

# EXPLORING MODELS FOR DOWNTOWN FOOD MARKETS

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## METROBRIDGE



# ABOUT THIS REPORT

A team of students in Boston University's Master of Science in Management Studies program conducted a feasibility study for the City of New Bedford during the Spring semester 2019 under the guidance of Professor Joseph LiPuma and Todd Bartlett, Manager of Career Development and External Relations for the Questrom School of Business.

The following report is a compilation of this work and includes analysis, case studies, and suggested strategies for the City of New Bedford to consider. During the semester, students met with representatives from the City of New Bedford, YMCA Southcoast, and the Coastal Foodshed to learn more about the food access needs of the community and understand key challenges.

The final version of this report was compiled and edited by Emily Robbins, MetroBridge Program Manager and Associate Professor David Glick, MetroBridge Faculty Director. The report was designed by Fatima Blanca Munoz, Program Manager at the Initiative on Cities.



# ACKNOWLEDGMENTS

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# ABOUT BU METROBRIDGE

MetroBridge empowers students across Boston University to tackle urban issues, and at the same time, helps city leaders confront key challenges. MetroBridge connects with local governments to understand their priorities, and then collaborates with Boston University faculty to translate each city's unique needs into course projects. Students in undergraduate and graduate classes engage in city projects as class assignments while working directly with local government leaders during the semester. The goal of MetroBridge is to mutually benefit both the Boston University community and local governments by expanding access to experiential learning and by providing tailored support to under-resourced cities. MetroBridge is funded by the College of Arts and Sciences and housed at Boston University's Initiative on Cities.



# EXECUTIVE SUMMARY

## CHALLENGE FROM THE CITY: EXPLORING THE FEASIBILITY OF ATTRACTING AND SUSTAINING A FOOD GROCER IN DOWNTOWN NEW BEDFORD

The City of New Bedford aims to help fill a gap in access to healthy food by attracting a downtown grocery store retailer. However, current efforts to date have not been successful, due to both the shortage of quality retail infrastructure and the perceived lack of buying power in the neighborhood.

Downtown New Bedford is a “low-income low access” (LILA) census tract, a designation provided by the U.S. Department of Agriculture to describe an area that has a substantial number of low-income households that are more than a walkable distance (0.5 miles) away from a supermarket. Residents in LILA communities have to travel further than a half mile to purchase fresh product, so their day-to-day groceries typically consist of canned or frozen food.

A downtown grocery store would therefore be a key asset for new and existing New Bedford residents. Currently, residents who live downtown rely on Rite Aid, Walgreens, or Family Dollar if they want to purchase groceries, and there are no options for purchasing fresh produce. Many of these downtown residents are 55+ years-old and do their shopping on foot. To reach larger supermarket chains, residents living in downtown New Bedford must travel over a mile and cross a busy highway, which raises safety concerns for those who rely on bikes and walking to access these stores.

# METHODS

Through the Boston University's MetroBridge experiential learning program, students in the BU Questrom School of Business explored the feasibility of bringing various types of food markets to scale in downtown New Bedford.

The feasibility study compiled and compared data on four distinct models: traditional grocer, co-op food market, pop-up food stall, and farmers' market. For each of these models, the business students analyzed the feasibility for success in downtown New Bedford based on financial, operational, real estate, infrastructure, and other market conditions. The feasibility study also included case studies for each of the four grocer models, including: ReFresh in New Orleans; Stockbox Grocery in Seattle; Fresh Truck in Boston; and The Farm Market at Mill No. 5 in Lowell, Mass. Additionally, the students interviewed residents and workers in downtown New Bedford about their preferences for accessing fresh food.

# KEY FINDINGS

The feasibility analysis report and a detailed presentation were delivered by students to local leaders in New Bedford with the goal of equipping these decision-makers with the information necessary to create a strategy for bringing a fresh food retailer to the city's downtown core. The report affirmed that, at present, downtown New Bedford may not be ready to attract a fresh food grocer in any of the four operational models (traditional, co-op, pop-up, or farmers' market). However, among the key recommendations were for city officials to:

- Engage in local and regional partnerships to build collective buy-in
- Explore public incentive funding to help support start-up costs
- Further assess market demand for a downtown grocery store by piloting a small-scale pop-up market, offering the farmer's market during weekends, or providing transportation services connecting downtown residents to existing grocery stores

# ANALYSIS OF BRINGING TRADITIONAL GROCER TO DOWNTOWN NEW BEDFORD

## INTRODUCTION

According to the USDA, a low-income and low-access area (LILA) is a census tract that has a substantial number of households that are more than 0.5 miles away from a supermarket. The residents have to travel further to purchase fresh produce, so their day-to-day meals typically consist of canned or frozen food. The downtown neighborhood in the New Bedford is considered a LILA. The bigger supermarket chains, such as Market Basket and Continental Market, are located more than a mile away from downtown New Bedford. Furthermore, concerns have been raised about the safety of walking to those stores because the residents have to cross a busy highway en route. Previous attempts were made to bring traditional grocers to the New Bedford downtown area, and major grocery stores have been approached, such as Whole Foods, Trader Joes and Star Market. Those attempts have been largely unsuccessful due to lack of space and the perceived lack of buying power among current residents.

In addition to looking at the demographics of the area and the potential challenges of having a grocery chain downtown, we looked into different case studies that were successful in bringing fresh produce into their neighborhood. Three conceptual models are proposed as alternative solutions to traditional grocery stores for selling fresh produce in the New Bedford Downtown area.

## SURVEY INFORMATION

All New Bedford teams collaborated to create a survey to distribute within the downtown area during our site visit. We aimed to compile data relating to three main topics: The residents' relationship to the New Bedford downtown area, their grocery store habits, and what they wanted to see in a downtown grocer. We surveyed for approximately 1.5 hours during the early afternoon on a weekday (Wednesday, April 3rd, 2019). As a result, many of the surveyed people were either working professionals on their lunch breaks or residents who were not working, such as the elderly.

Driving was the most common mode of transportation among those surveyed, due to the majority of respondents being working professionals. The second most common method was tied between public transportation and walking. In terms of grocery store habits, we asked how much people typically spent per trip and how often they went.

They typically shop weekly or bi-weekly, spending around \$100-\$200 at a traditional grocery store such as Market Basket. The most popular grocery chains among the residents were Market Basket and Stop & Shop. The most important grocery store qualities were the quality of the goods sold, the prices, and the location. People also wanted to see more diversity and variety in products. Working professionals primarily shopped at grocery stores located outside of the downtown area, but expressed a desire to have a grocer downtown for convenience.

## DEMOGRAPHICS

The City of New Bedford is located within the Bristol County with a total population of 95,125. Of those 95,125, within the time frame of 2013- 2017, 67.2% are white, 6.1% are African American, 20.0% are Hispanic, and 20.8% of the population are classified as “Some Other Race”. From our research and visit to New Bedford, along with the information provided from the mayor, we can conclude that this population is most likely the large Cape Verdean presence within New Bedford.

The diverse population of the City of New Bedford are the audiences we are aiming to satisfy with the implementation of a grocer in the downtown district. Residents over the age of 18 account for 79.6% of the population, while 57.9% of households have income levels below \$49,000 annually. This speaks to the need for an incoming grocer to be food assistance accessible. 26.3% of all residents in New Bedford rely on SNAP (Supplemental Nutrition Assistance Program), which is more than double the state average of 12.5%.

## GROCERY STORE REQUIREMENTS AND IMPLEMENTATION CHANGES

Based on our research, we determined that traditional grocery stores consider a number of factors before opening a new store, primarily in downtown locations. One of the most important factors is a permanent population density. This means that on a continual basis, there should be a large enough population within a short distance from the store to ensure continuous consumer activity. The second factor is the location of the new store. The incoming grocer needs to ensure there is space. There are many difficulties in attracting and implementing a grocery store in downtown New Bedford. One of the biggest factors is that it is difficult to show the current market potential space. There are many difficulties in attracting and implementing a grocery store in downtown New

Bedford. One of the biggest factors is that it is difficult to show the current market potential. Currently, New Bedford has a low population in the downtown since there is low residential capacity. As a result, there is a low population density and also variable levels of foot traffic throughout different times. This has led to a situation in which grocery stores are reluctant to open a store in the downtown area, and as such, residents are less willing to move to that area. In addition, residents of New Bedford statistically have a lower net income compared to that of other cities in Massachusetts, resulting in riskier investment ventures for grocery companies interesting in opening a store location in the city.

Another area of concern is real estate. Based on the feasibility reports, locations that have been proposed as a potential site for a new grocery store are well below the usual requirements for the larger national grocery chains. **Table 1** below shows some of the site selection criteria that Whole Foods, Sprouts Farmers Market, and Trader Joe’s consider before opening a new store.

**Table 1: Traditional Grocery Store Requirements.** Requirements that Whole Foods, Sprouts Farmers Market and Trader Joe’s consider before opening a new store.

	Whole Foods	Sprouts Farmers Market	Trader Joe's
<b>Population Density</b>	200,000+ pop. in 20-mins. drive time	100,000+ pop. within 10 mins.	N/A
<b>Size (square feet)</b>	25,000-50,000	~30,000	~75,000
<b>Parking</b>	25,000-50,000	140+ parking spaces	90+ parking spaces
<b>Access + Visibility</b>	Easy access from roadways, lighted intersection  Excellent visibility, directly off of the street	Easy access, excellent signage	N/A
<b>Traffic volume</b>	High traffic area (foot and/or vehicle)	High traffic counts	N/A



<b>Education level</b>	Large # of college-educated residents	N/A	Large # of college-educated residents
<b>Household income</b>	N/A	N/A	\$100,000+
<b>Other</b>	High level of community interest in natural and organic foods	150-180-foot store front	Robust logistics/distribution network

## CASE STUDIES

### ***ReFresh Project (New Orleans, LA)***

According to the USDA, New Orleans is one of many American cities that has a “food desert,” an area where fresh fruits, vegetables, and other healthy foods are unavailable within a one-mile radius in an urban environment. The disparities in food access in lower-income neighborhoods was already an issue before Hurricane Katrina, but the storm exacerbated this issue because many grocery stores and chains were hesitant to rebuild in flooded neighborhoods, as they did not think they would make enough profit. An example of this reluctance is a giant supermarket that was located on Broad Street in Mid-City, New Orleans. After the natural disaster, the supermarket closed and decided not to return. The lack of access to fresh produce had long-term detrimental effects on the health of neighborhood residents.

In 2008, Broad Community Connections (BCC) was founded with the purpose of community development and commercial revitalization on Broad Street and improving community nutrition and health. BCC used the site of the former supermarket on Broad Street as the venue for its first revitalization project, an innovative fresh food hub called the ReFresh Project. This food hub is 65,000 square-feet in size and houses a 25,000 square-foot Whole Foods Market, nonprofit organizations such as Liberty’s Kitchen and a number of schools such as FirstLine School. Whole Foods was eager to come on board, as they had their own initiative to pilot an “urban format” store, offering high quality yet more affordable foods in smaller square-footage stores. They became the anchor tenant for this project, as well as a reliable source of fresh produce in the area.

One reason BCC was able to launch this program was due to the funding, incentives and

grants available. The ReFresh project cost approximately \$25.8 million in total. It was eligible for healthy food financing from the city through the New Orleans' Fresh Food Retailers Initiative and for the Federal Healthy Food Financing Initiative funds, which provided \$2.5 million. JP Morgan Chase and Goldman Sachs also provided a total of \$18 million in New Market Tax Credits equity investments, where private companies can contribute private investments in underserved areas in exchange for tax credits. A complete breakdown of the funding BCC acquired is provided, as shown below in **Table 2**.

**Table 2: Breakdown of BCC Funding.** Various sources of funding for New Orleans Broad Community Connections (BCC) Project.

<b>Total Project Cost: ~\$25.8 million</b>		
<b>New Markets Tax Credits financing (NMTC)</b>	JP Morgan Chase	\$8 million
	Goldman Sachs	\$10 million
<b>Loan</b>	Low Income Investment Fund (LIIF) • <i>Healthy Food Financing Initiative Loan (HFFI)</i>	\$1.5 million
	New Orleans Redevelopment Authority • <i>Commercial Corridor Revitalization Loan</i>	\$900,000+
	Goldman Sachs	\$3.1 million
	City of New Orleans: Fresh Food Retailers Initiative • <i>Forgivable, low-interest</i>	\$1 million
	Developer • <i>Bridge Loan</i>	\$600,000
<b>Investment</b>	Foundation for Louisiana	\$500,000
<b>Grant</b>	Newman's Own Foundation	\$200,000

Another driving factor was the work of community residents and the project's resident-heavy board of directors. Monthly collaborations brought together residents' councils and multiple organizations, providing ongoing dialogue which allowed the ReFresh Project to take its final shape. Long-time residences gained more awareness through community events, sponsored by ReFresh partners, about the different projects and services provided, including a health clinic, vouchers for fresh vegetables, and more, thus improving relations and community outreach to reach the people that needed the services. It was due to these factors that the ReFresh Project was implemented and a high-end traditional grocer was able to participate in the revitalization of this neighborhood.

### ***SuperFi (New York City)***

New York City is another place where a sizeable population of its residents live in food deserts. Approximately 750,000 NYC residents live in food deserts, and 3 million residents live in low-income low-access (LILA) areas where fresh produce remains inaccessible. Due to increasing rents and declining profit margins, supermarkets in New York City have been shutting down in recent years, which has had a serious impact on underserved communities, such as East Harlem and Brooklyn. To address the barriers on supermarket development in these neighborhoods, the New York City Department of City Planning (DCP) created a program called Food Retail Expansion to Support Health (FRESH) in 2009 to use financial and zoning incentives to provide fresh food options to residents in these underserved communities. Since its launch, 20 FRESH projects have been approved, one of them being Super Fi Emporium in East Harlem.

In 2012, Anthony Reynoso, owner of the supermarket, approached the New York City Industrial Development Agency. East Harlem did not have a full-service grocery store to service its residents, and Reynoso hoped to open a supermarket to increase availability of affordable and healthy food options in an area of high demand. By participating in the FRESH program, he was able to open a new grocery store in East Harlem in 2013. The program allowed Reynoso to lower costs in order to provide better pricing and service for customers, as well as investing in his business in the form of a juice bar and full-service kitchen and deli.

The opening of the store was largely made possible by the comprehensive package of financial benefits received from FRESH, including sales tax exemption, land tax abatement, building tax abatement, and a mortgage recording tax deferral. The details of each financial incentive can be found in **Table 3**. Super Fi Emporium was able to receive

\$560,000 in tax exemptions through FRESH. In addition to financial incentives, FRESH zoning incentives include a “density bonus” of one additional square-foot of floor area for each square-foot of supermarket space (capped at 20,000 additional square-feet). FRESH zoning also reduces parking requirements to provide more flexibility and to reduce land acquisition and construction costs where parking requirements are unnecessarily high.

**Table 3: FRESH Program Financial Incentives.** Tax and other incentives provided through the Food Retail Expansion to Support Health (FRESH) program. (Source: New York City Economic Development Corp.)

Real Estate Tax	Sales Tax	Mortgage Recording
<p><b>Building Taxes</b> Building taxes may be stabilized at pre-improvement real estate tax amounts for up to 25 years (with benefits phasing out at not more than 20% per year, starting in year 21)</p> <p><b>Land Taxes</b> Land taxes may be fully abated for up to 25 years (with benefits phasing out at not more than 20% per year, starting in year 21)</p>	<p>The 8.875% city and state sales tax may be waived on materials used to construct, renovate, or equip facilities</p>	<p>The mortgage recording tax applicable to a project mortgage may be reduced from 2.8% to 0.3%, lowering upfront costs</p>

These two cases, the opening of Whole Foods in New Orleans and Super Fi Emporium in New York City, highlight the key mechanisms that allowed these projects to come to fruition: a financing mechanism via a statewide financing program to support local supermarket development projects, as well as broad civic, public, and private sector support. Community support proved to be a key supporting pillar in both cases. Communities can use incentive programs, in the form of tax relief, subsidies, grants, or loans, to promote healthier food options. One such example is the Massachusetts Food Trust Program (MFTP), a statewide grant program that provides funding to a CDFI who will support health food initiatives. Other incentive programs and financing vehicles are provided in **Appendix A** at the end of this report section.

# CONCEPTUAL MODELS

## Scaled-Down Supermarket (Tesco Express)

Tesco is one of the largest national grocery retailers in the United Kingdom and the third largest in the world in terms of gross revenue. In response to the prevalence of higher density areas with less available commercial space, they adopted the “Tesco Express” model, a scaled down version of their regular sized stores. On average, the stores are approximately 2,200 square-feet but still provide all of the essential grocery items. For instance, they are able to provide fresh produce, which is currently lacking in downtown New Bedford, as well as packaged foods such as sandwiches, dairy products, and toiletries. As mentioned before, the majority of Tesco Expresses are located in busy city-center districts, small shopping precincts in residential areas, and small towns and villages that do not have enough space for a larger store. One of the downsides of this model is that they use an “express pricing” surcharge on the majority of their products because running a smaller store incurs higher operational costs.

The scaled-down supermarket model could be the right approach for downtown New Bedford. The model addresses a few of the concerns of traditional grocers while addressing the most important needs of the current and future residents of New Bedford. The “Express” model requires a much smaller retail space, while providing residents access to fresh produce, fruits, and other daily needs. However, there are a few considerations to be addressed if this model is to be implemented. One of the major factors to consider is that parties will need daily truck deliveries to this store and will need to make sure that it does not impede flow of foot traffic both to the store and pedestrian pathways. In order to avoid the need for surcharges on items sold, the City of New Bedford and other parties could develop an incentive program to help defray operational costs.

## Smaller Grocery Store (C-Town)

C-Town Supermarket is an independently owned and operated small-scale grocer mainly located in the New York Tri-State area. C-Town supermarkets address these needs by accepting food assistance programs like SNAP, WIC, and EBT, as well keeping operating costs low by moving into already vacant property with low square-footage requirements of approximately 6,000 square-feet to 15,000 square-feet. This company also strategizes by using economies of scale, pooling their resources for purchasing inventory and advertising. However, one of the downsides of this model is high start-up

costs that range from \$500,000 to \$1 million (see **Table 4** for a detailed breakdown).

A smaller scale grocery store like C-Town could work well in the downtown New Bedford area. C-Town is a chain that focuses on LILAs and food deserts and can adjust to the needs of the surrounding residential area, providing the healthy food options the area has been lacking. One of the issues with opening a grocery store in downtown New Bedford is the availability of retail space large enough to accommodate a traditional market. Therefore, implementing a C-Town model could address the problems of space availability because of the low space requirements, as well as some of the major cost concerns by moving into already vacant buildings.

Also, a majority of New Bedford residents use food assistance programs like SNAP and HIP. C-Town accepts most food assistance programs, which would be vital to the community. This type of grocer can also provide culturally relevant food with Krasdale as their primary wholesale food retailer. Krasdale is a food retailer that provides inventory for small and large-scale grocers within lower-income communities and caters to the cultural needs of the local residents.

**Table 4: Breakdown of Start-Up Costs for a Small-Scale Grocer.** Costs associated with opening a new grocery store.

Category	Product Type	Costs	Specific Costs
<b>Inventory</b>	Tables/TV/Sound system	\$4,000	
	Stationary/Phone/ Utility	\$3,000	
	Food Supplies	\$100,000	
	<i>Total</i>		\$107,000
<b>Occupancy (Specific New Bedford Area):</b>			Rent per month
	Lease/Rent (\$13.62per square-foot)		\$11,350
	Utilities/Bills	\$5,000	
	12-month Rent period	\$136,200	
	<i>Total</i>		\$141,200

<b>Equipment</b>	Storage hardware	\$3,700	
	Store (register, security, ventilation etc.)	\$13,800	
	Counter area (sink, ice machine etc.)	\$9,500	
	<i>Total</i>		\$27,000
<b>Marketing</b>	Registration Fee	\$750	
	Licensing	\$3,300	
	Business Plan Consultant	\$2,500	
	Insurance	\$2,400	
	<i>Total</i>		\$8,950
<b>Other Direct Expenses</b>		Yearly	For first 3 months
	Remodeling	\$20,000	
	Managers/Staff	\$195,000	\$22,500
	Installation of CCTV's	\$10,000	
	<i>Total</i>		\$225,000
<b>Total (Approx):</b>			<b>\$513,250</b>

### Sustainable Non-Profit Model (Daily Table)

The last alternative is a sustainable non-profit model. A prime example of this is Daily Table Grocery, a non-profit grocery store that sells healthy food options and grab-and-go meals for under \$5. There are two locations within the Greater Boston Area: Dorchester (3,300 square-feet) and Roxbury (4,100 square-feet). They aim to service LILA neighborhoods with healthy food at a lower cost in order to promote healthy dietary choices and prevent food waste. By buying excess produce from large grocery stores, the store acquires it for cheaper and can thus they can sell it at a discounted rate. Additionally, the stores require smaller square-footage due to the limited product selection. This model is unique in that it is a non-profit model that does not rely on donations or fundraising to sustain themselves. Rather, they use revenue to cover their operational costs, resulting in a more stable and sustainable model.

As deliveries are made daily, Daily Table is currently limited to the Greater Boston Area. A representative from Daily Table expressed concerns regarding the logistics of delivery schedules to a New Bedford location. In addition, the Daily Table is a relatively new model, and would like to be more established in their current region before expanding into new, further areas. While currently infeasible for Daily Table to enter the New Bedford market, it is an alternative that New Bedford officials can further explore when opening a downtown grocer.

## CONCLUSION AND RECOMMENDATIONS

In this report, we have determined that a traditional, large-format grocery store is not currently feasible in downtown New Bedford. However, we have outlined alternate, smaller-scale avenues New Bedford officials can explore in order to address the nutritional concerns of the current and future residents of the downtown area. The example small-scale grocery models presented in the case studies were implemented to address food access needs. These cases also illustrate the importance of government involvement in projects and the existence of financing and incentive packages in order to increase the feasibility of bringing in a traditional grocer to a LILA neighborhood. The alternative conceptual models demonstrate there are ways to bypass traditional grocery store requirements, such square-footage requirements, to open a new grocery store to address residents' daily nutritional needs.



# ANALYSIS OF BRINGING A POP-UP GROCER TO DOWNTOWN NEW BEDFORD

## BACKGROUND

The traditional grocery retailer model that our client had envisioned was anticipated to serve a high-end clientele, offering local, quality, premium, and prepared products. The intended purpose of the grocery retailer is to further develop the downtown in hopes of attracting new residents and drawing more tourism. Our team was assigned to research, assess, and determine the feasibility of implementing a pop-up grocery retailer to address the concerns of the City of New Bedford.

A pop-up grocery store is defined as a temporary retail space that offers a unique, flexible, low-cost strategy to sell groceries and engage the community. This model has traditionally been successful when accompanied by certain variables and parameters - ones which are not present in The City of New Bedford. After conducting research and listening to stakeholder input, we do not believe a pop-up grocer is the best model to pursue because a pop-up model is a temporary solution and it does not fit with the initial vision our stakeholders had.

## POP-UP MODELS: FOOD TRUCK, FOOD CART, IN-LINE STORE, AND MOBILE MARKET

When researching pop-up grocers, we focused on four different models: a food truck, food cart, in-line store, and mobile market.

### Food Truck Model

Although the stakeholders showed interest in the possibilities of a food truck, the model does not fit the needs of the current residents. Food trucks are defined as large vehicles that are equipped for cooking and selling prepared food, not fresh produce. There would also be limitations regarding the location of the food truck due to strict parking restrictions in New Bedford. This option could be considered an alternative to a traditional restaurant, but not a grocery store.

## Food Cart Model

The food cart model is also not a viable grocery option. A food cart is defined as a mobile cart on the street to sell either prepared foods or fresh produce to passersby. They can typically be towed by another vehicle or pushed/pulled by a human or animal. However, there are glaring factors that would impede this model in downtown New Bedford. Due to the size and structure it would not be able to carry the inventory necessary for the potential demand, and its lack of infrastructure would inhibit it to operate during the winter or inclement weather. Therefore, it is unlikely that a food cart operating during three seasons could be a sustainable model.

## In-Line Store Model

A third pop-up model we discovered is the in-line model. An in-line store is a multi-functional, portable storefront that can be designed to fit the needs and desires of the owner. This form of pop-up grocer has considerably less information available due to the lack of tangible operating models, however, they tend to be temporary structures in the form of a bar, extended kiosk, or hut that pop-up for a few weeks to months at a time.

During our research, we found one attempted in-line grocery model in Seattle which started in 2011. The mission behind Stockbox Grocery is to bring healthy food to dense, urban areas with poor access to a grocery store. While they were targeting underserved areas, they were focused on providing healthy, organic brands and not prioritizing affordability. They converted storage containers into mini markets. However, after a few years, they abandoned the in-line model and turned into a brick-and-mortar store. While still a smaller scale, the brick-and-mortar style offered them more space to house a variety of products, as well as more appropriate infrastructure to support and protect items.

There are several factors that New Bedford must consider for an in-line grocer. First is the cost of initially building the structure, whether it be building or repurposing a space, as well as additional construction expenses. In order for the space to successfully house a grocery store, it needs to have the square-footage and infrastructure to support the types of products it plans on offering. Second would be finding a suitable location. This can be within a shopping complex or a stand-alone exterior structure, however they are most successful when near other tenants. Within the nine-block downtown area of New Bedford, we could not identify a space that would meet the unique needs of an in-line grocer. They also typically operate under a single larger company or brand that can subsidize the costs of building and operating the smaller pop-up store. Therefore, we do

not believe that an independent in-line grocer would be a suitable model for New Bedford.

## Mobile Market Model

The last, and most feasible, pop-up model we looked at was a mobile market. This usually consists of a renovated truck or trailer that travels around to provide goods to different communities. We reviewed a number of successful mobile markets and decided to focus on ones in Chicago, Chattanooga, and Boston. During our research, we discovered that all three mobile markets had very similar models and were focused on the following criteria:

1. Providing produce to low-income communities with little to no access to a full grocery store
2. Sharing a mission to make underserved communities healthier through access and education
3. Establishing strong partnerships with community partners and sponsors that share and support said health initiative
4. Satisfying a wide geographic area and large customer demand

For example, Fresh Truck, a Boston-based mobile market, started when the only grocery store in a community was shut down. They now partner with a number of healthcare providers and community organizations to serve 10 different neighborhoods surrounding Boston. The Chicago Fresh Moves truck was launched by Mayor Rahm Emanuel and the US Department of Agriculture as part of an initiative to bring fresh, affordable food and health education to communities in need. The Chattanooga Mobile Market also partners with Food RX, a program that provides health systems with support in educating their communities on healthy eating and provides cheap, easy ways to obtain it. In addition, all three markets serve a very large demographic. According to Governing.com, both Boston and Chicago are in the top 10 of most densely populated cities in the country, with more than 10,000 people per square mile. These dense populations are critical for a mobile market to succeed because it ensures the demand in certain areas will be high. This allows for consistent business and ultimately allows a mobile market to sustain itself.

# ANALYSIS

Based on this research, a mobile market would be the most feasible pop-up model for New Bedford, however, the city may not meet the criteria needed to support one. A potential problem for a mobile market in New Bedford would be the low population density of the area. The vision for this project is focused on serving only New Bedford, which has a population density of less than 4,800 people per square mile. Unlike the other communities, New Bedford may not have enough demand to sustain a mobile market without partnering with other companies or cities.

Despite the limited demand in the immediate downtown, there is already a mobile market that operates in suburban New Bedford. The Coastal Foodshed operates a mobile food stand, focused on supporting New Bedford communities through access to locally grown food. They just completed their first year of operation as a traveling summer market with three stops. However, due to their success, they are set to expand into a year-round market with four stops throughout low-income suburban areas. Due to the low population density of the immediate downtown, it would be counterintuitive to establish another mobile market to compete with Coastal Foodshed. However, it could be beneficial if the City of New Bedford were to partner and provide support to Coastal Foodshed in order to maximize the impact on its residents.

# CONCLUSION

After studying food carts, food trucks, in-line stores, and mobile markets as potential options for pop-up markets in New Bedford, we discovered that most of the models may not be a suitable option. Food trucks and in-line stores would not work because they are typically meant for prepared foods. Food carts are also not a viable option because of their limited inventory space and the difficulties of operating in the winter.

Mobile markets would be a way to provide access to fresh, healthy foods, but could potentially fail in turning profits and attracting new residents to the downtown. Throughout the successful cases we reviewed, two overlying themes became clear. First, the markets that were successful ran alongside a strong health initiative specifically designed to bring fresh produce and education on diet and nutrition to communities. Second, mobile markets are not typically a sustainable solution. While they require less start-up costs, maintenance and organizational costs make it very difficult to

continue long-term. New Bedford would need to have a large enough market, both geographically and demand-wise, to be successful and, based on our research, it does not appear that the current downtown has enough demand to support a daily market of this kind.

While our research has shown that a new pop-up model may not be feasible in the long-term, New Bedford still has an opportunity to incorporate some form of pop-up grocery option if they so choose. The Coastal Foodshed has an existing mobile farm stand that has proven to be very successful in serving current low-income communities outside of New Bedford and, as it gets more established, could potentially create a new stop downtown. Our research has shown that the right way to bring a mobile market to downtown would be to focus on expanding an already successful model, given that trying to recreate one to serve a smaller geographic area is not financially feasible.

In conclusion, our research has shown that implementing a new pop-up grocer may not be financially feasible option for the City of New Bedford. However, the city may choose to partially fund and partner with initiatives already being executed by the Coastal Foodshed. As the city grows, it should begin to look more closely into infrastructure and using current resources to better meet the needs of the current community.

# ANALYSIS OF BRINGING A CO-OP GROCER TO DOWNTOWN NEW BEDFORD

## BACKGROUND

Co-ops are voluntary, member-based associations that are controlled democratically and jointly by people who benefit from it. More specifically in terms of a food co-op, they typically offer natural, local foods and operate out of one singular location, much like a normal grocer would. Co-ops are unique because of the guiding principles that they follow called the “Rochdale Principles” (outlined in **Table 5**).

**Table 5. Rochdale Principles.** Guiding principles for successfully operating a co-operative (co-op) market.

**Voluntary and Open Membership:** New Bedford has a socioeconomically diverse community and one of their stated goals is to bring new residents into downtown, which would likely increase the heterogeneity of their community. Co-ops are intended to be inclusive to all, so this type of institution would not just be a means of getting food, but a place that fosters and encourages a vibrant and diverse community culture.

**Democratic Member Control:** Co-ops are run by their members, thus necessitating a high level of involvement from those who are a part of it. Instituting a food supplier whose success is contingent on engagement in order to function would inherently increase the level of community involvement in New Bedford.

**Member Economic Participation:** Another dimension of member involvement is through economic participation. It is likely that residents who pay membership fees would be more committed to the success of the organization.

**Autonomy and Independence:** Co-ops are tailored to the needs and desires of the communities that they serve. New Bedford calls for a unique grocer model and a co-op offers that flexibility. In the past, New Bedford has experienced challenges attracting a traditional type of grocer (ex: Trader Joe’s, Whole Foods, etc.) due to their specific requirements.

**Education, Training and Information:** Beyond providing groceries, co-ops have a responsibility to empower their community through education and training. This can further residents’ understanding of proper nutrition and a healthier lifestyle. A grocer model that provides value more holistically is a way to invest in the future of New Bedford.

**Cooperation Among Cooperatives:** The creation of a food co-op could initiate many other community co-ops throughout New Bedford, not just in the downtown area and not just for food. There was an expressed interest in building up the artistic and cultural scene in New Bedford and some sort of artists co-op could be a fun and different way to bolster that sub-community.

**Concern for Community:** As seen in the principles already discussed, co-ops have an implicit duty to improve their communities through different avenues. They seek to develop and sustain the place they are grown from, which may align well with New Bedford's eye for its future downtown.

## STARTING A CO-OP

The Food Co-op Initiative (FCI) has helped launch a number of co-ops and have created a detailed guide to help communities effectively build co-ops (**Appendix B**). The FCI Start-Up Guide emphasizes forming a leadership team, creating a shared vision, building community support, and evaluating the feasibility of a co-op in the neighborhood:

*Leadership:* In the very beginning of a co-op's ideation stage, a handful of actively involved members is all it will take to begin laying the groundwork. Identifying the right leaders with the right talents to join the formal steering committee and/or board of directors is important to ensure the success of the co-op. Understanding the scope of the project will help to find these leaders.

*Community Support/Vision:* One of the most important steps in starting a co-op is holding multiple community meetings. This is not only where you will find your leaders, but also where you will begin to develop your vision, mission, and initial members for the co-op. Co-ops are run by the community for the community and they will help you identify your target market. Understanding who your target market is and catering to them is very important. Many co-ops, grocery stores, and other brick and mortar businesses have misunderstood their market and failed. When speaking with Michael Farrugia, an expert grocer consultant and previous key advisor to the Syracuse Eat to Live co-op, he could not emphasize enough how important understanding the community's wants and needs are in making any type of grocer successful.

*Feasibility:* Throughout the process of organizing a co-op, there are six key questions the FCI has determined leaders must try and answer to determine feasibility:

- Do we have a vision that resonates in our community?
- Is there enough potential demand for the co-op’s goods and services for the co-op to be sustainable?
- Do we have the people with time, skills, and talent to see this project through to completion?
- Will we be able to raise enough capital through owners and lenders to finance our co-op?
- Are there appropriate vendors, growers, and distributors who are willing to sell to us?
- Are there suitable locations for a retail grocery store available at affordable costs?

## Cost and Financing Options

Starting a co-op can be a large financial investment. Depending on the size of the retail space and inventory required to serve the community, co-ops can cost anywhere from \$1.5 to \$10 million (The Food Co-op Initiative, 2017). The largest capital expenses include building improvement, equipment such as shelving and refrigeration, start-up staffing and initial inventory. Among these, building improvements will likely be the largest investment as they can cost up to \$600,000. Equipment is a close second, costing around \$570,000. The Sources and Uses Budget in the FCI “Start-Up Guide” is a highly useful resource in understanding costs, how to predict them and how to finance them. While 50-60% of financing typically comes from member debt and member equity (in the form of membership fees), there are additional co-op grant and loan programs for which New Bedford could be eligible (**Table 6**).

**Table 6: Potential Funding Sources for a Co-op Grocer in New Bedford.** Various sources of potential funding for a co-op grocer in New Bedford, along with the type, purpose, and specifications for each (and amount, if available).

Type	Name	Purpose	Specifications	Amount
State	Massachusetts Food Trust Program	Improve health and food retail innovations by increasing access to healthy, affordable food in nutritionally underserved communities	Only Community Development Financial Institutions are eligible	Up to \$100,000



State	Massachusetts Food Ventures Program	Increase access to healthy, affordable food options in low to medium income areas	50% must be matched by co-op	Up to \$500,000
National Co-op Grocer's Assoc.	Healthy Food Financing Initiative	Seed grant, technical assistance, and follow-up	Equal dollar amount must be matched by co-op	Up to \$10,000
Co-op Grantor	Blooming Prairie Foundation	Sustain the values of cooperatives	Must have 501(c)(3) status and involve organic foods	Not specified online
Co-op Grantor	Cooperative Development Foundation – Bowers Funds	Education and training for those seeking to open and run a co-op	May not be used for operating expenses, endowments, capital, tuition, or benefits/salaries	Not specified online
Member Equity	Membership Fees	Continual source of funding, gives back to the members		\$100-200 dollars per member (on average)
Member Debt	Loans from Members	Used for capital		\$3,000 to \$10,000 (on average)
Private Lenders	Cooperative Fund of New England	Benefit cooperatives of greatest need	More than half of members are low-income	Not specified online
Private Lenders	Local Enterprise Assistance Fund	Increase access to natural, healthy food in urban and rural communities and	Must report quarterly regarding social impact if granted	Not specified online

		create high-quality jobs	funds	
Private Lenders	National Cooperative Bank	Provides banking solutions for consumer-owned co-ops		Not specified online
Private Lenders	Shared Capital Cooperative	Provide funding for expansion and start-up of cooperatively-owned businesses and housing	Must be a member of Shared Capital Cooperative; must be owned and operated on a cooperative basis	Up to \$500,000

## Customer Segments

In terms of who a co-op would serve, there are many expectations to be met in this diverse community. It is important to recognize that there are, and will be, various geographic, demographic, behavioral, and psychographic features to be considered when implementing a food provider. The uniqueness of a co-op is that it can effectively be tailored to maximize individual value for all. Currently, the City of New Bedford has three different customer segments that are as follows (**Table 7**):

**Table 7: Current Grocery Customer Profiles in New Bedford**

Customer Segment	Characteristics	Key Concern
<b>Elder Residents</b>	<ul style="list-style-type: none"> <li>• Live downtown</li> <li>• Get around on foot or public transportation</li> <li>• Approximately 50-70 years of age</li> <li>• Commute downtown for work (healthcare, retail and manufacturing)</li> </ul>	No sufficient grocer downtown that provides fresh produce and healthy products

<b>Commuters</b>	<ul style="list-style-type: none"> <li>• Drive once a week to grocery shop</li> <li>• Approximately 25-50 years old</li> <li>• Commute downtown for school (Bristol Community College &amp; UMass Dartmouth)</li> </ul>	No location downtown to find healthy lunch options; would value a convenient place to pick up groceries on the way home from work
<b>Students</b>	<ul style="list-style-type: none"> <li>• Shop for lunch/snacks</li> <li>• Approximately 18-26 years old</li> </ul>	No healthy, fresh produce options located near them

As New Bedford grows, it is important to keep future residents in mind as they will have different needs to be accommodated. The current demographics will continue to exist but the city will need to prepare for new customer segments. They are as follows (**Table 8**):

**Table 8: Potential Future Grocery Customer Profiles in New Bedford**

Customer Segment	Characteristics
<b>Young Residents</b>	<ul style="list-style-type: none"> <li>• Live downtown and work within the city</li> <li>• Recent college graduates working in healthcare and retail positions</li> <li>• Desire a fresh produce provider downtown</li> <li>• Need to be able to walk from their apartment and access healthy nutritional foods</li> <li>• Approximately 24-30 years old</li> </ul>
<b>Upper-Middle Class Residents</b>	<ul style="list-style-type: none"> <li>• Above New Bedford's current per capita income</li> <li>• Drive into the city to shop</li> <li>• Value having a location downtown that offers a diverse selection</li> <li>• Approximately spend \$100-200 each time they shop</li> <li>• Expect a place that provides healthy options and is accessible during and after work</li> </ul>

Having a co-op grocer allows for the community to uniquely represent itself. As mentioned previously, the community is able to dictate terms of operation, brand representation and content. The flexible structure of co-ops inherently allows them to serve the specific needs of the various customer segments discussed above.

## Ideal Conditions

With all of that being said, there are some ideal conditions that need to be taken into consideration before New Bedford can successfully attract residents to implement and participate in a co-op.

*Housing:* Currently, there is a lack of housing/infrastructure in the downtown area. Trends in New Bedford show a 2% year-over-year rise in median sales price and a 12% rise in median rent per month, according to Trulia. In order to attract future residents such as young professionals, providing affordable housing is a necessity.

*Crime:* The current crime rate in New Bedford is 35.24 crimes per 1,000 residents (Neighborhood Scout, 2019), and it's only safer than 13% of U.S. cities. Numerous studies have shown a positive correlation between poverty and crime rate. Co-ops can offer access to resources, good wages, regular hours, and the potential for a healthier lifestyle. The implementation of a co-op could help stabilize the social and economic climate of downtown New Bedford.

## Metrics for Success

If a co-op is implemented in New Bedford, there are several critical variables that need to be monitored in order to measure its success:

*Social Responsibility:* Co-ops have an inherent social responsibility. They differ from traditional grocery stores because they operate more for the benefit of members, rather than just to earn profits for investors. This can be measured by monitoring community health awareness, engagement, and other initiatives.

*Consistency Across Stakeholders:* It is important that everyone involved in this co-op is working towards the same objectives. The vendors, management, and members all need to uphold the same standard of products and services.

*Inventory and Relationship Management:* Bookkeeping will be crucial in terms of vendor relationships, inventory management, and employee management. This will make sure

the co-op is running efficiently and is never idling or declining. Close attention to these details will allow for constant adaptability and the opportunity to capture competitive advantages as they arise.

*Professionalism:* The administration and management need to be professional and well-versed in the operations of the co-op. Organizing a program to train members and recruit daily employees is important to keep things running smoothly.

*Secured Financing:* Co-ops are expensive to run, so it is important to have consistent and robust sources of funding. Ensure that management stays up to date on these sources through private and governmental lending programs.

*Maintain Pulse on New Bedford:* The size and demographic makeup of a community constantly shifts and it is important to operate with this in consideration. Selecting the correct items to fill the store's shelves based on the needs of the community and maintaining adaptability is crucial.

## RECOMMENDATION

Based on the information gathered in the past six weeks, we do not recommend a co-op for present-day New Bedford. It can take five or more years before a co-op's doors finally open and requires significant involvement from residents and community partners. We therefore recommend establishing a different type of grocery store first, and then revisiting the idea of a co-op as a long-term solution.

# ANALYSIS OF BRINGING A FARMERS' MARKET TO DOWNTOWN NEW BEDFORD

## BACKGROUND

Farmers' markets are generally considered to be recurrent markets at fixed locations where farm products are sold by the farmers themselves. These markets are a great way to present the seasonality and uniqueness of a region's agriculture. Farmers' markets can be found in a variety of settings including in parking lots and vacant lots, in commercial buildings and shopping malls, on sidewalks and waterfronts, and in hospitals, parks, and plazas. They are increasingly being used as programmatic and spatial anchors of economic revitalization in larger cities and small towns.

## NEW BEDFORD FARMERS' MARKET

New Bedford has a local farmers' market in both the winter and summer seasons, both of which are organized by the Coastal Foodshed. The organization sets up the winter market at Kilburn Mill, which is 1.8 miles away from the downtown area, and the summer market in Custom House Square, which is 0.1 miles away from downtown. Both markets are open one day a week from 2 p.m. to 6 p.m. The market accepts both HIP and SNAP, which is vital to providing healthy food to the lower-income populations of New Bedford. They attract on average 50-100 people and have about ten local vendors that participate. The vendors bring a variety of goods ranging from vegetables, herbs, fruits, meats, eggs, cheese, seafood, honey, pastries, pies, prepared foods, jams, soaps, and lotions.

Notably, the winter market was moved outside of the downtown area due to the influx of traffic it created.

## SURVEY ANALYSIS

To better understand what residents of New Bedford currently know about the local farmers' market and their preferences, a qualitative survey was created with five questions:

1. Are you aware that there is a Farmer's Market that takes place every Thursday at the Kilburn Mill?
2. Have you ever attended a Farmer's Market in New Bedford?

3. Were you aware that you could pay with SNAP and HIP at the Farmer's Market?
4. What kind of vendors would you be interested in seeing at a Farmer's Market?
5. That are the most ideal times and days of the week for the Farmer's Market to take place?

Team members visited the downtown area and interviewed people that were willing to participate. Interviews took place on April 3 during lunchtime, which comprised of individuals that currently work and live in the downtown area.

The survey highlighted some insights in terms of the current understanding of the city's farmers' market and market attendance. Despite 70% of respondents (N=13) having prior knowledge of the weekly farmers' market and 54% also knowing that they could pay with SNAP and HIP, only 38% of respondents had attended a market. Attendance is likely influenced by the location of the farmers' market.

When asked about vendors that they would like to see in the market, a large variety of options were suggested. Among the top five were: fruits, vegetables, flowers, and dairy. However, the majority stated that they would like a mixture of everything. In terms of the most ideal time for the farmers' market to take place, most stated the best time would be during the weekends (33%). Currently, the farmers' market takes place on Thursdays between 2 p.m. to 6 p.m., highlighting a misalignment between the occurrence of the market and resident preferences which further explains the low attendance of residents and commuters.

## CASE STUDIES

### ***Fall River, MA – Kennedy Park Farmers' Market***

Fall River is a city in southern Massachusetts with similar demographics as New Bedford. The Kennedy Park Farmers' Market in Fall River is open Saturdays from 7 a.m. to 1 p.m. from May to October. The market's mission is twofold; one is to provide an ideal setting for local farmers, producers, and artisans to sell their products and the second is to provide residents with affordable and sustainable items while fostering community development. The market's business model is unique; it has three main vendors throughout the season and additional vendors who rotate based on the Harvest Calendar. It accepts limited forms of payment, such as Senior Checks, Cash and SNAP. The market is also part of the Southern Coast Farmers' Market network, giving them publicity and more exposure. Its success has also attracted press from

newspapers such as The Boston Globe and The Herald.

### **Portland, ME – Portland Public Market**

The Libra Foundation, created by Elizabeth Noyce, founded the first Portland Public Market in 1998. The foundation spent \$9.9 million on a 37,000 square foot building and convinced LL Bean and Olympia Sports to open stores in the area. The City of Portland spent \$250,000 on street improvements and vendors spent \$1.1 million on tenant improvements. A total of \$11.25 million was allocated to begin development of Portland.

The 1998 Portland Public Market closed in 2006. Its failures were due to strict tenant restrictions. There was not enough of a mix in products provided, and the foundation did not promote smaller vendors in the market. The offerings of the market also did not meet the needs of some residents. The market focused on being a typical grocery style market, but did not have prepared meals to meet the needs of the workers in the community. In addition, the Libra Foundation was not charging enough for vendor spots and therefore did not see a return on their massive investment for the building. Portland did not yet have the population or enough vendors to support the cost of operating the market.

A new market was created called the Portland Public Market House, which made some improvements and continues to be successful. The Public Market House opened in 2006 in Monument Square in a small-scale building. The market started in a well-developed city and has successfully been serving prepared meals made from local sources and products for home use all while promoting the growth of its vendors. Additionally, it has a community kitchen open to the public to rent, which encourages community involvement. The actions taken by the new iteration of the Portland Public Market have made it more sustainable, allowing it to continue operating.

### **Lowell, MA – Mill No. 5**

Another city that is comparable to New Bedford is Lowell, Massachusetts. Lowell was selected due to their success at rebuilding the city in the past decades. After the industrial revolution, Lowell experienced an economic and population decline and, to address this issue, the Lowell Plan was developed in 1980 as a “neutral ground where public and private sector officials could speak candidly and collaborate on priority issues.”

First, Lowell hired the American City Corporation to help develop a plan for downtown



Lowell. To rebuild the city, they first initiated and funded the annual Lowell Folk Festival, which is the longest running, second largest, free folk festival in the United States. Lowell also had success in bringing in a minor league sports team, the Lowell Spinners, when they built the LeLacheur Park in 1998. In addition to the baseball park, Tsongas Center at UMass Lowell was constructed during the same year, which was used to hold concerts, sporting events, and other attractions. The new festival and park brought in new businesses and people to the area, which allowed Lowell to gain the population that could sustain a successful year-round farmers' market.

Lowell's year-round farmers' market is located in a renovated mill building, Mill No. 5, which is 0.5 miles from the city's downtown area. It is open from 11 a.m. to 3 p.m. every Sunday and has 11 regular vendors, with multiple rotating vendors depending on the week. This market offers staple items such as farm-fresh fruits and vegetables, artisan bread and pastries, locally sourced meat and eggs, and handmade craft goods. The market accepts HIP payments but also caters to the higher income residents by offering high-end goods.

### ***Haverhill, MA – Haverhill Farmers Market***

Haverhill Farmers Market was first established 40 years ago, with the purpose of providing residents with fresh local produce and facilitating community engagement. The market is situated 0.2 miles from the downtown area and operates on the weekends in spring, summer, and fall. It is comprised of 26 vendors and provides fresh food, honey, pet treats, and local wine.

Even though Haverhill's current population demographics differ from that of New Bedford, this farmers' market case highlights some interesting features in terms of financial sponsorships and community engagement. Haverhill Farmers' Market currently receives sponsorship from not only the local government but also from Mass Development, Creative Haverhill, and Team Haverhill amongst many others. These teams not only ensure the financial feasibility of the market, but also collaborate to organize a variety of events centered around the environment, community, and the arts.

This leads to the second key characteristic. Haverhill Farmers' Market offers far more than local produce to its residents. This market is also a prime location for families to enjoy food demonstrations, local music, and activities for children. Thus, in all, with the help of volunteers, non-profits, and the local government, this farmers' market is able to support the local economy and provide residents with fresh, healthy food and community events.

### ***Detroit, MI – Eastern Market***

The Eastern Market is a historic commercial district in Detroit, Michigan that was opened

in 1841. It is located a mile northeast of the city's downtown area. Over 2 million people visit the market each year and it has over 100 vendors over the year. Ultimately, it is the largest historic public market district in the United States with more than 150 foods and specialty vendors. Unlike the one in New Bedford, the produce sold in this market does not have to be grown locally.

The market was transferred from city management in 2006, and now operates through a public-private partnership with the Eastern Market Corporation. Currently, 70% of operational costs are covered by vendor's fees and 30% is covered by the city. Sponsors include the W.K. Kellogg Foundation and the USDA's Farmers' Market Promotion Program (FMPP), which awarded \$2.5 million and \$25,941, respectively. The latter was employed to train 180 vendors at the Eastern Market through a series of workshops in marketing, insurance, customer service, SNAP, and safe food handling practices.

Eastern Market also has other offerings that contribute to annual revenue. For example, there is a wholesale market that contributes \$360 million in revenue each year. The market also hosts special events, such as the holiday market and cooking classes, and occasionally hosts pop-up mini-markets in other neighborhoods through the city.

## RECOMMENDATIONS

New Bedford may be in a position in the future to sustain a successful, year-round farmers' market, however the city (and partners) would first need to engage with the community to understand their needs, develop a business plan, and secure financial sponsorship. For a year-long farmers' market to come to fruition it will be necessary to invest in infrastructure. Research into other farmers' markets highlighted that a common factor was financial sponsorships and support. The markets in Haverhill, Lowell, and Detroit all received some sort of funding from local governments, non-profit organizations, or private investors. (As a point of reference, the Coastal Foodshed has a variety of financiers such as the City of New Bedford, Harvard Pilgrim HealthCare Foundation, and the Massachusetts Department of Agricultural Resources.) Another element of success for other farmers' markets in the state is community involvement. In both Fall River and Haverhill, the farmers' market was strategically placed in close proximity to events and community programs. New Bedford should consider this community-centric approach if the city chooses to move forward with an expanded, downtown farmers' market. Lastly, another recommendation is to partner with the Coastal Foodshed to expand their farmers' market offerings in downtown New Bedford.

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## APPENDICES:

**Appendix A: Incentive and Financing Programs.** A list of federal, local, and state incentives and financing programs the City of New Bedford could potentially use to support opening a grocery retailer in the downtown area.

Family/Individual Incentives: Food Assistance Programs	
<b>SNAP (Supplemental Nutrition Assistance Program)</b>	SNAP is a federal food assistance program which gives low-income families a small amount of money accessible on EBT cards to purchase their groceries for the month.
<b>HIP (Healthy Incentives Program)</b>	This program is meant to increase low-income families access to fresh fruits and vegetables as well as boosting the local economy by being able to support the local farmers in their work as well. In order to earn the HIP incentive, SNAP users must spend their SNAP dollars on local fruits and vegetables at participating HIP locations for example: New Bedford Farmers Markets. These recipients then receive a dollar for dollar match credited to their EBT card. The dollar amount cap is based on household size, a household with two people gets an extra \$40, a household with 6 people gets an extra \$60, and a household of 6 or more receives an extra \$80.
<b>Food Insecurity Nutrition Incentive Grant (FINI)</b>	USDA created this grant program to support projects that incentivize SNAP customers' purchase of fruits & vegetables. FINI grantees partner with SNAP authorized retail food stores

	<p>as part of their grant projects; this can include anything from farmers’ markets to supermarkets. To participate in a FINI grant project, retail food stores must be SNAP authorized and must partner with a FINI grantee. A customer uses their EBT card to purchase qualifying fruits or vegetables using SNAP benefits at a FINI retailer partner outlet (i.e., retail food store participating in a FINI grant project). Then, for example, every \$1 of SNAP benefits spent on fruits or vegetables the customer receives an incentive good for \$1 of additional fruits or vegetables</p>
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Local Programs/Incentives	
<b>New Bedford Economic Development Council (NBEDC)</b>	<p>One of the major areas of funding activity for CDBG money is economic development, particularly job creation and retention for New Bedford’s low-and-moderate income workers. The New Bedford Economic Development Council is the primary economic development entity for the City of New Bedford. Through the CDBG program, the OHCD supports NBEDC’s operations and loan programs to foster job creation and retention.</p>
<b>Tax Increment Financing Program</b>	<p>This program is designed to encourage new development and job creation in New Bedford. It is administered as the local component of the state’s Economic Development Incentive Program, and is a partnership between the state, the municipality, and an expanding company. In exchange for job creation and investment commitments, a company becomes eligible for the best possible state and local tax benefits.</p>

Statewide Programs/Incentives	
<b>Massachusetts Food Trust Program (MFTP)</b>	The goal of this program is to increase access to healthy and affordable food as a means to better health outcomes. This fund will provide funding to a Community Development Financial Institution (CDFI) who will provide funding or invest in supporting healthy food initiatives in underserved communities.
<b>Economic Development Incentive Program Credit (EDIPC)</b>	Under the EDIP, the City of New Bedford is an Economic Target Area and Gateway Municipality. A company that intends to locate or expand operations in the city may submit a project proposal for certification to the City of New Bedford Tax Increment Financing Board. The EDIPC is a key component of the Economic Development Incentive Program. It provides discretionary tax credits to companies that generate at least 25% of sales out-of-state and commit to retaining and/or creating full-time jobs.
<b>Brownfields Tax Credit Program</b>	This program, administered by the Massachusetts Department of Revenue, offers eligible businesses and nonprofits a tax credit for the costs incurred in a brownfield remediation project. The EPA has selected the City of New Bedford for a brownfield assessment grant. Brownfields tax credits may be used against state tax liabilities, or transferred or sold to third parties.
<b>Massachusetts Food Ventures Program (MFVP)</b>	This program is designed to advance the objectives of the Massachusetts Local Food Action Plan by providing funding through grants to support food ventures, primarily in communities of low or moderate income. Participants who are selected to participate in the program will be reimbursed up to \$500,000, and the minimum award is \$100,000.
<b>Urban Agriculture Program</b>	The purpose of this program is to advance Commonwealth goals and objectives, leverage collective resources, and support commercial projects designed to increase the production, processing, and marketing of produce grown and sold in urban centers across the Commonwealth. Expenditures will promote strategies to address food

	insecurity and to increase access of fresh, local produce in urban neighborhoods with a high concentration of low-moderate income residents.
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Federal Programs/Incentives	
<b>CDFI</b>	This fund serves mission-driven financial institutions that take a market-based approach to supporting economically disadvantaged communities. It achieves its mission by directly investing in and supporting Community Development Financial Institutions (CDFIs), Community Development Entities (CDEs), and other financial institutions through the following programs and initiatives: New Markets Tax Credit (NMTC) Program, Bank Enterprise Award (BEA) Program, Capital Magnet Fund (CMF), CDFI Program (FA & TA), Native Initiatives (NACA), and CDFI Bond Guarantee Program.
<b>New Markets Tax Credit (NMTC)</b>	This program was created to stimulate investment in designated low-income communities. It provides tax incentives to investors to make investments in distressed communities and promotes economic improvements. It is administered by the US Treasury Department's CDFI Fund and allocated by local Community Development Entities (CDEs) across the United States. MassDevelopment assesses potential NMTC projects for both nonprofit and for-profit businesses. For developers, NMTC financing can provide a valuable source of gap financing.
<b>Community Development Block Grant Program (CDBG)</b>	This program provides communities with resources to address a wide range of unique community development needs. The Community Development Fund (CDF) awards grants to communities throughout the Commonwealth. This program helps eligible cities and towns to meet a broad range of community development needs in housing, infrastructure, revitalization, economic development and public social services.
<b>Opportunity Zone Program</b>	This program is a federally-established, program to provide investment incentives for certain census tracts. This is a tool

	to encourage growth in low income communities. The City of New Bedford in 2018 received notification from the Governor that four census tracts in New Bedford were approved as Opportunity Zones. Those census tracts are (identified by the last four digits): 6512, 6513, 6518 and 6519.
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**Appendix B: Food Co-op Initiative Start-Up Guide. A series of checklists from the Food Co-op Initiative (FCI) guiding the creation of a new co-op (Stage 1, Stage 2a, Stage 2b, Stage 3).**

Simplified Checklist, Stage 1	Decision Point
<ul style="list-style-type: none"> <li>• Visit FoodCoopInitiative.coop and review our startup resources</li> <li>• Research and understand the cooperative model</li> <li>• Asses interests and needs in your community</li> <li>• Form a core group or steering committee</li> <li>• Hold a community meeting</li> <li>• Develop a mission statement</li> <li>• Choose a name</li> <li>• Raise money to cover incorporation costs</li> <li>• Establish the initial board of directors</li> <li>• Incorporate and adopt bylaws</li> <li>• Create effective systems for communication and meetings, and continuously improve them</li> <li>• Set up a bank account</li> <li>• Set up administrative support</li> <li>• Create contact list and find volunteers</li> <li>• Develop preliminary Sources &amp; Uses budget</li> <li>• Develop a budget for Stage 1</li> <li>• Create a membership program</li> </ul>	<p>Are your cornerstones – <b>Vision, Talent, Capital, and Systems</b> – solid and strong enough to support a successful effort?</p> <p>You have invested significant time, energy, and financial resources to get this far. This is a good time to take stock. Are you ready and willing to move forward? Once your organization is formed (with at least 15-20 members actively engaged in either the board of directors and/or work groups), you are legally incorporated, you have recruited approximately 300 members (depending on potential store size), have functional and effective systems in place for communication and meetings, and made a positive assessment of preliminary feasibility, you are ready for Stage 2a: Feasibility and 2b: Planning.</p>

<ul style="list-style-type: none"> <li>• Identify and recruit potential member-owners</li> <li>• Conduct community survey</li> <li>• Launch intensive member recruitment campaign</li> <li>• Perform preliminary feasibility study</li> <li>• Develop a budget for Stage 2a and 2b</li> <li>• Achieve initial membership goal/threshold</li> </ul>	
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Simplified Checklist, Stage 2a: Feasibility	Decision Point
<ul style="list-style-type: none"> <li>• Develop a concept paper describing what you hope to accomplish and why</li> <li>• Distribute a member newsletter on a regular schedule</li> <li>• Share information through a website</li> <li>• Participate in community events</li> <li>• Conduct surveys</li> <li>• Identify areas of weakness, recruit help or hire consultants</li> <li>• Research local real estate market</li> <li>• Contract for a market study</li> <li>• Continue fundraising</li> <li>• Conduct a thorough process of assessing feasibility, including market feasibility, financial feasibility, and organizational capacity/readiness</li> <li>• Make plans to include preliminary design and design feasibility depending on how advanced you are in identifying your preferred site</li> <li>• Assess your accounting system and upgrade as needed</li> <li>• Research suppliers and their account requirements</li> <li>• Develop/revise your budget and checklist for Stage 2b</li> </ul>	<p>If the market study and financial feasibility are positive, and the organizational development and readiness are in place with 450 owners (Or 45% of target membership at opening), the co-op is ready to move forward into Stage 2b: Planning.</p>

Simplified Checklist, Stage 2b: Planning	Decision Point
<ul style="list-style-type: none"> <li>• Finalize vision and mission statements; communicate with all stakeholders</li> <li>• Conduct a strong membership drive to recruit owners and engage members</li> <li>• Hire a project manager to manage the implementation stage</li> <li>• Begin the planning process to hire General Manager. Hire as early as your resources and availability or quality candidates allow</li> <li>• Establish contact with NCG and local co-op associations</li> <li>• Adopt a board leadership development plan</li> <li>• Draft member loan and/or investment documents</li> <li>• Finalize member loan plan and other member investment opportunities. Get legal review</li> <li>• Be ready to launch capital campaign soon after committing to store site</li> <li>• Identify top sites and get a professional market study update</li> <li>• Finalize site search and negotiate to buy or lease (with contingencies)</li> <li>• Update your ‘Sources &amp; Uses’ budget and checklist for implementation</li> <li>• Update your financial pro formas to use when seeking financing</li> <li>• Prepare or update Business Plan for seeking financing</li> <li>• Begin creating Operational Plan (when GM is on board)</li> </ul>	<p>This stage is complete when the new co-op site is secured with contingencies, made public, and has enough members for a successful capital campaign (or 60% of the owner goal by opening).</p>

Simplified Checklist, Stage 3	Decision Point
<ul style="list-style-type: none"> <li>• Finalize brand development and create marketing communication plan (GM)</li> <li>• Continue to engage members and the community (Board)</li> <li>• Define Project Manager and General Manager roles (Board)</li> <li>• Continue store and operational planning with key organizations (GM)</li> <li>• Transition board of directors to governance (Board)</li> <li>• Finalize member loans and external capital commitments (Board and GM)</li> <li>• Implement operations plan (GM)</li> <li>• Finalize staffing plans and conduct hiring (GM)</li> <li>• Set up vendor accounts (GM)</li> <li>• Negotiate service contracts (GM)</li> <li>• Set up key store systems: administration, finance, inventory, human resources, marketing (GM)</li> <li>• Determine opening day (soft opening) and a grand opening celebration (Board and GM)</li> </ul>	<p><i>The only decision now is how to celebrate!</i></p> <p>At this point the co-op should have met (or exceeded!) its goal for membership, and secured its financing and site. When the general manager hires and trains staff, and sets up operational systems, and the project manager coordinates the construction to completion, the co-op will be ready to open its doors to the community.</p>