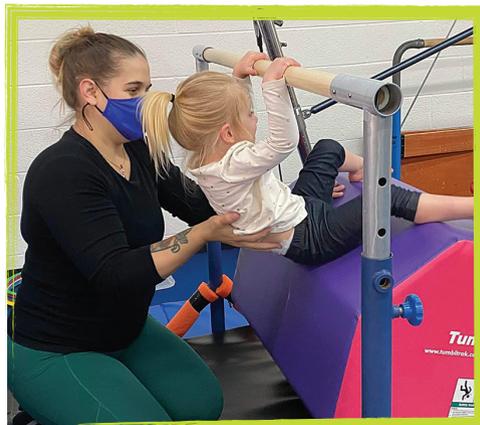
Moving forward, Abby is excited to be operating at full capacity and expand her offerings. "We





"We filled a van with mats and equipment, hauled it to people's backyards, and taught gymnastics outside."

offer gymnastics and dance classes for children aged 18-months to 13-years old," says Abby, "We will also do special events, private lessons, and birthday parties. We offer a special event usually once per month, and are excited to be offering summer classes and camps." Gryphon Gymnastics proves, it pays to be flexible. ♦



BATESVILLE

Market



Kristen Ravourdin



batesvillemarket.com

The Batesville Market has been in operation since the 1880's. When Kristen Ravourdin and her family purchased it in late 2019, she knew that an endeavor with historical significance of this magnitude was not something to be taken lightly. Kristen says, "This is what we do know: it's too important a piece of community history to just 'try it out'. We're committed to this business and to this community. While we love the tourists and travelers who come through, we wanted to create a place that fulfills the local need. We want to create a living room for the community, encouraging safe gathering and a family. "

The market used to be a popular weekend music venue. As the pandemic unfurled, it became crystal clear that expecting such activities to continue would be futile, at best. Kristen knew a pivot was necessary, but needed a boost to bring it to fruition. She eagerly applied for a CIC Business Recovery Fund loan, as well as, an Albemarle County 'Safe Spaces' grant to support the desired shift in the company's focus.

After receiving loan approval, they installed a tap system, boosted inventory of essential products, and installed a large tent to support local safe gatherings. Later, as people felt more comfortable going back into conventional grocery stores for essentials, Kristen pivoted to support more local producers and artisans, including a host of other CIC alumni products.

The Market is now open seven days a week and hosts local music and happy hour specials. As a longtime volunteer, mentor, workgroup leader, and Entrepreneur Workshop alumni, Kristen credits her success to CIC. "Without CIC here to help me, there is no way we would have been successful this year. Having CIC facilitate and help us through the process, grants and loans became more accessible and allowed us to achieve success. I use Quickbooks, social media, email, and have a lot of resources," Kristen says, "but I want people who don't have those skills, financial understanding, and resources to know that CIC is here for you. If you don't know where to start, don't have support, or need someone

"I want people who don't have those skills, financial understanding, and resources to know that CIC is here for you."



to talk to who understands your challenges and can provide support and technical counseling, CIC can help. Community connection is key. ”

As an entrepreneur, each decision you make affects your family and the entire community. We celebrate Kristen’s creativity, perseverance, and commitment to remain relevant and keep up with the changing landscape of her industry to best serve her customers. Next time you’re watching Prairie Home Companion, note that “Old Charlie’s Place on Plank Road” is the Batesville Market! ♦

“We want to create a living room for the community, encouraging safe gathering and a family.”

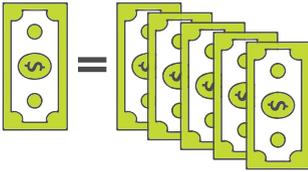


NUMBERS IN REVIEW



96 new
businesses
have opened

\$1 invested in CIC
= **\$5.65** in wage
creation



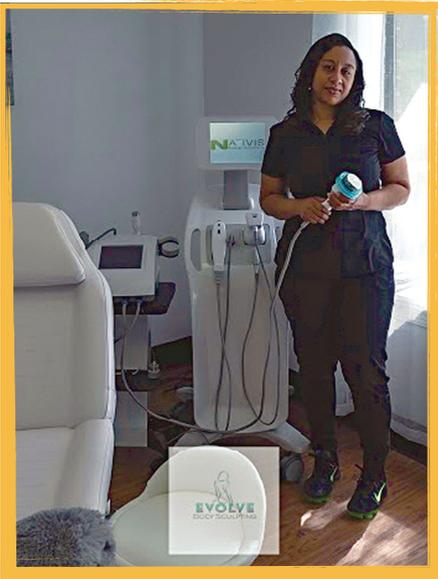
169 existing
businesses
have expanded

a total of
\$15.9 million
in wages from
new jobs created



Partnered with
11 municipalities
which resulted in
\$12 million
in grants and loans
to **small businesses**
in our region





EVOLVE BODY SCULPTING

Erica Thompson

 evolvebodysculpt.com

When you hear the phrase “it’s a family affair” in reference to small business, the Thompson family is among those who come to mind in Charlottesville. When Erica was ready to capitalize on her entrepreneurial spirit and launch her business, her mother, Brenda Pendleton, a Spring 2016 Entrepreneur Workshop graduate, recommended CIC as her first stop! “She could have just taken the sculpting training course and bought the machine, but I wanted her to get the business up and running the right way, through CIC,” Brenda explains.

Erica’s vision for her business, Evolve Body Sculpting, was born as a result of her personal experience with therapy. She spent a lot of time researching and contacting companies across the country, to learn more about the necessary machines and preferred industry practices. As a result of her mother’s recommendation, she also completed the Entrepreneur Workshop to establish her understanding of essential business fundamentals and hopefully connect to resources and capital. “I’m ambitious and I want to be successful! I saw the huge challenges COVID created in other businesses and wanted to be prepared,” Erica states.

The CIC Entrepreneur Workshop taught Erica to exercise due diligence in pricing and customer discovery. “I now know how to plan my finances and documentation to be able to handle issues, and how to be prepared in the face of big change

and challenge,” she recalls. When asked about aspiring business owners and important things to remember, she easily replies, “Be prepared to work hard. . . You will be put to the test as an entrepreneur, so be prepared to find capital and get your documents in order. Be ready with some money to invest because a lot of costs come up. Invest in your business. Invest in yourself.”

Erica will be opening her space for body sculpting and other therapies soon. She is also building her brand materials and preparing for her website launch. She is excited about what’s ahead and credits her mother and the CIC family as a pillar in her business foundation. She is utilizing all she’s learned to continue to make connections, raise capital, and cement her business plan and strategy. Erica’s equipment vendor has been so impressed by her dedication and business knowledge, they encourage her to refer others who are interested in purchasing machines their way and now encourage customers from different regions to tap into their local SCORE office and SBDC Chapters to enhance their business knowledge and skills. ♦

*“Invest in your business.
Invest in yourself.”*

PEARL ISLAND

Café & Catering



Sober & Zakiah Pierre

 pearlislandcatering.com

Founded in late 2013, Pearl Island Café and Catering provides food for every diet, showcasing the beauty and variety Caribbean cuisine offers. As Haiti natives, the founders, the Pierre family, originally based the menu on Haitian dishes. “The Caribbean is rich and vibrant. We want to tell that story through food and facts, making the cuisine more approachable, and to showcase the diversity of the Caribbean. We want to package those flavors, but also bring attention to the cultures of the Caribbean and provide additional context about the way of life and economic challenges of the region,” says Sober Pierre. As the team expanded, so did the menu, incorporating other parts of the Caribbean, such as Puerto Rico, hometown of the chef, Javier Figueroa-Ray.

Sober and his wife Zakiah, a CIC graduate, started catering with chef Javier out of the Bread and Roses Kitchen at Trinity Episcopal Church. They continued their efforts as regular vendors at the Farmers’ Market, growing a loyal following,

while also experimenting with new dishes based upon their customers’ suggestions or dietary needs. By 2015, Sober and Zakiah were ready to scale up; they talked to the Charlottesville Chamber of Commerce and connected with the Jefferson School City Center to become a vendor in their café. Customers who originally found them at the Farmers’ Market transitioned to supporting them at the Jefferson School City Center. In 2019, they took over services for the entire café space.

For Pearl Island, it was a great opportunity to expand, but between December 2019 and March 2020, it was a day-to-day struggle to maintain the pivot and keep up with the “growing pains”. The café immediately had to rescale, then close completely, and lay off staff for two weeks. “Family business” took on even greater meaning when Zakiah and Sober were joined by Grandma Pierre to maintain the demand of takeout orders. They made decisions on the run, buying masks, putting up shields, and

“COVID had a big impact on how we do business...but that provided opportunities for growth.”

about the relationship between food and wellness. Customers know Pearl Island respects their choices, and takes their dietary restrictions and allergies very seriously, dating back to their interactions at the Farmers Market. Enhancing the menu also yields a more health conscious customer base and increases their capacity to serve a broader audience.

As pandemic restrictions shift, Pearl Island continues to have an uptick in sales in the café, and catering is starting to increase, as well. The Pierre's are sustaining the business with additional service options – online ordering, curbside pickup, and delivery. As they look back, they see that the café has grown to be self-sufficient. While it is practically running by itself, they are still hoping to see catering pick up to pre-pandemic levels. They want to offer pre-packaged meals for sale, as an additional revenue stream. They have received the authorization, but without additional staff, they can't maintain all existing aspects of the business and successfully expand into new territory just yet. "COVID had a big impact on how we do business. It forced pivoting, but that provided opportunities for growth, like our new website and online ordering platform, and greater support from our amazing community," Sober updates, "In the beginning, we felt very hopeless, but we live in a town where people support each other. When we looked for help, people wanted to help and to give, to connect us to resources and make sure we could be successful. We really appreciate CIC and the Collaborative. Working with the team, building relationships, and preparing for the future allows us to help so many people in the community." ♦



sanitizing, all in an effort to try and evolve with the needs of the business.

Sober and Zakiah credit the City of Charlottesville, the Economic Development Authority, and CIC with their ability to survive and maintain the business throughout the pandemic. The Jefferson School City Center also remained supportive, which positioned them to rehire staff within a few weeks of initial closure.

While the restaurant scene continued to adjust to pandemic regulations, Pearl Island participated in Frontline Foods, and was highlighted in the Black-Owned Restaurants list by the Charlottesville 29 Community page. Community engagement increased, business skyrocketed and sales were on a consistent rise due to the additional attention they received, particularly as a black-owned business. Despite the welcomed support and recognition, Sober and Zakiah felt the emotional strain of all of the changes hit harder mid-pandemic, during summer protests that ramped up the visibility of systemic racism and the inequities black Americans regularly experience within our society. It was a tense time to be a business owner, but a rewarding one just the same.

Continuing to evolve and expand their offerings, Pearl Island received a grant to do nutritional testing from Sentara. This partnership could furnish new, healthier menu choices for their customers, adding veggie, Vegan, and gluten-free options, while also increasing awareness

