

The banner features a background with a color gradient from green on the left to dark red on the right. It is decorated with a repeating pattern of faint, light-colored grocery items such as a water bottle, a banana, a tomato, a carrot, a milk carton, and a loaf of bread. On the far left and right edges, there are stylized white geometric shapes that resemble arrows or chevrons pointing towards the center. The text is centered in a bold, white, sans-serif font.

**NATIONAL
RURAL GROCERY
SUMMIT**

REAL WORLD SOLUTIONS FOR TODAY'S RETAIL CHALLENGES



**GOVERNMENT
(POLICY)**



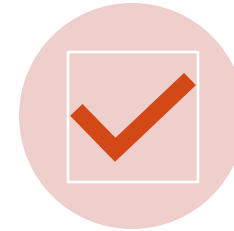
**WORKFORCE
(PEOPLE)**



**INFLATION
(PRICING)**



**SUPPLY CHAIN
(PRODUCTS)**



**COMPETITION
(POSITIONING)**



JIMMY WRIGHT

President of Wright's Market and Wright Food Solutions



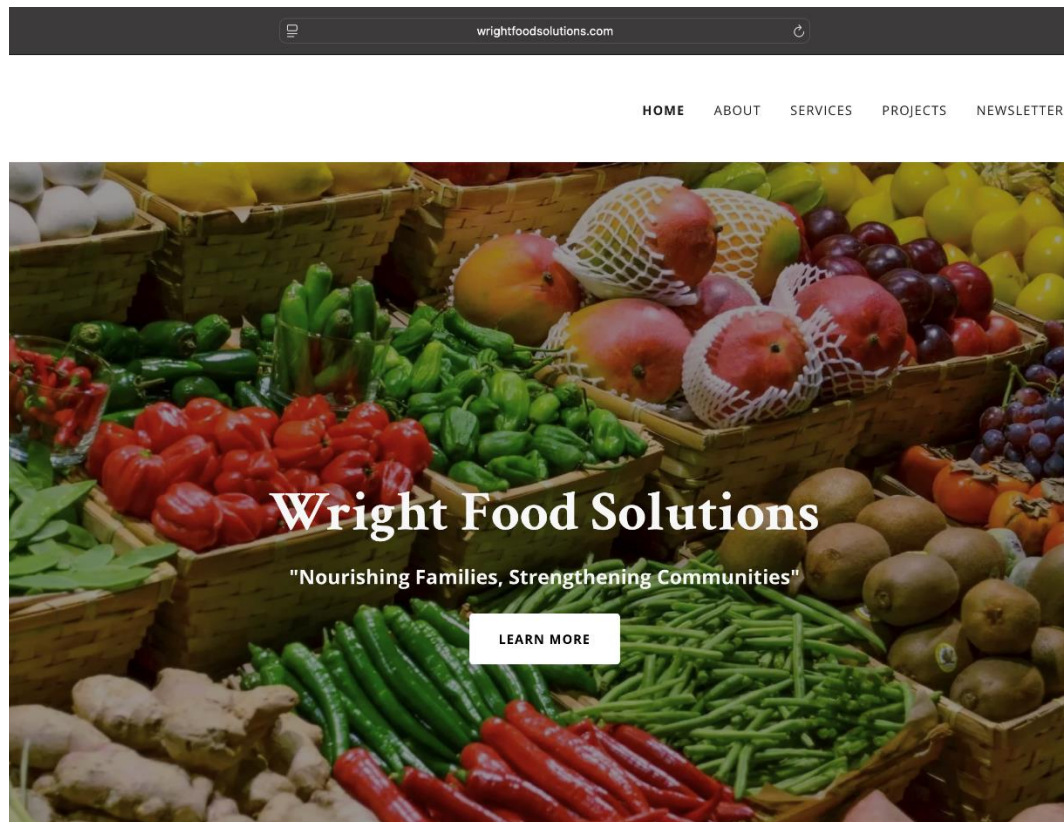
WRIGHT'S MARKET



- Bought in 1997, but had worked there since 1973
- 22,000-square-foot independent grocery store serving the Auburn and Opelika areas
- Known for fresh meat and produce
- Employs 30+ people



WRIGHT FOOD SOLUTIONS



- Founded in 2020
- Consulting services for retailers, wholesalers, non-profits, and community development groups
- Focus on food access, food security, and food affordability
 - Specifically in urban inner cities and rural America
- Clients
 - National Grocers Association
 - IGA
 - Auburn University – Hunger Solutions Institute





GOVERNMENT RELATIONS (POLICY)



CHAOS IN WASHINGTON



- COMPOUNDED INFLATION
- TARIFFS
- SNAP
- CONFLICT IN THE MIDDLE EAST





SNAP CHANGES IN THE BIG BEAUTIFUL BILL



SNAP RECONCILIATION PROVISIONS

- **Increases work requirements for SNAP participants**
 - Adults without children must work from **18-64** years old
 - Ends exemptions for veterans and homeless
 - Adults with children over **14** years old must work
 - Limits state's ability to waive work requirements
- **Ends internet and energy bill allowances**
- **Disallows refugees from the program**
- **March 2026 – 33,000 individuals removed from the SNAP program in Alabama (6%)**



Estimated Decrease to SNAP Sales through 2034

The impact will vary based on state demographics and how quickly states implement changes.
The changes will be a decrease in SNAP shoppers, not a decrease in SNAP benefits.

\$ in -Billions	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	Total
Work Requirements	5.8	8.0	8.0	8.0	8.0	7.7	7.7	7.7	7.7	5.8	68.6
Utility Loophole	0.4	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	5.9
Internet Loophole	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	11.0
Alien Eligibility	0	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	2.0
SNAP Sales Cut	7.4	10.1	10.1	10.1	10.1	9.8	9.8	9.9	9.9	8.0	87.5
Percent of SNAP Sales*	6.7	9.4	9.2	9.1	9.1	8.8	8.8	8.6	8.6	6.9	

*Percent of sales are based on the [Congressional Budget Office SNAP spending estimates](#) through 2034.



SNAP RESTRICTION WAIVERS



WHAT ALL THE WAIVERS HAVE IN COMMON

- Waivers last 2 years, with the option to extend for another 3 years
- Changes apply to all SNAP participants and households can't opt out
- SNAP users don't have to take part in evaluations, retailers may be required
- States can't disrupt the way SNAP benefits work across state lines
- States must have a clear plan to communicate changes to SNAP users
- Retailers must confirm they're ready to follow the new rules through self-attestation
- If SNAP participants shop out-of-state, that won't be flagged as fraud
- Retailers are responsible for making sure their online platforms follow the rules
- States must have a way to alert retailers about any compliance issues





ROBINSON PATMAN ACT



PRICE DISCRIMINATION: ROBINSON-PATMAN ACT VIOLATIONS

- Robinson-Patman Act (15 USC § 13)
 - Robinson-Patman prohibits a seller from charging competing buyers different prices for the same commodity of like grade and quality, colloquially referred to as “price discrimination.”
 - Applies to commodities of “like grade and quality,” not services.
 - The price discrimination must be likely to cause injury to competition, which can be shown by harm to competitors’ business.

Common Misconception – Large retailers win on price not from efficiency, but by squeezing suppliers and farmers through their market power.



LATEST DEVELOPMENTS

- PepsiCo was charged with giving preferential pricing to Walmart over Food Lion
- When Food Lion lowered their prices to match Walmart, Pepsico would raise their cost to Food Lion.
- FTC Dismisses Lawsuit against PepsiCo
- “The Biden-Harris FTC rushed to authorize this case just three days before President Trumps inauguration in nakedly political effort to commit this administration to pursuing little more that a hunch that Pepsi had violated the law. FTC Chair Andrew Ferguson



CONSUMER GROCERY PRICING FAIRNESS ACT

- **Prohibit Economic Discrimination**

- Goal: Prohibit dominant players in the grocery industry from engaging in price discrimination or imposing discriminatory terms of trade
- Summary: Requires suppliers to offer goods to grocery retailers on equivalent terms and prohibits retailers from extracting unfair concessions from supplier with exceptions for pro-competitive efficiencies

- **Enforcement**

- Empowers the FTC, the DOJ, and State AGs to enforce the law

- **Limited Approach**

- Only applies to the largest grocers (\$18+bn in retail sales) and largest suppliers (\$6+bn in grocery sales).



FUND ROBINSON-PATMAN ENFORCEMENT

- **Aderholt-Bishop Amendment**

- Allocates a minimum of \$10 million to enforce Robinson-Patman
- Prioritizes FTC Resources - to address the major issues impacting consumers and Main Street America
- No new funding: Does not allocate new funding, simply directs FTC to use resources for specific authority
- Reasserts will of Congress – after years of FTC neglecting the law

- **New Republican FTC Leadership**

- **Chair Ferguson** – Supports RPA enforcement as originally intended by Congress, dominant chain stores with buyer power
- **Commissioner Holyoak** – Supports RPA enforcement under raising rivals cost framework
- **Future Commissioner Meador** – Supports RPA enforcement





SOLUTION

- Keep fighting the fight – stayed engaged
- Record instances of price discrimination
- Engage with National Grocers Association
- Engage with your State Association
- Call your wholesaler
- New Group - Market Center Strategies





— CHALLENGES IN THE WORKFORCE (PEOPLE)

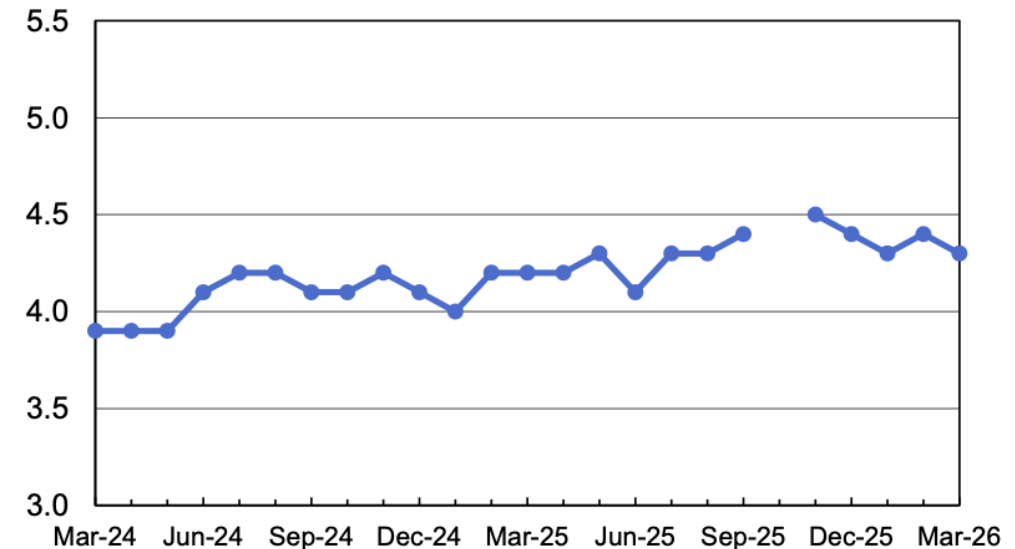


CHALLENGES IN THE WORKFORCE (PEOPLE)

- Unemployment Rate: 4.3% (U.S. Bureau of Labor Statistics)

Chart 1. Unemployment rate, seasonally adjusted, March 2024 – March 2026

Percent

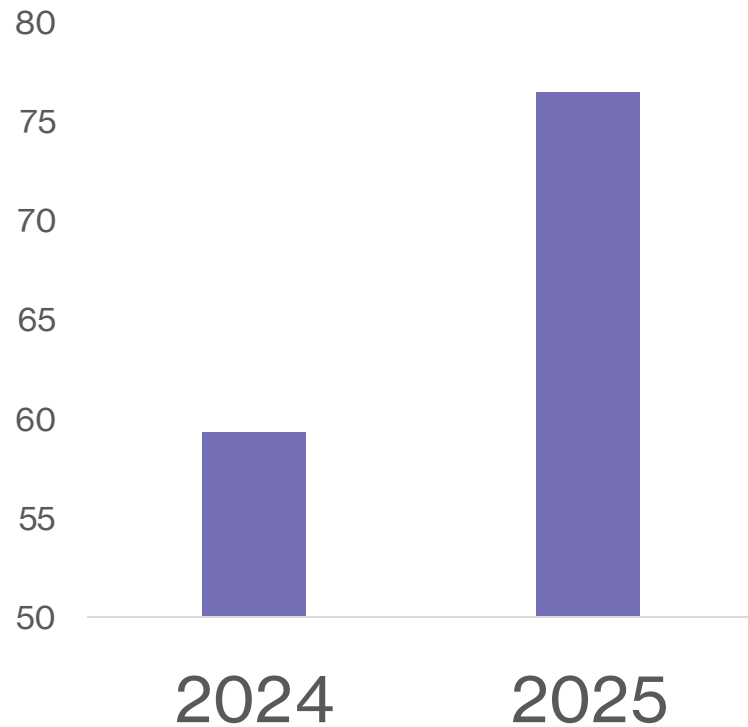


Note: Data for October 2025 were not collected due to the federal government shutdown.



THE JOBLESS BOOM

Amazon Net Income,
Billions USD



Cut 30,000 jobs
since October

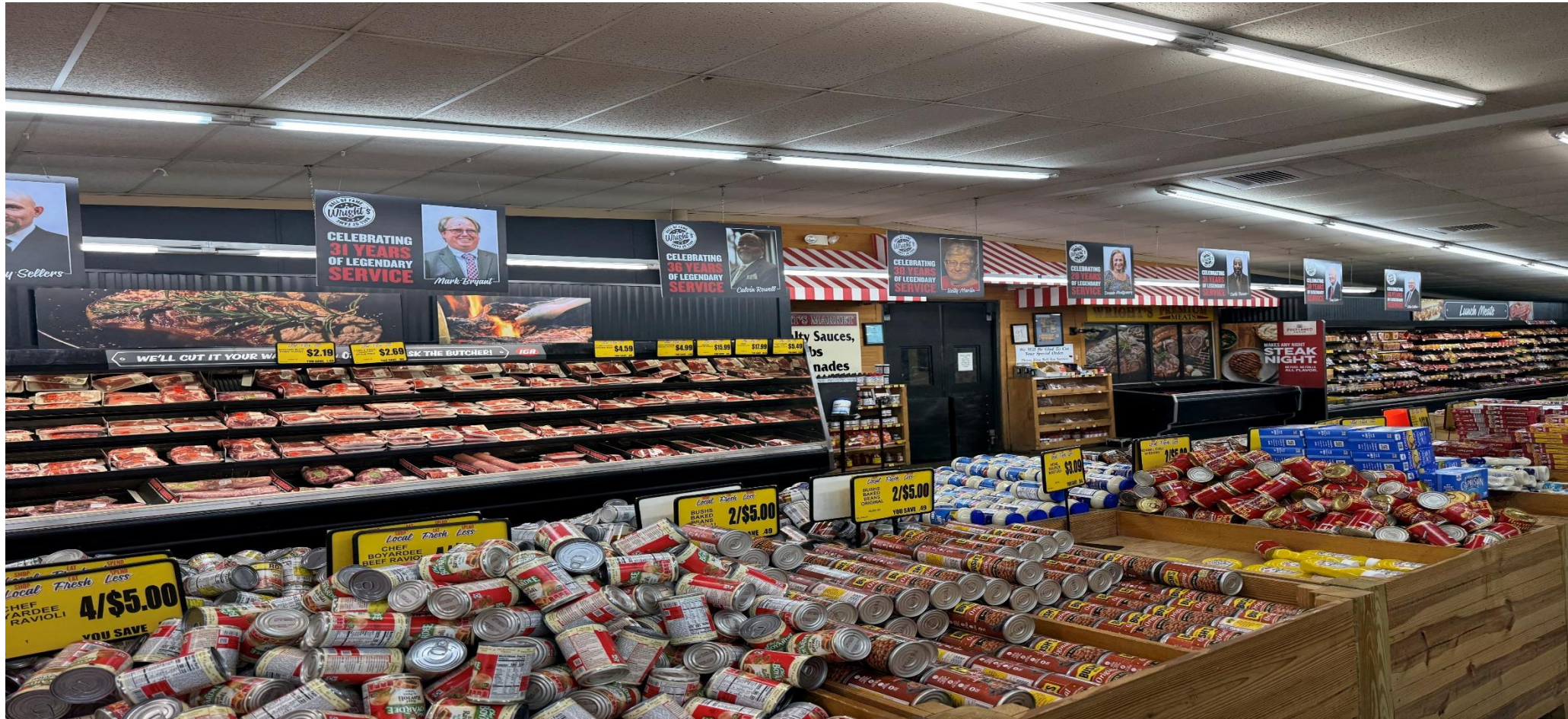


WORKFORCE SOLUTIONS

FLEX TIME – HIGHLIGHT A GREAT PLACE TO WORK



WRIGHT'S MARKET HALL OF FAME





CHALLENGES IN THE WORKFORCE: SOLUTIONS

- Innovative Ways of Hiring
 - Flex Scheduling
- Outreach to Prospective Employees
 - Effective communications to promote a great place to work
- Recognize Your Existing Staff – They Are Your Best Advocates For Attracting New Employees
 - Wright’s Market Hall of Fame





INFLATION (PRICING)

- Consumer Price Index for Food:
 - Increased **0.4 percent** from January 2026 to February 2026
 - Food prices in February 2026 were **3.1 percent higher** than in February 2025
 - In 2026, prices for all food are predicted to increase **3.6 percent**
 - Source: USDA Economic Research Service (ERS)



Retaliation

“We (US Farm Bureau) know from experience that farmers and rural communities will bear the brunt of international tariff retaliation...”

Agriculture is easiest retaliation target

Farmers at mercy of international commodity markets

High Export Dependence

Reduced exports = increase domestic supply = unsustainable pricing

— IMPACT ON CONSUMERS

A woman with blonde hair, wearing a black and white striped short-sleeved shirt and blue jeans, is seen from behind in a grocery store's produce section. She is reaching into a wooden crate filled with bright yellow lemons. The produce section is well-stocked with various fruits, including several crates of oranges and several crates of cantaloupes. In the background, other produce items like green apples and packaged goods are visible on shelves. The lighting is bright, typical of a supermarket. The overall scene depicts a consumer making a selection in a fresh produce aisle.

MIDDLE INCOME AMERICANS

69% Income is falling below cost of living

1/2 Harder to feed family than ever before

1/3 Can't afford basic necessities

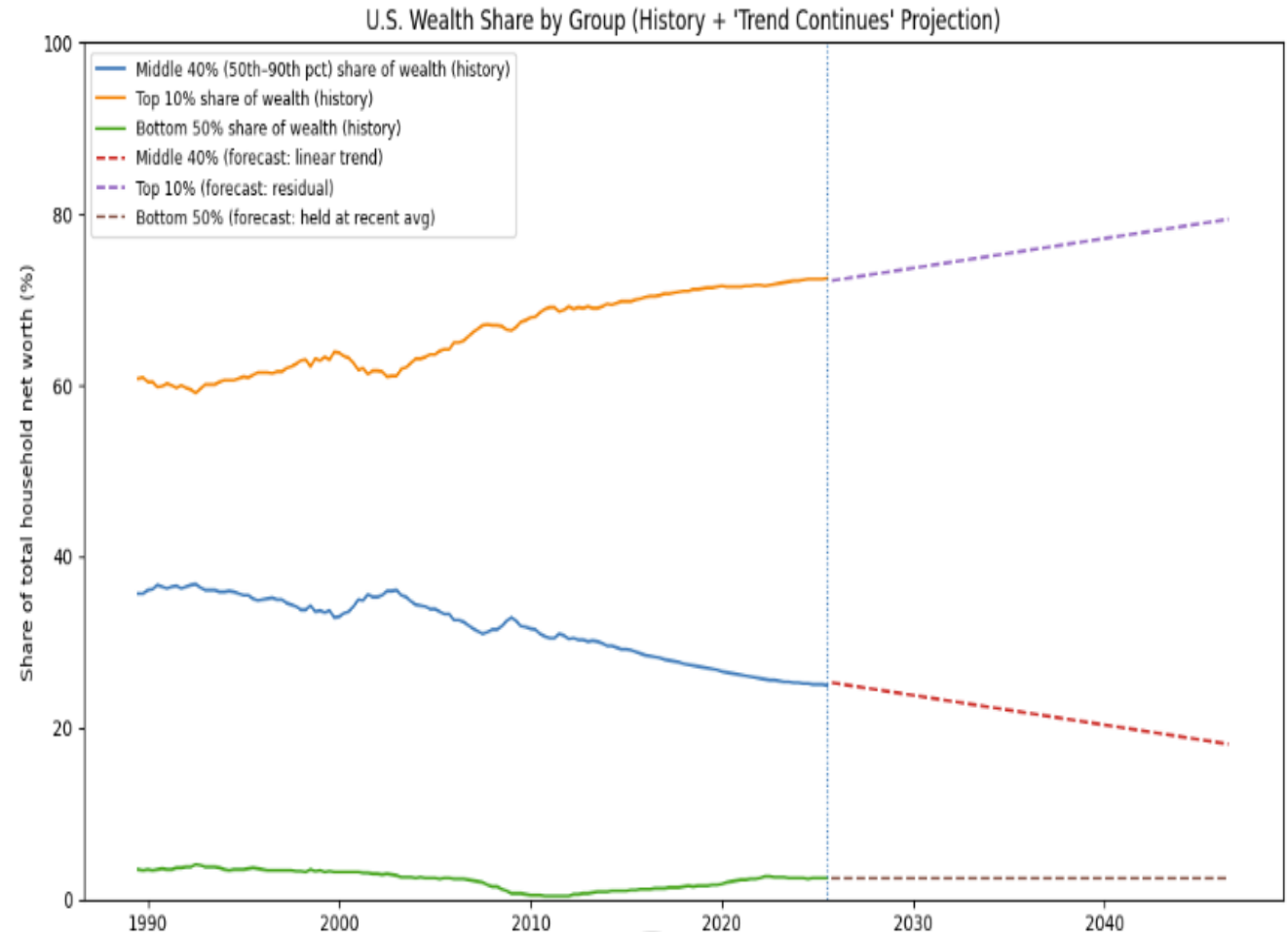
— Wealth Fragility Snapshot

- More than 50% of households cannot cover a \$400 emergency without borrowing or selling something
- Bottom 50% has near-zero or negative net worth
- Home equity and retirement accounts dominate middle-class wealth — illiquid and volatile



The Marginalization of the Middle Class

- Compounded inflation
- Sliding income growth relative to inflation
- Rising Debt – national and personal
- Declining savings rates
- Out of control acceleration in housing costs, medical and education
- Slowing labor market, now AI turbocharged



Key Assumptions & Economic Impact Drivers

Factor	Potential Revenue Impact (Estimated)
Tariffs (import cost increases)	-1% to -2% (due to passed-on costs or demand decline)
Farm labor disruptions	-0.5% to -1.5% (produce & fresh inventory shortages)
SNAP benefit reductions	-3% to -6% (heavily impacts lower-income shopper segments)
ICE crackdowns / deportations	-1% to -2% (labor and customer base impacts in certain regions)
Inflation resurgence	-2% to -4% (decline in discretionary grocery spend)

Sources: US.Gov, Economist, WSJ, Bureau of Labor Statistics & NIQ March 2024, USDA multiple sources, CBO, BEA, BLS CPI food index, since 2010, Harvard Joint Study on Inflation 2027, Freeman School Of business CEO Economics chair interview 2025



INDEPENDENT RETAIL GROWTH

- 2025 FMS/NGA U.S. Independent Grocers Financial Study
 - Overall net profit edged up to 1.9 percent, but EBITDA varied widely by operator size.
 - Single-store grocers reported EBITDA of 1.52 percent
 - Multi-store and higher-volume operators achieved a stronger 3.28 percent
- Regional cost differences had a major impact on financial performance
 - Operators in the Northeast and West reported higher labor and utility expenses, which compressed margins
 - Grocers in the South and Midwest benefited from more favorable cost structures and saw stronger bottom-line results



SOLUTION – GET CREDIT FOR THE VALUE YOU DELIVER



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Unlike The Chains,
**WE WON'T
RAISE PRICES
MORE THAN NECESSARY.**

A promise you can trust.

We can't control the rising costs of fuel, labor, packaging,
and meat production. But we can promise this:

After all our costs, we make about 2 cents of every \$1,
because helping you put food on the table
means more than making profit.

IGA YOUR *Partner* IN THE FIGHT AGAINST INFLATION.



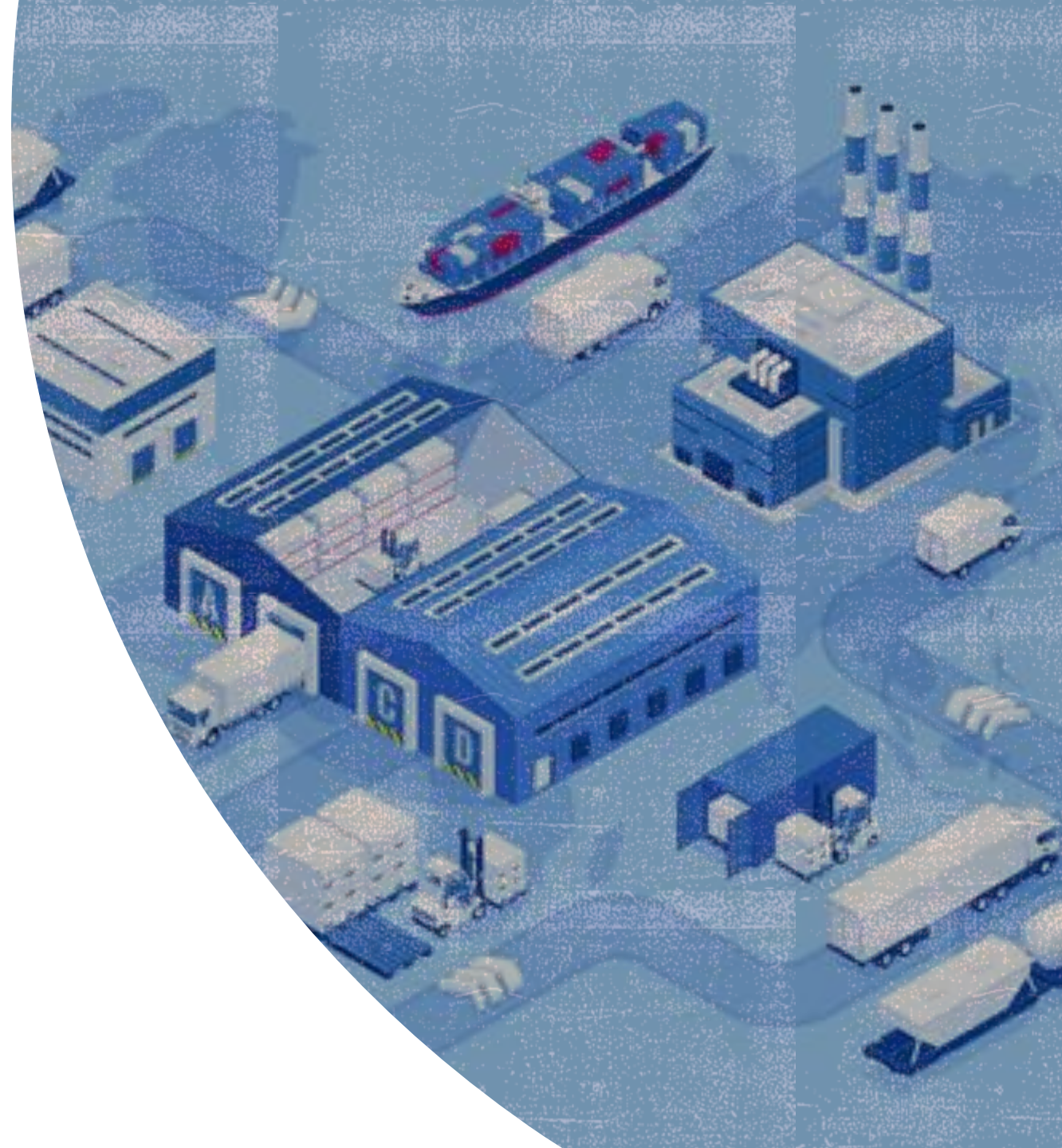
CHALLENGES WITH INFLATION: SOLUTIONS

- Getting Credit for Value Delivered
- Weekly Ad Program
- Temporary Price Reductions
- Strong In-Store Signage Program
- One Time Deals
- Use Social Media to Emphasize Price Image
- Position Yourself as an Advocate for the Customer to Save Them Money During These Tough Inflationary Times



SUPPLY CHAIN (PRODUCTS)

- Still disruptions with wholesalers (frozen food)
- Changes in beef supply
- Consolidation



SUPPLY CHAIN (PRODUCTS)

SUPPORT LOCAL



SUPPLY CHAIN – SOLUTION

SUPPORT LOCAL



SUPPLY CHAIN – SOLUTION

SUPPORT LOCAL



COMPETITION (POSITIONING)



Are you delivering a clear message to the customers?

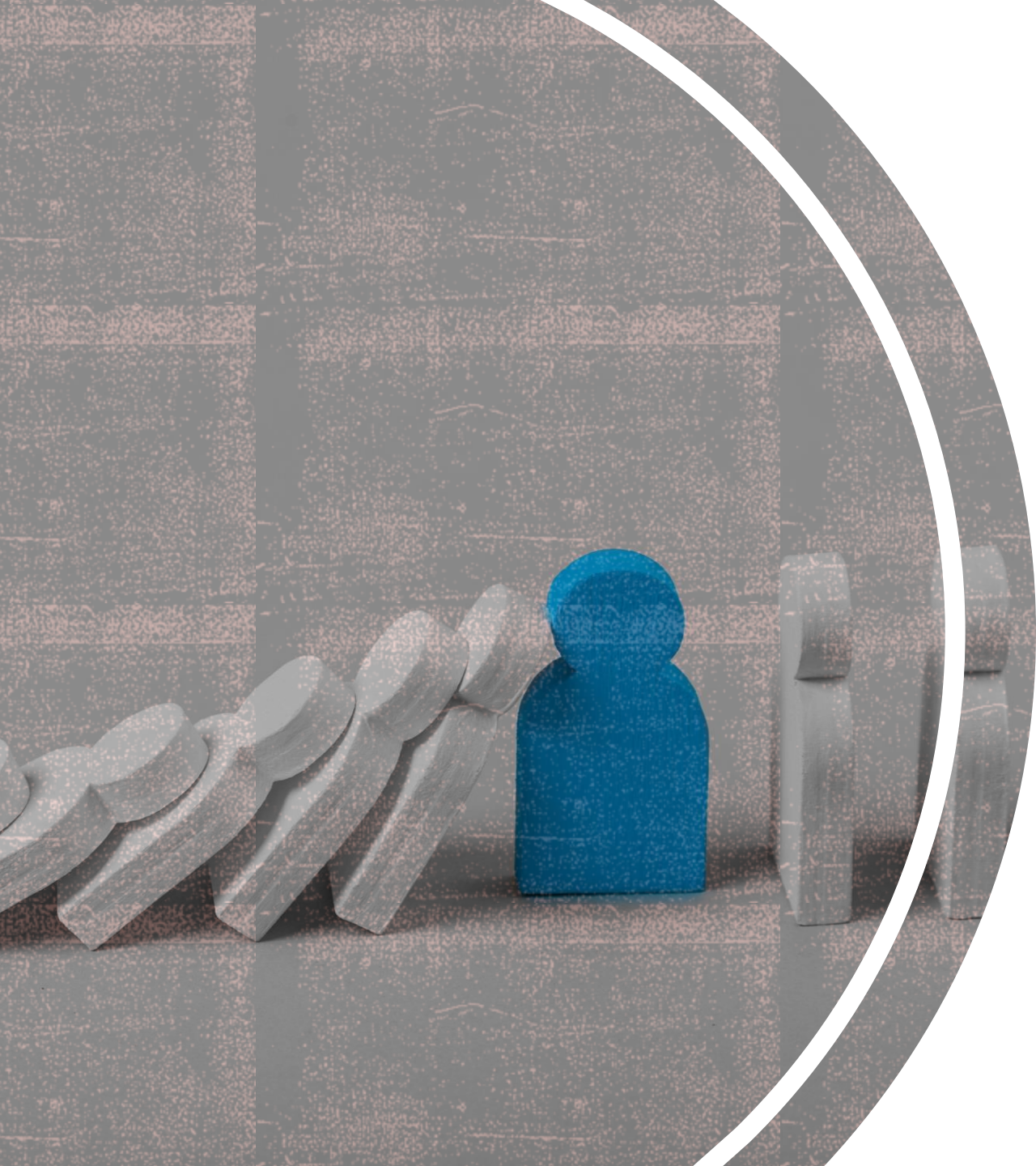


Do your employees understand who you are and what you do?



Are you trying to be all things to everybody?





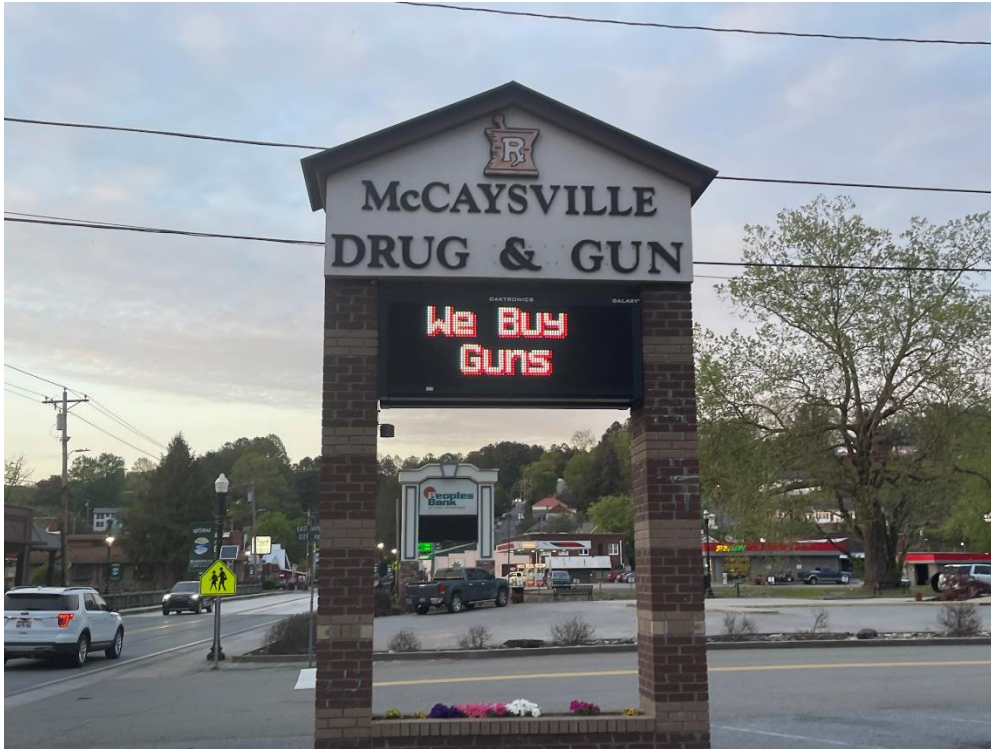
COMPETITION (POSITIONING)

“You’re born an original,
don’t die a copy.”

-John Mason



COMPETITION – (POSITIONING) DON'T GIVE A CONFUSING MESSAGE



COMPETITION – (POSITIONING) DON'T GIVE A CONFUSING MESSAGE



COMPETITION — (POSITIONING) PREPARED FOODS



COMPETITION – (POSITIONING) PREPARED FOODS



COMPETITION – (POSITIONING) PREPARED FOODS



COMPETITION – (POSITIONING) PREPARED FOODS



COMPETITION – (POSITIONING) PRICE IMPACT



COMPETITION – (POSITIONING) PRICE IMPACT



COMPETITION – (POSITIONING) PRICE IMPACT



COMPETITION – (POSITIONING) HYBRID GROCERY / CONVENIENCE



COMPETITION – (POSITIONING) HYBRID GROCERY / CONVENIENCE



COMPETITION – (POSITIONING) HYBRID GROCERY / CONVENIENCE



COMPETITION – (POSITIONING) RURAL FORMAT



COMPETITION – (POSITIONING) RURAL FORMAT



COMPETITION – (POSITIONING) HISPANIC FORMAT



COMPETITION – (POSITIONING) HISPANIC FORMAT



COMPETITION – (POSITIONING) HISPANIC FORMAT



COMPETITION – (POSITIONING) HISPANIC FORMAT



COMPETITION – (POSITIONING) FARMSTOP FORMAT



COMPETITION – (POSITIONING) FARMSTOP FORMAT



PATH TO SUCCESS

- Policy – Continue to fight
 - Pricing – Get credit for the value you deliver
 - People – Take care of your people, use creative ways to recruit
 - Products – With disruptions – focus on local and store made
 - Positioning – Determine who you are and tell your story
-
- =Profits !!

