



## Rural Grocery Case Study:

# Tom Mulholland



Store name:  
Mulholland Grocery



Location:  
Malvern, Iowa

This case study series showcases rural grocery stores across Iowa. It highlights four small town grocery stores, their histories, and what it takes to run a small grocery store in rural America. The Center for Rural Affairs is able to provide one-on-one counseling to store owners in southwest Iowa and advocates for rural food issues across the state. Visit [cfra.org/rural-grocery](http://cfra.org/rural-grocery) for more information.

## Mulholland Grocery

- 1874** ● Mulholland Grocery opens on Malvern's Main Street.
- 2008** ● Tom takes over as the fourth generation of his family to own Mulholland Grocery.
- 2021** ● A devastating fire caused building damage, including collapsed roof.
- A week later 2021** ● A storm caused significant water damage to the basement.
- The remaining structure was demolished, removing the community's main source of groceries.
- December 2024** ● A newly built store reopens in the same location.

## Community-supported

“ Grocery stores are like schools. When a community has one, more people come to town, and the community is supported.”

—Tom Mulholland

## Importance of grocery stores in rural communities

Mulholland's was the only grocery store in Malvern before the fire. The nearest grocery store is 11 miles away, in Glenwood.

Mulholland's absence has had an economic impact. Shortly after the fire, the city council held a special meeting to address the potential loss in tax revenue and the need to amend its budget.

## Advocating for local grocery stores

Tom has found an interest in advocating for policies impacting rural communities at the local, state, and national levels. His experiences allow him to tell a unique story with an impression that spreads beyond Malvern's Main Street.

As lawmakers consider legislation to support local grocers, Tom shared that some policy changes may not always lead to solutions. For example, recent tax cuts have not helped many smaller businesses in rural communities where rates are already low.

In 2024, the Center worked with Iowa lawmakers to introduce legislation that would provide resources to owners fighting to stay open amidst economic and workforce challenges and competition from big box retailers. While the legislation didn't advance, the Center's advocacy efforts continue with the help of people like Tom.

## Future financial challenges

“ The need for staffing support, technical assistance, and improved infrastructure just tack onto the looming financial challenge I will have to overcome.

–Tom Mulholland ”

## Preparing for business transition

As he and other longtime store owners contemplate retirement, Tom said programs to assist with the drafting of business transition and succession plans could ensure there is a mechanism to continue the operation.

“ If we want to keep independently owned grocery stores [like mine] in business, we must invest in the infrastructure and support rural communities need to thrive, not just survive, in our economy today.

–Tom Mulholland ”



## Opening a new store

Tom continues to work toward the opening of his store. Employees will have to be trained on the new equipment and daily tasks, as well as working with perishable products, which requires a level of training different from many other businesses.

Technical assistance programs can provide support, particularly when it comes to understanding compliance factors associated with new policies written into law and how to apply for funding when it becomes available.

