2023 North Florida District Rural Business Owner of the Year
Ms. Ashley Simmons, Owner, Simmons and Co. DBA Callie Kay’s General Store (Hilliard, Florida)

Just a stone’s throw over the Georgia state line sits the giant big red boot and beloved local business in the heart of Hilliard, Florida called Callie Kay’s General Store & Outfitters. Callie Kay’s has served as a popular landmark for both residents in the surrounding area and tourists for the past 20 years. The store opened in 2002 by husband and wife team of Michael and Vicki Franklin to offer customers work wear, boots, and sporting goods. In 2017, the Franklins put the business up for sale. Local resident Ashley Simmons, a lifelong customer of the store, wanted to be sure the store remained in Hilliard so she purchased the business and property with a $1,250,000 SBA loan. Her vision was to be sure the legacy of Callie Kay’s remained a mainstay in Nassau County and NE Florida providing jobs to locals and a quality place to shop for those who had come to rely on the store through the years.

Ashley knew the business had unlimited growth potential and she set her sights on bringing her vision to fruition. Since 2017, she has grown the business strategically through expansion plans including:

- Maximizing use of the property
- Expansion of store product lines
- Employee retention and job creation
- Targeted growth and outreach
- Additional locations
- New line of business
- Support the community

Maximizing Use of Property
In April 2019, an adjoining property to the general store was put up for sale and Ashley jumped at the opportunity to purchase it. She self-funded the acquisition and quickly created the Callie Kay’s Deli which offers sandwiches, platters, groceries, gifts and candies. Opening the deli created five new jobs in this mostly rural area. Since opening the deli, sales have grown from $0 to $285,000 annually. It is a favorite stop-over site for many regular visitors along Hwy 1.

Expansion of Store Product Lines
When Ashley purchased the store in 2017, product inventory was valued at $200,000 and the store only sold clothing lines. She expanded the clothing product lines and added sporting goods and accessories whereas the store carries around $750,000 of inventory, depending on seasons. As a result, revenues grew from $200,000 to $2,500,000 annually.

Employee Retention and Job Creation
Ever since acquiring Callie Kay’s, no original employee has ever been let go. The only employees that left the business did so to attend college. Through the pandemic, Callie Kay’s has maintained its roster of employees. Ashley wanted to be sure her team was taken care of, and thus implemented the policy of allowing staff to choose their working hours to accommodate health concerns, quarantines, and school logistics for families. And while most businesses have completely resumed normal operations in the last year, this policy remains available to the staff. As a result, she has not lost any employees throughout the pandemic, and in fact she grew the staff by three. When she purchased Callie Kay’s in 2017, there were five employees (including the owners) and today there are 31.

Targeted Growth and Outreach
One of the positions she added to the team is a Marketing Manager. This was necessary to ensure Callie Kay’s has a quality marketing and effective social media presence and even more importantly, it enabled the business to launch an online store. Online sales grew from $0 in July 2021 to currently generating around $10,000 per month. Callie Kay’s has over 15,000 followers on Facebook, expanding their reach to a larger customer audience. Customers and fans are loyal and can stay in touch and up to date on new product offerings.
Additional Location
In 2021, Callie Kay’s added a second location 45 miles away in Waycross, Georgia. The new 7,000 square foot retail space offers work wear, sporting goods, just like the Hilliard location. Ashley purchased the 20,000 square foot building though investing her own capital and built the new Waycross store. This new location created another five new jobs in the local economy. Thus far sales have far exceeded original projections and shows continued growth.

A New Line of Business with Support of SBA
Also in 2021, Ashley set into motion additional growth plans. She worked with an SBA preferred lender to obtain additional funding and refinance her previous SBA loan into a new SBA loan package for $5 million. The funds facilitated growth of Callie Kay’s and the creation of Callie On The River, a 168 acre riverfront equestrian and camping resort on the St. Mary’s river. The resort is currently booking events such as weddings, and renting camping spaces and boats.

Support the Community
Callie Kay’s has a policy whereas they will never turn away a charitable request. When someone in the local community brings a need, the business responds. The store is the sponsor for local athletic teams and tournaments, they donate merchandise to local organizations providing clothing to families in need. Every year the business sponsors needy families at Christmastime. Bedroom slippers and blankets were donated to the local nursing home. If a local challenging situation presents itself, the business is able to assist. For example, in December an employee had a death in the family and was unable to pay her rent, so Ashley stepped in to cover the expense.