

**Owner: Jennifer Cassaday** 

My business is located in Adrian, Mo which is a small town with a population of about 1700 people located about twenty miles north of where our farm is located. My story about how it got started is really just a continuation of what my grandfather started back in 1965 when him and my grandmother purchased their farm of eighty acres. He worked nights at the GM plant in Kansas City and spent his time off building up the pecan farm to what it is today. We now collectively have about 600 acres of pecan trees, 250 acres of which is certified organic. We handle everything from harvesting, to processing, to packaging our own product. I made my grandfather a promise before he passed away that I would open a location and try to do all the things we used to sit around the dining room table and daydream about. I was raised with a man that kept his calculator handy and was explaining profit and loss to me when I was still doing math in elementary school. My grandparents along with my parents raised me with the mentality of you work for what you have and appreciate every bit of it. My grandfather passed away in 2004 from cancer and at that point I got started simply baking pies and also making our own candied pecans. I would set up a tent at festivals and events, eventually moving into a brick and mortar. I stumbled a lot trying to figure out how to do business and make things work but eventually found my way. I opened my first little shop nine years ago and over the last 9 years my business plan has evolved and grown. I went from just making things with pecans from our farm to now being in a new larger location located just off the interstate where we have a full restaurant menu, bakery items, we make our own ice cream, serve lattes and gourmet coffee, and also have retail from other small businesses to shop. You can still purchase an assortment of flavored pecan pies or we will even blend up a slice with our homemade ice cream for that pecan pie milkshake that everyone loves.

We have had to maneuver through covid within 6 months of opening at our new location, shortages, and now wages and inflation.

I am here as a business owner but I am also the chamber of commerce president and I have a passion for small businesses, especially the ones near me in Missouri. I was asked to speak directly about some of the struggles that small businesses are facing on a daily basis. First, is about the cost of goods which I understand is a hot topic right now but I want to veer down a slightly different angle that affects myself and other businesses in our area. As a rural business owner, I get my supplies from the same purveyors as those in higher populated areas such Kansas City. My options to have a semi pull up to deliver goods or I can spend an entire day using a van I had to purchase in order to go get goods at cheaper prices driving to places such as Restaurant Depot and Sam's Club but then I just spent an entire day not at my business because I have to drive over an hour away to do this. Even though I get my supplies at the same place everyone else in the city gets their supplies, I can't charge what those restaurants charge on their menu or I price myself out of the market. We bake our corned beef brisket in house for four hours but no one will pay the \$15 I need to charge for the reuben in order to cover that. We smoke our pulled pork on the smoker for twelve hours with our own rub made in house but once again, after I figure out where that price needs to be then I have to make the decision of whether or not anyone can afford to pay that. If I price my menu items where they need to be in order to cover overhead and payroll, I will lose my local customers forcing us to rely more and more on commerce coming in from outside our town. The other issue is when prices on the menu aren't where they need to be, I have to spend an entire day printing up new menus, changing prices in the system, and updating our online ordering because the only person available to do all of that in a small business is usually the owner. Restaurants and small businesses used to have a general rule of refiguring and adjusting prices annually, usually at the first of the year because they can look over the last year's numbers and it cost money to print up new menus and make all the changes in the systems. Now, we have to address the prices monthly and I know of other business owners that take time to

do it more often than that due to prices fluctuating so much. Big box companies have staff in their corporate offices that take care of this. In a small business, this responsibility falls back on the owner.

Outside of cost of goods, I also spend a lot each year on marketing because collectively in a small town as business owners, we have to look at the big picture. The reality is that if we rely on the 1700 local people made up of farmers, teachers, and those that work for, or own other small businesses then our own businesses would not make it. Businesses in highly populated areas have a marketing plan of how to get people to come in off the street. In rural cities, we have to invest in advertising farther away in order to bring people to our town. Rural towns require a marketing plan of how to get people to make the extra drive, take a day trip, or exit off the interstate. This takes billboards, lots of social media advertising, advertising with a radius of 60 miles or more and coming up with local events that brings commerce into our town. This however comes with a price tag like anything else. It cost \$2,000 for my business to be listed under the Missouri department of transportation "food this exit" sign. Its \$550 a month for a single billboard and that is actually a cheaper rate on the spectrum of what billboards cost. It takes \$150 per week to social media in order to stir up an extra \$50 a day in sales. I could advertise in the Missouri travel magazine and have a really nice ad for a friendly \$1500 a year. Nothing against them, they also have a business to run and have expenses. The point I'm trying to make is that with rural America, the logistics and dynamics of it all is very different in comparison to cities with higher population and it cost more money to make it work.

There is also the struggle of payroll that I know everyone is dealing with across the nation. In rural America, it is no different. My employees still have bills to pay and food to put on the table for their family. I have eleven employees and I am fortunate to have them in my corner. They are hard workers who respect my business, what I stand for, and what I am trying to achieve and I see each of them as family. The reality though, is they still have families and responsibilities so I make sure they get paid first. Because of this, I have been working without paying myself for quite some time. I know it sounds crazy but I do what I do because I can employ others and use my business as relaxing place to invite families to reconnect over a game of checkers and ice cream, stressed out moms can meet up for coffee, ladies come in for bible study, or recently we offered a place of comfort while a mom reconnected with her daughter she had given up for adoption. I also give to local charities and organizations that are very important for our area such as suicide prevention and school organizations. If you ask me if I need the paycheck, my answer would be yes. We struggle with a budget at our house because money is tight but yet, we have never been without and we are blessed in that aspect. My business has always been so much more to me and my community other than just a building and thankfully my husband and my family is extremely supportive of that. It's so much more than just flipping the open sign back and forth each day and paying bills.

Our small town of Adrian is very special and somehow as business owners we figure out how to make it work most of the time but times are changing and rural businesses are struggling. Our commerce is made up of dollars that help the local kids play sports, help send kids to college that otherwise wouldn't be able to go, we help feed our elderly, buy supplies for kids to have for back to school, and we do it all because our town sees each other as family. I have a huge support system locally but with the high cost of things, like a lot of people right now, I still have more money going out than what is coming in. I was told just the other day by a struggling mom "I want to support small businesses but I can't afford to when big chains can offer things so much cheaper" and this is what we compete with daily. I had a local person ask me a while back about why I'm friends with the other local restaurant owners when they are my competition but my answer was that his concept of that just isn't true. We are friends because we are on the same team. Our competition are the chains, not other small businesses.

We are the kind of town where someone will give their last five dollars because they know that someone else needs it. When a house catches on fire, the entire town will come together and make sure the family has everything they need and help them get back on their feet. I pointed out to someone that owning a small business is very tough in rural America and if I opened my business twenty miles north then I would have the population that would make much better odds for my business to survive. The question was given "so why didn't you open your business twenty miles north?" and the answer to that is simple. Sometimes it's not always about a survival rate and numbers. It's not about the number of people but who the people are. In May of 2022 my husband had a car pull out in front of him while he was on his Harley motorcycle. I spent a week sitting next to his bed in ICU because at first, I wasn't sure if he would survive and then I wasn't sure what our life would look like. If he would be able to walk, if he would be able to remember anything with the swelling on his brain (his helmet came off in the collision), and I had an overwhelming amount unkowns that I was trying to filter through of what our life would be like. During that time, I had people who were basically strangers, checking in on my business and offering help to my staff and myself wherever they could. Money was randomly showing up in our bank account to help pay our bills knowing my husband would not have a paycheck anytime soon since we both owned our own business. People were knocking on the door and dropping off food because they knew I was overwhelmed. We also had people praying for him at every church near and far, some three hours away at other small towns because he is also on the local fire department and I believe it's because of those prayers that he is here today standing beside me showing no signs of ever even being hit by a car. This... this is why I choose to keep my business in a small town and fight against the odds. But the odds should not be stacked so high against us as a business owner. It should not be next to impossible to open and run a business. If you ask a rural small business owner how they got started, they will each have a story to tell and they will also tell you that it is HARD but they had a dream and a passion they wanted to follow through with. Opening a small business in rural America is considered very high risk so you cannot just walk into a bank and ask for money. I had to get creative in order for my concept and business plan at my new location to come into existence. It took relatives combining funds for a CD that was then placed up for collateral and after a year of being open, I paid for an appraisal on my business that released that collateral back to them. I was blessed and fortunate enough to have this option that not many people have. At the time, this was my only option unless I chose to put my home up for collateral.

There is this concept termed "clustering" with businesses. This is the reason a home-depot is located across the street from Lowes and Walmart is located across the street from target and so on. The idea is that of you give consumers a lot of options in a particular area then they will stick around and spend more money. It works for chains but this concept is no different for rural small towns. If we had more businesses open and available then we would have better chances of keeping our local traffic, increasing the traffic that comes into our towns, and over all increasing the tax dollars that will also support things in our small town such as first responders, schools, and the people within it. We need to break down some of those barriers so that people with dreams can hear more than the word "impossible" and we can continue to grow, thrive, and help small communities like the one I live in.