“Will Work For Food”
A Model for a Non-Profit Grocery Store that Provides Low Cost Food in Exchange for Earned Labor Time

Tag Words: New Brunswick poverty, Low cost food, Affordable food, Work for food, Salvaged Food

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Summary: There are some individuals in every community that struggle to obtain high quality but affordable food. The idea is to create a local “Time for Food” community store that would sell highly discounted food from numerous available sources such as gleaned produce from local farmer’s fields, surplus food produced in peoples gardens or small farms, and safe yet damaged items that do not qualify for supermarket sale (such a dented can of soup). Community members, who put in their own time for labor dedicated to operate the store, will enable the store to run completely non-profit. Community members that exchange their goods and services for time in the local “Time Bank” or community exchange, will also be able to “buy” food from this community food store using their hour credits earned in the time bank. Hence – the “will work for food” idea now becomes not a poor person’s mantra but a reputable and acceptable path to being able to eat good food that they can afford.

Video Link: https://www.youtube.com/watch?v=GmH-dBi-DIk

The Food Security Divide
New Brunswick, NJ is a true example of an extreme social divide. Building a community without borders in which those that are less fortunate are fully integrated and become an important component of their community is the focus of this paper. An imaginary border separates individuals fortunate enough to attend a university and many low-income families struggling to eat and make ends meet. To the second group mentioned, purchasing groceries becomes a daily predicament. We will attempt to make food insecurity less of an issue for the New Brunswick community, and in turn, strengthen local relations amongst many different groups of people.

Being Cash Poor and needing Food
Most people that grew up in families which were able to provide numerous meals a day do not often stop to think that how much of a privilege it is to be able to eat from day to day. In America alone, 48.8 million people do not have a high enough income to provide food on a regular basis (Hunger Facts Carousel). According to ZipAtlas, New Brunswick is ranked 8th in New Jersey for a shocking 28.8% below poverty level line. Low-income families will have to resort to being dependent on schools to provide food to their children and being forced to eat “on budget” dinners such as fast food. A contributing factor is the lack of transportation to full-fledged grocery stores and having to resort to purchase over-priced food with minimum selection at local convenience stores. The struggle to eat becomes even more apparent in the frequent encounters with people asking for change for food in the streets of New Brunswick. This must be very
humiliating to them. Simply giving someone food is only a temporary stop gap measure and not an effective long term solution to food security.

**A New Model for Obtaining Food**

Seeing people in the street with a sign “Will work for food,” is likely to be somewhat humiliating to them. What if we turn this upside down and make them proud that they “will work for food”. Giving these and other individuals an opportunity to work for a good cause and be able to take home food and other necessities or receive needed services would greatly improve their health and well-being.

Enter in our model for a grocery store. Envision a "Time for Food" community non-profit grocery store that was run by the community with staff that worked for, not money, but for food and services. The hours that they worked could be used to obtain food and goods from the store. These workers would be part of a larger community exchange group, sometimes called time banks, where they could give and receive services from other members of the community time bank.

**Examples of working models**

In my prior comments, I was looking for you to greatly expand the "Examples of Working Models" section- I mentioned 5 single spaced pages with references.

I would start that section off with separate paragraphs on
Food Co-ops
CSA's (Community Supported Agriculture farms)
Farmers Markets

Discounted Retail Grocery stores

Grocery stores that consider themselves as being a retailer or remarketer of excess inventory (example "Grocery Outlet", we have several Amelia's grocery outlet as part of
the company) where they "buy opportunistically goods that are not considered Salvaged when there might be a change in packaging, or someone backs out of an order.

Salvaged groceries - stores that sell past date, past best by use date, dented cans or have damaged packaging.

In all of the above examples, talk about where they get their items

Still looking for: existing grocery stores or other food vendor types that use time as a method of paying their staff? And if so, can people use time to "purchase" food?

Few cities across the country are opening nonprofit stores that allow for purchase of low cost food. Many of those have proven to be effective; each with their unique goals and operations. Using a combination of successful factors from running models, I would like to incorporate them into my personal vision of the New Brunswick location. Fare and Square as well as Village Market are the most successful stores known in the United States. There are otherwise very few stores that could be run completely nonprofit as well as with help from the community members. Incorporating the need of such store in the area with the help of local residents as well as Rutgers students, I believe this project has more a lot of potential for improving the lives of low-income families.

Fare and Square, claimed to be the first non-profit grocery store in the US, recently opened in Chester Pennsylvania http://fareandsquare.org/, displayed that simply having a need in the area for one can create major advertising and excitement that will drive consumers in. New Brunswick being a place that demonstrates desperate need for a lower cost food store. The store started with funds from Philabundance, the local food bank. The local community is now able to purchase healthy food options with their own money as well as SNAP which are food stamps that are used by eligible members (Philabundance). This shows that it is possible to incorporate government resources into a nonprofit store, making the low cost food even more available. The shoppers also get 7% of what they spend back for future purchases (Clines). Using this idea, I would like to incorporate a store points card that can be used by the members to gather points over time and be able to purchase goods with them. This ensures that people will be coming back for more purchasing and provide circulation of money and interest in the continuing business. Fare and Square gets food primarily from donations and local farms, which either sell it at an extremely low price or donate the “leftovers” that would otherwise be thrown away. Since the store just opened recently, it is not able to run fully on its own yet as reported by its website. Soon, when the money starts circulating and more people start buying, it will be fully able to run on its own. The biggest challenge is to get enough money to start the business without any initial debt. Fare and Square was is currently very successful because it targeted an area with a huge need of such service. This was enough for the community to get the momentum going. It has been reported by Next City that 60% of local residents shop there and all of the employees are from the town of Chester as well. This store created a way for families to have access to healthy options as well as create a community that is able to interact as well as work together providing a service that has been long needed. New Brunswick has one major supermarket that is within
walking distance to many residents, The Fresh Grocer. The prices however, are not affordable to many families as well as students, forbidding people from affording healthy options. The local convenience stores do not serve a variety of food to allow for purchase of healthy, affordable food. Fare and Square in Chester was built on the same foundation: limited options for food in the area. I would like to use this model for New Brunswick: the need is all you need.

Village Market in New Portland OR a nonprofit store opened in March of 2011 and still functioning very successfully [http://villagegardens.org/village-market-2/](http://villagegardens.org/village-market-2/). Its motto is “Community Serving Community,” and that is exactly the vision I see for the New Brunswick location (Village Market). It has been focusing on providing local produce grown for the store that is otherwise very expensive. They have their own land where the local people that work there, grow their crops and later provide them to local residents for low prices. The store took two years of planning and working together to make it possible for the local community to be able to completely run it on their own as their website reports. The inventory was created by suggestions from the locals and the store focuses on providing only the most needed items. The store does not sell cigarettes, alcohol or lottery tickets making it for people who truly need low cost food and are not abusing the availability of cheaper goods. The store also took advantage of a mini grant from The Healthy Retail Initiative which offers grants between $4,500 and $15,000 to store owners that are interested in providing healthy food options. The money can be used toward any supplies that are needed for distribution of the healthy options. This grant is a legislative bill that has been passed in many states but it is not currently available in New Jersey and therefore would not be beneficial to us. Funding is offered however through the state of New Jersey for nonprofit organizations if the vision meets the criteria of current grants. This store also prides itself on having the locals as primary workers. People feel more comfortable and closer as a community when coming to the store. New Brunswick is a small community as well that would allow for the same interaction amongst people.

The Village Square is able to successfully run its business due to the fact that it grows its own produce. I would like to use the advantage of working with Rutgers students and the availability of the university farm for the same purpose. The Rutgers Gardens currently run their own farmers market every Friday using their own products as well as having vendors visit from all over the state. At the end of each of those events there is produce left over that a lot of times gets left behind and thrown away. I would like the store to be able to use the produce that most often gets thrown away. Also having a Time bank system would allow the store employees to work with the vendors as well as the farms and using the time that they put into helping out for all the left over food. A couple employees would work a shift at the Farmers Market helping with the set up, sales or clean up. The way the vendors would pay back for the help is simply by giving them any item that would otherwise be wasted. A combination of the above factors that proved to be successful would be all applied in my proposal.

**General Concept of Our “Time for Food” Store**
Our “Time for Food” store would be open seven days a week and would stock local produce, perhaps locally produced meat, dairy and baked goods as well as salvaged
pantry, refrigerated and frozen items. Food that becomes unacceptable in grocery stores because cans are dented or it is close to its sell by or use by or expiration dates, either gets tossed (which fills up landfills) or is taken back to warehouses which sell the food as salvage. The salvaged food, which is perfectly safe to eat, can be purchased at low cost and resold in the "Time for Food Community Store". So there would be some profit in the reselling of this food that could help pay to run the store. Most of the cost savings go to the consumer though - example, a can of tomatoes may go for $2.49 in a grocery store but purchased by the community member in the "time for food community store" for $0.39. Farmers and local providers also need money for their products - the store would offer their goods at a sustainable price (enough to cover expenses, etc., but low cost enough so people can afford fresh food). Most people coming into the store would pay money for items and the locally provided food and that money would be used to pay for the food that the provider/farmer brought and the food that was purchased from salvage warehouses.

Where Will the Food Come From?
Food can come from a variety of sources in the area. For fresh produce and meat products, organizations such as Farmers Feed the Hungry and Hunters Feed the Hungry already located in New Brunswick, NJ would be able to bring in produce and meat products at little or no cost. Farmers growing crops are often forced to throw out or plow under their crops because of the products size or appearance, despite being fully safe and edible. According to www.farmshare.org, more than half of each crop is thrown out. Therefore the store would be able to sale those products at minimal cost. Another farming resource is the Rutgers Farms on Cook Douglas where students get to practice and grow their own crops. Crops could be donated to the store while still providing the students with opportunities to learn hands on.

Perhaps the Time For Food store could accept donations from main line grocery stores of damaged or expired/past the sell by date, expiration date items that they are not allowed to sell. These main line stores may be willing to donate these items depending on their internal policies. It is unclear whether these items get thrown out or whether they get shipped back to a supplier. They may even go to the salvage warehouses that we’d be purchasing from. If we could circumvent the unnecessary transport of out of date or damaged products from the main line grocery store to the salvage warehouses, then we would be saving on transportation costs and on the cost of the goods (free if it came directly from the grocery supermarket, vs some cost from the salvage warehouse. Stores called Banana box stores utilize this opportunity in many states to make those items available to buy by the general public. Even those, have become commercialized and lost their purpose by focusing too much on profit. Since there are no banana box stores nearby that could potentially limit resources.

Community Involvement
The possibility of involving Rutgers University Students in addition to community members in this endeavor would provide the students with a great opportunity. Rutgers University has numerous organizations and clubs that allow students to meet people with similar interests as well as help the community. Having a dedicated group of students with sub-branches in different areas, would give the students a phenomenal new project to execute in order to make an enormous difference in New Brunswick. Each subgroup could be responsible for different assignments: hiring, contracts with outside vendors, schedule, donations, volunteers, and many others that could potentially benefit the store. This allows the students to gain organizational skills as well as apply what they have been learning in their classes and also give to the community. Having people from low-income families work with those students allows them to be more understanding of real world issues and not live in a secluded area of New Brunswick choosing to ignore the problem. From the other side of the low-income employee, working with students is a great first step to get motivated to make a difference and educate themselves in unfamiliar areas.

Time banking is also another successful practice that could be incorporated into this proposal. The way time banking works is that people work for “time” (not dollars) in exchange for other services (but can be goods) that other community members can provide. For example, a person records how long they provided a service on their time bank account which allows him to receive another service from another member of the community. This is unlike a barter system as there is no defined debt or value for the services, simple time that you are helping your neighbors. Time banking can be applied in many ways to the store. For example, a community member could work as a cashier, a stocker, cleaner, bookkeeper, accountant or do construction, electrical, plumbing repairs or landscaping another necessities, where their hours worked at/for the store would be recorded and accrue into their time bank account. They then could spend their accrued hours for either other services provided by community members or to “purchase” food. An item that could be purchased at the store for $ money, could instead be acquired for hour credits. It would be up to the stakeholders of the “Time For Food” Store to determine the cost of goods when purchased in time credits.

One of the most important components of running a successful establishment is being able to garner the enthusiasm of enough people in the community to become active and involved within its functions. The best advertisement is one by word of mouth between people who trust each other. Therefore, having community members work at the store automatically guarantees at least having their friends and family involved. Time banking is another factor that would allow individuals to constantly be involved with the functions of the store as well as those in the community. Additionally, students that are a part of this organization would also have to be kept within functions of the store in order to gain more people to be a part of it. A way to connect all these individuals is to host events in order to expose various groups of people to each other. This way people become familiar with one another and create relationships.

Community Action: Business Plan for a “Time for Food” Community Food Store
BUSINESS PLAN

Name of Business: “Time for Food” Community Food Store

Initiators: Julie M. Fagan and Bruno Orit with -----------------------------
Initiator’s background/experience – Julie M. Fagan, Ph.D., Associate Professor at Rutgers University, New Brunswick NJ http://animalsciences.rutgers.edu/faculty/fagan/julie-m-fagan.html, founded Time Banks in NJ, PA and NY.

Business Description

The Time Bank Connection: The “Time for Food” Community food store, in conjunction with the local time banks will benefit individuals who would otherwise need to pay for food or services. For every hour that a member invests doing work for the “Time for Food” store, they’d get an hour in their “time account”. Members can spend hours in their time accounts to purchase food (there will be food items priced in time credits as well as dollars) and/or any service offered by any other individual or business that are members of the local time bank. Members use a proprietary computer program to keep track of their time credits and review services needed or offered. Members who may not have internet access will be able to communicate directly through the membership coordinator compensated in time or by “Time for Food” store proceeds.

Participating in the operation of the “Time for Food” Community store and the time banks provides a mechanism for members to share their talents and skills, and gives community groups and businesses the opportunity to work within their community. The general public not affiliated with a time bank and that do not participate with the running of “Time for Food” will also be able to purchase wholesome food at much lower cost than the corner store and many of the larger, but maybe hard to get to, supermarkets. With money being so tight, having to spend less on food (and services) will provide individuals needed money to pay bills.

Product/Service Description

Food Security may be an issue of concern for many members of the New Brunswick/Highland Park and surrounding communities. Providing easier access to healthy and locally grown food will reduce waste and bridge the gap between unmet needs and unused resources by harvesting & sharing the surplus food available in our community. In partnership with area food banks, the program would encourage neighbors to assist in harvesting locally grown food and reaching out to neighbors to find those who may be in need and then act to service those who may have fallen through the cracks.

Market Description, Marketing and Advertising Plan

The target audience is everyone in the New Brunswick / Highland Park NJ and the surrounding area; including government officials, individuals, families, businesses and
organizations. Advertising in newspapers, brochures, social media and giving presentations to organizations are tools that will be used to recruit time bank members interested in the “Time for Food” community grocery store. Activities meant as membership drives and to foster engagement will be done throughout the year

Management Plan
We will seek to establish partnerships with organizations, such as New Brunswick Tomorrow, in order to better serve/support the community. A steering committee/board will be established that will include members across organizations, businesses and residents to develop and bring to fruition the “Time for Food” Community food store. Time Bank members involved in the operation of the Time for Food Community food store will have designated roles based on their skills and desire to take on that position. These roles would include cashiers, food purchasers, cleaning crew, stockers, drivers, openers and closers, accountants, bookkeepers, and a lawyer. Membership coordinators will be responsible for member scheduling, member matching, and keeping track of hours. Social Network Managers will be responsible for creating/managing the web page, Facebook and Twitter accounts, responding to phone and email inquiries as well as member recruitment.

Financials:
Income Statement (rough estimate)

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2. Presentation meeting

The following are considerations for the operation of the store to be discussed at our stakeholders meeting:

1. Administration:
   a. Board of Trustees, include
      i. Enthusiastic stakeholders – need to identify
      ii. Governmental Officials
      iii. Food Bank Personnel
      iv. Rutgers Extension Personnel
      v. Time Bank Coordinators
      vi. Rutgers Student Organizations
      vii. Food Suppliers
2. Staff:
   a. Community Time Bank Members
      i. Cashiers
      ii. Cleaning crew
      iii. Stockers
      iv. Drivers
      v. Openers and closers
      vi. Accountant
      vii. Bookkeeper

3. Food: Identify where it will be coming from.
   a. Local farmers
   b. Community members (excess from their gardens, baked goods)
   c. Donations from local stores (Panera bread, Shoprite)
   d. Salvaged goods from Warehouses

4. Transport of the Food to the Store
   a. Salvaged food would need to be delivered or picked up from the warehouse. There would be a need to potentially operate pallet machinery.
   b. Farmers could either deliver or have the food picked up. Possible payment for the transport of goods made by hour credits. Have community members earn hour credits for the transport of food.
   c. Having agreements with multiple places for daily deliveries ensures constant availability of material for sale

5. Location:
   a. Identify locations that can accommodate parking and are centrally located in New Brunswick; perhaps near public transportation routes
   b. Are there vacant buildings of sufficient size that are city owned that could be rented for $1 per year

6. Operating Costs
   a. Heating and Cooling, Electric bills
   b. Refrigeration Units
   c. Trash Pick up
   d. Storage of food?
   e. Set up (shelves/displays)
   f. Security
   g. Pest Control

7. Setting the Guidelines
   a. Responsibility of the Board of Directors
   b. Conversion of hours worked to what food can be purchased; constantly changing as inventory changes; consider the hours that the items took to produce vs conversion to the US dollar (not recommended)
   c. Examine the success of providing food to the needy using cash payments (without accepting food stamps). On opening, we may not have the authority to accept food stamps as payment. Maybe this would be a good thing - we could compare sales with or without food stamps as one reason
(if we were then able to accept food stamps). Government hand-outs in my mind is not a sustainable practice - gets into another reason.

References
Fare and Square http://fareandsquare.org/
http://www.oregonlive.com/portland/index.ssf/2012/05/nonprofit_grocery_store_in_nor.html
http://www.groceryoutlet.com/
http://giveourtime.com/2012/07/01/portlands-first-non-profit-grocery-store/