

# Gather & Grow

September 9, 2025

## Tonight's Agenda:

### Part 1: Kickoff and Introductions

- Who are we?
- Program Summary & Expectations
- Participant Introductions

### Part 2: Financial Foundations

- Assessing your financial foundation
- Defining your Business Goals
- Resources & Office Hours

# Who are we?



## 4 Access Partners

4 Access Partners is determined to help underserved Food Entrepreneurs achieve sustainable growth. Our network of volunteer food industry experts allows us to provide entrepreneurs with knowledge and support that is hard to find elsewhere. We support our clients through cohort-based training, as well as individual consulting and project work. All our services are provided at no cost to the entrepreneur.

## NEON

Northside Economic Opportunity Network (NEON) has been building wealth for low-to-moderate income grassroots entrepreneurs since 2006. By building and supporting a diverse, multi-cultural community of entrepreneurs, our approach to business development seeks to bring Northside-grown wealth and vibrancy home to the North Minneapolis.

## St Paul Farmer's Market

St Paul Farmer's Market is the longest-running farmers' market in the state of Minnesota. Established in 1854 by the St. Paul Growers' Association, the market is a family-friendly destination made up of a diverse variety of local vendors that provide an abundance of fresh, quality, local products.

# Gather & Grow Program

## Our Goal:

To empower underserved retail food entrepreneurs with the knowledge, tools and support they need grow their businesses.

## How we do it:

- Food Industry experts share their decades of knowledge and expertise
- Cohort members learn and share with each other
- Hands-on learning and support through Office Hours, Site Visits and Showcases

*Our support does not end when the program ends!*





## GATHER & GROW

A 10-week program for promising food entrepreneurs, taught by world-class food industry leaders

### FALL 2025 COHORT SCHEDULE *(As of 8/29/25 - Dates & Topics subject to change)*

Class sessions are Tuesdays at 6-8pm, unless otherwise communicated. Office hours are typically the following Thursday afternoon, times will be decided the week prior.

Date	Mode	Topic	Details
Sept 9	In Person	Kickoff and Financial Foundations	Get to know your fellow cohort members and our speakers at this in-person kickoff event! We will also wade into how to set yourself up for a strong financial foundation
Sept 11	<i>Financial Foundations Office Hours (virtual) – Details TBD</i>		
Sept 16	Virtual	Understanding Your Product and Consumer	Two critical questions every food entrepreneur needs to answer: <ol style="list-style-type: none"><li>1. What exactly am I selling? (Spoiler alert: it's more than your ingredients.)</li><li>2. Who am I selling to? (Hint: "everyone" isn't an answer.)</li></ol> In this session, we'll explore these questions together with a Consumer and Product Innovation expert from General Mills.
Sept 18	<i>No office hours this week</i>		
Sept 23	In Person	Store Visit – Getting on the Shelf and Staying on the Shelf	Join Mendy as he takes you on a tour of Kowalski's Market. Learn what it takes to get on the shelf and stay on the shelf. We'll discuss store placement, pricing, in store marketing and more. You will never look at the grocery aisle the same way again!
Sept 25	<i>Product &amp; Consumer Office Hours (virtual) – Details TBD</i>		
Sept 30	Virtual	Food Safety	Do you understand the specific food safety risks and hazards for YOUR product? In this session we will explore practical ways to determine your food safety risks and develop a plan to manage those risks.



Date	Mode	Topic	Details
Oct 2	<i>Food Safety Office Hours (virtual) Details TBD</i>		
Oct 7	Virtual	Distribution	4AP's Distribution Experts will walk you through the ins and outs of working with distributors and customers.
Oct 9	<i>Distribution Office Hours (virtual) - Details TBD</i>		
Oct 14	Virtual	Packaging	Packaging is one of the most influential tools that you have as a food business. Packaging experts from General Mills will help you explore how to maximize both the function and messaging for your packaging.
Oct 16	<i>Packaging Office Hours (virtual) - Details TBD</i>		
Oct 21	Virtual	Co-Manufacturing	When is the right time to make the move to a co-manufacturer? And what are the options for a growing business that is not quite ready to make the leap? Experts from Food Ops, LLC will answer those questions and more at this session.
Oct 23	<i>Co-Manufacturing Office Hours (virtual) - Details TBD</i>		
Oct 28	In Person	Warehouse Tour	TBD
Oct 30	<i>No office hours this week</i>		
Nov 4	Virtual	Banking and Access to Capital	In this session we will provide an overview of sources of capital for food entrepreneurs, as well as dive deeper into the worlds of traditional and non-profit lending with experts from both industries.
Nov 6	<i>Banking and Access to Capital Office Hours (virtual) - Details TBD</i>		
Nov 11	In Person	Final Celebration Potluck	Celebrate the completion of the program with your fellow cohort members, and industry speakers. Bring a dish to share or samples of your product!

#### SHOWCASES:

Showcases will occur in Late November thru Mid-December. A member of the 4AP/NEON team will reach out to you if we believe you are ready for a specific opportunity.

# Worksheets – Bronze, Silver, Gold, Platinum

## *What's the purpose of the worksheets?*

Learning from experts is great— but it won't actually help your business **unless you apply it!** The weekly worksheets are designed to help you think through what you're learning and directly apply it to your business. The questions on each worksheet are tailored to the business stage (Bronze, Silver, Gold and Platinum) to ensure that they are relevant to your current state.

Please use the worksheets to help guide your office hours discussions.

The image displays four worksheets for 4-Access Partners, arranged in a 2x2 grid. Each worksheet is titled 'Gather & Grow Product & Consumer' and includes sections for 'Define the Problem You Solve', 'Questions to Work Through', and 'Possible Next Steps'.

- Bronze Worksheet:** The title bar is green with a gold circle containing the letter 'B' and the word 'BRONZE'. The 'Define the Problem You Solve' section states: 'When you're just starting out, it's tempting to talk about everything your product can do. But customers need one clear, simple hook. At the Bronze stage, your job is to experiment with different ways of explaining your product so people understand how it solves a problem for them.'
- Silver Worksheet:** The title bar is green with a gold circle containing the letter 'S' and the word 'SILVER'. The 'Define the Problem You Solve' section states: 'At the Silver stage, your product is meeting customers in two places: where you can explain it in person, and where it's sitting on a shelf without you there. Your challenge now is making sure the problem-to-solve is so clear that it works in both settings.'
- Gold Worksheet:** The title bar is green with a gold circle containing the letter 'G' and the word 'GOLD'. The 'Define the Problem You Solve' section states: 'By now, you've had enough customer interactions to know what works—and what's fluff. At the Silver stage, your challenge is to make your core problem-to-solve so consistent that whether a customer meets you at a market, sees your product in a store, or stumbles on your Instagram, they hear the same clear, compelling story.'
- Platinum Worksheet:** The title bar is green with a gold circle containing the letter 'P' and the word 'PLATINUM'. The 'Define the Problem You Solve' section states: 'At the Platinum stage, you're no longer convincing people your product belongs on the shelf—you're ensuring it stays there, grows share, and commands loyalty. Your problem-to-solve must be crystal clear, emotionally resonant, and consistently reinforced across every consumer and trade touchpoint.'

Each worksheet also includes a 'Questions to Work Through' section with specific questions and a 'Possible Next Steps' section with actionable items. The worksheets are branded with the 4-Access Partners logo and copyright information for 2024.



# Program Expectations

## 1. Attend all sessions

We expect participants to attend every session. Each session builds upon the previous ones so attendance is important. We have a finite number of seats for this cohort and may fill your seat with another candidate if you cannot attend consistently.

## 2. Be present & engaged

For virtual sessions, this means finding a distraction-free place to participate in the session and **turning your camera on** so we can see each others' faces.

## 3. Make the most of this experience

This applies to 1-on-1 time with the experts, showcases, connections with other entrepreneurs. You will get out of this experience what you put in, so be intentional about how you want to use this time.

# Gather & Grow Graduates

Upon completion of the **Gather & Grow** program, you'll be eligible for the following:

## Showcases with Local Partners

Be eligible for a spot at one of our partner showcases at Kowalski's, Sunrise Banks or TCCP. Your 4AP Client Lead and NEON business advisor will help determine if you are ready to attend a showcase.



## Personalized Consulting From 4AP Experts

Receive business and technical guidance from a 4AP Client Lead and explore ways in which 4AP volunteer experts can help advance your business and/or solve a technical problem that you are facing



## Business Advising Through NEON

Receive 1-on-1 business advising from a seasoned NEON business advisor. NEON can help you navigate business strategy, lending options, licensing and more







# Financial Foundations



## Debbie Stewart

Business Advisor – CFO & Fractional Finance Consulting  
Finance Fueling Growth

Debbie Stewart is a CFO and respected business leader with over 20 years of experience in CPG, industrial manufacturing, agriculture, and financial services industries. She has a strong track record of playing an integral part in the growth, due diligence, acquisition and transition of companies to new ownership. A graduate of the University of Notre Dame and named a Top Women in Finance honoree, Debbie's passion is helping companies succeed and grow by providing them with strategic and financial expertise to meet their goals.

### Let's see where you're at.

Every business is on its own journey—this self-assessment will help you get a clear picture of what financial pieces you've already got in place and what might need some attention next.

*Check the boxes of the financial elements you already have in place:*

### Compliance

- ☐ Business registration
- ☐ Federal Tax ID/EIN
- ☐ State Tax ID (Needed if you:)
  - ☐ Sell taxable goods or services (sales tax)
  - ☐ Have employees (withholding tax)
  - ☐ Are subject to other business taxes (e.g., liquor, lodging, fuel)
- ☐ Sales and Use Tax Permit (Required if you sell physical products or taxable services)
- ☐ Withholding Tax Account (Required if you have employees)
- ☐ Unemployment Insurance Registration (Required if you have employees)
- ☐ Local business licenses (check with city/county)
- ☐ Health permits (for food/beverage businesses)
- ☐ Liquor license (if serving alcohol)
- ☐ Articles of Incorporation/Organization
- ☐ Operating agreement (LLC)/Shareholder Agreement (Corporation)

### Insurance

- ☐ General Liability Insurance
- ☐ Workers' Compensation Insurance (Required if you have employees (even just one))

### Banking

- ☐ Business bank account
- ☐ Separate credit card for business expenses

### Key Financial Documents

- ☐ Profit & Loss Statement (monthly)
- ☐ Cash Flow Statement (monthly)

# Gather & Grow

## Financial Foundations – Self Assessment



- ☐ Balance Sheet (quarterly or monthly)
- ☐ 13 Week Cash Flow Projection
- ☐ Break-even analysis
- ☐ Annual budget and projections
- ☐ Capital Expenditure Plan

### Financial Management

- ☐ Bookkeeping system (monthly)
- ☐ Tax preparation and estimated payments
- ☐ Payroll (if applicable)

### Financial Key Performance Indicators (KPIs)

- ☐ Gross profit margin
- ☐ Operating cash flow
- ☐ Net income
- ☐ Sales price
- ☐ Fixed vs. variable costs
- ☐ Per item cost
- ☐ Burn rate (if pre-revenue)
- ☐ Days Sales Outstanding
- ☐ Cash Conversion Cycle

### Financial Practices

- ☐ Do you pay yourself?
- ☐ Do you account for self-distribution cost?
- ☐ Do you have a bookkeeper?
- ☐ Do you have a tax accountant?
- ☐ Do you keep all of your business receipts?
- ☐ Do you track your business mileage?
- ☐ Do you review your financials monthly?
- ☐ Do you reconcile bank accounts monthly?

	Bronze Just starting	Silver Seeking Funding	Gold Strategic Growth	Platinum Optimizing
<b>Compliance</b>				
Business Registration	X	X	X	X
Federal Tax ID/EIN	X	X	X	X
State Tax ID	X	X	X	X
Sales and Use Tax Permit	X	X	X	X
Withholding Tax Account		X	X	X
Unemployment Insurance Registration		X	X	X
Local business licenses/Permits	X	X	X	X
Articles of Incorporation/Organization	X	X	X	X
<b>Insurance</b>				
General Liability Insurance	X	X	X	X
Workers' Compensation Insurance		X	X	X
<b>Banking</b>				
Business bank account	X	X	X	X
Separate credit card for business expenses	X	X	X	X
<b>Key Financial Documents</b>				
Profit & Loss Statement	X	X	X	X
Cash Flow Statement		X	X	X
Balance Sheet (quarterly or monthly)		X	X	X
13 Week Cash Flow Projection			X	X
Break-even analysis			X	X
Annual budget and projections			X	X
Capital Expenditure Plan				X
3-5 year Business Plan				X
<b>Financial Key Performance Indicators (KPIs)</b>				
Gross profit margin		X	X	X
Operating cash flow		X	X	X
Net income		X	X	X
Sales price	X	X	X	X
Fixed vs variable costs		X	X	X
Per item cost	X	X	X	X
Burn rate (if pre-revenue)			X	X
Days Sales Outstanding			X	X
Cash Conversion Cycle			X	X
<b>Financial Practices</b>				
Do you pay yourself?			X	X
Do you account for self-distribution costs?			X	X
Do you have a bookkeeper?		X	X	X
Do you have a tax accountant?	X	X	X	X
Do you keep all your business receipts?	X	X	X	X
Do you track your business mileage?	X	X	X	X
Do you review your financials monthly?		X	X	X
Do you reconcile bank accounts monthly?	X	X	X	X

# Where are you headed?

- **Start with your 3-year goal (could be Income, Stores, Units, etc.)**
  - Define a starting point, an “end” point and mid-point
- **What does it take to get there?** (hint: it's not just sales)

## EXAMPLE



### Debbie's Donuts – premium, homemade mini donuts

- 2 years in business
- Producing in a shared kitchen space
- Selling at Farmer's Markets and Co-Ops
- Planning to expand and grow the businesses over the next 3 years
- **Goal is to increase her supplemental income to make a downpayment on a house (\$50k)**

## Profitability Worksheet

### What is my 3 year goal?

Income, Stores, Units

	Example	Year 1	Year 2	Year 3
A. How many stores are you in?	35	<hr/>	<hr/>	<hr/>
B. How many units will you sell?	9,100	<hr/>	<hr/>	<hr/>
C. What is your selling price per unit?	\$ 8.99	<hr/>	<hr/>	<hr/>
<b>D. Annual Gross Revenue (Multiply B x C)</b>	<b>\$ 81,809</b>	<hr/>	<hr/>	<hr/>
E. What is your cost per unit?	\$ 4.50	<hr/>	<hr/>	<hr/>
F. Direct COGS (Multiply B x E)	\$ 40,950	<hr/>	<hr/>	<hr/>
G. What are your other production expenses (Indirect COGS)?	\$ 6,000	<hr/>	<hr/>	<hr/>
<b>H. Gross Margin (D minus F and G)</b>	<b>\$ 34,859</b>	<hr/>	<hr/>	<hr/>
I. What are your other expenses (annual)?		<hr/>	<hr/>	<hr/>
I1. Distribution	\$ 7,500	<hr/>	<hr/>	<hr/>
I2. Marketing/Advertising	\$ 10,000	<hr/>	<hr/>	<hr/>
I3. Administrative	\$ 1,500	<hr/>	<hr/>	<hr/>
<b>J. Net Income (H minus I)</b>	<b>\$ 15,859</b>	<hr/>	<hr/>	<hr/>
K. What is your goal	\$ 50,000	<hr/>	<hr/>	<hr/>
<b>L. Excess/Shortfall ( J minus K)</b>	<b>\$ (34,141)</b>	<hr/>	<hr/>	<hr/>

Change A, B, C, E, F, G and I until you have \$0 or positive numbers in L.



## Profitability Worksheet - "Silver" Example

What is my 3 year goal?  
Income, Stores, Units

*My goal is to have \$50K supplemental increase to make a c*

	Year 1	Year 2	Year 3
A. How many stores are you in?	35	75	150
B. How many units will you sell?	9,100	19,500	39,000
C. What is your selling price per unit?	\$ 8.99	\$ 8.99	\$ 8.99
<b>D. Annual Gross Revenue (Multiply B x C)</b>	<b>\$ 81,809</b>	<b>\$ 175,305</b>	<b>\$ 350,610</b>
E. What is your cost per unit?	\$ 4.50	\$ 4.55	\$ 4.60
F. Direct COGS (Multiply B x E)	\$ 40,950	\$ 88,725	\$ 179,400
G. What are your other production expenses (Indirect COGS)?	\$ 6,000	\$ 6,000	\$ 12,000
<b>H. Gross Margin (D minus F and G)</b>	<b>\$ 34,859</b>	<b>\$ 80,580</b>	<b>\$ 159,210</b>
I. What are your other expenses (annual)?			
I1. Distribution	\$ 7,500	\$ 15,000	\$ 30,000
I2. Marketing/Advertising	\$ 10,000	\$ 20,000	\$ 25,000
I3. Administrative	\$ 1,500	\$ 3,000	\$ 5,000
<b>J. Net Income (H minus I)</b>	<b>\$ 15,859</b>	<b>\$ 42,580</b>	<b>\$ 99,210</b>
K. What is your goal	\$ 50,000	\$ 50,000	\$ 50,000
L. Excess/Shortfall (J minus K)	\$ (34,141)	\$ (7,420)	\$ 49,210

Change A, B, C, E, F, G and I until you have \$0 or positive numbers in L.

## Profitability Worksheet - "Gold" Example

What is my 3 year goal?

Income, Stores, Units

*My goal is to have \$100K supplemental increase*

	Year 1	Year 2	Year 3
A. How many stores are you in?	400	500	600
B. How many units will you sell?	104,000	130,000	156,000
C. What is your selling price per unit?	\$ 8.99	\$ 8.99	\$ 8.99
<b>D. Annual Gross Revenue (Multiply B x C)</b>	<b>\$ 934,960</b>	<b>\$ 1,168,700</b>	<b>\$ 1,402,440</b>
E. What is your cost per unit?	\$ 4.45	\$ 4.47	\$ 4.50
F. Direct COGS (Multiply B x E)	\$ 462,800	\$ 581,100	\$ 702,000
G. What are your other production expenses (Indirect COGS)?	\$ 50,000	\$ 60,000	\$ 70,000
<b>H. Gross Margin (D minus F and G)</b>	<b>\$ 422,160</b>	<b>\$ 527,600</b>	<b>\$ 630,440</b>
I. What are your other expenses (annual)?			
I1. Distribution	\$ 140,000	\$ 175,000	\$ 210,000
I2. Marketing/Advertising	\$ 112,000	\$ 140,000	\$ 170,000
I3. Administrative	\$ 50,000	\$ 60,000	\$ 70,000
I4. Payroll	\$ 80,000	\$ 100,000	\$ 120,000
<b>J. Net Income (H minus I)</b>	<b>\$ 40,160</b>	<b>\$ 52,600</b>	<b>\$ 60,440</b>
K. What is your goal	\$ 100,000	\$ 100,000	\$ 100,000
L. Excess/Shortfall (J minus K)	\$ (59,840)	\$ (47,400)	\$ (39,560)

Change A, B, C, E, F, G and I until you have \$0 or positive numbers in L.

# Office Hours

Office Hours can be used to:

- Talk through profitability template examples for your business
- Share your assessment and get recommendations on next steps or help understanding the documents that you don't have
- Bring your existing financials and have someone ask you questions—what areas do you need to firm up before you go to a bank. Do you have documents you could give to a banker and they will feel confident in you?

# Resources

## Guides & Learning Resources

- **SCORE** – Free mentorship and financial templates for small businesses  
<https://www.score.org>
- **SBA Small Business Resources** – Startup costs, funding options, and financial planning  
<https://www.sba.gov>
- **Startup CPG** – Community, podcast, and resources specifically for new CPG founders  
<https://www.startupcpg.com>
- **AURI** – Pricing and Go-to-Market Guide for Food Products  
<https://auri.org/guides/pricing-and-go-to-market-guide-for-food-products/>

## Financial Planning & Templates

**LivePlan** – Business planning & forecasting software (subscription @ \$15/mo)  
<https://www.liveplan.com>

**Project Nosh** (from BevNET) – CPG industry insights, financing news, and case studies  
<https://www.nosh.com>

**BPlans** – Business plan financial section templates with projections  
<https://www.bplans.com/sample-business-plans> Free sample plans, but pay to develop your own.

## Tools for Financial Management

**QuickBooks Online** – Standard for accounting and inventory tracking (Starts at \$19/month, but most will need at least \$37.50 subscription)  
<https://quickbooks.intuit.com>

**Xero** – Cloud-based accounting, good for startups needing simple dashboards  
<https://www.xero.com/us/> Starts at \$20/month

**Wave** – Free accounting software, suitable for very early stage  
<https://www.waveapps.com/> Starter plan is free, Pro plan is \$13.30/month