

Monique Germaine with Kneading to Bake

David Crabill: Welcome to the Forrager Podcast, where I talk with cottage food entrepreneurs about their strategies for running a food business from home. I'm David Crabill, and today I am talking with Monique Germaine.

[00:00:12] But real quick, I wanted to check, have you created a website for your business yet? And if you have, do you pay for it? A lot of entrepreneurs still think they need to spend money to get a good website and that is simply not true anymore. I am a really big fan of Square Online. That's what I use for my Fudge Business website and I created a free tutorial that will walk you through how to set up a totally free website in less than an hour. And in case you think free also means cheap. It's actually quite the opposite. I think Square online it's hands down the very best website tool for most cottage food businesses. So if you wanna learn more, you can watch my free tutorial by going to forrager.com/website.

[00:00:49] All right, so I have Monique Germaine on the show today. She lives in Nashville, Tennessee, and sells par baked pizza doughs, cinnamon rolls, shortbreads, and other baked and confectionary goods with her cottage food business, Kneading to Bake.

[00:01:03] Anyone who's met Monique can see that she literally wears her heart on her sleeves, meaning that she has many meaningful tattoos on her arms, and one of those tattoos says, Everyone has a story, just take time to listen. That quote really struck me because it's essentially what we do here on the podcast.

[00:01:22] By tuning in, you're taking the time to listen to someone else's story, which is what Monique does. Does in her day-to-Day life. Although her cottage food business has been quite successful and she's run it full-time for many years, she doesn't really see her business as a way to make money, but rather she sees it as a way to connect with people and hopefully to help guide them as well.

[00:01:43] Today we're flipping the script on Monique, and we're gonna take the time to listen to her story, and as you'll see, it's well worth listening to. So with that, welcome to the show, Monique. Nice to have you here.

[00:01:54] **Monique Germaine:** Oh my gosh, David, thank you so much for having me. And I want to say first that it's a pleasure to finally get to speak with you because when I was researching cottage food laws back in Colorado in 2014 and 2015, your name kept popping up. I actually thought that you were with the Colorado Extension Office or something for a period of time because it, whether I went to um, a social media, a question of anything, your name always came up.

[00:02:25] So I was like, okay, who is this guy? So thanks for having me.

[00:02:30] **David Crabill:** Well, that's cool. I know you've been doing it for a long time, and I do want to get into your cottage food business, but I feel like we can't really do that until we understand what got you there. So, can you take me back a little bit farther? I know you've run multiple businesses. I guess we'll just start with, I know you actually ran like a publishing company initially.

[00:02:52] **Monique Germaine:** So, my family has a publishing company. It's my grandfather's writings and that's in Lawrenceville, Georgia. And so I've basically worked. in that ministry since I was out of high school. So I worked there for like 26 to 30 years. That was the main of my work experience.

[00:03:14] **David Crabill:** It wasn't necessarily your business, but I feel like you're still very intimately involved in running it, right? What do you feel like you learned from that experience that you took into your future businesses?

[00:03:26] **Monique Germaine:** Definitely customer service. working in that business in a ministry, it's people related and, making sure that the customer has what they need, or if any problems arise, then you troubleshoot it and make sure that it gets resolved. I worked in customer service, I worked in shipping, and of course, you know, with, Cottage food, we're only allowed to ship basically within our state you know, it's just a different task that I came away from with that whether it be numbers with invoicing or keeping spreadsheets, that's paramount for me on this business here., I would say that though, the customer service people oriented and the um, Excel spreadsheets and stuff like that.

[00:04:16] **David Crabill:** Now, I know God is a big part of your life and your work. Did you actually have experience as like a preacher or something before you started the food businesses?

[00:04:30] **Monique Germaine:** Well, my grandfather, He wrote the side notes to the King James Version as a study note, a commentary Bible. So I always had him and my grandmother that I relied on, and my parents. My father, his

parents were missionaries in Africa. He himself was born in Kano, Nigeria. So, I've had it from both angles just a constant presence of the Lord and faith and trusting, and so that's always been something that I have seen and relied on.

[00:05:08] **David Crabill:** Well, I think it's important to cover it in the beginning because I see it's a common thread just that throughout your whole entire experience in life. And it will certainly probably come up multiple times today in the conversation. So thanks for sharing that. Now, what led you to start your cookie business back in, was it 2011?

[00:05:32] **Monique Germaine:** Yeah, in Jackson Hole, so we moved. That's a whole another story which I had felt like the Lord was leading me out west. My youngest was three at the time. I had four boys and, and was something that I just couldn't get off of my shoulders for 10 years. I fought that because I had the ministry in Lawrenceville.

[00:05:54] So, I was like, why am I the only one being called to a different place? You know, out of my family members, my brothers. You know, we all work together in the ministry. anyway, needless to say, in 2003, I got out there. We moved to Wyoming and spent 12 years out there. My son, my oldest son, 2010, and had basically a near death experience uh, heart failure at age 22, and he is good now.

[00:06:20] He's 36 and has a pacemaker defibrillator but my husband at the time and I, we had taken a trip to Hawaii and saw Honolulu Cookie Company. And came back to Jackson, we were sitting in the town square in Jackson Hole and it was like we have got to start a cookie company, you know, so we called it Jackson Hole Cookie Company and we had moose and elk and a buffalo on the box that we created and we were, you know, going to put together little packages, packages.

[00:06:52] And put them in the gift shops and throughout Yellowstone and, throughout Jackson in the grocery stores. And that was all a plan, all we did was plan the boxes. So we had a cookie company distributor was going to make our shortbreads. so we had, we've got the boxes, okay, we have 10, 000 boxes of three different flavors.

[00:07:14] And about a month or two in, the distributors notified us and said they were not making the shortbreads anymore. And so we were left with boxes with no cookies. So at that point I had to scramble and come up with a recipe for shortbreads. And I took on the task and went to the kitchen and started making shortbreads.

[00:07:36] My first bit of shortbreads had so much butter in it, they just flattened out. And so I had to You know, fine tune that and figure out what the ratio is and, the exact crispness of the cookie that, in my head, I wanted. We tried Lorna Doon's and some other uh, you know, shortbread cookies that are on the grocery store shelves.

[00:07:56] And I finally came up with a recipe. And I'm telling you, it blows any of the shortbreads out of the water. It is just so good. so I came up with those three cookies. I had to get them the exact ounce because the box already had the ounce on there. And I did it. So we, started selling throughout Yellowstone and the whole region, you know, and through Idaho and, did that for a couple of years that's how I kind of got started in the cottage food business.

[00:08:26] **David Crabill:** Well, I feel like we have to dig into that a little bit more because this is very different than how most people would start a food business, right? You, you chose not to produce any of your product and you also, Ordered 10, 000 worth of packaging right up front. So can you take me through kind of like how did you come up with this idea of doing the shortbreads?

[00:08:51] And how did you come up with the decision to actually go this route instead of, trying to take it more of an organic route.

[00:08:57] **Monique Germaine:** it was just one of those things that it, you know, you, you go to Jackson and you see that there's not like, A lot of Jackson Hole gifts, people come there and they want to buy gifts that says Jackson Hole on it. I mean, so basically that's just how it kind of evolved and you know, I was kind of just thrown into making those cookies.

[00:09:20] Now, of course, I've baked and all that, you know, raising these four boys. I've always made bread and, cooked and baked for them. But I've never done it as a business. So that kind of just tossed me into kind of scramble mode of, okay, I've got to get these cookies. And produce these. And that's all I was doing at the time.

[00:09:40] That's all Jackson Hole Cookie Company was, was the short breads.

[00:09:44] **David Crabill:** Why did you decide on the shortbreads in the first place? Was it because of this manufacturer that you found?

[00:09:51] **Monique Germaine:** Yeah. . So basically they were doing short breads and it has on the box, plain shortbread, coffee shortbread, and it was a chocolate chip shortbread. So I had to do shortbread no matter what

[00:10:08] **David Crabill:** Now, when you printed the boxes, though, wouldn't it have also said, like, Manufactured by and their address?

[00:10:14] **Monique Germaine:** yet had it on the back of the box. Mm-Hmm.

[00:10:17] **David Crabill:** So, did you just, like, put a sticker over that or something?

[00:10:21] **Monique Germaine:** No, I didn't even, think that far ahead. I just was like, I've got my cookies. I'm sticking them in the box.

[00:10:27] **David Crabill:** and what was the decision like to, take the leap and buy 10,000? Boxes, like that couldn't have been an easy choice.

[00:10:37] **Monique Germaine:** At the time, it was one of those things that a company that was going to print our boxes, they were like, okay, this is the least that we can do is 10, 000 boxes. So it was like, we divided that by the three. Flavors.

[00:10:52] **David Crabill:** Okay. So you must've been using a local company.

[00:10:56] **Monique Germaine:** So with us being in Jackson, we were using a company in Salt Lake City.

[00:11:01] **David Crabill:** Did you consider using like an online company at that point and having, you know, a smaller quantity of boxes shipped to you?

[00:11:10] **Monique Germaine:** I didn't even get to think that way. It was like, this is what we're doing,, and, this is how much they want us to buy. one of those things that was when I do get ahold of something, I'm all in.

[00:11:27] **David Crabill:** what would you now knowing what you know, if you could go back in time, what would you have done differently? When trying to start that business, if anything,

[00:11:39] **Monique Germaine:** I can't really say that I would do anything different. Everything was perfect. The boxes were as cute as they could be. And

you know how I look at it. It was just, I always look at things like that. It's all in the Lord's plan. the door was shut. I mean, we had somebody making these cookies for us and all we had to do is stock them in the shelf, you know, on the shelves at the stores.

[00:12:05] And that door just slammed shut, which. Made me have to be creative and go that direction. And I never thought to go that direction in the first place. I was, even though I could have, and I did eventually, but it was just one of those things. I never, it never dawned on me to make my own cookies and do that.

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[00:12:24] **David Crabill:** So when you decided to make or had to make your own cookies Did you end up finding a commercial kitchen to do that? Or were you doing everything out of your house?

[00:12:31] **Monique Germaine:** in the beginning, because I was scrambled so fast I was doing it out of the home, but once we started getting into Albertson's and I have a little grocery store there, Smith's, I was also in Whole Foods. When I started getting into those stores, Then we went to the Bunnery.

[00:12:50] It's a local breakfast place in Jackson and talk to the owner there. We kind of knew the owner from my husband's dealings with his real estate and everything that he was. And at the time, we spoke to the owner and actually they said they had a small commercial kitchen that they use only for their granola, so it's like offsite from their.

[00:13:14] Commercial space and restaurant that they have there. They said that we could use it. And so went there and started mass producing in their kitchen. A couple of days a week.

[00:13:25] **David Crabill:** getting into Albertsons and Whole Foods like a lot of listeners would probably love to be selling out of those stores Not super easy to get in. How did you find your way into big stores like that?

[00:13:39] **Monique Germaine:** I just took my boxes to them and said, would you like to carry these? they looked at them immediately said they would love to. They actually made an area on like on the. And put them there. I I can't remember the little gift shop name, but it's right there on the corner on the square.

[00:14:00] I got them in there. They had wooden display and they displayed the entire line of the cookies on that. And then I took them. Into Yellowstone and put them in there and then I went over into Idaho kind of on the other side of Yellowstone in Montana took him to some little stores over there. So I kind of just made a circle. So when I had to deliver, I can just kind of take several hours and just circle the whole perimeter.

[00:14:30] **David Crabill:** Well, some people are probably be like, well, you just walked into Albertsons and they'd said yes. But one thing that listeners wouldn't know is they haven't seen your boxes, right? Your boxes look really nice, a very nice design. How did you come up with the design for your boxes?

[00:14:47] **Monique Germaine:** My husband, at the time you know, we knew we wanted the Tetons. We knew we wanted characters of The, bison, moose, and bear, because our thoughts were, we were going to come up with little like, you know, when, beanie baby type stuff, like a little bear beanie baby type thing, and that was the ultimate goal to have a line to go with the cookie box.

[00:15:14] So, It kind of just designed from there, then our the box people, I can't remember their name, they kind of worked with us and said, okay, tea-tons, you want this. They kind of put it together. We told them what we wanted and they put it together.

[00:15:27] **David Crabill:** I actually found online 99 designs listing where you created your logo. So Do you just basically use 99designs to come up with the logo and then packaging company derivated from it?

[00:15:43] **Monique Germaine:** Yes. they came up with the logo and, you know, I think they did a, cute job, but that's a way to get a logo done if, cottage food producers out there need something done.

[00:15:54] **David Crabill:** Do you remember how much you spent to do 99designs? Because the way 99designs works for someone who doesn't know, it's just like a competition, right? Like a lot of designers will submit designs and try to win.

[00:16:08] **Monique Germaine:** Yeah, I think we paid \$225, something like that. It wasn't. very expensive.

[00:16:13] **David Crabill:** Yeah, I think it's like \$300 now or something like that. still, you know, somewhat of an investment, but you, you ended up with a really nice logo. Now, I saw on that 99designs listing that you had ambitions for

this to be a household name. was that what you were trying to do? It sounds like you were trying to go really big with this,

[00:16:36] **Monique Germaine:** yeah it's just one of those things, I mean, Jackson Hole is just a, you know, sought after place from people all around, and, it was one of those things, you know, once the people saw it, they, their or their kids saw it, then it would just be something that they would gravitate toward and buy

[00:16:53] **David Crabill:** Well, I thought it was interesting that, you had an ambition to take that project really big, because I saw a post on your Facebook page that said, you don't have dreams of being in the limelight or have your product be in the limelight. That's not your goal. Your goal is to touch people. Has your focus in business changed over time?

[00:17:17] **Monique Germaine:** with Kneading to Bake. It has with Jackson Hole Cookie Company, it was just I, I can't say it was more on a whim, but it was something that it was like. Jackson needed something, some kind of gift, a tangible gift or edible gift that, people could say, Oh, I need to send this to somebody, you know, somewhere, but they want Jackson Hole on it, that kind of thing.

[00:17:42] We want to know it's from Jackson Hole. my focus of just getting the cookies and the gift box and everything. That was my focus on that business.

[00:17:53] **David Crabill:** Did you end up going through all 10, 000 boxes eventually? You sell them all?

[00:17:59] **Monique Germaine:** No we ended up moving to Colorado several years later. It's a long story on that, but we pretty much dissolved the business, and I've got three boxes that I kept. They sit on my refrigerator because I just love them so much, but that business had to go away.

[00:18:20] **David Crabill:** Did you consider or try to sell the business before you left?

[00:18:26] **Monique Germaine:** No, didn't even consider selling it.

[00:18:29] **David Crabill:** It's not easy to sell, especially if you were, having to move quickly or whatever. It probably would have taken some time. Well, so you, you moved on from that business and you eventually started Kneading to

Bake. You started it very differently. Like what went into Starting Kneading to bake. Why did you start it?

[00:18:48] And why did you start it in a very different way?

[00:18:51] **Monique Germaine:** Well, I was at crossroads basically in my life and it was inevitable. A divorce was coming. So, I knew I needed to do something. I knew I needed to have a job to support myself. And, when all you've known is a family ministry, you don't really know what you're qualified for. But I knew I could bake.

[00:19:18] I was like, that's what I've got to do. I've got to take my pizza dough, my shortbreads, and other recipes that I knew that were good, and start that And with my husband basically out of the way, I could be who I was, and who I've always been, but have always felt not free enough to be that person.

[00:19:43] **David Crabill:** So when did you end up starting the bakery business?

[00:19:49] **Monique Germaine:** So that basically started in August or September of 2015. I kind of woke up one morning, I was thinking about it, you know, that that's the direction I'm wanting to go. And I woke up one morning and I'm like, Oh my gosh, what, what am I going to name it? And all of a sudden it was like Kneading to Bake came to my mind and I Googled it and did you know, name searches to make sure Kneading to Bake wasn't taken.

[00:20:15] And sure enough, it wasn't taken. So I snatched it up really fast and, you know, go daddy domain name and stuff like that. I went ahead and got it and I'm like, okay, that's my name. You know? so basically in 2015, August, September of 2015 is when it was born.

[00:20:32] **David Crabill:** And you were in Colorado at this point?

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[00:20:35] **Monique Germaine:** yes.

[00:20:35] **David Crabill:** So, pretty easy to start the business in Colorado, right, under the cottage food laws.

[00:20:41] **Monique Germaine:** It is. Yeah, it wasn't bad at all. And they're very lenient and cater to, cottage food entrepreneurs, which I needed at the time.

So, but I just, you know, basically stayed in the lanes that. I mean, nothing that I had that I was gonna make or Tape to the market was so-called Hazardous.

[00:21:01] Anyway, so I didn't really think about all of that because I knew everything was, you know, that I was taken was totally fine.

[00:21:07] **David Crabill:** One thing that's really unique and interesting about you is that you have run a cottage food business in three different states now, plus this, you know, other commercial business in Wyoming. So how it's been uh, Colorado, Georgia, and now Tennessee, what have been the differences between the three?

[00:21:27] **Monique Germaine:** The difference is Georgia is just goodness gracious, you have to go through so much red tape with Georgia I am in 2022. I actually did a change.org. Campaign for the uh, Food Freedom Act, and trying to get Georgia to get on board with these nine other states who have adopted that I've even been in contact with Congressman Houston Gaines and finally, a year after my petition in 2023, he finally got the vote.

[00:21:59] Bill into session, and they got the bill sponsored, but then, of course, it's, he calls it, you know, it's in the hopper, so to speak. So it's been there for, since 2023, and I contacted him a couple weeks ago, and was like, what's going on with this bill, you know, and he's like, well, we haven't been able to, do anything with it yet, and I just, Kind of try to keep pursuing that and keeping it in front of him so that Georgia will eventually adopt this law Because it's just it's necessary.

[00:22:30] It's I don't personally think the government should have their hands in everything, If someone can sell wholesale to a retail location, they should be able to do it. And that's what I'm trying to get past for these Georgia people. once I left Colorado, I haven't paid attention to their laws.

[00:22:47] I don't think that they've adopted it either, though.

[00:22:49] **David Crabill:** No, Colorado's laws are basically the same as what they were when you were there.

[00:22:55] **Monique Germaine:** Yeah,

[00:22:55] **David Crabill:** Well, fortunate to be in Tennessee now, which has a food freedom law. It's a little bit surprising that you're still focused on

improving Georgia's law, when you don't live there. are you still putting focus towards that?

[00:23:09] **Monique Germaine:** I don't know. Maybe, I guess that's just the person I am. I just, you know, started something and, I want it for, those cottage food producer friends, vendor friends that I knew, you know, for so many years. I want them to be able to have that. You know, like I can now have it here in Tennessee,

[00:23:29] **David Crabill:** So can you just run me through a quick timeline of when you moved from Colorado to Georgia and then from Georgia to Tennessee?

[00:23:37] **Monique Germaine:** Colorado. I was, I left there in August of 2018 to Georgia and then I actually came to Tennessee for only six months. In the 2019, I left, I went back to Georgia in 20, in February of 2020 like right before COVID hit, I was back in Georgia. But so basically I went from Colorado to Georgia. And then.

[00:24:05] you know, November of 2023. I moved here to Tennessee.

[00:24:08] **David Crabill:** Now, each time you move kind of have to start over right with the cottage food business.

[00:24:15] **Monique Germaine:** Yes. I have to start over and reestablish myself and, you know, let people know who I am, what I'm about what my product is. And I'll tell you, you know, you've got to believe in your product enough that if you're going to start over, gosh, you've got to believe in it enough that you know that it's going to do okay in another state.

[00:24:40] because it's tough starting over.

[00:24:42] **David Crabill:** Well, what have you learned about? Starting over, you know, what do you do now? Or what have you done in Tennessee to kind of jumpstart your business that you maybe wouldn't have known the first time you started your cottage food business in Colorado.

[00:24:56] **Monique Germaine:** Actually, I've done everything the same. Even when I started in Colorado I truly believe in My products So good. In fact sometimes my customers or people will come up to my table and they're like, what's your best product? What do you like the most on your table? And I told him I said I only have a limited amount of time to bake So, if it's on my table,

it's a 10 because I don't have time to bake Just something that's going to sit on my table, week after week, whether it be a cookie or something like that.

[00:25:30] It's like, no, if it's going to be on my table, then it is worthy of being on my table, you know, moving from state to state, I truly believe like in my pizza dough. It's like, gosh, people, if you just only could taste it, you'll be back next week, to get more. so it's really just believing in your product.

[00:25:49] Not letting people. You know, naysayers talk you down or say, oh, that's, you shouldn't be bringing that or whatever. Believe in yourself enough to, if you do have to move to another state, you can pick right back up and say, My gosh, I got it. Here it is. got it in front of you, I've been giving out samples since I've been here in Tennessee.

[00:26:13] know, so it's like just wanting the people to taste it because I know they'll like it if they taste it. Of course, I don't sample out my pizza dough. I haven't gotten to that point in life yet, but um, I would love to, but I just Haven't crossed that bridge.

[00:26:27] **David Crabill:** Well, I can see you have sold a lot of different things over the years. What have you sold and what are some of your most popular items?

[00:26:37] **Monique Germaine:** Definitely the pizza dough has been my top seller for nine years. once they get it and they introduce it to their family, it's fun to see them come back. you know, so I've only been here for four months, you know, at this farmer's market in Nolensville, and Just last week I had a guy come up and he made a beeline, I saw him coming and he's like, I am on a mission, I've been sent here to get pizza dough, and I just kind of chuckled because it's like, okay, thank you, Lord.

[00:27:11] It's, it's happening, you know, and, and that's what happens. People just are like, Oh my gosh, I came here even though the weather was bad. You're the only reason why I came to the market and you're the only reason why I got out in this weather, it's stuff like that.

[00:27:27] **David Crabill:** I know I just want to clarify because you say in pizza dough, but it's par baked, right? Yeah, it's par-baked. So I bake it just enough so that I can wrap it and you can put it in your freezer. That's the beauty of the pizza dough is that you can put it in your freezer and I've had customers in Colorado at the time, you know, they would come and buy stacks because they would be in remote locations And only see me maybe once a month.

[00:27:55] **Monique Germaine:** So they would buy stacks at a time. And I had a customer one year, they said, I've still got your piece of dough from the season prior, you know? So that was like, eight, nine. months. But then I also had a guy in Woodland Park Farmer's Market he actually texted me. It's been several months ago.

[00:28:15] I think I was still living in Georgia at the time, but he's like, Monique, guess what I found in my freezer? And I'm like, what? And he's like, a pizza dough. And it was three years old. And he said he still baked it off and it still was just like he had gotten it from me that day. And um, they just last in the freezer, it's just a great product.

[00:28:35] And I've also come out with the whole wheat line because there's several people that want. a healthier version of pizza dough. So I came out with that line in Georgia but then my shortbreads are just a, great cookie. I would say that would be my next. Next top seller is my shortbread cookies.

[00:28:53] **David Crabill:** Well, I could see you do sell a lot of other things beyond just those few so why haven't you kind of gone the cookie business route? In trying to take like your super popular pizza dough and then, brand it and get it on store shelves and just like focus in on that. Is there, is that something that you're planning to do eventually or is it something you're intentionally trying not to do?

[00:29:19] **Monique Germaine:** honestly would love to do that. I'm doing my best to try to get it in the hands of some little grocery stores around here. I had two stores interested and one actually got the whole wheat pizza dough because they thought that was what their customers wanted, like their demographic only wanted whole wheat type stuff.

[00:29:43] then I had another lady who has a little store and she wanted so many samples of so many different things. I mean, she was interested in so many different things and I never heard from her. So it's, it's one of those things. It's like I would love to have my pizza dough in the freezer section somewhere.

[00:30:02] And even my shortbread cookies. But it just seems like since I started in 2015, I've just constantly been in survival mode. And that's why I carry so many different products. I think I average around 24. or 25 different products per market on my table because every Saturday, I am trying my best to maximize my time, maximize my sales.

[00:30:31] So if they come and get pizza dough, they'll also see my shortbreads or they'll see my cinnamon rolls or, you know, my candied pecans and even how I set up my table, it's the same on my table from last week to the next week. Nine years of doing that, because people can come immediately up to their side of the table and pick out what they want, just like at a grocery store.

[00:30:57] It's like, okay, I can expect it to be here. I'm kind of trying to program everybody what I want so that they know and they can always count on me to have what they want when they come to the market.

[00:31:09] **David Crabill:** Can we talk about your table a little bit? Cause it's, pretty unique. You've got a lot of different sayings on your table. can you share a little bit about that?

[00:31:18] **Monique Germaine:** so my theme when I started Kneading to Bake, it was more of, you know, your chalkboard style and, something like that. But I Also, like with my boxes that my pizza dough sits on it has encouraging words, and that's what I'm about as well, is I want to be somebody that encourages people, whoever comes up to my table.

[00:31:45] Sometimes you don't know what's going on in their life. like even with my tattoos, you know, there was a purpose behind the tattoos and People are like, Oh, once you get tattoos, you're going to want them all over the place. I'm like, no, I had a purpose for these tattoos and, and that's it. I don't want any more. I've served my purpose and they're here.

[00:32:04] And, you know, it's like those kinds of things that when, you know, when you have a line or when people are on one side of your table and you're talking to someone on the other side of your table. several people have come up and they're like, Oh, let me read your arm. So I'm letting them read my arm while I'm talking to the other customers, you know, that kind of thing.

[00:32:20] And, and they'll either, you know, after they read it, it's like, thank you so much. God bless you. Or they'll just nod and smile and walk away. But my point is, is the seed has been planted and that's what's important to me.

[00:32:35] **David Crabill:** saw that in 2017, you actually inspired someone so much that they chose to, I think, start a business and start sharing other people's stories. And they shared your story. can you share a little bit about that?

[00:32:50] **Monique Germaine:** That was Leslie Sheley so she was going through something at the time. Of course, I didn't know she was going through

cancer and she would keep coming up to my table at old Colorado City Farmer's Market. And she would say, can I take a picture of your tattoo? And I'm like, yeah, you know, so she'd take a picture of it and she'd leave, you know, we'd kind of giggle and she'd leave, but then she'd come back and want to take another picture of it.

[00:33:17] And, and she said, I want you to know that I post this on my Instagram and I have the most likes and comments on this post, you know, on my post of your tattoo. And we just kind of laugh. And, it was a couple months later. She's like, you know, I'm doing this blog and I'd love to interview you.

[00:33:36] So, I'm like, okay. You know, so we went and had coffee and, talk like you and I are talking and, let her know who I was and what I'm about and what Kneading to Bake is really founded on.

[00:33:47] **David Crabill:** Well, I certainly think it says something about you that, that you're inspiring people like that. And it seems like. It's the people that really drive you in this business, right?

[00:33:58] **Monique Germaine:** It really is. They, truly keep me going It's like, I keep going for them, they keep coming for me, and, you know, it's just a full circle, and, over three states, and doing this, you know, for as many years as I have, you just meet so many people, and so many different stories, and, and it's just It really is a sweet time.

[00:34:25] Sorry, my boys will get a kick out of this because I'm an easy crier. Um, I had an 18 year old boy that came up to my table it was in 2000. 2018, it was before I moved, right before I moved. It was at the Parker Farmer's Market, and his parents were a vendor several booths down from where I was, and, and I guess he had, you know, everybody kind of watches everybody, and everybody kind of learns. It's almost like a family.

[00:34:54] The vendors are just, they turn out to be a family, and, he came up to my table, and wanted me to hear a song and we actually, both of us just sat there and in the farmer's market, listening to a song and cried, it's just um, being available to people.

[00:35:11] it's, stories like that, that you just, you know, seeds are planted and you just move on from there.

[00:35:18] **David Crabill:** Yeah, I saw on your Facebook page. It's it's common for you to talk to a market visitor for, you know, 20 minutes, 30 minutes at times, right?

[00:35:29] **Monique Germaine:** Yeah. You know, if, if a person comes up to my table and. I'll still try to interact with others, because, you know, it's a business as well. I mean, I need to sell things too, but I do want to take time with that person if they're in need of something, whether it be just a conversation. if they're down on their luck and I'll give them some bread, you know, I'll give them something healthy.

[00:35:57] I just want to be there for people. that's why I'm doing this. That's why I don't have a regular nine to five. Because I truly believe that this is Still what the Lord wants me to do, and this is just my platform for Him to use me.

[00:36:15] **David Crabill:** I saw a post where you said that you don't consider people to be customers. That you consider them to be blessings and friends. Do you think that That perspective of yours actually helps push your business forward and keep it going.

[00:36:32] **Monique Germaine:** I don't really know if I could say it's that, other than truly, I truly give 100 percent credit to the Lord. I mean, I do. even, you know, I am the baker. I am the that hustles. I'm the one that is, baking sometimes 50, 60 hours a week. if it weren't for him to bring those people to my table, Kneading to bake would not exist.

[00:36:59] **David Crabill:** One thing at your booth is this, phrase, always pay it forward. It's like everywhere in your kind of branding or whatever you want to call it. Can you share a little bit about why that line is, is important to you and, and is like I don't know, almost the theme of your business, I guess.

[00:37:20] **Monique Germaine:** Yeah, life is so short, when they see my tent, which is on the front of my tent, want them to see it. And ponder on it, whether they ever come and talk to me. There's so many people that all they do is look at those words and walk away. They never come up. They never even make eye contact.

[00:37:41] That's a funny thing about farmers markets is people don't like making eye contact because you think they're, you know, you're wanting them to. Come over here and buy something, you know, but it's like, I just want to say hello to you, you know, that kind of thing. But it's like, just look at that and, you know, it's remember to always pay it forward.

[00:38:01] It's like, do something for somebody today, a lot of times my customers, I've had people come and they'll leave me an extra dollar or something. It's like, here, this is for somebody who is missing a dollar when they come, you know, that kind of thing. And it's just a fun, sweet thing to bring out humanity in people.

[00:38:22] in fact, I had a guy two weeks ago, this man came over to my table and he's like, I just want you to know I have a TV station. And our motto is pay it forward as well. And he said, I was driving down Nolensville road, and I didn't even know there was a farmer's market going. And he had turned his head and saw my tent that said, remember to always pay it forward.

[00:38:45] And he said, I turned around just to come and buy something from you.

[00:38:49] **David Crabill:** Well, clearly you're very driven to run the business and I guess that's why you have just continued it even as you've moved. You've started it over and over again instead of probably doing what would be easier and just getting a job. just curious though, you said that you've been in survival mode for the last nine years.

[00:39:14] Have there been times where you've thought about quitting or just Getting a job.

[00:39:19] **Monique Germaine:** No cause the business does so phenomenal. Once I get established, it's. It's just amazing how much that the Lord has provided for me, and that I can do this and still take time to go see my grandchildren, you know, the games and things like that, although I can't do it on a Saturday morning but I'm available if the girls, you know, my granddaughters are riding horses, I can take time and go do that since I've been here in Tennessee.

[00:39:55] Two of my boys live here and they invite me every Tuesday morning to breakfast. And so it's like, if I had a nine to five, a regular nine to five, I wouldn't have that freedom to go have breakfast with my boys and then come home and bake or take off and go see my grandchildren and come back home and bake when I wanted to.

[00:40:16] **David Crabill:** So, you do markets on Saturday mornings, uh, and I know you've, you've moved recently, right? So, what has your market schedule been like? Either, what is it right now or what was it in Georgia? How many markets are you accustomed to doing on a weekly basis?

[00:40:32] **Monique Germaine:** I am a year round person. I, do my best to make sure that I have a market every single Saturday. In Georgia, they were, I think, what, only 34 weeks out of the year, but then they would go into every other Saturday a farmer's, you know, a farmer's market indoors. Here in Tennessee, thankfully, there are markets year round.

[00:40:56] The only time that we have off is basically December Christmas and New Year's, those are the two weeks that we have off. Otherwise, we are hitting the pavement at a market every single Saturday. And just to kind of build up my business and find out, I'm trying to find my people, you know people are learning about me in Nolensville, but I'm like, okay, I need to also see. Who else is out there? So I've signed up for the Westhaven Farmer's Market on Wednesdays, and that's from 4 to I believe, and then like this winter market right now, we're at 10 to 1, but come May, that's gonna move from 8 to 12 in Nolensville. So come May, I'll be doing two markets a week.

[00:41:44] **David Crabill:** And what does your weekly schedule look like?

[00:41:47] **Monique Germaine:** Of baking I am constantly in the kitchen whether it be making my cookies and, I do all of my, like, candied pecans or toffee or stuff like that at the beginning of the week. And then I do my breads and pizza dough and all that kind of stuff, like Thursday and Friday. I can do my pizza dough and freeze it.

[00:42:07] It doesn't matter. So, I'm constantly in the kitchen.

[00:42:10] **David Crabill:** I saw a post of your kitchen where you're using Ankarsrum mixers and I'm so used to seeing people use KitchenAid. I was just curious why you chose to go with those mixers.

[00:42:24] **Monique Germaine:** Well back, before Y2K uh, my mom. We got into the whole wheat, milling our wheat and everything the wheat berries, and so we went to the bread bakers in Georgia and took some classes on milling the flour and stuff, and, that mixer is conducive to heavy grain. So that's why I got that.

[00:42:51] And I've been using that since 1997. And I just recently got a backup one off of Marketplace on Facebook several months ago. So, now I've got two of them,

[00:43:03] **David Crabill:** Do you mill all of the grain that goes into your products?

[00:43:08] **Monique Germaine:** No, only the whole wheat breads, my pop tarts, and I'll do both whole wheat or regular pop tarts my whole wheat pizza dough, That's my main products that I do. Sometimes I'll do whole wheat scones and I'll mill anything that has to do with whole wheat, I mill it.

[00:43:29] **David Crabill:** I saw that you used a commercial kitchen at one point back in Colorado. I'm just curious caused you to use a commercial kitchen? Did you, were you using that up until you moved?

[00:43:42] **Monique Germaine:** I was putting out so much bread because I was doing Friday, Saturday, Sunday markets in Colorado. So I was like, going at both, the candle at both ends, you know, that kind of thing and Then I was doing so much pizza dough. It was like, okay, let me see if I can use a commercial kitchen.

[00:44:04] So I knew where this one place was that had the food trucks and everything. And so I went in and talked with this one guy and he actually makes the breads for several locations in Colorado Springs and he's like, yeah, come and try it out. And I mean, it wasn't anything like I was signed up to pay anything at the time.

[00:44:25] He was just like, yeah, come Try it out and see if it's something that you might like and then we'll talk about it. so I went and oh my gosh, their mixer is just, it was so comically huge. and I could definitely put out a bunch of bread at one time. Wow, with me doing my pizza dough, even though I could make a bunch of dough for my pizza dough, I can only roll out so much at one time and that's one.

[00:44:51] Thing about commercial kitchens and looking into things which I've looked even in Georgia I looked into a commercial kitchen, but nobody has what I need for my pizza dough So it's like forget it because I mean I can do it at home If I'm going to have a commercial kitchen, then they need to have, you know, a dough sheeter or something so that I can really knock out my pizza dough.

[00:45:11] And they need to have specific ovens so that I can get my pizza dough in there and get it out, in a quick manner. but yeah, in Colorado that was just for a time being. I mean like literally just, I think a couple of weeks and then I went, I think it was like five in the morning, because I usually get up early and do it, you know, get my baking going, and I went to the commercial kitchen and I put the key in, let's see, I put the key in or put the code, I think it was a code at the time, and oh my gosh, he either changed the code or

something, and I panicked, because all of my mixers, everything, Was in that commercial kitchen and I, called him early that morning and he got over there and unlocked it.

[00:45:52] He really didn't say why that happened, but that scared me so much to the point where I was like, okay, all my stuff's going back home because I've got to be able to bake. and that just scared me that I would not be able to produce because it's in somebody's kitchen that they had the combination to and changed it, so yeah, that was my extent on that commercial kitchen.

[00:46:15] **David Crabill:** Have you considered buying larger mixers or equipment for your own kitchen?

[00:46:21] **Monique Germaine:** Well, I kind of have been going by the laws and that it states that you're not supposed to have commercial equipment. I know certain states allow you to have commercial equipment, like, I mean, I see these ovens for sourdough bread making and stuff. I mean, these people have these commercial ovens in their house, and I'm like uh, I didn't think we were supposed to have that, but it's, of course, according to state, what you can and can't have.

[00:46:49] So, I'm in a small space, and it seems like I've always been kind of in a small space since I've moved from Colorado, and don't really have room for a floor, you know, stand on the floor mixer or even a countertop mixer. I don't, you know, I don't have room for that.

[00:47:05] **David Crabill:** Yeah, some states do limit you and prohibit you from having commercial equipment in your kitchen. And Georgia is one of those states. So the last state you lived in. But Tennessee is not one of those states. So you could have, you know, as big of equipment as you wanted. But you know, like you said, maybe, maybe it's not practical for your space.

[00:47:25] **Monique Germaine:** Yeah, I think sometimes and ponder on getting a commercial space. You know, the only reason why I'd want to Commercial space would be to ship nationwide. it's not that I desire to have a cafe or anything like that. It's more of just being able to produce more. And quicker, you know, more efficient and then to be able to ship.

[00:47:55] I've got people from Colorado that still contact me and they're like, you need to be on gold belly or you need to take your pizza dough to shark tank or something like that, you know? And then it's just those kind of people that just keep the fuel On the fire of, okay, come on, let's just keep going.

[00:48:13] But like I say, I just continuously seem to be in survival mode. I'm just trying to survive and live. And that's just what I've focused on. I, just. Baking and going week by week. And I mean everything is baked every single week.

[00:48:30] **David Crabill:** Yeah, I could definitely, when you said shipping, I'm, you know, thinking you've already got a whole customer base out there, you know, that you've established and built up that I'd be ready to buy from you, I'm sure.

[00:48:41]

[00:48:41] **Monique Germaine:** yeah

[00:48:42] **David Crabill:** I do see that opportunity, though, with, the pizza dough, since it's your most popular item, I, I could see how you know, if you expanded that and did Started doing wholesale into stores, especially if you beefed up the branding or something, I could see how that might get you out of survival mode and you could really, you know, maybe look into commercial equipment or commercial kitchens or something to, to really have this business take off.

[00:49:08] Maybe. It sounds like you're, you're, you know, considering it and trying to go in that direction potentially.

[00:49:12] **Monique Germaine:** yeah, most definitely. I'm always playing around and looking and trying to research my pizza dough kind of like how I would package it even better. Right now it is packaged in like a 75 gauge or millimeter, I should say like a wrapping, but I mean, you can't tear that.

[00:49:35] You have to have a knife or scissors to open that package. You know, but I just, I look at pizza dough sometime, I'll go to the store and I'll look at how it's packaged and it's just you know, stepping it up just a little bit. More to make it even like really professional to get it into some places.

[00:49:55] I don't necessarily desire to put it in big name stores. they'll nickel and dime you to the point where you're not making anything. it's basically the mom and pop stores that I care to have my, pizza dough in. Cause it is a specialty product.

[00:50:10] **David Crabill:** Is that something you learned? You mean you had your products in Albertsons with your previous business and Whole Foods? Did they just nickel and dime you? Was it, were there challenges there?

[00:50:22] **Monique Germaine:** Like in Albertson's, you know, after a while they started to, Hey, can we, you know, we need to get this a little cheaper and stuff like that. And then you're paying for a commercial kitchen and you're already giving it to them wholesale. And, you know, it's like, okay, this is no, no, this is getting ridiculous.

[00:50:42] You know, that kind of thing.

[00:50:43] **David Crabill:** I was thinking like you had initially planned on having another company Produce your cookies, but you must have made more money, right, when you actually Produced your own cookies than you may be intended to in your initial business plan.

[00:50:58] **Monique Germaine:** Absolutely. It just, was never thought of. You know, when we started that, so it was definitely a better outcome.

[00:51:06] **David Crabill:** One thing I wanted to ask you about was your current logo you have a logo for the Kneading to bake Business. And I saw that you trademarked it a couple of years ago. Can you take me through why you decided to trademark it and what that process is like?

[00:51:23] **Monique Germaine:** There again, you know, even though I'm small, I still think I want to position myself for something bigger one day if it ever gets that. to that point so I'm like, ah, go ahead and trademark it. And, it took a year to get that thing trademarked. I did it myself and I didn't hire an attorney or anything.

[00:51:44] And so yeah, it was a full, it was about 13 months before it finally went through.

[00:51:49] **David Crabill:** Now, is your name Kneading to Bake? Is that trademarked?

[00:51:54] **Monique Germaine:** Yes. Okay. And you also trademarked the logo on top of that?

[00:51:59] Yes.

[00:52:01] David Crabill: Okay, so this is like of a more complex trademark than what, what a lot of people would do. Do you remember about how much it costs you to do that?

[00:52:09] **Monique Germaine:** 250. Just your regular, you know, you go in and, go to the trademark place and you fill out the whole form and everything. And then, yeah, it's 250 to do it yourself.

[00:52:19] **David Crabill:** But if you had hired a lawyer, it would have been, you know, a couple thousand of dollars.

[00:52:25] **Monique Germaine:** Oh my goodness. Yeah.

[00:52:26] **David Crabill:** So, what did you have to learn in order to do it by yourself? Because a lot of people are afraid to mess something up or do their own trademark. Right?

[00:52:33] **Monique Germaine:** Yeah. Well, the beauty of was that the attorney that was assigned to my application was kind enough to, She would write back and she would be like, okay, you need to, put a little bit more detail. And then I have basically had to read between the lines because she would be like, it really needs to be like, It's got black mascara.

[00:53:00] She has, a teal. I mean, it was like down to the detail, basically on the eyes. It was like uh, you need to have, it's got black, lashes. because I didn't do that, I was just going for the whole basic, black background, the teal and the blonde hair and stuff like that. And then she spelled it out to the detail and it needs to say this, And so, I filled back on my application, basically, word for word, what she said, and it passed.

[00:53:28] **David Crabill:** Yeah. I mean, I wonder if that would always happen, you know, with uh, the person at the office, you know, if they'd actually give you that feedback or if they just, you know, say, Nope, try again.

[00:53:40] **Monique Germaine:** Right. Right.

[00:53:41] **David Crabill:** Was that part of the reason why it took so long? I know that trademarks take forever anyway.

[00:53:46] **Monique Germaine:** It definitely, probably could have added a couple months to it but yeah, I think it just takes that long anyway. They're just You know, it's the government, so it's not like they're in a hurry to do anything.

[00:53:57] **David Crabill:** Well, so you're, you're establishing your business in Tennessee now uh, sounds like things are ramping up and you're going places. So, as you look into the future, What are your goals?

[00:54:11] **Monique Germaine:** Goals uh, just to keep, baking. Keep my pizza dough out in front of everybody and, maybe get it in some more stores. I have, approached a coffee shop, a local coffee shop. So I am pursuing, you know, different avenues and just basically just. Letting the Lord guide me and uh, letting Him be my focus. I definitely don't want to take my focus off of Him. But yeah, just keep pursuing and keep going.

[00:54:43] **David Crabill:** Well, Monique, thank you so much for coming on and sharing your story with us. Now, if people would like to learn more about you, where can they find you? How can they reach out?

[00:54:54] **Monique Germaine:** On social media, I am under Kneading to Bake. Facebook and Instagram. And I also have a website, which is kneadingtobake.com I think that's it.

[00:55:07] **David Crabill:** And I'll just quickly clarify, since we didn't discuss it here, that needing is, is spelled, K-N-E-A-D so that's Kneading to Bake, but I'll be putting all the links Bye. To those in the show notes. And anyway, thank you so much for coming on the show and sharing with us.

[00:55:24] **Monique Germaine:** Well, thank you so much!

[00:55:27] **David Crabill:** That wraps up another episode of the Forrager Podcast. For more information about this episode, go to forrager.com/podcast/111. And if you're enjoying this podcast, please take a quick moment right now and leave me a review on Apple Podcasts. It doesn't have to be a long review, but it's truly the best way to support this show and will help others like you find this podcast. And finally, if you're thinking about selling your own homemade food, check out my free mini course where I walk you through the steps you need to take to get a cottage food business off the ground.

[00:55:59] To get the course, go to cottagefoodcourse.com. Thanks for listening, and I'll see you in the next episode.