

Rockford

MOBILE

GROCERY STORE

 CITY CENTER MARKET

FARMERS
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MOBILE GROCERY STORE MISSION

The Rockford Mobile Grocery Store will provide fresh, affordable groceries to underserved neighborhoods in Rockford, IL. This project will reduce food insecurity, improve access to fresh and local food, and improve the long-term physical health of residents. Beyond immediate food access, this initiative is designed as a proof of concept toward establishing a permanent brick-and-mortar grocery presence in Rockford's most underserved communities.

NEED STATEMENT

The majority of Rockford's metropolitan area contains food access tracts where low-income residents face both distance and transportation barriers to supermarkets (USDA Food Access Research Atlas). More concerning, Winnebago County ranks in the bottom 11th percentile for food security among Illinois's 102 counties, with 41,200 food-insecure residents, equaling 15% of the population (County Health Rankings, 2025). High inflation has worsened this crisis, as food costs have increased more than 11% since 2022, disproportionately impacting communities already struggling with access (Adjemian, Michael K, et al, 2023).

Fresh produce is essential for community health because it directly supports disease prevention, mental well-being, child development, and long-term quality of life. Diets rich in fruits and vegetables help reduce the risk of heart disease, diabetes, and other chronic conditions, while also supporting healthy growth in children and improving overall physical and emotional wellness. Ensuring access to fresh, nutritious produce strengthens families today and contributes to healthier communities for generations to come.

PROJECT HISTORY

The Northern Illinois Center for Nonprofit Excellence (NICNE) organized a Food Insecurity Summit in 2024, bringing together agencies and individuals in search of solutions-focused strategies to build an equitable food system. Afterwards, more than 75 individuals formed a Food Insecurity Taskforce who met monthly and drew inspiration from the Hunger Task Force Mobile Market in Milwaukee, WI as a practical way to ensure all members of our community have access to high-quality, affordable food.

In 2025, a nonprofit lead organization and grocery store partner were recruited to the project. This initiative is now being implemented as a collaboration between Farmers Rising, City Center Market, and an Working Group made up of core members of the Food Insecurity Taskforce. Together, we aspire to increase access to nutritious food while promoting sustainability and convenience to residents in low-access neighborhoods.

ABOUT FARMERS RISING

Farmers Rising primarily serves the geographic region of southern Wisconsin and Northern Illinois. Our programs directly serve more than 1,500 individuals each year from various backgrounds who come from urban and rural areas, and are designed for individuals who contribute to building a strong regional food system that serves all communities.

In Rockford, Farmers Rising has consistently provided organically-grown fresh fruits and vegetables, as well as vital educational and employment opportunities, to public housing residents and other low-income groups via our Urban Farm Initiative. We operate a 20-member Community Supported Agriculture (CSA) program on a ½ acre organic farm in Blackhawk Courts RHA community, and provide free vegetables to Blackhawk Courts residents via weekly CSA boxes and dedicated community garden beds. Farmers Rising Rockford staff also collaborate closely with Zion Outreach and Patriots Gateway Community Center on their youth and community garden programs, food preservation programs, and at Ruthie's Kitchen.

ABOUT CITY CENTER MARKET

City Center Market is the for-profit partner to this project. Owner Raj Patel is dedicated to bringing fresh food to Rockford residents living in low-access neighborhoods, and has committed to providing 1.5 FTE employees to load and staff the mobile trailer, to purchasing, handling, and safely storing the food, and to providing the Point of Sale system. City Center Market is able to accept EBT/Link and WIC vouchers, ensuring the store is accessible to all residents regardless of income.

PROJECT OUTCOMES & MEASURES OF SUCCESS

The Rockford Mobile Grocery Store is structured around four core outcomes, each with defined short-term and medium-term measures of success to ensure accountability and track community impact.

Outcome 1: Make Fresh Food Readily Accessible in Low Income/Low Access Neighborhoods

Increase availability of high-quality, fresh, and affordable food in neighborhoods with limited supermarket access, utilizing SNAP/EBT and local funding to subsidize food prices. Reduce transportation barriers which lead to consumption of highly processed food.

Measures of Success:

Short-term: 250 families/week purchase fresh food from the Mobile Grocery within 1 year of project implementation.

Medium-term: 1,000 families/week purchase fresh food from the Mobile Grocery within 3 years of project implementation.

Medium-term: Expand sales to additional low income/low access areas outside the City limits within 3 years of project implementation.

Outcome 2: Improve Overall Health of Rockford Residents

Increase the dietary diversity of low-income residents via exposure to a wider variety of fresh fruits and vegetables not available in neighborhood retail outlets. Improve diet quality for better management of chronic diseases.

Measures of Success:

Short-term: Residents report regular access to a reliable source of affordable, nutritious food.

Medium-term: Grocery store patrons report perceptions of changes or improvements in their health outcomes via informal, qualitative surveys.

Outcome 3: Increase Economic Opportunities for Local Farmers

Provide a new wholesale opportunity within the Rockford region. Enhance relationships and ties between farmers and the communities they serve.

Measures of Success:

Short-term: Identify key strategies which will enable local farmers to sell their products to the Mobile Grocery Store.

Medium-term: 15–20% of the fresh food sold by the Mobile Grocery Store will be grown by local farmers within 3 years.

Outcome 4: Demonstrate that a Brick and Mortar, Community-Centered Grocery Store is Financially Sustainable in Rockford's Food-Insecure Neighborhoods

Use data and community feedback gathered through the Mobile Grocery Store to inform the development of a permanent Brick and Mortar grocery in an underserved ward.

Measures of Success:

Medium-term: Data collected is requested and utilized by the City of Rockford, other governing bodies, and/or private corporations interested in operating a grocery store in an underserved ward.

TARGET SERVICE AREAS & PILOT ROUTE PLAN

The Mobile Grocery Store route has been developed in partnership with Champions Benchmark, the NAACP, and the Food Insecurity Taskforce. The Phase One pilot focuses on the West Side corridor, prioritizing communities with the highest concentration of SNAP households, transportation barriers, and limited proximity to full grocery retail.

Residents at select stops — particularly Rockford Housing Authority properties — will have the option to pre-order groceries, ensuring those with mobility or scheduling barriers can fully utilize the Mobile Grocery Store. Pre-ordering is expected to be especially important for North Main Manor and other RHA residents, based on feedback from Laura Snyder at RHA.

Stop #	Location / Anchor Site	Zip	Key Population Served
1	West State & Kilburn Fairgrounds / Boys & Girls Club	61102	Youth, families, SNAP households
2	South Main & Morgan Booker T. Washington / CCS	61102	Low-income families, seniors
3	Charles Street Corridor Patriots Gateway CC	61108	Reentry population, low-income
4	Broadway & 15th Blackhawk Courts (RHA)	61104	Public housing residents
5	N Rockton Ave Corridor Good Shepherd YMCA	61103	Youth, families, SNAP households
6	Sandy Hollow & 11th St Area Orton Keys / Kishwaukee-Harrison	61104	SNAP-unstable households
7	West State & Springfield Champions Park / Washington Park	61102	High-density residential, youth
8	Jackson Charter School 315 Summit St	61107	Youth, families, SNAP households
9	Auburn Street Retail Corridor Shared Retail Lot, Auburn & N Central	61102	High residential density, limited retail access
10	W Riverside Blvd Corridor Cliffbreakers Area Shared Lot	61103	Working families, seniors

PHASE ONE PILOT — WEST SIDE CORRIDOR

Area	Description
Champions Park Area	Concord Commons / Washington Park residential cluster
Auburn Corridor	High residential density with limited retail access
Haskell Avenue	Identified SNAP and transportation barrier zone
School Street	Surrounding residential clusters
RHA Properties	Blackhawk Courts, Olesen Plaza, North Main Manor, Park Terrace

The West Side pilot allows for measurable evaluation before city-wide scaling. This corridor presents the highest residential density, concentrated SNAP households, and strong existing engagement pathways through Farmers Rising's established presence in the community.

EVENT-SPECIFIC COLLABORATIONS & COMMUNITY PARTNERSHIPS

The Rockford Mobile Grocery Store is designed not just as a retail operation, but as a community presence – one that can align with existing programs, institutions, and nonprofits to maximize impact at every stop. The following partnerships and collaboration opportunities have been identified through ongoing dialogue with the City of Rockford and community stakeholders.

Partner / Program	Type of Collaboration	Details
LIHEAP (Low Income Home Energy Assistance Program)	Co-Tabling at Mobile Grocery Stops	LIHEAP outreach staff will table alongside the Mobile Grocery Store at designated stops, connecting residents with utility assistance and energy bill relief at the same visit. Farmers Rising is open to expanding this into additional service coordination as the partnership develops.
Rockford Public Schools (RPS)	Event-Based Stops	The Mobile Grocery Store will make scheduled stops during RPS Parent-Teacher Conference nights, as well as at the beginning and end of the school year for family-focused events. These stops place fresh, affordable groceries directly where families are already engaged – reducing barriers and reaching households with children at a critical moment.
Northern Illinois Food Bank (NIFB)	Co-Location Events	Farmers Rising will coordinate with NIFB to park the Mobile Grocery Store near NIFB distribution sites and events, allowing community members to access emergency food resources and fresh retail groceries in a single trip. This model reinforces both organizations' missions while reducing the burden on residents to make multiple stops.
Local Nonprofits & Community Organizations	Anchor Site Partnerships	Farmers Rising will actively seek partnerships with nonprofits, faith-based organizations, and community centers across the West Side to host Mobile Grocery Store stops. These organizations serve as trusted anchors in the community – their endorsement and co-presence strengthens participation and ensures stops are well-attended and well-resourced.
Rockford Housing Authority (RHA)	Resident Outreach & Pre-Ordering	Building on Farmers Rising's existing presence at Blackhawk Courts, the Mobile Grocery Store will integrate with RHA's resident communication systems to promote stops, enable pre-ordering for residents with mobility limitations, and coordinate scheduling with RHA property managers.

This list reflects current opportunities under discussion. Additional collaborations will be identified and formalized as the pilot progresses.

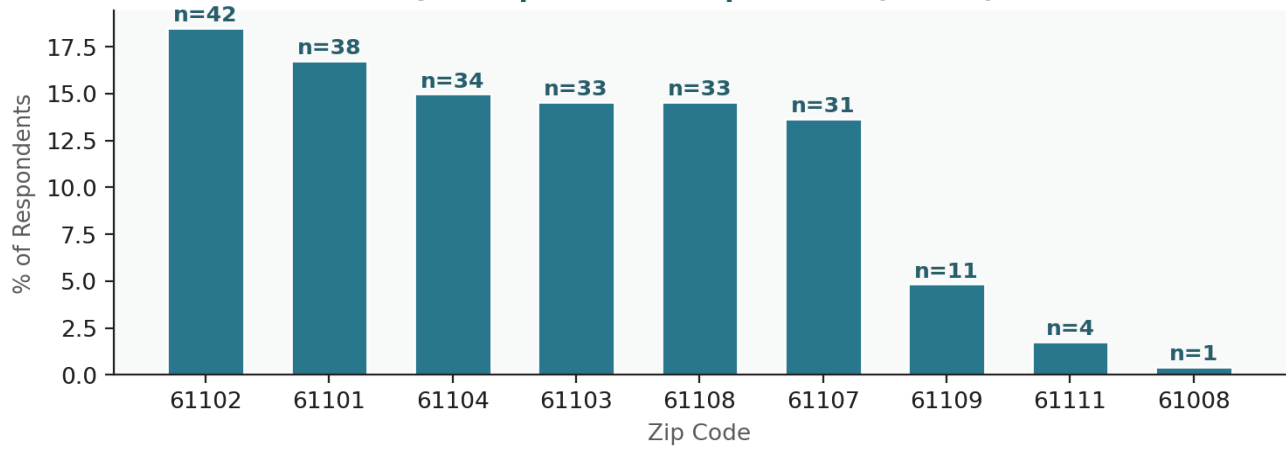
COMMUNITY INTEREST SURVEY RESULTS

Farmers Rising conducted a community interest survey to validate demand, understand shopping behaviors, and shape the operations of the Mobile Grocery Store. The survey was distributed at Rockford Housing Authority properties, community events, and through direct West Side outreach. **227 residents responded**, representing zip codes 61101 through 61111 – the core West Side corridor served by the Mobile Grocery Store's pilot route.

98%	84%	83%	91%
<i>would shop at the Mobile Grocery Store</i>	<i>report 'somewhat difficult' or worse access to groceries</i>	<i>struggle to access affordable fresh food</i>	<i>available weekday afternoons for stops</i>

Q1 – Zip Code Distribution

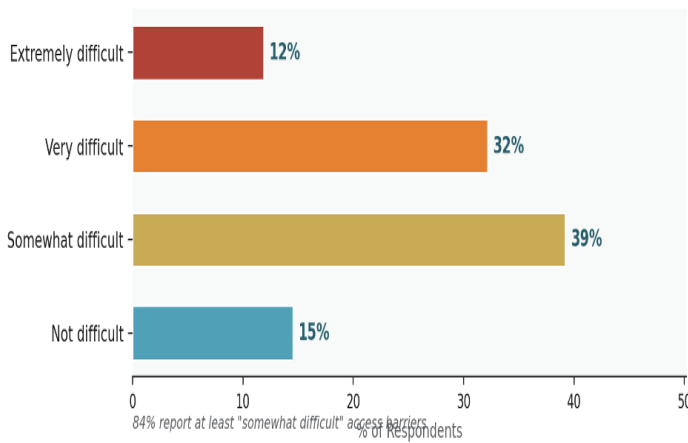
Q1 – Zip Code of Respondents (n=227)



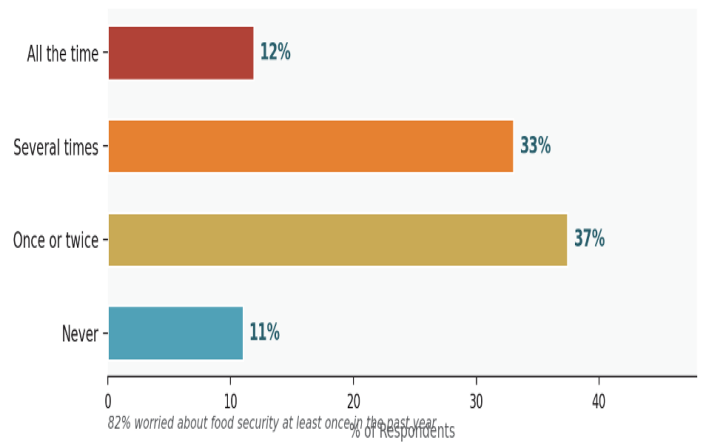
The survey reached residents across all eight West Side zip codes targeted by the pilot route, with the strongest response from 61102, 61101, 61104, 61103, and 61108 – the five zip codes that together account for 79% of respondents.

Q2 – Grocery Access Difficulty | Q3 – Food Insecurity

Q2 – Difficulty Accessing a Grocery Store (n=222)



Q3 – Worried About Running Out of Food? (n=222)

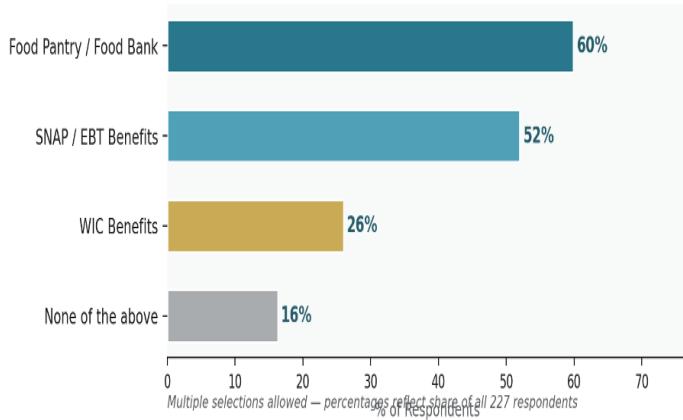


Key finding: 84% of respondents face at least "somewhat difficult" access to fresh groceries. 82% worried about running out of food at least once in the past year – with 45% reporting this happened "several times" or "all the time."

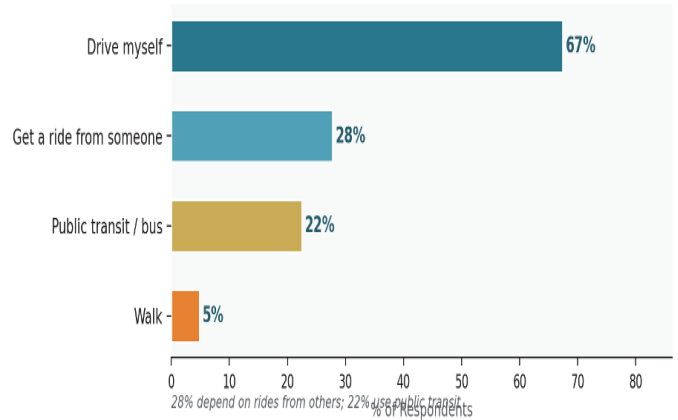
COMMUNITY INTEREST SURVEY RESULTS (CONTINUED)

Q4 – Current Food Assistance Programs | Q5 – Transportation to Grocery Stores

Q4 – Food Assistance Programs Used (n=227, multiple selections)



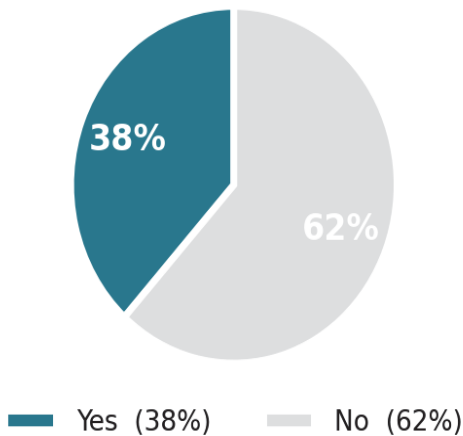
Q5 – How Do You Get to a Grocery Store? (n=227, multiple selections)



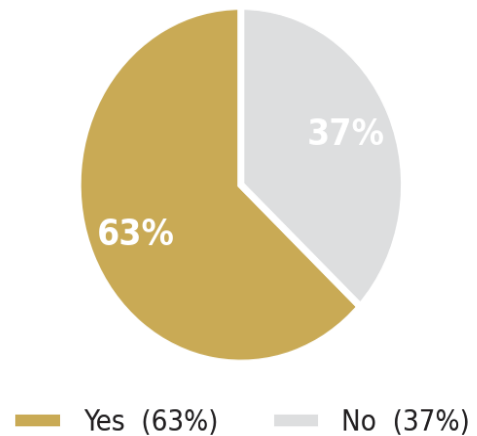
Key finding: 60% use food pantries and 52% use SNAP/EBT – the Mobile Grocery Store’s ability to accept EBT/Link is critical. 28% of respondents rely on rides from others and 22% use public transit, confirming that neighborhood-level access is not a convenience – it’s a necessity.

Q6 – Disability / Mobility Limitation | Q7 – Children Under 18 in Household

Q6 – Disability/Mobility Limitation in Household? (n=222)



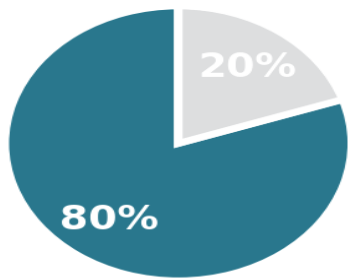
Q7 – Children Under 18 in Household? (n=222)



Key finding: 37% of households include a member with a disability or mobility limitation – reinforcing the importance of neighborhood stops and the pre-order system. 62% of households include children under 18, making fresh food access a child nutrition priority.

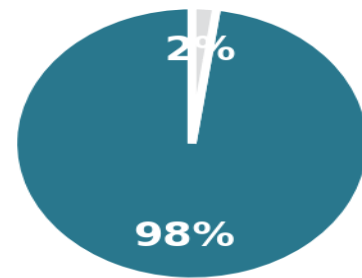
Q8 – Community Recommendation Effect | Q9 – Willingness to Shop at Mobile Grocery Store

Q8 — More Likely if Trusted Neighbor Recommended?
(n=222)



Yes (80%) No (20%)

Q9 — Would You Shop at the Mobile Grocery Store?
(n=226)



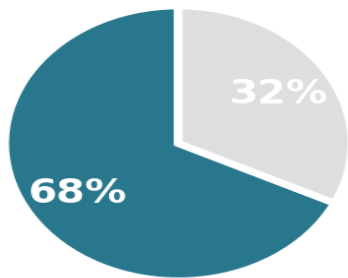
Yes (98%) No (2%)

Key finding: 98% of respondents would shop at the Mobile Grocery Store – an extraordinarily strong signal of community demand. 80% said they would be more likely to use it based on a trusted neighbor or community organization's recommendation, highlighting the value of Farmers Rising's existing community relationships.

COMMUNITY INTEREST SURVEY RESULTS (CONTINUED)

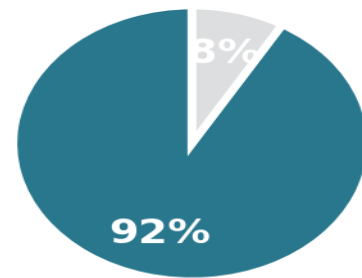
Q10 – Morning Availability | Q11 – Afternoon Availability

Q10 — Available Weekday Mornings (9:30-11:30 AM)?
(n=227)



Yes (68%) No (32%)

Q11 — Available Weekday Afternoons (2:00-4:00 PM)?
(n=226)

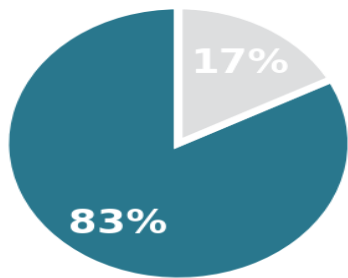


Yes (92%) No (8%)

Key finding: 92% are available for weekday afternoon stops (Mon–Fri, 2:00–4:00 PM) versus 68% for morning stops. The route schedule should prioritize afternoon hours, particularly at RHA properties and high-density residential stops.

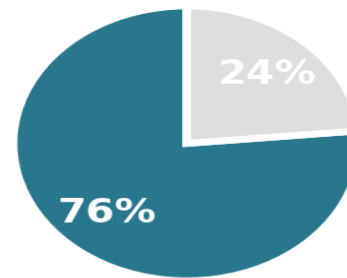
Q12 – Food Access Struggle | Q13 – Beginning-of-Month SNAP Shopping

Q12 — Struggle to Access Affordable Fresh Food?
(n=226)



■ Yes (83%) ■ No (17%)

Q13 — Shop at Beginning of Month (SNAP Replenished)?
(n=221)

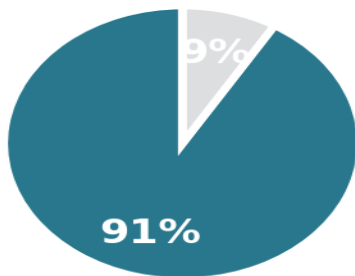


■ Yes (76%) ■ No (24%)

Key finding: 83% regularly struggle to access affordable fresh food – this is the core need the Mobile Grocery Store addresses. 76% said they'd be more likely to shop at the beginning of the month when SNAP benefits are first loaded, suggesting higher-traffic stops should be scheduled early in each month.

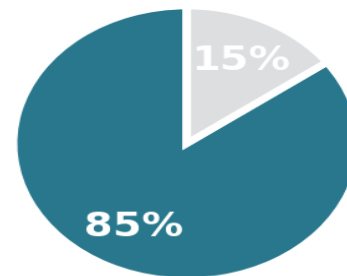
Q14 — End-of-Month SNAP Shopping | Q15 — Pre-Order App Interest

Q14 — Shop at End of Month When SNAP Runs Low?
(n=221)



■ Yes (91%) ■ No (9%)

Q15 — Would Use App/Online Pre-Order System?
(n=221)



■ Yes (85%) ■ No (15%)

Key finding: 91% would shop at end of month when SNAP benefits run low – the strongest signal of any operational planning question. 85% would use an app-based pre-order system, supporting investment in a pre-order platform, particularly for residents with mobility limitations.

SNAP IMPACT ANALYSIS – NORTHERN ILLINOIS FOOD BANK

Data from the Northern Illinois Food Bank (NIFB) further validates the urgency of this initiative. Federal policy changes currently under consideration threaten to significantly reduce SNAP benefit availability across Winnebago County. The maps below, provided by NIFB, show that the highest-impact areas – concentrated SNAP loss in the 80–100% forecast range – are precisely the West Side zip codes the Mobile Grocery Store will serve.

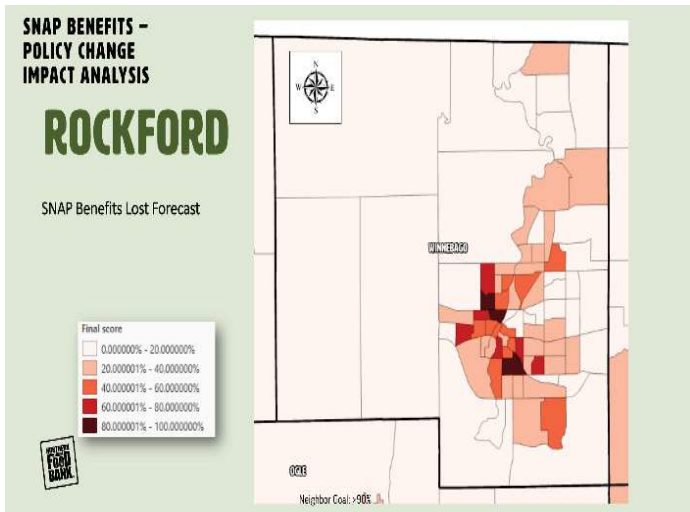


Figure 1: SNAP Benefits Lost Forecast – Rockford. Dark areas represent 80–100% projected SNAP loss – concentrated in West Side zip codes 61101–61108.

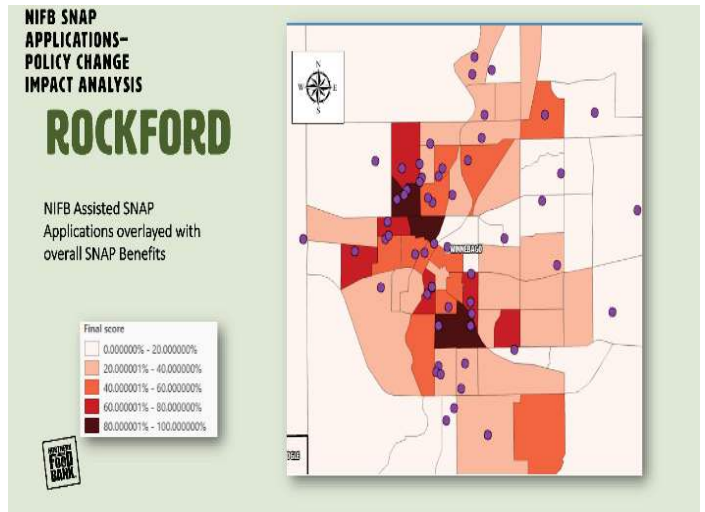


Figure 2: NIFB-Assisted SNAP Applications overlaid with SNAP benefit data. Purple dots represent NIFB service locations; density aligns with the proposed Mobile Grocery Store route.

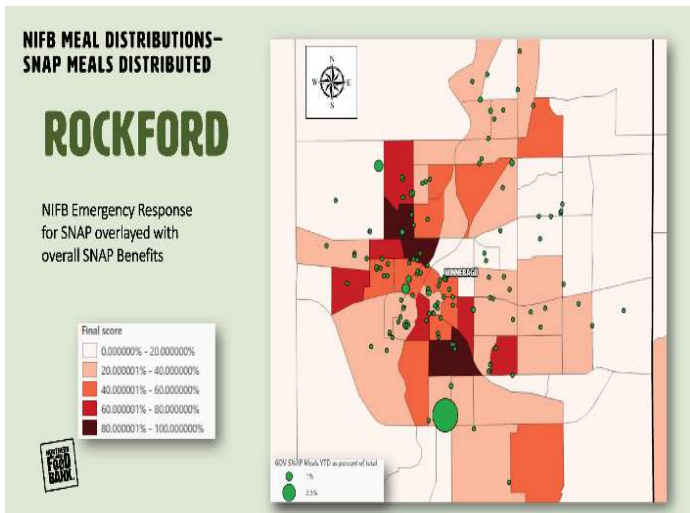


Figure 3: NIFB Meal Distributions – SNAP Meals distributed. Largest distribution sites align directly with the high-need West Side corridors targeted by the pilot route.

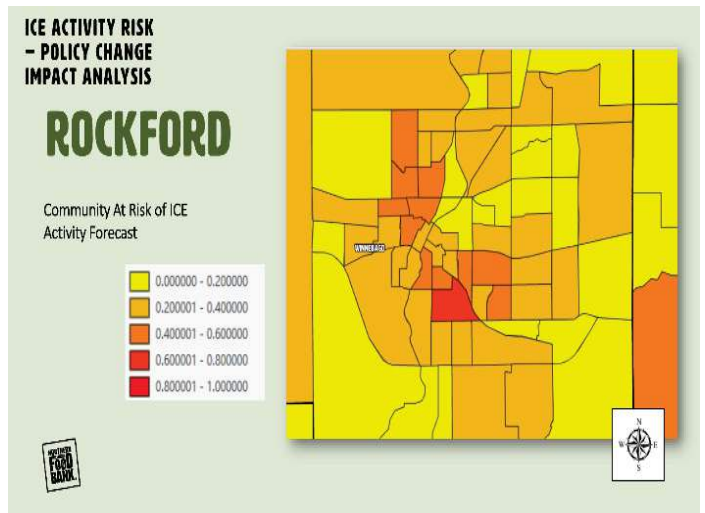


Figure 4: ICE Activity Risk Forecast. West Side communities face compounding vulnerabilities – food insecurity, SNAP exposure, and community disruption – making consistent mobile food access critical.

PILOT ROUTE MAP – WEST SIDE ROCKFORD

The map below plots all eight Mobile Grocery Store pilot stops across the West Side corridor. Stop locations were selected based on population density, SNAP household concentration, proximity to Rockford Housing Authority properties, and route efficiency.

FINANCIAL OVERVIEW

The following financial statements represent the updated 3-Year Pro Forma for the Rockford Mobile Grocery Store. The pro forma is structured across two partner entities: **Farmers Rising** (nonprofit operations, grants, and subsidized food programming) and **City Center Market** (food retail sales, inventory, and point-of-sale operations). Startup capital requirements are presented separately from ongoing operating funds. Food sales projections reflect a **15% annual growth rate**, approved by project leadership. A **10% Profit Sharing** arrangement between City Center Market and Farmers Rising begins in Month 6 of operations.

Fixed Assets

All assets are classified as 5-year property and depreciated using the straight-line method.

Category	Description	Amount
Office & Equipment	Food Display Items	\$1,500.00
Office & Equipment	Retail Signage (price tags, etc.)	\$1,000.00
Office & Equipment	Truck Safety Items (blocks, cones, vests)	\$1,000.00
Office & Equipment	Tech (radios, computer/iPad, etc.)	\$5,000.00
	Subtotal – Equipment	\$8,500.00
Vehicles	Semi-Tractor	\$90,000.00
Vehicles	Custom Refrigerated Trailer	\$250,000.00
	Subtotal – Vehicles	\$340,000.00
TOTAL FIXED ASSETS		\$348,500.00

Capitalized Start-Up Costs

Category	Item	Amount
Advertising & Promotional	Advertising Campaign (6 months)	\$5,000.00
Advertising & Promotional	Signage – Mobile Trailer Wrap	\$4,800.00
Advertising & Promotional	Flyers, Print Needs, etc.	\$2,000.00
Admin Expenses	Legal and Accounting Fees (estimate)	\$1,000.00
Admin Expenses	Prepaid Insurance	\$4,600.00
Admin Expenses	Pre-Opening Salary – FR Admin Assistant	\$4,800.00
Admin Expenses	Health Department / Licensing Costs	\$1,000.00
Admin Expenses	DOT Certification	\$300.00
TOTAL CAPITALIZED START-UP COSTS		\$23,500.00

SOURCES & USES OF FUNDS

The project requires two distinct funding pools: Start-Up Funds to cover capital equipment and launch costs, and Operating Funds to sustain year-one program delivery. The 10% Profit Sharing structure between City Center Market and Farmers Rising ensures that as food sales grow, Farmers Rising's operating income grows with it – progressively reducing dependence on public and philanthropic funding.

START-UP FUNDS

Sources of Funds	Amount
Sponsorships – Public (City of Rockford)	\$372,000.00
Total Sources of Funds	\$372,000.00

Uses of Funds	Amount
Vehicles (Semi-Tractor + Refrigerated Trailer)	\$340,000.00
Office & Other Equipment	\$8,500.00
Capitalized Start-Up Costs	\$23,500.00
Total Uses of Funds	\$372,000.00

OPERATING FUNDS

Sources of Funds	Year 1	Year 2	Year 3
Sponsorships – Public (City of Rockford)	\$150,000.00	\$25,490.00	\$11,454.50
Grants – Foundation	\$48,000.00	\$50,400.00	\$52,920.00
Corporate / Private Donations	\$25,020.00	\$25,000.00	\$25,000.00
10% Profit Share – City Center Market*	\$72,000.00	\$165,600.00	\$190,440.00
Total Sources of Funds	\$295,020.00	\$266,490.00	\$279,814.50

*Profit sharing begins in Month 6 (10% of City Center Market monthly food sales = \$12,000/month in Year 1). Grows at 15% annually with food sales.

Uses of Funds	Year 1	Year 2	Year 3
Operations (wages, utilities, insurance, etc.)	\$153,708.00	\$168,510.00	\$181,834.50
Food Subsidy Program	\$30,000.00	\$30,000.00	\$30,000.00
Depreciation	\$67,980.00	\$67,980.00	\$67,980.00
Total Uses of Funds	\$251,688.00	\$266,490.00	\$279,814.50

Note: The City of Rockford contribution decreases in Years 2–3 as 10% Profit Sharing scales up, demonstrating a clear path to financial self-sufficiency. By Year 3, profit sharing covers 68% of Farmers Rising's total operating budget.

PRO FORMA INCOME STATEMENT – CONSOLIDATED

The consolidated income statement reflects revenue and expenses across both Farmers Rising (nonprofit operations) and City Center Market (food retail). Food sales projections reflect a 15% annual growth rate. A 10% Profit Sharing arrangement from City Center Market to Farmers Rising begins in Month 6 of operations. All Farmers Rising operating costs reflect a 5% annual increase.

Revenue – Farmers Rising (Operations)

Line Item	Mo. 1–6	Mo. 7–12	Year 1 Total	Year 2	Year 3
Grant Funding	\$4,000.00	\$4,000.00	\$48,000.00	\$50,400.00	\$52,920.00
Public/Private Support	\$17,120.00	\$12,050.00	\$175,020.00	\$50,490.00	\$36,454.50
CCM Profit Share @ 10%	\$0.00	\$12,000.00	\$72,000.00	\$165,600.00	\$190,440.00
Gross Revenue – FR	\$21,120.00	\$28,050.00	\$295,020.00	\$266,490.00	\$279,814.50

Profit sharing begins Month 7 (10% × \$120,000 monthly food sales = \$12,000/mo). Grows 15% annually with food sales.

Revenue – City Center Market (Food Sales) – 15% Annual Growth

Line Item	Mo. 1–6	Mo. 7–12	Year 1 Total	Year 2	Year 3
Food Sales	\$120,000.00	\$120,000.00	\$1,440,000.00	\$1,656,000.00	\$1,904,400.00
Less: 10% Profit Share to FR	\$0.00	(\$12,000.00)	(\$72,000.00)	(\$165,600.00)	(\$190,440.00)
Net Revenue – CCM	\$120,000.00	\$108,000.00	\$1,368,000.00	\$1,490,400.00	\$1,713,960.00

*10% Profit Share begins Month 7. Paid monthly to Farmers Rising from food sales revenue. Grows at 15% annually in line with food sales growth.

GROSS COMBINED REVENUE **\$1,735,020.00** **\$1,922,490.00** **\$2,184,214.50**

Expenses – Farmers Rising

Expense Item	Monthly	Year 1 Total	Year 2	Year 3
Employee Wages	\$6,587.00	\$79,044.00	\$82,996.20	\$87,146.01
Employee Payroll Taxes	\$593.00	\$7,116.00	\$7,471.80	\$7,845.39
Employee Benefits	\$988.00	\$11,856.00	\$12,448.80	\$13,071.24
Workers Comp	\$66.00	\$792.00	\$831.60	\$873.18
Advertising	\$200.00	\$2,400.00	\$2,520.00	\$2,646.00
Bank Fees	\$25.00	\$300.00	\$315.00	\$330.75
Insurance	\$450.00	\$5,400.00	\$5,670.00	\$5,953.50
Legal, Auditing, Accounting	\$200.00	\$2,400.00	\$2,520.00	\$2,646.00
Maintenance & Repairs	\$250.00	\$3,000.00	\$3,150.00	\$3,307.50
Miscellaneous Costs	\$100.00	\$1,200.00	\$1,260.00	\$1,323.00
Supplies & Postage	\$50.00	\$600.00	\$630.00	\$661.50
Utilities & Fuel	\$2,800.00	\$33,600.00	\$35,280.00	\$37,044.00
Working Group Stipends	\$500.00	\$6,000.00	\$6,300.00	\$6,615.00
Subsidized Food Expense	\$2,500.00	\$30,000.00	\$31,500.00	\$33,075.00
Depreciation	\$5,808.00	\$69,696.00	\$67,980.00	\$67,980.00
Gross Expenses – FR	\$21,117.00	\$253,404.00	\$266,074.20	\$279,377.91

PRO FORMA INCOME STATEMENT – CONTINUED

Expenses – City Center Market

City Center Market carries all food retail expenses, including staffing for the mobile unit, cost of goods sold, and the 10% Profit Share to Farmers Rising beginning Month 7.

Expense Item	Mo. 1–6	Mo. 7–12	Year 1 Total	Year 2	Year 3
Employee Wages	\$5,200.00	\$5,200.00	\$62,400.00	\$65,520.00	\$68,796.00
Employee Payroll Taxes	\$468.00	\$468.00	\$5,616.00	\$5,896.80	\$6,191.64
Employee Benefits	\$780.00	\$780.00	\$9,360.00	\$9,828.00	\$10,319.40
Workers Comp	\$52.00	\$52.00	\$624.00	\$655.20	\$687.96

Cost of Goods Sold	\$44,000.00	\$44,000.00	\$528,000.00	\$607,200.00	\$698,280.00
10% Profit Share to FR	\$0.00	\$12,000.00	\$72,000.00	\$165,600.00	\$190,440.00
Gross Expenses – CCM	\$50,500.00	\$62,500.00	\$678,000.00	\$711,900.00	\$747,495.00

10% Profit Share begins Month 7 at \$12,000/month. COGS increases 15% annually in line with food sales growth. Wages and benefits reflect 5% annual increase.

Net Revenue Summary

Combined net revenue demonstrates the initiative's financial sustainability, with the 10% Profit Share creating a growing income stream for Farmers Rising as food sales scale.

	Year 1	Year 2	Year 3
Net Revenue – Farmers Rising	\$41,616.00	\$415.80	\$436.59
Net Revenue – City Center Market	\$762,000.00	\$944,100.00	\$1,156,905.00
NET COMBINED REVENUE	\$803,616.00	\$944,515.80	\$1,157,341.59

Pro Forma Balance Sheet (Annual) – Farmers Rising

	Year 1	Year 2	Year 3
ASSETS			
Cash	\$111,312.00	\$181,423.80	\$251,556.39
Net Fixed Assets	\$278,800.00	\$209,100.00	\$139,400.00
Net Intangible Assets	\$23,500.00	\$23,500.00	\$23,500.00
Total Assets	\$413,612.00	\$414,023.80	\$414,456.39
OWNER'S EQUITY			
Owner Contribution	\$372,000.00	\$372,000.00	\$372,000.00
Retained Earnings	\$0.00	\$41,616.00	\$42,031.80
Current Year Income	\$41,616.00	\$415.80	\$436.59
Total Owner's Equity	\$413,616.00	\$414,031.80	\$414,468.39

Depreciation Schedule

Description	Basis	Class Life (yrs)	Method	Annual Deduction
Office and Other Equipment	\$8,500.00	5	S/L	\$1,700.00
Vehicles	\$340,000.00	5	S/L	\$68,000.00
Total Annual Depreciation	\$348,500.00			\$69,700.00

FREQUENTLY ASKED QUESTIONS (FAQ)

The following addresses questions likely to arise from city officials, council members, and community stakeholders regarding the Rockford Mobile Grocery Store Initiative.

Q: How is the Mobile Grocery Store different from food pantries and emergency food distribution?

A: The Mobile Grocery Store and food pantries serve complementary but distinct functions. Food pantries provide emergency food stabilization through free distribution. The Mobile Grocery Store provides choice-based, dignified access to fresh groceries at affordable prices – operating as structured retail infrastructure, not charity distribution. Families can use both services: pantries for emergency needs and the Mobile Grocery Store to supplement with preferred grocery items on their own terms.

Q: Why should the City of Rockford invest in the Mobile Grocery Store?

A: City investment in the Mobile Grocery Store is an investment in the long-term health and economic stability of Rockford's most underserved communities. Unlike one-time interventions, the Mobile Grocery Store is designed to be a self-sustaining operation. City support helps launch a financially viable model that grows over time, reduces dependence on emergency food systems, and positions Rockford as a leader in innovative, community-centered food access solutions.

Q: Is this initiative financially sustainable?

A: Yes. The pro forma demonstrates that the combined operation (Farmers Rising + City Center Market) generates positive net revenue beginning in Year 1, growing to over \$1.1 million by Year 3 with 15% annual food sales growth. Critically, the 10% Profit Sharing arrangement from City Center Market to Farmers Rising provides a growing, self-generated income stream – reducing the City of Rockford's contribution from \$150,000 in Year 1 to \$11,455 by Year 3, as the operation funds itself.

Q: Who accepts EBT/SNAP and WIC at the Mobile Grocery Store?

A: City Center Market, the retail partner, is fully equipped to accept EBT/Link and WIC vouchers. Additionally, Double Match integration will be pursued where available to maximize purchasing power for SNAP households.

Q: What neighborhoods will be served first?

A: Phase One focuses on the West Side corridor, including eight high-need stops: West State & Kilburn (Boys & Girls Club), South Main & Morgan (Booker T. Washington), Charles Street (Patriots Gateway), Broadway & 15th (Blackhawk Courts RHA), North Main Corridor (North Main Manor & Olesen Plaza RHA), Sandy Hollow & 11th Street, West State & Springfield (Champions Park), and Rockton Ave & Glenwood.

Q: Will residents be able to pre-order groceries?

A: Yes. Pre-ordering options will be made available, particularly for RHA residents and others who may face mobility or scheduling challenges. Our community survey found that 85% of respondents would use an app-based or online pre-order system, strongly validating this feature. This is expected to be especially important for North Main Manor and other RHA sites, based on feedback from Laura Snyder at RHA.

Q: What is Farmers Rising's existing presence in Rockford?

A: Farmers Rising already operates an organic CSA farm at Blackhawk Courts RHA, serves over 1,500 individuals annually, and collaborates with Zion Outreach, Patriots Gateway, and Ruthie's Kitchen on food access and youth programming. The Mobile Grocery Store builds directly on this established community trust and infrastructure.

Q: What does the community survey tell us about demand?

A: The survey reached 227 West Side residents and found overwhelming demand: 98% said they would shop at the Mobile Grocery Store, 84% reported at least 'somewhat difficult' access to fresh groceries, and 83% regularly struggle to afford fresh food. 91% said they'd shop specifically at end of month when SNAP benefits run low – a direct operational insight that will guide stop scheduling.

Q: What is the long-term vision beyond the mobile store?

A: The Mobile Grocery Store is designed as a proof of concept. Data and community engagement gathered during the pilot will inform the development of a permanent brick-and-mortar grocery store in an underserved Rockford ward, creating a lasting anchor for food access and economic investment on the West Side.

Q: How will success be measured?

A: Success will be tracked through weekly patronage numbers, SNAP/EBT transaction volume, community surveys on food access and health perceptions, local farmer participation rates, and financial performance against pro forma projections. Data and outcome reports will be shared with stakeholders on an annual basis and be made available upon request.

Q: What role does the Working Group play?

A: The Working Group, made up of core members of the Food Insecurity Taskforce, provides route refinement guidance, stop prioritization, inventory alignment, and funding coordination. A monthly Taskforce meeting ensures broader stakeholder alignment, media coordination, and city/state interface.

Q: How was the St. Louis MetroMarket funded?

A: The St. Louis MetroMarket began in 2015 as a student-run project at Washington University and was later acquired by Operation Food Search, a regional nonprofit. Its continued operations have been supported through private philanthropy - most notably a \$100,000 donation from Dierbergs Markets to sponsor the launch of its Farmers Truck, bringing fresh food directly to communities with limited grocery access. The MetroMarket model demonstrates that public-private partnership funding, combining nonprofit infrastructure with corporate and community investment, can sustain a mobile grocery operation long-term.

Q: Has a city ever publicly funded a mobile grocery store before?

A: Yes. In October 2024, the Little Rock, Arkansas Board of Directors voted to allocate \$850,000 in federal American Rescue Plan Act (ARPA) funds to launch a city-operated Mobile Market - a truck and 44-foot refrigerated trailer making scheduled stops in food desert neighborhoods across the city. The project launched in March 2026, managed through a partnership with the University District Development Corporation and UA Little Rock. Little Rock's model is a direct precedent: a city government identifying mobile food access as a public infrastructure need and committing municipal resources to deliver it. Rockford has the same opportunity.

MOBILE GROCERY STORE – CONCEPT IMAGES

The following renderings illustrate the vision for the Rockford Mobile Grocery Store – both the exterior trailer wrap and the interior shopping experience.

interior shopping experience.



Exterior concept rendering — Mobile Grocery Store trailer wrap featuring Farmers Rising branding

Exterior concept rendering – Mobile Grocery Store trailer wrap featuring Farmers Rising branding



Interior concept rendering -- Fresh produce, refrigerated sections, and Farmers Rising branding inside the mobile s

DRAFT -- For Internal Review Only

Interior concept rendering – Fresh produce, refrigerated sections, and Farmers Rising branding inside the mobile store



NORTHERN ILLINOIS UNIVERSITY

Northern Illinois Center for Nonprofit Excellence

May 26, 2026

Dear Mayor McNamara and Rockford City Council Members,

Please accept this letter in support of the development and implementation of a mobile grocery store initiative designed to address food insecurity and improve access to healthy, affordable food within underserved neighborhoods in Rockford.

Far too many individuals and families face significant barriers to accessing fresh produce, nutritious groceries and essential household items due to limited transportation, geographic isolation, economic hardship or the absence of nearby full-service grocery stores. An estimated 15.8% of Winnebago County residents are food insecure with limited or uncertain ability to acquire adequate, safe, and nutritious food. The need is particularly acute for children, with the local youth food insecurity rate climbing to 20% compared to the state average of 11.3%.

A mobile grocery store is an innovative and practical solution that directly brings healthy food options into neighborhoods where they are needed most. With this cross-sector approach driven by a collaboration of Farmer's Rising, NICNE, City Central Markets and multiple community partners that make up the Food Insecurity Task Force, this initiative has the potential to make a meaningful long term impact by increasing food access, supporting healthier lifestyles, and reducing disparities related to nutrition and chronic health conditions. The initiative can also strengthen community connections and promote dignity and self-sufficiency among residents.

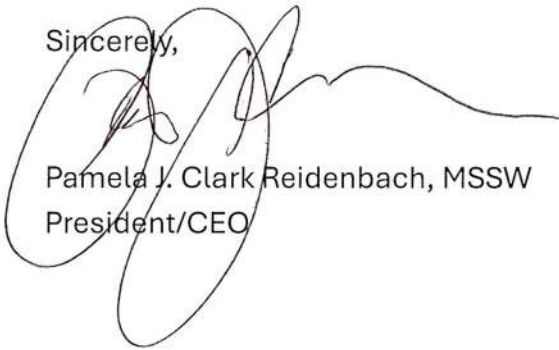
Mobile grocery services are especially valuable for seniors, individuals with disabilities, and low-income families who may otherwise struggle to obtain nutritious food. By meeting people where they are, this program helps remove barriers that contribute to food

insecurity and poor health outcomes. The mobile grocery will bring a healthy FOOD TO PEOPLE grocery store to their neighborhoods for a discounted price but will not compete or replace the critical emergency food services provided by local pantries and food bank direct-service programs.

I fully support this effort to secure funding and community resources necessary to launch and sustain this important initiative. I believe the mobile grocery store will serve as a vital resource that improves quality of life and strengthens food security for many residents in our community. The long-term impact will be significant and the secondary results, like reduced chronic health issues due to diabetes and obesity, boosting educational outcomes, and enhancing economic stability as health care expenses are reduced and work productivity and attendance are improved will be profound and long lasting.

Thank you for your consideration and commitment to addressing food insecurity through this innovative community-based solution.

Sincerely,

A handwritten signature in black ink, appearing to read 'Pamela J. Clark Reidenbach', with a long horizontal flourish extending to the right.

Pamela J. Clark Reidenbach, MSSW
President/CEO

May 20, 2026

Mayor Tom McNamara and Rockford City Council Members
City of Rockford
425 E. State Street
Rockford, IL 61104

Dear Mayor McNamara and City Council Members,

I am writing to express strong support for the Mobile Grocery Store Initiative being developed to serve Rockford residents and neighbors through the collaboration of Farmer's Rising, NICNE, the City of Rockford, and community partners committed to ending hunger and improving equitable food access.

This initiative represents an important opportunity to expand access to healthy and affordable groceries in areas of Rockford that currently lack a local grocery store. The Mobile Grocery Store model helps preserve dignity by allowing individuals and families to purchase the foods they need while continuing to access food pantry services or food bank direct-service programs when additional support is necessary.

Food insecurity remains closely connected to poor nutrition, negative health outcomes, and increased rates of chronic disease-disproportionately impacting African American and Latino communities. Efforts such as the Mobile Grocery Store help address these inequities by bringing fresh and nutritious food directly into underserved neighborhoods while strengthening long-term community health and sustainability.

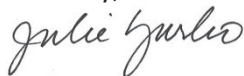
In October 2024, community leaders, neighbors, and organizations gathered at Rockford's Food Insecurity Summit to discuss solutions for eliminating barriers to food access and building amore equitable and sustainable food system. The summit created momentum toward developing sustainable community-driven strategies to address hunger in Rockford.

Along with myself, one of the featured speakers was Sherri Tussler, CEO Emeritus of, who shared the success of the Mobile Grocery Store model implemented by Milwaukee Hunger Task Force. Their work focuses on reaching neighborhoods with vulnerable populations, including families with children, seniors, and SNAP recipients. Members of our staff had opportunity to visit the organization and learn firsthand about the positive impact this model has had within the Milwaukee community.

We are encouraged by the collaboration efforts taking place in Rockford and believe this initiative has the potential to make a meaningful difference in reducing hunger, improving food access, and strengthening neighborhoods across the city.

Thank you for your continued leadership and commitment to supporting innovative solutions that improve the health and well-being of Rockford residents.

Sincerely,



Julie Yurko
President & Chief Executive Officer



**NEIGHBORS.
EMPOWERED.**

WEST SUBURBAN CENTER

273 Dearborn Court
Geneva, IL 60134
(630) 443 - 6910

NORTHWEST CENTER

1397 Sandy Hollow Road
Rockford, IL 61109
(815) 639 - 1257

SOUTH SUBURBAN CENTER

171 S Larkin Avenue
Joliet, IL 60436
(815) 846 - 1041

NORTH SUBURBAN CENTER

13950 W Business Center Drive
Lake Forest, IL 60045
(847) 336 - 3663