



STORIES

## How a Southern Skincare Brand is Blending Purpose and Profits

FarmHouse Fresh – a natural skincare company that also runs an animal sanctuary – sells products from Dallas to Dubai with support from JPMorgan Chase.

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Lots of small business owners dream of having a celebrity endorse one of their products. But that high-profile acclaim can be a double-edged sword.

That was the case for Shannon McLinden, founder of FarmHouse Fresh in McKinney, Texas. Her company's foot scrub landed on a popular celebrity's "best gifts" list in 2007— and demand for products skyrocketed overnight.

"It was chaotic," McLinden says. "We were still running the business out of our home, and we were running around, still using the printer I had from college. I remember asking my husband whether we could afford to buy a laser printer."

McLinden made it through the chaos. Nearly 20 years later, FarmHouse Fresh is a thriving natural skincare business with \$50 million in annual sales at retail value and almost 80 employees. The company grows the microgreens that power its organic products at its 10-acre farm, which also houses the company's headquarters and a nonprofit sanctuary for neglected animals.

FarmHouse Fresh's reach extends far beyond Texas. It sells its skincare products through wholesale and retail channels, including in high-end spas and hotels around the world. The company donates 10 percent or more of its profits—approximately \$850,000 in 2023—to animal rescue organizations and to provide critical care for the farm animals at its sanctuary. By blending purpose with profits, FarmHouse Fresh lives out its motto of "rescue for two"—helping complexions across the world and caring for animals in need.

### Finding Sustainable Growth

Like many successful founders, McLinden knew her strengths; perhaps more importantly, she also knew where she needed to bring in outside expertise to help sustain her company's growth. She clearly had a popular product, but McLinden was keenly aware that with the right financing and a little guidance, FarmHouse Fresh could scale its impact and become an iconic skincare brand.

A long-time Chase customer, McLinden decided to open a business banking account at her local branch. That relationship gave her access to a credit line that provided the financial flexibility FarmHouse Fresh needed to grow.

"Having access to a credit line that grew with us really helped us take on more opportunities and risks and ultimately set up the business for success," she says.

As FarmHouse Fresh has flourished, so has its banking relationship. Within a few years, FarmHouse Fresh transitioned its small business account to a commercial banking account with JPMorgan Chase. All the while, McLinden has enjoyed a close relationship with her banker, Kristina Brown, who has supported the business on multiple fronts.

"Kristina asks me about every aspect of the brand, and then recommends things that I wouldn't even know to ask about," McLinden says.

For example, when the COVID-19 pandemic hit in 2020, Brown and McLinden worked together to pivot the FarmHouse Fresh business model. They worked with FarmHouse Fresh's spa clients to market directly to individual customers. The company shared a percentage of its revenue with each spa and helped wholesalers ship products, enabling FarmHouse Fresh and its partners to weather the economic storm.

The plan worked. Not only did FarmHouse Fresh keep all of its clients, but it also created a thriving consumer retail arm.

"They weren't originally going after the consumer market, but after the pandemic, they knew they had the funds and orders to maintain that business," Brown says. "We were excited to support it."

### A Multi-Dimensional Relationship

Brown is much more than a sounding board for ideas. She also helped FarmHouse Fresh streamline its payments and update its cybersecurity and fraud defenses for better account protection.

Beyond serving their banking needs, Brown is proud to support FarmHouse's mission and values. Late last year, she brought her entire JPMorgan Chase team to the farm to volunteer with the animals for a day.

"It was such a natural cultural fit for us to be there," Brown says. "We are so passionate about giving back to the community, and our culture just blended so well with theirs. You could feel it from all the employees, whether we were cleaning out hay in the horse stalls or sitting at the table for lunch."

McLinden says her relationship with JPMorgan Chase has grown because she's been able to be so open and trusting with Brown and her team. She advises other business owners to do the same with their banking partners.

"It's amazing to really have someone in your corner, who can advise you on what might be coming down the road," McLinden says. "As entrepreneurs, we're dreamers, but you need someone who can help you take that big, blurry dream and grow it into a business."

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