

## Understanding The Grocery Industry Cdfi Fund

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The purpose of this memo is to help CDFIs develop a basic understanding of the U.S. grocery industry by describing the U.S. grocery industry, including major participants, industry financials, current operating trends, and industry trends. The U.S. grocery industry, which includes a variety of businesses from supermarkets and convenience stores to wholesale clubs and superettes, had sales totaling over \$1 trillion in 2009, with supermarkets accounting for just over half of total sales at ...

### Understanding the Grocery Industry

At the launch of the initiative, the CDFI Fund developed a technical assistance program to build the capacity of CDFIs to understand the grocery store industry, identify optimal areas for grocery store development, and underwrite loans to healthy food retailers.<sup>17</sup> Since 2010,

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more than 20 CDFIs have received HFFI funding from the U.S. Department of Treasury to develop food retail financing ...

### Understanding The Grocery Industry Cdfi Fund

Understanding the Grocery Industry. Part of training materials prepared for the CDFI Fund and the Opportunity Finance Network (OFN) for the Financing Healthy Food Options initiative. The initiative was designed to build the CDFI industry ' s capacity to finance projects that increase healthy food options in underserved communities. Based on Reinvestment Fund ' s healthy food financing experience, we developed a curriculum for training workshops and created an implementation handbook advising ...

### Understanding the Grocery Industry | Reinvestment Fund

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### Understanding The Grocery Industry Cdfi Fund

Understanding the Food Production Sector CDFI ' s can bring critical resources to this sector by: Development of an active network of accessible and qualified technical assistance (TA) resources which provide business guidance such as financial modeling, legal advice and marketing, as well as product-specific agricultural knowledge; and

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## Understanding the Food Production Sector

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## Understanding The Grocery Industry Cdfi Fund

Planning & Designing Your CDFI ' s “ Feedback Loop ” Create an internal feedback loop for collecting, reviewing, and analyzing data to better understand customers and inform future strategies 1. Mission: Define your mission and desired positive change 2. Goal Setting: Set impact goals 3. Products and Services: Review for alignment with mission and

## Understanding CDFI Impact

Community development financial institutions (CDFIs) are private financial institutions that are 100% dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream. By financing community businesses—including small businesses, microenterprises, nonprofit organizations, commercial real estate, and affordable housing—CDFIs spark job growth and retention in hard-to serve markets across the ...

## What is a CDFI? | Opportunity Finance Network

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## Understanding the Role of Community Development Finance in ...

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depository CDFI, The Reinvestment Fund (TRF), which created and managed a statewide financing program in Pennsylvania designed to attract fresh food retailers, from large scale supermarkets to independent grocery operators managing stores 10,000 square feet or less in size, to underserved, urban and rural communities.

### Underwriting Supermarkets and Grocery Stores

As referenced in the Understanding the Food Production Sector chapter, a small and emerging farm does not have an easily defined or standardized business model from production to sale. CDFIs can expect to see a variety of loan applicants, farming operations, capital needs, and customized repayment terms.

### Credit Skills for Lending to the Food Production Sector

The CDFI Fund is a federal program that promotes access to capital and local economic growth through its Community Development Financial Institutions Program with direct investment that provide...

### Community Development Financial Institution (CDFI)

Digital disruption at the grocery store By Steven Begley, Eric Marohn, Sabah Mikha, and Aaron Rettaliata Five trends are shaping the transformation of the US grocery industry. Understanding them is key for grocers to achieve profitable growth in this new competitive environment.

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