



GROCERY BUSINESS TRANSITION PLANNING

A GUIDE FOR COMMUNITY LEADERS

K-STATE
Research and Extension
Rural Grocery Initiative

Dear community leaders,

The Rural Grocery Initiative is committed to supporting rural grocery stores, which are critical for maintaining vibrant towns in Kansas and across the country. Rural grocery stores generate economic benefits, support social connection by serving as a gathering space, and provide the best source of healthy, affordable food for miles.

Unfortunately, over a 10-year period between 2008 and 2018, more than 50 rural grocery stores in Kansas closed and did not reopen. This trend is not likely to end soon. In a recent survey of rural Kansas grocers, nearly 50% of respondents indicated that they intend to retire in the next five years. This leaves rural communities with many questions, and the Rural Grocery Initiative is here to help communities and grocers consider their options and plan for the future.

Earlier this year, the Rural Grocery Initiative hosted an eight-part webinar series, *Keeping Groceries Alive*, which focused on grocery business transition planning. This is a crucial topic, because without such plans, grocery stores are more likely to close without a successor to keep the business operating. Transition plans mitigate this risk for the community and give grocers greater financial security. Webinar topics included business transition planning, ownership models for rural grocery stores, funding a business transition, recruiting a store manager, and more.

Over the past 15 years, the Rural Grocery Initiative has learned that rural community leaders are essential partners in retaining local businesses and all the benefits they provide. Therefore, we developed this resource so that community leaders are more prepared to assist with business transition planning, whenever the time comes.

We invite you to review this guide and watch the webinar recordings, which are publicly available on our website at www.ruralgrocery.org. These resources will walk you through the basic steps toward a successful business transition. We hope you keep them in mind when you hear about a grocery store in your community that needs help.

The Rural Grocery Initiative is also available to guide you through this process. Please reach out to our office if you have any additional questions. We look forward to working with you.

Sincerely,

Rural Grocery Initiative
K-State Research and Extension
Kansas State University

WEBINAR SERIES

Keeping Groceries Alive: Successful Ownership Transitions for Rural Grocery Stores

Recordings available at www.ruralgrocery.org

Grocery stores are critical businesses in rural communities: they serve as essential sources of healthy food, drive local economies, and provide space for community members to gather and connect. So, when a grocery store closes, the community loses out. In order to maintain vibrant rural grocery stores over the long-term, grocers and communities must plan ahead.

This eight-part webinar series presents the steps for completing a successful grocery business transition. In many cases, some form of community or shared ownership model provides a viable opportunity for maintaining a vibrant rural grocery store. Each webinar explores a different topic pertinent to successful business transitions.

Between January and March of 2021, more than 175 individuals from 35 states participated in the *Keeping Groceries Alive* webinar series. They included grocers and prospective owners, but **the majority of attendees were community leaders and economic developers.**

Webinar Series Topics

1. Grocery Business Transition Planning: An Overview
2. Understanding Grocery Ownership Models
3. Preparing for Business Transition
4. Assessing Markets & Community Needs
5. Planning Your Business
6. Funding the Transition
7. Recruiting Store Managers
8. Mastering Grocery Store Nuts & Bolts

Feedback for Keeping Groceries Alive

"The topics were covered in a very informative manner and I feel well-educated to assist grocers in my region."

"I have very much enjoyed [the webinar series]. I've gained so much knowledge about the municipal-owned grocery that I've also started researching it on my own. Without your webinar I hadn't planned on doing that."

"GREAT INFORMATION!! You can't find this info anywhere so appreciate this group having it all organized! It was excellent info that's so hard to find guidance on!"

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Benefits of Hometown Grocery Stores

Hometown grocery stores serve as anchor businesses for local communities. They provide community members with access to healthy food, support local economies, and weave together the fabric of a community — serving as a place to meet, shop, and make social connections.

Healthy Food Access

Grocery stores are the best local sources of healthy foods. Locally-owned stores stock healthy foods at lower prices than convenience stores.¹ Independently-owned grocery stores often carry locally-sourced healthy food and may coordinate with local farmers' markets by providing space for them to operate.²



Economic Benefits

Independently-owned retailers return more than three times as much money per dollar of sales to the community than discount chain competitors.³ Locally-owned stores impact the local economy through increased employment, generation of tax revenue, utilization of federal food assistance benefits, and by returning profits to the community.



Contribute
\$644,000 to the
local economy⁴



Create 17 local
community jobs,
on average^{4,5}



Generate
\$135 million in state
and local tax dollars
across Kansas⁶



Capture
SNAP and WIC
stimulus benefits⁷



Community Life

Locally-owned grocery stores support the community by providing a place for people to gather. Many stores have a deli or café. The Mildred Store in Allen County, Kansas hosts a monthly music night that brings people together for food and jam sessions. As active community partners, store owners support local teams and projects through bulk ordering, allowing fundraisers on store property, and hiring locally.

References

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Top photo: Produce at a Kansas grocery store, K-State Division of Communications and Marketing, 2019.

Bottom photo: Owners of the Mildred Store in Moran, KS, Rural Grocery Initiative, 2018.

Grocery Business Transition Planning 101

A transition plan guides the process of transferring business ownership from one entity to the next. It contains two key elements: a business plan and a financial plan. Together, they clarify goals and outline a strategy for carrying out a successful transition, taking into account both the business owner's legacy and long-term financial needs.

Why create a business transition plan?

Transition plans remove the mystery of what happens to the business once the owner moves on or retires. All too often, without such plans, businesses abruptly close with no successor. This is especially concerning in the grocery industry, where grocery store closures result in limited access to food and fewer economic opportunities. Having a plan, however, mitigates this risk and facilitates a seamless transition from one owner to the next.

Business transitions are inevitable, and it is never too early to begin planning them. In fact, the Small Business Development Center recommends creating a plan at least three years in advance of retirement. Furthermore, transferring ownership can take up to a year or more to complete. By starting now, business owners have a chance to maximize value in their business before exiting.

How can community leaders support grocery business transitions?

Often, business transitions require numerous partners, which may include community leaders who have a stake in maintaining access to affordable, healthy food for residents. Economic developers, county commissioners, and city commissioners often have resources and other connections that can assist grocers through this process. They may act as advisors, help identify a successor or general manager, conduct research and market studies, or gather input from community residents about their vision for the local grocery store. Sometimes, municipalities play a much greater role if the grocery store transitions to a community-supported ownership model.

Community leaders can take proactive steps toward maintaining a grocery store in town by incorporating food access in strategic planning and visioning processes. By building a relationship with the local grocery store owner, community leaders can also signal their willingness to help with this effort when the time comes.

Components of a Transition Plan

Ownership

Who currently owns the business?

What does future ownership look like?

What legal entities are involved? (e.g. LLC, corporation, etc.)

Timing

When will the business transition occur?

What are the critical dates?

Deal Structure

What is the selling price of the business?

How will the business sale be taxed?

Preparation

Is the business sale enough to fulfill retirement needs? If not, how will you build value before exiting?

What additional funding sources are needed to carry out the transition?

What will be the governance or management structure after transition?

How will the culture of the business change after transferring ownership?

To learn more, watch Webinar #1, Grocery Business Transition Planning: An Overview, and Webinar #3, Preparing for Business Transition at www.ruralgrocery.org.

Rural Grocery Ownership Models

Traditional successions involve selling the business to another independent operator. But, in many cases, this opportunity does not materialize for rural grocery stores. This doesn't necessarily mean a grocery store won't work in the community, but that a different ownership model may be more appropriate. Many creative-minded residents have identified innovative solutions to ensure their local grocery store continues operating and thriving well into the future. The examples shared below exist in rural Kansas communities.

■ Independent Operator

This is still the most common grocery ownership model in rural Kansas. In this model, an independent businessperson owns the business, building, and assets. This means the owner has control over all operations and management decisions, as there are no other entities involved. It also means the owner carries all the risk of the business.

Key Players: Independent business owner

Benefits:

- Uncomplicated
- Direct personal vested interest
- Flexible and adaptable
- Greatest control over business decisions and operations



Hired Man's Grocery & Grill
Conway Springs, KS

■ Cooperative

With this model, community members purchase a membership, or share, of the store. In return, they may receive benefits, such as dividends or discounts. Members can vote, and board leaders are democratically elected. This for-profit model is deeply entrenched in rural America, with its history of agricultural co-ops, rural electric co-ops, and more.

Key Players: Community members

Benefits:

- Community-owned and controlled
- Commitment to education
- Tied into a national support network
- Memberships provide a way to raise capital



Marmaton Market
Moran, KS

■ Non-profit

This model tends to exist in areas with low access to healthy food, where providing groceries may be considered a charitable mission. Non-profit grocery stores are driven by service to the community, which allows them to focus on covering costs, rather than making a profit.

Key Players: Community and board members

Benefits:

- Mission-driven
- Organizational involvement
- Potential for volunteer operational support
- Potential for charitable contributions to subsidize operations



Morland Mercantile
Morland, KS

■ Municipally-owned

With this model, the grocery store is owned and operated by either a city or county government. Because public funds are often used to support the store, there is a strong emphasis on gathering community feedback from residents, in the form of a vote or survey, to determine if the community supports the public body's involvement with the store.

Key Players: City and/or county commissioners

Benefits:

- Long-term buy-in from municipal leadership for the grocery store
- Employees likely to receive healthcare and retirement benefits
- Less pressure to make a profit



St. Paul Supermarket
St. Paul, KS

■ Public-private Partnership

This grocery model is one where different aspects of the store are owned by different entities. For example, a city could own the grocery store building, while an individual would still own and operate the business. Under this arrangement, the city would be responsible for maintaining the building, and the grocer would rent it. When the business owner wants to retire, there is often support from municipal leadership to find a new owner. The barriers to entry are also lower, since a successor would not need as much capital to purchase the building. Public entities can also access certain grants that are only available to non-profits.

Key Players:

- Public entity: local governing body, school district, non-profit, etc.
- Private entity: independent business owner

Benefits:

- More funding opportunities for both public and private entities
- Long-term buy-in from municipal leadership for the grocery store
- Less burdensome transition



Garden of Eden
Little River, KS

■ School-run

These stores are owned and operated by the school district and require approval by the school board. Entrepreneurship students can gain first-hand experience managing a business while providing an essential service. Due to its educational component, there is less pressure to make a profit.

Key Players: School district

Benefits:

- Less pressure to make a profit
- Supports educational mission
- Strengthens school's role in the community



Bluestem Mercantile
Leon, KS

To learn more, watch Webinar #2,
Understanding Grocery Ownership Models at www.ruralgrocery.org.

Tips for Community Engagement

A business transition is a prime opportunity to re-evaluate and re-envision a grocery store's role in the community. As major stakeholders, it is important to address the needs and wants of community members. What do they like about the grocery store currently, and what could be improved? Where do they shop now, and what would get them to shop locally more often? Incorporating this critical feedback into a business transition builds trust, fosters a sense of ownership, and supports the long-term sustainability of the grocery store.

Host community meetings

In-person public meetings allow leaders to present information, answer questions, and receive input quickly. When opening up the floor for a facilitated discussion about the vision and direction of the community's grocery store, such events can promote creativity and innovation. They give people the chance to express their views. As such, public meetings are a good way for leaders to gather rich, in-depth feedback from constituents.

Public meetings should be accessible and inclusive, held at times when most people are available and in locations that are familiar and convenient. Consider recording the meeting so that it can be viewed by constituents who couldn't attend.

Appoint a task force

City councils and county commissions can help advance a grocery business transition by delegating responsibilities to a small group of community stakeholders. This dedicated team explores grocery store solutions, conducts research, gathers additional feedback from stakeholders, and presents their findings to city leadership and the broader community.

Conduct surveys

Surveys are another convenient option for collecting and analyzing feedback from a broader population. These could be administered on paper (mailed in utility bill inserts or handed out at key community locations, such as the library or local cafe) or electronically (using free online platforms like SurveyMonkey and shared via community listservs or social media). Either way, consider your response rate goals. How many people need to respond? If you don't reach that goal, can you extend the deadline and promote the survey elsewhere?

Sample Grocery Store Community Survey

	Strongly disagree					Strongly agree				
I am willing to spend slightly more at a local grocery store to support local business.	1	2	3	4	5	1	2	3	4	5
I would support the city partnering with the local grocery store to keep it in town.	1	2	3	4	5	1	2	3	4	5
The specific location of a store is an important factor to me.	1	2	3	4	5	1	2	3	4	5

What is your primary grocery store? _____ (store name and city)

What would encourage you to shop at your local grocery store more often?

What distance are you willing to travel for groceries?

- Less than 5 miles
- 5 to 10 miles
- More than 10 miles
- Distance is not an issue for me

What is your household's weekly grocery budget?

- Under \$50 per week
- \$100 to \$200 per week
- More than \$200 per week

For more survey questions and considerations, contact the Rural Grocery Initiative.

Exit Planning Checklist

This Exit Planning Checklist was created by the Kansas Center for Business Transition to help guide small business owners through the process of planning an exit. To read the complete document, and to access even more excellent resources, visit the Kansas Center for Business Transition website at www.ksbiztransition.com.

1. Build Your Team

You should seek guidance from professionals with deep experience in transitioning businesses. At a minimum, you will need a financial planner, lawyer and Certified Public Accountant (CPA) on your team. Other professionals can also help with planning your transition, depending on which type of transition you choose. This could include a business broker or M&A (mergers and acquisitions) advisor, insurance agent or other specialist.

2. Set Your Personal Goals

After meeting with your financial planner, set your personal goals for saving toward retirement. Funding your retirement may depend on the receipt of funds when you transition your business. If so, get an estimated value for your business. This is one component of the next step in our checklist – benchmarking the current state of your business.

3. Benchmark the Current State of Your Business

Take stock in your business and personal situation and conduct a detailed analysis of your business operations. Take care to view your business with a critical eye, and be honest with yourself. Better yet, have someone familiar with world class businesses perform the analysis. This analysis will identify opportunities for improvement and could inform your business valuation.

4. Estimate the Value of Your Business

This may be something you do more than once. Business values can change over time, so you want to track progress as you implement changes. The valuation method you use will also change, as your need for accuracy depends on where you are in the exit planning process.

Some methods are straightforward and don't require extensive knowledge of valuation techniques. The results of these analyses are less accurate but are sufficient in the early days of planning your business transition.

5. Address the Gap

The “gap” is the difference between your current state and your personal goals. You may find that your business isn't worth enough to close the gap in funding your retirement. This could mean you need to increase the cash flow and reduce cash flow risks that could mean a lower value for your business. If you're like most small business owners, there may be a gap between what you need and what you should expect to receive for your business.

You may close the gap by sticking it out a few more years while your revenue and profits increase. In other cases, it may require extensive work to improve your business infrastructure. You might need to make improvements to prepare your business for your chosen transition option. For example, preparing a business for employee ownership could take years of focused effort.

6. Draft Your Transition Plan

The last step in your exit plan is to develop an outline that captures the details of your transition event. Once complete, you will want to share it with your exit planning team. This is how you keep everyone on the same page. Your attorney can now identify the legal risks you might face. Your CPA can estimate the tax implications of your planned transition. The banker can provide feedback on what the funding options are. You can also record and estimate the fees each entity will charge for their services.

Your transition plan may change over time. Keep it updated and it will provide a roadmap for exiting your business.

7. Develop a Contingency Plan

Now that you've built an exit plan that reflects how you would like to transition your business, it's time to think about what happens if you unexpectedly exit your business. What happens if you die or suffer a disability that prevents you from working? Create a contingency plan so your loved ones and employees know how you wish to transition your business under these unfortunate circumstances.

To learn more, watch Webinar #4, [Assessing Markets & Community Needs](#) at www.ruralgrocery.org, and visit www.ksbiztransition.com.

Funding Rural Grocery Store Improvements & Transitions

Business transitions often require pulling together funding from numerous sources. This booklet provides a snapshot of funding opportunities at national, state, and local levels. While not exhaustive, this list offers a starting place for researching the funding opportunities that may be available to you.

Rural Economic Development Loan & Grant Program

This USDA Rural Development program provides funding to local utilities. The utilities, in turn, pass it on to local projects. Business and community borrowers work with their local utility to develop a project proposal and submit an application to USDA. Ultimate funding recipients repay the utility, and the utility repays USDA.

Type of funding: 0% interest loans

Uses: Business expansion, startup costs, buying assets, etc.

Website: www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program

Community Facilities Direct Loan & Grant Program

This USDA Rural Development program funds essential community facilities in rural areas. This does not include private, commercial, or business undertakings. However, non-profit or municipally-owned grocery stores may be able to use this program.

Type of funding: Low interest direct loans, grants, or a combination of the two

Uses: Purchase, construction, and/or improvements to essential community facilities; purchase of equipment; payment of related project expenses

Website: www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program

Business & Industry Loan Guarantees

This USDA Rural Development program provides loan guarantees to lenders (e.g. federal and state-chartered banks, farm credit banks, credit unions) so that they can make loans to rural businesses.

Type of funding: Guaranteed loans

Uses: Business conversion, building rehabilitation, purchase and development of land and buildings, etc.

Website: www.rd.usda.gov/programs-services/business-industry-loan-guarantees

Rural Energy for America Program

This USDA Rural Development program provides guaranteed loans and grants to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. In Kansas, the Kansas Energy Program can provide free energy audits and help businesses submit applications.

Type of funding: Guaranteed loans and grants

Uses: Renewable and energy efficiency improvements

Website: www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency

Community Development Block Grant Program

The Small Cities Community Development Block Grant (CDBG) is a federal program that funds community improvement projects. Funds are distributed to cities and counties by the Kansas Department of Commerce. Healthy food retail projects may qualify for funding if they meet with the requirements of the CDBG program.

Type of funding: Grants and loans

Uses: Economic development activities such as building construction and rehabilitation, etc.

Website: www.kansascommerce.gov/program/community-programs/cdbg

America's Healthy Food Financing Initiative

This national program supports healthy food retail in areas with inequitable food access. The program ultimately aims to provide additional capacity building and financing resources to build a more equitable food system that supports the health and economic vibrancy of all Americans.

Type of funding: Grants

Uses: Various aspects of retail or enterprise development, renovation, and expansion

Website: www.investinginfood.com

Small Business Administration

The Small Business Administration (SBA) is an independent federal agency that provides support to small businesses. Over the years, the SBA has developed many small business loan and assistance programs, special outreach efforts, and initiatives to aid and inform small businesses.

Type of funding: The SBA guarantees loans through a participating funder through several financing programs with varying terms and eligibility requirements. These programs include:

- 7(a) Loan
- SBA Express
- 504 Loans
- Microloans
- Community Advantage

Uses: Depending on the program, funds could be used for purchasing an existing business, working capital, startup costs, equipment, real estate, debt refinancing, etc.

Website: www.sba.gov/ks

NetWork Kansas

NetWork Kansas is a statewide network of non-profit business-building resources that helps entrepreneurs and small business owners start up and grow successful businesses.

Type of funding: NetWork Kansas offers several financing programs with varying terms and eligibility requirements. All require matching funds and support projects located in rural or urban-distressed areas. Programs include:

- Entrepreneurship (E-) Community Loan Funds
- StartUp Kansas
- Kansas Capital Multiplier Loan Fund
- Minority-Woman Business Multiplier Loan Fund
- Kansas Community Investment Fund

Uses: Depending on the program, funds could be used for things like equipment, inventory, working capital, etc.

Website: www.networkkansas.com

Kansas Healthy Food Initiative

This program provides technical assistance and financing to support new or renovate existing healthy food retail outlets in underserved communities across Kansas. The program works to bridge informational and financing gaps faced by healthy food stakeholders and food retailers operating in low- to moderate-income areas.

Type of funding: Loans and grants

Uses: Building construction or renovation and one-time purchases (e.g. equipment, initial store inventory, etc.)

Website: www.kansashealthyfood.org

Municipal Financing

Cities have various tools at their disposal for supporting economic development projects, which may include redirecting future tax revenues, increasing taxes, abating taxes, or using state/federal tax incentives and credits.

Type of funding:

- Tax Increment Financing (TIF)
- Community Improvement Districts (CIDs)
- Transportation Development Districts (TDDs)
- Industrial Revenue Bonds (IRBs)
- Opportunity Zones
- New Market Tax Credits

Uses: Varies by municipality

Website: For a brief overview of these financing tools, listen to Korb Maxwell's presentation in Webinar 6 of *Keeping Groceries Alive* at www.ruralgrocery.org.

Small Business Development Center

While not a funding source, the SBDC provides invaluable resources and advising at no cost to small business owners. Be sure to connect with them when planning a business transition. To learn more, visit www.kansassbdc.net.

To learn more, watch Webinar #6, *Funding the Transition* at www.ruralgrocery.org.

WELCOME TO



Bundle Today and Save	Bundle Today and Save	Bundle Today and Save	Bundle Today and Save	Bundle Today and Save	Bundle Today and Save	Bundle Today and Save	Bundle Today and Save
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We appreciate your business!



G&W Foods, Eureka, KS

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