

Rural Grocery Resources

Why rural grocery stores matter

Locally owned grocery stores play a vital role in the health, economic activity, and resilience of rural Wisconsin communities. Beyond providing convenient access to fresh, healthy food, rural grocery stores create and retain jobs, keep dollars circulating in the local economy, provide markets for Wisconsin food producers, act as local partners, and serve as gathering places for the community—yet, operating a grocery store, especially in a rural community, can be very challenging.

Support is available

Fortunately, rural Wisconsin communities and grocery store owners do not have to navigate these challenges alone. A growing network of organizations offers training, technical assistance, business planning, financing support, food-supply connections, and cooperative development expertise that can help locally owned grocery stores start, strengthen, adapt, or transition to new ownership models.

Finding the right resource

The resources below highlight organizations that can be useful to grocery store owners, prospective owners, community leaders, economic development organizations, local governments, and community partners working to sustain or expand rural grocery access. Some resources provide direct grocery-specific assistance, while others offer broader business, food system, workforce, or cooperative expertise that can be valuable when paired with the needs of a local store.



Funding and Capital

For existing rural grocery stores, tight margins can sometimes prohibit or limit further investment in infrastructure, equipment, and other improvements. This list incorporates grants and loans from local, state, and federal organizations that stores may utilize for their sustainability or growth.

NATIONAL/FEDERAL LEVEL FUNDING

Organization	Resource Name	Type of Funding	Allowable Use of Funds	Description
USDA Rural Development	<u>Rural Economic Development Loan and Grant Programs</u>	0% interest loans	Business expansion, startup costs, buying assets, etc.	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.
USDA Rural Development	<u>Community Facilities Direct Loan and Grant Program</u>	Low-interest direct loans, grants, or a combination of the two	Purchase, construction, and/or improvements to essential community facilities; purchase of equipment; payment of related project expenses	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.
USDA Rural Development	<u>Business and Industry Loan Guarantees</u>	Guaranteed loans	Business conversion, building rehabilitation, purchase and development of land and buildings, etc.	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.
USDA Rural Development	<u>Rural Energy for America Program</u>	Guaranteed loans and grants	Renewable and energy efficiency improvements	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.
Reinvestment fund on behalf of USDA Rural Development	<u>America's Healthy Food Financing Initiative</u>	Grants	Various aspects of retail or enterprise development, renovation, and expansion	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.
U.S. Small Business Administration (SBA)	<u>Various Loans and Microloans</u>	The SBA guarantees loans through a participating funder through several financing programs with varying terms and eligibility requirements.	Depending on the program, funds could be used for purchasing an existing business, working capital, startup costs, equipment, real estate, debt refinancing, etc.	The 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.

STATE LEVEL FUNDING

Organization	Resource Name	Type of Funding	Allowable Use of Funds	Description
Wisconsin Economic Development Corporation	<u>Community Development Investment (CDI) Grant</u>	Grant	Building renovation, historic preservation, new construction, demolition, infrastructure improvements	The CDI Grant Program will support urban, small city, and rural community (re)development efforts by providing financial incentives for shovel-ready projects with emphasis on, but not limited to, downtown community-driven efforts.
Wisconsin Economic Development Corporation	<u>Wisconsin Cooperative Development Grant</u>	Grant	Professional services for the establishment or development of a cooperative	This grant can be used for groups that are interested in establishing a cooperative grocery store or transitioning to a cooperative model from a sole owner.
Focus on Energy	<u>Focus on Energy Rebates and Incentives</u>	Rebates and Incentives	Equipment replacement operations and maintenance, renewable energy	Focus on Energy helps identify the areas where you can make the biggest impact. Beyond energy savings, you'll benefit from increased profitability, less vulnerability to energy price fluctuations, and improved customer experience.
WWBIC	<u>Kiva Microloans</u>	Loan	Business launch or growth	KIVA U.S. offers access to capital for small businesses and entrepreneurs to build their borrowing potential and empower them to reach their business goals. WWBIC is the hub for all Wisconsin KIVA loans. KIVA offers loans from \$1,000 to \$15,000 that are 0% interest and fee-free; the application process does not require a credit score, collateral, a business plan or financial statements.

LOCAL/REGIONAL LEVEL FUNDING

Organization	Resource Name	Type of Funding	Allowable Use of Funds	Description
North Central Wisconsin Regional Planning Commission	<u>Entrepreneur Funding Portal</u>	Grants and loans	Varies by program	Local grant and loan programs available to entrepreneurs in North Central Wisconsin
City of Madison	<u>SEED Grants</u>	Grants and loans	SEED Grants are small grants designed to support new and recently emerging projects or programs that support access to healthy food in our community.	SEED Grants can fund a variety of items, including equipment and supplies for projects.
City of Madison	<u>Healthy Retail Access Program</u>	Grants	New store or renovation, equipment, transportation, and more	Funds are available for healthy retail projects that aim to improve access to affordable, healthy, and culturally appropriate retail within underserved areas. Each project must be located within or directly benefit residents within the priority areas, as defined in the "Food Access Improvement Map – Areas of Focus"
Community Foundation of Central Wisconsin	<u>Visionary Grants</u>	Grants	Variable	Visionary Grants support our nonprofit partners in implementing and embedding innovative solutions, helping them take their next best step in Portage and/or Waushara counties. For nonprofit 501(c)3 agencies that are state and federal tax exempt and in good standing with the Internal Revenue Service
Central Wisconsin Economic Development Fund	<u>Various Loans and Financing Programs</u>	Microloans, gap financing, startup funding	Variable	Serving Adams, Forest, Juneau, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas, and Wood counties
Entrepreneur Fund	<u>Entrepreneur Fund's Healthy Food Fund</u>	Loans	Replacing dated equipment, investing in technology for inventory and payment efficiencies, expanding to a larger space, purchasing inventory, hiring staff, updating the interior of a business, purchasing a new or existing store, and more	The Healthy Food Fund offers low-interest loans with flexible terms, plus no-cost business advising, to help you grow and strengthen your food business.

Technical Assistance

Even those grocery store owners and managers who have been in the business for years sometimes need thought partners and resources to help them with new challenges that arise. The list below offers just that—including organizations, toolkits, mentorship, and consulting services that can help with business valuation, food procurement, and business models.

RURAL GROCERY RESOURCES AND TRAINING

Provider	Geographic Reach/ Notes	Key Services	Grocery Relevance
<u>Kansas State University Rural Grocery Initiative</u>	Online resources	Online library with resources ranging from business models, funding, community benefits and more	High: Direct rural grocery resources and technical assistance
<u>Center for Rural Affairs</u>	Online resources	Webinars, learning cohorts, technical assistance, and peer learning opportunities	High: Direct rural grocery resources and technical assistance
<u>National Grocers Association's Grocery Retail Management Certificate</u>	Available nationwide through approved colleges (offered online)	Training	High: Direct rural grocery training
<u>Rural Grocer Peer Support Group</u>	Nationwide	Peer-to-peer conversations and learning	High: Direct rural grocers and store managers are welcome to join

BUSINESS VALUATION AND FINANCES

Provider	Geographic Reach/ Notes	Key Services	Grocery Relevance
<u>Wisconsin Small Business Development Center (SBDC)</u>	Statewide. Must complete form to work with SBDC; must have worked with rural grocery in the past	Business planning, financial forecasting, loan packaging, marketing	High: General business support applicable to grocers; often first contact for business owners
<u>Wisconsin Women's Business Initiative Corporation (WWBIC)</u>	Statewide	Business advising, micro-loans, financial education	Medium: Useful for small startup grocers or community projects
<u>Regional Economic Development Organizations</u>	Regional	Business retention, incentive navigation, access to capital	Variable: Depends on local capacity; can be strong where active but inconsistent statewide
<u>Food Finance Institute</u>	Statewide (hub in Southwest WI)	Training for consultants, farms, food businesses; can do business feasibility studies	Indirect: Helpful for consultants working with grocery stores

FOOD PROCUREMENT AND DISTRIBUTION

Provider	Geographic Reach/ Notes	Key Services	Grocery Relevance
<u>Wisconsin Food Systems Inc. (WFSI)</u>	Statewide (hub in Southwest WI)	Food aggregation, food hub development, local sourcing strategy	Medium: Directly tackles distribution and local supply issues
<u>Foodshed Partnership/CACSCW</u>	South Central WI	Producer-buyer linkages, wholesale readiness	High: Helps retailers connect with local producers
<u>UW-Madison Extension – Community Food Systems Program</u>	Statewide	Workshops, supply chain planning, market development	Medium/high: Teaching resources and assessments

COOPERATIVE GROCERY RESOURCES

Provider	Geographic Reach/ Notes	Key Services	Grocery Relevance
<u>Cooperative Development Services (CDS)</u>	Statewide	Cooperative formation, governance, business planning	High: Excellent for grocery co-op conversions
<u>UW-Madison Center for Cooperatives (CfC)</u>	Statewide	Research, training on cooperative models	Medium: Thought leadership and education