

grocer guide

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COLORADO FRESH FOOD

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resources for grocery retailers

This resource was put together by the Colorado Fresh Food Financing Fund (CO4F) to assist current and prospective grocers and healthy food retailers with an array of tools and general information for starting and growing a successful business.

CO4F is a statewide fund that aims to improve access to healthy food in underserved communities by providing attainable financing to grocery stores and other forms of healthy food retail.

More information about the Fund can be found at

www.chfainfo.com/co4f



business planning assistance

Thinking of starting a grocery or healthy food retail business? Or changing your scope or strategy? The following resources and organizations can help.



Credit: CHFA; Farmers Fresh Market

The Illinois Institute for Rural Affairs published a Rural Grocery Store Start-Up and Operations Guide, which offers helpful information for prospective grocery retailers, including information on market analyses, equipment, inventory, operations, and more.

www.ruralgrocery.org/resources/Grocery-Store-Start-up-and-Operations-Guide-1.pdf

Kansas State University's Rural Grocery Tool Kit provides a five-step process for planning and establishing a new rural grocery store but can be informative for any prospective grocer.

www.ruralgrocery.org/resources/

Retail strategies offered through **The Healthy Food Access Portal** can help you determine what type of food retail outlet makes sense for your community and strategies for achieving success.

www.healthyfoodaccess.org/retail-strategies

Colorado Small Business Development Center (SBDC) has consultants across the state who provide free one-on-one consulting services on a wide range of topics.

www.coloradosbdc.org/consulting

If you intend to write a business plan, **SBDC's LEADING EDGE** program offers a range of planning courses for both start-ups and existing businesses in finance, marketing, management, and more.

www.coloradosbdc.org/training/leading-edge

Mi Casa Resource Center offers individual consulting services for all new entrepreneurs and existing business owners—plus, it is a great resource for Spanish speakers!

www.micasaresourcecenter.org/business-development/business-counseling/

selling healthy foods

The resources listed below are intended to encourage and support existing and new business owners to sell healthy foods, attract new customers, and increase sales and profit margins.

Denver's Healthy Corner Store Initiative (HCSI) provides technical assistance to help the owners of corner stores or small markets expand and promote their selection of fresh and health foods. There are currently 13 stores participating and the program plans to enroll 50 by the end of 2017.

<https://www.denvergov.org/content/denvergov/en/environmental-health/community-health/healthy-corner-stores.html>

The Food Trust is a nationally recognized nonprofit that has developed a comprehensive approach to ensure everyone has access to affordable, nutritious food and information to make healthy decisions. Numerous resources are on the website.

www.thefoodtrust.org/

Sell Healthy Guide for Corner Stores provides tips and strategies for smaller neighborhood grocers to expand their customer base and increase sales by adding fresh fruits and other produce.

www.thefoodtrust.org/uploads/media_items/phcsn-sell-healthy-guide.original.pdf

Supermarket Strategies to Encourage Healthy Eating is a Food Trust toolkit that offers suggestions for grocers to market foods in ways that entice consumers to make healthier food choices.

www.thefoodtrust.org/uploads/media_items/supermarket-toolkit.original.pdf

The National Association of Convenience Stores put out a report in March 2015, **Building the Business Case for Produce at Convenience Stores**, illustrating that convenience stores can increase their revenue by carrying fresh produce.

www.nacsonline.com/YourBusiness/Documents/Building-the-Business-Case.pdf



Credit: CHFA; Farmers Fresh Market

healthy eating education

Consumer education is key in helping people make more nutritious food choices. The resource below can assist retailers with customer education and bringing potential customers to the store.



Credit: Cooking Matters

Cooking Matters Colorado offers hands-on cooking classes as well as grocery store tours that help families buy and prepare healthy food on a budget. The following site shows locations where this program is available.

www.co.cookingmatters.org/areas-served

SNAP Benefits

Accepting Supplemental Nutrition Assistance Program (SNAP) benefits provides an opportunity for retailers to increase sales. As of October 2015, there were nearly 482,000 residents in Colorado enrolled in SNAP.

According to Hunger Free Colorado, only 57% of Coloradans who are eligible are enrolled, indicating potential for an even larger market as efforts to increase enrollment and access to these benefits continues.

The United States Department of Agriculture (USDA) website provides step-by-step information for retailers on how to apply to accept SNAP benefits.

www.fns.usda.gov/snap/how-accept-snap-benefits-your-store

Additionally, there are incentive programs for purchases made with SNAP benefits. Often used at Farmer's Markets "double bucks" programs, use partnerships to match the value of SNAP benefits—up to a certain dollar amount—when they are used to purchase fruits and vegetables. This not only helps recipients stretch their food dollars, but also increases sales for retailers that accept SNAP.

www.fns.usda.gov/ebt/bonus

produce distributors

Selling local foods appeals to many customers and can lower prices on these products. If you are interested in expanding your selection of fresh produce or carrying more local and/or organic products, the sample list of Colorado produce distributors below may be helpful.

Note: Carrying local or organic products is **not** a requirement of CO4F.

Freshpack Produce is a wholesale produce distribution center located in Denver. They offer organic and conventional fruits and vegetables.

www.freshpackproduce.com

Grower's Organic is located in Denver and is Colorado's only 100% organic product distributor and certified organic produce handler. The business was established to provide a more intimate link to with farmers.

www.growersorganic.com

LoCo Food Distribution, based in Fort Collins, delivers locally grown foods to grocery stores along the Front Range.

www.locofooddistribution.com/

Arkansas Valley Organic Growers is a farmer-owned marketing and distribution coop that delivers farm-fresh local foods to grocery stores.

www.headwatersgrowers.coop/

Valley Roots Food Hub is a new venture of the San Luis Valley Local Foods Coalition. It distributes local produce to grocers, institutions, and customers throughout the San Luis Valley.

www.slvlocalfoods.org/foodhub.html

Southwest Farm Fresh Cooperative supplies over 40 wholesale accounts in southwest Colorado in towns such as Telluride, Rico, Dolores, Cortez, Mancos, and Durango.

www.southwestfarmfresh.com/



Credit: Fairfax Market

sources of financing

CO4F is primarily intended to finance grocery retail. Where possible, CO4F looks to partner with other lending or granting entities to leverage resources. Additionally, many food retail businesses are interested in food production, restaurants, and other food-related enterprises. If you are interested in a food-related business that is beyond grocery retail, the resources below may be helpful.



Credit: CHFA; Limon Stop & Shop

USDA Rural Development offers a number of grant and loan programs for rural businesses.

www.rd.usda.gov/programs-services/all-programs

Colorado's Community Development Block Grant Funds provide loans and loan guarantees for businesses fostering economic development. These **Business Loan Fund** locations cover most of the state.

www.advancecolorado.com/funding-incentives/financing/cdbg-business-loan-funds

The **Colorado Enterprise Fund (CEF)** is a nonprofit lending source specializing in loans for small businesses and entrepreneurs. CEF is a partner in the CO4F program, but is also interested in funding the broad spectrum of food related businesses.

www.coloradoenterprisefund.org/maps/

Other Sources of Technical Assistance

Rocky Mountain Farmers Union (RMFU) Cooperative Development Center provides cooperative development services, which include support for food co-ops. The organization's services include: assistance with feasibility studies and business plans, board and staff training, and legal counsel with articles of incorporation, bylaws, and ongoing cooperative business support, among other services. RMFU also has an urban cooperative development program, primarily focused on worker cooperative development and support.

www.rmfu.org/what-we-do/cooperation/co-op-development-center/

grocer-to-grocer support

Starting or expanding any business can be challenging. Are you interested in connecting with an experienced operator to:

- Gain insight about starting a grocery store or expanding your current store?
- Get marketing ideas to increase foot traffic or sell more fresh produce?
- Learn how to display fresh produce and fill unmet demand for healthy food options?

If so, please contact Progressive Urban Management Associates (P.U.M.A.). We will do our best to connect you with someone who has hands-on experience in your area of interest.



Credit: CHFA; The GrowHaus

CO4F Contact Information

Progressive Urban Management Associates	<i>General inquiries, application assistance</i> Erin Lyng CO4F@pumaworldhq.com 720.519.0535
Colorado Housing and Finance Authority	<i>Loan inquiries > \$150,000</i> Tim Dolan tdolan@chfainfo.com 303.297.7318
Colorado Enterprise Fund	<i>Loan inquiries < \$150,000</i> Anne Misak anne@coloradoenterprisefund.org 720.473.4070

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