FULL SPEED AHEAD
GHRA warehouse project now under way!
Alcoholic Beverages
Budweiser
Miller Coors
Republic National Distribution

Beverages
Coca Cola Refreshments
Dr Pepper Snapple Group
Jack Hilliard (Xyience/ BSN/ Evamor/ VPX Redline/ Nestle)
Monster
Pepsi Bottling Group
Red Bull
Rockstar Energy Drink

Financial Services
World Pay
Universal Merchant Processing
Transnet Enterprises
ATM Link

Ice Cream
YUMI Ice Cream

Coffee
Boyd Coffee Company
Community Coffee
Global Coffee Company
Royal Gourmet House

Snacks
Barcel (Intelligent Mexican Marketing)
(Pete Dimas Enterprises)
Frito Lay
In-Time Distributors
Synder's-Lance
Saman Distributors
Sweet & Sour

Milk
Borden Milk
Oak Farms

Wholesale Supply
Grocery Supply Company
Huntsville Wholesale Grocers

Services
Pinnacle Propane Express
Alert USA Security Services
Arrest- A-Pest
Cintas Corporation
Cintas Corporation - Beaumont Area
Geo Environmental Consultants
P&L Maintenance and Services
Public Utilities Broker
Waste Management

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Dear GHRA Members,

In a tough economy, the universal battle cry is, "do more with less!" We're all looking for new ways to squeeze a few more dollars, or a few more hours, from our operations while also delighting customers with ever-better service. To help add dollars to the bottom line and create a larger advantage for you in your market, GHRA took action last month by purchasing and gearing up to operate a full scale distribution center.

As the warehouse operation begins to come together, we will be working hard to execute strategies that will set us apart immediately upon opening. These include warehouse management systems, wireless communications systems, material handling automation, and a well-designed cross-docking set up, for starters. There are many more things we are working on too. One key to running a world-class warehouse is to develop a corporate culture in which management and employees share common values. We have begun to pull together a management team who will not only manage the warehouse, but build that culture from the very beginning. A strong sense of community in the warehouse drives excellent performance because everyone’s efforts are aligned.

FULL SPEED AHEAD!!

"We're going to find a way to do it" has been our internal battle cry since the inception of the warehouse idea began. "We did it" feels great but even after all the work we have done to get here, the heavy lifting is about to begin and we will need your help. We will keep you informed along the way and be sure to get your feedback, too.

Once again, on behalf of the Board and Staff, we thank you for your continued support.

Best Regards,

Rahim Momin
As we get into full swing this year I want to wish everyone much success for your business in 2014! We have a lot going on in the first quarter this year with our Annual Banquet our Trade show and General Body Meeting, all coming up in March. Before that though, we will be hosting Town Hall Meetings in the coming few days. With all of this going on, we will soon be announcing our new General Manager for the GHRA Warehouse and Distribution Center. We will be keeping everyone up-to-date on our progress as we move forward and are always open for your suggestions on this important project. Please communicate your thoughts via our website at www.ghraonline.com by clicking on the ‘contact us’ tab.

You can also send suggestions after logging in to your portal on the website as well. Don’t forget that our own Vice President of Procurement, Bill Pitocco, will be sharing some important new information on our Vendor programs for 2014 during the upcoming Town Hall Meetings so please plan to attend. Look for dates and times on the GHRA website as you will not want to miss getting the details. I appreciate all of your support every day and look forward to providing many new and exciting programs in the months to come. The future is bright for GHRA!
From the Desk of the Senior Vice President

Zulfikar Maknojia

The PCI Security Standard is a global information security standard created to help businesses that process card payments prevent credit card fraud. All businesses which hold, process, or pass cardholder information from any card branded with the logo of one of the card brands are bound by these requirements, which can have serious implications for how stores operate and protect themselves from risk. Contact your software and hardware vendors. Find out if the versions of their products that you are using have passed PCI DSS compliance validation. There is a list of validated payment applications on the Visa web site. Contact your card processing and network service providers, too. If you are using third party managed services, then the same question should be asked of them – has your service passed PCI DSS compliance validation. The Visa web site also has a current list of PCI complaint service providers. Thank you for your support and we look forward to seeing you at the next town hall meeting!

Sincerely,
Zulfikar Maknojia

From the Desk of the Vice President - Negotiation Chairman

Rafique N. Ali

Thank you for your support of our new secure web page. Please note that updated pricing is posted there for 2014. We look forward to sharing our 2014 plans and programs with you at our next town hall meeting in February. Thank you for your support.

Sincerely,
Rafique N. Ali

From the Desk of the Honorary Secretary

Ahmed Hasora

As you all are aware, we now communicate exclusively through our secure web page. If you haven’t completed your enrollment you will not be able to access critical information such as rebate information, survey data and or other important communication from GHRA. Thank you for your support and we look forward to your feedback at the upcoming town hall meetings.

Sincerely,
Ahmed Hasora

From the Desk of the Treasurer

Lehjatali Momin

We are off to a great start this year. Thank you for your support of our 2014 plans. Moving forward, we will be focusing our time and resources on getting our warehouse up and running by the end of this year. We look forward to sharing more information with you at our upcoming town hall meetings. Thank you for your support.

Sincerely,
Lehjatali Momin
The GHRA warehouse project is now fully underway as we have now purchased the building that will serve as our warehouse and distribution center. GHRA will be creating 100 plus local jobs in the southwest Houston area. The 120,000-square-foot distribution warehouse is in the Harwin street area of highway 59 and was formerly occupied by Home Depot. The new distribution center will supply merchandise for over 2,000 Convenience stores in the Houston market.

Today, GHRA takes an all important step in the future of its organization and its members”, says Rahim Momin, president of GHRA. “We’ve not only taken control of our future but we are adding margin to a business that is slim on margins”. Today’s convenience store operators are faced with downward pressure on retail pricing and upward pressure on costs. Owning and operating our own warehouse will add margin to our members businesses and allow them to be stronger competitors.

GHRA has begun a nationwide search for a facility manager and leader for this new project. This individual will be a seasoned warehouse and distribution executive and be tasked with facility preparations, logistics, hiring of the work force, implementing the software solutions, start-up operations and several other key components to set us on our course for success. We expect to have the facility in full operation by December of 2014.

“This project is not only great news for the Houston area since it will generate local spending and jobs, it’s also great news for GHRA because it will improve our customer service, operations and profitability,” says GHRA CEO Mike Thompson. “With the new center, we will have more flexibility and control over the supply chain supporting our retail business,” he adds. "As a result, we'll be able to supply our stores with the right products at the right time, more quickly and more often."

GHRA's plans are significant for both the city of Houston and the surrounding area. "To see our company invest like this is a real benefit for us and the local economy," says, Mr. Momin. Mr. Momin adds that the company's announcement reinforces the important role that the Harwin area plays in our business. "Obviously, we would not be looking into the SW Houston area, if there weren't some distinct advantages," Mr. Momin says, adding that the new jobs that the facility is poised to create are also a benefit for the immediate area and neighboring cities.

Since the early 1990’s, many companies like 7-Eleven, Sheetz, Wawa and Texas’s own Valero, have been adding distribution centers to their operations. It should speak volumes to our members and to the business community that an independent cooperative like ours is in this same position today. GHRA is unlike any cooperative in the country and our community makes us so. This endeavor is evidence that if you are interested in selling products in the Houston convenience channel, you should make GHRA your priority.

There is a lot more to do and a lot more to come. We look forward to learning, growing, sharing and experiencing our new venture together with you. ▪
Convenience Store Clerks
They risk their lives for your late-night snacks. Though robberies are up, clerks are better trained than ever in staying safe. By Kristin Kloberdanz

If someone suspicious walks into a Ricker's convenience store in Anderson, Indiana, supervisor Tracy Fowler won't be caught with her guard down.

Mindful that there's always the potential for a robbery, Fowler says she's vigilant when a suspicious shopper moves through the store. "You should always keep eye contact," she says. "If you keep eye contact with someone and say something, I think it makes them feel a little guilty that you're trying to be friendly." Establishing this minimum human contact with a potential thief may just avert a crisis, according to Fowler. "If you become buddies with this guy," she says, "he'll be less inclined to be mean when you turn your back." Pause. "Actually, you never want to turn your back."

In the early 1990s, federal studies showed that grocery and convenience store workers had the fourth highest mortality rate of retail workers (after employees of liquor stores, gas stations, and jewelry stores). But safety training programs for employees have helped lower that risk. Convenience store workers like Fowler know more about protecting themselves against violence at work than they used to, thanks in part to the industry's adoption of employee training classes.

In fact, employee training is among the most basic recommendations the National Association of Convenience Stores (NACS) advocates in its robbery deterrence program. "Employee training focuses on helping employees be alert," says Lindsay Hutter, vice president of industry relations and communications at NACS. "If employees are alert, they're moving about the store, they're observing activities from different situations. The robber is going to believe, and rightly so, that such [employees] can spot any suspicious activity before it gets under way." The association offers industry-wide training programs in CD-ROM and video format, offering tips on spotting criminal activity ahead of time and on how to handle yourself when confronted.

Cash control policies are also crucial in discouraging thefts, says Hutter. "Jesse James robbed banks because that's where the money was -- it's the same with convenience stores," she says. "If you have a lot of money sitting in a cash register, you're a target." The NACS recommends that store managers keep only $50 in the register at all times and make regular money drops into a safe, so that there's little cash on hand. Hutter also suggests that stores post signs on their doors informing shoppers of that fact. "You want to advertise that," she says. "The word will get around."

Finally, making sure the store is well lighted and has plenty of unobstructed windows will go a long way toward discouraging potential robbers, according to the NACS. "I want the employees to be able to see outside and spot any activity that might be suspicious," Hutter says. "You also want to be able to look in from outside the store -- that's also a deterrent."

The Occupational Safety and Health Administration (OSHA) has a list of security measures it urges convenience stores to adopt voluntarily to protect employees. Although most of their guidelines mirror NACS safety suggestions, OSHA goes a step further, recommending multiple staffing on late-night shifts and bullet-resistant enclosures -- suggestions that have stirred controversy in the industry.

Although beefing up the late-night staff, for example, might appear to be a reasonable security measure, the National Institute for Occupational Safety and Health (NIOSH) determined that two clerks per shift may actually invite trouble. Multiple clerks have a tendency to resist an attack, thus increasing the risk of physical violence by 50 percent, according to experts.

Of course, a convenience store attendant should always be prepared for a possible confrontation. Training programs can teach workers what to do in problematic situations, and employees can also pick up plenty of practical advice from NACS and OSHA's safety tips. Among them:

• During a robbery, don't resist. "The robber wants to get in and out of there quickly," says Jay Ricker, owner of 20 Ricker's convenience stores in Indiana and chair of the risk management committee for NACS. "We tell workers that they are to comply totally with whatever a robber wants."

• Don't make any fast moves. If a robber is in your store, keep him or her apprised of all your actions, Hutter advises. "When you go to lower your hands to get the money out of the cash register, tell them what you're doing," she says. "Any quick movement is a sign of resistance to the robber, and that will increase the risk of violence."

• Be attentive to detail. Remember what the robber looks like, what he or she is wearing, and how tall the person is, for police records. Ricker says he has installed inexpensive height strips along all of his doors to help make descriptions more accurate. •
NEW YORK – U.S. District Judge John Gleeson gave final approval to a $5.7-billion settlement that alleged Visa Inc. and MasterCard Inc. illegally fixed credit card interchange swipe fees.

“For the first time, merchants will be empowered to expose hidden bank fees to their customers, educate them about those fees and use that information to influence their customers’ choices of payment methods,” Gleeson wrote in his ruling today in federal court in Brooklyn, N.Y.

Both Visa and MasterCard applauded final approval of the settlement, which affects thousands of convenience stores.

“We are pleased that Judge John Gleeson has granted final approval to the U.S. merchant class settlement agreement,” Noah J. Hanft, MasterCard general counsel, said in a statement. “Today is an important milestone in putting this litigation behind us and we look forward to working in partnership with the merchant community.”

Visa CEO Charlie Scharf added that the settlement, negotiated for several years, is “fair for all parties involved.”

“Today we have realized a significant achievement in our efforts to resolve the long-standing legal differences between merchants and the payments industry,” said Scharf.

However, trade organizations including NACS, the Association for Convenience & Fuel Retailing, were quick to disagree with Visa and MasterCard’s statements and expressed disappointment over the court’s decision.

NACS President Hank Armour had said at the Sept. 12 settlement fairness hearing hosted by the U.S. District Court for the Southern District of New York: “ Losing would not bar the courthouse door to merchant challenges to future unfair card industry practices, including current bad practices being applied to new technologies like mobile payments. The settlement provides nothing of any real value beyond the money. And the scope of the release will allow the defendants to raise rates and recoup the money before it is even distributed to merchants, which is precisely what happened in the Visa check case.”

Immediately following today’s ruling, the Retail Leaders Industry Association issued the following statement: “The retail community remains committed to fighting this flawed settlement and addressing the fundamental lack of competition in the electronic payments market. Quite simply, the proposed settlement undermines merchants’ legal rights forever and fails to restrain Visa and MasterCard’s ability to impose higher and higher swipe fees with impunity.”

NRF, formerly known as the National Retail Federation, also expressed displeasure with the ruling. Credit card swipe fees cost U.S. merchants $30 billion a year and have tripled during the past decade, the trade group claimed.

“We are very disappointed that this deeply flawed settlement has been approved. It is not supported by the retail industry and would do nothing to reduce swipe fees or keep them from rising in the future,” NRF stated. “The settlement permanently ties the hands of thousands of businesses that wanted nothing to do with this misguided case, and a decision to approve it violates established law and common sense.”

NRF said it is reviewing the ruling and will take whatever steps are necessary “to protect the rights of merchants and safeguard the pocketbooks of their customers.”

Retailers first filed suit against Visa and MasterCard in 2005.
7-Eleven Begins I-9 Compliance Review In Wake of Federal Raid

By Julie Bos

DALLAS -- In the wake of an illegal immigrant employee scandal affecting 14 of its franchisees in New York and Virginia, 7-Eleven Inc. is now instructing its franchisees to conduct an internal review of their personnel files to confirm they are in compliance.

In a letter sent this morning to more than 5,000 franchisees, the Dallas-based convenience store retailer said 7-Eleven field consultants and market managers will conduct on-site reviews to evaluate compliance.

“As you know, pursuant to the franchise agreement, franchisees have an obligation to comply with all legal requirements concerning the accurate and thorough completion of the employment eligibility verification form, I-9, for every employee they hire,” wrote Darren Rebelez, 7-Eleven’s executive vice president and chief operating officer. “This letter is to remind you of the required I-9 compliance steps and to outline some of the consequences for failure to comply. These requirements are mandatory for all franchisees. Failure to comply will result in serious consequences, including the possible termination of your franchise agreement.”

Franchisees have until the end of the month to conduct an internal I-9 review. Beginning July 1, field consultants and market managers will visit each store to review all I-9 documents for completion and substantive compliance.

According to the letter, the Immigration Reform and Control Act (IRCA) of 1986 requires all U.S. employers to confirm identity and work eligibility by completing an I-9 form for all new hires as of Nov. 6, 1986, and to retain original I-9 forms for inspection for all current employees, as well as for all terminated employees for three years after the start date or one year after the termination date, whichever is later. Franchisees, like any other employer, must follow the federal and applicable state laws regarding immigration and I-9 compliance.

“We know that you are the sole employer of all associates in your stores, and we are not attempting to interfere with your employment relationship or control how you hire, fire or manage your employees,” Rebelez wrote. “However, we have a critical need to protect the integrity and reputation of the 7-Eleven brand, a right to insist upon your compliance with the franchise agreement, and to ensure that all franchised stores are being operated in a lawful manner.”

If any I-9 form is determined to be missing or to have substantive violations, 7-Eleven will issue a breach notice requiring an appropriate cure of the deficiencies. Failure to cure any such breach could result in the termination of franchise agreements, the company stated.

As CSNews Online previously reported, federal authorities seized 14 7-Eleven Inc. stores in Long Island and Virginia on Monday, charging nine owners and managers of harboring and hiring illegal immigrants and paying them using fake social security numbers.

Prosecutors are seeking $30 million in forfeiture from the stores and their Dallas-based corporate parent.

Immigration and Customs Enforcement agents and federal prosecutors in Brooklyn, N.Y., are also investigating 40 other 7-Eleven franchises in New York City and elsewhere. •
Imagine walking into a store and having a giant HD monitor greet you by name and provide you with content customized to your wants and needs. This is just the beginning of the customer experience at the convenience store of the future – the very near future. The shift to the convenience store of the future is well under way as retailers work to meet customer expectations for on-demand access to products, services and information. Retailers must leverage information and communications technology to create competitive advantage, improve sales and build trust by delivering a customer experience based on speed, personalization and, of course, never-before-seen convenience.

Here are some of the technologies that are transforming convenience store operations:

**Multiple Networks and Wide-Area Networking**
Payment Card Industry (PCI) compliance requirements are becoming increasingly stringent. Every transaction must be completely secure and cardholder data must be encrypted and segmented from other networks. As a result, many retailers need three separate networks for employees and corporate data, cardholder data and Wi-Fi for customers. High-quality wide-area networking (WAN) is needed to maintain secure, compliant, fast and cost-effective retail networks.

**Digital Signage**
Digital signage enables convenience stores to boost sales by delivering timely, targeted content that’s easy to manage, monitor and update. Unlike traditional signs with static images, content is delivered in HD video to give promotional announcements more impact and keep customers engaged. Dynamic digital menu boards are automatically updated to appeal to various audiences at different times of day.

**Wi-Fi for Customers**
Many convenience stores are turning into communities where people can get some work done, check the news and weather, or post a new photo on Facebook while they grab a bite to eat or fill up the tank with gas. Customers expect convenience stores to provide access reliable Wi-Fi on their laptops and mobile devices. Otherwise, the convenience store can be perceived as an inconvenient disruption in their lives.

**Mobile Payments and Point-of-Sale**
Cash registers are being replaced by mobile point-of-sale (POS) systems built around iPads. Store associates can use mobile devices to complete the checkout process on the sales floor. Smartphones enabled with near-field communication technology are capable of contactless checkout. Mobile payments and POS provide retailers with greater flexibility and staffing efficiency and enable associates to provide better customer service.

**The Bottom Line**
Convenience store operators don’t know what products will grace their shelves in five or 10 years. What they do know is that their customers will demand these stores to deliver on the very definition of “convenience” – a quality or situation that reduces the amount of work or time required to do something.
Forget QSRs, C-stores Ready to Take on Fast Casual

By Milford Prewitt

NATIONAL REPORT – Like a football team in possession of a stronger rival’s playbook, the convenience store industry is looking more nimble and competitive in the foodservice arena as it executes with great success the tried-and-true operating practices of quick-service restaurants (QSRs).

7-Eleven Inc., Rutter’s Farm Stores, Casey’s General Stores Inc., Wawa Inc. and QuickChek Corp. represent just some of the c-store teams that have mastered QSR-operating practices so well that they could almost be accused of stealing their trade secrets.

Consider these tactics straight from the restaurant industry handbook that c-stores are applying and profiting from every day:

• Just as restaurants long ago learned the value of regularly remodeling stores (about once every seven years for most fast feeders) to infuse the brand with excitement and energy, c-stores are following suit.
• Coffee, long a traffic driver, has evolved into a proprietary-branded profit center as larger c-store chains in particular develop sophisticated coffee programs with high-quality roast blends and an array of flavored options.
• New menu development is a never-ending process to lure new customers and keep loyalists loyal. C-store menu innovation continues to evolve to include non-traditional c-store foods like barbecue spare ribs and sushi.
• Some c-stores are heavily mining the pizza segment, not only by hand-making their own pies, but providing home delivery, too.

The convenience channel’s mastery of the foodservice playbook couldn’t come at a worse time for QSRs. While the sizzling-hot, fast-casual restaurant segment continues to post double-digit percentage gains year over year, fast food — which makes up as much as 78 percent of the foodservice industry’s volume — is expected to grow just 3 percent in the coming year, according to market researcher The NPD Group.

Baby Boomers who have stopped eating fast food, too much competition in too many overbuilt markets, fewer financially qualified franchisees, health regulators, and consumer concerns about fried foods, sugary drinks and red meat consumption have hurt fast feeders, NPD’s restaurant industry analysis shows. The net effect of all these challenges has cost the industry 1.76 billion visits since 2008.

What’s more, NPD reported that c-store encroachment in fast feeders’ most lucrative daypart, lunch, is surging, while more and more breakfast seekers also see convenience stores as a better alternative to fast feeders. At the same time, c-stores are carving out the snack dayparts between breakfast, lunch and dinner and the overnight meal occasion at locations open 24 hours, a popular practice throughout the business.

David Bishop, a prominent small-format retailing expert at consulting firm Balvor LLC in Chicago, said c-store customers’ shopping behavior is undergoing a historic adaptation in the way consumers view the purpose of a visit.

"For decades, people went to a convenience store for gasoline as the principal purpose of the visit. A person would buy gasoline and decide almost as an afterthought to pick up a sandwich and get a cup of coffee," he said. "Today, gasoline is secondary behind purchasing a meal to go or getting a cup of what is really good coffee out there. People will get coffee, a sandwich and say, 'Well, while I’m here I might as well get some gas.'"

Because c-stores are investing in more efficient operations, equipment and technology, they are stocking their inventories with higher quality foods and learning some important foodservice marketing practices, such as combo bundling and value pricing, according to Bishop. The net effect, he said, is that many c-stores are really looking more like fast-casual players than they are mimicking fast feeders.

"C-stores are better [compared to fast feeders] with price value. They are not the cheapest, but by embracing combo deals and limited offerings along with popular chain favorites, they are making themselves better competitors to fast casual," he argued.

"What the most successful among them is recognizing is that if they have a compelling enough value statement, customers will come for the food specifically, whether they need gasoline or groceries or not," Bishop continued. "So, the service and the food quality are becoming close to fast casual and the speed and price point is [the same as] QSRs. It’s a blend."

This is not necessarily news to Jerry Weiner, vice president of foodservice for the 58-unit Rutter’s Farm Stores in central Pennsylvania, whose foodservice operations, menu and related amenities earn high critical and consumer praise.

"Food has become a destination for our customers at Rutter’s," Weiner said.

He believes the whole convenience store industry prospers over fast feeders when industry players invest in quality foods, especially coffee.

"Today, I say when a consumer thinks of getting coffee on the road, they think [of] c-stores before they think [of] a fast-food operation," he boasted. "We’ve come a long way since the days they didn’t want to eat here because we sold gasoline." •
On behalf of the board of directors and staff at GHRA, please welcome our newest members as of January 2014:

Karim Sabza Ali  
Owner Of GHRA Location #3386  
24 Seven #1 • Houston, TX

Rahim A. Karediya  
Owner Of GHRA Location #3387  
Country Food Mart • Warren, TX

Salim K. Sayani  
Owner Of GHRA Location #3388  
Express Food Store #11  
Houston, TX

Nooruddin M. Ali  
Owner Of GHRA Location #3389  
Eagle Mart # 1 • Rosenberg, TX

Image B. Maknojia  
Owner Of GHRA Location #3390  
Lyons All In 1 • Houston, TX

Sadrudin A. Khawaja  
Owner Of GHRA Location #3391  
Spencer Food Mart  
Pasadena, Tx

Mubarak Sunesara  
Owner Of GHRA Location #3392  
New Roz Food Mart #21  
Houston, TX

Rafik L. Sunesara  
Owner Of GHRA Location #3393  
Minni Mart • West Columbia, TX

Barkatali K. Marediya  
Owner Of GHRA Location #3394  
Tip Top Food Store  
Channelview, TX

Tajdeen Maknojia  
Owner Of GHRA Location #3395  
Stop N Bye • Rosenberg, TX

Karim S. Ali  
Owner Of GHRA Location #3396  
Aldine Food Mart • Houston, TX

Nizar Ali  
Owner Of GHRA Location #3397  
Mlk C-Store • Houston, TX

Sirajuddin Dosani  
Owner Of GHRA Location #3398  
Savannah Food Market  
Port Arthur, TX

Barkatali N. Momin  
Owner Of GHRA Location #3399  
Mike Food Mart  
South Houston, TX

Welcome Members

WE’RE ONLINE  
WWW.GHRAONLINE.COM

All GHRA announcements and publications will be posted online. Members are encouraged to visit the GHRA website on a regular basis for up to date information and latest publications.

GHRA ONLINE CLASSIFIEDS  
WWW.GHRAONLINE.COM  
Under Other Services  
Absolutely FREE for GHRA members.

Members can now list businesses or equipment for sale on the GHRA Website!
New Member Introductions

Nadiya A. Panjwani
Owner Of GHRA Location #3400
Country Mart • Houston, TX

Karim S. Ali
Owner Of GHRA Location #3401
Orem Food Mart • Houston, TX

Mehboob A. Sutaria
Owner Of GHRA Location #3402
Handi Plus #333 • Houston, TX

Karim Ali
Owner Of GHRA Location #3403
Stop N Buy • Houston, TX

Imran N. Ali
Owner Of GHRA Location #3404
#5 S & A Grocery
The Woodlands, TX

Maheboob N. Maknojia
Owner Of GHRA Location #3405
Time Rise No 1 • Houston, TX

Feroz Panjwani
Owner Of GHRA Location #3406
Star Stop 51 • Humble, TX

Shahid Kheerani
Owner Of GHRA Location #3407
All Neighbors First Choice
Houston, TX

Abdulali V. Dholasaniya
Owner Of GHRA Location #3408
Stop-N-In • Houston, TX

Zulfiqar A. Dhukka
Owner Of GHRA Location #3409
Brompton Food Store
Houston, TX

Amit P. Walia
Owner Of GHRA Location #3410
Mike’s Grocery #5 • Pinehurst, TX

ALL rebate information is now accessible via the web portal. Please go in and create your unique I.D. today and delegate authorities to your store manager of choice.

WWW.GHRAONLINE.COM