

Newsletter



2023 Legislative Wrap Up

The 2023 legislative session has concluded, including the veto session in which the Democratic supermajority wielded its power by overriding five bills vetoed by Vermont’s republican governor, Phil Scott; including the \$8.5 billion state budget, as well as a .44% payroll tax on all working Vermonters to increase childcare subsidies for families making less than \$172,000 per year. Employers will be required to pay at least 75% of the tax which will take effect July 1, 2024. The tax is expected to raise \$120 million.

Tax payers will see an average increase of 4% and the non-homestead tax rate in 2024 from 1.388 to 1.391 per \$100 of equalized education property value, not because of increased taxes but because of increased property values as well as passage of legislation that will make universal school meals a permanent program.

Labor issues, including a [mandatory paid family leave program \(H.66\)](#), and bills that would make it easier for employees to [unionize and hinder employers](#) in requiring that employees participate in certain

mandatory staff meetings failed to make it past all stages of passage this year, but will be considered in 2024. However, H.135 was passed and signed by the Governor, which will make it mandatory for employers that do not currently offer a retirement plan to enroll all employees into the [Green Mountain Secure Retirement Plan \(S.135\)](#). This is an opt-out program for employees, and employers are prohibited from contributing to these plans, while employees that are automatically enrolled will see a 5% decrease from their paycheck which will be allocated to their retirement account. The program will begin with employers with more than 25 employees in 2025 and businesses with more than five employees will need to begin enrollment in 2026. VRGA offers an alternative to the state-run program, which you can learn more about [here](#). This program, managed through Lincoln Financial provides you more flexibility and control over the benefits that are available to your employees.

VRGA has compiled a list of bills relevant to the membership, their status, and the changes they create. Find this list, organized by category, on [our website here](#).

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Association News

Newsletter – June 2023



Annual Meeting and Golf Tournament Recap

Thank you for connecting with us, your peers and raising money for our annual scholarship program

We spent two impactful days catching up with members, tasting locally produced food and beverages, and raising funds for our annual scholarship program. Thank you to all who attended, supported, and made these events possible.

During our Annual Meeting, members gathered for an evening of cocktails, dinner, and conversation at the Mountain Top Resort on June 6th. A highlight of the night being the fantastic Vermont food and beverage pairing presented by Mad River Distillers, Snow Farm Winery, and 14th Star Brewery.

The following day was spent on the Green Mountain National Golf Course in Killington enjoying an afternoon of golf with our peers. This annual event is essential to VRGA's Annual Scholarship Program and we are proud of our memberships support and drive.

Thank You Annual Meeting Sponsors!



Thank You Golf Sponsors!



Welcome New Members!

- [Myers Produce](#)
- [Mighty Foods](#)
- [Silverwood Partners](#)
- [Choice Maple](#)
- [Snow Farm Vineyard](#)
- [Little Lad's Popcorn](#)
- [Tomgirl Stowe](#)

VRGA Scholarship Winners Announced

We are excited to announce the winners of our 2023 Annual Scholarship Program. Each year VRGA is proud to offer scholarships to students affiliated with member businesses. Thank you to our members for supporting this wonderful program and awarding Vermont students who embark on a path toward higher education. Congratulations to all of our 2023 recipients!

2023 Scholarship Winners



Caleigh Gordon
Hanna's



Cooper Olney
Olney's General Store



Isabella Harrison
Jolley Associates



Jaden Grace
Kamuda's Country Market



Jeswin Antony
Waterbury Sports



Kayla Gervais
Boston Post Dairy



Quin Taylor
Shaw's



Raia Bryant
Maplefield's



Sam Frostman
Hanna's



Noah McDonald
Shaw's

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Funding & Education

Newsletter – June 2023



Governor Phil Scott Announces BIPOC Business and Workforce Development Program

Governor Phil Scott and the Department of Economic Development (DED), alongside the Vermont Professionals of Color Network (VT PoC), announced a new partnership to provide technical assistance and development services to Black, Indigenous, and Persons of Color (BIPOC) business owners and professionals statewide.

The initiative, established by Act 183 of 2022, is part of the State of Vermont's commitment to build on local, state, and national efforts to advance equity and to increase meaningful inclusion and representation of BIPOC communities. An appropriation of \$250,000 American Rescue Plan Act dollars will provide outreach, support, training, technical assistance, networking, and resource navigation for BIPOC business owners and workers.

Those interested in learning more about VT PoC or pursuing business or professional development services should contact the Vermont Professionals of Color Network at vtpoc.net.

Keeping Businesses Safe Online

VTSBDC Cybersecurity specialist and statewide business advisor for strategic projects, Sergio Alvares provides new guidance on how to protect small businesses from scams, fraud, and cybersecurity threats. His straightforward, practical approach is helping small business owners take actionable steps to protect their businesses. [Learn more here.](#)

Interested in further reading? Check out these two articles:

- [Keeping Your Business Safe Online and Off](#)
- [10 Steps to keep your business safe online](#)

Best Free Social Media Management Tools in 2023

Nowadays, your business will have a hard time succeeding without prioritizing social media marketing and staying active on [Instagram](#), [Twitter](#), [Facebook](#), [TikTok](#) or [YouTube](#).

To maximize engagement and resonate with the target audience on different social media platforms, it's essential to tailor your content accordingly. For instance, when it comes to Instagram, emphasizing high-quality visual content is crucial as it captivates users. [Read more over the Eternity Blog](#)

SBA Guaranteed Loan Clinic July 5

The Small Business Administration is hosting a free webinar at noon July 5 about its guaranteed loan programs. SBA guarantees loans making it easier for small businesses to get the funding by reducing lender risk. Funds can be used for most business purposes, including long-term fixed assets and operating capital. Amounts range from \$500 to \$5.5 million.

To access the webinar, click on the link below beginning at noon on Wednesday, July 5: <http://ow.ly/SNs050IsxAM>. To access the webinar by phone, call 802-490-7604 and enter code 301113174#. For more information, email brian.declue@sba.gov.

VMEC Food Safety Assessment Survey – Help us, help you!

Calling all food and beverage people! VMEC (Vermont Manufacturing Extension Center) is seeking your input, no more than 2 minutes of your time, as they consider offering food safety certification and training programs taught by food safety experts. Please take a few minutes to fill out VMEC's [Food Safety Assessment Survey](#). Survey closes July 10th.

Member Benefits

Newsletter – June 2023



Business Insurance Program

MMG Insurance offers a comprehensive and competitive insurance program designed for your business. Exclusive 5% discount for members.



Multi-state 401K Program

Provide great retirement plans to yourself and your staff, without the high cost, liability, and time drain of paperwork oversight. Member Chris Henry, President of The Medical Store, shares, "we ended up saving over \$12,000 annually" [Learn more.](#)



Dental Insurance

Access to a variety of affordable plan options with no minimum enrollments. Plans starting at \$38/mo.



Credit-Debit Card Processing

New programs where you pass the processing fees onto your customers are available. [Members report a savings of 10-40%.](#)



HR, Policy, and OSHA Guidance

Looking to reduce your workers comp rate or develop an employee handbook? The Richards Group can help with everything from planning and document preparation to OSHA certification for employees and owners. [Learn more.](#)



Vision Insurance

Low cost vision program with major benefits. Monthly premiums starting at \$5.95/mo.



Get the most out of your membership

The Vermont Retail and Grocers Association has partnered with these organizations after careful consideration and review. VRGA believes these organizations can offer superior customer service along with considerable savings to member businesses. In addition to these benefits, we offer a comprehensive package of services. [Learn more about our services here.](#)

[Discover benefits](#)

Payroll Services

A Vermont company offering easy and economical payroll services. Services include payroll checks, tax filings, reports, new hire reporting and more. Member discount & savings of up to \$150. [Learn more.](#)



For more information about various benefits please email info@vtrga.org.



Wix

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VRGA members enjoy exclusive discounts

Why Wix?

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Looking for something from a previous newsletter?

[CLICK HERE](#)

UNFI SVP: How to get the most out of the produce section

Customers value quality and freshness above all else, and the display in-store is what either delivers against that expectation or leads to disappointment. If your display looks great but requires four days of sales for the product, then some of that produce will be four days old by the time it's sold. Figuring out how to make impactful displays with one day of sales volume is the trick. If the display is too big, it requires culling, which in today's labor environment is challenging and costly. Great merchandisers utilize pyramids, upside-down RPCs [reusable packaging containers] and other supports to create optics of abundance with the right volume to encourage sufficient turns. [Read more here.](#)

Use of AI in grocery stores to grow 400% by 2025

Artificial intelligence will create \$113 billion in operational efficiency and new revenue, and nearly three-quarters of grocery technology executives believe AI will be incorporated into most of their software by 2025, according to a report by data analytics firm Grocery Doppio. The research shows that implementation of artificial intelligence in supermarkets is expected to grow by 400% before the end of next year and could eliminate 18% of store associate positions, 73% of store tasks and 53% of shopper queries.

Report: Financial conservatism to have long-lasting effects

The grocery market is anticipated to grow to \$1.9 trillion by 2053, with Amazon, Costco, H.E. Butt Grocery, Sam's Club and Walmart being well-positioned to align with emerging shopper values, according to a report from dunnhumby. Grocers will need to adapt to trends like long-lasting financial conservatism, health and wellness, consumer-friendly technologies and values-based buying that takes sustainability and employee welfare into consideration, dunnhumby finds.



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AG Associated Grocers of New England is a full service Cooperative Grocery Wholesaler supplying Supermarkets and Convenience Stores from Maine to New York.

Please Sign Associations Letter of Support for the Credit Card Competition Act

The bipartisan Credit Card Competition Act, which brings competition to the credit card network routing market, will soon be reintroduced in the Senate and House. In anticipation of this reintroduction, The Merchants Payments Coalition is requesting businesses and associations sign letters of support, which are identical to the letters circulated last year.

Most consumers don't know it, but big banks and card networks like Visa and Mastercard charge merchants more than 2 percent of the customer's total bill every time a credit card is used to make a purchase. Credit and debit card swipe fees have more than doubled over the past decade and soared 25 percent in 2021 alone to a record \$137.8 billion. They are most merchants' highest cost after labor – far too much to simply absorb – and drive up consumer prices by about \$900 a year for the average family. With few people using cash today, merchants have no choice but to accept cards for payment.

10 ideas worth stealing for 2023

Change is good. Good change is great. The National Retail Federation's annual collection of ideas worth stealing rounds up new ways of enticing and engaging consumers, making the most of resources and doing some really creative stuff. Among the list, you might just find a feast for the eyes – or a boost for the spirit. While not all of them may work for your store, it may spark some exciting ideas. [Check them out here.](#)

The rise of automation and remote work is leading to new or redesigned job roles

Despite increasing concern over the potential impact of AI in the workplace and beyond, many organizations appear poised to advance artificial intelligence in the coming years.

Over the next three years, nearly three-quarters of US-based companies expect to automate at least some of their work, according to the WTW Dynamics of Work Survey, up from 65% in 2023 and 51% before the Covid-19 pandemic. Evidence has been mounting that AI can save time and money on a wide range of tasks, while business leaders have been increasingly considering layoffs and other cost-cutting measures amid an uncertain economy.

VTSBDC: Know Your Social – New Resources Available Now

Small business owners have a business to run and don't always have the time or expertise to set up their social media pages or how to increase engagement. And these days, retailers need to be on social media. Vermont Small Business Development Center's business advisor Nancy Shuttleworth and social media consultant Andrea Bacchi got together and created helpful resources for Facebook, Instagram, and LinkedIn.

NRF: Fourth of July 2023 Projections

National Retail Federation has been conducting its annual Independence Day spending survey with Prosper Insights & Analytics since 2003 to see how consumers celebrate the Fourth of July. Eighty-seven percent of consumers plan to celebrate the Fourth of July in 2023 and spend an average of \$93.34 on food items. [See more data here.](#)

Vermont Best of Business Award

Winners

Vermont Business Magazine's awards program celebrates the best Vermont companies in more than 100 business-to-business categories. Congratulations to VRGA and VSFA members for winning in the following categories:

- Best Payroll Service Provider: PayData Payroll Services
- Best Waste Removal Company: Casella Waste Services
- Best Vermont Made Food Product: Cabot Creamery Co-operative
- Best Non-Profit Organization: Vermont Foodbank

Mad River Distillers wins big at San Francisco World Spirits Competition

Mad River Distillers' Straight Bourbon was a Gold Medal Winner and their First Run Rum was a Bronze Medal Winner. The 2023 San Francisco World Spirits Competition was held at Hotel Nikko in San Francisco from April 13th through April 15th. The 2023 Competition was another record-breaking year with more than 5,500 entries from all corners of the world.

Spice up your life (or at least food) at Barre's Butterfly Bakery of Vermont

Vermont Public visits with Claire Georges, owner of Butterfly Bakery of Vermont to learn about their business, hot sauces, and local sourcing.

Vermont Food and Beverage

Producers win 2023 Good Food

Awards

With over 2,000 entries each year, the competition is fierce for a Good Food Award. In each category, three food crafters from each region – North, South, East, West and Central – receive the honor each year. Congratulations to VSFA members Blake Hill Preserves, Champlain Orchards, MOCO (My Organic Coco), Runamok, Small Batch Organics, Spring Brook Farm Cheese, The Tippy Pickle, LLC, and our partner Lawson's Finest Liquids on taking home awards.

VT Creamery wins a 2023 sofi Award

VT Creamery's Strawberry Spritz Goat Cheese has won a 2023 sofi award for New Product in the Cheese – Non-Cow Milk, Mixed Milk category. The Specialty Food Association's sofi™ Awards have been honoring the best in specialty food for over 50 years. sofi™ Award brings with it exposure to food buyers from top names in supermarkets, specialty retailers, foodservice, distributors, as well as the press.

Laughing Moon sells to Lake

Champlain Chocolates

Lake Champlain Chocolates has acquired Stowe's Laughing Moon Chocolates. The store will become LCC's fourth location in Vermont. [Read more about this here.](#)

Association Staff is here to help!

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