Mapping Biden’s Washington: Keeping Convenience Services Front-of-Mind for the New Administration

Channeling Ghost Kitchens: An Interview with Trolley House Refreshments
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These are challenging times for the convenience services suppliers we serve, and we believe that accurate and quality sales data can provide the crucial competitive edge. As our work has been important for the past 40 years, it’s absolutely vital for the 41st year and beyond.

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Reopening has begun. Across the country, state and city officials are enacting plans for the post-pandemic world as the number of vaccinated Americans reach new heights. While we all eagerly anticipated this milestone, we may not have fully considered how things have changed. The reality is, convenience services will never be the same. How could it? You can’t experience a global pandemic that shifts fundamental aspects of everyday life without lasting effects. And while many of these changes were already coming, they’ve now accelerated. Take for instance the remote work trend. Telecommuting and hybrid work arrangements are nothing new—they’ve just become the norm rather than a slowly evolving workplace dynamic. And they’ve transformed our primary customer.

Like the very individual experiences we had during the pandemic, the degree of change will be different for everyone—every geography, every business, every operator. For some, the shutdown impact on their business was an undulating road, while for others it was peaks and troughs. Just as these experiences were different, so too will be the recovery. There is no one-size-fits-all approach to the future. But the one thing we all have in common is the consumer. We are a service business. And determining how our customer has and will continue to evolve as a result of hitting pause on the world will be essential to success.

The post-pandemic workplace

Every operator needs to be thinking about their clients and end users when planning for the future. As the world and businesses reopen, how many employees will come back to the workplace, and when? At the end of last year, Pew Research reported that 20 percent of employed adults worked from home before the pandemic. During the shutdown, that number more than tripled, and many employees say they don’t want to return to the workplace at all. This makes the already difficult situation of fewer on-site customers even worse. Is there an opportunity to tempt resistant workers back to the office? How can your company adapt your product and service strategy to better serve those who are onsite and make it more enticing to others? Will technology innovation help limit product spoilage and expensive service trips reducing wasteful expense? And how can you redeploy resources for greater gains?
With loss comes opportunity
Operators will also need to consider how to fill the gap in sales for customers who don’t return. With growing numbers of shuttered businesses, how will you replace those sales? For some, the gap in cash flow will be 2 percent while others could be impacted by 10 percent or even 50 percent. Some portions of your business may cease to exist. Yet with challenges come opportunity—whether it’s being better at what we already do in the workplace or taking that of which we are already masters and expanding it to new arenas such as the public sector. There are no wrong answers, just different ones.

We’ve always endured
Despite the lack of a one-size-fits-all reopening strategy for convenience services, I know the industry is resilient. Vending machines, micro-markets, office coffee and pantry service are not going away. Unattended retail is durable, and the on-premise service relationship with businesses is golden real estate. Operators know how to run their businesses and as a result, they have survived natural disasters, market crashes, and many other ups and downs. They have an unfailing entrepreneurial spirit.

Operators know how to run their businesses and as a result, they have survived natural disasters, market crashes, and many other ups and downs. They have an unfailing entrepreneurial spirit.

Changing consumer expectations
Another aspect operator should consider is the changing tastes, habits and expectations of individuals coming off an extended stay at home. People at home cooked more, ate healthier and had 24/7 access to refreshments. They became accustomed to using to-my-car, to-my-door, and to-my-desktop delivery. They began utilizing more and more unattended retail. Healthy, on-demand, custom and convenient. What does this mean for your operation? Now is the time to think about the services you can offer to match these trends and new habits consumers have formed. Is there more reason than ever to explore non-traditional relationships through unattended retail, micro markets, food delivery, mobile ordering, or starting a ghost kitchen?

There’s no question that the pandemic accelerated some big trends. The key will be to adapt and evolve to whatever degree your business requires. And as always, NAMA will be here to help you along the way.
Sealing the Deal Post COVID-19

Josh Rosenberg, NAMA Chair

The way we do business has changed drastically during the pandemic. Phone calls and video chats became the standard for checking on customers and making sales calls. Trade shows were canceled, industry education moved online and all networking had to be digital. As we approach the reopening, how will we adapt and thrive? From what I’ve seen and experienced, success will hinge on operators’ ability to utilize both the new and traditional ways of doing business and respect the sentiments of clients on an individual basis.

Weigh the business benefits
With the return to normalcy looming, many of us are ready to get back to making in-person sales visits. However, it would be a mistake to assume all clients feel the same. It may be an organizational or personal preference, but your client’s comfortability will vary. Let them lead. When I go to a location I ask if masks are being worn, and I wear mine. I ask if the company is limiting touches or would like to avoid salespeople coming into their campus. The truth is that under certain circumstances, it is advantageous to be virtual. Consider a productivity versus cost and safety perspective – I look at this like “DocuSign.” There was a day where all contracts needed to be in printed and signatures in a certain color ink or a lawyer would tell you it couldn’t be validated. Electronic signatures weren’t acceptable. Over time, we found ways to modify and improve data management, cost per use and the environmental impact. Having the flexibility to conduct business virtually is just the natural evolution of our time.

Keep in-person visits
As far as video call technology and familiarity with the various platforms have come, I’ve found that when you get close to closing the deal, sometimes you just have to be there. It can be difficult to close a deal virtually. The human interaction and emotional element in buying something still matters, at least to most. For operators moving forward, it will be extremely important to be able to read this in their buyer’s profile. Will they be putting themselves at a disadvantage by not meeting in person? Do they have the specific skills that it takes to sell virtually? Is the buyer comfortable buying virtually? You need to assess this on a case-by-case basis and decide when an in-person meeting is most productive and adds value.

Offer safe interactions
An essential part of a successful business is having the right tools and resources to meet varying
needs of clients. Take NAMA, for example. We have to adapt and deliver a valuable experience and keep measures in place to create the safest environment possible, from investing in safety protocols, learning best practices, using guidance from event centers and staying up to date on health organization guidelines. Either way, it’s a personal choice and we need to be mindful of that and refrain from criticizing. We don’t know everyone’s perspective.

**Have production to consumption answers**

Just as operators and clients have different opinions and levels of comfort with in-person meetings, so to do employees. Some may not be happy about returning to work. Help clients reassure these employees by proactively educating both the client and the point-of-purchase consumers about how you operate with safety in mind. If you didn’t put together a COVID-19 procedure, now is the time, because I guarantee you some clients will ask you for it. Be ready with the answers to questions such as, what do you do if you have a positive COVID-19 case with a driver? How will you approach food handling? What capabilities does the equipment offer – is it contactless? Be ready with cybersecurity information for pay via app technologies and how the supplier, or you by proxy, are protecting their personal data as these types of transactions increase.

We’re ready for people to return to the office and that’s accelerating every day. To gain the advantage in business today, operators will need to know the other party’s sentiment and respect their boundaries. If we do that, and do it well, we will win business and close more deals.
For the first time ever, two legacy events will coexist this August to deliver a one-of-a-kind experience for convenience services professionals. This safely designed, in-person occasion, combines the best aspects of both events, harnessing the industry’s resilience and readiness to look toward the future.

Whether your business is grounded in vending, micro markets, food service, unattended retail, office coffee or pantry services, here are three reasons why you can’t miss The NAMA Show and Coffee Tea & Water—Together in 2021.

1. **It’s an opportunity to discover new products.**

In today’s world of instant gratification, staying on the pulse of new products is essential. With more than 200 vendors and interactive sampling opportunities, The NAMA Show has a history of offering the most extensive selection of upcoming or newly released products and equipment that will keep you ahead of trends.

2. **It’s the place to connect with your peers.**

Now more than ever it is critical to come together as a united industry. The NAMA Show and Coffee Tea & Water enables you to gather safely and build a powerful network of allies. Whether it’s a quick chat on the exhibit floor, or happy hour after a day of discovery, it’s the place to be to make connections that will transform your business.

3. **It’s a one-stop-shop for actionable insights to grow your business.**

This year we saw consumer preferences shift and trends emerge that are here to stay. The NAMA Show and Coffee Tea & Water brings you expert-driven business solutions and career growth strategies that work. With over 10 dedicated education sessions, you will have access to the people and insights you need to adapt to the inevitable changes in the marketplace.

To learn more and register, visit: namanow.org/events/thenamashow21
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A lot has changed about NAMA’s approach to advocacy. Most obvious, is the shift to virtual to overcome in-person meeting restrictions with legislators and regulators due to the pandemic. A typical 15-minute scrum with a congressional staffer in a loud office building hallway has become a laid-back Zoom call, providing a never-before-seen window into each other’s homes.

The issue topics, urgency and meeting participants have also changed. With the 2020 election behind us, a new Washington has emerged, flipping NAMA’s advocacy program to a new playbook with a fresh approach.

On Jan. 21, 2021, President Biden was sworn into office, bringing with him a slim Democratic Senate majority, one-party control of Washington and a 180-degree shift in policy priorities and objectives. Over the last four years, NAMA has worked with the Trump administration to expand tax relief and regulatory flexibility for convenience service operators. Now our work turns to protecting those achievements and exploring new areas for partnership.

NAMA has identified great opportunity for
proactive engagement in three areas: infrastructure, climate and nutrition.

**Infrastructure**
In late March, President Biden announced his American Jobs Plan—a bold $2.7 trillion proposal to invest in American infrastructure. While some aspects of the proposal do not align with our agenda, there are areas in which the industry can work with the administration to advance its priorities and bring new opportunities for operators.

Particularly, the plan calls for updating federal office buildings with energy-efficient solutions. The industry can emerge as a leader in this space by transitioning vending machines to new, more environmentally friendly refrigerants.

NAMA is promoting the industry’s stewardship in this area and sees the infrastructure package as a prime catalyst to pursue federal financial incentives to help operators transition effectively.

Additionally, the proposal pushes to address the lack of accessibility to reliable broadband internet service. Currently, 39 percent of the nation does not have access to reliable internet—thus restricting the ability for operators to use industry technology such as new payment systems, inventory monitoring and safety technology. Expanding access to broadband will be a great benefit to the industry and equip convenience services to bring unattended retail to a broader customer base.

We’ll continue to press forward to ensure that the industry’s needs are met as the plan takes shape and broadband expansion is addressed.

**Climate Action**
There is no misunderstanding that one of the President’s top priorities is addressing climate concerns. Starting in 2020, the NAMA Foundation, NAMA and the Department of Energy (DOE) have been engaged in a Cooperative Research and Development Agreement (CRADA) seeking to develop safe, energy-efficient vending machines for the market.

With the administration vocally supportive and committed to continued investment in such agreements, NAMA is seeking to extend and expand our CRADA to include freezers and larger reach-in bottle coolers.

**Food Safety**
FDA’s *New Era in Food Safety* is prime for proactive engagement. NAMA will proactively engage as the administration seeks to use technology to assist in tracking foodborne illness outbreaks and recalls.

The convenience services industry has a long history utilizing technology for product tracing. NAMA and members can serve as a trusted resource in efforts to implement this technology on a broader level—ensuring the safety of America’s food supply.

**Finding Common Ground**
There is no doubt that the next four years will bring challenges. NAMA will strive to broaden its advocacy engagement to ensure the industry remains protected from new regulations, possible tax increases, changes in labor policy and other unforeseen policy shifts.

It’s crucial we continue looking for areas of mutual agreement on policy. By identifying areas of common ground and positioning convenience services as a resource, the partnerships and relationships developed while doing so will serve as the first line of defense when addressing burdensome policy changes.
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CHANNELING GHOST KITCHENS:
AN INTERVIEW WITH TROLLEY HOUSE REFRESHMENTS

We sat down with Culinary Director of Trolley House Refreshments, Chase Seymour, to discuss Trolley Eats, its origins, challenges and the importance of a good team.

NAMA: How did you get into the culinary arts, and how did you transition to Trolley House?

Chase: Well, I stumbled into a kitchen at the age of 16 as a dishwasher, and I kind of fell in love with it. I spent 17 years in the country club world and when the opportunity came about to join Trolley House under the Groovin’ Gourmet division as the catering executive chef, I was ready for a new adventure.

NAMA: When did you join Trolley House through Groovin’ Gourmet?

Chase: When I started in November 2017, we were leading into the holidays and at times in December doing 50 parties in one day. So luckily, I walked into a good team. I brought along two gentlemen that worked with me for years, and that has made all the difference. It’s really about the team you surround yourself with.

NAMA: Absolutely. The team is everything. So, help us paint the picture of what life was like pre-pandemic. What was your kitchen doing? What was a day in the life like?

Chase: On the catering side, we were coming out of December ready to catch our breath. We were doing up to 12,000 units per week, maybe even more and adding and promoting employees—we had hit our stride.

NAMA: Looking back to the first few weeks, what did you do with the food that you had? How did you manage the collapse?

Chase: We have a great relationship with our food purveyors, so we were able to get six-day-per-week deliveries and order what we needed for the next day and no more. We put a lot of food in the freezer and created take-home grocery bags for employees, so we weren’t wasting anything that we could use. We were fortunate and started having conversations in early February about being conservative and that’s to the credit of Scott, Michael and the whole executive team.

NAMA: Thank you executive teams for thinking ahead! So, during the slow down, is this where the idea of Trolley Eats was born?

Chase: Yes—we were pivoting in multiple directions and trying to identify a revenue stream. My wife and I had gone to Raleigh, North Carolina before we knew what COVID-19 was. While there, we visited a food hall and I was like, I love this. I kind of just threw it out there and by mid-summer, we decided to explore it and start developing a business plan.

NAMA: So, once it picked up some steam, what were some of the immediate logistical challenges?

Chase: One of the biggest challenges was adding a third line of business to a shared kitchen space. And being a kitchen guy, that was my first fear. Little did I know that marketing and branding should have been my concern from the start because it’s so far out of my realm of experience. We knew we could do any type of food you can think of, but we had to distill it down into something that makes sense. So as a team, we had to have the mentality that nothing is off limits.

NAMA: So, once you started building it, you began to see how it could support...
your other businesses instead of conflicting. That’s amazing.

**Chase:** Correct. One of the concepts that we haven’t launched yet is barbecue. We already do barbecue for Groovin’ Gourmets and Trolley House convenience services, but we invested in a smoker that does 1,000 pounds of pork butts at a time. And it’s a legit wood-fired smoker. We’re improving products across the whole company while developing a new concept. And that was kind of what we wanted to get to at the core of this.

**NAMA:** Wow. How would you describe what Trolley Eats is today?

**Chase:** Trolley Eats is a virtual food hall which means we have multiple concepts coming from the same building space. Consumers can go in and order pizza for this person, empanadas for that person, and a rice bowl for another family member, but they place one order and pay one delivery fee.

**NAMA:** As you’ve seen the world shift to pre-packaged food and food delivery, what food safety changes have you seen, and how does that help the micro market and vending side of the business?

**Chase:** I think with the reduction of restaurants and outward competition, there are higher expectations for food quality and freshness, and that’s going to up the game for fresh food in the markets and vending machines. The restaurant world had to get tamper resistant packaging, and that’s where we’ve lived, so I think in a way it closed the gap between restaurant-quality food and fresh food for convenience services.

**NAMA:** What feedback have you gotten on your new entrée selections?

**Chase:** We get a lot of requests for Trolley Eats delivery. One challenge we’re working through is expanding the delivery radius through the third parties that we utilize—they all have different rules and different radiuses. And we’ll have to figure out when to bring delivery in-house as a function that we manage.

**NAMA:** Was there a time when you kind of threw your hands up and said, “What the heck were we thinking?” And if so, how did you work through that?

**Chase:** The branding phase. In the beginning, the marketing was where I thought I was in over my head. But we overcame that as a team. One of our employees, Kat, had really helped drive brand development, and we work together on it. So, it turned out to be neat because I learned way more than I ever expected. Two or three years ago, I would have been like, eh, marketing is a job for someone else. Now I’ve realized that we all have to participate if we want to be successful.

**NAMA:** On the convenience services side, what flavors or food trends have you seen emerge?

**Chase:** Changing the menu often is key. Just like anything else, people are used to having everything at their fingertips. Every couple of weeks, there needs to be something new. I will say the vegan, vegetarian and health-conscious options are trending up, and the demand is becoming increasingly more vertical.
Here are some of the top takeaways:

1. **Data should be used to make an impact.**
   One of the most critical components for successful operations is putting data to work. From tracking product shortage to measuring public and employee performance, data is abundant. However, using it intentionally is the key to overcoming challenges. Start by keeping all the data in one place and setting aside time each day to review key metrics—the insights will speak for themselves.

2. **Remote monitoring creates efficiencies.**
   As scheduling or route changes become necessary, remote monitoring enables companies to adapt on a dime. Rather than depending on forecasting, access to real-time information allows for immediate communication with clients. Quick adaptation to change keeps lines of communication open and business running more efficiently.

3. **Ease of use and clean user interface matters.**
   The new generation of decision-makers were raised on aesthetically pleasing, easy-to-use tech platforms. Despite the benefits a solution may offer, a clunky user interface makes the tech look dated and unlikely to be acquired. Ease-of-use is essential for the decision-makers of today.

4. **Customization is important for business.**
   Often, software that does not allow for tailored components leaves operators faced with redundancy and piecemeal workarounds to accommodate specific needs. Technology solutions that cater to business’ unique needs and individual use-cases alleviate time-consuming disruptions and are favored by operators.

5. **Technologies that don’t talk present challenges.**
   Integrating new technologies to existing solutions can be time consuming and costly if they do not communicate with each other. While there is no end-to-end technical solution that would fit any operation, they should strive to provide a link between customers and warehouses so operators can quickly adapt to changing consumer preferences. Some look to retailers’ quick transition to online at the start of the pandemic as a model for speed—the ability to make quick changes could indicate what technology is working and what is not.

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To get the full discussion and more insights, register to view the full webcast recording after clicking the Winter Success Series heading on namanow.org/webinars.
Vistar’s Grab ‘N Go portfolio can satisfy the demand for operators and their consumers by providing a robust assortment of fresh, tasty, and nutritional items. We provide operators with a wide variety of products across multiple categories to ensure successful snack and meal solutions for consumers. As micro markets continue to evolve, Vistar utilizes macro trends and partnerships with key suppliers to ensure fresh and top items are included within your set.

**Evolving Consumption**
- 67 percent of consumers snack to replace a meal.¹
- 73 percent of snackers’ snack away from home.²

**Advantages of Prepackaged Products**
- 53 percent of consumers are now opting for smaller portion sized snacks.³
- 95 percent of consumers feel prepackage single serve items are safe.⁴

**Flavor, Freshness, Function**
- Fresh is growing 2x faster than non-fresh categories.⁴
- 56 percent of snacking occasions are aimed at nourishment.⁵

**New Normal in Post-Pandemic Consumer Demands**
- 69 percent of consumers agree anything can be considered a snack.⁶
- Many shoppers are visiting new channels due to proximity, reduction in interaction, and the ability to grab items and go.⁷

Post-pandemic macro trends will impact how and where consumers eat as they return to work. Consumers are concerned about food handling, so will prefer food in a ready-to-eat package creating further demand for grab-and-go items. Talk to your local Vistar representative today to learn more about our Grab ‘N Go portfolio.

¹ Mintel “Top Reasons US Consumers Snack is to Treat Themselves” June 2018
² Mintel US Salty Snacks Industry Report 2019
³ Hartman Eating Occasions 2017
⁴ Keung AFH Back to Business Research May 2020
⁵ Mintel Better For You Snacks: Meat + Poultry, March 2017
⁶ Mintel Snacking Motivations & Attitudes – January 2019
⁷ CV19 Tracking: Key Consumer Indicators September 2020
Brenda Stegeman
Southern U.S. Territory Manager
Cafection Evoca Group

- U.S. Army 1985–1993
- NAMA member since 2013

How did you get into the convenience services industry?
It started in the 1990s with a family vending business in Missouri. Along with helping in the business, staying at home with my girls and eight years working for a nonprofit association, I was offered the opportunity to work for Patterson Company as a food broker in the Midwest in 2013. Three years later, I accepted a position with Compass Group working with Canteen in Dallas selling office coffee and vending before moving to Cafection Evoca Group in 2018.

Give us an overview of your role and key responsibilities. I cover six states across the lower Southern U.S. helping assist in sales, training, equipment presentations and installation support to the office coffee, vending, and the food service industry. Cafection Evoca Group is the largest manufacturer of bean-to-cup brewers in the world. We manufacture reverse French press, capsule brewers, espresso and super automatic machines.

What are the skills you use most in your career? I love building relationships. This industry has introduced me to so many successful people, and I enjoy hearing their stories on how they have grown their company and included their family in the process.

What do you believe are the biggest challenges you face in your business? Today’s current environment with restricting face-to-face meetings has made me come up with creative ways to maintain and build current and new relationships.

What are the greatest opportunities? The greatest opportunities have been connecting with professionals in our industry with the technology of Zoom, Skype and Teams. I have been able to share best practices with national roasters and other professionals in the convenience services industry.

How has COVID-19 impacted your life and business? (i.e., Did your company pivot in a unique way? Is there something special you accomplished during this time? What lessons have you learned?) Like all in the office, coffee and food service industry, we have seen a significant drop in sales due to businesses closing their doors and many working from home. Our company did take that time to put together regular training internally with our team to find ways to better serve our customers and coming up with touchless technology options for our customers.

Moving forward, what are your personal/professional goals? Currently, I am working on classes to get certified as a health coach. I have been a part of the vending industry since 1993, and I know many times legislation is introduced that affects the snack food and beverage industry. I want to have the tools and resources to work with our state vending association to advocate on behalf of our industry.

Tell us about the most memorable work experience you have had. One of the most memorable experiences I have had was earning Sales Excellence when I was with Compass Group. We were able to celebrate our success in the Grand Caymans with other top sales professionals. It was a week to remember!

What is one thing—either industry-related or not—you learned in the last month? Just be patient and kind.
What advice would you offer young people starting their careers in this industry? Find a mentor in the industry that you admire and can use as a resource. Today’s leaders have so much information to share with those coming into the industry.

What is a favorite piece of advice you have received that has helped you in your professional career? To always keep God and my faith first, and everything else will follow.

As a Women in the Industry (WIN) member, in your own words, what is the value of participating in group? I have enjoyed all the opportunities provided by WIN over the years with NAMA. The WIN board comes up with great learning events. One of my favorites from years’ past was doing roundtable discussions with women in the industry. Each table conversation was facilitated, and I took a lot away that year.

What is something about you (a fun fact) that not many people know? I am obsessed with participating in mud runs. I love the challenging terrains and the physical beating that comes along with it. Totally a glutton for punishment.

Welcome!

TO OUR NEWEST MEMBERS

Automated Coffee Shop, Inc. dba Octane Coffee
Beverage Destruction Service Inc.
Big Fresh Brands dba Sealed Meals
Great River Coffee Company

Heartland Foods
KitchenMate
Waypoint
Naturals Vending, LLC

Patties Foods USA
S&B Vending Inc.
Standard Cognition
TSA Vending

Questions? Contact NAMA’s Membership Department at 888.337.8363 or members@namanow.org.

* This list includes companies that became members between January 1st – March 31st, 2021.
Geoffrey Wilcox  
Director of Retail Execution  
Five Star Food Service

- BSBA Western New England University, MBA University of Tennessee at Chattanooga  
- Education and Research Co-chair

How did you get into the convenience services industry?  
I was actually “recruited” into the convenience services industry. I was working in sports marketing at the University of Tennessee at Chattanooga for almost 10 years before I was contacted by a former co-worker about the opportunity, and I jumped on it!

Give us an overview of your role and key responsibilities.  
I provide support, vision, and strategy for our retail operation initiatives. Our team includes our project managers, Regional IT Operation Technicians, and our loss prevention department. Our team does everything they can to provide our branches the necessary resources to exceed our clients’ expectations.

What are the skills you use most in your career?  
I would say that organization and communication are the two most critical skills that I need to use day in and day out. With 20-plus branches over seven states, it is challenging to consistently communicate expectations to put our branches in the best possible situation to successfully serve our customers. Luckily, we have an awesome team, and they are great to work with!

What do you believe are the biggest challenges you face in your business?  
What is “yes!” I believe the ever-changing expectations/demands from the work force is one of the biggest challenges. The transition from Baby Boomer, to Gen X, to Millennial, to Gen Z is a huge one. Each generation brings a unique twist to what they are looking for from our products and services.

What are the greatest opportunities?  
I think one of the greatest opportunities for our business is the integration of technologies to increase efficiencies. There’s so much opportunity for our industry to leverage technology, to reduce cost and to make our businesses leaner and smarter in how we operate.

How has COVID-19 impacted your life and business? (i.e., Did your company pivot in a unique way? Is there something special you accomplished during this time? What lessons have you learned?)  
Five Star Food Service took the opportunity during COVID-19. Our company was very siloed operationally based on our different lines of business. Divisions were solely responsible for our micro-market business, or our vending business, or our refreshment services and were not blended. Senior leadership implemented the retail focus on our business and broke down those walls. Now we are all retail operators that have the mindset to get the right product, on the right shelf, at the right time.

Moving forward, what are your personal/professional goals?  
I just want to always have the mindset of continuous learning. I don’t ever want to get comfortable or feel like there isn’t something new I could learn that could be applied to our business or to me personally that will lead to growth.

Tell us about the most memorable work experience you’ve had.  
One of my favorite things to do at Five Star is coordinate our Mega Promotion giveaways. We’ve had the amazing opportunity to give away life-changing
prizes to reward our customers. We’ve given away multiple cars and even thousands of dollars before. Being a part of a positive life-changing experience is NEVER a bad thing!

**What’s one thing—either industry-related or not—you learned in the last month?** I’m going to cheat and share something that I’ve been learning more about over the past 4 plus months. I’ve been learning more and more about NDAA compliant camera systems. We have a lot of government accounts and/or suppliers that are now requesting and demanding NDAA compliant camera systems. I have had to do some research to identify what that is and identify compliant suppliers. It’s a much shorter list than I anticipated but I have had the opportunity to learn about security camera providers that I may not have been aware of otherwise.

**What advice would you offer young people starting their careers in this industry?** I would give advice that was given to me in college. If you come to work every day with a positive attitude, a strong work ethic, and the willingness to learn something new, you will find success wherever you are.

**What’s a favorite piece of advice you’ve received that has helped you in your professional career?** “It’s who you know that opens the door, but it’s what you know/what you do that gets you through the door.”

As an Emerging Leaders Network (ELN) member, in your own words, what is the value of participating in group? I love to hear what other companies are doing to better serve their customers, so I’m really looking forward to networking and sharing best practices. We’re all trying to accomplish the same goals, so I enjoy bouncing ideas off others in the industry.

**What’s something about you (a fun fact) that not many people know?** I can do the belly roll and wiggle my nostrils, lol.

“I think one of the greatest opportunities for our business is the integration of technologies to increase efficiencies. There’s so much opportunity for our industry to leverage technology, to reduce cost and make our businesses leaner and smarter in how we operate.” — Goeffrey Wilcox
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Currently, most small and medium-sized companies today provide a Traditional Fully-Funded insured Affordable Care Act (ACA) PPO and/or HMO Insurance Plan. Basically, your business pays a fixed monthly premium to the insurance company, and then the insurance company pays the health care claims as well as administrative costs and taxes. Under Group ACA Health Plans, if the actual health claims are higher than expected, the insurance company covers them. However, if your claims are lower than expected, you do not share in all of the savings. The majority of the savings are kept by the insurance company.

Because Fully-Funded ACA Health Insurance Plans tend to be expensive for companies in the six to 49 full-time employee range, many companies are now turning to Level-Funded Health Plans that combine the cost savings and customization of Self-Funding Plans with the financial stability of Fully-Funded ACA plans. With Level-Funding Plans, employers pay a set amount each month to the insurance company. The amount includes the cost of administration, stop loss coverage, administrative fees and maximum claims based on underwriting projections. After the employer pays the fixed amount each month, there are no other charges for claims payment. Please note, that after all the claims are paid for the year, the unused money in the employer claim fund is returned. If claims exceed what the employer paid into the program, the stop loss insurance will cover the overage amount.

The main reason that Level-Funded health plan premiums are lower is that underwriting is required (employee must complete applications with health questions). Therefore, employers in the six to 49 range made up of healthy employees are suitable candidates for Level-Funded plans. However, if the company workforce is made up of employees with major health problems, Level-Funded Plans will not be a good option.

In summary, the advantage of a Level-Funding Group Health Insurance Plans is:

• You do not buy insurance for benefits you do not use. Unspent claim dollars are yours at the end of the year.
• Stop Loss Insurance fully protects you from larger claims. You will never have to pay more than the maximum monthly cost.
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